



# 1Q26 Financial Presentation

18 May 2026

50 years of always about **you**





**AFFIN**



**1**

**Key Highlights**

**2**

**1Q26 Financial Results**

**3**

**Final Remarks**

**4**

**Q&A Session**

50 years of always about **you**

# Key Highlights





# 1Q2026 Highlights

1	<b>PROFIT BEFORE TAX (PBT)</b>	PBT ↑ <b>1.5% YoY</b> to <b>RM 180.9m 1Q26</b> vs RM 178.2m 1Q25
2	<b>CASA RATIO</b>	CASA ↓ <b>5.10% YoY</b> to <b>27.11% 1Q26</b> vs 32.21% 1Q25
3	<b>ASSET QUALITY &amp; RESERVES</b>	GIL <b>1.75% 1Q26</b> vs 1.84% 1Q25 ↓ 0.09% LLC <b>71.62% 1Q26</b> vs 81.29% 1Q25 ↓ 9.67%
4	<b>LOAN GROWTH</b>	LOAN GROWTH <b>+12.6% 1Q26</b> vs +7.1% 1Q25 ↑ 5.5% DEPOSIT GROWTH <b>+3.5% 1Q26</b> vs +5.2% 1Q25 ↓ 1.7%
5	<b>STABLE CAPITAL AND LIQUIDITY POSITION</b>	CET 1 <b>12.51% 1Q26</b> vs 13.54% 1Q25 ↓ 1.03% LCR <b>164.2% 1Q26</b> vs 149.6% 1Q25 ↑ 14.6%

# 1Q2026 Financial Results







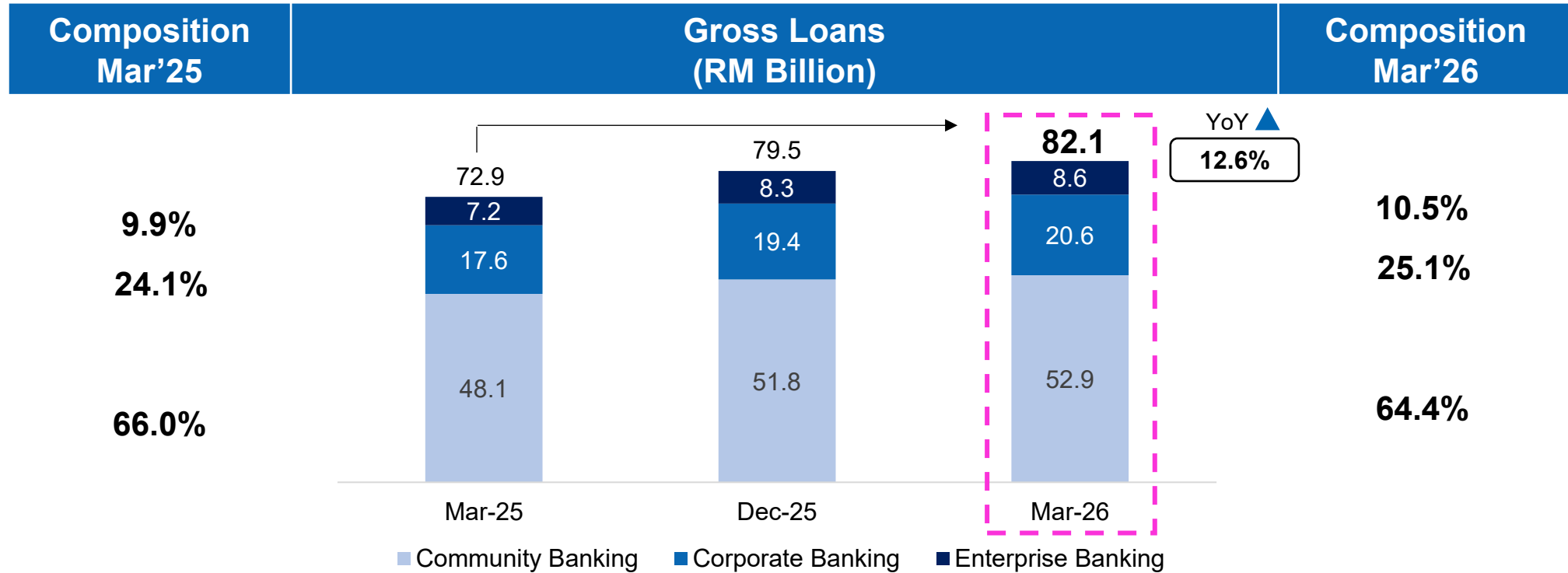
# Balance Sheet Highlights

RM Million	Mar-25	Dec-25	Mar-26	QoQ	YoY
Cash & short-term funds	3,507.6	6,471.9	4,120.3	-36.3%	17.5%
Financial assets/investment	34,205.0	32,810.8	33,910.4	3.4%	-0.9%
<b>Gross loans, advances &amp; financing</b>	<b>72,897.9</b>	<b>79,511.0</b>	<b>82,119.4</b>	<b>3.3%</b>	<b>12.6%</b>
Less: ECL	(1,075.9)	(965.3)	(1,006.5)	4.3%	-6.5%
Other assets	6,645.7	6,245.3	6,554.1	4.9%	-1.4%
<b>Total Assets</b>	<b>116,180.3</b>	<b>124,073.7</b>	<b>125,697.7</b>	<b>1.3%</b>	<b>8.2%</b>
<b>Deposit from customers</b>	<b>75,466.5</b>	<b>80,164.5</b>	<b>78,083.5</b>	<b>-2.6%</b>	<b>3.5%</b>
Of which : Current Account	17,839.6	16,620.8	17,981.4	8.2%	0.8%
Savings Account	6,468.3	3,389.3	3,184.3	-6.0%	-50.8%
Total CASA	24,307.9	20,010.1	21,165.7	5.8%	-12.9%
Fixed Deposits, NID, MMD, CMD & TIA	51,158.7	60,154.4	56,917.8	-5.4%	11.3%
Deposits & placement of banks & other FIs	16,773.4	14,138.7	16,373.5	15.8%	-2.4%
Other liabilities	2,430.7	3,720.0	3,525.9	-5.2%	45.1%
Borrowings	9,736.5	13,831.7	15,499.2	12.1%	59.2%
Total Equity	11,773.1	12,218.8	12,215.6	0.0%	3.8%
<b>Total Liabilities &amp; Equity</b>	<b>116,180.3</b>	<b>124,073.7</b>	<b>125,697.7</b>	<b>1.3%</b>	<b>8.2%</b>





# Middle East Crisis May Impact Growth

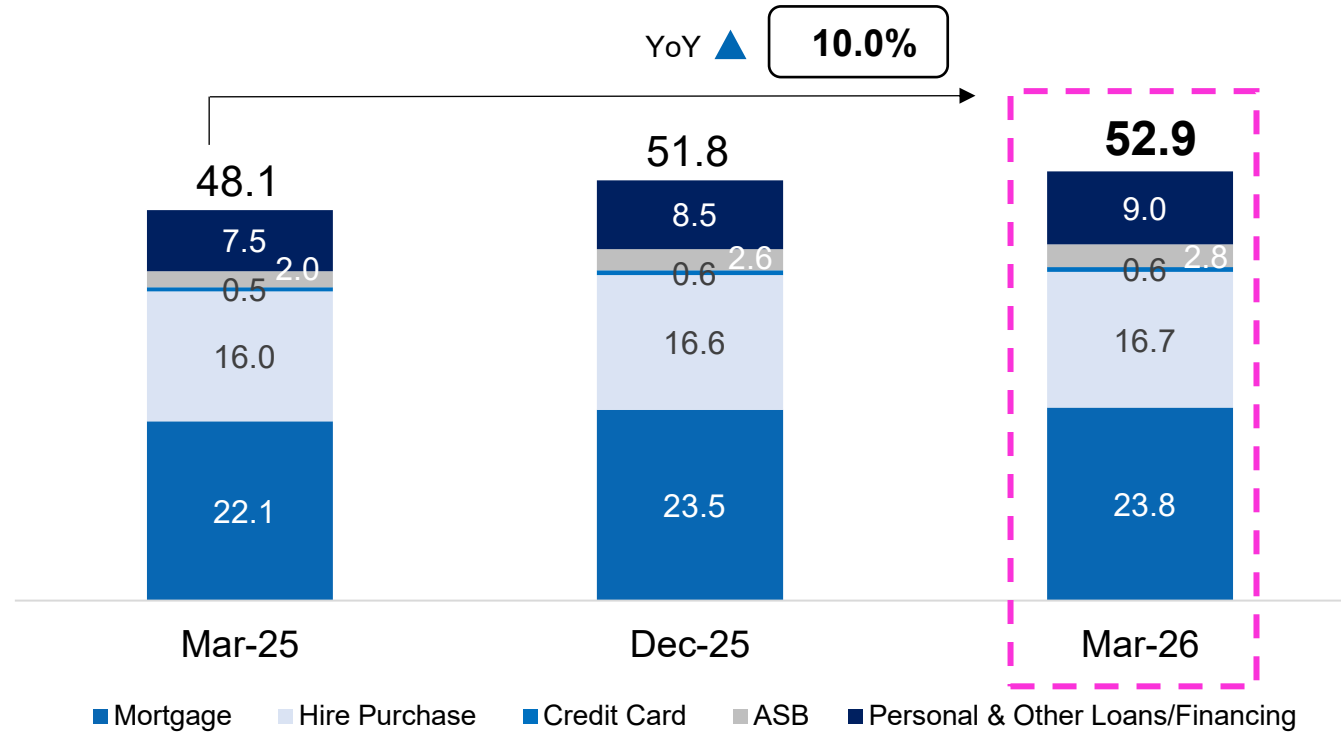


RM Billion	Mar-25	Dec-25	Mar-26	QoQ (%)	YoY (%)
Community Banking	48.1	51.8	52.9	2.1%	10.0%
Corporate Banking	17.6	19.4	20.6	6.2%	17.0%
Enterprise Banking	7.2	8.3	8.6	3.6%	19.4%
<b>TOTAL</b>	<b>72.9</b>	<b>79.5</b>	<b>82.1</b>	<b>3.3%</b>	<b>12.6%</b>





# Community Banking: Switching To Investments

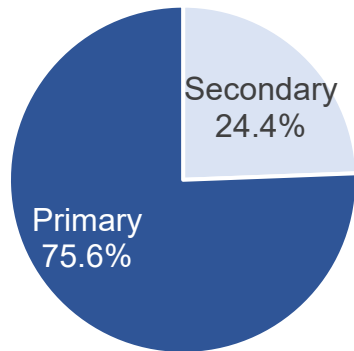
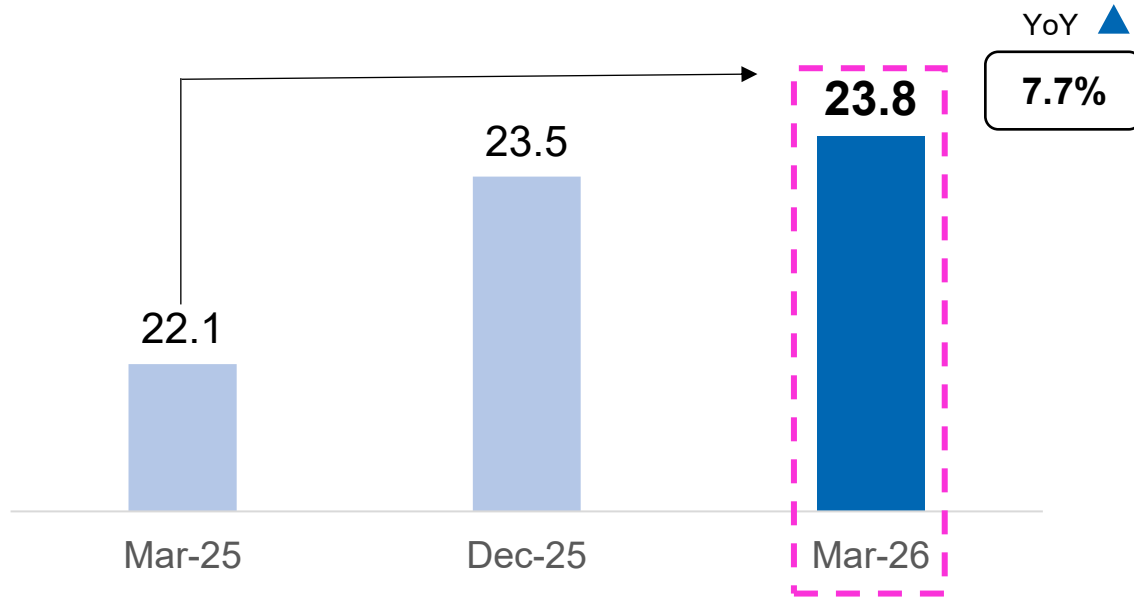


RM Billion	Mar-25	Dec-25	Mar-26	QoQ (%)	YoY (%)
Mortgage	22.1	23.5	23.8	1.3%	7.7%
Hire Purchase	16.0	16.6	16.7	0.6%	4.4%
Credit Card	0.5	0.6	0.6	0.0%	20.0%
Amanah Saham Funds	2.0	2.6	2.8	7.7%	40.0%
Personal and Other Loans/Financing	7.5	8.5	9.0	5.9%	20.0%
<b>TOTAL</b>	<b>48.1</b>	<b>51.8</b>	<b>52.9</b>	<b>2.1%</b>	<b>10.0%</b>

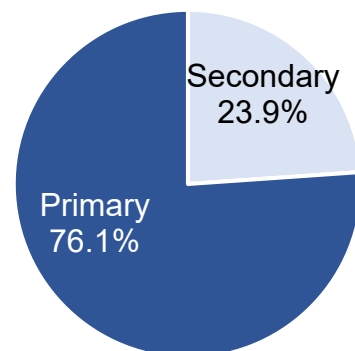


# Community Banking: Stable Demand for New Homes

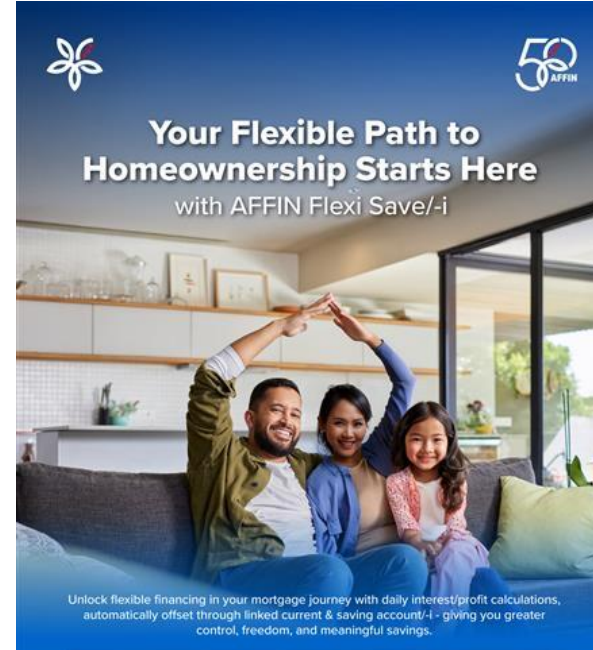
## Mortgage Loans/Financing (RM Billion)



Mar-25



Mar-26



RM Billion	Mar-25	Dec-25	Mar-26	QoQ (%)	YoY (%)
Primary*	16.7	17.8	18.1	1.7	8.4
Secondary**	5.4	5.7	5.7	-	5.6
<b>Total</b>	<b>22.1</b>	<b>23.5</b>	<b>23.8</b>	<b>1.3</b>	<b>7.7</b>

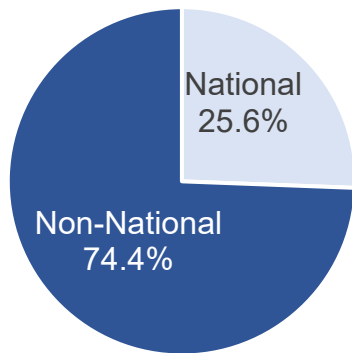
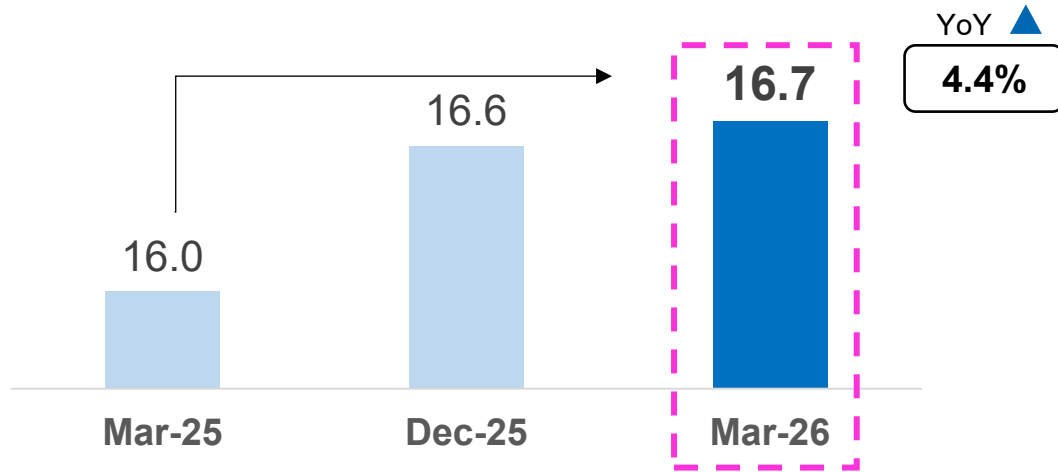
\* Primary – Sourced directly from property developers and may either be completed or under construction

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

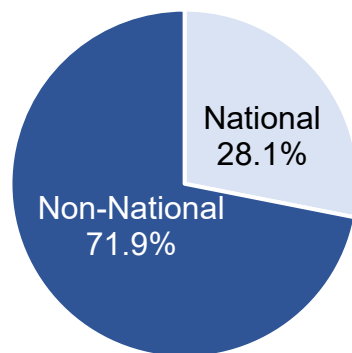


# Community Banking: Focus on Affordability

## Hire Purchase Loans/Financing (RM Billion)



Mar-25



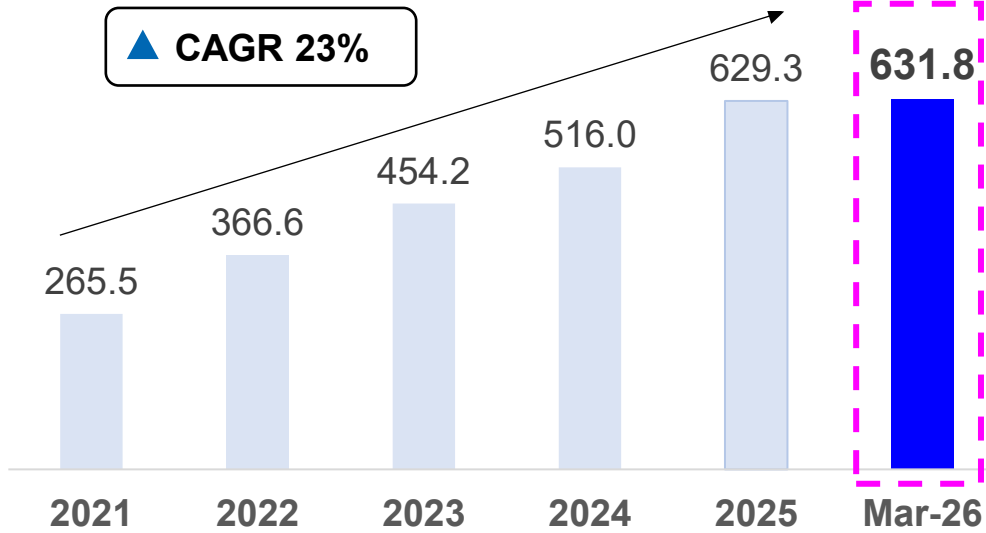
Mar-26

RM Billion	Mar-25	Dec-25	Mar-26	QoQ (%)	YoY (%)
National cars	4.1	4.6	4.7	2.2	14.6
Non-National cars	11.9	12.0	12.0	-	0.8
<b>Total</b>	<b>16.0</b>	<b>16.6</b>	<b>16.7</b>	<b>0.6</b>	<b>4.4</b>
<b>Of which: Electric Vehicles</b>	<b>0.8</b>	<b>1.1</b>	<b>1.2</b>	<b>11.1</b>	<b>60.0</b>

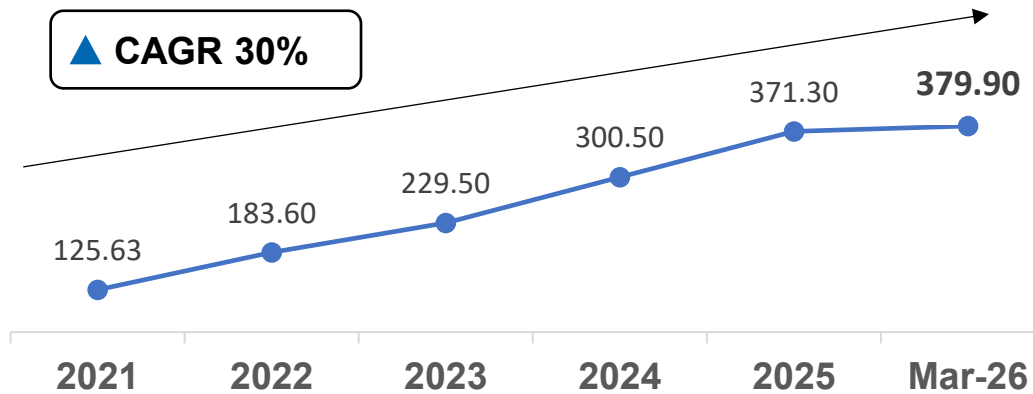


# Community Banking: Asia Travel Focus

Credit Cards ENR (RM Million)



Number of Cards ('000)

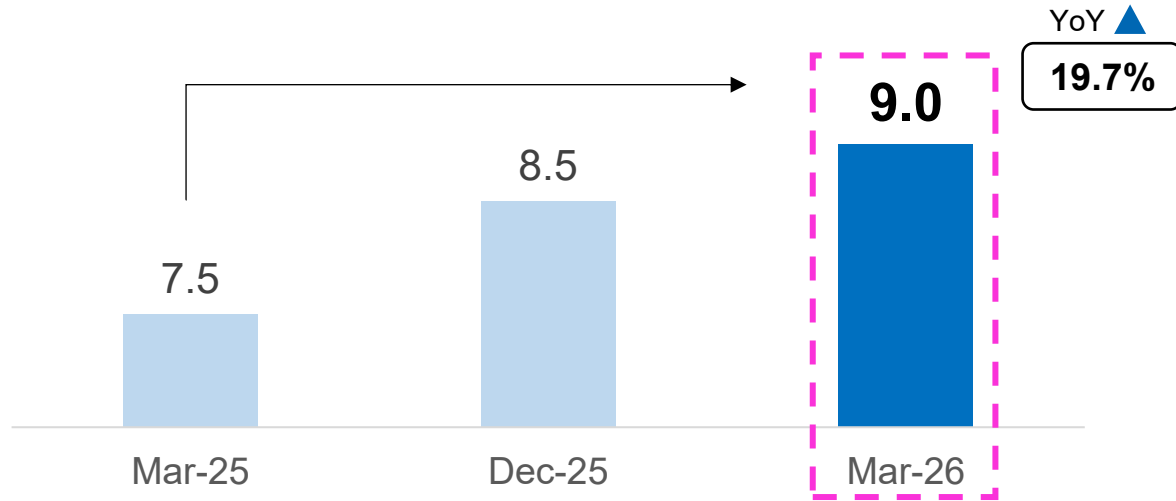


Revolver vs Transactor Ratio (%)

	Mar-25	Dec-25	Mar-26	QoQ (%)	YoY (%)
Revolver	18.8%	18.9%	18.9%	-	0.1
Transactor	81.2%	81.1%	81.1%	-	(0.1)

# Community Banking: Personal and Other Loans/Financing

## Personal Financing (RM Billion)



**AFFIN Personal Financing-i**

Managing multiple financial commitments can be challenging. AFFIN Personal Financing-i can help consolidate them into a simple plan, providing peace of mind and financial stability.

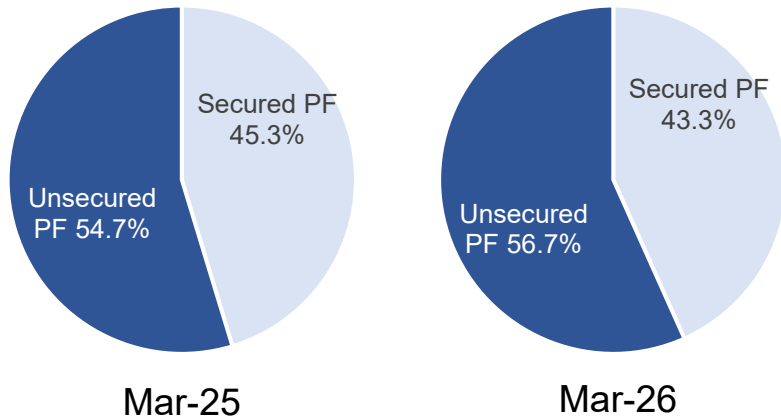
**Financing Tenure of up to 10 years**

**Financing Amount up to RM250,000\***

**Simplify Your Financial Obligations with One Easy Payment Solution**

\*Terms and Conditions apply.

## Personal Financing (PF) Composition (%)

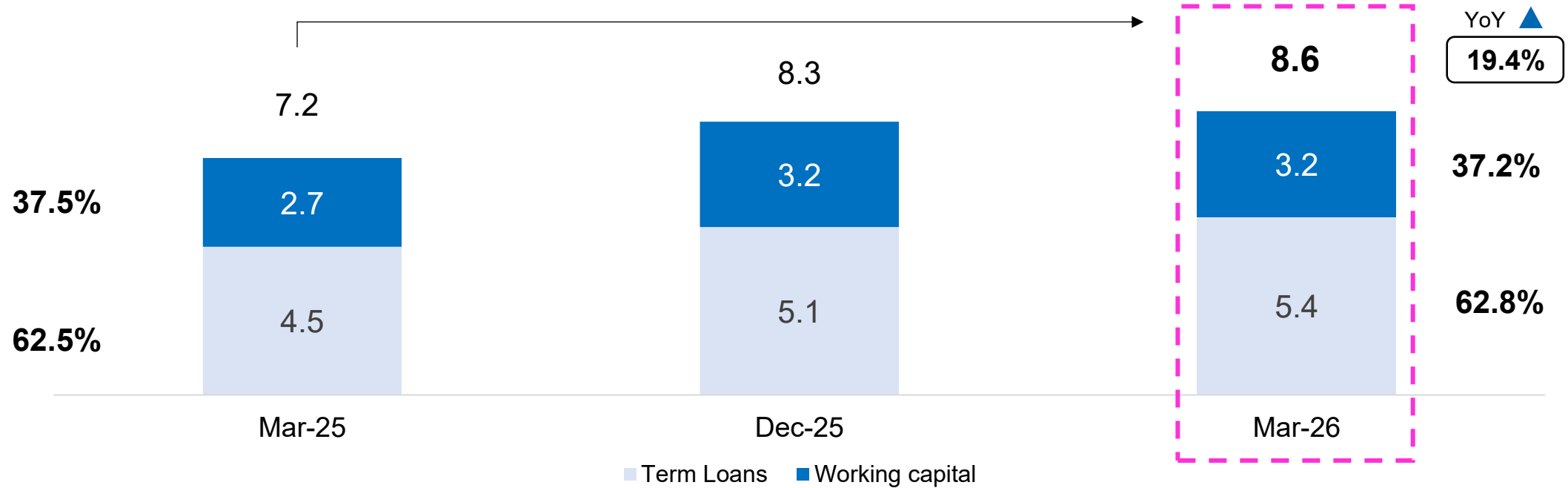


RM Billion	Mar-25	Dec-25	Mar-26	QoQ (%)	YoY (%)
Secured Personal Financing	3.4	3.8	3.9	2.6	14.7
Unsecured Personal Financing	4.1	4.7	5.1	8.5	24.4
<b>Total</b>	<b>7.5</b>	<b>8.5</b>	<b>9.0</b>	<b>5.9</b>	<b>20.0</b>



# Enterprise Banking Loans: More Cautious and Offering Assistance

## Gross Loans/Financing (RM Billion)

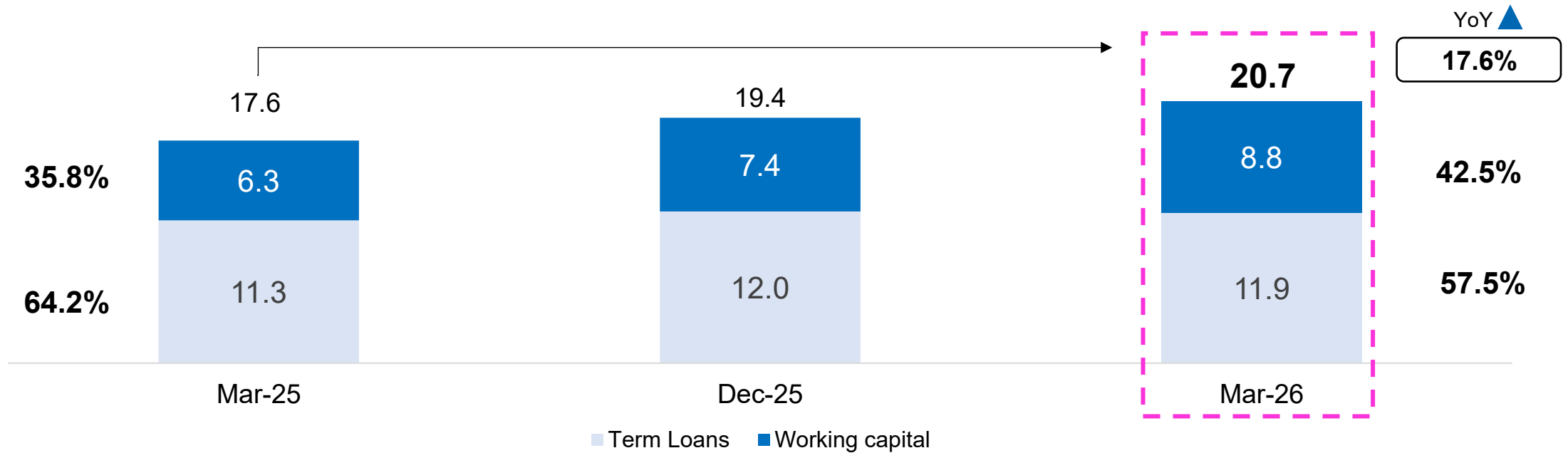


	Mar-25	Dec-25	Mar-26	QoQ (%)	YoY (%)
Working capital	2.7	3.2	3.2	3.1	22.2
Term Loans	4.5	5.1	5.4	3.9	17.8
<b>Total</b>	<b>7.2</b>	<b>8.3</b>	<b>8.6</b>	<b>3.6</b>	<b>19.4</b>



# Corporate Banking Loans: Opportunistic Deal Conversion

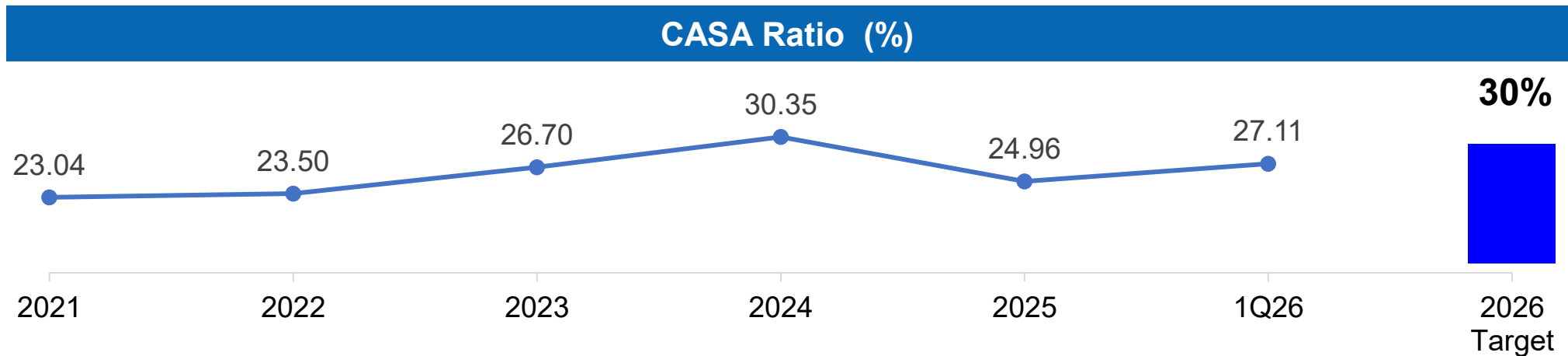
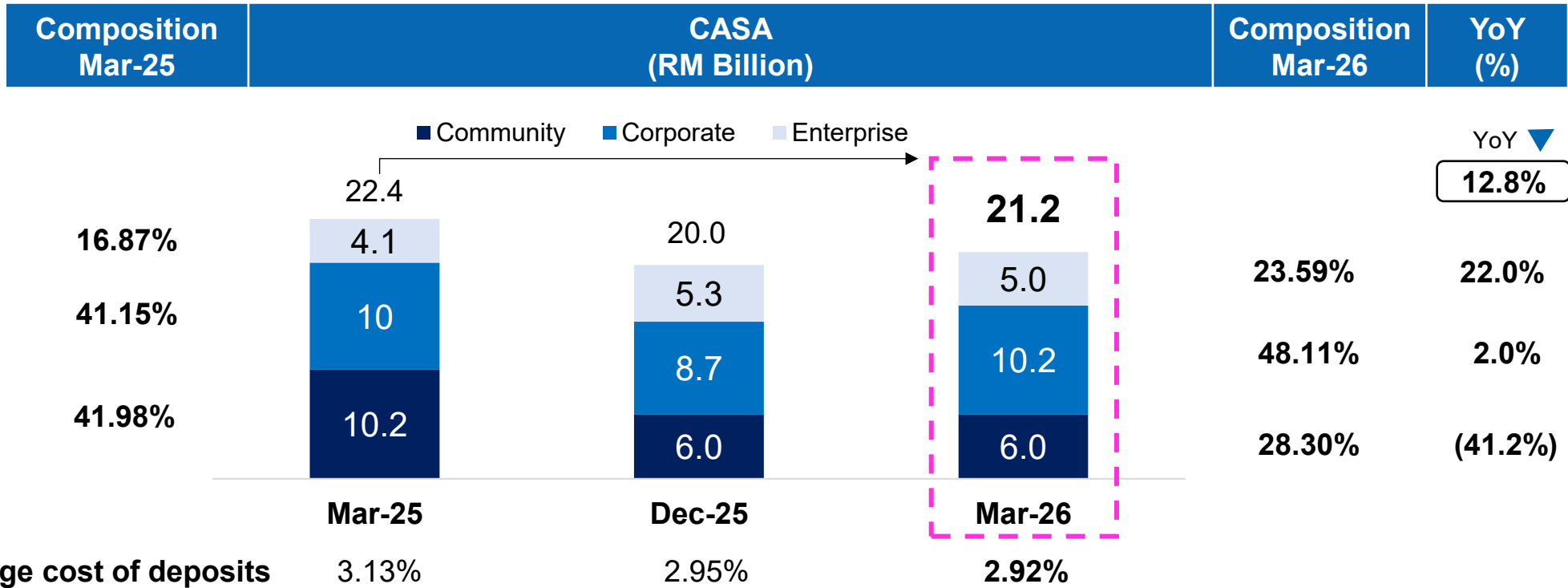
## Gross Loans/Financing (RM Billion)



	Mar-25	Dec-25	Mar-26	QoQ (%)	YoY (%)
Working capital	6.3	7.4	8.8	18.9	39.7
Term Loans	11.3	12.0	11.9	(0.8)	5.3
<b>Total</b>	<b>17.6</b>	<b>19.4</b>	<b>20.7</b>	<b>6.7</b>	<b>17.6</b>

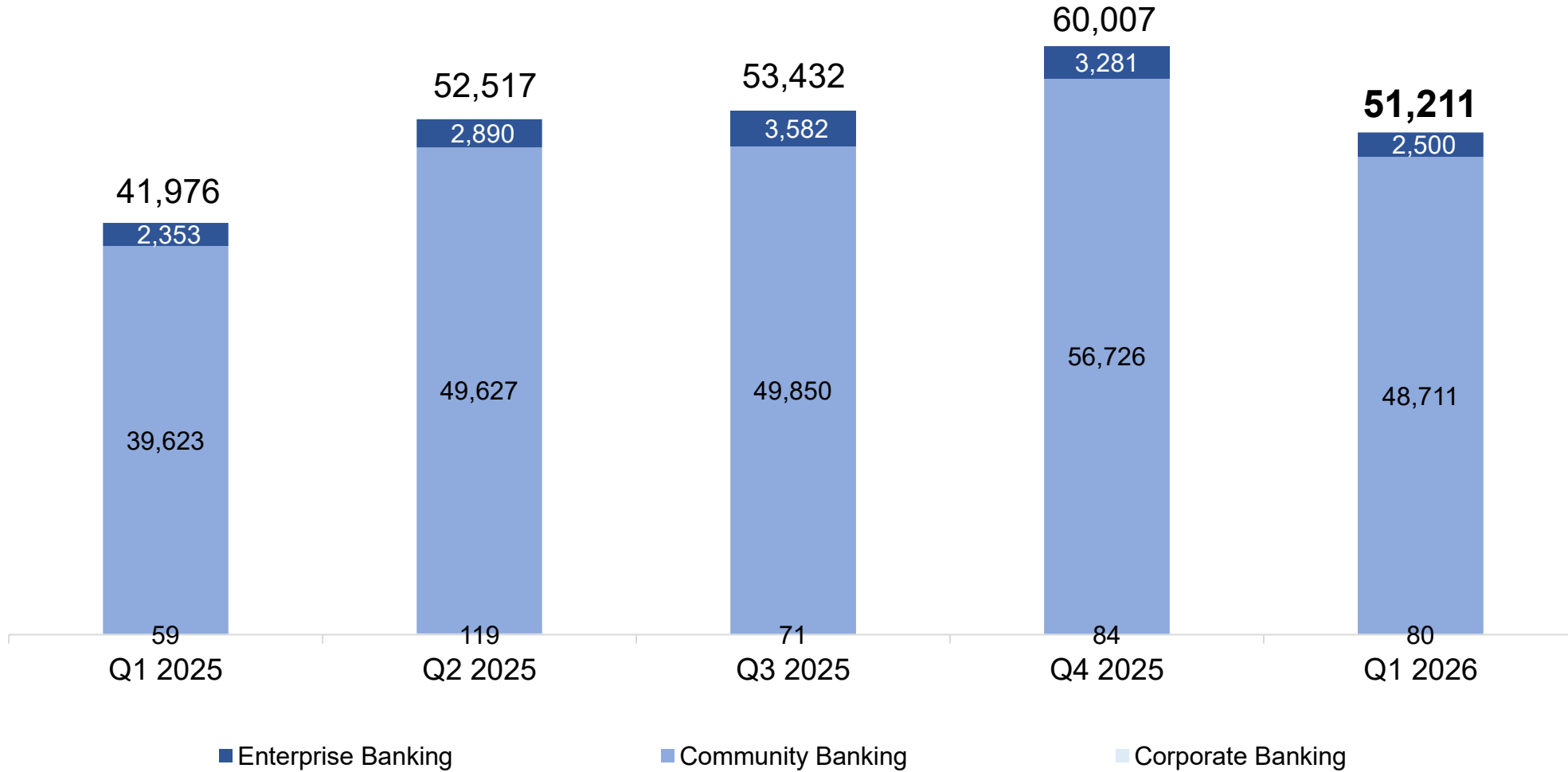


# Building CASA in a Competitive Market





# Quiet 1Q with Festivals of CNY and Raya



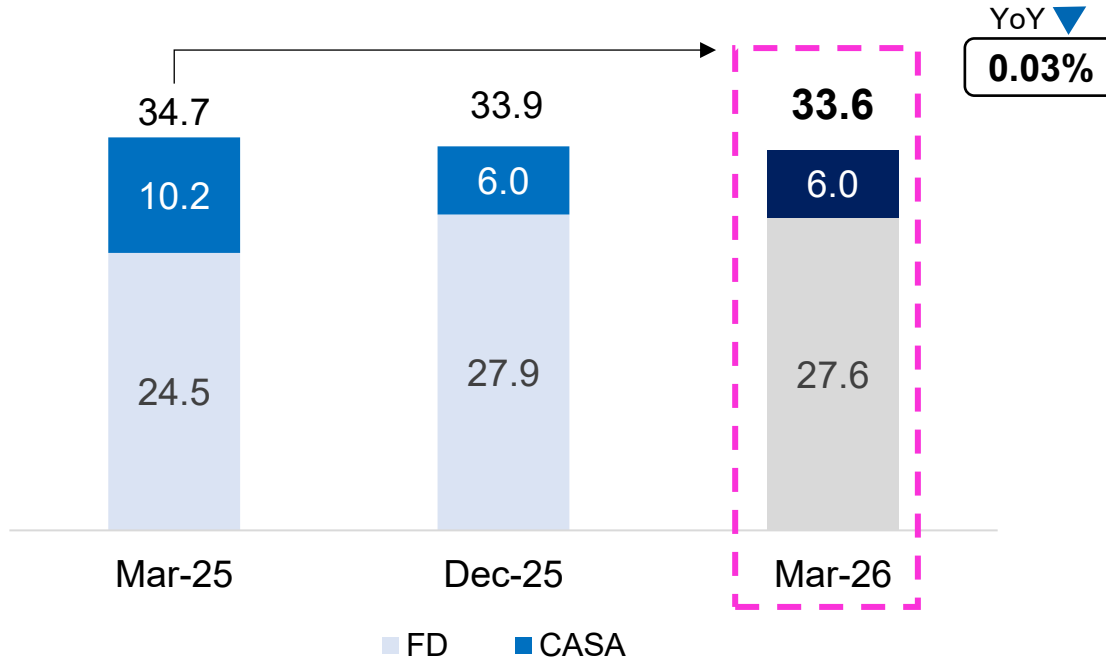
Note: on average, 17.1k customers are onboarded monthly.





# Community Banking: Building A Deposit Spectrum

Deposits (RM Billion)



	Mar-25	Dec-25	Mar-26
CASA Ratio	29.4%	17.7%	17.9%

**An Upward Path to Strong Returns**  
Fixed Deposit (FD) / Term Deposit-i (TD-i)  
Smart Pricing Campaign

Earn up to **3.68%\* p.a.** for 11 months

**3.67%\* p.a.** for 9 months

**3.15% p.a.** for 6 months

**3.00% p.a.** for 3 months

Enjoy flexible tenure options from 3 to 12 months!

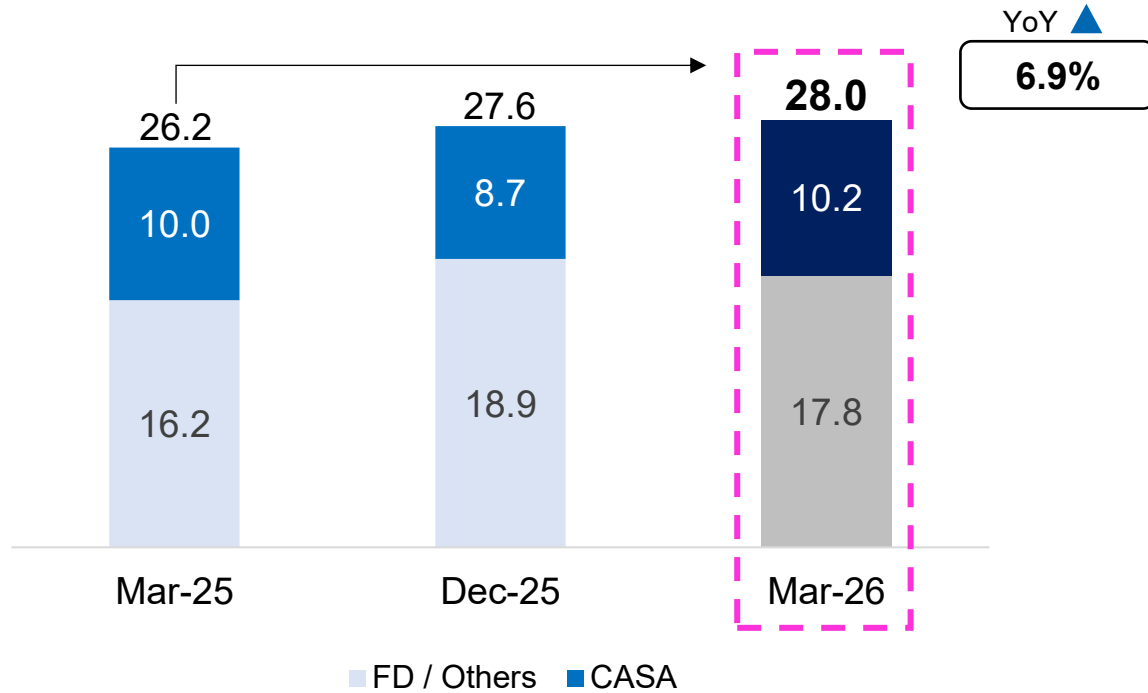
50 AFFIN





# Corporate Banking: Evolving into Wholesale Banking & Trade Finance

## Deposits (RM Billion)



	Mar-25	Dec-25	Mar-26
CASA Ratio	38.2%	31.5%	36.4%

**ENJOY COMPETITIVE FOREIGN EXCHANGE (FX) RATES**  
when you transact with AFFIN Trade Finance!

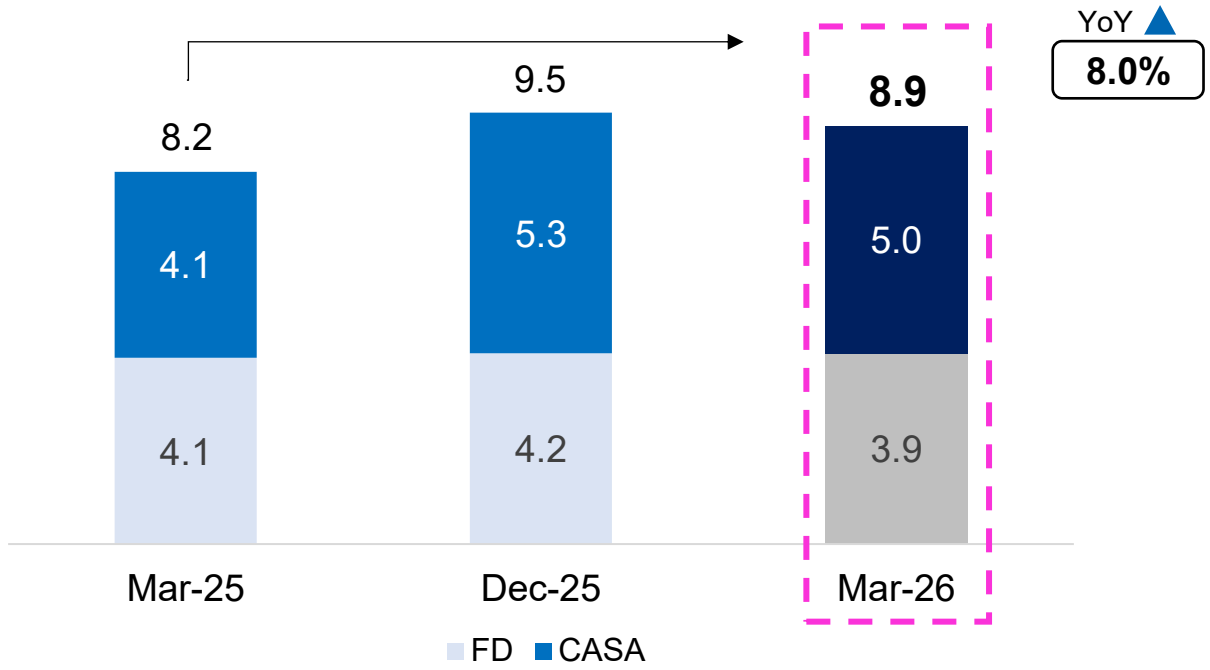
**1,967 Corporate Banking customers subscribed to AFFINMAX as of March 2026 with CASA balances of RM9.2bil**





# Enterprise Banking: Building CASA Ratio from Commercial Banking

## Deposits (RM Billion)



	Mar-25	Dec-25	Mar-26
CASA Ratio	50.0%	55.8%	56.2%

COMPREHENSIVE SOLUTIONS FOR SMES

TRY OUR SME COLONY APP TODAY!

**IMPROVE**  
Business Knowledge

**ENHANCE**  
Financial Well-Being

**EXPAND**  
Commercial Networking

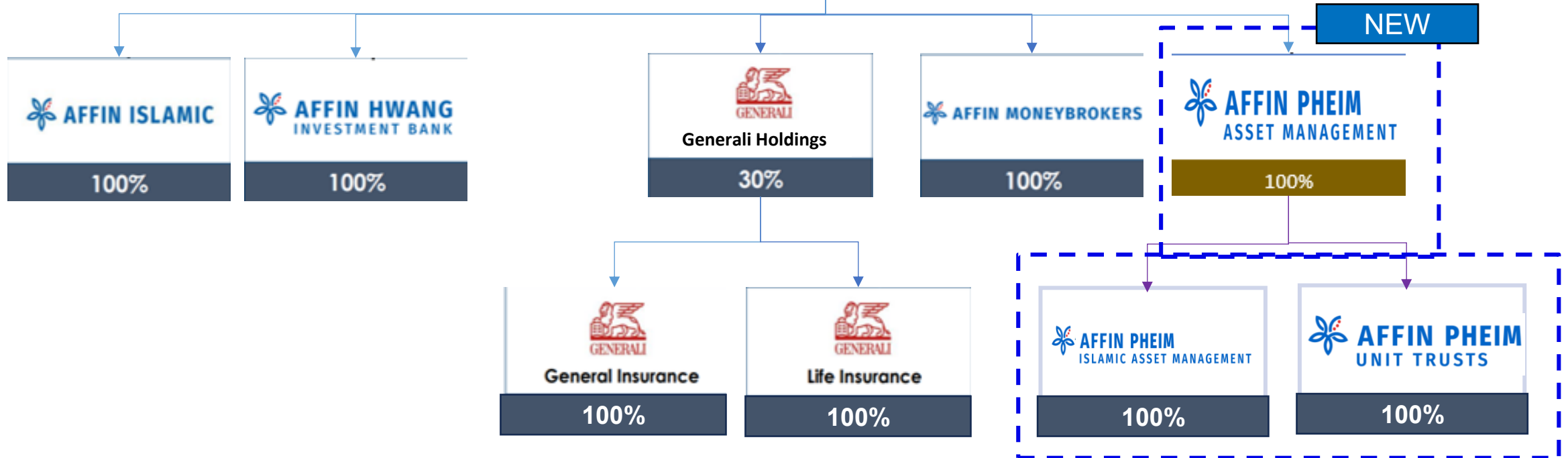
DOWNLOAD NOW

66,090 Enterprise Banking customers subscribed to AFFINMAX as of March 2026 with CASA balances of RM4.3bil



# AFFIN Pheim Asset Management

## AFFIN BANK





Before



Current

**Day 1: 22 April 2026**



# Top 5 Action Items for AFFIN PHEIM



**AFFIN PHEIM**  
ASSET MANAGEMENT



Changing of Legal Name

Moving of Office and  
Communications to TRX

IT Infrastructure Enhancements



Hiring of Talent

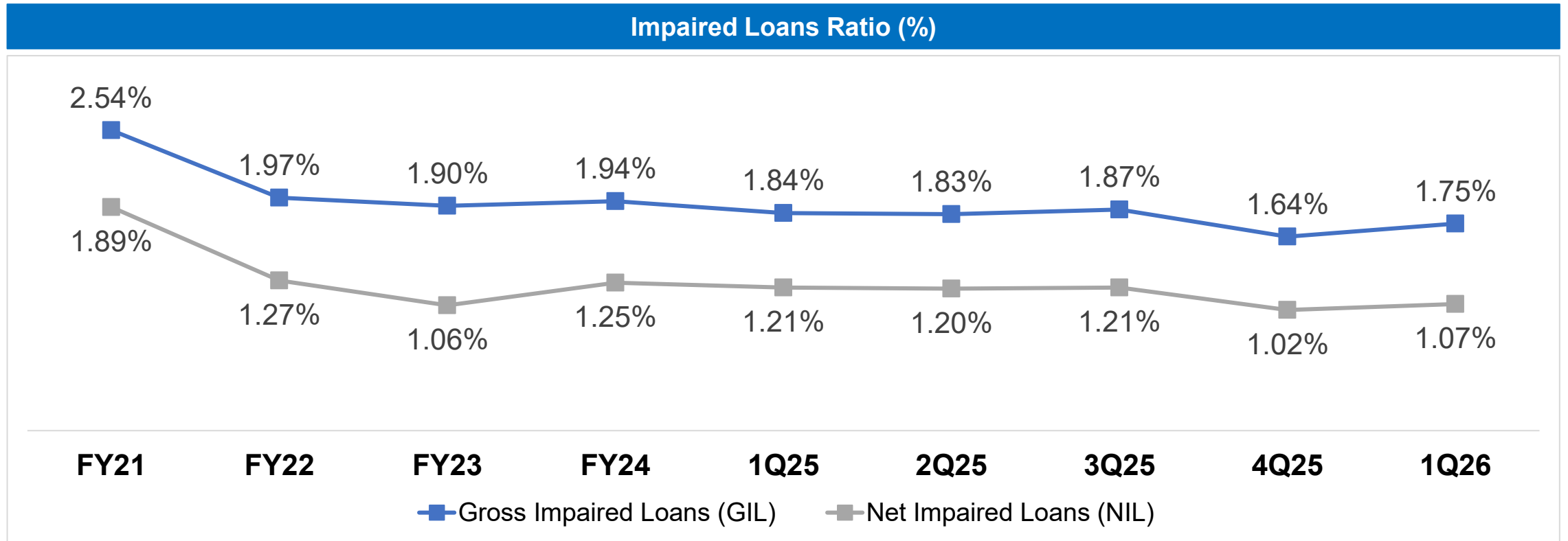


Engagement with Investors





# Continuous Asset Quality Efforts to reduce GIL

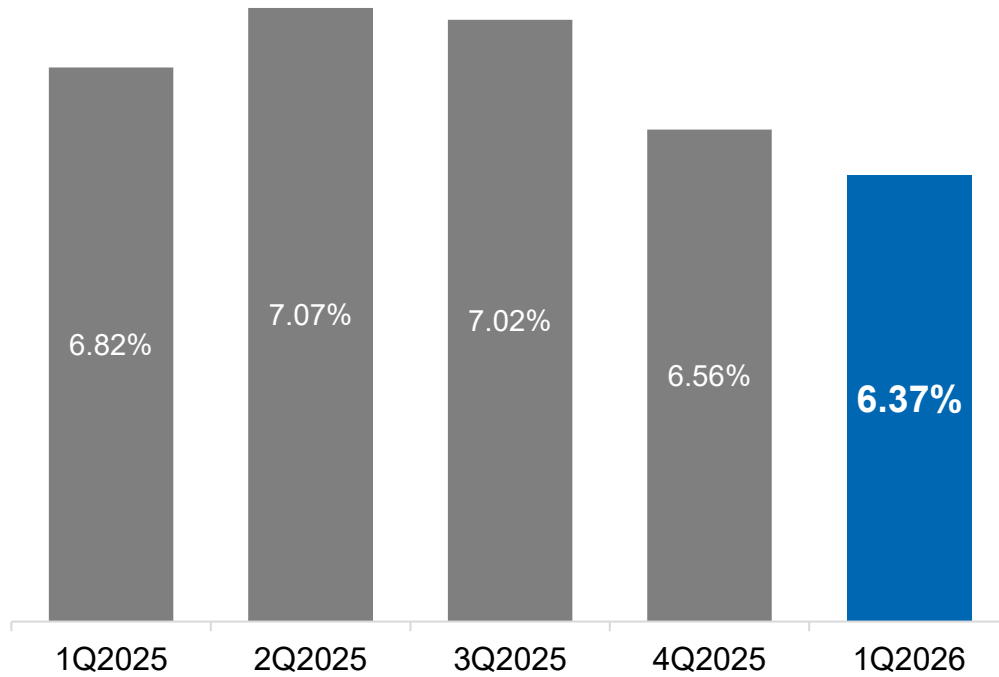


- GIL ratio dropped by 9 bps vs 1.84% in 1Q2025
- NIL ratio at 1.07% vs 1.21% in 1Q2025
- Recoveries stood at RM18.4m vs RM11.4m in 1Q2025





# Active Monitoring of Stage 2 Levels

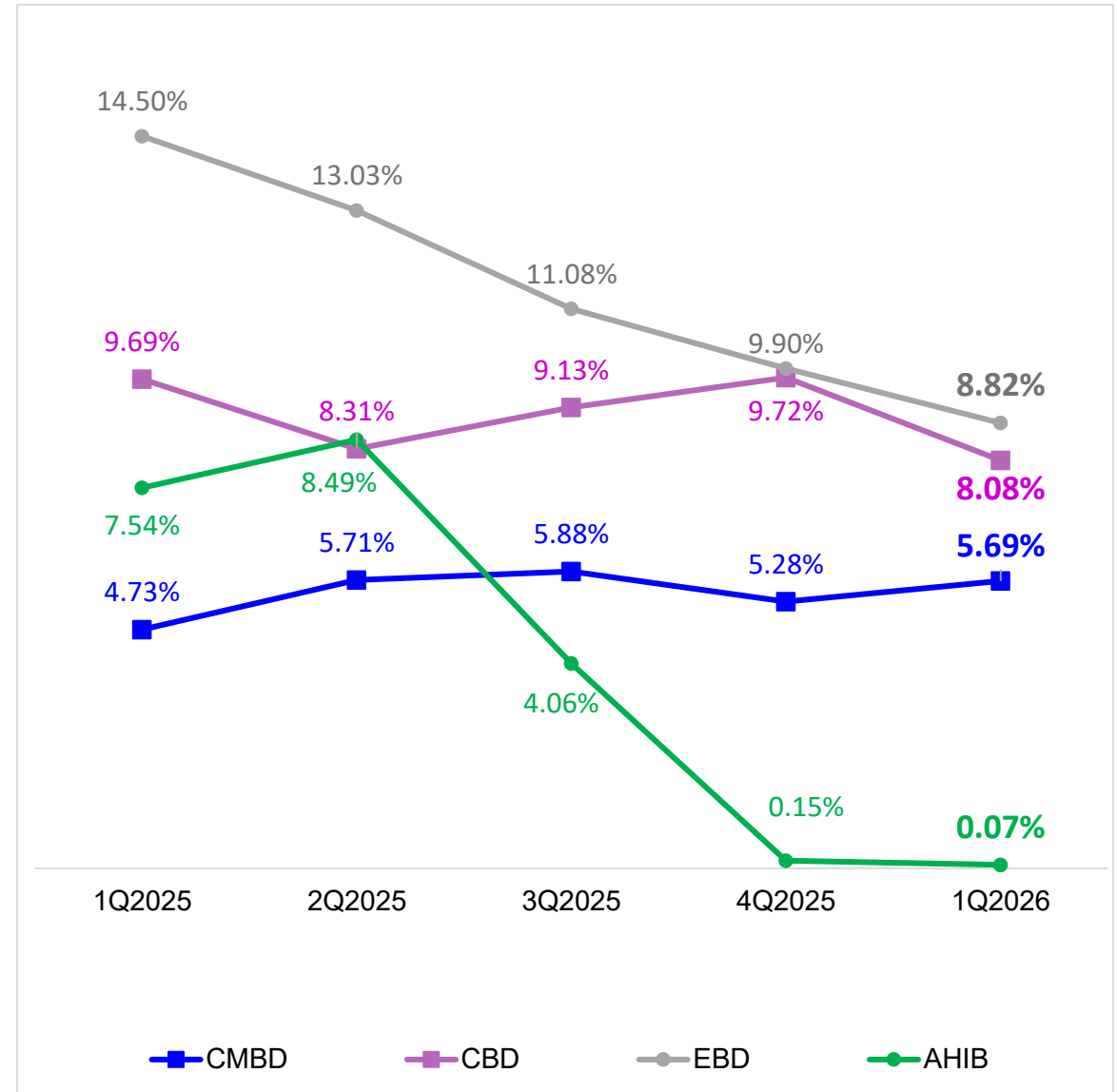


Loans by ECL Stages (RM'bil)

Gross Loans (RM'bil)	1Q2025	2Q2025	3Q2025	4Q2025	1Q2026
Stage 1	66.6	67.5	69.3	73.0	75.5
Stage 2	5.0	5.2	5.3	5.2	5.2
Stage 3	1.3	1.4	1.4	1.3	1.4
<b>Total</b>	<b>72.9</b>	<b>74.1</b>	<b>76.0</b>	<b>79.5</b>	<b>82.1</b>

## Breakdown by Business Segment (%)

### Stage 2

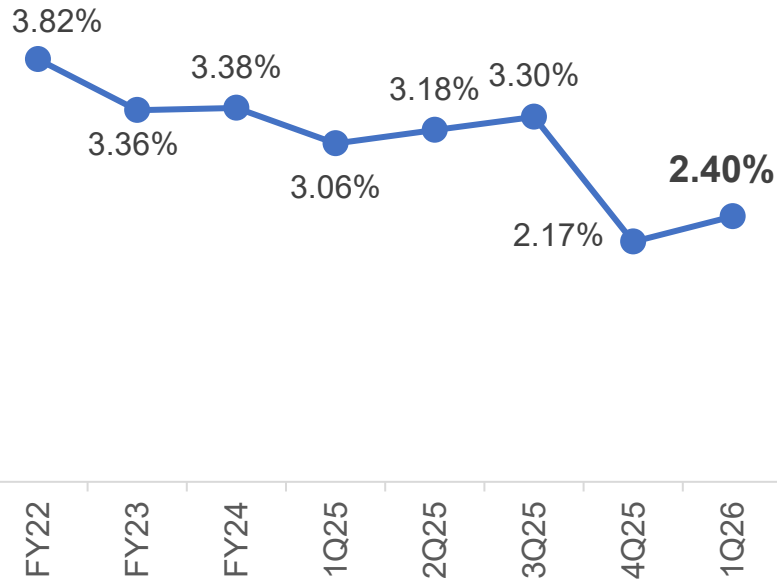




# Proactive management of GIL across all segments

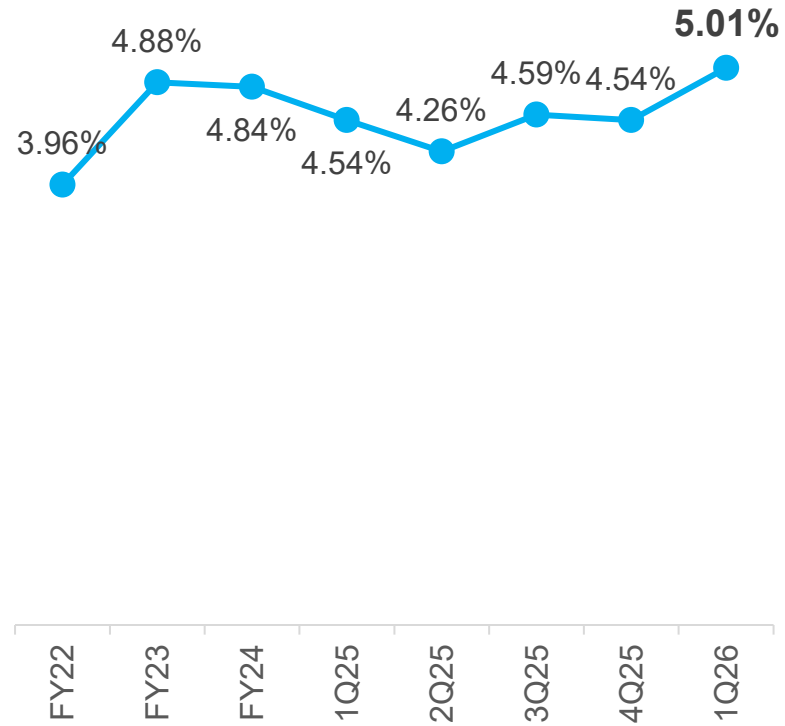
## Gross Impaired Loans/Financing Ratio (%)

### Corporate



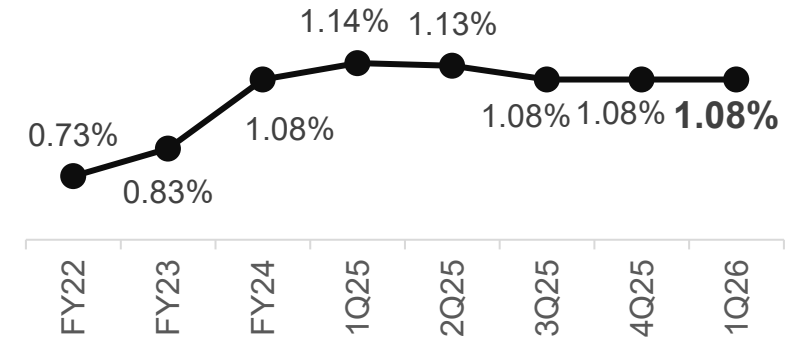
- Mainly due to several Corporate borrowers turning impaired.

### Enterprise



- New impairments in SME segment.

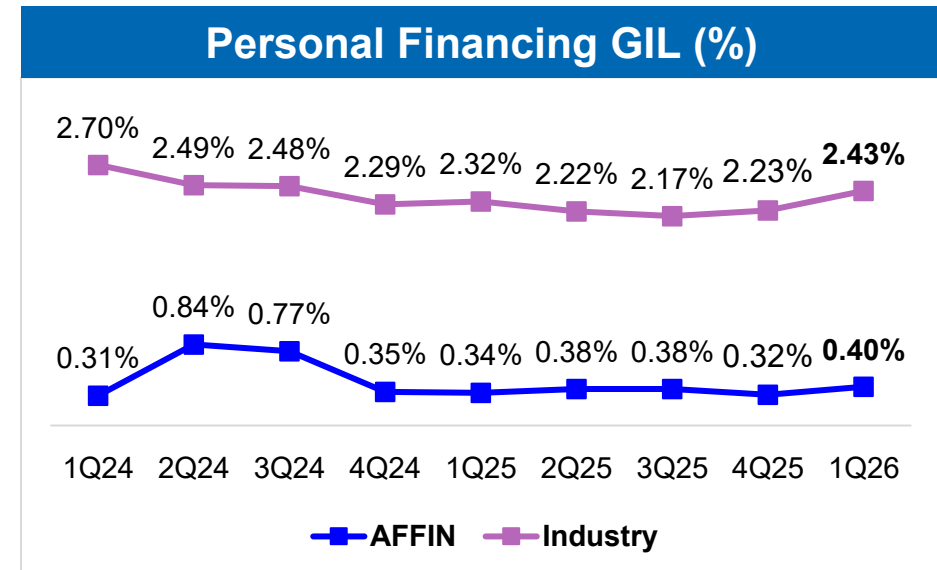
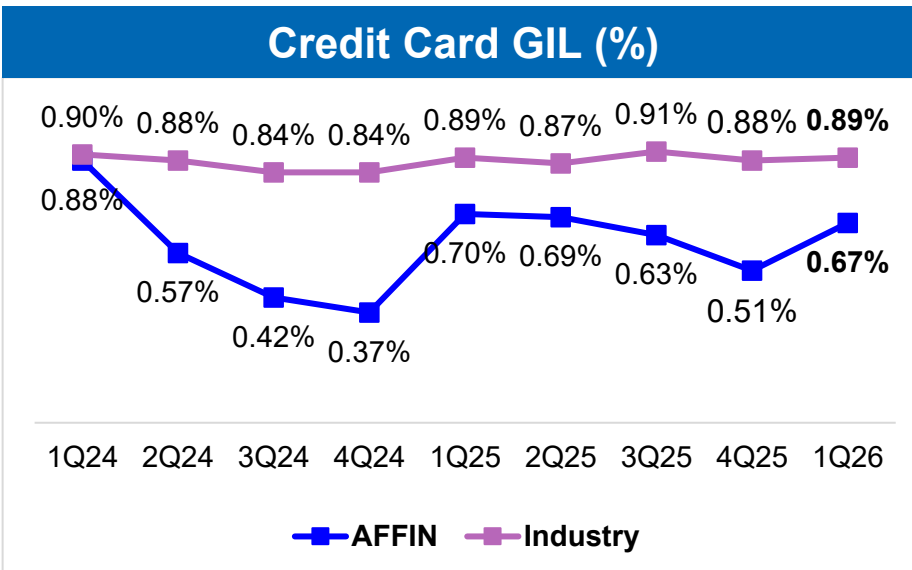
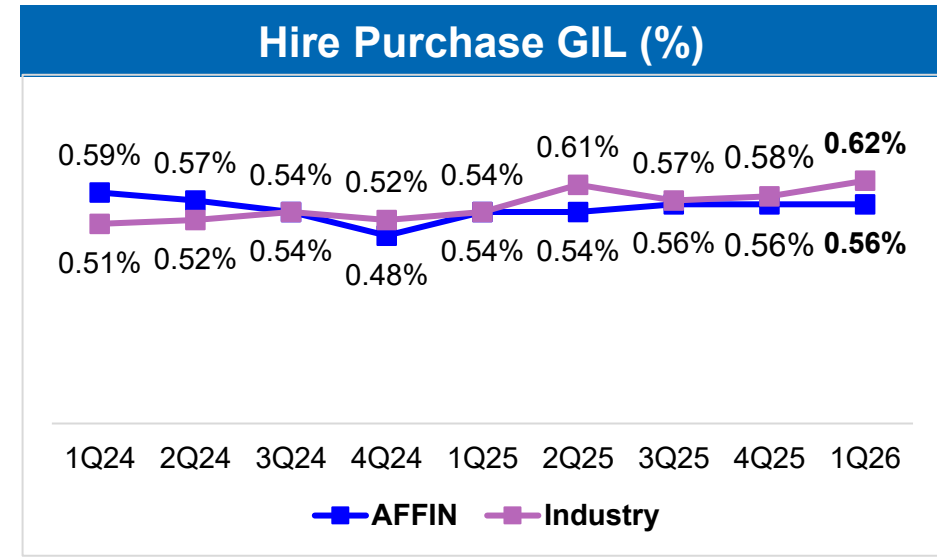
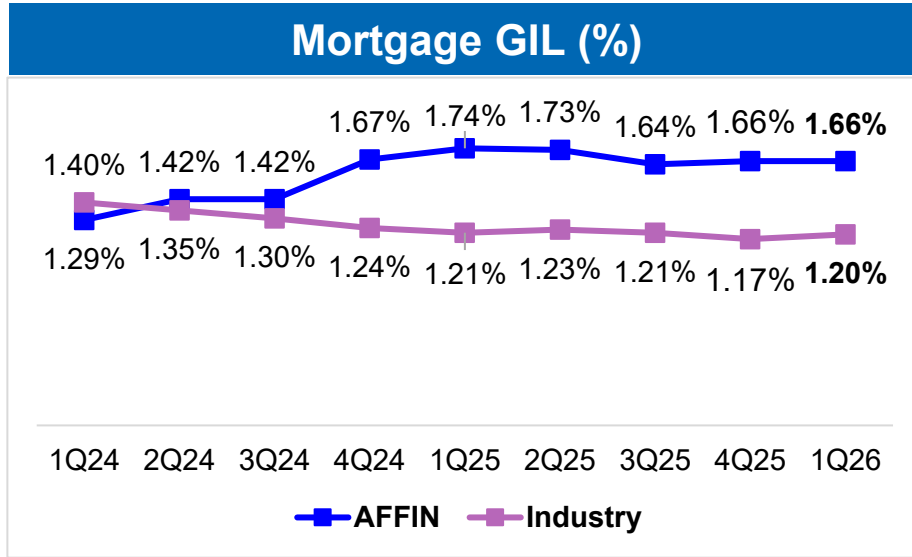
### Community



- Recovery efforts maintain GIL % despite higher loan base.

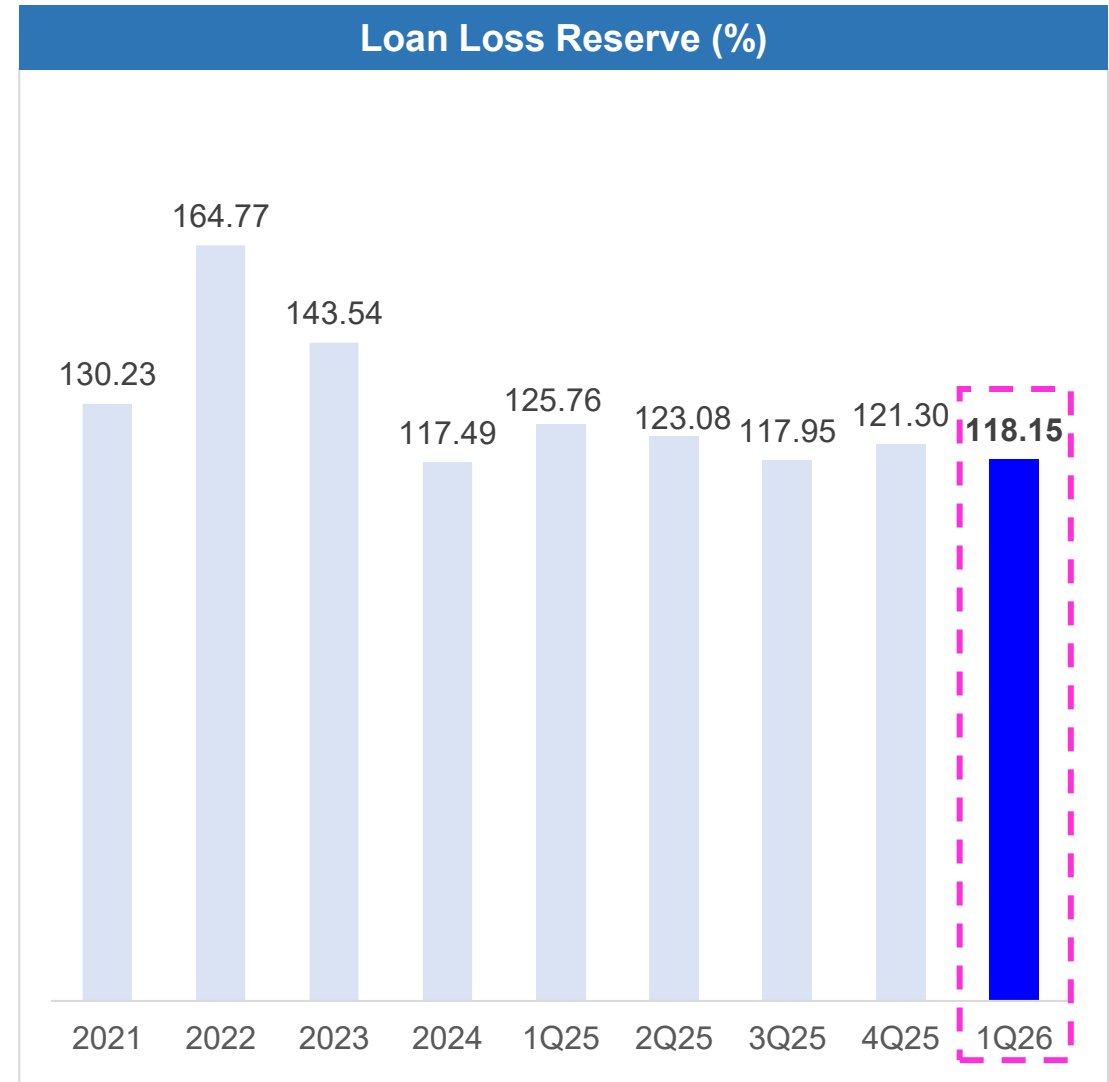
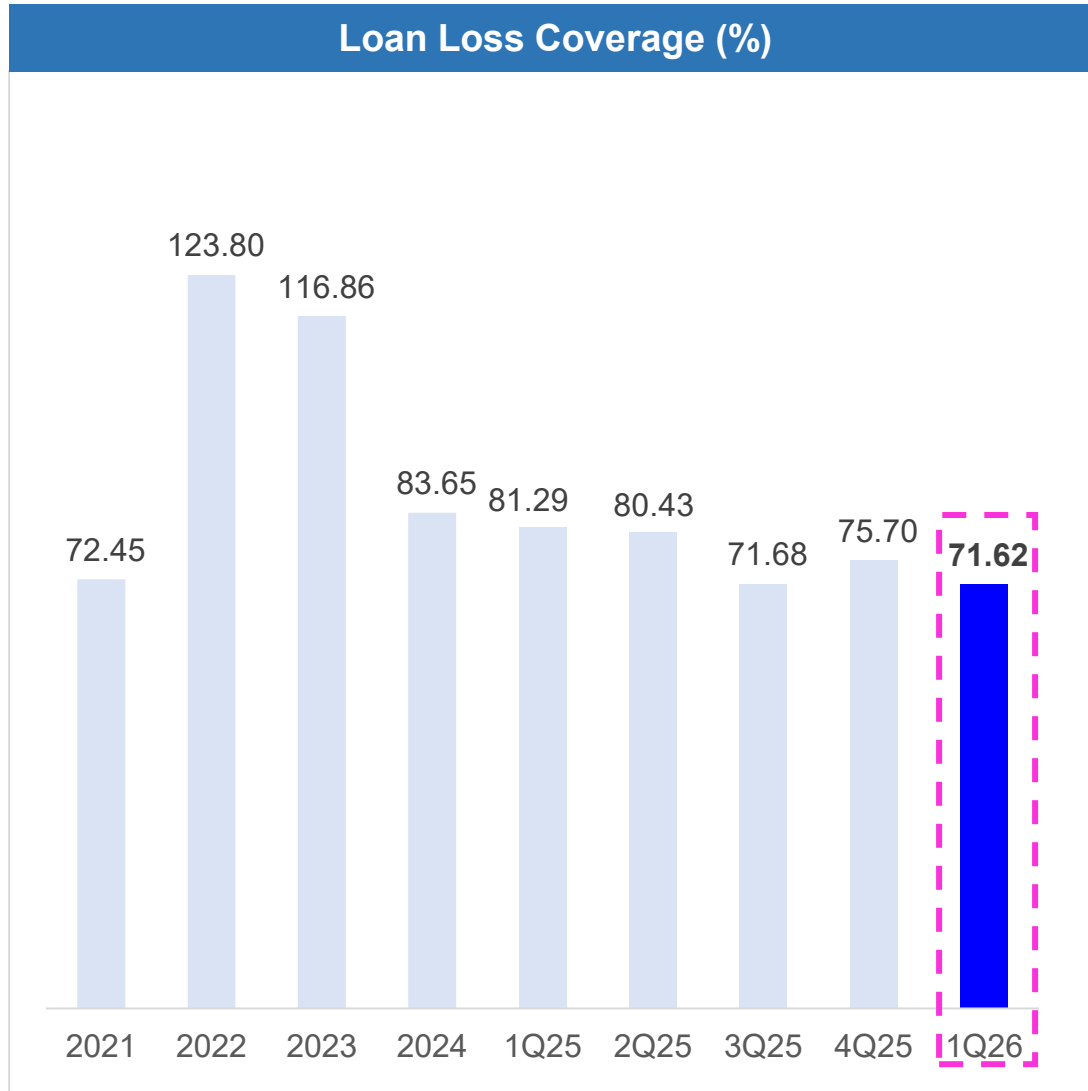


# Enhancing Mortgage Collection Efforts



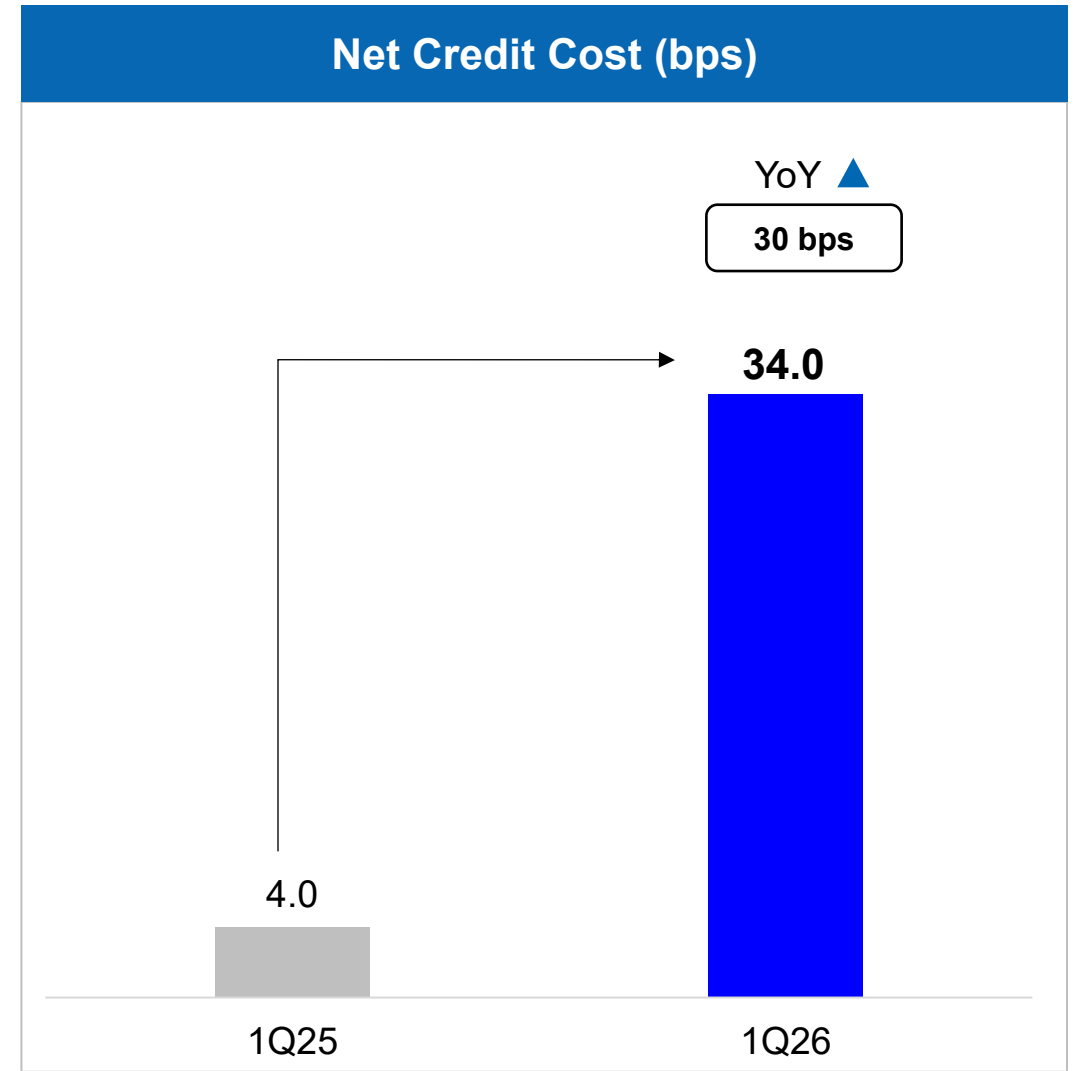
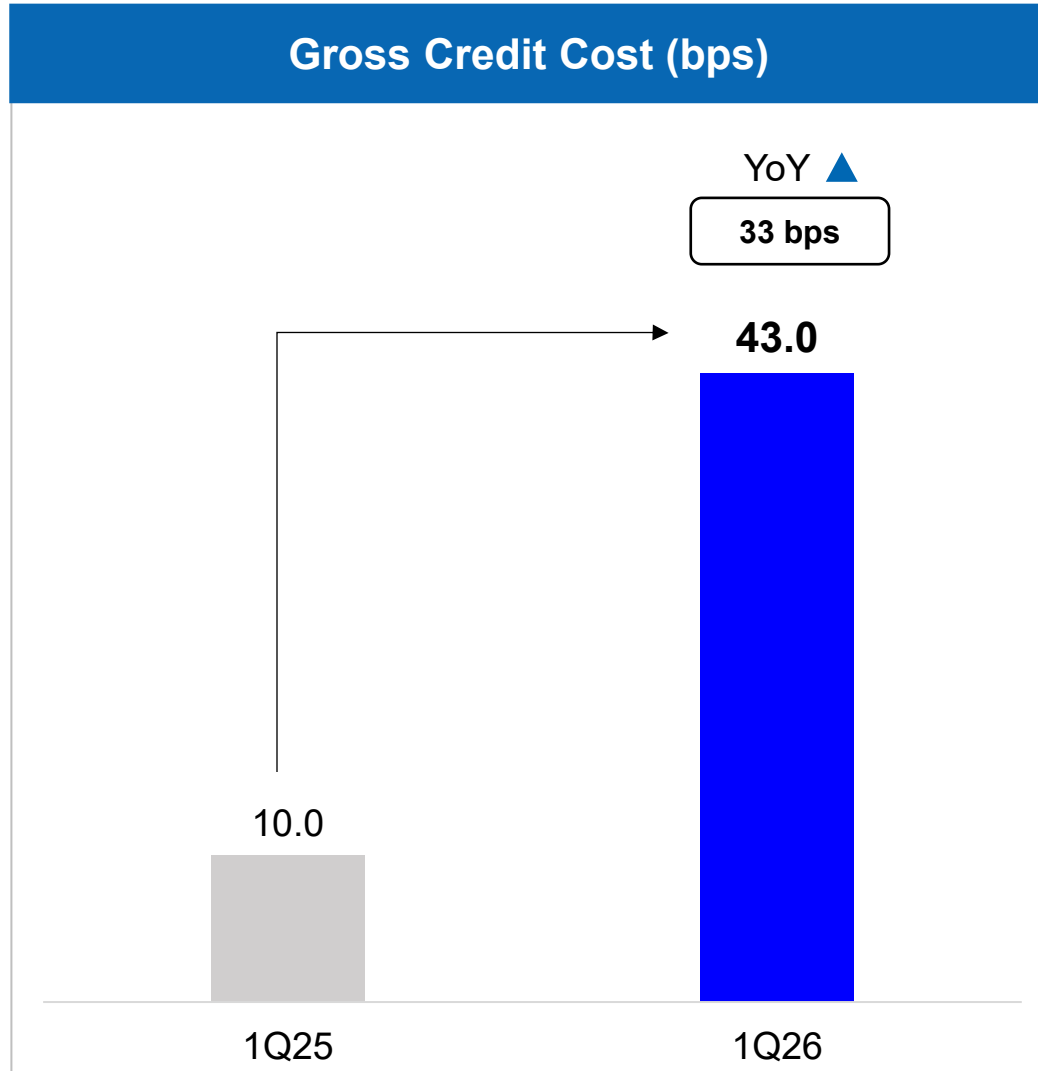


# Loan Loss Coverage and Loan Loss Reserve





# Gross Credit Cost at 43bps





# Income Statement

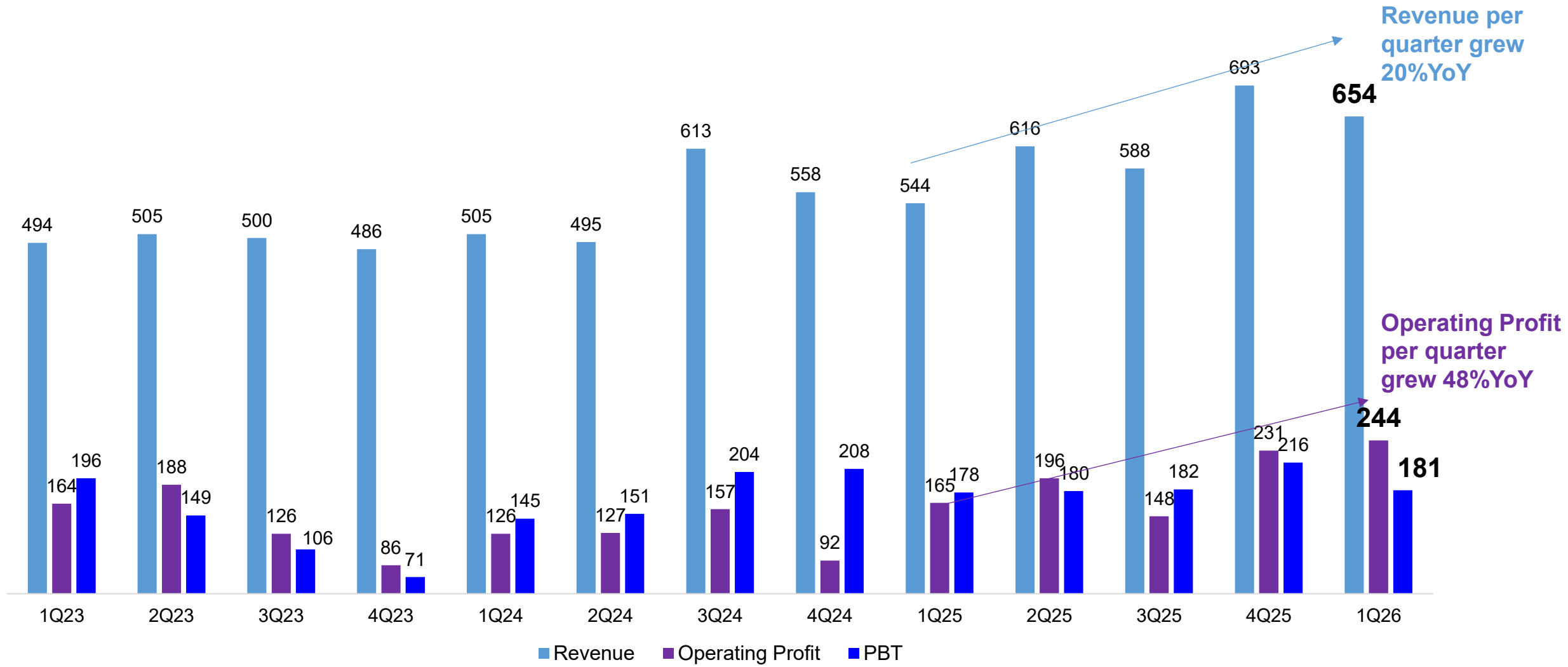
RM Million	Quarter		QoQ	YTD		YoY
	4Q25	1Q26	(%)	3M25	3M26	(%)
Net Interest Income	248.3	233.3	(6.0)	206.0	233.3	13.3
Income from Islamic Banking Business	232.6	235.1	1.1	197.8	235.1	18.9
<i>of which :</i>						
<i>Net Profit Income</i>	169.7	182.0	7.2	151.4	182.0	20.2
<i>Other Operating Income</i>	62.9	53.1	(15.6)	46.4	53.1	14.4
Other Operating Income	212.4	186.0	(12.4)	140.2	186.0	32.7
<i>of which :</i>						
<i>Net Fee and Commission Income</i>	90.9	115.7	27.3	59.1	115.7	95.8
<i>Net Gains on Financial Instruments</i>	83.1	78.5	(5.5)	56.9	78.5	38.0
<i>Foreign Exchange and Other Income</i>	38.4	(8.2)	(121.4)	24.2	(8.2)	(133.9)
<b>Net Income</b>	<b>693.3</b>	<b>654.4</b>	<b>(5.6)</b>	<b>544.0</b>	<b>654.4</b>	<b>20.3</b>
Operating Expenses	(462.7)	(410.6)	(11.3)	(379.1)	(410.6)	8.3
<b>Operating Profit</b>	<b>230.6</b>	<b>243.8</b>	<b>5.7</b>	<b>164.9</b>	<b>243.8</b>	<b>47.8</b>
Allowances for Impairment Losses	(16.5)	(68.9)	317.6	(8.7)	(68.9)	692.0
Share of results of Associate	4.0	6.0	50.0	22.0	6.0	(72.7)
Zakat	(2.5)	-	(100.0)	-	-	-
<b>Profit Before Taxation</b>	<b>215.6</b>	<b>180.9</b>	<b>(16.1)</b>	<b>178.2</b>	<b>180.9</b>	<b>1.5</b>
Taxation	(88.0)	(45.4)	(48.4)	(54.1)	(45.4)	(16.1)
<b>Profit After Taxation</b>	<b>127.6</b>	<b>135.5</b>	<b>6.2</b>	<b>124.1</b>	<b>135.5</b>	<b>9.2</b>

18.9%  
NII





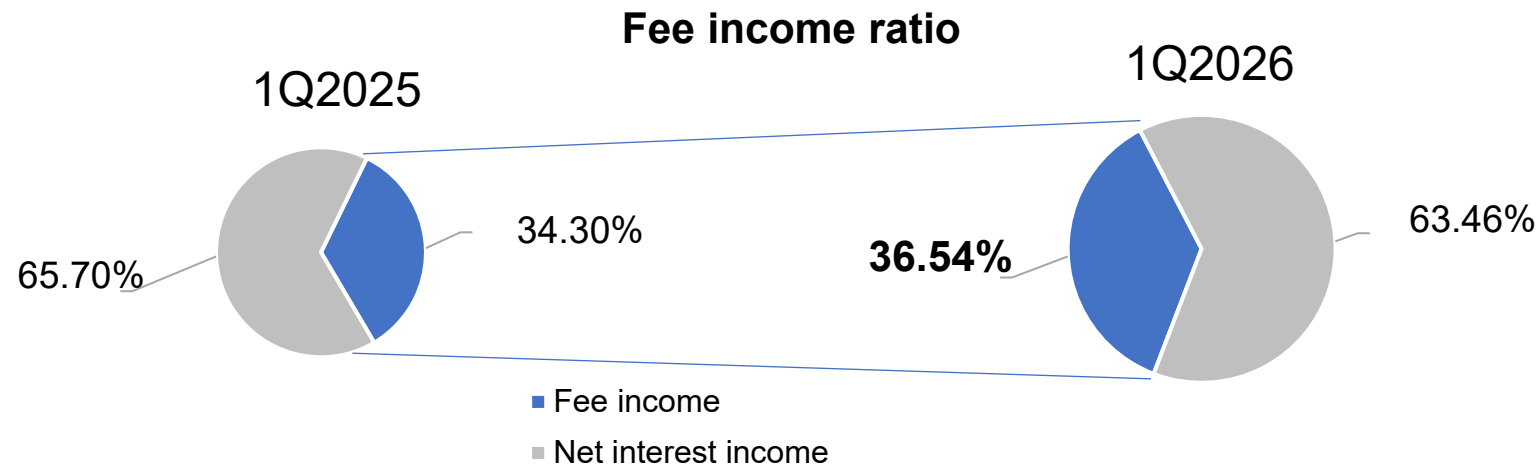
# Quarterly Revenue, Operating Profit & Profit Before Tax Trend (RM m)





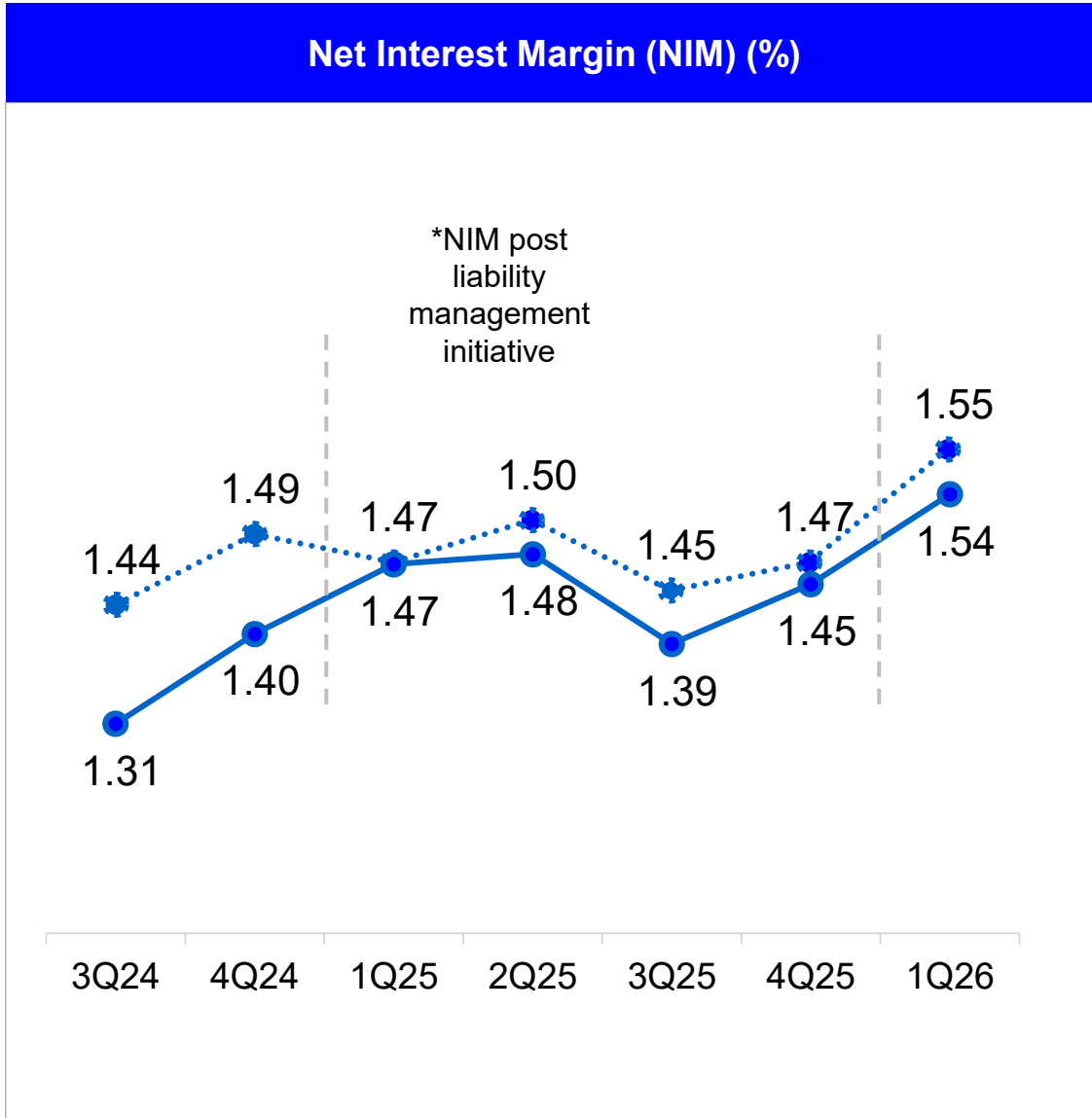
## Fee Income contributing more to the NOII

RM Million	Quarter		QoQ	YTD		YoY
	4Q2025	1Q2026	%	1Q2025	1Q2026	%
Fees & Commission	53.4	82.2	53.9	31.3	82.2	162.6
Stockbroking @ net brokerage	24.4	25.1	2.9	20.3	25.1	23.6
Wealth income	14.1	12.3	(12.9)	13.0	12.3	(5.4)
Advisory income	19.4	20.8	7.2	9.9	20.8	110.1
<b>Net Fee and Commission Income</b>	<b>111.3</b>	<b>140.4</b>	<b>26.1</b>	<b>74.5</b>	<b>140.4</b>	<b>88.5</b>
<b>Net Gains on Financial Instruments</b>	<b>113.1</b>	<b>94.6</b>	<b>(16.4)</b>	<b>66.7</b>	<b>94.6</b>	<b>41.8</b>
<b>Foreign Exchange and Other Income</b>	<b>50.9</b>	<b>4.2</b>	<b>(91.7)</b>	<b>48.0</b>	<b>4.2</b>	<b>(91.3)</b>
<b>Other Operating Income</b>	<b>275.3</b>	<b>239.2</b>	<b>(13.1)</b>	<b>189.2</b>	<b>239.2</b>	<b>26.4</b>
<b>Fee Income Ratio</b>	<b>39.7%</b>	<b>36.5%</b>	<b>(3.2)</b>	<b>34.3%</b>	<b>36.5%</b>	<b>2.2</b>

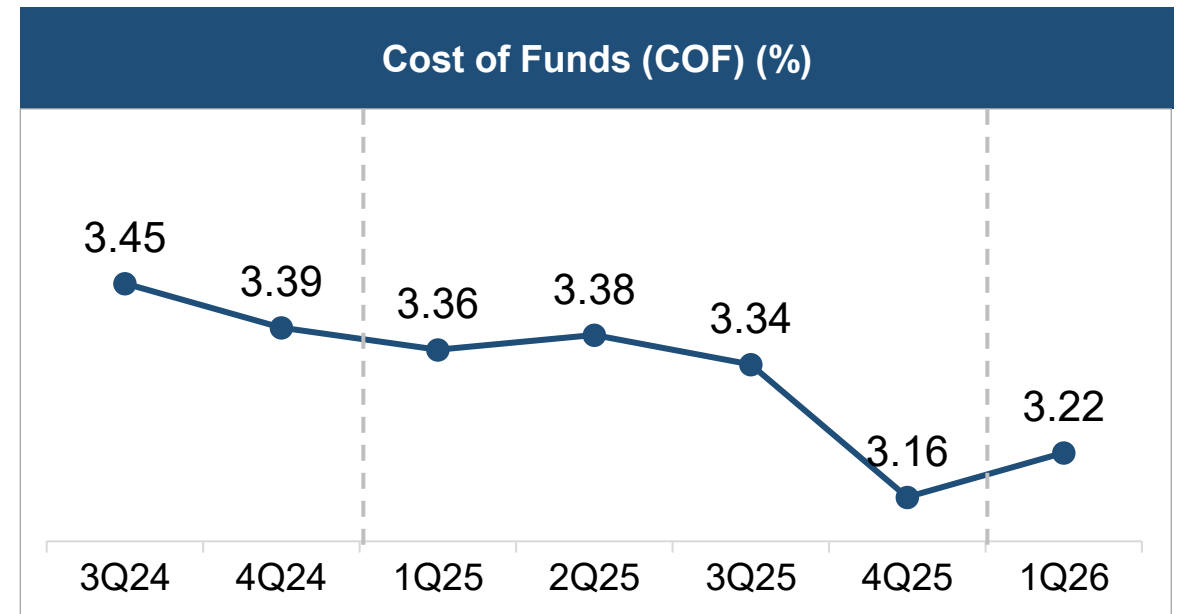
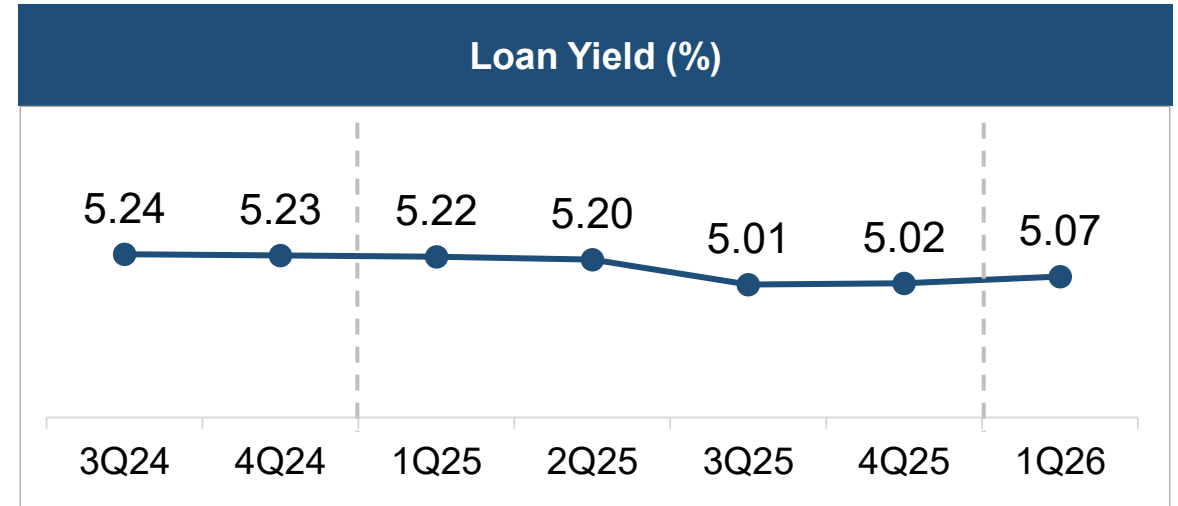




# Improved NIM as COF normalises



\*NIM - based on Net Asset Yield





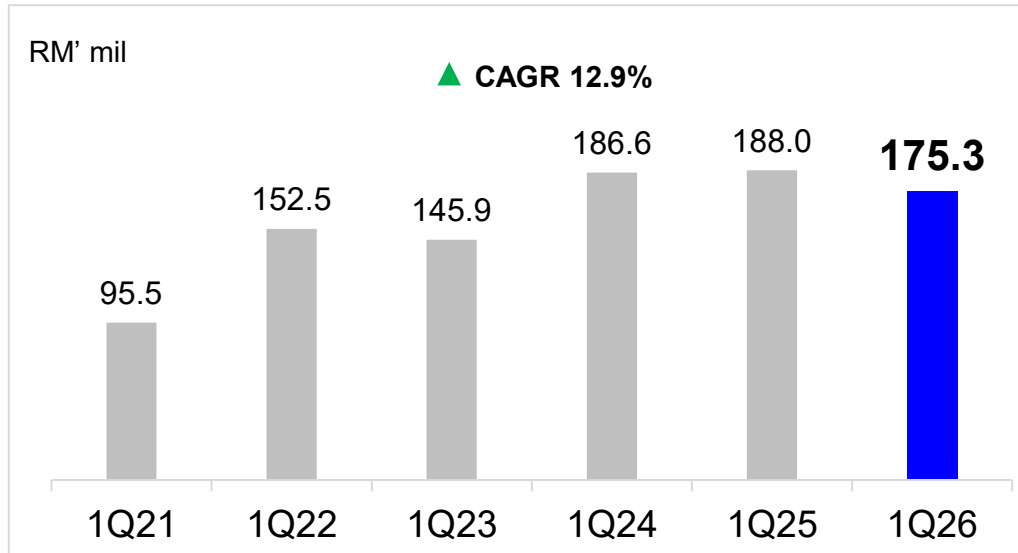
# Ensuring Effective Cost Management

RM Million	Quarter		QoQ	YTD		YoY
	4Q2025	1Q2026	%	1Q2025	1Q2026	%
Personnel costs	281.2	226.1	(19.6)	220.4	226.1	2.6
Promotion & marketing related expenses	18.8	19.2	2.1	13.1	19.2	46.6
Establishment related expenses	123.1	116.9	(5.0)	108.7	116.9	7.5
General & administrative expenses	39.6	48.4	22.2	36.8	48.4	31.5
<b>TOTAL</b>	<b>462.7</b>	<b>410.6</b>	<b>(11.3)</b>	<b>379.1</b>	<b>410.6</b>	<b>8.3</b>
<b>Cost to Income ratio (%)</b>	<b>66.7%</b>	<b>62.8%</b>	<b>(3.9)</b>	<b>69.7%</b>	<b>62.8%</b>	<b>(6.9)</b>

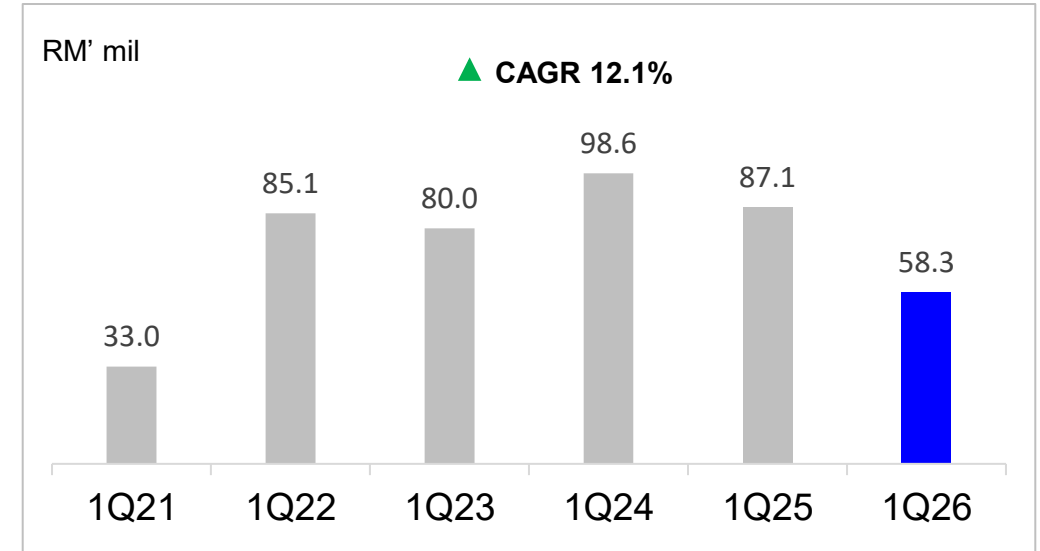


# AiBB's Financials Impacted by Impairments

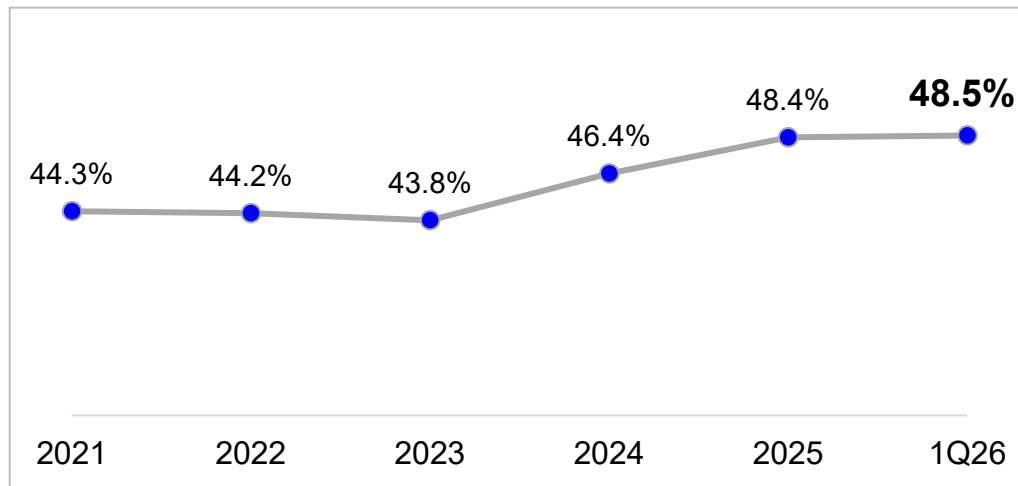
### Islamic Net Income



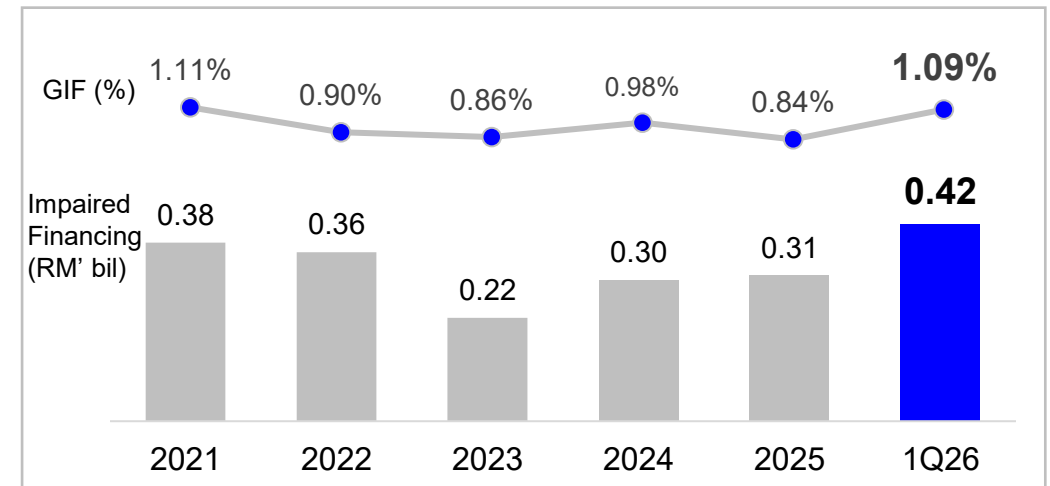
### Profit Before Tax



### Islamic Financing Composition / Total Gross Financing

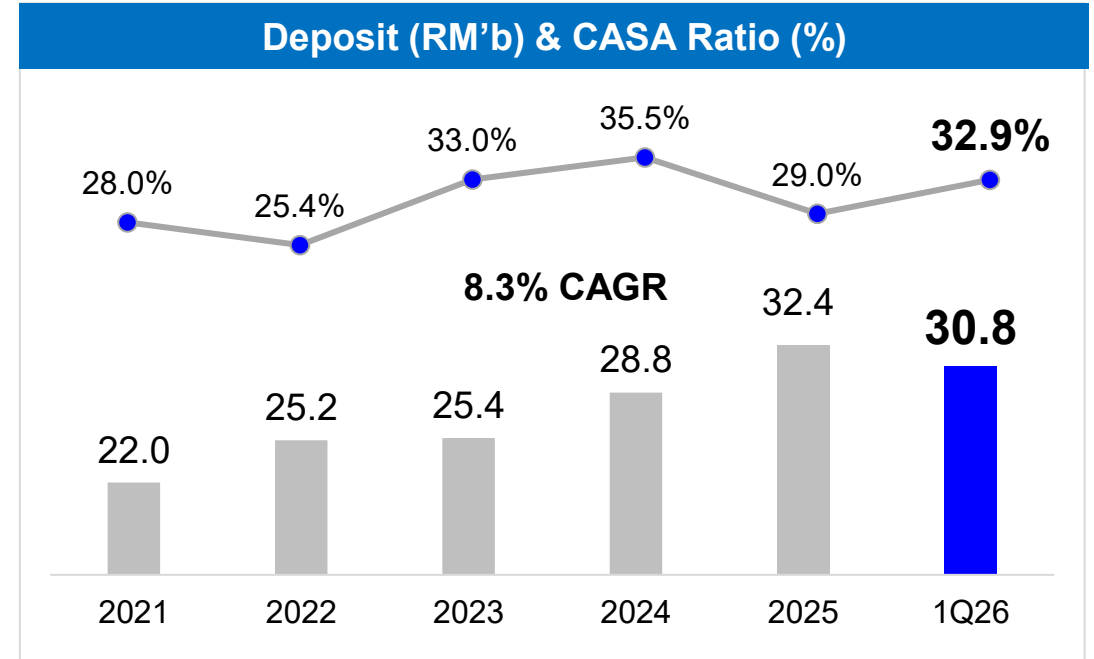
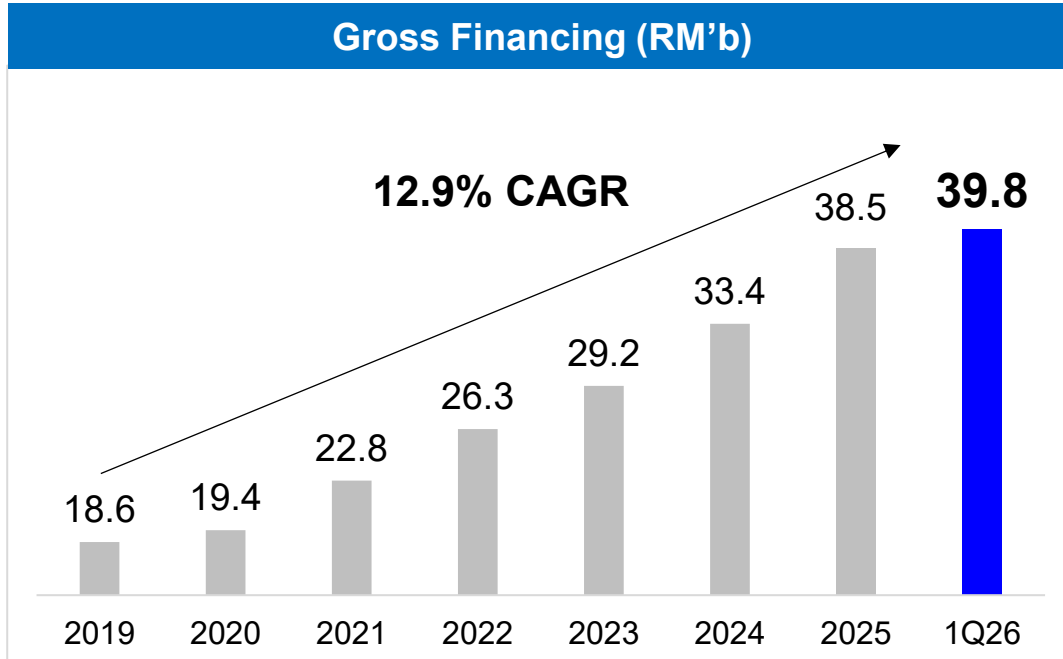


### Asset Quality





# AFFIN Islamic Sustains Financing and CASA Momentum



Financing & Deposits (RM'm)	Mar-25	Dec-25	Mar-26	QoQ	YoY
<b>Gross loans, advances &amp; financing</b>	<b>34,799.7</b>	<b>38,523.1</b>	<b>39,805.4</b>	<b>3.3%</b>	<b>14.4%</b>
<b>Deposit from customers</b>	<b>29,291.3</b>	<b>32,390.5</b>	<b>30,789.8</b>	<b>(4.9%)</b>	<b>5.1%</b>
Of which : Current Account	7,984.6	8,328.4	8,993.9	8.0%	12.6%
Savings Account	1,799.2	1,079.3	1,132.5	4.9%	(37.1%)
<b>Total CASA</b>	<b>9,783.8</b>	<b>9,407.7</b>	<b>10,126.4</b>	<b>7.6%</b>	<b>3.5%</b>
Fixed Deposits, NIDs, MMD & CMD	19,507.5	22,982.8	20,663.4	(10.1%)	5.9%





# PBT Contribution by Subsidiaries and Associates

Entity (RM'm)	Quarter		QoQ %	YTD		YoY %
	4Q25	1Q26		1Q25	1Q26	
AFFIN Bank Berhad	43.6	61.7	41.4	55.9	61.7	10.3
AFFIN Islamic Bank Berhad	134.9	58.3	(56.8)	87.0	58.3	(33.1)
AFFIN Hwang Investment Bank Berhad	41.4	45.0	8.7	20.0	45.0	125.0
Generali Group	4.0	6.0	50.0	22.0	6.0	(72.7)
AFFIN Moneybrokers Sdn Bhd	0.9	1.0	14.4	0.4	1.0	157.5
AFFIN Business Services Sdn Bhd	-	3.5	100	(6.6)	3.5	153.0
Yayasan AFFIN	-	1.0	100	-	1.0	100
Consolidation adjustments	(9.1)	4.4	146.7	(0.6)	4.4	833.3
<b>PBT</b>	<b>215.7</b>	<b>180.9</b>	<b>(34.8)</b>	<b>178.1</b>	<b>180.9</b>	<b>2.8</b>



# Key Ratios

RATIO(%)	Quarter		QoQ		YTD		YoY	
	4Q2025	1Q2026	Fav/(Adv)		1Q2025	1Q2026	Fav/(Adv)	
<b>PROFITABILITY</b>								
Return on Equity	4.16	<b>4.44</b>	▲	0.28	4.25	<b>4.44</b>	▲	0.19
Net Interest Margin - BAU	1.45	<b>1.54</b>	▲	0.09	1.50	<b>1.54</b>	▲	0.04
Fee Income Ratio	39.70	<b>36.54</b>	▼	(3.16)	34.30	<b>36.54</b>	▲	2.24
Cost-to-Income Ratio	66.74	<b>62.75</b>	▼	(3.99)	69.66	<b>62.75</b>	▼	(6.91)
<b>LIQUIDITY</b>								
CASA Ratio	24.96	<b>27.11</b>	▲	2.15	32.21	<b>27.11</b>	▼	(5.10)
Loan/Financing-to-Deposit	99.19	<b>105.17</b>	▲	5.98	96.50	<b>105.17</b>	▲	8.67
Loan/Financing-to-Fund	77.52	<b>79.18</b>	▲	1.66	76.95	<b>79.18</b>	▲	2.23
Liquidity Coverage Ratio	162.40	<b>164.20</b>	▲	1.80	149.60	<b>164.20</b>	▲	14.60
<b>LOAN LOSS PROVISIONS</b>								
Gross Impaired Loan Ratio	1.64	<b>1.75</b>	▲	0.11	1.84	<b>1.75</b>	▼	(0.09)
Loan Loss Coverage Ratio	75.70	<b>71.62</b>	▼	(4.08)	81.29	<b>71.62</b>	▼	(9.67)
Loan Loss Reserve Ratio	121.30	<b>118.15</b>	▼	(3.15)	125.76	<b>118.15</b>	▼	(7.61)
<b>CAPITAL RATIOS</b>								
CET 1 Capital Ratio	13.34	<b>12.51</b>	▼	(0.83)	13.54	<b>12.51</b>	▼	(1.03)
Tier 1 Capital Ratio	14.70	<b>13.81</b>	▼	(0.89)	14.98	<b>13.81</b>	▼	(1.17)
Total Capital Ratio	17.22	<b>16.26</b>	▼	(0.96)	17.39	<b>16.26</b>	▼	(1.13)



## RM500mil AT1CS raised in May not included in Capital

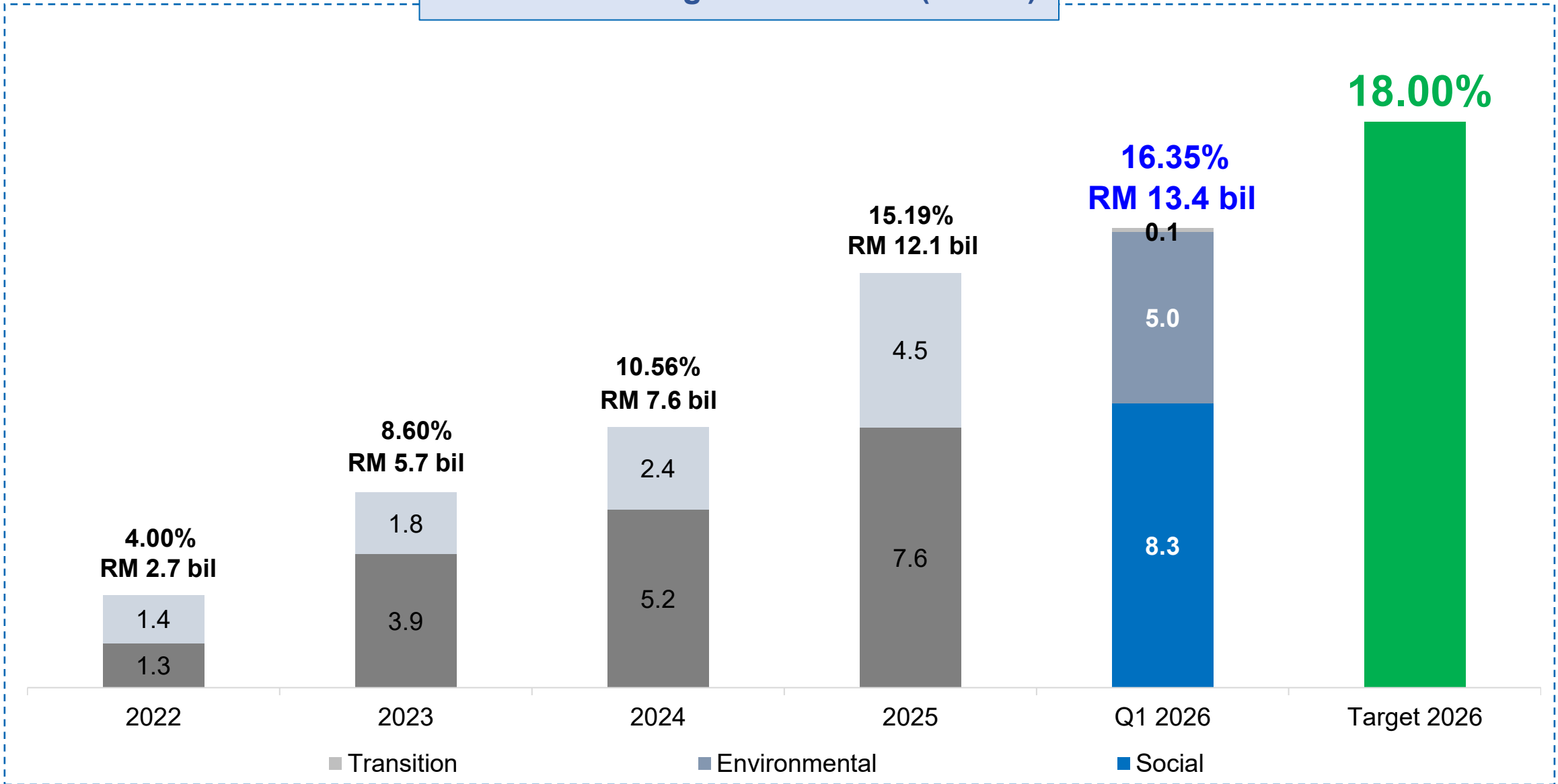
Common Equity Tier 1 (“CET 1”) Capital Ratio, Tier 1 (“Tier 1”) Capital Ratio and Total Capital Ratio of all banking entities within the Group remained above the minimum regulatory requirements.

Ratio (%)		CET 1		Tier 1		Total Capital	
		4Q2025	1Q2026	4Q2025	1Q2026	4Q2025	1Q2026
AFFIN BANK BERHAD	Group	13.34	12.51	14.70	13.81	17.22	16.26
	Bank	12.82	12.23	13.96	13.33	16.25	15.59
AFFIN ISLAMIC BANK BERHAD	Bank	11.35	10.27	13.19	11.99	16.23	14.90
AFFIN HWANG INVESTMENT BANK BERHAD	Group	37.57	32.36	37.57	32.36	38.38	33.18
	Bank	37.57	32.39	37.57	32.39	38.38	33.20



# Accelerating ESG Financing Towards 2026 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**

## Net Zero Roadmap



**Established roadmap outlining clear pathways towards achieving emissions reduction by 2050**

## MSCI Rating

**MSCI  
ESG RATINGS**



**Affin Upgraded from A to AA in MSCI ESG Rating**

CCC B BB BBB A AA AAA

## ESG Conference



**Affin Hosts ESG Conference to Advance Corporate Responsibility**

## AFIAT

### AFFIN IMPACT ASSESSMENT (AFIAT)

**Established tool to assess the expected outcomes of CSR and sponsorship initiatives**

## 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.**

# A AWARDS

The image features a large, stylized letter 'A' on the left, which is filled with a complex circuit board pattern and glows with a vibrant blue and purple light. To its right, the word 'AWARDS' is written in a bold, metallic, blue 3D font. The entire composition is set within a dark blue, futuristic frame that resembles a control panel or interface, complete with glowing lines and faint, illegible text. A glowing blue and purple butterfly is positioned in the upper right corner, with a trail of sparkling particles following its path towards the center. The background is a deep, dark blue with subtle light effects, and the overall aesthetic is high-tech and cinematic.



AFFIN Group is proud to be recognised at  
The Asian Banker Malaysia Awards 2026 with two award wins

**THE ASIAN BANKER®**  
STRATEGIC BUSINESS INTELLIGENCE FOR THE FINANCIAL SERVICES COMMUNITY

**Best Digital Payments  
Initiative (AffinAlwaysX)**

**Best Payments Bank in  
Malaysia (AFFIN BANK)**



AFFIN Group has been honoured with the



# Achievement in Enterprise Risk Management in Asia Pacific Award

at the TAB Global Risk Management Awards 2026



Affin Islamic Bank Berhad has been honoured with the



# Best Islamic Finance Retail Bank in Malaysia Award 2026



AFFIN Group is proud to be recognised at the  
Employee Experience Awards 2026 by Human Resources Online  
with two award wins

HumanResources  
Online



**EMPLOYEE  
EXPERIENCE  
AWARDS 2026  
MALAYSIA**

**Best Organisational  
Change Leadership Award**

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**Most Innovative and  
Sustainable Office Design**



# Final Remarks

50 years of always about **you**





## Final Remarks



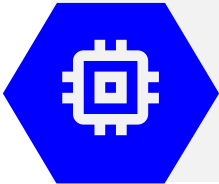
Our base view is that the Iran-US Conflict will prolong until mid-year after which oil prices will begin to normalise. Trade and commerce will resume back to normal in the second half of the year.



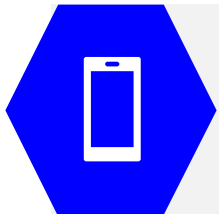
The issuance of **RM500 million AT1CS** will strengthen the Group's capital position and improve its total capital ratio by 50bps. This is prudent given the current global uncertainty.



We are evolving our Corporate Banking Business into a Wholesale Banking model by combining Corporate, Treasury and our strengthened Investment Banking. We expect market volatility to give rise to deal-making opportunities, of which this new enhanced business model has a strong chance of capturing new deals and clients.



We are increasing our monitoring over customers directly and indirectly affected by the Middle East crisis. Affin has also launched our SME SRF programme in support of BNM's SRF financing and will be financing up to RM750k to help SMEs.



**Pheim Asset Management** was officially acquired on 22 April 2026 (soon to be named Affin Pheim Asset Management). The new business will be strengthened by new talent, technology, products and collaboration with global partners and the synergies with the Bank.



# End of Presentation

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50 years of always about **you**

