

always about **you**



FY2022 RESULTS (update)

INVESTOR PRESENTATION

APRIL 2023



Audited and Signed PAT Year 2022 Up 107% YoY to RM1.2B

- The Group have considered all events that have occurred subsequent to 31 December 2022 and have decided that it would be prudent to take in additional provision for the Group amounting to RM173.0 million;
- The decision was made in accordance with the MFRS 110 “Events after the Reporting Period” and in consultation with the external auditors and Bank Negara Malaysia;
- The additional provision has minimal impact on the Group’s capital position and further strengthened its Loan Loss Coverage and Loan Loss Reserve.

The impact on the Group’s PBT and Profit After Tax (“PAT”) as per below:

(RM’m)	Reported	Revised	Variance	Variance (%)
Group PAT	1,325.1	1,203.4	121.7	(9.2%)



Revised Key Financial Ratios

Group	Reported (%)	Revised (%)
ROE	12.60	11.49
GIL	1.97	1.97
LLC	109.03	123.80
LLR	150.00	164.77
CET 1	15.62	15.60
Credit Cost	0.66	0.97
Dividend Payout Ratio	51.0	56.0

There will be no change to the proposed final dividend of 7.77 sen per share announced previously on 27 February 2023.



Revised Income Statement

RM Million	Quarter		QoQ	YTD		YoY
	3Q22	4Q22	(%)	FY21	FY22	(%)
Net Interest Income	268.0	267.4	(0.2)	893.2	1,023.4	14.6
Income from Islamic Banking Business	190.3	184.7	(2.9)	549.5	688.3	25.3
Other operating Income	1,164.3	115.0	(90.1)	798.5	1,585.6	98.6
<i>of which :</i>						
<i>Net Fee and Commission Income</i>	<i>80.5</i>	<i>62.5</i>	<i>(22.4)</i>	<i>638.8</i>	<i>427.4</i>	<i>(33.1)</i>
<i>Net Gains on Financial Instruments</i>	<i>13.3</i>	<i>28.9</i>	<i>117.3</i>	<i>122.5</i>	<i>62.2</i>	<i>(49.2)</i>
<i>Other Income</i>	<i>1,070.5</i>	<i>23.2</i>	<i>(97.8)</i>	<i>37.2</i>	<i>1,096.0</i>	<i>2,846.2</i>
Net Income	1,622.6	566.7	(65.1)	2,241.2	3,297.3	47.1
Operating Expenses	(383.6)	(343.0)	(10.6)	(1,353.6)	(1,417.4)	4.7
Pre Provisions Operating Profit (PPOP)	1,239.0	223.7	(81.9)	887.6	1,879.9	111.8
Allowances for Impairment Losses	(316.0)	(153.2)	(51.5)	(222.7)	(507.1)	127.7
Share of results of a Joint Venture & an Associate	(4.7)	(16.5)	251.1	45.4	8.6	(81.0)
Zakat	(2.0)	(2.0)	-	(6.4)	(4.5)	(29.8)
Profit Before Taxation	916.3	52.0	(94.3)	703.9	1,376.8	95.6
Profit Before Taxation (BAU)	169.6	255.0	(50.4)	703.9	803.5	14.1
Profit Before Taxation (BAU excluding AHAM profit)	155.5	255.0	(64.0)	547.1	720.5	31.7
Taxation	(39.7)	(35.4)	(10.8)	(123.6)	(173.4)	40.4
Profit After Taxation	876.6	16.6	(98.1)	580.3	1,203.5	107.4

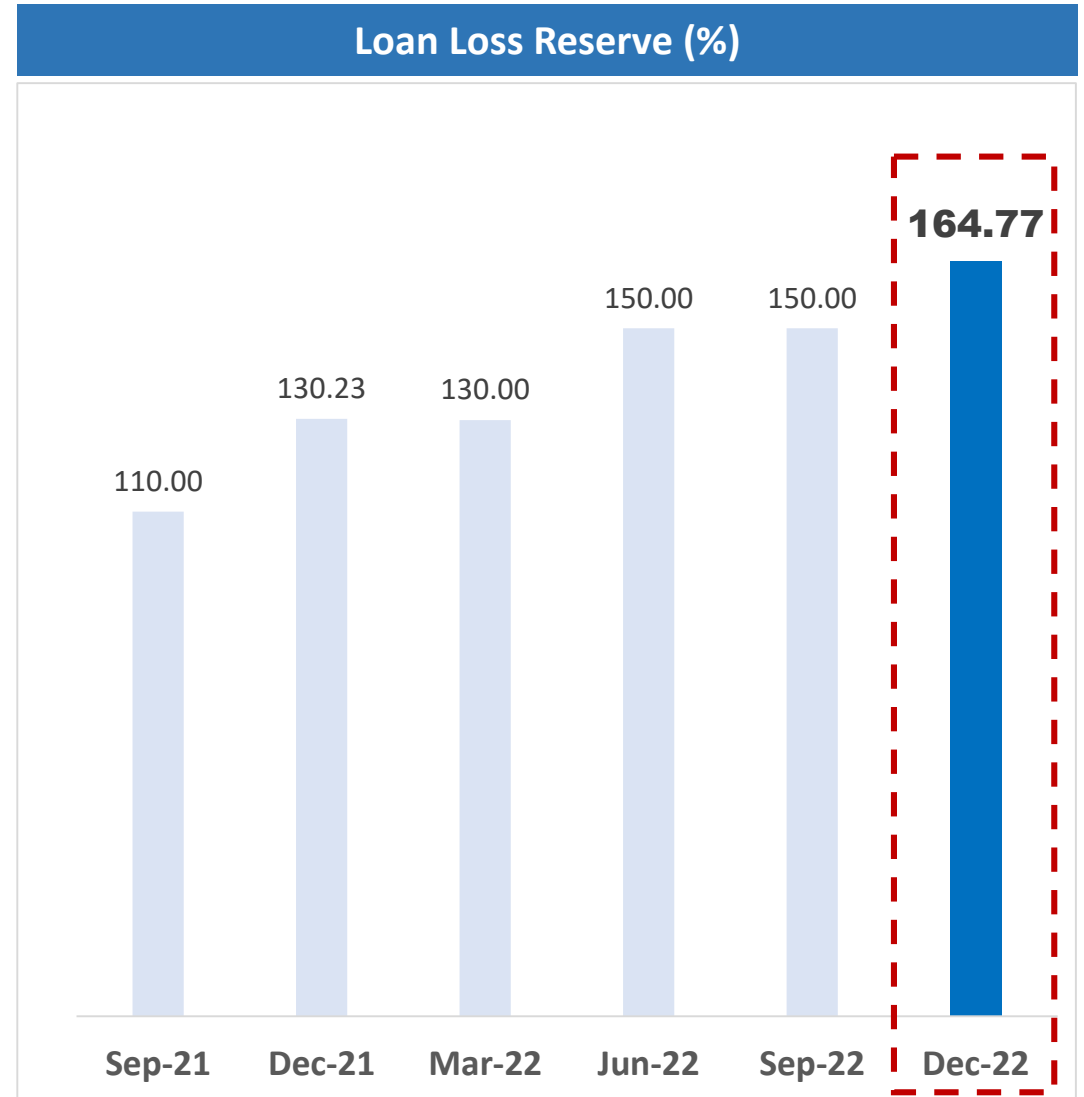
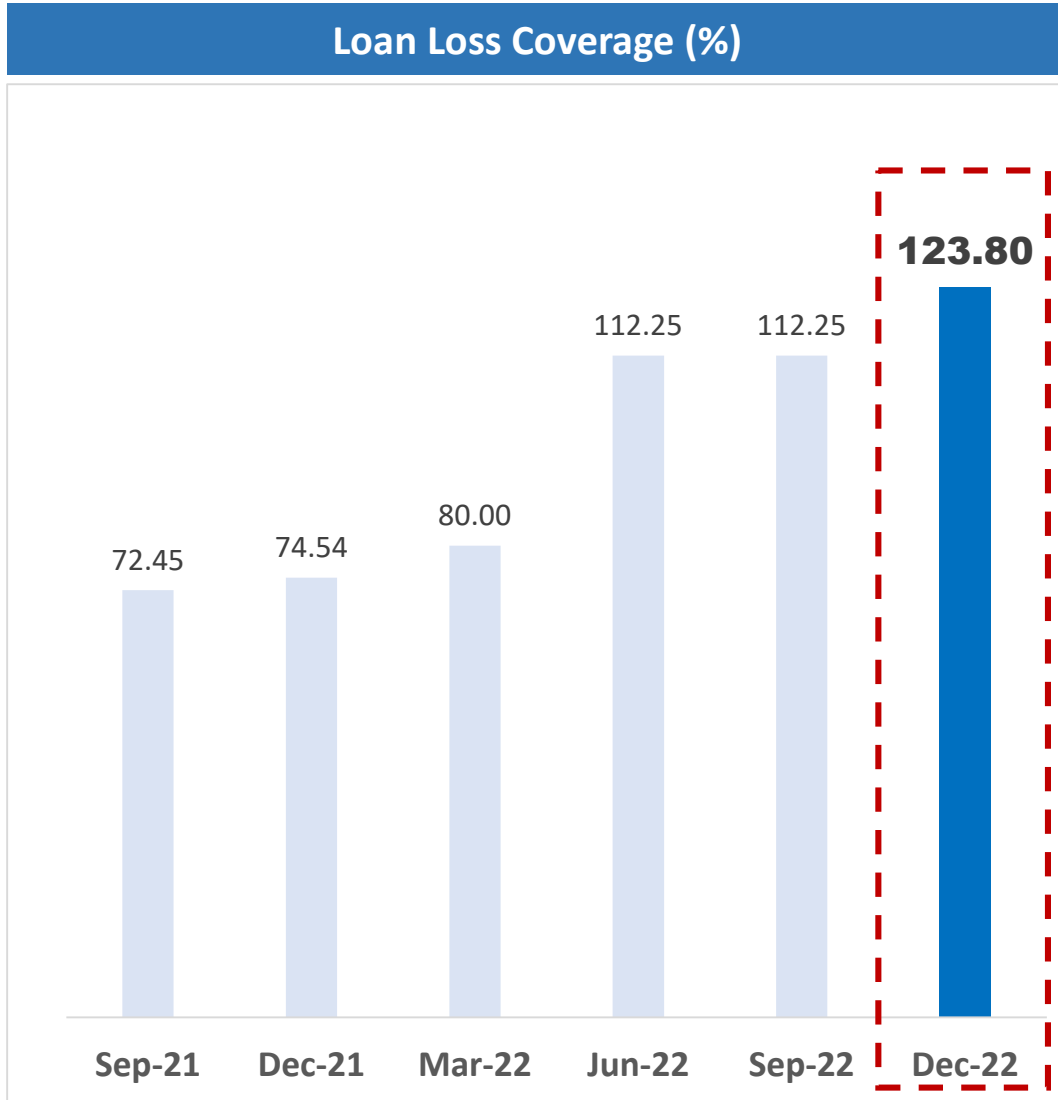


Balance Sheet Highlights

RM Million	Dec-21	Sep-22	Dec-22	QoQ(%)	YoY(%)
Cash & short-term funds	7,564.3	3,857.4	5,205.0	34.9	(31.2)
Financial assets/investment	15,911.4	21,966.8	21,180.1	(3.6)	33.1
Gross loans, advances & financing	51,417.5	57,249.7	59,342.7	3.7	15.4
Less: ECL	(889.4)	(1,186.4)	(1,410.8)	18.9	(58.6)
Other assets	4,425.3	4,791.3	5,803.9	21.1	31.2
Total Assets	78,429.1	86,678.8	90,120.9	4.1	14.9
Deposit from customers	58,794.4	63,959.9	64,995.1	1.6	10.5
Of which : Current Account	10,330.3	9,824.4	11,073.4	12.7	7.2
Savings Account	3,209.8	3,880.1	4,176.8	7.6	30.1
Total CASA	13,540.1	13,704.5	15,250.2	11.3	12.6
Fixed Deposits, NIDs, MMD & CMD	45,254.3	50,255.4	49,744.8	(1.0)	9.9
Deposits & placement of banks & other FIs	2,866.0	7,210.1	8,756.1	21.5	182.7
Other Liabilities	3,531.9	1,665.2	2,137.1	28.3	(18.8)
Borrowings	3,303.1	2,895.4	3,603.8	24.5	9.1
Total Equity	9,933.7	10,948.2	10,628.8	(1.8)	7.0
Total Liabilities & Equity	78,429.1	86,678.8	90,120.9	4.1	15.1

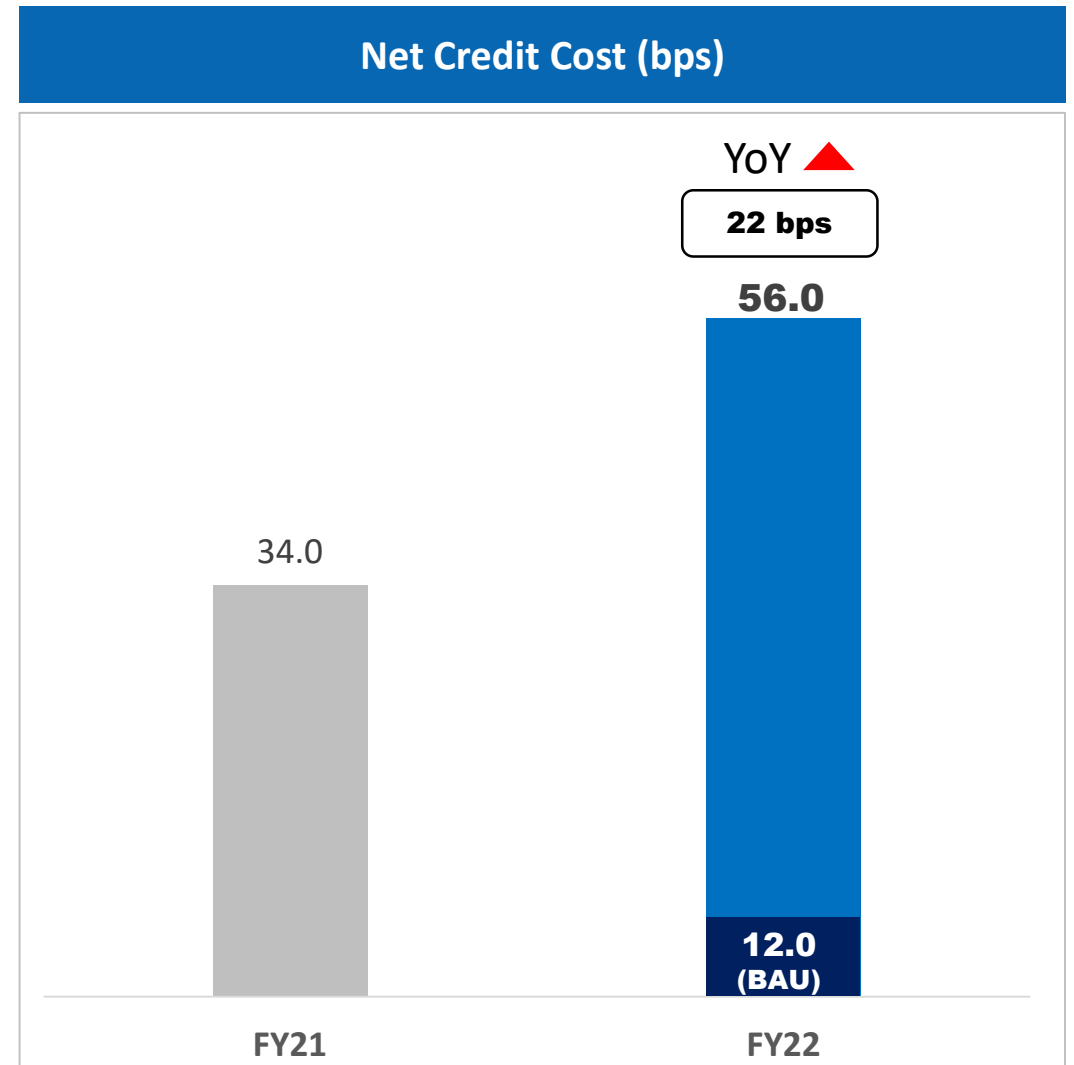
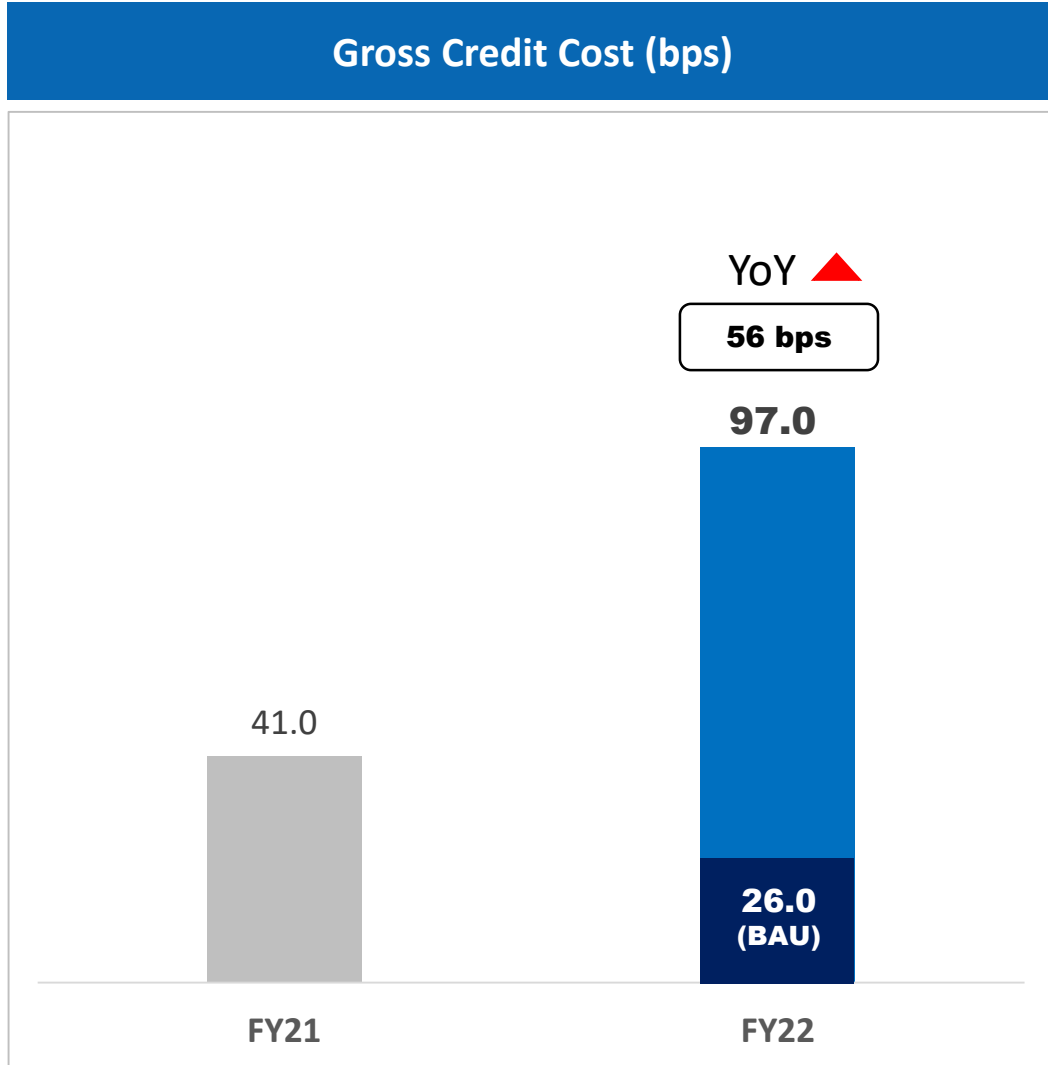


LLC reached 123.8% in FY22





Credit Cost with overlays have increased by 56 bps YoY





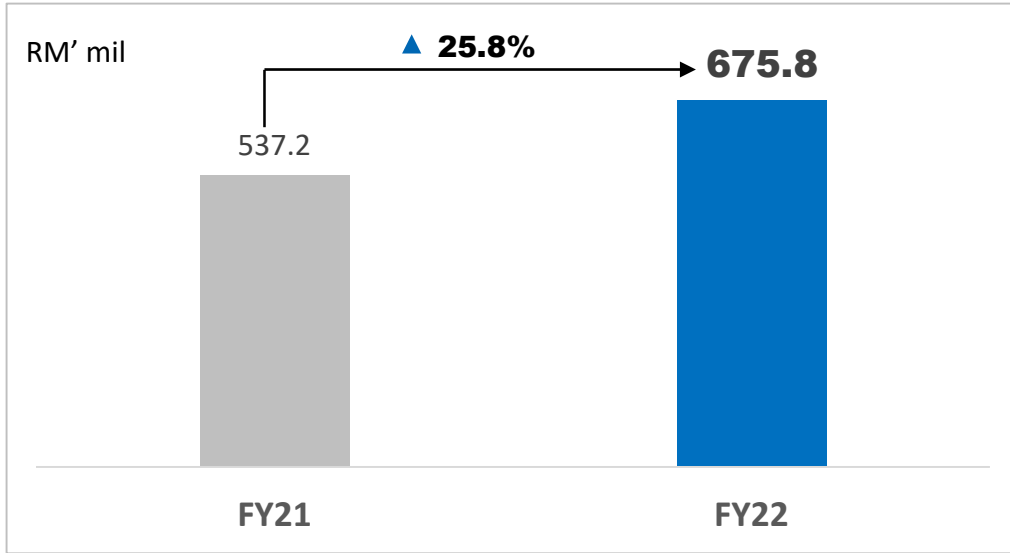
Key Ratios

Ratio (%)	3Q22	4Q22		QoQ Fav/(Adv)	FY21	FY22		YoY Fav/(Adv)
PROFITABILITY								
ROE (Reported)	11.96	5.32	▼	(6.64)	5.42	11.49	▲	6.07
ROE (BAU)	4.79	5.32	▲	0.53	5.42	4.45	▼	(0.97)
ROE (BAU excluding AHAM profit)	4.35	5.32	▲	0.97	4.31	3.80	▼	(0.51)
Net Interest Margin	2.01	2.01	-	-	1.97	2.01	▲	0.04
Cost to Income Ratio (BAU)	64.25	62.55	▼	(1.70)	60.50	62.55	▲	2.05
LIQUIDITY								
CASA Ratio	21.43	23.50	▲	2.07	23.04	23.50	▲	0.46
Liquidity Coverage Ratio	174.10	165.79	▼	(8.31)	177.99	165.79	▼	(12.20)
ASSET QUALITY								
Gross Impaired Loan Ratio	1.91	1.97	▲	0.07	2.54	1.97	▼	(0.57)
Loan Loss Coverage Ratio	112.25	123.80	▲	11.55	72.45	123.80	▲	51.35
Loan Loss Reserve Ratio	150.00	164.77	▲	14.77	130.23	164.77	▲	34.54
CAPITAL RATIOS								
CET 1 Capital Ratio	16.33	15.62	▼	(0.71)	14.20	15.60	▲	1.40
Tier 1 Capital Ratio	17.74	17.01	▼	(0.73)	15.82	16.99	▲	1.17
Total Capital Ratio	20.11	19.39	▼	(0.72)	21.09	19.44	▼	1.65

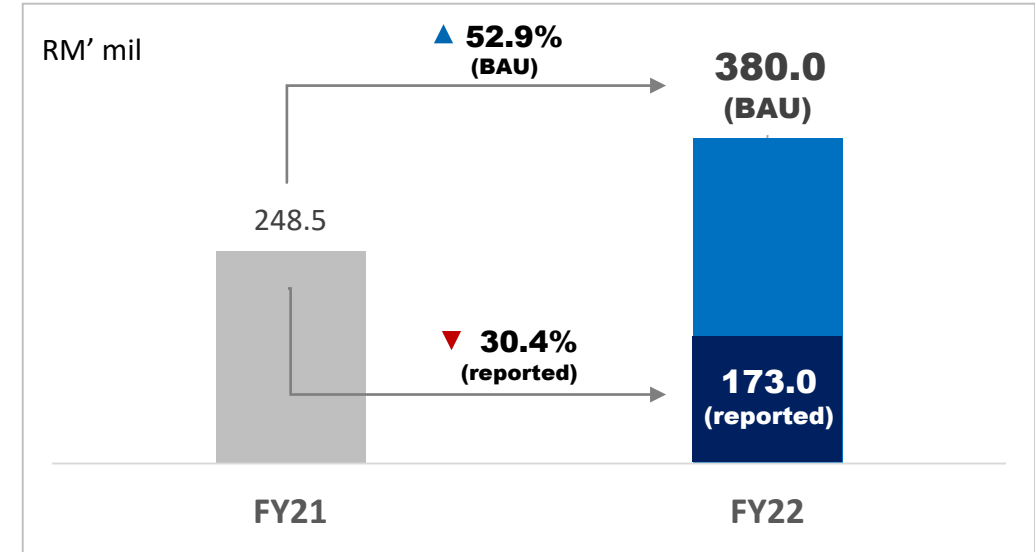


Islamic Bank Performance

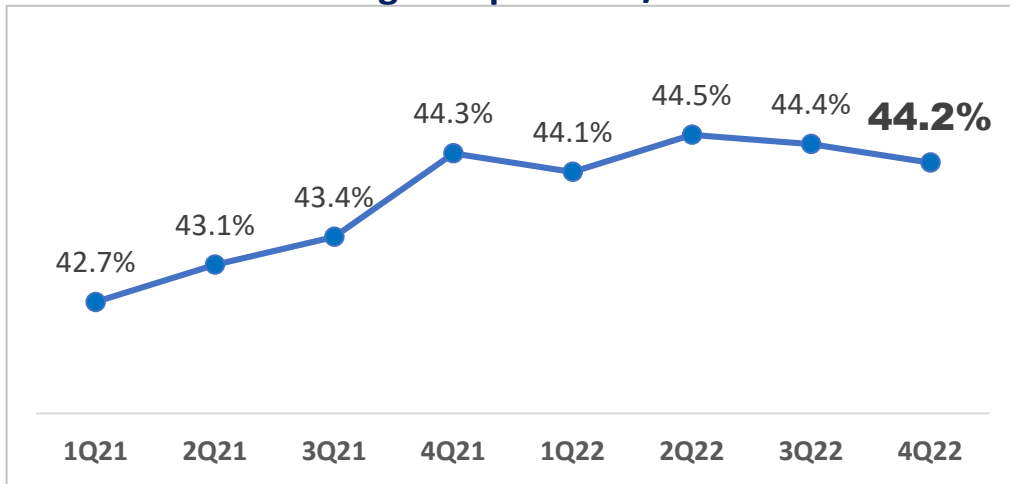
Islamic Income



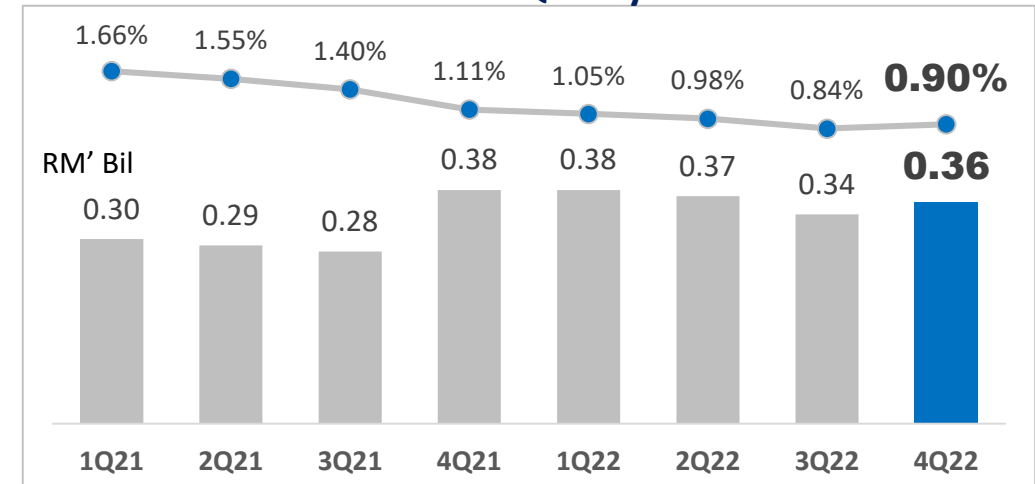
Profit Before Tax



Islamic Financing Composition / Total Gross Loan



Asset Quality





PBT Contribution by Subsidiaries, JV and Associate

Entity / RM Million	Quarter		QoQ		YTD		YoY	
	3Q22	4Q22		%	FY21	FY22		%
Affin Bank (Bank Level)*	(182.9)	103.7	▲	156.7	134.5	52.6	▼	(60.9)
Affin Islamic Bank**	86.0	(60.8)	▼	(170.7)	248.5	172.9	▼	(30.4)
Affin Hwang Investment Bank***	27.7	14.1	▼	(49.2)	101.1	60.6	▼	(40.1)
Affin Hwang Asset Management	14.1	-	▼	(100.0)	156.8	82.9	▼	(47.1)
AXA AFFIN General Insurance	(1.5)	(1.0)	▲	33.3	42.8	23.3	▼	(45.6)
AXA AFFIN Life Insurance	(3.3)	(22.1)	▼	(569.7)	2.6	(14.7)	▼	(665.4)
Consol Adjustment	976.2	18.1	▼	(98.1)	0.5	999.1	▲	>1000
AFFIN Bank Group	916.3	52.0	▼	(94.3)	703.9	1,376.8	▲	95.6
AFFIN Bank Group (BAU excluding AHAM profit)	155.7	52.0	▼	(66.6)	547.1	720.5	▲	31.7

*Overlays taken in 3Q22 at ABB to push our LLC to 112.25%.

**Overlays taken in 4Q22 at AiBB.

***Exclude gain of divestment of AHAM at AHIB entity level.



In Conclusion

- Additional provision secures Affin Group against future headwinds in 2023.
- Stronger LLC & LLR with no change in GIL.
- Minimal capital impact with sufficient room to grow.
- 2023 focus will be on growing high quality assets and fee income businesses.
- The Bank is tapering its loan growth in preparation for a global economic slowdown.

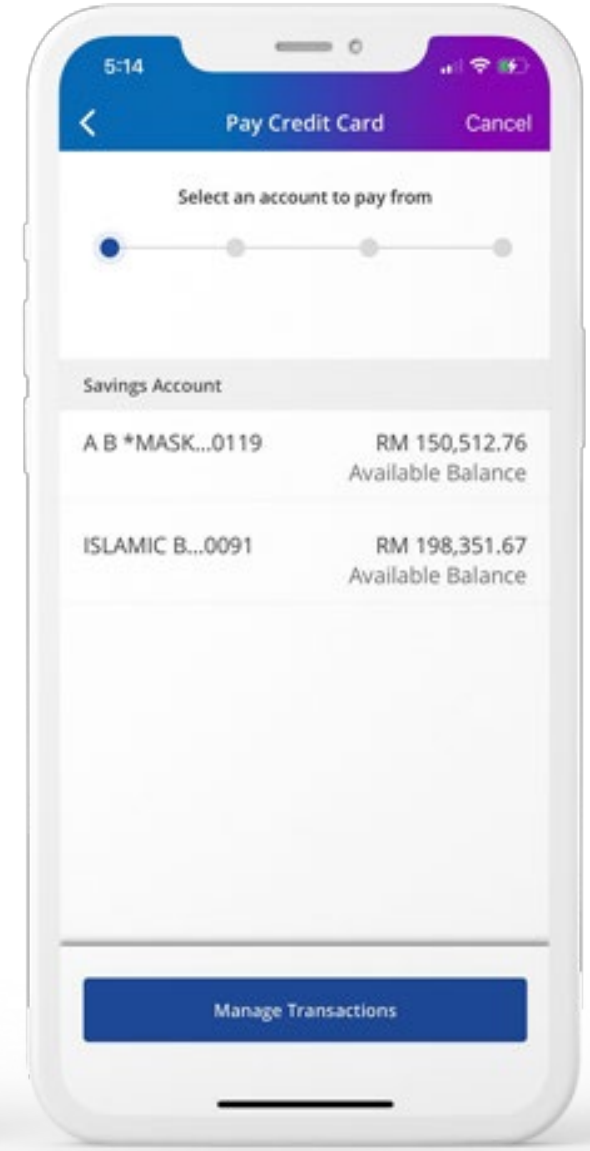
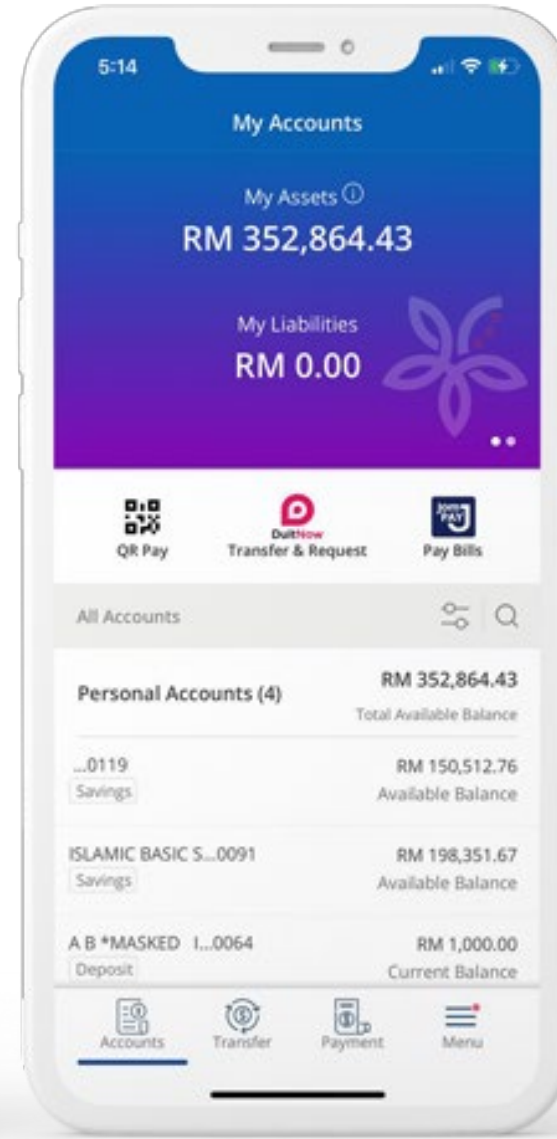
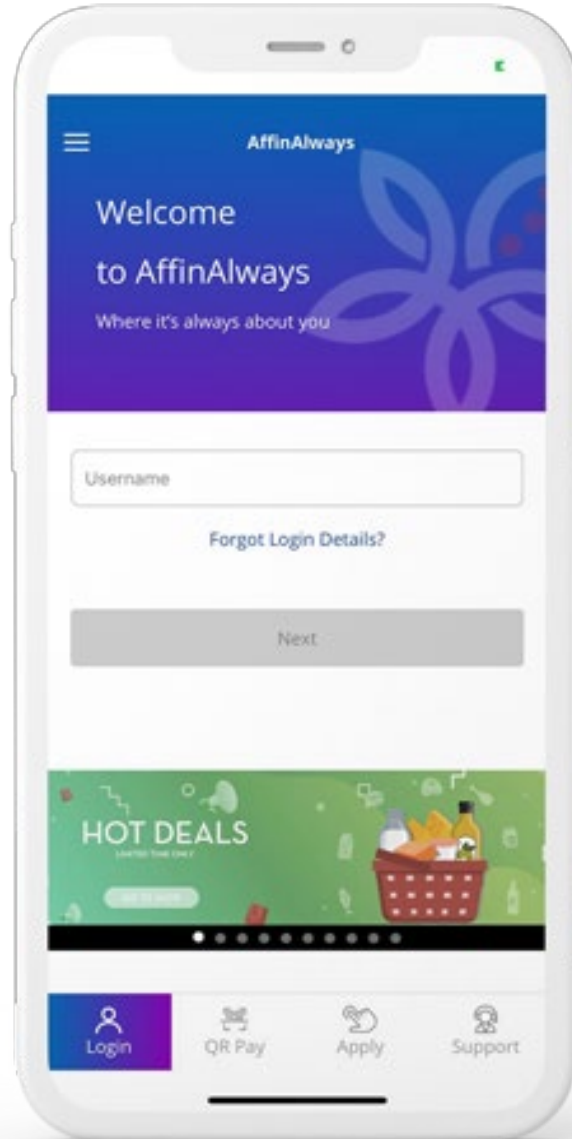
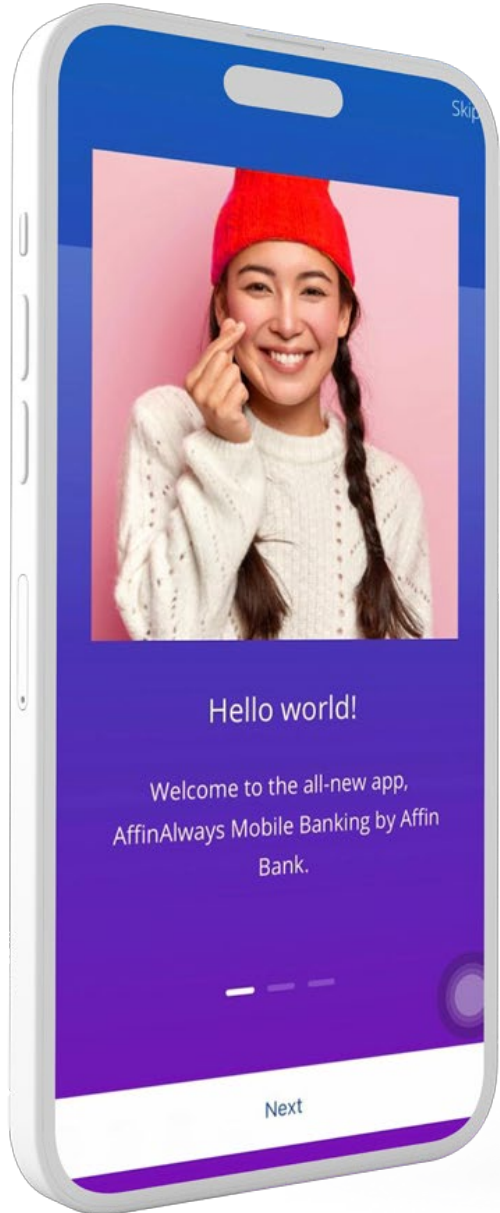


Budget FY2023

	Actual FY22	Budget FY2023
Loan Growth	15.4%	12.0%
NIM	2.01%	2.11%
CIR	62.6%	57.5%
Gross Credit Cost	56bps 26bps (BAU)	30bps
ROE / PBT (RM)	4.45% (BAU) 803.5m (BAU)	7.0% 1,000m
Gross Impaired Loan	1.97%	1.90%
Loan Loss Coverage	123.8%	100%-110%
ESG Financing Target	6.7%	7.5%



OUR NEW MOBILE BANKING APP COMING IN JUNE 2023





FY2022 RESULTS

INVESTOR PRESENTATION



Key Performance Highlights (1/2)

PROFITABILITY

- **RM1,376.8 million PBT in FY22** vs RM703.9 million in FY21, **YoY increase of 95.6%** on the back of stronger NII (+14.6% YoY) and the gain on divestment of AHAM.
- **Normalised PBT (BAU)** stood at **RM803.5 million in FY22**, YoY increase of **14.2%**.
- **Net income of RM3,297.3 million in FY22**, YoY increase of 47.1% as compared to RM2,241.2 million in FY21.
- Cost to Income ratio (BAU) of **62.55%** for **FY22** as compared to 60.50% in FY21, YoY increase of 2% growth.
- ROE was **11.49% in FY22 (ROE 4.45% (BAU))** as compared to 5.42% in FY21.

ASSET QUALITY

- **Significant improvement in Gross Impaired Loan (GIL) ratio to 1.97% in FY22** from 2.54% in FY21, a reduction of 0.57% YoY, as maintaining asset quality remained a key focus for the Group.
- **Loan Loss Coverage** reached **123.8% in FY22** as compared to 72.5% in FY21.



Key Performance Highlights (2/2)

LIQUIDITY

- **CASA balance improved to RM15.3 billion in FY22**, an increase of **13.3% YoY** as compared to RM13.5 billion in FY21.
- **LCR stable at 165.8% in FY22** (vs 178.0% in FY21).

LOANS

- **Gross Loans growth** has outperformed expectation with growth of **15.4% YoY to RM59.3 billion in FY22** vs RM51.4 billion in FY21.

CAPITAL ADEQUACY

- Resilient CET-1 capital ratio **increased by 140 bps to 15.60%** (FY21: 14.20%).
- Tier-1 capital ratio **increased by 117 bps to 16.99%** (FY21: 15.82%).
- Total capital ratio of **19.44%**, a **decrease by 165 bps** (FY21: 21.09%).

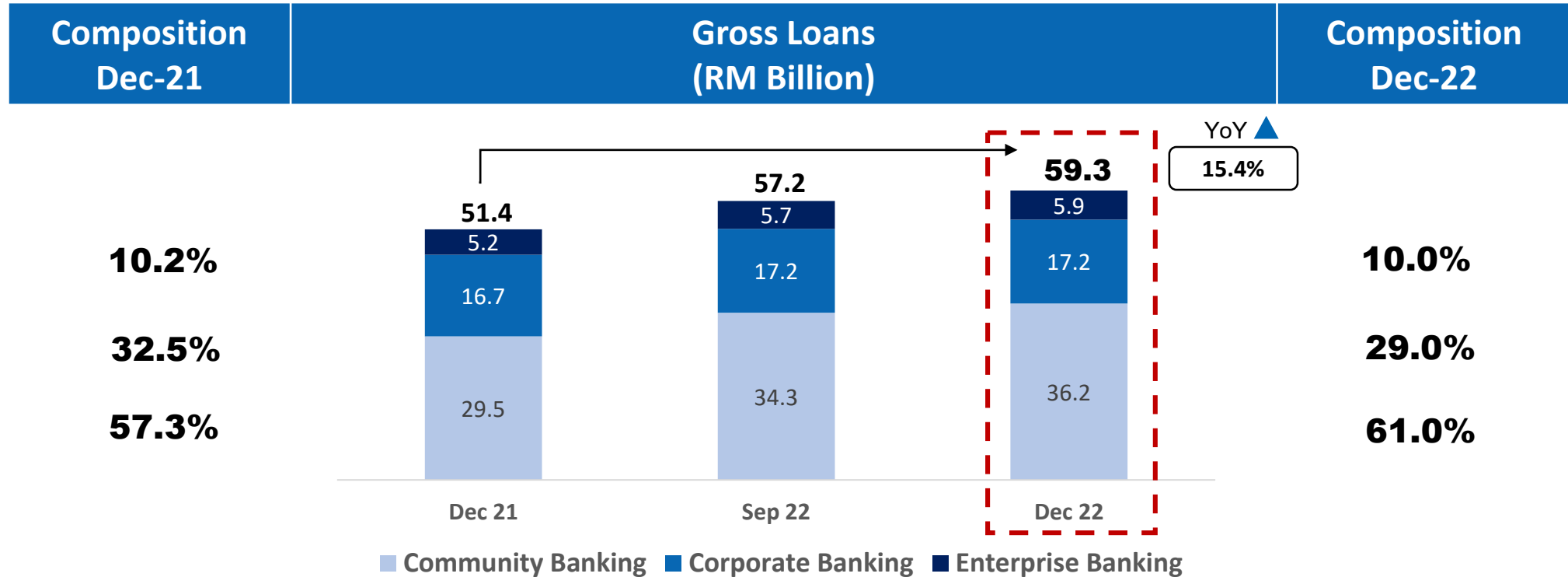


Balance Sheet Highlights

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Less: ECL	(889.4)	(1,186.4)	(1,410.8)	18.9	(58.6)
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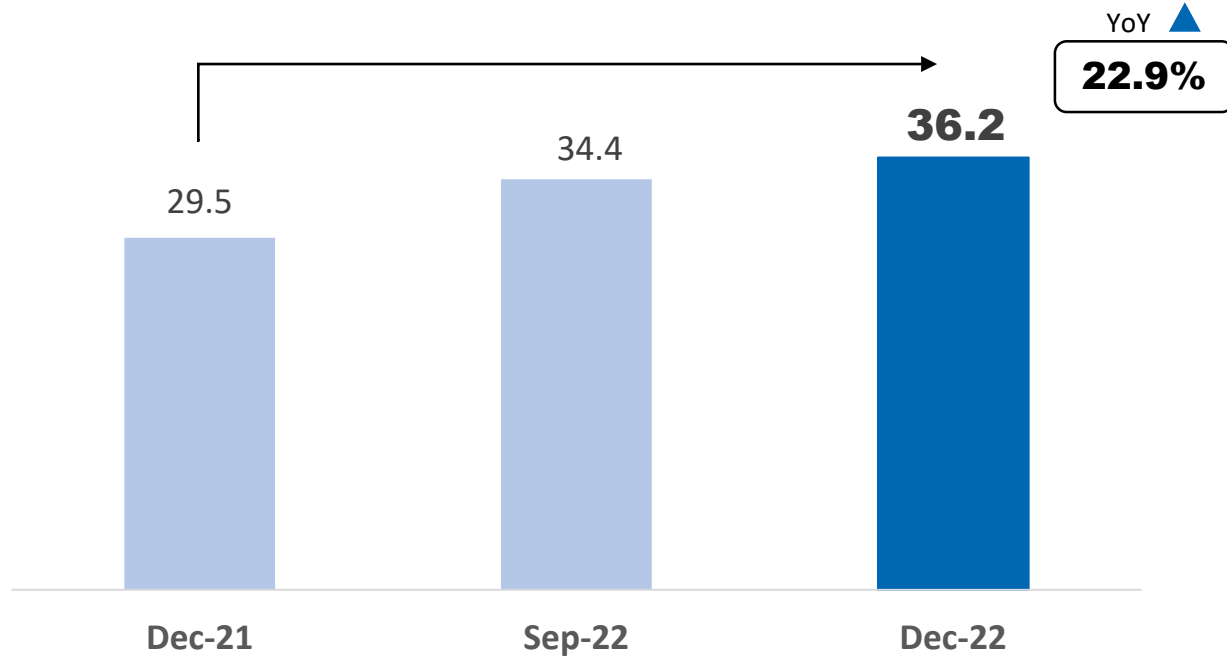
Community and Enterprise Banking Franchise Contribute 71% of Loan Portfolio



RM Billion	Dec-21	Sep-22	Dec-22	QoQ (%)	YoY (%)
Community Banking	29.5	34.3	36.2	5.3	22.9
Corporate Banking	16.7	17.2	17.2	0.0	2.9
Enterprise Banking	5.2	5.7	5.9	4.7	13.3
TOTAL	51.4	57.2	59.3	3.7	15.4



Community Banking: Gross Loans

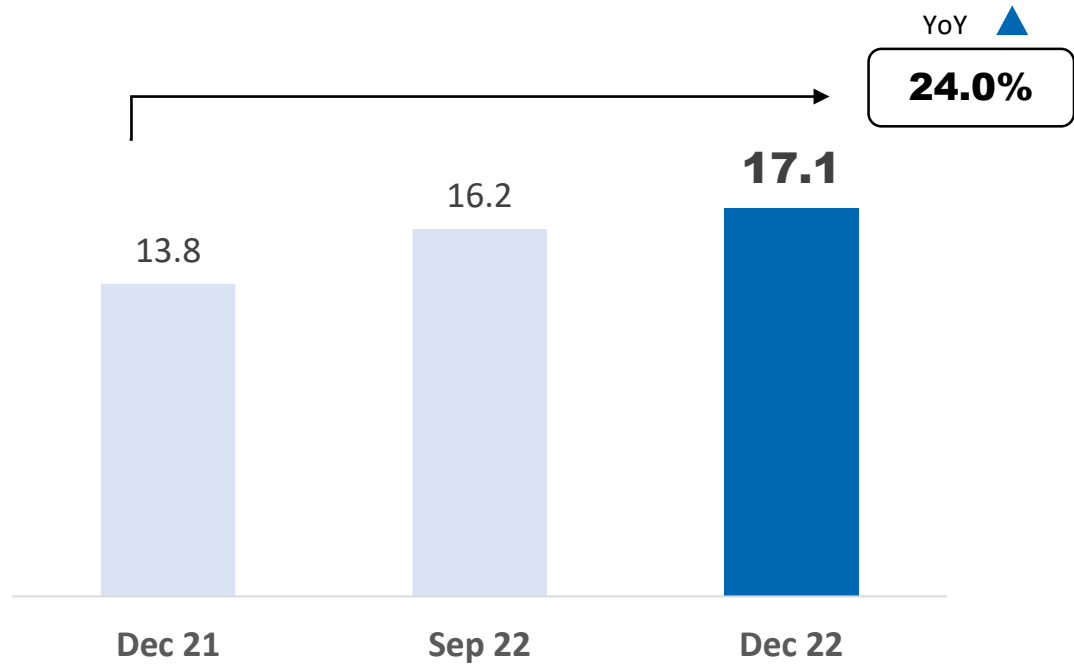


RM Billion	Dec-21	Sep-22	Dec-22	QoQ (%)	YoY (%)
Mortgage	13.8	16.2	17.1	5.6	24.0
Hire Purchase	11.5	12.7	13.2	3.9	14.9
Credit Card	0.3	0.3	0.4	11.7	38.1
ASB	0.8	1.0	1.1	7.3	38.4
Personal and Other Loans/Financing	3.2	4.2	4.5	7.8	41.5
TOTAL	29.5	34.4	36.2	5.3	22.9



Community Banking: Partnering with Top Developers

Mortgage Loans (RM Billion)



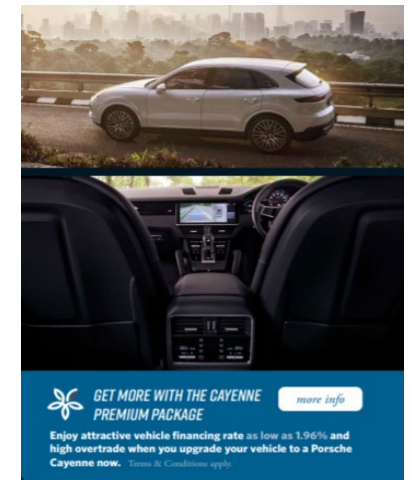
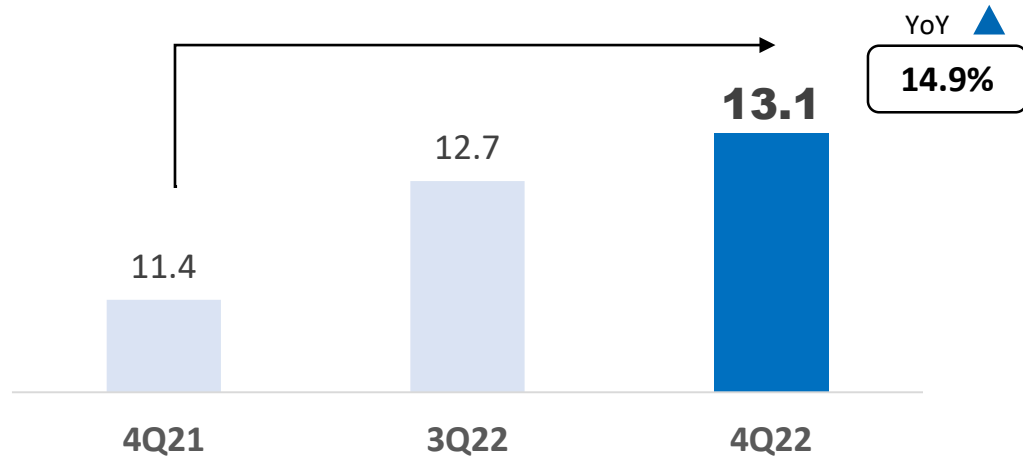
RM Billion	%	Dec-21	Dec-22	YoY (%)
Primary	69.4	9.08	12.07	32.68
Secondary	17.4	2.39	2.93	22.68
Others	13.2	2.29	2.10	-8.75
Total	100	13.76	17.10	24.03



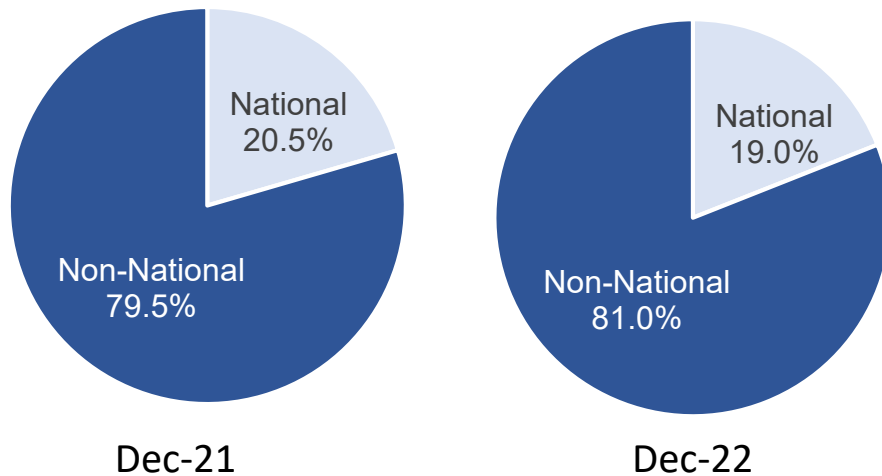


Community Banking: Hire Purchase

Hire Purchase Loans (RM Billion)



HP Portfolio Composition (%)



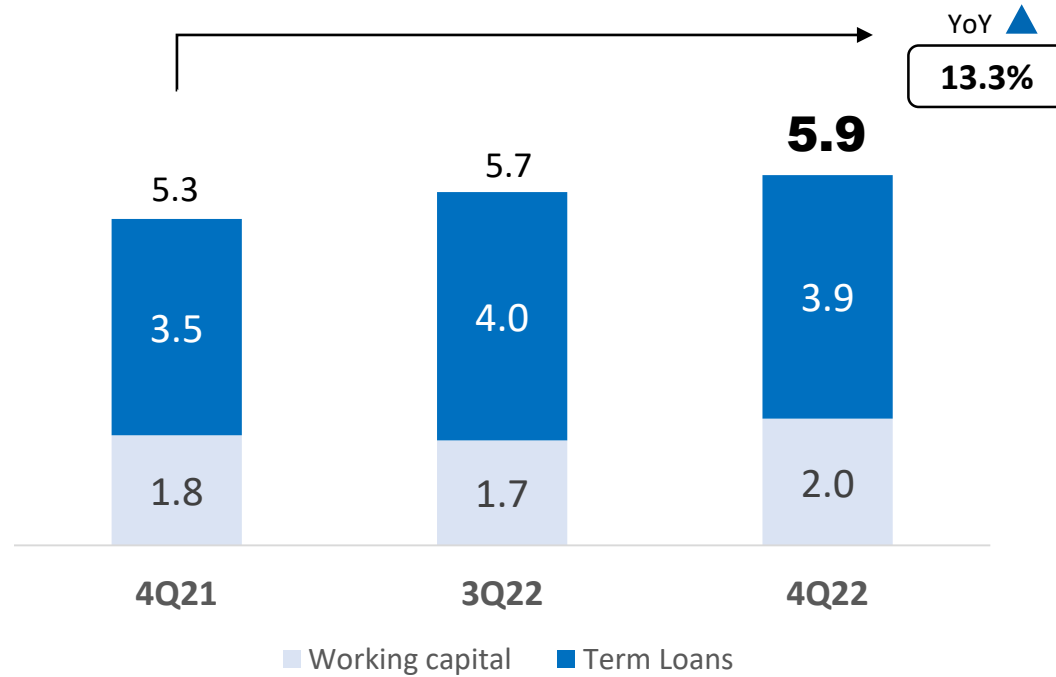
- Non-national makes (e.g. Toyota, Honda, Mazda, Mercedes Benz, BMW) constitute 81% of HP Portfolio in Dec 2022.

RM Billion	%	Dec-21	Dec-22	YoY (%)
National cars	19.0	2.34	2.49	6.5
Non-National cars	81.0	9.10	10.65	17.1
Total	100	11.44	13.14	14.9



Enterprise Banking: Gross Loans

Gross Loans (RM Billion)

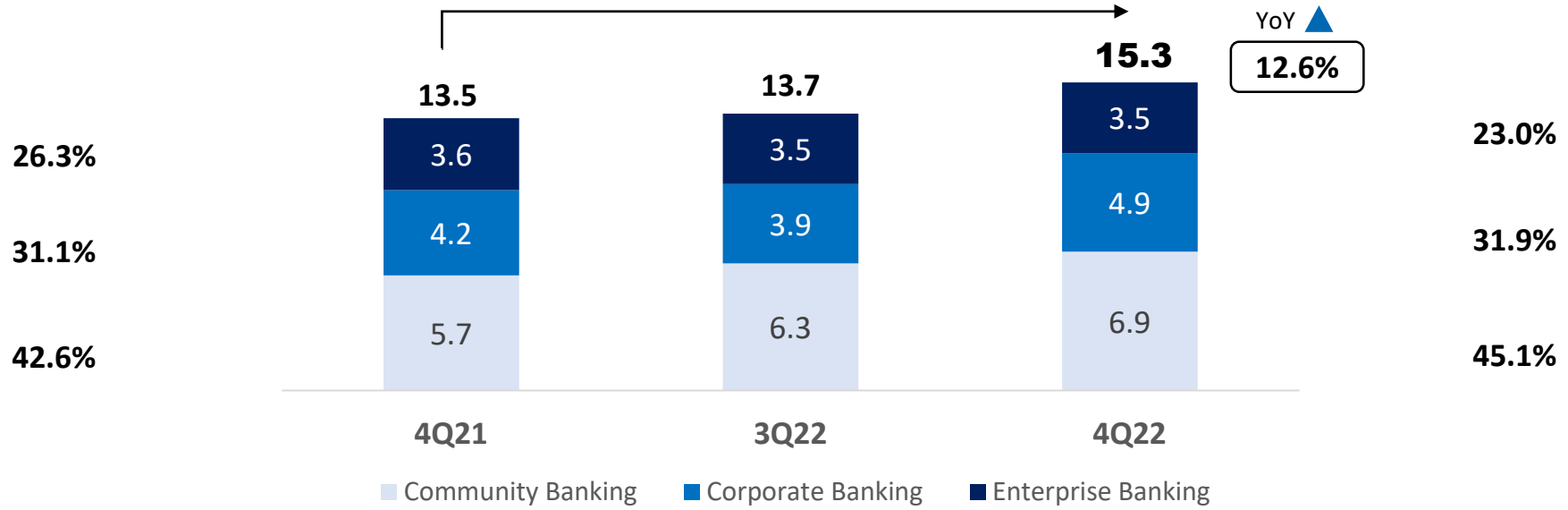


	Dec-21	Sep-22	Dec-22	QoQ (%)	YoY (%)
Working capital	1.8	1.7	2.0	20.9	15.2
Term Loans	3.5	4.0	3.9	(2.1)	12.4
Total	5.3	5.7	5.9	4.7	13.3



Focusing on Building Casa Franchise

Composition Dec-21	CASA (RM Billion)	Composition Dec-22
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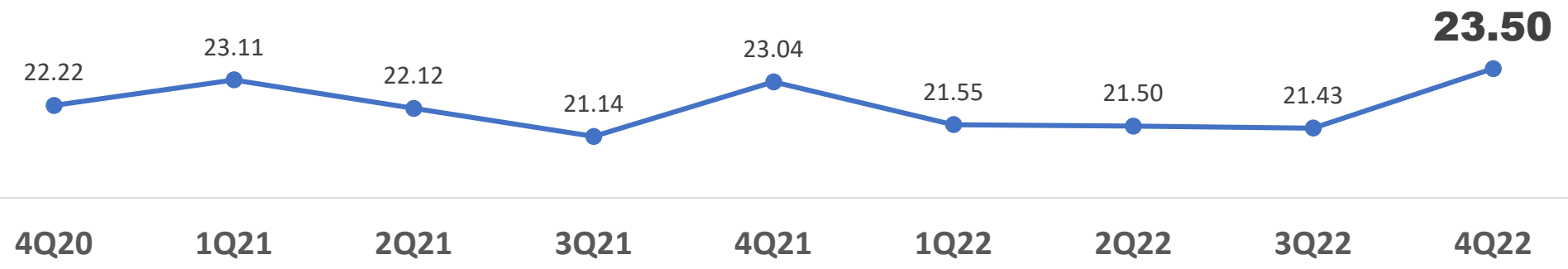


26.3%
31.1%
42.6%

23.0%
31.9%
45.1%

Community Banking Corporate Banking Enterprise Banking

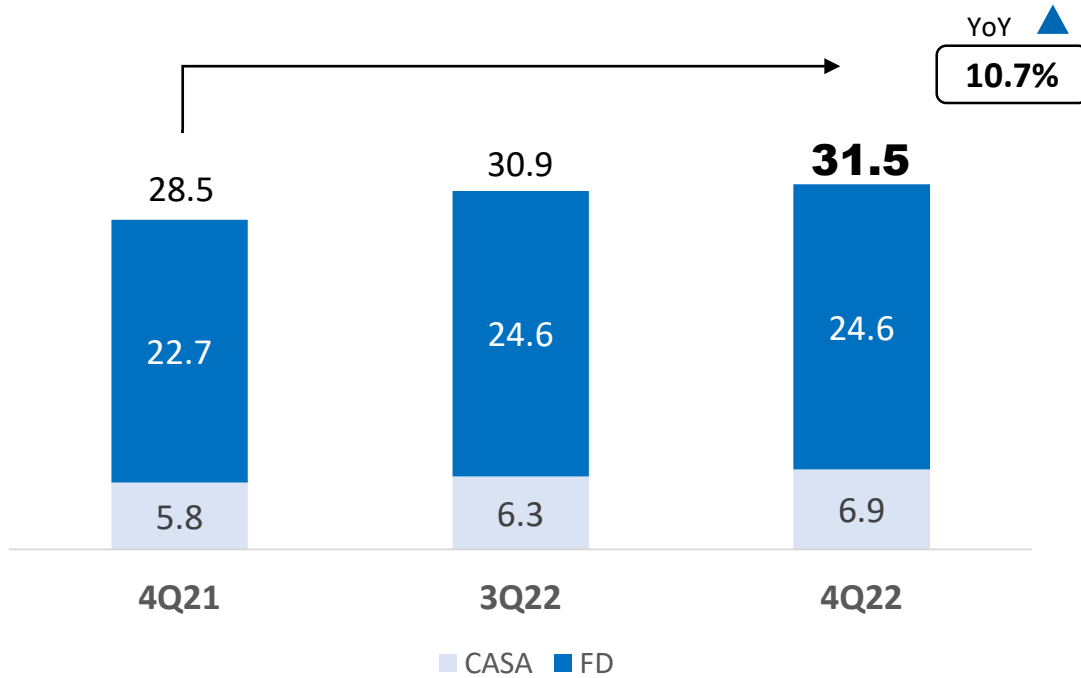
CASA Ratio (%)





Community Banking: Deposits

Deposits (RM Billion)



	Dec-21	Sep-22	Dec-22
CASA Ratio	20.27%	20.35%	21.89%

YEAR OF WINNINGS WITH AFFIN

Grand Prize x1
BMW i7

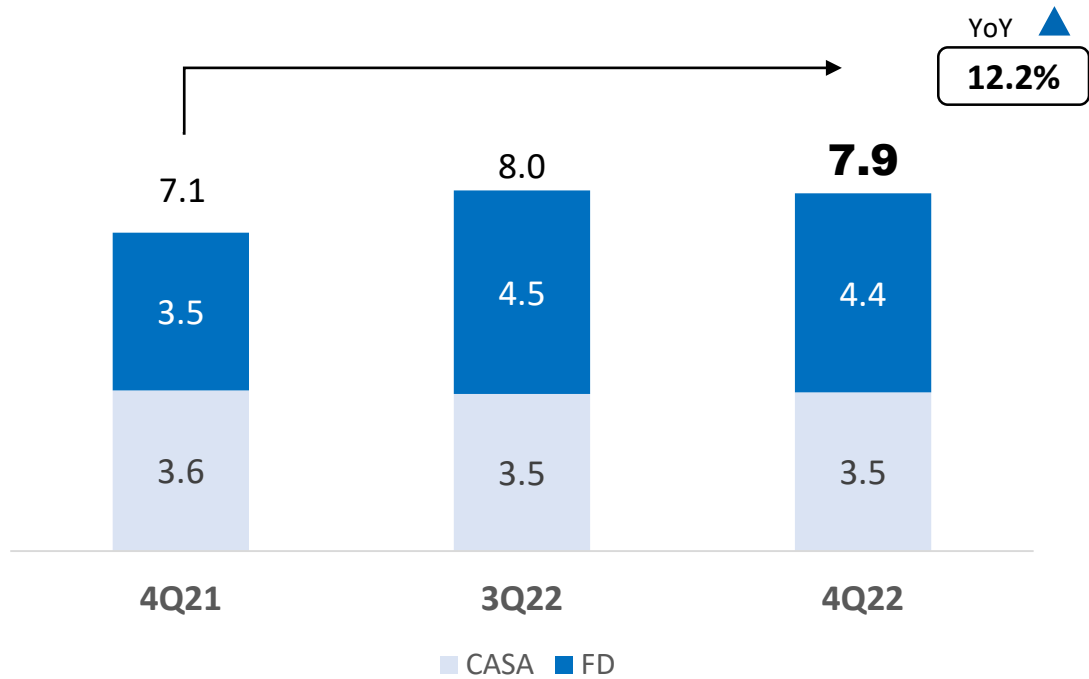
Campaign Period: 3 January 2023 - 31 December 2023

Terms and conditions apply. Member of PIDM



Enterprise Banking: Deposits

Deposits (RM Billion)



	Dec-21	Sep-22	Dec-22
CASA Ratio	50.42%	43.55%	44.39%

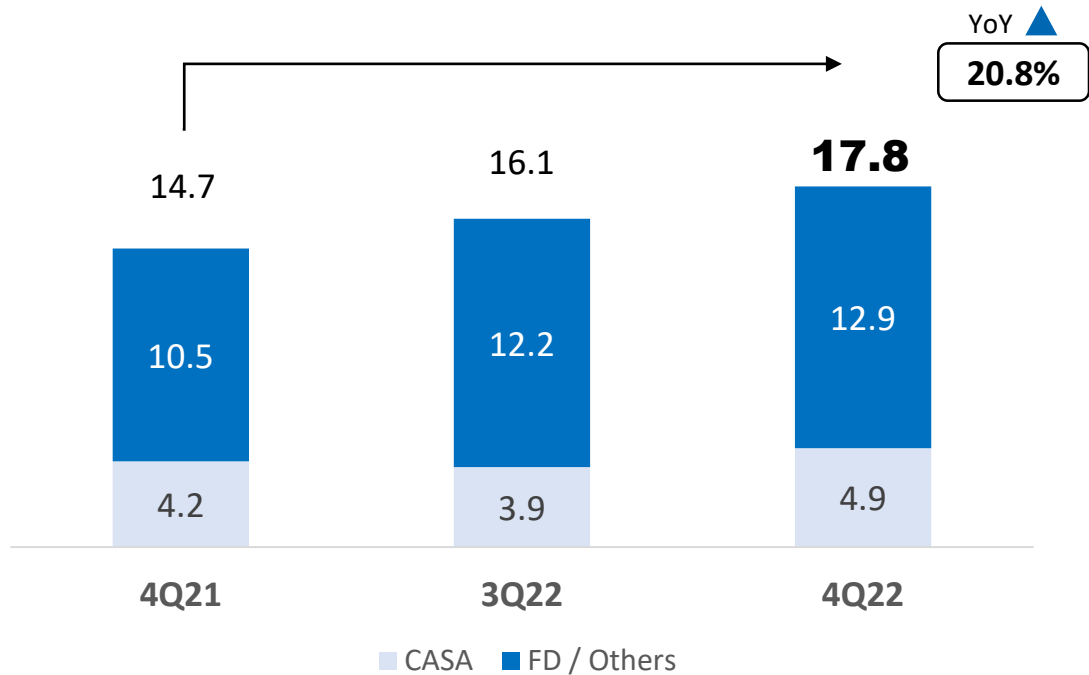


Most Innovative New SME Product of the Year 2022 from International Finance Awards 2022



Corporate Banking: Deposits

Deposits (RM Billion)



	Dec-21	Sep-22	Dec-22
CASA Ratio	28.69%	24.37%	27.42%

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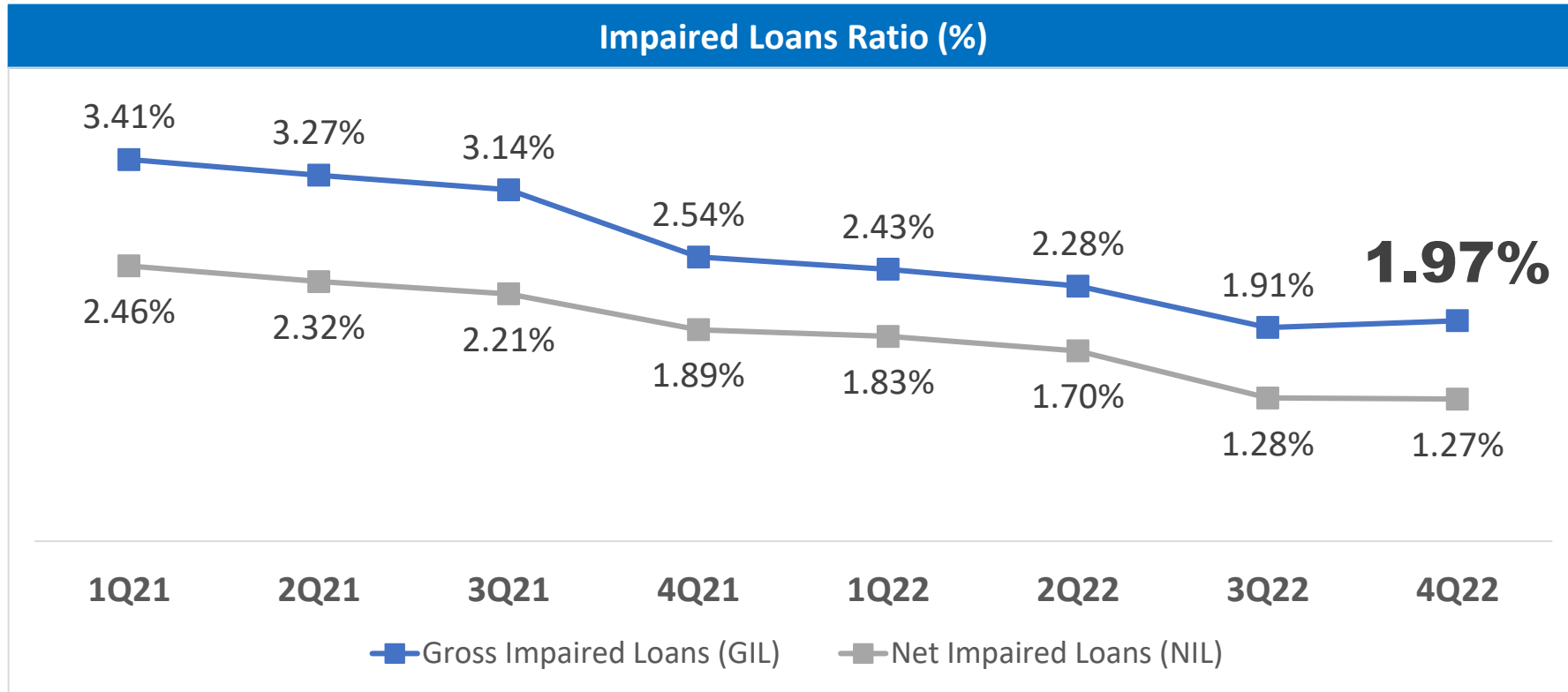
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Keeping Impaired Loan Ratio below 2%



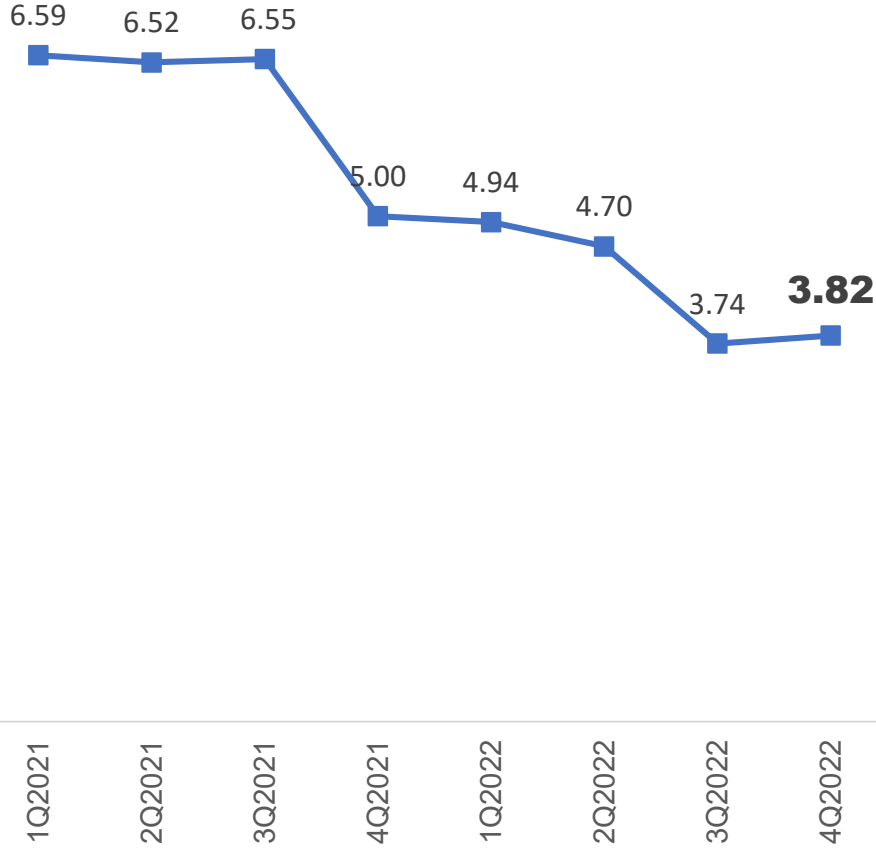
- GIL ratios improved to 1.97% in 4Q22 vs 2.54% 4Q21
 - NIL ratio at 1.27% in 4Q22 vs 1.89% in 4Q21.
- Recoveries YTD22 at RM314.3m, 4Q22 at RM96.2m



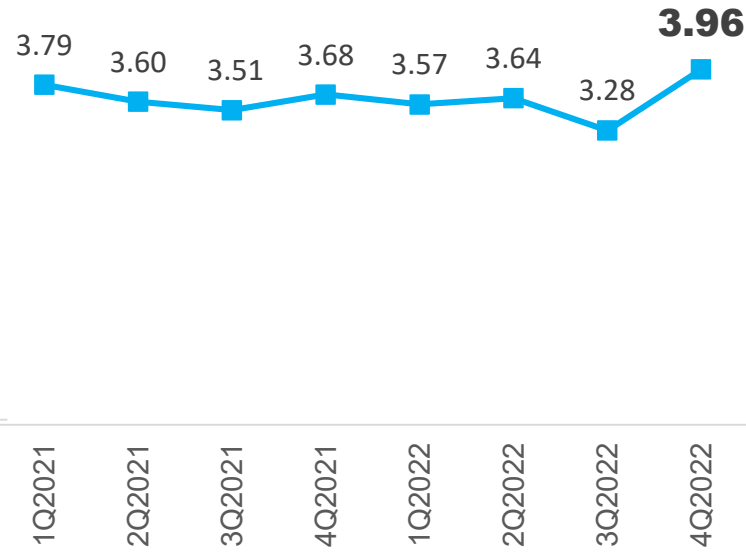
Continuous improvement in Enterprise and Community Banking

Gross Impaired Loans Ratio (%)

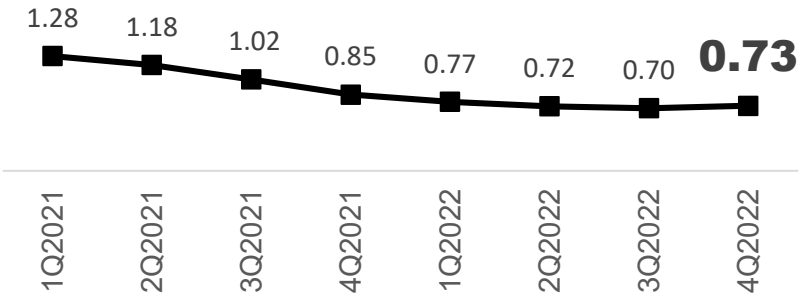
Corporate



Enterprise

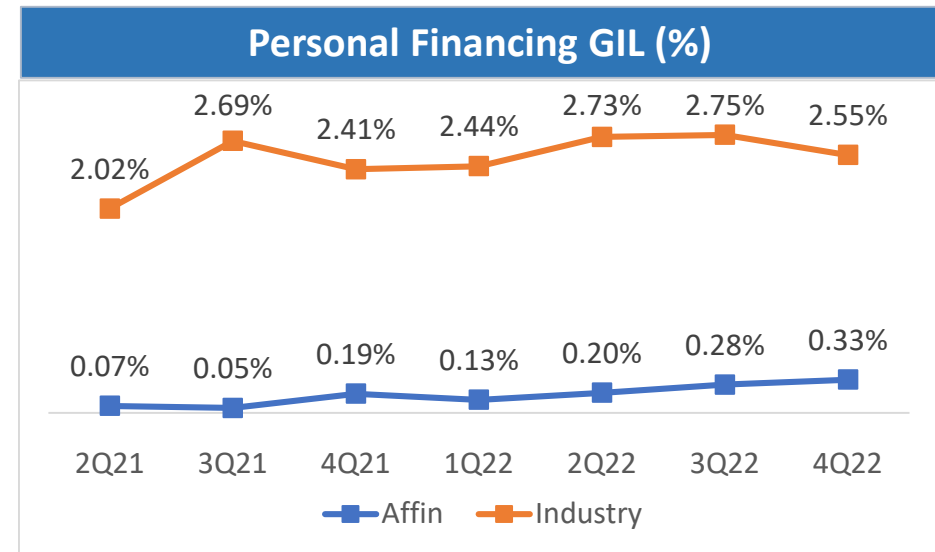
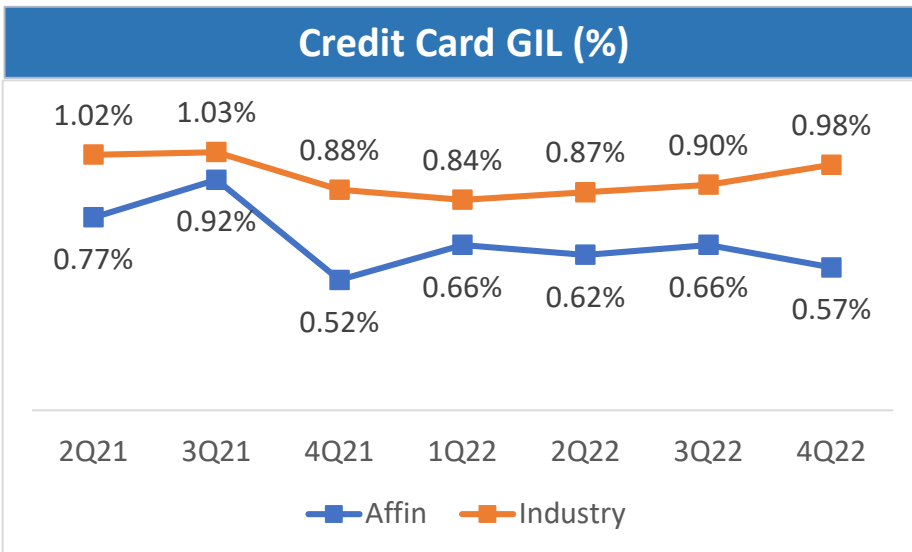
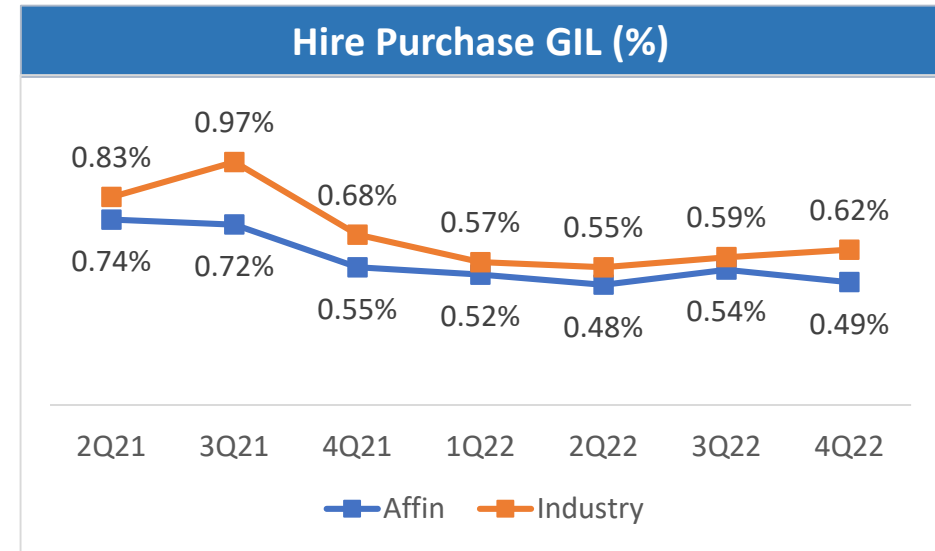
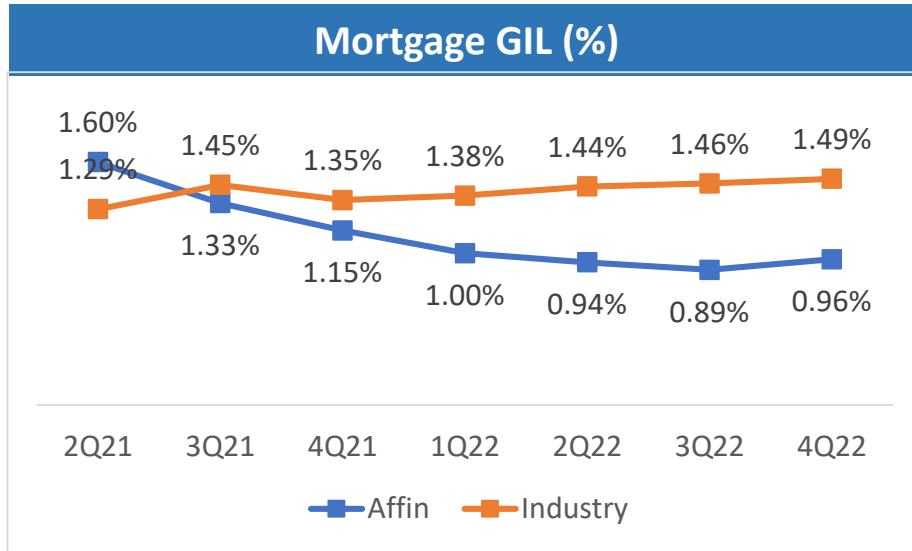


Community



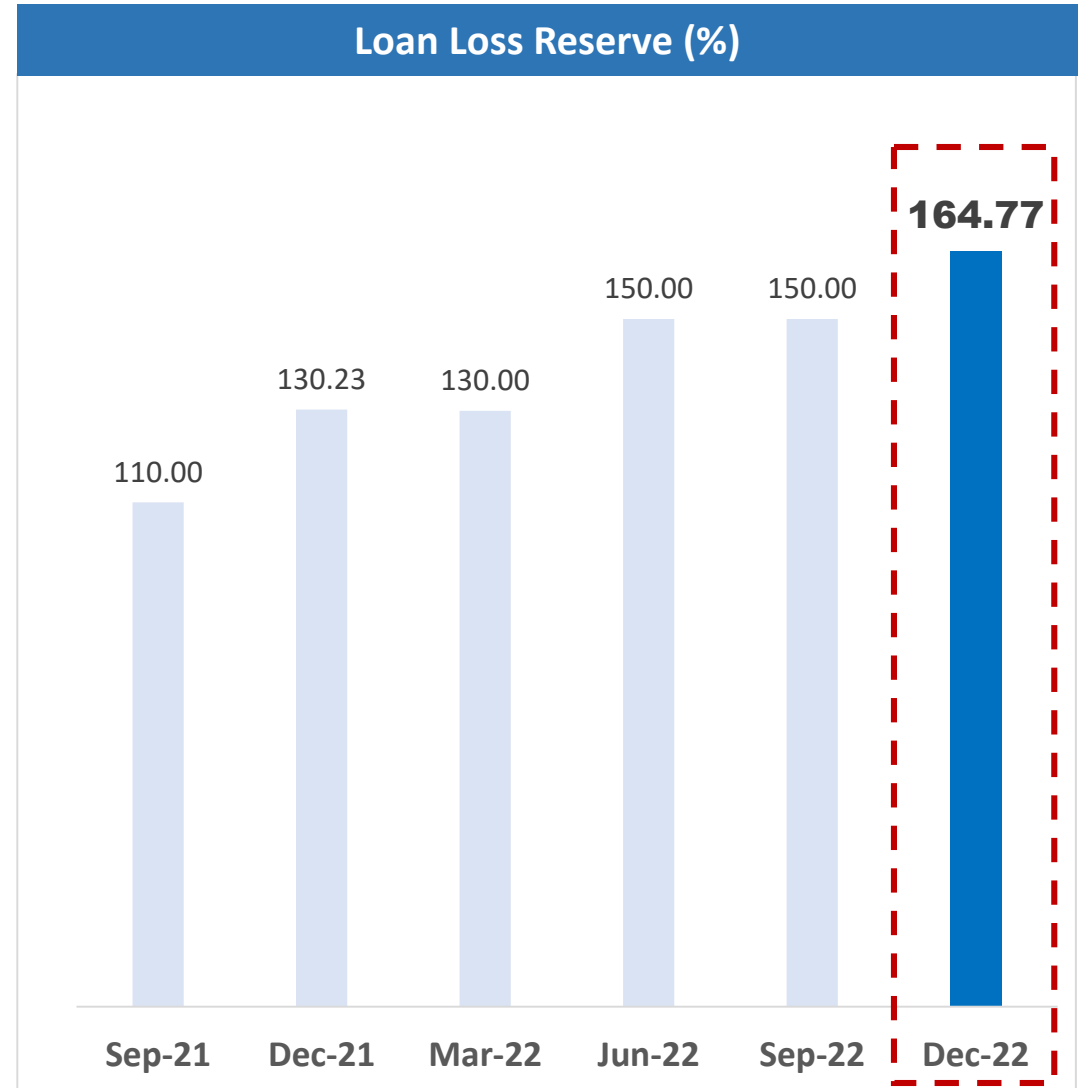
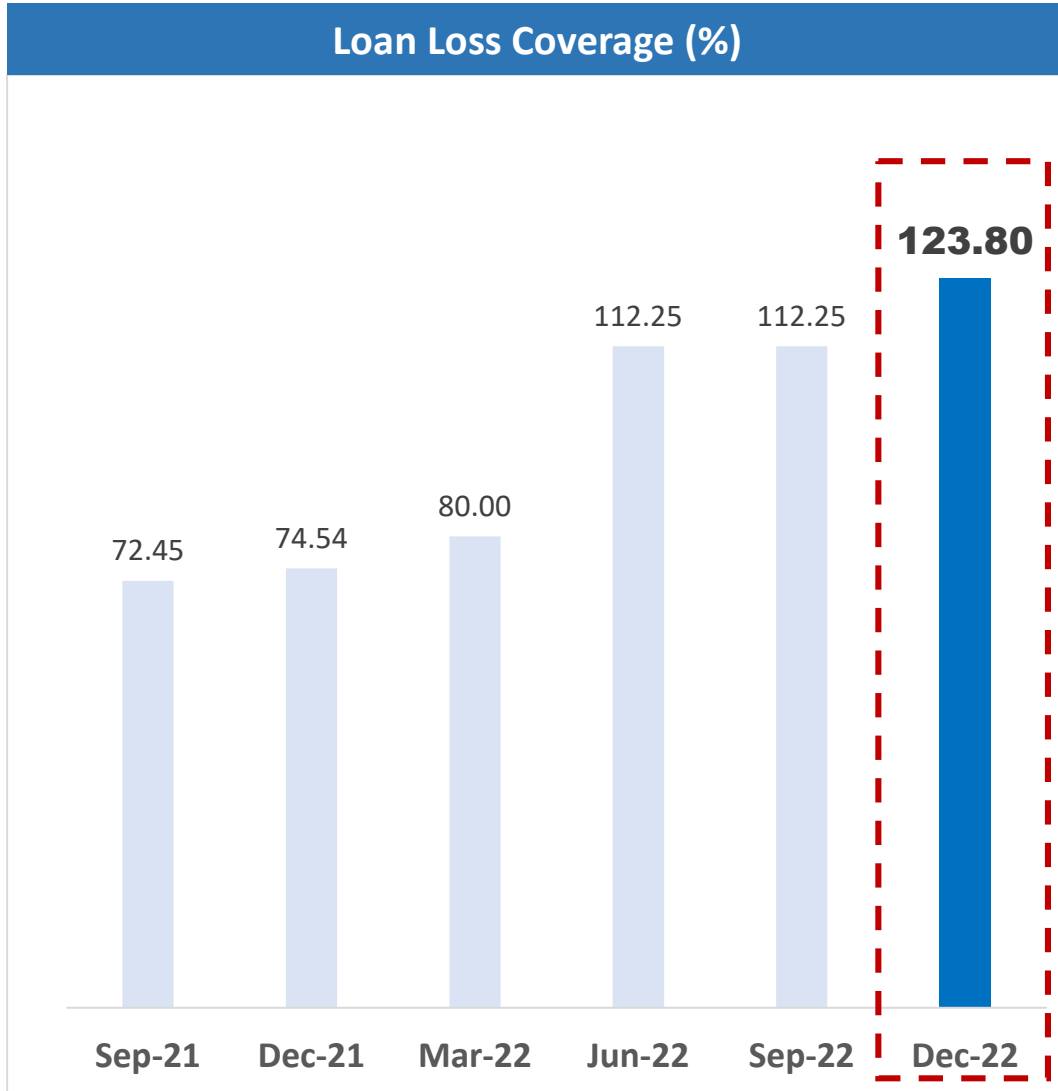


Community Banking GIL Ratio below Industry





LLC reached 123.8% in FY22





Revised Income Statement

RM Million	Quarter		QoQ	YTD		YoY
	3Q22	4Q22	(%)	FY21	FY22	(%)
Net Interest Income	268.0	267.4	(0.2)	893.2	1,023.4	14.6
Income from Islamic Banking Business	190.3	184.7	(2.9)	549.5	688.3	25.3
Other operating Income	1,164.3	115.0	(90.1)	798.5	1,585.6	98.6
<i>of which :</i>						
<i>Net Fee and Commission Income</i>	<i>80.5</i>	<i>62.5</i>	<i>(22.4)</i>	<i>638.8</i>	<i>427.4</i>	<i>(33.1)</i>
<i>Net Gains on Financial Instruments</i>	<i>13.3</i>	<i>28.9</i>	<i>117.3</i>	<i>122.5</i>	<i>62.2</i>	<i>(49.2)</i>
<i>Other Income</i>	<i>1,070.5</i>	<i>23.2</i>	<i>(97.8)</i>	<i>37.2</i>	<i>1,096.0</i>	<i>2,846.2</i>
Net Income	1,622.6	566.7	(65.1)	2,241.2	3,297.3	47.1
Operating Expenses	(383.6)	(343.0)	(10.6)	(1,353.6)	(1,417.4)	4.7
Pre Provisions Operating Profit (PPOP)	1,239.0	223.7	(81.9)	887.6	1,879.9	111.8
Allowances for Impairment Losses	(316.0)	(153.2)	(51.5)	(222.7)	(507.1)	127.7
Share of results of a Joint Venture & an Associate	(4.7)	(16.5)	251.1	45.4	8.6	(81.0)
Zakat	(2.0)	(2.0)	-	(6.4)	(4.5)	(29.8)
Profit Before Taxation	916.3	52.0	(94.3)	703.9	1,376.8	95.6
Profit Before Taxation (BAU)	169.6	255.0	(50.4)	703.9	803.5	14.1
Profit Before Taxation (BAU excluding AHAM profit)	155.5	255.0	(64.0)	547.1	720.5	31.7
Taxation	(39.7)	(35.4)	(10.8)	(123.6)	(173.4)	40.4
Profit After Taxation	876.6	16.6	(98.1)	580.3	1,203.5	107.4



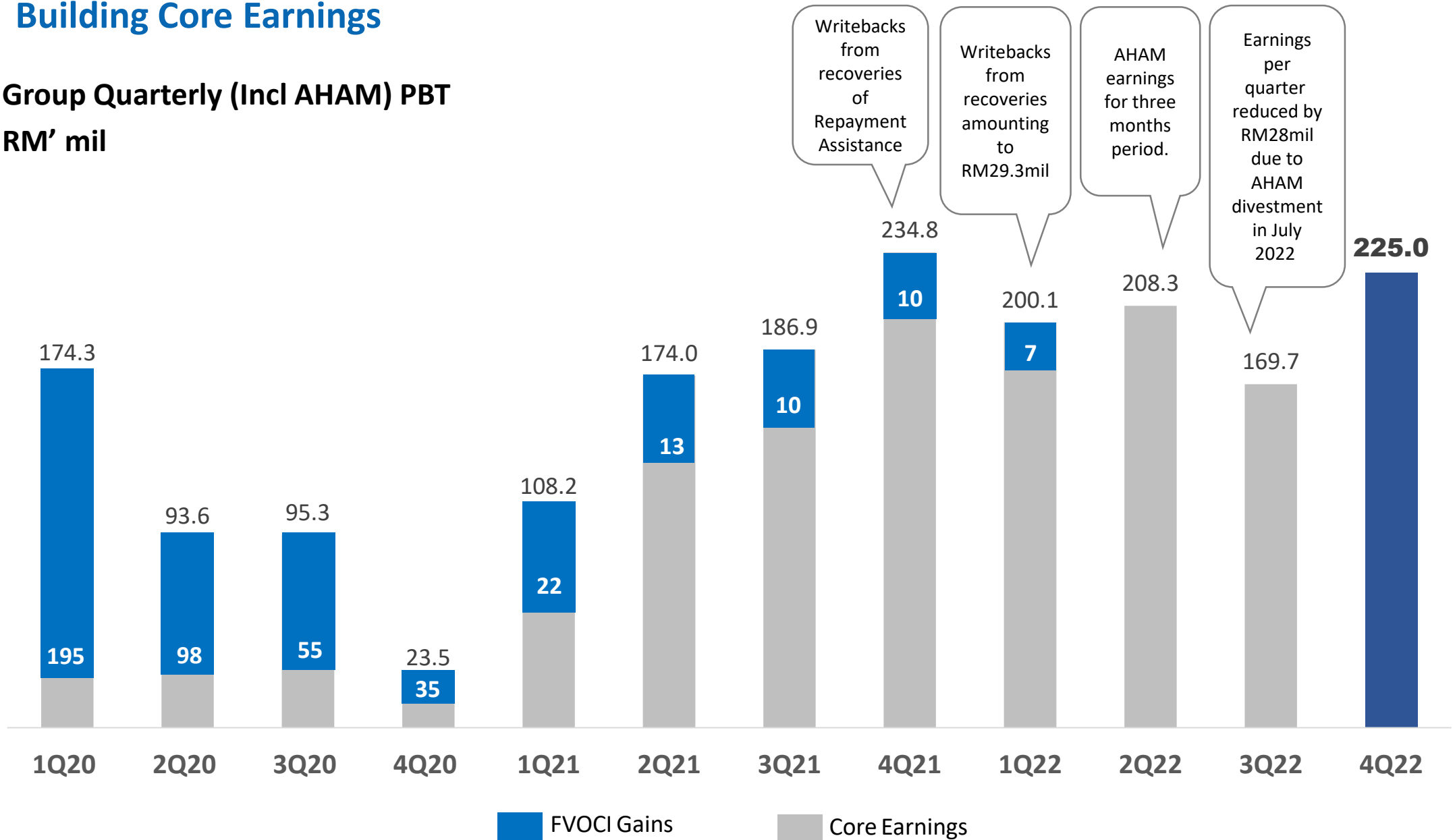
Income Statement – Reconciliation to without Gains and BAU (without AHAM)

	RM million
PBT reported (12 Months Ended December 2022)	1,376.8
Add back Extraordinary Adjustments	
ECL overlay and Goodwill	467.8
Expenses - divestment advisory cost	17.0
Less Extraordinary Gains	
AHAM Divestment Gains	(1,058.1)
PBT (without gains)	803.5
Excluding AHAM Earnings for the year	(83.0)
PBT (without AHAM & BAU)	720.5



Building Core Earnings

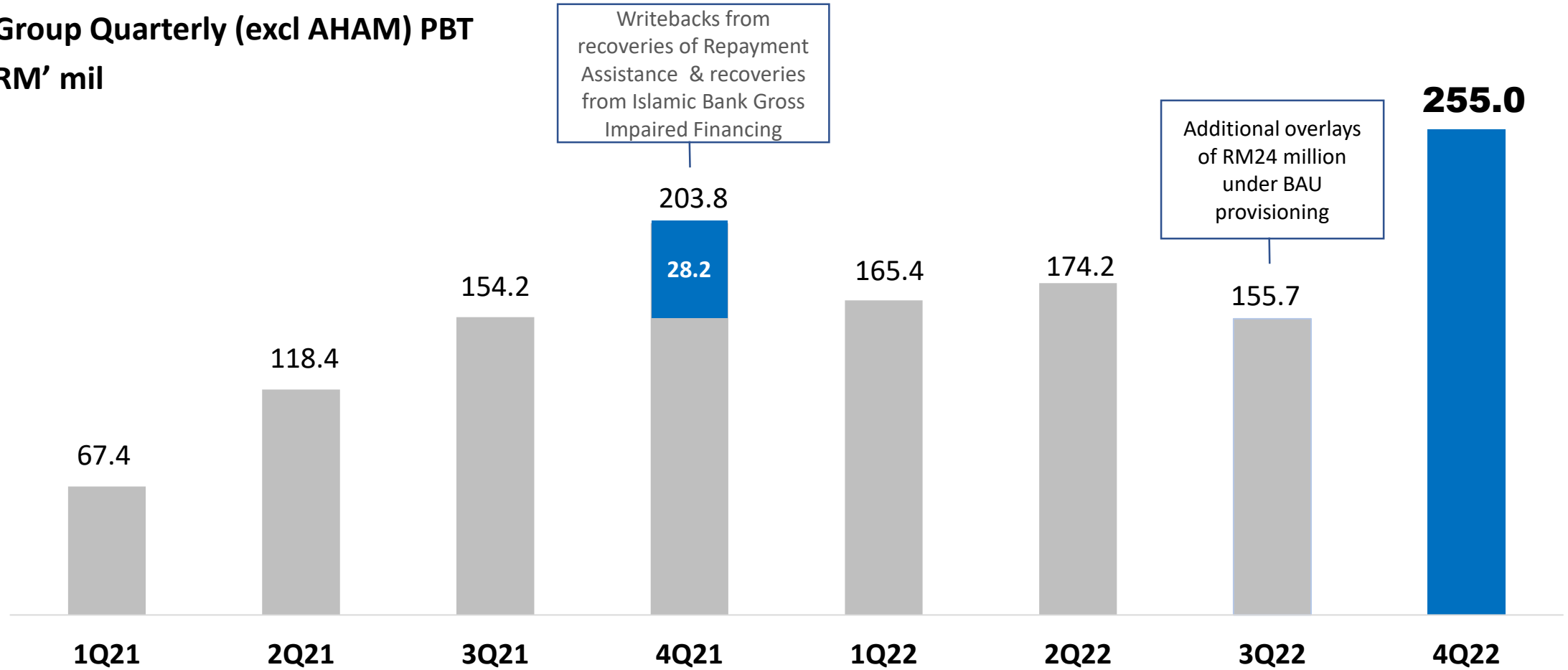
Group Quarterly (Incl AHAM) PBT
RM' mil





Affin Group PBT Continues to Grow without AHAM PBT

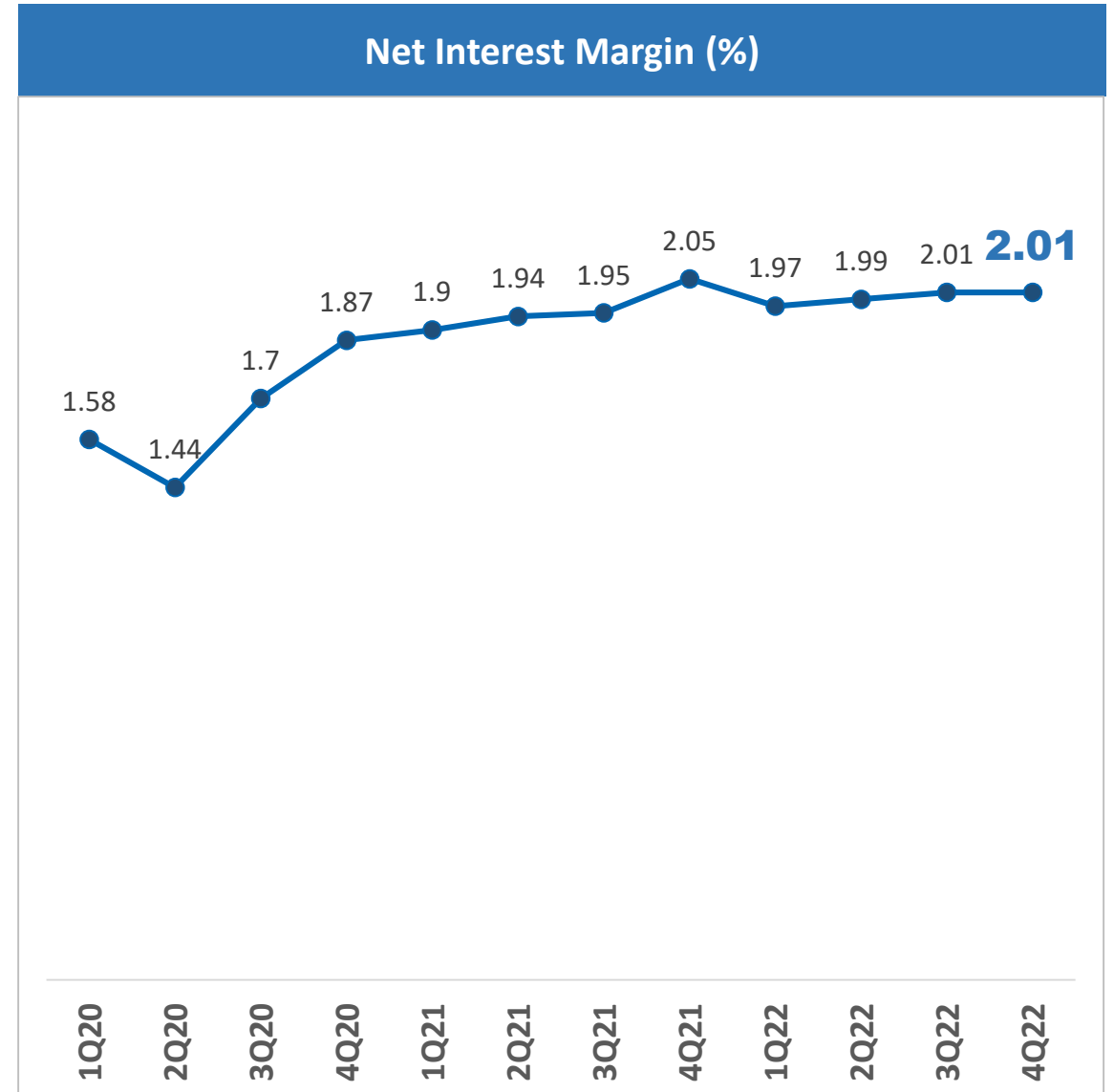
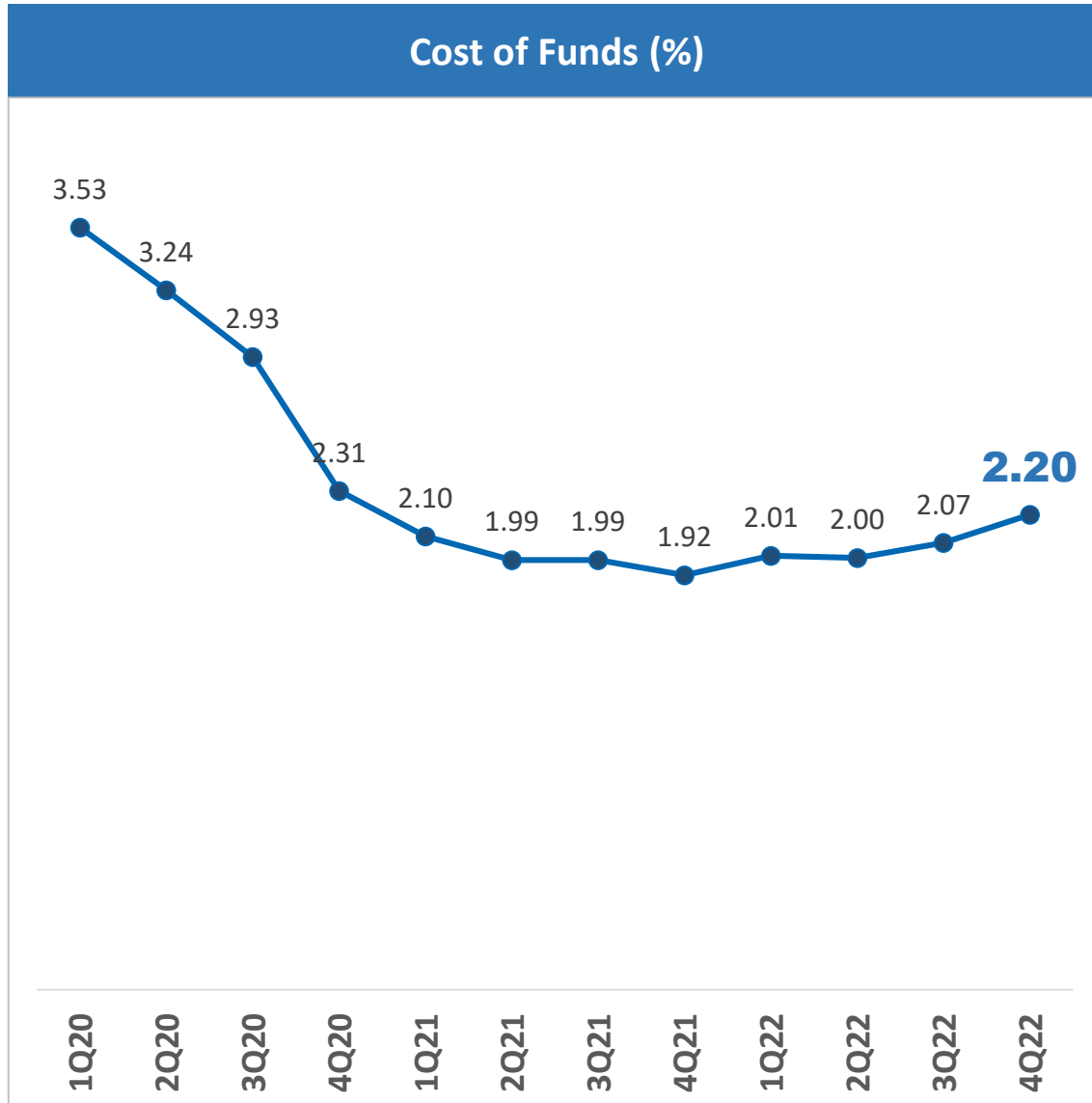
Group Quarterly (excl AHAM) PBT RM' mil



	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22
With AHAM	108.2	174.0	186.9	234.8	200.1	208.3	169.7	255
AHAM Earnings	40.8	55.6	30.7	29.0	34.7	34.1	14.0	-



Net Interest Margin has exceeded 2%



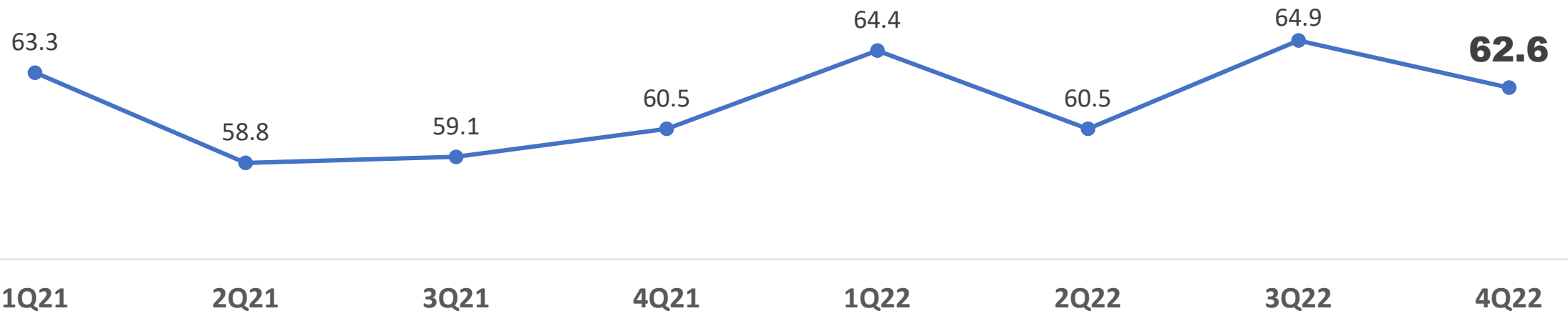


Overheads FY2022

Cost Increase by 4.7% YoY due to Investments Into New Revenue Streams and Digitalisation

RM Million	QoQ		QoQ	YTD		YoY
	3Q22	4Q22	%	FY21	FY22	%
Personnel costs	248.9	221.1	(11.2)	908.6	903.6	(0.6)
Promotion & marketing related expenses	11.1	6.5	(41.4)	34.7	47.3	36.3
Establishment related expenses	76.2	78.6	3.1	300.6	324.6	8.0
General & administrative expenses	47.4	36.8	(22.4)	109.7	141.9	29.4
TOTAL	383.6	343.0	(10.6)	1,353.6	1,417.4	4.7
Cost to Income ratio (%)	64.92	60.55		60.50	62.55	
JAWS Position (%)	(6.5)	4.5		(1.2)	(3.6)	

Cost to Income Ratio (%)



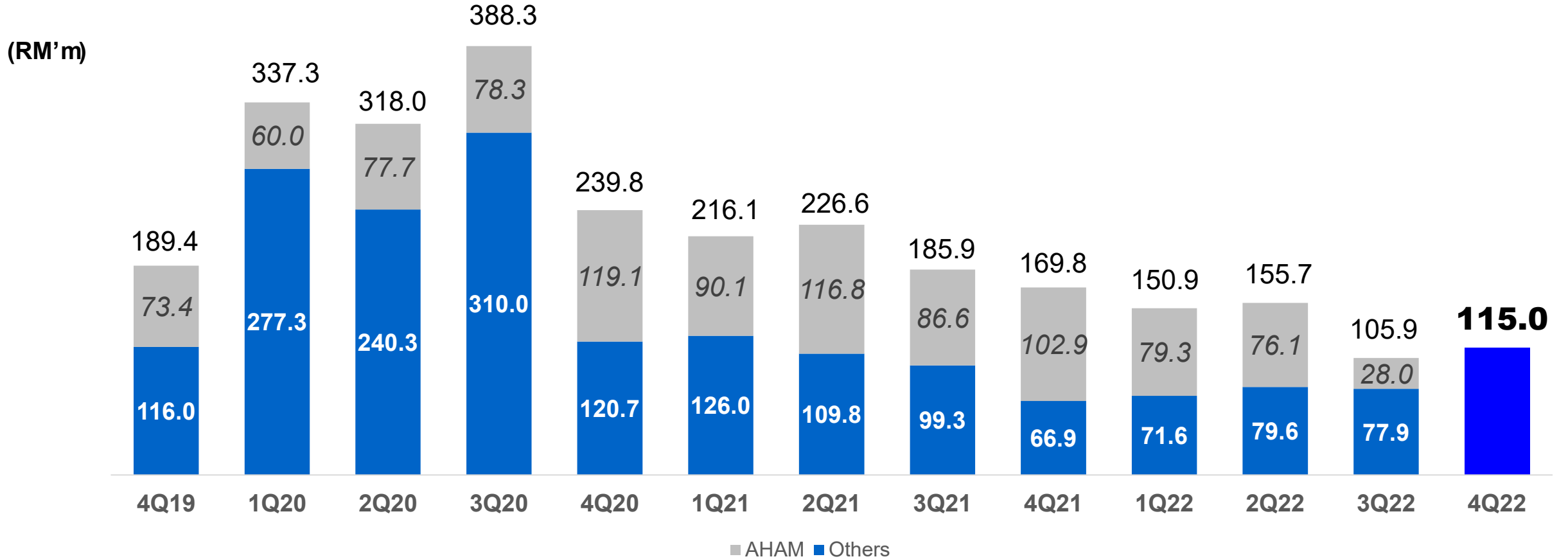


Growing on Fee Based Income

RM Million	3Q22	4Q22	QoQ (%)	FY21	FY22	YoY (%)
Fees & Commission	36.4	46.9	28.8	148.4	142.6	(3.9)
Stockbroking @net brokerage	6.3	2.8	(55.6)	104.6	49.1	(53.1)
Portfolio management fees	23.8	(0.3)	(101.3)	333.3	177.9	(46.6)
Wealth income	11.9	13.0	9.2	45.2	50.1	10.8
Advisory income	2.1	0.1	(95.2)	7.3	7.7	5.5
Net Fee and Commission Income	80.5	62.5	(22.4)	638.8	427.4	(33.1)
Net Gains on Financial Instruments	13.3	28.9	117.3	122.5	62.2	(49.2)
Other Income	1,070.5	23.6	(97.8)	37.2	1,096.0	2,846.2
Other Operating Income	1,164.3	115.0	(90.1)	798.5	1,585.6	98.6
Other Operating Income (BAU)	105.9	115.0	8.6	798.5	527.5	(33.9)
Other Operating Income (BAU without AHAM)	77.9	114.7	47.2	401.3	343.8	(14.3)



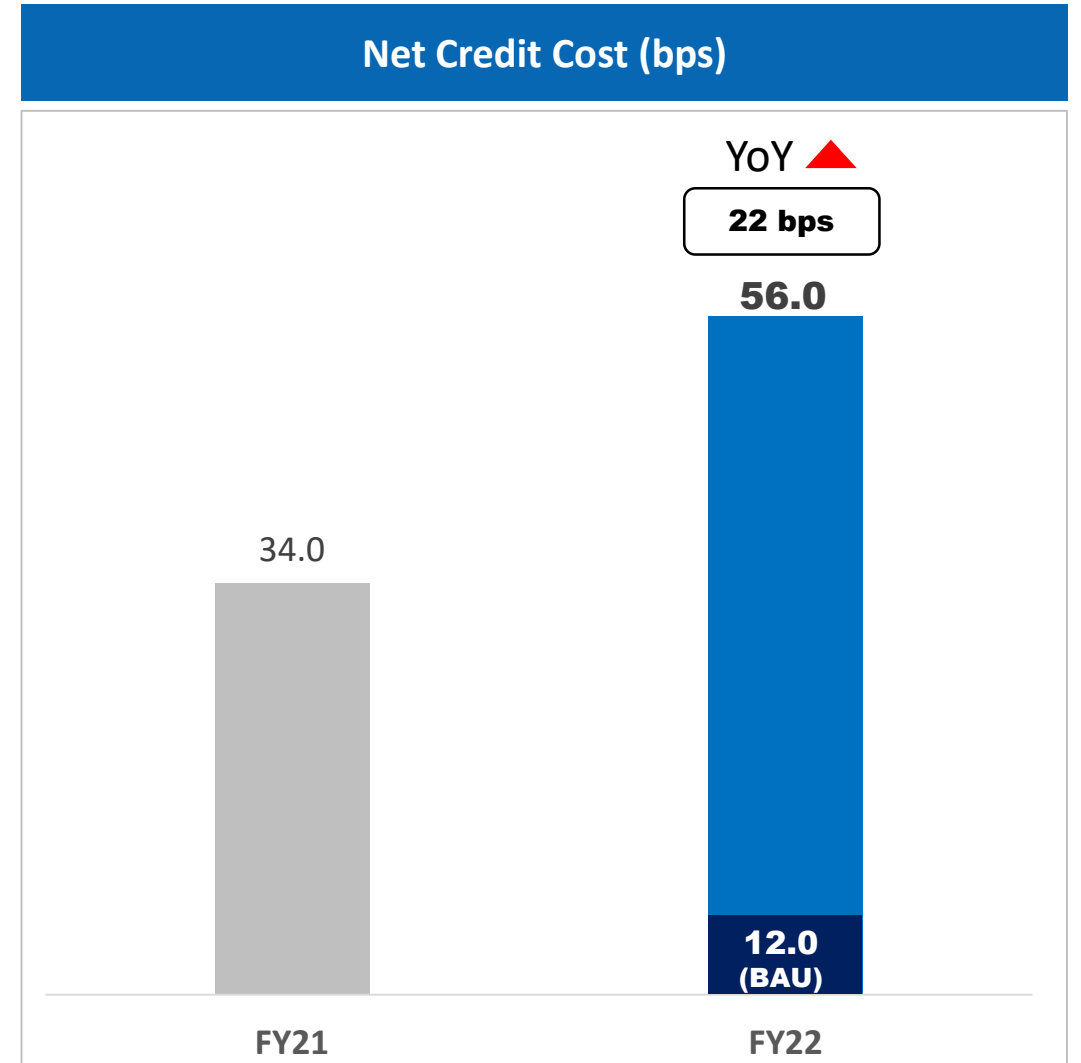
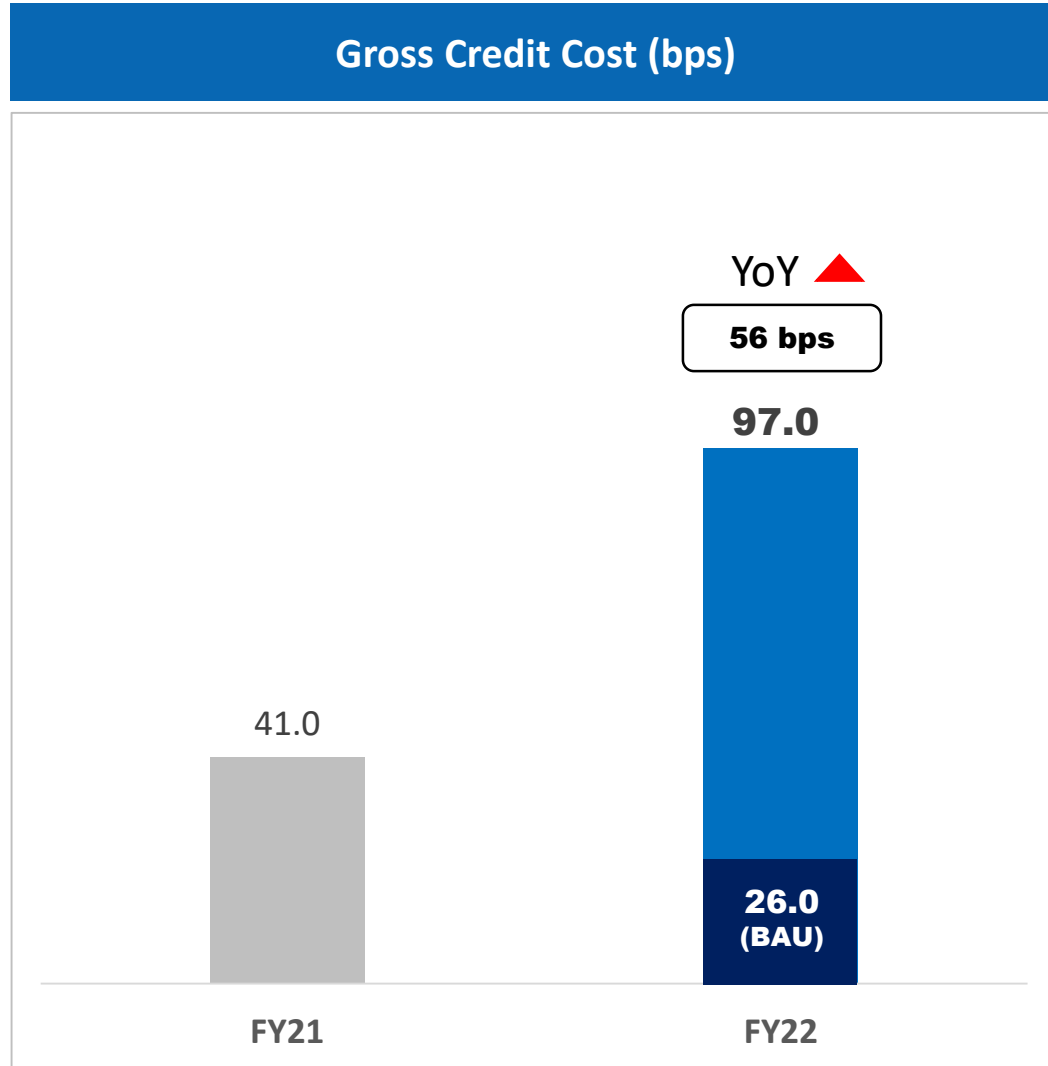
Growing Non Interest Income Through Wealth, Fx, Bancaassurance & Trade



NOII/Total Income	39%	54%	54%	56%	39%	40%	39%	34%	29%	29%	27%	19%	20%
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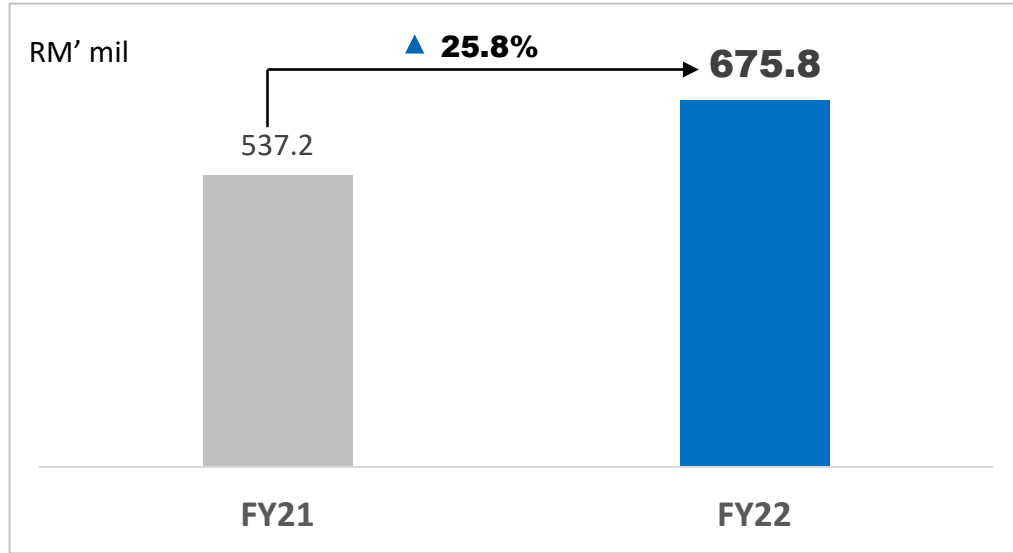
Credit Cost with overlays have increased by 56 bps YoY



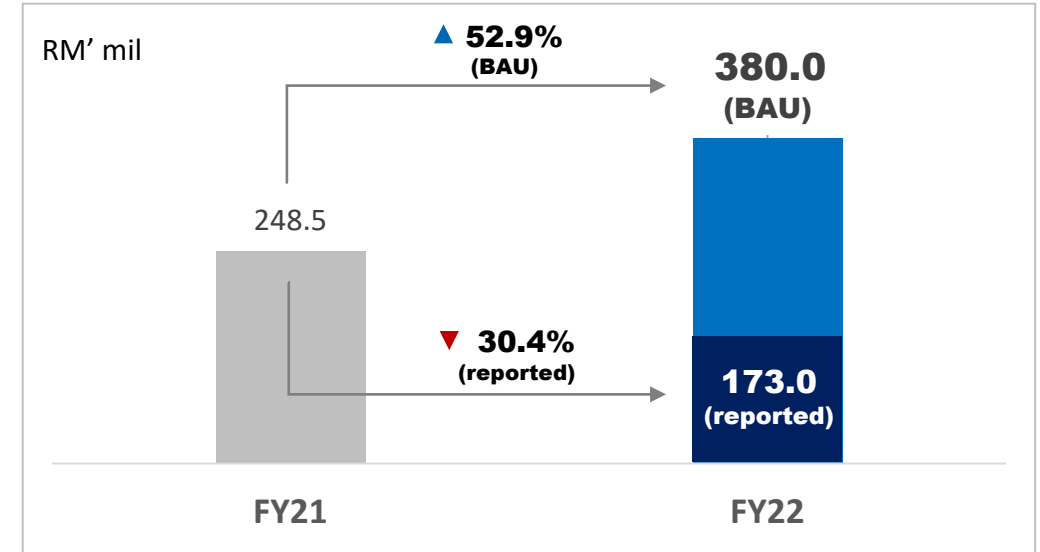


Islamic Bank Performance

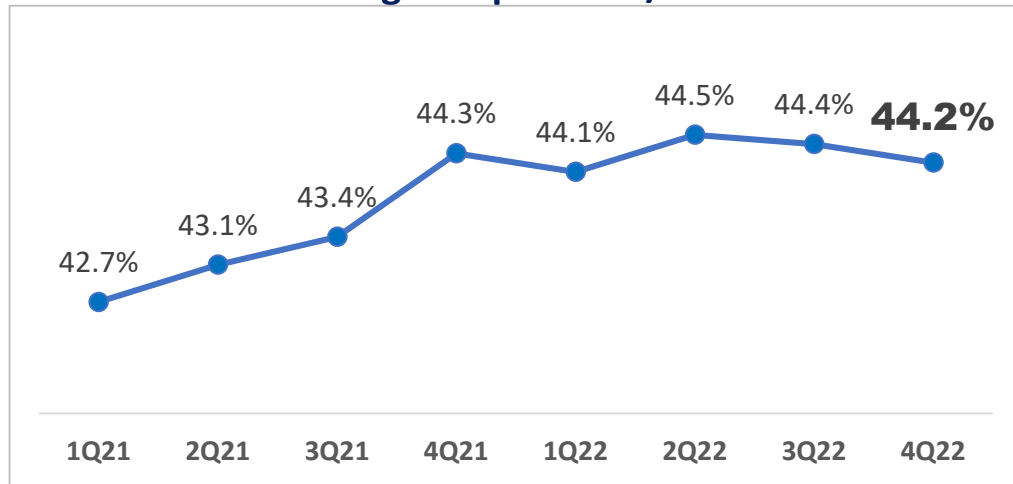
Islamic Income



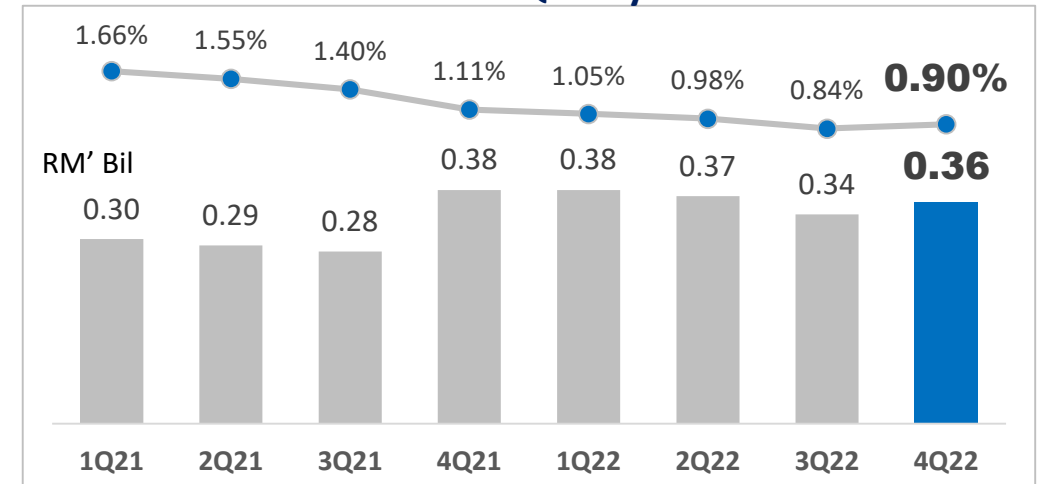
Profit Before Tax



Islamic Financing Composition / Total Gross Loan



Asset Quality





PBT Contribution by Subsidiaries, JV and Associate

Entity / RM Million	Quarter		QoQ		YTD		YoY	
	3Q22	4Q22		%	FY21	FY22		%
Affin Bank (Bank Level)*	(182.9)	103.7	▲	156.7	134.5	52.6	▼	(60.9)
Affin Islamic Bank**	86.0	(60.8)	▼	(170.7)	248.5	172.9	▼	(30.4)
Affin Hwang Investment Bank***	27.7	14.1	▼	(49.2)	101.1	60.6	▼	(40.1)
Affin Hwang Asset Management	14.1	-	▼	(100.0)	156.8	82.9	▼	(47.1)
AXA AFFIN General Insurance	(1.5)	(1.0)	▲	33.3	42.8	23.3	▼	(45.6)
AXA AFFIN Life Insurance	(3.3)	(22.1)	▼	(569.7)	2.6	(14.7)	▼	(665.4)
Consol Adjustment	976.2	18.1	▼	(98.1)	0.5	999.1	▲	>1000
AFFIN Bank Group	916.3	52.0	▼	(94.3)	703.9	1,376.8	▲	95.6
AFFIN Bank Group (BAU excluding AHAM profit)	155.7	52.0	▼	(66.6)	547.1	720.5	▲	31.7

*Overlays taken in 3Q22 at ABB to push our LLC to 112.25%.

**Overlays taken in 4Q22 at AiBB.

***Exclude gain of divestment of AHAM at AHIB entity level.



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	2022	2020	2021	2022	2020	2021	2022
AFFIN BANK BERHAD	Group	14.52	14.20	15.60	16.29	15.82	16.99	22.24	21.09	19.44
	Bank	13.06	13.21	14.59	14.79	14.79	15.97	21.25	20.47	17.17
AFFIN ISLAMIC BANK BERHAD	Bank	12.23	12.14	12.97	14.23	13.87	14.50	20.27	19.03	19.36
AFFIN HWANG INVESTMENT BANK BERHAD	Group	34.07	31.43	42.92	35.00	32.51	42.92	35.42	33.03	43.52
	Bank	45.53	45.80	55.45	45.53	45.80	55.45	46.14	46.58	56.21



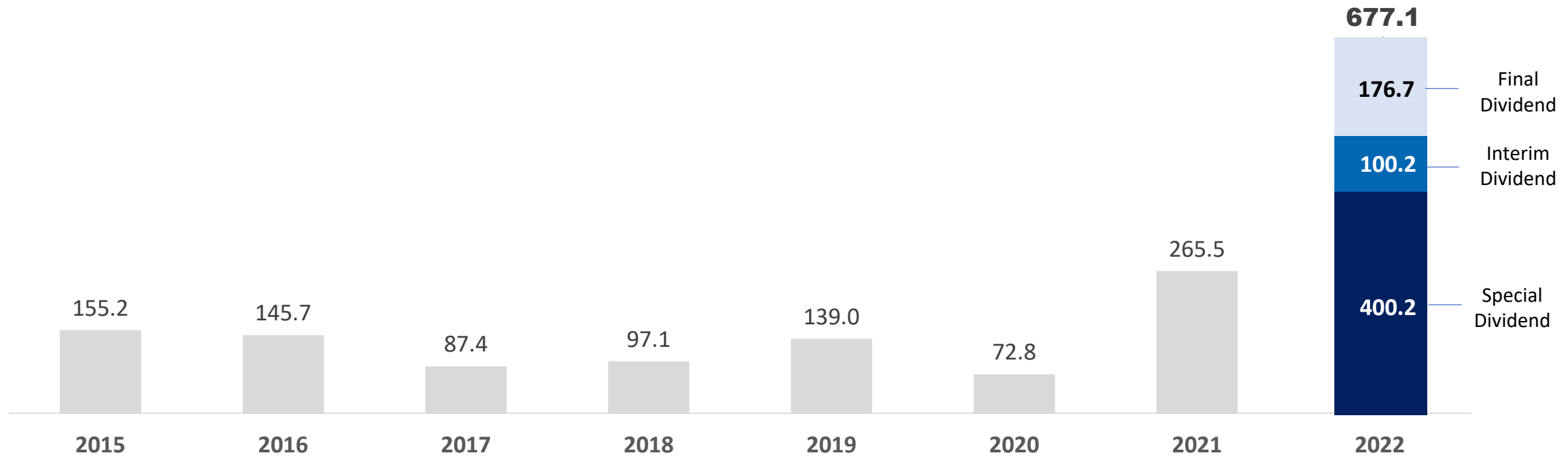
Key Ratios

Ratio (%)	3Q22	4Q22		QoQ Fav/(Adv)	FY21	FY22		YoY Fav/(Adv)
PROFITABILITY								
ROE (Reported)	11.96	5.32	▼	(6.64)	5.42	11.49	▲	6.07
ROE (BAU)	4.79	5.32	▲	0.53	5.42	4.45	▼	(0.97)
ROE (BAU excluding AHAM profit)	4.35	5.32	▲	0.97	4.31	3.80	▼	(0.51)
Net Interest Margin	2.01	2.01	-	-	1.97	2.01	▲	0.04
Cost to Income Ratio (BAU)	64.25	62.55	▼	(1.70)	60.50	62.55	▲	2.05
LIQUIDITY								
CASA Ratio	21.43	23.50	▲	2.07	23.04	23.50	▲	0.46
Liquidity Coverage Ratio	174.10	165.79	▼	(8.31)	177.99	165.79	▼	(12.20)
ASSET QUALITY								
Gross Impaired Loan Ratio	1.91	1.97	▲	0.07	2.54	1.97	▼	(0.57)
Loan Loss Coverage Ratio	112.25	123.80	▲	11.55	72.45	123.80	▲	51.35
Loan Loss Reserve Ratio	150.00	164.77	▲	14.77	130.23	164.77	▲	34.54
CET 1 Capital Ratio	16.33	15.62	▼	(0.71)	14.20	15.60	▲	1.40
Tier 1 Capital Ratio	17.74	17.01	▼	(0.73)	15.82	16.99	▲	1.17
Total Capital Ratio	20.11	19.39	▼	(0.72)	21.09	19.44	▼	1.65



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	30.39



STRATEGIC INITIATIVES



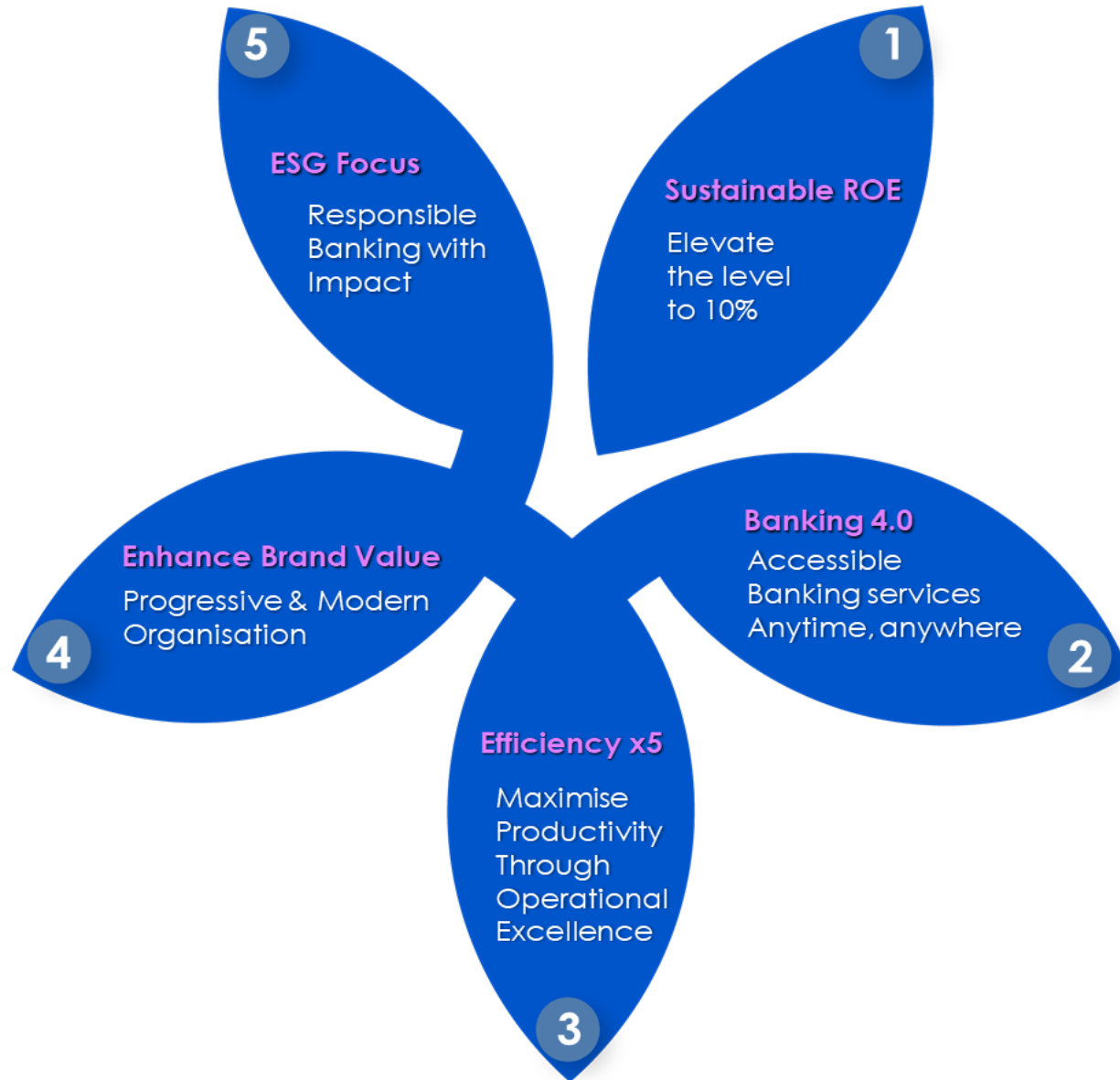
AIM22 Financial Report Card

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

ITEMS	FY21	FY22	AIM22 Aspiration Target	INDICATOR (2022 Vs 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%	✗



A25 Group Long- Term Strategic Thrusts & Financial Targets



A25 KEY FINANCIALS TARGETS

PBT	RM1.5b
CASA	30%
ROE	10%
CIR	<53%
GIL	1.5%



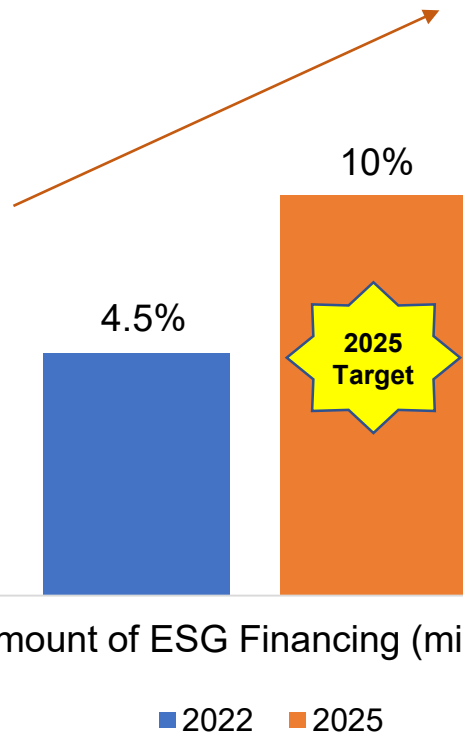
Covid Related Repayment Assistance Update as of December 2022

	DECEMBER 2022	
	RM' Mil	%
Corporate Banking		
FAIR	106	0.62%
NRA	28	0.16%
Covid-19 R&R	36	0.21%
Total	169	0.98%
Enterprise Banking		
FAIR	104	1.76%
Covid-19 R&R	14	0.24%
Total	119	2.00%
Community Banking		
FAIR	91	0.15%
URUS	50	0.14%
Total	141	0.24%
Total Loans Under Repayment Assistance	429	0.72%



Progress

1 ESG Financing/Loans per total Gross Loan & Advances/year



Amount of ESG Financing (million)

■ 2022 ■ 2025

People

1 Talent Development

- CCPT Training guided by KPMG as a part of the ESG-related Training initiative with an **average training hours of 29 hours**.

Participation involvement:

- ✓ BOD & SM: 32 pax
- ✓ ESG Working Committee: 600 pax

- ESG talk Series on quarterly basis

2 Social Initiatives

- Community Development (Establishment of Yayasan AFFIN)
- Supply Change Management (80% Framework and ESG checklist)

Planet

1 Climate Change Initiatives

- Commencement of Gap analysis and Recommendation for Climate Risk Management and Scenario Analysis (CRMSA)
- Climate Change and Principle-based Taxonomy (CCPT) gap closure commencement

2 Environmental Initiatives

- 1,400 trees planted through several programmes (i.e., GrowGroveMangrove Tree Planting Programme with UiTM)
- Electricity consumption saving of **25,073.80kWh** that translated into cost saving of **RM12,944.54**



Budget FY2023

	Actual FY22	Budget FY2023
Loan Growth	15.4%	12.0%
NIM	2.01%	2.11%
CIR	62.6%	57.5%
Gross Credit Cost	56bps 26bps (BAU)	30bps
ROE / PBT (RM)	4.45% (BAU) 803.5m (BAU)	7.0% 1,000m
Gross Impaired Loan	1.97%	1.90%
Loan Loss Coverage	123.8%	100%-110%
ESG Financing Target	6.7%	7.5%

END OF PRESENTATION

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