



# **PRESENTATION TO ANALYSTS AND FUND MANAGERS**

**FINANCIAL RESULTS FOR 9-MONTH PERIOD ENDED  
30 SEPTEMBER 2022**

## **AFFIN BANK BERHAD**

**FRIDAY, 25 NOVEMBER 2022**



## 3QFY22: KEY PERFORMANCE HIGHLIGHTS (1/2)

### PROFITABILITY

- **RM1,324.9 million PBT in 9M2022** vs RM469.0 million in 9M2021, YoY increase of 182.5% on the back of RM1.06 billion gain on divestment of AHAM.
- Normalised PBT (without AHAM & BAU) stood at **RM495.3 million in 9M2022, YoY increase of 46.1%**.
- **Net income of RM2,730.6 million in 9M2022**, YoY increase of 63.6% as compared to RM1,669.0 million in 9M2021.
- Annualised ROE (Underlying) was 5.65% in 9M2022 as compared to 4.45% in 9M2021.
- Cost to Income ratio (Underlying) of 63.21% for 9M2022 as compared to 60.35% in 9M2021.

### ASSET QUALITY

- **Significant improvement in Gross Impaired Loan (GIL) ratio to 1.91% in 9M2022** from 3.14% in 9M2021, a reduction of 1.23% YoY, as maintaining asset quality remained a key focus for the Group.
- **Loan Loss Coverage exceeded 2022 targets to reach 112.3% in 9M2022** as compared to 61.89% in 9M2021.



## 3QFY22: KEY PERFORMANCE HIGHLIGHTS (2/2)

### LIQUIDITY

- **CASA balance improved to RM13.7 billion in 9M2022**, an increase of 12.8% YoY as compared to RM12.2 billion in 9M2021.
- LCR stable at 174.1% in 9M2022 (vs 181.4% in 9M2021).

### LOANS

- **Gross Loans growth has outperformed expectation with growth of 16.6% YoY to RM57.2 billion in 9M2022** vs RM49.1 billion in 9M2021.

### CAPITAL ADEQUACY

- **Resilient CET-1 capital ratio increased by 271 bps to 16.33% (9M2021: 13.62%).**
- Tier-1 capital ratio increased by 244 bps to 17.74% (9M2021: 15.30%).
- Total capital ratio of 20.11%, a decrease by 63 bps (9M2021: 20.74%).

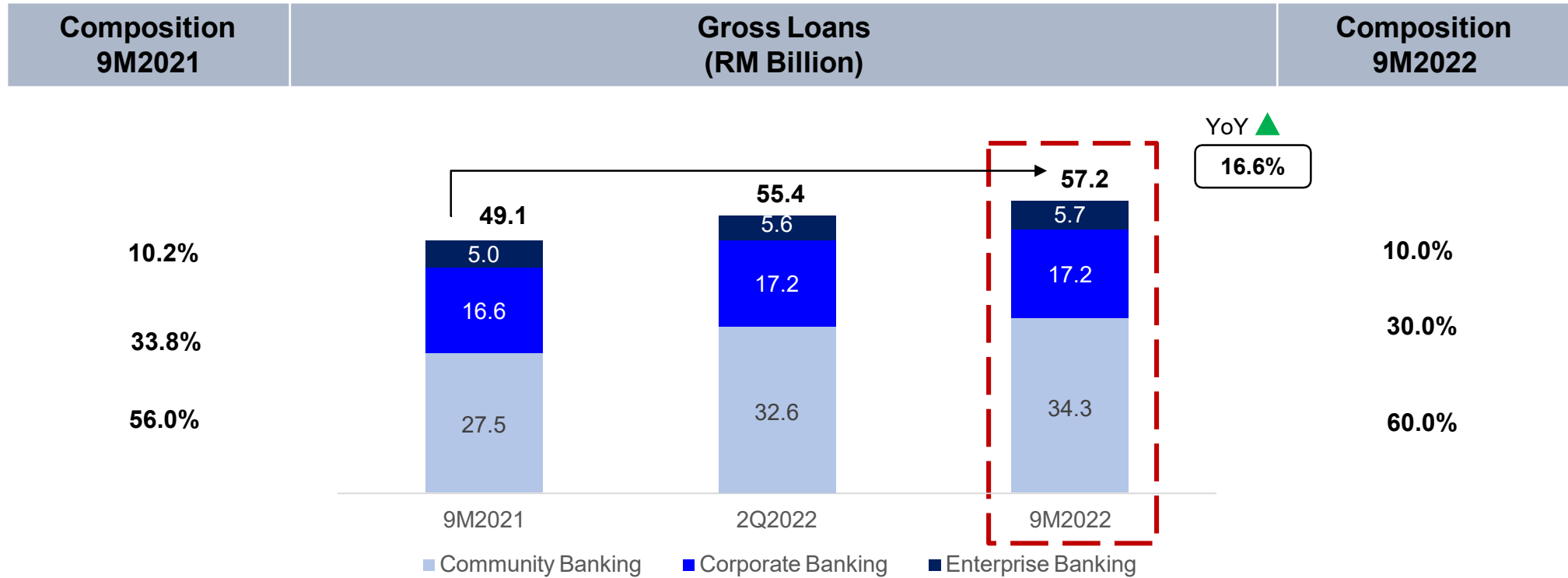


# BALANCE SHEET HIGHLIGHTS

RM Million	9M2021	2Q2022	9M2022	QoQ (%)	YoY (%)
Cash & short-term funds	7,696.00	4,819.20	3,857.40	(20.0)	(49.9)
Financial assets/investments	15,549.30	22,569.90	21,966.80	(2.7)	41.3
<b>Gross loans, advances &amp; financing</b>	<b>49,110.90</b>	<b>55,429.00</b>	<b>57,249.70</b>	3.3	16.6
<i>Less : ECL</i>	(913.20)	(973.70)	(1,186.40)	21.9	29.9
Other assets	4,581.90	4,832.50	4,791.30	(0.9)	4.6
<b>TOTAL ASSETS</b>	<b>76,024.90</b>	<b>86,676.90</b>	<b>86,678.80</b>	<b>0.0</b>	<b>14.1</b>
Deposits from customers	57,459.00	64,451.60	63,959.90	(0.8)	11.3
<i>of which : Current Account</i>	8,864.80	10,616.30	9,824.40	(7.5)	10.8
<i>Savings Account</i>	3,283.00	3,238.90	3,880.10	19.8	18.2
<b>Total CASA</b>	<b>12,147.80</b>	<b>13,855.20</b>	<b>13,704.50</b>	(1.1)	12.8
<i>Fixed Deposits, NIDs, MMD &amp; CMD</i>	45,311.20	50,596.40	50,255.30	(0.7)	10.9
Deposits & placement of banks & other FIs	3,236.20	6,753.70	7,210.10	6.8	122.8
Other liabilities	2,406.10	1,919.70	1,665.20	(13.3)	(30.8)
Borrowings	<b>3,328.30</b>	<b>3,407.20</b>	<b>2,895.40</b>	(15.0)	(13.0)
Total Equity	9,595.30	10,144.70	10,948.20	7.9	14.1
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>76,024.90</b>	<b>86,676.90</b>	<b>86,678.80</b>	<b>0.0</b>	<b>14.1</b>



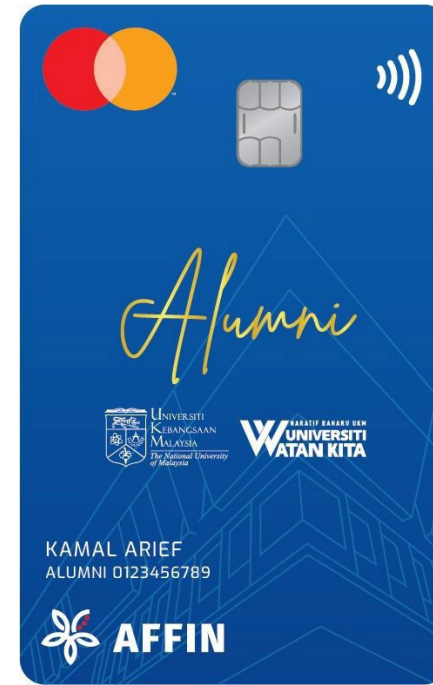
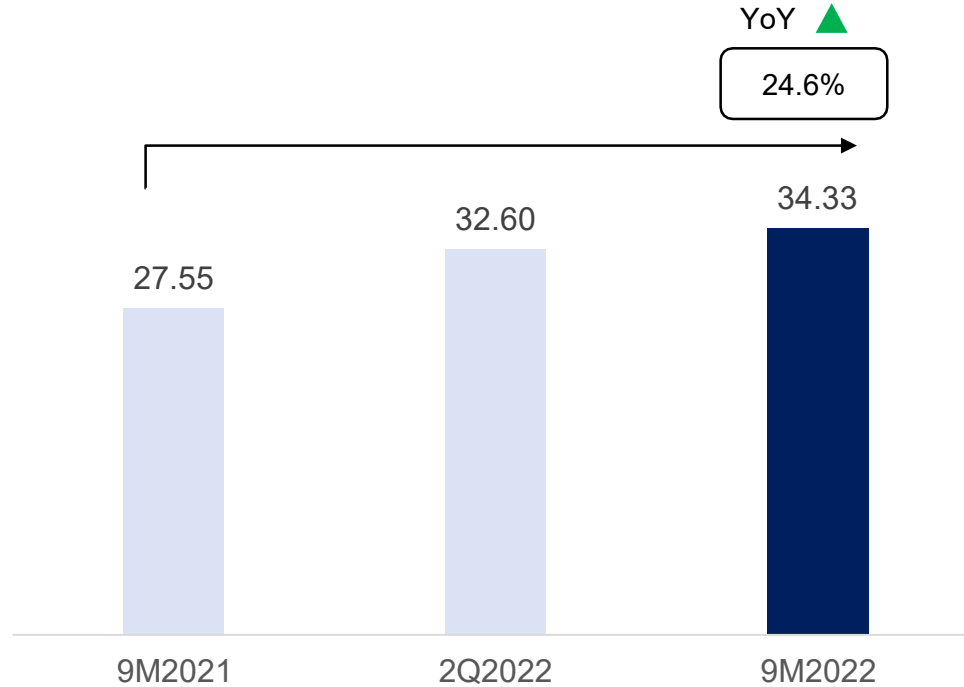
# BUILDING THE COMMUNITY AND ENTERPRISE BANKING FRANCHISE



RM Billion	9M2021	2Q2022	9M2022	QoQ (%)	YoY (%)
Community Banking	27.5	32.6	34.3	5.2	24.6
Corporate Banking	16.6	17.2	17.2	0.0	3.6
Enterprise Banking	5.0	5.6	5.7	1.8	13.6
<b>TOTAL</b>	<b>49.1</b>	<b>55.4</b>	<b>57.2</b>	<b>3.3</b>	<b>16.6</b>



# COMMUNITY BANKING: GROSS LOANS

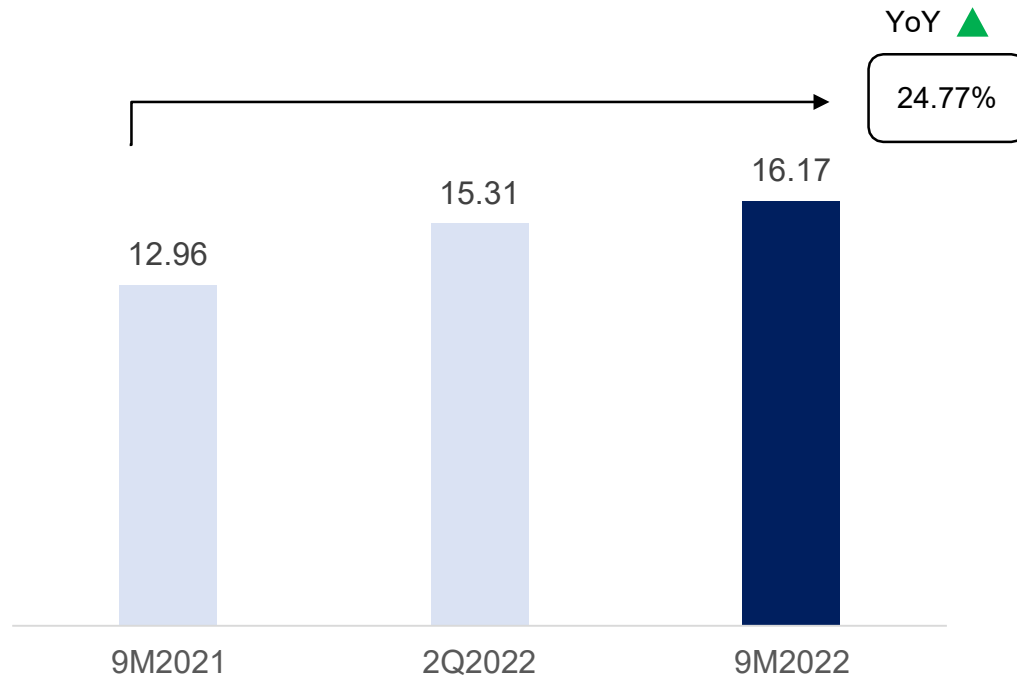


RM Billion	9M2021	2Q2022	9M2022	QoQ (%)	YoY (%)
Mortgage	12.96	15.31	16.17	5.62	24.77
Hire Purchase	10.89	12.20	12.69	4.02	16.53
Credit Card	0.24	0.30	0.33	10.00	37.50
ASB	0.69	0.92	1.01	9.79	46.38
Personal and Other Loans/Financing	2.77	3.87	4.13	6.72	49.10
<b>TOTAL</b>	<b>27.55</b>	<b>32.60</b>	<b>34.33</b>	<b>5.31</b>	<b>24.61</b>



# COMMUNITY BANKING: PARTNERING WITH TOP DEVELOPERS

## Mortgage Loans (RM Billion)



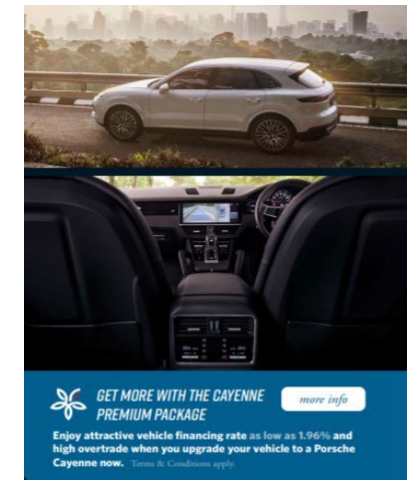
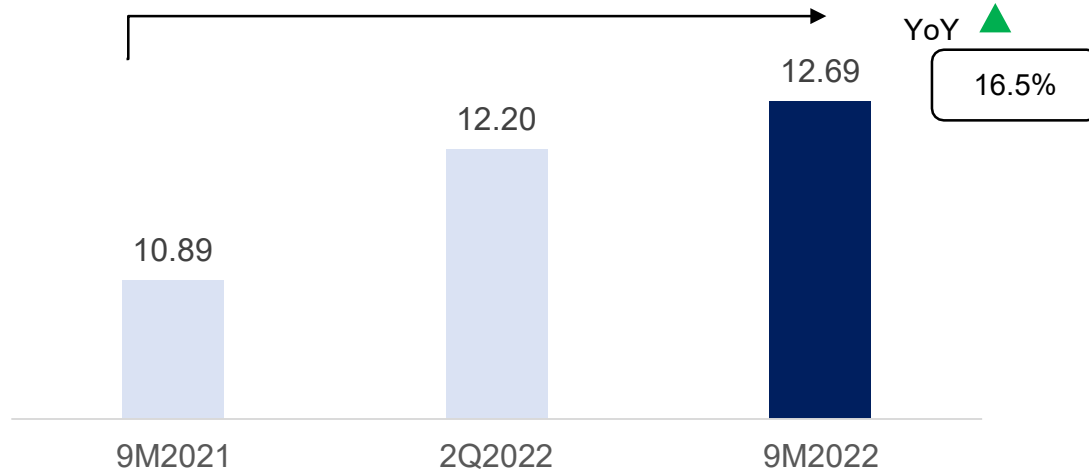
RM Billion	%	9M2021	9M2022	YoY (%)
Primary	69.4	8.38	11.22	33.89
Secondary	17.4	2.23	2.81	26.01
Others	13.2	2.35	2.14	(8.94)
<b>Total</b>	<b>100</b>	<b>12.96</b>	<b>16.17</b>	<b>24.77</b>





# COMMUNITY BANKING: HIRE PURCHASE

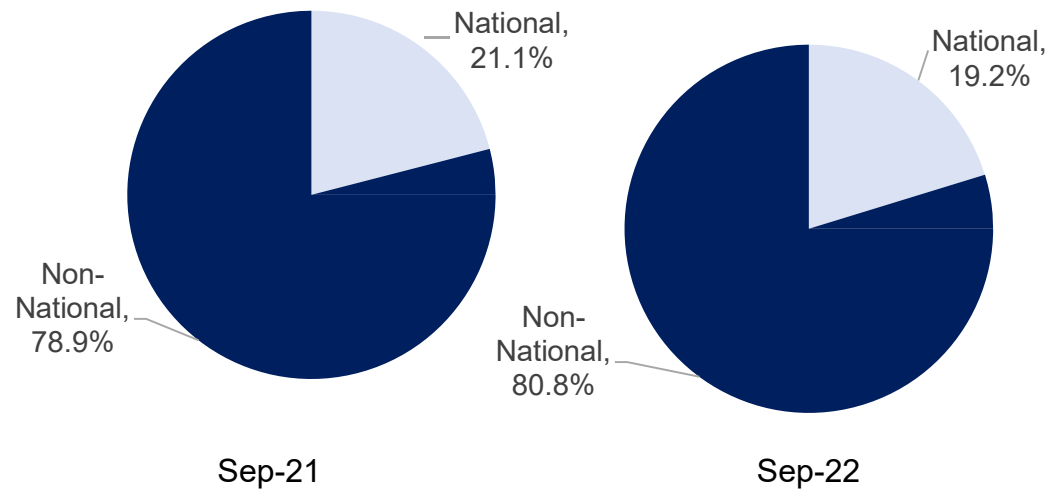
## Hire Purchase Loans (RM Billion)



## HP Portfolio Composition (%)

- Non-national makes (e.g. Toyota, Honda, Mazda, Mercedes Benz, BMW) constitute 81% of HP Portfolio in Sep 2022.

RM Billion	%	9M2021	9M2022	YoY (%)
National cars	19.2	2.30	2.44	6.1
Non-National cars	80.8	8.59	10.25	19.3
<b>Total</b>	<b>100</b>	<b>10.89</b>	<b>12.69</b>	<b>16.5</b>

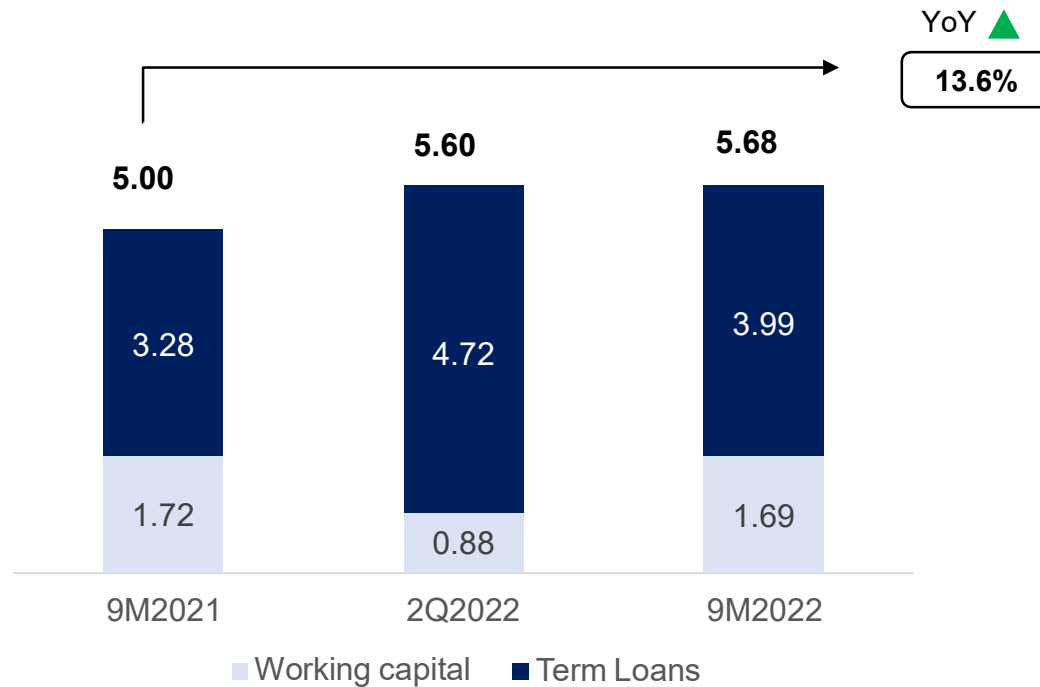






# ENTERPRISE BANKING: GROSS LOANS

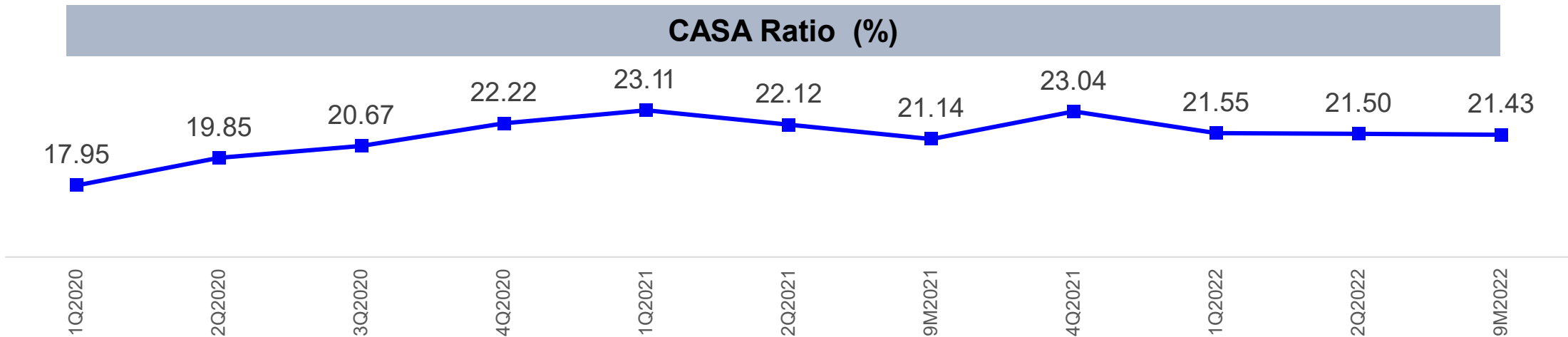
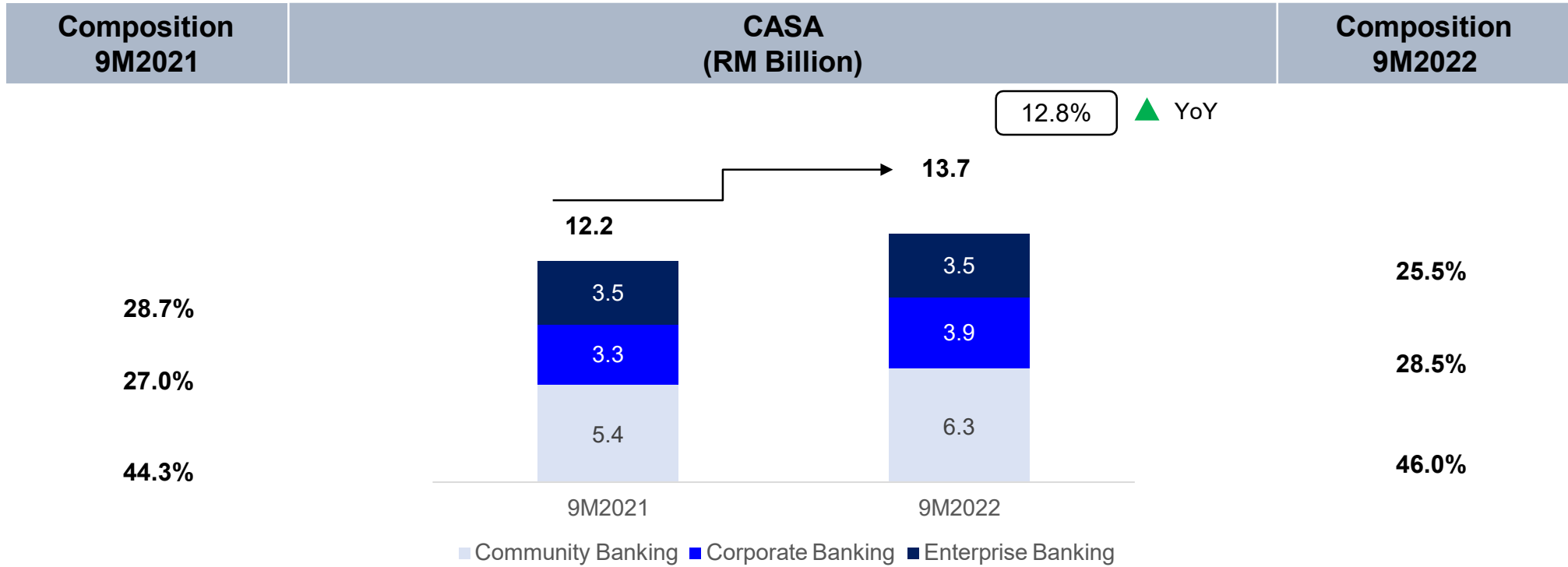
Gross Loans  
RM Billion



	9M2021	2Q022	9M2022	QoQ (%)	YoY (%)
Working capital	1.72	0.88	1.69	92.0	(1.7)
Term Loans	3.28	4.72	3.99	(15.5)	21.6
<b>Total</b>	<b>5.00</b>	<b>5.60</b>	<b>5.68</b>	<b>1.4</b>	<b>13.6</b>



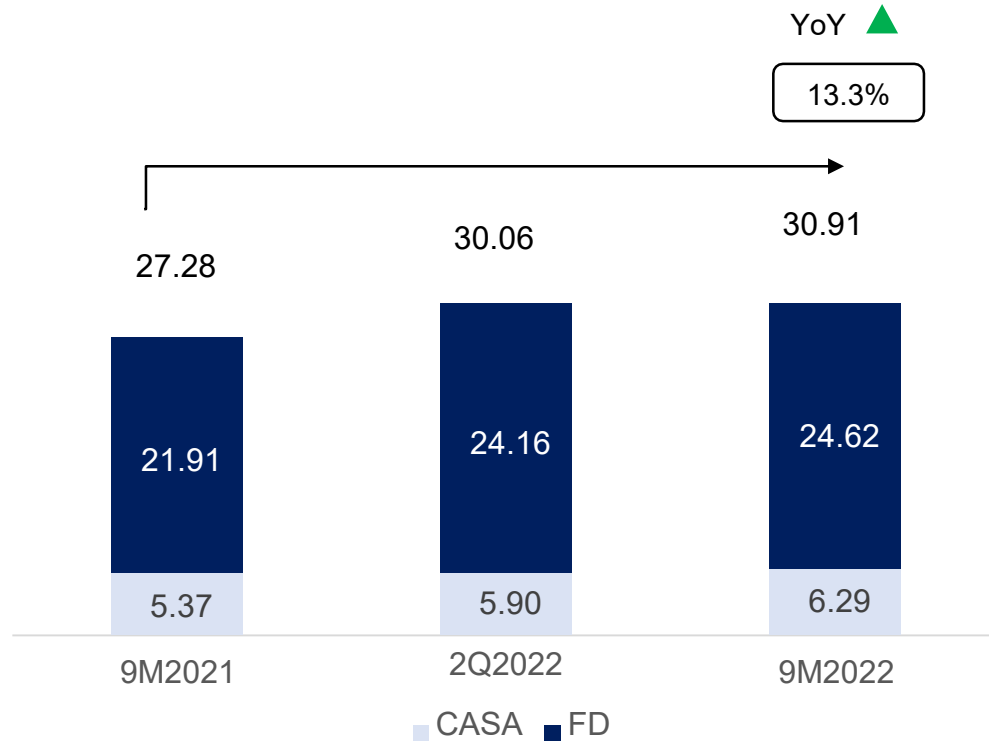
# FOCUSING ON BUILDING CASA FRANCHISE





# COMMUNITY BANKING: DEPOSITS

## Deposits (RM Billion)



	9M2021	2Q2022	9M2022
CASA Ratio	19.69%	19.63%	20.35%



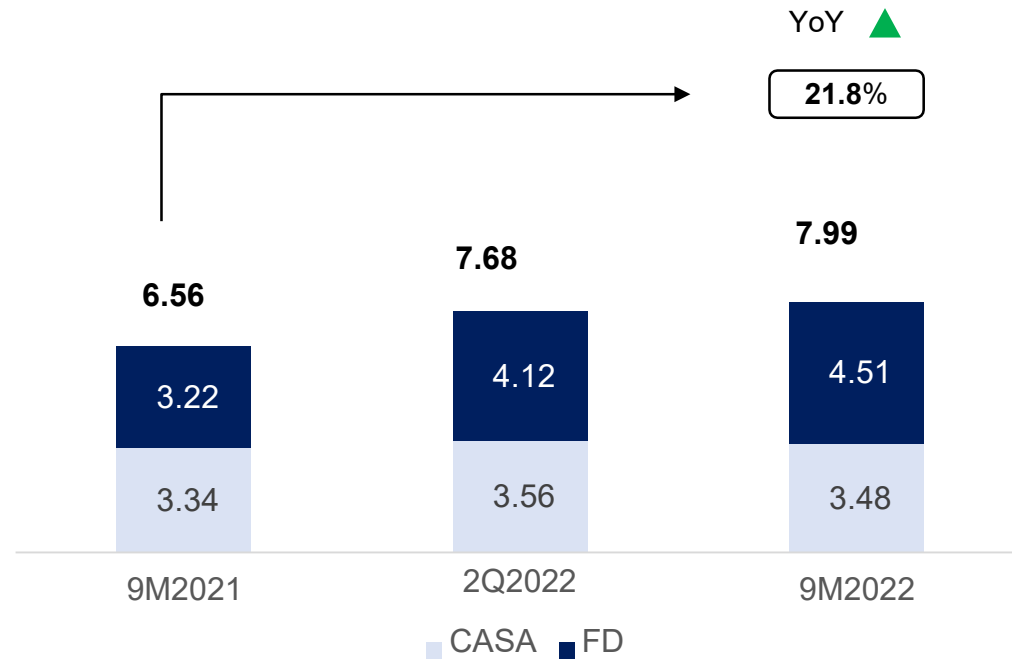
Campaign Period: 1 October 2022 - 30 November 2022

Terms & Conditions Apply



# ENTERPRISE BANKING: DEPOSITS

## Deposits (RM Billion)



	9M2021	2Q022	9M2022
CASA Ratio	50.92%	46.36%	43.56%

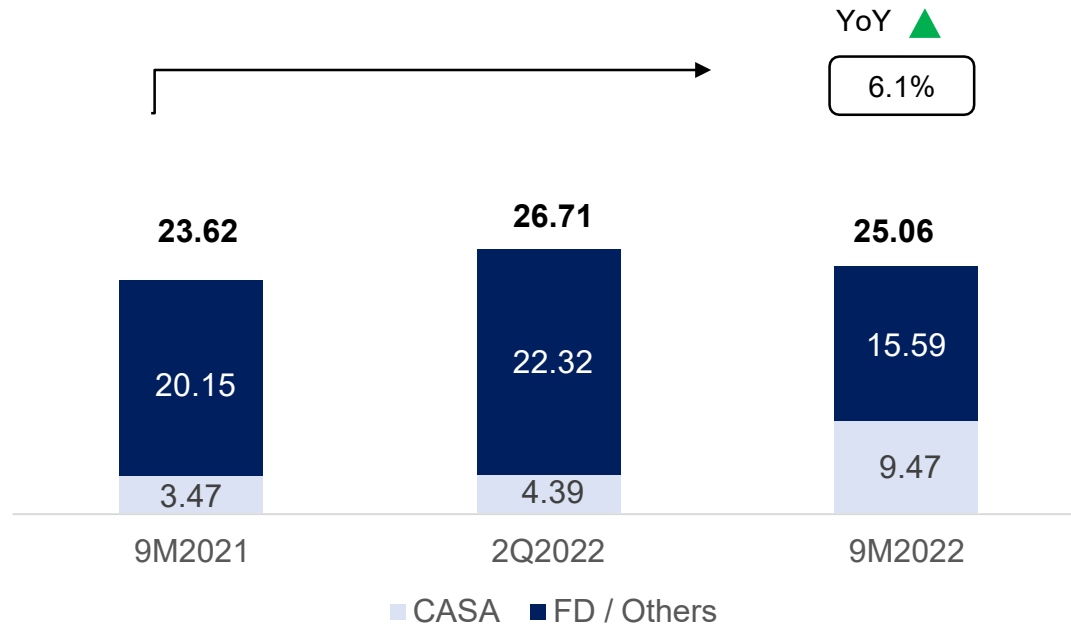


Most Innovative New SME Product of the Year 2022 from International Finance Awards 2022



# CORPORATE BANKING: DEPOSITS

## Deposits (RM Billion)



	9M2021	2Q2022	9M2022
CASA Ratio	18.81%	22.47%	37.79%

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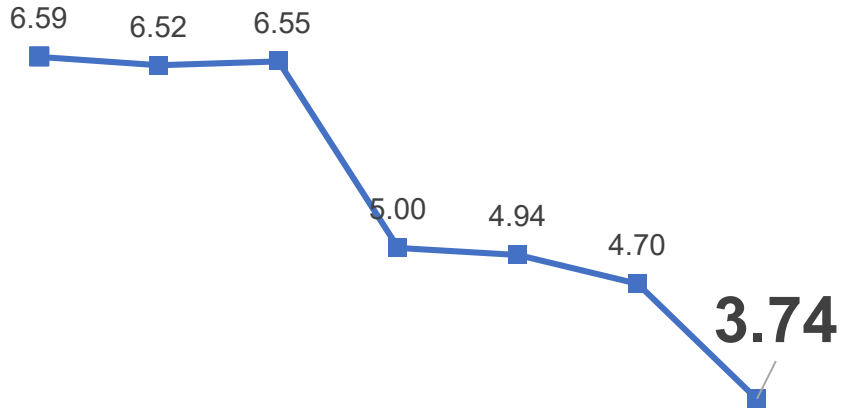
# CONTINUOUS IMPROVEMENT IN GIL ACROSS ALL DIVISIONS

## Gross Impaired Loan (GIL) Ratio (%)

### Corporate

### Enterprise

### Community



1Q2021  
2Q2021  
9M2021  
4Q2021  
1Q2022  
2Q2022  
9M2022

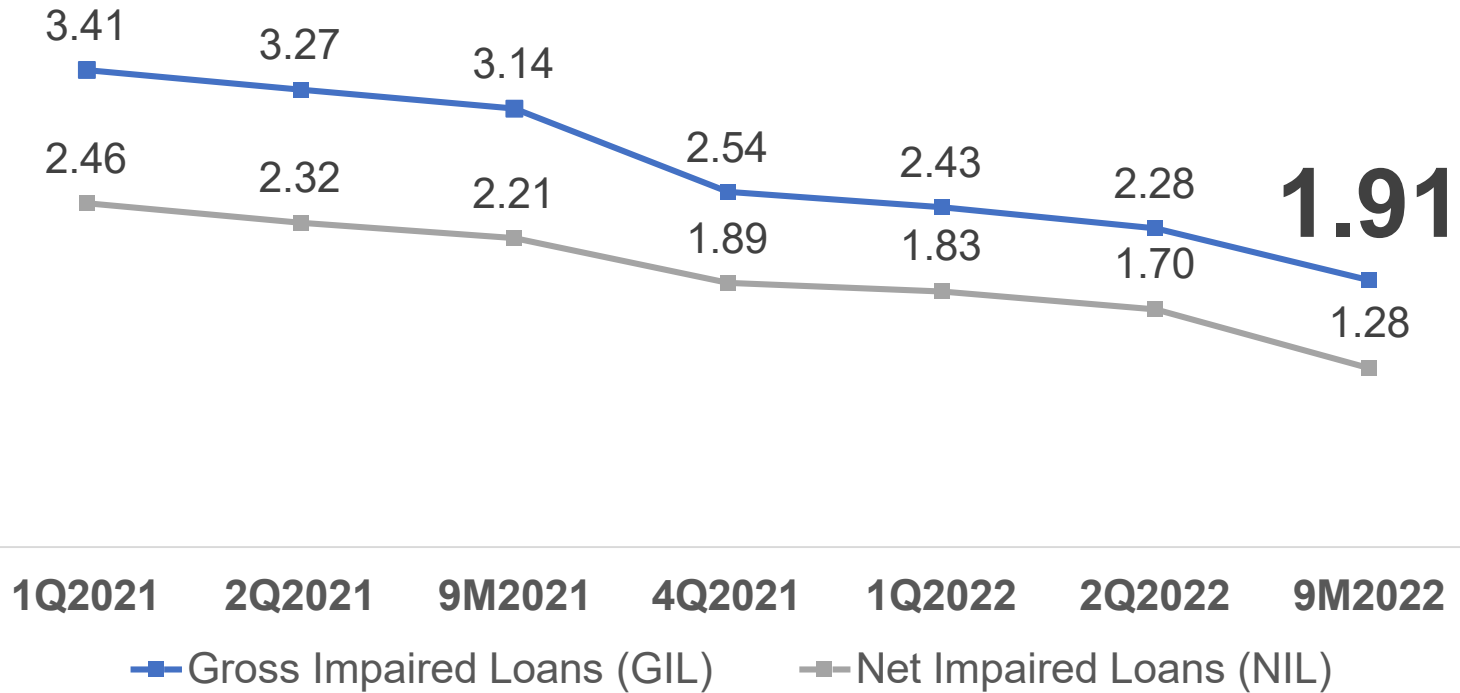
1Q2021  
2Q2021  
9M2021  
4Q2021  
1Q2022  
2Q2022  
9M2022

1Q2021  
2Q2021  
9M2021  
4Q2021  
1Q2022  
2Q2022  
9M2022



# IMPROVED GIL RATIO TO 1.91%, LOWEST SINCE 2017

Gross Impaired Loan (GIL) Ratio (%)

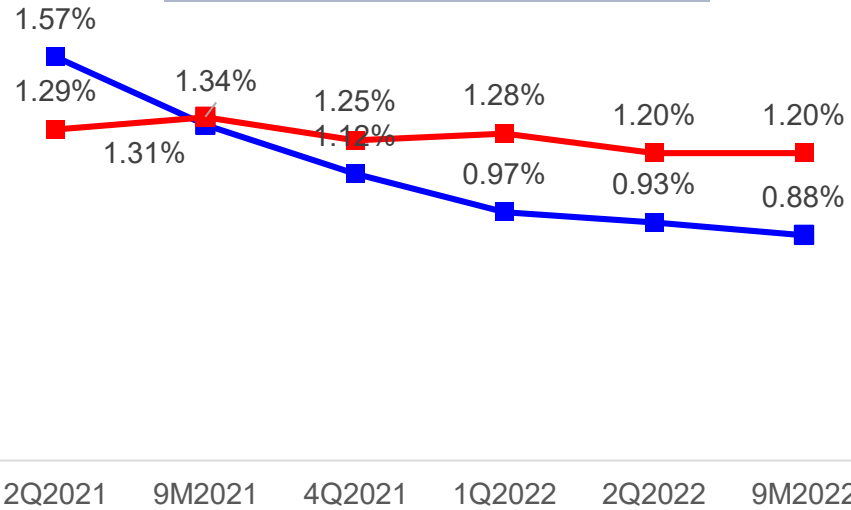


**Recoveries amounting to RM266.9 million for YTD 9M2022.  
9M2022 recoveries amounting to RM183.2 million.**

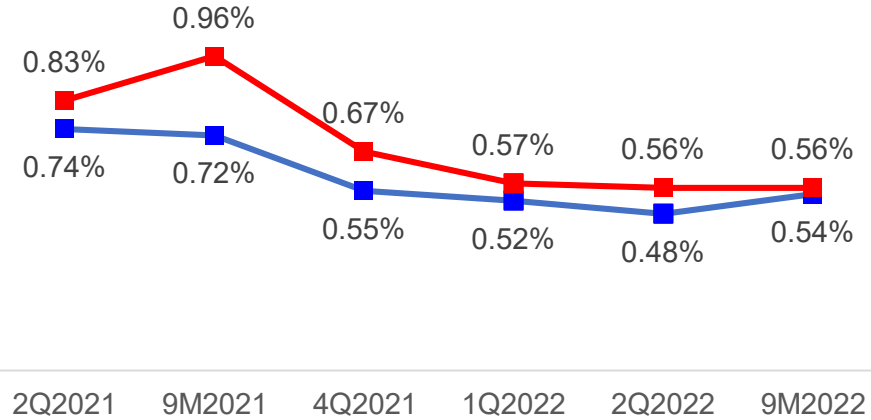


# COMMUNITY BANKING GIL RATIO BELOW INDUSTRY

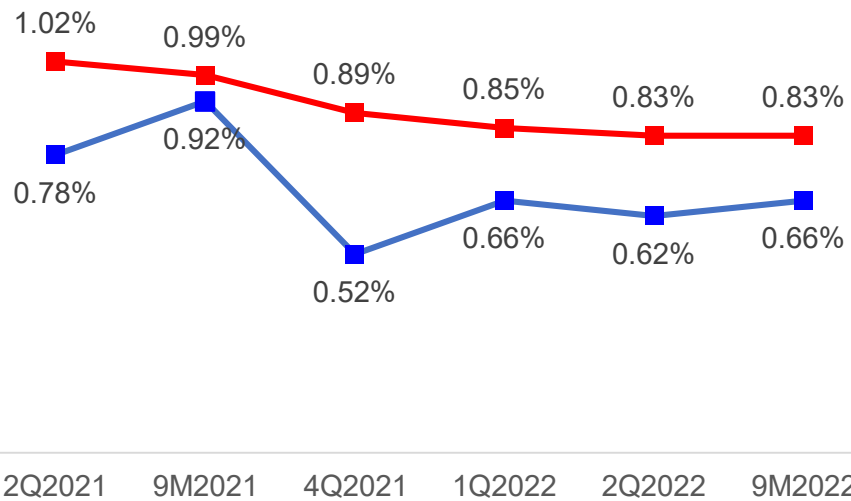
### Mortgage GIL (%)



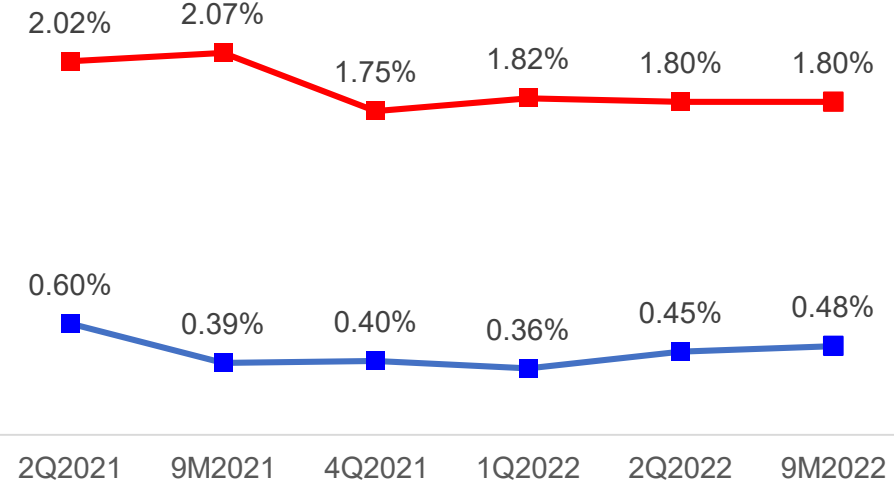
### Hire Purchase GIL (%)



### Credit Card GIL (%)



### Personal Financing GIL (%)

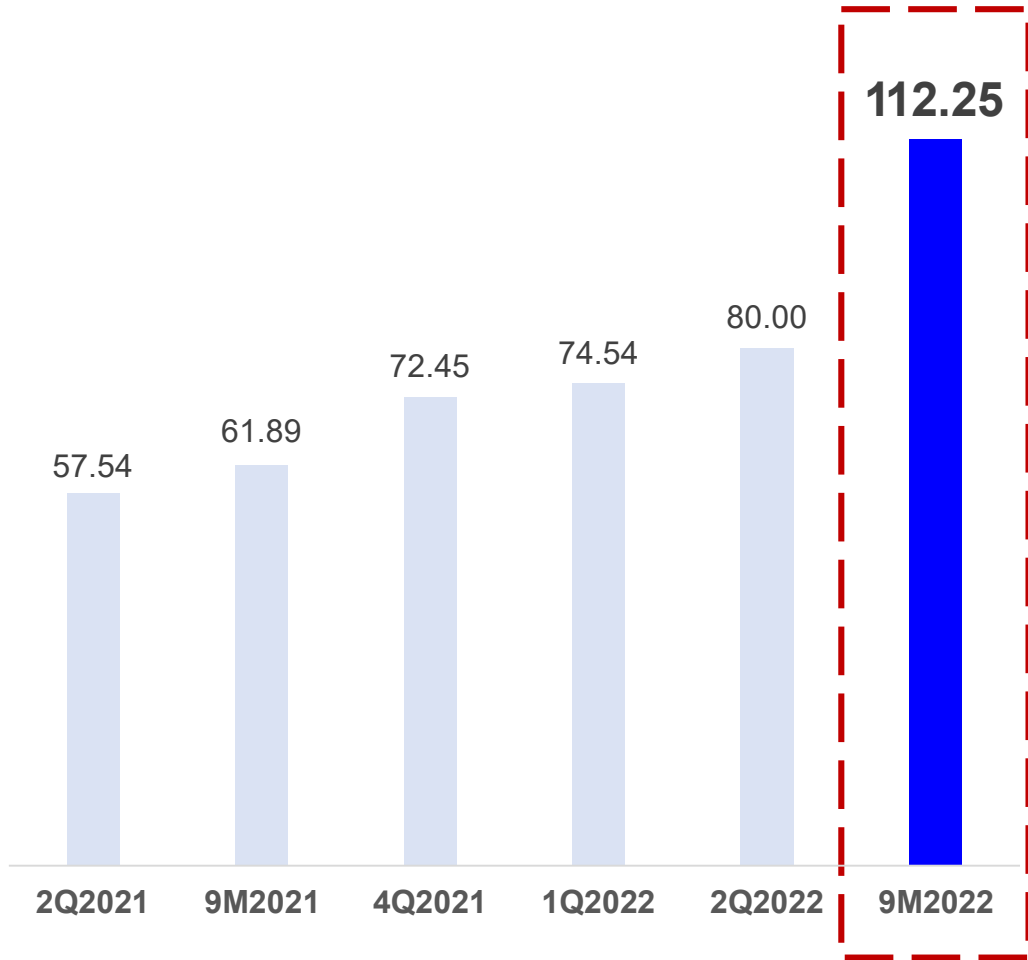




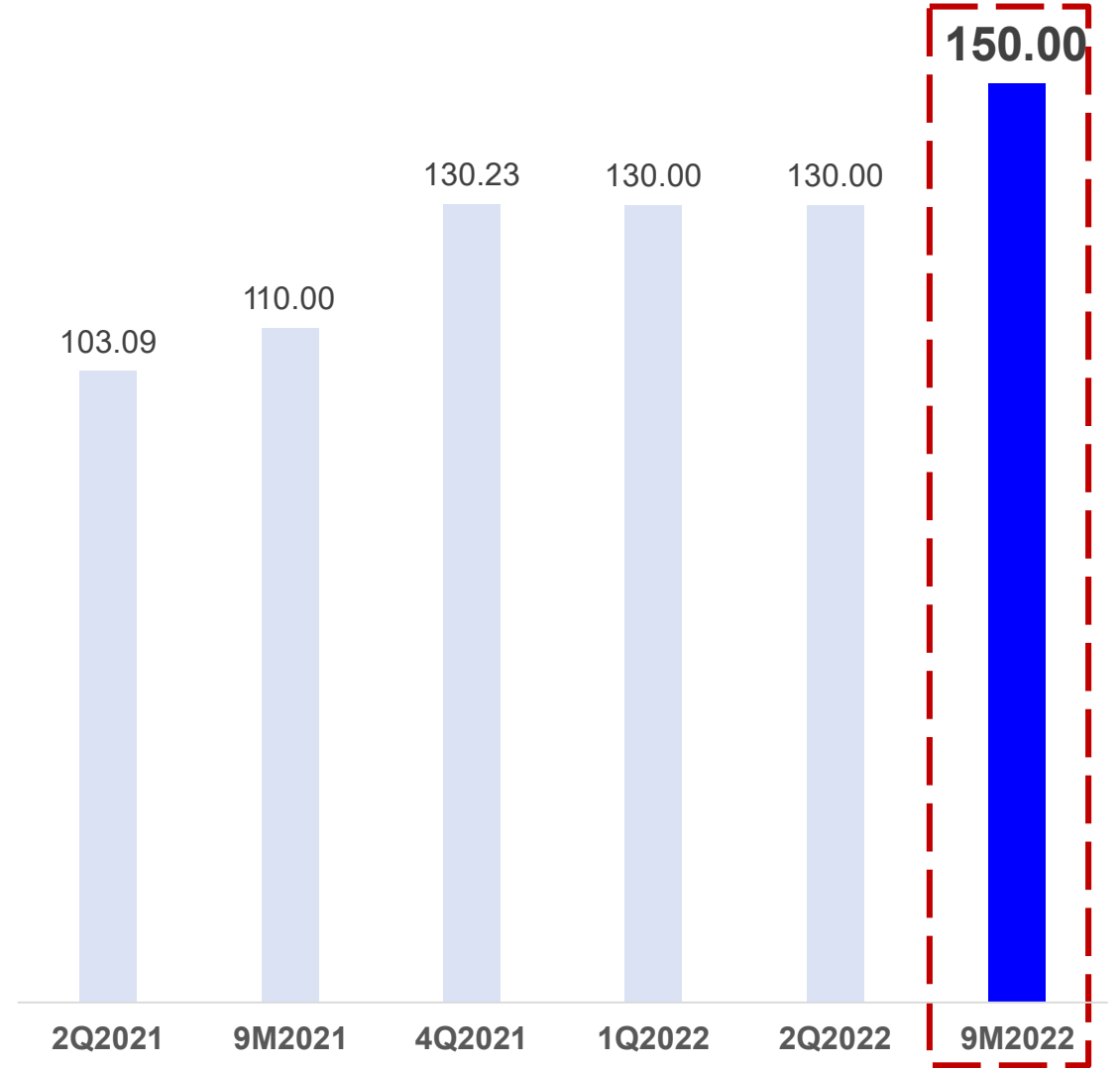


# HIGHEST LOAN LOSS COVERAGE SINCE LISTING AT 112%

Loan Loss Coverage (%)



Loan Loss Reserve (%)





# INCOME STATEMENT

RM Million	Quarter		QoQ	YTD		YoY
	2Q2022	9M2022	(%)	9M2021	9M2022	(%)
Net Interest Income	259.1	268.0	3.4	650.6	756.1	16.2
Income from Islamic Banking Business	164.4	190.3	15.8	389.8	503.6	29.2
Other operating Income	155.7	1,164.3	647.8	628.6	1,470.9	134.0
<i>of which :</i>						
<i>Net Fee and Commission Income</i>	138.7	80.5	(42.0)	481.9	364.8	(24.3)
<i>Net Gains on Financial Instruments</i>	12.8	13.3	3.9	112.2	33.3	(70.3)
<i>Other Income</i>	4.2	1,070.5	25,388.1	34.5	1,072.8	3,009.6
<b>Net Income</b>	<b>579.2</b>	<b>1,622.6</b>	<b>180.1</b>	<b>1,669.0</b>	<b>2,730.6</b>	<b>63.6</b>
Operating Expenses	(350.4)	(383.6)	9.5	(1,007.3)	(1,074.4)	6.7
<b>Pre Provisions Operating Profit</b>	<b>228.8</b>	<b>1,239.0</b>	<b>441.5</b>	<b>661.7</b>	<b>1,656.2</b>	<b>150.3</b>
Allowances for Impairment Losses	(38.0)	(316.0)	731.6	(224.6)	(354.0)	57.6
Share of results of a Joint Venture & an Associate	17.8	(4.7)	(126.4)	36.1	25.1	(30.5)
Zakat	(0.3)	(2.0)	566.7	(4.2)	(2.4)	(42.9)
<b>Profit Before Taxation</b>	<b>208.3</b>	<b>916.3</b>	<b>339.9</b>	<b>469.0</b>	<b>1,324.9</b>	<b>182.5</b>
<b>Profit Before Taxation (Underlying)</b>	<b>208.3</b>	<b>169.7</b>	<b>(18.5)</b>	<b>469.0</b>	<b>578.3</b>	<b>23.3</b>
<b>Profit Before Taxation (Underlying excluding AHAM profit)</b>	<b>174.2</b>	<b>155.7</b>	<b>(10.6)</b>	<b>339.1</b>	<b>495.3</b>	<b>46.1</b>
Taxation	(50.6)	(39.7)	(21.6)	(111.1)	(138.0)	24.2
<b>Profit After Taxation</b>	<b>157.7</b>	<b>876.6</b>	<b>455.9</b>	<b>357.9</b>	<b>1,186.9</b>	<b>231.6</b>



## INCOME STATEMENT – RECONCILIATION TO WITHOUT GAINS AND BAU (WITHOUT AHAM)

	RM million
PBT reported (9 Months Ended September 2022)	1,324.9
<b>Add back Extraordinary Adjustments</b>	
ECL overlay	220.2
Goodwill	74.6
Expenses - divestment activities	17.0
<b>Less Extraordinary Gains</b>	
AHAM Divestment Gains	(1,058.4)
<b>PBT (without gains)</b>	<b>578.3</b>
Excluding AHAM Earnings for the year	(83.0)
<b>PBT (without AHAM &amp; BAU)</b>	<b>495.3</b>



# BUILDING CORE EARNINGS

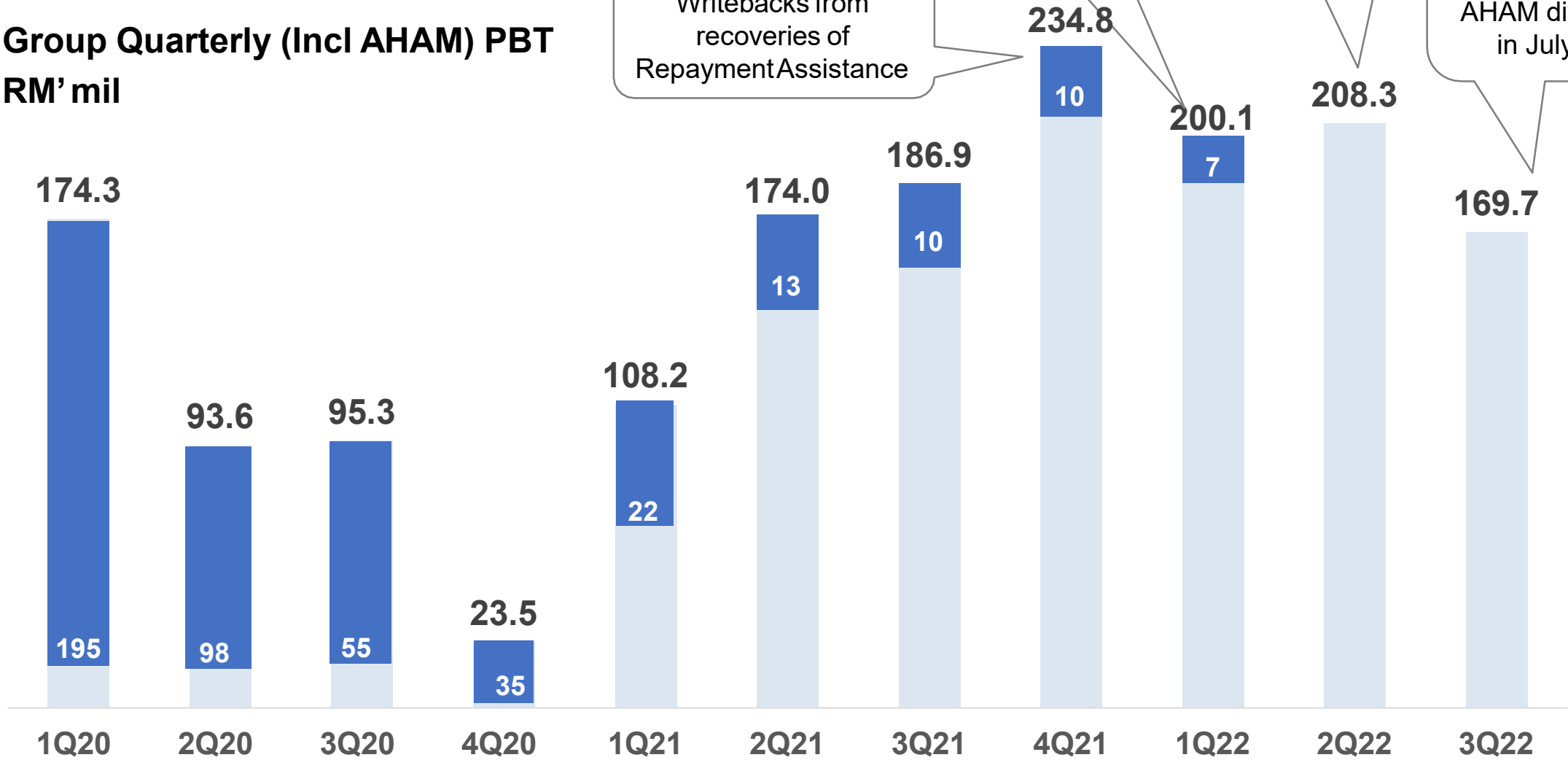
Group Quarterly (Incl AHAM) PBT  
RM' mil

Writebacks from recoveries of Repayment Assistance

Writebacks from recoveries amounting to RM29.3 million

AHAM earnings for three months period.

Earnings per quarter reduced by RM28million due to AHAM divestment in July 2022

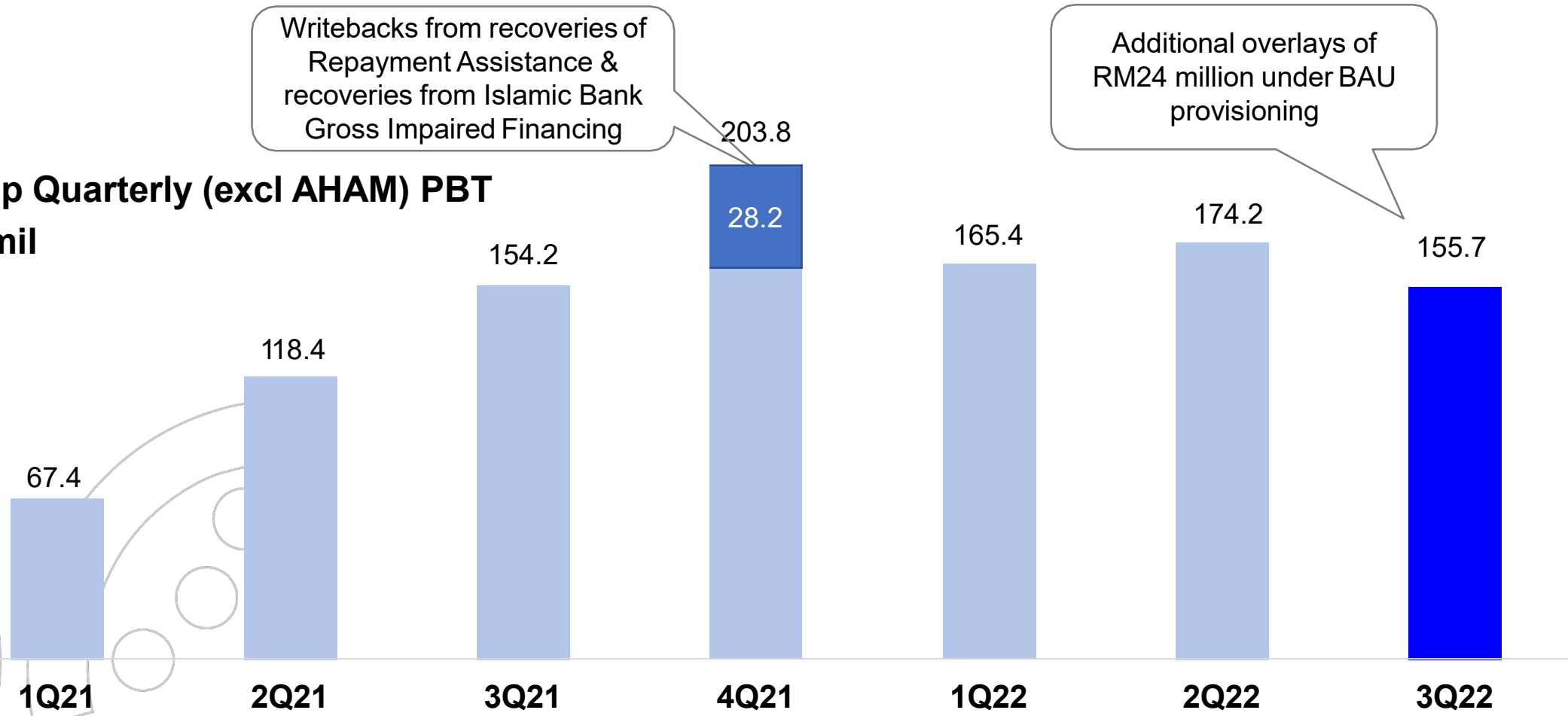


FVOCI Gains      Core Earnings



# AFFIN GROUP PBT CONTINUES TO GROW WITHOUT AHAM PBT

**Group Quarterly (excl AHAM) PBT**  
RM' mil

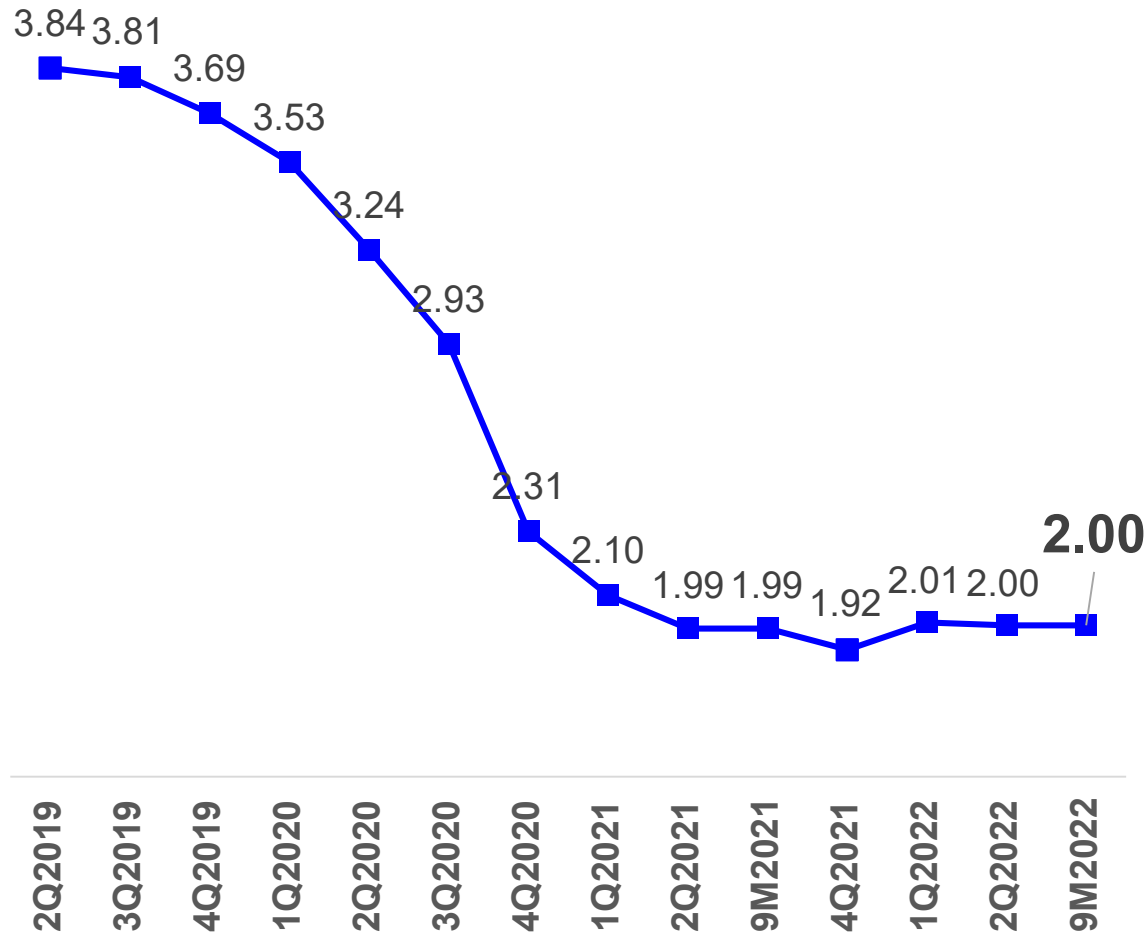


	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22
With AHAM	108.2	174.0	186.9	234.8	200.1	208.3	169.7
AHAM Earnings	40.8	55.6	30.7	29.0	34.7	34.1	14.0

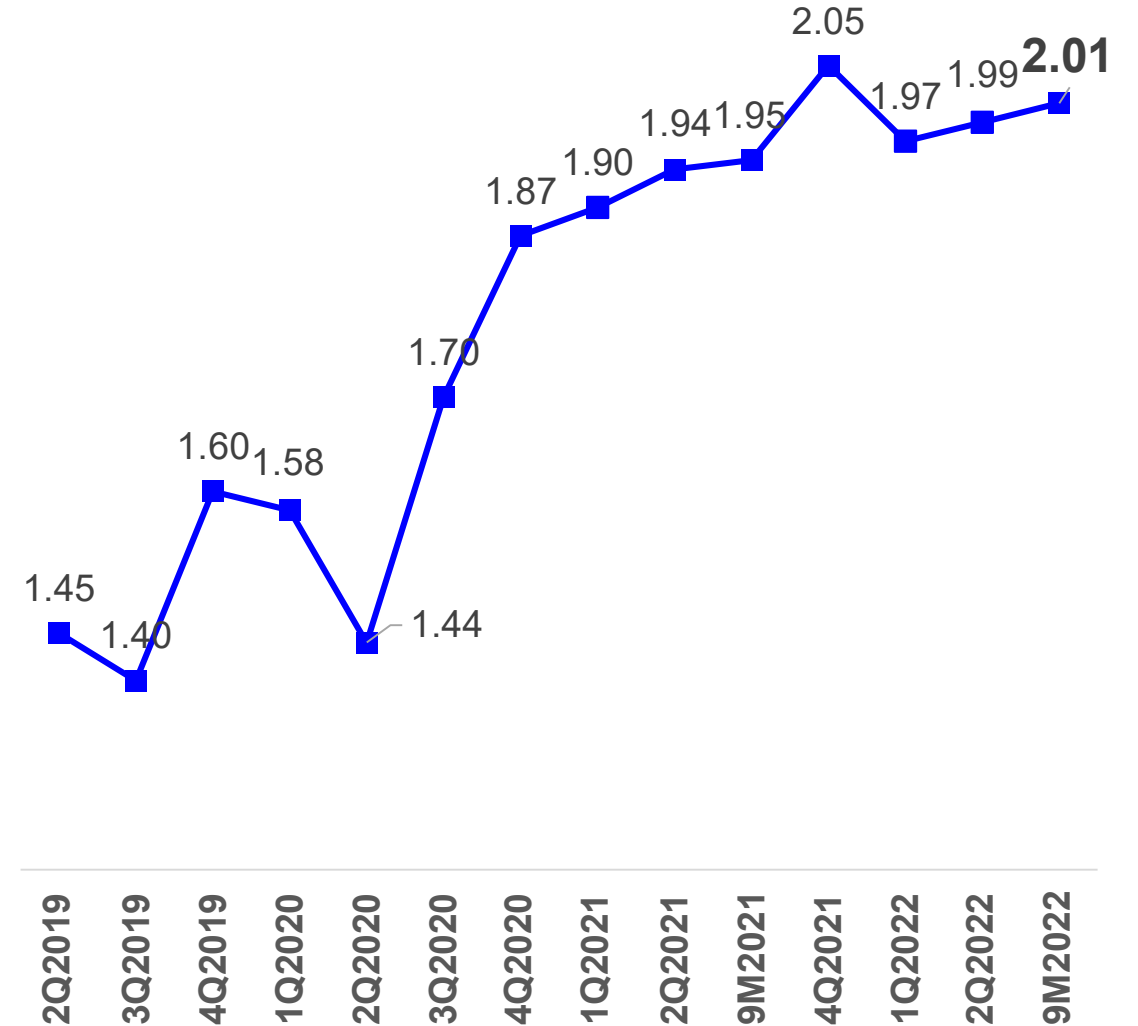


# NET INTEREST MARGIN HAS EXCEEDED 2%

Cost of Funds (%)



Net Interest Margin (%)

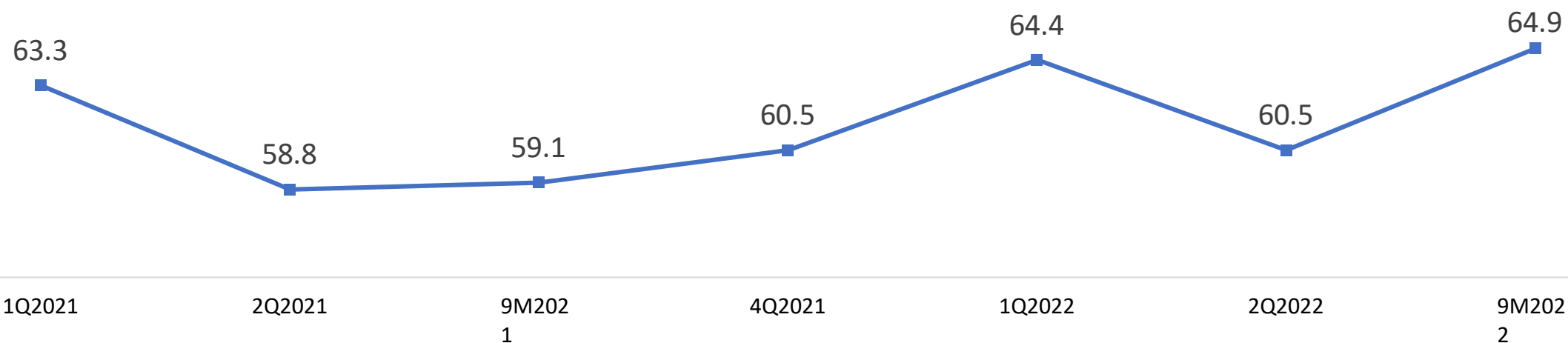




# COST INCREASE BY 6.7% YOY DUE TO INVESTMENTS INTO NEW REVENUE STREAMS AND DIGITALISATION

RM Million	QoQ		QoQ	YTD		YoY
	2Q2022	9M2022	%	9M2021	9M2022	%
Personnel costs	215.0	248.9	15.7	682.7	682.5	(0.03)
Promotion & marketing related expenses	15.3	11.1	(27.4)	29.2	40.8	39.7
Establishment related expenses	89.4	76.2	(14.8)	221.4	246.0	11.1
General & administrative expenses	30.7	47.4	54.4	74.0	105.1	42.0
<b>TOTAL</b>	<b>350.4</b>	<b>383.6</b>	<b>9.5</b>	<b>1,007.3</b>	<b>1,074.4</b>	<b>6.7</b>
<b>Cost to Income ratio (%)</b>	<b>60.50</b>	<b>64.92</b>		<b>60.35</b>	<b>63.21</b>	
<b>JAWS Position (%)</b>	<b>0.8</b>	<b>(6.5)</b>		<b>0.5</b>	<b>(4.5)</b>	

**Cost to Income Ratio (%)**





## GROWING ON FEE BASED INCOME

RM Million	2Q2022	9M2022	QoQ (%)	9M2021	9M2022	YoY (%)
Fees & Commission	29.3	36.4	24.2	112.9	95.6	(15.3)
Stockbroking @net brokerage	17.6	6.3	(64.2)	83.4	46.3	(44.5)
Portfolio management fees	75.7	23.8	(68.6)	247.9	178.2	(28.1)
Wealth income	13.3	11.9	(10.5)	32.4	37.1	14.5
Advisory income	2.8	2.1	(25.0)	5.3	7.6	43.4
<b>Net Fee and Commission Income</b>	<b>138.7</b>	<b>80.5</b>	<b>(42.0)</b>	<b>481.9</b>	<b>364.8</b>	<b>(24.3)</b>
<b>Net Gains on Financial Instruments</b>	<b>12.8</b>	<b>13.3</b>	<b>3.9</b>	<b>112.2</b>	<b>33.3</b>	<b>(70.3)</b>
<b>Other Income</b>	<b>4.2</b>	<b>1,070.5</b>	<b>25,388.1</b>	<b>34.5</b>	<b>1,072.8</b>	<b>3,009.6</b>
<b>Other Operating Income</b>	<b>155.7</b>	<b>1,164.3</b>	<b>647.8</b>	<b>628.6</b>	<b>1,470.9</b>	<b>134.0</b>
<b>Other Operating Income (BAU)</b>	<b>155.7</b>	<b>105.9</b>	<b>(32.0)</b>	<b>628.6</b>	<b>412.5</b>	<b>(34.3)</b>
<b>Other Operating Income (BAU without AHAM)</b>	<b>79.6</b>	<b>77.9</b>	<b>(2.1)</b>	<b>335.1</b>	<b>229.1</b>	<b>(31.6)</b>



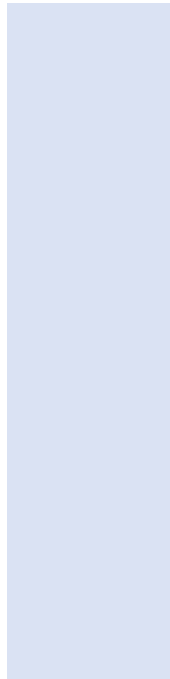


# CREDIT COST WITHOUT OVERLAYS HAVE REDUCED BY 24 BPS YoY

Gross Credit Cost (bps)

YoY ▼ **24 bps**

51.0



9M2021

27.0

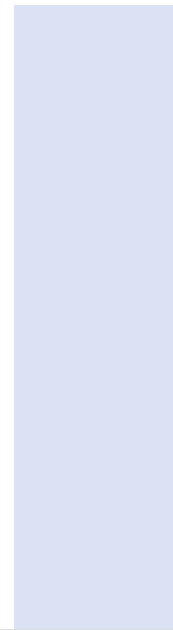


9M2022

Net Credit Cost (bps)

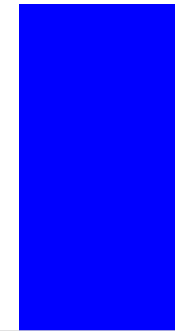
YoY ▼ **21 bps**

44.0



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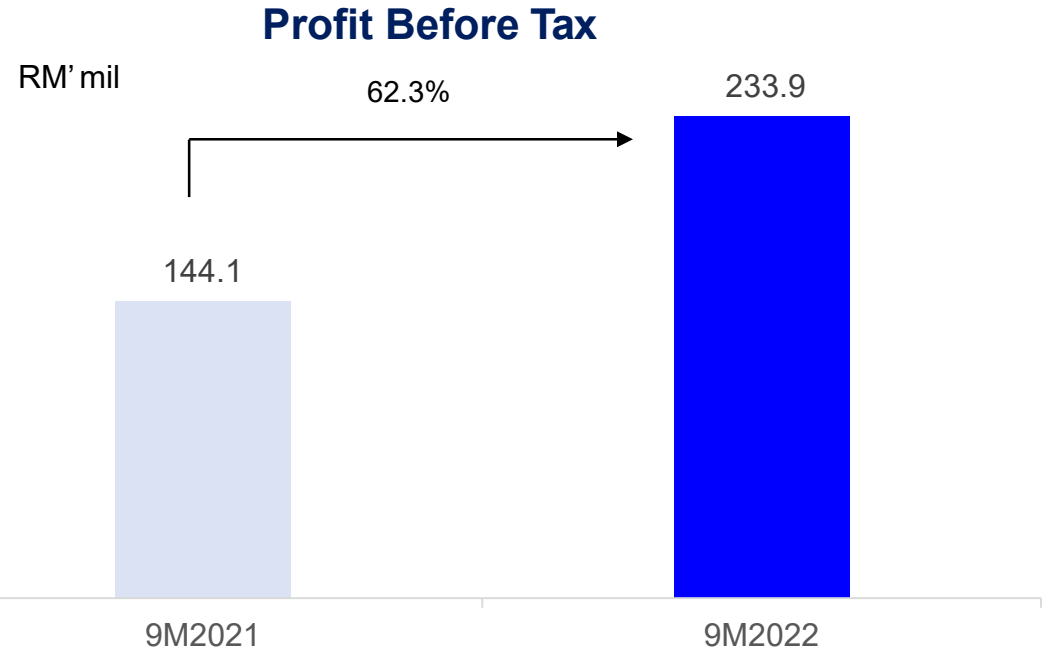
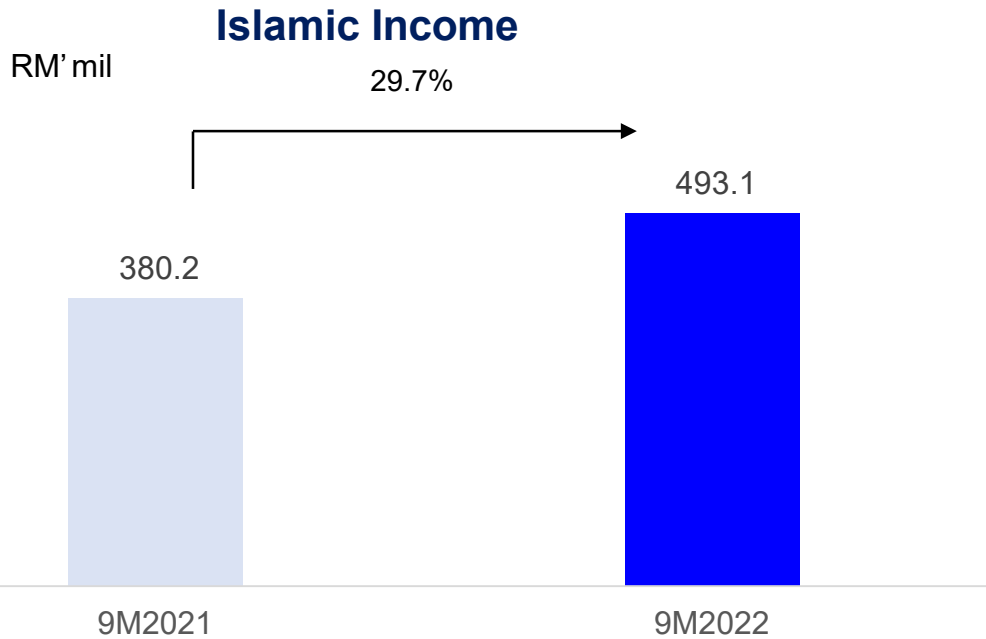
23.0



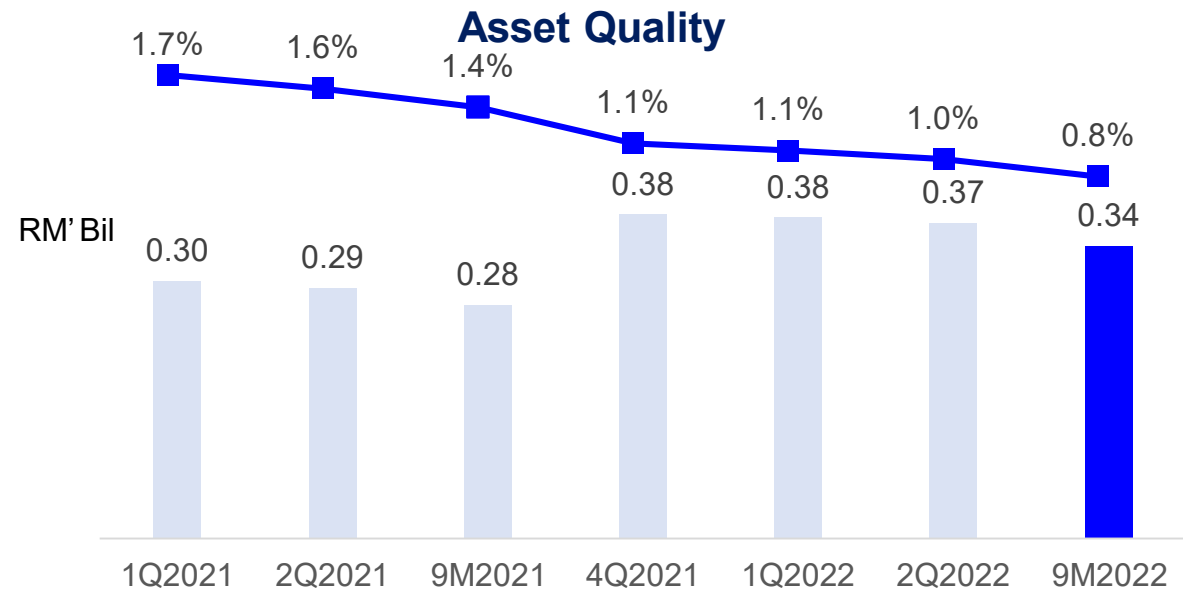
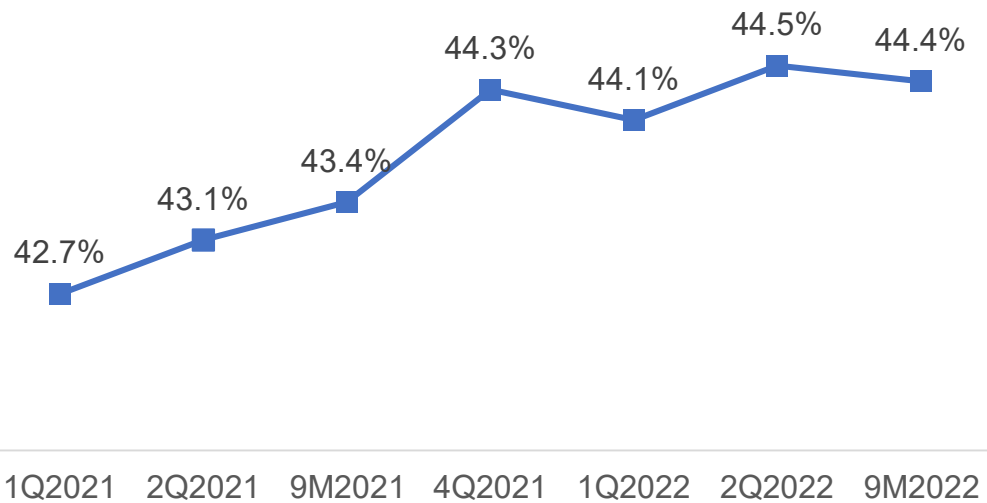
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# ISLAMIC BANKING CONTINUES TO CHART NEW BREAKTHROUGH



### Islamic Financing Composition / Total Gross Loan





Entity / RM Million	Quarter		QoQ		YTD		YoY	
	2Q2022	9M2022		%	9M2021	9M2022		%
Affin Bank (Bank Level)*	75.6	(182.9)	▼	(342.0)	176.2	(51.9)	▼	(129.5)
Affin Islamic Bank	62.9	86.0	▲	36.7	144.1	233.9	▲	62.3
Affin Hwang Investment Bank**	17.8	27.7	▲	55.6	80.0	56.2	▼	(29.8)
Affin Hwang Asset Management	34.0	14.1	▼	(58.5)	128.6	82.9	▼	(35.5)
AXA AFFIN General Insurance	17.6	(1.5)	▼	(108.5)	28.7	24.3	▼	(15.3)
AXA AFFIN Life Insurance	0.3	(3.3)	▼	(1200.0)	7.4	0.8	▼	(89.2)
Consol Adjustment	0.1	976.2	▲	100.0	(96.0)	978.7	▲	1,119.5
<b>AFFIN Bank Group</b>	<b>208.3</b>	<b>916.3</b>	<b>▲</b>	<b>339.9</b>	<b>469.0</b>	<b>1,324.9</b>	<b>▲</b>	<b>182.5</b>
<b>AFFIN Bank Group (Underlying excluding AHAM profit)</b>	<b>174.2</b>	<b>155.7</b>	<b>▼</b>	<b>(10.6)</b>	<b>339.1</b>	<b>495.3</b>	<b>▲</b>	<b>46.1</b>

\*Overlays taken at ABB to push our LLC to 112.25%.

\*\*Exclude gain of divestment of AHAM.



# RESILIENT CAPITAL POSITION WITH PROCEEDS FROM AHAM DIVESTMENT

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	9M2022	2020	2021	9M2022	2020	2021	9M2022
<b>AFFIN BANK BERHAD</b>	<b>Group</b>	14.52	14.20	16.33	16.29	15.82	17.74	22.24	21.09	20.11
	<b>Bank</b>	13.06	13.21	12.57	14.79	14.79	14.01	21.25	20.47	15.17
<b>AFFIN ISLAMIC BANK BERHAD</b>	<b>Bank</b>	12.23	12.14	11.71	14.23	13.87	13.25	20.27	19.03	17.90
<b>AFFIN HWANG INVESTMENT BANK BERHAD</b>	<b>Group</b>	34.07	31.43	33.34	35.00	32.51	33.34	35.42	33.03	34.21
	<b>Bank</b>	45.53	45.80	42.25	45.53	45.80	42.25	46.14	46.58	43.11

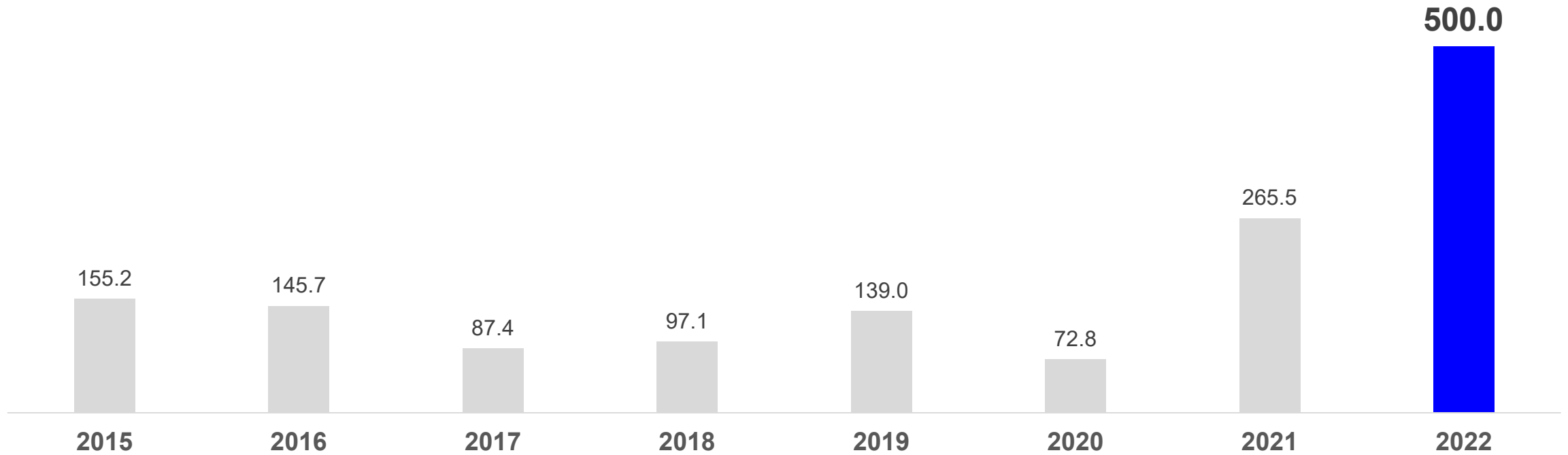


			QoQ Fav/(Adv)				YoY Fav/(Adv)	
Ratio (%)	2Q2022	9M2022			9M2021	9M2022		
<b>PROFITABILITY</b>								
ROE (Reported)	5.76	11.96	▲	6.20	4.45	12.50	▲	8.05
ROE (Underlying)	5.76	4.79	▼	(0.97)	4.45	5.65	▲	1.20
ROE (Underlying excluding AHAM profit)	4.65	4.35	▼	(0.30)	3.38	4.79	▲	1.41
Net Interest Margin	1.99	2.01	▲	0.02	1.95	2.01	▲	0.06
Cost to Income Ratio (Underlying)	60.49	64.92	▲	(4.43)	60.35	63.21	▲	(2.86)
<b>LIQUIDITY</b>								
CASA Ratio	21.50	21.43	▼	(0.07)	21.14	21.43	▲	0.29
Liquidity Coverage Ratio	154.40	174.10	▲	19.70	181.40	174.10	▼	(7.30)
<b>ASSET QUALITY</b>								
Gross Impaired Loan Ratio	2.28	1.91	▼	0.37	3.14	1.91	▼	1.23
Loan Loss Coverage Ratio	80.00	112.25	▲	32.25	61.89	112.25	▲	50.36
Loan Loss Reserve Ratio	130.00	150.00	▲	20.00	109.82	150.00	▲	40.18
<b>CAPITAL ADEQUACY</b>								
CET 1 Capital Ratio	13.44	16.33	▲	2.89	13.62	16.33	▲	2.71
Tier 1 Capital Ratio	14.93	17.74	▲	2.81	15.30	17.74	▲	2.44
Total Capital Ratio	18.20	20.11	▲	1.91	20.74	20.11	▼	(0.63)



# HIGHEST DIVIDEND EVER TO SHAREHOLDERS IN 2022

Total Dividend Paid (RM million)



	2015	2016	2017	2018	2019	2020	2021	Dec 22
Dividend Yield (%)	3.41	2.09	1.01	2.24	2.63	1.90	6.44	11.1

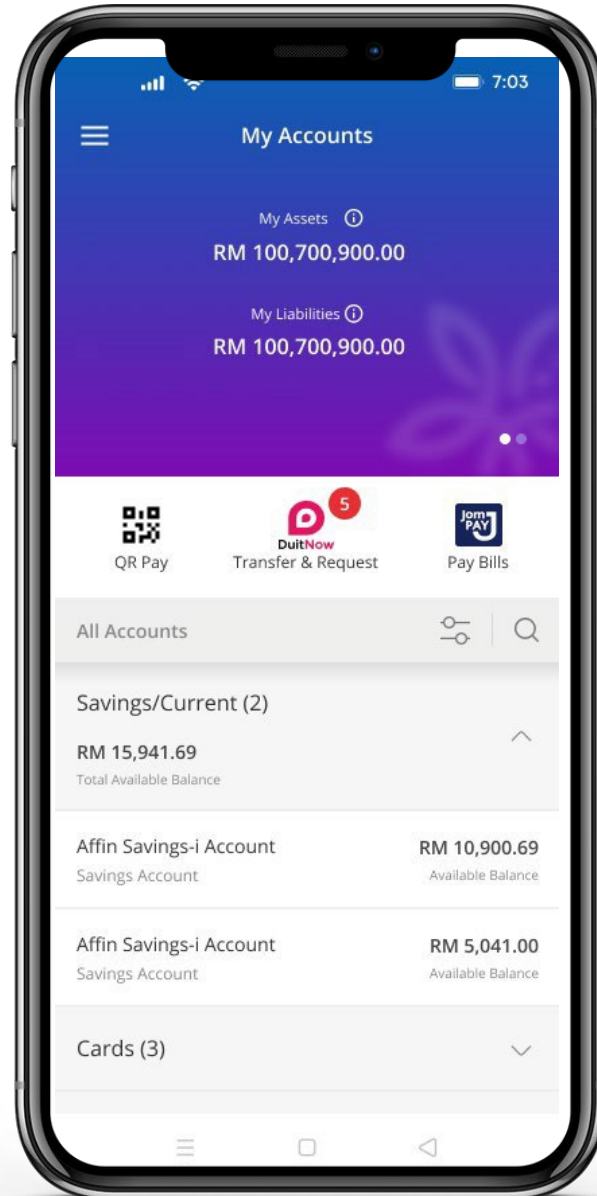
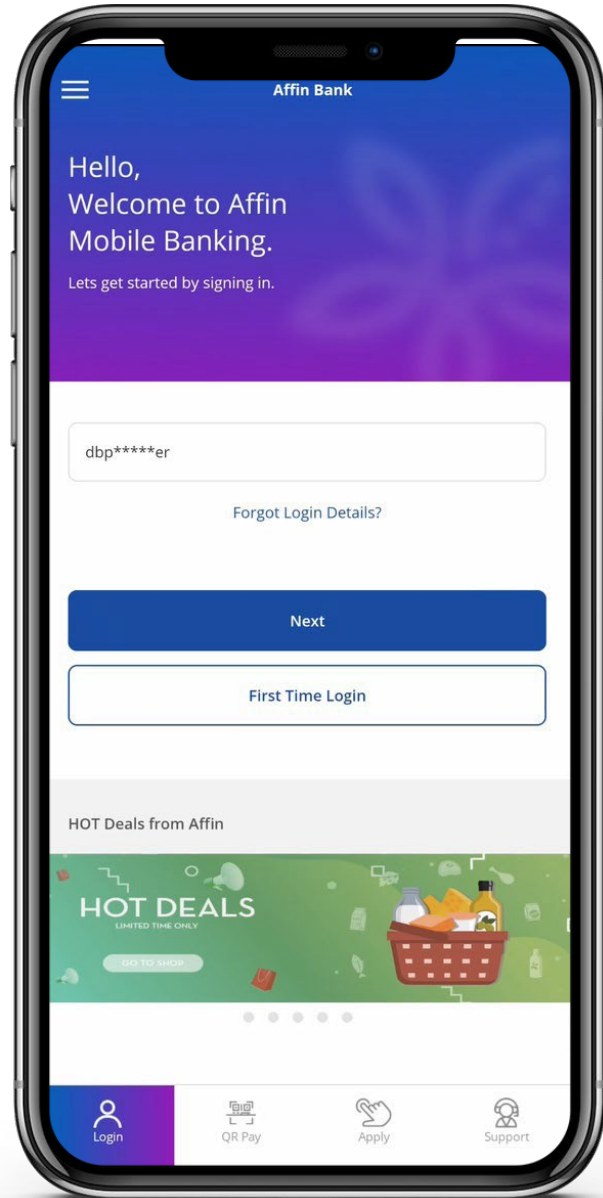


## REPAYMENT ASSISTANCE UPDATE AS OF SEPTEMBER 2022

	SEPTEMBER 2022	
	RM' Mil	%
<b>Corporate Banking</b>		
FAIR	353	2.05%
NRA	29	0.17%
Covid-19 R&R	39	0.23%
<b>Total</b>	<b>420</b>	<b>2.44%</b>
<b>Enterprise Banking</b>		
FAIR	153	2.70%
Covid-19 R&R	14	0.25%
<b>Total</b>	<b>168</b>	<b>2.95%</b>
<b>Community Banking</b>		
FAIR	297	0.86%
NDRP	2	0.01%
URUS	50	0.15%
<b>Total</b>	<b>349</b>	<b>1.25%</b>
<b>Total Loans Under Repayment Assistance</b>	<b>937</b>	<b>1.64%</b>



# ALMOST READY OUR NEW MOBILE BANKING APP



# COMING SOON!





# AFFIN NEW DELIVERY SYSTEM LAUNCHED

**ADS**  
is here.



## Modern Banking Done Right.

We're bringing our branch operations into the future by implementing tools and tech that will enhance the customer experience and make sure that they walk away satisfied with our services.



Cross Selling Opportunities



Straight Through Processing



Digital & Paperless Forms



Shorter customer service turnaround time



## AFFIN Delivery System (ADS)

A sophisticated teller system designed to speed up the efficiency of financial transactions made at our branches.



# 2022: AFFIN'S RAM RATING OUTLOOK UPGRADED TO **STABLE**

**AA3** **STABLE**



14 November 2022

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**RAM Ratings revises outlook on AFFIN Group's AA<sub>3</sub> ratings to stable**

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RAM Ratings has revised the outlook on AFFIN Bank Berhad (the Group) and its banking subsidiaries to stable from negative while reaffirming the AA<sub>3</sub>/P1 financial institution ratings of the entities.

The outlook revision reflects AFFIN Bank's better-than-expected asset quality trends, having weathered the recent pandemic relatively well. We expect the Group's strengthened loss absorption buffers and earlier efforts to tighten underwriting to help cushion potential asset quality deterioration that could arise in the near term.



AFFIN WILL BE INCLUDED ON 30 NOVEMBER 2022



AFFIN Bank included in MSCI Global Small Cap Index, first time since listing

Highlight (Updated)

### Affin Bank, Farm Fresh among five added to MSCI Global Small Cap Index, while six removed

Justin Lim / theedgemarkets.com  
November 11, 2022 21:45 pm +08



MALAYSIA COUNTERS				BURSA MALAYSIA COUNTERS				BURSA MALAYSIA COUNTERS						
Bur	Sell	S/C	Vol	Counter	B/C	Bur	Sell	S/C	Vol	Counter	B/C	Bur	Sell	S/C
51	4.85	4.13	28	01GUM	186	.965	.970	68	2441	JHOTIN	385	1.64	1.1	
30	3.15	3.24	98	50IGUPLAST	38	.685	.690	31	2841	JHOTIN-MA	160	.328	.3	
58	.288	.295	112	01HALEX	178	.640	.668	918	01JTIAGA		135	2.83	2.1	
80	.278	.488	566	01HARTA	145	7.29	7.38	481	704IKETINAIN		25	.358	.3	
5	.325	.328	159	100IHARTA-MA	18	3.28	3.37	28	01KIALIN		188	.348	.3	
8	.278	.588	5	420IHARVEST	1192	.225	.238	4898	1158IKIALIN-MA		388	.858	.8	
5	.888	.288	5	01HARVEST-MA	78	.148	.145	1516	01KIANJOO		732	3.12	3.1	
5	.938	.948	298	01HARVEST-MB	388	.135	.148	65	1478IKIPHIN		188	1.25	1.1	
2	2.71	2.72	619	01HEVEA	124	1.18	1.19	288	3854IKINSTEEL		2619	1.158	1.1	
5	.198	.288	1828	5314IHEVEA-MB	164	.425	.498	1	356IKKB		28	2.66	2.8	
5	.345	.358	189	01HEXZA	178	.655	.668	448	68IKKN		4991	.435	.44	
5	.855	.878	638	181IHIAIPEX	993	.758	.755	788	4638IKOM-MA		2494	.128	.12	
1	1.31	1.32	282	01HIAIPEX-MA	688	.385	.318	1278	1363IKOBAY		68	.725	.98	
5	.298	.388	58	1928IHIDI	18	2.14	2.15	238	43631IKOMARK		58	.598	.61	
5	.468	.465	288	01HIDI	18	1.64	1.65	58	1391IKOSSAM		976	4.88	4.8	
5	.788	.718	58	01HIDI	18	.488	.988	18	01KPNMR		88	.248	.368	
5	.468	.465	288	01HIDI	18	.85	.388	238	18IKSENG		7	7.88	7.85	
5	.998	1.83	148	488IH	18	.35	.148	29	01KSSC		188	.385	.488	
5	.25	1.38	258	2567IH	18	.35	.148	29	351IKYN		67	.968	1.88	
5	.88	2.89	28	381HA	18	.35	.218	4428	5852ILAFMSTIA		33	8.96	8.97	
5	.58	.598	28	01HA	18	.115	1686		288ILBALUN		2397	.555	.568	
5	.28	6.48	44	171IM	18	.188	.435		01LCTH		1962	.285	.225	
5	1.25	1.731	59241IM	18	.35	1.28	4		01LEONFB		788	.455	.465	
5	.875	.58	581IM	18	.48	1.41	5		01LENEKO		1928	.165	.178	
5	1.38	188	81IM	18	.385	.398	1748		1548ILIONCOR		2481	.888	.885	
5	.388	158	81IM	18	.26	.188	.185	2688	01LIONCOR-MB		6758	.828	.838	
5	.358	.69	81IM	18	.35	1.72	1.73	128	188ILIONDIV		5828	.198	.195	
5	.855	1812	61	81IM	18	.885	.898	1288	285ILIONIND		588	.715	.728	
5	1.85	188	81IM	18	.185	.118	6642		1842ILSTEEL		188	.265	.288	
5	.488	168	81IM	18	.838	.835	1598		5288ILUSTER		1828	.885	.898	
5	.888	1858	81IM	18	.145	.155	2497		1158ILUSTER-MA		1751	.845	.858	
5	.248	364	81IM	18	.415	.458	161		01LUSTER-MB		1881	.845	1888	
5	.895	1985	81IM	18	.188	.168	38		01LYSAGIT		1881	.845	1888	

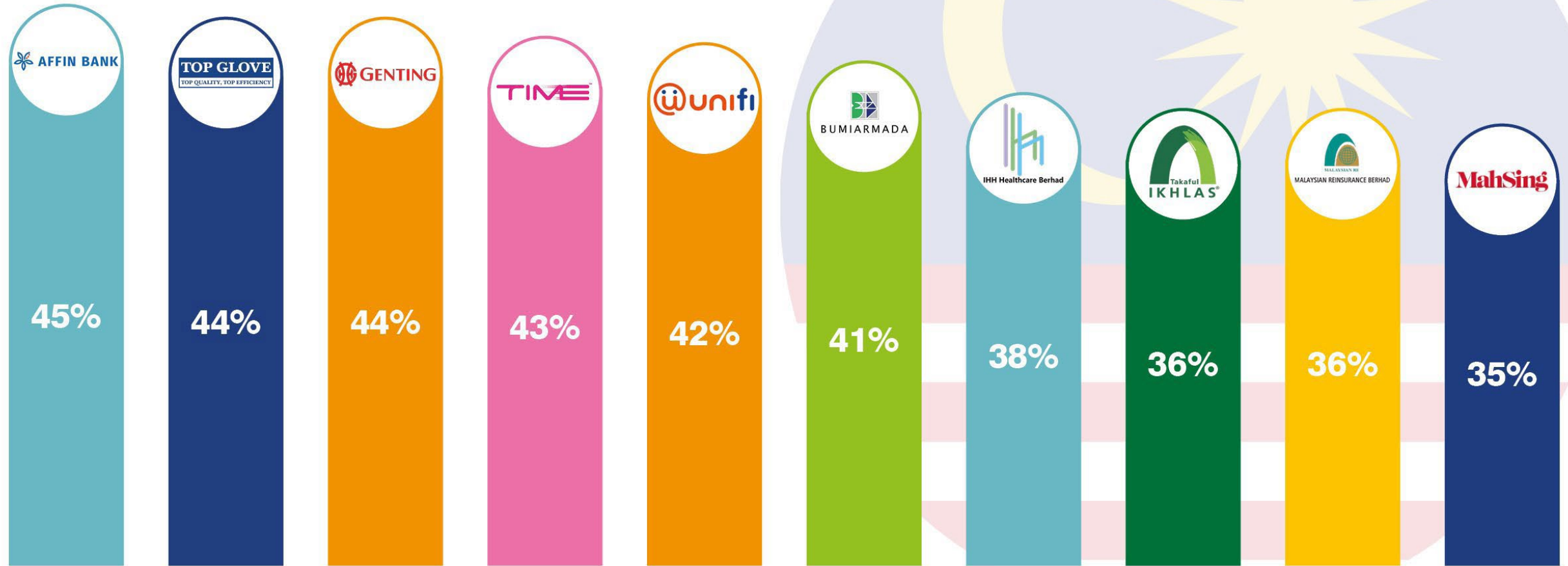


KUALALUMPUR (Nov 11): Affin Bank Bhd, Farm Fresh Bhd, Lingkaran Trans Kota Holdings Bhd (Litrak), PMB Technology Bhd and Sam Engineering & Equipment (M) Bhd will be added to the MSCI Global Small Cap Index, Malaysia, following MSCI Inc's November 2022 semi-annual index review.



# 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).





## AIM22 REPORT CARD

	3Q22	AIM22	
Loan Growth	16.6%	12.0%	✓
Net Interest Margin	2.01%	2.04%	✓
Cost to Income Ratio	63.2%	55.0%	✗
Gross Impaired Loan	1.91%	2.50%	✓
Loan Loss Coverage	112%	90%	✓
Loan Loss Reserve	150%	130%	✓



## KEY TAKEAWAYS

- Focusing on the digitalisation of the Bank e.g. **Affin New Delivery System (ADS)** rolled out in July 2022 cutting down onboarding times from 45 minutes to 5 minutes.
- We are excited with our soon to be new **Mobile Banking App** at its final stages of testing, that will enable us to expand our CASA Franchise.
- Build up of reserves to strengthen the Bank with **LLC at 112%, LLR at 150%, Capital at 16% and GIL ratios at 1.91%**.
- RAM Ratings has upgraded our rating from Negative to **STABLE** on 14 November and inclusion into the MSCI Small Cap Index on 30 November.
- **Highest dividend of RM500 million (11.1% Dividend Yield)** declared to reward our shareholders for their support and loyalty in the Bank's metamorphosis journey.

# END OF PRESENTATION

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**+6019-233-6888**