

FIVE-YEAR FINANCIAL HIGHLIGHTS

	2024 (RM Million)	2023 (RM Million)	2022 (RM Million)	2021 (RM Million)	2020 (RM Million)
FINANCIAL RESULTS SNAPSHOT					
Gross Investment Income*	74,459.23	66,988.53	51,909.25	67,732.13	55,743.64
Net Investment Income*	72,771.80	65,187.98	50,256.75	65,904.65	53,955.24
Other Income*****	169.56	191.41	154.65	134.60	127.56
Total Income****	72,941.36	65,379.39	50,411.39	66,039.25	54,082.80
Total Expenditures**	1,989.86	1,899.66	1,680.12	1,611.42	1,498.99
Net Income	70,951.50	63,479.73	48,731.28	64,427.83	52,583.81
Dividend Credited To Member's Account	73,233.37	57,806.50	51,138.26	56,725.71	47,642.29
SUMMARISED FINANCIAL POSITION					
Total Net Assets Attributable to Members***	1,246,064.06	1,136,397.89	1,002,312.15	1,008,351.95	999,997.99
Total Assets	1,252,691.55	1,141,898.34	1,008,585.36	1,012,032.60	1,003,372.15
Total Liabilities	6,627.50	5,500.44	6,273.22	3,680.65	3,374.17
	2024 (%)	2023 (%)	2022 (%)	2021 (%)	2020 (%)
KEY FINANCIAL RATIOS					
Return on Investment	6.66	6.36	6.20	6.50	6.13
Total Expenditures** Over Total Income****	2.73	2.91	3.33	2.44	2.77
Total Expenditures** Over Total Assets	0.16	0.17	0.17	0.16	0.15
Investments' Growth	0.00	13.28	-0.70	0.96	8.15
Annual Dividend Rate Simpanan Konvensional	6.30	5.50	5.35	6.10	5.20
Annual Dividend Rate Simpanan Shariah	6.30	5.40	4.75	5.65	4.90

* Gross Investment Income and Net Investment Income after taking into account Cost Write Down on Listed Equities.

** Comprised of Operating Expenditures and Statutory Charges.

*** Comprised of Contributions Account, Cumulative Surplus and Financial Asset at Fair Value through Other Comprehensive Income Reserve.

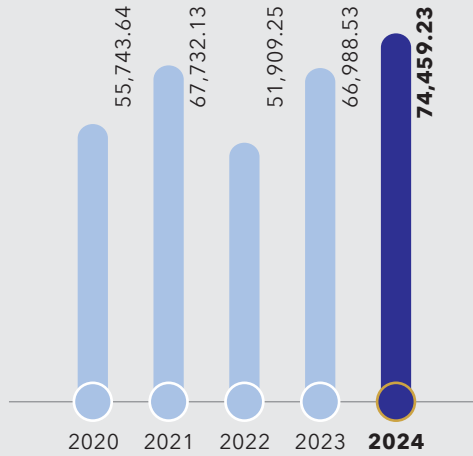
**** Total Income includes Net Impairment on Financial Assets and Investment in Subsidiaries and Associates.

***** Other Income includes Shariah Non-Compliant Income Recognised in Cumulative Surplus.

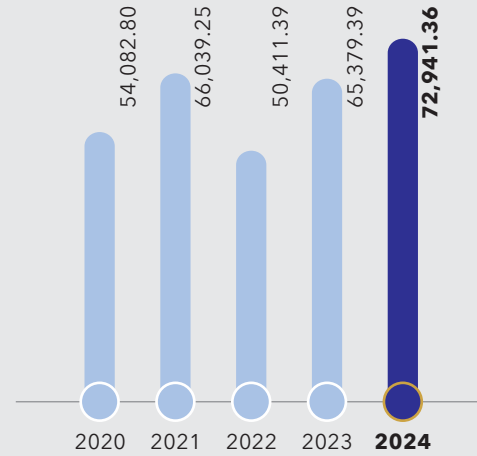
FIVE-YEAR FINANCIAL HIGHLIGHTS

2024

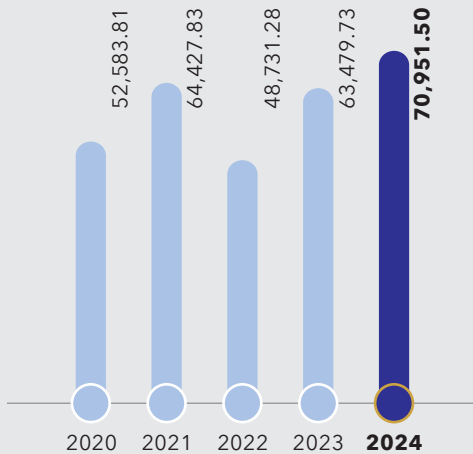
Gross Investment Income
(RM Million)



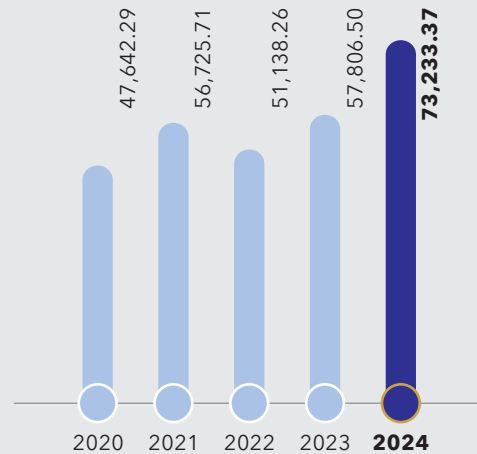
Total Income
(RM Million)



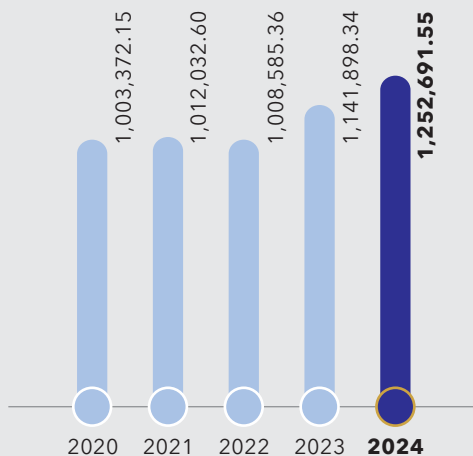
Net Income
(RM Million)



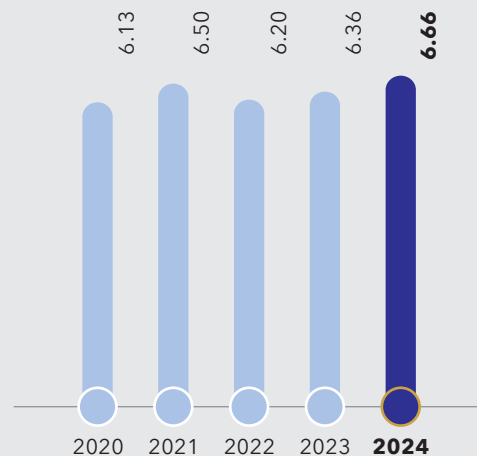
Dividend Credited To Member's Account
(RM Million)



Total Assets
(RM Million)

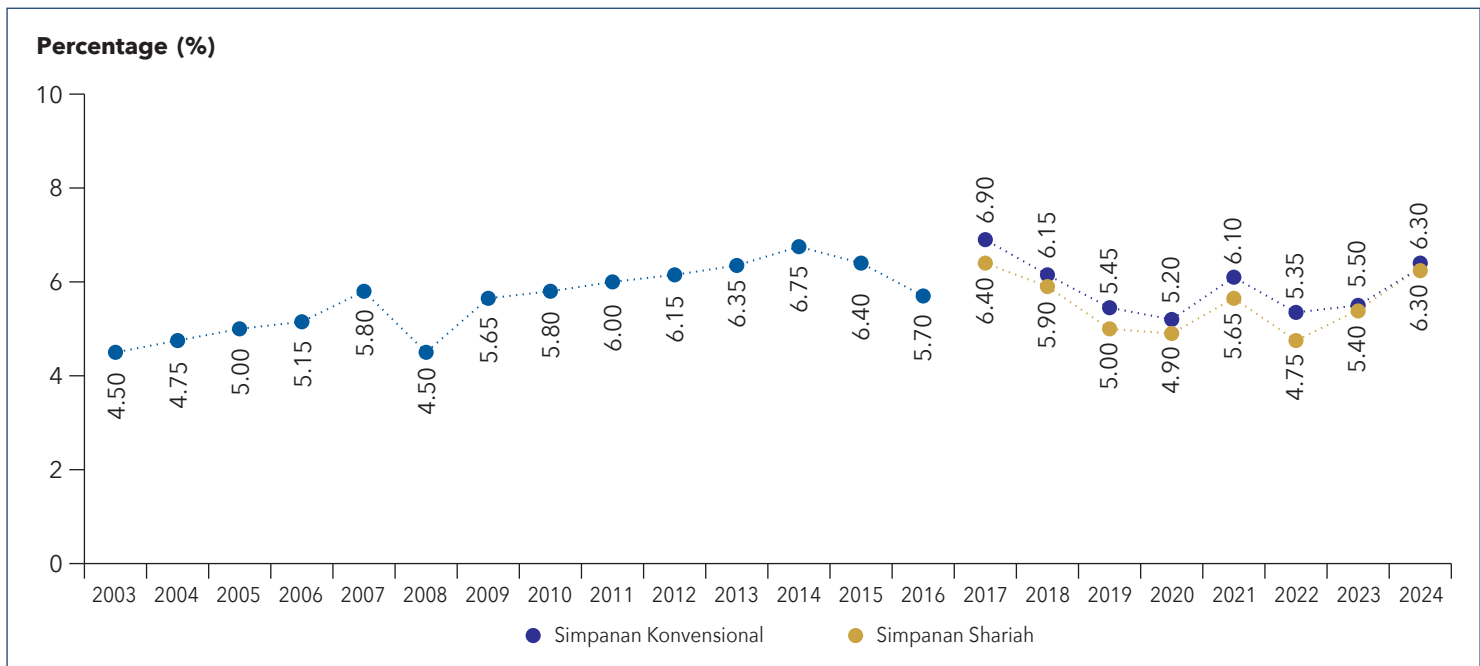
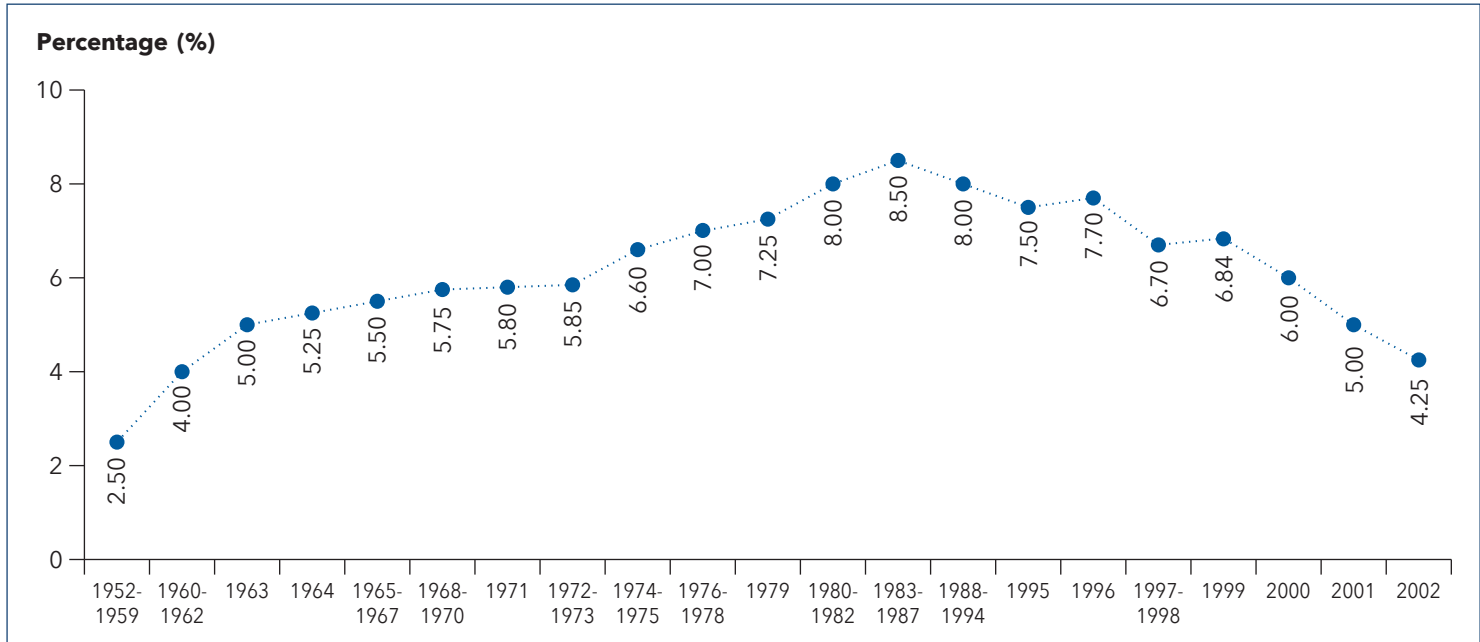


Return on Investment
(%)



PERFORMANCE INDICATORS

DIVIDEND RATES



PERFORMANCE INDICATORS

2024

LIST OF EQUITY INVESTMENTS FOR THE TOP 30 COMPANIES LISTED ON BURSA MALAYSIA

AS AT 31 DECEMBER 2024

NO.	COUNTER	% HOLDINGS
1	Malaysia Building Society Berhad	56.55%
2	RHB Bank Berhad	39.20%
3	Malaysian Resources Corp Berhad	36.21%
4	Axis Real Estate Investment Trust	19.02%
5	CTOS Digital Berhad	18.86%
6	Axiata Group Berhad	18.37%
7	Syarikat Takaful Malaysia Keluarga Berhad	18.37%
8	Tenaga Nasional Berhad	18.27%
9	Yinson Holdings Berhad	17.50%
10	Bank Islam Malaysia Berhad	17.33%
11	Sime Darby Berhad	16.62%
12	CIMB Group Holdings Berhad	16.52%
13	SD Guthrie Berhad	16.35%
14	Dialog Group Berhad	16.22%
15	Sunway Real Estate Investment Trust	16.15%
16	Telekom Malaysia Berhad	16.10%
17	Kuala Lumpur Kepong Berhad	15.75%
18	Capitaland Malaysia Trust	15.18%
19	Public Bank Berhad	14.94%
20	IJM Corporation Berhad	14.22%
21	Bermaz Auto Berhad	13.98%
22	IOI Corporation Berhad	13.55%
23	AMMB Holdings Berhad	13.38%
24	TIME dotCom Berhad	13.30%
25	Genting Plantations Berhad	13.29%
26	Al-'Aqar Healthcare REIT	13.08%
27	Malayan Banking Berhad	13.08%
28	PPB Group Berhad	13.02%
29	MISC Berhad	12.65%
30	Nestle Malaysia Berhad	12.60%

PERFORMANCE INDICATORS

WITHDRAWAL BY SCHEMES

YEAR	2024		2023	
	NUMBER	AMOUNT (RM)	NUMBER	AMOUNT (RM)
55 Years	948,873	20,238,682,564	943,376	19,459,405,284
50 Years	137,890	3,851,113,094	127,107	4,184,409,113
Incapacitation	4,409	419,933,569	4,431	424,538,405
Leaving Country	5,613	673,643,084	4,482	583,438,495
Buy/Build First House	73,894	1,360,265,533	75,357	1,535,642,744
Buy/Build Second House	3,392	122,321,110	4,067	163,328,964
Housing Loan Monthly Installment	2,034,101	2,006,635,701	1,801,468	1,726,386,423
Reduction/Redemption of Housing Loan	51,665	592,973,704	57,848	786,271,846
Health	7,589	83,397,269	8,046	93,539,429
Death	85,532	3,243,030,617	85,731	3,050,681,920
Periodical Payment	158	290,833	163	326,323
Members' Investment Scheme	436,374	8,074,280,085	357,099	5,163,240,314
Pensionable Employees and Optional Retirement	65,699	1,564,330,980	64,230	1,466,360,415
Education	87,213	842,754,235	117,131	807,432,399
Monthly Payment	57	67,009	60	67,605
Saving Exceeding RM1 Million	87,605	2,922,698,915	63,273	2,393,745,730
Hajj	1,422	3,958,637	710	1,984,085
60 Years	756,951	9,982,498,746	635,991	8,691,550,514
PRIMA Housing	36	7,715	36	8,651
Account 2 Support Facility (AGE 50)	4,740	76,662,053	5,495	2,309,400
Account 2 Support Facility (AGE 55)	675	12,926,662	6,440	3,857,300
i-Lestari Facilities	-	-	-	-
i-Sinar Facilities	-	-	-	-
i-Citra Facilities	-	-	-	-
Member Protection Plan	40,838	24,636,718	75,100	16,365,275
Pengeluaran Khas Facilities	-	-	-	-
Akaun Fleksibel	11,028,457	12,168,666,604	-	-
TOTAL	15,863,183	68,265,775,436	4,437,641	50,554,890,633
Annual Dividend*	10,261	136,158,772	8,570	121,872,686
Death and Incapacitation Benefits				
(i) Death Benefits	27,006	67,515,000	26,745	66,862,500
(ii) Incapacitation Benefits	802	4,010,000	853	4,265,000
TOTAL (i and ii)	27,808	71,525,000	27,598	71,127,500

* Withdrawal on Annual Dividend for 2024 was adjusted as current year dividend expenses.

PERFORMANCE INDICATORS

2024

WITHDRAWAL BY SCHEMES (CONT'D.)

YEAR	2022		2021		2020	
	NUMBER	AMOUNT (RM)	NUMBER	AMOUNT (RM)	NUMBER	AMOUNT (RM)
55 Years	582,693	17,597,277,668	477,412	16,588,246,998	425,466	15,582,812,067
50 Years	113,601	4,251,040,958	113,932	4,233,372,414	140,339	4,406,028,593
Incapacitation	3,127	306,709,609	2,438	248,435,346	3,715	312,852,388
Leaving Country	5,606	731,893,022	2,189	395,432,504	2,516	298,544,851
Buy/Build First House	60,367	1,605,082,860	69,672	1,758,958,499	77,476	1,779,132,436
Buy/Build Second House	3,537	165,538,203	3,735	157,648,015	3,706	150,236,915
Housing Loan Monthly Installment Reduction/Redemption of Housing Loan	1,082,069	1,085,290,088	1,306,133	1,273,837,757	1,934,956	1,829,954,489
Health	31,995	608,571,219	24,564	519,715,566	46,839	736,103,722
Death	6,092	87,626,215	6,956	101,870,667	7,388	79,308,233
Periodical Payment	91,414	3,166,318,390	65,280	2,462,513,423	61,392	1,928,253,887
Members' Investment Scheme	181	375,188	271	467,996	478	715,169
Pensionable Employees and Optional Retirement	377,819	5,396,900,246	484,823	7,974,313,833	563,488	7,248,263,535
Education	66,368	1,413,825,672	60,247	1,493,090,729	63,157	2,122,814,777
Monthly Payment	60,162	495,044,437	60,145	515,180,400	136,629	679,755,980
Saving Exceeding RM1 Million	70	102,491	72	106,538	72	110,392
Hajj	44,647	1,961,669,011	33,076	1,683,458,706	24,372	1,778,049,534
60 Years	145	397,504	2	6,000	478	1,319,456
PRIMA Housing	430,310	7,439,886,034	278,753	5,433,205,970	261,929	4,803,201,871
Account 2 Support Facility (AGE 50)	36	10,625	36	11,520	36	11,520
Account 2 Support Facility (AGE 55)	-	-	-	-	-	-
i-Lestari Facilities	-	-	-	-	-	-
i-Sinar Facilities	35	6,020	10,762,265	6,260,838,206	25,556,630	14,546,881,726
i-Citra Facilities	116	91,901	30,154,634	58,689,535,377	-	-
Member Protection Plan	134,280	136,051,406	21,218,337	21,288,698,530	-	-
Pengeluaran Khas Facilities	82,760	8,891,897	155	20,712	-	-
Akaun Fleksibel	6,011,141	44,566,762,305	-	-	-	-
TOTAL	9,188,571	91,025,362,968	65,125,127	131,078,965,705	29,311,062	58,284,351,540
Annual Dividend*	6,990	122,094,422	5,292	77,703,948	3,888	60,860,161
Death and Incapacitation Benefits						
(i) Death Benefits	28,243	70,607,500	25,001	62,502,450	20,310	50,775,050
(ii) Incapacitation Benefits	671	3,355,000	528	2,640,000	646	3,230,000
TOTAL (i and ii)	28,914	73,962,500	25,529	65,142,450	20,956	54,005,050

* Withdrawal on Annual Dividend for 2024 was adjusted as current year dividend expenses.

PERFORMANCE INDICATORS

ACTIVE MEMBERS' PROFILE BY SAVINGS RANGE AND GENDER

AS AT 31 DECEMBER 2024

SAVINGS RANGE (RM)	NUMBER OF MALES	NUMBER OF FEMALES	TOTAL	SAVINGS (RM)
<1-1,000	190,059	189,236	379,295	165,757,956
1,001-2,000	142,432	144,239	286,671	425,796,696
2,001-3,000	119,660	112,409	232,069	577,078,886
3,001-4,000	111,030	99,347	210,377	735,935,623
4,001-5,000	99,137	84,585	183,722	825,753,765
5,001-6,000	94,333	79,644	173,977	955,939,810
6,001-7,000	90,793	77,281	168,074	1,092,020,420
7,001-8,000	90,349	76,485	166,834	1,251,501,556
8,001-9,000	91,137	77,713	168,850	1,435,391,320
9,001-10,000	93,706	78,929	172,635	1,641,022,919
10,001-15,000	477,899	392,583	870,482	10,784,867,785
15,001-20,000	326,202	263,554	589,756	10,219,716,869
20,001-25,000	221,740	187,348	409,088	9,147,995,040
25,001-30,000	168,373	147,693	316,066	8,663,399,648
30,001-35,000	138,187	122,071	260,258	8,438,992,038
35,001-40,000	117,952	103,568	221,520	8,293,158,045
40,001-45,000	103,930	90,767	194,697	8,263,001,022
45,001-50,000	93,906	81,488	175,394	8,325,301,500
50,001-55,000	87,401	74,585	161,986	8,496,797,657
55,001-60,000	80,269	67,773	148,042	8,507,548,828
60,001-65,000	75,387	63,821	139,208	8,696,392,529
65,001-70,000	70,086	58,996	129,082	8,709,265,200
70,001-75,000	66,298	55,761	122,059	8,844,227,656
75,001-80,000	62,350	51,628	113,978	8,829,736,436
80,001-85,000	59,335	48,851	108,186	8,922,336,148
85,001-90,000	55,227	45,971	101,198	8,852,131,273
90,001-95,000	53,223	43,526	96,749	8,946,153,661
95,001-100,000	50,768	42,206	92,974	9,071,094,445
100,001-150,000	388,860	315,147	704,007	86,434,503,046
150,001-200,000	242,345	196,125	438,470	75,941,463,809
200,001-250,000	161,055	134,927	295,982	66,051,438,737
250,001-300,000	106,839	94,055	200,894	54,918,837,026
300,001-350,000	75,141	67,553	142,694	46,172,281,049
350,001-400,000	54,439	50,662	105,101	39,276,067,586
400,001-450,000	42,211	39,188	81,399	34,505,377,184
450,001-500,000	32,701	30,014	62,715	29,725,876,711
500,001-600,000	47,953	43,067	91,020	49,702,203,958
600,001-700,000	32,990	27,997	60,987	39,425,952,131
700,001-800,000	23,714	18,994	42,708	31,898,700,178
800,001-900,000	17,740	13,533	31,273	26,495,306,345
900,001-1,000,000	14,004	9,948	23,952	22,724,101,761
>1,000,000	69,343	39,358	108,701	190,047,357,986
TOTAL	4,740,504	4,042,626	8,783,130	962,437,782,238

Source: EPF BI System

Note: Total Savings Amount not inclusive 2024 annual dividend

PERFORMANCE INDICATORS

2024

CONTRIBUTION RATES

YEAR	EMPLOYEE	EMPLOYER	TOTAL
1952 - June 1975	5%	5%	10%
July 1975 - November 1980	6%	7%	13%
December 1980 - December 1992	9%	11%	20%
January 1993 - December 1995	10%	12%	22%
January 1996 - March 2001	11%	12%	23%
April 2001 - March 2002	9%	12%	21%
April 2002 - May 2003	11%	12%	23%
June 2003 - May 2004	9%	12%	21%
June 2004 - December 2008	11%	12%	23%
January 2009 - December 2010	8%	12%	20%
January 2011 - December 2011	11%	12%	23%
January 2012 - February 2016			
Salary RM5,000 and less	11%	13%	24%
Salary more than RM5,000	11%	12%	23%
March 2016 - December 2017			
Members Below Age 60			
Salary RM5,000 and less	8%	13%	21%
Salary more than RM5,000	8%	12%	20%
Members Age 60 Until Age 75			
Salary RM5,000 and less	4%	6.5%	10.5%
Salary more than RM5,000	4%	6%	10%
January 2018 - December 2018			
Members Below Age 60			
Salary RM5,000 and less	11%	13%	24%
Salary more than RM5,000	11%	12%	23%
Members Age 60 Until Age 75			
Salary RM5,000 and less	5.5%	6.5%	12%
Salary more than RM5,000	5.5%	6%	11.5%
January 2019 - March 2020			
Members Below Age 60			
Salary RM5,000 and less	11%	13%	24%
Salary more than RM5,000	11%	12%	23%
Members Age 60 Until Age 75			
Salary RM5,000 and less	-	4%	4%
Salary more than RM5,000	-	4%	4%

PERFORMANCE INDICATORS

CONTRIBUTION RATES (CONT'D.)

YEAR	EMPLOYEE	EMPLOYER	TOTAL
April 2020 - December 2020			
Members Below Age 60			
Salary RM5,000 and less	7%	13%	20%
Salary more than RM5,000	7%	12%	19%
Members Age 60 Until Age 75			
Salary RM5,000 and less	-	4%	4%
Salary more than RM5,000	-	4%	4%
January 2021 - June 2022			
Members Below Age 60			
Salary RM5,000 and less	9%	13%	22%
Salary more than RM5,000	9%	12%	21%
Members Age 60 Until Age 75			
Salary RM5,000 and less	-	4%	4%
Salary more than RM5,000	-	4%	4%
July 2022 - December 2024			
Members Below Age 60			
Salary RM5,000 and less	11%	13%	24%
Salary more than RM5,000	11%	12%	23%
Members Age 60 Until Age 75			
Salary RM5,000 and less	-	4%	4%
Salary more than RM5,000	-	4%	4%

PERFORMANCE INDICATORS

2024

ACTIVE MEMBERS' PROFILE BY AGE GROUP AND GENDER

AS AT 31 DECEMBER 2024

AGE GROUP (YEAR)	NUMBER OF MALE	NUMBER OF FEMALE	TOTAL MEMBER	TOTAL MEMBER (%)	TOTAL CUM MEMBER (%)	TOTAL SAVINGS (RM)	TOTAL SAVINGS (%)	TOTAL CUM SAVINGS (%)
<16	2,176	1,963	4,139	0.05	0.05	13,170,591	0.00	0.00
16-25	923,767	803,150	1,726,917	19.66	19.71	16,447,278,321	1.71	1.71
26-30	842,190	777,925	1,620,115	18.45	38.15	45,611,114,767	4.74	6.45
31-35	711,237	599,318	1,310,555	14.92	53.08	80,224,050,744	8.34	14.78
36-40	606,050	497,566	1,103,616	12.57	65.64	124,692,926,950	12.96	27.74
41-45	481,927	403,323	885,250	10.08	75.72	154,194,132,599	16.02	43.76
46-50	399,461	346,322	745,783	8.49	84.21	179,367,762,081	18.64	62.40
51-55	327,640	278,528	606,168	6.90	91.11	168,119,361,692	17.47	79.87
56-60	237,234	184,528	421,762	4.80	95.91	100,288,701,879	10.42	90.29
61-65	120,526	90,487	211,013	2.40	98.32	52,114,329,589	5.41	95.70
66-70	61,795	42,995	104,790	1.19	99.51	28,005,797,082	2.91	98.61
71-75	25,415	16,100	41,515	0.47	99.98	12,562,343,449	1.31	99.92
>75	1,084	423	1,507	0.02	100.00	796,812,492	0.08	100.00
Grand Total	4,740,502	4,042,628	8,783,130	100.00		962,437,782,238	100.00	

Source: EPF BI system

Note: Total Savings Amount not inclusive 2024 annual dividend

ACTIVE MEMBERS' MEDIAN SAVINGS AT AGE 54 BY GENDER

AS AT 31 DECEMBER 2024

YEAR	MALE			FEMALE		
	NUMBER OF MEMBERS	TOTAL SAVINGS (RM)	MEDIAN SAVINGS (RM)	NUMBER OF MEMBERS	TOTAL SAVINGS (RM)	MEDIAN SAVINGS (RM)
2020	55,545	15,283,185,821	167,760	41,913.00	8,295,983,325.69	102,216
2021	54,495	15,506,653,450	166,949	43,699.00	8,711,471,483.84	99,210
2022	59,560	16,934,779,822	165,796	50,650.00	10,189,209,400.39	89,337
2023	59,861	18,130,975,639	176,727	47,450.00	11,480,938,804.02	122,810
2024	62,519	20,536,643,962	192,119	52,765.00	13,679,785,869.00	134,977

MEMBERS' MEDIAN SAVINGS AT AGE 54

AS AT 31 DECEMBER 2024

YEAR	ACTIVE MEMBERS			INACTIVE MEMBERS		
	NUMBER OF MEMBERS	TOTAL SAVINGS (RM)	MEDIAN SAVINGS (RM)	NUMBER OF MEMBERS	TOTAL SAVINGS (RM)	MEDIAN SAVINGS (RM)
2020	97,458	23,579,169,147	140,625	156,841.00	8,530,230,424.41	16,233
2021	98,194	24,218,124,934	138,536	158,191.00	8,582,348,365.67	13,711
2022	110,210	27,123,989,222	132,826	164,505.00	8,597,318,191.73	10,501
2023	107,311	29,611,914,443	154,366	164,938.00	8,668,069,175.56	9,770
2024	115,284	34,216,429,831	168,172	156,183.00	9,118,871,024.18	12,157

Source: EPF BI system

Extracted at: 6 June 2025