



1H25 Financial Results Briefing

15 August 2025

50 years of always about **you**



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Key Highlights





1H2025 Highlights

1	PROFIT BEFORE TAX (PBT)	PBT ↑ 22.1% YoY to RM 358.0m 1H25 vs RM 293.1m 1H24	
2	CASA RATIO	CASA ↑ 2.32% YoY to 28.21% 1H25 vs 25.89% 1H24	
3	ASSET QUALITY & RESERVES	GIL 1.83% 1H25 vs 1.89% 1H24 ↓ 0.06%	LLC 80.43% 1H25 vs 100.06% 1H24 ↓ 19.63%
4	LOAN GROWTH	LOAN GROWTH +7.3% 1H25 vs +10.5% 1H24 ↓ 3.2%	DEPOSIT GROWTH +9.8% 1H25 vs -0.4% 1H24 ↑ 10.2%
5	STABLE CAPITAL AND LIQUIDITY POSITION	CET 1 13.38% 1H25 vs 12.84% 1H24	LCR 171.1% 1H25 vs 163.3% 1H24

1H25 Financial Results





CHIEVEMENTS

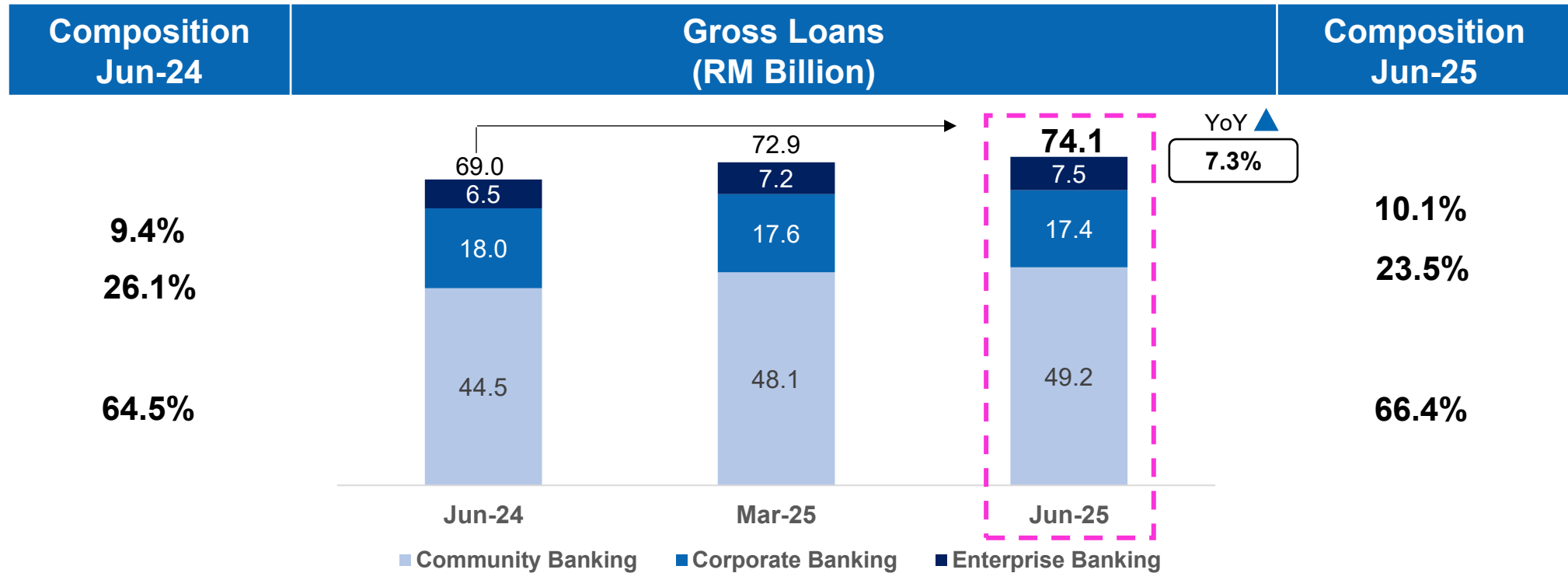


Balance Sheet Highlights

RM Million	Jun-24	Mar-25	Jun-25	QoQ	YoY
Cash & short-term funds	3,007.6	3,507.6	6,994.4	99.4%	132.6%
Financial assets/investment	30,976.2	34,205.0	30,892.0	(9.7%)	(0.3%)
Gross loans, advances & financing	69,015.8	72,897.9	74,065.7	1.6%	7.3%
Less: ECL	(1,269.1)	(1,075.9)	(1,077.0)	0.1%	(15.1%)
Other assets	6,435.3	6,645.7	6,162.3	(7.3%)	(4.2%)
Total Assets	108,165.8	116,180.3	117,037.4	0.7%	8.2%
Deposit from customers	71,226.4	75,466.5	78,202.4	3.6%	9.8%
Of which : Current Account	13,557.3	17,839.6	16,967.5	(4.9%)	25.2%
Savings Account	4,881.9	6,468.3	5,092.0	(21.3%)	4.3%
Total CASA	18,439.2	24,307.9	22,059.5	(9.2%)	19.6%
Fixed Deposits, NIDs, MMD & CMD	52,787.2	51,158.7	56,142.9	9.7%	6.4%
Deposits & placement of banks & other Fis	16,452.2	16,773.4	11,176.1	(33.4%)	(32.1%)
Other liabilities	1,867.0	2,430.7	3,636.0	49.6%	94.8%
Borrowings	7,317.4	9,736.5	12,022.8	23.5%	64.3%
Total Equity	11,302.8	11,773.1	12,000.1	1.9%	6.2%
Total Liabilities & Equity	108,165.8	116,180.3	117,037.4	0.7%	8.2%



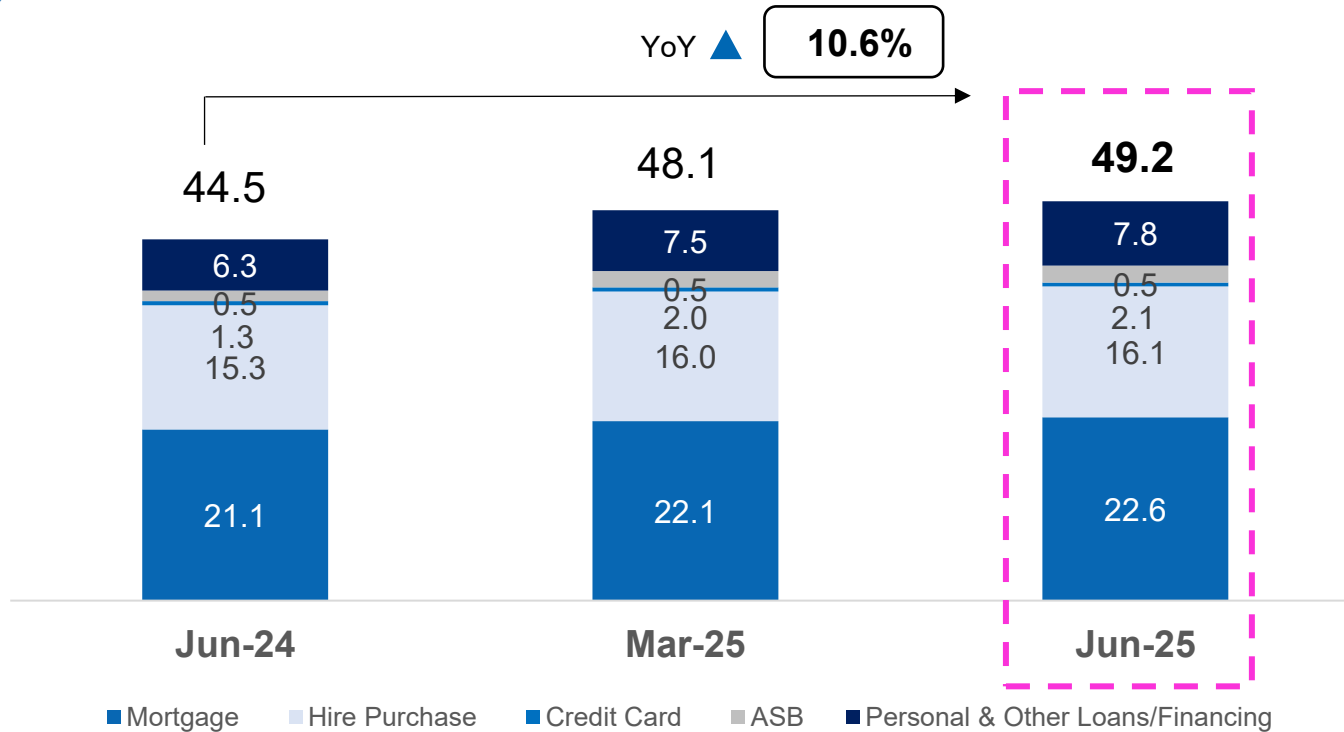
Enterprise Banking Portfolio Seeing Strong Demand



RM Billion	Jun-24	Mar-25	Jun-25	QoQ (%)	YoY (%)
Community Banking	44.5	48.1	49.2	2.3	10.6
Corporate Banking	18.0	17.6	17.4	(1.1)	(3.3)
Enterprise Banking	6.5	7.2	7.5	4.2	15.4
TOTAL	69.0	72.9	74.1	1.6	7.3



Community Banking: Gross Loans/Financing



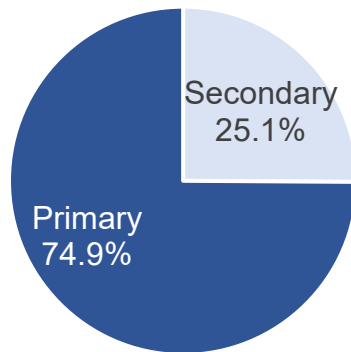
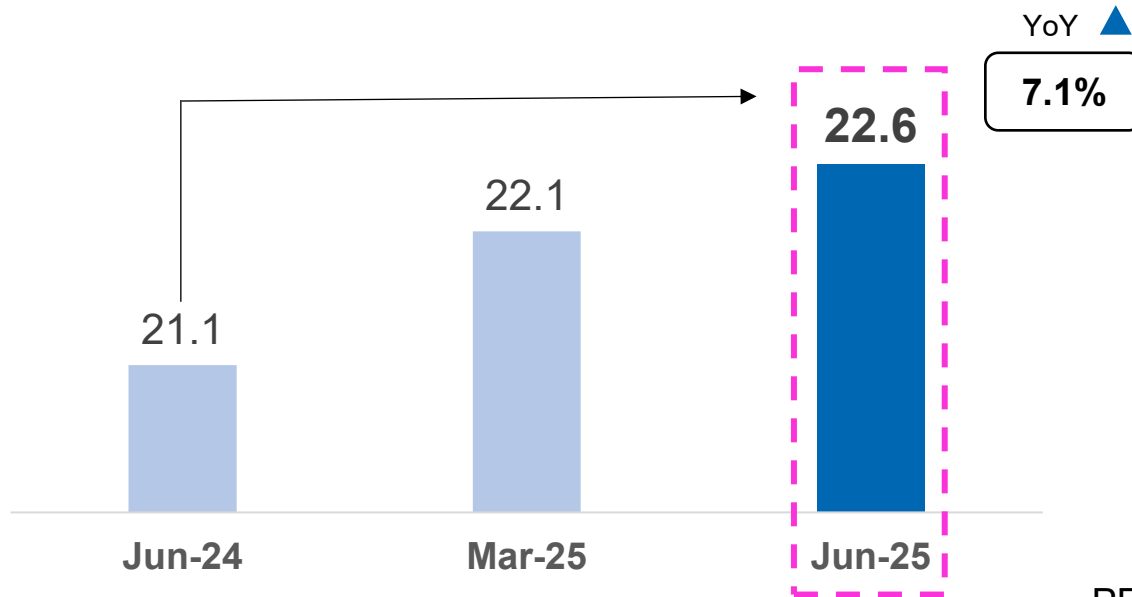
Our Regional HQ in Kuching, Sarawak – Hikmah Exchange

RM Billion	Jun-24	Mar-25	Jun-25	QoQ (%)	YoY (%)
Mortgage	21.1	22.1	22.6	2.3%	7.1%
Hire Purchase	15.3	16.0	16.1	0.6%	5.2%
Credit Card	0.5	0.5	0.5	0.0%	0.0%
Amanah Saham Funds	1.3	2.0	2.1	5.0%	61.5%
Personal and Other Loans/Financing	6.3	7.5	7.8	4.0%	23.8%
TOTAL	44.5	48.1	49.2	2.3%	10.6%

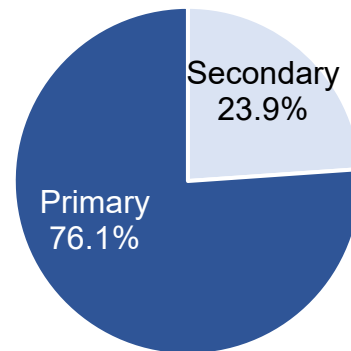


Community Banking: Mortgage Business

Mortgage Loans/Financing (RM Billion)



Jun-24



Jun-25



PRES-registered agents can now present their clients with access to AFFIN's Home Step-Fast/-i mortgage campaign, with interest rates starting from 3.85%

RM Billion	Jun-24	Mar-25	Jun-25	QoQ (%)	YoY (%)
Primary*	15.8	16.7	17.2	3.0	8.9
Secondary**	5.3	5.4	5.4	0.0	1.9
Total	21.1	22.1	22.6	2.3	7.1

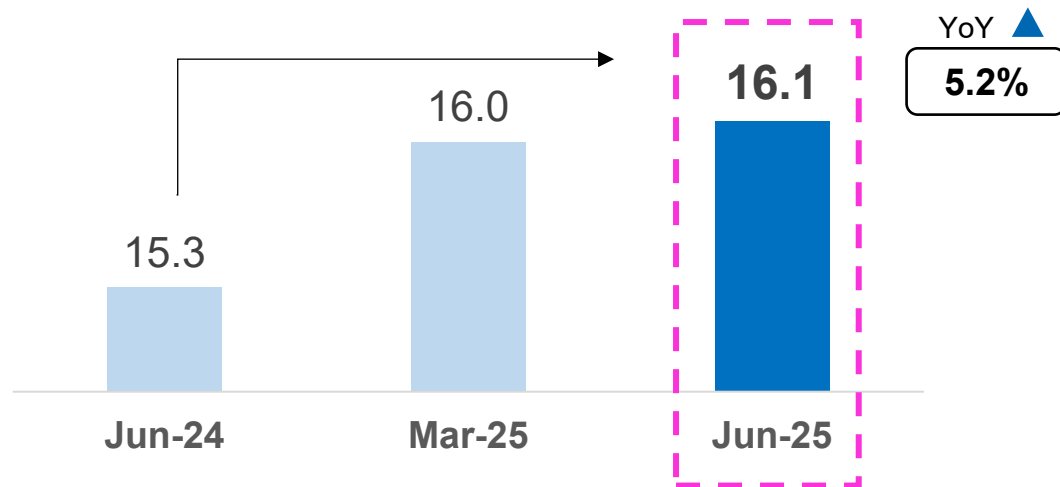
* Primary – Sourced directly from property developers and may either be completed or under construction

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

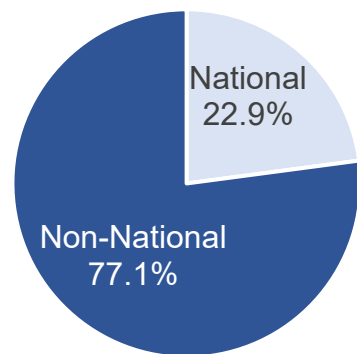


Community Banking: Hire Purchase

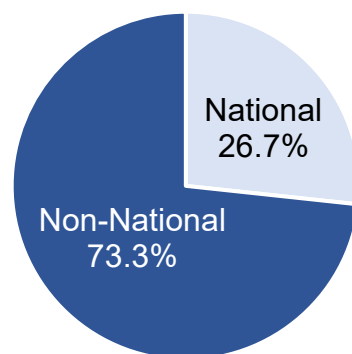
Hire Purchase Loans/Financing (RM Billion)



AFFIN is the exclusive partner of Aston Martin



Jun-24



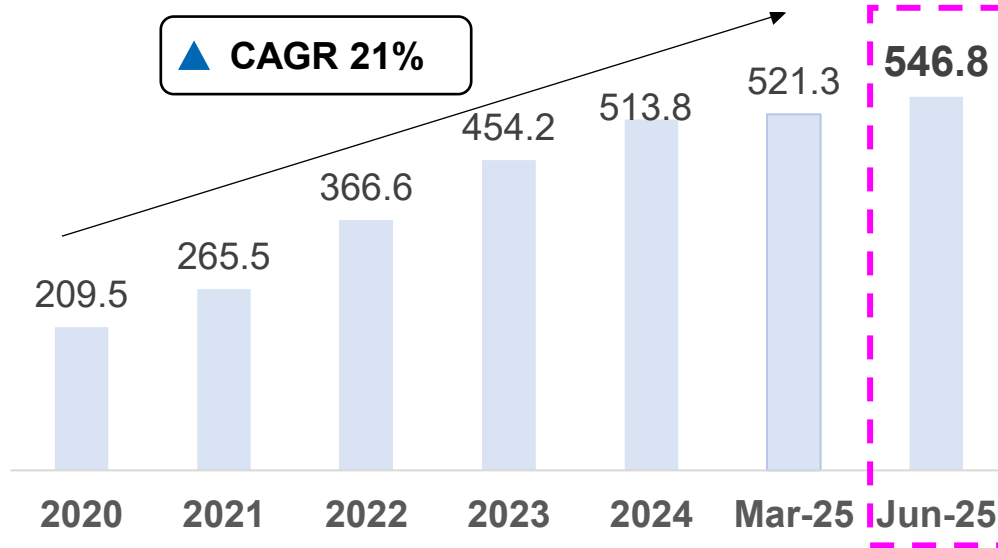
Jun-25

RM Billion	Jun-24	Mar-25	Jun-25	QoQ (%)	YoY (%)
National cars	3.5	4.1	4.3	4.9	22.9
Non-National cars	11.8	11.9	11.8	(0.8)	-
Total	15.3	16.0	16.1	0.6	5.2

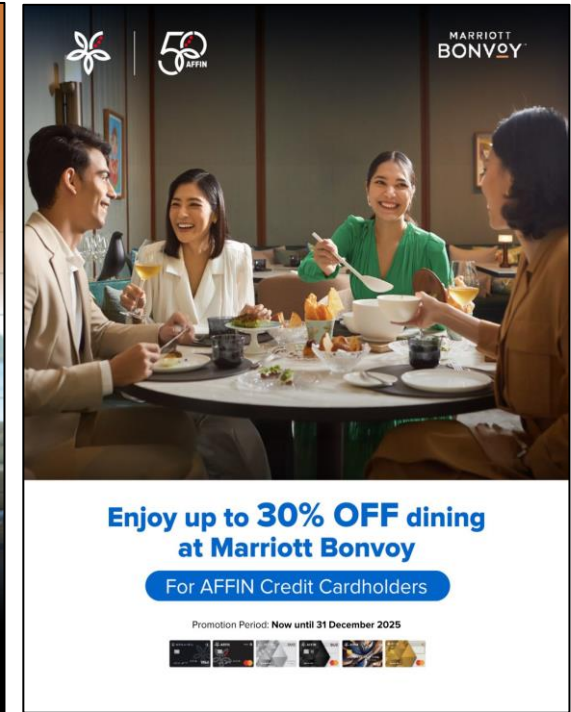
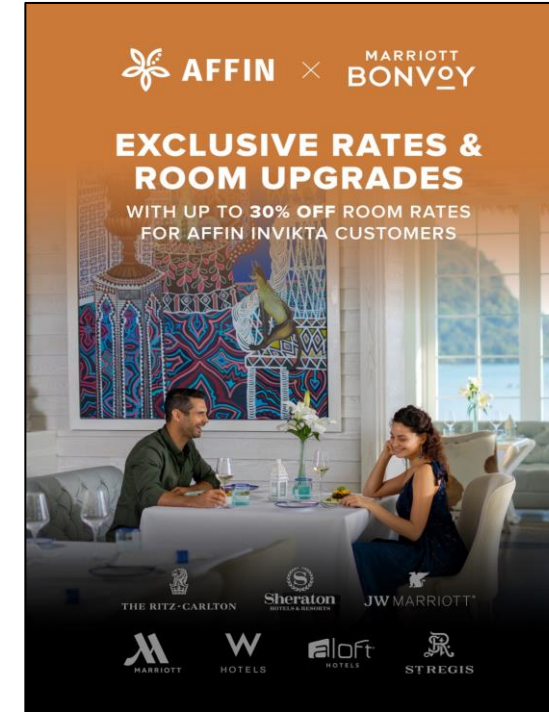
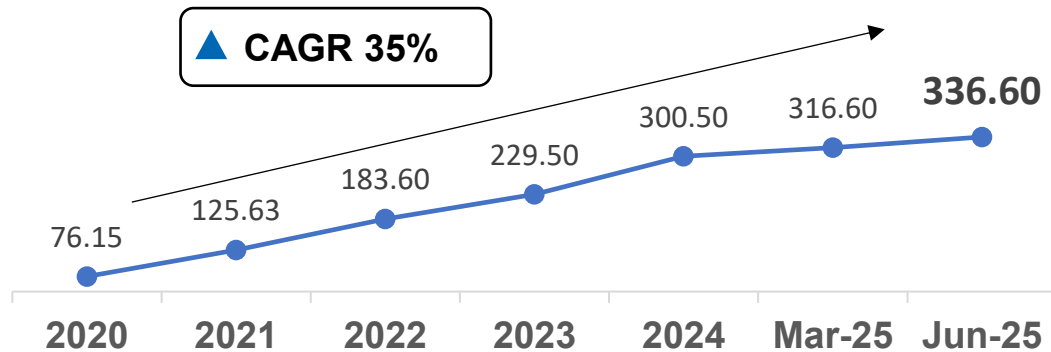


Community Banking: Credit Cards

Credit Cards (RM Million)



Number of Cards ('000)



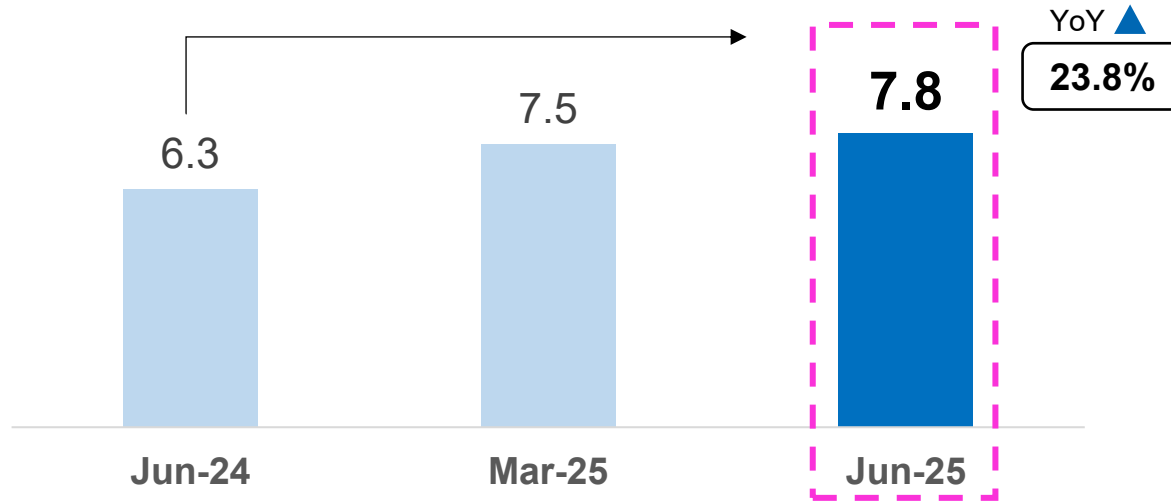
AFFIN exclusive partnership with Marriott Bonvoy
(The largest hotel chain in the world)

Revolver vs Transactor Ratio (%)

	Jun-24	Mar-25	Jun-25	QoQ (%)	YoY (%)
Revolver	17.1%	18.8%	18.5%	(0.3)	1.4
Transactor	82.9%	81.2%	81.5%	0.3	(1.4)

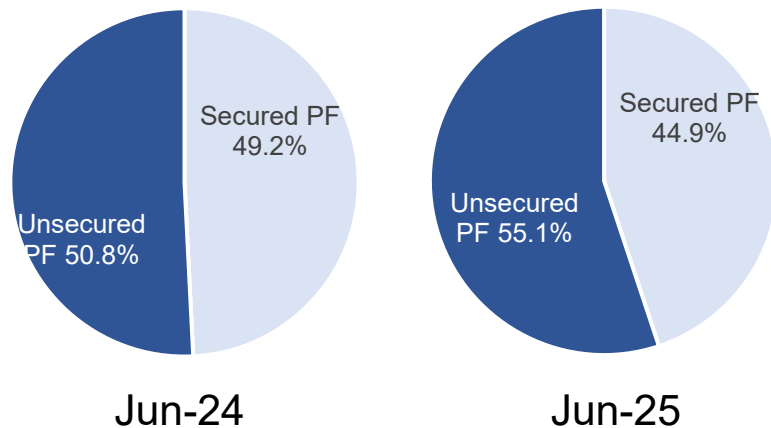
Community Banking: Personal and Other Loans/Financing

Personal Financing (RM Billion)



AFFIN EDUCATION FUNDING & ASB-I FINANCING

Personal Financing (PF) Composition (%)

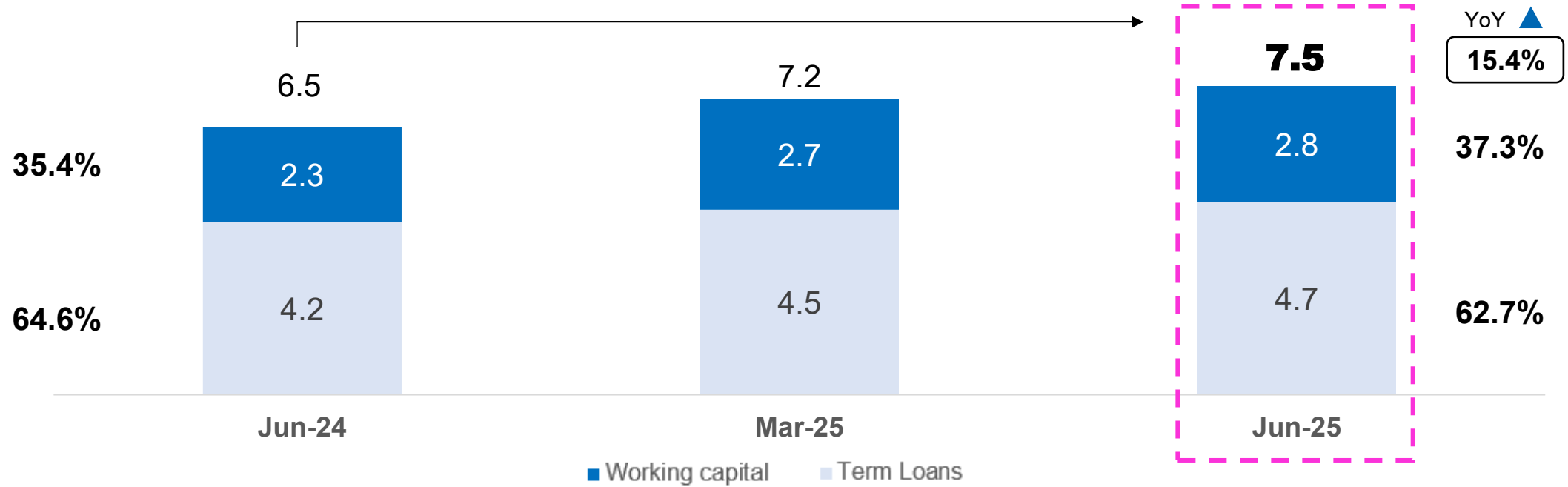


RM Billion	Jun-24	Mar-25	Jun-25	QoQ (%)	YoY (%)
Secured Personal Financing	3.1	3.4	3.5	2.9	12.9
Unsecured Personal Financing	3.2	4.1	4.3	4.9	34.4
Total	6.3	7.5	7.8	4.0	23.8



Enterprise Banking: Gross Loans/Financing

Gross Loans/Financing (RM Billion)

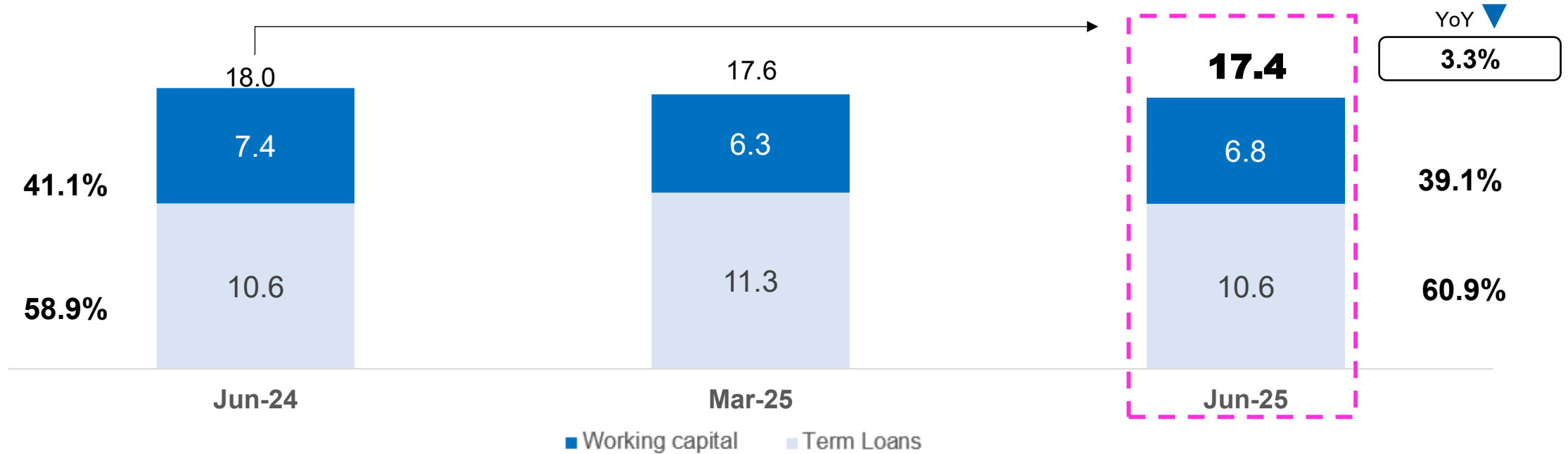


	Jun-24	Mar-25	Jun-25	QoQ (%)	YoY (%)
Working capital	2.3	2.7	2.8	3.7	21.7
Term Loans	4.2	4.5	4.7	4.4	11.9
Total	6.5	7.2	7.5	4.2	15.4



Corporate Banking: Gross Loans/Financing

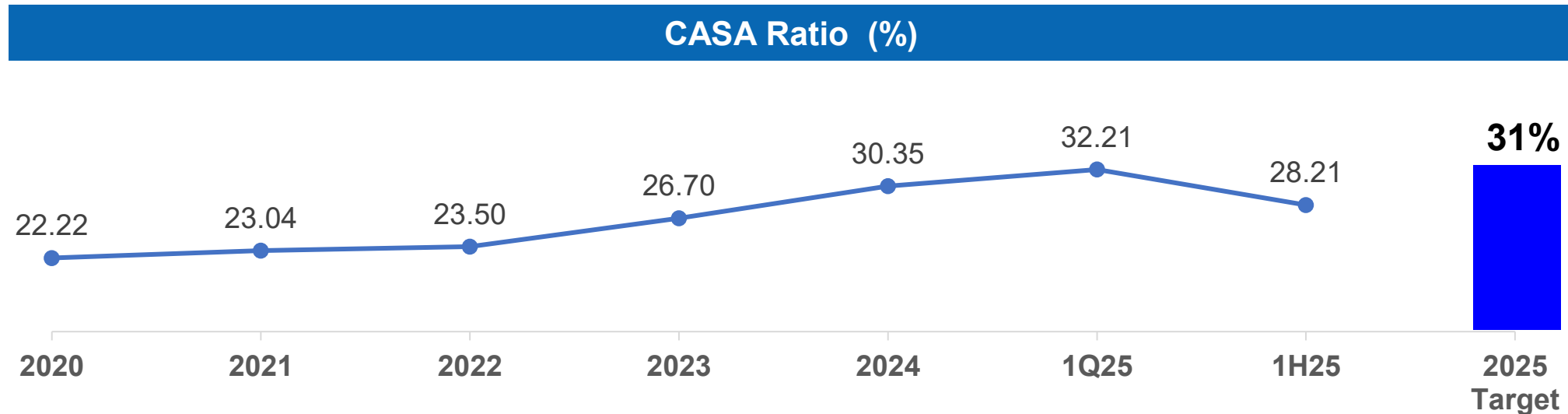
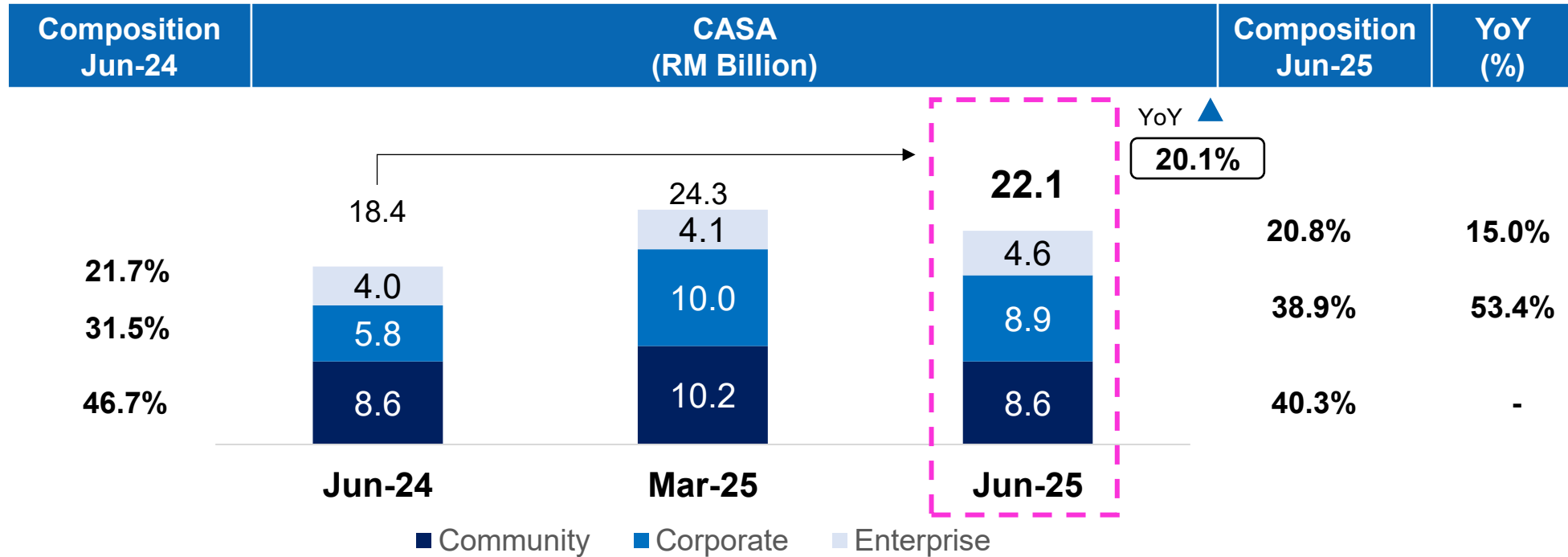
Gross Loans/Financing (RM Billion)



	Jun-24	Mar-25	Jun-25	QoQ (%)	YoY (%)
Working capital	7.4	6.3	6.8	7.9	(8.1)
Term Loans	10.6	11.3	10.6	(6.2)	-
Total	18.0	17.6	17.4	(1.1)	(3.3)



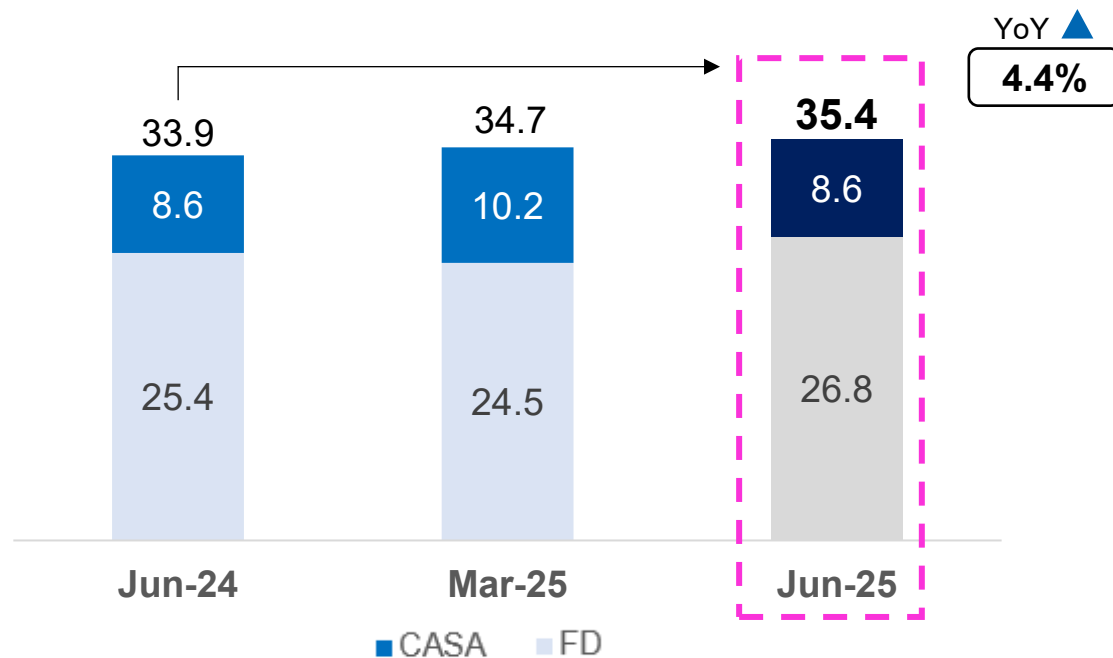
Flight to Fixed Deposits



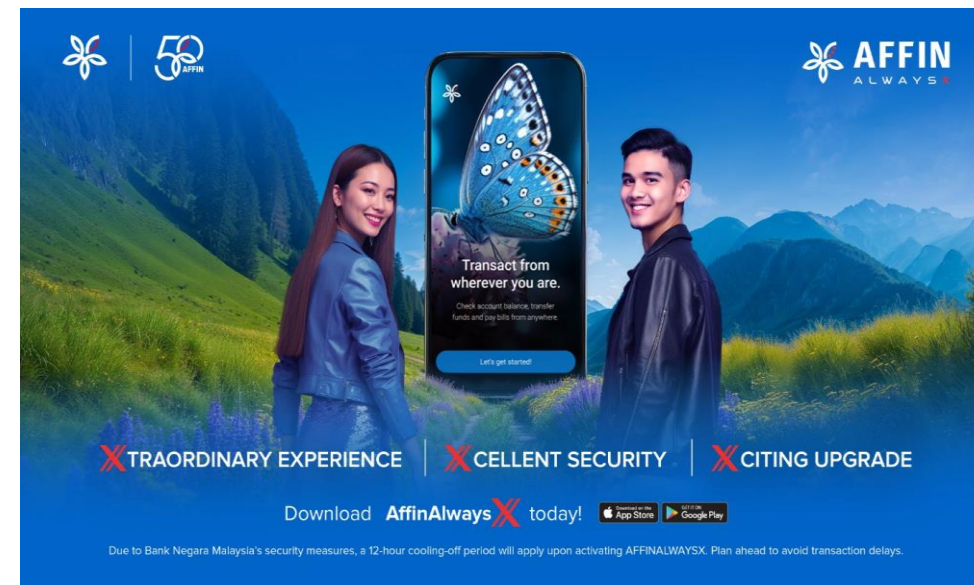


Community Banking: Deposits

Deposits (RM Billion)



	Jun-24	Mar-25	Jun-25
CASA Ratio	25.3%	29.4%	24.3%



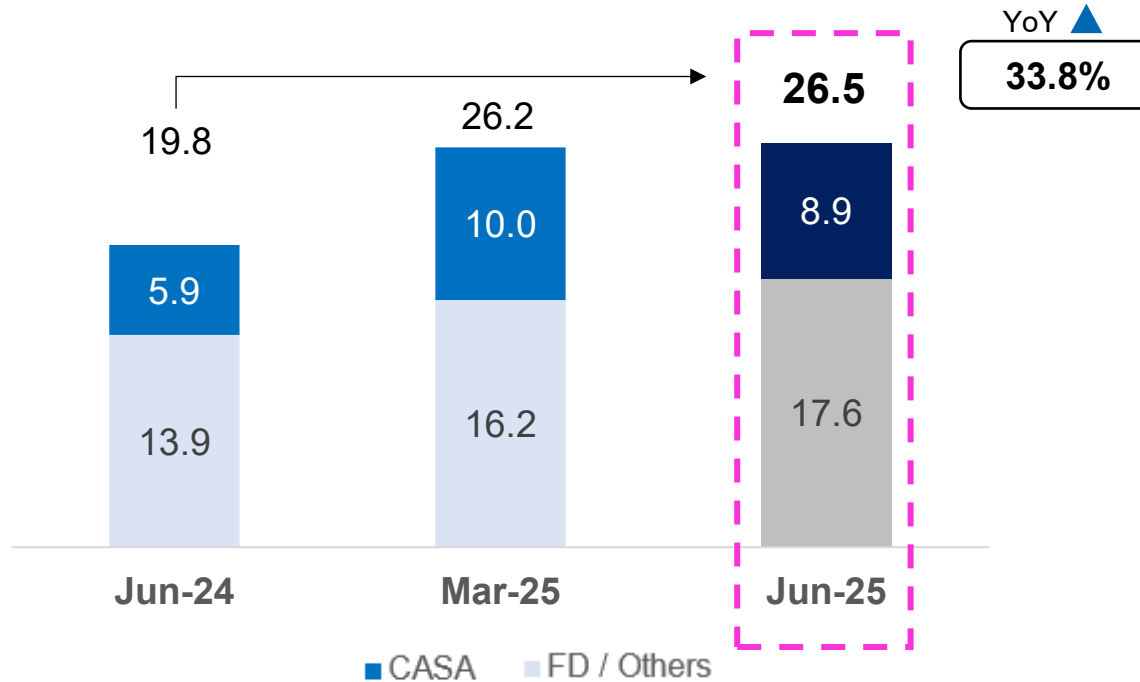
New AffinAlwaysX (Retail App) Mobile Banking App

	Jun-24	Jun-25
Downloads ('000)	337.6	637.1
Balances (RM mil)	3,641	4,907

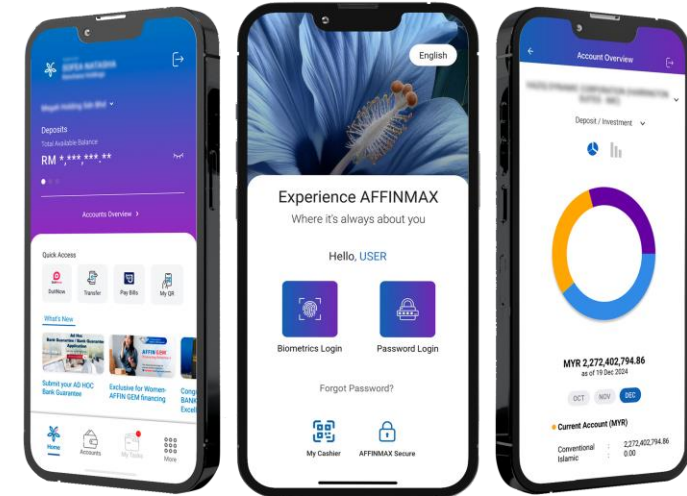


Corporate Banking: Deposits

Deposits (RM Billion)



AFFINMAX



New User Experience for AFFIN Max (Corporate Internet Banking)

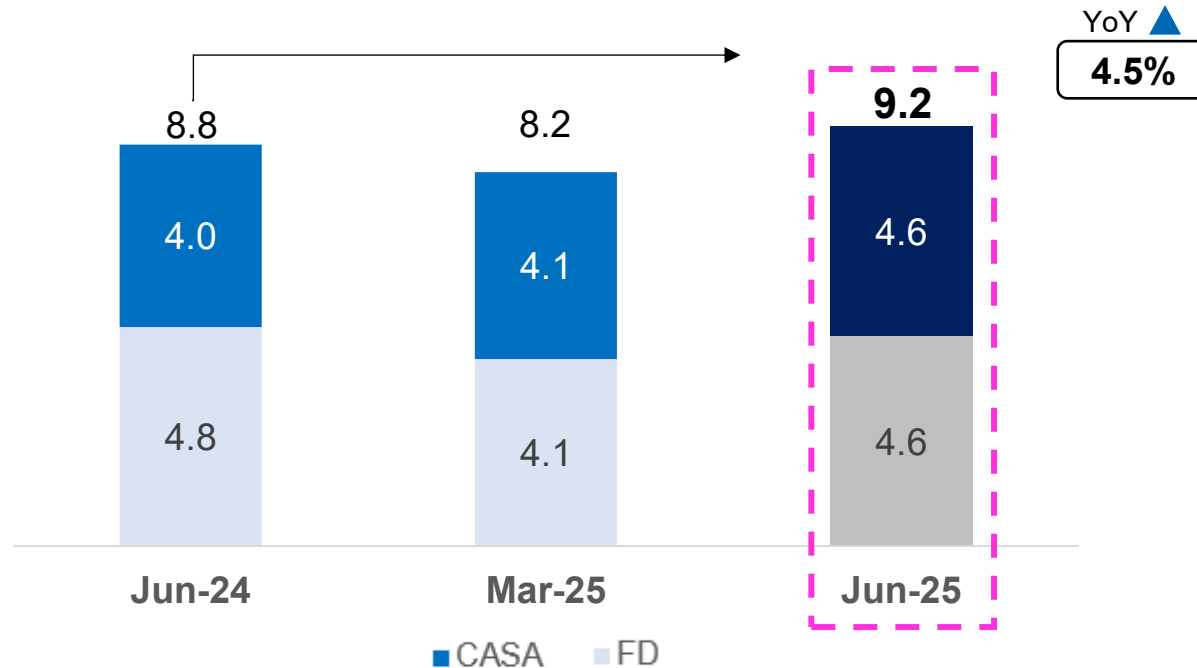
	Jun-24	Mar-25	Jun-25
CASA Ratio	29.7%	38.2%	33.6%

	Jun-24	Jun-25
Subscribers	49,970	58,546
Balances (RM bil)	7.36	10.88



Enterprise Banking: Deposits

Deposits (RM Billion)



	Jun-24	Mar-25	Jun-25
CASA Ratio	45.5%	50.0%	50.0%

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Unlock your business efficiency and empower your employees with our payroll solutions and exclusive privileges

FOR EMPLOYEE

Enhance your staff's financial well-being with our exclusive employees' package

- AFFIN 360**
Special Interest / Profit Rate
Finance your dream house and car
- Wealth & Protection**
Build your wealth and enjoy peace of mind
- Lifestyle Rewards**
Enhance your staff's financial well-being with our exclusive employees' package

Advance Salary Payment Service* ADD ON
Access up to 50% of your monthly net salary, anytime, anywhere.

FOR BUSINESS

Discover our Digital Business Solution, for optimising financial stability and streamlining your operations

- AFFINMAX**
Effortlessly manage your business finances with secure and user-friendly Corporate Internet Banking
- SME COLONY**
One-stop knowledge hub for SMEs to:
IMPROVE business knowledge
ENHANCE financial well-being
EXPAND commercial networking
- Digital Solution**
Transform your business ecosystem seamlessly with the AFFINWRKFZ Digital Business Solutions

FOR YOU

Experience exclusive lifestyle privileges

- AFFIN INVICTA**
Premiere Banking offers innovative hybrid accounts and higher returns
- AFFIN AVANCE**
Enjoy exclusive benefits, tailored for your financial needs
- Automated Safe Deposit Locker**
Discover security and convenience with our state-of-the-art automated storage solution

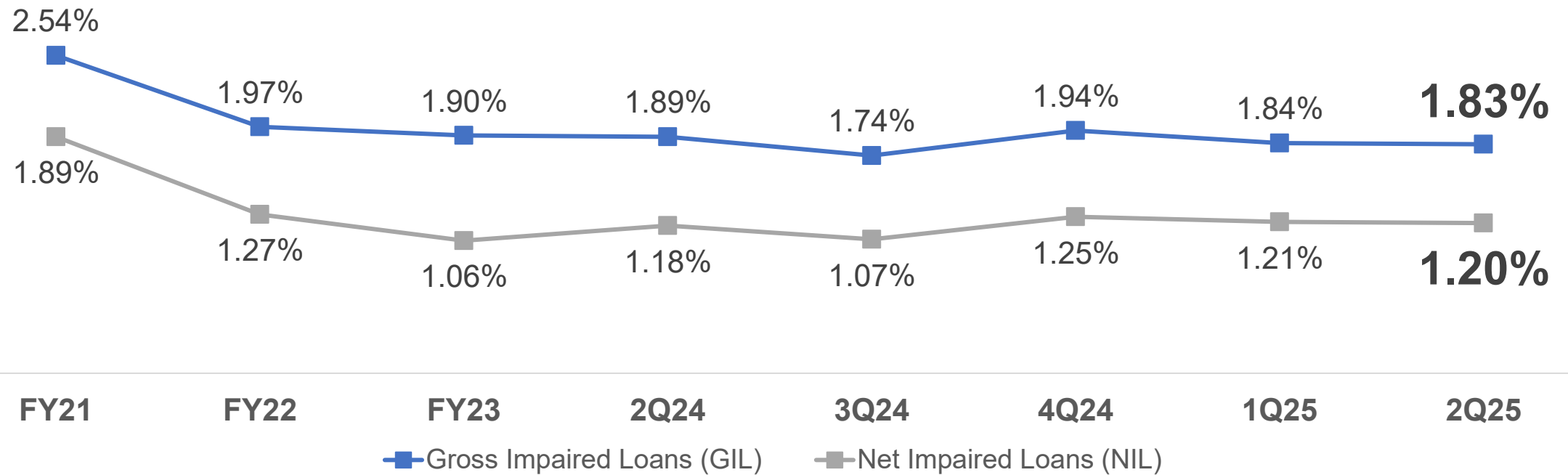
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GIL Levels remain stable

Impaired Loans Ratio (%)



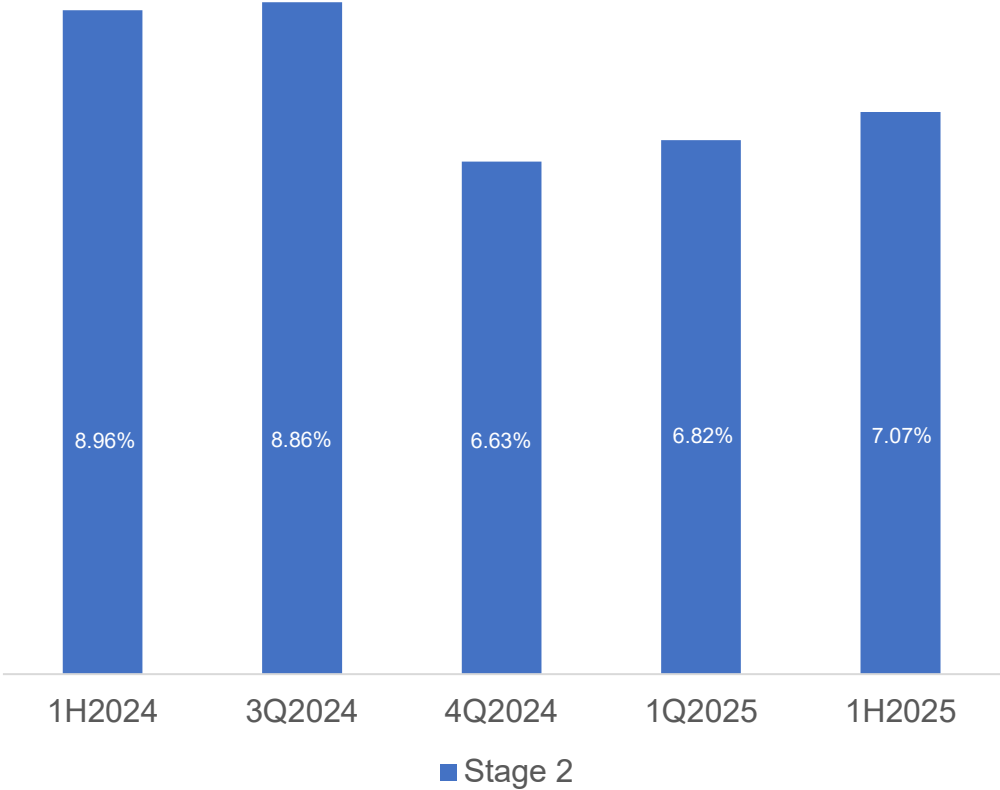
- GIL ratios decrease by 1 bps vs 1.84% in 1Q25
- NIL ratio at 1.20% in 2Q25 vs 1.21% in 1Q25
- Net provisions for 2Q25 stood at RM40.8m vs net recoveries 2Q24 at RM12.4m



Uptick in Stage 2 Driven by Stock Market Volatility

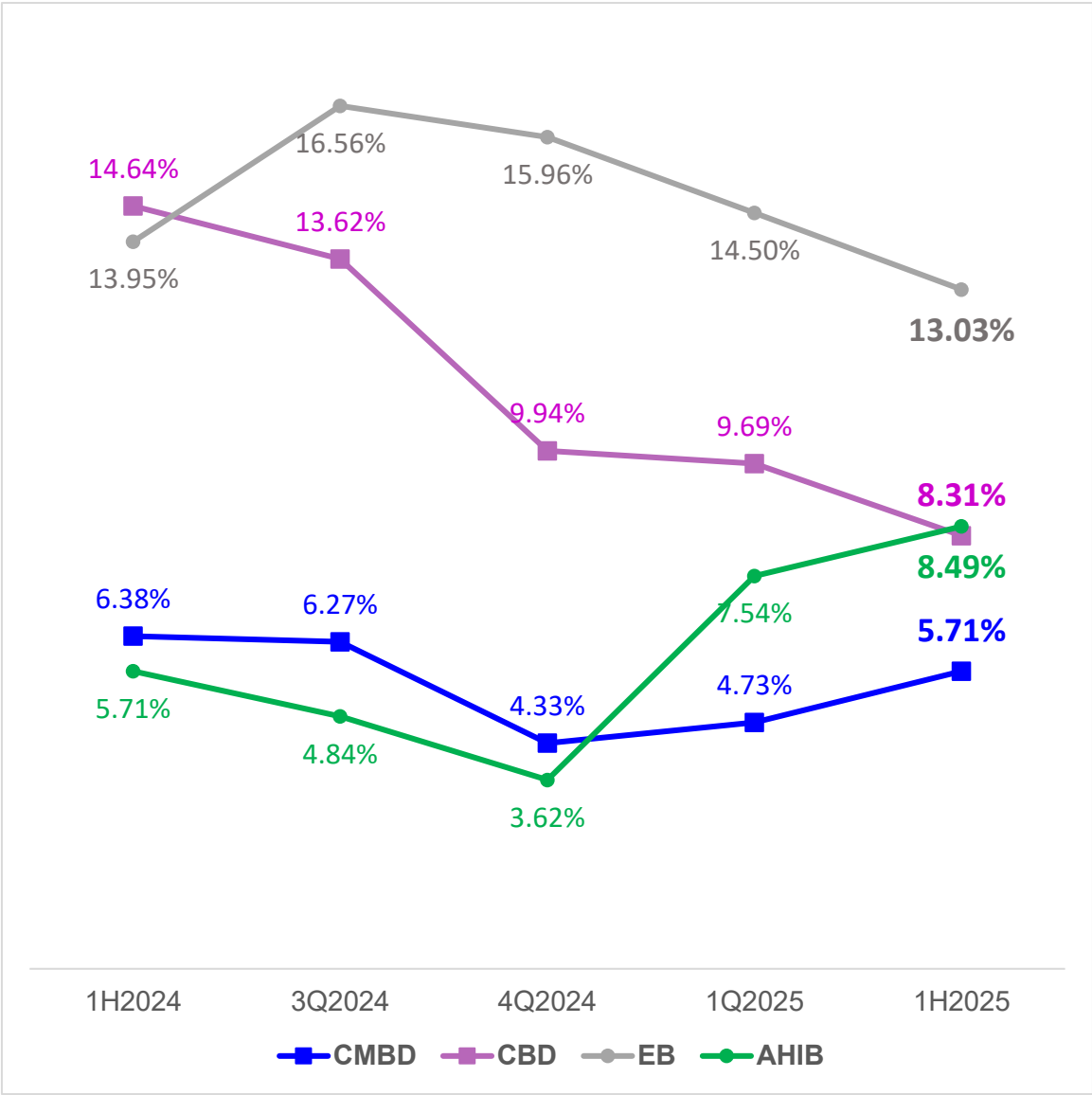
Breakdown by Business Segment (%)

Stage 2



Loans by ECL Stages (RM'bil)

Gross Loans (RM'bil)	1H2024	3Q2024	4Q2024	1Q2025	1H2025
Stage 1	61.5	63.1	65.8	66.6	67.5
Stage 2	6.2	6.3	4.8	5.0	5.2
Stage 3	1.3	1.2	1.4	1.3	1.4
Total	69.0	70.6	72.0	72.9	74.1





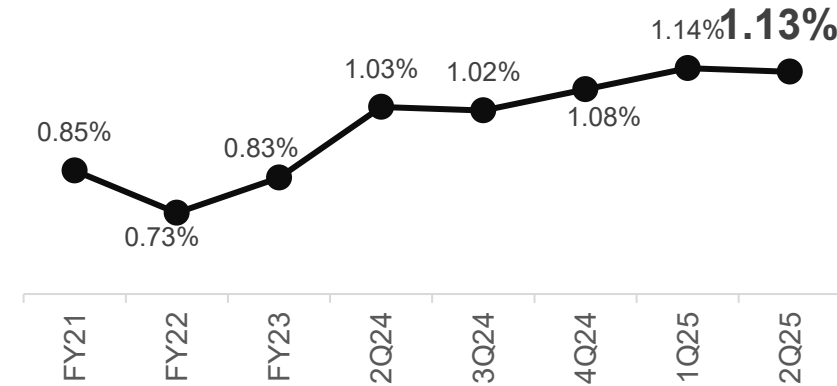
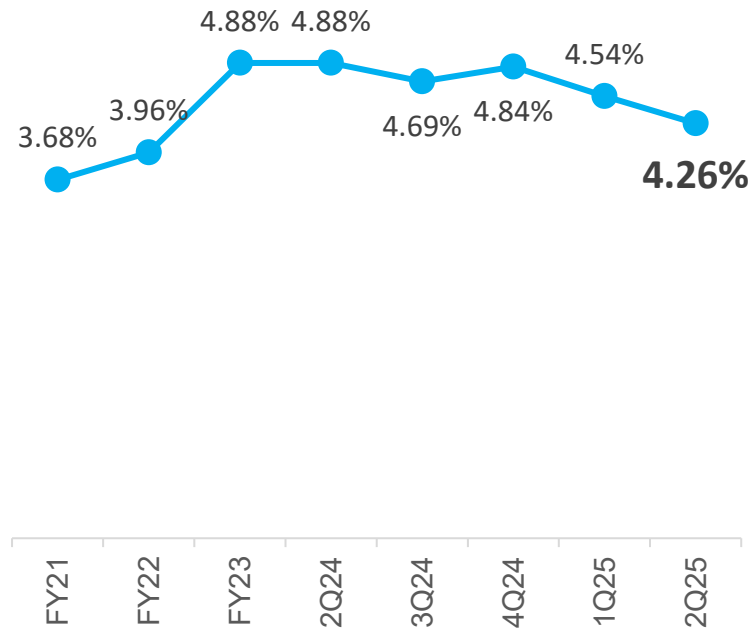
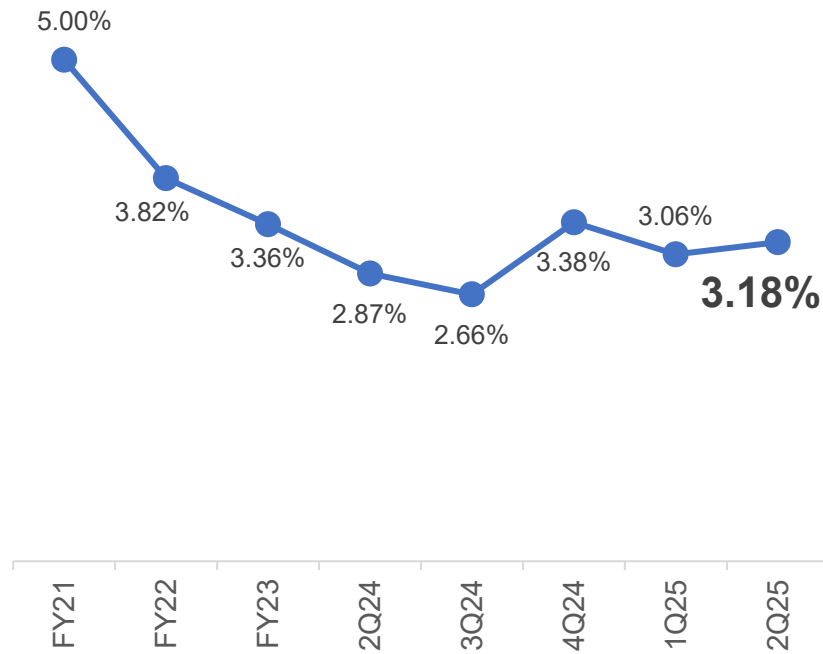
Steady GIL Across all Bus in 2Q25

Gross Impaired Loans/Financing Ratio (%)

Corporate

Enterprise

Community



- Mainly due to a large Corporate borrower turned impaired.

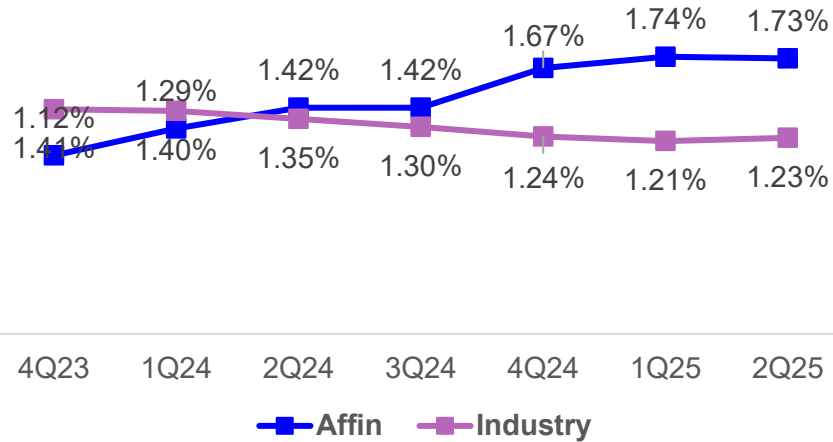
- Recovery of loans through sale of collateral and cash collection.

- Preemptive efforts for collection with early stage contact for faster recovery.

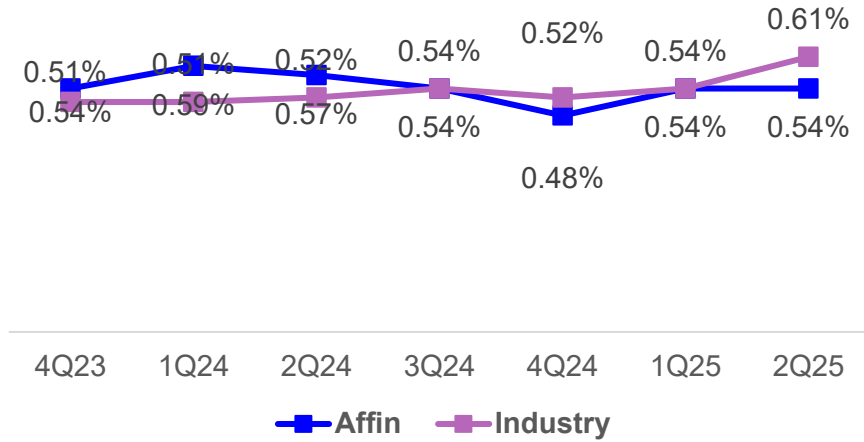


Keeping the GIL levels Stable on all Products

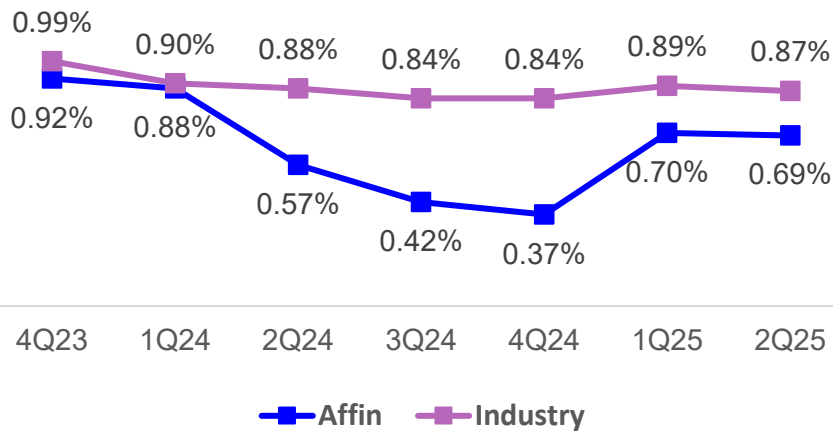
Mortgage GIL (%)



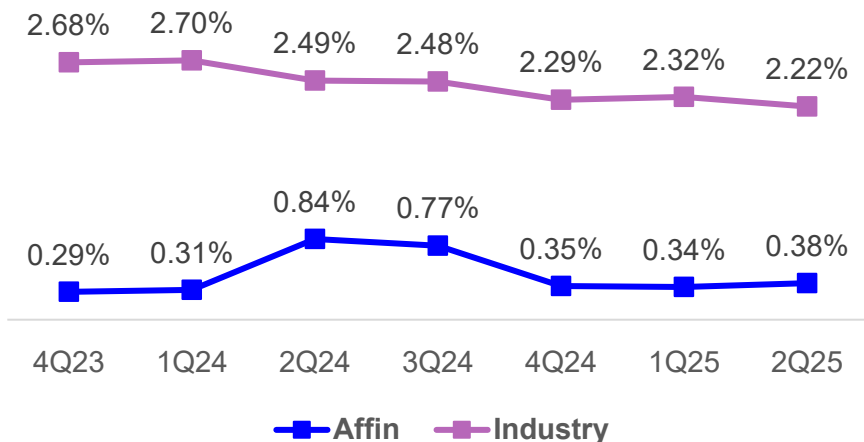
Hire Purchase GIL (%)



Credit Card GIL (%)

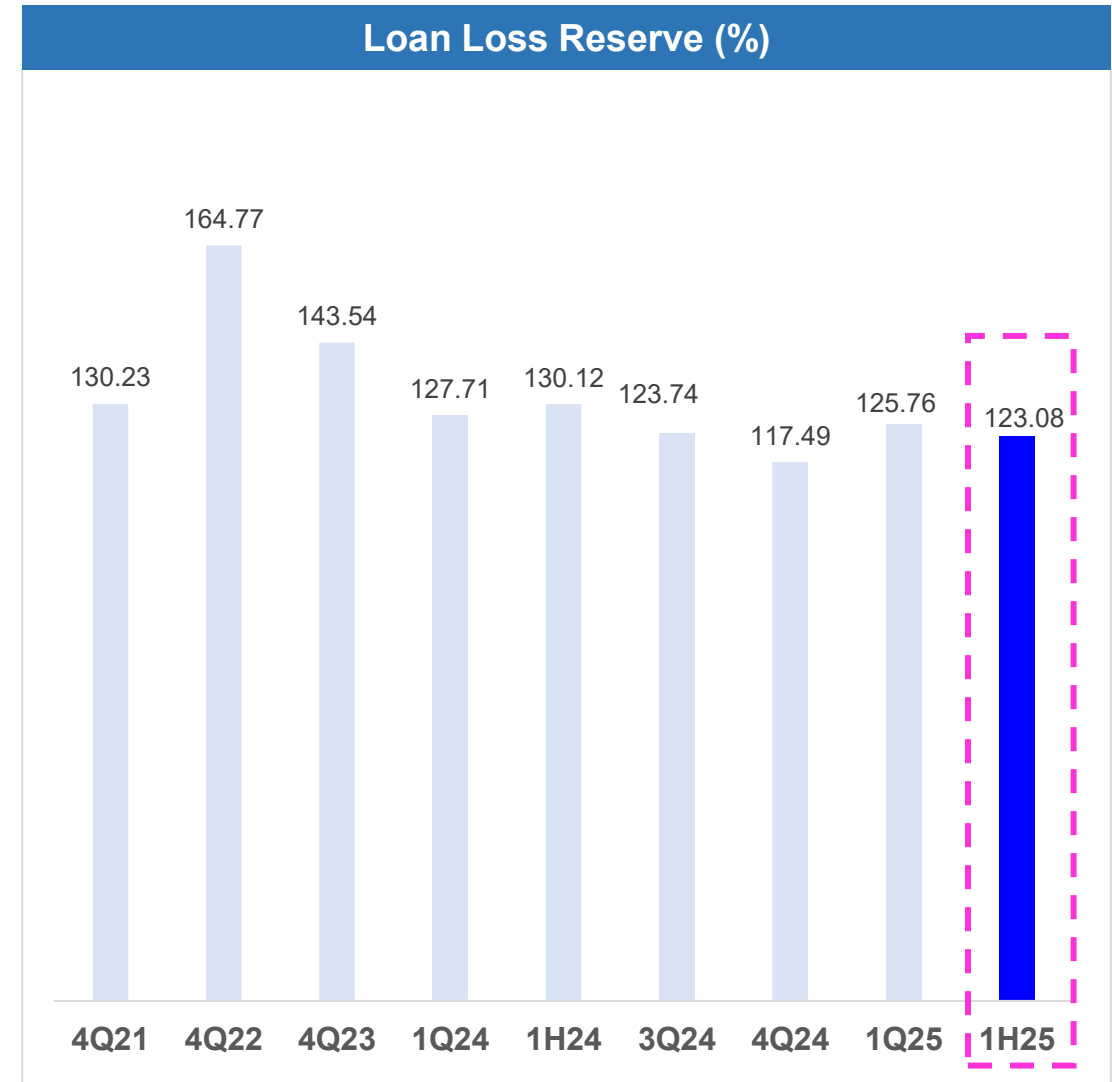
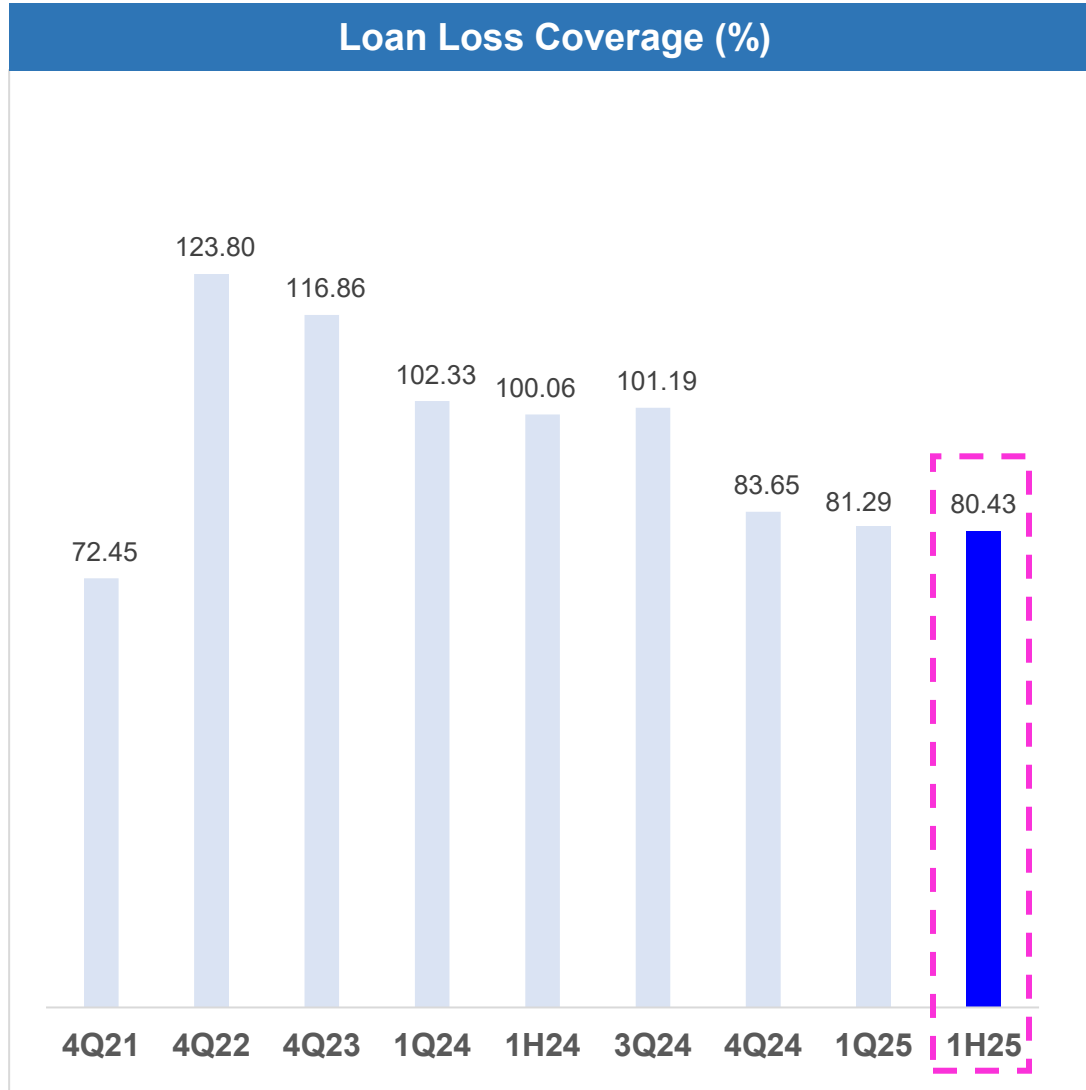


Personal Financing GIL (%)



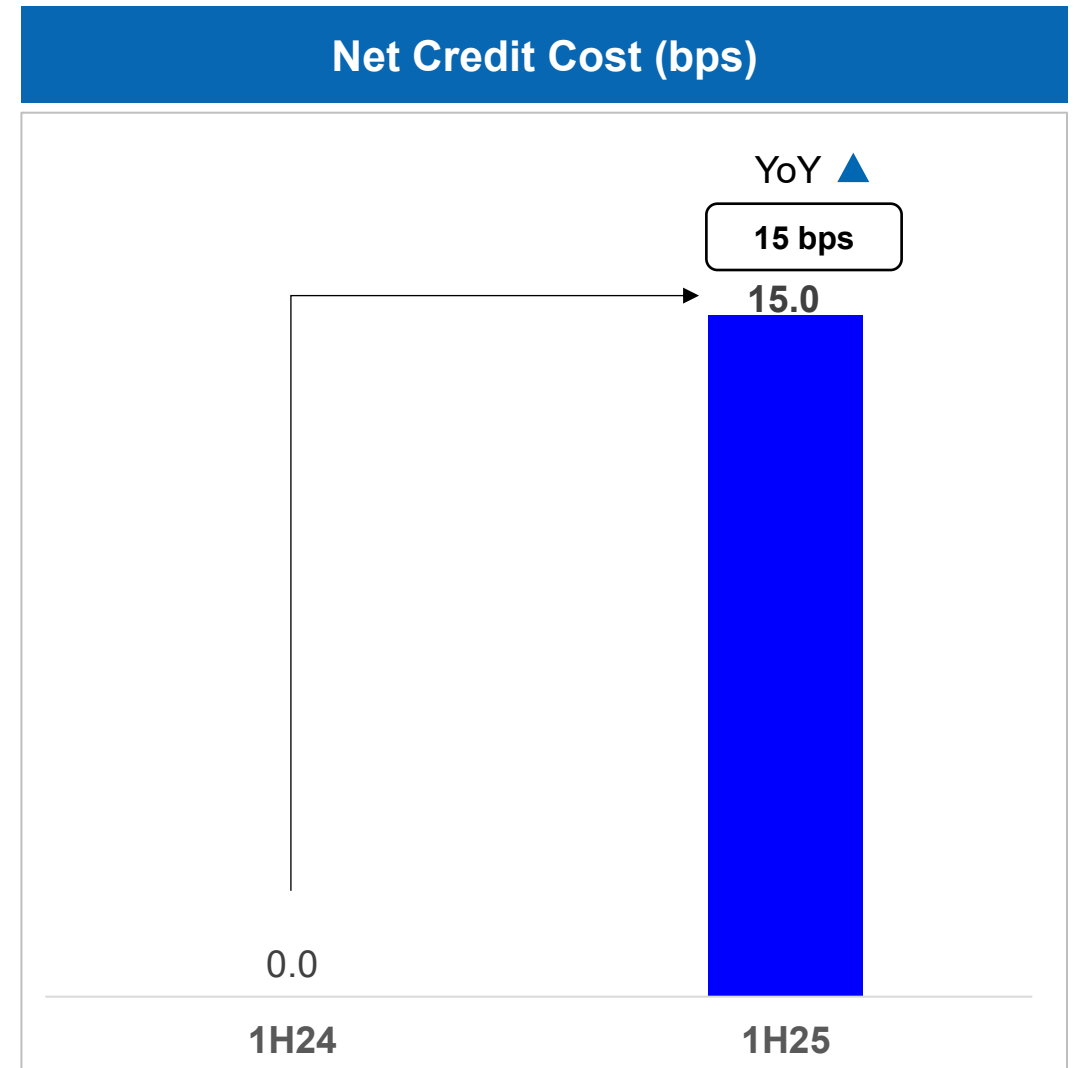
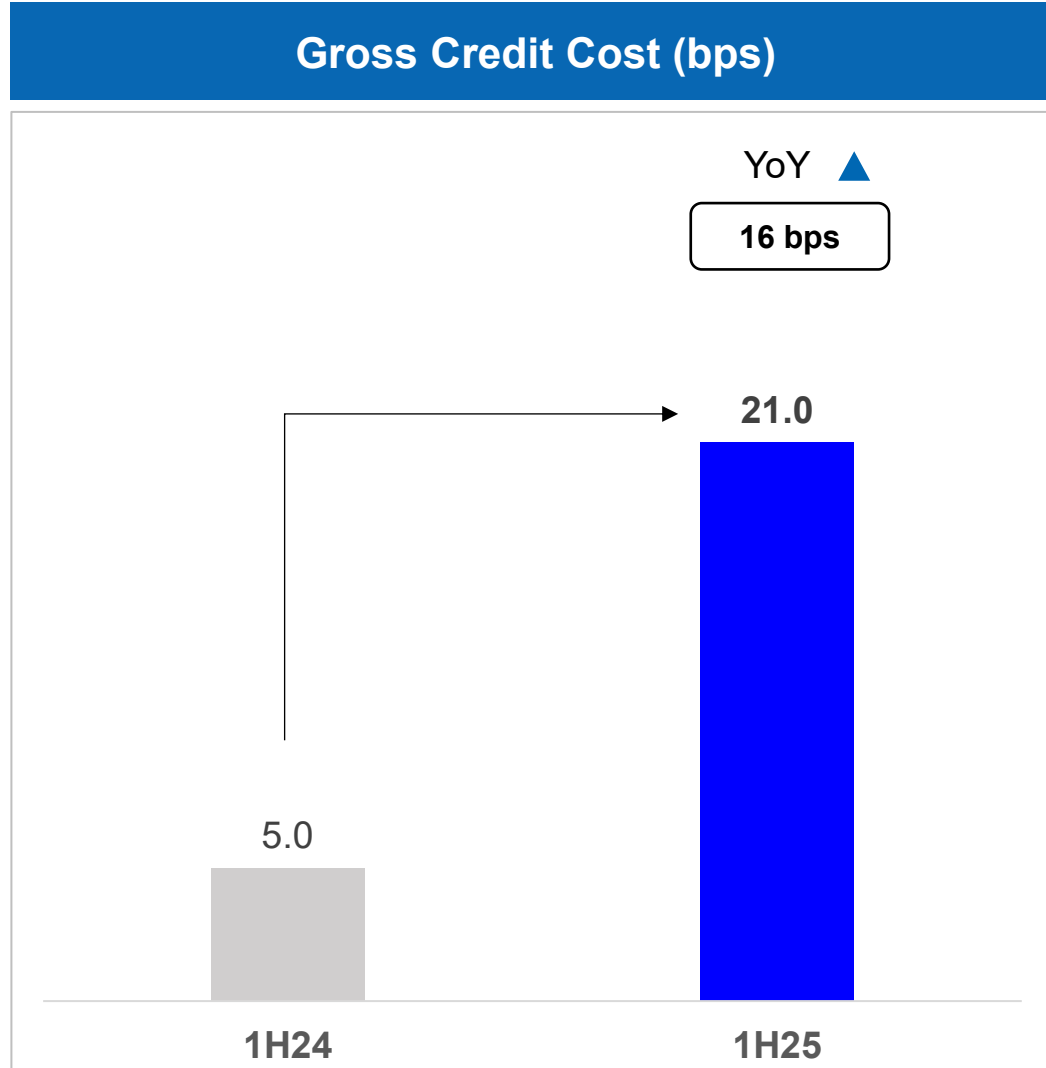


Loan Loss Coverage and Loan Loss Reserve





Gross Credit Cost at 21bps





Income Statement

RM Million	Quarter		QoQ	YTD		YoY
	1Q25	2Q25	(%)	1H24	1H25	(%)
Net Interest Income	206.0	212.8	3.3	386.0	418.8	8.5
Income from Islamic Banking Business	197.8	218.9	10.7	329.1	416.6	26.6
Other operating Income	140.1	184.7	31.8	284.2	324.8	14.3
<i>of which :</i>						
<i>Net Fee and Commission Income</i>	59.1	59.2	0.2	144.9	118.3	(18.4)
<i>Net Gains on Financial Instruments</i>	56.8	68.6	20.8	90.9	125.4	38.0
<i>Foreign Exchange and Other Income</i>	24.2	56.9	135.1	48.4	81.1	67.6
Net Income	543.9	616.3	13.3	999.3	1,160.2	16.1
Operating Expenses	(379.1)	(420.1)	(10.8)	(746.7)	(799.1)	(7.0)
Allowances for Impairment Losses	(8.7)	(40.8)	(369.0)	30.7	(49.5)	(261.2)
Share of results of Associate	22.0	24.4	10.9	12.4	46.4	274.2
Zakat	-	-	-	(2.7)	-	100.0
Profit Before Taxation	178.2	179.8	0.9	293.1	358.0	22.1
Taxation	(54.0)	(36.3)	32.8	(64.3)	(90.4)	(40.6)
Profit After Taxation	124.1	143.5	15.6	228.7	267.6	17.0



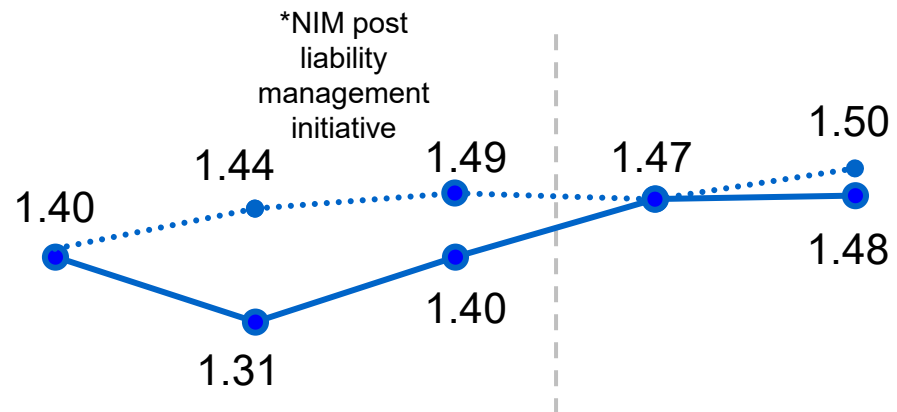
Fee Income Remains Key Focus

RM Million	Quarter		QoQ	YTD		YoY
	1Q2025	2Q2025	(%)	1H2024	1H2025	(%)
Fees & Commission	21.2	27.3	28.8	71.3	48.5	(32.0)
Stockbroking @net brokerage	20.3	15.3	(24.6)	43.2	35.6	(17.6)
Wealth income	7.7	5.8	(24.7)	13.8	13.5	(2.2)
Advisory income	9.9	10.8	9.1	16.6	20.7	24.7
Net Fee and Commission Income	59.1	59.2	0.2	144.9	118.3	(18.4)
Net Gains on Financial Instruments	56.8	68.6	20.8	90.9	125.4	38.0
Foreign Exchange and Other Income	24.2	56.9	135.1	48.3	81.1	67.9
Other Operating Income	140.1	184.7	31.8	284.2	324.8	14.3
Fee Income Ratio	25.8%	30.0%	4.2	28.4%	28.0%	(0.4)

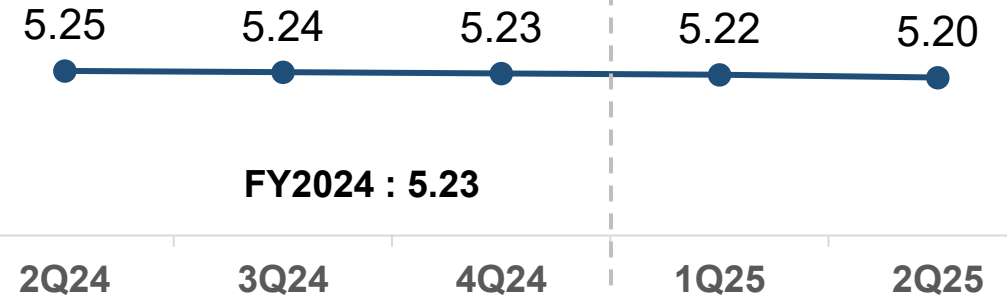


NIM and COF

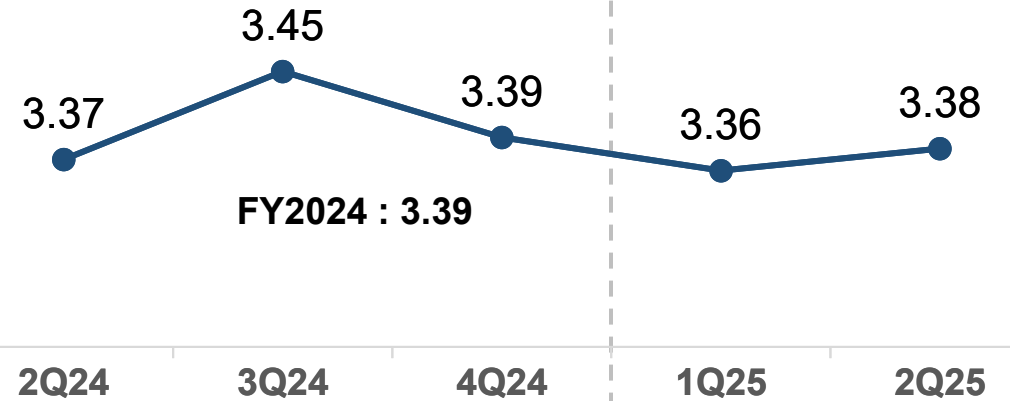
Net Interest Margin (NIM) (%)



Loan Yield (%)



Cost of Funds (COF) (%)



*NIM - based on Net Asset Yield



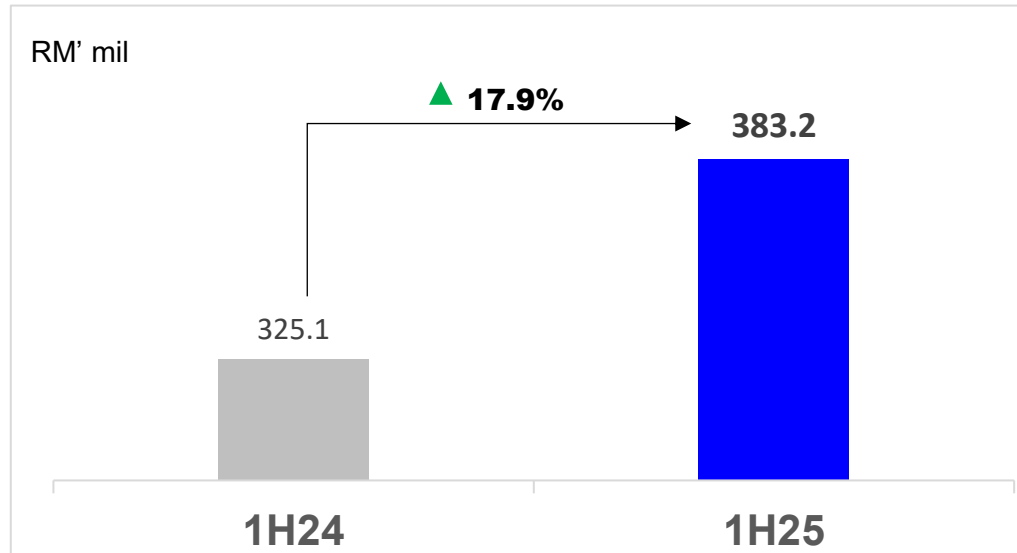
Stronger Revenues Support a lower Cost to Income Ratio

RM Million	Quarter		QoQ	YTD		YoY
	1Q2025	2Q2025	%	1H2024	1H2025	%
Personnel costs	220.4	259.0	17.5	454.9	479.4	5.4
Promotion & marketing related expenses	13.1	11.7	(10.7)	31.1	24.9	(19.9)
Establishment related expenses	108.7	107.6	(1.0)	191.4	216.4	13.1
General & administrative expenses	36.8	41.7	13.3	69.3	78.4	13.1
TOTAL	379.1	420.0	10.8	746.7	799.1	7.0
Cost to Income ratio (%)	69.7%	68.2%	(1.5)	74.7%	68.9%	(5.8)

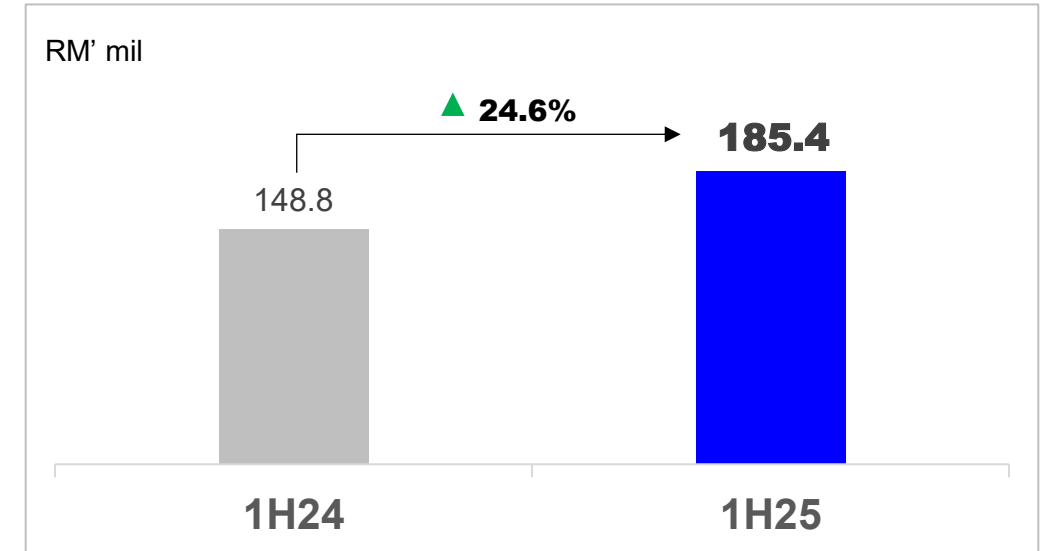


AIBB Financing now 47.9% of Total Group Financing

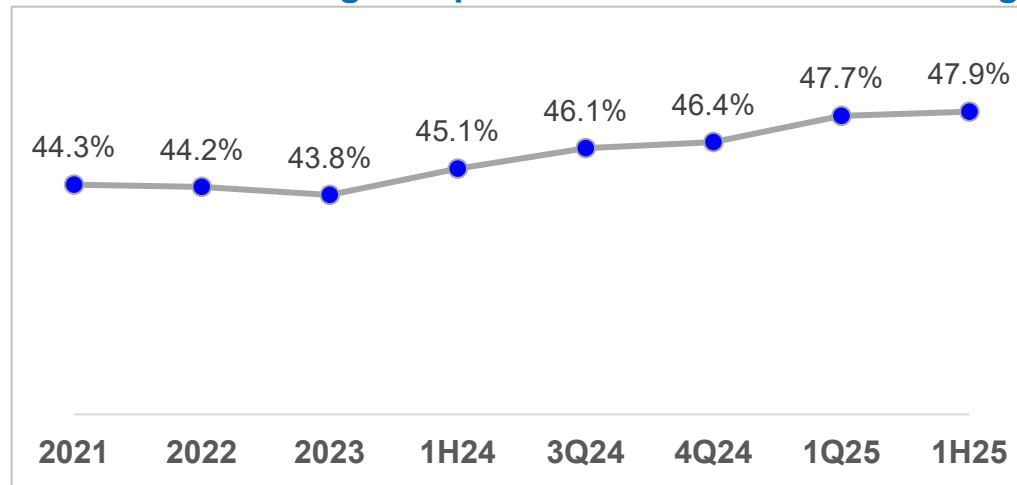
Islamic Income



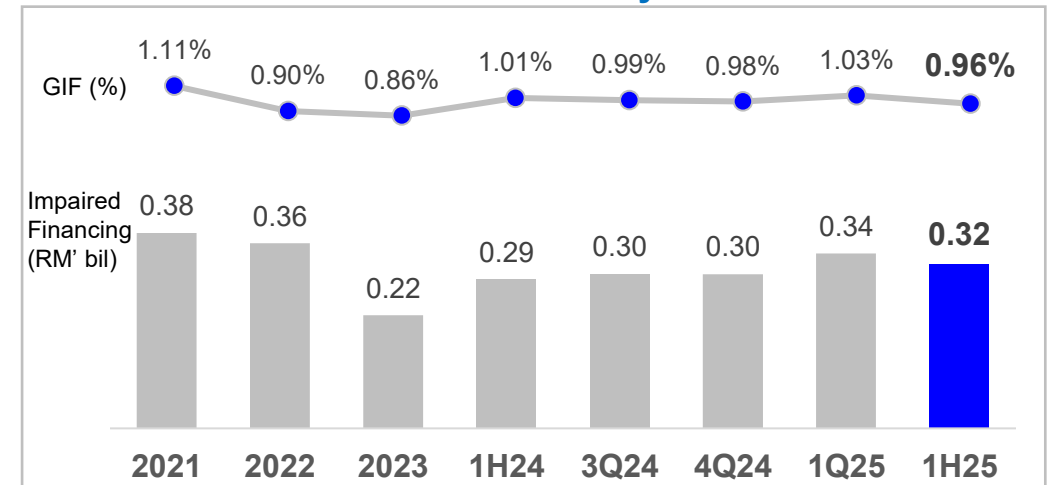
Profit Before Tax



Islamic Financing Composition / Total Gross Financing

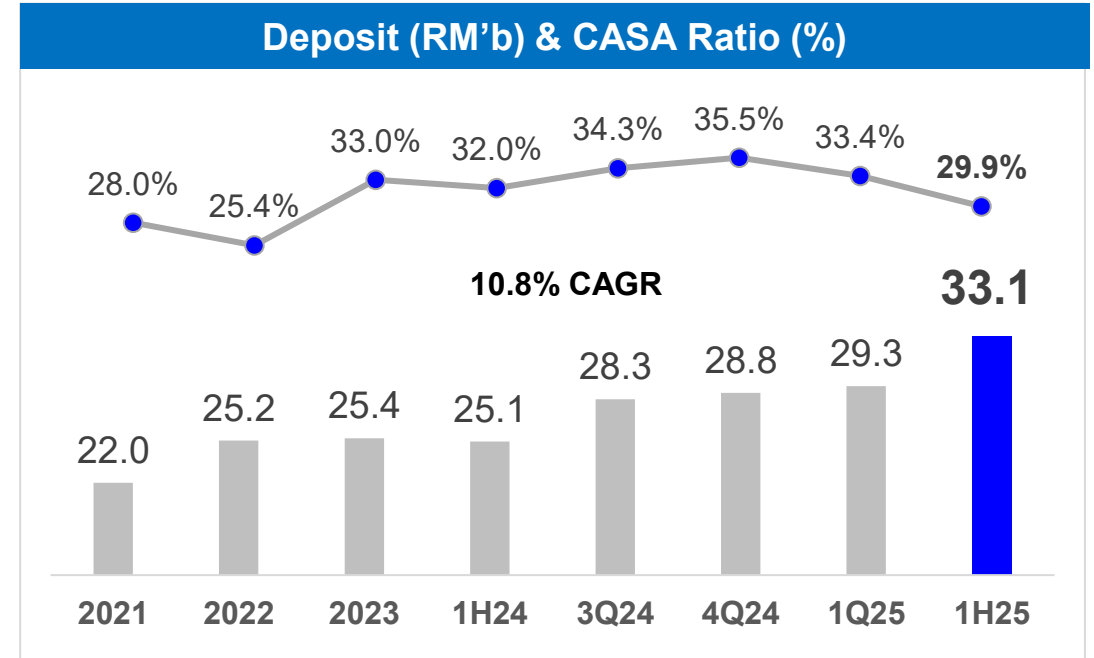
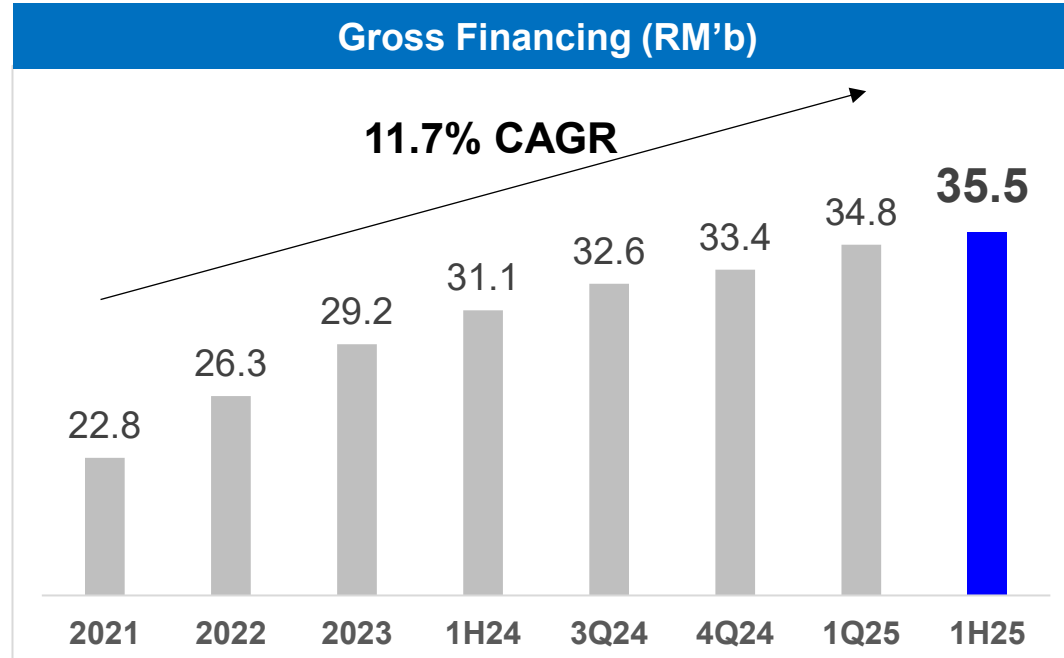


Asset Quality





AFFIN Islamic Bank Financing and Deposits



Financing & Deposits (RM'm)	Jun-24	Mar-25	Jun-25	QoQ	YoY
Gross loans, advances & financing	31,108.2	34,799.7	35,485.9	2.0%	14.1%
Deposit from customers	25,103.1	29,291.3	33,140.3	13.1%	32.0%
Of which : Current Account	6,565.4	7,984.6	8,254.4	3.4%	25.7%
Savings Account	1,468.1	1,799.2	1,670.2	(7.2%)	13.8%
Total CASA	8,033.5	9,783.8	9,924.6	1.4%	23.5%
Fixed Deposits, NIDs, MMD & CMD	17,069.6	19,507.5	23,215.7	19.0%	36.0%



PBT Contribution by Subsidiaries and Associates

Entity (RM'm)	Quarter		QoQ %	YTD		YoY %
	1Q25	2Q25		1H24	1H25	
Affin Bank Berhad	55.9	129.0	130.8	77.7	184.9	138.0
Affin Islamic Bank Berhad	87.0	98.4	13.1	148.8	185.4	24.6
Affin Hwang Investment Bank Berhad	20.0	16.6	(17.0)	50.7	36.7	(27.6)
Generali Group	22.0	24.4	10.9	12.4	46.4	>100.0
Affin Moneybrokers Sdn Bhd	0.4	0.6	50.0	1.3	1.0	(23.1)
Consol adjustments	(7.2)	(89.2)	>(100.0)	2.1	(96.4)	>(100.0)
PBT	178.2	179.8	0.9	293.1	358.0	22.1



Ensuring Capital Optimisation to Support Growth

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	
		4Q2024	2Q2025	4Q2024	2Q2025	4Q2024	2Q2025
AFFIN BANK BERHAD	Group	13.22	13.38	14.64	14.80	17.06	17.16
	Bank	12.15	12.88	13.27	14.07	15.26	16.07
AFFIN ISLAMIC BANK BERHAD	Bank	11.73	11.06	13.80	12.97	17.05	15.92
AFFIN HWANG INVESTMENT BANK BERHAD	Group	35.27	37.29	35.27	37.29	35.94	38.03
	Bank	36.70	37.52	36.70	37.52	37.40	38.26



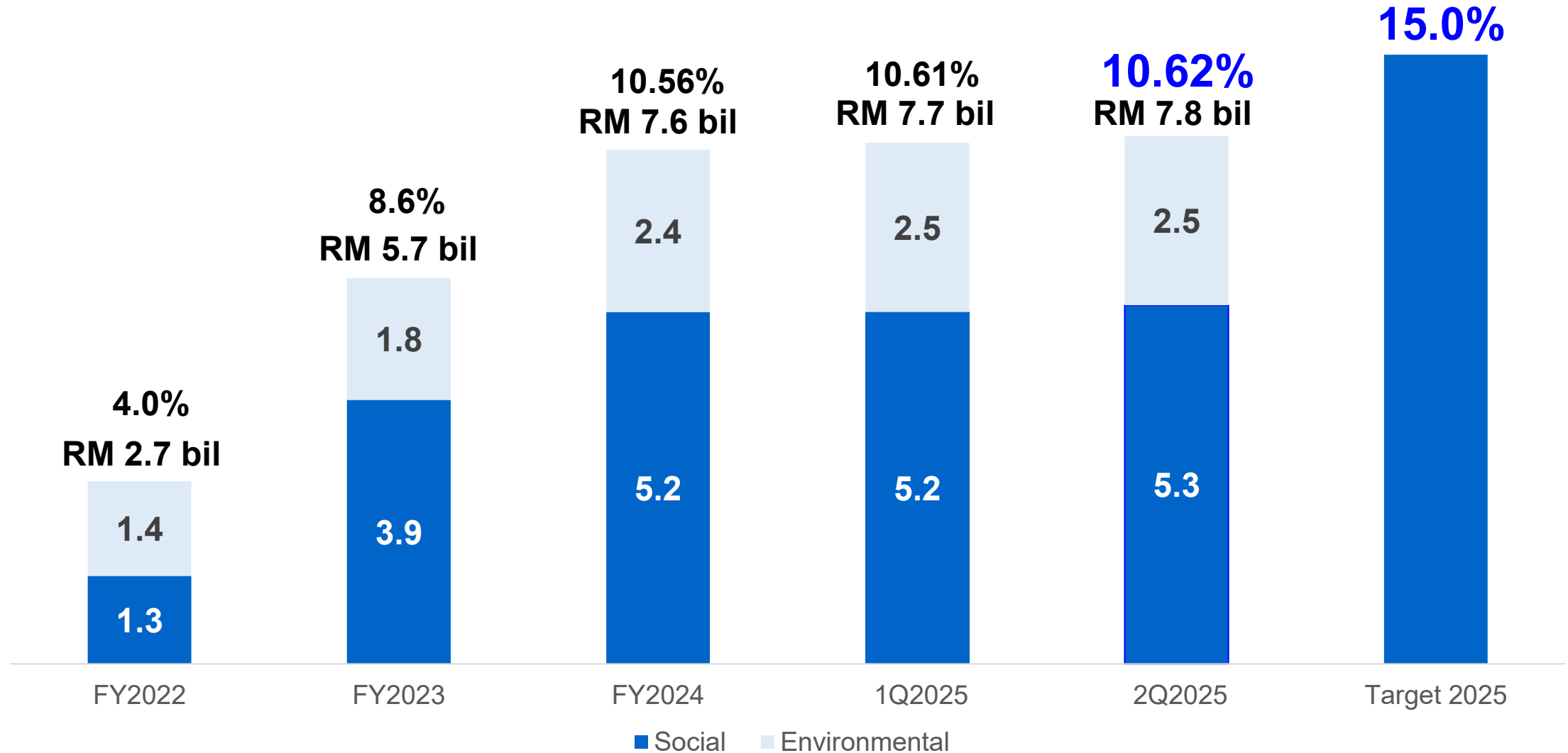
Key Ratios

RATIO(%)	Quarter		QoQ		YTD		YoY	
	1Q2025	2Q2025	Fav/(adv)		1H24	1H25	Fav/(Adv)	
PROFITABILITY								
Return on Equity	4.24	4.78	▲	0.54	4.07	4.52	▲	0.45
Net Interest Margin - BAU	1.47	1.48	▲	0.01	1.42	1.49	▲	0.07
Net Interest Margin - Adjusted	1.47	1.50	▲	0.03	1.50	1.51	▲	0.01
Cost to Income Ratio	69.66	68.16	▼	1.54	74.72	68.88	▼	5.84
LIQUIDITY								
CASA Ratio	32.21	28.21	▼	4.00	25.89	28.21	▲	2.32
Liquidity Coverage Ratio	167.73	171.1	▲	3.37	163.3	171.1	▲	7.80
ASSET QUALITY								
Gross Impaired Loan Ratio	1.84	1.83	▼	0.01	1.89	1.83	▼	0.06
Loan Loss Coverage Ratio	81.29	80.43	▼	0.86	100.06	80.43	▼	19.63
Loan Loss Reserve Ratio	125.76	123.08	▼	2.68	130.12	123.08	▼	7.04
CAPITAL								
CET 1 Capital Ratio	13.54	13.38	▼	0.16	12.84	13.38	▲	0.54
Tier 1 Capital Ratio	14.98	14.80	▼	0.18	14.27	14.80	▲	0.53
Total Capital Ratio	17.39	17.16	▼	0.23	16.64	17.16	▲	0.52



Clear Target Given for the 2025 ESG financing portfolio

Current and Targeted Portfolio (RM bil)





Creating Lasting Value for Society



Responsible Banking with Impact

FTSE4Good



FTSE4Good

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

MSCI Rating



Affin Upgraded from A to AA in MSCI ESG Rating

AFFIN Interceptor



Affin becomes the first bank to sponsor the rejuvenation of one of the world's most polluted rivers

Waste removed from Klang River 92,060 MT as of December 2024

Solar Installation



Affin's 12 Solar-Powered Branches Saved 132,320 as of Q2 FY2025

ESG Conference



Affin Hosts ESG Conference to Advance Corporate Responsibility

Renewable Energy Certificate



A total of 3,226,112 kWh of energy consumption was sourced from green energy through the procurement of Renewable Energy Certificates (RECs)

Sustainability Award



Affin has been awarded with Bank of the Year 2025 – ESG Champion

SMEBiz Chat



Affin Hosts SMEBizChat to Promote Sustainability Among SMEs

EV Charger



Affin Installed EV Charging Infrastructure in Parking Areas to Support Sustainable Mobility



WARDS



AFFIN Listed On Fortune Southeast Asia 500 For The 2nd Consecutive Year



AFFIN is honoured
to be listed on the
**FORTUNE SOUTHEAST
ASIA 500**
for the second consecutive year.

always about **you**



Upgraded From 'A' To 'AA' Rating In MSCI's ESG Assessment



We are indeed proud to share that AFFIN has recently been upgraded from an 'A' to an 'AA' rating in MSCI's ESG assessment. A first in AFFIN's history. This milestone reflects our strengthened governance and deep commitment to responsible banking.



Affin Bank Recognised As One Of The Top 50 PLC In ASEAN CGCA



Affin Bank Berhad has been recognised as one of the Top 50 out of 569 large-cap ASEAN Public Listed Companies in the 2024 ASEAN Corporate Governance Scorecard Regional Assessment.

This recognition reflects our unwavering commitment to transparency, accountability, and ethical leadership.



Final Remarks

50 years of always about **you**





Final Remarks



The **May 2025 launch of AffinAlways X**—our new retail mobile app creates a strong channel to drive the growth of our **CASA franchise**.



Affin Bank's debut **USD300million Senior Unsecured Notes Issuance** was 3.5 times oversubscribed, reflecting robust global investor confidence. This enables us to access more cost-effective USD funding and capitalise on strategic cross border financing opportunities that align with our AX28 growth target.



Further effort is required to bring our **CASA ratio back on track given the recent flight to Fixed Deposits**. New CASA payroll strategy to activate CASA momentum.



The Enterprise Banking engine has warmed up and delivering double-digit loan growth (15.4% YoY). This new impetus is expected to contribute to the Bank's **Net Interest Margin expansion**.



Loan pipeline remains substantial at RM13 billion at half year mark, providing upside of opportunities and CASA cross sell. While some deals have been temporarily delayed due to market volatility, the underlying momentum remains robust. 2025 continues to be a VUCA year. Success will depend on timing, execution, and strategic agility.



End of Presentation

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50 years of always about **you**

