



# **PRESENTATION TO ANALYSTS AND FUND MANAGERS**

**FINANCIAL RESULTS FOR FIRST HALF YEAR ENDED  
30 JUNE 2022**

## **AFFIN BANK BERHAD**

**WEDNESDAY, 24 AUGUST 2022**



# KEY PERFORMANCE HIGHLIGHTS FOR FIRST HALF YEAR RESULTS ENDED 30 JUNE 2022

## PROFITABILITY

- RM408.5 million PBT in 1H2022 vs RM282.2 million in 1H2021, a YoY increase of 44.7% as the Group progresses towards its AIM22 targets.
- Net income of RM1,108.0 million in 1H2022, flat YoY supported by strong growth in core earnings
- Annualised ROE improved to 5.80% in 1H2022 as compared to 3.92% in 1H2021.
- Cost to Income ratio increased to 62.34% due to slowdown of fee income business impacted by Geo-political tension and capital market volatility in 1H2022 (vs 60.99% in 1H2021).

## ASSET QUALITY

- GIL continues to improve to 2.28% from 3.27% in 1H2022, reduction of 0.99% YoY due stringent recovery efforts and improved underwriting standards.
- Loan Loss Coverage has significantly increased to 80.00% in 1H2022 (vs 57.54% in 1H2021).
- Overall improvement of credit cost to 31bps in 1H2022 (vs 53bps in 1H2021).

## LIQUIDITY

- CASA balance improved to RM13.9b, an increase of 16.4% YoY as compared RM11.9b.
- LCR stable at 154.4% in 1H2022 (vs 160.9% in 1H2021).
- COF improved by 8bps to 1.97% in 1H2022 vs 2.05% in 1H2021.

## LOANS

- Loan growth of 15.0% YoY to RM55.4 billion for 1H2022 vs RM48.2 billion for 1H2021 is above industry average as overall productivity improves within the Group.

## CAPITAL ADEQUACY

- CET-1 capital ratio decreased by 61 bps to 13.440% (1H2021: 14.047%).
- Total capital ratio of 18.204%, a decrease by 321 bps (1H2021: 21.413%).
- AHAM divestment deal has closed on 29 July 2022 with receipt of proceed and the gain of RM1 billion to be recognised in 3Q2022.



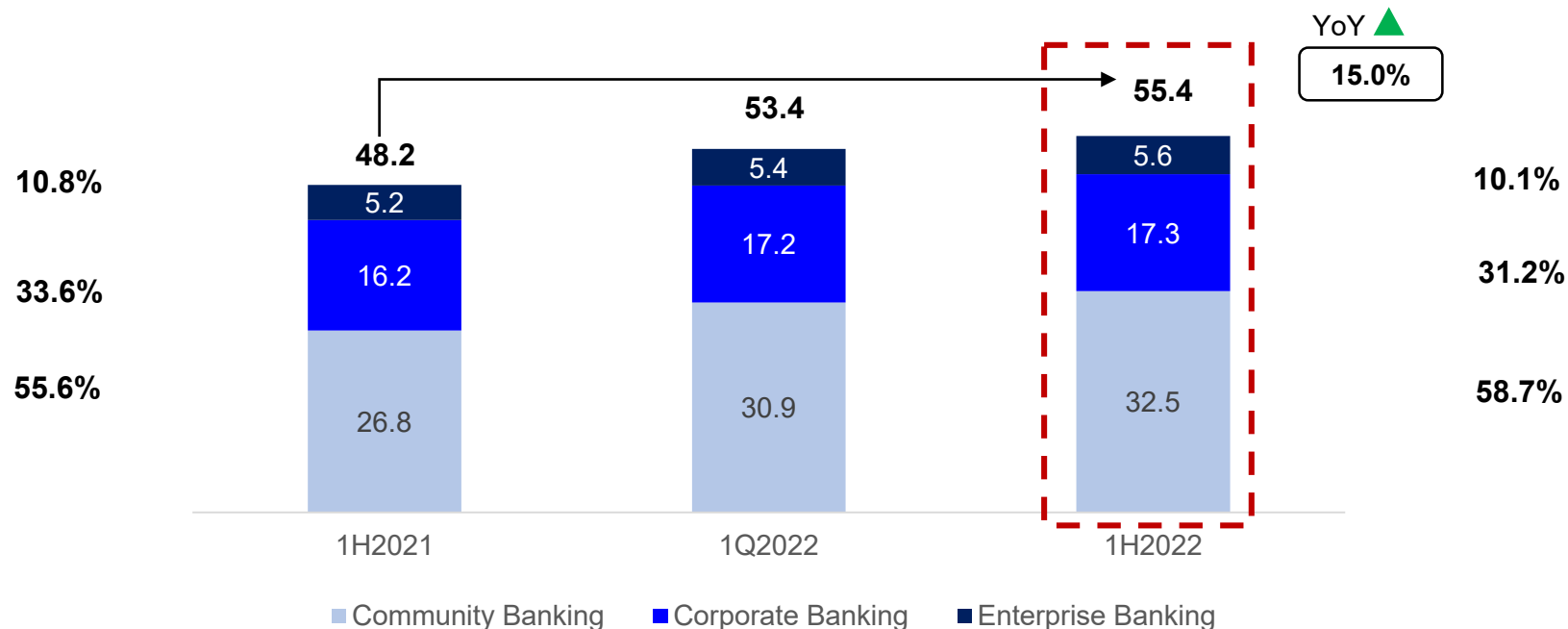
# BALANCE SHEET HIGHLIGHTS

RM Million	1H2021	1Q2022	1H2022	QoQ (%)	YoY (%)
Cash & short-term funds	7,901.5	6,076.6	4,819.2	(20.7)	(39.0)
Financial assets/investments	14,463.2	20,306.4	22,569.9	11.1	56.1
<b>Gross loans, advances &amp; financing</b>	<b>48,203.8</b>	<b>53,498.8</b>	<b>55,429.0</b>	<b>3.6</b>	<b>15.0</b>
Less : ECL	(867.3)	(911.3)	(973.7)	6.9	12.3
Other assets	4,683.8	4,514.2	4,832.5	7.1	3.2
<b>TOTAL ASSETS</b>	<b>74,385.0</b>	<b>83,484.7</b>	<b>86,676.9</b>	<b>3.8</b>	<b>16.5</b>
<b>Deposits from customers</b>	<b>53,795.8</b>	<b>62,254.6</b>	<b>64,451.6</b>	<b>3.5</b>	<b>19.8</b>
of which : Current Account	8,728.0	10,153.7	10,616.3	4.6	21.6
Savings Account	3,172.1	3,259.8	3,238.9	(0.6)	2.1
<b>Total CASA</b>	<b>11,900.1</b>	<b>13,413.5</b>	<b>13,855.2</b>	<b>3.3</b>	<b>16.4</b>
Fixed Deposits, NIDs, MMD & CMD	41,895.7	48,841.1	50,596.4	3.6	20.8
Deposits & placement of banks & other FIs	5,121.3	5,419.2	6,753.7	24.6	31.9
Other liabilities	2,580.7	3,483.6	3,043.8	(12.6)	17.9
Borrowings	3,336.2	2,272.3	2,283.1	0.5	(31.6)
Total Equity	9,551.0	10,055.0	10,144.7	0.9	6.2
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>74,385.0</b>	<b>83,484.7</b>	<b>86,676.9</b>	<b>3.8</b>	<b>16.5</b>



# LOAN GROWTH REMAINS STRONG IN TARGETED SEGMENTS

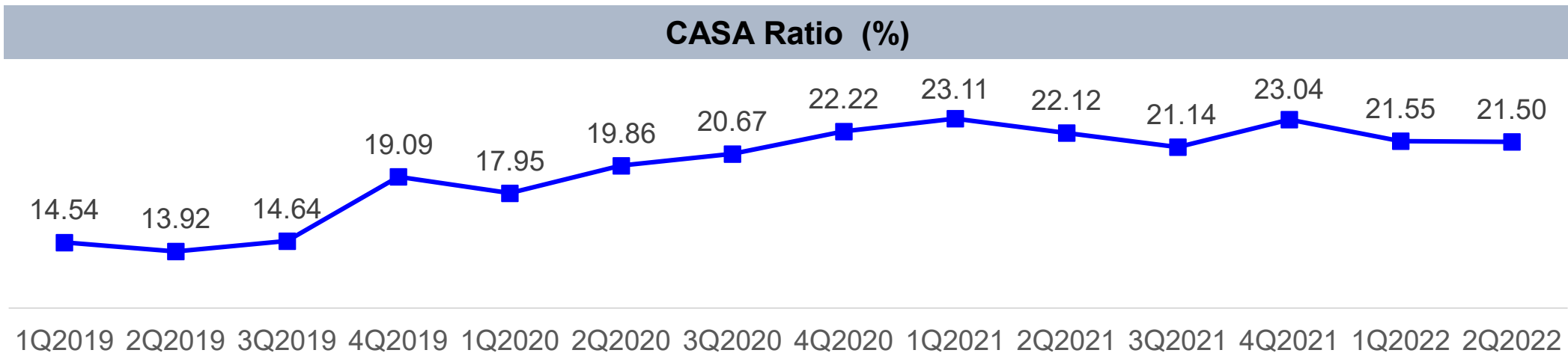
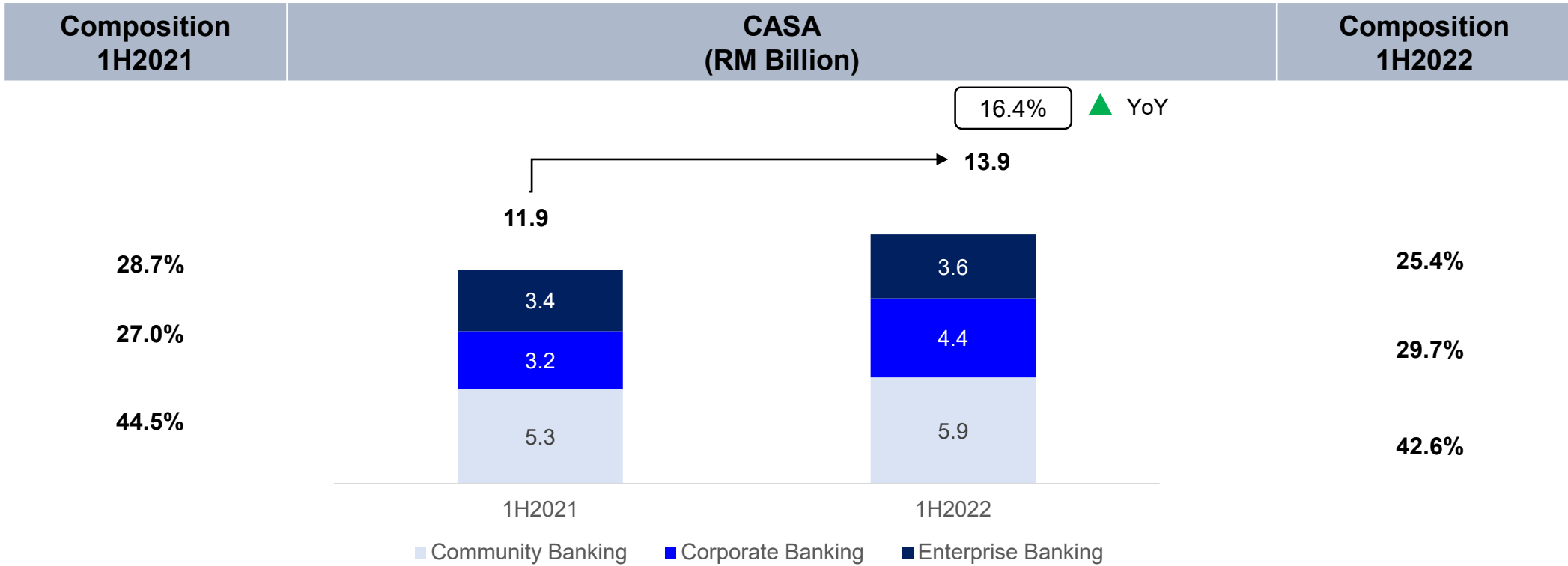
Composition 1H2021	Gross Loans (RM Billion)	Composition 1H2022
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RM Billion	1H2021	1Q2022	1H2022	QoQ (%)	YoY (%)
Community Banking	26.8	30.9	32.5	5.5	21.6
Corporate Banking	16.2	17.1	17.3	1.2	6.8
Enterprise Banking	5.2	5.4	5.6	3.7	7.7
<b>TOTAL</b>	<b>48.2</b>	<b>53.4</b>	<b>55.4</b>	<b>3.9</b>	<b>15.0</b>



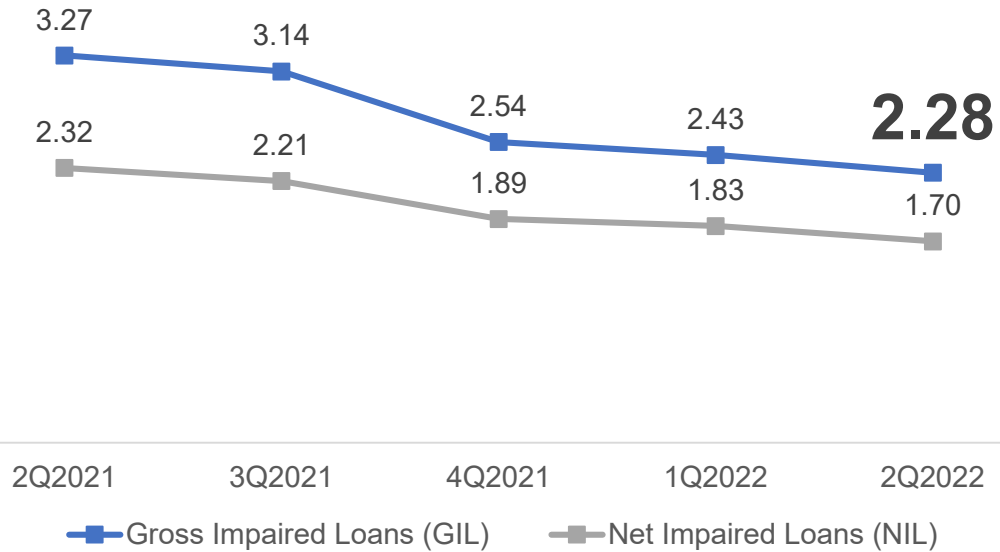
# ALL SEGMENTS CONTINUE TO GROW CASA





# GROSS IMPAIRED RATIO TRENDING DOWNWARDS

Gross Impaired Ratio (%)



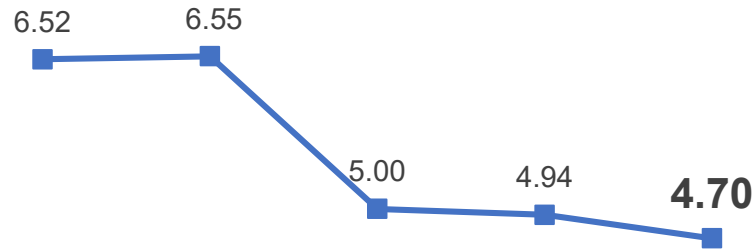
- *GIL ratios improved to 2.28% in 1H2022 vs 3.27% in 1H2021*
- *NIL ratio at 1.70% in 1H2022 vs 2.32% in 1H2021.*
- *Recoveries of RM84m in 1H2022.*



# COMMUNITY BANKING GIL REMAINS BELOW INDUSTRY LEVELS

## Gross Impaired Loans Ratio (%)

### Corporate



### Enterprise



### Community



*Rigorous loan collection process and close monitoring of assets quality to defense from deteriorating further*

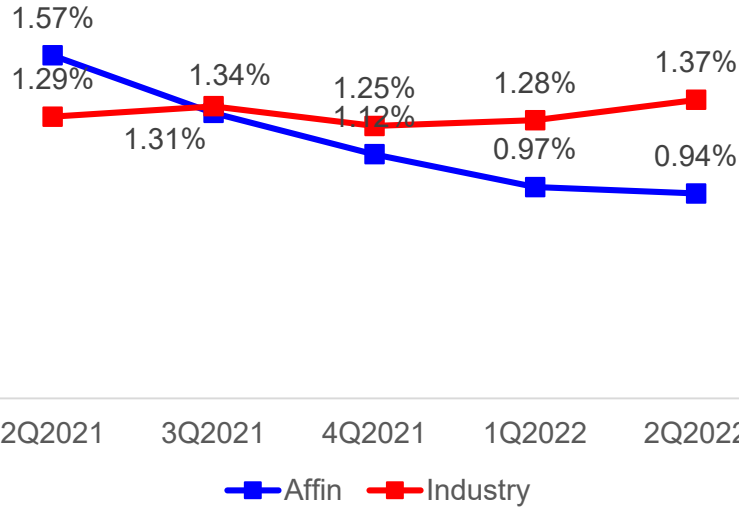
*Regional Asset Quality Management set-up for faster response and intensify credit monitoring.*

*Use of analytics and early intervention to work with borrowers and keep impairments low.*

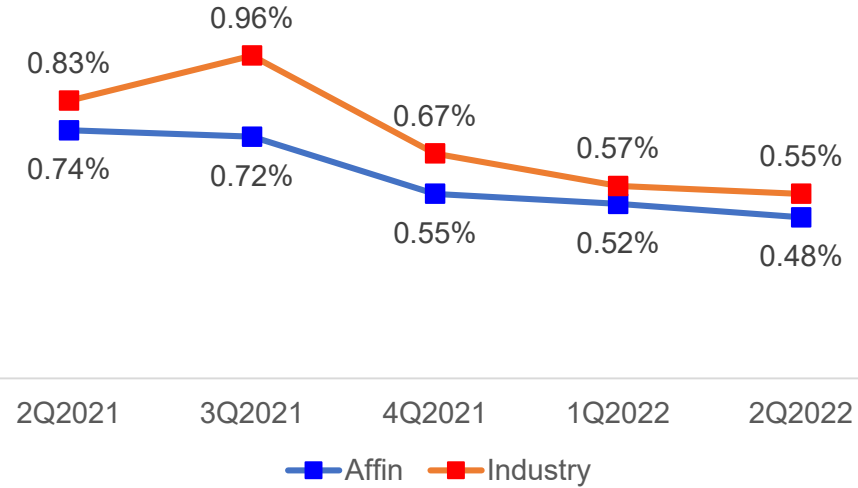


# COMMUNITY BANKING GROSS IMPAIRED RATIO BELOW INDUSTRY

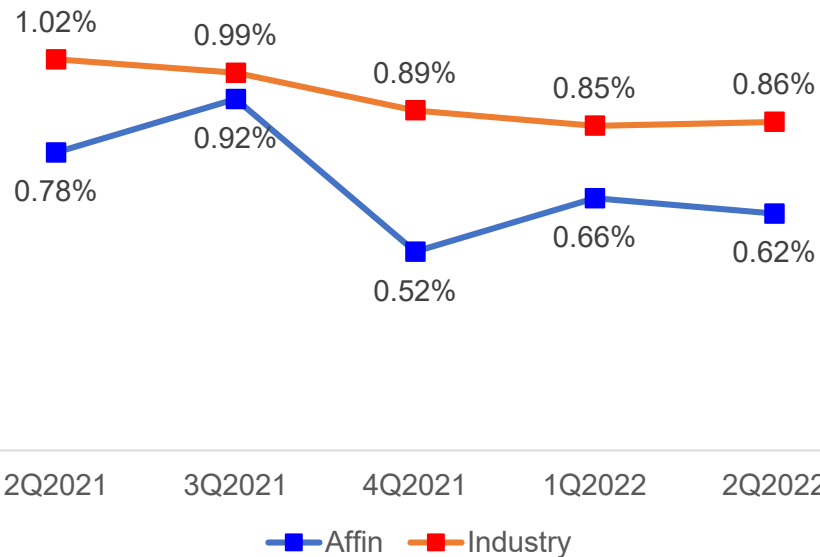
### Mortgage GIL (%)



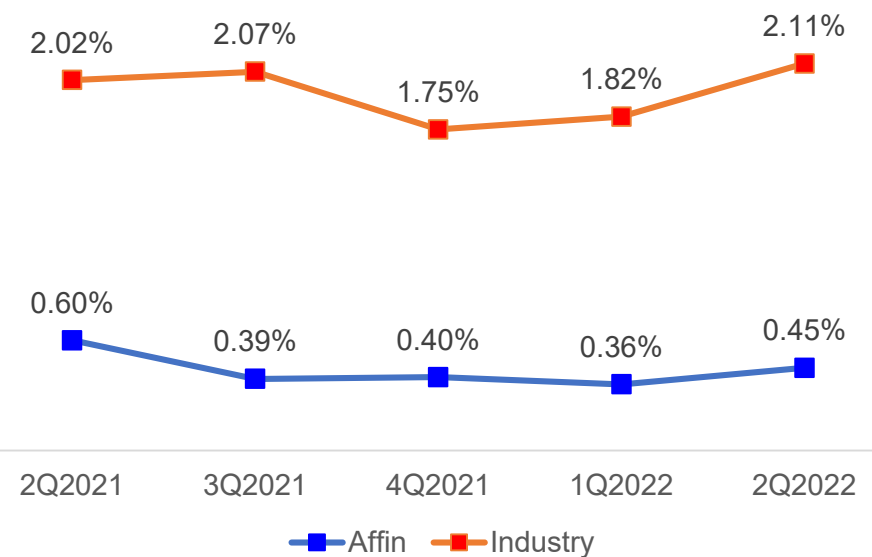
### Hire Purchase GIL (%)



### Credit Card GIL (%)



### Personal Financing GIL (%)

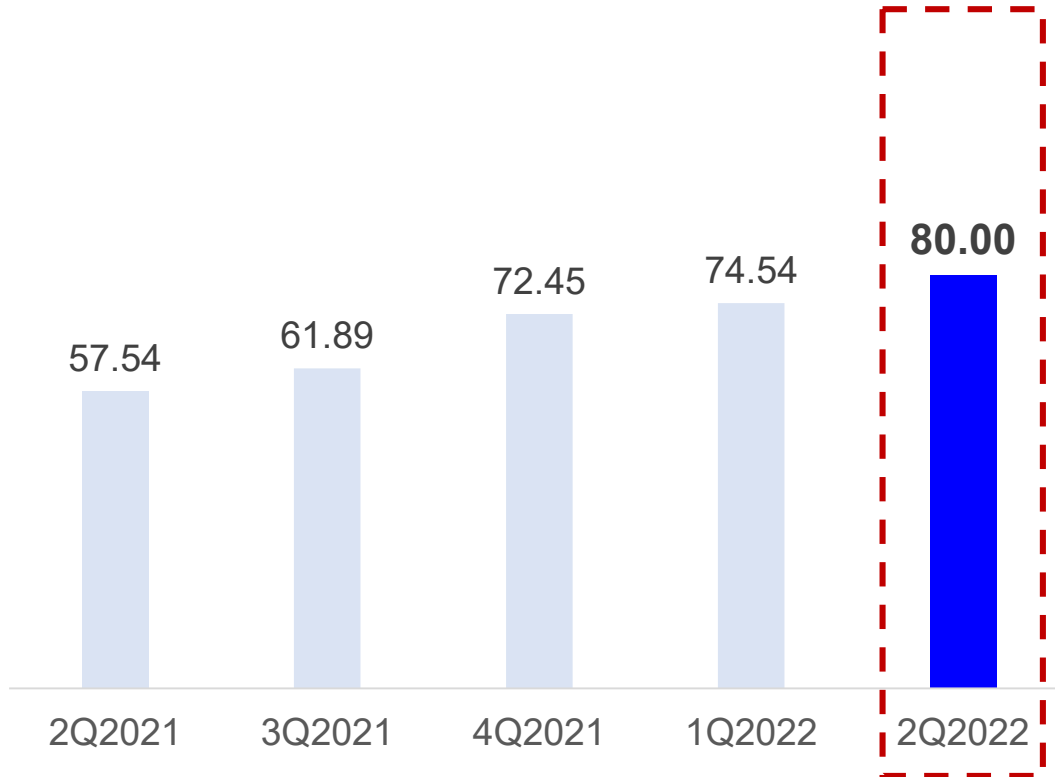






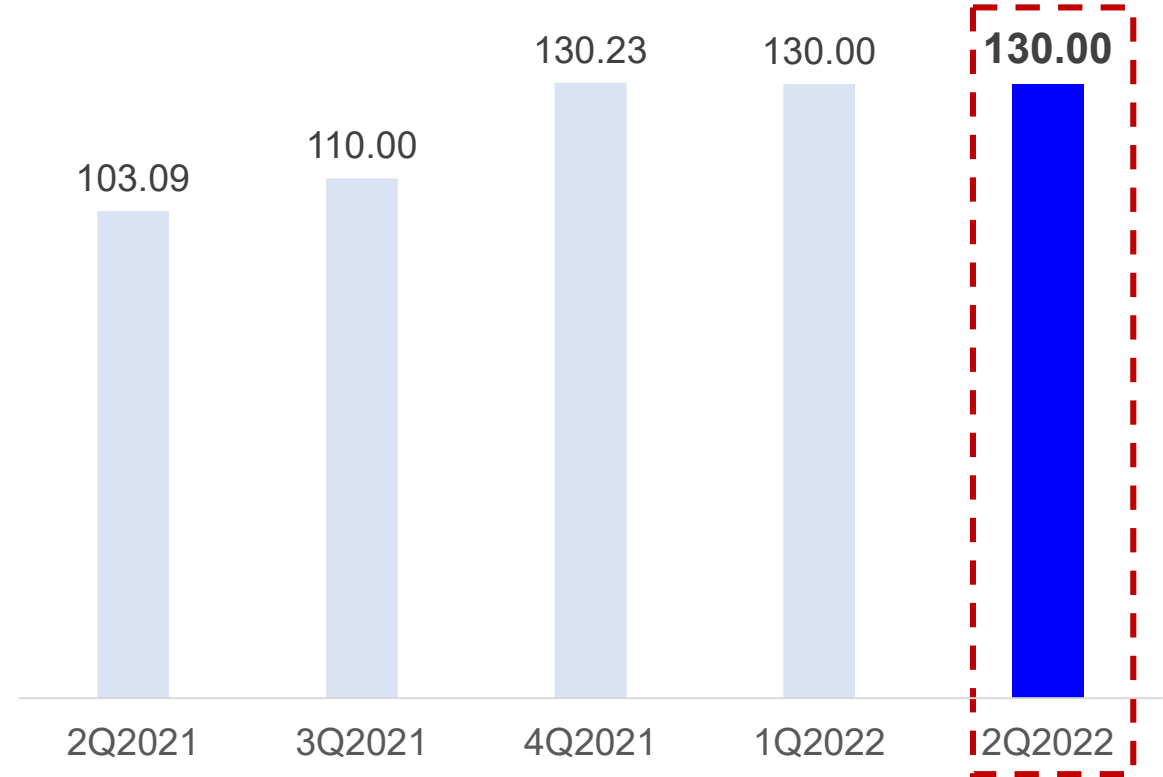
# LOAN LOSS COVERAGE HITS 80%; ON TRACK TO HIT 90% TARGET

### Loan Loss Coverage (%)



- *Loan Loss Coverage ratio was 80.0% in 2Q2022 vs 57.5% in 2Q2021.*

### Loan Loss Reserve (%)



- *Loan Loss Reserve ratio was 130.00% in 2Q2022 vs 103.09% in 2Q2021.*



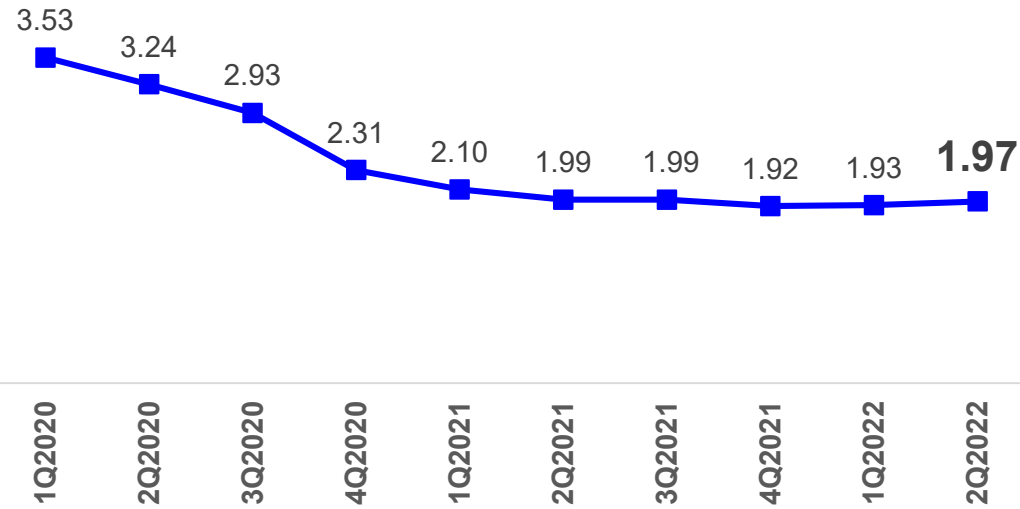
# INCOME STATEMENT

RM Million	Quarter		QoQ	YTD		YoY
	1Q2022	2Q2022	(%)	1H2021	1H2022	(%)
Net Interest Income	229.0	259.1	13.1	418.1	488.1	16.7
Income from Islamic Banking Business	148.9	164.4	10.5	255.6	313.3	22.5
Other operating Income	150.9	155.7	3.2	442.8	306.6	(30.8)
<i>of which :</i>						
<i>Net Fee and Commission Income</i>	143.7	142.9	(0.6)	362.1	286.6	(20.8)
<i>Net Gains on Financial Instruments</i>	7.2	12.8	77.8	80.7	20.0	(75.2)
<b>Net Income</b>	<b>528.8</b>	<b>579.2</b>	<b>9.5</b>	<b>1,116.5</b>	<b>1,108.0</b>	<b>(0.8)</b>
Operating Expenses	(340.4)	(350.4)	3.0	(681.0)	(690.8)	(1.4)
<b>Pre Provisions Operating Profit</b>	<b>188.4</b>	<b>228.8</b>	<b>21.4</b>	<b>435.5</b>	<b>417.2</b>	<b>(4.2)</b>
Allowances for Impairment Losses	-	(38.0)	>(100.0)	(175.3)	(38.0)	(78.3)
Share of results of a Joint Venture & an Associate	12.0	17.8	48.3	23.9	29.8	24.7
Zakat	(0.2)	(0.3)	39.2	(1.9)	(0.5)	(73.7)
<b>Profit Before Taxation</b>	<b>200.2</b>	<b>208.3</b>	<b>4.1</b>	<b>282.2</b>	<b>408.5</b>	<b>44.7</b>
Taxation	(47.6)	(50.6)	6.3	(67.2)	(98.2)	46.1
<b>Profit After Taxation</b>	<b>152.6</b>	<b>157.7</b>	<b>3.3</b>	<b>215.0</b>	<b>310.3</b>	<b>44.3</b>

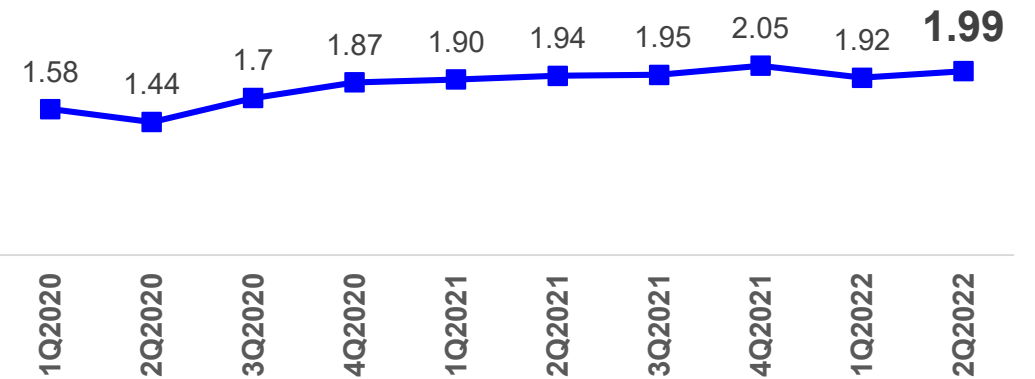


# PRESSURE ON COST OF FUNDS WITH OPR HIKES ON THE HORIZON

Cost of Funds (%)



Net Interest Margin (%)

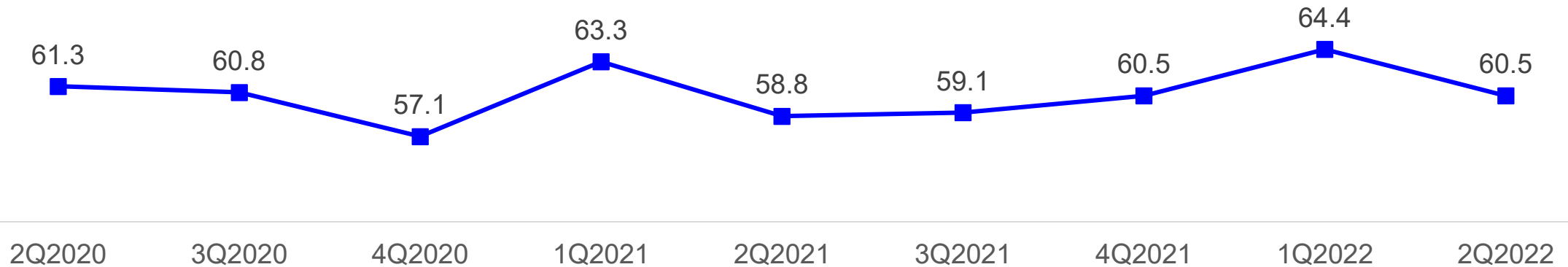




# OPERATING COST GROWTH REMAINS CONTROLLED

RM Million	1Q2022	2Q2022	QoQ (%)	1H2021	1H2022	YoY %
Personnel costs	218.6	215.0	(1.6)	462.8	433.7	(6.3)
Promotion & marketing related expenses	14.5	15.3	4.8	22.1	29.7	34.4
Establishment related expenses	80.4	89.4	11.2	147.6	169.8	15.0
General & administrative expenses	26.9	30.7	14.1	48.5	57.6	18.8
<b>TOTAL</b>	<b>340.4</b>	<b>350.4</b>	<b>3.0</b>	<b>681.0</b>	<b>690.8</b>	<b>(1.4)</b>
<b>Cost to Income ratio (%)</b>	<b>64.4</b>	<b>60.5</b>		<b>61.0</b>	<b>62.3</b>	
<b>JAWS Position (%)</b>	<b>(1.6)</b>	<b>0.8</b>		<b>(0.7)</b>	<b>(2.2)</b>	

Cost to Income Ratio (%)





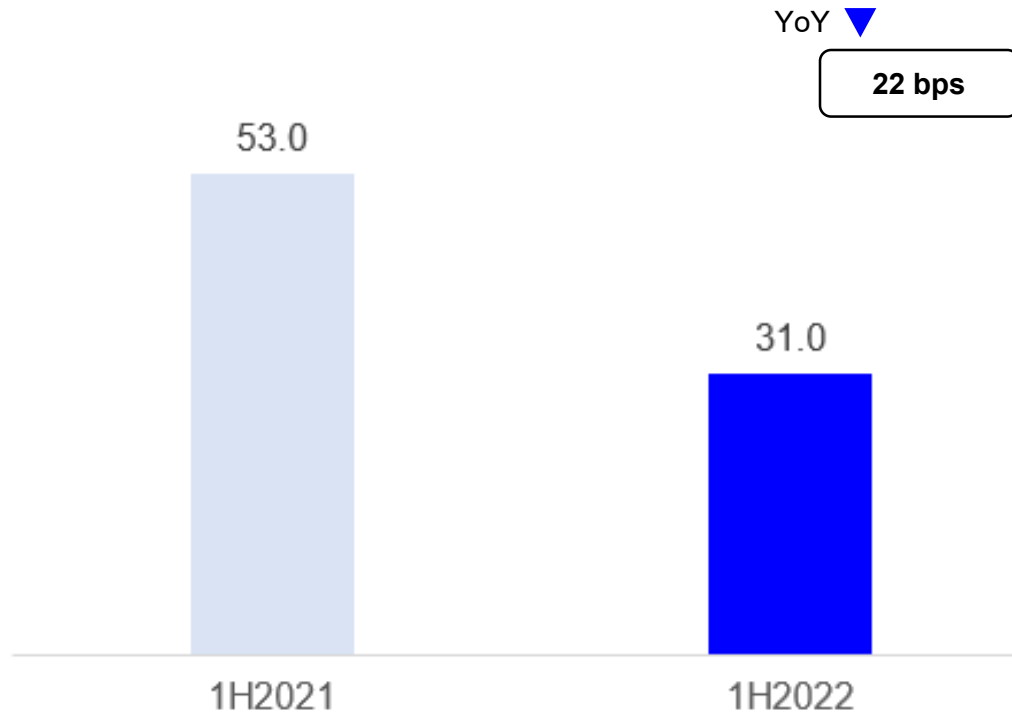
## PUSHING FEE BASED INCOME IN CHALLENGING MARKETS

RM Million	Quarter		QoQ (%)	YTD		YoY (%)
	1Q2022	2Q2022		1H2021	1H2022	
Fees & Commission	28.2	31.3	10.9	89.6	59.5	(33.6)
Stockbroking @net brokerage	22.3	17.6	(21.07)	58.9	39.9	(32.3)
Portfolio management fees	78.7	75.7	(3.8)	161.5	154.4	(4.4)
Wealth income	11.9	13.3	11.7	21.8	25.2	15.6
Advisory income	2.6	2.8	7.6	3.7	5.4	(45.9)
Other Income	-	2.2	100.0	26.5	2.2	(91.7)
<b>Net Fee and Commission Income</b>	<b>143.7</b>	<b>142.9</b>	<b>(0.6)</b>	<b>362.1</b>	<b>286.6</b>	<b>(20.8)</b>
<b>Net Gains on Financial Instruments</b>	<b>7.2</b>	<b>12.8</b>	<b>77.8</b>	<b>80.7</b>	<b>20.0</b>	<b>(75.2)</b>
<b>Other Operating Income</b>	<b>150.9</b>	<b>155.7</b>	<b>3.2</b>	<b>442.8</b>	<b>306.6</b>	<b>(30.8)</b>

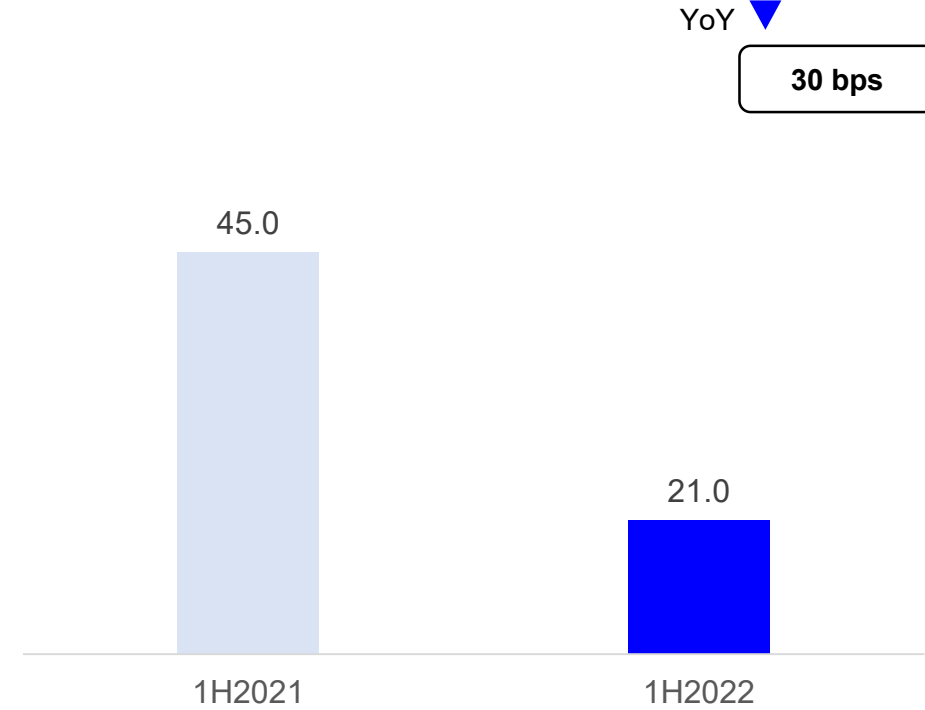


# REDUCING CREDIT COST IN LINE WITH IMPROVED UNDERWRITING STANDARDS

Gross Credit Cost (bps)

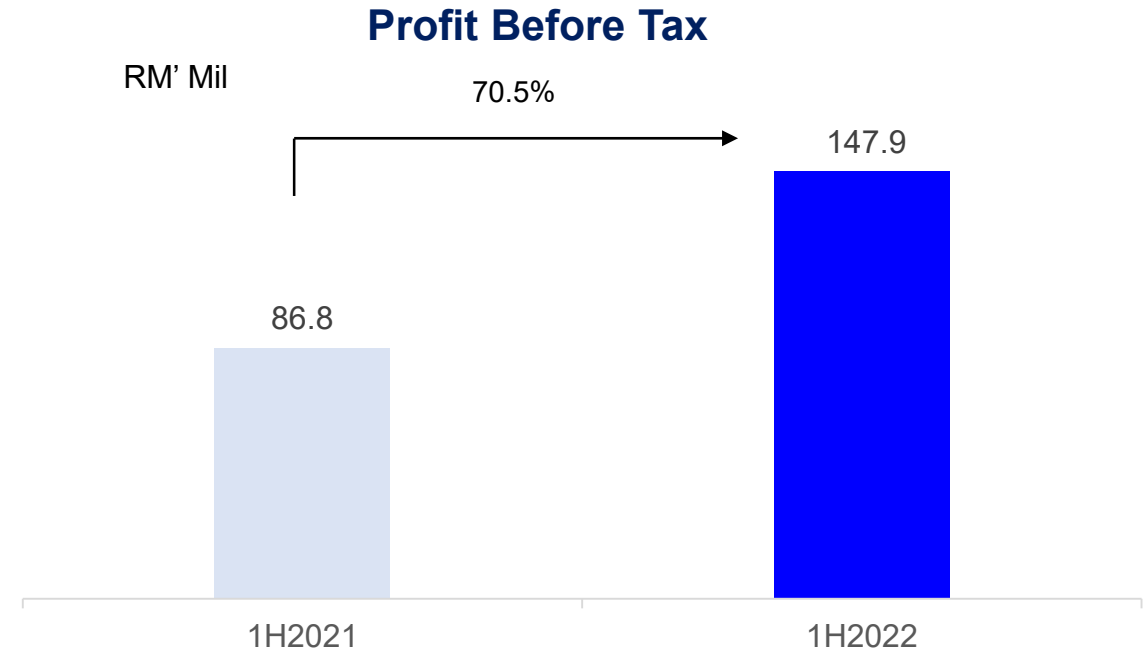
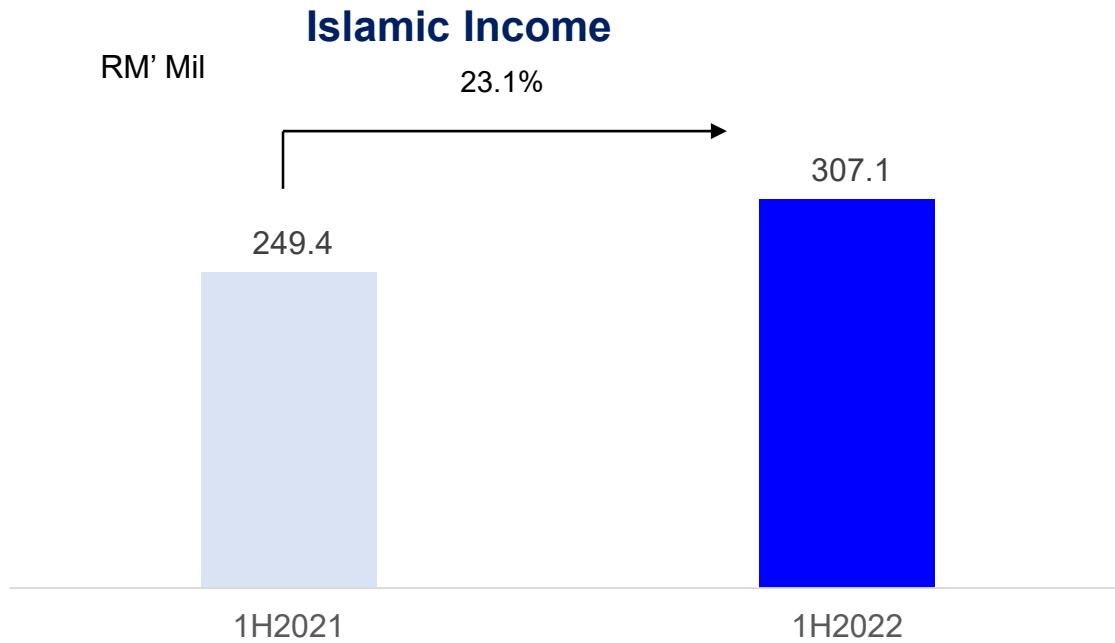


Net Credit Cost (bps)

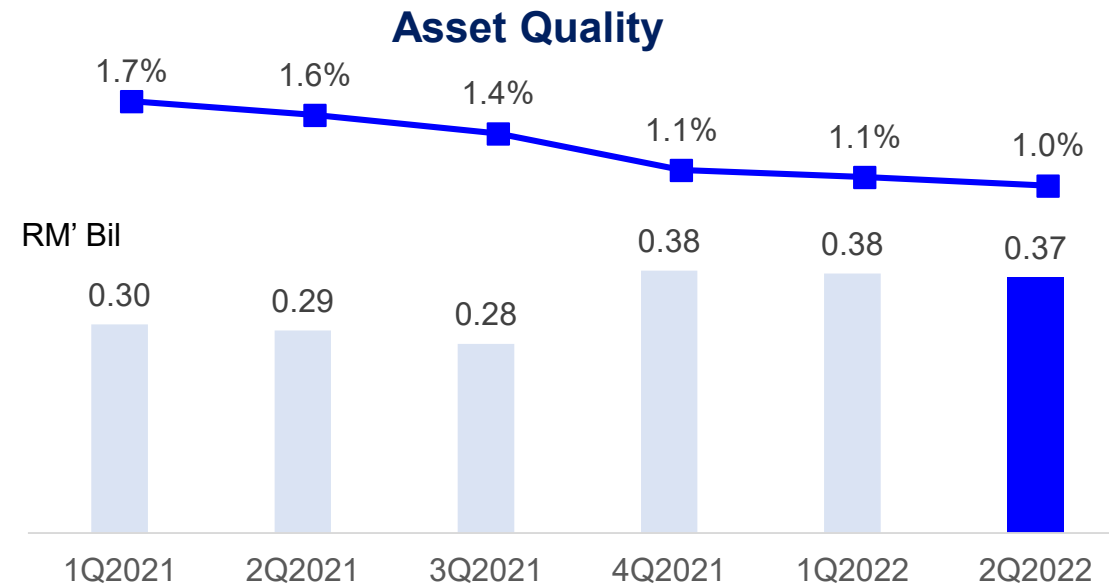
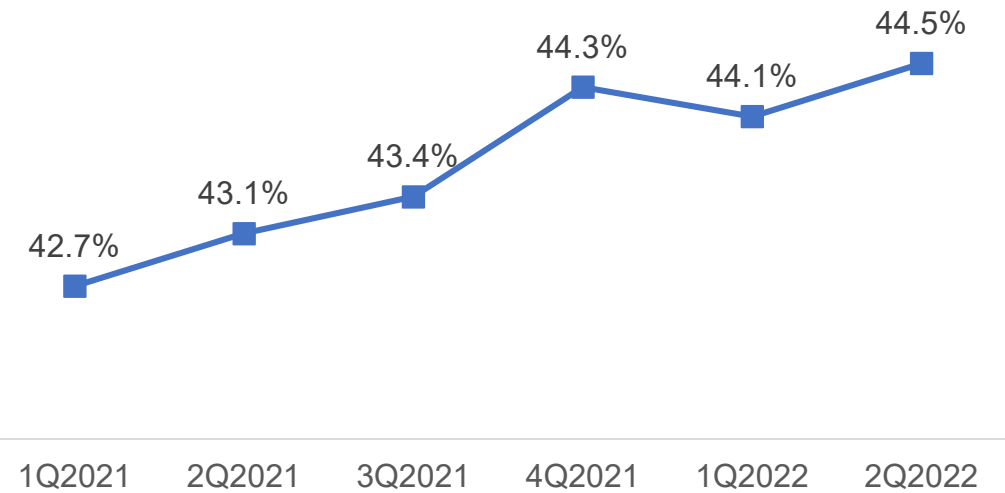




# AFFIN ISLAMIC CONTINUES TO BUILD SCALE



### Islamic Financing Composition / Total Gross Loan





# PBT CONTRIBUTION BY SUBSIDIARIES, JV AND ASSOCIATE

Entity / RM Million	Quarter		QoQ		YTD		YoY	
	1Q2022	2Q2022		%	1HQ2021	1H2022		%
Affin Bank (Bank Level)	54.6	75.6	▲	38	31.5	130.2	▲	313
Affin Islamic Bank	85.0	62.9	▼	(26)	86.8	147.9	▲	70
Affin Hwang Investment Bank	13.3	17.7	▲	34	46.1	31.0	▼	(33)
Affin Hwang Asset Management	34.8	34.0	▼	(2)	96.4	68.8	▼	(29)
AXA AFFIN General Insurance	8.2	17.6	▲	117	17.4	25.8	▲	48
AXA AFFIN Life Insurance	3.8	0.3	▼	(92)	6.5	4.1	▼	(37)
Consol Adjustment	0.5	0.2	▼	(100)	(2.4)	0.7	▲	129
<b>AFFIN Bank Group</b>	<b>200.2</b>	<b>208.3</b>	<b>▲</b>	<b>4</b>	<b>282.2</b>	<b>408.5</b>	<b>▲</b>	<b>45</b>





## CAPITAL IN STRONG POSITION

Common Equity Tier 1 (“CET 1”) Capital Ratio, Tier 1 (“Tier 1”) Capital Ratio and Total Capital Ratio of all banking entities within the Group remained above the minimum regulatory requirements.

Ratio (%)		CET 1			Tier 1			Total Capital		
		2020	2021	2Q2022	2020	2021	2Q2022	2020	2021	2Q2022
AFFIN BANK BERHAD	Group	14.52	14.20	13.44	16.29	15.82	14.93	22.24	21.09	18.20
	Bank	13.06	13.21	12.44	14.79	14.79	13.90	21.25	20.47	16.45
AFFIN ISLAMIC BANK BERHAD	Bank	12.23	12.14	11.90	14.23	13.87	13.49	20.27	19.03	18.34
AFFIN HWANG INVESTMENT BANK BERHAD	Group	34.07	31.43	28.88	35.00	32.51	29.79	35.42	33.03	30.47
	Bank	45.53	45.80	38.93	45.53	45.80	38.93	46.14	46.58	39.71



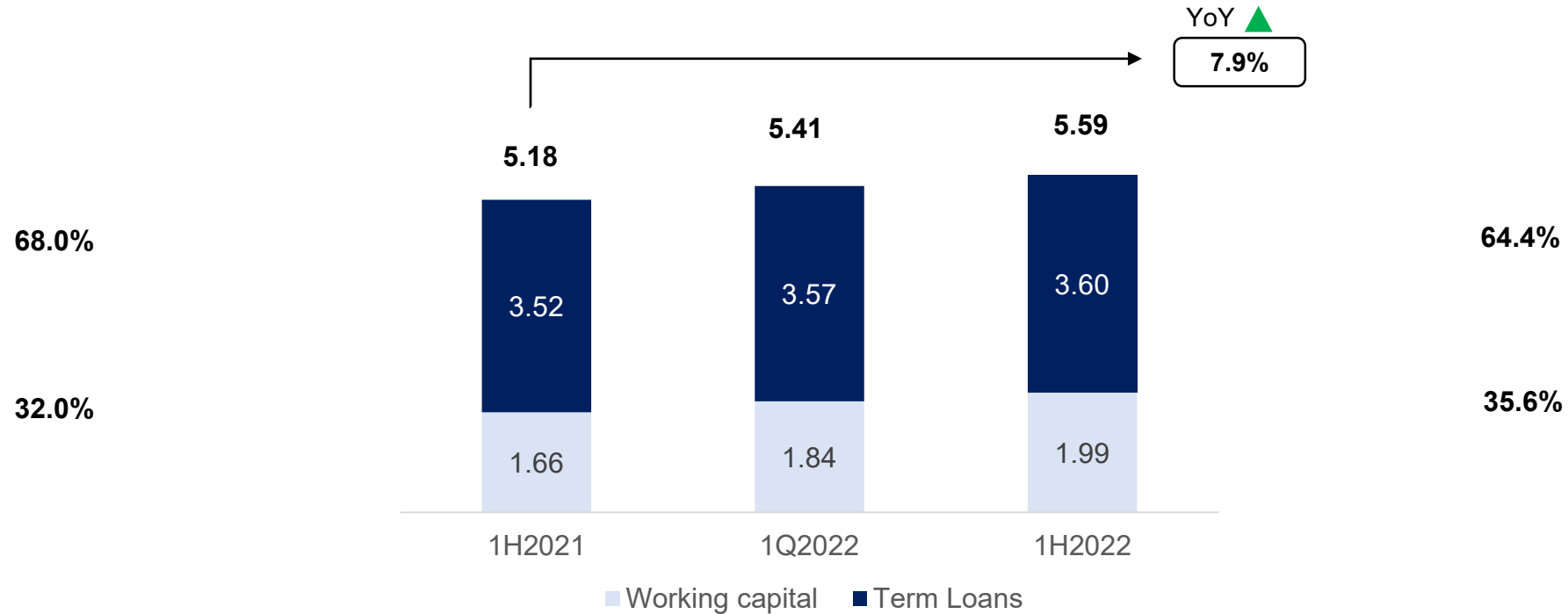
# KEY RATIOS

	Quarter		QoQ Fav/(Adv)		YTD		YoY Fav/(Adv)	
	1Q2022	2Q2022			1H2021	1H2022		
<b>PROFITABILITY</b>	%	%		%	%	%		%
Return on Equity (After Tax)	5.69	5.76	▲	0.07	3.92	5.80	▲	1.88
Net Interest Margin	1.92	1.99	▲	0.07	1.94	1.99	▲	0.05
Cost to Income Ratio	64.36	60.49	▼	(3.87)	60.99	62.34	▲	1.35
<b>LIQUIDITY</b>								
CASA Ratio	21.55	21.50	▼	(0.05)	22.12	21.50	▼	(0.65)
Liquidity Coverage Ratio	159.6	154.4	▼	(5.2)	160.9	154.4	▼	(6.5)
<b>ASSET QUALITY</b>								
Gross Impaired Loans Ratio	2.43	2.28	▼	(0.15)	3.27	2.28	▼	(0.99)
Loan Loss Coverage Ratio	74.54	80.00	▲	5.46	57.54	80.00	▲	22.46
Loan Loss Reserve Ratio	130.00	130.00		-	130.00	130.00		-
<b>CAPITAL ADEQUACY</b>								
CET1 capital ratio	13.73	13.44	▼	(0.29)	14.05	13.44	▼	(0.61)
Tier 1 capital ratio	15.29	14.93	▼	(0.36)	15.77	14.93	▼	(0.84)
Total Capital ratio	18.69	18.20	▼	(0.49)	21.41	18.20	▼	(3.21)



# ENTERPRISE BANKING: LOANS

Composition 1H2021	Loans RM' Billion	Composition 1H2022
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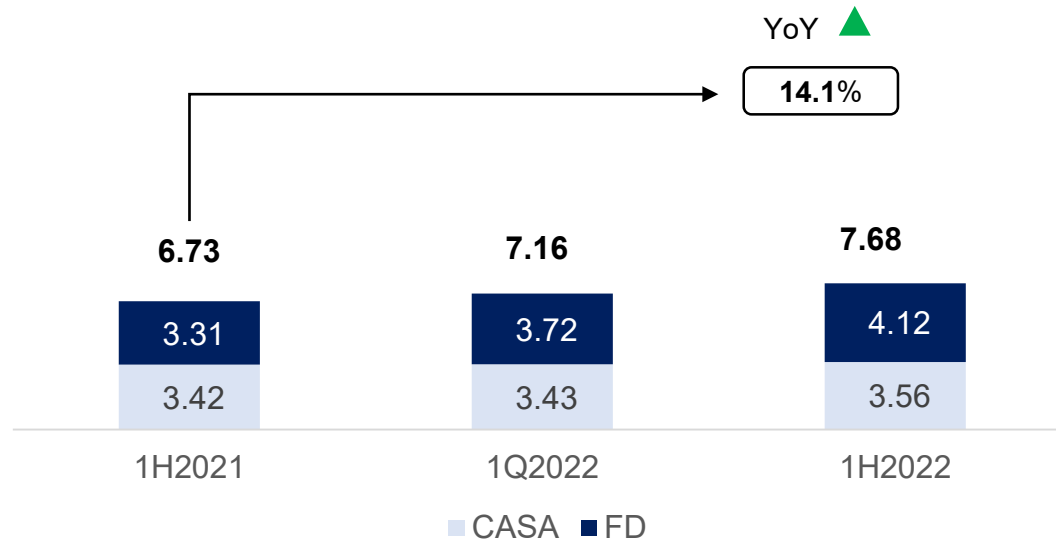


	1H2021	1Q2022	1H2022	QoQ (%)	YoY (%)
Working capital	1.66	1.84	1.91	8.2	19.9
Term Loans	3.52	3.57	3.68	1.0	2.3
<b>Total</b>	<b>5.18</b>	<b>5.41</b>	<b>5.59</b>	3.4	7.9



# ENTERPRISE BANKING: DEPOSITS

## Deposits (RM Billion)



	1H2021	1Q2022	1H2022
CASA Ratio	50.8%	47.9%	46.3%

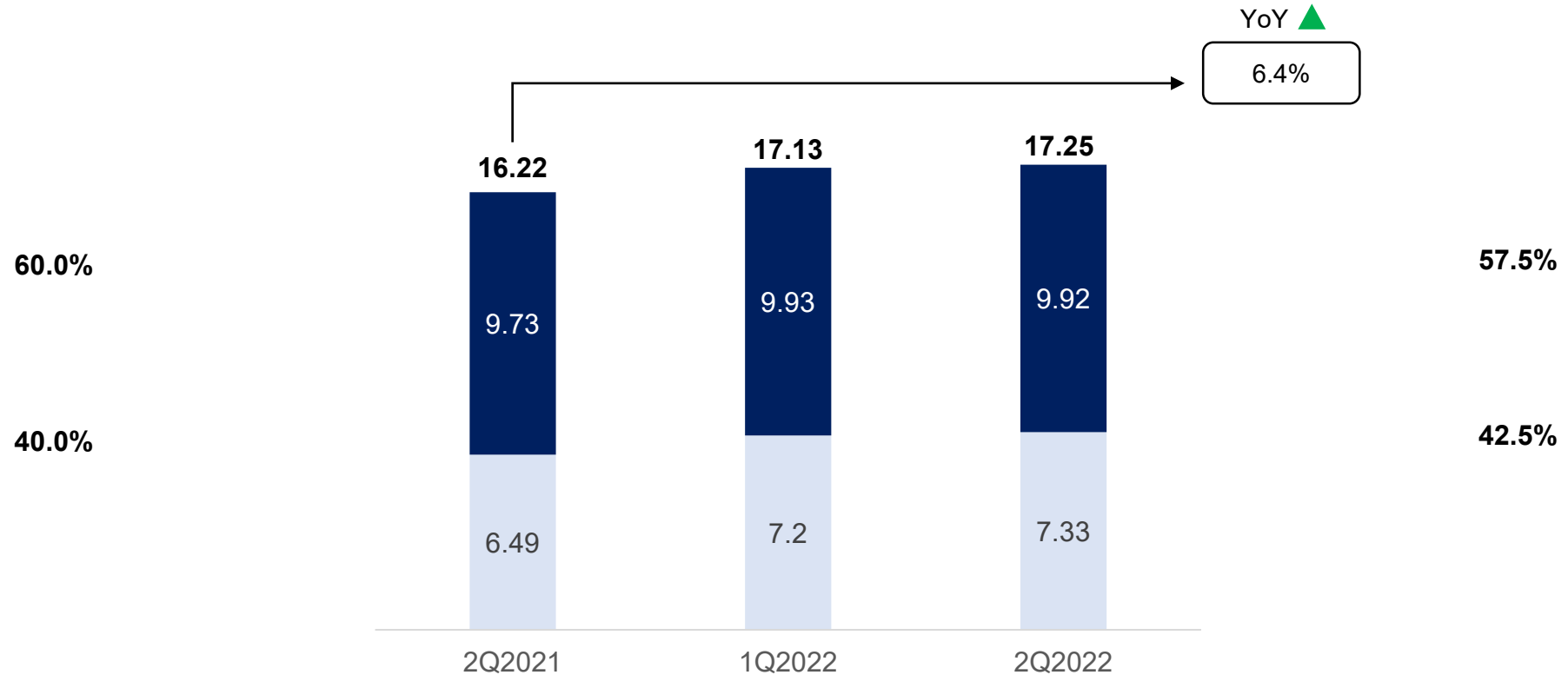


Most Innovative New SME Product of the Year 2022 from International Finance Awards 2022



# CORPORATE BANKING: LOANS

Composition 1H2021	Loans (RM Billion)	Composition 1H2022
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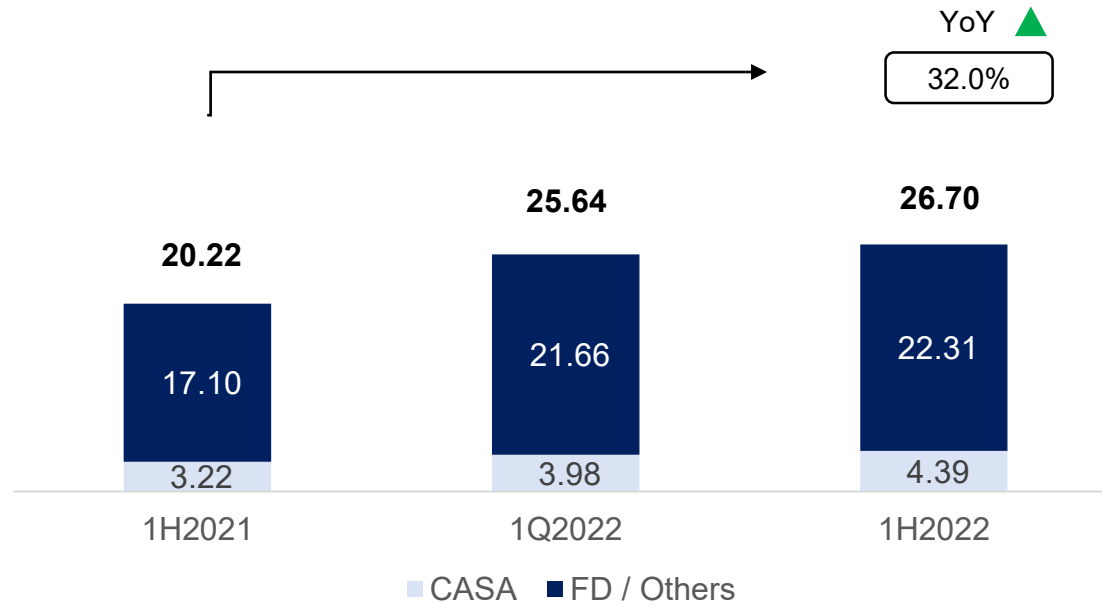


	1H2021	1Q2022	1H2022	QoQ (%)	YoY (%)
Working capital	6.49	7.20	7.33	1.8	12.9
Term Loans	9.73	9.93	9.92	(0.1)	2.0
<b>Total</b>	<b>16.22</b>	<b>17.13</b>	<b>17.25</b>	<b>0.7</b>	<b>6.4</b>



# CORPORATE BANKING: DEPOSITS

## Deposits (RM Billion)



	1H2021	1Q2022	1H2022
CASA Ratio	15.9%	15.5%	16.4%

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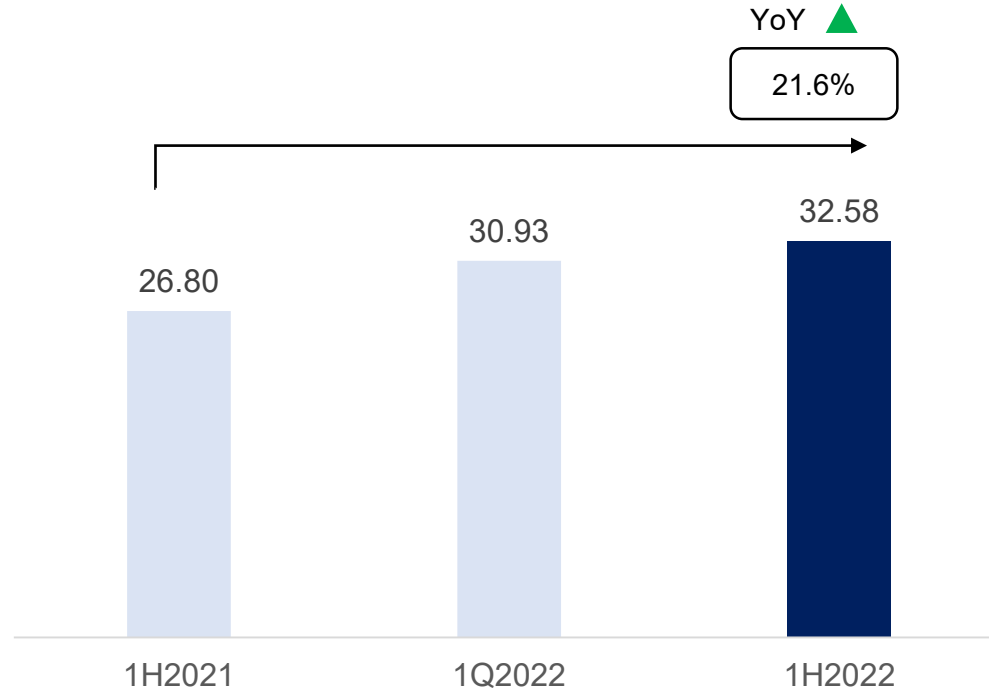
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# COMMUNITY BANKING: LOANS



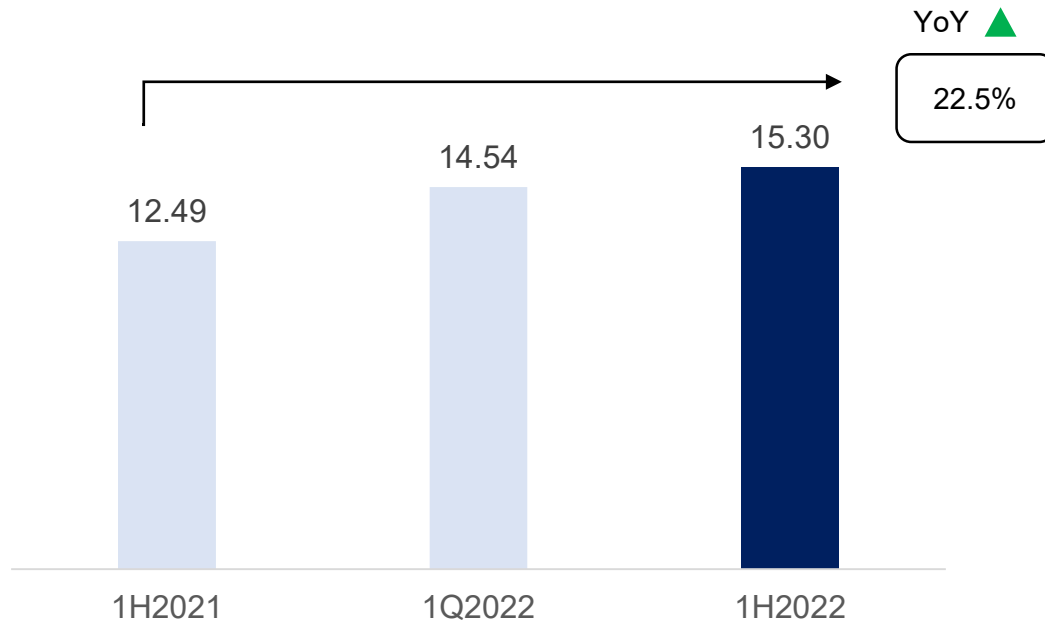
**Mobile Financial Center**

RM Billion	1H2021	1Q2022	1H2022	QoQ (%)	YoY (%)
Mortgage	12.49	14.54	15.30	5.20	22.50
Hire Purchase	10.95	11.75	12.20	3.87	11.44
Credit Card	0.22	0.28	0.30	5.67	36.70
ASB	0.62	0.84	0.92	8.97	48.46
Personal and Other Loans/Financing	2.52	3.52	3.81	9.91	53.13
<b>TOTAL</b>	<b>26.80</b>	<b>30.93</b>	<b>32.53</b>	<b>5.34</b>	<b>21.58</b>



# COMMUNITY BANKING: MORTGAGE

## Mortgage Loans (RM Billion)



RM Billion	%	1H2021	1H2022	YoY (%)
Primary	10.73	1.34	1.79	33.6
Secondary	89.27	11.15	13.51	21.1
<b>Total</b>	<b>100</b>	<b>12.49</b>	<b>15.30</b>	<b>22.5</b>

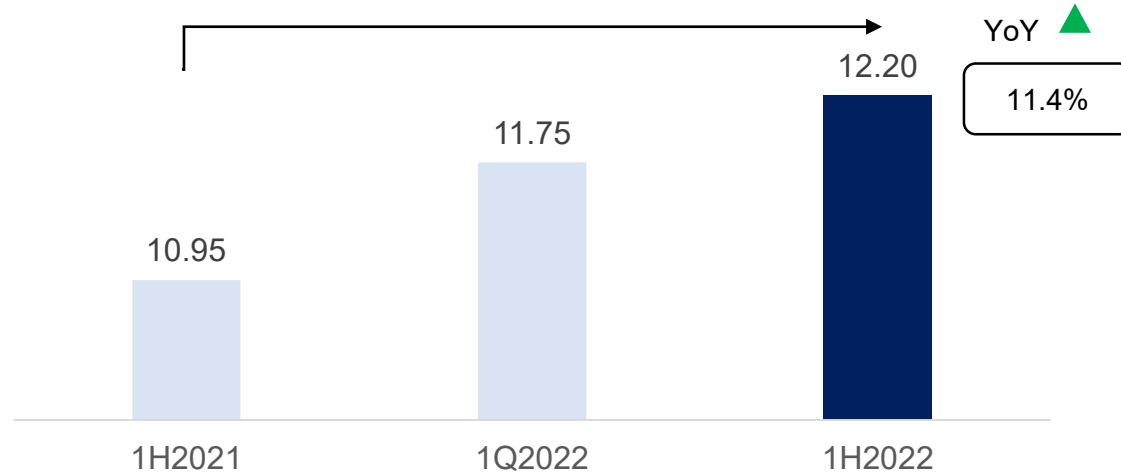
*Mortgage loans improved 22.5% YoY to RM14.3 billion as at 1H2022.*



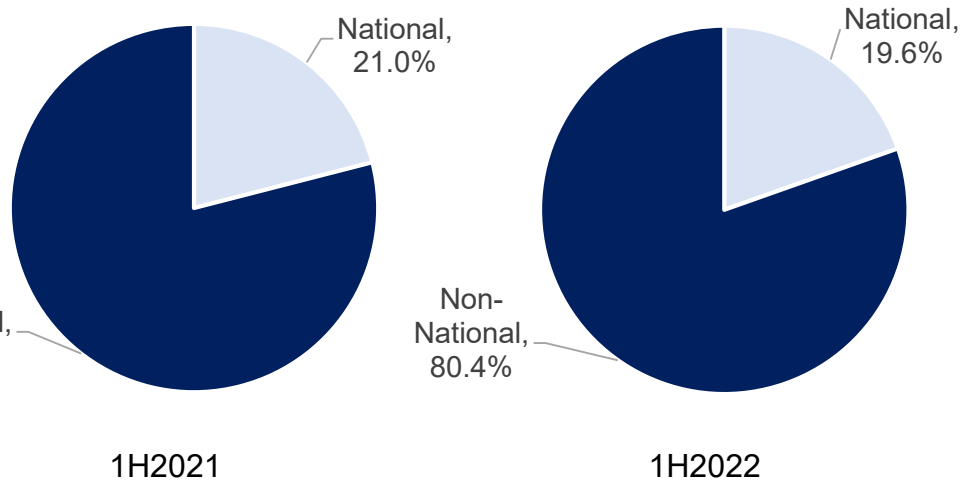


# COMMUNITY BANKING: HIRE PURCHASE

## Hire Purchase Loans (RM Billion)



## HP Portfolio Composition (%)



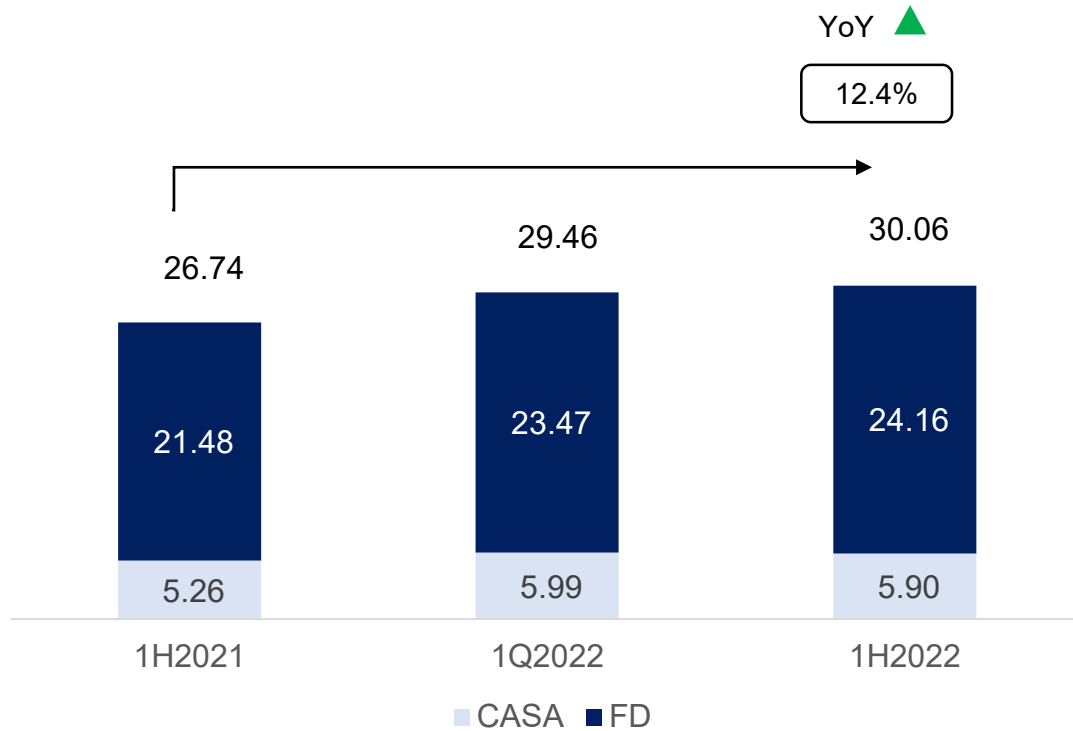
- Non-national makes e.g. Toyota, Honda, Mazda, Mercedes Benz, BMW constitutes 80.4% of HP Portfolio in June 2022.

RM Billion	%	1H2021	1H2022	YoY (%)
National cars	19.6%	2.30	2.39	3.9%
Non-National cars	80.4%	8.65	9.81	13.4%
<b>Total</b>	<b>100.00%</b>	<b>10.95</b>	<b>12.20</b>	<b>11.4%</b>



# COMMUNITY BANKING: DEPOSITS

## Deposits (RM Billion)



	1H2021	1Q2022	1H2022
CASA Ratio	19.7%	20.3%	19.6%

*Opening of*  
**AFFIN BANK KL MAIN BRANCH @ TRX**

We are pleased to announce the opening of our new AFFIN BANK KL MAIN Branch @ TRX effective **27 June 2022**.

**KL MAIN BRANCH**  
Level 2, Menara AFFIN  
Lingkar TRX  
Tun Razak Exchange  
55188 Kuala Lumpur

**Operating hours**  
9:15 am – 4:30 pm  
(Monday – Thursday)  
9:15 am – 4:15 pm  
(Friday)

We welcome your visit and thank you for choosing us as your preferred financial partner.



# REPAYMENT ASSISTANCE



## ASSISTANCE DURING COVID-19 PANDEMIC AS AT 1H2022.

Approved and Active Accounts	1H2022	
	RM' Mil	%
<b>Corporate Banking</b>		
FAIR	2,072.8	12.01%
NRA	205.6	1.19%
Covid-19 R&R	163.9	0.95%
<b>Total</b>	<b>2,442.4</b>	<b>14.2%</b>
<b>Enterprise Banking</b>		
FAIR	713.6	12.76%
NRA	0.8	0.01%
Covid-19 R&R	27.5	0.49%
<b>Total</b>	<b>741.89</b>	<b>13.3%</b>
<b>Community Banking</b>		
FAIR	262.2	0.80%
NRA	17.2	0.05%
Covid-19 R&R	54.0	0.17%
URUS	74.4	0.23%
<b>Total</b>	<b>407.7</b>	<b>1.25%</b>
<b>Total Loans Under Repayment Assistance</b>	<b>3,591.94</b>	<b>6.48%</b>



# STRATEGIC INITIATIVES

# DIVESTMENT OF AFFIN HWANG ASSET MANAGEMENT

**Completed on 29 July 2022**



**AFFIN HWANG**  
CAPITAL  
Asset Management

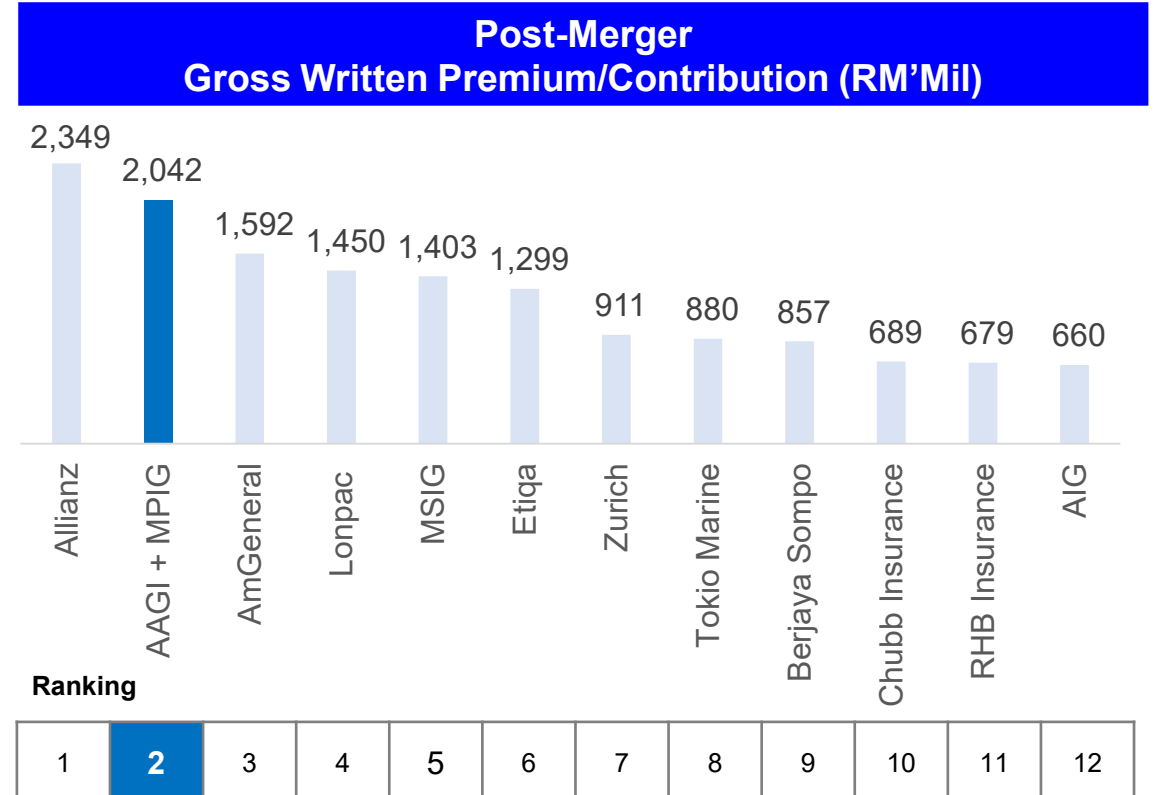


# AFFIN BANK AND GENERALI HAVE AGREED TO MERGE TO DEVELOP THEIR GENERAL AND LIFE INSURANCE BUSINESS

## EXPECTED DEAL COMPLETION ON 30 AUGUST 2022

Significant room for **improvement and synergies** given size of the combined business and MPIG's smaller scale relative to AAGI.

Enhanced brand equity for Affin via ownership of the **second largest general insurer** in Malaysia from number 5.





## NEW ISSUANCE OF RM500 MILLION SUB DEBT

- On 14 July 2022, Affin Bank Berhad has completed the private placement of **RM500million** of its Subordinated MTNs under the MTN Programme, to selected investors (“Third Series Subordinated MTNs”).
- The Third Series Subordinated MTNs issued with tenure of 10 years from the issue date on a 10 non-callable 5 basis and will bear coupon at a rate of **5.0% per annum**, payable semi-annually in arrears. The Subordinated MTNs have assigned rating of A1 by RAM Rating.
- The Bank intends to use the net proceeds of the private placement for general banking, working capital requirements and business purposes of ABB.
- The issuance of the Third Series Subordinated MTNs will further enhance the Bank’s Total Capital Ratio by 150 basis point. (TCR: 20.185%)





# RESPONSIBLE BANKING WITH IMPACT

No.	Pillar	ESG Metrics	Descriptions	2Q22	2022 Target
1.	Progress	ESG Financing/Loans portfolio	% of Environmental and Social Financing/Loans per total Gross Loan & Advances/year	1.8%	4%
2.	People	Events for local communities on environmental and social programmes	Number of beneficiaries from CSR activities per annum	10,000	50,000
3.	Planet	Electricity consumption (Kwh)	Reduction of Electricity Consumption	~ 60,000 kWh	~ 120,000 kWh
		Improve internal processes	Groupwide total paper reduction (kg/year)	NA	8,000



# KEY TAKEAWAYS



## KEY TAKEAWAYS

- Given the challenging macro and geopolitical environment, we remain cautious by ensuring our liquidity, credit quality and Capital Reserve Levels remain sufficient to weather these uncertain times.
- In July 2022, the Group received the RM1billion capital injection from AHAM divestment. Use of this Capital will be announced in 3Q2022.
- We see business demand tapering given external uncertainties. Our business growth model will adjust to follow these trends.
- We remain committed to our AIM22 initiatives as we close off 2022, in particular our Digital Transformation Acceleration. Our new Mobile Banking App is expected to go live in October 2022, which will support our CASA initiatives.
- Today we advance start our A25 Plans which has been approved by the Board, which will take the Group to the next level.



# FASTEST-GROWING MALAYSIAN BRANDS 2022

**Affin Bank brand value grew 45% to US\$232 million**





**Affin 2025 (“A25”)  
Metamorphosis 2.0**



## Our Journey Begins...

- 1 Introducing our new architecture model
- 2 Pushing our service level to new heights with customer centricity at its core
- 3 Digital transformation
- 4 Creating an innovative culture for employees



**To be the Most Creative  
Financial Company in  
Malaysia**



Creative in terms  
**innovation &  
technology**



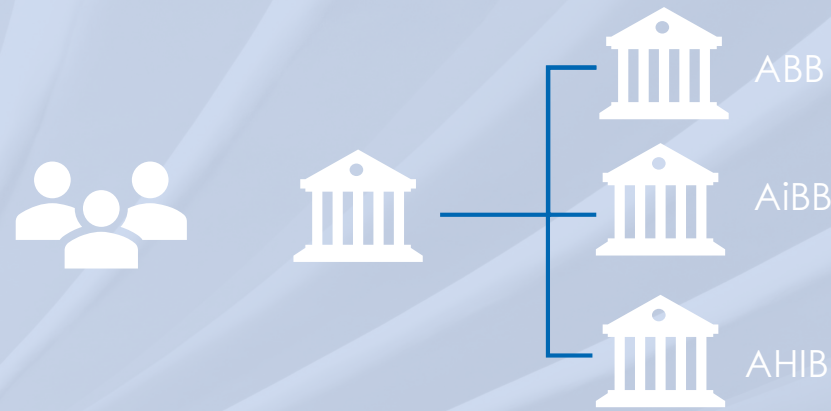
Creative in terms  
of **unrivalled  
customer service**



Creative in terms of  
**value creation** for  
our shareholders,  
customers and our  
people

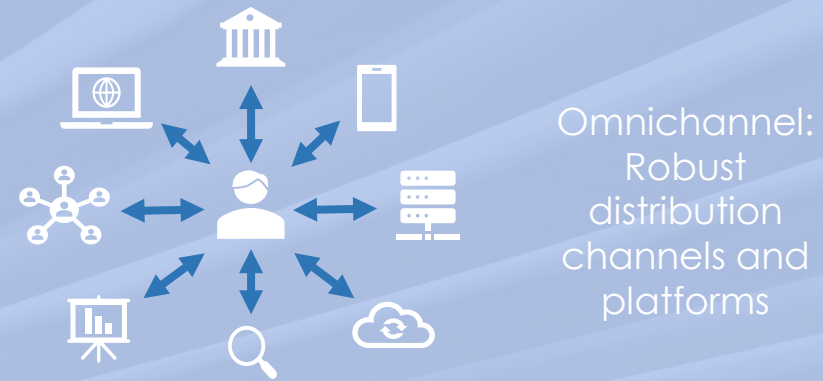
# A25 | Our New Architecture Model

From a Traditional Banking Model...



- Branch centric
- Entity-based business
- Traditional products and services

...to a Modern & Progressive Group

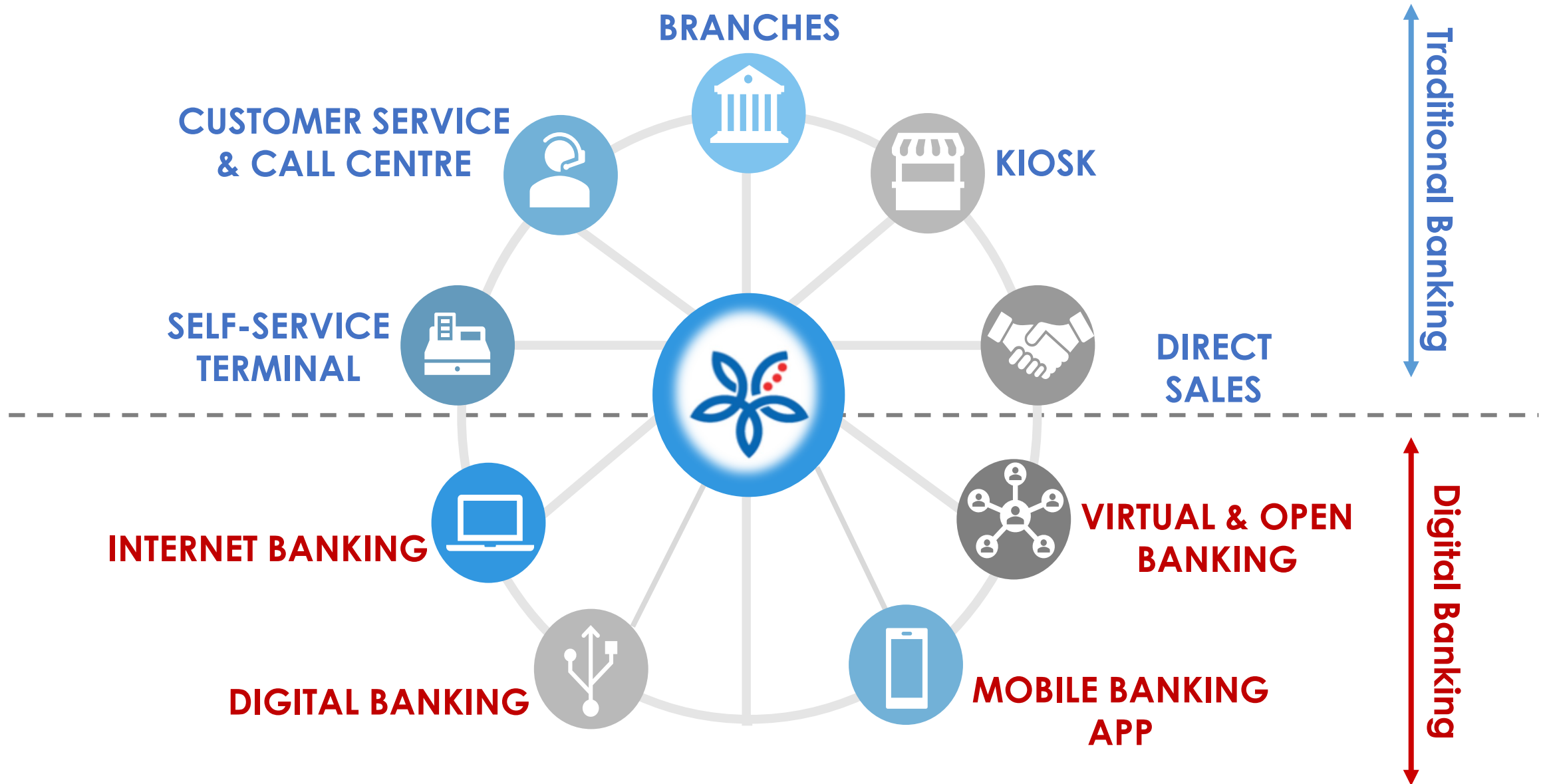


- Group synergy through triple banking model
- Customer centricity and hyper personalisation
- Allowing clients to interact with the bank via multiple channels & platforms
- Unrivalled customer service





# AFFIN is Unlocking Its Long-term Value Creation by Strengthening Its Various Distribution Channels & Platforms





# 3 Pillars to Increase Capital Efficiency And Unlock Long-term Value

## A25 Strategic Objectives

### Unrivalled Customer Service

Net Promoter Score (NPS)

**+50**

Customer Satisfaction Score (CSAT)

**88%**

Product Holding Ratio

**3.0**

### Digital Leadership

Digital customer base

**1.4m**

Transaction via online platform

**68m  
per annum**

CSAT for digital experience

**86%**

### Responsible Banking with Impact

ESG financing/loans portfolio

**Up to  
10%**

Events for local communities

**100,000  
Beneficiaries  
per annum**

Reduction of

**Electricity: ~ 220,000 kWh**

**Paper: 15,000 kg/year**

# Group Financial Targets



## A Modern & Progressive Group

### A25



**RM1.5 billion PBT**



**10% ROE**



**RM92 billion loan/ financing**



**2 million customer base**

FY2021

RM704 million PBT

5.4% ROE

RM51 billion loan/financing

1 million customer base



# A25 Strategic Thrusts



A25 Key Financial Targets	
Profit Before Tax	RM1.5 billion
CASA ratio	30%
Cost to Incomeratio	<53%
Return on Equity	10%
Gross Impaired Loan ratio	1.5%

# END OF PRESENTATION

For any information please email to  
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**+6019-233-6-888**