



FY24 Financial Presentation

25 February 2025

50 years of always about **you**



AFFIN



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Q&A Session

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Key Highlights

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4Q2024 Highlights

1	PROFIT BEFORE TAX (PBT) BAU PBT excluding one-off ERS*	PBT ↑ 35.2% YoY to RM 701.0m FY24 vs RM 518.3m FY23 ↑ 44.6% YoY to RM 749.5m FY24 vs RM 518.3m FY23	
2	CASA RATIO	CASA ↑ 3.65% YoY to 30.35% FY24 vs 26.70% FY23	
3	ASSET QUALITY & RESERVES	GIL 1.94% FY24 vs 1.90% FY23 ↑ 0.04%	LLC 83.65% FY24 vs 116.86% FY23 ↓ 33.21 %
4	LOAN GROWTH	LOAN GROWTH +8.1% FY24 vs + 12.3% FY23 ↓ 4.2%	DEPOSIT GROWTH +5.2% FY24 vs +9.0% FY23 ↓ 3.8%
5	STABLE CAPITAL AND LIQUIDITY POSITION	CET 1 13.2% FY24 vs 14.3% FY23 Expansion mode	LCR 165.18% FY24 vs 174.11% FY23 Sufficient liquidity

*Early Retirement Scheme



FY24 Financial Results

50 years of always about **you**



CHIEVEMENTS

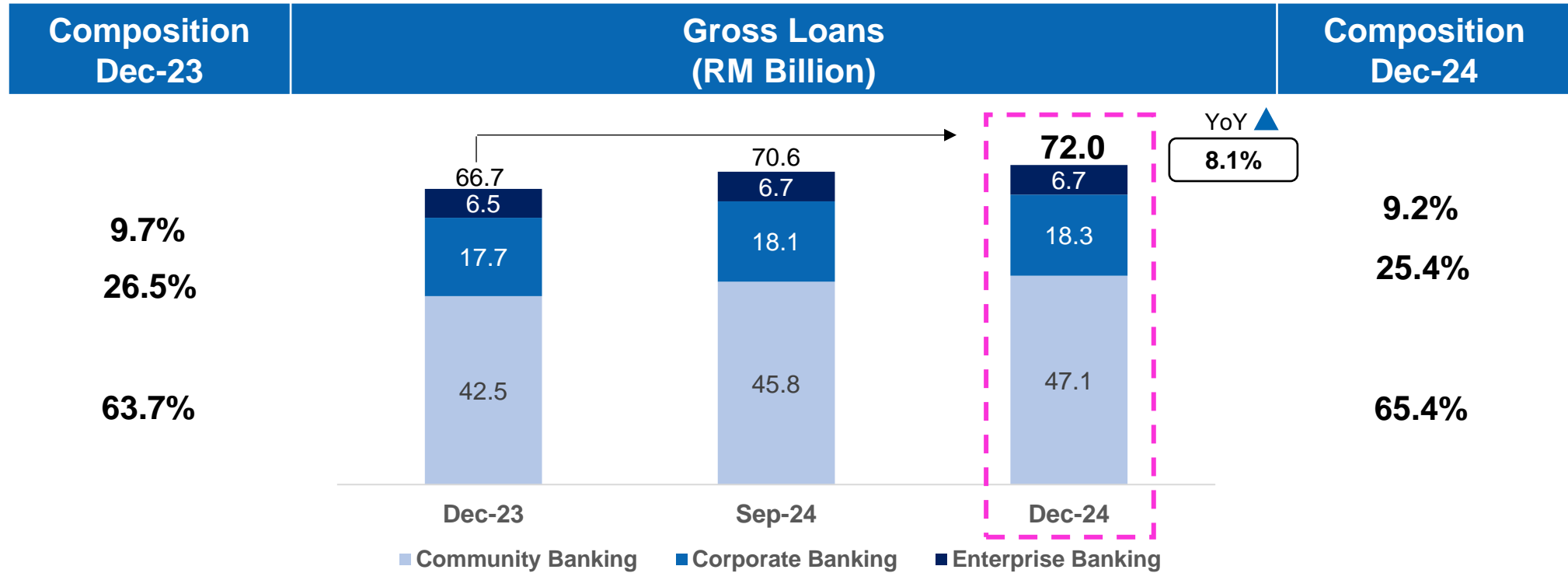


Balance Sheet Highlights

RM Million	Dec-23	Sep-24	Dec-24	QoQ	YoY
Cash & short-term funds	6,483.0	3,768.0	3,155.1	(16.3%)	(51.3%)
Financial assets/investment	27,239.4	32,057.4	31,153.2	(2.8%)	14.4%
Gross loans, advances & financing	66,662.8	70,628.9	72,044.7	2.0%	8.1%
Less: ECL	(1,437.9)	(1,220.5)	(1,152.6)	5.6%	19.8%
Other assets	6,300.3	6,840.6	6,641.7	(2.9%)	5.4%
Total Assets	105,247.7	112,074.4	111,842.1	(0.2%)	6.3%
Deposit from customers	70,834.1	73,973.5	74,501.1	0.7%	5.2%
Of which : Current Account	13,592.6	15,085.3	16,251.9	7.7%	19.6%
Savings Account	5,321.1	4,781.0	6,131.7	28.3%	15.2%
Total CASA	18,913.7	19,866.4	22,383.6	12.7%	18.3%
Fixed Deposits, NIDs, MMD & CMD	51,920.4	54,107.2	52,117.5	(3.7%)	0.4%
Deposits & placement of banks & other FIs	13,968.6	14,781.9	14,185.8	(4.0%)	1.6%
Other liabilities	2,057.3	3,450.1	2,661.0	(22.9%)	29.3%
Borrowings	7,278.9	8,347.6	8,892.9	6.5%	22.2%
Total Equity	11,108.8	11,521.3	11,601.3	0.7%	4.4%
Total Liabilities & Equity	105,247.7	112,074.4	111,842.1	(0.2%)	6.3%



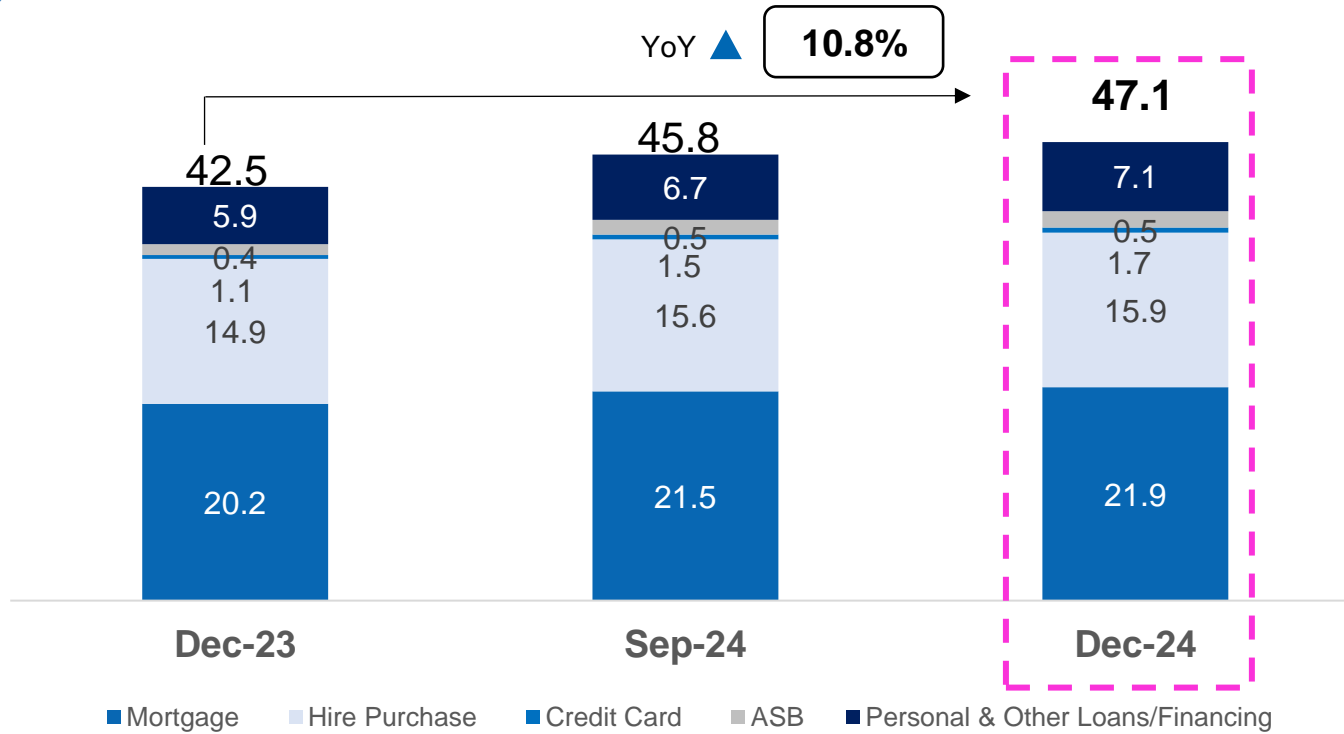
Community Banking Growth Remains Resilient



RM Billion	Dec-23	Sep-24	Dec-24	QoQ (%)	YoY (%)
Community Banking	42.5	45.8	47.1	2.8	10.8
Corporate Banking	17.7	18.1	18.3	1.1	3.4
Enterprise Banking	6.5	6.7	6.7	-	3.1
TOTAL	66.7	70.6	72.0	2.0	8.1



Community Banking: Gross Loans/Financing



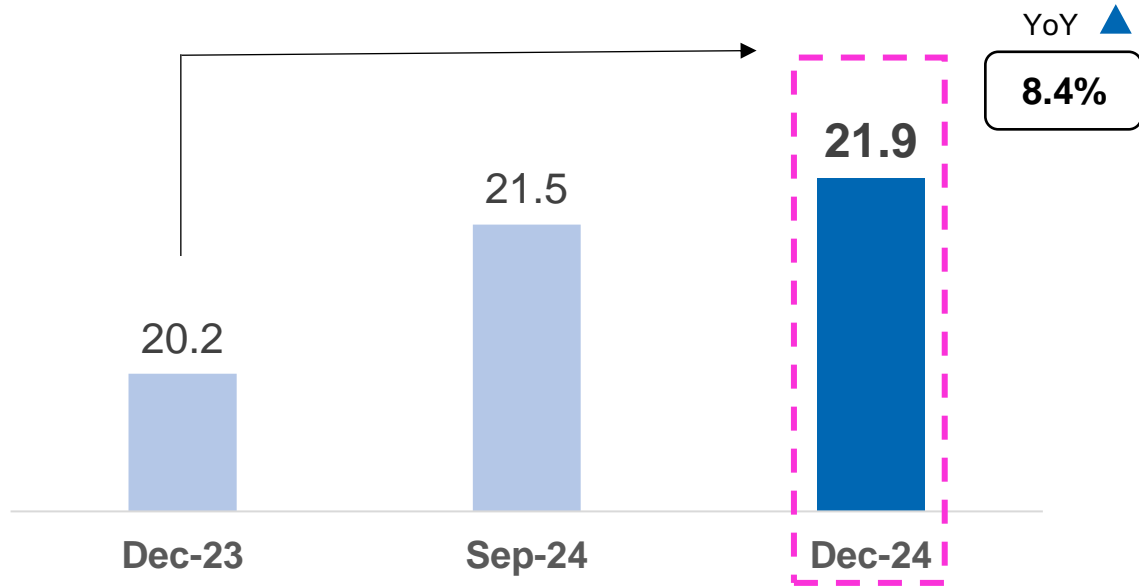
Mount Austin Branch, Johor

RM Billion	Dec-23	Sep-24	Dec-24	QoQ (%)	YoY (%)
Mortgage	20.2	21.5	21.9	1.9%	8.4%
Hire Purchase	14.9	15.6	15.9	1.9%	6.7%
Credit Card	0.4	0.5	0.5	0.0%	25.0%
Amanah Saham Funds	1.1	1.5	1.7	13.3%	54.5%
Personal and Other Loans/Financing	5.9	6.7	7.1	6.0%	20.3%
TOTAL	42.5	45.8	47.1	2.8%	10.8%

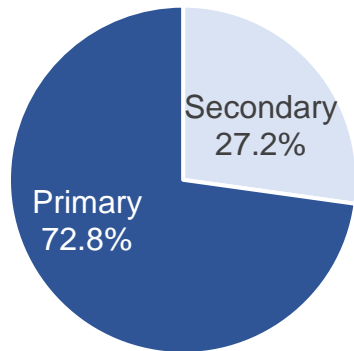


Community Banking: Mortgage Business

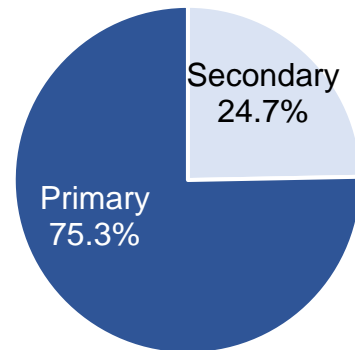
Mortgage Loans/Financing (RM Billion)



AFFIN Bank launches Ambassador, first-of-its-kind collaboration with property agencies



Dec-23



Dec-24

RM Billion	Dec-23	Sep-24	Dec-24	QoQ (%)	YoY (%)
Primary*	13.5	16.2	16.5	1.85	22.2
Secondary**	6.7	5.3	5.4	1.89	(19.4)
Total	20.2	21.5	21.9	1.86	8.4

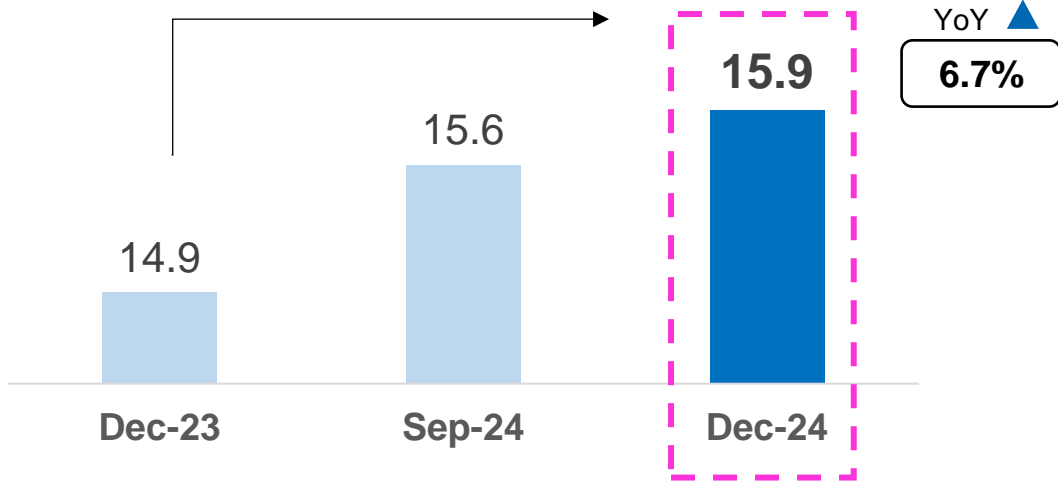
* Primary – Sourced directly from property developers and may either be completed or under construction

** Secondary – Sourced directly from individual vendors or property agents and are completed.

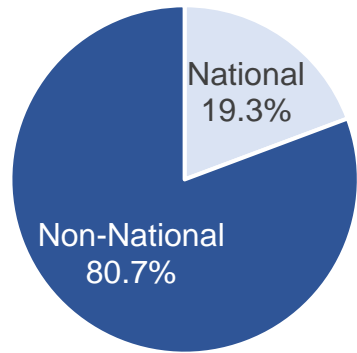


Community Banking: Hire Purchase

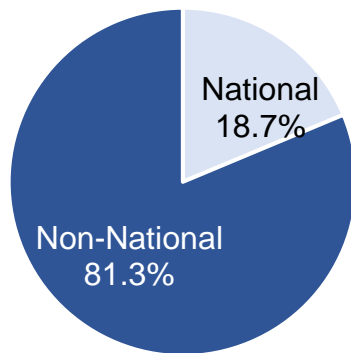
Hire Purchase Loans/Financing (RM Billion)



AFFIN at Kuala Lumpur International Mobility Show 2024



Dec-23



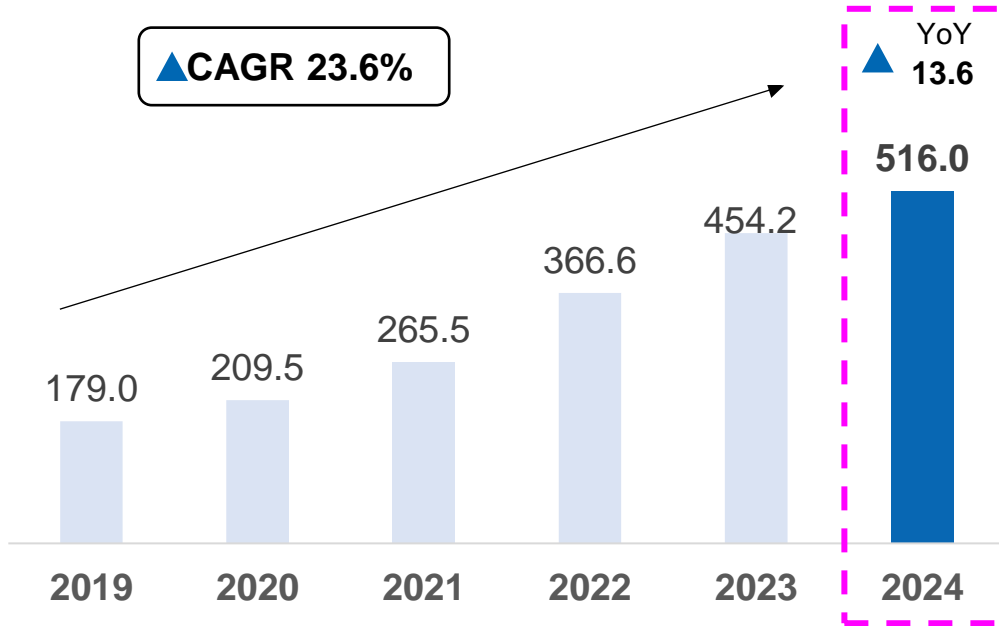
Dec-24

RM Billion	Dec-23	Sep-24	Dec-24	QoQ (%)	YoY (%)
National cars	3.1	3.7	4.0	8.1	29.0
Non-National cars	11.7	11.9	11.9	-	1.7
Total	14.9	15.6	15.9	1.92	6.7

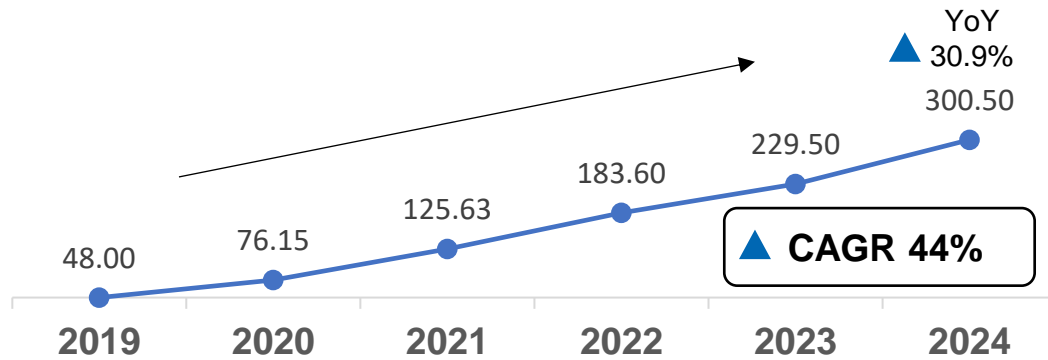


Community Banking: Credit Cards

Credit Cards (RM Million)



Number of Cards ('000)



AFFIN Cards Year-End 2024 Campaign

60 AMAZING PRIZES AWAIT!

BE A LUCKY WINNER AND GET YOUR PRIZE AT JUST RM1.

- STEP 1** Register NOW! Just SMS 'AFFINCC' to 66300 today!
- STEP 2** Start shopping on your AFFIN Credit Cards and earn up to TEN (10) entries!
- STEP 3** Stand to WIN an amazing prize at just RM1!

Campaign Period: 1 November 2024 until 28 February 2025



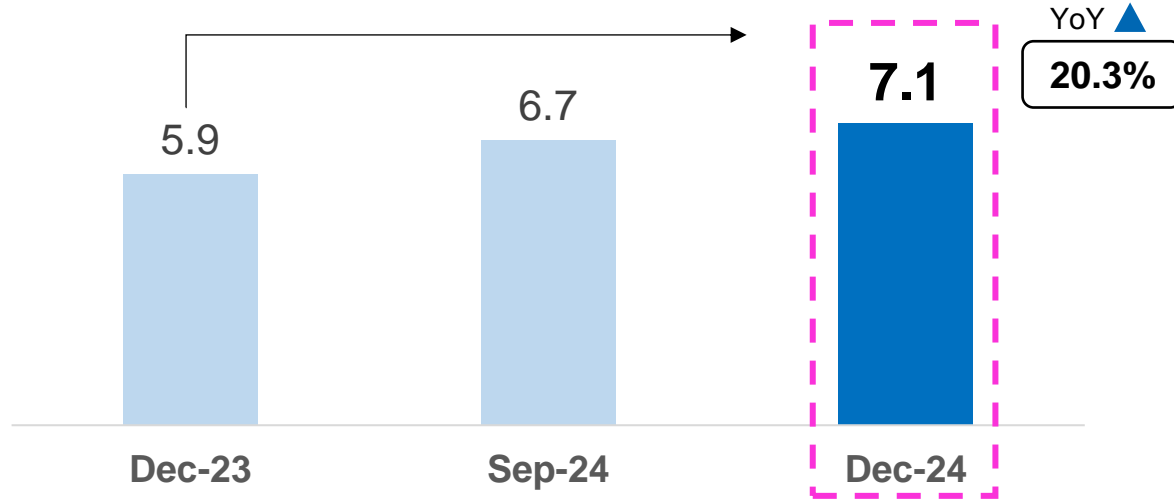
*Terms and Conditions apply.

Revolver vs Transactor Ratio (%)

	Dec-23	Sep-24	Dec-24	QoQ (%)	YoY (%)
Revolver	18.5%	18.7%	18.6%	(0.1%)	0.1%
Transactor	81.5%	81.3%	81.4%	0.1%	(0.1%)

Community Banking: Personal and Other Loans/Financing

Personal Financing (RM Billion)

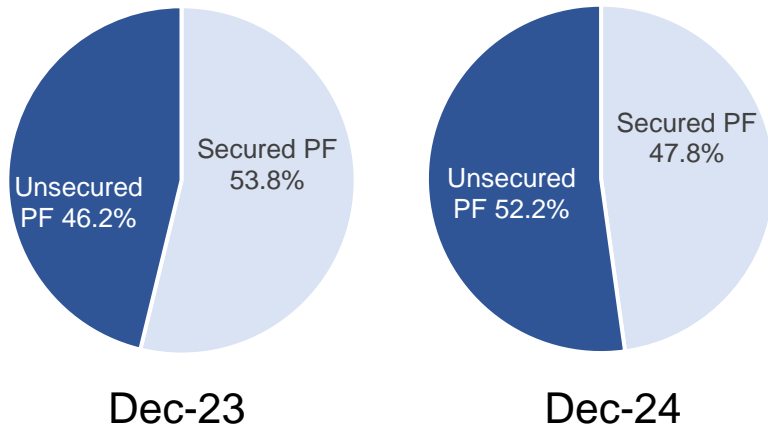


Apply for AFFIN Islamic Personal Financing-i and stand a chance to win amazing Cash Prizes!



AFFIN Islamic Personal Financing-i

Personal Financing (PF) Composition (%)

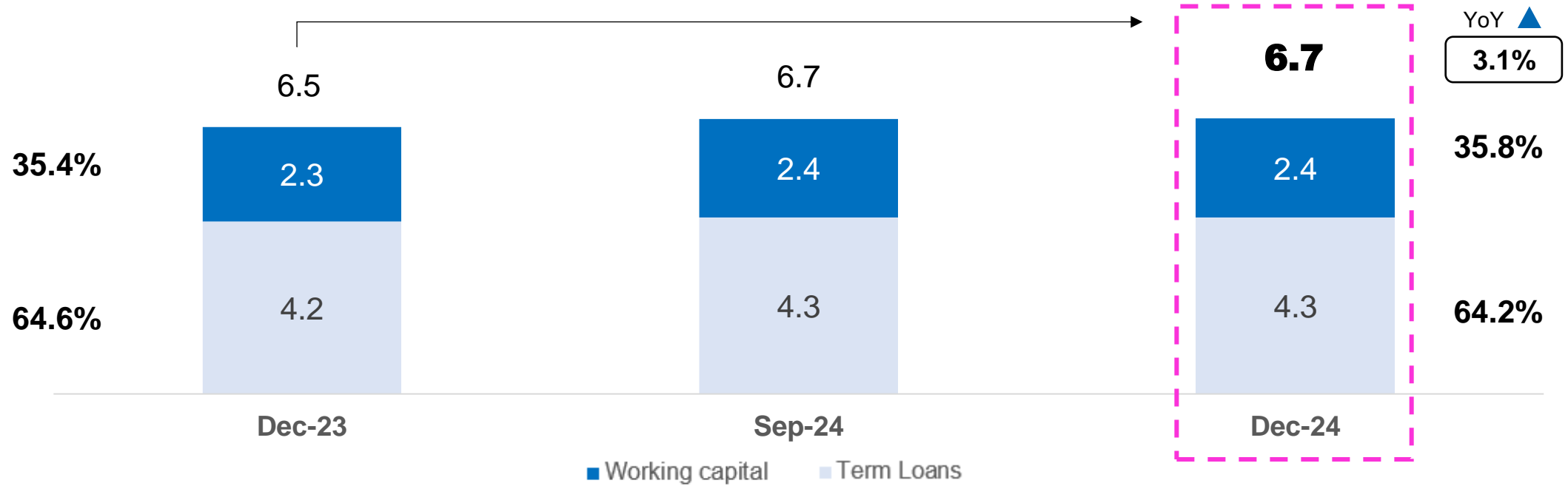


RM Billion	Dec-23	Sep-24	Dec-24	QoQ (%)	YoY (%)
Secured Personal Financing	3.0	3.2	3.4	6.3	13.3
Unsecured Personal Financing	2.9	3.5	3.8	8.6	31.0
Total	5.9	6.7	7.1	6.0	20.3



Enterprise Banking: Gross Loans/Financing

Gross Loans/Financing (RM Billion)

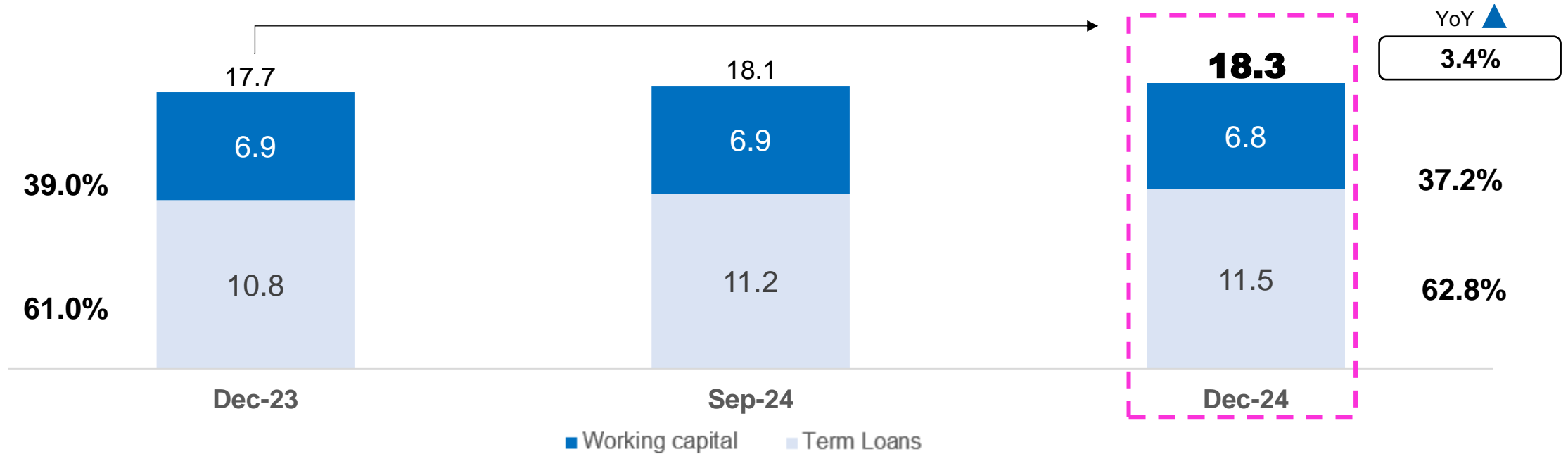


	Dec-23	Sep-24	Dec-24	QoQ (%)	YoY (%)
Working capital	2.3	2.4	2.4	-	4.3%
Term Loans	4.2	4.3	4.3	-	2.4%
Total	6.5	6.7	6.7	-	3.1%



Corporate Banking: Gross Loans/Financing

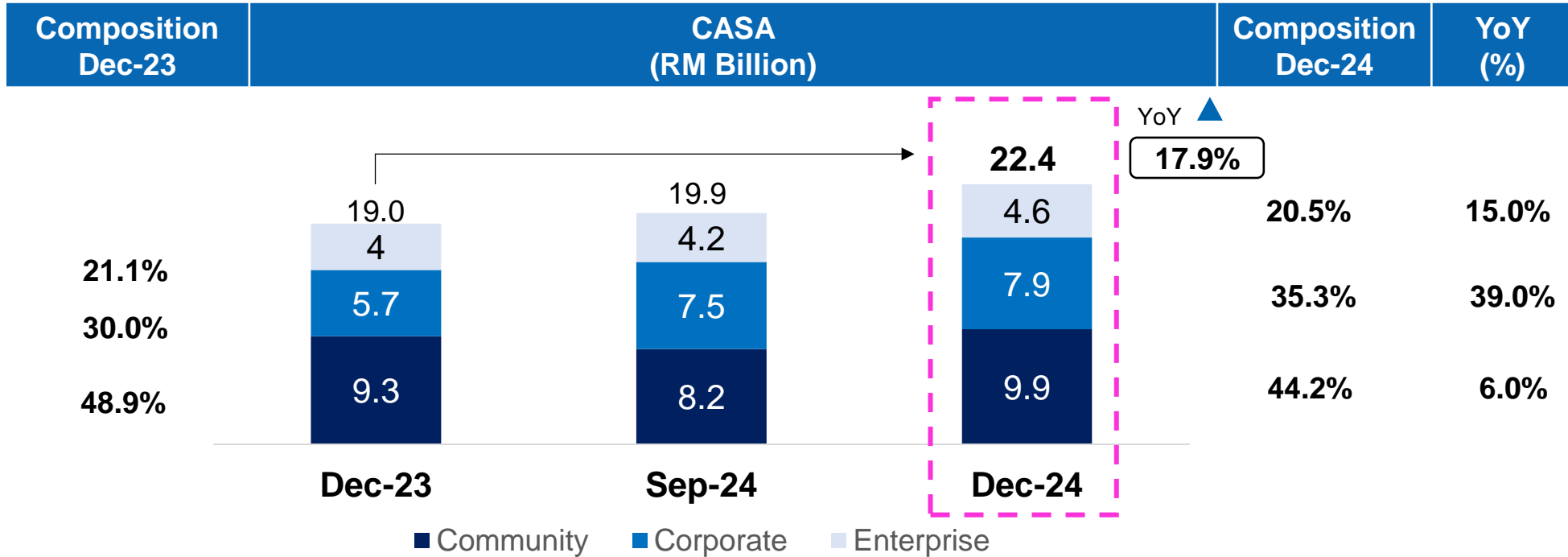
Gross Loans/Financing (RM Billion)



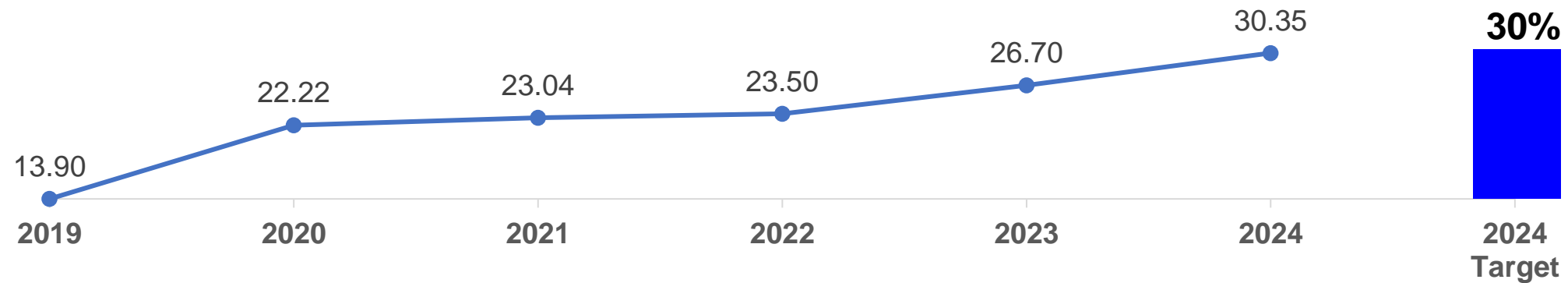
	Dec-23	Sep-24	Dec-24	QoQ (%)	YoY (%)
Working capital	6.9	6.9	6.8	(1.4%)	(1.4%)
Term Loans	10.8	11.2	11.5	2.7%	6.5%
Total	17.7	18.1	18.3	1.1%	3.4%



CASA Turbo-driven to 30% Ratio



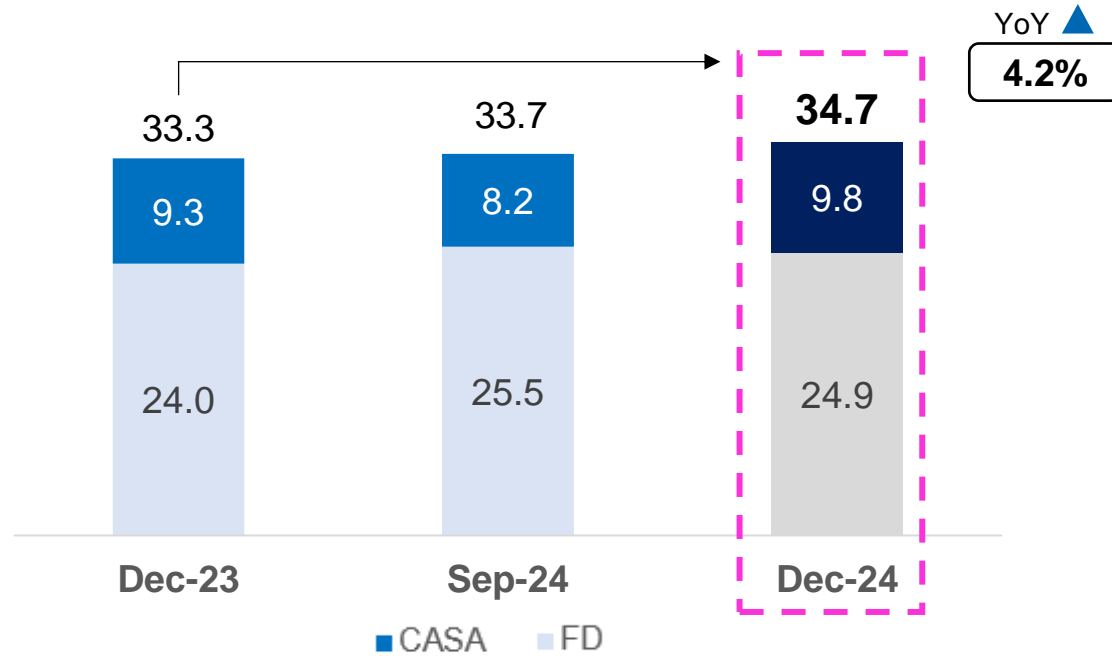
CASA Ratio (%)





Community Banking: Deposits

Deposits (RM Billion)



	Dec-23	Sep-24	Dec-24
CASA Ratio	27.9%	24.3%	28.2%

AFFIN TERM INVESTMENT ACCOUNT-i (AFFIN TIA-i)
Supercharge Your Wealth

Reach up to an Indicative Profit Rate of **3.82% p.a.** in 12 months with AFFIN TIA-i.

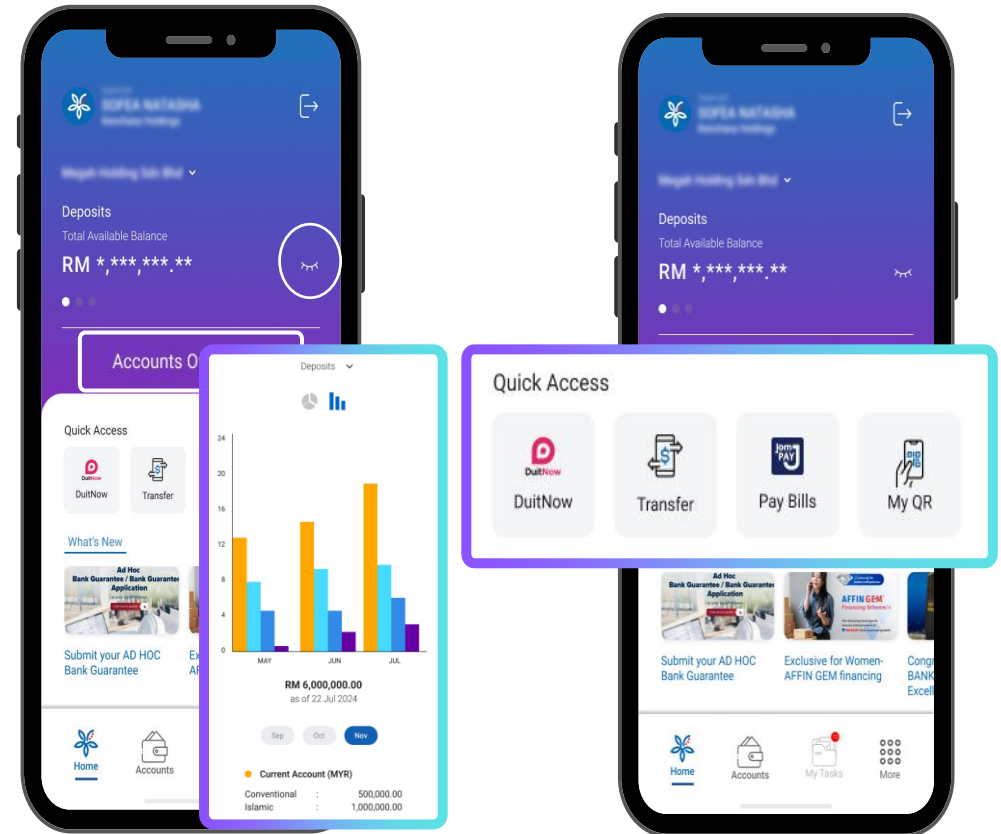
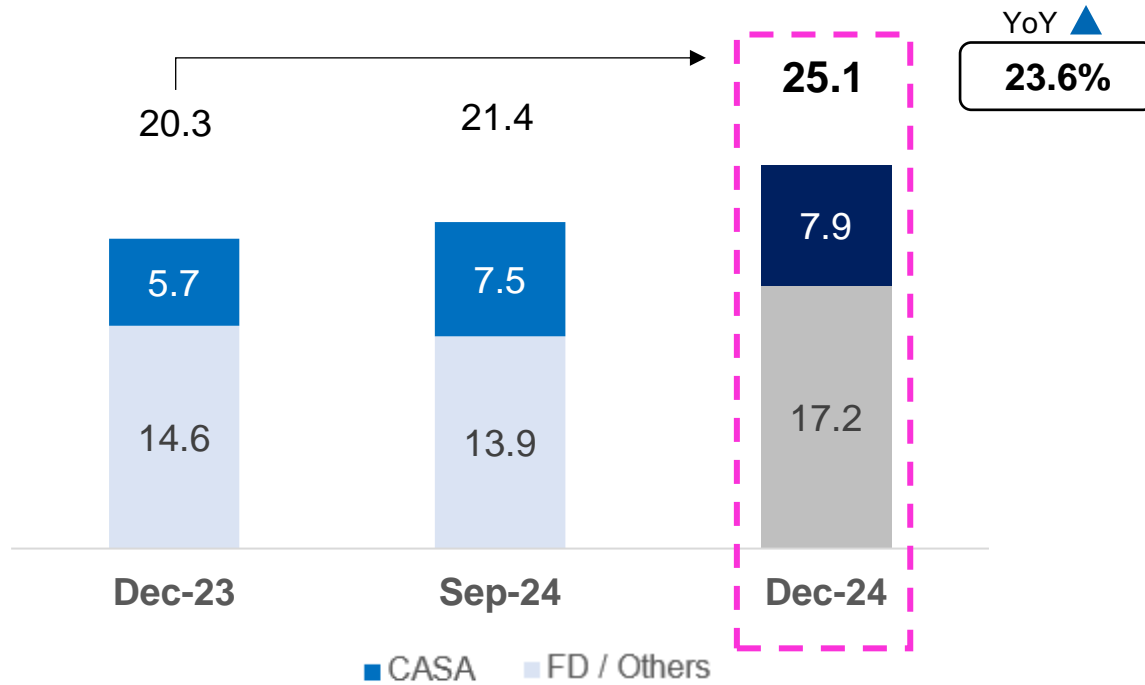
Exclusive limited time offer at a highly competitive Indicative Profit Rate

AFFIN Term Investment Account-I Deposit Campaign



Corporate Banking: Deposits

Deposits (RM Billion)

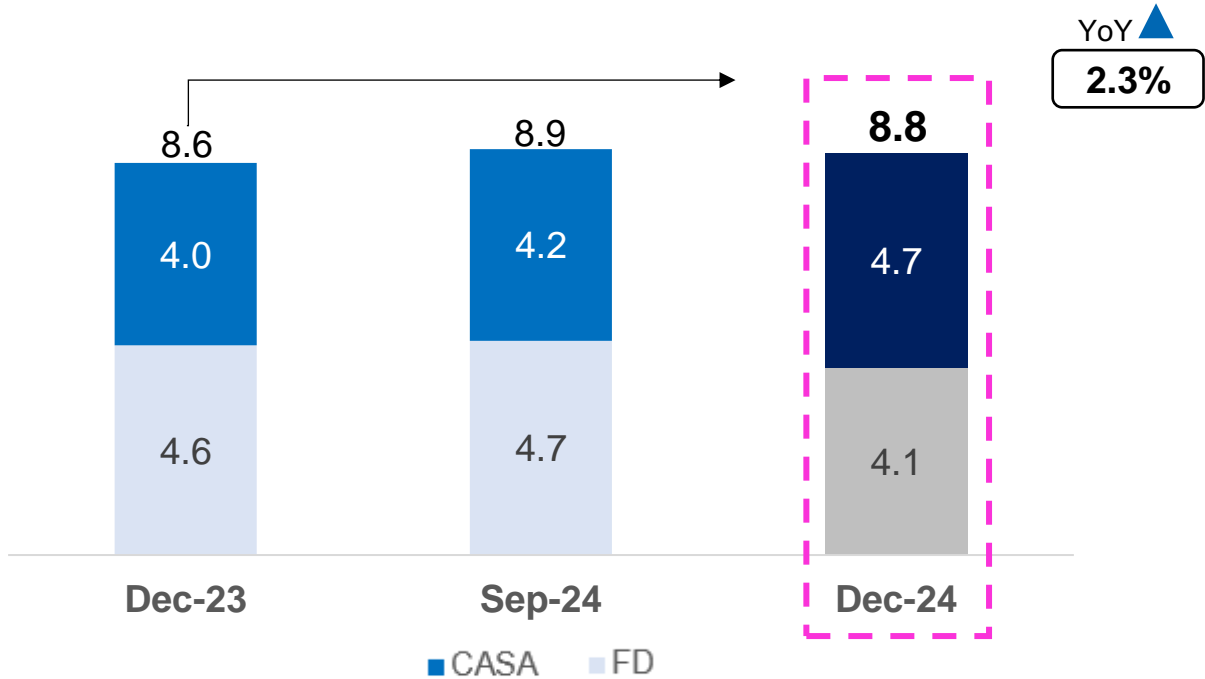


	Dec-23	Sep-24	Dec-24
CASA Ratio	28.1%	35.0%	31.5%



Enterprise Banking: Deposits

Deposits (RM Billion)



Grow, Empower and Manage your business with

AFFIN GEM™

Exclusive for Women Entrepreneurs

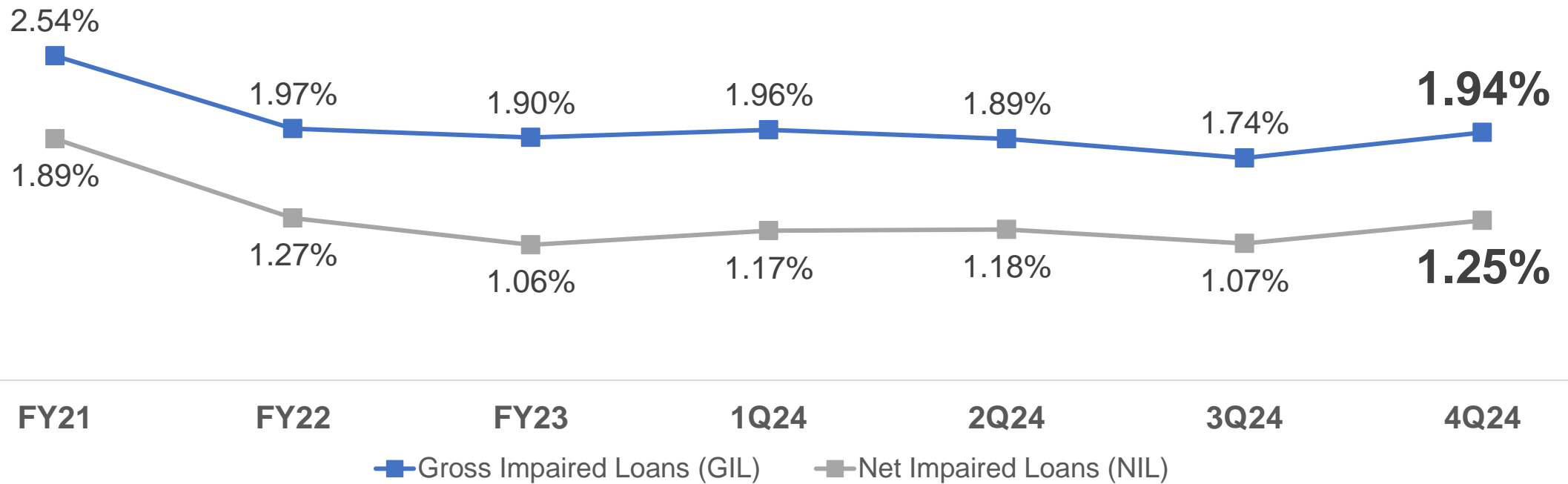
	Dec-23	Sep-24	Dec-24
CASA Ratio	46.5%	47.2%	53.4%

- Business Current Account/-i
- Working Capital Loan/ Financing-i*
- Cash Management Services
- Bancassurance/ Bancatakaful
- Non-financial Exclusive Offers
- Networking and Knowledge Sharing



GIL Remains below 2%

Impaired Loans Ratio (%)



- GIL ratios increase by 4 bps vs 1.90% in FY23
- NIL ratio at 1.25% in FY24 vs 1.06% in FY23
- Recoveries for FY24 stood at RM151.4m vs FY23 at RM 65.1m



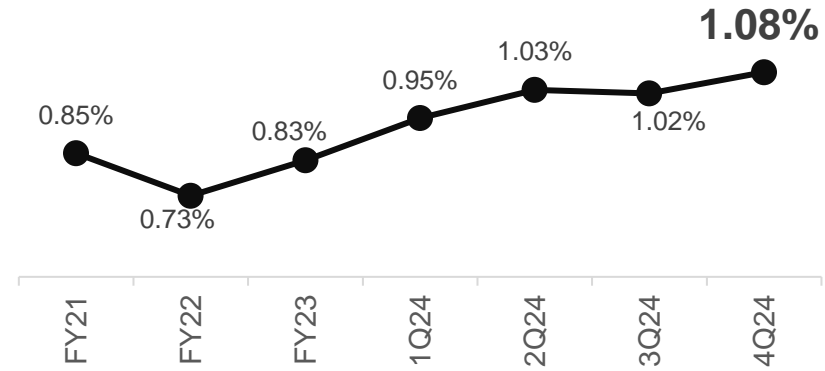
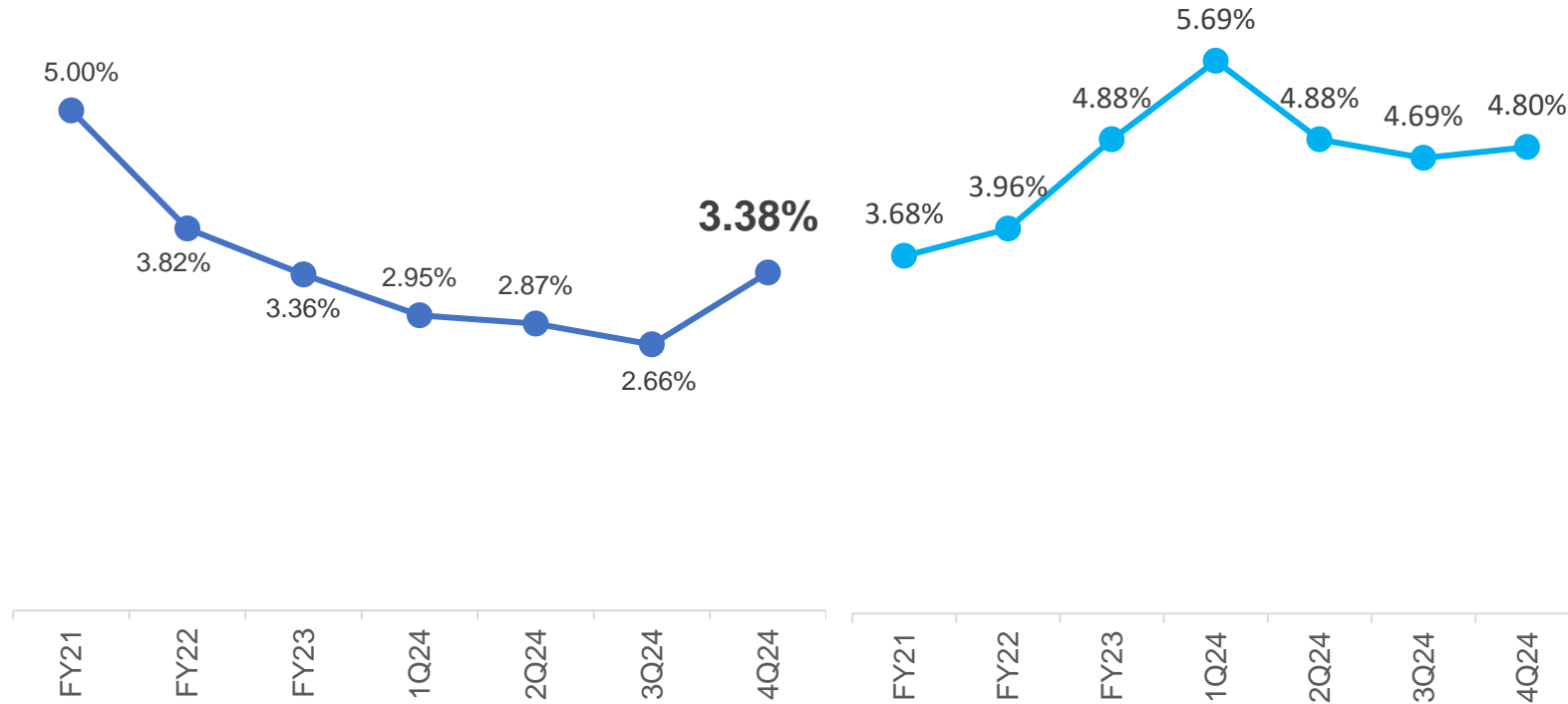
Intensifying Asset Quality Management Across All Segments

Gross Impaired Loans/Financing Ratio (%)

Corporate

Enterprise

Community



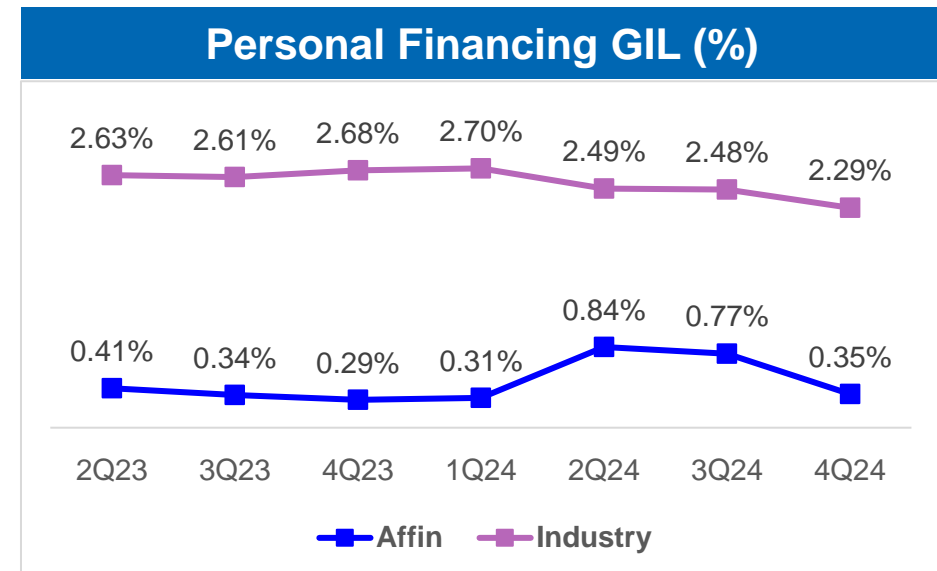
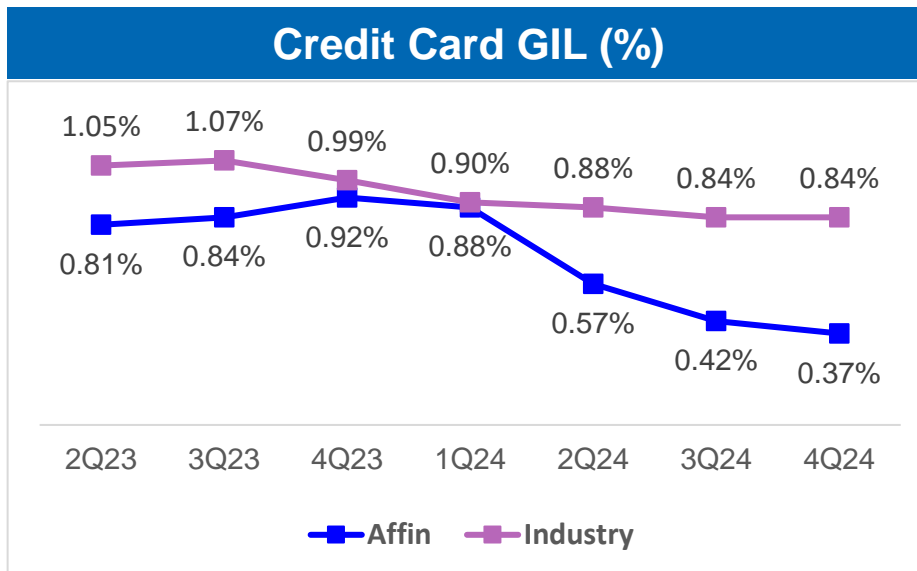
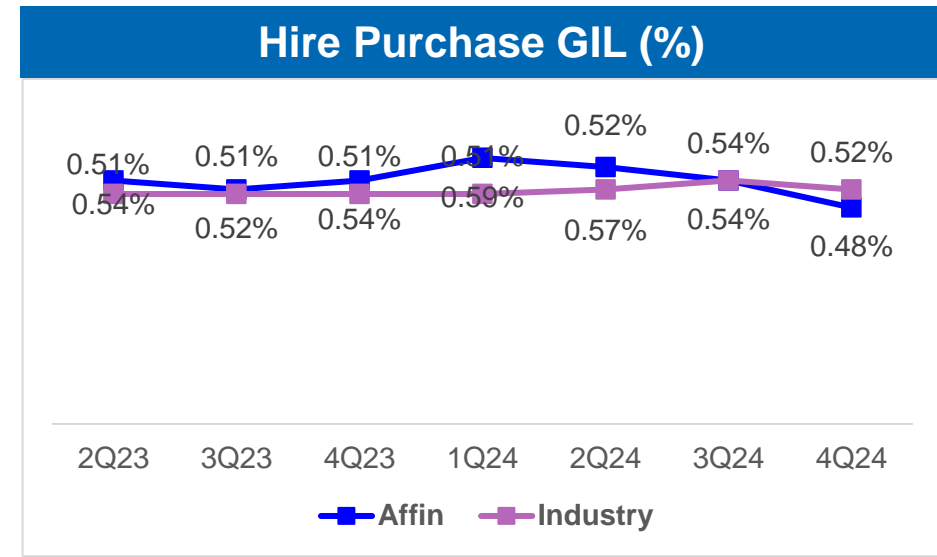
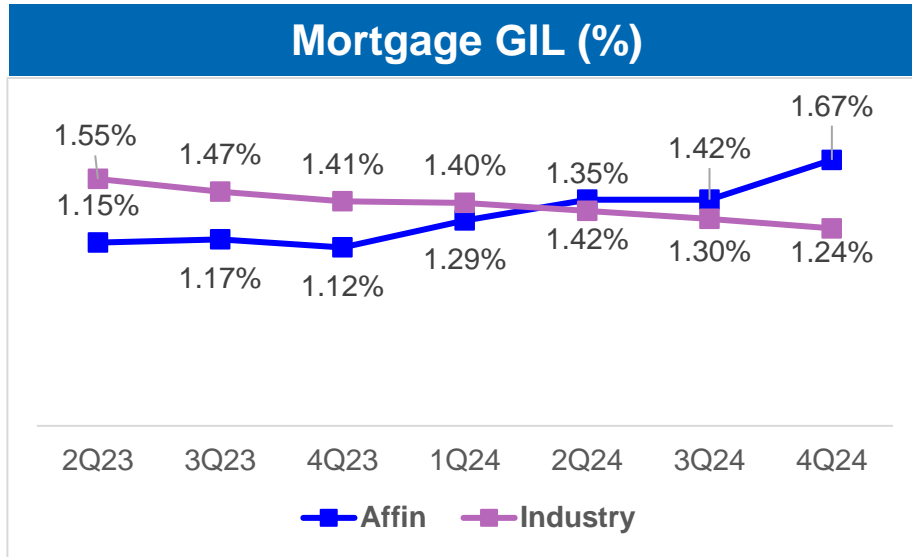
- Impairment from 1 large account that is over collateralised.

- New impairments coming from Wholesale Trade & Retail Trade

- Year end uptick in impairment, largely contributed from the mortgage portfolio

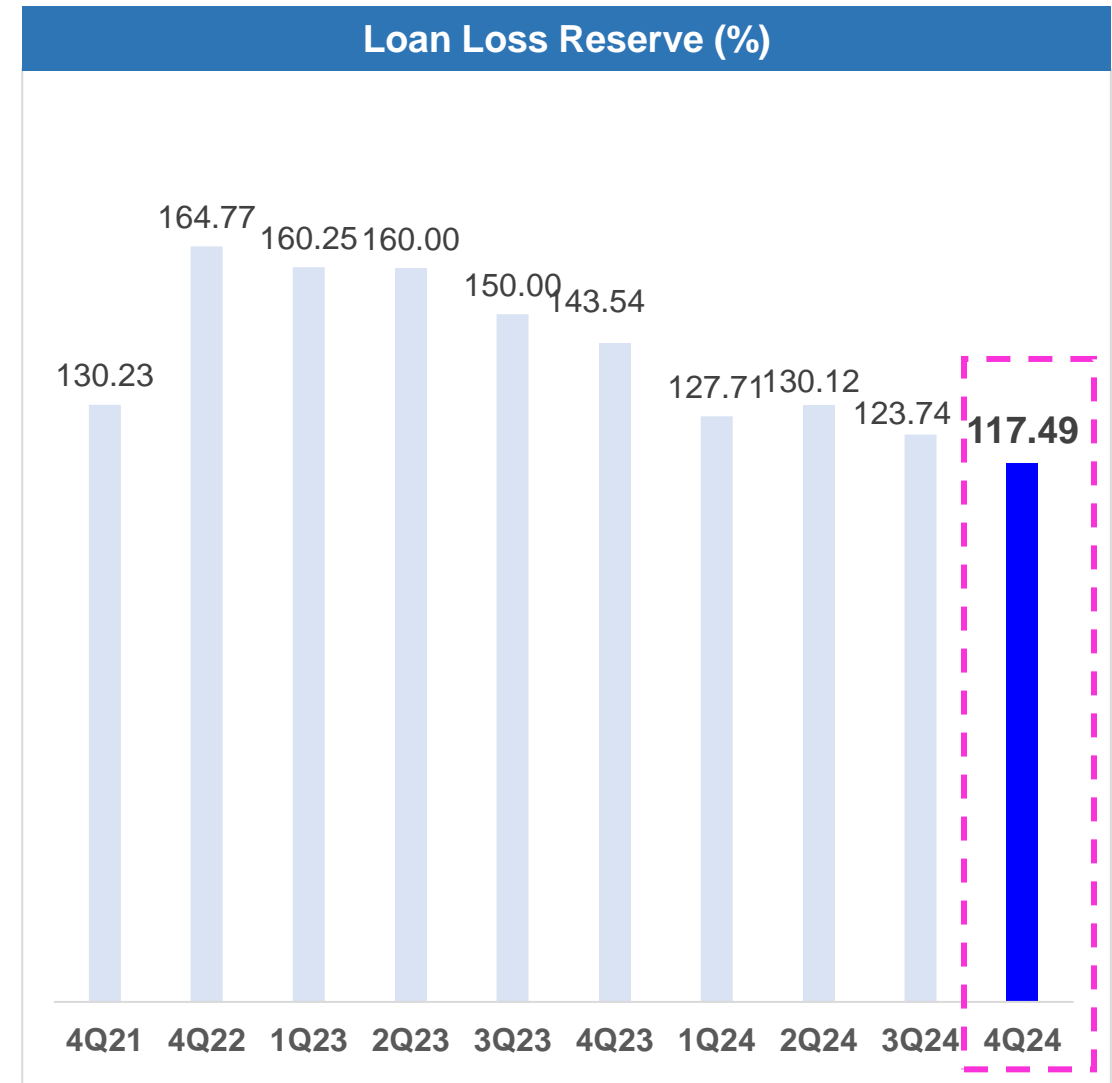
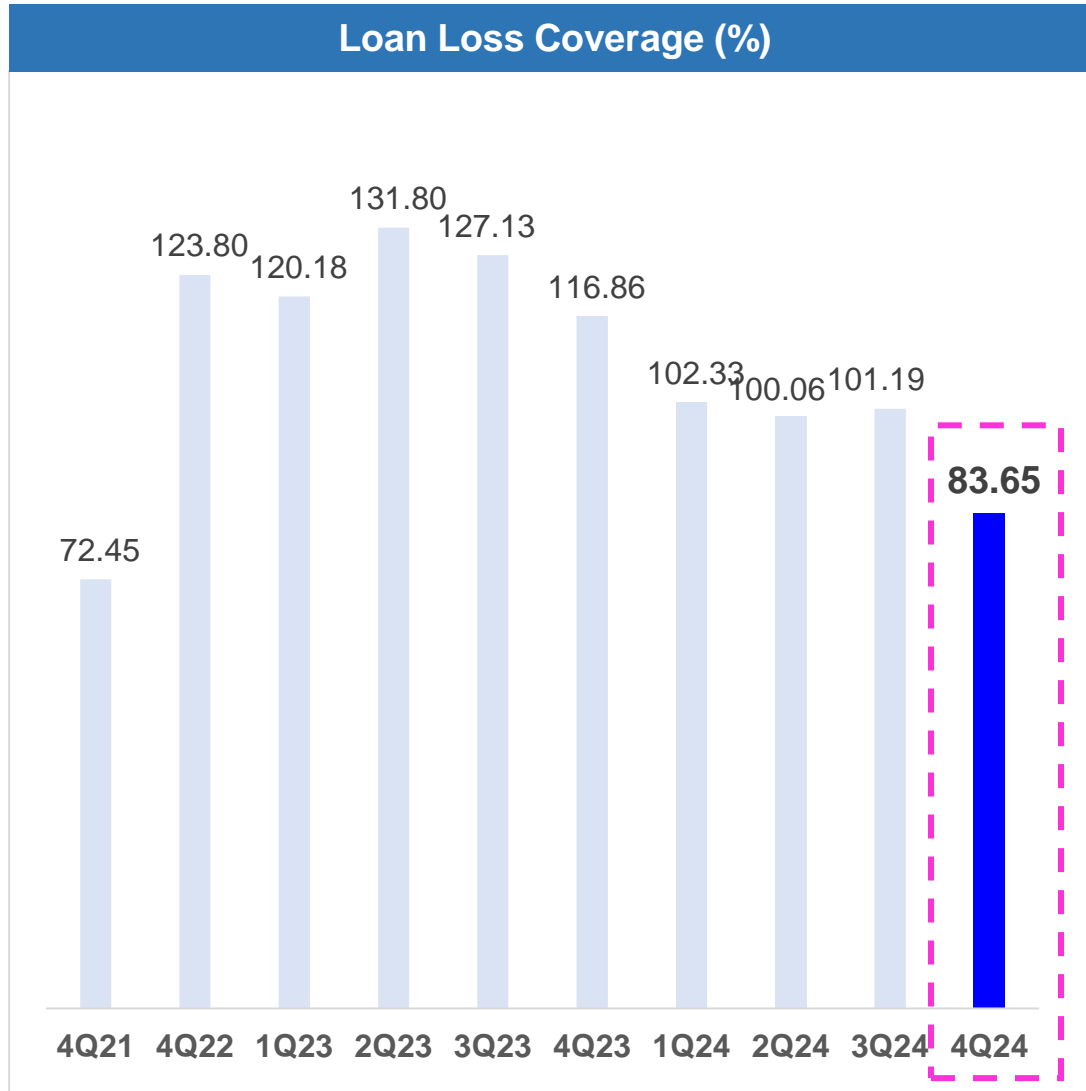


Improved GIL Levels apart from Mortgage



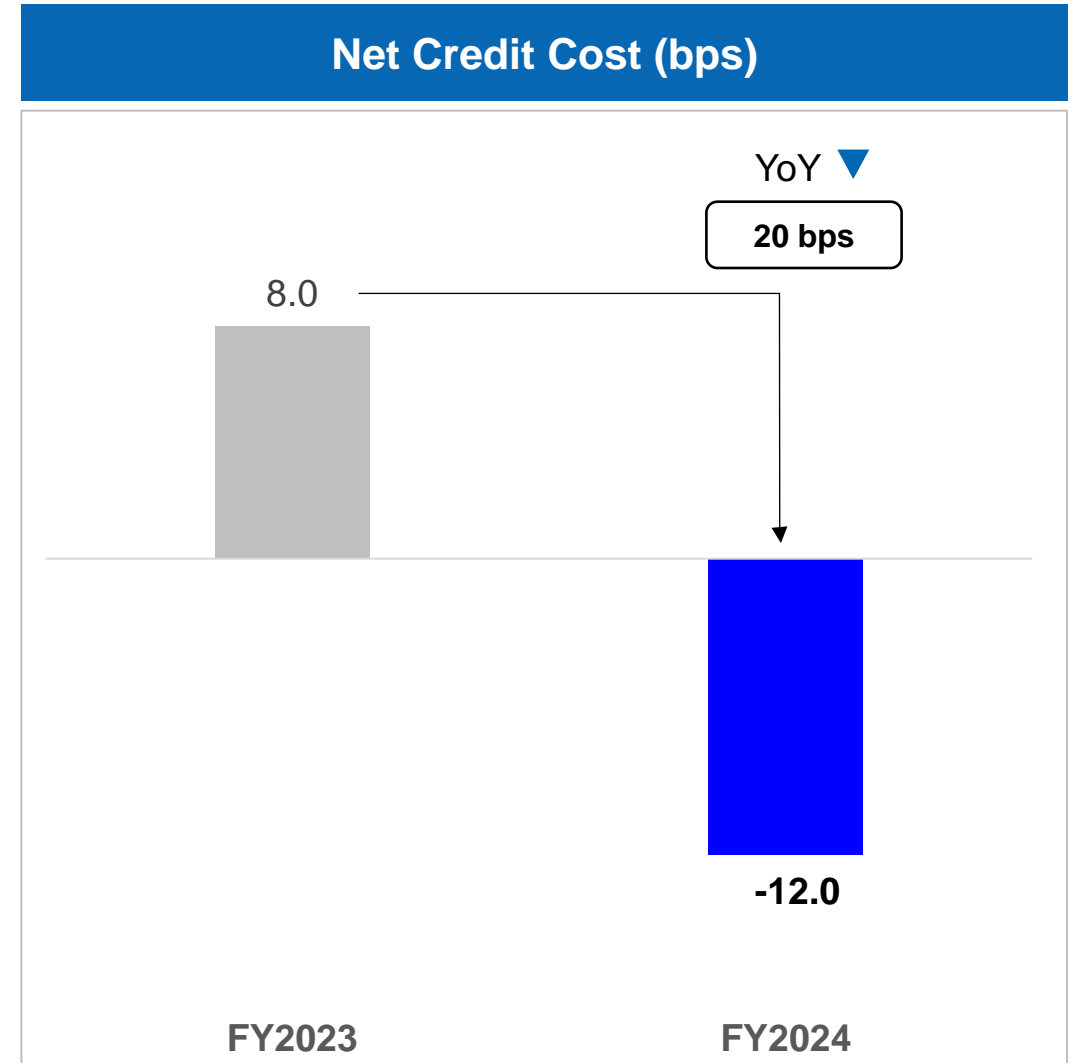
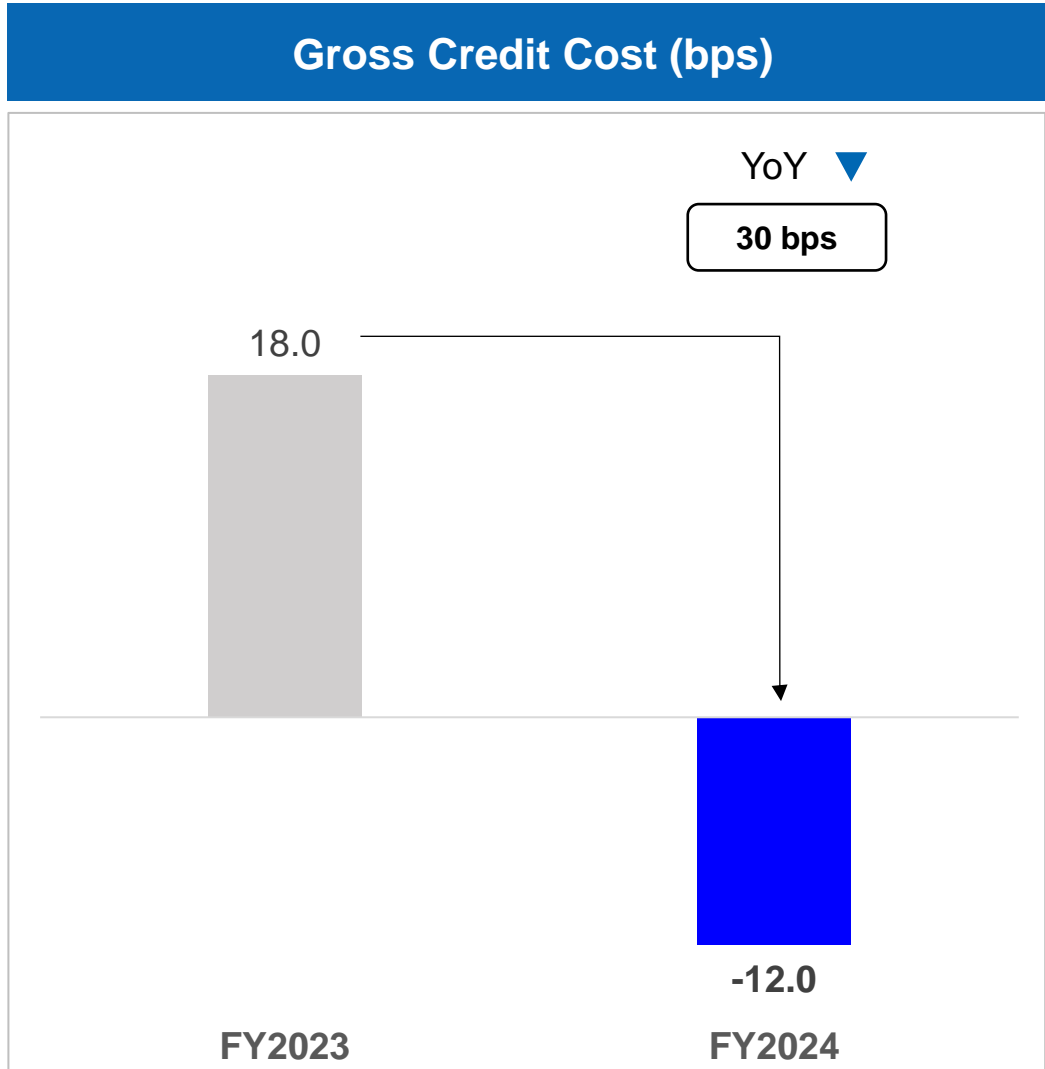


Loan Loss Coverage and Loan Loss Reserve





Gross Credit Cost at -30bps Due To Strong Recoveries in Stage 2 and 3





Income Statement

RM Million	Quarter		QoQ	YTD		YoY
	3Q24	4Q24	(%)	FY23	FY24	(%)
Net Interest Income	214.6	225.7	5.2	782.9	826.4	5.6
Income from Islamic Banking Business	169.0	193.1	14.3	595.6	691.1	16.0
Other operating Income	229.2	138.9	(39.4)	607.3	652.2	7.4
<i>of which :</i>						
<i>Net Fee and Commission Income</i>	<i>74.4</i>	<i>78.6</i>	<i>5.6</i>	<i>250.6</i>	<i>297.9</i>	<i>18.9</i>
<i>Net Gains on Financial Instruments</i>	<i>36.3</i>	<i>84.9</i>	<i>>100</i>	<i>168.1</i>	<i>212.1</i>	<i>26.2</i>
<i>Other Income</i>	<i>118.5</i>	<i>(24.7)</i>	<i>(>100)</i>	<i>188.6</i>	<i>142.2</i>	<i>(24.6)</i>
Net Income	612.8	557.7	(9.0)	1,985.8	2,169.7	9.3
Operating Expenses	(455.9)	(417.0)	(8.5)	(1,421.2)	(1,619.6)	(14.0)
Allowances for Impairment Losses	38.8	81.8	>100	(78.2)	151.4	>100
Share of results of Associate	7.9	34.3	>100	36.5	54.7	49.9
Zakat	(2.0)	(2.0)	-	(4.6)	(6.7)	(45.7)BA
BAU Profit Before Taxation excluding Early Retirement Scheme (ERS)	201.6	254.8	26.4	518.3	749.5	44.6
ERS	-	(48.5)	(100)	-	(48.5)	(100)
Profit Before Taxation	201.6	206.3	2.3	518.3	701.0	35.2
Taxation	(55.8)	(71.2)	(27.6)	(116.1)	(191.3)	(64.8)
Profit After Taxation	145.8	135.1	(7.3)	402.2	509.7	26.7



Payback from ERS Exercise in FY2024

Savings in Conservative Mode	RM'mil
+ Annual savings in salary (RM 2.5 mil/month)	30.0
+ Bonuses (2 months)	5.0
+ Medical Costs	1.7
Total savings per annum	36.7
- Employee Retirement Scheme (one-off)	(48.5)
Payback	1.32 years

Number of headcounts	Total
ABB Group headcount at Dec'24	5,711
- Approved application	(210)
ABB Group headcount post ERS	5,501

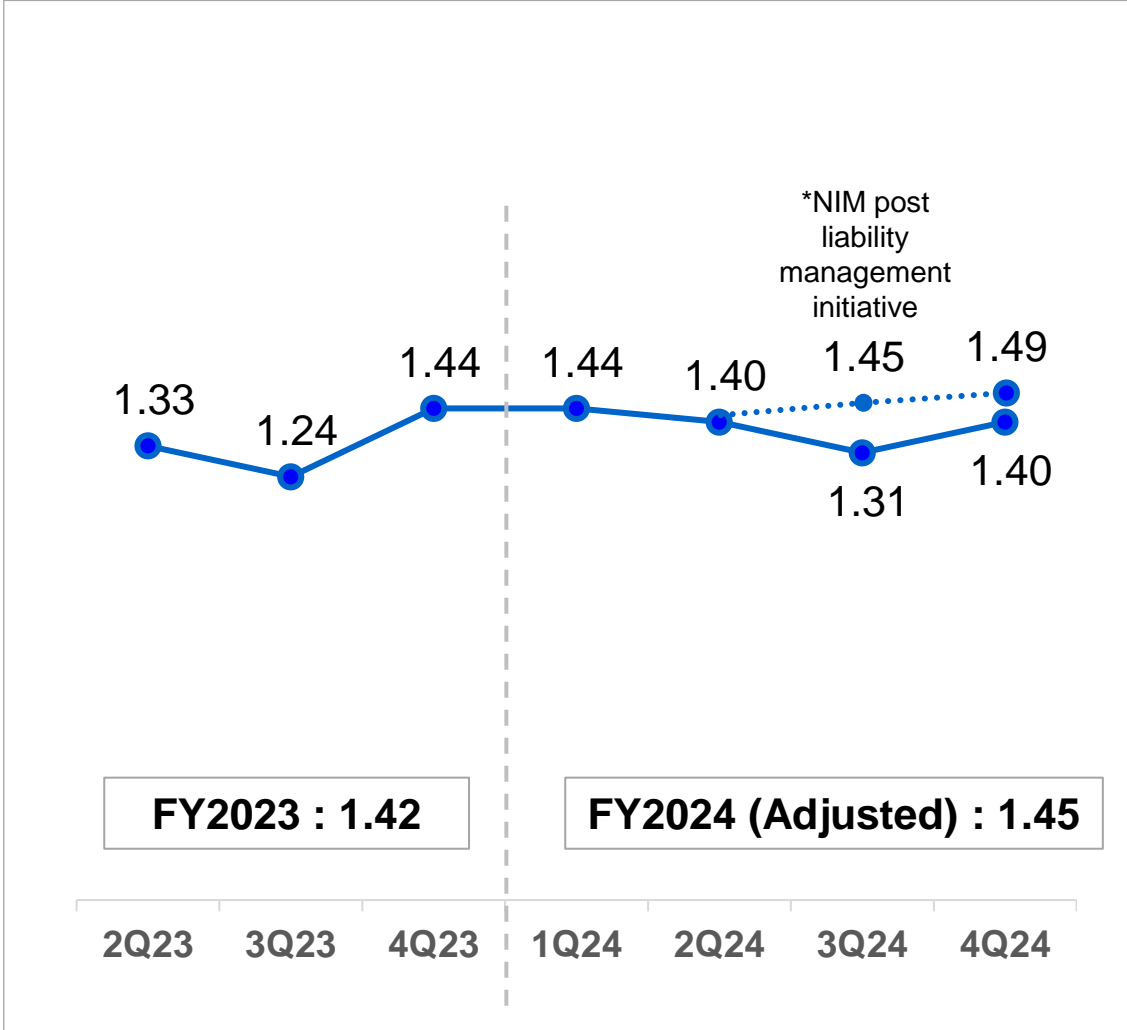
The objective of the ERS is to increase productivity ratios by a minimum of 10%.



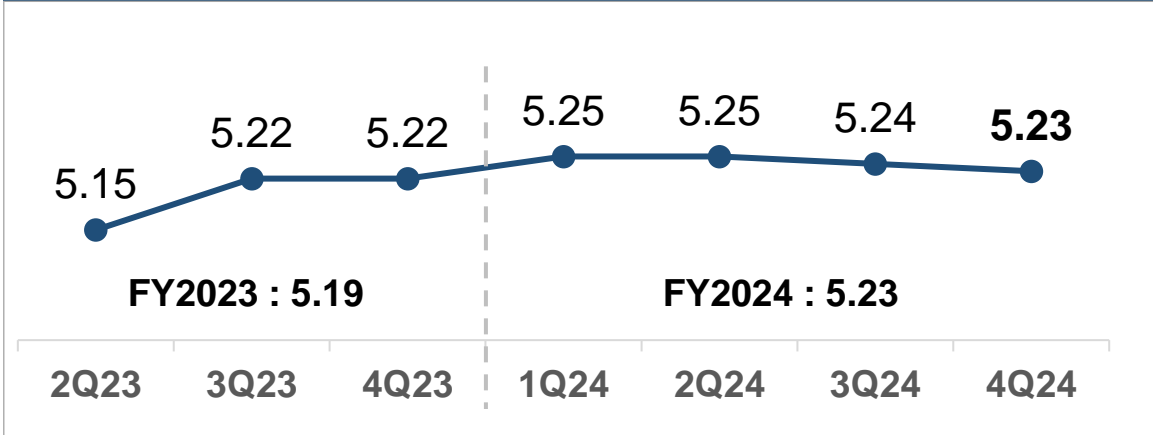
Building Income Flows to Grow Fee Income Sustainably

RM Million	Quarter		QoQ	YTD		YoY
	3Q24	4Q24	(%)	FY23	FY24	(%)
Fees & Commission	54.4	57.0	4.8	257.1	229.9	(10.6)
Stockbroking @net brokerage	29.5	23.1	(21.7)	60.5	95.8	58.3
Wealth income	8.2	8.3	1.2	36.0	30.3	(15.8)
Advisory income	1.3	13.8	>100	4.7	17.8	>100
Net Fee and Commission Income	93.4	102.2	9.4	358.3	373.8	4.3
Net Gains on Financial Instruments	39.0	125.6	>100	172.2	272.0	58.0
Foreign Exchange and Other Income	127.8	(41.7)	(>100)	199.1	151.3	(24.0)
Other Operating Income	260.2	186.1	(28.5)	729.6	797.1	9.3
Fee Income Ratio (%)	42.5	33.4	(9.1)	36.7	36.7	-

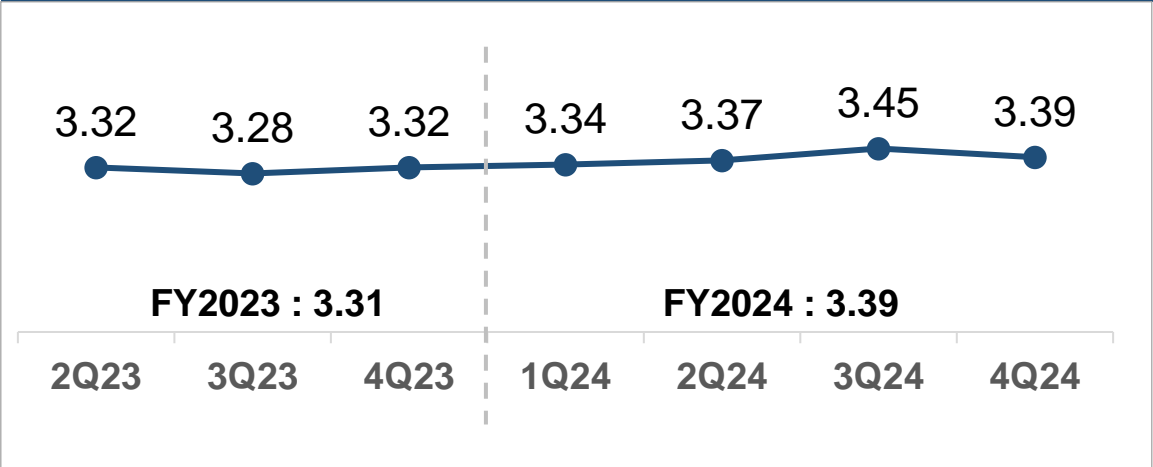
Net Interest Margin (NIM) (%)



Loan Yield (%)



Cost of Funds (%)



*NIM - based on Net Asset Yield



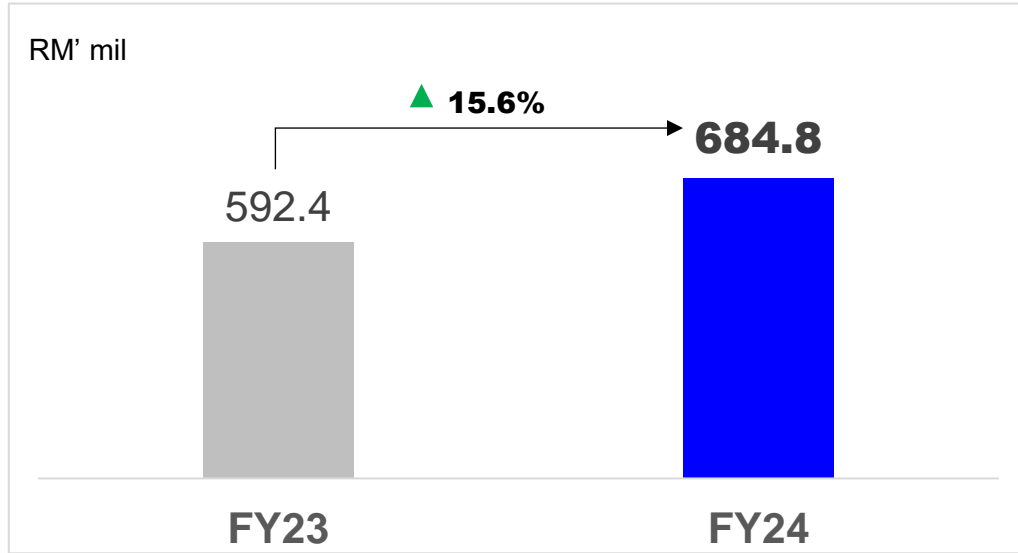
Investments in Building the Foundation for Growth

RM Million	Quarter		QoQ	YTD		YoY
	3Q24	4Q24	%	FY23	FY24	%
Personnel costs (excluding one-off ERS)	282.3	279.3	(1.1)	884.4	1,016.5	14.9
Promotion & marketing related expenses	12.2	12.9	5.7	48.5	56.3	16.1
Establishment related expenses	120.3	88.3	(26.6)	346.1	399.9	15.5
General & administrative expenses	41.1	36.5	(11.2)	142.1	147.0	3.4
TOTAL	455.9	417.0	(8.5)	1,421.2	1,619.6	14.0
Cost to Income ratio (%)	74.4%	74.8%		71.6%	74.6%	
Cost to Income ratio with ERS (%)	74.4%	83.4%		71.6%	76.9%	

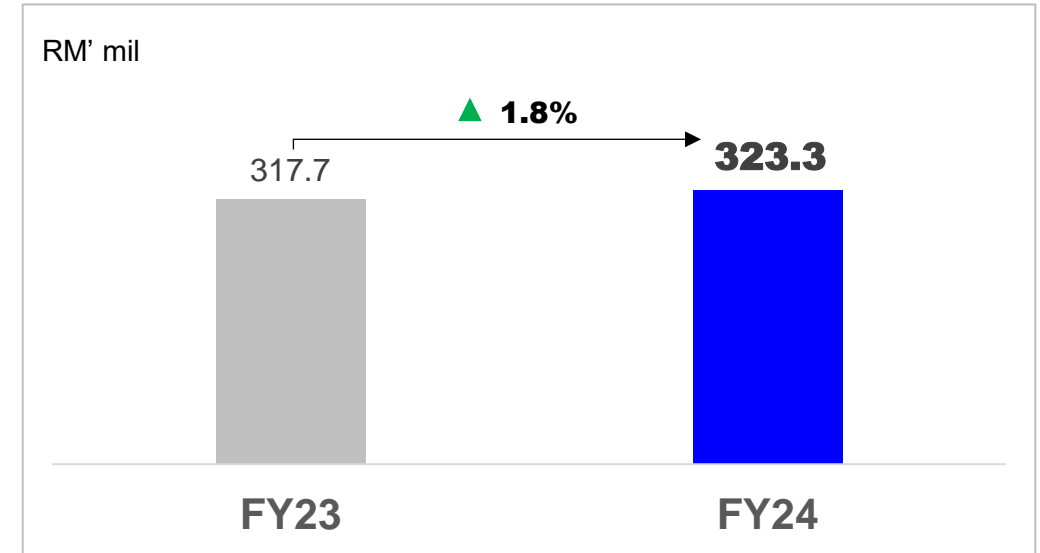


AIBB Maintains its Loan Growth Trajectory

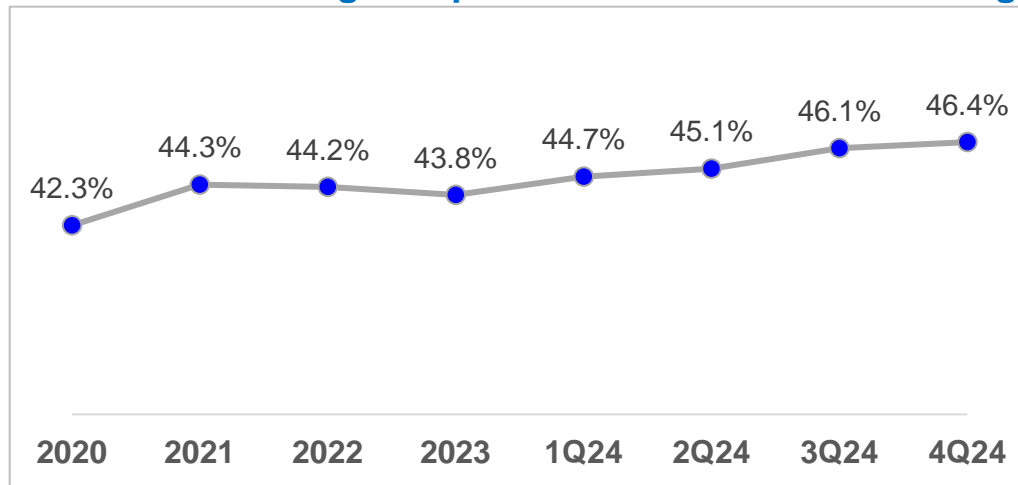
Islamic Income



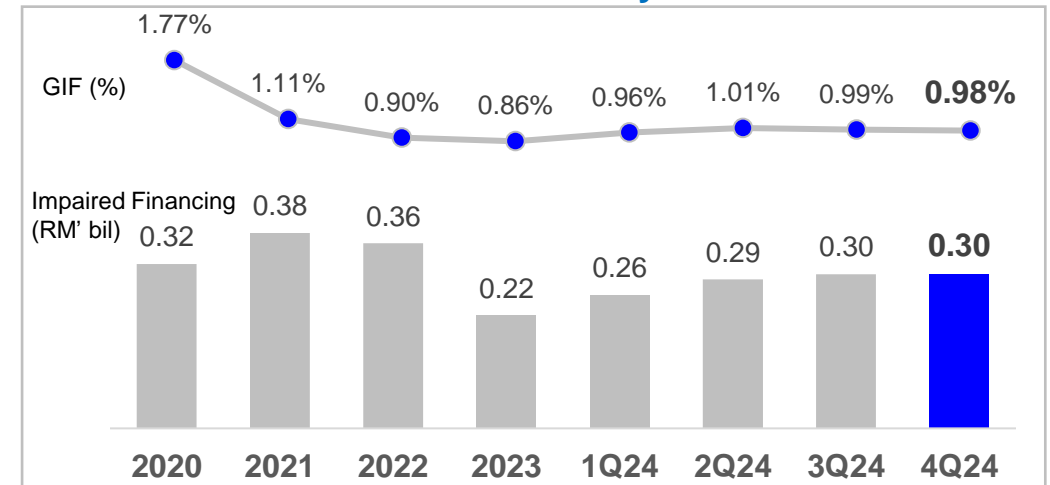
Profit Before Tax



Islamic Financing Composition / Total Gross Financing

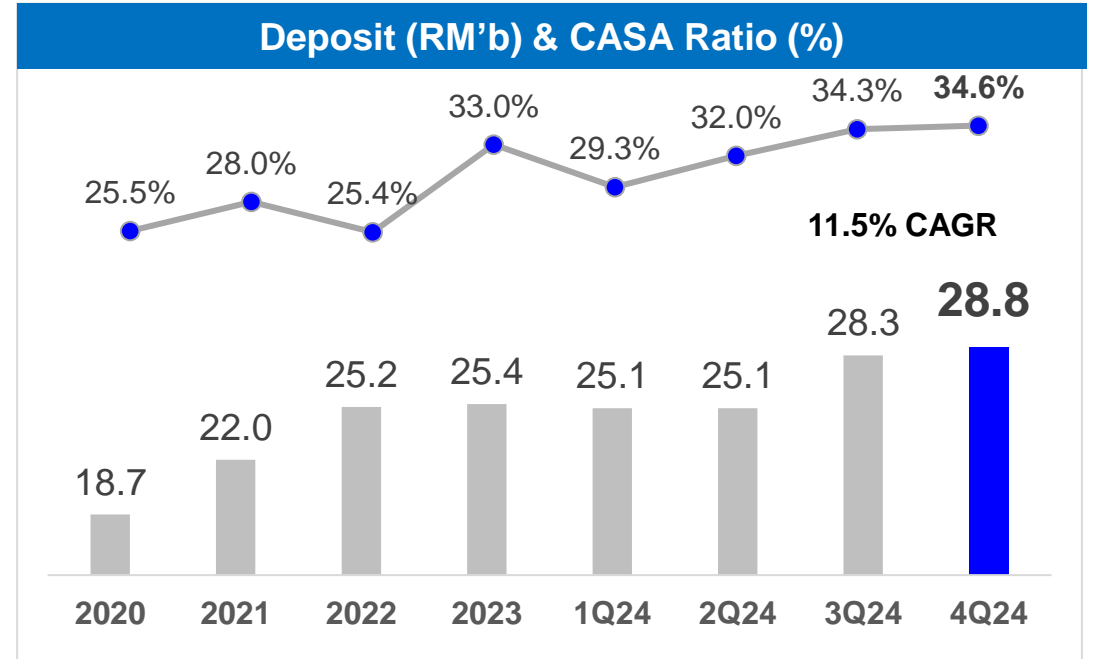
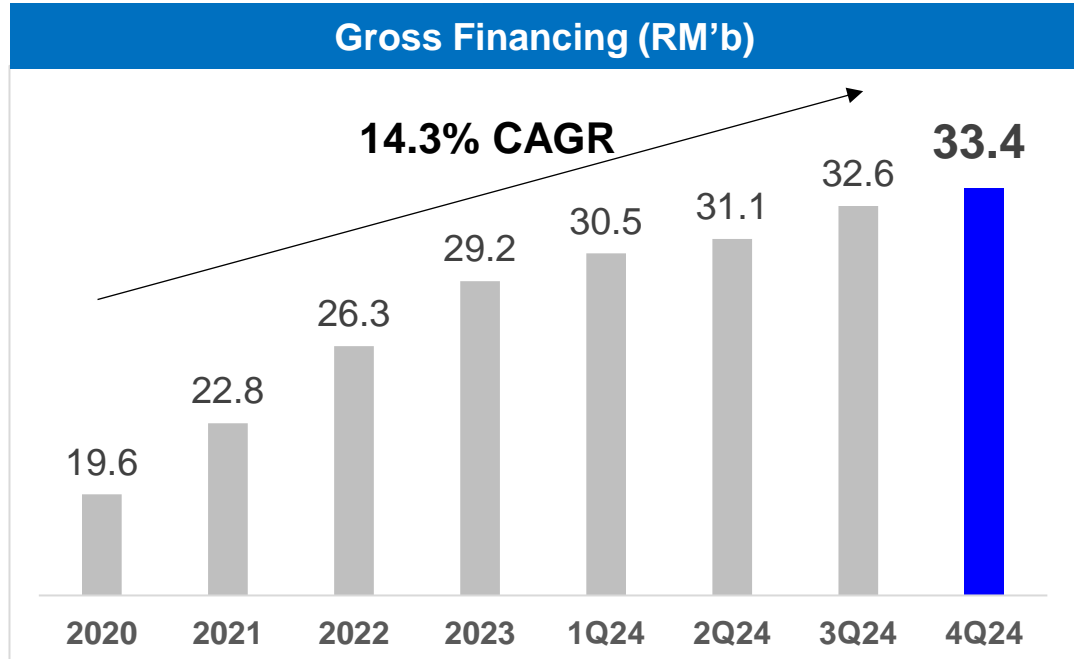


Asset Quality





AFFIN Islamic Bank Financing and Deposits



Financing & Deposits (RM'm)	Dec-23	Sep-24	Dec-24	QoQ	YoY
Gross loans, advances & financing	29,190.1	32,573.1	33,405.5	2.6%	14.4%
Deposit from customers	25,360.5	28,334.0	28,762.9	1.5%	13.4%
Of which : Current Account	6,438.0	7,704.6	8,051.5	4.5%	25.1%
Savings Account	1,920.4	2,003.6	2,159.8	7.8%	12.5%
Total CASA	8,358.4	9,708.2	10,211.3	5.2%	22.2%
Fixed Deposits, NIDs, MMD & CMD	17,002.1	18,625.8	18,551.6	(0.4%)	9.1%



PBT Contribution by Subsidiaries and Associates

Entity (RM'm)	Quarter		QoQ %	YTD		YoY %
	3Q24	4Q24		FY23	FY24	
Affin Bank Berhad (normalised*)	136.1	151.4	▲ 11.2	109.2	364.8	▲ >100.0
Affin Islamic Bank Berhad (normalised*)	53.9	122.2	▲ >100.0	317.7	324.9	▲ 2.3
Affin Hwang Investment Bank Berhad (normalised*)	72.7	28.6	▼ 60.7	92.5	152.1	▲ 64.4
Generali Life Insurance Malaysia Berhad	(1.8)	0.9	▲ >100.0	(7.1)	(3.3)	▲ 53.5
Generali Insurance Malaysia Berhad	9.7	13.4	▲ 38.1	43.6	38.0	▼ (12.8)
Affin Moneybrokers Sdn Bhd	0.3	-	▼ 100.0	1.9	1.7	▼ (10.5)
Consol adjustments	(69.3)	(61.7)	▲ 11.0	(39.5)	(128.7)	▼ (>100.0)
PBT	201.6	254.8	▲ 26.4	518.3	749.5	▲ 44.6
PBT with ERS	201.6	206.3	▲ 2.3	518.3	701.0	▲ 35.2

*Excluding one-off Early retirement scheme ("ERS") cost



Optimisation of Capital Remains a Focus

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	
		2023	2024	2023	2024	2023	2024
AFFIN BANK BERHAD	Group	13.76	13.22	15.29	14.64	17.95	17.06
	Bank	12.65	12.15	13.83	13.27	16.17	15.26
AFFIN ISLAMIC BANK BERHAD	Bank	12.08	11.73	14.44	13.80	17.99	17.05
AFFIN HWANG INVESTMENT BANK BERHAD	Group	36.39	35.27	36.39	35.27	37.05	35.94
	Bank	41.53	36.70	41.53	36.70	42.29	37.40



Key Ratios

RATIO(%)	Quarter		QoQ		YTD		YoY	
	3Q2024	4Q2024	Fav/(adv)		FY2023	FY2024	Fav/(Adv)	
PROFITABILITY								
Return on Equity	5.04	4.65	▼	0.39	3.70	4.49	▲	0.79
Return on Equity (excluding ERS)	5.04	5.74	▲	0.70	3.70	4.80	▲	1.10
Net Interest Margin - BAU	1.31	1.40	▲	0.09	1.42	1.34	▼	0.08
Net Interest Margin - Adjusted	1.45	1.49	▲	0.04	1.42	1.45	▲	0.03
Cost to Income Ratio	74.41	83.35	▲	8.94	71.57	76.88	▲	5.31
Cost to Income Ratio (excluding ERS)	74.41	74.80	▲	0.39	71.57	74.60	▲	3.03
LIQUIDITY								
CASA Ratio	26.86	30.35	▲	3.18	26.70	30.35	▲	3.65
Liquidity Coverage Ratio	159.89	165.18	▼	5.29	174.11	165.18	▼	8.93
ASSET QUALITY								
Gross Impaired Loan Ratio	1.74	1.94	▲	0.20	1.90	1.94	▲	0.04
Loan Loss Coverage Ratio	101.19	83.65	▼	17.54	116.86	83.65	▼	33.21
Loan Loss Reserve Ratio	123.74	117.49	▼	6.25	143.54	117.49	▼	26.05
CAPITAL								
CET 1 Capital Ratio	13.27	13.22	▼	0.05	13.76	13.22	▼	0.54
Tier 1 Capital Ratio	14.68	14.64	▼	0.04	15.29	14.64	▼	0.65
Total Capital Ratio	17.22	17.06	▼	0.16	17.95	17.06	▼	0.89



Proposed Share Reward In the Form of Bonus Shares

- It is proposed that a share reward in the form of bonus shares to be undertaken (**“Proposed Bonus Issue”**). This means that the shareholders will receive additional shares for free or can be interpreted as “dividend paid in 100% shares” or “share dividend”.
- The implied dividend amount per share and dividend yield is RM0.1540 and 5.3% respectively, based on the theoretical ex-bonus price of RM2.7725 per share.

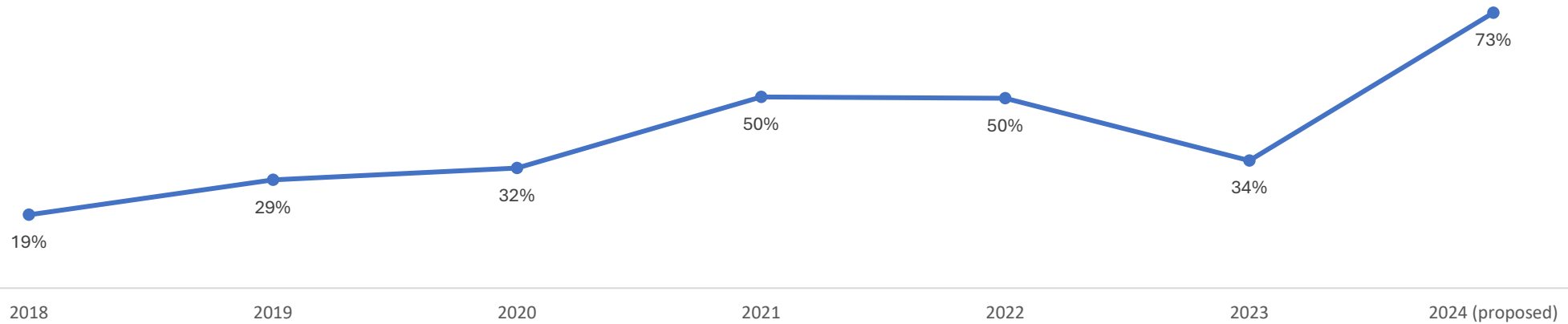
1 for 18
New Existing
share shares



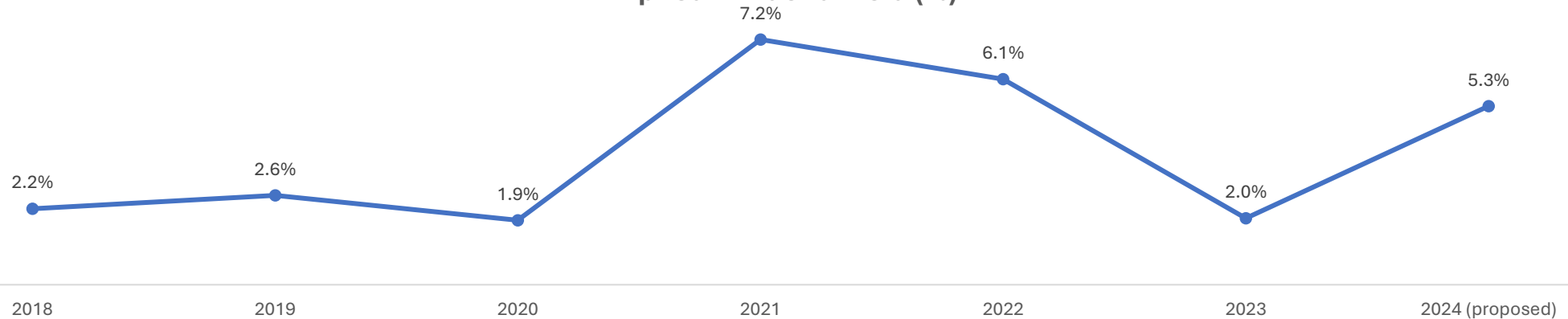
Historical Dividend Payout Ratio / Dividend Yield And Peers' Bank Information

- The historical dividend payout ratio and dividend yield of AFFIN since FYE 2018 are shown in the chart below.

Implied Dividend Payout Ratio (%)



Implied Dividend Yield (%)





Rationale for Bonus Shares

1

The Proposed Bonus Issue is a reward to existing shareholders for their support and a positive signal of AFFIN's confidence in the future growth prospects.

2

The additional shares from the Proposed Bonus Issue will increase the number of shares available for trading, which can enhance the marketability and trading liquidity of AFFIN shares.

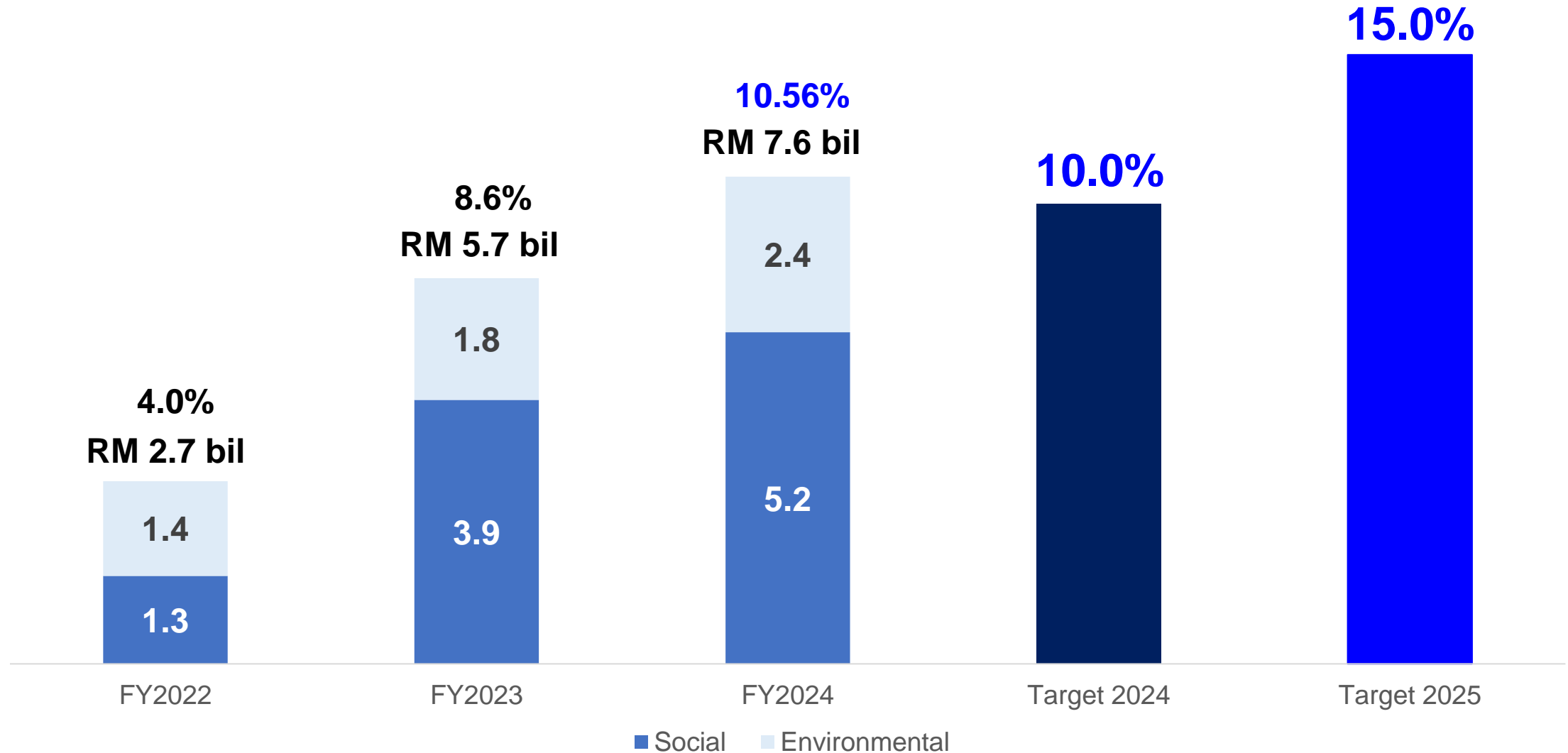
3

Shareholders can benefit from the potential upside in the market price post the Proposed Bonus Issue and there is no tax payable on the bonus shares received.



Sustainable Financing Has Surpassed Our 2024 Target

Current and Targeted Portfolio (RM bil)





Creating Lasting Value for Society



Responsible Banking with Impact

AFFIN x DHL GoGreen Plus



Installation of Solar Panels



12 branches equipped with solar panels

RM 136,630.80 or 268,430 kWh saved in 2024

Purchase of Green Electricity Tariff



Est. 37% green energy purchased

Equivalent to 572,000 kwh/month subscription for Menara Affin, TRX

AFFIN Klean Reverse Vending Machines



Total Collected as of End Dec 2024: 4 MT*
Disposal and recycling of materials resulting in an estimated CO2 reduction of 130 tonnes (tCO2e)

FTSE4Good



FTSE4Good

AFFIN included in the FTSE4Good Bursa Malaysia Index for the first time

AFFIN Interceptor



374.51 MT Garbage Collection (Jan – Sept 24')

Waste Removed From Klang River 90,721MT as @ 30 September 2024

69% Improved Water Quality

*Metric Tonnes



WARDS



Our Awards and Recognition



FTSE4Good

AFFIN GROUP INCLUDED IN FTSE4GOOD BURSA MALAYSIA INDEX SERIES

We are pleased to announce that, effective 23rd December 2024, AFFIN has officially been included in the FTSE4Good Bursa Malaysia Index series, a globally recognised benchmark for companies excelling in ESG performance.

At AFFIN, we believe that prioritising ESG performance is a key driver of long-term value creation and catalyst for positive social impact. This milestone reflects our commitment to the strategic pillar of Responsible Banking With Impact under the AX28 Plan.





Our Awards and Recognition

AFFIN Interceptor



Our Awards and Recognition



Best Project Award – Building (Major Category) by Construction Industry Development Board (CIDB) for Menara AFFIN @ TRX



Affin Bank Berhad listed in Top 50 Excellence Award 2024 by National Corporate Governance & Sustainability 2024 Awards (NACGSA 2024)



Final Remarks

50 years of always about **you**



FY2024 Financial Report Card

ITEMS	FY24	Budget FY2024	INDICATOR (Actual 2024 Vs Budget 2024)
PBT	749.5m	750.0m	✓
NIM*	1.34%	1.40%	✗
CIR (BAU)**	74.60%	74.00%	=
Loan Growth	8.1%	8.0%	✓
CASA Ratio	30.4%	30.0%	✓
Gross Credit Cost	(12.0) bps	10-15 bps	✓
GIL	1.94%	1.90%	=
LLC	83.7%	110%-120%	✗
ESG Financing	10.56%	10.00%	✓

*Adjusted NIM is 1.45% after liability management.

**BAU is adjusted excluding ERS costs of RM 48.5 mil.



Budget 2025

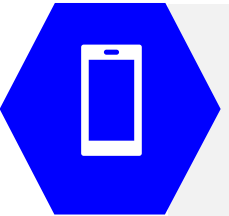
	Actual FY24	Budget 2025
PBT	749.5m	1,100m
ROE	4.49%	6.0%
NIM	1.45%	1.55%
CIR	74.60%	65.00%
Gross Credit Cost	-12 bps	12 bps
Loan Growth	8.1%	12.0%
Gross Impaired Loan	1.94%	1.70%
Loan Loss Coverage	83.7%	90%-100%
ESG financing target	10.6%	15.0%



Final Remarks



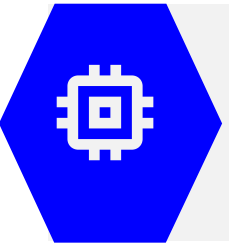
We continue to build on our Digital Journey with the introduction of our new Digital Core and Mobile App, which will catapult our growth in 2025.



Our efforts to improve NIM continue to show early results. We have achieved our target of a 30% CASA ratio, a significant milestone has been crossed. We continue to focus on building CASA to lower our cost of funds. Our AX28 CASA Ratio target is 35%, within sight.



Some asset quality weakness emerging in Corporate, Enterprise and Mortgage segments. Enterprise Banking will undergo a transformation² this year to make it an impactful force and increasing market share. Community Banking, with its new sales hunter model, will become a precision tool to capture market share.



Strong loan and financing pipeline of RM 9.5 billion, giving AFFIN a headstart for 2025. Business demand coming from Penang, Johor, Sabah, Sarawak and Selangor.

Business pipelines also include financial advisory services and debt capital market deals. We are optimistic for the year ahead, given our digital capabilities and strong business pipelines.



Thank You

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50 years of always about **you**