3Q25 Financial Results Presentation

20 November 2025

50 years of always about you

Key Highlights

3Q2025 Highlights

1	**PROFIT BEFORE TAX (PBT)**	PBT ↑ **9.2% YoY** to **RM 540.1m 9M25** vs RM 494.7m 9M24	
2	**CASA RATIO**	CASA ↓ **1.11% YoY** to **25.75% 9M25** vs 26.86% 9M24	
3	**ASSET QUALITY & RESERVES**	GIL **1.87% 9M25** vs 1.74% 9M24 ↑ 0.13%	LLC **71.68% 9M25** vs 101.19% 9M24 ↓ 29.51%
4	**LOAN GROWTH**	LOAN GROWTH **+7.7% 9M25** vs +9.9% 9M24 ↓ 2.2%	DEPOSIT GROWTH **+4.5% 9M25** vs +3.3% 9M24 ↑ 1.2%
5	**STABLE CAPITAL AND LIQUIDITY POSITION**	CET 1 **13.49% 9M25** vs 13.27% 9M24	LCR **162.5% 9M25** vs 170.8% 9M24

9M25 Financial Results

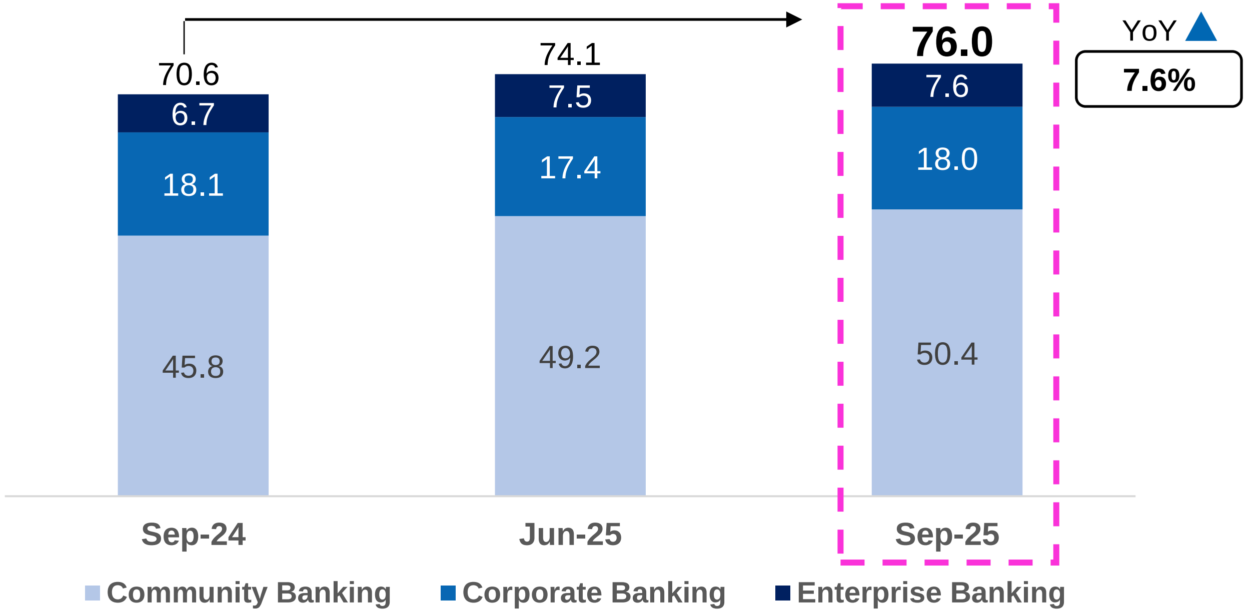
ACHIEVEMENTS

Balance Sheet Highlights

RM Million	Sep-24	Jun-25	Sep-25	QoQ	YoY
Cash & short-term funds	3,768.0	6,994.4	6,324.9	(9.6%)	67.9%
Financial assets/investment	32,057.4	30,892.0	31,143.0	0.8%	(2.9%)
Gross loans, advances & financing	**70,628.9**	**74,065.7**	**76,053.3**	**2.7%**	**7.6%**
Less: ECL	(1,220.5)	(1,077.0)	(997.6)	7.4%	18.3%
Other assets	6,840.6	6,162.3	5,906.7	(4.1%)	(13.7%)
Total Assets	**112,074.4**	**117,037.4**	**118,430.3**	**1.2%**	**5.7%**
Deposit from customers	73,973.5	78,202.4	77,300.3	(1.2%)	4.5%
Of which : Current Account	15,085.3	16,967.5	16,565.0	(2.4%)	9.8%
Savings Account	4,781.0	5,092.0	3,342.9	(34.3%)	(30.1%)
Total CASA	**19,866.4**	**22,059.5**	**19,907.9**	**(9.8%)**	**0.2%**
Fixed Deposits, NIDs, MMD & CMD	54,107.2	56,142.9	57,392.4	2.2%	6.1%
Deposits & placement of banks & other FIs	14,781.9	11,176.1	13,944.0	24.8%	(5.7%)
Other liabilities	3,450.1	3,636.0	3,410.4	(6.2%)	(1.2%)
Borrowings	8,347.6	12,022.8	11,621.2	(3.3%)	39.2%
Total Equity	11,521.3	12,000.1	12,154.4	1.3%	5.5%
Total Liabilities & Equity	**112,074.4**	**117,037.4**	**118,430.3**	**1.2%**	**5.7%**

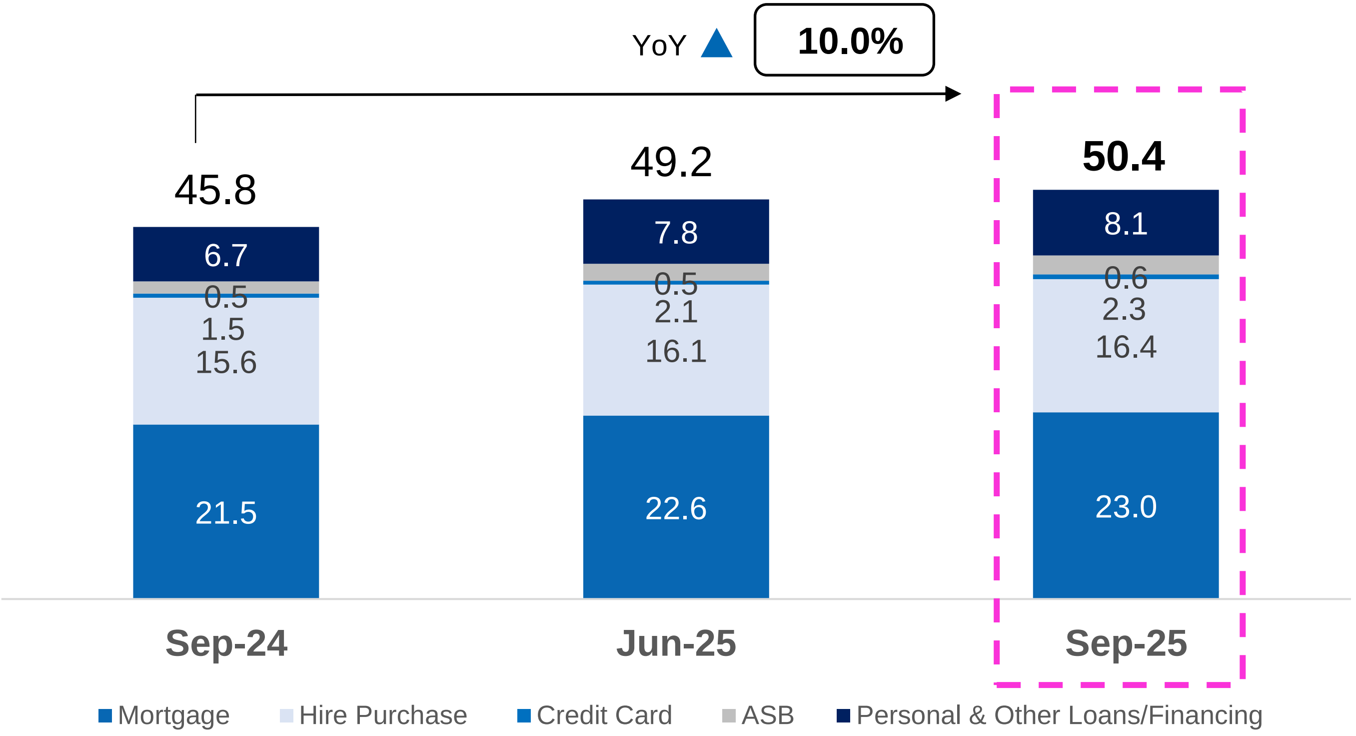
Enterprise Banking Portfolio Seeing Strong Demand

Composition Sep-24	Gross Loans (RM Billion)	Composition Sep-25
9.5%		10.0%
25.6%		23.7%
64.9%		66.3%



RM Billion	Sep-24	Jun-25	Sep-25	QoQ (%)	YoY (%)
Community Banking	45.8	49.2	50.4	2.4	10.0
Corporate Banking	18.1	17.4	18.0	3.4	(0.6)
Enterprise Banking	6.7	7.5	7.6	1.3	13.4
TOTAL	**70.6**	**74.1**	**76.0**	**2.6**	**7.6**

Community Banking: Gross Loans/Financing

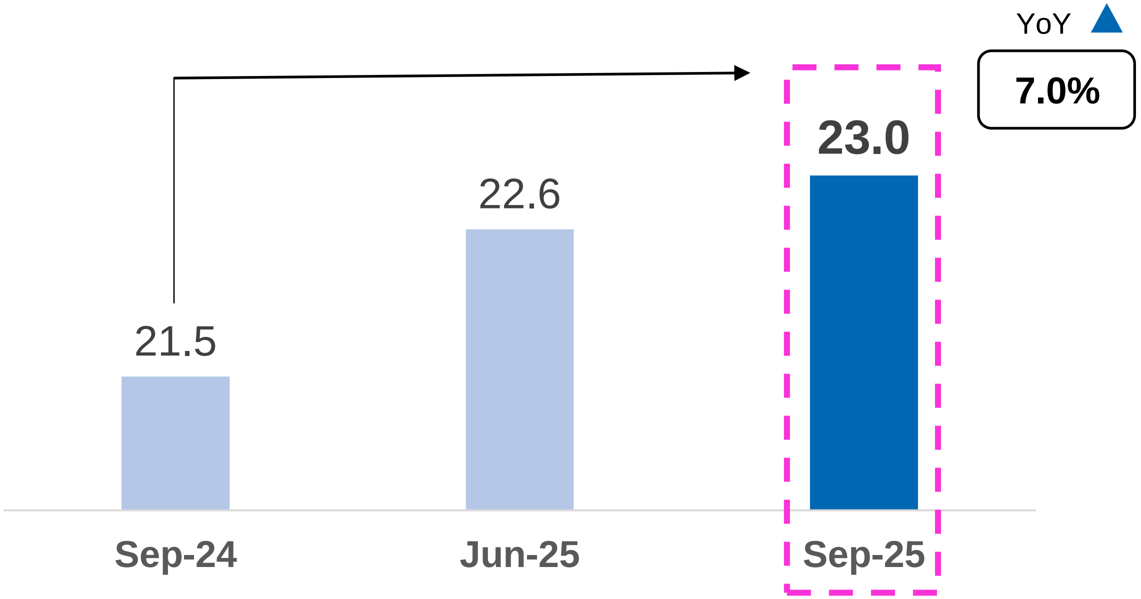


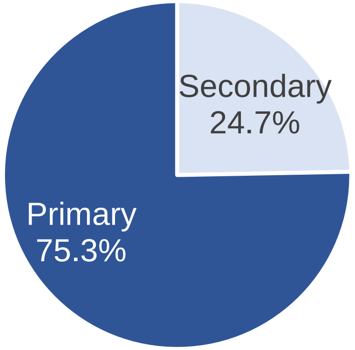
MIRI TIMES SQUARE - SARAWAK

RM Billion	Sep-24	Jun-25	Sep-25	QoQ (%)	YoY (%)
Mortgage	21.5	22.6	23.0	1.8%	7.0%
Hire Purchase	15.6	16.1	16.4	1.9%	5.1%
Credit Card	0.5	0.5	0.6	20.0%	20.0%
Amanah Saham Funds	1.5	2.1	2.3	9.5%	53.3%
Personal and Other Loans/Financing	6.7	7.8	8.1	3.8%	20.9%
TOTAL	**45.8**	**49.2**	**50.4**	**2.4%**	**10.0%**

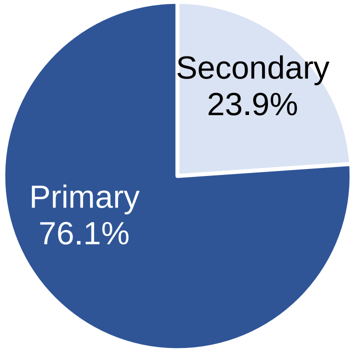
Community Banking: Mortgage Business

Mortgage Loans/Financing (RM Billion)





Sep-24



Sep-25

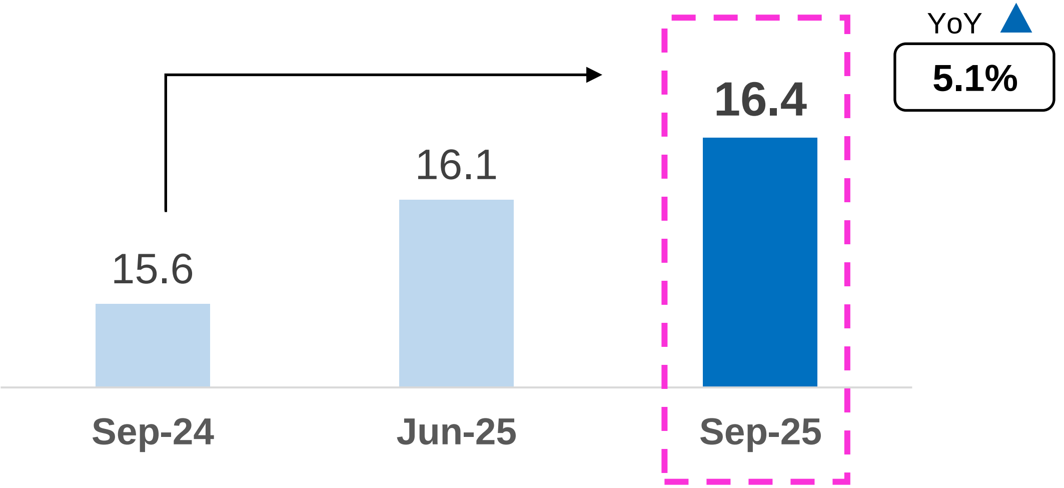
AFFIN Home Reno/-i and Property Booth at Menara AFFIN

RM Billion	Sep-24	Jun-25	Sep-25	QoQ (%)	YoY (%)
Primary*	16.2	17.2	17.5	1.7	8.0
Secondary**	5.3	5.4	5.5	1.9	3.8
Total	**21.5**	**22.6**	**23.0**	**1.8**	**7.0**

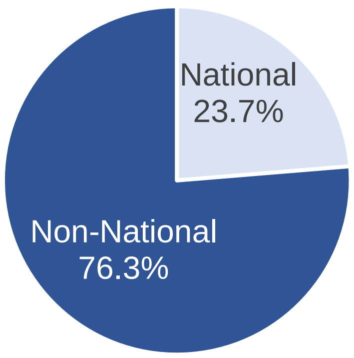
* Primary – Sourced directly from property developers and may either be completed or under construction
** Secondary – Sourced directly from individual vendors or property agents and are completed.

Community Banking: Hire Purchase

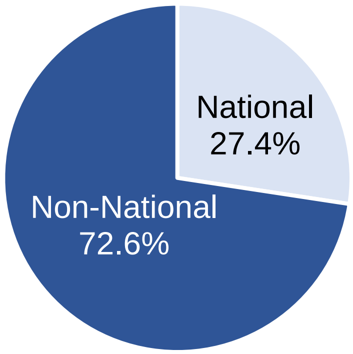
Hire Purchase Loans/Financing (RM Billion)



Toyota Corporate Showcase @ Menara AFFIN



Sep-24

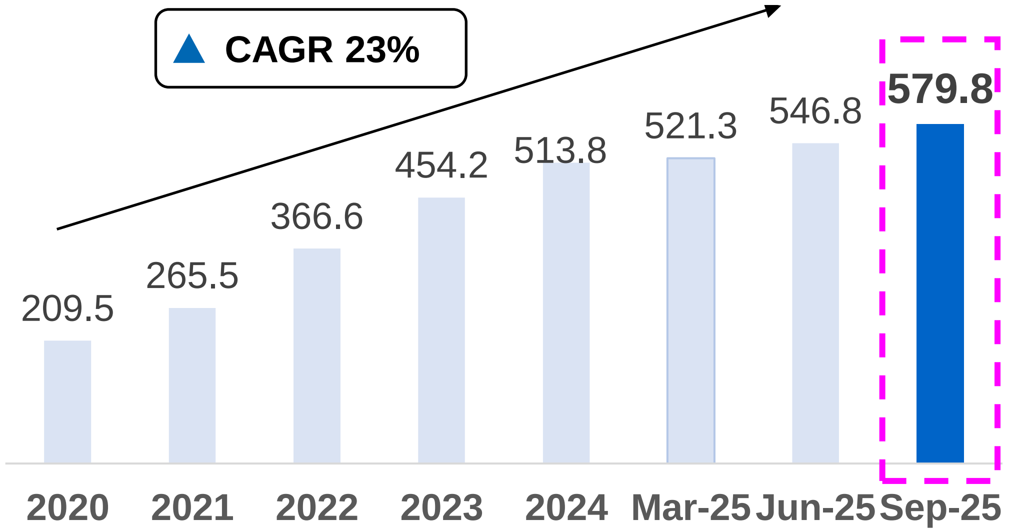


Sep-25

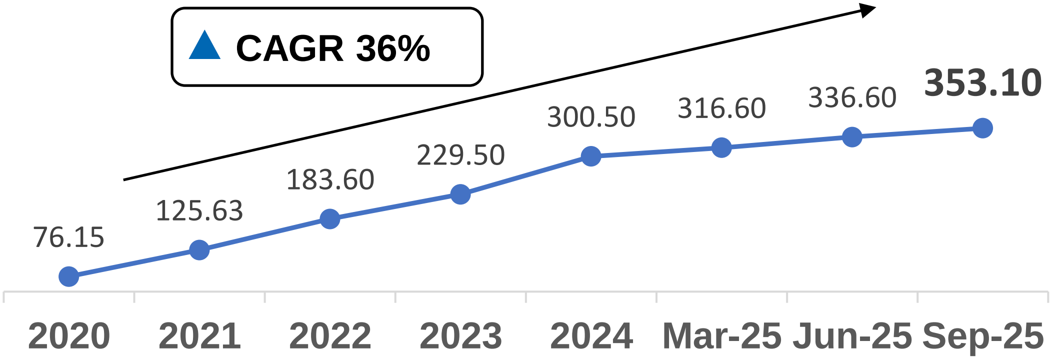
RM Billion	Sep-24	Jun-25	Sep-25	QoQ (%)	YoY (%)
National cars	3.7	4.3	4.5	4.7	21.6
Non-National cars	11.9	11.8	11.9	0.8	-
Total	**15.6**	**16.1**	**16.4**	**1.9**	**5.1**

Community Banking: Credit Cards

Credit Cards (RM Million)



Number of Cards ('000)

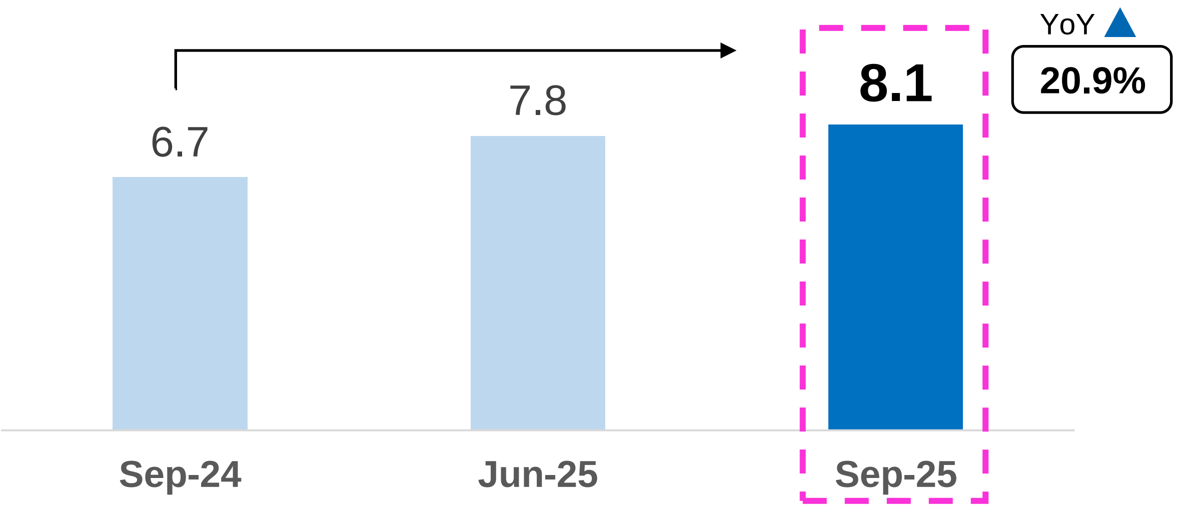


Revolver vs Transactor Ratio (%)

	Sep-24	Jun-25	Sep-25	QoQ (%)	YoY (%)
Revolver	18.7%	18.5%	18.7%	0.2	-
Transactor	81.3%	81.5%	81.3%	(0.2)	-

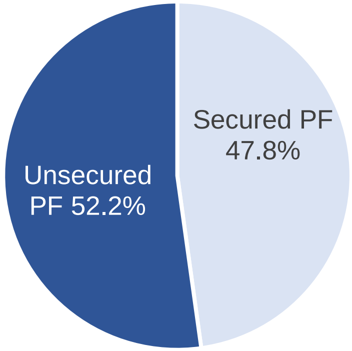
Community Banking: Personal and Other Loans/Financing

Personal Financing (RM Billion)

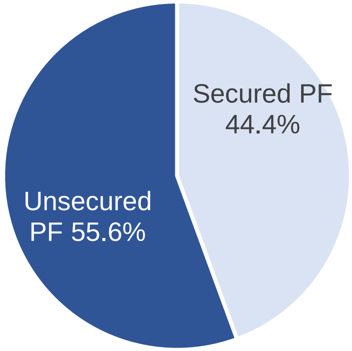


ASB-i Financing & AFFIN Education Funding

Personal Financing (PF) Composition (%)



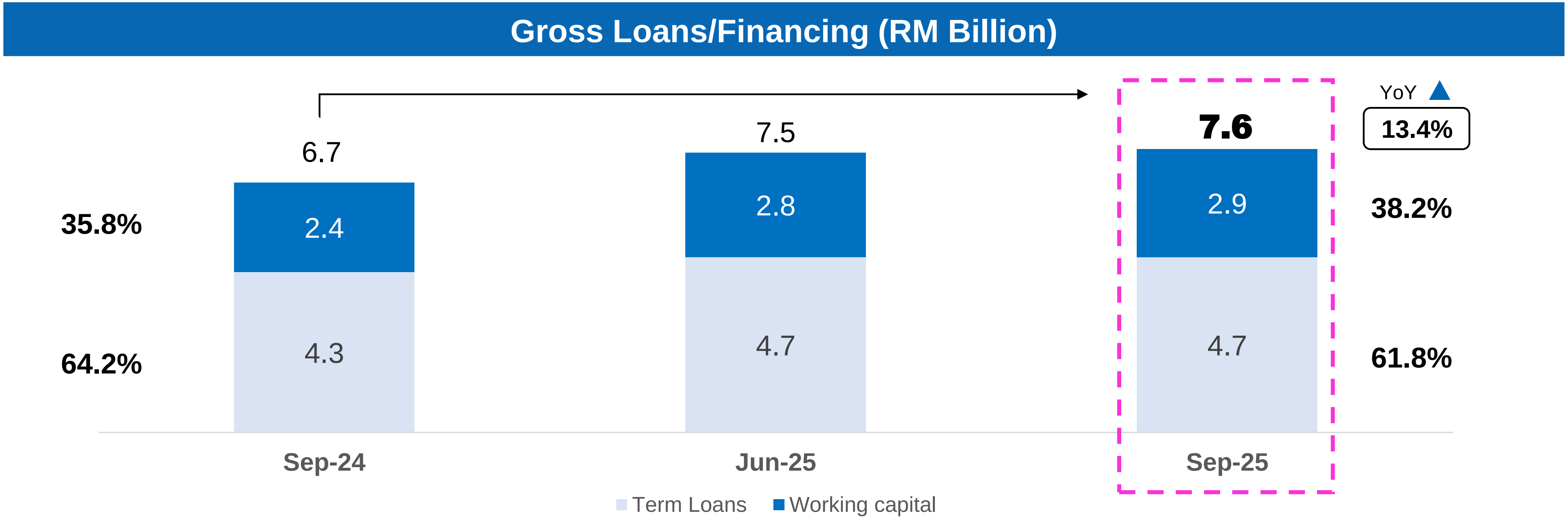
Sep-24



Sep-25

RM Billion	Sep-24	Jun-25	Sep-25	QoQ (%)	YoY (%)
Secured Personal Financing	3.2	3.5	3.6	2.9	12.5
Unsecured Personal Financing	3.5	4.3	4.5	4.7	28.6
Total	**6.7**	**7.8**	**8.1**	**3.8**	**20.9**

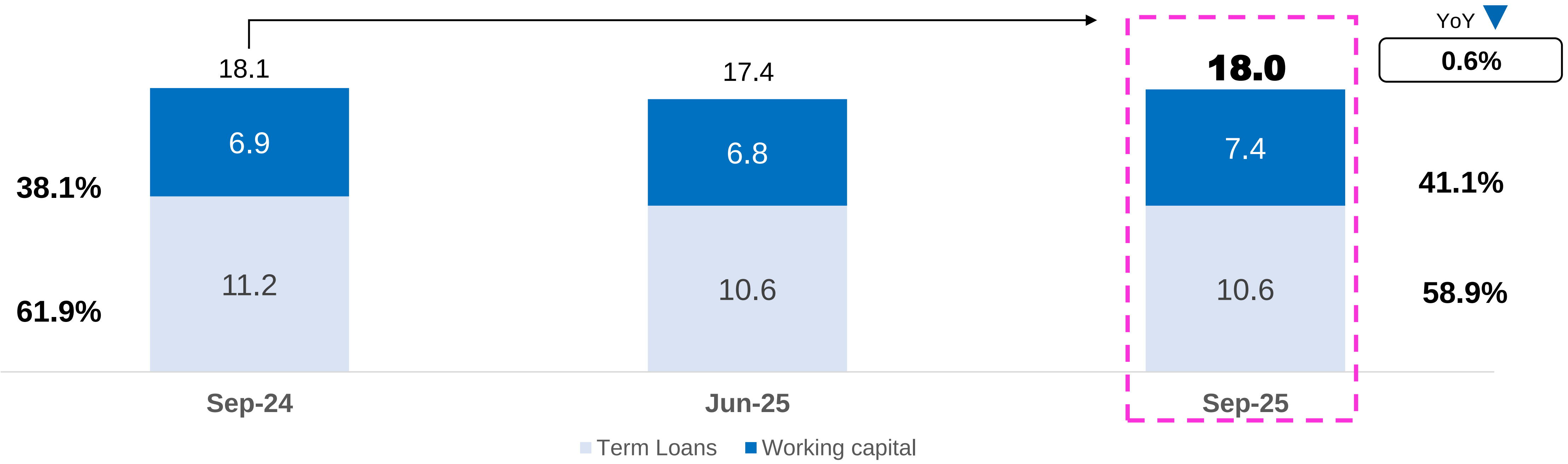
Enterprise Banking: Gross Loans/Financing



	Sep-24	Jun-25	Sep-25	QoQ (%)	YoY (%)
Working capital	2.4	2.8	2.9	3.6	20.8
Term Loans	4.3	4.7	4.7	-	9.3
Total	**6.7**	**7.5**	**7.6**	**1.3**	**13.4**

Corporate Banking: Gross Loans/Financing

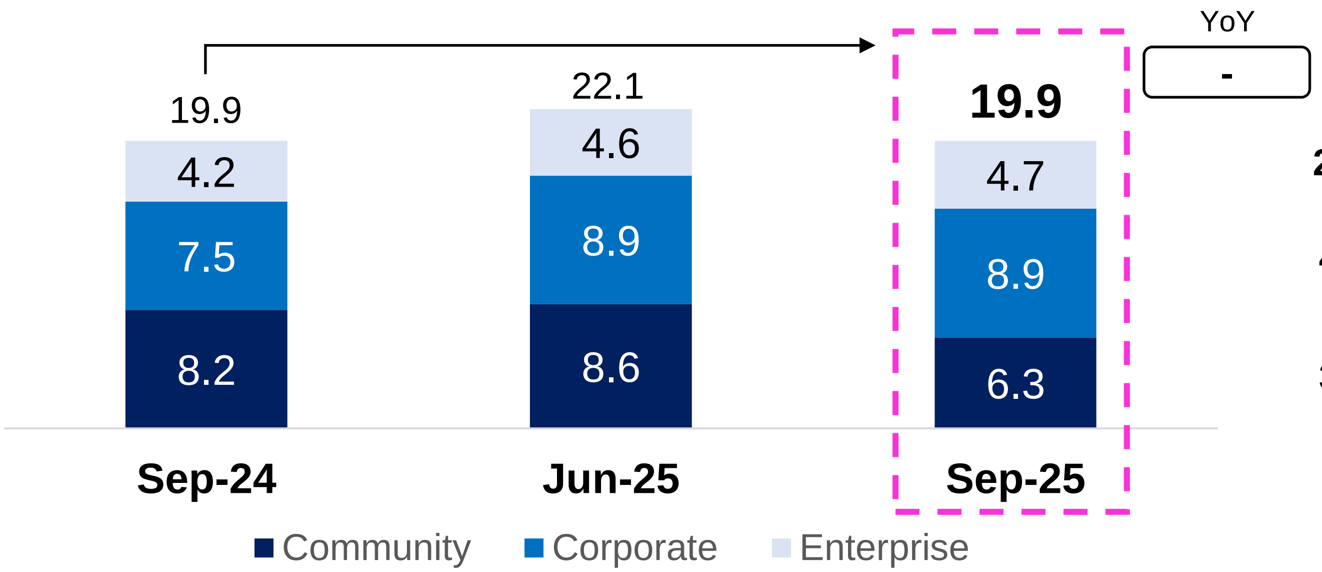
Gross Loans/Financing (RM Billion)



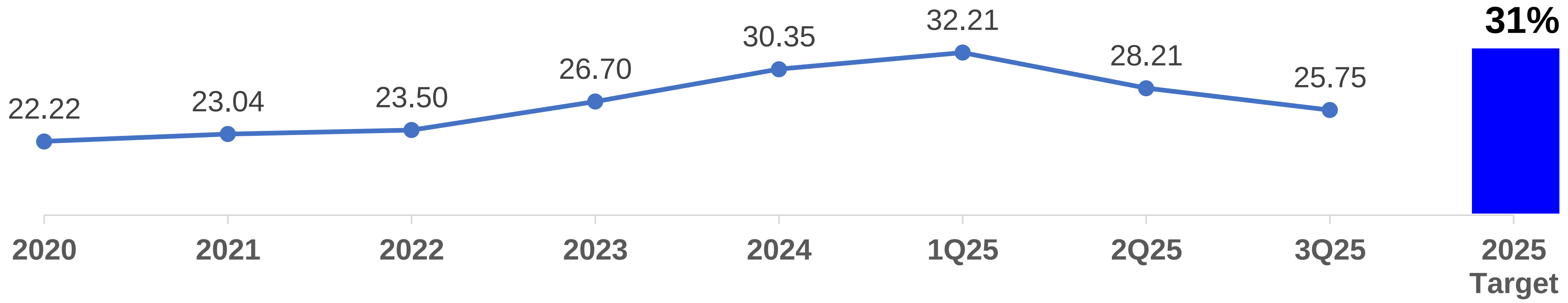
	Sep-24	Jun-25	Sep-25	QoQ (%)	YoY (%)
Working capital	6.9	6.8	7.4	8.8	7.2
Term Loans	11.2	10.6	10.6	-	(5.4)
Total	**18.1**	**17.4**	**18.0**	**3.4**	**(0.6)**

Flight to Fixed Deposits

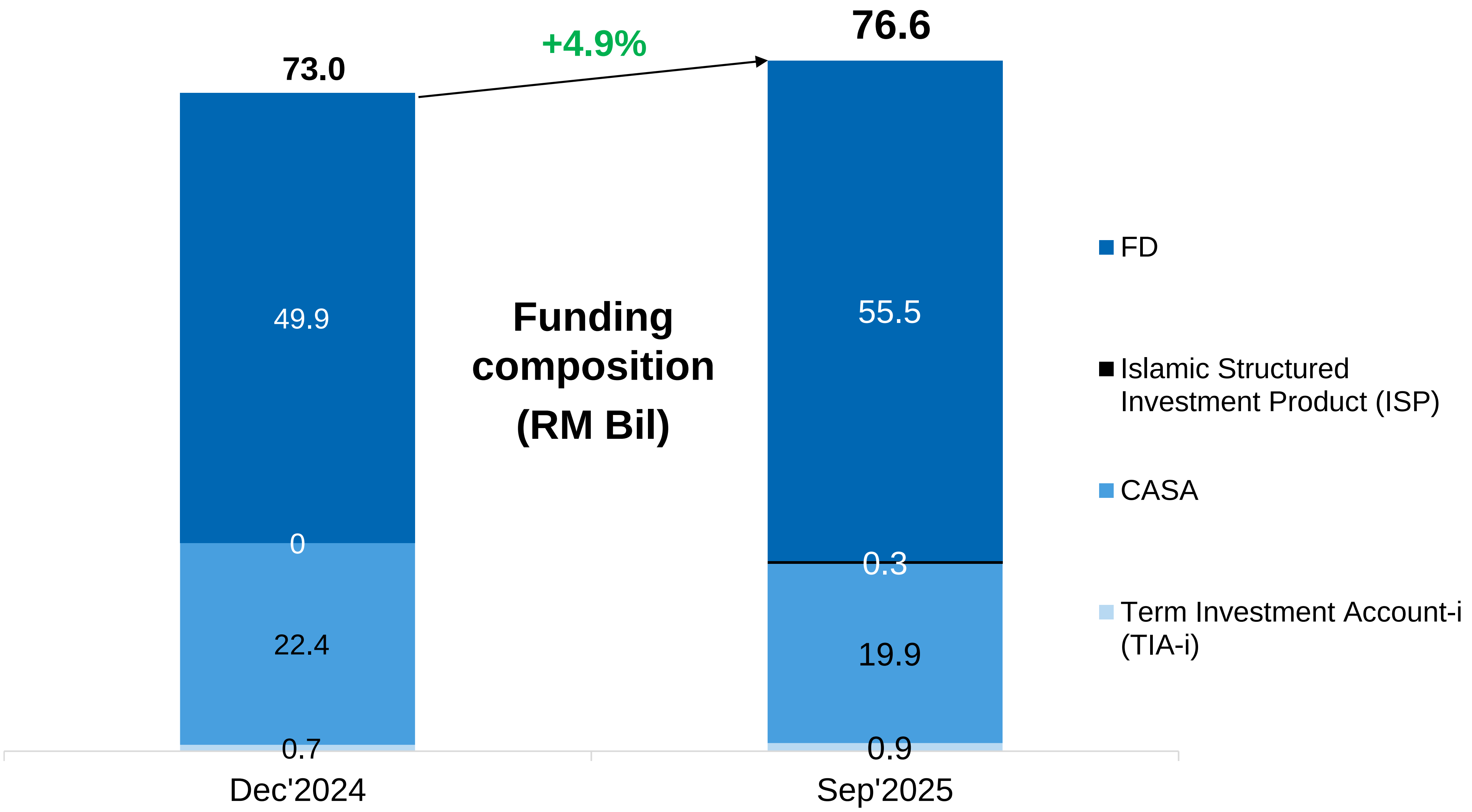
Composition Sep-24	CASA (RM Billion)	Composition Sep-25	YoY (%)
21.1%		23.6%	11.9%
37.7%		44.7%	18.7%
41.2%		31.7%	(23.2%)



CASA Ratio (%)

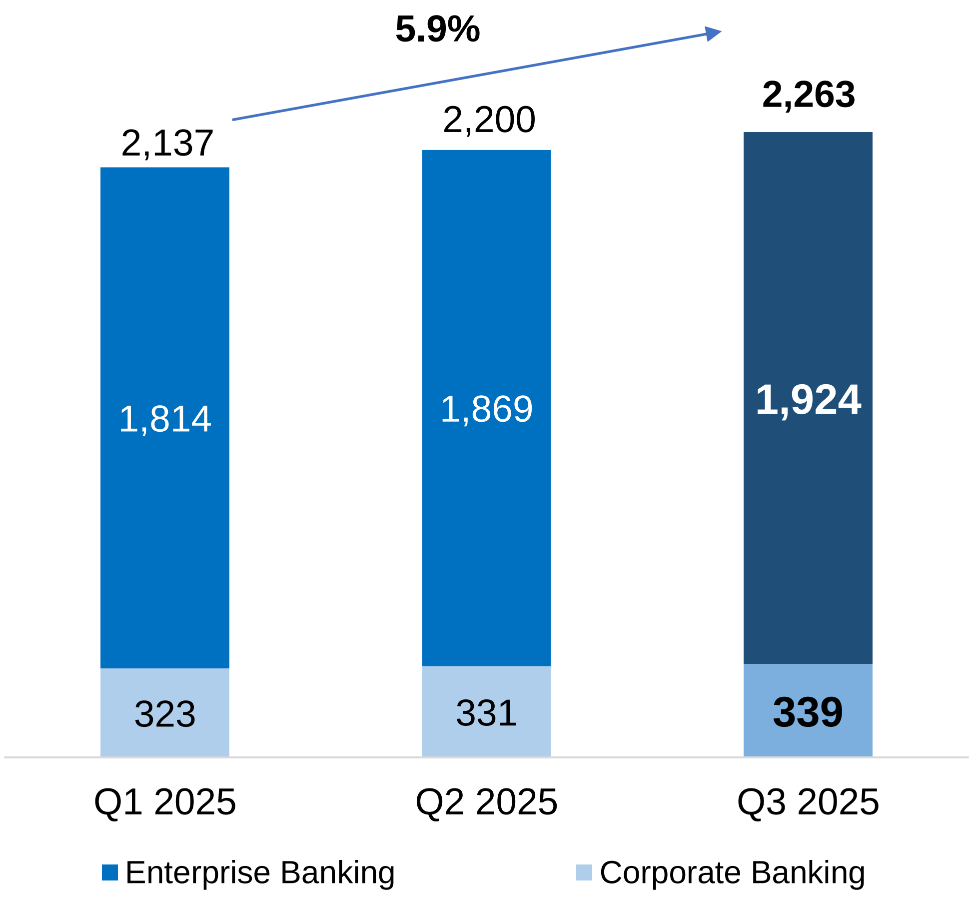


Funding composition

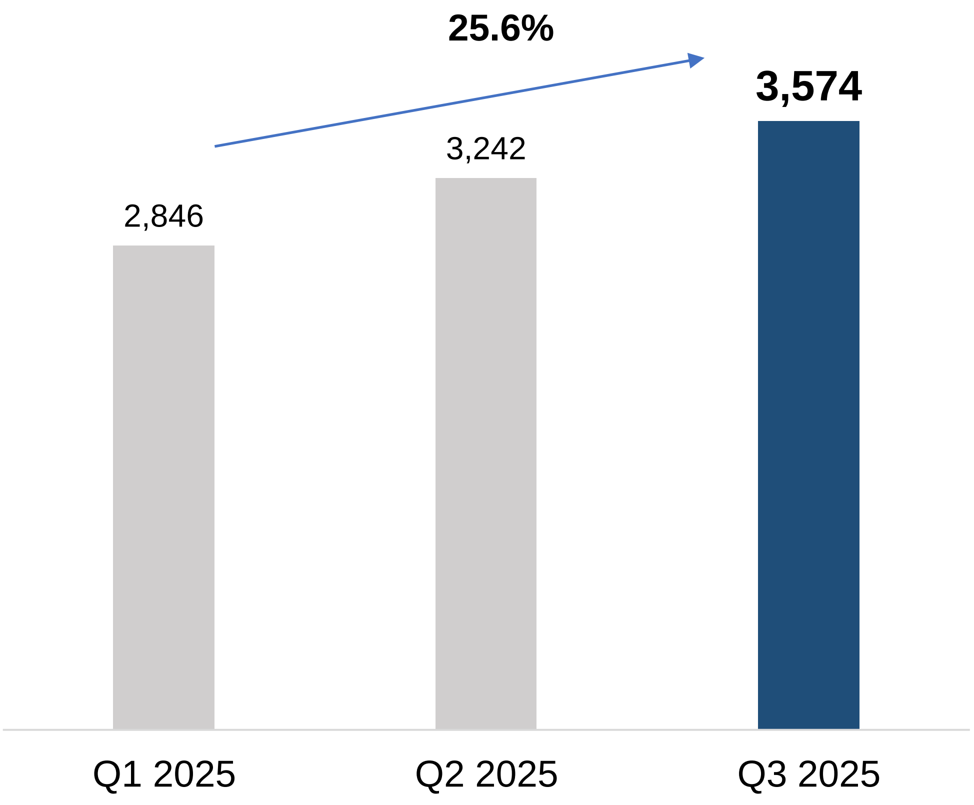


CASA acquisition initiatives – Company payroll

Number of companies with payroll



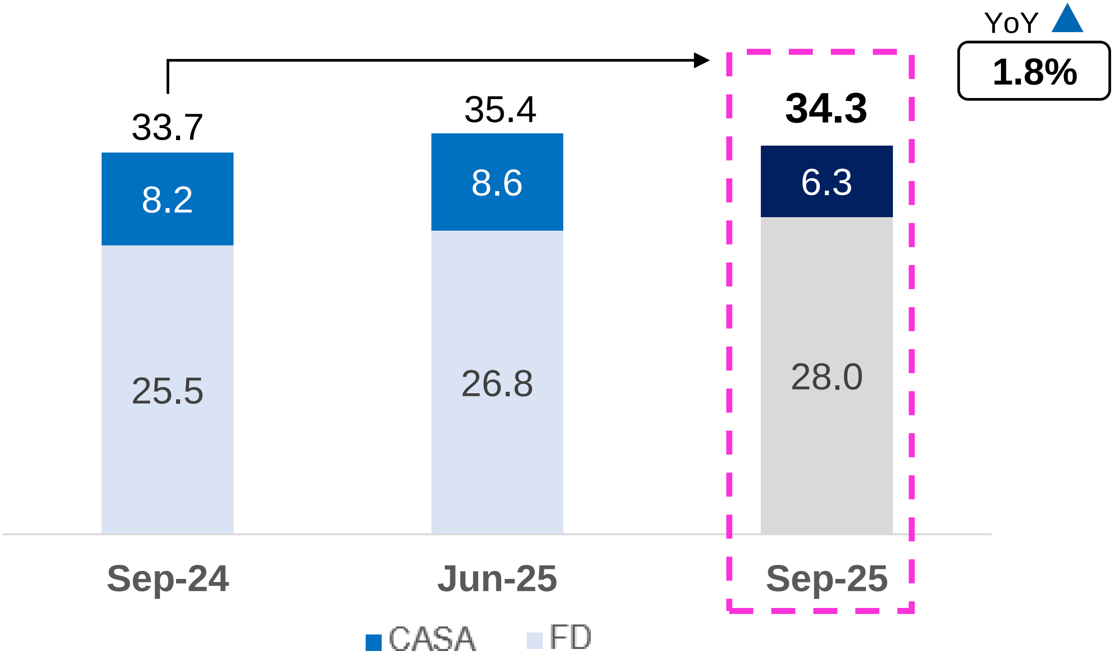
CASA balances (RM'mil)



As of September 2025, the total number of payroll beneficiaries with AFFIN Group is 214,513.

Community Banking: Deposits

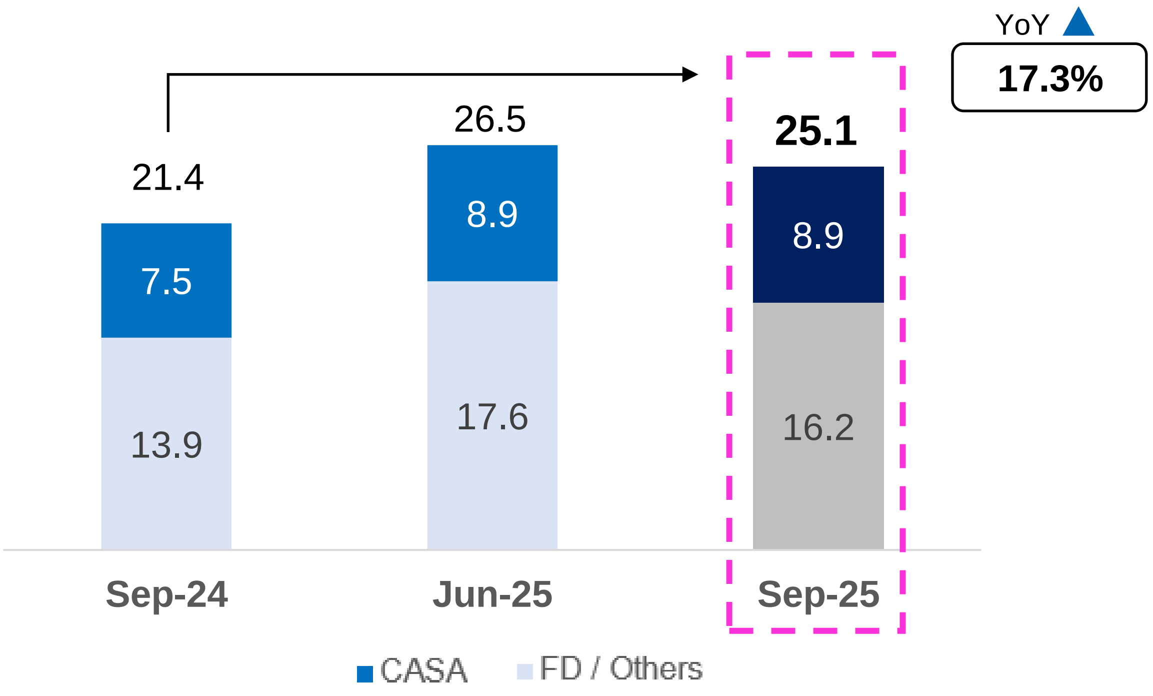
Deposits (RM Billion)



	Sep-24	Jun-25	Sep-25
CASA Ratio	24.3%	24.3%	18.4%

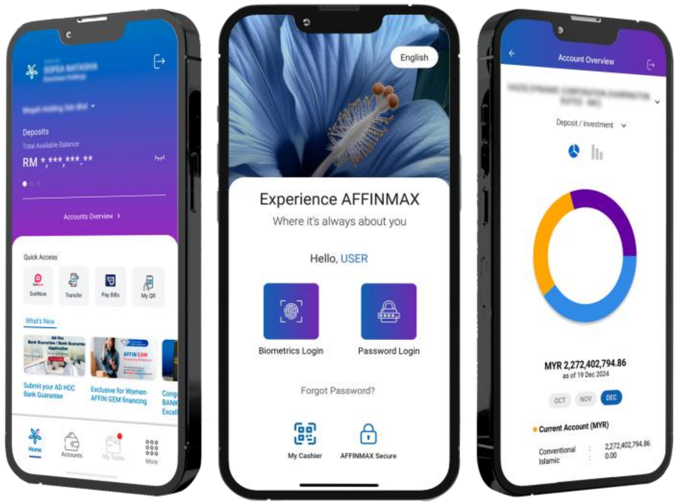
Corporate Banking: Deposits

Deposits (RM Billion)



	Sep-24	Jun-25	Sep-25
CASA Ratio	35.0%	33.6%	35.5%

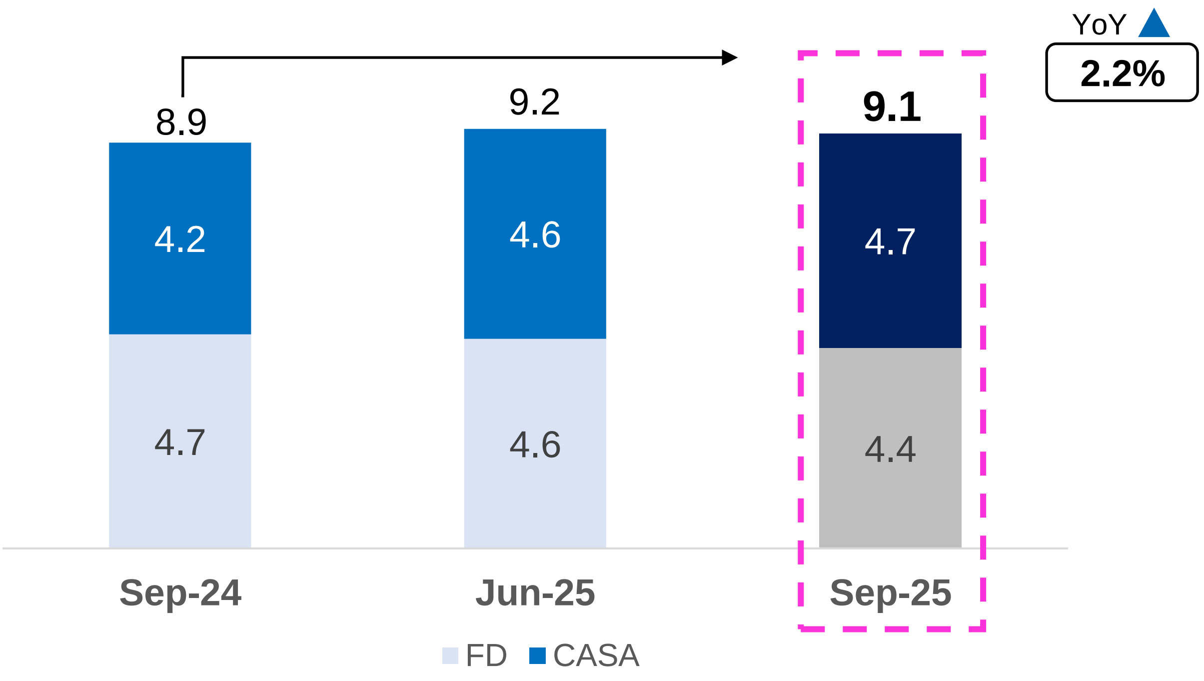
AFFINMAX



New User Experience for AFFINMAX (Corporate Internet Banking)

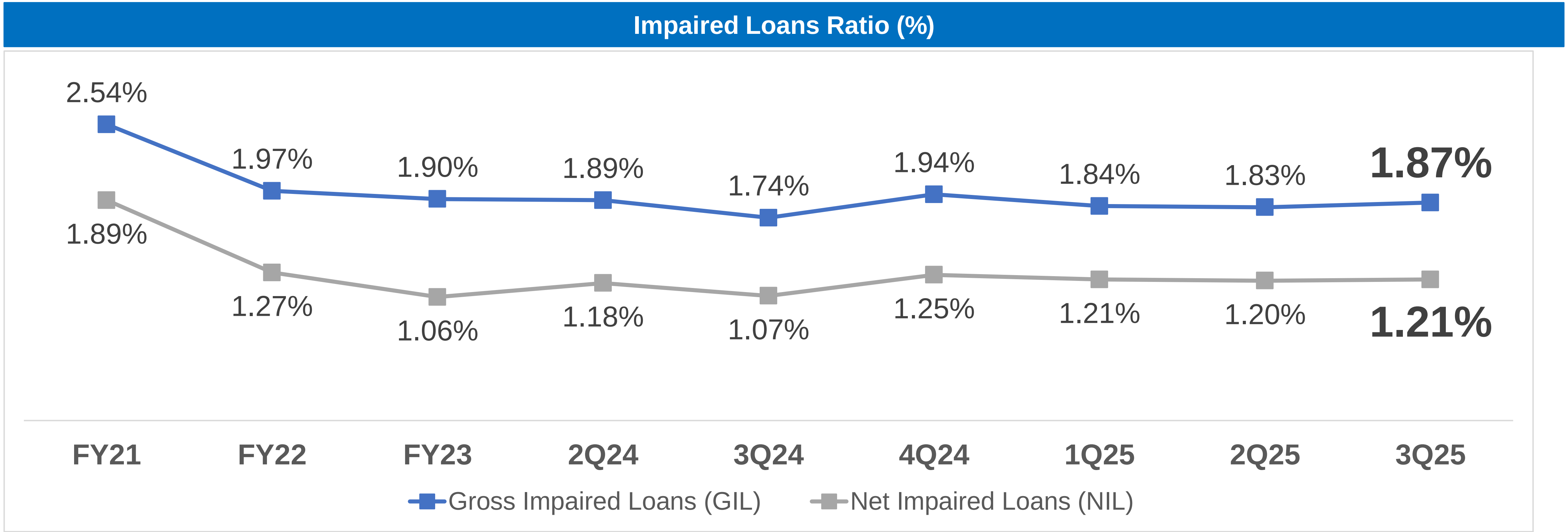
Enterprise Banking: Deposits

Deposits (RM Billion)



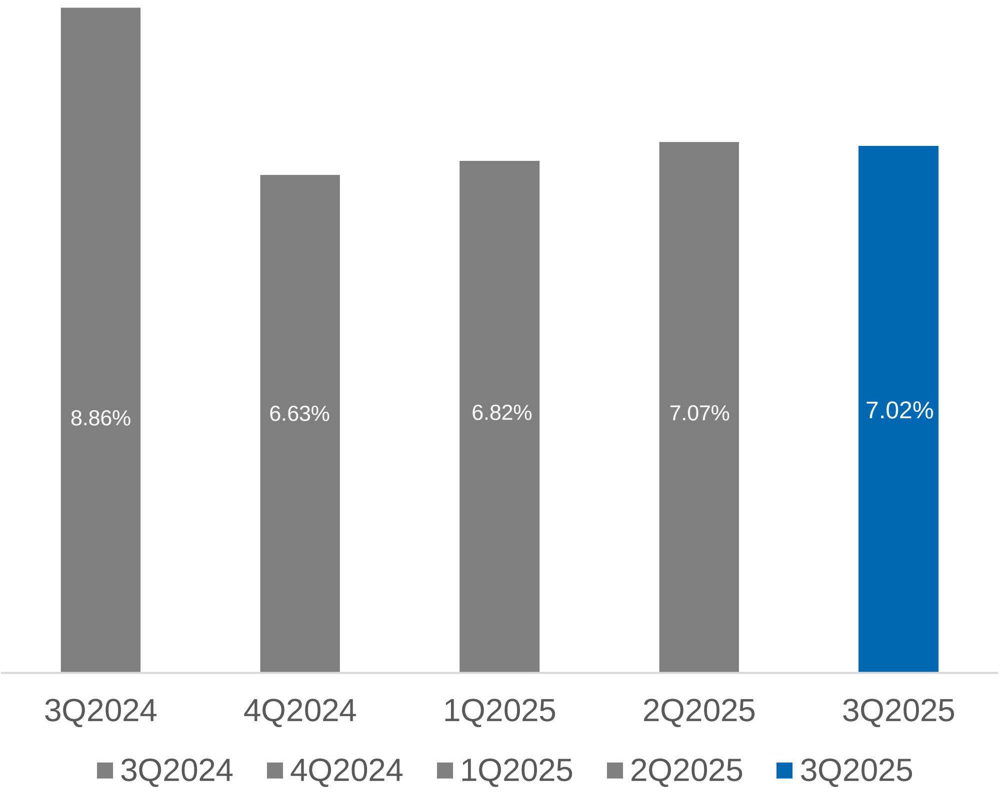
	Sep-24	Jun-25	Sep-25
CASA Ratio	47.1%	50.0%	51.6%

GIL Levels Slight Uptick



- GIL ratios increase by 4 bps vs 1.83% in 3Q25
- NIL ratio at 1.21% in 3Q25 vs 1.20% in 3Q25
- Net recoveries for 3Q25 stood at RM34.8m vs net recoveries 3Q24 at RM38.9m

Stage 2 improved QoQ

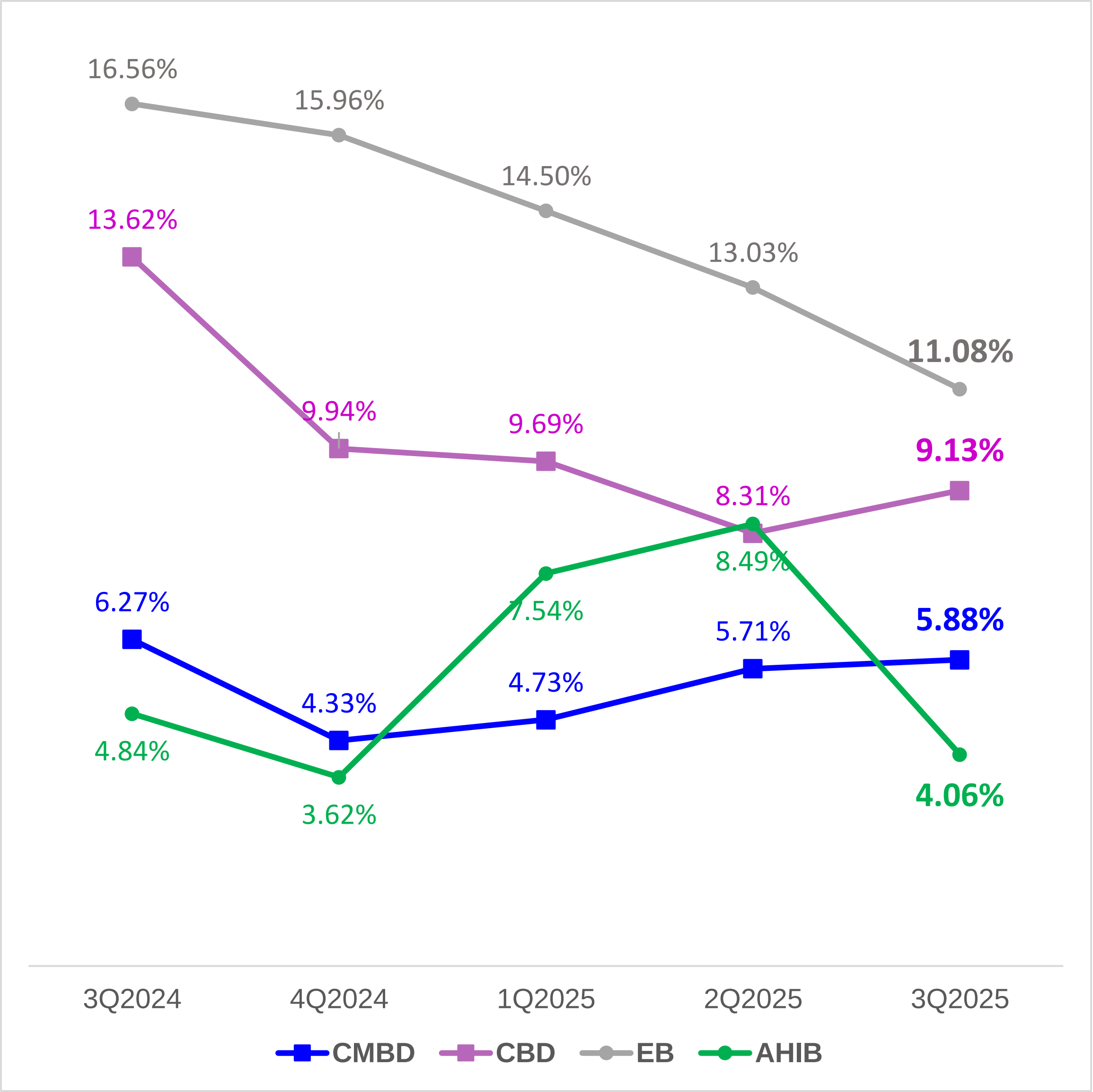


Loans by ECL Stages (RM'bil)

Gross Loans (RM'bil)	3Q2024	4Q2024	1Q2025	2Q2025	3Q2025
Stage 1	63.1	65.8	66.6	67.5	69.3
Stage 2	6.3	4.8	5.0	5.2	5.3
Stage 3	1.2	1.4	1.3	1.4	1.4
Total	70.6	72.0	72.9	74.1	76.0

Breakdown by Business Segment (%)

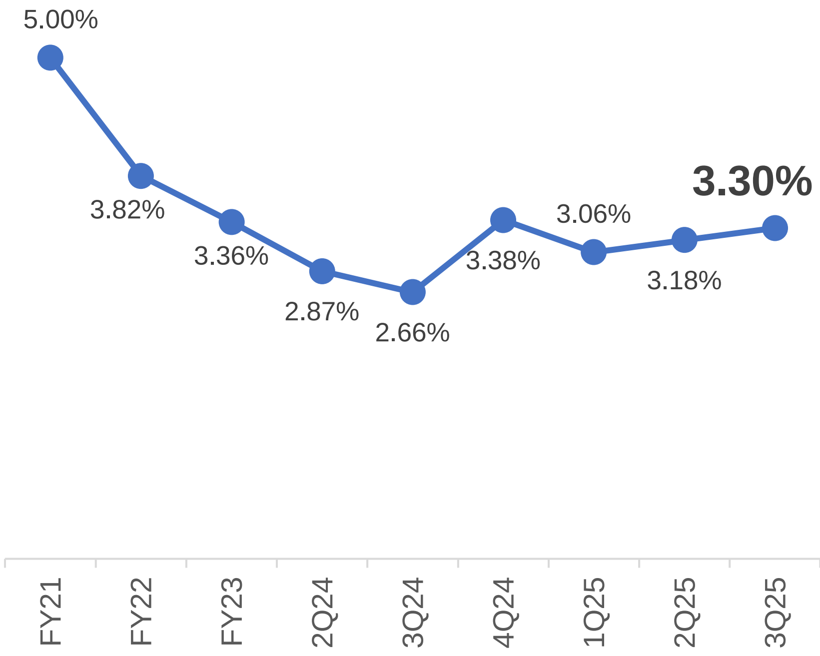
Stage 2

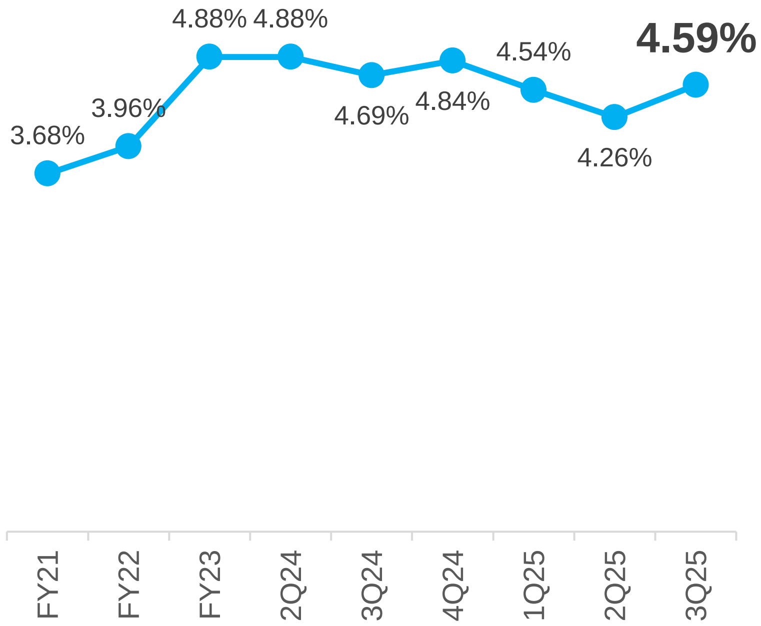


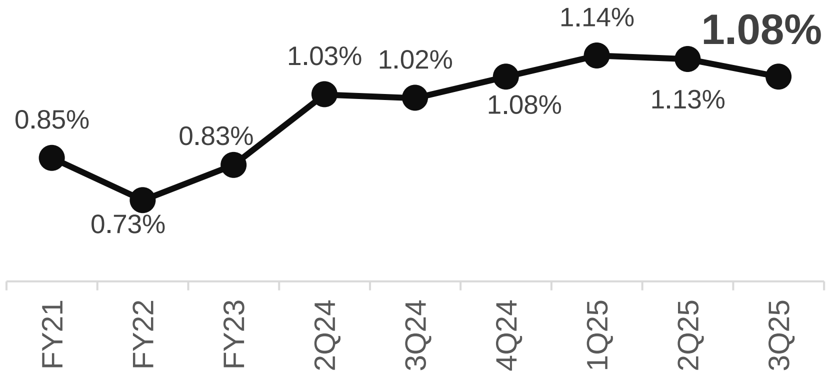
Increase in GILs Noted From Enterprise Banking

Gross Impaired Loans/Financing Ratio (%)

Corporate	Enterprise	Community



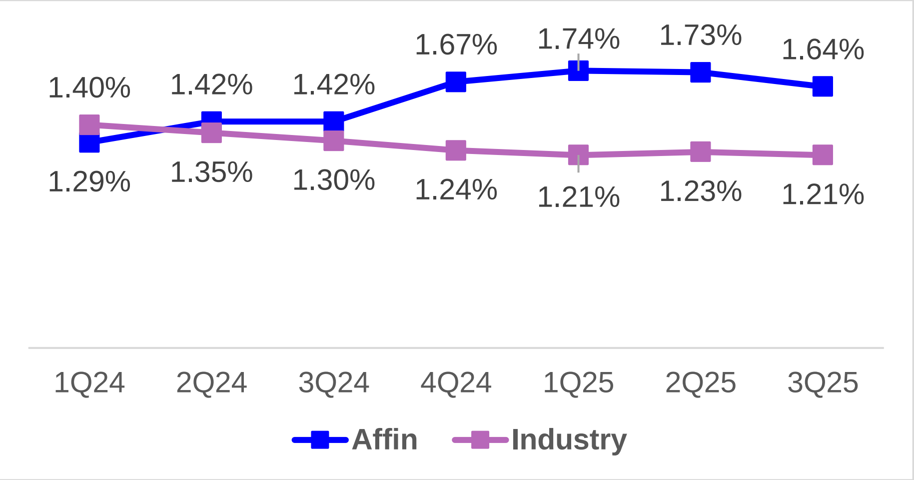




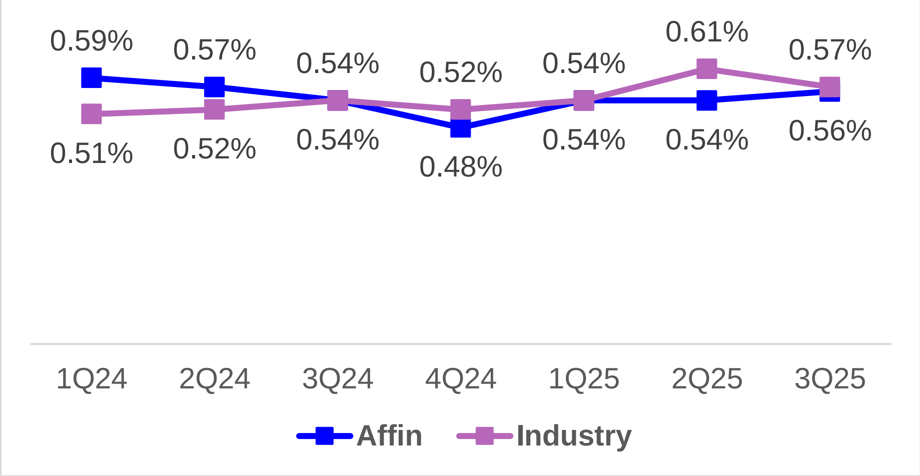
- Mainly due to a large Corporate borrower turned impaired.
- New impairments in SME segment.
- Preemptive efforts for collection with early stage contact for faster recovery.

Aggressive recovery to improve Mortgage GIL

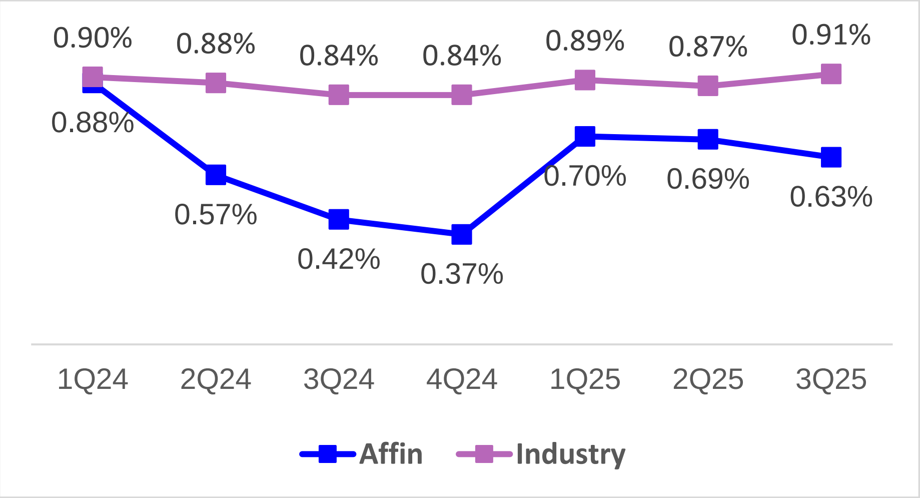
Mortgage GIL (%)



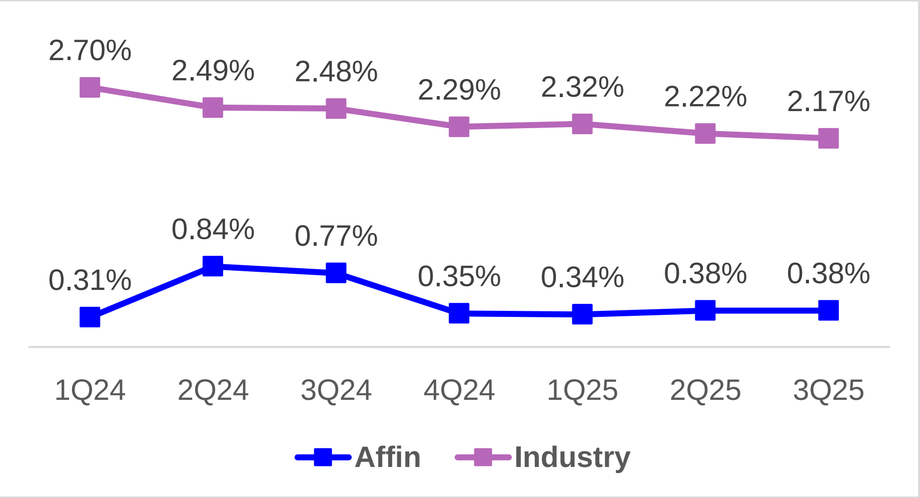
Hire Purchase GIL (%)



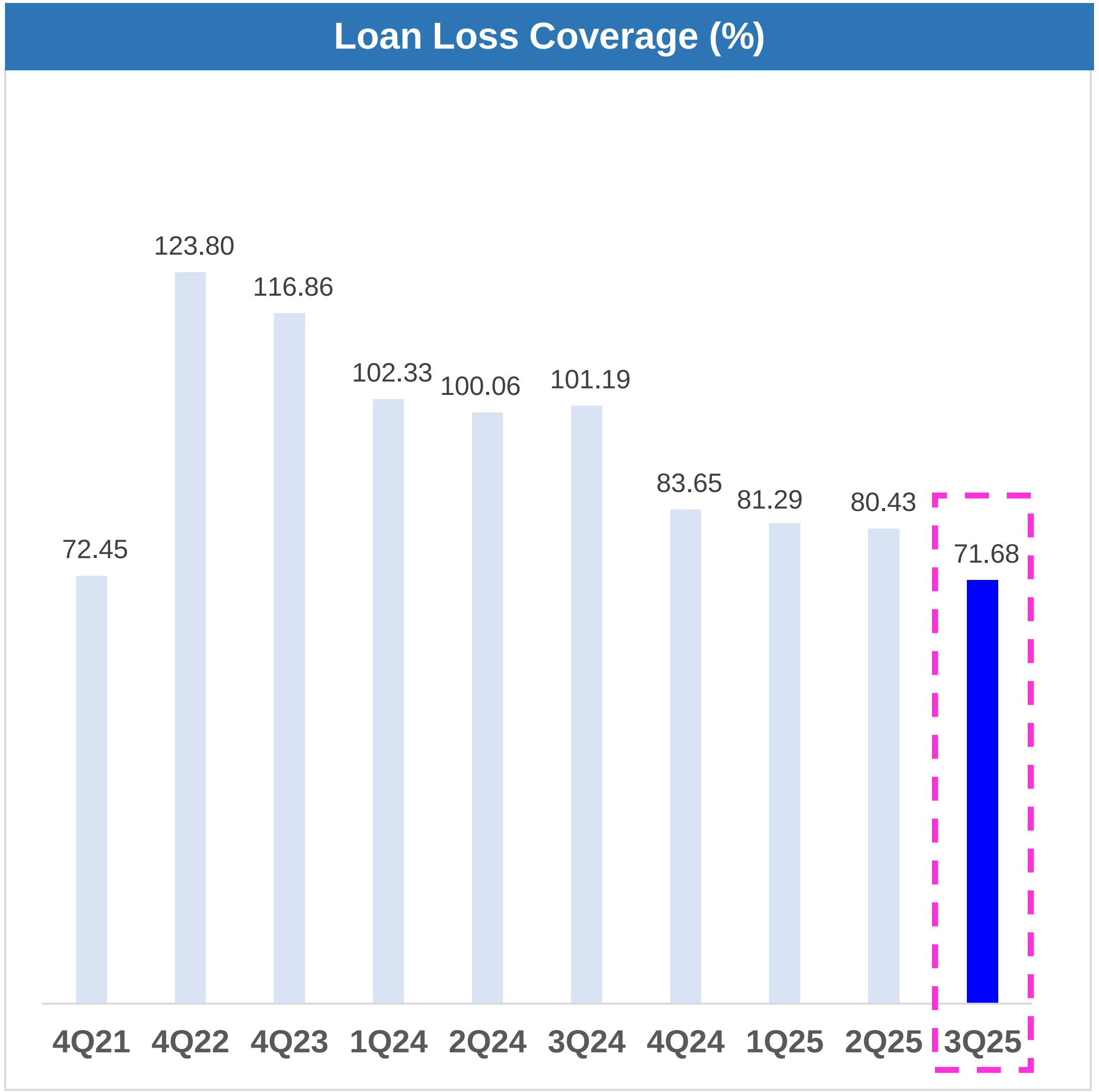
Credit Card GIL (%)

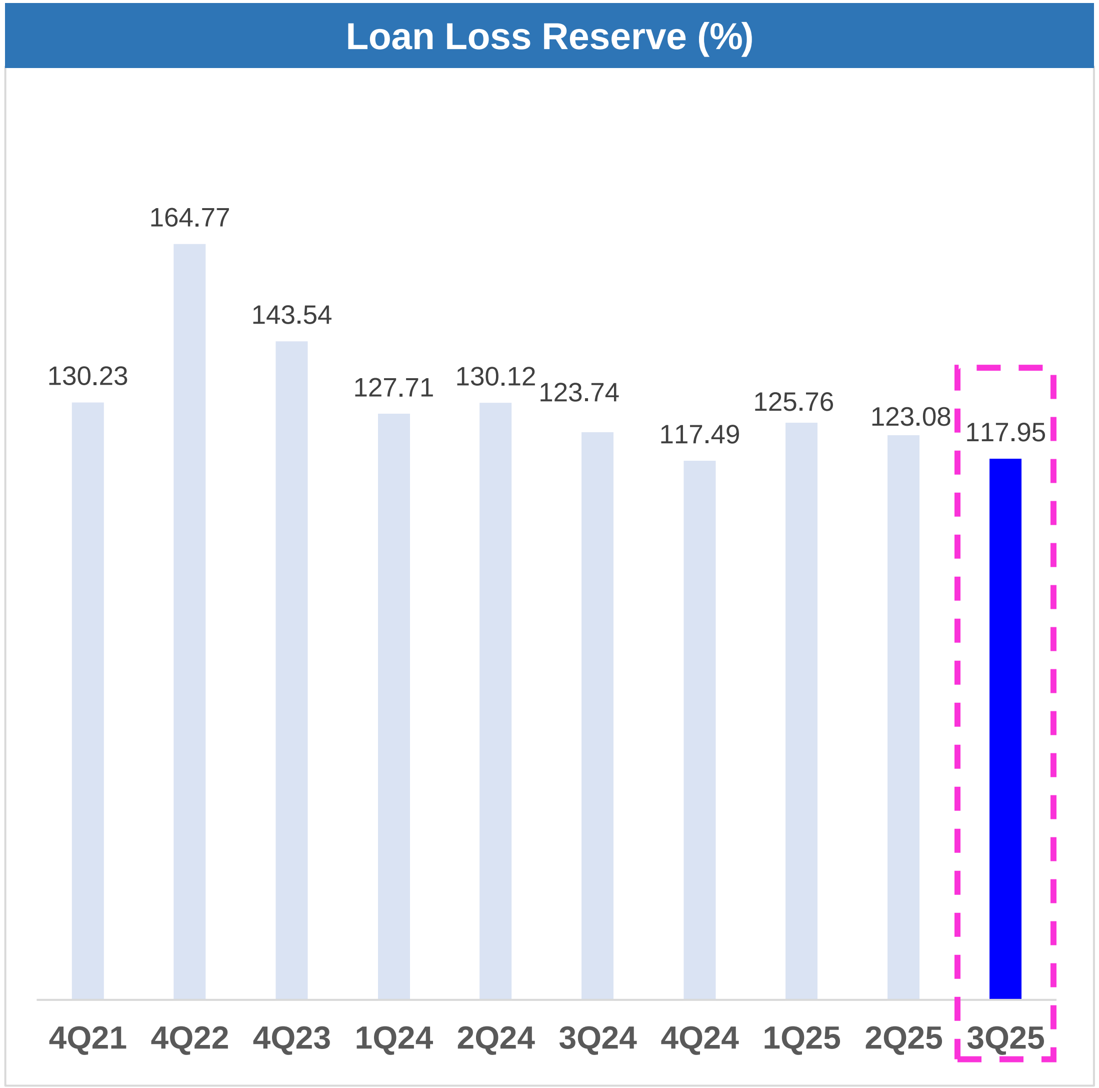


Personal Financing GIL (%)



Loan Loss Coverage and Loan Loss Reserve

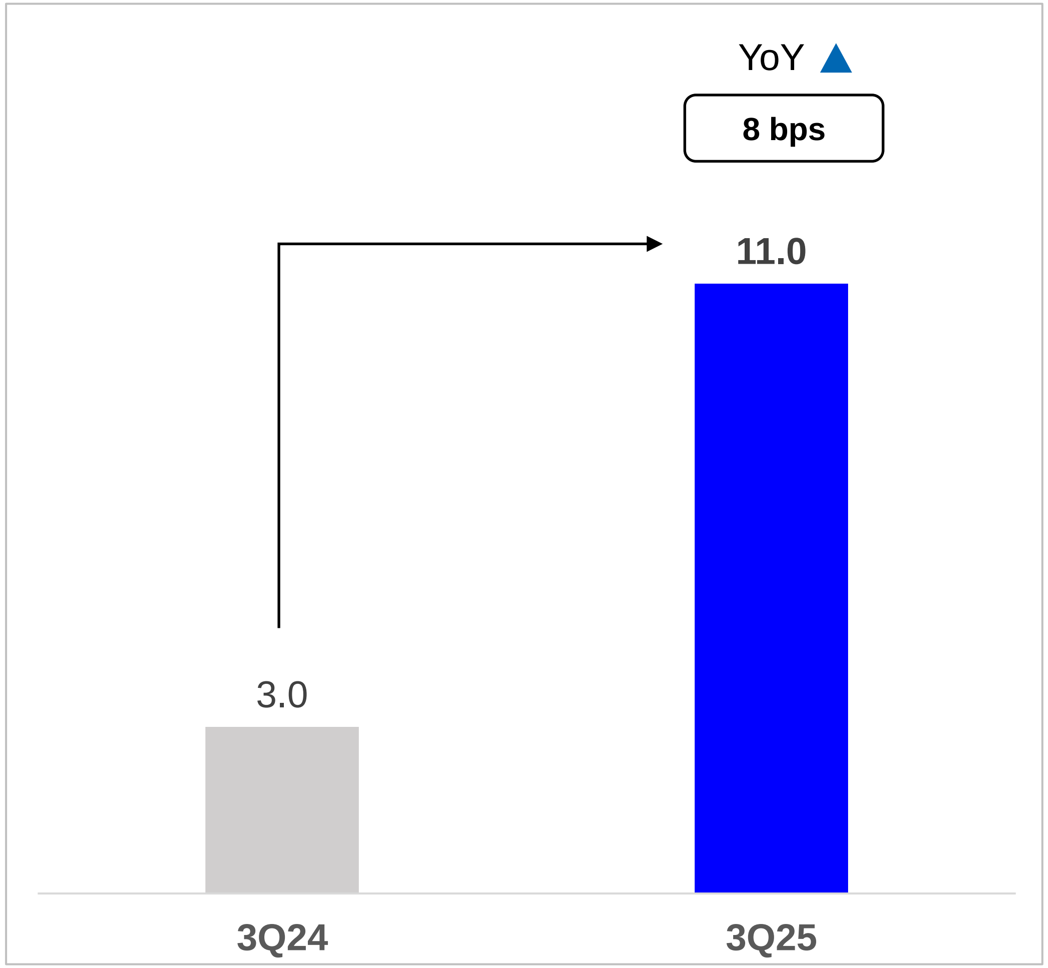




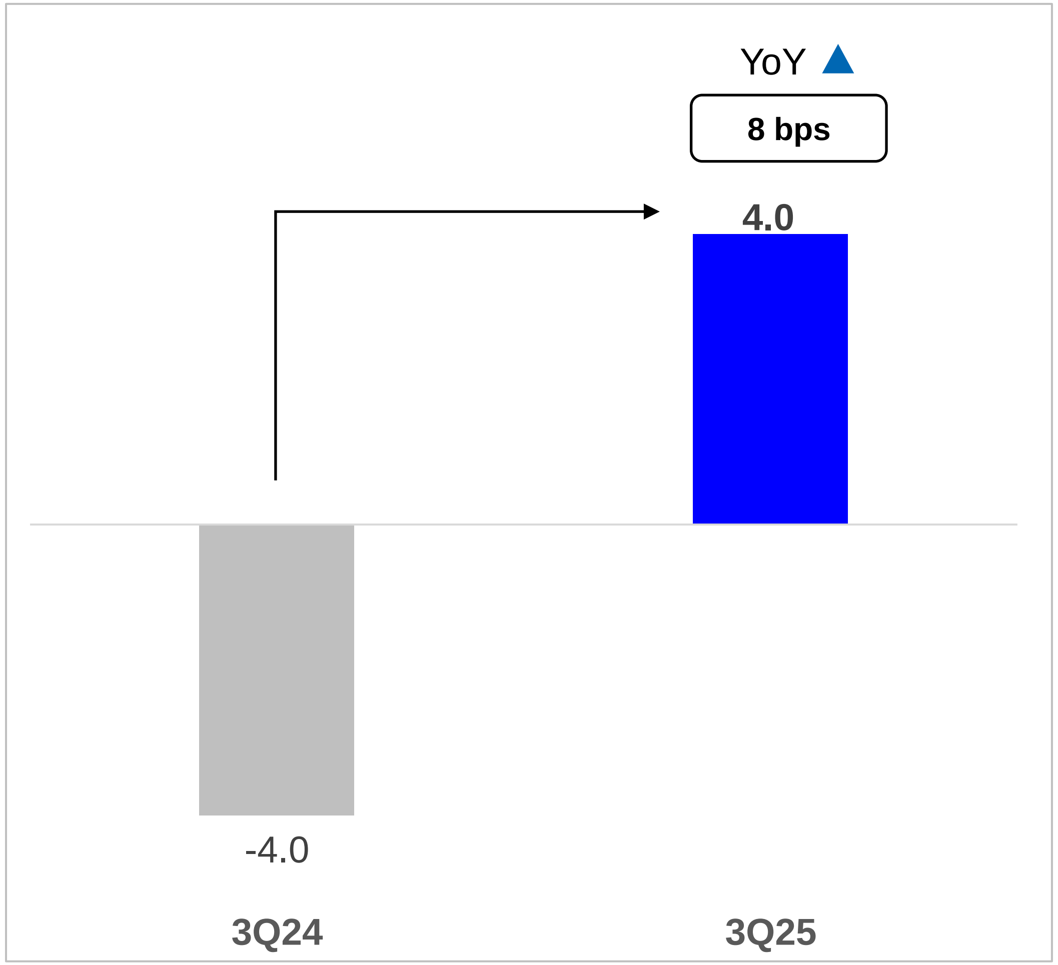
- Repayments were received from Stage 2 Loans

Gross Credit Cost at 11bps

Gross Credit Cost (bps)



Net Credit Cost (bps)



Income Statement

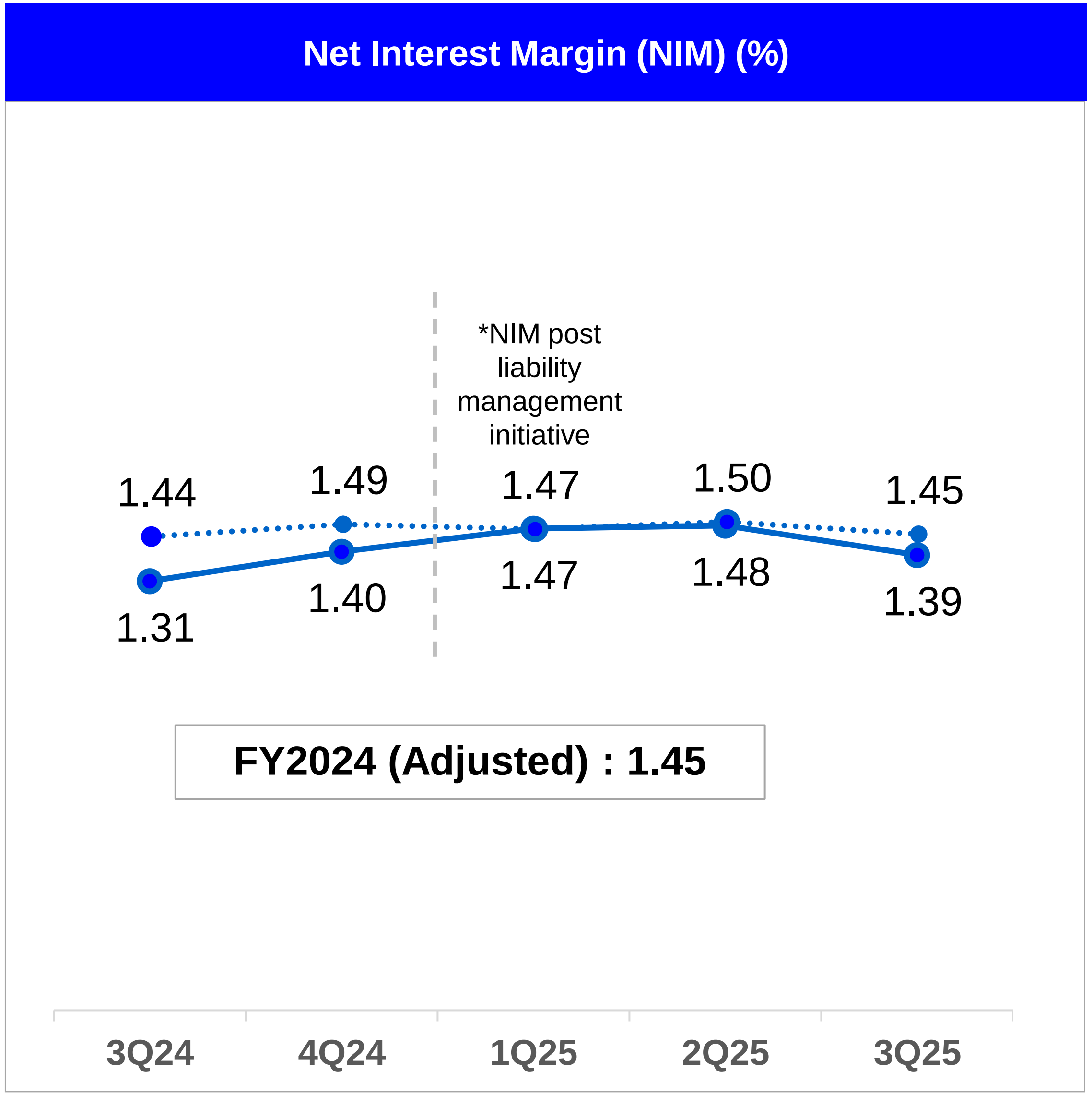
RM Million	Quarter 2Q25	Quarter 3Q25	QoQ (%)	YTD 9M24	YTD 9M25	YoY (%)
Net Interest Income	212.8	207.6	(2.4)	600.7	626.4	4.3
Income from Islamic Banking Business	218.9	217.6	(0.6)	498.1	634.2	27.3
Other operating Income	184.7	162.8	(11.9)	513.3	487.6	(5.0)
of which :						
Net Fee and Commission Income	*59.2*	*74.0*	25.0	*219.3*	*192.2*	(12.4)
Net Gains on Financial Instruments	*68.6*	*82.4*	20.1	*127.2*	*207.9*	63.4
Foreign Exchange and Other Income	*56.9*	*6.4*	(88.8)	*166.8*	*87.5*	(47.5)
Net Income	**616.3**	**588.0**	**(4.6)**	**1,612.1**	**1,748.2**	**8.4**
Operating Expenses	(420.1)	(440.1)	(4.8)	(1,202.6)	(1,239.2)	(3.0)
Allowances for Impairment Losses	(40.8)	34.7	185.0	69.5	(14.8)	(121.3)
Share of results of Associate	24.4	2.0	(91.8)	20.4	48.4	137.3
Zakat	-	(2.5)	(100.0)	(4.7)	(2.5)	46.8
Profit Before Taxation	**179.8**	**182.1**	**1.3**	**494.7**	**540.1**	**9.2**
Taxation	(36.3)	(37.1)	(2.2)	(120.1)	(127.5)	(6.2)
Profit After Taxation	**143.5**	**145.0**	**1.0**	**374.6**	**412.6**	**10.1**

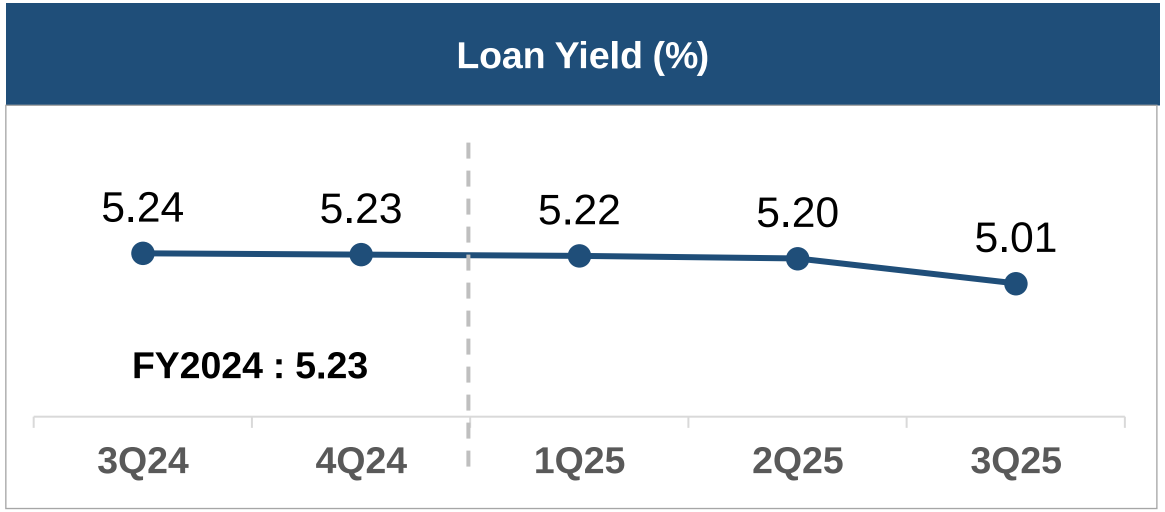
14.7%

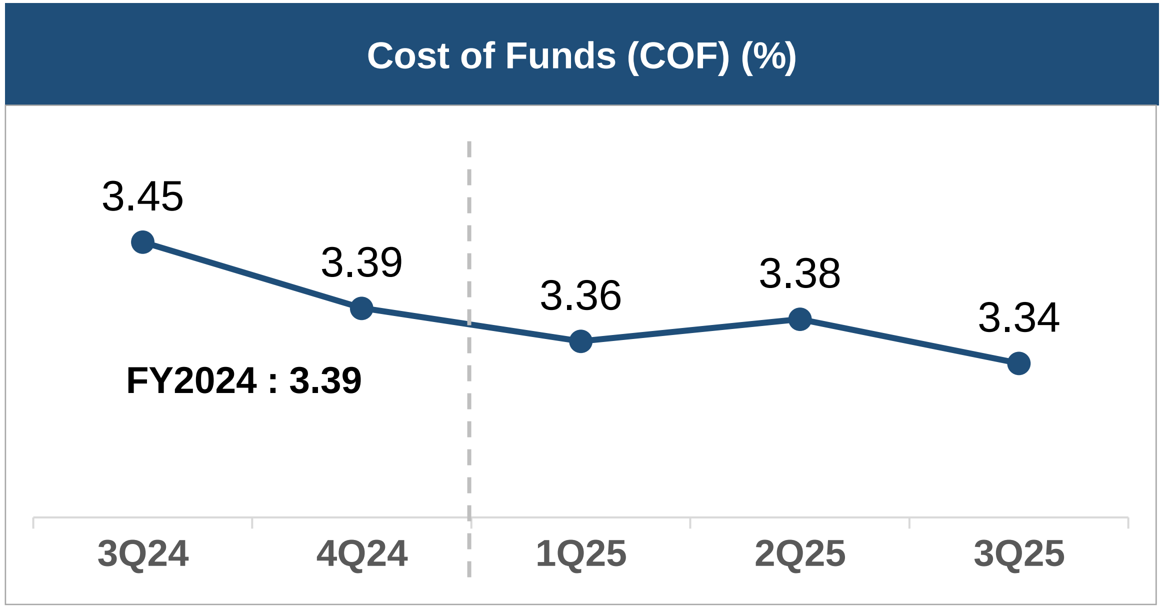
Fee Income Impacted by Lower Forex Income

RM Million	Quarter		QoQ	YTD		YoY
	2Q2025	3Q2025	(%)	9M2024	9M2025	(%)
Fees & Commission	27.3	26.4	(3.3)	97.3	74.9	(23.0)
Stockbroking @net brokerage	15.3	26.0	69.9	72.7	61.6	(15.3)
Wealth income	5.8	11.3	94.8	22.0	24.8	12.7
Advisory income	10.8	10.2	(5.6)	27.3	30.9	13.2
Net Fee and Commission Income	**59.2**	**74.0**	**25.0**	**219.3**	**192.2**	**(12.4)**
Net Gains on Financial Instruments	**68.6**	**82.4**	**20.1**	**127.2**	**207.9**	**63.4**
Foreign Exchange and Other Income	**56.9**	**6.4**	**(88.8)**	**166.8**	**87.5**	**(47.5)**
Other Operating Income	**184.7**	**162.8**	**(11.9)**	**513.3**	**487.6**	**(5.0)**
Fee Income Ratio	**30.0%**	**27.7%**	**(2.3)**	**31.8%**	**27.9%**	**(3.9)**

NIM and COF Impacted by OPR Reduction from July 9







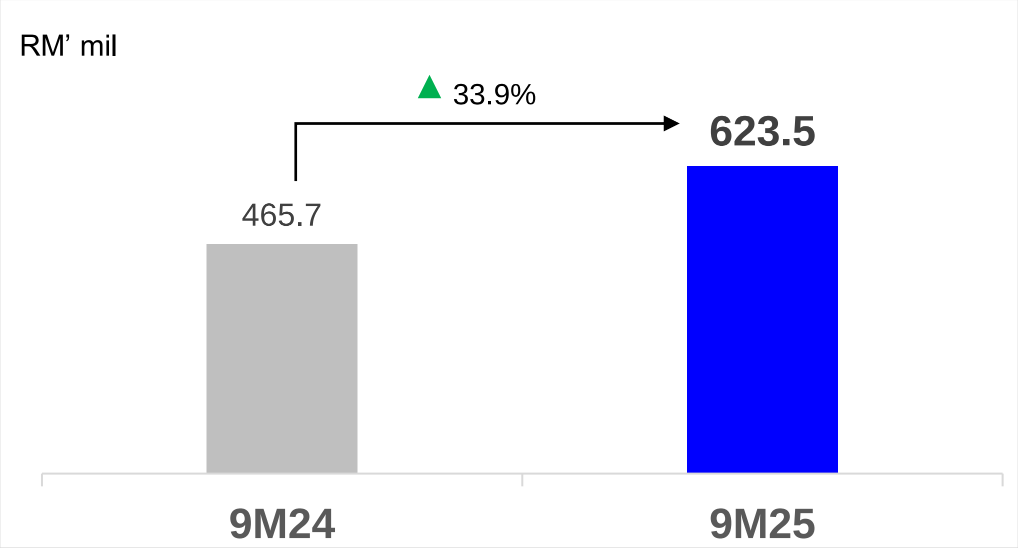
**NIM - based on Net Asset Yield*

CIR Improved Due to NII + Islamic Income Uplift by 14.7%

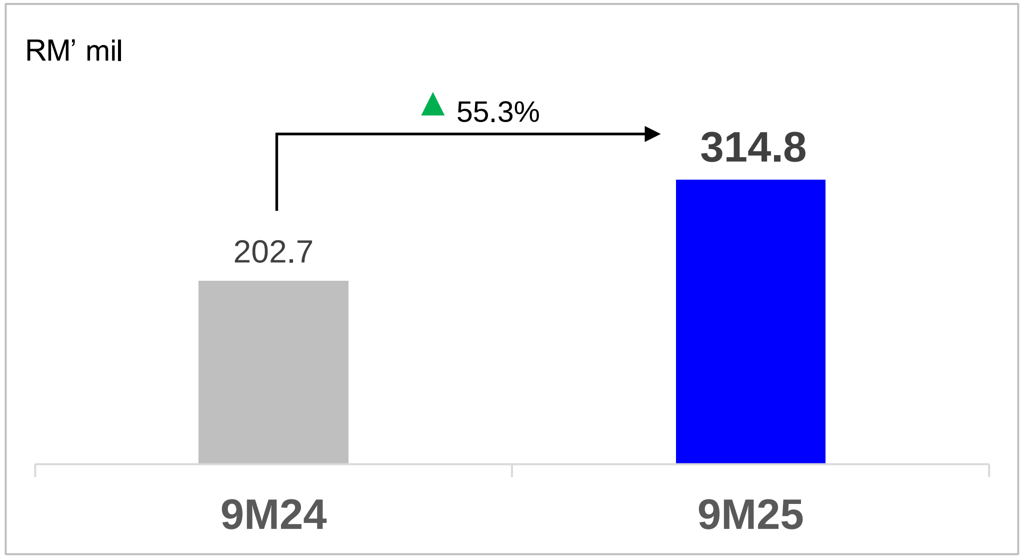
RM Million	Quarter		QoQ	YTD		YoY
	2Q2025	3Q2025	%	9M2024	9M2025	%
Personnel costs	259.0	264.4	2.1	737.2	743.9	0.9
Promotion & marketing related expenses	11.7	16.8	43.6	43.3	41.7	(3.7)
Establishment related expenses	107.6	122.0	13.4	311.6	338.3	8.6
General & administrative expenses	41.7	36.9	(11.5)	110.5	115.3	4.3
TOTAL	**420.0**	**440.1**	**4.8**	**1,202.6**	**1,239.2**	**3.0**
Cost to Income ratio (%)	**68.2%**	**74.8%**	**6.6**	**74.6%**	**70.9%**	**(3.7)**

AIBB 9 Month Profit Level Approaching FY2024 Full Year Level

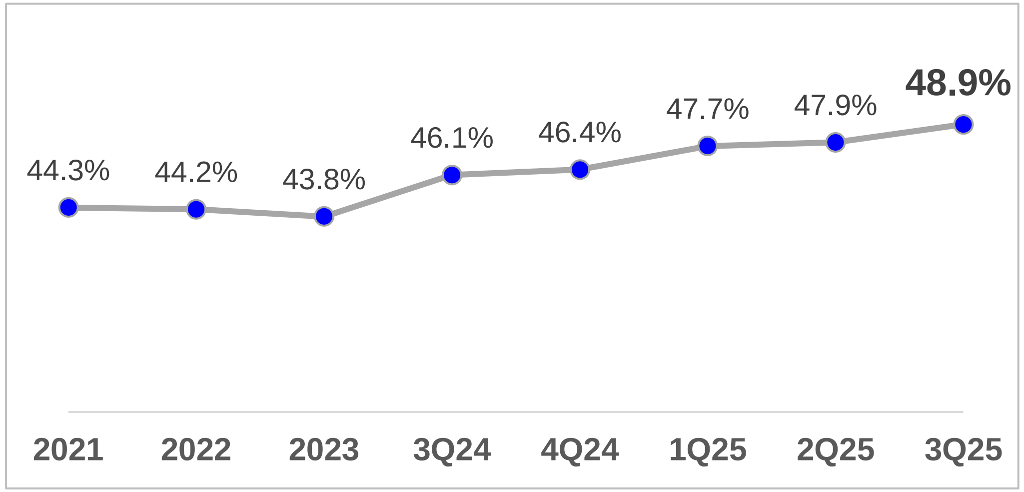
Islamic Income



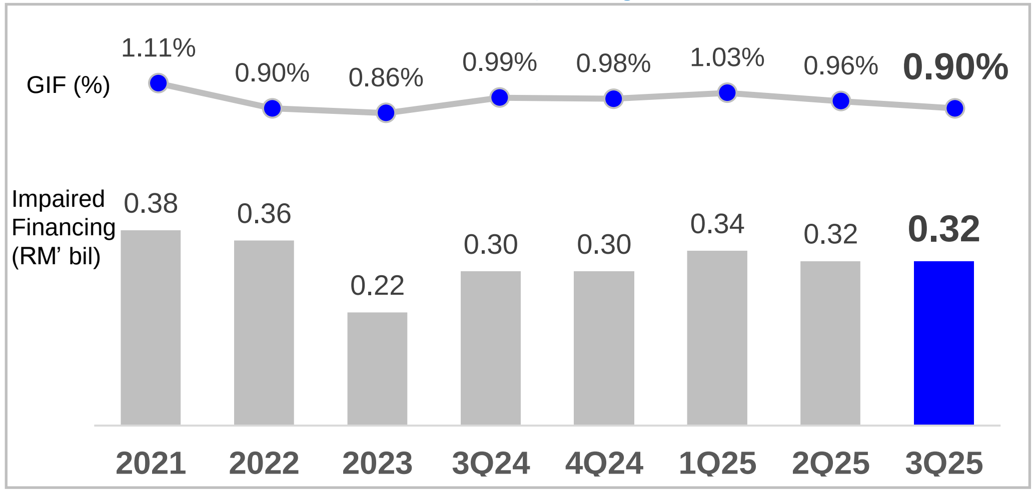
Profit Before Tax



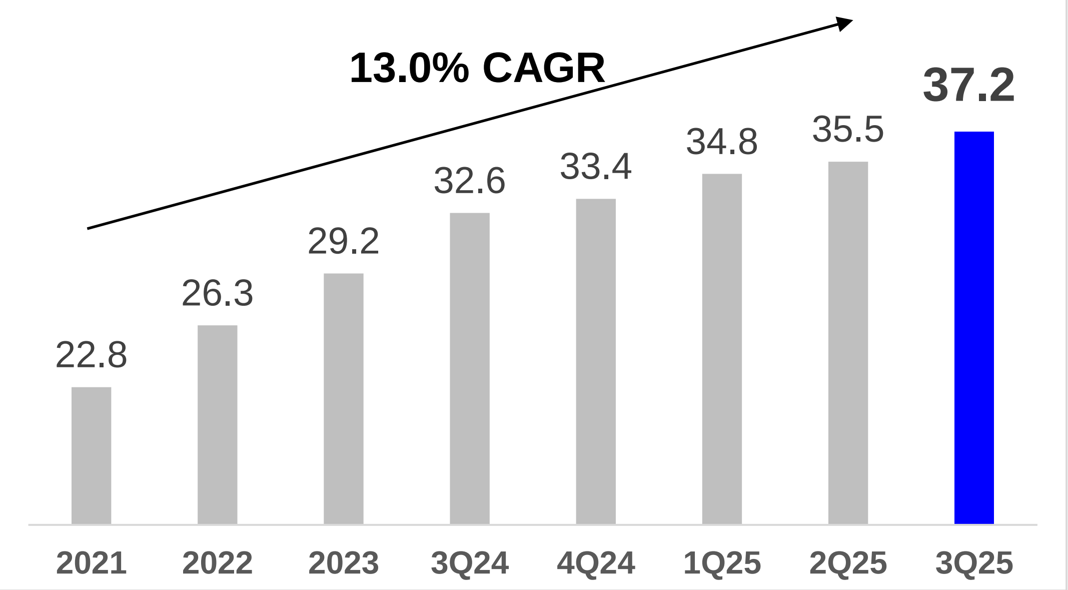
Islamic Financing Composition / Total Gross Financing

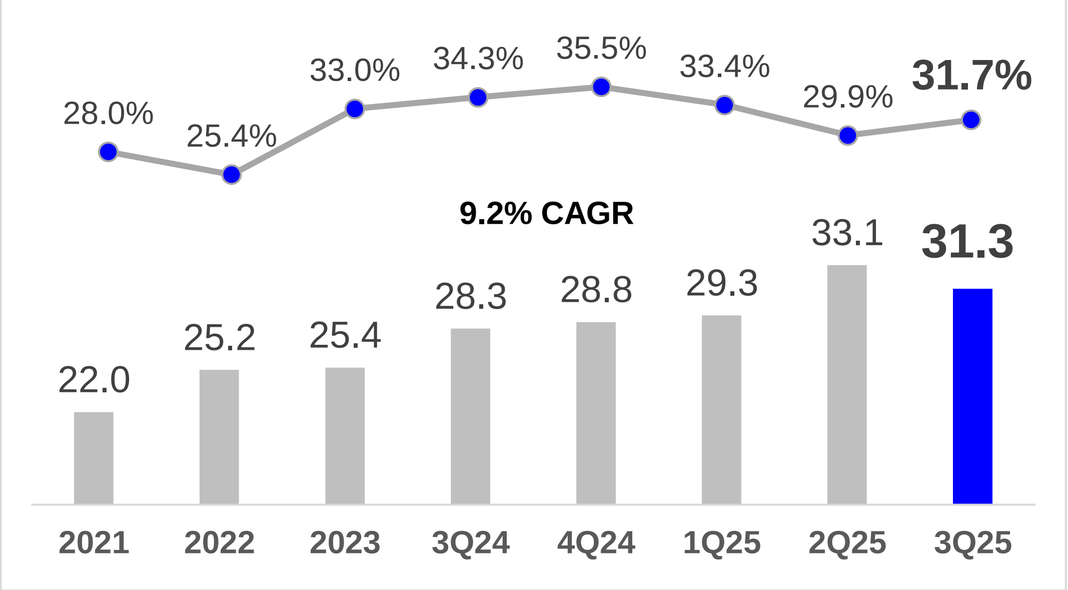


Asset Quality



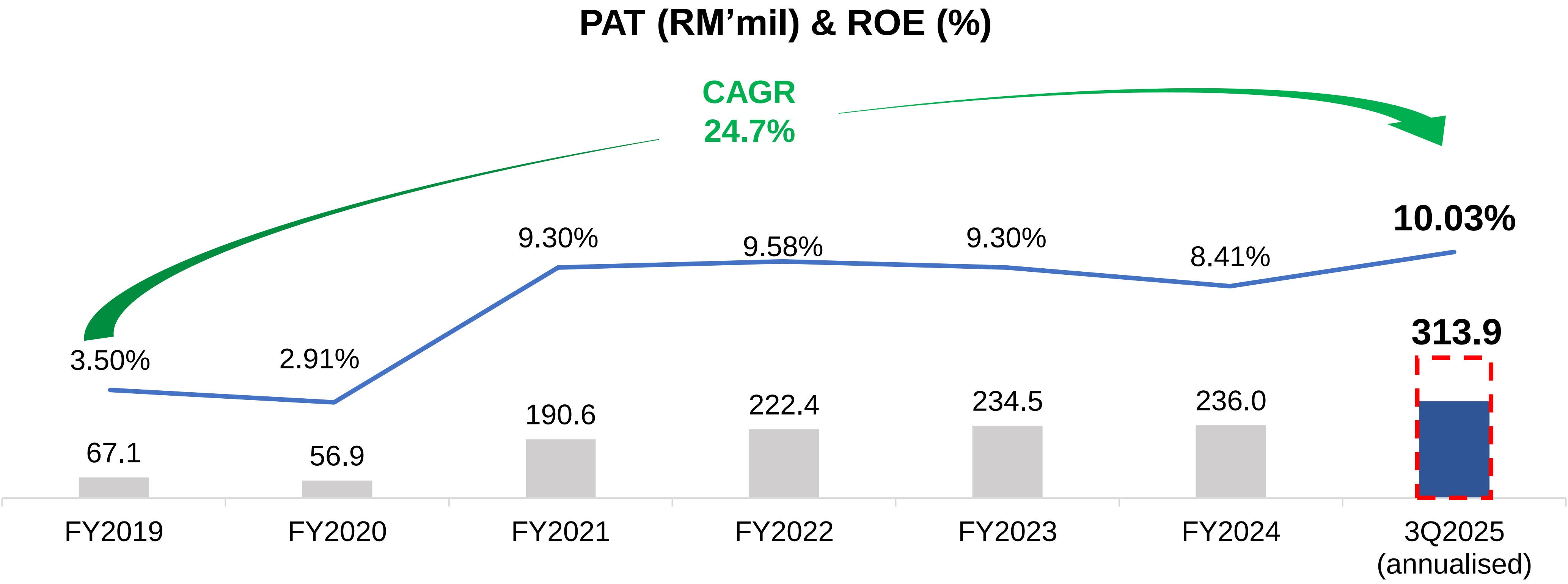
AFFIN Islamic Bank Financing and Deposits Momentum

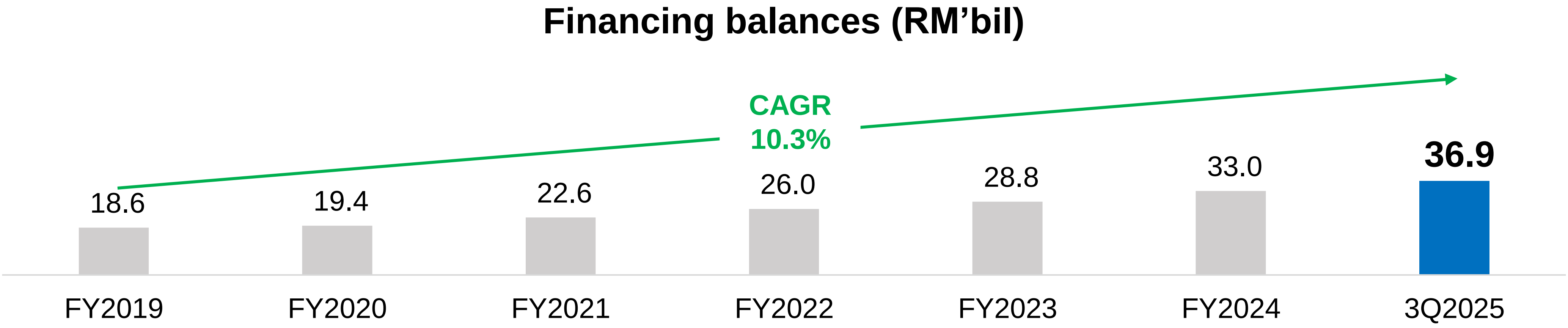




Financing & Deposits (RM'm)	Sep-24	Jun-25	Sep-25	QoQ	YoY
Gross loans, advances & financing	**32,573.1**	**35,485.9**	**37,188.5**	4.8%	14.2%
Deposit from customers	**28,334.0**	**33,140.3**	**31,292.0**	(5.6%)	10.4%
Of which : Current Account	7,704.6	8,254.4	8,626.5	4.5%	12.0%
Savings Account	2,003.6	1,670.2	1,306.2	(21.8%)	(34.8%)
Total CASA	**9,708.2**	**9,924.6**	**9,932.7**	0.1%	2.3%
Fixed Deposits, NIDs, MMD & CMD	18,625.8	23,215.7	21,359.3	(8.0%)	14.7%

AIBB's ROE Journey





PBT Contribution by Subsidiaries and Associates

Entity (RM'm)	Quarter		QoQ %	YTD		YoY %
	2Q25	3Q25		9M24	9M25	
AFFIN Bank Berhad	129.0	61.1	(52.6)	213.4	246.0	15.3
AFFIN Islamic Bank Berhad	98.4	129.3	31.4	202.7	314.8	55.3
AFFIN Hwang Investment Bank Berhad	16.6	25.2	51.8	123.4	61.9	(49.8)
Generali Group	24.4	2.0	(91.8)	20.3	48.4	138.4
AFFIN Moneybrokers Sdn Bhd	0.6	1.0	66.7	1.5	2.0	33.3
Consol adjustments	(89.2)	(36.5)	59.1	(66.6)	(133.0)	(99.7)
PBT	**179.8**	**182.1**	**1.3**	**494.7**	**540.1**	**9.2**

Ensuring Capital Optimisation to Support Growth

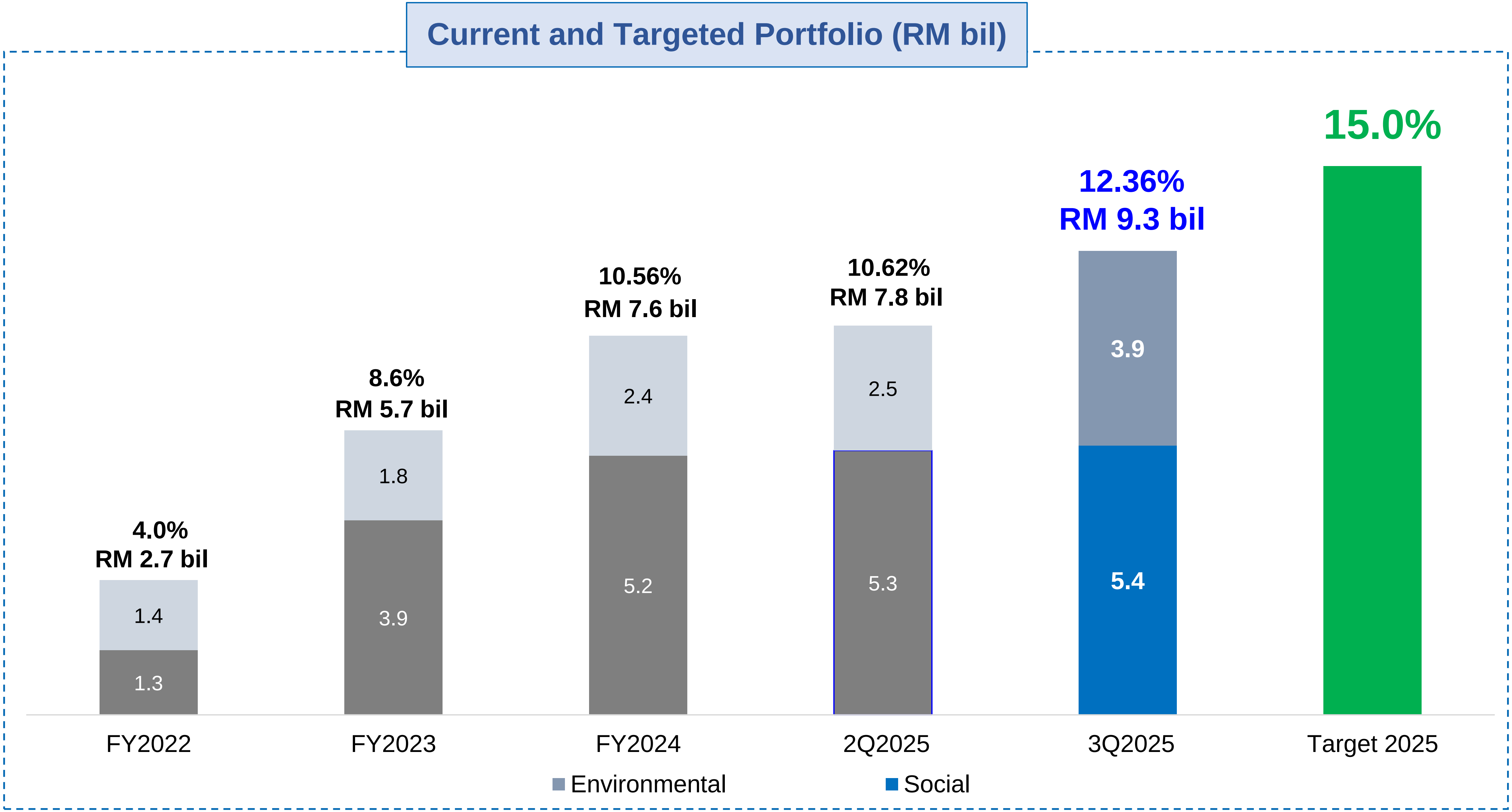
Common Equity Tier 1 ("CET 1") Capital Ratio, Tier 1 ("Tier 1") Capital Ratio and Total Capital Ratio of all banking entities within the Group remained above the minimum regulatory requirements.

Ratio (%)		CET 1		Tier 1		Total Capital	
		2024	3Q2025	2024	3Q2025	2024	3Q2025
AFFIN BANK BERHAD	Group	13.22	13.49	14.64	14.93	17.06	17.16
	Bank	12.15	13.10	13.27	14.31	15.26	16.20
AFFIN ISLAMIC BANK BERHAD	Bank	11.73	10.93	13.80	12.85	17.05	15.65
AFFIN HWANG INVESTMENT BANK BERHAD	Group	35.27	34.31	35.27	34.31	35.94	35.11
	Bank	36.70	34.33	36.70	34.33	37.40	35.13

Key Ratios

RATIO(%)	Quarter		QoQ		YTD		YoY	
	2Q2025	3Q2025	Fav/(adv)		9M24	9M25	Fav/(Adv)	
PROFITABILITY								
Return on Equity	4.78	**4.73**	▼	0.05	4.39	**4.62**	▲	0.22
Net Interest Margin - BAU	1.48	**1.39**	▼	0.08	1.33	**1.46**	▲	0.13
Cost to Income Ratio	68.16	**74.85**	▲	6.68	74.60	**70.89**	▼	3.71
LIQUIDITY								
CASA Ratio	28.21	**25.75**	▼	2.46	26.86	**25.75**	▼	1.11
Liquidity Coverage Ratio	171.1	**162.5**	▼	8.6	170.8	**162.5**	▼	8.3
ASSET QUALITY								
Gross Impaired Loan Ratio	1.83	**1.87**	▲	0.04	1.74	**1.87**	▲	0.13
Loan Loss Coverage Ratio	80.43	**71.68**	▼	8.75	101.19	**71.68**	▼	29.51
Loan Loss Reserve Ratio	123.08	**117.95**	▼	5.13	123.74	**117.95**	▼	5.79
CAPITAL								
CET 1 Capital Ratio	13.38	**13.49**	▲	0.11	13.27	**13.49**	▲	0.22
Tier 1 Capital Ratio	14.80	**14.93**	▲	0.13	14.68	**14.93**	▲	0.25
Total Capital Ratio	17.16	**17.16**	-	-	17.22	**17.16**	▼	0.06

Improving ESG Financing Portfolio



Creating Lasting Value for Society

Responsible Banking with Impact

FTSE4Good

FTSE4Good

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

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

MSCI Rating

MSCI ESG RATINGS

CCC	B	BB	BBB	A	AA	AAA

AA

Affin Upgraded from A to AA in MSCI ESG Rating

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

SUSTAINABILITY & CSR MALAYSIA AWARDS

CSR Malaysia

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

SMEBiz Chat

Affin Hosts SMEBizChat to Promote Sustainability Among SMEs

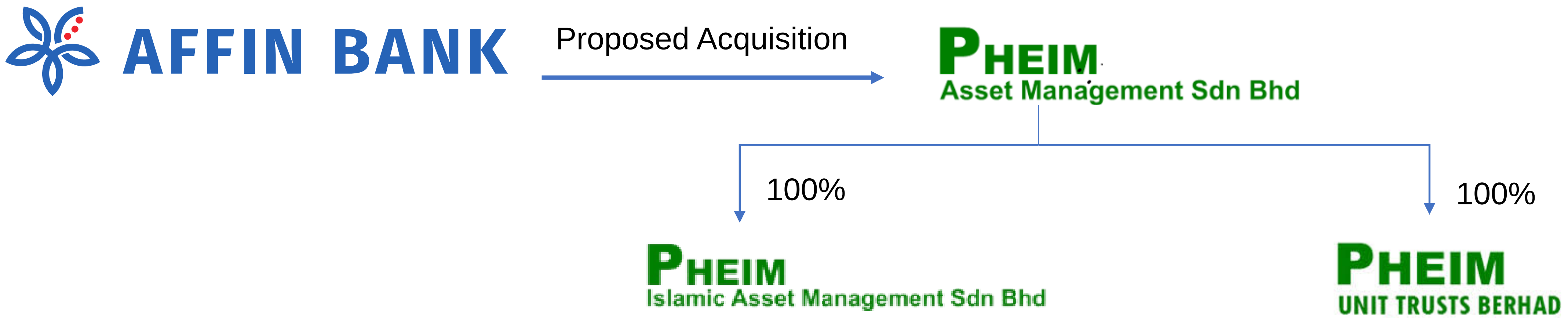
EV Charger

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

Asset Management

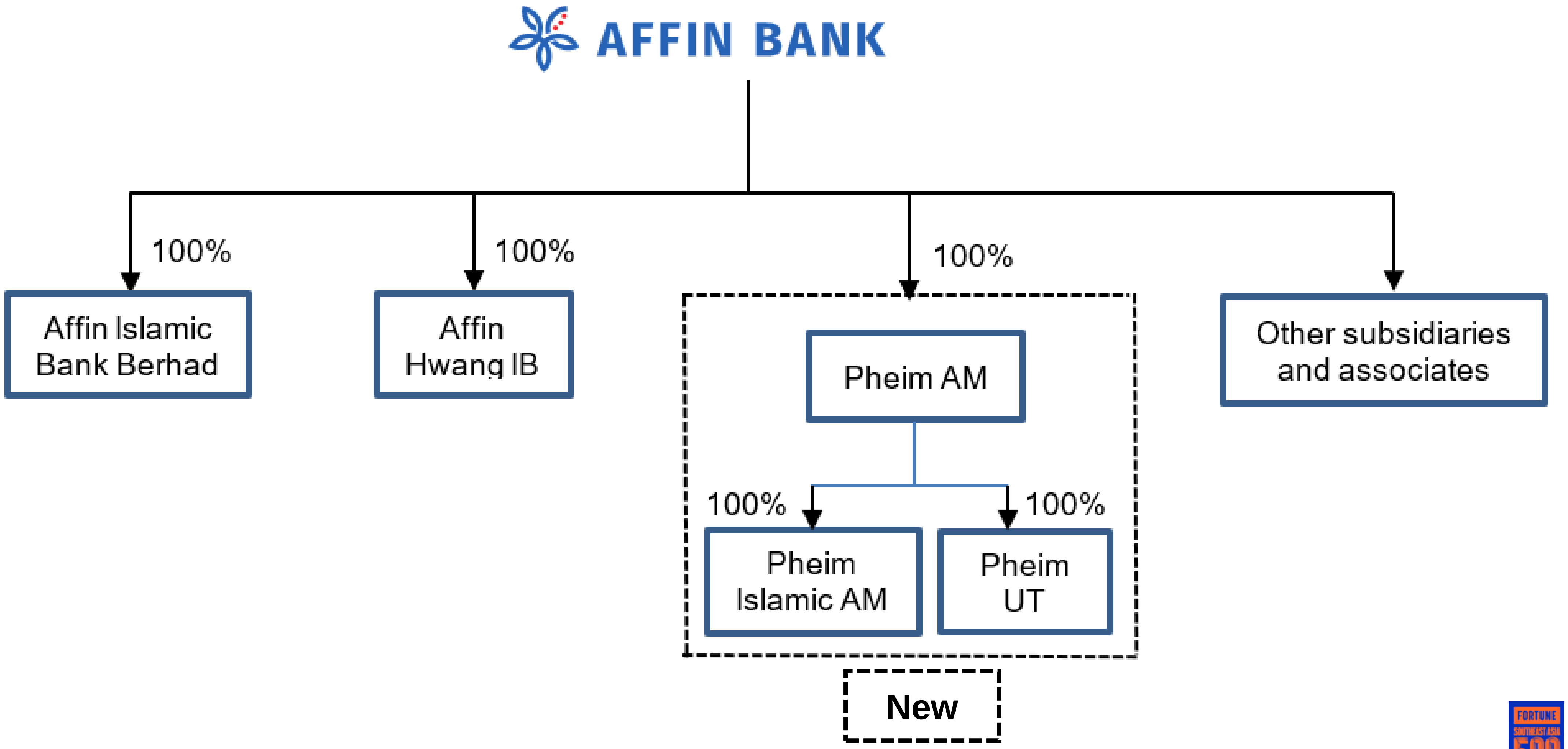
Bursa Announcement on the Acquisition of PHEIM Asset Management

- Proposes to acquire **5 million ordinary shares** representing **100% equity interest** in **PHEIM Asset Management Sdn Bhd, PHEIM Islamic Asset Management and PHEIM Unit Trusts Berhad.**
- For a total cash consideration of **RM50 million**, subject to terms of the SPA,
- Subject to regulatory authorities' approvals (Bank Negara Malaysia and Securities Commission Malaysia), and
- Target for completion in **1Q 2026.**



Corporate Structure After the Proposed Acquisition

PHEIM Asset Management will become a wholly-owned subsidiary of Affin Bank Berhad



Rationale of the Proposed Acquisition

1 **Product Innovation**
Enables development of new funds with innovative investment themes, including collaborations with leading foreign fund managers to enhance wealth solutions.

2 **Enhanced Competitive Position**
Expands ABB's product suite to include mutual funds, portfolio management, and advisory services for retail and corporate clients, leveraging ABB's distribution network.

3 **Strategic Alignment**
Supports ABB's long-term vision to become a universal bank and aligns with AX28 pillars: Unrivalled Customer Service, Digital Leadership, and Responsible Banking with Impact.

4 **Income Diversification**
Provides stable revenue streams through asset management fees and investment returns, increasing non-interest income and enabling ABB to act as a Unit Trust Management Company for third-party distribution.

AWARDS

Operational Excellence

- 2025 U.S. Dollar Clearing Elite Quality Recognition Award for Outstanding Achievement of Best-in-Class MT202 STP Rate 100.00%
- 2024 U.S. Dollar Clearing Elite Quality Recognition Award for Outstanding Achievement of Best-in-Class MT202 STP Rate 100.00%
- 2023 U.S. Dollar Clearing Elite Quality Recognition Award for Outstanding Achievement of Best-in-Class MT202 STP Rate 100.00%
- **Red Hat APAC Innovation Awards 2025**

Category: Automation

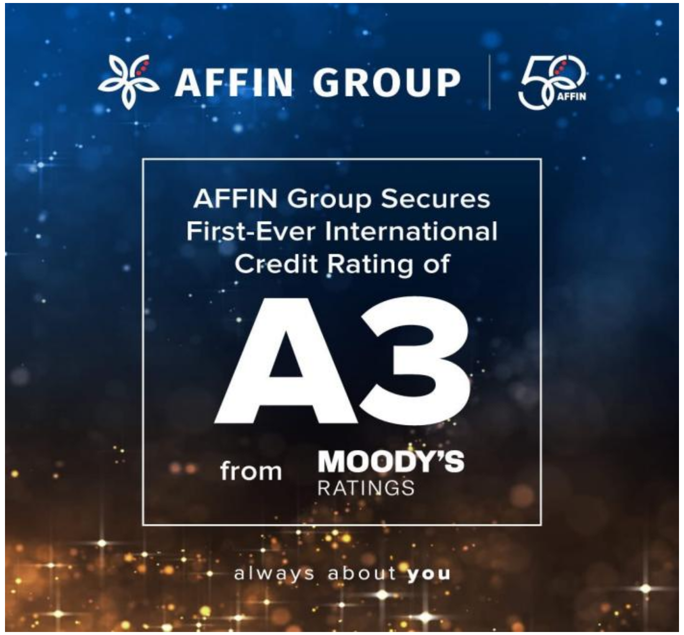
Winner: AFFIN Group

AFFIN Group’s Moody's Ratings Journey

FY2024

Unrated

May 2025



Standalone rating

Baa3

AFFIN Group secured its first overall rating of ‘A3’ and standalone rating of ‘Baa3’ reflecting strong finances, solid asset quality and healthy capital.

November 2025

Overall rating

A3 Affirmed

Standalone rating

Baa2 Upgraded

Moody’s Ratings affirmed AFFIN Group’s international overall credit rating of ‘A3’ and upgraded standalone rating to ‘Baa2’ reflecting confidence in AFFIN Group's liquidity and funding position.

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.

Final Remarks

Final Remarks

The reduction in the **Overnight Policy Rate** ("OPR") and the timing gap of **deposit repricing** caused the Bank to experience in **NIM compression** this quarter. Our high margin business strategy continues with the growth of our personal financing product.

The Bank's CASA growth strategy is supported by **payroll account initiatives**, the recent launch of **Selangor and Sabah cards** and the introduction of new **Fintura** segment, all designed to boost CASA momentum.

New fee-based revenue streams with introduction of **Islamic Structured Investment Products ("ISP")**, aimed at boosting fee income through innovative structured solutions.

As part of our ongoing commitment to operational excellence, we have successfully upgraded and consolidated the bank-wide treasury system into a single platform - Quantum. This achievement has earned the Bank the Operational Excellence Award in recognition of significant process enhancements. Additionally, the Bank's compliance processes have been upgraded with the new AML system which went live in July.

As part of the Bank's transformation journey, we have entered into a Share Purchase Agreement for the proposed acquisition of Pheim Asset Management Sdn Bhd. This strategic move will complement our existing private banking segment, enable the manufacture of new products, and introduce unit trust funds that strengthen our wealth proposition. It will also enhance synergies with stockbroking and broaden our offerings under the new wealth strategy.

Revised Budget 2025 Based on Lower GDP Growth Forecasted

	Actual FY24	Budget 2025	Budget 2025 (revised)
PBT	**749.5m**	**1,100m**	**800m**
ROE	**4.49%**	**6.0%**	**4.8%**
NIM	**1.45%**	**1.55%**	**1.45%**
CIR	**74.60%**	**65.00%**	**68%**
Gross Credit Cost	**-12 bps**	**12 bps**	**12 bps**
Loan Growth	**8.1%**	**12.0%**	**8.0%**
Gross Impaired Loan	**1.94%**	**1.70%**	**1.7%**
Loan Loss Coverage	**83.7%**	**90%-100%**	**90%-100%**
ESG financing target	**10.6%**	**15.0%**	**15.0%**

End of Presentation

For any information, please email isman@affingroup.com or joanne.chang@affingroup.com, or contact +6019-233-6888.

Disclaimer

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