



FY25 Financial Results Presentation

26 February 2026

50 years of always about **you**



- 1** Key Highlights
- 2** FY25 Financial Results
- 3** Final Remarks
- 4** Q&A Session

Key Highlights





FY2025 Highlights

1	PROFIT BEFORE TAX (PBT)	PBT ↑ 7.8% YoY to RM 755.7m FY25 vs RM 701.0m FY24	
2	CASA RATIO	CASA ↓ 5.39% YoY to 24.96% FY25 vs 30.35% FY24	
3	ASSET QUALITY & RESERVES	GIL 1.64% FY25 vs 1.94% FY24 ↑ 0.30%	LLC 75.70% FY25 vs 83.65% FY24 ↓ 7.95%
4	LOAN GROWTH	LOAN GROWTH +10.4% FY25 vs +8.1% FY24 ↑ 2.3%	DEPOSIT GROWTH +7.6% FY25 vs +5.2% FY24 ↑ 2.4%
5	STABLE CAPITAL AND LIQUIDITY POSITION	CET 1 +13.3% FY25 vs 13.2% FY24 ↑ 0.1%	LCR 162.40% FY25 vs 165.18% FY24 ↓ 2.78%

FY25 Financial Results





CHIEVEMENTS

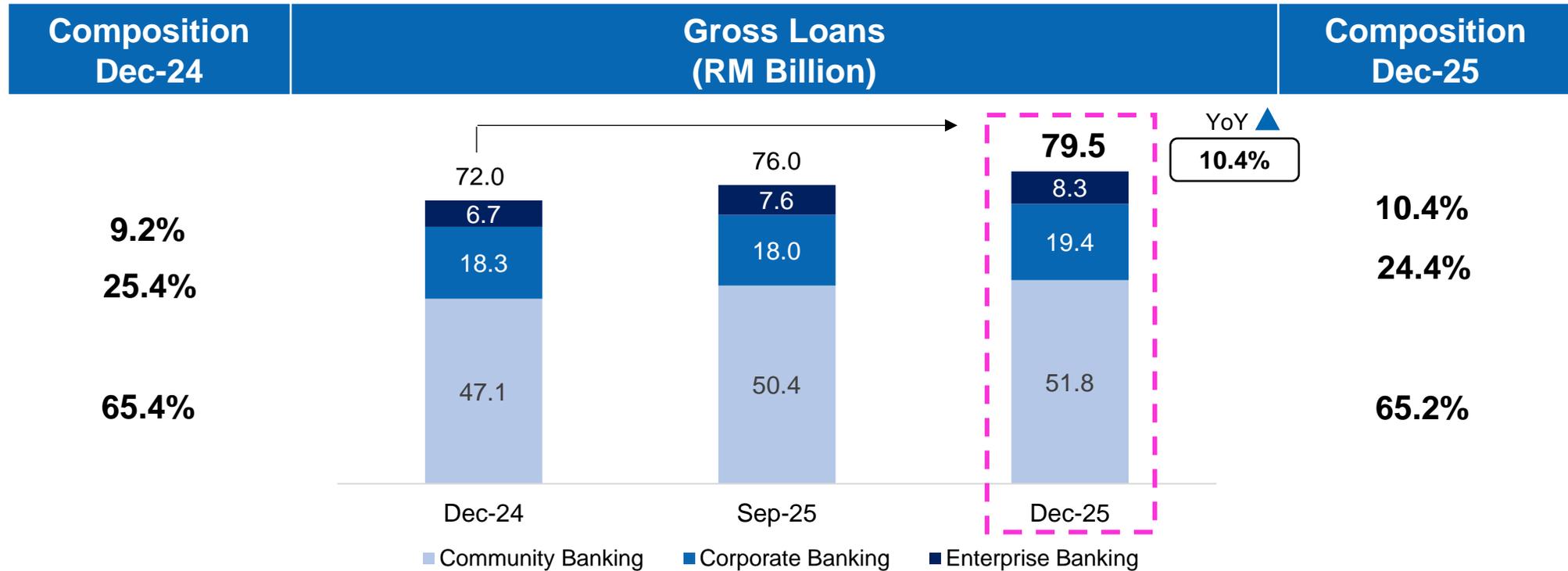


Balance Sheet Highlights

RM Million	Dec-24	Sep-25	Dec-25	QoQ	YoY
Cash & short-term funds	3,155.1	6,324.9	6,471.9	2.3%	105.1%
Financial assets/investment	31,153.2	31,143.0	32,810.8	5.4%	5.3%
Gross loans, advances & financing	72,044.7	76,053.3	79,511.0	4.5%	10.4%
Less: ECL	(1,152.6)	(997.6)	(965.3)	3.2%	16.3%
Other assets	6,641.7	5,906.7	6,245.3	5.7%	(6.0%)
Total Assets	111,842.1	118,430.3	124,073.7	4.8%	10.9%
Deposit from customers	74,501.1	77,300.3	80,164.5	3.7%	7.6%
Of which : Current Account	16,251.9	16,565.0	16,620.8	0.3%	2.3%
Savings Account	6,131.7	3,342.9	3,389.3	1.4%	(44.7%)
Total CASA	22,383.6	19,907.9	20,010.1	0.5%	(10.6%)
Fixed Deposits, NIDs, MMD & CMD	52,117.5	57,392.4	60,154.4	4.8%	15.4%
Deposits & placement of banks & other FIs	14,185.8	13,944.0	14,138.7	1.4%	(0.3%)
Other liabilities	2,661.0	3,410.4	3,720.0	9.1%	39.8%
Borrowings	8,892.9	11,621.2	13,831.7	19.0%	55.5%
Total Equity	11,601.3	12,154.4	12,218.8	0.5%	5.3%
Total Liabilities & Equity	111,842.1	118,430.3	124,073.7	4.8%	10.9%



Refocus on Growth in the Commercial Banking Space

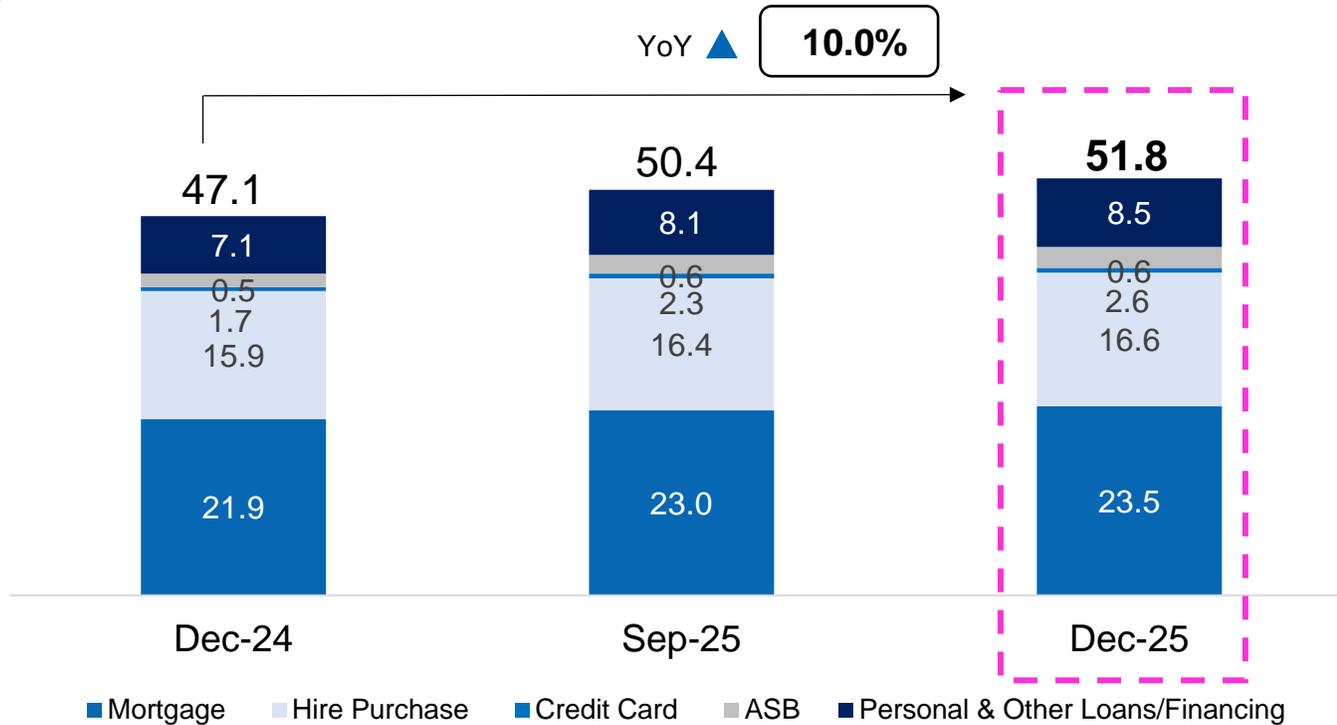


RM Billion	Dec-24	Sep-25	Dec-25	QoQ (%)	YoY (%)
Community Banking	47.1	50.4	51.8	2.8	10.0
Corporate Banking	18.3	18.0	19.4	7.8	6.0
Enterprise Banking	6.7	7.6	8.3	9.2	23.9
TOTAL	72.0	76.0	79.5	4.6	10.4





Community Banking: Targeting High Margin Loans/Financing



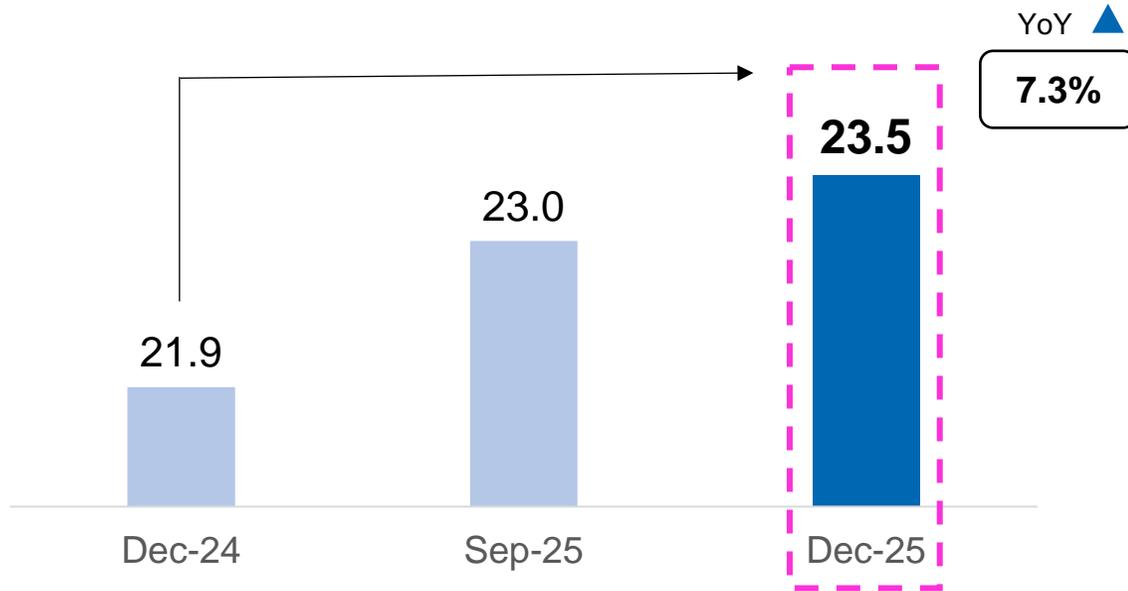
New branch in Jelutong, Pulau Pinang

RM Billion	Dec-24	Sep-25	Dec-25	QoQ (%)	YoY (%)
Mortgage	21.9	23.0	23.5	2.2%	7.3%
Hire Purchase	15.9	16.4	16.6	1.2%	4.4%
Credit Card	0.5	0.6	0.6	-	20.0%
Amanah Saham Funds	1.7	2.3	2.6	13.0%	52.9%
Personal and Other Loans/Financing	7.1	8.1	8.5	4.9%	19.7%
TOTAL	47.1	50.4	51.8	2.8%	10.0%



Community Banking: Slowing Mortgage Business vs Industry

Mortgage Loans/Financing (RM Billion)



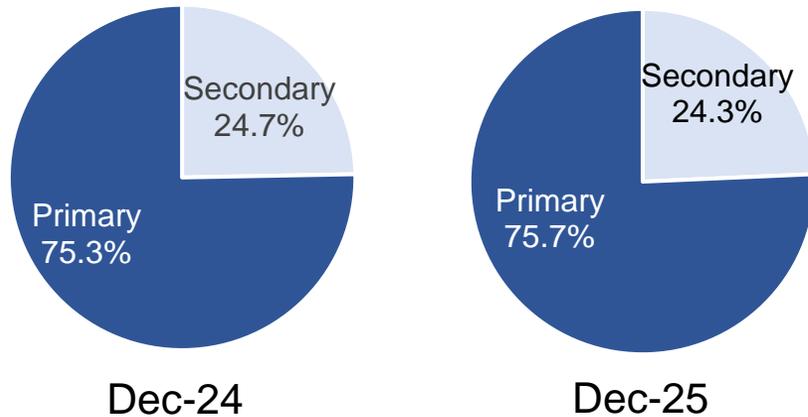
AFFIN Home Reno/-i
 Design the Life You Imagine
 Enabling Affordable Renovation with Confidence

- Covers Renovation Costs**: Interior & exterior works like tiling, roofing, plumbing & wiring.
- Property Value**: Eligible for properties valued at RM150K and above.
- High Financing Margin**: Up to 30% of the property value for renovation & related costs.
- Long Tenure**: Up to 35 years or age of 70 years old (whichever is earlier).

AFFIN Home Reno/-i
 AFFIN BANK Renovation Loan Exclusive Privilege
 Enjoy an Additional **10% OFF** All Items

Visit AffinAlways.com for more information

Collaboration with Lorenzo, One Living, More Design and MK Curtain



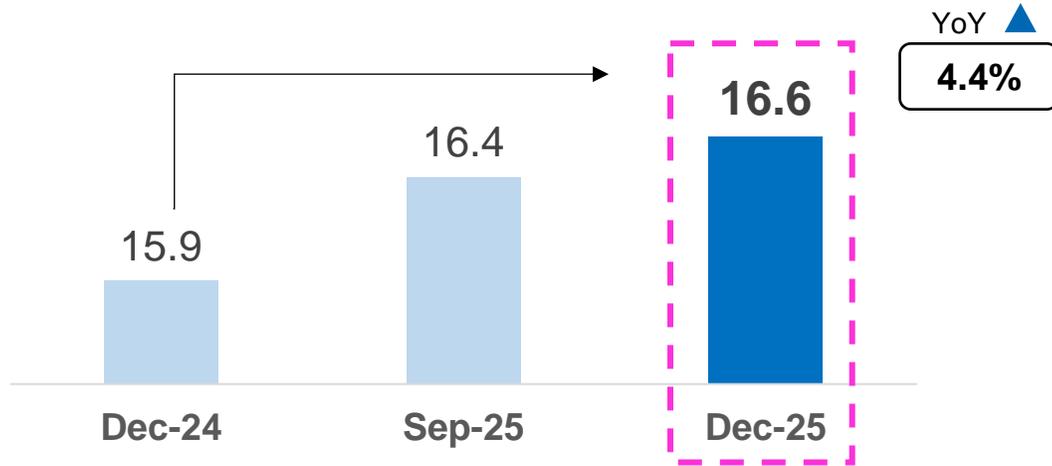
RM Billion	Dec-24	Sep-25	Dec-25	QoQ (%)	YoY (%)
Primary*	16.5	17.5	17.8	1.7	7.9
Secondary**	5.4	5.5	5.7	3.6	5.6
Total	21.9	23.0	23.5	2.2	7.3

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

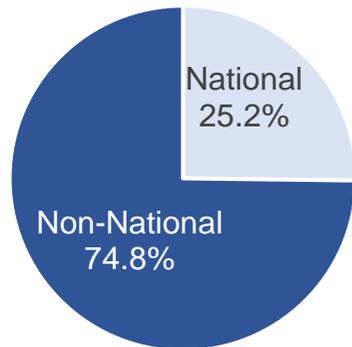
** Secondary – Sourced directly from individual vendors or property agents and are completed.

Community Banking: Hire Purchase Demand Tapering

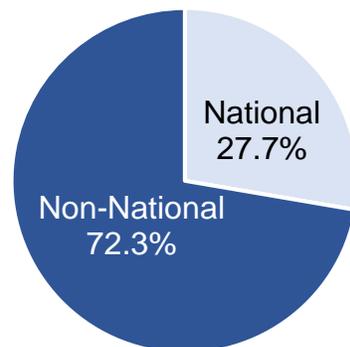
Hire Purchase Loans/Financing (RM Billion)



Automotive brands @ The AFFIN Universe: Anniversary Showcase



Dec-24



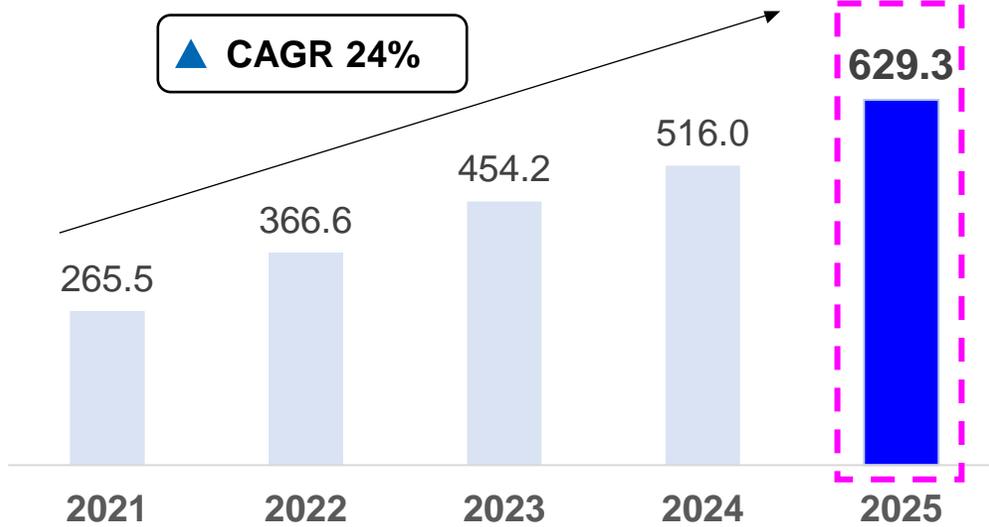
Dec-25

RM Billion	Dec-24	Sep-25	Dec-25	QoQ (%)	YoY (%)
National cars	4.0	4.5	4.6	2.2	15.0
Non-National cars	11.9	11.9	12.0	0.8	0.8
Total	15.9	16.4	16.6	1.2	4.4

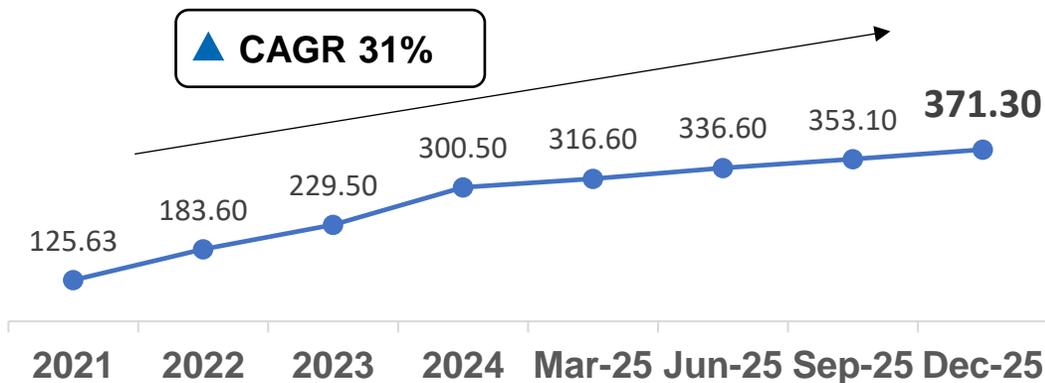


Community Banking: Credit Cards Chasing RM1Bil ENR

Credit Cards ENR (RM Million)



Number of Cards ('000)

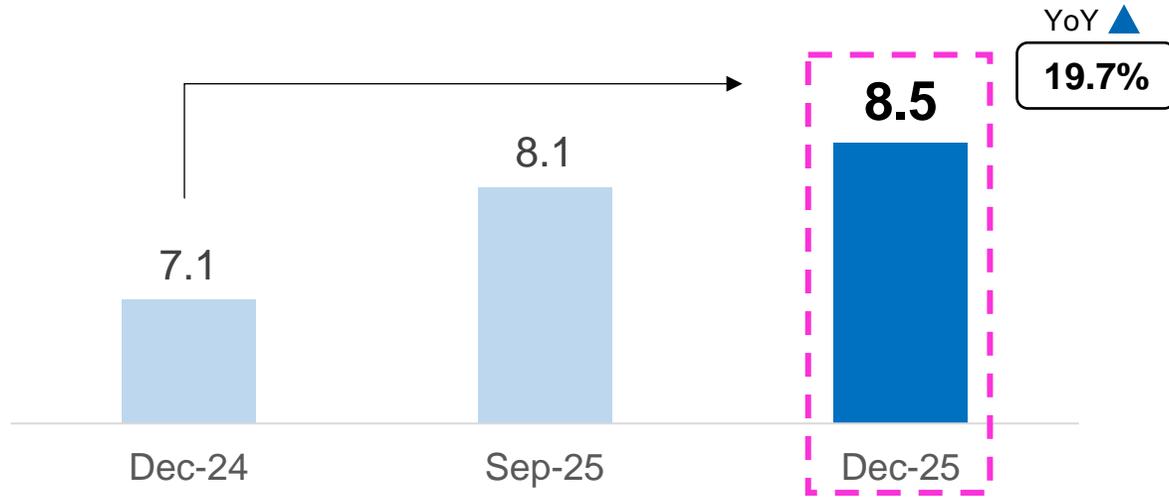


Revolver vs Transactor Ratio (%)

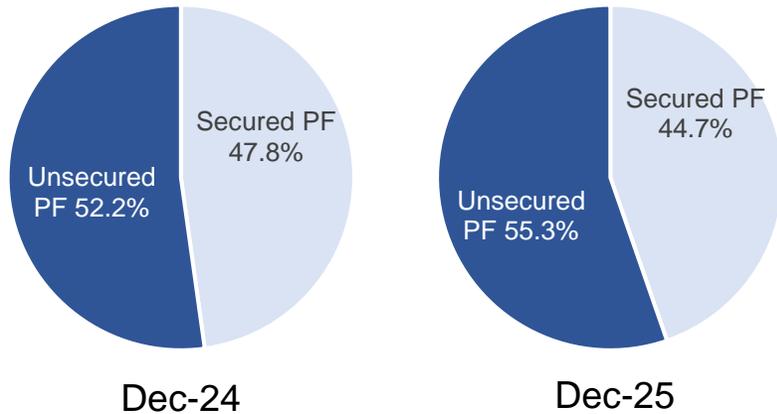
	Dec-24	Sep-25	Dec-25	QoQ (%)	YoY (%)
Revolver	18.6%	18.7%	18.9%	0.2	0.3
Transactor	81.4%	81.3%	81.1%	(0.2)	(0.3)

Community Banking: Personal and Other Loans/Financing

Personal Financing (RM Billion)



Personal Financing (PF) Composition (%)

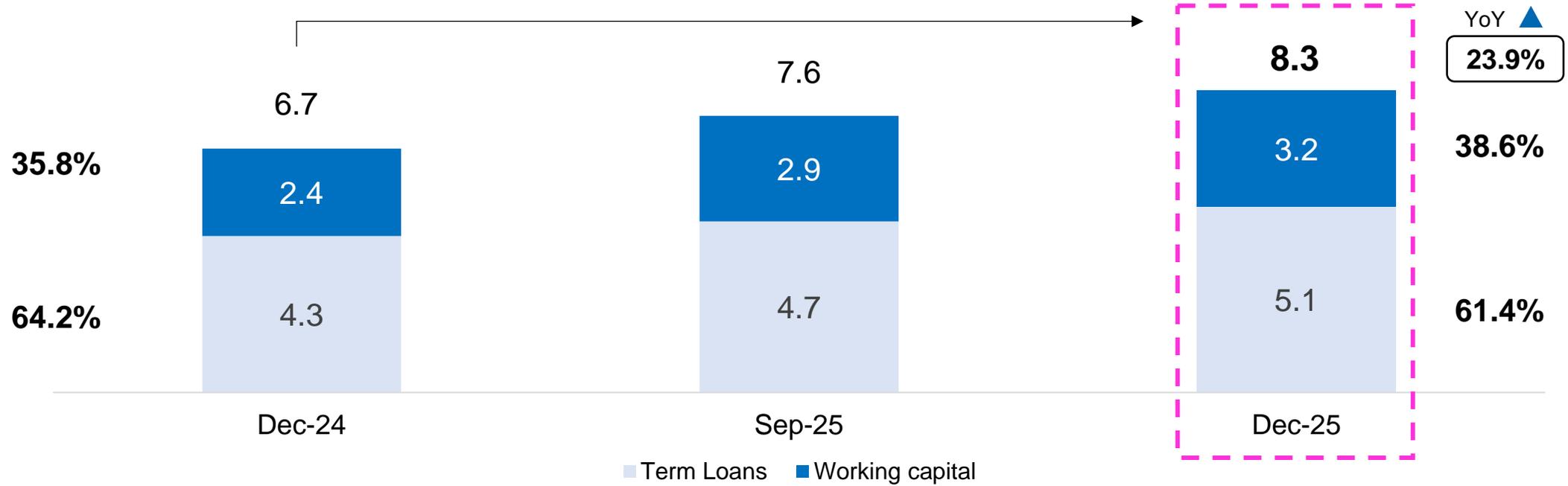


RM Billion	Dec-24	Sep-25	Dec-25	QoQ (%)	YoY (%)
Secured Personal Financing	3.4	3.6	3.8	5.6	11.8
Unsecured Personal Financing	3.8	4.5	4.7	4.4	23.7
Total	7.1	8.1	8.5	4.9	19.7



Enterprise Banking Loans: Revving the Commercial Banking Engine

Gross Loans/Financing (RM Billion)

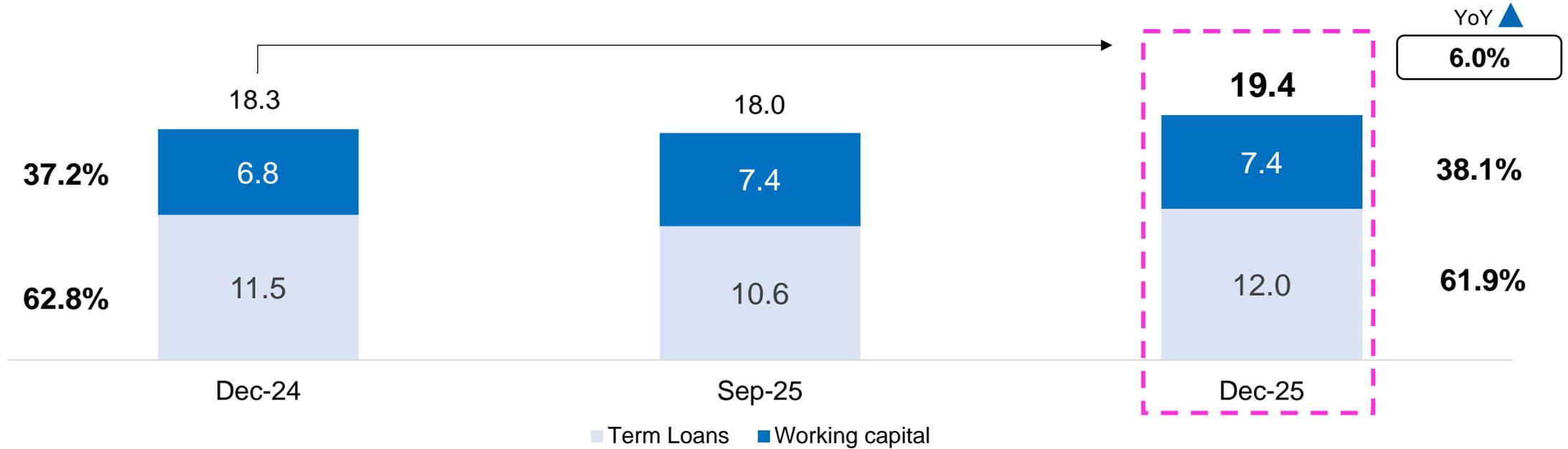


	Dec-24	Sep-25	Dec-25	QoQ (%)	YoY (%)
Working capital	2.4	2.9	3.2	10.3	33.3
Term Loans	4.3	4.7	5.1	8.5	18.6
Total	6.7	7.6	8.3	9.2	23.9



Corporate Banking Loans: More Deals To Come

Gross Loans/Financing (RM Billion)



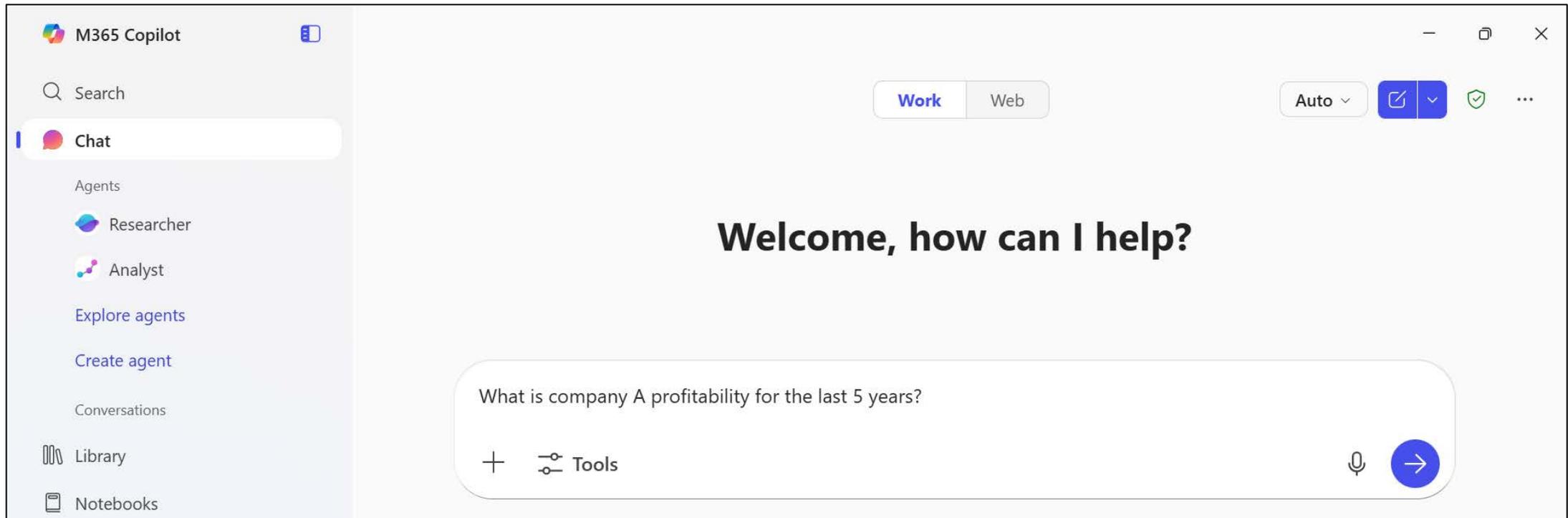
	Dec-24	Sep-25	Dec-25	QoQ (%)	YoY (%)
Working capital	6.8	7.4	7.4	-	8.8
Term Loans	11.5	10.6	12.0	13.2	4.3
Total	18.3	18.0	19.4	7.8	6.0



Our Relationship Managers (RMs) are now using Gen-AI

How Gen-AI assist our RMs:

- Preparation of Credit Assessment Memorandum
- Preparation of Credit Assessment Summary
- Preparation of Credit Assessment and Policy/ Procedure Compliance Validation

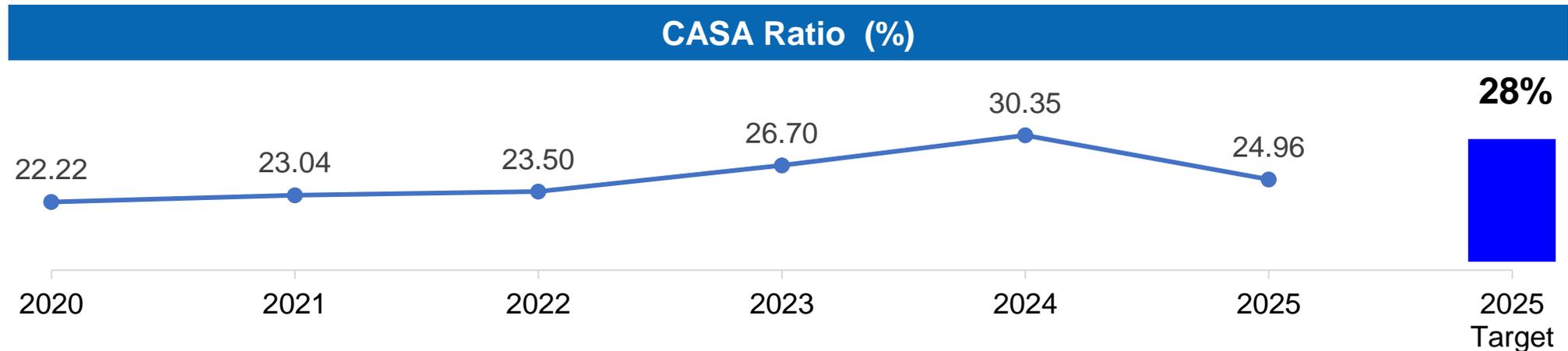
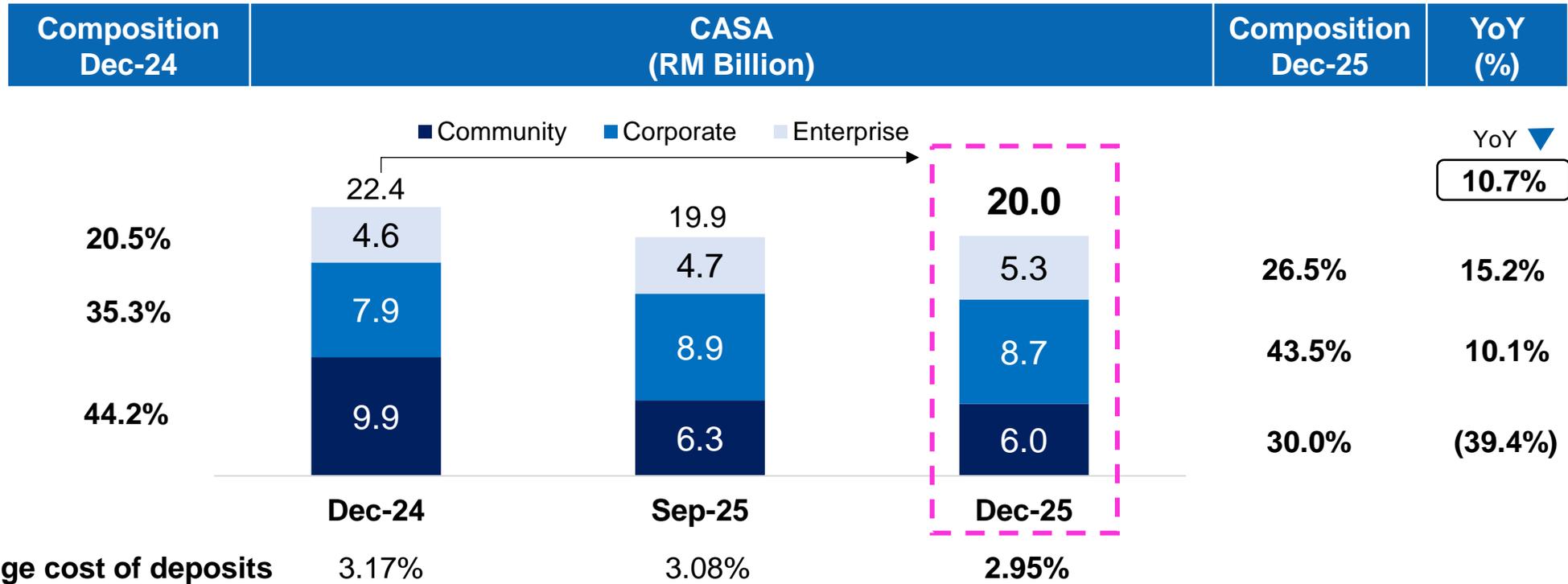


Strategic Advantages

- Faster Turnaround & Execution
- Stronger Credit & Business Analysis
- Improved Quality and Consistency of RM Submissions
- Enhanced Customer Engagement & Responsiveness
- More Time for High-Value RM Activities
- Better Risk & Compliance Discipline

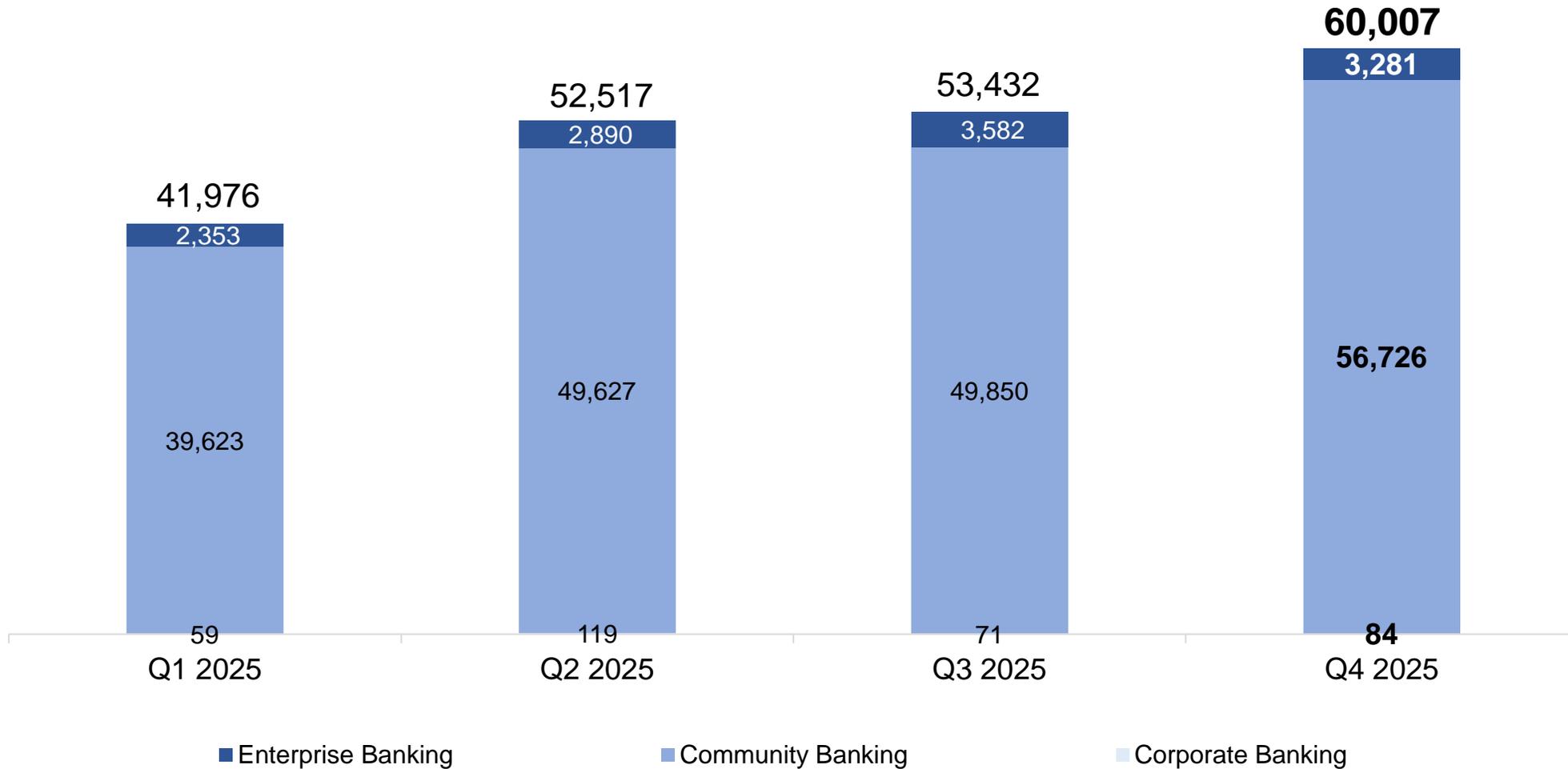


Intense Industry Competition for CASA at Year End





207,932 customers onboarded in 2025



Note: on average, 17.3k customers are onboarded monthly.



 **AFFIN 50th Anniversary Gala Dinner**



More than 3,000 guests attended

THE AFFIN UNIVERSE ANNIVERSARY SHOWCASE

Crafted For Icons. Built To Inspire.

Hall 9, Level 3, MITEC Kuala Lumpur
7 & 8 February 2026 | Saturday & Sunday | 10:00am – 10:00pm



Participating Brands:



bulan bintang



ASTON MARTIN



PROTON



PERODUA

SIMPLY2ITI

mayfair



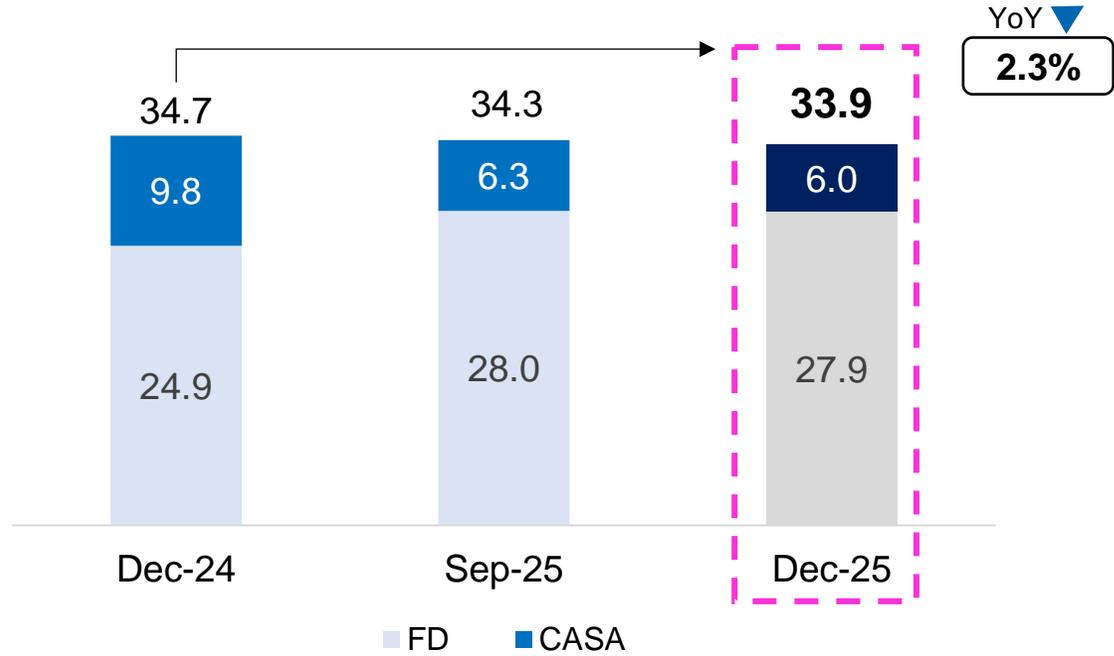
INSIDE SCOOP

JAKEL



Community Banking: Deposits

Deposits (RM Billion)



	Dec-24	Sep-25	Dec-25
CASA Ratio	28.2%	18.4%	17.7%

AFFIN X bulan bintang

Tawaran Khas Untuk Pemegang Kad AFFIN!

TEAM BELI KEDAI!

DISKAUN 10%*

DENGAN PEMBELIAN MINIMUM RM800
HANYA DI BUTIK RASMI BULAN BINTANG

Tempoh Promosi: 14 Februari 2026 - 18 Mac 2026

TEAM BELI ONLINE!

DISKAUN 15%**

DENGAN PEMBELIAN MINIMUM RM250
DI APLIKASI BULAN BINTANG
ATAU BULANBINTANGHQ.COM

Tempoh Promosi: 16 Februari 2026 - 2 Mac 2026



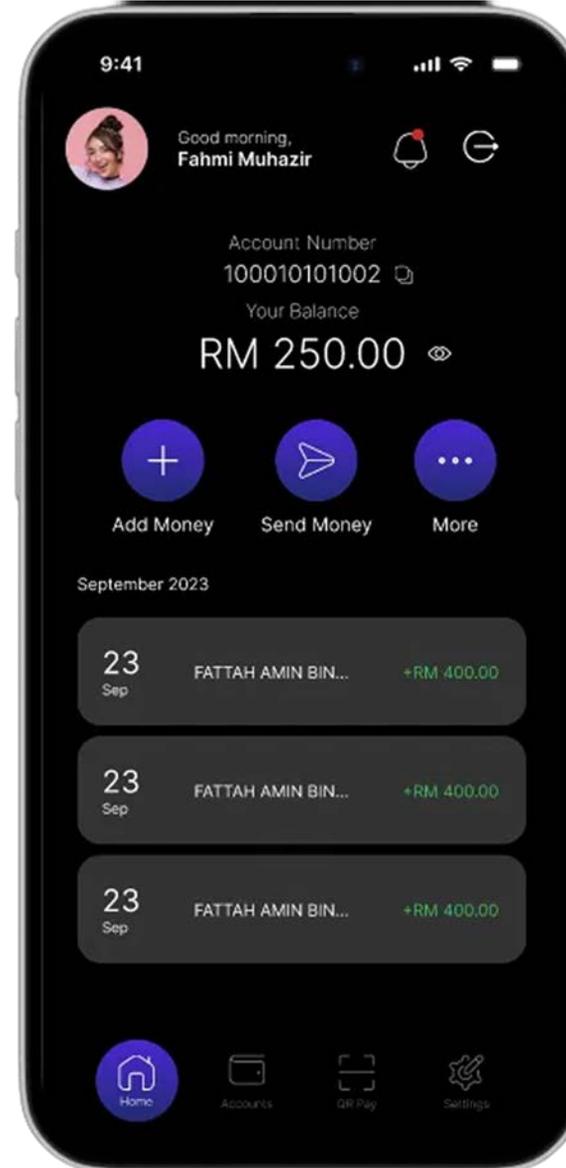


AFFIN's New ewallet: ALWYZ will be launched in April 2026 (1/2)

1. ALWYZ Login



2. ALWYZ Dashboard



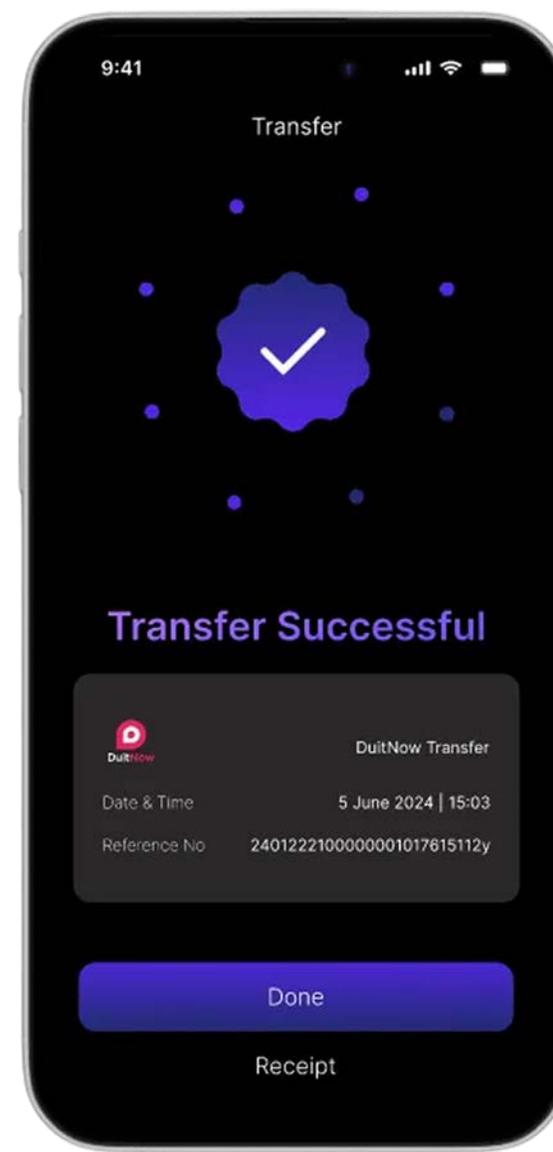
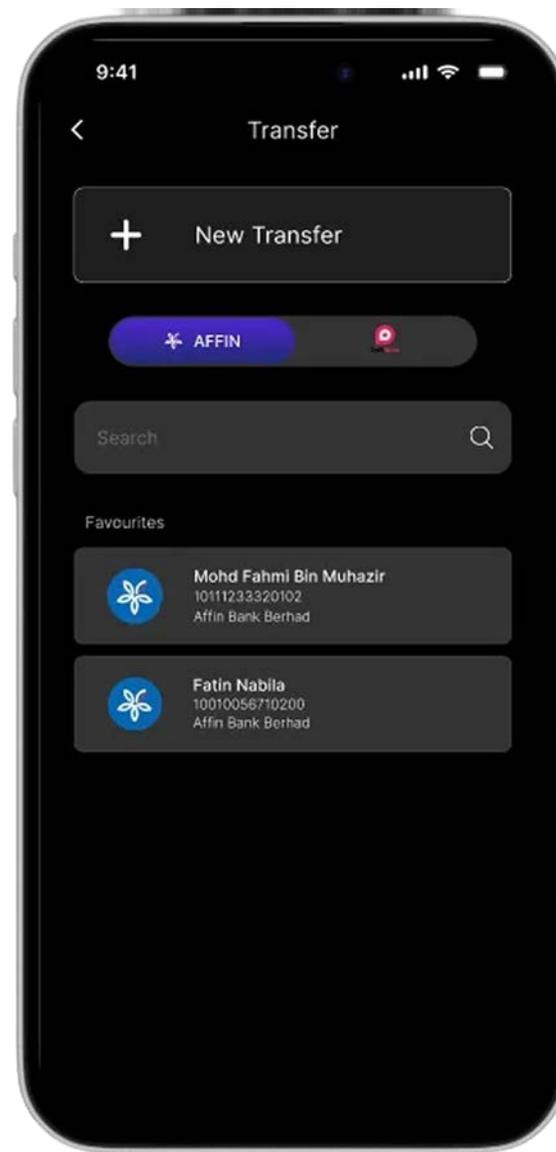


AFFIN's New ewallet: ALWYZ will be launched in April 2026 (2/2)

3. QR Pay



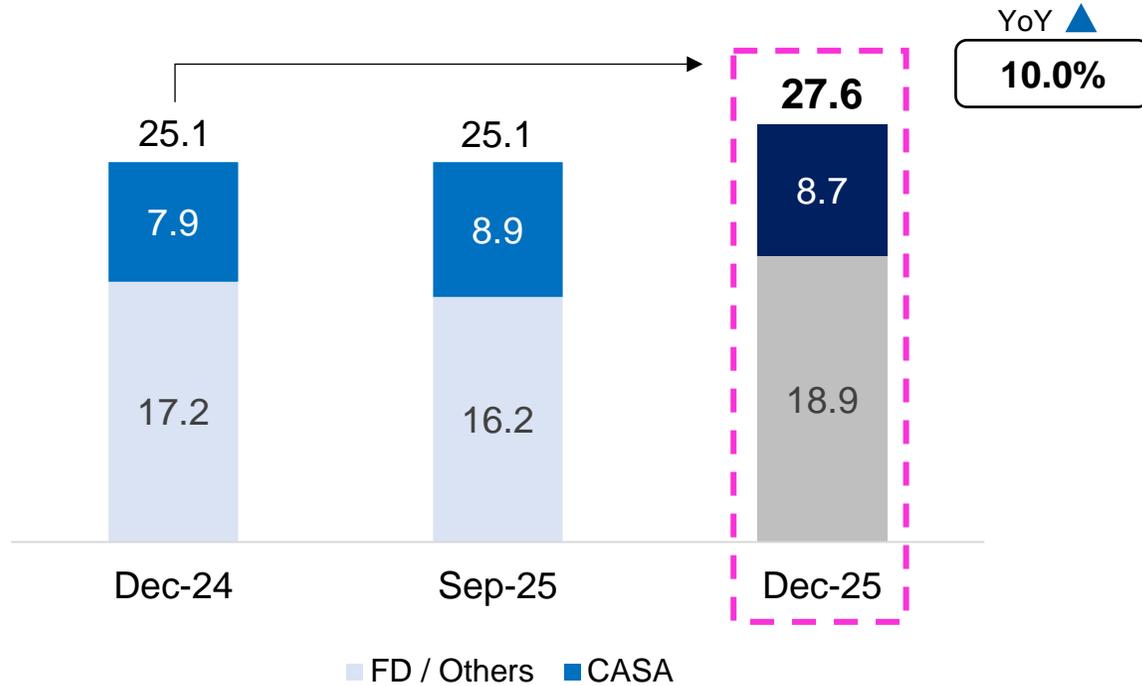
4. Transfer of Fund





Corporate Banking: Steady Growth in Deposits

Deposits (RM Billion)



	Dec-24	Sep-25	Dec-25
CASA Ratio	31.5%	35.5%	31.5%



Business Made Perfect with AFFINMAX

One-stop account management, exclusively designed for businesses to perform daily transactions at their convenience.



- CASH MANAGEMENT SOLUTION
- LIQUIDITY MANAGEMENT SOLUTION
- E-TRADE SERVICES

- Simplified & Easy Access to Business Accounts
- Seamless & Secured Banking Experience
- Comprehensive Business Solutions
- Collect & Transact on the Go

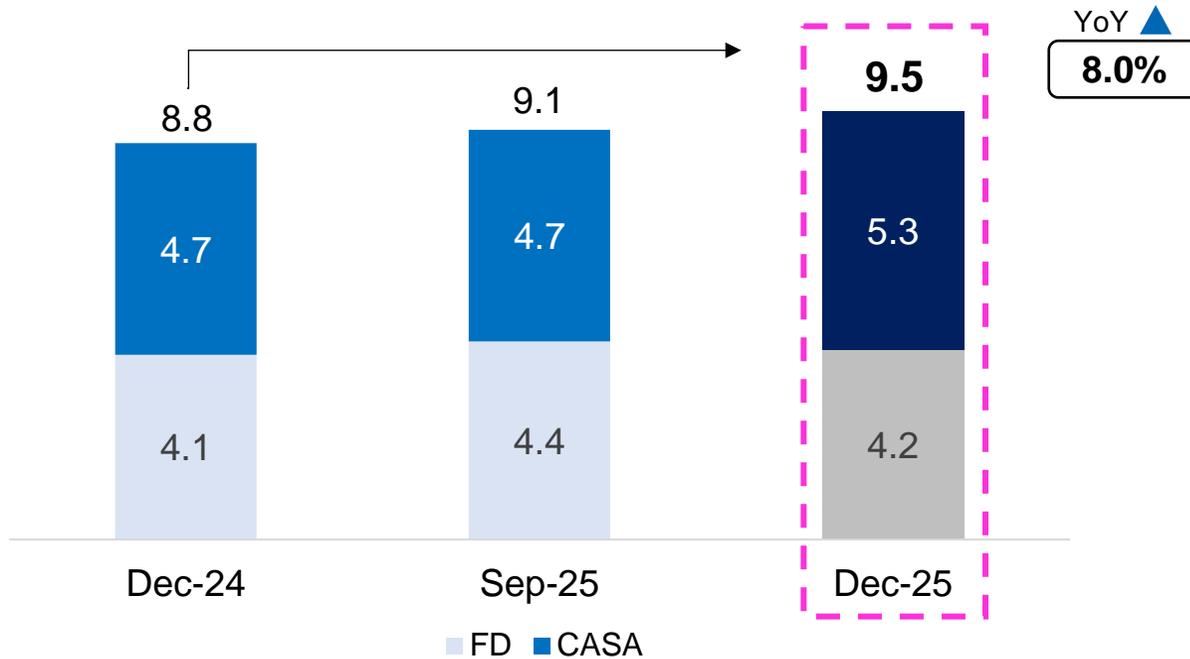
1,905 customers onboarded to AFFINMAX as of Dec 2025





Enterprise Banking: Targeting SME Deposits

Deposits (RM Billion)



	Dec-24	Sep-25	Dec-25
CASA Ratio	53.4%	51.6%	55.8%

AFFINBiz PRIME
Solution Package

A comprehensive solution designed to empower your businesses, from small to large-size.

AFFIN for Micro, Small, and Medium Enterprises (MSME)

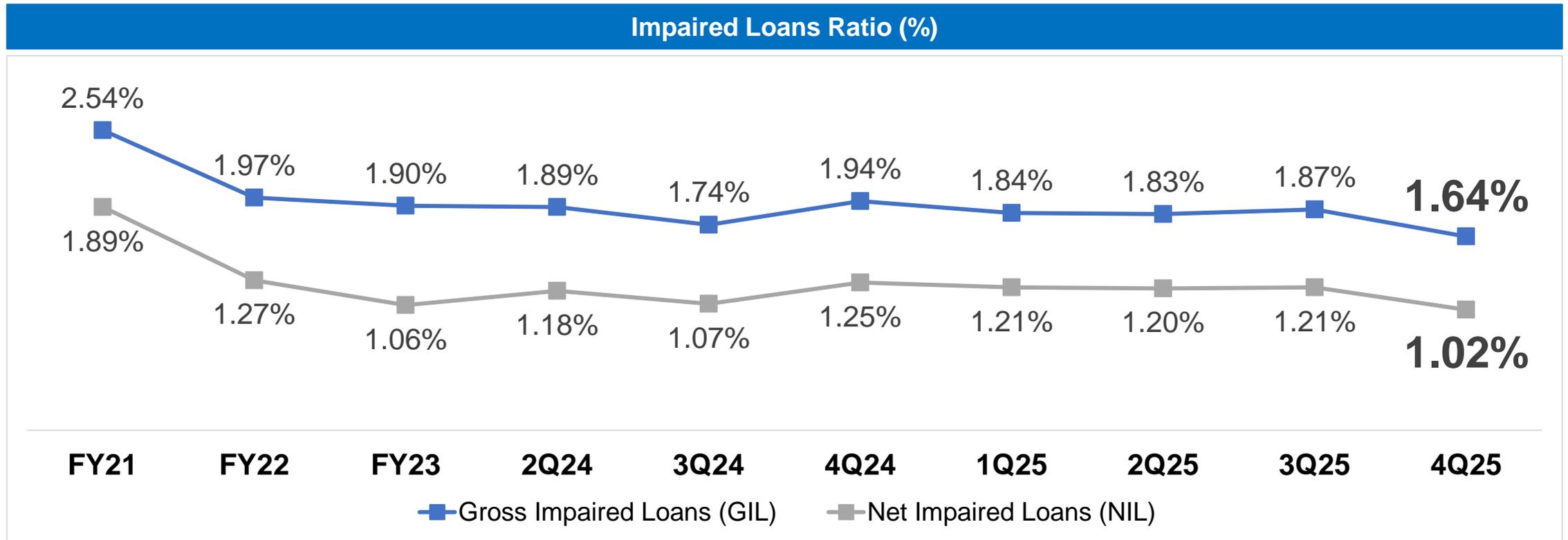
Built for micro-entrepreneurs. Fast, secure and affordable.

[Apply Now](#) [Share this](#)

63,542 customers onboarded to AFFINMAX as of Dec 2025



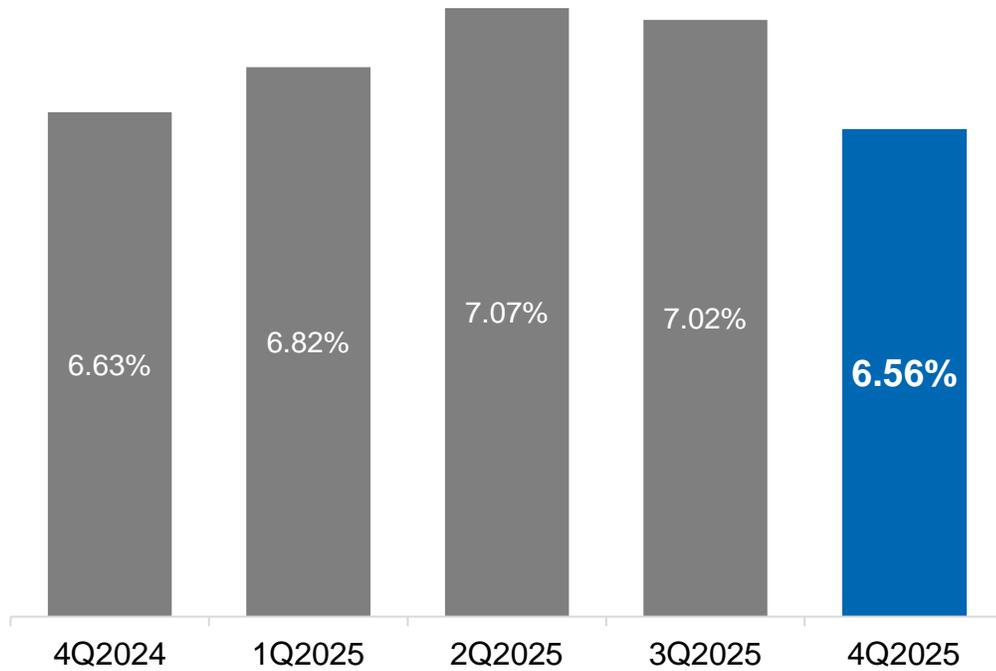
Continuous Asset Quality Efforts reduce GIL to lowest level



- GIL ratio dropped by 30 bps vs 1.94% in FY24
- NIL ratio at 1.02% vs 1.25% in FY24
- Net provision stood in FY25 at RM31.2m vs net recoveries in FY24 at RM151.4m



Active Monitoring of Stage 2 Levels

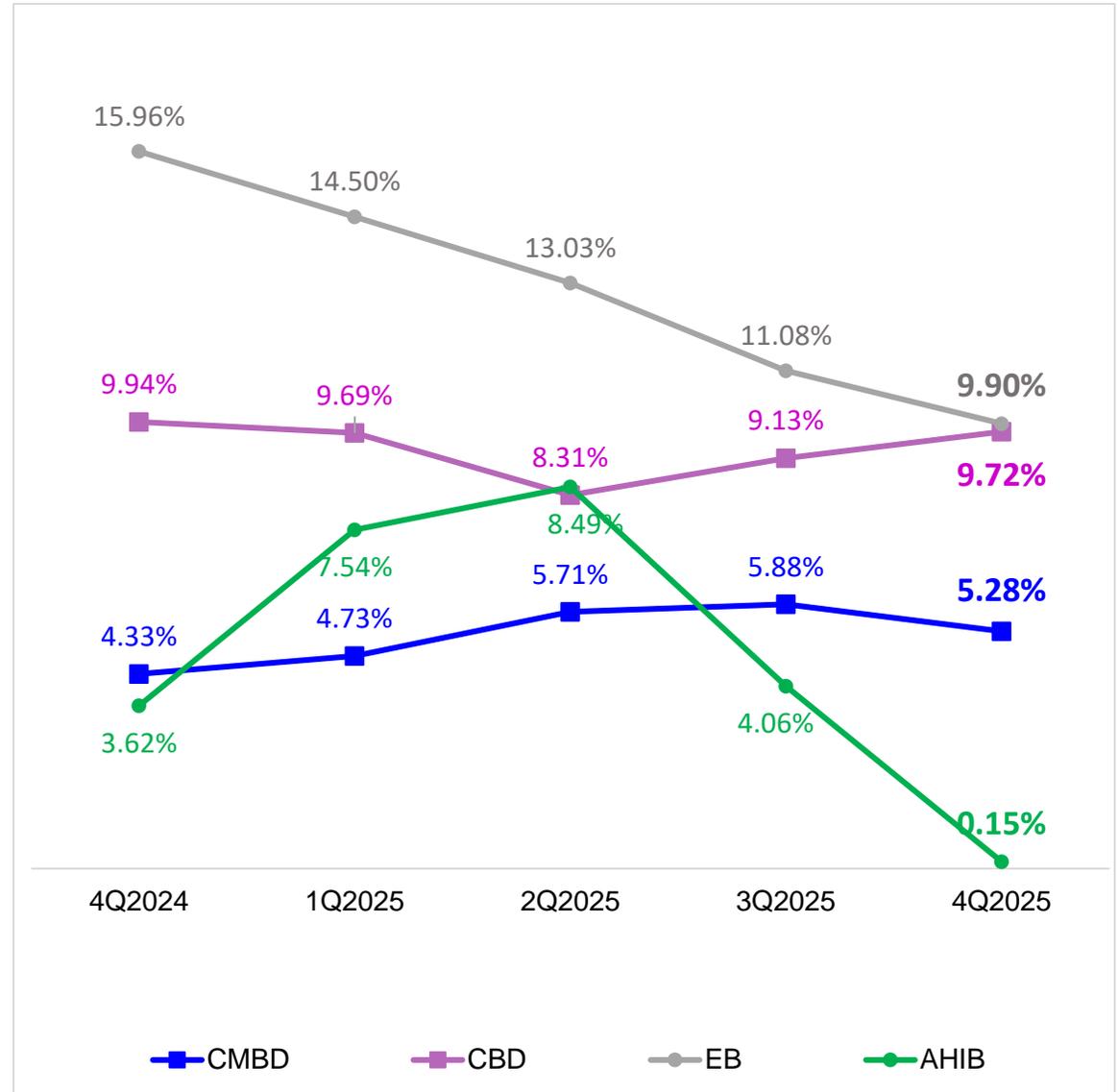


Loans by ECL Stages (RM'bil)

Gross Loans (RM'bil)	4Q2024	1Q2025	2Q2025	3Q2025	4Q2025
Stage 1	65.8	66.6	67.5	69.3	73.0
Stage 2	4.8	5.0	5.2	5.3	5.2
Stage 3	1.4	1.3	1.4	1.4	1.3
Total	72.0	72.9	74.1	76.0	79.5

Breakdown by Business Segment (%)

Stage 2

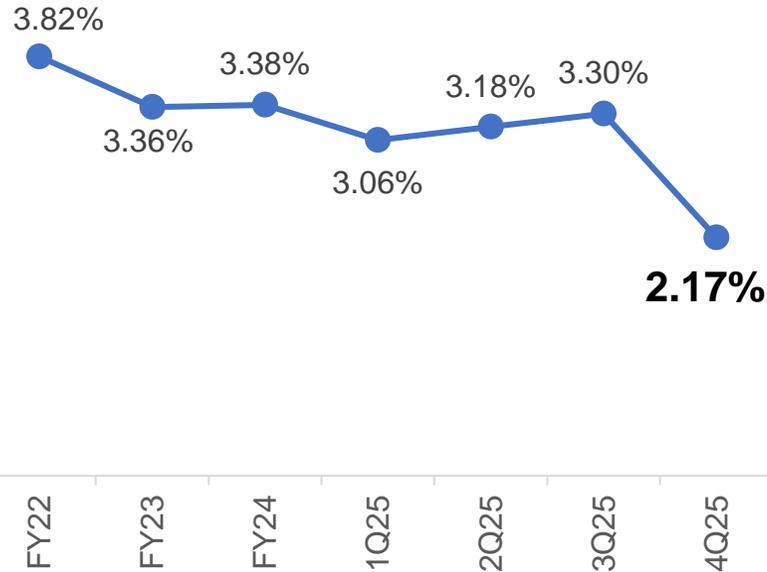




Improved Corporate GILs Arising from Recoveries

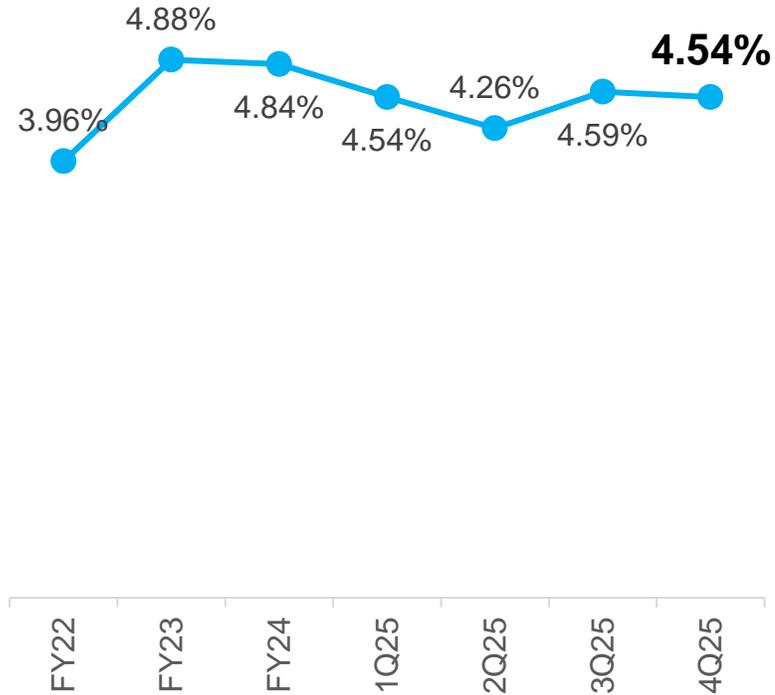
Gross Impaired Loans/Financing Ratio (%)

Corporate



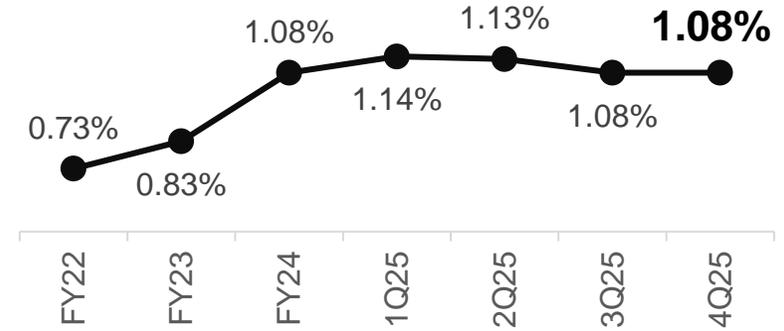
- Decrease mainly driven by settlement from borrowers.

Enterprise



- Slight drop attributed to higher year-on-year loan base.

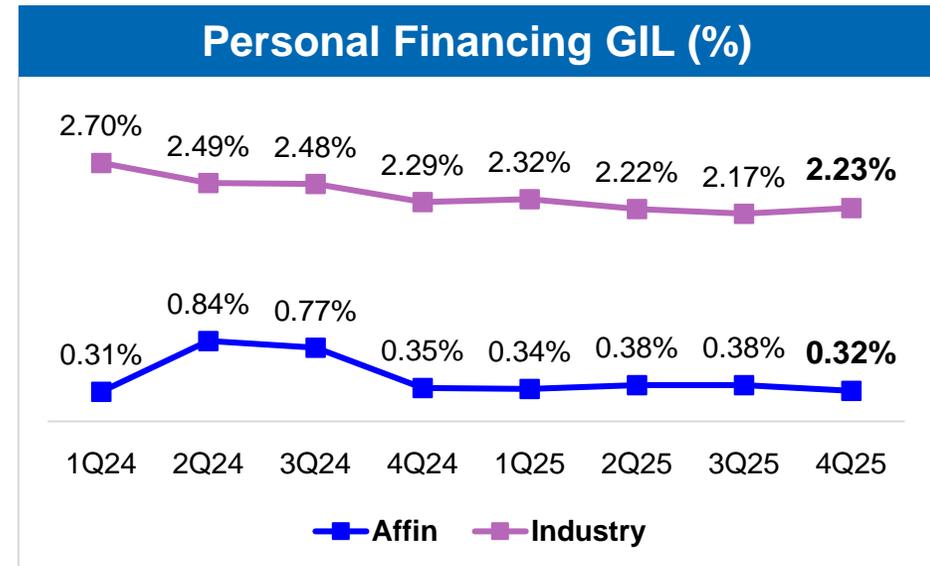
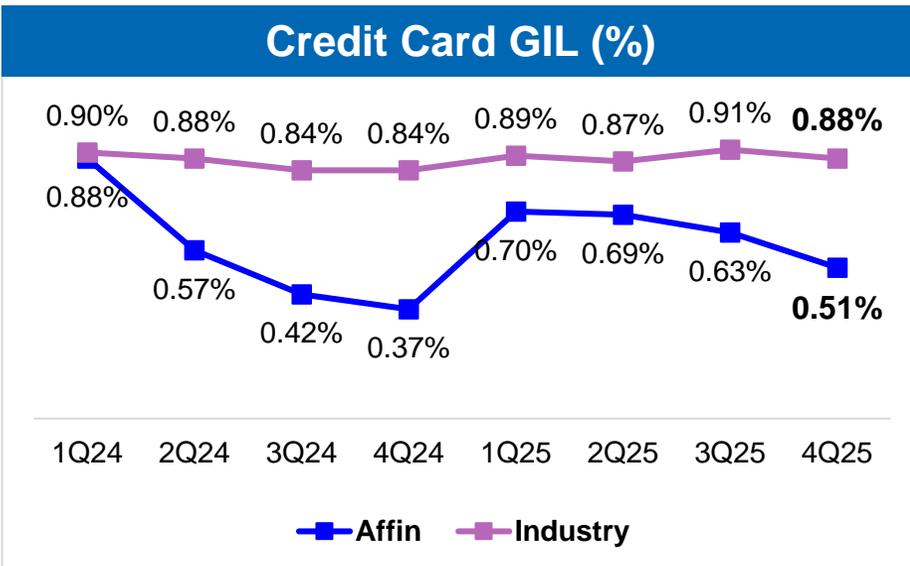
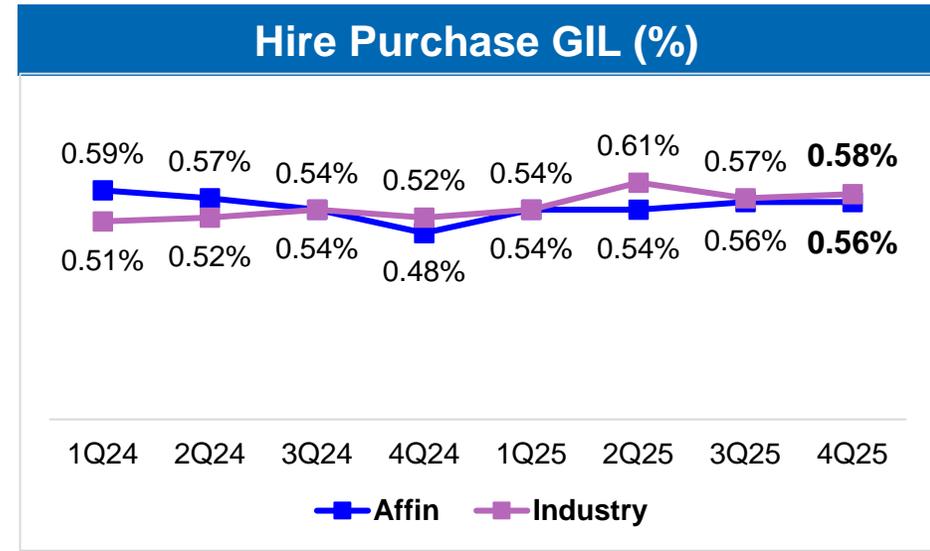
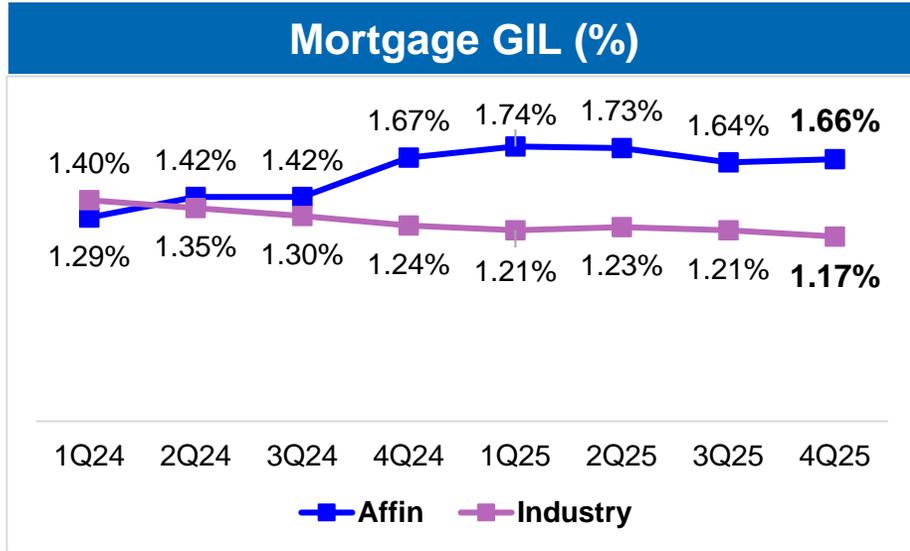
Community



- Recovery efforts reduce GIL during the year.

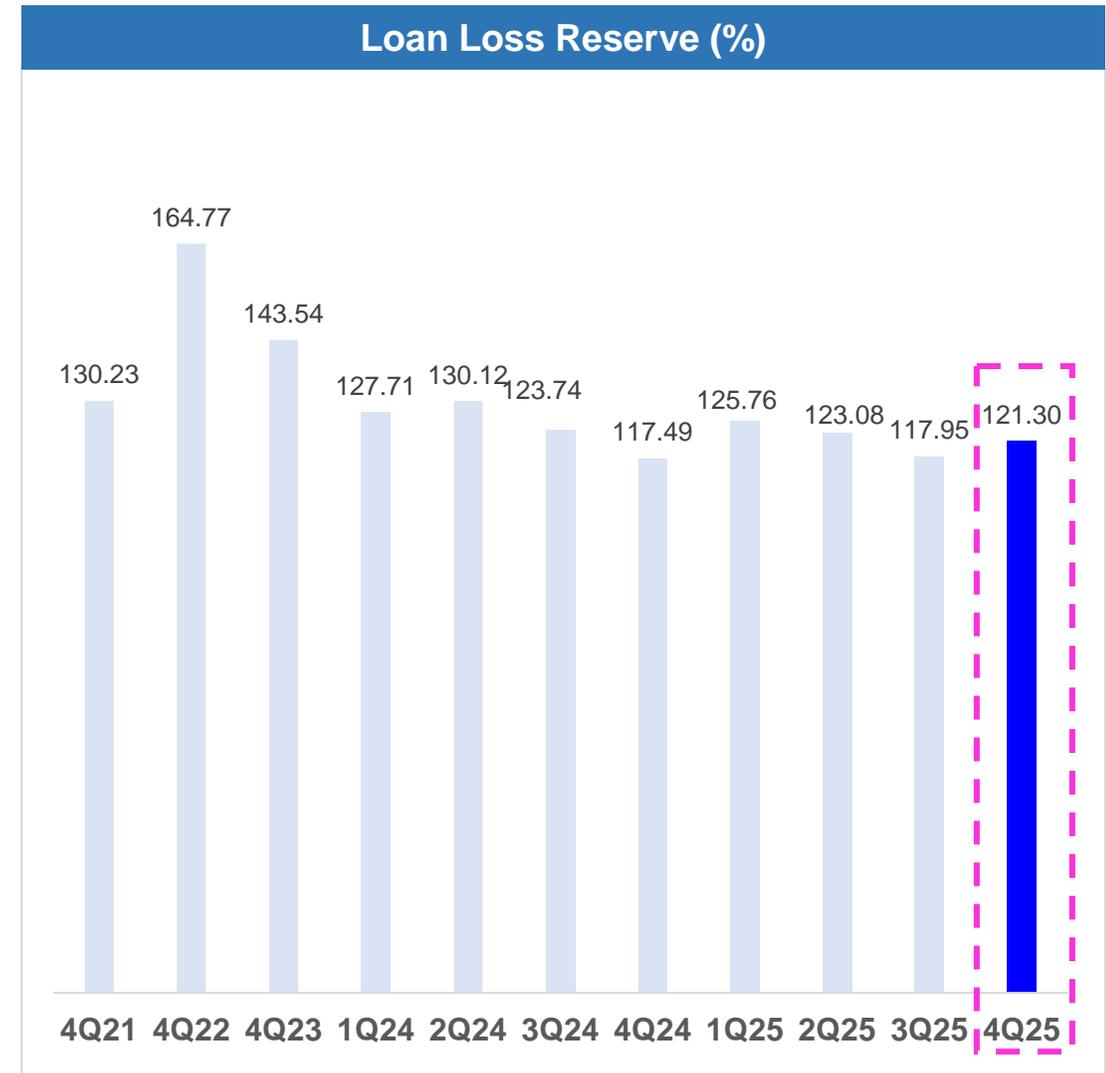
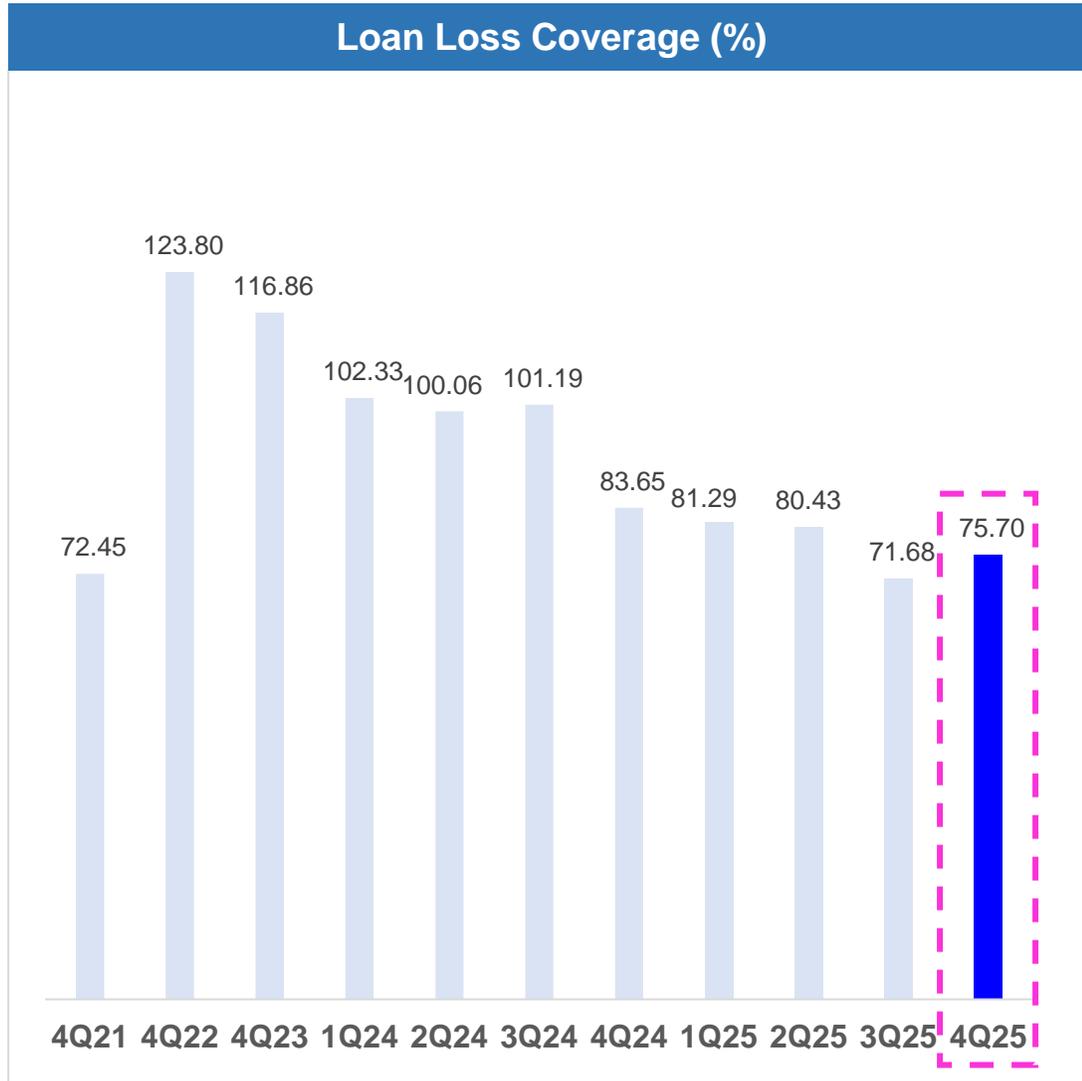


Review of Mortgage Collection Efforts



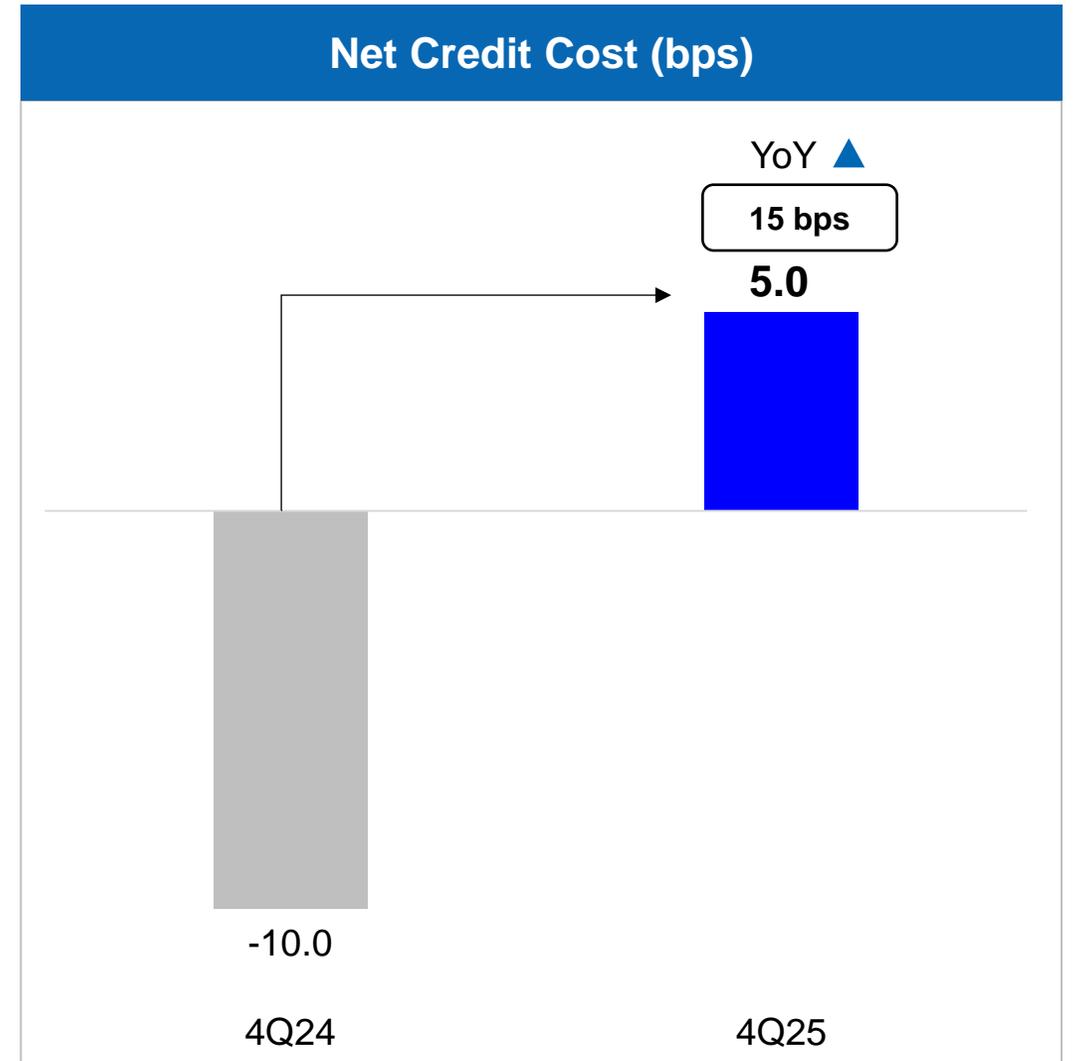
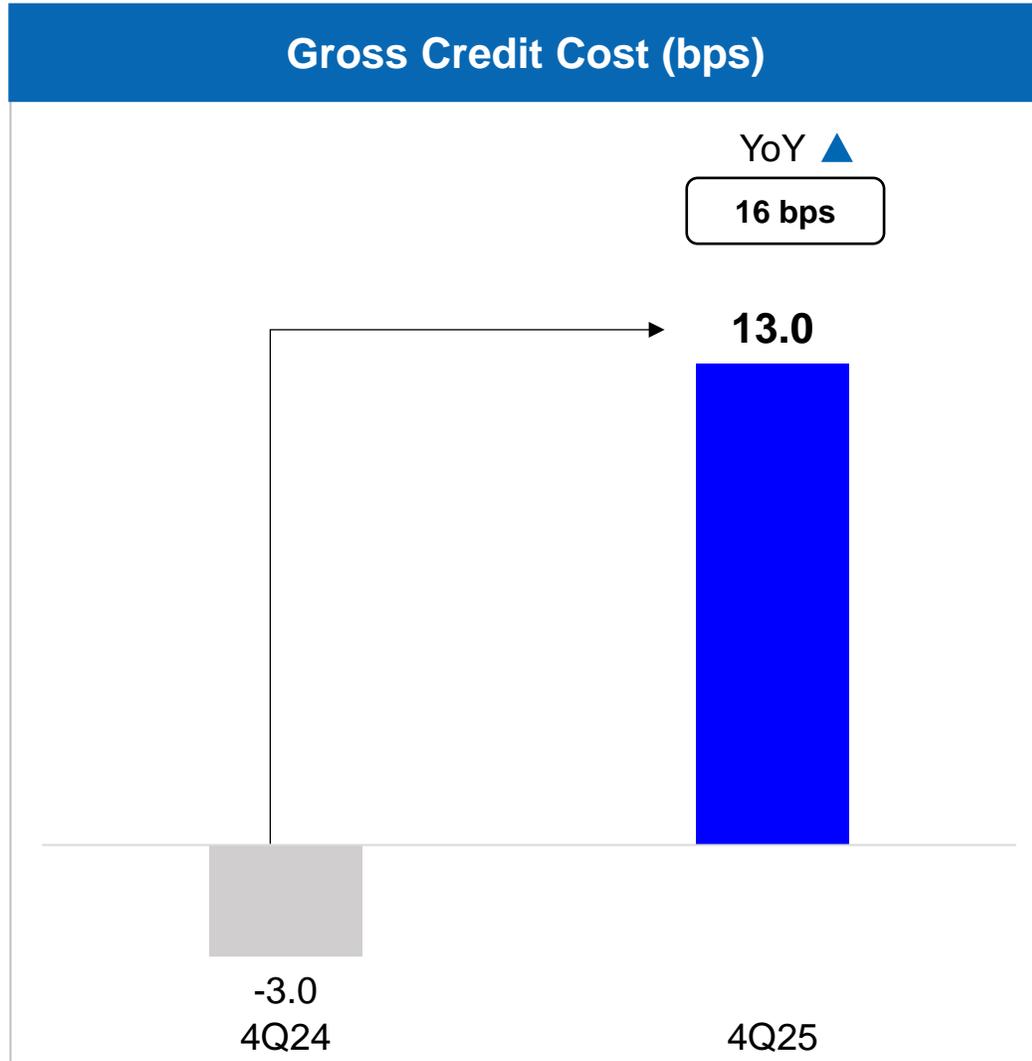


Loan Loss Coverage and Loan Loss Reserve





Gross Credit Cost at 13bps





Income Statement FY2025

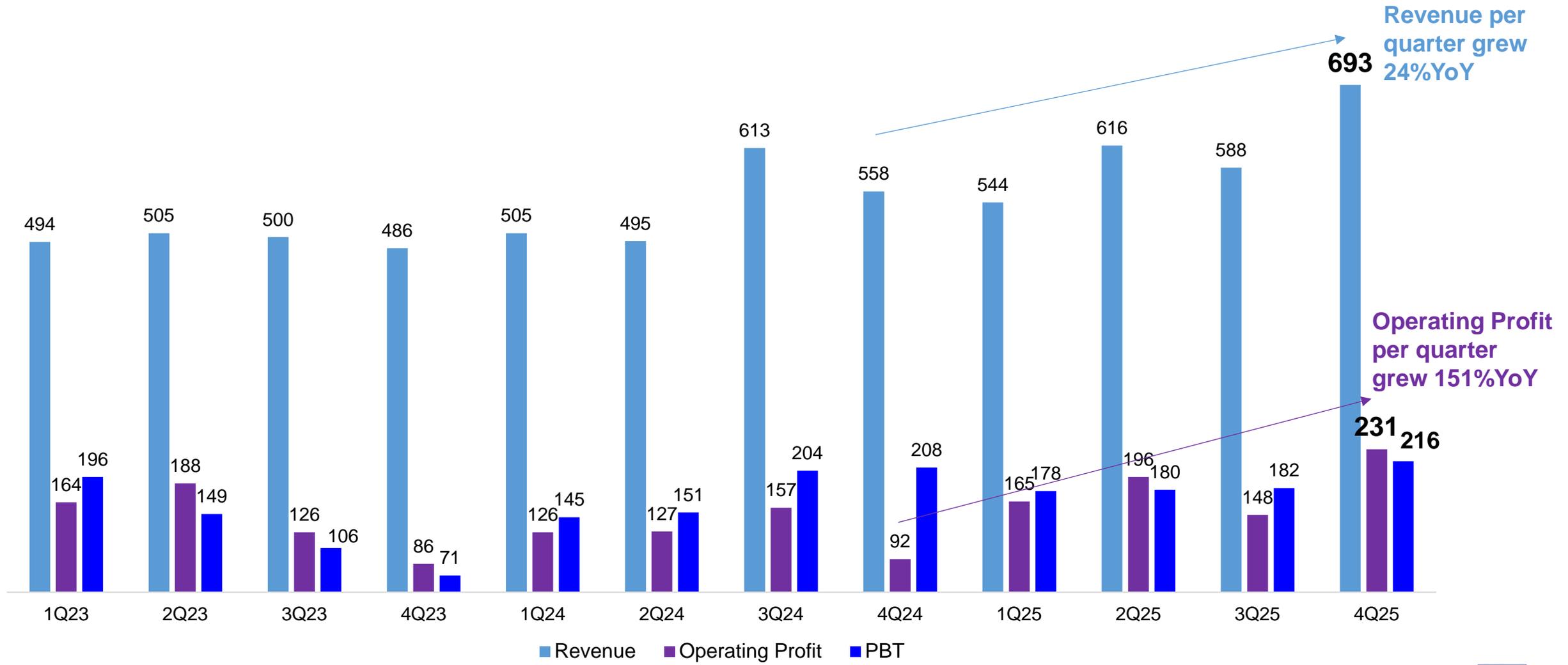
RM Million	Quarter		QoQ	YTD		YoY
	3Q25	4Q25	(%)	FY24	FY25	(%)
Net Interest Income	207.6	248.3	19.6	826.4	874.8	5.9
Income from Islamic Banking Business	217.6	232.6	6.9	691.1	866.8	25.4
<i>of which :</i>						
<i>Net Profit Income</i>	156.0	169.7	8.8	546.6	633.4	15.9
<i>Other Operating Income</i>	61.6	62.9	2.1	144.5	233.4	61.5
Other Operating Income	162.8	212.4	30.5	652.2	699.9	7.3
<i>of which :</i>						
<i>Net Fee and Commission Income</i>	74.0	90.9	22.8	297.9	283.1	(5.0)
<i>Net Gains on Financial Instruments</i>	82.4	83.1	0.8	212.1	291.0	37.2
<i>Foreign Exchange and Other Income</i>	6.4	38.4	500.0	142.2	125.8	(11.5)
Net Income	588.0	693.3	17.9	2,169.7	2,441.5	12.5
Operating Expenses	(440.1)	(462.7)	(5.1)	(1,668.1)	(1,702.0)	(2.0)
Operating Profit	147.9	230.6	56.0	501.6	739.5	47.4
Allowances for Impairment Losses	34.7	(16.5)	(147.6)	151.4	(31.2)	(120.6)
Share of results of Associate	2.0	4.0	100.0	54.7	52.4	(4.2)
Zakat	(2.5)	(2.5)	-	(6.7)	(5.0)	(25.4)
Profit Before Taxation	182.1	215.6	18.4	701.0	755.7	7.8
Taxation	(37.1)	(88.0)	137.2	(191.3)	(215.5)	12.7
Profit After Taxation	145.0	127.6	12.0	509.7	540.2	6.0

14.8%





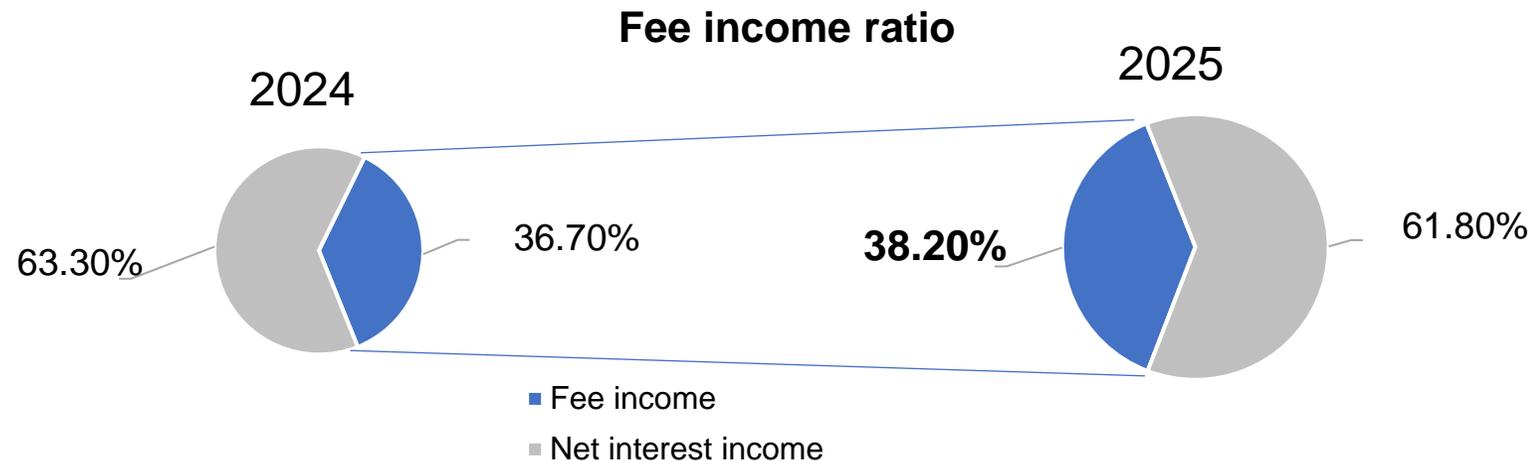
Quarterly Revenue, Operating Profit & Profit Before Tax Trend (RM m)





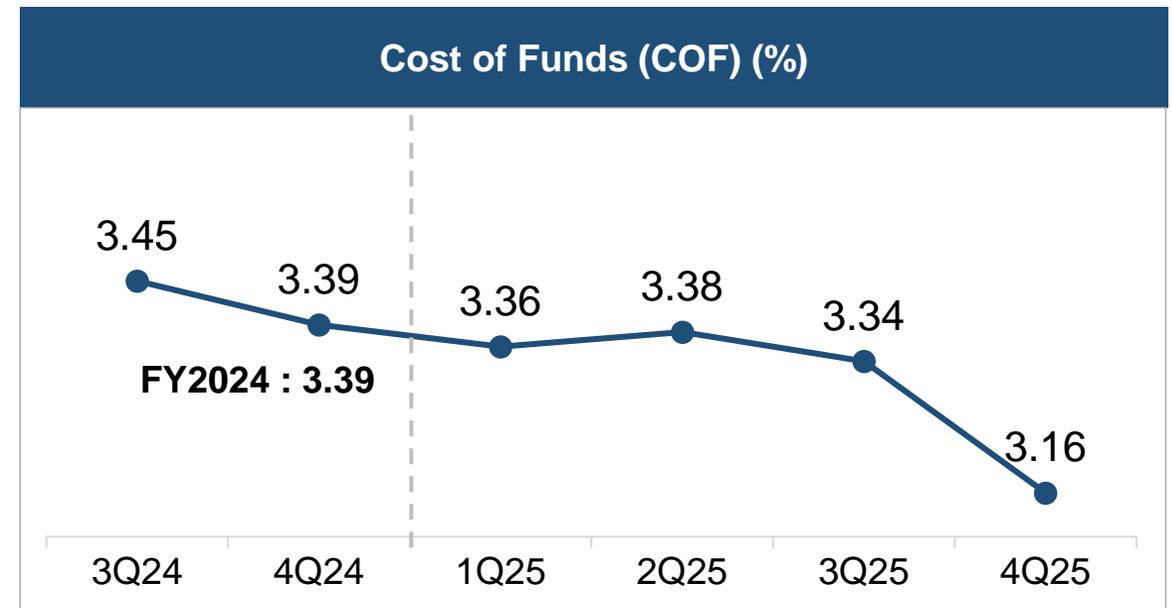
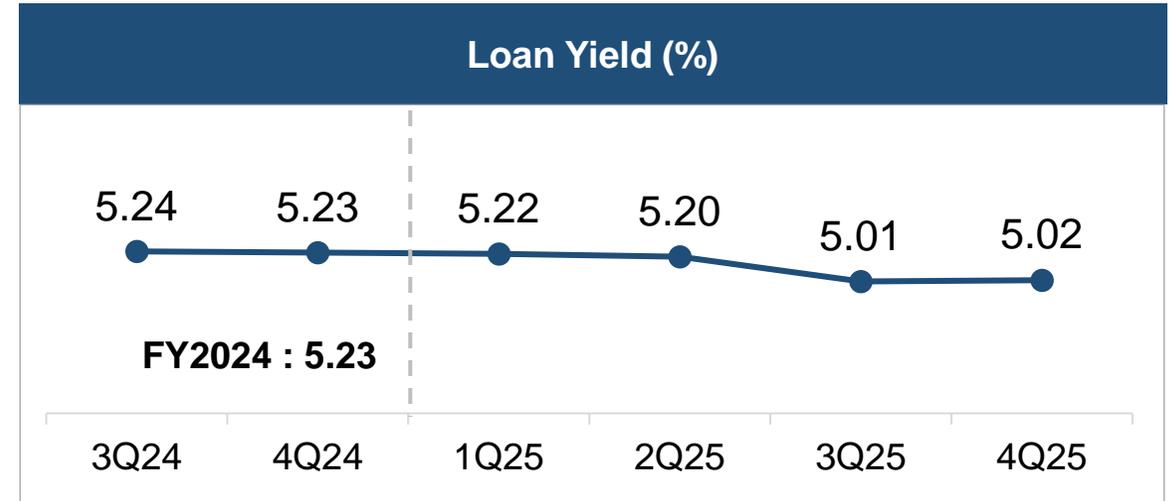
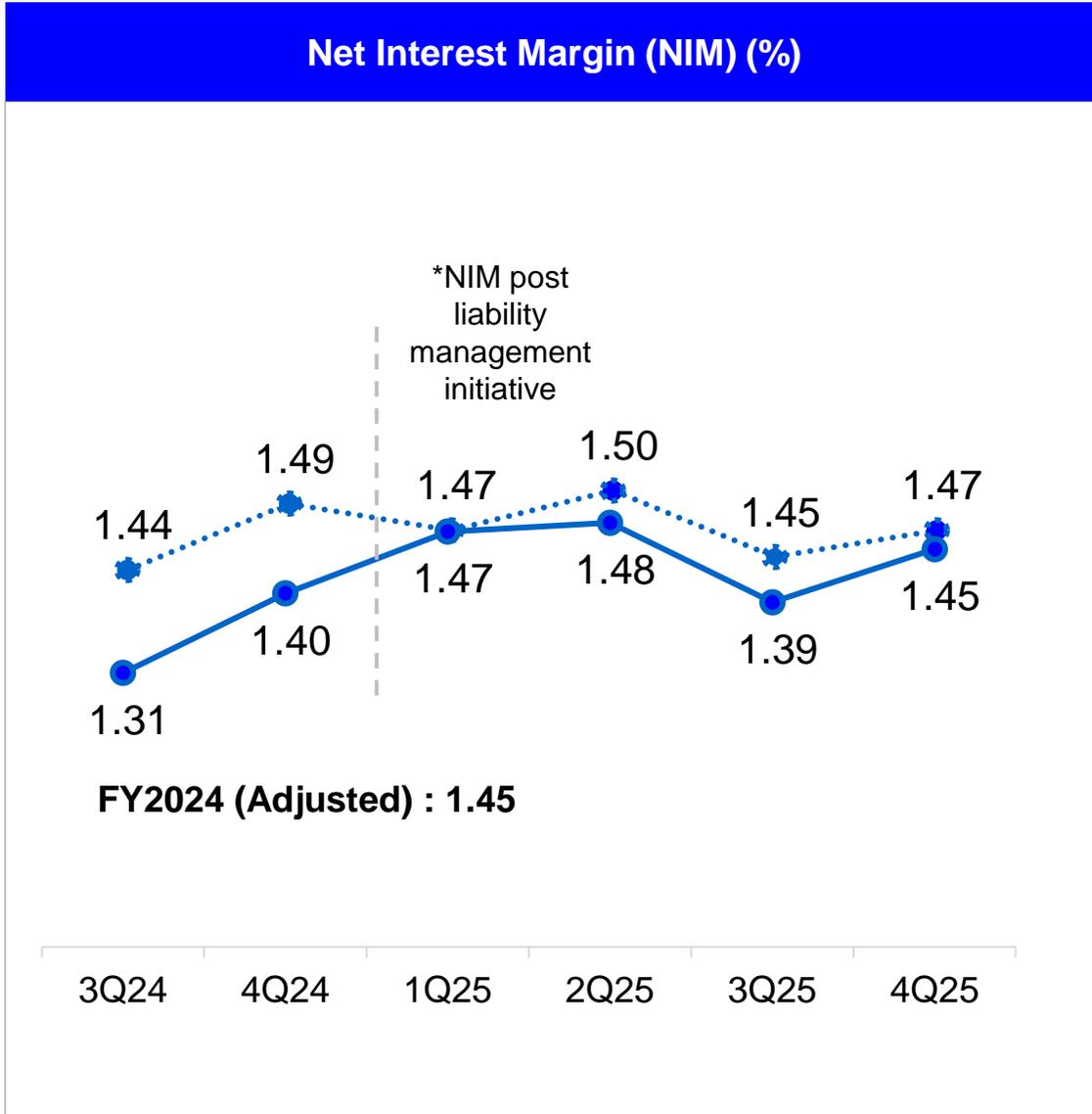
Higher Gains on Investments in Group Fee Income (inclusive of AIBB)

RM Million	Quarter		QoQ	YTD		YoY
	3Q2025	4Q2025	%	FY24	FY25	%
Fees & Commission	38.4	53.4	39.1	167.6	160.1	(4.5)
Stockbroking @ net brokerage	26.0	24.4	(6.2)	95.8	86.0	(10.2)
Wealth income	14.7	14.1	(4.1)	44.4	50.3	13.3
Advisory income	10.3	19.4	88.3	41.3	50.5	22.3
Net Fee and Commission Income	89.4	111.3	24.5	349.1	346.9	(0.6)
Net Gains on Financial Instruments	108.8	113.1	4.0	243.1	393.0	61.7
Foreign Exchange and Other Income	26.2	50.9	94.3	204.5	193.4	(5.4)
Other Operating Income	224.4	275.3	22.7	796.7	933.3	17.1
Fee Income Ratio	38.2%	39.7%	1.5	36.7%	38.2%	1.5





Improved NIM as COF normalises



*NIM - based on Net Asset Yield



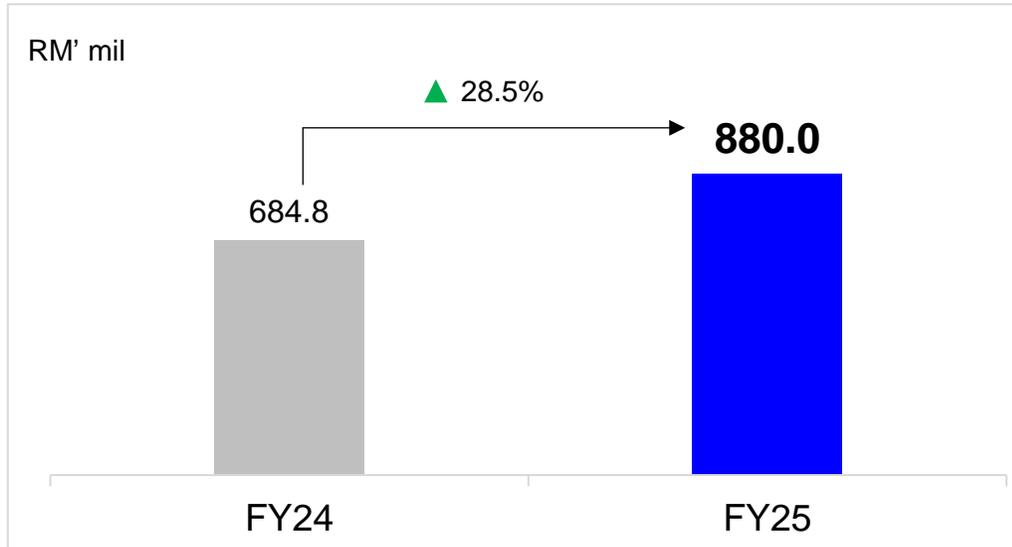
Improved Revenue and Controlled Cost Resulted in Lower CIR

RM Million	Quarter		QoQ	YTD		YoY
	3Q2025	4Q2025	%	2024	2025	%
Personnel costs	264.4	281.2	6.4	1,065.0	1,025.1	(3.7)
Promotion & marketing related expenses	16.8	18.8	11.9	399.9	461.4	15.4
Establishment related expenses	122.0	123.1	0.9	56.3	60.5	7.5
General & administrative expenses	36.9	39.6	7.3	146.9	155.0	5.5
TOTAL	440.1	462.7	5.1	1,668.1	1,702.0	2.0
Cost to Income ratio (%)	74.8%	66.7%	(8.1)	76.9%	69.7%	(7.2)

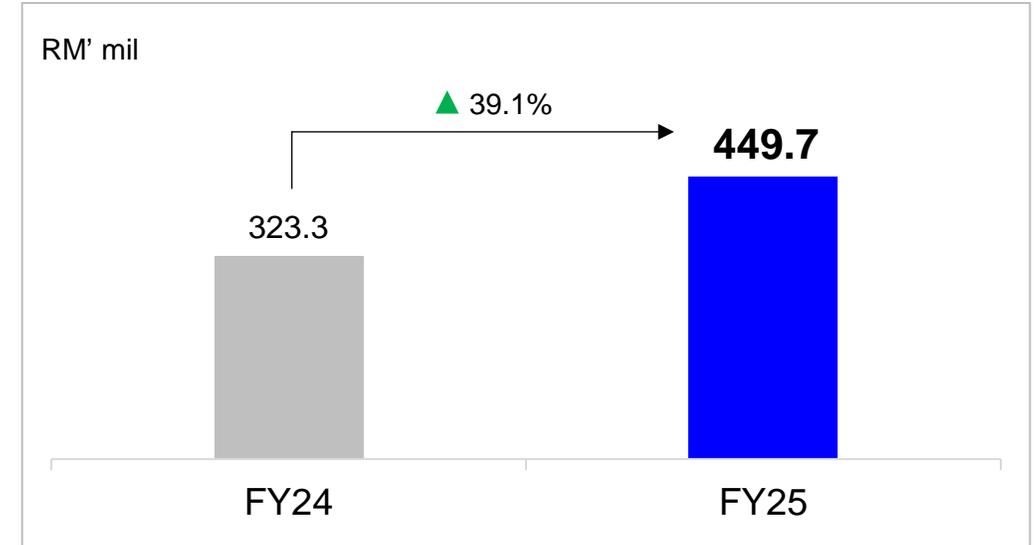


Highest PBT for AiBB for FY2025

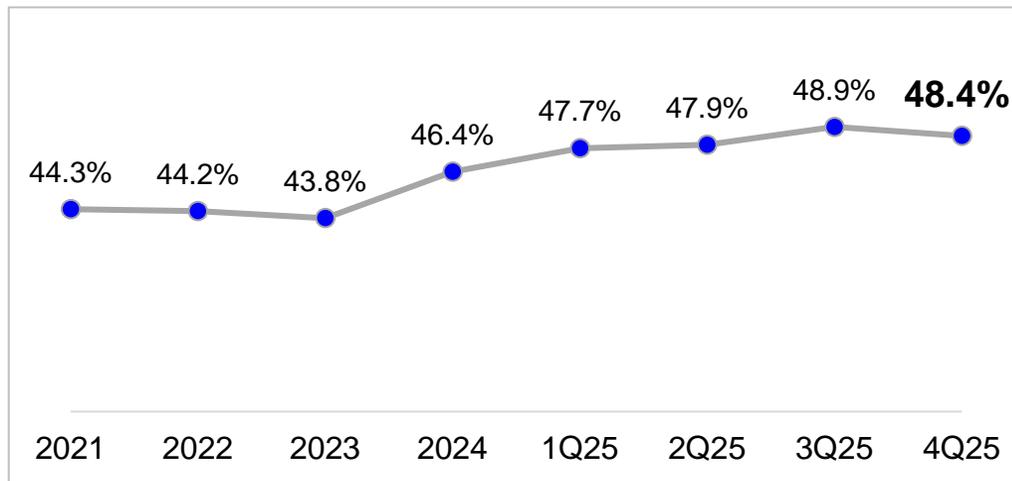
Islamic Income



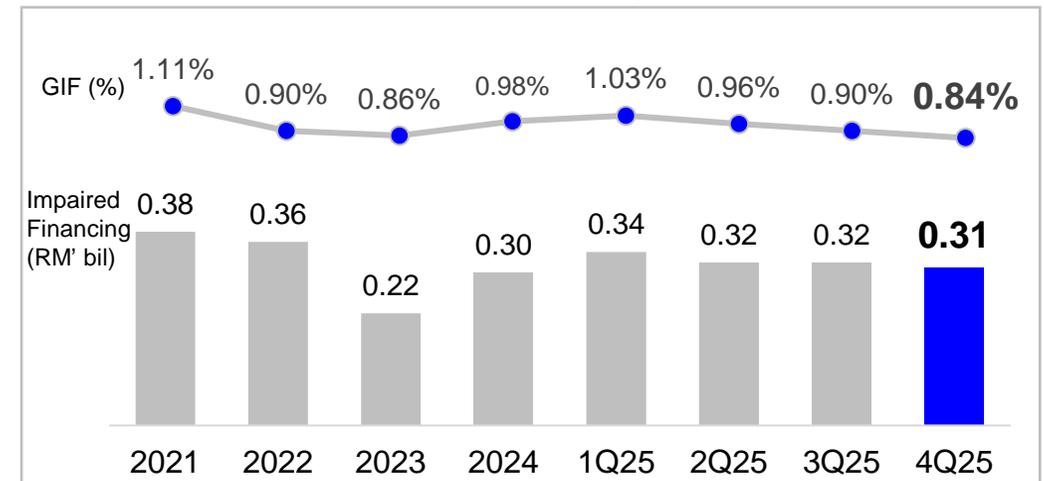
Profit Before Tax



Islamic Financing Composition / Total Gross Financing

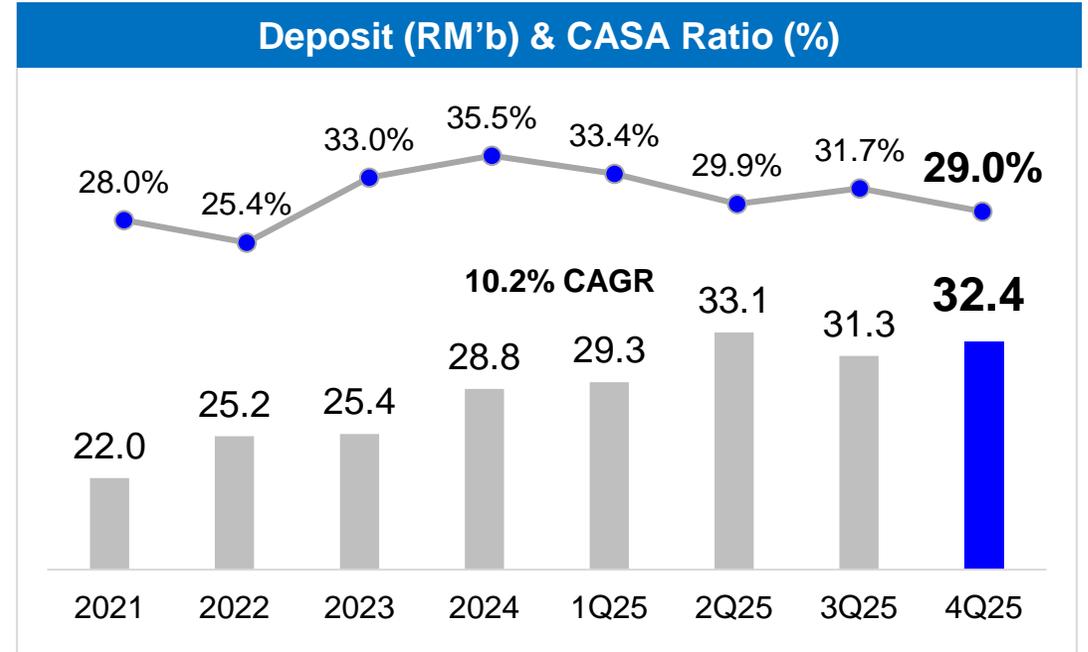
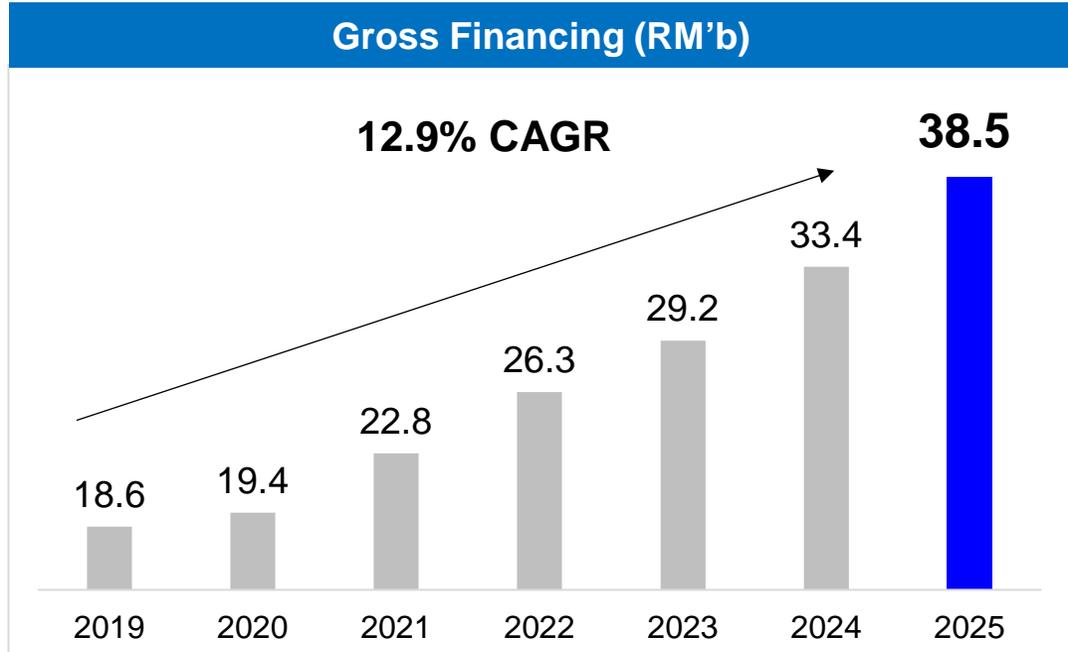


Asset Quality





AFFIN Islamic Bank Financing Growth Momentum Continues



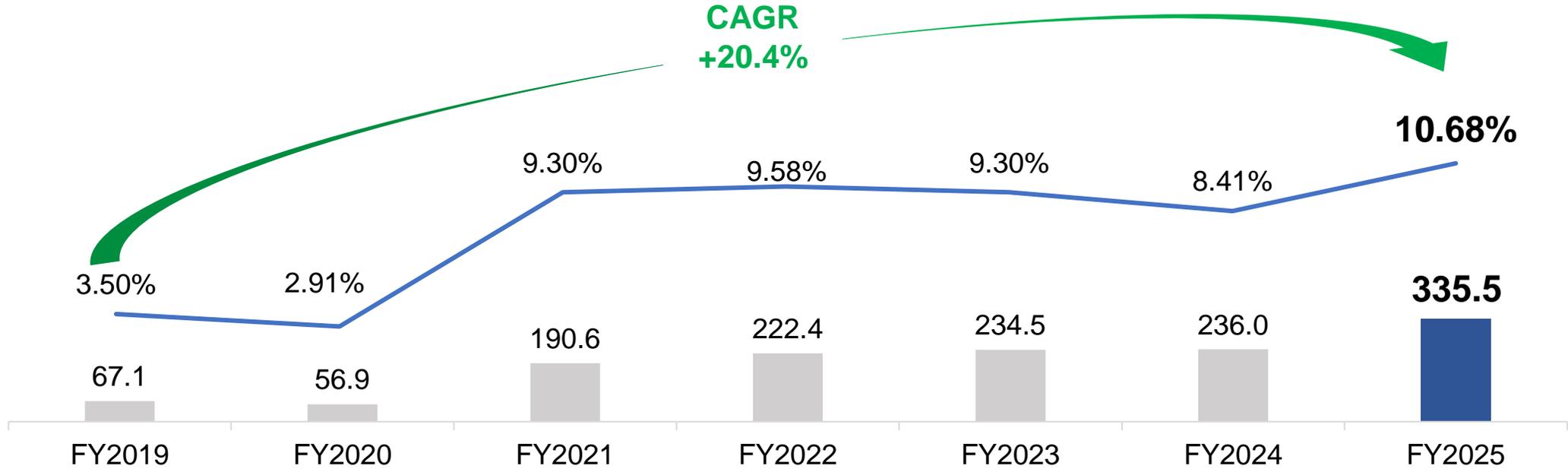
Financing & Deposits (RM'm)	Dec-24	Sep-25	Dec-25	QoQ	YoY
Gross loans, advances & financing	33,405.5	37,188.5	38,523.1	3.6%	15.3%
Deposit from customers	28,762.9	31,292.0	32,390.5	3.5%	12.6%
Of which : Current Account	8,051.5	8,626.5	8,328.4	(3.5%)	3.4%
Savings Account	2,159.8	1,306.2	1,079.3	(17.4%)	(50.0%)
Total CASA	10,211.3	9,932.7	9,407.7	(5.3%)	(7.9%)
Fixed Deposits, NIDs, MMD & CMD	18,551.6	21,359.3	22,982.8	7.6%	23.9%



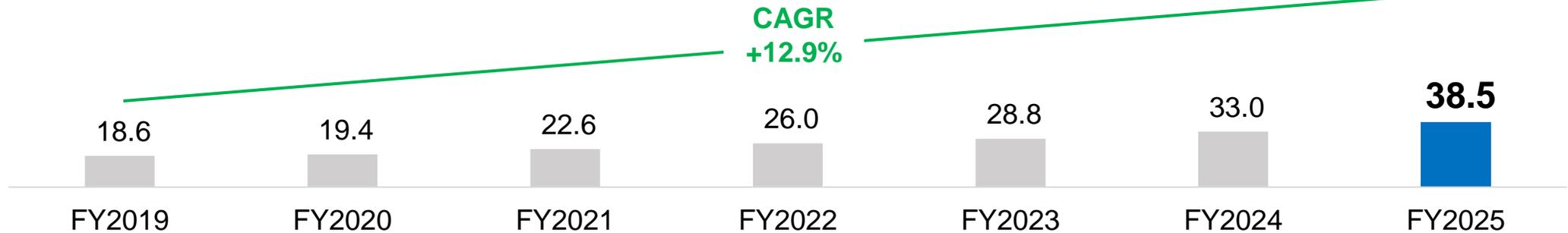


AIBB's ROE Journey

PAT (RM'mil) & ROE (%)



Financing balances (RM'bil)





PBT Contribution by Subsidiaries and Associates

Entity (RM'm)	Quarter		QoQ %	YTD		YoY %
	3Q25	4Q25		FY24	FY25	
AFFIN Bank Berhad	61.1	43.6	(28.6)	319.4	289.6	(9.3)
AFFIN Islamic Bank Berhad	129.3	134.9	4.3	323.3	449.7	39.1
AFFIN Hwang Investment Bank Berhad	25.2	41.4	64.3	150.6	103.2	(31.5)
Generali Group	2.0	4.0	100.0	54.7	52.4	(4.2)
AFFIN Moneybrokers Sdn Bhd	1.0	0.9	(10.0)	1.7	2.9	70.6
Consol adjustments	(36.5)	(9.1)	75.1	(148.7)	(142.1)	4.4
PBT	182.1	215.7	18.5	701.0	755.7	7.8



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	2025	2024	2025	2024	2025
AFFIN BANK BERHAD	Group	13.22	13.34	14.64	14.70	17.06	17.22
	Bank	12.15	12.82	13.27	13.96	15.26	16.25
AFFIN ISLAMIC BANK BERHAD	Bank	11.73	11.35	13.80	13.19	17.05	16.23
AFFIN HWANG INVESTMENT BANK BERHAD	Group	35.27	37.57	35.27	37.57	35.94	38.38
	Bank	36.70	37.57	36.70	37.57	37.40	38.38





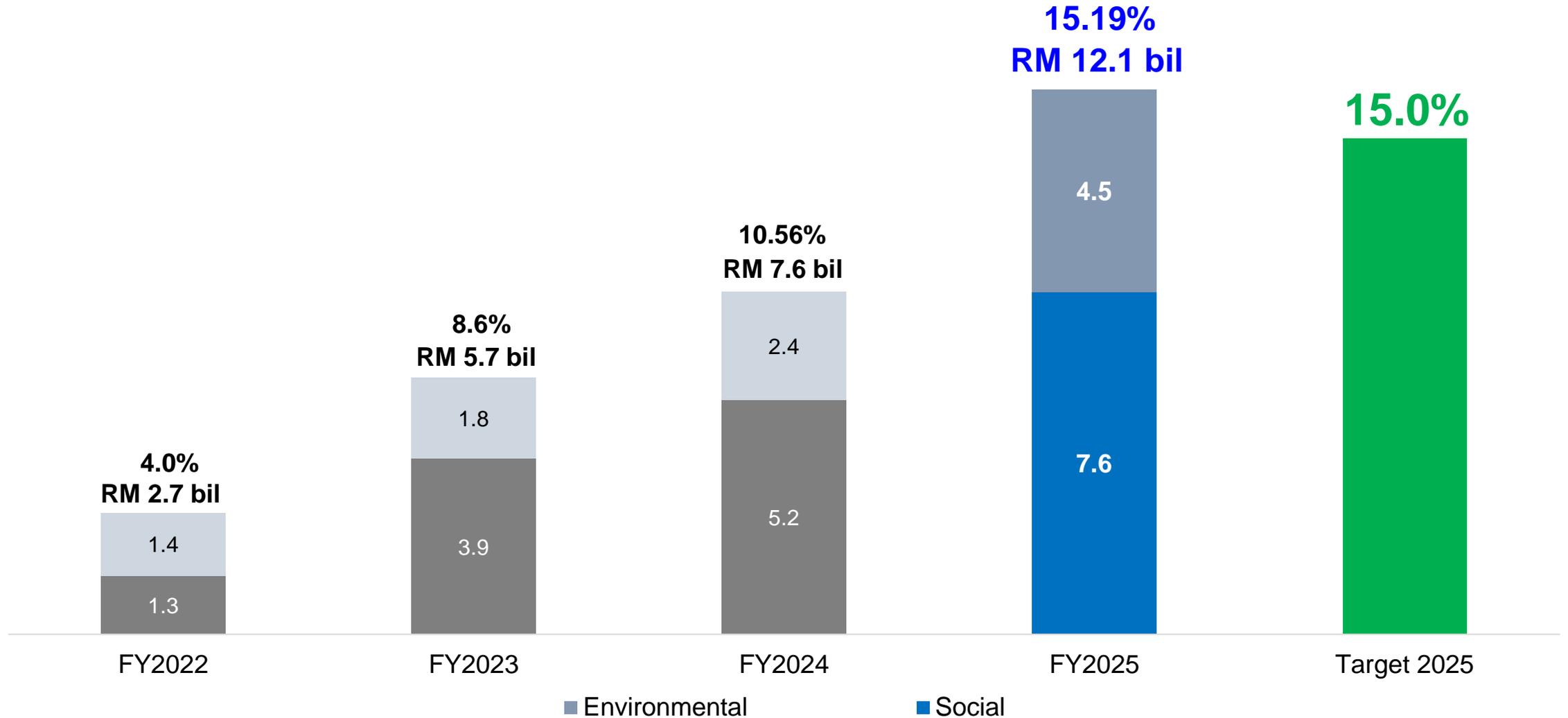
Key Ratios

RATIO(%)	Quarter		QoQ		YTD		YoY	
	3Q2025	4Q2025	Fav/(Adv)		12M24	12M25	Fav/(Adv)	
PROFITABILITY								
Return on Equity	4.73	4.16	▼	(0.57)	4.49	4.54	▲	0.05
Net Interest Margin - BAU	1.39	1.45	▲	0.06	1.34	1.45	▲	0.11
Fee Income Ratio	38.2	39.7	▲	1.5	36.7	38.2	▲	1.5
Cost-to-Income Ratio	74.85	66.74	▼	8.11	76.88	69.71	▼	7.17
LIQUIDITY								
CASA Ratio	25.75	24.96	▼	(0.49)	30.35	24.96	▼	(5.39)
Liquidity Coverage Ratio	162.5	162.4	▼	(0.10)	170.3	162.4	▼	(7.9)
ASSET QUALITY								
Gross Impaired Loan Ratio	1.87	1.64	▼	0.23	1.94	1.64	▼	0.30
Loan Loss Coverage Ratio	71.68	75.70	▲	4.02	83.65	75.70	▼	(7.95)
Loan Loss Reserve Ratio	117.95	121.30	▲	3.35	117.49	121.30	▲	3.81
CAPITAL								
CET 1 Capital Ratio	13.49	13.34	▼	0.15	13.22	13.34	▲	0.12
Tier 1 Capital Ratio	14.93	14.70	▼	0.23	14.63	14.70	▲	0.07
Total Capital Ratio	17.16	17.22	▲	0.06	17.06	17.22	▲	0.16



FY25 ESG Financing Exceeded Target

Current and Targeted Portfolio (RM bil)





Responsible Banking with Impact

FTSE4Good



FTSE4Good

**FTSE4GOOD ESG Rating
Upgraded from 3-stars to 4-
stars**

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 95,218 MT as of June 2025

Solar Installation



Affin's 12 Solar-Powered Branches Saved 271,468 kWh for FY2025

MSCI Rating



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 6,596,002 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

Yayasan AFFIN



Launching of Yayasan AFFIN to strengthen the Group's social impact initiatives.



WARDS



BEST NEW BOND AWARD (2025–2026)

by: **THE Asset**

This award recognises AFFIN BANK's debut in the US bond market through the successful issuance of US\$300 million in five-year senior unsecured notes.

always about **you**

AFFIN GROUP DEBUTS IN
USD BOND MARKET WITH

**USD 300
MILLION**

ISSUANCE

3.5X
OVERSUBSCRIBED

always about **you**

**World Outstanding CEO Leadership
Excellence Award**

Datuk Wan Razly Abdullah

by ASEAN Business Club and KSI Strategic Institute for Asia Pacific

always about **you**



PPRECIATION



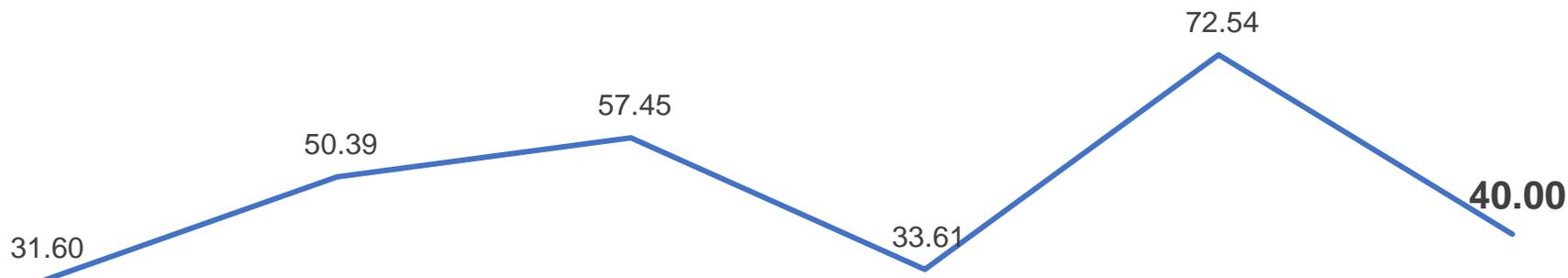
Proposed final dividend of 8.53 sen via a DRP

	Dividend per Share	Group RM'mil
Net profit for FY2025		540.2
Proposed Final Dividend	8.53 sen	(216.1)
Balance to be retained as retained earnings		324.1
Total Dividend Payout Ratio (%)		40%



Affin Group's historical dividend payout ratio

AFFIN GROUP'S DIVIDEND PAYOUT RATIO (%)



Financial year	2020	2021	2022 ^{Note 3}	2023	2024 ^{Note 1}	2025 ^{Note 2}
Total dividend (RM'm)	72.8	265.5	677.1	135.2	N/A	216.1
Dividend per Share (sen)	3.50	12.50	30.39	5.76	15.30	8.53
Dividend yield	1.90	7.23	14.97	2.77	5.26	3.33

Notes:

- (1) No dividend was proposed for FY2024. The figures for FYE2024 are presented on an implied dividend basis to reflect the share reward in the form of bonus issue granted to shareholders.
- (2) Being proposed dividend for FY2025.
- (3) One-off special dividend from AHAM.





Final Remarks

50 years of always about **you**





FY2025 Financial Report Card based on Revised FY2025 Budget

ITEMS	FY2025	Budget FY2025 (Revised)	INDICATOR
PBT	RM755.7m	RM800m	x
ROE	4.5%	4.8%	x
NIM	1.45%	1.45%	✓✓
Cost-to-Income	69.7%	68.0%	x
Loan Growth	10.4%	8.0%	✓✓
CASA Ratio	24.96%	31.00%	x
Gross Credit Cost	13 bps	20 bps	✓✓
GIL	1.64%	1.70%	✓✓
LLC	75.7%	90%-100%	x
ESG Financing	15.19%	15.00%	✓✓



Management Guidance FY2026

ITEMS	Actual FY2025	Target FY2026
PBT	RM755.7m	RM850.0m
ROE	4.5%	5.0%
NIM	1.45%	1.55%
CIR	69.7%	67.0%
Loan Growth	10.4%	10.0%
CASA Ratio	24.96%	30.00%
Gross Credit Cost	13 bps	13 bps
GIL	1.64%	1.80%
LLC	75.7%	70% - 80%
ESG Financing	15.19%	18.00%



Final Remarks



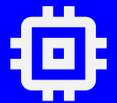
Amid intense competition for deposits, disciplined COF management and an optimized asset mix resulted in **expansion of NIM by 11bps YoY**, reinforcing margin resilience.



Strategic collaborations with our business partners continue to strengthen the AFFIN franchise. This supporting the CASA growth strategy and customer acquisition, contributing to the Customer base rising to 1.74 million, up 13% in 2025.



New revenue streams including Islamic Structured Products and landmark investment banking advisory mandates add to the improvement in wealth and advisory income. This will continue into 2026 as the Bank continues to push for stronger fee pipelines.



We maintain a healthy pipeline valued at approximately **RM14 billion**, providing clear visibility into deal conversion and fee generation.



The Bank's debut USD bond market issuance debut, recognised with the **Best New Bond** award by The Asset, has diversified funding options and deepened engagement with international investors, creating further growth opportunities while strengthening funding flexibility and market confidence.



End of Presentation

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

Disclaimer

This presentation is provided for informational purposes only. While the information is believed to be accurate and current, AFFIN Group makes no representation or warranty, express or implied, as to its completeness or reliability. The views expressed herein are for discussion purposes and do not necessarily reflect the official position of AFFIN Group.

50 years of always about **you**

