



AFFIN



INTEGRATED REPORT 2025



FINTURA

OWN YOUR FINANCIAL FUTURE



Cover Rationale

FINTURA embodies AFFIN BANK's bold commitment to empowering the next generation to truly own their financial future. Designed specifically for young savers, FINTURA is far more than just a banking product; it is an all-in-one platform for financial empowerment.

The cover brings this vision to life, featuring young Malaysians who represent the nation's rich diversity. From the vibrant cities of the Peninsular to the heart of Sabah and Sarawak, the imagery reflects inclusivity and collaboration in a shared digital space. It reinforces the belief that financial literacy is the right of every young Malaysian, regardless of background.

FINTURA helps young Malaysians understand the value of money, build smart saving habits, and take confident ownership of their financial journey from the start. The Bank offers a comprehensive suite of end-to-end solutions including the FINTURA Savr Account, debit cards, digital banking features, insurance offerings, and financial education programmes. Each component is crafted to be intuitive, relevant, and accessible, enabling young customers to make informed decisions early in life.

Ultimately, FINTURA reflects AFFIN BANK's strategic vision to cultivate a financially literate and future-ready generation. By investing in young Malaysians today, the Bank is shaping a future where financial freedom is attainable, confidence is nurtured early, and every young saver is empowered to own their financial destiny.



About This Report IR Journey

Affin Bank Berhad's integrated reporting has evolved progressively over the years, reflecting a growing depth of integrated thinking and a stronger focus on long-term value creation.

FY2022

Initiated alignment with integrated reporting principles by embedding value creation, materiality and stakeholder considerations within the Annual Report, establishing a foundation for more integrated disclosure.

FY2023

Formal adoption of the International Integrated Reporting <IR> Framework, supported by a clearer articulation of the value creation process, enhanced use of the capitals and improved connectivity between strategy, risks and performance.

FY2024

Deepened integration with the <IR> Framework through stronger strategic focus, outcome-based reporting and future-oriented disclosures, reinforcing AFFIN's commitment to sustainable value creation across the short, medium and long term.

Note:

AFFIN aligns with the International Integrated Reporting <IR> Framework issued by the IFRS Foundation and complements its disclosures with relevant global standards including GRI, TCFD and Bursa Malaysia sustainability requirements, where material.

<IR> Framework – Content Elements

Content Elements	2022	2023	2024	2025
Organisational overview and external environment	●	●	●	●
Governance	●	●	●	●
Business model	◐	◐	●	●
Risks and opportunities	◐	◐	◐	●
Strategy and resource allocation	◐	◐	●	●
Performance	●	●	●	●
Outlook	◐	◐	◐	●
Basis of preparation and presentation	◐	●	●	●

<IR> Framework – Guiding Principles

Guiding Principles	2022	2023	2024	2025
Strategic focus and future orientation	◐	●	●	●
Connectivity of information	◐	◐	◐	●
Stakeholder relationships	◐	●	●	●
Materiality	●	●	●	●
Conciseness	◐	◐	◐	●
Reliability and completeness	◐	●	●	●
Consistency and comparability	◐	●	●	●

Legend:

● Fully complied

◐ Largely complied

◑ Partially complied

About Our Integrated Report

As we continue to take firm steps towards the future of banking, our focus during the past financial year was to build on our strengths, drive sustainable growth and be ever ready for future opportunities. Staying agile, forward-looking and sustainable is the key to delivering greater value for our customers, employees and shareholders.

We are proud to embark on our integrated reporting journey, aiming to provide a cohesive and connected narrative of how our processes, strategies and thinking enable the creation of sustainable outcomes across the short, medium and long term.

SCOPE AND BOUNDARY

This Integrated Report (IR) covers Affin Bank Berhad's (AFFIN, AFFIN Group or the Group) financial and non-financial performance during the period of 1st January to 31st December 2025.

This report aims to keep our stakeholders apprised of our strategies, key developments and achievements across our various business segments and at Group-level. It also outlines our planned initiatives for the upcoming year and beyond through forward-looking statements.

REPORTING FRAMEWORK

The report is prepared in accordance with the International Financial Reporting Standards (IFRS) and the International Integrated Reporting Framework (January 2021) (<IR> Framework) issued by the IFRS Foundation.

This report is guided by:

- Malaysian Financial Reporting Standards
- Malaysian Companies Act 2016
- Corporate Governance Guide (4th edition) issued by Bursa Malaysia Securities Berhad
- Malaysian Code on Corporate Governance 2021 issued by Securities Commission Malaysia
- Bank Negara Malaysia's Corporate Governance Policy
- Bank Negara Malaysia's Policy Documents and Guidelines
- Financial Services Act 2013
- Islamic Financial Services Act 2013
- FTSE4Good Bursa Malaysia Index ESG

It also complies with the applicable disclosure provisions of the Main Market Listing Requirements of Bursa Malaysia Securities Berhad and the Malaysian Code of Corporate Governance 2017 issued by Securities Commission Malaysia.

Our Sustainability Statement, as contained within this report, has been prepared with care and forethought to provide a comprehensive and objective view of our Environmental, Social and Governance (ESG) in a transparent and easy to understand manner. The statement is guided by:

- The Global GHG Accounting and Reporting Standard for the Financial Industry by the Partnership for Carbon Accounting Financials (PCAF)
- Bursa Malaysia Sustainability Reporting Guide
- Task Force on Climate related Financial Disclosures
- Global Reporting Initiative (GRI)

In aligning our sustainability focus with globally important areas of focus, our material sustainability matters have been mapped against the United Nations Sustainable Development Goals (UN SDGs).

ICON USED IN THIS REPORT

OUR CAPITALS

- FC** Financial Capital
- HC** Human Capital
- NC** Natural Capital
- MC** Manufactured Capital
- SRC** Social & Relationship Capital
- IC** Intellectual Capital
- ALL** All Six Capitals

OUR STRATEGIC OBJECTIVES

- CS** Unrivalled Customer Service
- DL** Digital Leadership
- RB** Responsible Banking with Impact

OUR PRINCIPAL RISK

- CR** Credit Risk
- MR** Market Risk
- LR** Liquidity Risk
- OR** Operational Risk
- TCR** Technology/ Cyber Risk
- BCR** Business Continuity Risk
- RR** Reputational Risk
- SNCR** Shariah Non-Compliance (SNC) Risk
- ALL** All Eight Principal Risk

OUR PRIORITISED MATERIAL MATTERS

- SP** Sustainable Procurement Practices
- FE** Fair Employment Practices
- RM** Systemic Risk Management
- FS** Responsible Financial Services
- FI** Financial Inclusion
- CH** Climate Change
- DI** Digital Innovation
- DS** Data Privacy & Security
- EI** Ethics & Integrity
- CE** Community Empowerment
- EM** Environmental Management
- CC** Customer Centricity
- DE** Diversity, Equity and Inclusion
- TM** Talent Management

The financial statements contained within this report aim to provide an in-depth and transparent disclosure of our financial performance, and have been independently audited by PricewaterhouseCoopers PLT – whose unmodified report is available on pages 280 to 481. Unless indicated otherwise, all data presented relates to AFFIN and its subsidiaries.

INDEPENDENT COMBINED ASSURANCE STATEMENT

We implement a coordinated assurance model for the purpose of evaluating and ensuring the efficacy of our business operations, as well as components of external reporting. These assurances are provided by management and the Board of Directors (Board), in tandem with our internal audit function and independent external.

FORWARD-LOOKING STATEMENTS

Statements regarding the future financial conditions and results of AFFIN's operations are forward-looking and inherently involve risks and uncertainties as they pertain to events that may or may not transpire in the future. These statements may encompass our future growth opportunities, priorities and strategies. They are founded on expectations and projections that are subject to evolution and alteration based on the operating environment, market conditions and other factors beyond our influence, and should not be interpreted as conclusive.

MATERIALITY

Our reporting approach is guided by the concept of materiality, and issues that are deemed to be material to AFFIN and its stakeholders are identified, prioritised and validated via a three step assessment. This report focuses on the matters that have been identified as a result of this process and seeks to demonstrate the strategies we have adopted to maximise positive value and minimise negative impacts within each area.

STATEMENT OF THE BOARD OF DIRECTORS OF AFFIN GROUP

The Board acknowledges its responsibility to ensure the integrity of this report. In its opinion, this report addresses all issues that are material to AFFIN's ability to create value and present fairly the bank's performance for 2025.

Dato' Agil Natt
Chairman

Datuk Wan Razly Abdullah
President and Group Chief Executive Officer

Cross References

- You can find more information within the report.
- You can find more information online at: www.affingroup.com

UN SDGS



OUR KEY STAKEHOLDERS

- CU** Customers
- VD** Vendors
- EM** Employees
- NG** Communities and Non-Governmental Organisations (NGOs)
- BP** Business Partners
- AR** Analysts/Rating Agencies
- GR** Government and Regulators
- ME** Media
- IV** Shareholders and Investors
- ALL** All Nine Stakeholders

OUR STRATEGIC PILLARS

- ST1** Sustainable ROE
- ST2** Banking 4.0
- ST3** Efficiency x5
- ST4** Enhanced Brand Value
- ST5** ESG Focus

MACROTREND IMPACTING OUR STRATEGY

- MT1** Global Economic Uncertainty
- MT2** Digitalisation
- MT3** Workforce Challenges
- MT4** Growing Consumer Sophistication
- MT5** Geopolitical Turbulence
- MT6** Transition to a Low-carbon Economy
- MT7** Malaysia's Shifting Demographics
- MT8** Growth of Cross-Border Digital Payments

Inside This Report

50th

Annual General Meeting

**Venue:**

Taming Sari Grand Ballroom
The Royale Chulan Kuala Lumpur
5 Jalan Conlay, 50450 Kuala Lumpur

**Date:**

22 April 2026

**Time:**

10:00 A.M



This report and additional information on AFFIN BANK can be found on our corporate website:

www.affingroup.com

COVER RATIONALE

ABOUT THIS REPORT IR JOURNEY

ABOUT OUR INTEGRATED REPORT

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FORM OF PROXY



To download a soft copy, refer to affin.listedcompany.com or scan the QR code.

About Us

Affin Bank Berhad is a commercial bank and the financial holding company of Affin Islamic Bank Berhad (AIBB), Affin Hwang Investment Bank Berhad (AHIBB) and Affin Moneybrokers Sdn Bhd (AMB).

Generali Life Insurance Malaysia Berhad and Generali Insurance Malaysia Berhad are the associate companies of the AFFIN Group.

We provide a suite of financial products and services that are catered to retail, SME and corporate and corporate customers. The target business segments are categorised under key business units such as Group Community Banking, Group Enterprise Banking, Group Corporate Banking, Group Treasury, Investment Banking and Money Broking.

OUR VISION

To be the most creative and innovative financial company in Malaysia

- Creative in terms of innovation and technology
- Creative in terms of unrivalled customer service
- Create value for our shareholders, customers and our people

OUR MISSION

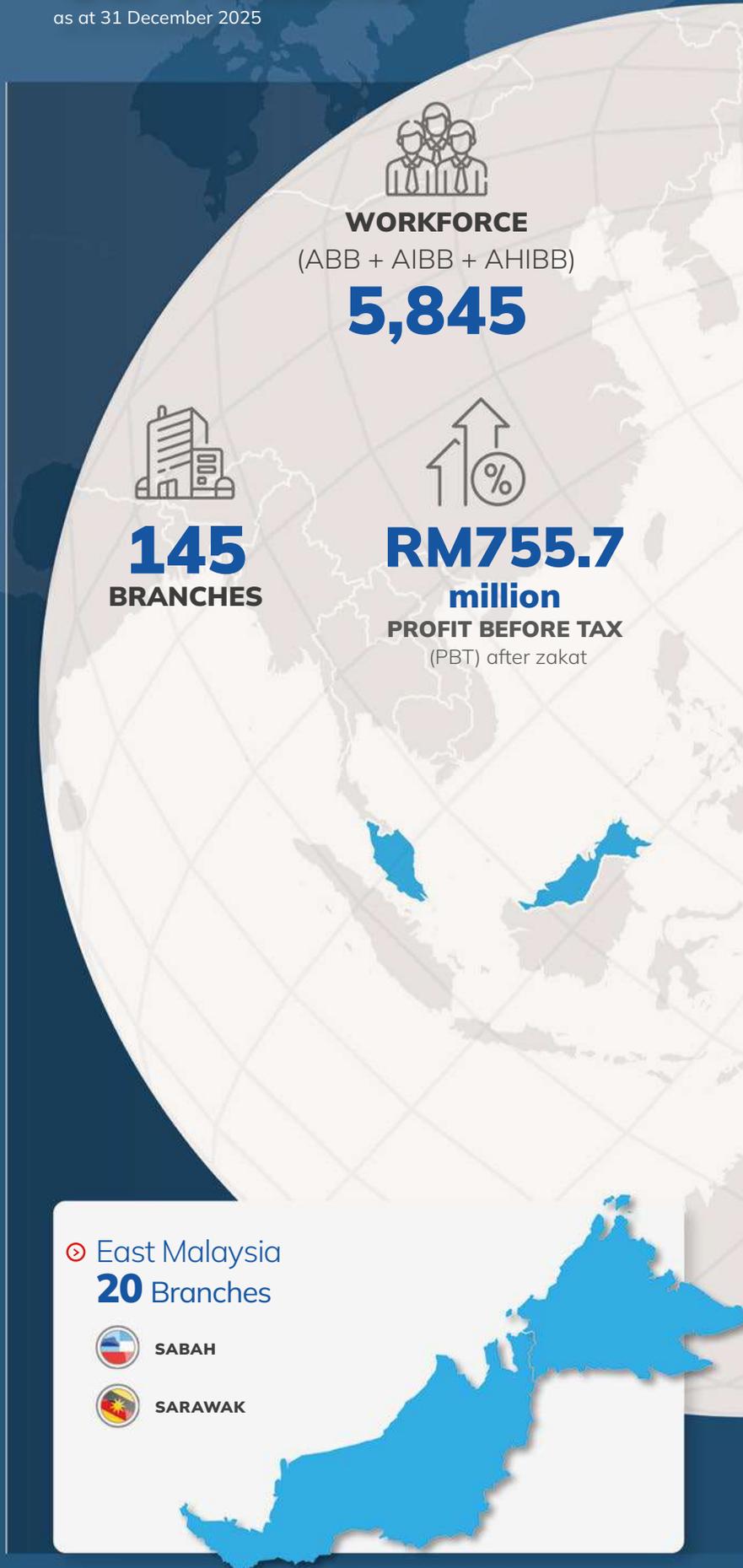
- **Products & Services**
To become an innovative organisation with unrivalled customer service
- **People**
Our commitment and passion touches the hearts and minds of everyone in our world
- **Value**
To always create value for our shareholders, customers and our people everyone in our world

CORE VALUES

A	F	F	I	N
Always innovating and adapting	Forever working as a team as we are one family	Fair treatment, diversity and sustainability	Integrity is our foundation	Never ending customer centricity

Our Presence

as at 31 December 2025



Northern Region
29 Branches

-  **KEDAH**
-  **PERLIS**
-  **PULAU PINANG**
-  **PERAK**



Central Region
62 Branches

-  **KUALA LUMPUR**
-  **SELANGOR**
-  **PUTRAJAYA**



Southern Region
22 Branches

-  **JOHOR**
-  **MELAKA**
-  **NEGERI SEMBILAN**



Eastern Region
12 Branches

-  **KELANTAN**
-  **TERENGGANU**
-  **PAHANG**



Our Products & Services

PERSONAL	SME
<ul style="list-style-type: none"> • Deposits • Cards • Loans & Financing • Insurance/Takaful • Investment • Wealth Management 	<ul style="list-style-type: none"> • Deposits • Loans & Financing • Trade Services • Insurance/Takaful • Digital Solutions
CORPORATE	TREASURY
<ul style="list-style-type: none"> • Deposits • Loans & Financing • Trade Services • Cash Management Solutions • Insurance/Takaful 	<ul style="list-style-type: none"> • Money Market Deposits • Fixed Income • Foreign Exchange • Hedging and Investment Solutions • Islamic Structured Products • Reverse Repo
AFFIN HWANG INVESTMENT BANK BERHAD	
<ul style="list-style-type: none"> • Investment Banking Advisory • Securities • Trustee • Treasury & Markets 	
BANK SERVICES	
<ul style="list-style-type: none"> • Over-The-Counter Services • Online Banking • Financial Assistance 	
DIGITAL BANKING SERVICES	
<ul style="list-style-type: none"> • Mobile Internet Banking (AffinAlwaysX) • AFFINMAX 	
PRIVATE	PREMIER
<ul style="list-style-type: none"> • AFFIN DIVENTIUM 	<ul style="list-style-type: none"> • AFFIN INVIKTA
PROFESSIONAL	YOUNG GENERATION
<ul style="list-style-type: none"> • AFFIN AVANCE 	<ul style="list-style-type: none"> • AFFIN FINTURA
SELF-SERVICE TERMINALS	
<ul style="list-style-type: none"> • Automated Teller Machine (ATM) • Cash Recycler Machines (CRM) • Coin Deposit Machines (CoDM) • Drop box (cheque) • Sidecar • Self-Service Terminals (SST) Nationwide 	<ul style="list-style-type: none"> 266 642 9 1 137 1,055

2025 Performance Snapshot

Financial Highlights

REVENUE

RM2,442 million

2024: RM2,170 million

NET INTEREST/PROFIT INCOME

RM1,520.9 million

2024: RM1,372.8 million

DIVIDENDS TO SHAREHOLDERS

RM216.1 million

2024: RM135.2 million

DEPOSITS

RM88,733 million

2024: RM83,120 million

GROSS IMPAIRED LOANS (GIL)

1.64%

2024: 1.94%

Business Highlights

Launched **FINTURA** as a new youth-focused customer segment.

Introduced **exclusive cards**, state-themed including Kenyalang, Selangor, Kinabalu debit cards and the Borneo credit card.

Established our regional office in Kuching, Sarawak, at the **Hikmah Exchange**

Expanded to **145 branches** and 1,055 SST nationwide as of December 2025.

Sustainability Highlights

Established a **Net Zero Roadmap** outlining clear pathways towards achieving emissions reduction by 2050.

Launched **Yayasan AFFIN** as the Group's central platform for driving community empowerment initiatives.

Achieved a **35.46%** reduction in operational emissions equivalent to **6,496.17 tCO₂e**, compared to the FY2022 baseline.

TOTAL ASSETS

RM124,074 million

2024: RM111,842 million

PROFIT BEFORE TAXATION

RM755.7 million

2024: RM701.0 million

GROSS LOANS/ FINANCING

RM79,511 million

2024: RM72,045 million

TOTAL EQUITY

RM12,219 million

2024: RM11,601 million

Introduced

AffinAlwaysX

our enhanced mobile banking app.

Made our debut in the

US Dollar bond market

with a USD 300 million issuance.

Achieved an

A3 rating

from Moody's for the first time in our 50-year history

Entered into a share purchase agreement to

acquire 100% of Pheim Asset Management,

moving us closer to our aspiration of becoming a modern and progressive bank

Grew our sustainable financing portfolio to

15.19%,

surpassing the 2025 target of 15%, representing

RM12.06 billion

Contributed

RM8.39 million,

positively impacting approximately

170,279 beneficiaries

across diverse community groups.

Awards and Recognition

1 FORTUNE SOUTHEAST ASIA 500
for the second consecutive year
AFFIN Group

2 BANK OF THE YEAR – ESG Champion
at the Sustainability & CSR Malaysia Awards 2025.
Affin Bank Berhad
AFFIN Group

3 GLOBAL SUSTAINABLE FINANCE AWARDS 2025
Outstanding Energy Efficiency for Improved Sustainability
Affin Bank Berhad

4 GLOBAL BANKING & FINANCE AWARDS 2025
Best Trade Finance Bank in Malaysia & Fastest Growing Trade Finance Bank in Malaysia
Affin Bank Berhad

5 ASEAN 25 PARTNERSHIP FORUM
honoured with the ASEAN Outstanding Banker Excellence Award
YBhg. Datuk Wan Razly Abdullah, President & Group CEO of Affin Bank Berhad

6 RED HAT APAC INNOVATION AWARDS 2025
Category: Automation
AFFIN Group

7 J.P. MORGAN U.S. DOLLAR CLEARING ELITE QUALITY RECOGNITION AWARD
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%

8 INTERNATIONAL BANKER AWARDS 2025
Sustainable Bank of the Year
AFFIN Group

9 CAMBRIDGE ISLAMIC FUND AWARDS (CIFA) 2025
Best Bank for Islamic Wealth Management Solutions in Malaysia
Affin Islamic Bank Berhad

10 THE ASSET TRIPLE A ISLAMIC FINANCE AWARDS 2025
Best Islamic Retail Bank in Malaysia
(for the second consecutive year)
Affin Islamic Bank Berhad

Best Sustainability - Linked Sukuk
Affin Hwang Investment Bank Berhad

Best Sustainability - Linked Sukuk – Plantation
Affin Hwang Investment Bank Berhad

Best Islamic IPO
Affin Islamic Bank Berhad

Best Sustainability Sukuk
Affin Hwang Investment Bank Berhad

11 CITYWIRE ASEAN AWARDS 2025
Recognised for Best Digital & Technology in wealth management
Affin Bank Berhad

12 CONSUMERS' CHOICE AWARD 2024/2025
AFFIN received the prestigious Consumers' Choice Award 2024/2025
AFFIN Group

13 2024 ASEAN CORPORATE GOVERNANCE SCORECARD REGIONAL ASSESSMENT
Affin Bank Berhad has been recognised as one of the Top 50 out of 569 large-cap ASEAN Public Listed Companies
Affin Bank Berhad

14 LISTED UNDER TOP 50 OVERALL EXCELLENCE AWARD (RANK 26) FOR THE NACGSA AWARD.

15 INTERNATIONAL FINANCE AWARD 2025
Best Banking GCEO Datuk Wan Razly Abdullah

Best Green Banking Initiative
Affin Bank Berhad

16 BEST NEW BOND AWARD
by The Asset. This award recognised AFFIN BANK's debut in the US bond market through the successful issuance of USD\$300 million in five-year senior unsecured notes.



Strategic Achievements

The Bank marked meaningful progress in its AX28 Transformation Journey through the successful delivery of numerous strategic milestones across our key priorities, including the significant initiatives outlined below. These achievements reflect the Bank's disciplined execution, strong collaboration across our businesses, and continued focus on strengthening core capabilities while laying a solid foundation for sustainable long-term growth.

AffinAlwaysX

AFFIN's new, secure, and user-friendly mobile banking platform, offering an eXtraordinary, eXperience, eXcellent security, and eXciting new features was launched on May 2025.

Key benefits:

- Enhanced user experience with a modern, redesigned interface that is intuitive and user friendly
- DuitNow QR payments enabled, delivering faster, seamless, and fully cashless transactions
- Instant alerts and one tap approvals with real time notifications for better control and security
- All in one banking convenience, covering transfers, bill payments, cards, deposits, and investments within a single app

New Core Banking System (Digital Core)

AFFIN has embarked on a full-scale core banking modernisation, transitioning from its legacy platform to a unified Digital Core that provides a future-ready foundation for technology advancement and digital innovation.

Key benefits:

- Enables faster product innovation and lower operating costs
- Deliver a seamless customer experience through continuous real-time banking availability

Triple Banking Branch

The 14 Triple Banking Branches represent AFFIN's integrated operating model, bringing together ABB, AIBB and AHIB into a seamless, coordinated ecosystem.

Key benefits:

- Provide customers with combined banking solutions under one umbrella
- Strengthening cross-selling and relationship management
- Align all banking verticals to deliver holistic financial services

New HR Management System

The Bank's cloud-based Human Capital Management (HCM) system supports a more agile, transparent and data-driven people ecosystem.

Key benefits:

- Centralised HR processes (recruitment, onboarding, performance, learning, payroll)
- Real-time workforce analytics for better HR decision-making
- Employee self-service for leave, claims, and personal info updates
- Modern and seamless digital employee experience

AFFINMAX

Fully rolled out AFFINMAX in December 2025. AFFINMAX is a comprehensive cash management tool and payroll hub by automating salary processing, integrating statutory payments, improving onboarding for payroll partners, and enabling real time payroll validation.

Key benefits:

- Emphasise deepening client relationships and share of wallet, to generate revenue upside and to achieve risk return optimisation.
- Promoting cashless society and ecosystem; end-to-end value proposition to merchants/ companies/corporates
- Readiness of API and host-to-host (H2H) requirements and capabilities to unlock new and innovative solutions

AFFIN Group: Our Core Businesses

AFFIN BANK BERHAD



> GROUP COMMUNITY BANKING

Provides conventional and Shariah financial solutions for individuals and families. Supports the community through various offerings, namely debit/credit cards, mortgages, hire purchase and personal financing, ASB financing, wealth management and bancassurance/ bancatakaful through a wide network of branches, call centres and digital platforms.

Asset Growth

+9.9% ↑

Income Growth

+10.7% ↑



> GROUP CORPORATE BANKING

Supports mid-sized and large corporations from various economic sectors and industries, with a deep focus on building strong customer relationships and cross-selling a wide range of products and services which include loans and financing, trade finance, cash management and deposits, insurance/takaful and treasury.

Asset Growth

+10.1% ↑

Income Growth

+12.2% ↑

OUR SUBSIDIARIES



> AFFIN ISLAMIC BANK BERHAD

Affin Islamic Bank Berhad (AIBB) is the Group's full-fledged Islamic bank, offering a range of products and services to small and medium-sized enterprises, institutional, corporate, and retail customers in accordance with Shariah principles. AIBB has been at the forefront in introducing innovative Shariah-compliant products, utilising various Shariah concepts such as Musyarakah Mutanaqisah, Mudarabah, Istisna', Ijarah, Murabahah, and more.

Asset Growth

+11.0% ↑

Income Growth

+23.0% ↑



> AFFIN HWANG INVESTMENT BANK BERHAD

Affin Hwang Investment Bank Berhad (AHIBB) is ranked as the second-largest investment bank in Malaysia by trading volume and value in 2024 and currently holds the top position in Bursa Malaysia's stockbroking rankings. AHIBB serves the full spectrum of corporates, investment institutions, retail, high net worth individuals and capital market counterparties. Its comprehensive suite of products and solutions cover investment banking, securities, and trustee services.

Asset Growth

+6.9% ↑

Income Growth

+5.5% ↑



GROUP ENTERPRISE BANKING

Focuses on businesses from start-ups to enterprises and provides a comprehensive suite of financial solutions including financing, transactional, protection and advisory & support. Products offered include working capital and capex financing, trade facilities, deposit facilities, remittances, payments and business protection plans.

Asset Growth
+24.1% ↑

Income Growth
+15.6% ↑



GROUP TREASURY

Offers foreign exchange and money market products and services to cater to a broad range of corporate and institutional customers including large multinationals, small-and medium-sized companies and individuals. Provides customers with risk coverage and customised solutions ranging from the simplest to the most complex derivatives and for all kinds of financial assets/products.

Asset Growth
+5.3% ↑

Income Growth
+108.0% ↑

OUR ASSOCIATES



AFFIN MONEYBROKERS SDN BHD

Affin Moneybrokers Sdn Bhd (AMB) is an international money broker engaged in wholesale foreign exchange and money market broking services. As an international money broker, AMB has business relationships with international money broking companies to act as an agent for transactions that involve foreign financial institutions.

Asset Growth
-3.0% ↓

Income Growth
+21.5% ↑



GENERALI LIFE INSURANCE MALAYSIA BERHAD

Generali Life Insurance Malaysia Berhad (GLIMB) is an emerging life insurer in Malaysia, offering protection solutions including protection, medical, savings and legacy planning to meet evolving customer's needs.

Asset Growth
+0.6% ↑

Income Growth
+0.6% ↑



GENERALI INSURANCE MALAYSIA BERHAD

Generali Insurance Malaysia Berhad (GIMB) is one of the fastest-growing general insurance companies in Malaysia savings solutions for individuals and businesses.

Asset Growth
-1.7% ↓

Income Growth
+5.3% ↑

Ways You Can Bank With Us



We serve customers through an extensive branch and self-service terminal network, digital channels, financial advisers, relationship bankers and dealerships, originators, alliances, and joint ventures.



Branches and Self-Service Terminals (SST)

A nationwide network of branches and SST provides easy access for deposits, withdrawals and everyday banking services. Our professional teams are always ready to assist with personalised support and financial advice.

Phone and Contact Centre



Our Contact Centre offers prompt and reliable assistance for account, card and product enquiries. Support is available around the clock to ensure you stay connected to your banking needs.



Online Banking

Manage your finances anytime, anywhere with our secure online banking platform. From fund transfers and bill payments to account management and investment tracking — it's simple, safe and convenient.



Everyday Banking Solutions

From savings and current accounts to credit cards, personal loans and financing options, we offer a complete range of products designed to suit your lifestyle and financial goals.



Business and Corporate Solutions

Comprehensive digital banking platforms for SMEs and corporates offering cash management, trade services, financing and treasury solutions — empowering businesses to grow efficiently and sustainably.



Mobile Banking App

Experience banking on the go with our mobile app. Perform instant transfers, make bill payments, use QR Pay and access e-statements — all protected by advanced security features for your peace of mind.



Islamic Banking Solutions

Through Affin Islamic Bank, we offer a full suite of Shariah-compliant products and services, providing ethical and transparent financial solutions for individuals and businesses.



Premier and Priority Banking

Exclusive privileges, personalised wealth advisory and curated lifestyle benefits for our high net worth clients - seamlessly combining bespoke service with financial expertise.

Group Corporate Structure

As at 27 February 2026



Notes

1. The companies reflected above are operating subsidiaries and associates.

Held by the following companies with direct shareholdings of 20% each

- a. Affin Hwang Investment Bank Berhad
- b. Affin Hwang Nominees (Tempatan) Sdn Bhd
- c. Affin Hwang Nominees (Asing) Sdn Bhd
- d. AHC Associates Sdn Bhd
- e. AHC Global Sdn Bhd

Credit Ratings

Upgraded to "AA"
from "A" in the 2025 MSCI ESG Ratings assessment.



Received **Outstanding Energy Efficiency for Improved Sustainability** from The Digital Banker.



Upgraded to a 4-star rating from 3-star for FTSE4Good Rating.



Recognised with **3-star** for the UNGCMYB ESG Select List FY2025.



AFFIN Group

Moody's Ratings

Financial Institution Ratings:

- International Long-term Rating
- Standalone Rating (BCA)

A3 Overall	Baa2 Standalone	STABLE
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Affin Bank Berhad

RAM Ratings Services Berhad

Financial Institution Ratings:

- Long term Financial Institution Rating
- Short term Financial Institution Rating

AA3 Long term	P1 Short term	STABLE
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Financial Institution Ratings:

- RM500 mil Additional Tier-1 Capital Securities Programme

A3

Affin Islamic Bank Berhad

RAM Ratings Services Berhad

Financial Institution Ratings:

- Long term Financial Institution Rating
- Short term Financial Institution Rating

AA3 Long term	P1 Short term
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Financial Institution Ratings:

- RM500 mil Tier-2 Sukuk Murabahah Programme

A3	STABLE
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Financial Institution Ratings:

- RM500 mil Additional Tier-1 Capital Sukuk Wakalah Programme

A1

Affin Hwang Investment Bank Berhad

RAM Ratings Services Berhad

Financial Institution Ratings:

- Long term Financial Institution Rating
- Short term Financial Institution Rating

AA3 Long term	P1 Short term	STABLE
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Our Competitive Advantage

01

Unrivalled Customer Service

NPS score +53



02

Premier Stockbroking
Market Leader,
No. 1 Stockbroking
House in Malaysia



03

Innovative Digital
Leadership Solutions:
AffinAlwaysX,
AFFINMAX,
multi-award winning
SMEEcolony



04

Achieved first ever
Moody's International
Credit Rating A3 in the
Group's 50-year history



Our Strategic Alliances



Key Milestones

2023

▶ JANUARY 2023

- Strategic Partnership Takaful Malaysia with Affin Islamic Bank Berhad

▶ MARCH 2023

- AFFIN Group Treasury held its first Market Outlook in 2023, titled "Propelling Malaysia Forward"



▶ APRIL 2023

- Head Offices of Affin Bank Berhad and Affin Islamic Bank Berhad official relocation to our own building at TRX

▶ AUGUST 2023

- Launch of Affina, AI based digital assistant on AffinAlways website

▶ SEPTEMBER 2023

- Opening Ceremony of Selangor Accelerator Program (SAP) & E-Commerce Xccelerator (ECX) 2023

▶ NOVEMBER 2023

- Launch of AFFINMAX 2.0. Second generation apps for business
- Global Muslim Business Forum 2023 (GMBF2023)

▶ DECEMBER 2023

- Launch of AffinAlways mobile banking app

2024



▶ MAY 2024

- AFFIN Group partnered with Landasan Lumayan Sdn Bhd for Interceptor 002



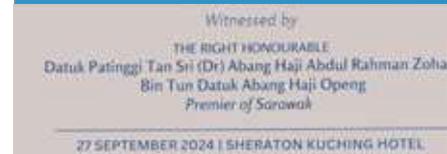
▶ AUGUST 2024

- Launch of AFFIN London Home



▶ SEPTEMBER 2024

- Launch of AFFIN DIVENTUM Private Banking



▶ SEPTEMBER 2024

- The Signing of Sale and Purchase Agreement (SPA) between the Sarawak Government, the Armed Forces Fund Board (LTAT) and its subsidiary Boustead Holdings Bhd



▶ OCTOBER 2024

- Launch of e-Trade, first equities market trading feature in partnership with Bursa Malaysia and Touch 'n Go



▶ NOVEMBER 2024

- Launch of AFFIN Term Investment Account-i (TIA-i)



▶ NOVEMBER 2024

- Renewed as the Official Bank Partner of Badminton Association of Malaysia



▶ DECEMBER 2024

- Inclusion in the FTSE4Good Bursa Malaysia Index Series, marking a significant milestone in the Group's efforts towards ESG principles

2025



▶ 27 January 2025

- Soft Launch of AFFIN 50th Anniversary

▶ 19 March 2025

- AFFIN Group and MUFG Bank (Malaysia) Berhad MOU Signing



▶ April 2025

- AFFIN 49th Annual General Meeting at The Royale Chulan Hotel Kuala Lumpur

▶ May 2025

- AFFIN Group Secures First-Ever International Credit Rating of A3 From Moody's Ratings



▶ 26 August 2025

- Official Launch of Hikmah Exchange Branch Kuching Sarawak

▶ 27 August 2025

- AFFIN Group Collaboration With Marriott International – “Elevating Rewards And Curated Luxury Experiences”

▶ 10 October 2025

- Launch of AFFIN Miles – Employee incentive programme designed to share the company's journey under AX28 Plan

▶ November 2025

- Entered into a share purchase agreement to acquire 100% of Pheim Asset Management

2026



▶ 7 February 2026

- Official Opening of Menara Affin TRX by the Premier of Sarawak, Datuk Patinggi Tan Sri (Dr) Abang Haji Abdul Rahman Zohari bin Tun Datuk Abang Haji Openg



- AFFIN 50th Anniversary Gala & Chinese New Year Dinner 2026 at MITEC Kuala Lumpur



As we embrace the inevitable changes of our second half-century, it is clear that our people will be the key determinant of our success.

Dato' Agil Natt
Chairman



Chairman's Statement

Dear Valued Stakeholders,

As AFFIN BANK marks its 50th anniversary, we stand at a defining moment in our journey. This is a unique opportunity to reflect on the foundations we have built and affirm our confidence in the path that lies ahead.

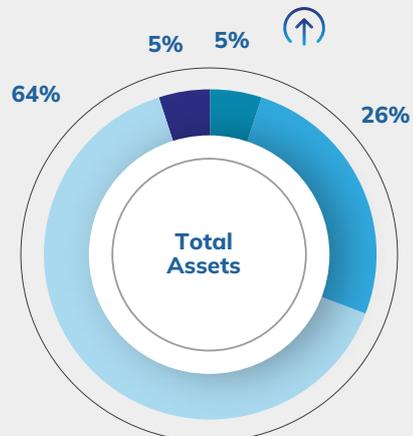
From our beginnings as a dedicated commercial bank in 1975 to our transformation into a diversified, increasingly digital-centric financial services organisation, one defining quality has remained constant: our capacity to innovate, adapt and evolve in step with the changing needs of the economy and the communities we serve.

This enduring ability to anticipate change rather than react to it continues to shape our decisions today. It is this quality that has carried us through periods of expansion and disruption alike, and it will remain central as we enter our second half-century with clarity of purpose and confidence in our direction.

Total Assets

RM124,074 million

(2024: RM111,842 million)



- Cash & short-term funds
- Financial assets/investments
- Loans, advances & financing
- Other assets

Chairman's Statement

FY2025: Navigating a Challenging and Volatile Operating Environment

FY2025 did not present a straightforward global operating environment. Trade-related tensions arising from tariff-led policies introduced by the United States administration created elevated levels of uncertainty across markets. This was compounded by ongoing geopolitical tensions, which disrupted supply chains and dampened corporate appetite for expansion and capital deployment. The cumulative effect was a more hesitant global business environment, particularly within export-oriented sectors.

Domestically, the outlook was comparatively more resilient. Malaysia recorded growth of 4.9% during the year, supported by strong domestic demand and strong foreign investment flows. Nevertheless, growth remained uneven, with cost-of-living pressures continuing to affect lower-income households.

Within the banking sector, these conditions translated into heightened funding competition and significant net interest margin pressures. Due to the macroeconomic uncertainty faced, both corporate and retail customers demonstrated a preference for shifting deposits from current and savings accounts into fixed deposits. This migration made it challenging to sustain the necessary CASA deposits, driving up our cost of funds and constraining growth potential.

Against this backdrop, it is the Board's view that AFFIN delivered a strong performance during the year under review. The Group recorded double-digit growth in revenue and a high single-digit increase in profit before tax, despite considerable industry challenges, underscoring the competitiveness and strategic focus of our offerings.

Sustainability and Long-Term Value Creation

Our commitment to sustainability, both as a corporate responsibility and an engine of growth, is one of the ways that we have differentiated ourselves in the banking industry.

In terms of our operational sustainability journey, we formalised the AFFIN Net Zero Roadmap during the year, outlining a structured pathway for managing and reducing emissions across both our operations and financed activities towards 2050. In parallel, we continued to refine our broader Net Zero strategy, providing clearer guidance on the actions required to reduce our organisational footprint. Our operational emissions reduction target was raised from 30% to 70% by 2030, representing a stronger commitment to decarbonisation and the introduction of targeted climate action strategies that will deliver their intended impact sooner than previously expected.

The Group recorded double-digit growth in revenue and a high single-digit increase in profit before tax, despite considerable industry challenges.



Our operational emissions reduction target was raised from **30%** to **70%** by 2030

These actions are not undertaken merely to signal intent. They reflect our conviction that sustainability is integral to financial resilience and long-term competitiveness, particularly in a financial services industry where we are entrusted with supporting the transition efforts and evolving business activities of companies across all sectors.

On this note, we have established our initial financed emissions baseline using FY2023 data in FY2024. This year marks the first time we are reporting on our progress through financed emissions disclosures, representing an important step towards enhancing transparency and accountability, and providing a clearer foundation for engaging clients on emissions reduction pathways.

Supporting Community and Inclusive Growth

Community development remains central to our sustainability agenda. In FY2025, we reached an important milestone with the launch of Yayasan AFFIN, our dedicated foundation for community-based initiatives. The foundation consolidates and strengthens our social impact programmes, providing clearer governance and measurable objectives.

Key initiatives during the year included:



The Group Community Banking CSR Day, where 528 were trees planted and 604 kilograms of coastal waste removed across multiple states.



The deployment of Interceptor 002, which removed 98,397 metric tonnes of waste from the Klang River while facilitating the delivery of environmental awareness and sustainability programmes to employees and the general public.



A flood relief fundraising campaign that raised RM48,711.33 to support flood victims and emergency relief efforts in Kedah, Kelantan and Perak.



The Jualan Agro Fair and Financial Literacy programmes, which provided halal MSMEs with a marketplace platform and training on digital payments, accounting tools and other essential financial skills.



Our participation in Bank Negara Malaysia's Karnival Celik Kewangan (KCK) Penang 2025, where we contributed to enhancing public awareness of financial management and improving access to financial services.

These initiatives reflect a wide-ranging commitment to driving community advancement at multiple levels. This includes providing immediate support and basic necessities to those in need and championing initiatives that promote financial literacy, strengthen financial inclusion and create pathways for underserved communities to enter the financial ecosystem, thus supporting long-term economic development.

For more information on our community contributions, please read our Sustainability Statement from pages 250 to 291 of this report.

People, Culture and Talent Development

As we embrace the inevitable changes of our second half-century, it is clear that our people will be the key determinant of our success.

During the past year, our human talent development, employee engagement and wellness initiatives were further strengthened to ensure that our people are equipped not only for present responsibilities, but also for future challenges.

Through the Affin Management Institute (AMI), we continue to deliver development programmes that combine role-specific capabilities with forward-looking competencies. These include climate risk management and scenario analysis, responsible banking practices, AI readiness and enhanced credit decision-making skills. Such capabilities are essential as banking becomes increasingly data-driven, sustainability-linked and technologically enabled.

In parallel to this, our Strategic Workforce Planning (SWP) initiative was further embedded within the organisation during FY2025, providing a forward-looking, data-driven view of our talent landscape. SWP enables us to identify emerging skill requirements and, current gaps in capability supporting the future-proofing of our workforce against changes in the banking sector and the wider economy. In tandem, the Board continues to oversee succession planning at both senior management and critical function levels to ensure that we maintain a steady pipeline of future leaders.

At the same time, we recognise that our employees have a frontline view of the organisation and its needs, and strive to incorporate their insights as a driver of improvement. Our employee listening journey, which began in 2021 with the Lenses survey, progressed during the year with the transition to the Workday Peakon Employee Voice platform. The platform provides an anonymous channel for employees to share feedback, which is then analysed through enhanced analytics to support continuous improvements in our management and engagement practices.

Chairman's Statement



Meanwhile, employee wellbeing continues to receive focused attention through AFFIN Wellness, our digital Employee Assistance Programme. This initiative provides confidential support services, personalised health assessments and professional guidance, alongside engagement activities designed to support physical, mental and intellectual wellbeing.

Taken together, these initiatives reflect a deliberate and structured approach to building a capable, engaged and future-ready workforce that will drive organisational resilience and long-term performance.

Governance, Integrity and Risk Management

As the Group evolves to meet new challenges and opportunities, the Board remains committed to providing comprehensive oversight of strategy, management processes and emerging risks.

During FY2025, key policy frameworks, including the Group Anti-Bribery and Corruption Policy and the Group Whistleblowing Policy, were reviewed and updated to ensure continued alignment with regulatory requirements and governance best practices. In addition, an independently facilitated Board Effectiveness Evaluation was conducted, as required every three years. The evaluation assessed competencies, Board composition and committee effectiveness, identifying areas for enhancement and supporting more focused succession and development planning.

A significant operational governance enhancement during the year was the implementation of the FIS Treasury and Risk Manager system. The system strengthens treasury oversight, enhances risk monitoring capabilities and improves visibility

Awards and Recognition

During FY2025, AFFIN received several notable recognitions, including:

- ➔ Inclusion for the second consecutive year in the Fortune Southeast Asia 500.
- ➔ Being named Bank of the Year – ESG Champion at the Sustainability & CSR Malaysia Awards 2025.
- ➔ Receiving the Outstanding Energy Efficiency for Improved Sustainability Award at the Global Sustainable Finance Awards 2025.
- ➔ Our President and Group CEO, Datuk Wan Razly Abdullah, being conferred the ASEAN Outstanding Banker Excellence Award.

These are just some of the highlights from an extensive list of accolades which can be viewed within the Overview section of this report. In addition to the awards we received, our MSCI ESG rating was upgraded from A to AA, reflecting continued improvement in governance and sustainability practices. Furthermore, in a highly significant development, we also received an A3 credit rating from Moody's International, enhancing our credibility within international markets and strengthening our ability to provide financial services and solutions across a wider range of sectors and target markets.

over balance sheet management. Such system upgrades are critical in an environment characterised by funding volatility and evolving market conditions.

In the domain of integrity, the Group attained ISO 37001:2016 certification for its Anti-Bribery Management System, affirming the implementation of robust controls to mitigate bribery and corruption-related risks.

In cybersecurity and data governance, meanwhile, enhanced data protection requirements were established across subsidiaries, supported by a comprehensive data mapping exercise to identify and safeguard sensitive information. Regular reviews ensure continued regulatory alignment and system resilience.

Collectively, these measures strengthen AFFIN's governance architecture, reinforce risk discipline and enhance our preparedness for emerging risks as the Group continues to grow and evolve.

Dividends

For FY2025, the Board proposed and declared a final dividend of RM0.0853 per share, amounting to RM216.136 million. The Dividend Reinvestment Plan (DRP) will be applied to the entire proposed final dividend, subject to shareholders' approval at the forthcoming Annual General Meeting. The DRP provides shareholders with the flexibility to reinvest their dividends in the Group, while those who prefer may receive their entitlement in cash.

This decision reflects our commitment to delivering consistent and sustainable shareholder returns, while maintaining the capital strength required to support AFFIN's continued growth and strategic priorities.

Acknowledgements

Looking back on a successful year, I would like to take the opportunity to extend my sincere appreciation to all who have contributed to AFFIN's progress.

To our employees, thank you for your dedication and professionalism. To our management team, thank you for your disciplined leadership. To our shareholders, customers, business partners and regulators, we value your continued trust and support.

At this juncture, I would also like to take the time to welcome the newest additions to our Board of Directors. Dato Sharkawi Bin Alis and Datu Hajah Elean Binti Masa'at joined as Non-Independent Non-Executive Directors in May and August 2025 respectively, while Tan Sri Datuk Amar Abang Iskandar Bin Abang Hashim and Datuk Hamirullah Bin Boorhan commenced their service as an Independent Non-Executive

Director in February and March 2026 respectively. They bring diverse skills to the Board that will be essential to driving AFFIN's evolution in the banking landscape, and I look forward to working closely with each of them.

On this note, my heartfelt appreciation to Dato' Mohd Hata Bin Robani and Puan Marzida Binti Mohd Noor upon their retirement and to Mr. Peter Yuen Wai Hung for his service. They have brought wisdom and expertise to their roles as Directors and we wish them well in their future endeavours.

A Fond Farewell

This statement is one of my final acts as Chairman of AFFIN Group, with my tenure set to conclude at the upcoming AGM, and I reflect on the past six-and-a-half years with a mixture of pride in our collective achievements and excitement for the progress that is still to come.

Since joining in November 2019, I have had the privilege of overseeing a period of significant change and transformation for the Group. Expanding beyond its traditional strongholds, AFFIN has made a sustained and purposeful push in digital adoption, oriented itself more closely to customers' needs through tailored products and enhanced processes, and embraced sustainability both as a responsibility and as a driver of growth.

Today, we are not only a transformed bank, but one that is ready for the future. An established constituent of the FTSE4Good Index, we possess a competitive digital offering that positions us strongly within the banking landscape, alongside a growing suite of solutions that brings us closer to our ambition of becoming a modern and progressive bank by 2028.

This transformation would not have been possible without the collective efforts of every member of the AFFIN family and community. I owe a debt of gratitude to our regulators, partners and investors for their continued trust and support. To the management team, our PGCEO and our valued workforce, thank you for your dedication and commitment each and every day in turning our goals into reality. To my fellow Board members, it has been a privilege to stand alongside you in stewarding the Group over the years.

With clarity of vision under the AX28 plan, anchored in a deep understanding of our customers, an innovative mindset and a firm commitment to sustainability, AFFIN has all the ingredients to fulfil its potential. The future holds great opportunity, and I look forward to following this journey as the Group's greatest supporter from the sidelines.

Thank you.

Dato' Agil Natt
Chairman

Message from the President & Group Chief Executive Officer

AFFIN BANK achieved a commendable performance in FY2025, leveraging strategic clarity and disciplined execution to navigate the headwinds facing the banking sector. As such, we enter our second 50 years from a position of strength, standing ready to accelerate our AX28 journey and take decisive steps towards becoming a modern and progressive bank.

FY2025 was a year of two halves. In the first half, heightened global trade tensions and policy uncertainty created significant challenges for Malaysian businesses, delaying investment decisions and slowing capital market activity, with a particularly strong impact on companies dependent on export markets and cross-border trade. In the second half of the year, clarity returned. With the government's signing of a trade agreement with the United States, confidence was restored in the economy. Corporates resumed expansion plans, advisory pipelines reactivated, and capital flows strengthened.

It is a testament to the strength of our strategic direction and the resilience of our business that AFFIN delivered a strong performance across both parts of the year 2025. For the full 12 months, revenue increased by 12.5% to RM2.44 billion, driven by balanced contributions from both interest and non-interest income. Net interest income rose by 10.8%, supported by solid loan expansion and focused growth in higher-yielding segments. Meanwhile, non-interest income grew by 15.5%, reflecting stronger performance from treasury activities and contributions from an expanding range of advisory, wealth and investment solutions. This translated into a 7.8% increase in profit before tax to RM755 million, positioning us as a strong competitor in what remained a challenging year for the banking sector as a whole.

Revenue

RM2.44 billion

(2024: RM2.17 billion)

Profit Before Tax

RM755.7 million

(2024: RM701.0 million)

Loan Growth

10.4%

(2024: 8.1%)

GIL (%)

1.64%

(2024: 1.94%)



Investor confidence was demonstrated in 2025 by the successful issuance of our debut USD300 million Senior Unsecured Notes, which was 3.5 times oversubscribed, and the achievement of an international credit rating of A3 from Moody's, a defining milestone in our 50-year history.



Datuk Wan Razly Abdullah
President & Group Chief Executive Officer

Message from the President & Group Chief Executive Officer

Loan growth grew ahead of market at 10.4%, with particular momentum in enterprise and commercial banking. At the same time, we maintained disciplined asset quality management, with gross impaired loans improving to 1.64%. Our capital position also remained robust, with a CET1 ratio of 13.3%, while liquidity buffers continued to exceed regulatory requirements.

Investor confidence was demonstrated in 2025 by the successful issuance of our debut USD300 million Senior Unsecured Notes, which was 3.5 times oversubscribed, and the achievement of an international credit rating of A3 from Moody's, a defining milestone in our 50-year history. This rating affirms the strength of our balance sheet, governance and risk discipline, and enhances our standing within the global financial ecosystem. It opens doors to broader pools of institutional capital and strengthens our ability to expand our advisory and financing services across international markets.

However, financial performance alone does not capture the full significance of the past year. FY2025 was also a year of expansion, as we strengthened our presence in wealth management, launched a new youth proposition, and introduced our new and improved AffinAlwaysX mobile app. These developments enhance our competitive position and open new avenues for growth, laying the groundwork for resilient, long-term value creation.



Building a Modern and Progressive Bank

Under the AX28 transformation plan, our initiatives are geared towards becoming a modern and progressive bank equipped to serve the diverse and fast-changing needs of both retail and corporate customers.

We took a major step towards this ambition with the proposed acquisition of Pheim Asset Management, which is currently pending approval from regulator and expected to be completed in Q2 2026. As an award winning player in the asset management space, Pheim brings an established asset management platform, strong research capabilities and a solid track record to the table. Its inclusion within the AFFIN Group will enhance the bespoke portfolio management solutions we can provide to our ultra-high-net-worth clients, while also giving us access to Pheim's client base, creating opportunities for meaningful cross-selling across the Group.

The addition of Pheim builds on an already strong and expanding wealth franchise. In the year under review, AFFIN DIVENTIUM grew to RM2.1 billion in assets under management, reflecting increasing trust amongst high-net-worth (HNWIs) and ultra-high-net-worth (UHNWIs) clients, while AFFIN INVIKTA also expanded its customer base, helping to drive total Group assets under management to RM26.0 billion.

Looking beyond the wealth segment, we continued to channel efforts into expanding fee-based income streams and higher-margin financing portfolios as a means to mitigate the impact of net interest margin compression. One such example is our Islamic Structured Investment Product offerings, which provide

clients with access to structured opportunities aligned with their risk profiles and investment objectives.

Offerings like this are building a more diversified revenue base for AFFIN, reducing our susceptibility to interest rate cycles and providing a more stable and resilient earnings foundation moving forward.

Unrivalled Customer Service

Our innovation efforts are underscored by a clear and deliberate focus on more effectively meeting the specific needs of defined customer segments across our portfolio. We believe that by understanding these segments deeply and responding with targeted propositions, we can drive stronger customer preference, enhance retention and loyalty, and strengthen our competitiveness within the banking landscape.

One example in FY2025 was the introduction of FINTURA, our youth banking segment. Available to individuals aged 18 years and below with a minimum initial deposit of RM10, FINTURA provides an accessible entry point for young Malaysians into the financial ecosystem. It encourages early financial literacy, supports responsible money management and prepares them for greater financial independence over time. From a business perspective, it enables us to build preference amongst a younger demographic that will form the core of the banking industry in the years ahead, while also strengthening CASA deposits and supporting net interest margin resilience.



Alongside FINTURA, we continued to roll out our Triple Banking model across branches nationwide. These branches integrate conventional, Islamic and investment services within a unified experience, improving customer engagement and experience while enhancing our ability to cross-sell products and solutions.

We also significantly expanded our presence in Sarawak, with 13 branches strategically deployed across the state, alongside one Mobile Financial Centres that reached over 19,000 residents in underserved and physically less accessible locations. We also launched Sarawak-specific accounts and cards, deepening local engagement and reinforcing our commitment to understanding the communities we serve. This expansion has been made possible through the strong support of the Sarawak State Government, our largest shareholder, whose partnership continues to underpin our long-term growth in the region.

Through these initiatives, we are working towards achieving a Net Promoter Score of above +50%, which would form a resilient foundation for our continued growth and expansion.

Digital Leadership

In an environment where customers demand powerful, accessible and highly convenient digital experiences, the launch of our next-generation mobile banking application, AffinAlwaysX, in FY2025 marked a significant milestone in our digital transformation journey. The platform delivers enhanced security features, a more intuitive design and improved functionality, including QR payment capabilities, positioning us strongly within an increasingly competitive digital banking landscape.

AFFINMAX, our corporate internet banking platform, successfully completed its major technology refresh and UI/UX revamp during the year. This has delivered enhanced security, improved operational efficiency and a more seamless user experience for our corporate clients, while also reducing the likelihood of system downtime.

The implementation of the Möbius open banking digital core during the year reduced our cost to serve, shortened the time required to configure new sub-products by 75%, and reduced loan processing times by 20%. These improvements enhance operational agility, reduce dependency on external vendors and drive bottom-line gains.

Message from the President & Group Chief Executive Officer

Digital transformation is also reshaping how we operate as an organisation. The implementation of the Möbius open banking digital core during the year reduced our cost to serve, shortened the time required to configure new sub-products by 75%, and reduced loan processing times by 20%. These improvements enhance operational agility, reduce dependency on external vendors and drive bottom-line gains.

Data and AI forms another key driver of transformation. Through our Enterprise Data Hub, we are now able to access meaningful and actionable insights on our customers, supporting tailored propositions and informing decision-making around the introduction and adaptation of products and solutions.

To maximise the impact of data analytics on our business, we have taken several; focused steps. This includes mandating that data design be embedded upfront in the development of all new systems and solutions, in accordance with our Group Data Governance Framework, and establishing the AFFIN Enterprise Metadata Repository as a central resource and data dictionary for staff, improving literacy and consistency in this critical area. In addition, we have mandated joint development of use cases between our Data Acceleration Office and business units, encouraging co-creation of data-driven solutions and strengthening our internal intellectual property in this area.

Collectively, these digital initiatives are helping to unlock the future of AFFIN as a bank that delivers more personalised solutions with greater efficiency, strengthening our competitive position in the evolving banking landscape.

Responsible Banking with Impact

As we move into the future of banking, we recognise that sustainability is no longer merely a responsibility, but a key driver of customer value, revenue resilience and long-term competitiveness.

During FY2025, our sustainable financing portfolio continued to grow, reaching 15.19% of total financing. This exceeds our 15% target and places us firmly on track towards our 25% ambition by 2028.

This journey is supported by our newly formalised AFFIN Net Zero Roadmap towards 2050. During the year, we identified our top three highest-emitting sectors, providing clearer visibility over where transition efforts and financing interventions can deliver the greatest impact. By focusing on these priority areas, we are able to support our clients' transition journeys while simultaneously reducing our financed Scope 3 emissions and advancing towards our long-term net-zero target.

This win-win approach is embedded within our Sustainable Finance Framework, which provides a structured basis for identifying, assessing and originating green, transition and social financing opportunities. By defining consistent eligibility criteria across these categories, we enable our business units to pursue sustainable growth opportunities across both traditional and emerging sectors, expanding impact beyond our conventional financing portfolios.

Creating Sustainable, Shared Value

At AFFIN, we continue to champion initiatives that create meaningful environmental and social outcomes for the communities we serve. Through our partnership with Landasan Lumayan Sdn Bhd, a subsidiary of Menteri Besar Selangor (Incorporated), and The Ocean Cleanup, we support the Klang River Rejuvenation Initiative via Interceptor 002, a pioneering effort that supports water quality and long-term environmental sustainability.

In collaboration with broader river restoration measures, the initiative has delivered significant progress, including the removal of approximately 98,397 metric tonnes of solid waste since 2016 and a 61.4 percent reduction in river pollution in 2025. The river's water quality index has improved from Class V to Class III, accompanied by a visible return of animals such as otters, crocodiles, migratory birds, nesting eagles and various fish species.

At the same time, we continue to support national aspirations through ongoing investment in sports development. As the Official Bank Partner of the Badminton Association of Malaysia for the third consecutive year, we are committed to uplifting Malaysia's Olympians and nurturing emerging talent through the AFFIN 100 Plus Junior Elite Tour, a nationwide programme designed to identify and develop future badminton champions. This partnership reinforces our catalytic role in nation building, contributing to the advancement of Malaysian sports while fostering unity and national pride across communities.

Our commitment to sustainability is mirrored within our own operations. During the year, we revised our operational emissions reduction target upwards, established Yayasan AFFIN as the Group's social impact arm, and delivered measurable progress across key ESG indicators. These efforts resulted in an upgrade of our MSCI ESG rating from A to AA, as well as an improvement in our FTSE4Good ESG rating from 3-star to 4-star.

For further details on our sustainability journey and commitments, I invite you to read the Chairman's Statement and our dedicated Sustainability Statement contained within this report.

AX28: Scaling Our Ambition

Three years into our AX28 transformation plan, we had planned for clear blue skies and ambitious targets set under the roadmap. We never expected the path to be so cloudy with volatility and uncertainty, riddled with elevated interest rates and geopolitical tensions. We knew the path was going to be challenging but we did not expect it to be this tough. Despite all of this we progressed forward and grew our asset base, deposits franchise, fee-based income, skill sets and market capitalisation which has more than double in the last five years. The journey forward continues to be challenging with heightened middle east conflict; we will adjust evolve and react whatever obstacles in our way. Becoming stronger with the internal talent and trust of our investors.

It is clear that we have made substantial progress across all areas over the medium to longer term. These improvements would not have been possible without setting ambitious goals.

Outlook and Future Priorities

We are operating in a time of unprecedented change, uncertainty and opportunity, both within the banking sector and across the broader economy and society as a whole.

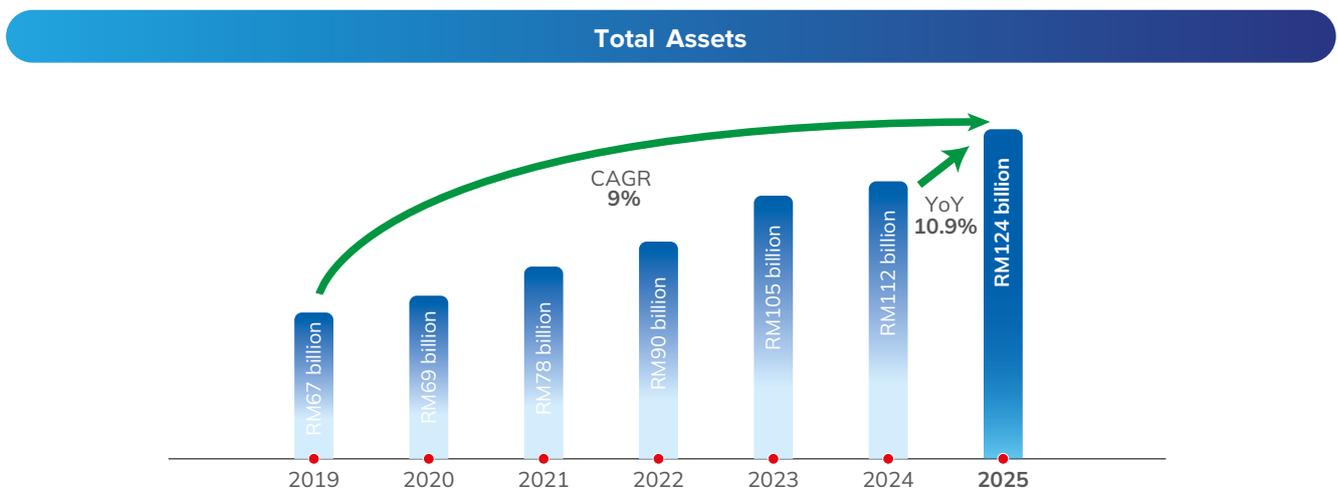
At the global level, the heightened geopolitical risks we are seeing presently may lead to persistently higher oil prices, fuelling global inflation and delaying the easing of monetary policies by central banks. While higher oil prices would benefit Malaysia as a net exporter of oil and gas, this would be moderated by a higher government subsidy bill, which could divert resources from other areas of the economy.

Even so, Malaysia’s economy continues to benefit from strong underlying fundamentals, including high levels of employment, strong domestic spending and record foreign direct investment, particularly in the technology sector. These factors should support the economy’s continued resilience, driving a projected GDP growth rate of 4.8% in 2026 and a continued appreciation of the Ringgit towards RM3.80 against the US Dollar by the end of the year. This strengthening Ringgit should, in turn, support foreign fund inflows into the Malaysian equity market, given the potential for higher US dollar-adjusted returns.

To capitalise on these opportunities, I am pleased to share that AFFIN has received approval from Bank Negara Malaysia to establish a new private equity arm. The new addition will enhance our corporate advisory proposition and enable us not only to advise clients on transactions and capital structuring, but also to participate alongside them in value creation.

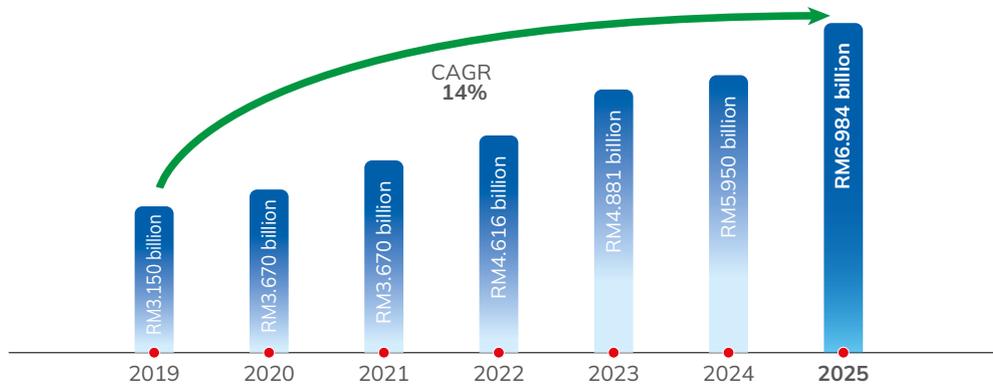
At the same time, we plan to further scale up our wealth offerings, leveraging the proposed acquisition of Pheim Asset Management, our differentiated ultra-high-net-worth solutions and our partnership with MUFG. Specifically, we aim to achieve RM6 billion in assets under management growth over the next five years by tapping into diverse funding sources, including external investment managers and high-net-worth clients within our premium segments.

Meanwhile, bolstered by our Moody’s A3 rating, we see considerable potential to expand into advisory, and financing engagements and, investment banking, with the new trade finance system incoming during the second half of FY2026 to facilitate cross-border transactions.



Message from the President & Group Chief Executive Officer

Market Capitalisation



As we innovate to capture growth, we recognise the importance of continued investments in our systems and infrastructure, which form the core of our business. During FY2026, we plan to enhance our stockbroking systems and applications to improve functionality and user experience for our clients. In parallel, we will also be upgrading our credit card systems to enable the issuance of virtual credit cards, providing enhanced security and convenience in digital transactions.

Our progress is enabled by the strengthening of our people's technological capabilities. We place high priority on building these skills to maximise their potential, with a continued focus on developing multi-faceted and versatile talent across functions and customer segments. Our investments in this area will enhance service delivery, deepen client relationships and build a strong foundation to bring our broader ambitions within reach.

A Heartfelt Thank You

On behalf of the Board, Management Team and staff, we extend our deepest appreciation to Dato' Agil Natt, who has served as Chairman of Affin Bank Berhad since 2019 and will retire at the upcoming Annual General Meeting.

Throughout his tenure, Dato' Agil demonstrated steadfast leadership and a clear commitment to advancing the Group across several key fronts. His wisdom and guidance have played an important role in strengthening our governance foundations and sustainability agenda, evidenced by our inclusion in the Bursa Malaysia FTSE4Good Index and the attainment of an A3 rating from Moody's for the first time in our history.

Dato' Agil also played a significant role in deepening our social impact, supporting the work of Yayasan AFFIN and CSR initiatives such as the Soup Kitchen programme for homeless communities and our mangrove tree planting efforts. As Patron of the AFFIN Sports and Recreational Club (KSRA), he championed employee wellbeing and engagement as well.

Dato' Agil's legacy is also one of resilient leadership in the most trying of times. Whether during the COVID-19 pandemic or more recently amid geopolitical tensions and economic uncertainty, his steady and sure guidance has set the tone for our solidity as an organisation, keeping us attuned to the needs of our customers and people while firmly on course with our ongoing transformation journey.

We record our heartfelt appreciation for his invaluable service and wish him continued success, good health and fulfilment in the years ahead.



A Golden Milestone, A Stronger Future

As we mark 50 years of AFFIN's journey, I would like to take this moment to convey my sincere gratitude to those who have made this milestone possible.

To our employees, past and present, thank you for your dedication, professionalism and resilience. To our customers, thank you for the trust you have placed in us across generations. And to our shareholders, partners and regulators, thank you for the support and guidance that have shaped our evolution across Malaysia's financial landscape.

50 years is a significant achievement. But it is not a destination.

We approach our second half-century from a position of strength: more financially sound, strategically clear and operationally disciplined than ever. We possess a strong balance sheet, a presence across key segments of the banking industry, and a set of bold yet feasible ambitions under AX28.

This is not a time to rest, but to consolidate our gains and press forward with discipline. Through innovation, courage and sustained execution, we will continue building our capabilities as a modern and progressive bank, expanding our reach, strengthening our global engagement and deepening our relationships across both retail and corporate segments.

With your continued support, AFFIN is ready to advance. Together, we will shape the next 50 years in a way that truly defines our legacy.

Thank you.

Datuk Wan Razly Abdullah

President & Group Chief Executive Officer

GCFO's Statement



Cost discipline remains a priority, with continued focus on improving productivity and operational efficiency through the targeted use of AI and automation.

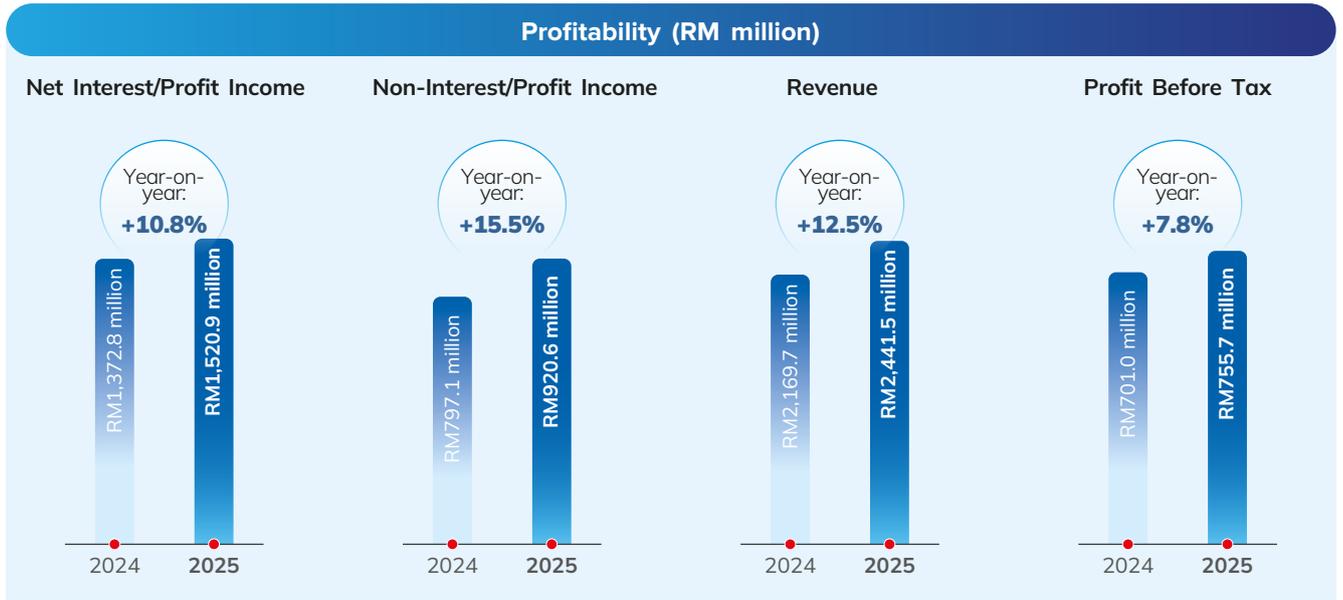
JOANNE RODRIGUES

Group Chief Financial Officer

FY2025 reflected the Group's ability to execute consistently amid external headwinds. Against a backdrop of geopolitical volatility and heightened competition, we achieved revenue growth of 12.5% and a 7.8% expansion in Profit Before Tax, supported by disciplined balance sheet management and a focused approach to profitability and returns.

The year was also defined by the landmark USD300 million senior unsecured notes issuance in June 2025, which was recognised with the Best New Bond Award 2026 by The Asset, and our very first international credit rating of A3 from Moody's Ratings, placing us amongst the world's trusted financial institutions.

Financial Highlights



GCFO's Statement

Funding and Deposit Ratios

CASA Ratio

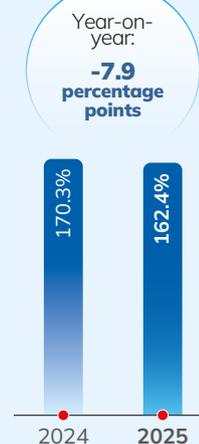


Capital and Liquidity Ratios

Common Equity Tier 1 (CET1) Ratio



Liquidity Coverage Ratio (LCR)



Net Interest Income and Margin Management

The interest rate environment remained fluid during the year. Pressure on funding costs and margins was driven by the Federal Reserve's policy stance, the July 2025 OPR adjustment and intensified competition for deposits in the second half, compounded by uncertainty arising from the U.S. administration's 'Liberation Day' tariff announcements. Despite these pressures, the Group maintained stable net interest performance through active balance sheet management.

At the same time, the Group achieved double-digit growth in non-interest income, supported by robust treasury and bond sales activity, stronger foreign exchange revenues and a more diversified income base. Cost discipline remains a priority, with continued focus on improving productivity and operational efficiency through the targeted use of AI and automation.

Non-Interest Income and Revenue Diversification

Non-interest income rose by 15.5% to RM920.6 million, increasing its contribution to overall revenue. Growth was driven primarily by Treasury and Markets activities, stronger foreign exchange performance and higher stockbroking income. New revenue streams from our wealth management business also boosted fee-based income while driving revenue diversification.

Cost Discipline and Earnings Quality

The Group continued to exercise cost discipline while investing selectively in strategic and digital initiatives. Operating profit before allowances expanded, contributing to the 7.8% increase in profit before tax. The combination of income growth, margin stability and controlled costs has strengthened the Group's sustainability of earnings.

Asset Quality

Asset quality strengthened during the year, with our gross impaired loan (GIL) ratio improving to 1.64% from 1.94% in FY2024. This was supported by continued recovery efforts, prudent credit assessment and closer monitoring of trade-exposed sectors. Enhanced scorecard monitoring and strengthened underwriting standards across business segments further enhanced portfolio resilience.

Capital and Liquidity Strength

Capital and liquidity buffers remained sound during the year. Our Common Equity Tier 1 (CET1) ratio stood at 13.34%, well above the 7% regulatory minimum, while our Liquidity Coverage Ratio remained robust at 162.4%, reflecting prudent liquidity management. During the year, we also reviewed our risk-weighted assets to enhance capital efficiency and optimise capital allocation, supported by closer monitoring of risk-adjusted returns through RAROC to ensure capital deployment remained aligned with risk appetite and strategic priorities.

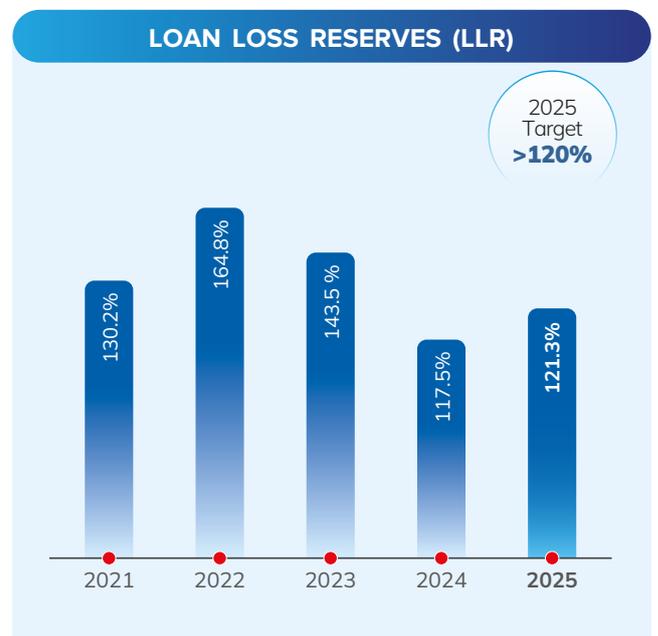
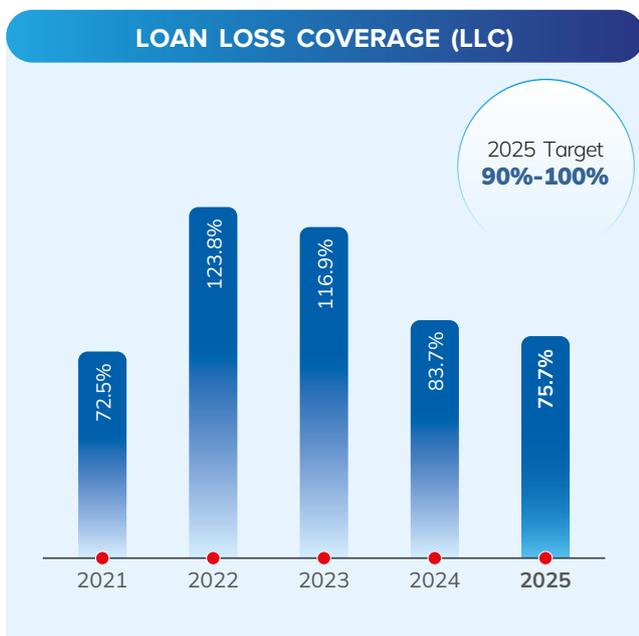
Shareholder Returns and Capital Allocation

In line with the Group’s commitment to delivering sustainable returns while preserving capital strength, the Board has proposed a final dividend of RM0.0853 per share for FY2025, subject to shareholder approval at the forthcoming Annual General Meeting. The Dividend Reinvestment Plan (DRP) will be applied to the entire proposed final dividend, providing shareholders with the option to reinvest their dividends into new AFFIN shares.

The proposed dividend reflects a balanced approach to capital allocation, returning value to shareholders while ensuring that sufficient capital is retained to support growth initiatives, maintain regulatory buffers, and fund strategic priorities under the Group’s transformation agenda.

Outlook

Looking ahead to 2026, our operating environment is expected to remain shaped by geopolitical tensions and the ongoing conflict in the Middle East. Potential disruptions to global energy supply routes, particularly through the Strait of Hormuz, may contribute to higher oil prices and renewed inflationary pressures, with implications for business costs and economic activity. Against this backdrop, we will maintain a disciplined approach to risk management while leveraging opportunities arising from evolving interest rate dynamics and market activity to sustain profitability.



Corporate Information

Board Of Directors

Chairman

Dato' Agil Natt

Chairman/Independent Non-Executive Director

Directors

Dato' Abdul Aziz bin Abu Bakar

Independent Non-Executive Director

Chan Tze Ching, Ignatius

Non-Independent Non-Executive Director

Dato' Rozalila binti Abdul Rahman

Independent Non-Executive Director

Gregory Jerome Gerald Fernandes

Independent Non-Executive Director

Chan Wai Yu

Independent Non-Executive Director

Mohammad Ashraf bin Md Radzi

Non-Independent Non-Executive Director

Emeliana Dallan Rice-Oxley

Independent Non-Executive Director

Dato Sharkawi bin Alis

Non-Independent Non-Executive Director (appointed w.e.f. 9 May 2025)

Datu Hajah Elean binti Masa'at

Non-Independent Non-Executive Director (appointed w.e.f. 15 August 2025)

Tan Sri Datuk Amar Abang Iskandar bin Abang Hashim

Independent Non-Executive Director (appointed w.e.f. 7 February 2026)

Datuk Hamirullah bin Boorhan

Independent Non-Executive Director (appointed w.e.f. 12 March 2026)

Yuen Wai Hung, Peter

Non-Independent Non-Executive Director (resigned w.e.f. 28 February 2025)

Dato' Mohd Hata bin Robani

Independent Non-Executive Director (retired on 6 February 2026)

Marzida binti Mohd Noor

Independent Non-Executive Director (retired on 28 February 2026)

Company Secretary

Nimma Safira Khalid

LS0009015

(SSM PC No. 201908001266)

Tel : 603-2302 1000

E-mail : nimma@affingroup.com

Registered Office

Level 19, Menara AFFIN

Lingkaran TRX

Tun Razak Exchange

55188 Kuala Lumpur

Malaysia

Tel : 603-2302 1000

Head Office

Menara AFFIN

Lingkaran TRX

Tun Razak Exchange

55188 Kuala Lumpur

Malaysia

Tel : 603-2302 1000

Share Registrar

Tricor Investor & Issuing House Services Sdn. Bhd.

Unit 32-01, Level 32

Tower A, Vertical Business Suite

Avenue 3, Bangsar South

No. 8, Jalan Kerinchi

59200 Kuala Lumpur

Malaysia

Tel : 603-2783 9299

 Email : is.enquiry@vistra.com

 Website : <https://www.vistra.com>

External Auditors

PricewaterhouseCoopers PLT (LLP0014401-LCA & AF 1146)

Chartered Accountants

Level 10, Menara TH 1 Sentral

Jalan Rakyat, Kuala Lumpur Sentral

P O Box 1192

50706 Kuala Lumpur, Malaysia

Tel : +60 (3) 2173 1188

Fax : +60 (3) 2173 1288

Investor Relations

Tel : 603-2302 1030 (ext : 921030)

 Email : ir@affingroup.com

AGM Helpdesk

Tel : 603-2783 9299

(Tricor Investor & Issuing House Services Sdn Bhd)

Stock Exchange

Bursa Malaysia Securities Berhad

Stock Code : 5185

Stock Name : AFFIN

Listed on Main Market of

Bursa Malaysia Securities Berhad

on 2 February 2018

Financial Year End

31 December

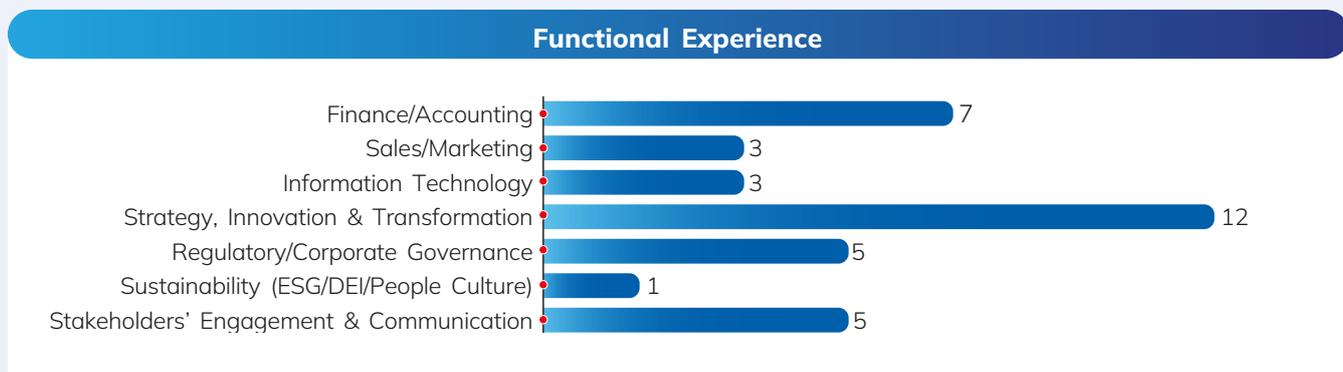
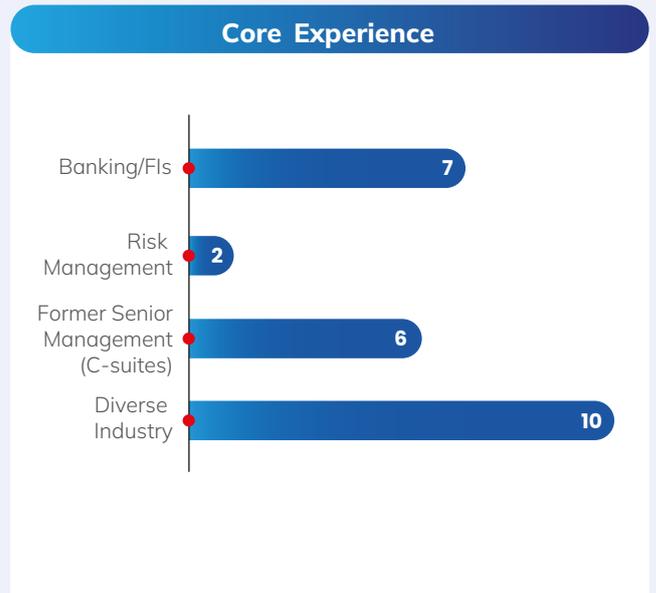
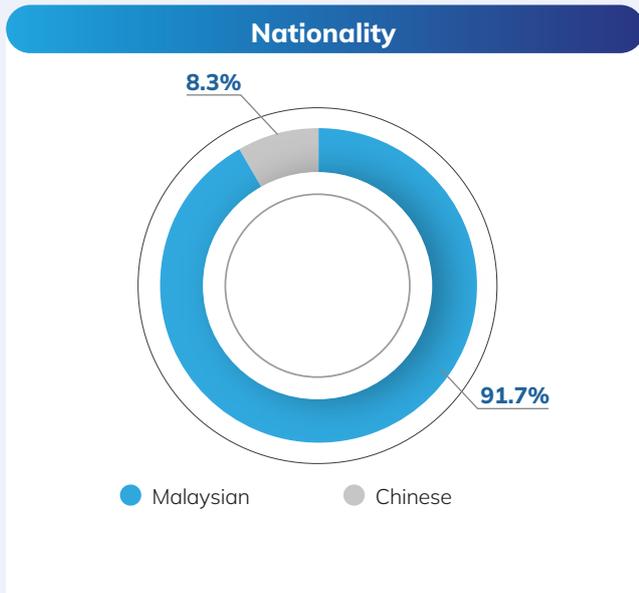
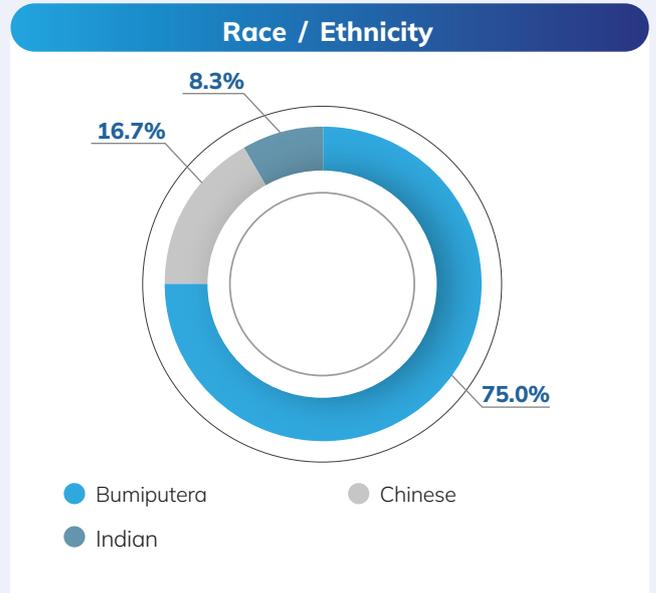
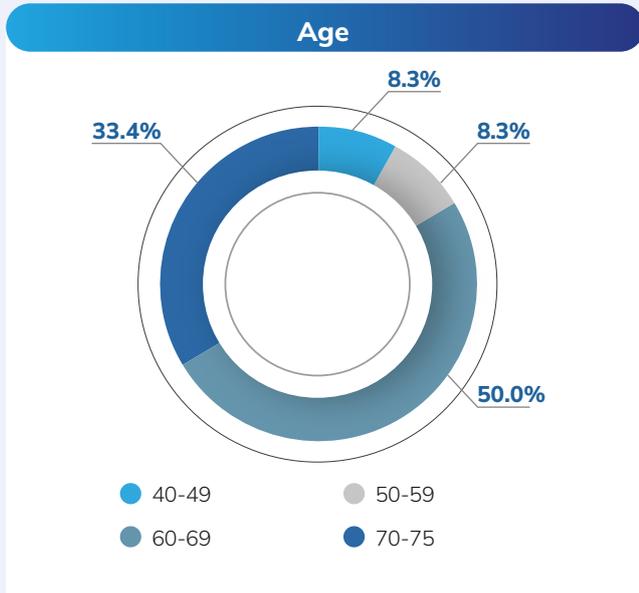
Website

www.affingroup.com

Social Media Channel

 <https://www.facebook.com/AffinMy>
 <https://www.instagram.com/affinmy>
 <https://twitter.com/AffinMy>
 <https://www.youtube.com/c/affin>

Board Composition as at 31 December 2025



Profile of Board of Directors

Affin Bank Berhad



74

M

DATO' AGIL NATT

Chairman/Independent
Non-Executive Director

B

E

F

Attendance 2025

11/11

5/5

3/3

Appointment Date
8 November 2019



Academic/Professional Qualification

- Advanced Management Program (AMP163), Harvard Business School, USA
- Master of Science in Finance, Bayes Business School, City St Georges, University of London, United Kingdom
- Bachelor of Science in Economics (Hons), Brunel University, United Kingdom

Working Experience and Occupation

- Investment Panel member of Employees Provident Fund Board (June 2017 to May 2021)
- President & CEO, International Centre for Education in Islamic Finance (INCEIF) (July 2006 to July 2011)
- Executive Director & Deputy President, Maybank (September 2004 to June 2006)
- MD/CEO, Aseambankers Bhd (now known as Maybank Investment Bank) (November 2000 to August 2004)
- Senior GM, Corporate Banking, Maybank (March 1995 to October 2000)
- Regional Chief Representative, Kleinwort Benson Ltd (Investment Bank), Malaysia & UK (January 1990 to February 1995)
- Senior GM, Finance, Island & Peninsular Bhd (April 1982 to December 1989)
- Manager, Corporate Finance, Bumiputra Merchant Bankers Berhad (September 1977 to March 1982)

Directorship(s) in Other Public Companies

- Chairman, Yayasan AFFIN

Directorship(s) in Public Listed Companies

- NIL

External Professional Commitments

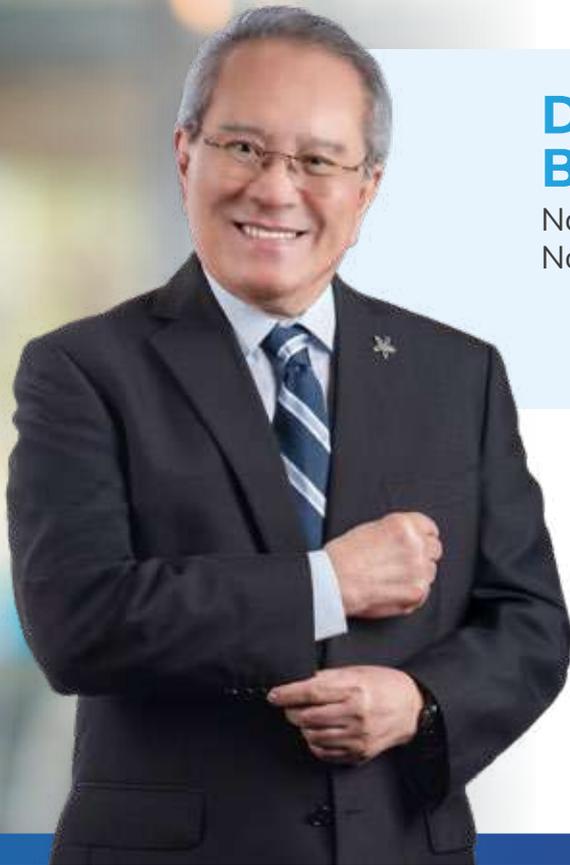
- NIL

Membership of Board Committees

- Chairman, AFFIN Group Chairmen Committee
- Member, Group Board Credit Review and Recovery Committee
- Member, Group Board Information Technology & Transformation Committee

Conflict of Interest (COI) or potential COI with AFFIN

- NIL



DATO SHARKAWI BIN ALIS

Non-Independent
Non-Executive Director



78

M



Attendance 2025



Appointment Date

9 May 2025

Academic/Professional Qualification

- Barrister-At-Law
- Advocate & Solicitor

Working Experience and Occupation

- Director, Corporate Resources Division, Securities Commission Malaysia (2000-2003)
- Director, Market Supervision Division, Securities Commission Malaysia (1997-1999)
- Group Legal Adviser, Malaysia Mining Corporation Berhad (1982-1996)
- Various Positions Including Magistrate, President of Sessions Court, Deputy Public Prosecutor, Deputy Registrar of Companies & Senior Federal Counsel at Various Government Departments Judicial & Legal Service, Government of Malaysia (1972-1982)

Directorship(s) in Other Public Companies

- Director, Permodalan Satok Berhad

Directorship(s) in Public Listed Companies

- NIL

External Professional Commitments

- Chairman, Bintulu Port Authority
- Trustee, Yayasan Hartanah Bumiputera Sarawak

Membership of Board Committees

- Member, Group Board Nomination and Remuneration Committee (1 June 2025 - 1 February 2026)
- Member, Group Board Compliance Committee (1 June 2025 - 1 February 2026)

Conflict of Interest (COI) or potential COI with AFFIN

- NIL

Dato Sharkawi is a nominee of SG Assetfin Holdings Sdn Bhd, a substantial shareholder of Affin Bank Berhad.

Profile of Board of Directors Affin Bank Berhad



58

F

DATU HAJAH ELEAN BINTI MASA'AT

Non-Independent
Non-Executive Director

Ac

F

Au

PA

Attendance 2025

4/4

2/2

N/A

Appointment Date

15 August 2025



Academic/Professional Qualification

- Malaysian Institute of Certified Public Accountants (MICPA)
- Master of Business Administration in Information Management, Phoenix International University (PIU), New Zealand
- Higher Diploma in Management, New Zealand Institute of Management, New Zealand
- Advanced Diploma in Management, New Zealand Institute of Management, New Zealand
- Certificate in Practising Management, New Zealand Institute of Management, New Zealand
- Chartered Accountant of Malaysian Institute of Accountants (MIA)
- Advance Diploma in Accountancy, Institut Teknologi Mara, Malaysia
- Diploma in Accountancy, Institut Teknologi Mara, Malaysia

Working Experience and Occupation

- State Accountant General (2021-Present)
- Various capacities within the Sarawak State Treasury Department (1994-Present)

Directorship(s) in Other Public Companies

- Director, Borneo Housing Mortgage Finance Bhd

Directorship(s) in Public Listed Companies

- NIL

External Professional Commitments

- State Accountant General, Sarawak

Membership of Board Committees

- NIL

Conflict of Interest (COI) or potential COI with AFFIN

- NIL

Datu Hajah Elean is a nominee of SG Assetfin Holdings Sdn Bhd, a substantial shareholder of Affin Bank Berhad.



CHAN TZE CHING, IGNATIUS

Non-Independent
Non-Executive Director



69

M

B RM Au

Attendance 2025

11/11

5/5

3/3

Appointment Date

1 December 2017

Academic/Professional Qualification

- Bachelor of Business Administration, University of Hawaii, USA
- Master of Business Administration, University of Hawaii, USA
- Certified Public Accountant, American Institute of Certified Public Accountants

Working Experience and Occupation

- Senior Advisor, CVC Capital Partners (2010-2021)
- Deputy Chief Executive, Bank of China (Hong Kong) (2008-2008)
- Head of Corporate and Investment Banking Business, Citibank, Greater China (2005-2007)
- Chief Operating Officer, Citibank Greater China (2004-2005)
- Country Officer, Citibank Taiwan (2003-2005)
- Country Officer, Citibank Hong Kong (1999-2003)
- Head, Corporate Banking Business, Citibank Hong Kong (1997-1999)
- Country Treasurer and Head Sales and Trading, Citibank Hong Kong (1994-1997)
- Vice President, Citibank Japan (1986 -1994)
- Management Associate, Citibank, Hong Kong and Japan (1980-1986)

Directorship(s) in Other Public Companies

- NIL

Directorship(s) in Public Listed Companies

- Director of Mongolian Mining Corporation (MMC)
- Director of China State Construction International Holdings Limited

External Professional Commitments

- Senior Advisor, The Bank of East Asia, Limited (BEA)

Membership of Board Committees

- NIL

Conflict of Interest (COI) or potential COI with AFFIN

- NIL

Mr. Ignatius is a nominee director of BEA, a substantial shareholder of Affin Bank Berhad.

Profile of Board of Directors Affin Bank Berhad



48

M

MOHAMMAD ASHRAF BIN MD RADZI

Non-Independent
Non-Executive Director

Ac

F

CA

Attendance 2025

10/11

5/5

2/3

Appointment Date

3 October 2022



Academic/Professional Qualification

- Capital Markets Services Representative License Modules 12 & 19, Security Commission
- Chartered Accountant, Malaysian Institute of Accountants
- Member of Association of Chartered Certified Accountants, United Kingdom
- Bachelor of Accountancy (Hons), Universiti Tenaga Nasional
- A-Levels, MARA Institute of Technology

Working Experience and Occupation

- Chief Executive, Lembaga Tabung Angkatan Tentera (2024-Present)
- Chief Financial Officer, Lembaga Tabung Angkatan Tentera (2020-2024)
- Chief Financial Officer, Ahmad Zaki Resources (2017-2020)
- General Manager, Corporate Finance, Ahmad Zaki Resources (2016-2017)
- Associate Director, Corporate Advisory and Structuring, MIDF Amanah Investment Bank (2015-2016)
- General Manager, Finance Special Projects, Johawaki Holdings Sdn Bhd (2013-2015)
- Associate Director, Capital Market, Prokhas Sdn Bhd (2009-2013)
- Regulatory Reporting Analyst, UBS Investment Bank, London (2007-2009)

Directorship(s) in Other Public Companies

- Non-Independent Non-Executive Director, Boustead Holdings Berhad (Representing LTAT)
- Non-Independent Non-Executive Director, Boustead Plantations Berhad (Representing LTAT)

Directorship(s) in Public Listed Companies

- Non-Independent Non-Executive Director, Pharmaniaga Berhad (Representing LTAT)

External Professional Commitments

- Chief Executive, Lembaga Tabung Angkatan Tentera (LTAT)

Membership of Board Committees

- NIL

Conflict of Interest (COI) or potential COI with AFFIN

- NIL

Encik Ashraf is a nominee director of LTAT, a substantial shareholder of Affin Bank Berhad.



DATO' ABDUL AZIZ BIN ABU BAKAR

Independent Non-Executive Director



72

M

Attendance 2025

10/11

5/5

3/3

Appointment Date

17 October 2017

Academic/Professional Qualification

- Bachelor of Economics (Hons.), University of Malaya
- Senior Management Development Programme (SMDP), Harvard Business School

Relevant Experiences

- CEO/ED, Malaysian Directors Academy (MINDA) (2010-2017)
- Chief Human Capital Officer, Telekom Malaysia Berhad (TM) (2005-2009)
- Executive VP, Human Resources, RHB Bank Berhad (2002 to 2004)
- General Manager/Human Resources, Shell Malaysia Trading Sdn Bhd (SMTSB) (1998-2001)
- Managing Director, INTRIA Berhad (currently known as UEM Builders) (1996-1997)
- Shareholders' representative for China and Hong Kong, SHELL Group (1991-1993)
- Area GM/East Coast, SMTSB (1988-1990)
- Manager/Marketing Economics, SMTSB (1984 to 1987)
- Executive/Internal Audit, SMTSB (1979-1983)
- Fleet Planning Coordinator/Fleet Planning Department, Malaysian Airlines System (MAS) (1977-1978)

Directorship(s) in Other Public Companies

- NIL

Directorship(s) in Public Listed Companies

- NIL

External Professional Commitments

- Fellow of Institute of Corporate Directors Malaysia (ICDM)
- Member of the Nomination and Remuneration Committee of Razak School of Government (RSOG)

Membership of Board Committees

- Chairman, Group Board Nomination and Remuneration Committee
- Member, Group Board Audit Committee (w.e.f. 1 February 2026)

Conflict of Interest (COI) or potential COI with AFFIN

- NIL

Profile of Board of Directors Affin Bank Berhad



73
M

DATO' MOHD HATA BIN ROBANI

Independent Non-Executive Director

B RM



Attendance 2025

11/11

5/5

2/3

Appointment Date
17 October 2017

Retirement Date
6 February 2026

Academic/Professional Qualification

- Bachelor of Economics (Business Administration), University of Malaya
- Management Development Programme, University of Harvard, USA

Working Experience and Occupation

- Advisor, Agenda Harmoni Sdn Bhd (2009-2019)
- Executive Chairman, Excellent Tank Treatment Services Sdn Bhd (2009-2015)
- Managing Director, Malaysian Electronic Payment System Sdn Bhd (MEPS) (2000-2008)
- Executive Director, BSN Commercial Bank Berhad (1998-1999)
- General Manager of the Financial Services Division, Amanah Capital Partners Group (1994-1997)
- Group Chief Operating Officer, Amanah Capital Partners Group (1994-1997)
- Head of Banking Department, Bank Negara Malaysia (1993-1994)
- Head of Technology Department, Bank Negara Malaysia (1989-1992)
- Senior Officer of Bank Inspection Department, Bank Negara Malaysia (1975-1989)

Directorship(s) in Other Public Companies

- Director, Affin Holdings Berhad

Directorship(s) in Public Listed Companies

- NIL

External Professional Commitments

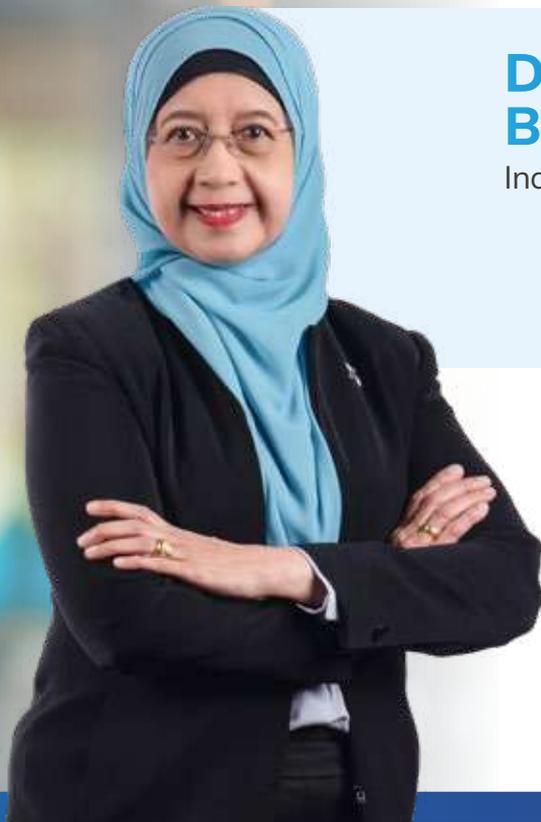
- Member of Finance and Investment Committee of Perbadanan Wakaf Selangor (Retired in December 2025)

Membership of Board Committees

- Chairman, Group Board Credit Review and Recovery Committee (up to 6 February 2026)
- Member, Group Board Audit Committee (up to 6 February 2026)

Conflict of Interest (COI) or potential COI with AFFIN

- NIL



DATO' ROZALILA BINTI ABDUL RAHMAN

Independent Non-Executive Director



64

F

BA eC T FM RD

Attendance 2025

11/11

5/5

3/3

Appointment Date

4 February 2019

Academic/Professional Qualification

- Bachelor of Science, Food Science & Technology, Universiti Pertanian Malaysia
- Certificate of Merit from Sophia University, Tokyo, Japan
- Diploma of Science with Education (Math Major), Universiti Pertanian Malaysia

Working Experience and Occupation

- Chief Executive Officer, Astro GS Shop Sdn Bhd (2014-2016)
- Adjunct Professor, Faculty of Economics and Management, Universiti Putra Malaysia (2013-2014)
- Chief Marketing Officer, Telekom Malaysia Berhad (TM) (2010-2014)
- General Manager, Maxis Berhad (2006-2010)
- Sales & Marketing Director, Bank Simpanan Nasional (2003-2005)
- Marketing Manager, Reckitt Benckiser, Malaysia & Singapore (2000-2003)
- Marketing Manager, Kellogg Asia Inc., South East Asia (1999-2000)

- Senior Brand Manager, Unilever (M) Holdings Sdn Bhd, Malaysia & Singapore (1997-1999)
- Brand Manager, Unilever (M) Holdings Sdn Bhd, Malaysia & Singapore (1995 -1997)
- Quality Manager, Unilever (M) Holdings Sdn Bhd, Malaysia & Singapore (1994 -1995)
- Lab/Quality Control Manager, Unilever (M) Holdings Sdn Bhd, Malaysia & Singapore (1992-1994)
- Product Development Manager, Unilever (M) Holdings Sdn Bhd, Malaysia & Singapore (1990-1992)
- Management Trainee, Unilever (M) Holdings Sdn Bhd, Malaysia (1989)
- Cold Room Supervisor, Perwira Niaga Malaysia, PERNAMA (1988)

Directorship(s) in Other Public Companies

- NIL

Directorship(s) in Public Listed Companies

- Independent Non-Executive Director and Chairman of AGX Group Berhad

External Professional Commitments

- NIL

Membership of Board Committees

- Chairperson, Group Board Information Technology & Transformation Committee (w.e.f. 1 March 2026)
- Chairperson, Group Board Compliance Committee (up to 28 February 2026)
- Member, Group Board Sustainability Committee

Conflict of Interest (COI) or potential COI with AFFIN

- NIL

Profile of Board of Directors Affin Bank Berhad



62
F

MARZIDA BINTI MOHD NOOR

Independent Non-Executive Director

IT O



Attendance 2025

11/11

5/5

3/3

Appointment Date

1 March 2020

Retirement Date

28 February 2026

Academic/Professional Qualification

- Master of Science in Management Information Systems, United States International University, San Diego, California, USA
- Bachelor of Science in Business, Indiana University Bloomington, Indiana, USA

Working Experience and Occupation

- Licensed Unit Trust and PRS Consultant, Principal Asset Management Berhad (April 2016 to December 2024)
- Manager, HRIT Competency Centre, Shell Business Operations Oil & Gas (2012-2017)
- Programme Manager, SAP Business Objects Software License Management, Shell Business Operations Oil & Gas (2011-2012)
- Programme Manager, Global Retail Site Systems Support Services, Shell Business Operations Oil & Gas (2009-2011)
- Planning and Programme Manager & Downstream IT Global Strategy, Shell Business Operations Oil & Gas (2007-2009)

- Chief Information Officer, Malaysia Airlines Air Transportation (2001-2007)
- Senior General Manager, Programme Management Office, Malaysia Airlines Air Transportation (2005-2006)
- Programme Manager, Support Services Business Improvement Programme, Malaysia Airlines Air Transportation (2004-2005)
- Vice President, IT Planning & Development, Malaysia Airlines Air Transportation (1998-2001)
- Programme Director, Y2K Corporate, Malaysia Airlines Air Transportation (1998-1999)
- Business Information Controller, Corporate Planning Department, Malaysia Airlines Air Transportation (1992-1998)
- IT Management Consultant, KPMG Peat Marwick Management Consulting (1989-992)
- IT Executive, Head of Department, Intradagang Merchant Bank Banking (1988-1989)

Directorship(s) in Other Public Companies

- NIL

Directorship(s) in Public Listed Companies

- NIL

External Professional Commitments

- A volunteer member of 30% Club Malaysia, a platform which is set up to improve gender diversity on the board of public listed companies.
- Advisor, Women in Tech Malaysian Chapter Advisory Board.
- Member of Malaysian Business Angel Network Association (MBAN)
- Member of FIDE FORUM's Digitalisation Special Interest Group

Membership of Board Committees

- Chairperson, Group Board Information Technology and Transformation Committee (up to 28 February 2026)
- Member, Group Board Risk Management Committee (up to 28 February 2026)

Conflict of Interest (COI) or potential COI with AFFIN

- NIL



GREGORY JEROME GERALD FERNANDES

Independent Non-Executive Director



70

M

Ac GI CF GM

Attendance 2025

11/11

5/5

3/3

Appointment Date

1 April 2020

Academic/Professional Qualification

- Registered Accountant, Malaysian Institute of Accountants
- Associate, Institute of Chartered Accountants in England & Wales
- Fundamentals of Accounting, North East London Polytechnic, United Kingdom

Relevant Experiences

- Corporate Advisor/CEO Office, Offshore Works Sdn Bhd (2011-2016)
- Consultant/Finance, Platinum Energy Sdn Bhd (2010-2011)
- Senior Vice President (Global Marketing), Scomi Engineering Berhad (2008-2010)
- Chief Financial Officer, Scomi Engineering Berhad (2006-2008)
- Associate Director, Innovation Associates (2003-2005)
- Director/Corporate Finance, Nikkei Pacific Corporate Advisors Sdn Bhd (2000-2002)
- Principal/Assurance, AJ Shah & Associates (EY Technical Associate Firm), Seychelles (1999-2000)
- Manager-Principal/Assurance, Ernst & Young (1983-1999)
- Trainee Supervisor/Assurance, Ernst & Young (1976-1983)

Directorship(s) in Other Public Companies

- NIL

Directorship(s) in Public Listed Companies

- NIL

External Professional Commitments

- NIL

Membership of Board Committees

- Chairman, Group Board Audit Committee
- Member, Group Board Compliance Committee

Conflict of Interest (COI) or potential COI with AFFIN

- NIL

Profile of Board of Directors Affin Bank Berhad



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F

CHAN WAI YU

Independent Non-Executive Director

B RM



Attendance 2025

11/11

5/5

3/3

Appointment Date

1 April 2021

Academic/Professional Qualification

- BEcons (Analytical Economics), 2nd Class Upper Hons, University of Malaya

Working Experience and Occupation

- Chairman/CEO Secretariat, OCBC Bank (Malaysia) Berhad (2016)
- Head, Operational Risk Management, Bank of Singapore (2013-2015)
- Head, Operational Risk Management, OCBC Bank (Malaysia) Berhad (2012)
- Head, Risk Portfolio Management, OCBC Bank (Malaysia) Berhad (2010-2012)
- Head, Credit Risk Management, Maybank (2009)
- Head, Operational Risk Management, Maybank (2007-2008)
- Project Director, Basel II Project Management Office, Maybank (2004- 2006)
- Project Manager, Integrated Risk Management Project, Maybank (2002-2004)
- Head, Credit Risk Analytics, Maybank (2000-2006)
- Head, Credit Policy, Maybank (1993-2000)
- Officer, Credit Processing & Loans Supervision, Maybank (1983-1993)
- Officer, Branch Operations, Maybank (1981-1982)

Directorship(s) in Other Public Companies

- NIL

Directorship(s) in Public Listed Companies

- NIL

External Professional Commitments

- NIL

Membership of Board Committees

- Chairperson, Group Board Risk Management Committee
- Member, Group Board Nomination and Remuneration Committee

Conflict of Interest (COI) or potential COI with AFFIN

- NIL



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F

ESG BG DEI

EMELIANA DALLAN RICE-OXLEY

Independent Non-Executive Director



Attendance 2025

10/11

5/5

2/3

Appointment Date

1 October 2023

Academic/Professional Qualification

- Advanced Management Program from Harvard Business School, USA
- Professional Certification in Decision Quality and Risk Management from Stanford University, USA
- Bachelor of Science, Geology from University of South Carolina, USA

Working Experience and Occupation

- VP, Exploration Upstream, Petronas (2016-2022)
- VP, Exploration Malaysia, Petronas (2014-2016)
- Senior General Manager, Exploration Malaysia, Petronas (2012-2014)
- Hydrocarbon Maturation Manager, Onshore US and Latin America, SHELL (2010-2012)
- Brazil Exploration Team Leader, SHELL (2006-2009)
- Manager, Exploration Portfolio & Planning Asia Pacific, SHELL (2001-2006)
- Various Technical and team leader roles, SHELL (1985-2001)

Directorship(s) in Other Public Companies

- NIL

Directorship(s) in Public Listed Companies

- Director, Hibiscus Petroleum Berhad
- Director, TGS ASA (merged with PGS ASA), Norway

External Professional Commitments

- NIL

Membership of Board Committees

- Chairperson, Group Board Sustainability Committee

Conflict of Interest (COI) or potential COI with AFFIN

- NIL

Profile of Board of Directors Affin Bank Berhad



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M

TAN SRI DATUK AMAR ABANG ISKANDAR BIN ABANG HASHIM

Independent Non-Executive Director



Appointment Date

7 February 2026

Academic/Professional Qualification

- LL.B (Hons.) from the University of Malaya

Working Experience and Occupation

- President of the Court of Appeal (2023 – 2025)
- Chief Judge of Sabah and Sarawak (2020- 2023)
- Federal Court Judge (2018 – 2020)
- Court of Appeal Judge (2013 – 2018)
- High Court Judge, Penang High Court (2013)
- High Court Judge, Kuala Lumpur High Court [RKKK1] (2011 – 2013)
- High Court Judge, Kuala Lumpur High Court [Dagang 10] (2011)
- High Court Judge, Kuala Lumpur High Court [Dagang 2] (2009 – 2010)
- Judicial Commissioner, Kuala Lumpur High Court (2009)
- Judicial Commissioner, Shah Alam High Court (Criminal) (2007 – 2009)
- Director, Enforcement Division, Securities Commission (2004 – 2006)

- Head of Commercial Crime Unit, Attorney General Chambers (2003 – 2004)
- Head of Prosecution Unit, Bank Negara Malaysia (2001 – 2003)
- Chairman, Tribunal, Department of Cooperative Development Malaysia (2000 – 2001)
- Senior Federal Attorney, Attorney General Chambers (2000)
- Deputy Public Prosecutor, Attorney General Chambers (1994 – 2000)
- Director, Legal and Prosecution Division, Fisheries Department, Ministry of Agriculture (1992 – 1994)
- Deputy Public Prosecutor, Attorney General Chambers (1991 – 1992)
- Sessions Court Judge, Sessions Court Kuala Lumpur (1990 – 1991)
- Assistant Director, Sarawak Legal Aid Bureau (1989 – 1990)
- Magistrate, Sibu Magistrate's Court (1985 – 1989)
- Magistrate, Limbang Magistrate's Court (1984 – 1985)
- Magistrate, Miri Magistrate's Court (1983 – 1984)

Directorship(s) in Other Public Companies

- NIL

Directorship(s) in Public Listed Companies

- NIL

External Professional Commitments

- Chairman of ASEAN Law Association (ALA) Malaysia

Membership of Board Committees

- Chairman, Group Board Compliance Committee (appointed as Member w.e.f. 7 February 2026 and re-designated as Chairman w.e.f. 1 March 2026)
- Member, Group Board Credit Review and Recovery Committee (w.e.f. 7 February 2026)
- Member, Group Board Information Technology and Transformation Committee (w.e.f. 7 February 2026)

Conflict of Interest (COI) or potential COI with AFFIN

- NIL



DATUK HAMIRULLAH BIN BOORHAN

Independent Non-Executive Director



62

M

B

RM

S

Appointment Date
12 March 2026

Academic/Professional Qualification

- Fellow, International Retail Banker, Retail Banking Institute, United Kingdom
- MBA, International Islamic University Malaysia (IIUM)
- Diploma in Accountancy, Institut Teknologi MARA
- Executive programmes, Harvard Business School
- Executive programmes, INSEAD - The Business School for the World
- Executive programmes, The Wharton School

Working Experience and Occupation

Maybank

- Senior EVP & Head Community Financial Services (2013 – 2025)
- EVP, Head Consumer Finance (2011 – 2013)
- EVP, Head Automobile Financing (2010 – 2011)
- Various positions held at Malayan Banking Berhad, including Head of Enterprise Business & Group Relations, Head of Loan Management, Managerial roles in various loan recovery departments, consumer finance and branch management as well as Branch Manager for various branches (1986 – 2010)

Directorship(s) in Other Public Companies

- NIL

Directorship(s) in Public Listed Companies

- NIL

External Professional Commitments

- Honourable Advisor, Association of Hire Purchase Companies of Malaysia
- Honourable Advisor, Association of Finance Companies of Malaysia

Membership of Board Committees

- Chairman, Group Board Credit Review and Recovery Committee (w.e.f. 12 March 2026)
- Member, Group Board Risk Management Committee (w.e.f. 12 March 2026)

Conflict of Interest (COI) or potential COI with AFFIN

- NIL

Profile of Board of Directors Affin Bank Berhad

Main skillsets:

- A** Accountancy
- Ac** Accounting
- Au** Audit
- B** Banking
- BA** Business Admin
- BG** Board Governance
- C** Compliance
- CA** Corporate Advisory
- CF** Corporate Finance
- DEI** Diversity, Equity and Inclusion
- E** Economics
- eC** e-Commerce & TV Home Shopping
- ESG** Energy/ ESG
- F** Finance

- FM** Fast Moving Consumer Goods
- GI** General Insurance
- GM** Global Marketing
- HC** Human Capital
- I** Insurance
- IT** Information Technology
- L** Legal
- O** Operations
- PA** Public Administration
- RD** R&D, Quality Assurance & Operations
- RM** Risk Management
- S** Strategy
- T** Telecommunication

Attendance in 2025:



Declaration:

Save as disclosed above, I do not have:-

- a) Any family relationship with any Director and/or major shareholders of AFFIN
- b) Any conflict of interest (COI) or potential COI with AFFIN
- c) Any conviction for offences within the past 5 years
- d) Any public sanction or penalty imposed by the relevant regulatory bodies during the financial year 2025.

Note:

Age is as at 28 February 2026

Group Management Committee



Datuk Wan Razly Abdullah

President & Group Chief Executive Officer
Affin Bank Berhad



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M

Appointment Date
2 April 2020

ACADEMIC/PROFESSIONAL QUALIFICATION

- Bachelor of Arts in Law and Accounting from the University of Manchester, United Kingdom
- Member of Institute of Chartered Accountants in England and Wales (ICAEW)

PAST WORKING EXPERIENCES

- Senior Managing Director, with a leading Bank Group in Malaysia
- Chief Financial Officer, CIMB Niaga
- CIMB Investment Bank as Director, Corporate Client Solutions
- Head, Business Development, Aseambankers Malaysia (now known as Maybank Investment Bank Berhad)
- Audit Services Department Northern Trust, London, United Kingdom
- PricewaterhouseCoopers, London, United Kingdom

OTHER APPOINTMENTS

- Independent Director of ABM Investments Sdn Bhd



Dato' Paduka Syed Mashafuddin Syed Badarudin Jamalullail

Chief Executive Officer
Affin Islamic Bank Berhad



51

M

Appointment Date
8 November 2022

ACADEMIC/PROFESSIONAL QUALIFICATION

- Joint Honours Degree in Computer Science and Accounting (B.Sc. Honours) from the University of Manchester, United Kingdom
- Master of Science Degree (MSc) in International Banking from the University of Manchester Institute of Science and Technology (UMIST), United Kingdom
- Diploma in Islamic Finance, Chartered Institute of Management Accountants
- Chartered Financial Analyst (CFA)
- Chartered Professional In Islamic Finance (CPIF)
- Chartered Banker (CB)

PAST WORKING EXPERIENCES

- CEO, Islamic Franchise, Principal Asset Management (ASEAN) Group
- CEO, Principal Islamic Asset Management Sdn. Bhd.
- Managing Director, International and Institutional Business, CIMB-Principal Asset Management Berhad
- Managing Director, CIMB Investment Bank Berhad
- Manager, Corporate Finance Department, Commerce International Merchant Bankers Berhad

OTHER APPOINTMENTS

- NIL

Group Management Committee



Hanif Ghulam Mohammed

Chief Executive Officer
Affin Hwang Investment Bank Berhad


46
M

Appointment Date
9 September 2025



Risham Akashah Kamaruzaman

Group Chief Technology & Operating Officer
and Acting Executive Director
Group Community Banking


54
M

Appointment Date
1 December 2020

ACADEMIC/PROFESSIONAL QUALIFICATION

- Professional Certificate in Islamic Finance from INCEIF
- Bachelor's degree in Science, majoring in Economics & Management from the University of London, London School of Economics
- Chartered Member of Chartered institute of Islamic Finance Professionals (CPIF)

PAST WORKING EXPERIENCES

- Executive Director Group Treasury, Affin Bank Berhad
- Regional Head of Islamic Treasury, CIMB Bank Berhad
- Director Fixed Income, CIMB Bank Berhad

OTHER APPOINTMENTS

- Member of Financial Markets Committee, Bank Negara Malaysia (BNM)
- Member of Shariah Working Group, Bank Negara Malaysia (BNM)
- Council Member, Malaysian Investment Banking Association (MIBA)

ACADEMIC/PROFESSIONAL QUALIFICATION

- Bachelor of Science in Electrical/Electronics Engineering, California State University, Chico

PAST WORKING EXPERIENCES

- Chief Technology Officer, MBSB Bank Berhad
- Head of Information Technology/Chief Information Officer, Maybank Indonesia
- Chief Information Officer, Maybank International

OTHER APPOINTMENTS

- Director of Affin Business Services Sdn Bhd



Hanif Mohd Yusof

Executive Director
Group Corporate Banking



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M

Appointment Date
1 June 2022

ACADEMIC/PROFESSIONAL QUALIFICATION

- Bachelor of Science in Finance, Iowa State University, United States of America
- Certificate of Islamic Law, International Islamic University Malaysia

PAST WORKING EXPERIENCES

- Head, Public Sector, Affin Bank Berhad
- Senior Vice President & Head, GLC, Wholesale Banking Coverage, AmBank Group
- Head, Corporate Amanah, HSBC Amanah

OTHER APPOINTMENTS

- NIL



Fung Kai Jin

Executive Director
Group Enterprise Banking



61

M

Appointment Date
15 July 2024

ACADEMIC/PROFESSIONAL QUALIFICATION

- Master of Business Administration, Curtin University Western Australia, Australia
- Bachelor of Construction Economics (Quantity Surveying), Royal Melbourne Institute of Technology Melbourne, Australia

PAST WORKING EXPERIENCES

- Chief Executive Officer, Sathapana Bank Cambodia
- Head of SME Division/Deputy CEO, VP Bank Vietnam
- Executive Vice President, Head of Commercial Banking Alliance Bank Malaysia Berhad
- General Manager, SME Banking, Standard Chartered Bank Malaysia Berhad
- Broad Range of Management Functions, Standard Chartered Bank Malaysia Berhad

OTHER APPOINTMENTS

- NIL

Group Management Committee



Nazim Mohd Nor

Executive Director
Group Treasury


54
M

Appointment Date
5 January 2026

ACADEMIC/PROFESSIONAL QUALIFICATION

- London School of Economics & Political Sciences, UK BSc. Management Sciences
- Financial Market Association of Malaysia Licensed Dealer ICMA/PPKM Repo Master Class Certificates
- Certificate in Structuring Innovative Islamic Financial Products

PAST WORKING EXPERIENCES

- Director, Treasury & Capital Markets, Bank Muamalat Malaysia Berhad, Kuala Lumpur
- Director and Head, MYR Money Markets & Funding, CIMB Bank Berhad, Kuala Lumpur
- Chief Dealer, Treasury & Global Markets Islamic, CIMB Bank Berhad, London
- Chief Dealer, MM, FX and Debt Markets, Bumiputra-Commerce Bank Berhad Singapore
- Assistant Manager, Money Market Interbank and FX Corporate Advisory, Bank of Commerce (M) Berhad, Kuala Lumpur

OTHER APPOINTMENTS

- NIL



Joanne May Rodrigues

Group Chief Financial Officer


51
F

Appointment Date
1 June 2020

ACADEMIC/PROFESSIONAL QUALIFICATION

- Master of Business Administration, Manchester Alliance Business Global School, University of Manchester
- Bachelor of Science in Economics and Accounting, University of Bristol, United Kingdom
- Fellow of The Institute of Chartered Accountants in England and Wales (ICAEW)

PAST WORKING EXPERIENCES

- Chief Financial Officer of Wholesale Banking and Investment Banking, AmBank Berhad
- Regional MD of Strategy and Analytics, Commercial Banking, CIMB Bank Berhad
- Head of Business Services Group Strategy, CIMB Bank Berhad
- Head of FTP and Financial Standards, Group Finance, CIMB Bank Berhad
- Chief Internal Auditor, Group Internal Audit, CIMB Investment Bank Berhad

OTHER APPOINTMENTS

- Non-Independent Director, Generali Insurance Malaysia Berhad
- Chairman of Affin Business Services Sdn Bhd
- Director of Affin Nominees (Tempatan) Sdn Bhd



Irwin Mohd Eusoff

Group Chief Corporate Strategy and Sustainability Officer



51

M

Appointment Date
2 September 2024



Norhazlizawati Mohd Razali

Group Chief Credit Officer



58

F

Appointment Date
1 August 2015

ACADEMIC/PROFESSIONAL QUALIFICATION

- Master of Business Administration, International Islamic University Malaysia (IIUM)
- B. Eng (Honours) Mechanical Engineering, University of Manchester Institute of Science & Technology (UMIST), UK
- Executive Education from Oxford Said Business School, Harvard Business School and INSEAD

PAST WORKING EXPERIENCES

- Specialising in Corporate Strategy, M&A, Transformation, and Sustainability with 28 years of Multi-Sectors (Banking, Telco, and Real-Estate) and Cross-Border experience
- Chief Strategy & Transformation Officer (CSTO) of UEM Sunrise Berhad

OTHER APPOINTMENTS

- Non-Independent Non-Executive Director of Generali Life Insurance Malaysia Berhad
- Director of Affin Business Services Sdn Bhd

ACADEMIC/PROFESSIONAL QUALIFICATION

- Bachelor of Arts (Hons) in Business Studies majoring in Accounting and Statistics, Leeds Metropolitan University, United Kingdom
- Certified Credit Professional, Asian Institute of Chartered Bankers
- Leadership Certificate in Islamic Banking and Finance, Cambridge IFA, UK

PAST WORKING EXPERIENCES

- Head Retail Credit Risk, AmBank Berhad
- Head of Commercial Lending, AmBank Berhad
- Relationship Manager-Commercial and Corporate Banking, AmBank Berhad
- Head of Credit Support and Approval, Arab Malaysian Finance Berhad
- Graduate Trainee, Massey Ferguson Coventry, UK

OTHER APPOINTMENTS

- Director of Affin Moneybrokers Sdn Bhd

Group Management Committee



Dr. Mohd Syukri Ahmad Sudari, CPIF

Group Chief People Officer



53

M

Appointment Date

20 October 2020



Nimma Safira Khalid, CPIF

Group Chief Legal Officer and
Company Secretary



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F

Appointment Date

1 January 2012

ACADEMIC/PROFESSIONAL QUALIFICATION

- Doctorate of Business Administration, Asia e University
- Masters of Business Administration, Universiti Kebangsaan Malaysia
- Bachelor of Human Sciences, International Islamic University Malaysia
- Chartered Professional in Islamic Finance (CPIF)

PAST WORKING EXPERIENCES

- Chief People Officer, AXA Affin General Insurance Berhad
- Group General Manager Human Resources & Administration, PJ Bumi Berhad
- Group Manager Human Resources, PJS Industries Berhad
- Head Human Resource & Administration, GITN Sdn Bhd
- Management Trainee, Permodalan Nasional Berhad (PNB)

OTHER APPOINTMENTS

- Board of Director, Generali Malaysia Holdings Berhad
- Council Member & Vice President, Malaysian Employers Federation
- Board of Director, Human Resource Development Corporation Berhad
- Exco Member, Malayan Commercial Banks Association

ACADEMIC/PROFESSIONAL QUALIFICATION

- Bachelor of Laws (Hons), International Islamic University, Malaysia
- Bachelor of Laws (Shariah) (Hons), International Islamic University, Malaysia
- Licensed Company Secretary by the Companies Commission of Malaysia
- Professional Postgraduate Diploma in Governance, Risk and Compliance, International Compliance Association, UK
- Certificate of Mediation by The Accord Group, Australia
- Leadership Certificate in Islamic Banking and Finance, Cambridge IFA, UK
- Chartered Professional in Islamic Finance (CPIF), Chartered Institute of Islamic Finance Professionals

PAST WORKING EXPERIENCES

- Chief Compliance Officer and Company Secretary, Affin Bank Berhad
- Head Legal and Company Secretary, Affin Bank Berhad
- Executive Assistant to President/ CEO Affin Bank Berhad
- Company Secretary/ Legal Officer, BSN Commercial Bank (M) Berhad
- Advocate and Solicitor of the High Court of Malaya

OTHER APPOINTMENTS

- Director of ABB Nominee (Asing) Sdn Bhd
- Director of ABB Nominee (Tempatan) Sdn Bhd
- Director of PAB Properties Sdn Bhd



Ricky Dang Cheong Min

Group Chief Risk Officer



53

M

Appointment Date

28 April 2022



Adzamimah Adzmi

Group Chief Compliance Officer



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F

Appointment Date

17 July 2018

ACADEMIC/PROFESSIONAL QUALIFICATION

- Master of Business Administration (MBA), University of South Australia
- Association of Chartered Certified Accountants (ACCA)
- Chartered Financial Analyst (CFA)
- Financial Risk Manager (FRM)
- Chartered Banker (CB)
- Member of Malaysian Institute of Accountants (MIA)

PAST WORKING EXPERIENCES

- Chief Risk Officer, Cagamas Berhad
- Head Credit Risk Management, Alliance Bank Malaysia Berhad
- Head Corporate Analysis, HSBC Bank Malaysia Berhad
- Head Market Risk Management, Maybank Investment Bank Berhad
- Senior Executive Banking Supervision, Bank Negara Malaysia (BNM)

OTHER APPOINTMENTS

- NIL

ACADEMIC/PROFESSIONAL QUALIFICATION

- Bachelor of Science in Business Administration, Bryant University in Rhode Island, USA
- Certificate in Associate Qualification in Islamic Finance, Islamic Banking and Finance Institute Malaysia
- Certificate in Islamic Law, International Islamic University Malaysia

PAST WORKING EXPERIENCES

- Chief Compliance Officer, MUFG Bank (Malaysia) Berhad
- Head of Compliance, Malaysia Building Society Berhad (MBSB Bank Berhad)
- Senior Compliance Advisor, Standard Chartered Bank Malaysia Berhad
- Head of Regulatory Affairs, Standard Chartered Bank Malaysia Berhad

OTHER APPOINTMENTS

- Director of Affin Moneybrokers Sdn Bhd

Group Management Committee



Wahdania Mohd Khir

Group Chief Internal Auditor



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F

Appointment Date

1 May 2020

ACADEMIC/PROFESSIONAL QUALIFICATION

- Bachelor of Business in Accountancy, Queensland University of Technology, Australia
- Master of Science in Quantitative Finance, University of Westminster, London
- Chartered Banker, Chartered Banker Institute & Asian Institute of Chartered Bankers
- Malaysian Financial Markets Certificate, Financial Markets Association Malaysia
- Certificate of Islamic Law, International Islamic University Malaysia

PAST WORKING EXPERIENCES

- Senior Director Global Banking Audit, Maybank Berhad
- Head of Global Markets Compliance, Maybank Berhad
- Head of Treasury Audit, EON Bank Berhad
- Islamic & Offshore Markets, Bursa Malaysia Berhad
- Investigation, Bursa Malaysia Berhad
- Risk Management & Credit Administration, United Overseas Bank (Malaysia) Berhad
- Consumer Services Division, United Overseas Bank (Malaysia) Berhad

OTHER APPOINTMENTS

- Chairman of the Asian Institute of Chartered Bankers (AICB), Chief Internal Auditors Networking Group (CIANG) *w.e.f. 1 January 2026*
- Member of the Financial Markets Association Malaysia Chartered Banker

Declaration:

Save as disclosed above, I do not have:-

- Any family relationship with any Director and/or major shareholders of AFFIN
- Any conflict of interest (COI) or potential COI with AFFIN
- Any conviction for offences within the past 5 years
- Any public sanction or penalty imposed by the relevant regulatory bodies during the financial year 2025.

Note:

Age is as at 28 February 2026