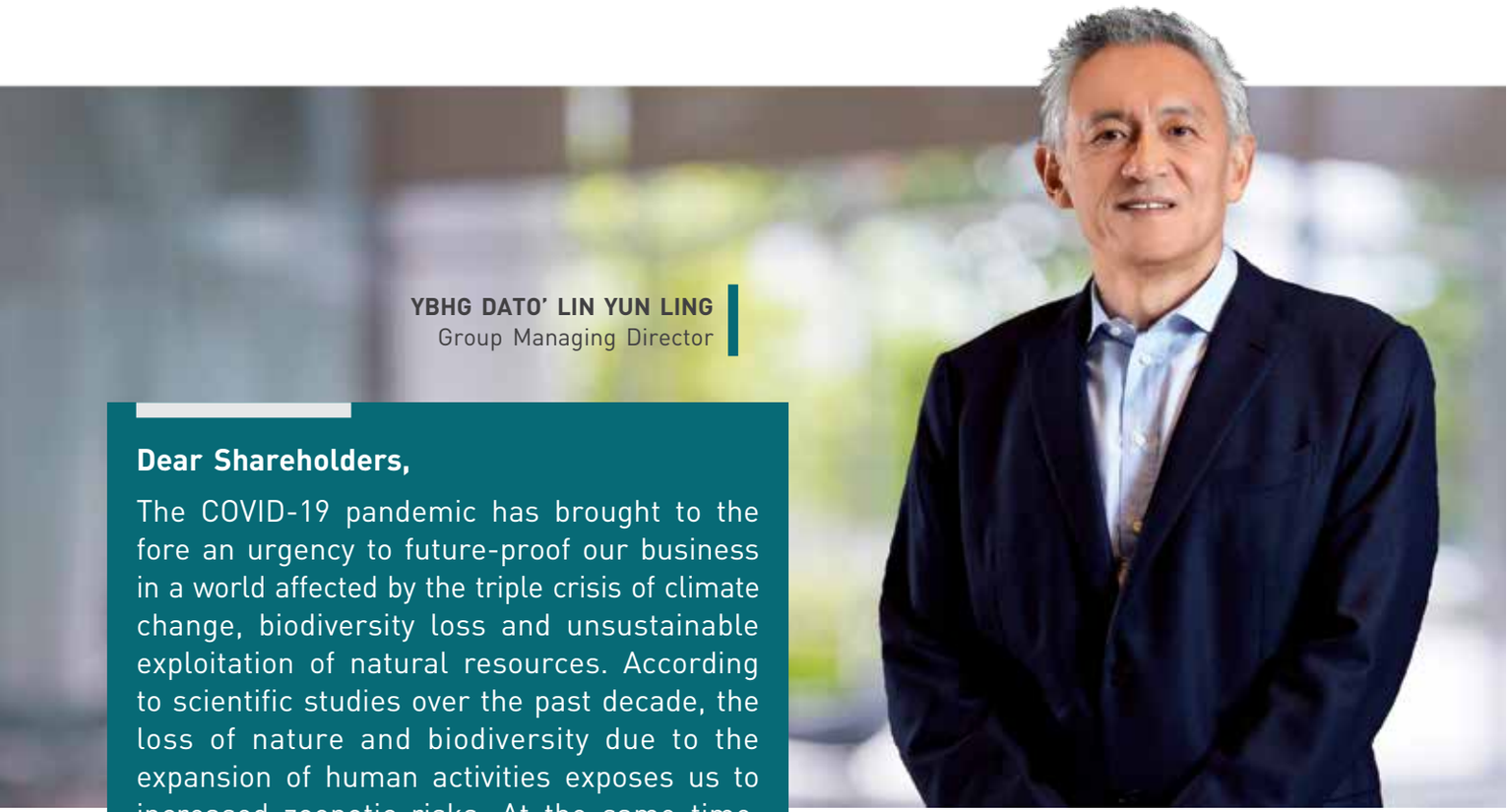
Statement from the Group Managing Director



YBHG DATO' LIN YUN LING
Group Managing Director

Dear Shareholders,

The COVID-19 pandemic has brought to the fore an urgency to future-proof our business in a world affected by the triple crisis of climate change, biodiversity loss and unsustainable exploitation of natural resources. According to scientific studies over the past decade, the loss of nature and biodiversity due to the expansion of human activities exposes us to increased zoonotic risks. At the same time, climate change has manifested itself through extreme weather events that happened all too frequently in recent years, from rising sea levels, severe flooding, worsening drought, to devastating wild fires of increasing severity. All these have disrupted business activities, impacted the quality of life and increased the risks of doing business.

> "As a major engineering, infrastructure and property group, Gamuda is actively involved in circular construction beyond mere compliance to reduce greenhouse gas emissions over the next two decades."

As a major engineering, infrastructure and property group, Gamuda is actively involved in circular construction beyond mere compliance to reduce greenhouse gas emissions over the next two decades. We are aligning our corporate decisions based on these long-term goals. We are also committed to biodiversity conservation, through intensifying Gamuda Parks' agenda to ensure nature conservancy of both flora and fauna, within our developments. We want to safeguard a sustainable environment for future generations by minimising the usage of natural resources and drastically reducing our carbon footprint. This is achievable by leveraging on technological advancement and innovation that have been our core strengths.

As we seek to build a sustainable future, we have enhanced our value creation strategy with the sustainability framework ***Build Right. For Life.*** which mapped out a detailed blueprint to help us achieve sustainable growth while delivering our purpose; as outlined in the accompanying Sustainability Report 2020. Anchored on three key pillars – Our People and Community; Planning, Design and Construction, as well as Environmental and Biodiversity Stewardship, we are guided by the sustainability framework to create diverse solutions that are good for the planet, people and Gamuda's ecosystem of companies and stakeholders. Such solutions are in line with the circular economy goals such as green building, energy management and smart cities. The Gamuda value creation strategy encapsulates and integrates the 17 United Nations Sustainable Development Goals (UN SDGs) in our business operations.

PRIORITISING OUR PEOPLE

With the outbreak of the COVID-19 pandemic, we moved quickly to implement frequent and rapid testing to enable prompt detection, tracing and isolation. We remodelled our centralised labour quarters to ensure greater separation and to provide quarantine facilities. This rapid response made us among the first companies to obtain the Government's approval to continue critical works during the movement restriction periods.

To further enhance our COVID-19 preparedness, we have set up an internal reverse transcription polymerase chain reaction (RT-PCR) testing lab to allocate sufficient control measures to prevent infection and mitigate the risk of spreading the virus, which will support our larger objective of ensuring business continuity.

Our property arm, Gamuda Land, expanded its digital footprint during MCO by partnering popular e-commerce shopping platforms in the country to reach a broader pool of potential customers. The partnership was aimed at promoting property online, increasing online engagements with prospects, and assist in the arrangements of a private viewing of our property products.

We continue to forge ahead by adopting new forms of digital technologies to ensure business continuity across the Group. We were able to maintain efficiency and perform business-critical operations through collaborative and user-friendly cloud-based solutions and other remote workforce technology to empower our employees.

ACCELERATING DIGITALISATION

We continue to push ourselves for more engineering innovations, by accelerating the digitalisation efforts in underground and tunnel construction. We have effectively digitalised the construction of the Klang Valley Mass Rapid Transit (KVMRT) using intelligent Building Information Modelling (BIM) integration, while capitalising on the ability of drones to acquire large volumes of data with extraordinary speed, which can then be processed and shared on the cloud for multiple BIM and Geospatial Information System (GIS) applications and used for regular site progress monitoring. Thanks to the high precision, acute mobility, phenomenal speed and relatively low cost of data capture, the use of drones along the 13.5km of twin bored tunnels and 17 construction sites have allowed us to reinvent site surveying.

By digitalising the process through the usage of drones, surveying time has been substantially reduced to an average of two man-hours of drone flight with about half-day of post processing per site, compared with 200 man-hours required to complete a traditional survey with limited data collected. We use a photogrammetry process which converts hundreds of overlapping images captured by drones to a 3D site mesh to develop a photo-realistic site representation. These are made available across the project via a common data environment to enable interoperability across cloud-based BIM and GIS data platforms. These reliable and accurate models are used to quickly measure distances, areas and volumes, saving enormous amounts of manual effort for surveyors and engineers.

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We also integrate augmented reality (AR) technology with BIM and GIS, using mobile devices to overlay 3D BIM elements in true scale onto real world work sites before, during and post construction. Our engineers quickly identify discrepancies and clashes between the design and installed environments. By addressing issues virtually, we ensure accuracy while avoiding costly rework and site modifications.

Statement from the Group Managing Director

UPSKILLING WORKFORCE

As we continuously raise our game in engineering and construction, we also make sure our people are upskilled through exposure to a range of digital tools to remain dynamic and resilient in this competitive industry. We develop our own training and development programmes in collaboration with relevant partners aimed at equipping workers for our projects. The resulting pool of trained personnel becomes a valuable asset to the Group's new skill requirements. The BIM Training Academy is one example, set up to lead the change in construction industry, while preparing a qualified and multi-skilled workforce with a strong foundation in science and technology to embrace Industry 4.0. The objective is to train and upskill our employees and subcontractors on the latest construction technologies, in particular BIM, to maintain their resilience in this highly automated age.

BOLSTERING OPERATIONAL EFFICIENCY THROUGH TECHNOLOGY

Beyond construction, we have streamlined internal processes such as implementing digital procurement by adopting the SAP Ariba procurement system since October 2018, which enables transparent and equal-opportunity sourcing of building materials and services to improve efficiency, governance and to maximise savings. As we contend with the industry headwinds, we must further leverage on digital technologies such as analytics and artificial intelligence to drive productivity and maximise profit.

In a world where sustainability is gaining tremendous traction, improving the lagging productivity of construction also goes a long way in bolstering the world's climate action. According to an article in The Economist, while the construction sector is the biggest user of raw materials and resources, consuming half of the global steel production and 3 billion tonnes of raw material, it is estimated that the productivity increase in construction is a quarter of manufacturing in the past 25 years. This underpinned our decision to invest in modernising our Group Enterprise Architecture through the deployment of a new generation cloud Enterprise Resource Planning (ERP) platform that will provide the foundation for the Group to streamline current and build future business capabilities. Most importantly, it is consistent with our move to become an agile organisation that is quick and nimble in how we respond to changes in the market, and where teams are built around end-to-end accountability:

- Delayering, where accountability is driven down the leadership chain, with ERP making timely, accurate data and analysis available for informed decision-making, spotting opportunities for innovation and cost reduction;
- Adopting leading practices for efficient processes that differentiate us competitively when delivered more consistently and effectively across the Group;
- Data integrity and consistency allow us to use tools to promote process automation;
- Extending the core ERP for better customer engagement, using analytics to grow sales, and
- Improving productivity and efficient use of raw materials and resources, less wastage and advocating sustainability throughout our operations.

New technology requires the Group to retool how we operate. The systems, processes, roles and organisational culture that have served us well through the last four decades will not be sufficient in enabling us to realise our strategic goals and gain market share. With a modern ERP as the enabling platform, we are embarking on a programme of transforming how we operate as an organisation by reskilling our workforce to capably leverage on digital platforms where appropriate, but most importantly by focusing on data as a corporate asset.

REIMAGINING HOMES

The ongoing COVID-19 pandemic has transformed the way we live and interact in more ways than one. On a broader environmental level, latest research and studies are increasingly pointing to the link between zoonotic risks stemming from the loss of nature and biodiversity, and the prevalent existence of new pandemics. As a developer of homes and developments, Gamuda is uniquely positioned in the role we play in the built environment.

We commit to set it right from the start, at the master planning and design stage so that biodiversity and nature conservation can take place at a meaningful scale, while the reduction of greenhouse gas emissions can be designed and incorporated into a development. Proper planning and execution by creating bicycle lanes and waterways at the design stage for instance, will allow emission reduction plans to flow through a development life cycle. In addition, we are stepping up biodiversity protection and conservation by cultivating endangered flora and fauna species in our developments, while conducting educational programmes among our residents on living sustainably in coexistence with nature.

This is aligned with our aim to increase livability for our homebuyers as we seek to capture the opportunity to reconfigure the space we live in as customers adjust themselves to a new reality where working from home is increasingly becoming a new-normal. We are cognisant from our purchasers' feedback to live more in the suburbs and having increased space to enjoy nature given the pandemic situation and social distancing.

RM24 MILLION

Tree preservation programme within the nature sanctuary of Gamuda Cove.

Beyond relaxation and safety, our future living spaces need flexible solutions to cater for post-pandemic trends with greater emphasis on health and well-being, where natural light, good ventilation and green spaces become a priority. Homes will also need to be multi-functional, or convertible to accommodate additional lifestyle functions such as work. As more people begin to embrace sustainable living, future homes need to have embedded green features driven by advanced technology to support energy-efficient appliances and the shift towards incorporating renewable energy to reduce power costs.

To enhance biodiversity conservation, we have allocated RM24 million on tree preservation programme within the nature sanctuary of our development, Gamuda Cove. We established Gamuda Parks Arboretum with the remit to introduce plant or tree species that suit the habitat. Where appropriate, we revive endangered species or reintroduce native species. The Arboretum includes a living-tree museum in a Riparian Jungle setup within the area of Wetlands Forest Park in Gamuda Cove, as part of our conservation and carbon sequestration efforts for the Group.

REBUILDING GREENER ECONOMY THROUGH INFRASTRUCTURE

In a built environment, interconnectivity through efficient public transport system is the essence of developing a sustainable city and raising the living standards of its residents. With a population of 32 million, Malaysia has a disproportionately high carbon dioxide emission per capita – at 7.27 tonnes, double that of Thailand's and higher than even China's 6.59 tonnes. Malaysia's greenhouse gas emissions amounted to 250.3 million tonnes in 2019, up from 241.6 million tonnes in 2017. Aside from fossil-fuel based power generation, other main sources of emissions were from transportation and waste generation.

The reason behind Malaysia's disproportionately high emissions is attributable to the reliance on privately-owned vehicles. There were 29.4 million vehicles on our roads, with 13.8 million cars and 13 million motorcycles. Malaysia's transport sector is responsible for spewing 61.4 million tonnes of carbon dioxide equivalent in 2015, making it the second biggest polluting sector after electric power generation.

As an infrastructure builder, we strongly believe that accelerating the adoption of public transport to reduce usage of single or low occupancy vehicles will improve Malaysia's emissions in line with our committed national targets under the Paris Agreement. Malaysia's current public modal share is still far too low when compared with benchmark green cities. With the impending completion of MRT Putrajaya Line construction, we are in the position to propose that the planned MRT 3, or the Circle Line project, be revived soon to ensure the continuity of this key infrastructure since this final line is also the most crucial loop that completes the urban rail transportation system in Greater Kuala Lumpur and increases the public transport modal share to 40%.

Statement from the Group Managing Director

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An efficient and affordable public transportation is not only more sustainable for the planet, but is also essential in providing economic accessibility to the lower-and-middle-income groups. Some of the targeted benefits for the B40 (Bottom 40%) includes improving their access to schools and hospitals, creating job opportunities, improving lifestyle, and bridging the economic gaps by allowing them a higher disposable income with less monthly expenses needed on transportation as opposed to driving.

More importantly, the revival of some major infrastructure projects in the country will provide a much-needed lift to expedite economic recovery after the pandemic setback stalled growth. Projects such as the MRT 3 play a crucial role in pump priming the domestic economy in times of a downturn, and are a tested way in past crises to stimulate growth considering the multiplier effect in terms of job creation and the trickle-down impact on the construction and industrial sub-sectors. Among the planned infrastructure projects, MRT 3 is one that can be implemented in the immediate future.

TECHNOLOGICAL LEADERSHIP IN TUNNELLING

With an emphasis on technology, Gamuda has established a proven track record of continuous innovation in construction, particularly in tunnelling, with a highly skilled talent pool armed with digital skills and a diverse supply chain. Starting from the construction of the Stormwater Management and Road Tunnel (SMART) in 2004, we have progressively accumulated valuable experience in underground construction beneath Kuala Lumpur's difficult terrains, while developing and innovating on high-technology machinery to improve the tunnelling process along the way. This has culminated in the successful development of our Autonomous Tunnel Boring Machine (A-TBM), which could be operated with human oversight rather than control. The Malaysian invention of the A-TBM, designed by MMC Gamuda KVMRT (T) Sdn Bhd, has landed us a number of prestigious international awards. These include the Technical Product/ Equipment Innovation of the Year Award at the 2019 International Tunnelling and Underground Space Association (ITA) Tunnelling Awards in Miami, Florida. The innovation also received recognition at the New Civil Engineer Tunnelling Awards 2019 in the UK sponsored by the British Tunnelling Society in the category of Innovation in Tunnel Excavation.

Our A-TBM was developed 100% in-house by our local engineers and utilises Artificial Intelligence (AI) Control Algorithms to autonomously operate our TBMs on the MRT Putrajaya Line with proven tangible improvements in productivity, safety and quality for tunnel construction. The design breakthrough has aided the foundation for our further technological advancement this year and beyond. The cloud-based big data system for TBM data is currently being developed by an in-house team of local talents. We are implementing AI and machine learning integration to glean insights from TBM data for enhanced A-TBM performance, increased 360° awareness and improved risk management in tunnelling. The A-TBM development experience also led to our pioneering Augmented Reality for BIM, which brings 3D models to portable devices overlaid on camera feeds which will be used by the trained worker for precision construction and collaboration.

INITIAL FOOTING IN AUSTRALIA

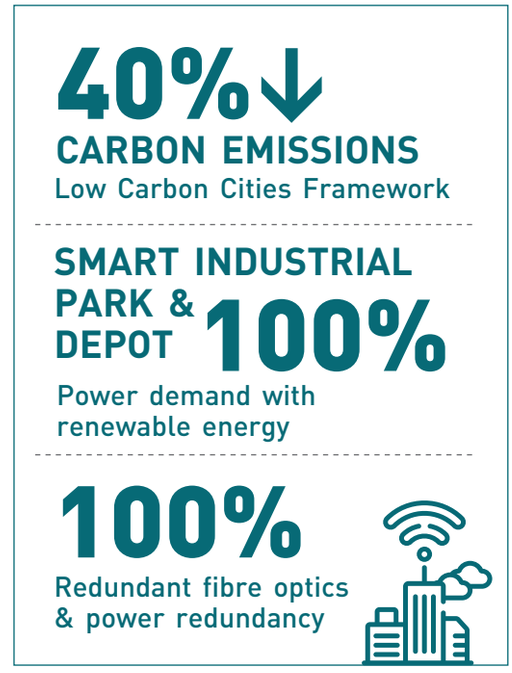
Our creativity and constant strive to innovate for improved efficiency, coupled with the Group's expertise in highway, railway and underground construction have put us on a sound footing for infrastructure project tenders in Australia. We are actively bidding for over AUD10 billion worth of projects in New South Wales, Victoria, Queensland and Western Australia. Our track record through award-winning and world-leading projects, including the KVMRT, has enabled our entry into Australia, allowing us to become a contender for project tenders involving railways and highways in the country. We are optimistic that our long-term plans will bode well for us to gain a foothold in their infrastructure programmes.

PENANG SOUTH ISLANDS

Up north, our SRS Consortium is responsible for delivering the various public transport components for the Penang Transport Master Plan, including highways, the reclamation of three new islands, common infrastructure works on the islands and master planning, investors marketing and land tenders. The Masterplan Design Competition for the new Penang South Islands (PSI) development was concluded, which saw BIG - Bjarke Ingels Group from Denmark with Hijjas Architect & Planner being selected as the Lead Masterplan Designer out of 124 submissions of ideas and proposals from 26 countries. The PSI is envisaged to raise the game for Penang as an investment destination for global corporations, combining advanced technologies that cater for future generation industries, with the masterplan and design concepts embracing the key ESG principles.

The PSI will see a major shift in the adoption of renewable energy, waste management and water resource management, while reducing carbon footprint and greenhouse gas emissions to future-proof the land and environment for the future generations beyond the 40% reduction in carbon emissions through the Low Carbon Cities Framework. Our attention to smart city design and planning; from data collection, data processing and data application, will facilitate the provision of intelligent services. Renewable energy in the form of solar photovoltaic system will be installed to harness clean energy, while island wide solar-powered street lighting and electrical vehicle (EV) charging stations will be provided in all public spaces. A similar concept will be endorsed in the Urban Design Guidelines (UDG) for the individual lot developers to adopt. Based on the Sustainable Energy Development Authority Malaysia's (SEDA) guidelines, the first island, or Island A, alone can derive about 45% (during peak hour irradiance) of its total estimated power requirement from solar power energy solutions of the planned roof surfaces of public amenities and building rooftops in each individual development zone. From this, the smart industrial park and depot can potentially meet 100% (during peak hour irradiance) of its power demand with renewable energy.

Sustainable Waste Management will include plans to manage all the different types of waste from PSI to reduce carbon footprint, greenhouse gas emissions and provide a greener environment. This includes the adoption of waste separation at source with UDG guidelines for lot developers to comply. On-site food composting to recycle kitchen and yard waste to reduce landfill waste for a cleaner environment. Pneumatic waste collection system will be implemented in high rise residences. The plan also includes the adoption of the soon available Waste to Energy facility in Penang to convert commercial food waste to renewable energy, from biomass to biogas, to further reduce the landfill volume; conforming to existing practice of hazardous waste management by respective authorities where waste is collected and managed separately by appointed waste management companies. Industrial wastewater will be required to be pre-treated prior to discharge to external drain with monitoring sensors to be installed to monitor effluent quality.



Statement from the Group Managing Director

“Smart mobility, putting pedestrians, bicycles and water transport ahead of cars will be the key transport mode that will complement the system of public transport of roads, e-bus, trams and LRT to provide the first and last mile connectivity. To this end, more than 30km of bicycle cum walking tracks islandwide and about 7km of navigational waterway for water taxis have been planned to provide avenues for green mode of mobility. Pedestrian friendly footpaths landscaped with close intervals of covered stop points for both cyclists and pedestrians will further encourage the shift to move towards a greener mode of transport.”

Cognisant of Penang's water stress situations, PSI aims to do more and make water resource management more sustainable. A dual-purpose Sewerage Treatment Plant (STP) that doubles as a water reclamation plant will reclaim sewage water to high quality reuse water benchmarked to US EPA Standards for unrestricted urban and industrial non-potable uses to reduce the overall freshwater demand. It is estimated that the recycled water will meet 100% of the industrial non-potable water demand and this translates to an overall reduction of freshwater demand by about 60% for Island A. Dual external water piping to industrial plots will be part of the external common infrastructure provided. Intertwined with landscape features, the coastal shorelines will be protected from potential storms, waves and floods besides preventing erosion, maintaining the water quality, clarity, pollutant and sediments. Urban planning with rainwater harvesting and dual piping system will further reduce freshwater demand for non-potable uses.

PSI also has future-proofed for climate change and rising sea levels, taking into account Malaysia's trend and the United Nations Intergovernmental Panel on Climate Change (IPCC) assessment by allowing for a sea level rise of 9mm per year, representing a 200% buffer.

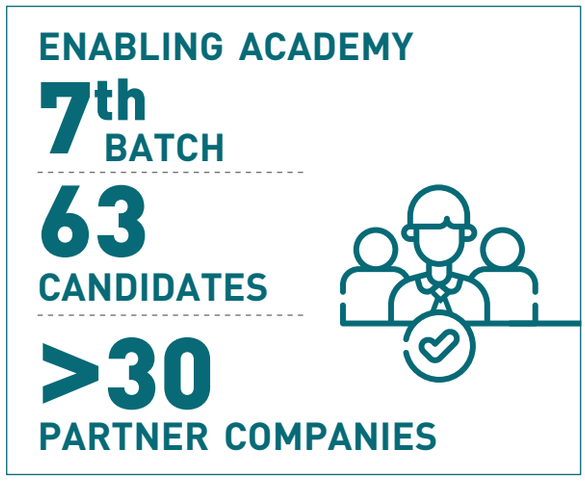
The Smart Industrial Park core of about 750 acres focusing on the electrical and electronics (E&E) and semiconductors industry is zoned strategically, incorporating important features critical to the adoption of Industry 4.0 technologies; providing an integrated and seamless ecosystem with the Service Hub of about 160 acres commercial zone that primarily provides the enabling support for the manufacturing and E&E players in the areas of technical components and training vis-à-vis the Global Business Services (GBS) campus and training academy, software parks, industry-led Centre(s) of Excellence, Research and Development (R&D) labs, Artificial Intelligence (AI) institutes, digital enterprises, etc.

Island wide smart infrastructures comprising 100% redundant fibre optics and power redundancy, 5G/4G network for digital connectivity, CCTVs, smart poles, solar powered street lighting and EV charging stations will be provided at public spaces while the UDG will ensure the same design concept is maintained and followed through. Integrated smart traffic and parking guidance system to manage traffic and provide real-time response plan for any incident and forecast on parking availability and shortest navigation route and time – with all real time data collection and monitoring through a common platform in a common control centre will be provided.

Smart mobility, putting pedestrians, bicycles and water transport ahead of cars will be the key transport mode that will complement the system of public transport of roads, e-bus, trams and LRT to provide the first and last mile connectivity. To this end, more than 30km of bicycle cum walking tracks islandwide and about 7km of navigational waterway for water taxis have been planned to provide avenues for green mode of mobility. Pedestrian friendly footpaths landscaped with close intervals of covered stop points for both cyclists and pedestrians will further encourage the shift to move towards a greener mode of transport.

INDUSTRIALISED BUILDING SYSTEM

Since pioneering Malaysia's first digital Industrialised Building System (IBS), we have successfully handed over more than 1,000 residential units ahead of schedule with eight projects, or more than 5,000 residential units under construction. Moving forward, we aim to transform further the building construction industry and uplift the prefab supply chain with the adoption of a new business model – supply and installation of prefab products for developers and building contractors from the rising demand for a high-quality prefab product supply. Partnering with building industry stalwarts and utilising automation and robotic construction on a cloud-based software for seamless digital design would accelerate the adoption of prefab products across the industry and elevate the supply chain for improved quality, safety and productivity.



ENABLING ACADEMY

As an organisation, we believe inclusion and diversity are paramount. Gamuda has benefitted from the dedication of many talented employees over the years, and we need to ensure our growth is more sustainable, equitable, and inclusive. It is with this vision in mind that we set up the Enabling Academy (EA) in 2017, aimed at preparing more people with autism for gainful and sustainable employment. EA conducts a three-month Employment Transition Programme (ETP) sponsored by Yayasan Gamuda to equip young adults in the autism spectrum disorder with relevant soft skills and job training, and place them into partner companies that share the same vision in embracing diversity and inclusion in their workforce. As we continue to scale up with our 7th batch of EA trainees, we are proud and delighted that EA has successfully assisted 63 candidates in securing jobs with over 30 reputable partner companies based on their respective strengths.

FINANCIAL PERFORMANCE IN FY2020

MRT Putrajaya Line progress was picking up while the property division and expressways were delivering steady results up until the imposition of movement restrictions. The unprecedented movement restrictions in the third quarter of this financial year, triggered by the COVID-19 pandemic, have resulted in work stoppages at all construction and property projects, coupled with low traffic plying all our highways. As a result, Q3 earnings were at a low of RM40 million compared with RM175 million in Q2.

As the movement restrictions were gradually eased in Q4, the Group's construction and property projects picked up pace and the traffic volumes were trending upwards. Property sales rebounded sharply in Q4, coming in at RM1 billion, almost on par with the quarterly sales in Q4 FY2019. Core earnings in Q4 recovered to RM131 million as productivity levels are almost back to Pre-MCO levels.

For the full financial year, the Group posted revenue of RM6.8 billion in one line, a decrease of 5% year-on-year. Excluding a one-off non-cash impairment of RM148 million on IBS assets, the Group posted an annual core earnings of RM520 million, a 26% decrease from last year's RM700 million in earnings.

The one-off non-cash impairment on IBS assets of RM148 million was set aside as the Group temporarily shuts down one of its two IBS factories due to the slow pace of building construction caused by the stringent COVID-19 induced standard operating procedures imposed by the authorities. Building contractors were only able to operate at about half capacity.

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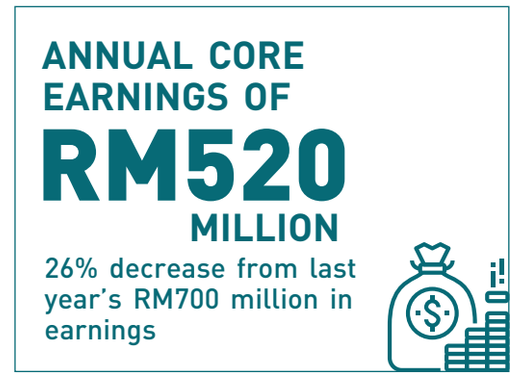

Statement from the Group Managing Director

KEY ACHIEVEMENTS AND MILESTONES

The year was marked by the following major achievements and milestones.

The Group's 60%-owned SRS Consortium Sdn Bhd has on 1 July 2020 executed the master agreement with the State Government of Penang on its appointment as the Project Delivery Partner (PDP) to manage and deliver the Penang Transport Master Plan (PTMP). The PDP's work scope comprises the Light Rail Transit (LRT), Pan Island Link highways and reclamation of islands.

As the Turnkey Contractor for the MRT Putrajaya Line, MMC Gamuda has achieved a cumulative progress of 80% completion for the elevated, underground, and systems works as of September 2020, which is on schedule. A major milestone was achieved with our final TBM breakthrough at the wall of the upcoming Ampang Park MRT station in July, after having travelled over 700 metres from the starting point at Conlay Station. The TBM's final 200-metre journey was completed during the MCO with special approval from the authorities to safeguard both our workers and the public. Despite the delays arising from the reduced productivity and supply chain disruptions due to the pandemic, as well as challenges posed by more difficult geographical terrains compared with the Kajang Line, we are on track for the full opening of the MRT Putrajaya Line in January 2023.

80%

Completion for MRT Putrajaya Line as at September 2020

Final

200

METRE

TBM for Ampang Park MRT Station Completed during the MCO

APPRECIATION

I would like to record my heartfelt gratitude to our Board of Directors, stakeholders, shareholders, management and employees for your unwavering trust, support and patience, especially through this challenging period. Without your consistent guidance, assistance, hard work and support, it would not have been possible for us to maintain our resilience and continue to deliver respectable financial performance every year.

We will continue to grow the business through hard work and a dedication to invest in our people and technology to deliver sustainable value for all stakeholders.

YBHG DATO' LIN YUN LING
Group Managing Director