



47TH ANNUAL GENERAL MEETING

25 MAY 2023

DATUK WAN RAZLY ABDULLAH
President & Group Chief Executive Officer



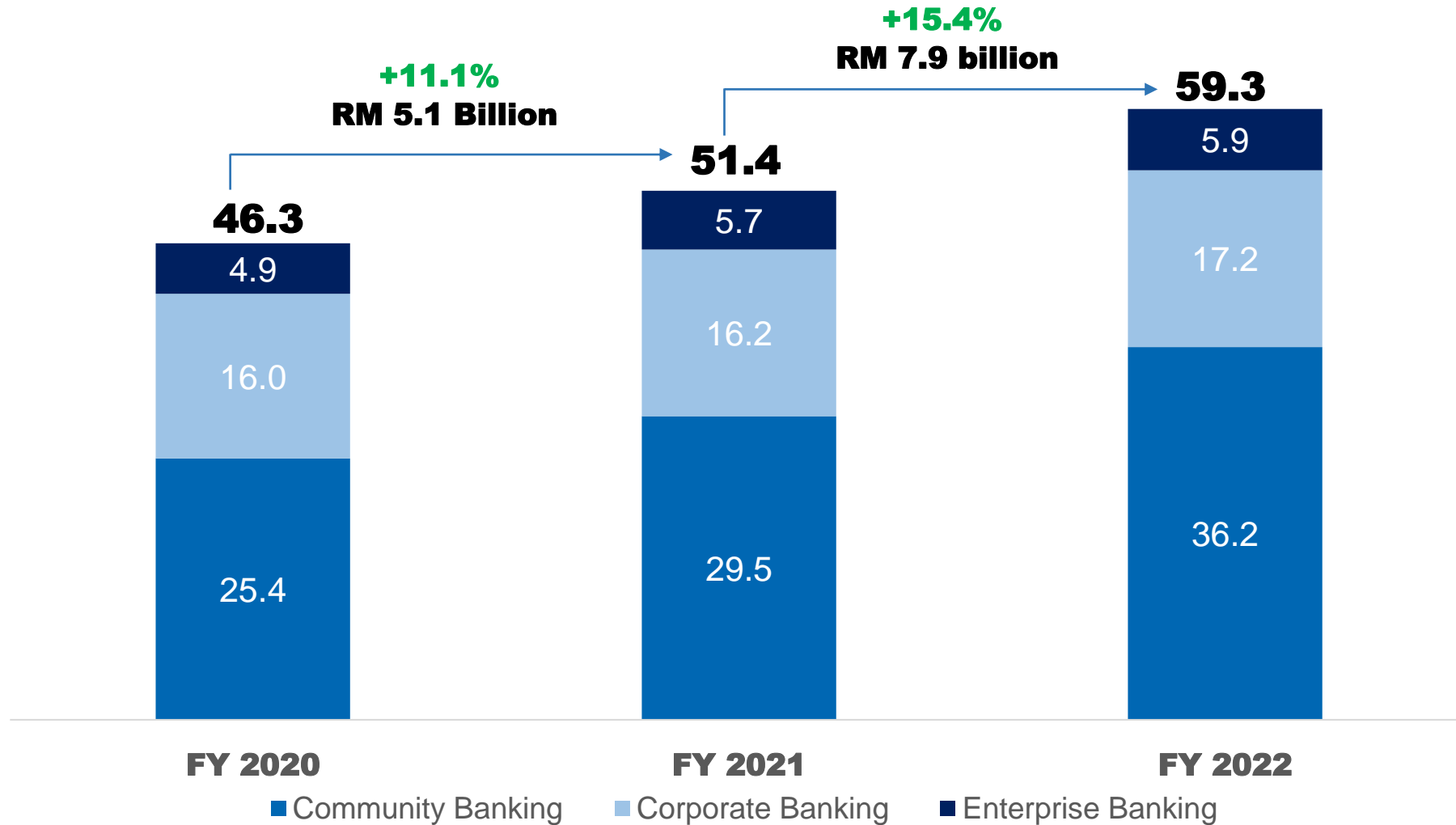
Balance Sheet Highlights

RM Million	FY2021	FY2022	YoY (%)
Cash & short-term funds	7,564.3	5,205.0	(31.2)
Financial assets/investment	15,911.4	21,180.1	33.1
Gross loans, advances & financing	51,417.5	59,342.7	15.4
Less: ECL	(889.4)	(1,410.8)	(58.6)
Other assets	4,425.3	5,803.9	31.2
Total Assets	78,429.1	90,120.9	14.9
Deposit from customers	58,794.4	64,995.1	10.5
Of which : Current Account	10,330.3	11,073.4	7.2
Savings Account	3,209.8	4,176.8	30.1
Total CASA	13,540.1	15,250.2	12.6
Fixed Deposits, NIDs, MMD & CMD	45,254.3	49,744.8	9.9
Deposits & placement of banks & other FIs	2,866.0	8,756.1	205.5
Other Liabilities	3,531.9	2,137.1	(39.5)
Borrowings	3,303.1	3,603.8	9.1
Total Equity	9,933.7	10,628.8	6.9
Total Liabilities & Equity	78,429.1	90,120.9	14.9



Strong Business Momentum

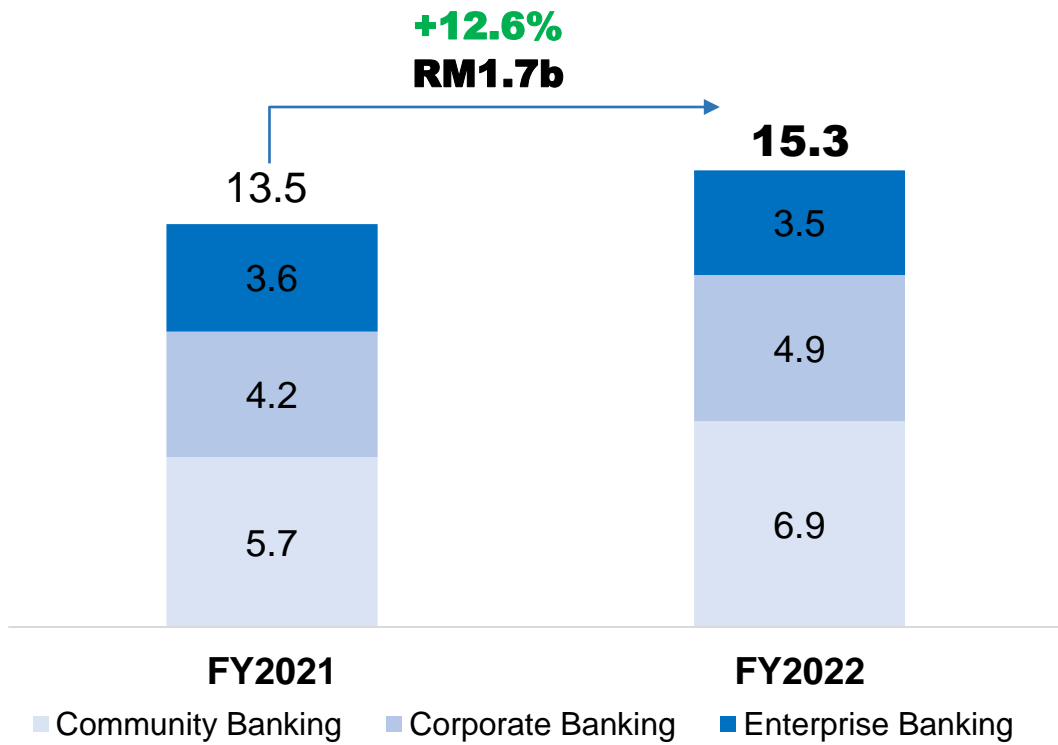
Gross Loans (RM Billion)



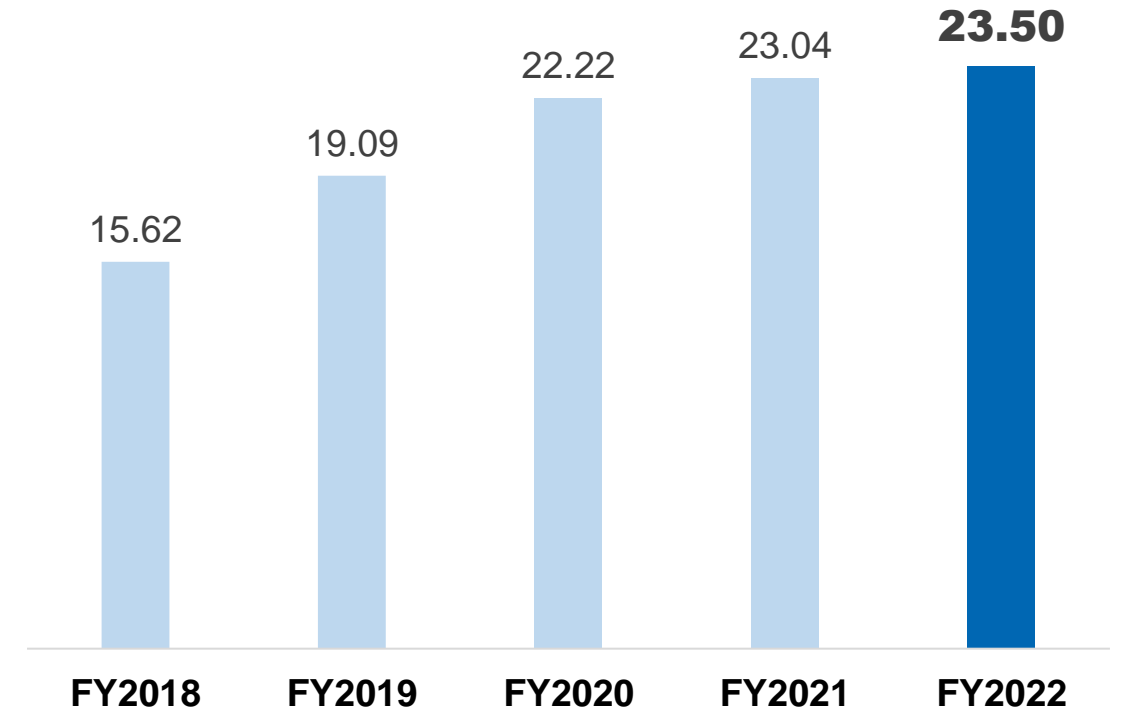


Continuing CASA Momentum

CASA
(RM Billion)



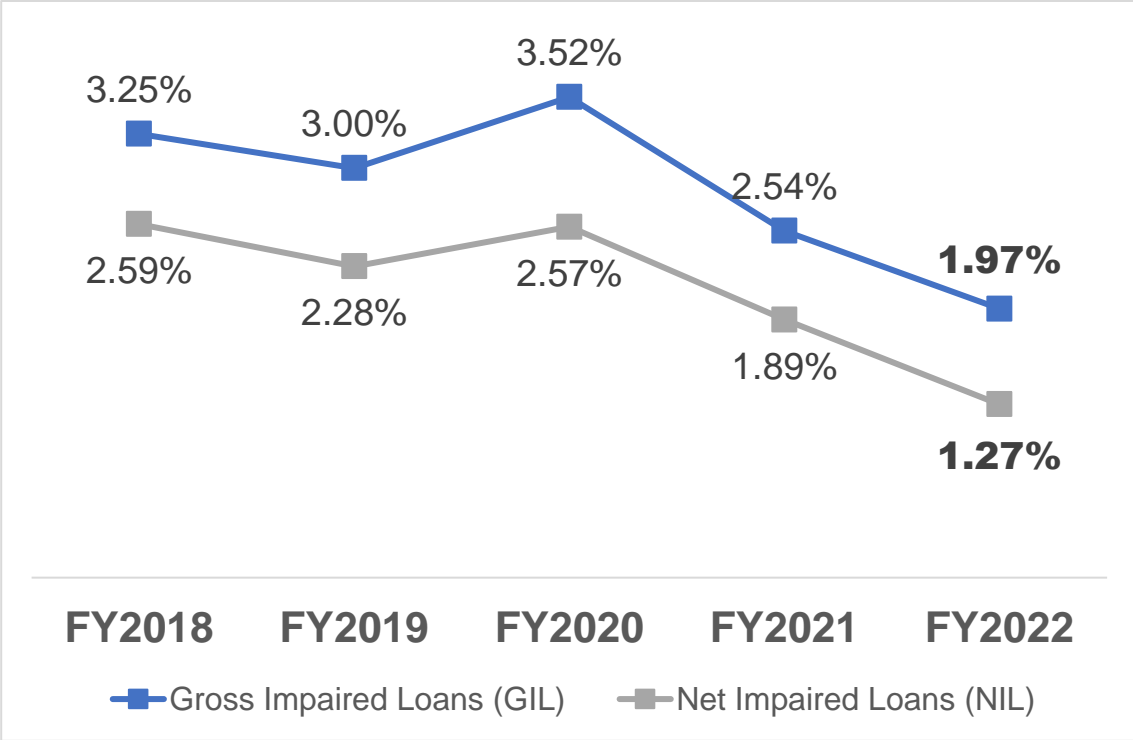
CASA Ratio
(%)





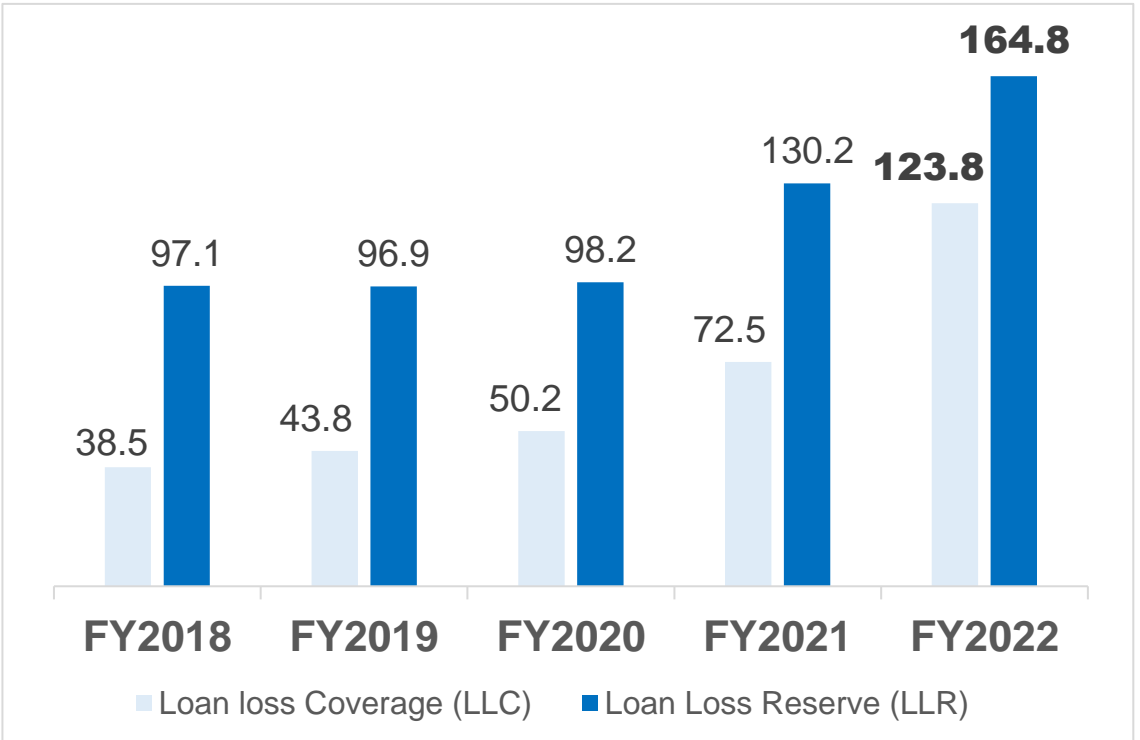
Improving Asset Quality and Building Reserves

Impaired Loans Ratios (%)



- GIL ratios improved to 1.97% in FY2022 vs 2.54% FY2021
- NIL ratio at 1.27% in FY2022 vs 1.89% in FY2021.

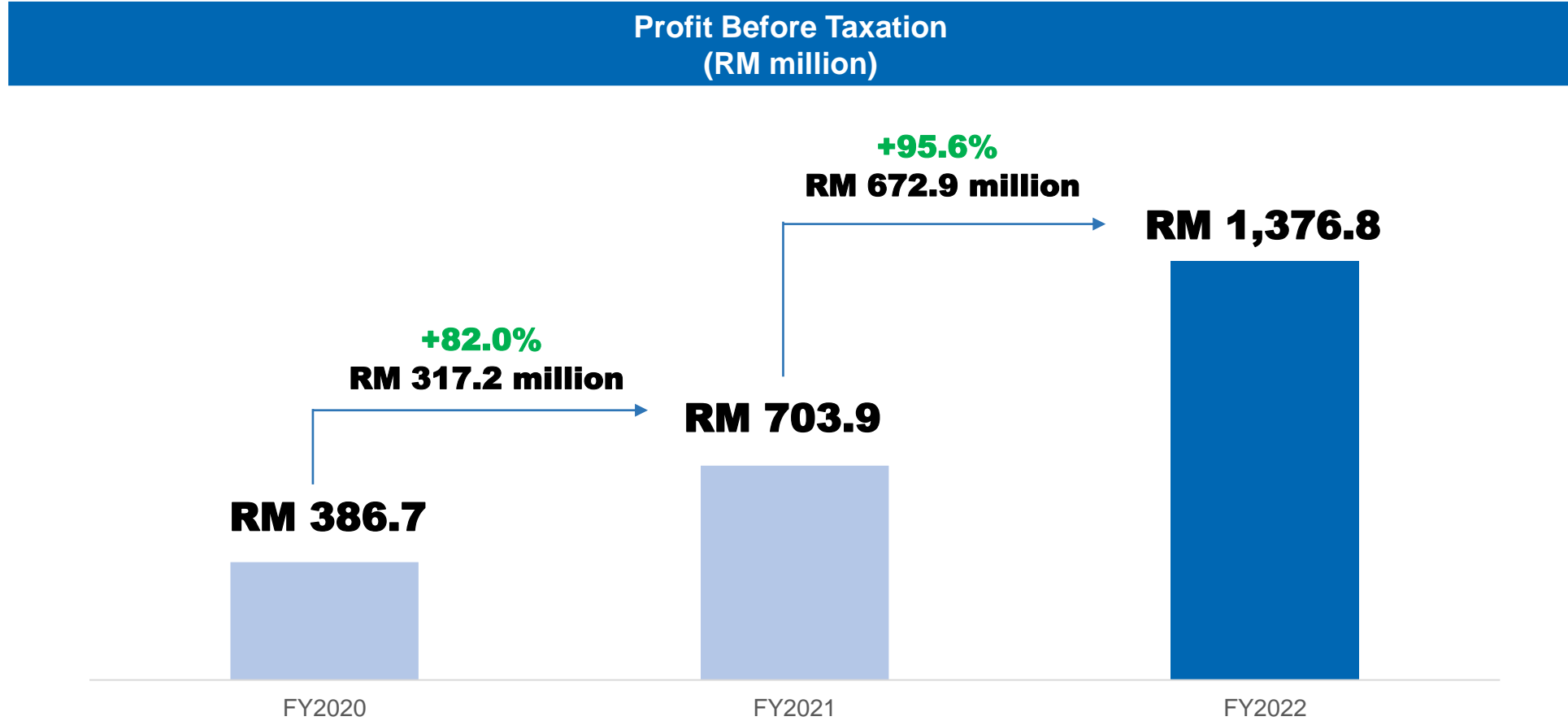
Loan Loss Coverage & Loan Loss Reserve (%)



- Loan Loss Coverage ratio improved to 123.8% in FY2022 from 72.5% in FY2021, 51.3% improvement.



Significant improvement in PBT since FY2020





Income Statement

RM Million	YTD		YOY
	FY2021	FY2022	(%)
Net Interest Income	893.2	1,023.4	14.6
Income from Islamic Banking Business	549.5	688.3	25.3
Other operating Income	798.5	1,585.6	98.6
<i>of which :</i>			
<i>Net Fee and Commission Income</i>	638.8	427.4	(33.1)
<i>Net Gains on Financial Instruments</i>	122.5	62.2	(49.2)
<i>Other Income</i>	37.2	1,096.0	2,846.2
Net Income	2,241.2	3,297.3	47.1
Operating Expenses	(1,353.6)	(1,417.4)	4.7
Pre Provisions Operating Profit (PPOP)	887.6	1,879.9	111.8
Allowances for Impairment Losses	(222.7)	(507.1)	127.7
Share of results of a Joint Venture & an Associate	45.4	8.6	(81.0)
Zakat	(6.4)	(4.5)	(29.8)
Profit Before Taxation	703.9	1,376.8	95.6
Profit Before Taxation (BAU excluding AHAM profit)	547.1	720.5	31.7
Taxation	(123.6)	(173.4)	40.4
Profit After Taxation	580.3	1,203.5	107.4



PBT Contribution by Subsidiaries, JV and Associate

Entity / RM Million	YTD			YoY
	FY21	FY22	FY22 (BAU)	%
Affin Bank (Bank Level)*	134.5	52.6	256.1	▲ 90.4
Affin Islamic Bank**	248.5	172.9	380.0	▲ 52.8
Affin Hwang Investment Bank***	101.1	60.6	60.6	▼ (40.1)
AXA AFFIN General Insurance	42.8	23.3	23.3	▼ (45.6)
AXA AFFIN Life Insurance	2.6	(14.7)	-14.7	▼ >(100)
Consol Adjustment	15.5	999.1	15.5	▲ 11.9
AFFIN Bank Group (continuing)	547.1	1,293.8	720.5	▲ 32.0
Affin Hwang Asset Management	156.8	82.9	82.9	▼ (47.1)
AFFIN Bank Group (BAU excluding AHAM profit)	703.4	1,376.8	803.5	▲ 14.2

*Overlays was taken in 3Q22 at ABB to push LLC above 100% excluding dividend from subsidiaries.

**Overlays was taken in 4Q22 at AiBB.

***Exclude gain of divestment of AHAM at AHIB entity level excluding dividend from subsidiaries.



Key Ratios

Ratio (%)	FY21	FY22	YoY Fav/(Adv)
PROFITABILITY			
ROE (Reported)	5.42	11.49	▲ 6.07
ROE (BAU excluding AHAM profit)	4.31	3.80	▼ (0.51)
Net Interest Margin	1.97	2.01	▲ 0.04
Cost to Income Ratio (BAU)	60.50	62.55	▲ 2.05
LIQUIDITY			
CASA Ratio	23.04	23.50	▲ 0.46
Liquidity Coverage Ratio	177.99	165.79	▼ (12.20)
ASSET QUALITY			
Gross Impaired Loan Ratio	2.54	1.97	▼ (0.57)
Loan Loss Coverage Ratio	72.45	123.80	▲ 51.35
Loan Loss Reserve Ratio	130.23	164.77	▲ 34.54
CAPITAL ADEQUACY			
CET 1 Capital Ratio	14.20	15.60	▲ 1.40
Tier 1 Capital Ratio	15.82	16.99	▲ 1.17
Total Capital Ratio	21.09	19.44	▼ 1.65



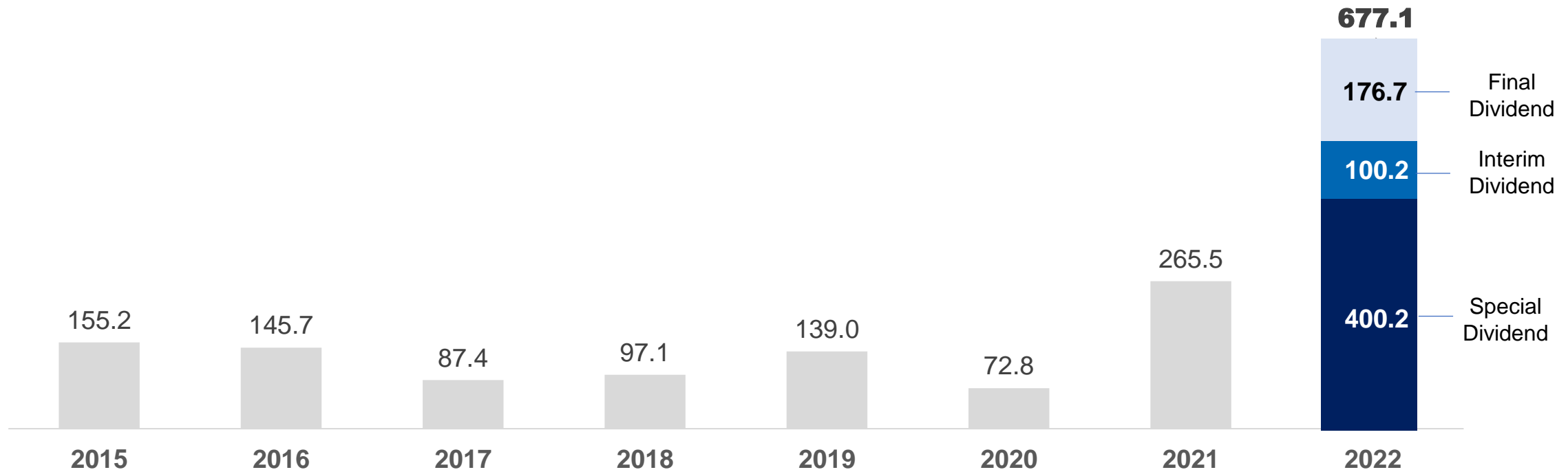
The Group closed its FY22 performance with various positive results notwithstanding market volatility.

	FY21	FY22	AIM22 Aspiration Target	
Loan Growth	11.1%	15.4%	>12.0%	✓
NIM	1.97%	2.01%	>1.91%	✓
GIL	2.54%	1.97%	<2.30%	✓
LLC	72.5%	123.8%	100%	✓
LLR	130.2%	164.8%	>130%	✓
CIR	60.5%	62.6%	60.0%	✗



Highest Dividend Ever to Shareholders in 2022

Total Dividend Paid (RM million)



	2015	2016	2017	2018	2019	2020	2021	2022
DPS (sen)	7.99	7.50	4.50	5.00	7.00	3.50	12.5	30.39

A25



Group Strategic Objectives

3 Pillars to Anchor Our Transformation Journey for a Long Term Value Creation

A25 Strategic Objectives

1 Unrivalled Customer Service

50+
Net Promoter Score (NPS)

88%
Customer Satisfaction Score (CSAT)

3.0
Product Holding Ratio

2 Digital Leadership

1.4mil
Digital Customer Base

68mil*
Transaction via online platform

85%
CSAT for Digital Experience

3 Responsible Banking With Impact

Up to **10%**
ESG Financing/ Loans Portfolio

100k*
Number of beneficiaries from events for local communities

~220k kWh
Reduction of electricity

15k Kg/year
Reduction of paper

**Per Annum*

Group Financial Targets that Will Take Us to the Next Level!



The Recognitions

Joint Organizers

KSI
STRATEGIC INSTITUTE
FOR ASIA PACIFIC



2023 MALAYSIAN BANKING TRANSFORMATIONAL EXCELLENCE AWARD

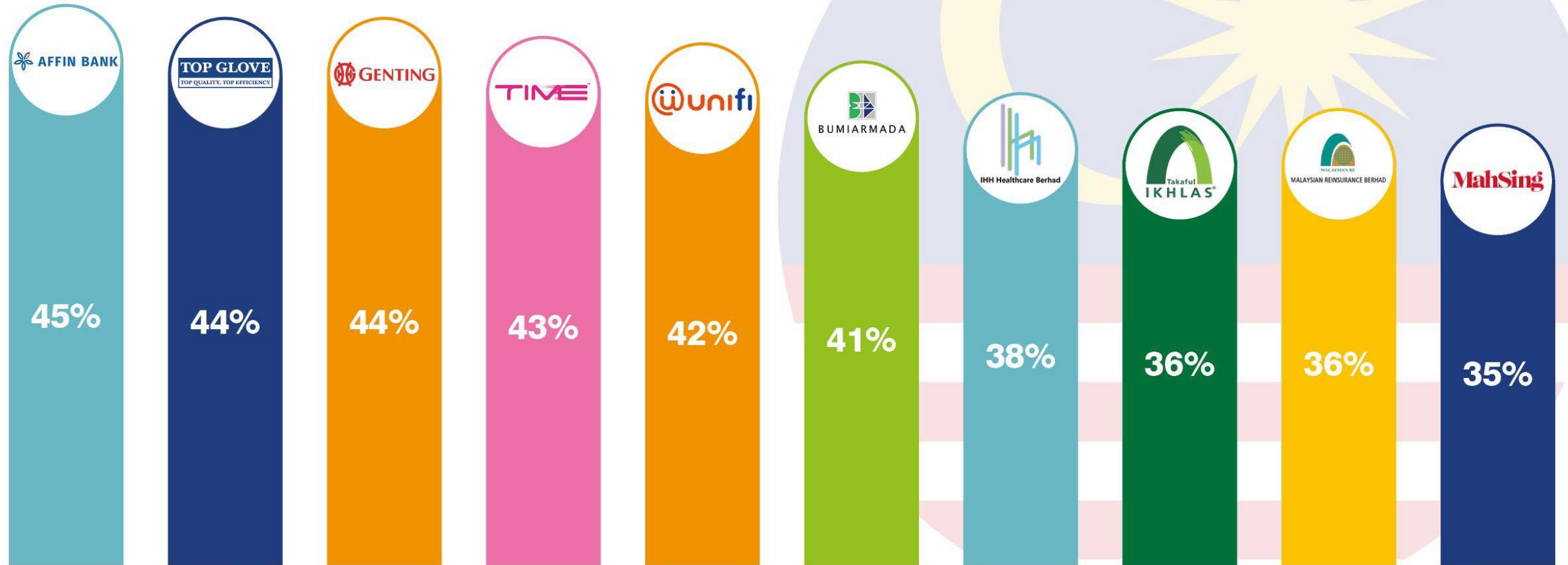
**WINNER OF THE
2023 MALAYSIAN BANKING
TRANSFORMATIONAL EXCELLENCE
AWARD**





FASTEST-GROWING MALAYSIAN BRANDS 2022

On 10 August 2022, BrandFinance reported that **AFFIN Bank** has emerged as the fastest growing brand in Malaysia with a brand value of **USD232million (+45%YoY)**.





AFFIN Bank included in
MSCI & FTSE Small Cap,
first time since listing

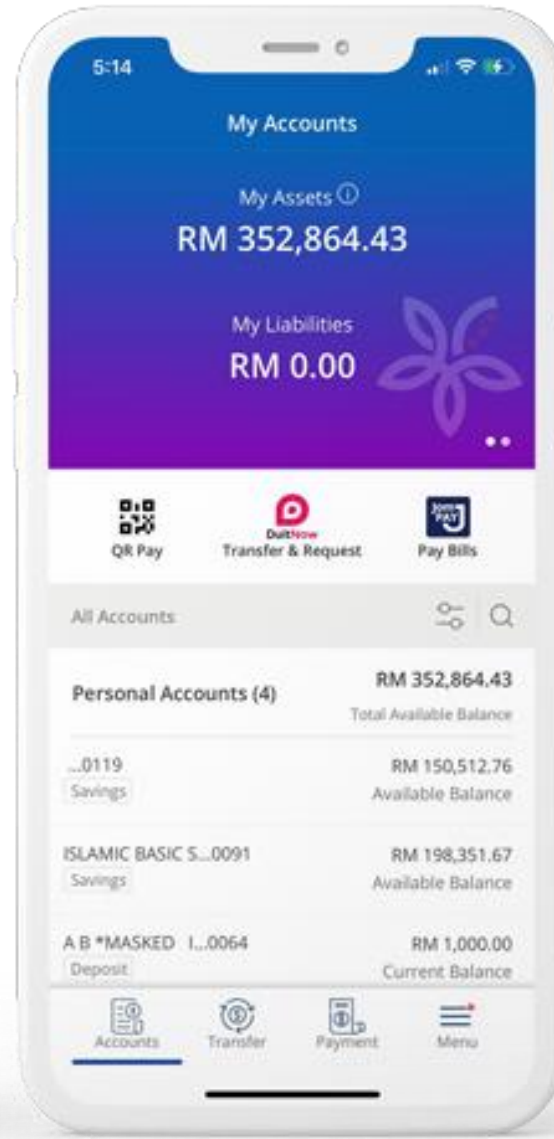
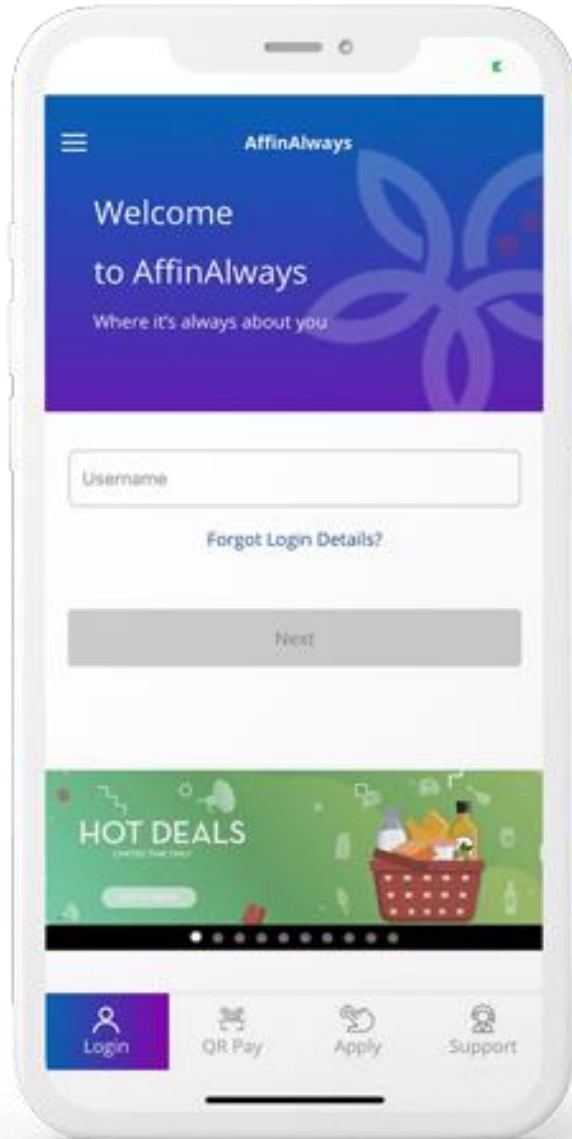
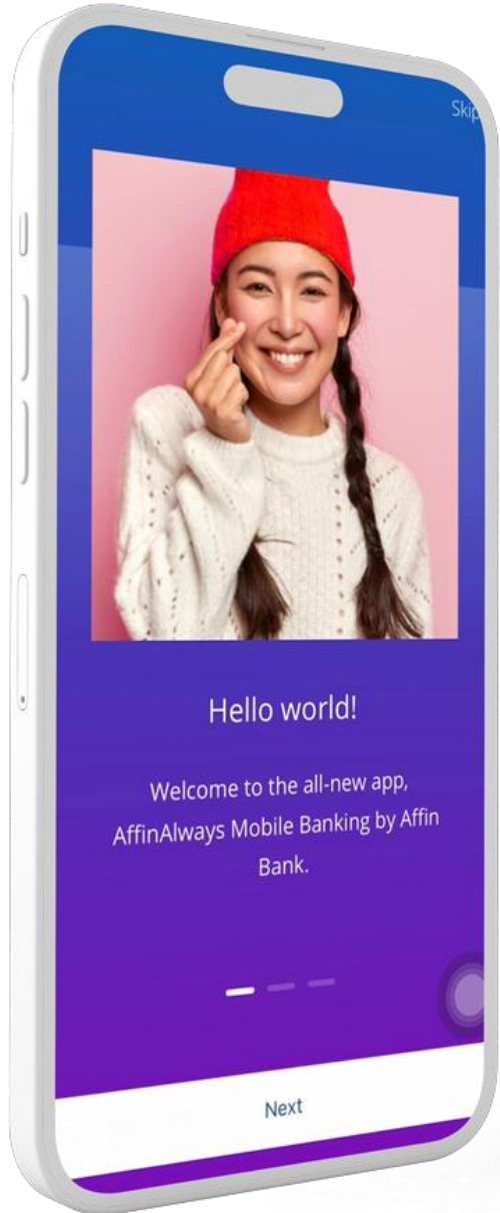


AA3_{STABLE}

(upgraded from Negative Outlook)



Our New Mobile Banking App Coming In June 2023





THANK YOU.

