

## **EPF investment assets at RM1.25t, 63pct invested domestically**

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The Employees Provident Fund's (EPF) investment assets stood at RM1.25 trillion as at Dec 31, 2024, of which 63 percent was invested domestically.

EPF chairperson Zuki Ali said domestic investments generated RM37.02 billion, or 49.7 percent, of total investment income, which provided stability to the EPF's total investment income.

"Global assets generated income of RM37.44 billion, or 50.3 percent, of the total investment income recorded," he said in a statement today.

Of the total investment income of RM74.46 billion recorded for the year ended Dec 31, 2024, RM63.59 billion was generated for Simpanan Konvensional and RM10.87 billion for Simpanan Shariah.

Starting January 2024, the EPF has fully separated its Simpanan Konvensional and Simpanan Shariah portfolios.

The fund said this allows each portfolio to optimise its returns over the long term through an independent strategic asset allocation.

The separation also enhances diversification, ensuring that assets under both Simpanan Shariah and Simpanan Konvensional are well distributed across asset classes, geographies, markets, and industries for sustainable returns.

For the year, the equities asset class contributed RM49.79 billion after netting off write downs, accounting for 67 percent of the EPF's total investment income with a return on investment (ROI) of 9.90 percent.

“The rise in income, surpassing the RM39.01 billion recorded in 2023, was driven by the fund managers’ strategic and agile approach in capitalising on gains during periods of market volatility, coupled with robust performance across equity markets,” the EPF said.

In 2024, write downs for listed equities amounted to RM0.72 billion.

### **Private equity, fixed income, real estate**

Private equity investments, which represent close to 10 percent of the equity investments, generated an ROI of 11.33 percent.

Meanwhile, the EPF said fixed income instruments, continued to be the anchor for the fund in maintaining steady returns and mitigating the impact of short-term market volatility.

The asset class, predominantly Malaysian government securities, contributed RM21.91 billion, or 29 percent, of the EPF's total investment income for 2024, yielding an ROI of 4.27 percent.

"The higher income recorded compared to 2023 of RM19.74 billion is in line with the growing asset size," it said.

Real estate and infrastructure registered an income of RM1.64 billion, recording an ROI of 5.13 percent on a constant currency basis.

Income from money market instruments was RM1.12 billion, delivering an ROI of 1.89 percent.

"As the majority of these investments are denominated in non-ringgit currencies, overall performance was impacted by foreign exchange translation during the year as the ringgit strengthened against the US dollar," the fund explained.

It said fixed income instruments made up 46.2 percent of investment assets, while equities comprised 43.5 percent.

Real estate and infrastructure as well as money market instruments made up 6.3 percent and four percent of EPF assets, respectively.

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