



ALLIANCE BANK

The Preferred Bank of Business Owners

Analyst Briefing 9MFY22

28 February 2022





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- Effective Risk Management

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- Financial ratios

9MFY22 Performance Highlights

1 Revenue & Profitability

- Revenue grew **3.2% y-o-y** to **RM1.42 billion**
- Net interest income grew **11.0% y-o-y**, mainly from funding optimisation
 - Net interest margin improved to **2.54%** (+24 bps YTD)
- Excluding brokerage (pending disposal of Stockbroking business), **client-based fee income** grew **3.2% y-o-y**
 - Wealth management (+16.2% y-o-y) & FX sales/trade fees (+12.0% y-o-y)
- Cost to Income Ratio at **42.6%**
- PPOP grew **1.1% y-o-y** to **RM812.2 million**
- Net profit after tax grew **52.2% y-o-y** to **RM469.8 million**

2 Effective Risk Management

- Net credit cost at 32.5 bps (including management overlays of 26.4 bps) [vs 91.3 bps in 9MFY21]
- Liquidity and capital positions remained strong
 - Healthy funding, with **CASA ratio** at **50.0%** (top end of the industry)
 - Liquidity coverage ratio at **167.7%**
- CET-1 ratio: **16.5%**; Total capital ratio: **21.7%**

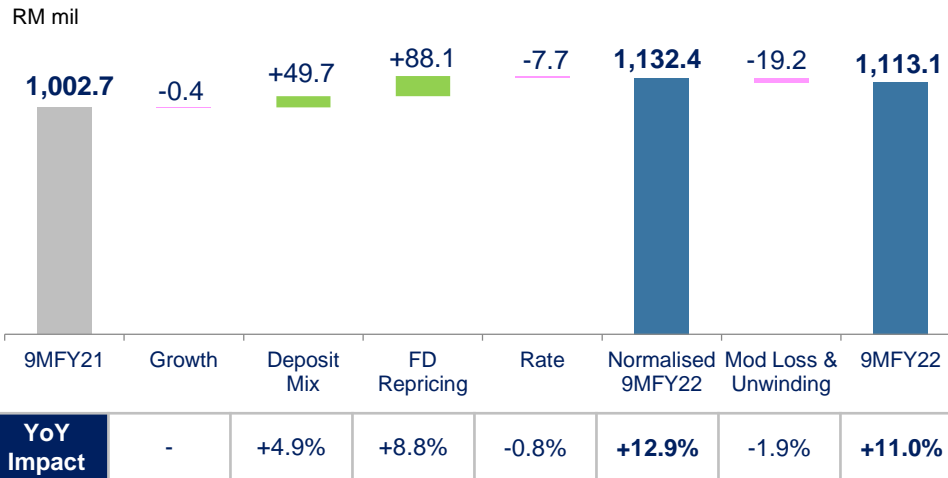
Revenue up 3.2% y-o-y, NPAT up 52.2% y-o-y

Income Statement	9MFY21 RM mil	9MFY22 RM mil	Y-o-Y Change Better / (Worse)	
			RM mil	%
Net Interest Income	1,002.7	1,113.1	110.5	11.0%
Non-Interest Income	369.1	303.0	(66.1)	(17.9%)
Revenue	1,371.8	1,416.1	44.4	3.2%
OPEX	568.5	603.9	(35.4)	(6.2%)
Pre-Provision Operating Profit (PPOP)	803.2	812.2	9.0	1.1%
Net Credit Cost & Impairments	396.5	143.6	252.9	63.8%
- BAU	172.9	26.6	146.3	84.6%
- Management Overlays	223.6	117.0	106.5	47.7%
Pre-tax Profit	406.8	668.6	261.9	64.4%
Net Profit After Tax	308.7	469.8	161.1	52.2%

Net interest income grew 11.0% y-o-y

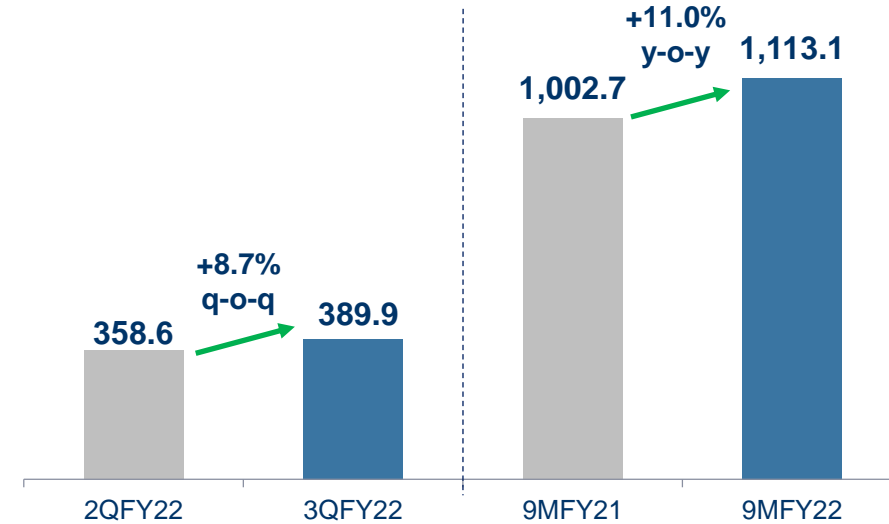
- a) Net interest income grew 11.0% y-o-y mainly driven by deposit optimisation and repricing of FDs post-OPR cuts:

Y-o-Y impact:



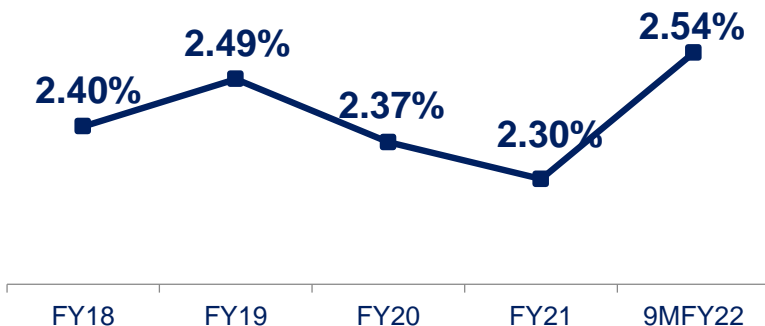
Net Interest Income

RM mil



- b) 9MFY22 NIM: 2.54% (+24bps vs FY21: 2.30%).

Net Interest Margin Trend:



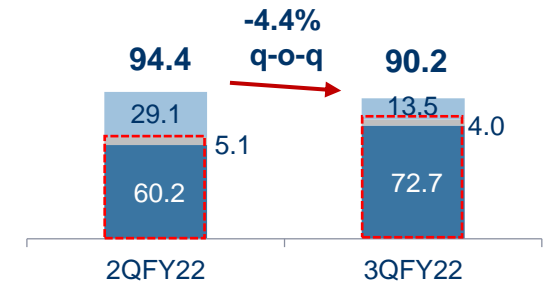
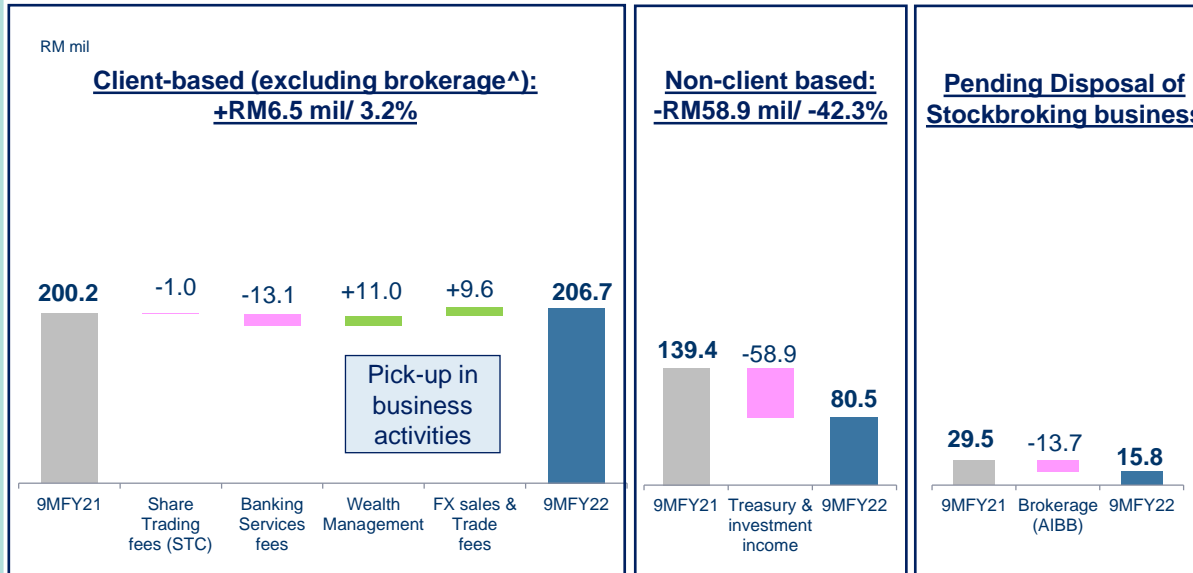
Growth in wealth management, FX sales & trade fees

- Excluding brokerage, **client-based fee income: +3.2% y-o-y**
 - Wealth management (+16.2% y-o-y)
 - FX sales/trade fees (+12.0% y-o-y)

Non-interest income

RM mil

- Non-client based fee income
- Brokerage fees (AIBB)
- Client based fee income (excl. brokerage[^])
- Client based fee income



[^] Brokerage fee from Alliance Investment Bank Berhad's Stockbroking business

Cost to Income Ratio at 42.6%

a) Operating expenses up 6.2% y-o-y:

- 40% of the increase: non-recurring transactional fees (investment bank) & collections incentive
- 60% of the increase: recurring (investment in sales force & collections team expansion and IT expenses related to strategic initiatives)

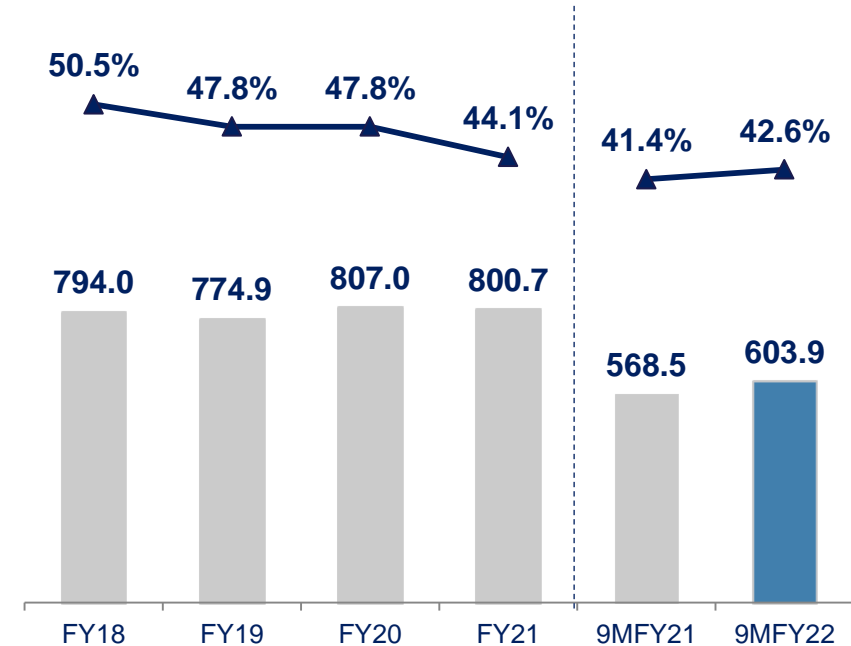
b) Cost to income ratio at 42.6% (guidance: within 44%)

Operating Expenses

RM mil

■ OPEX

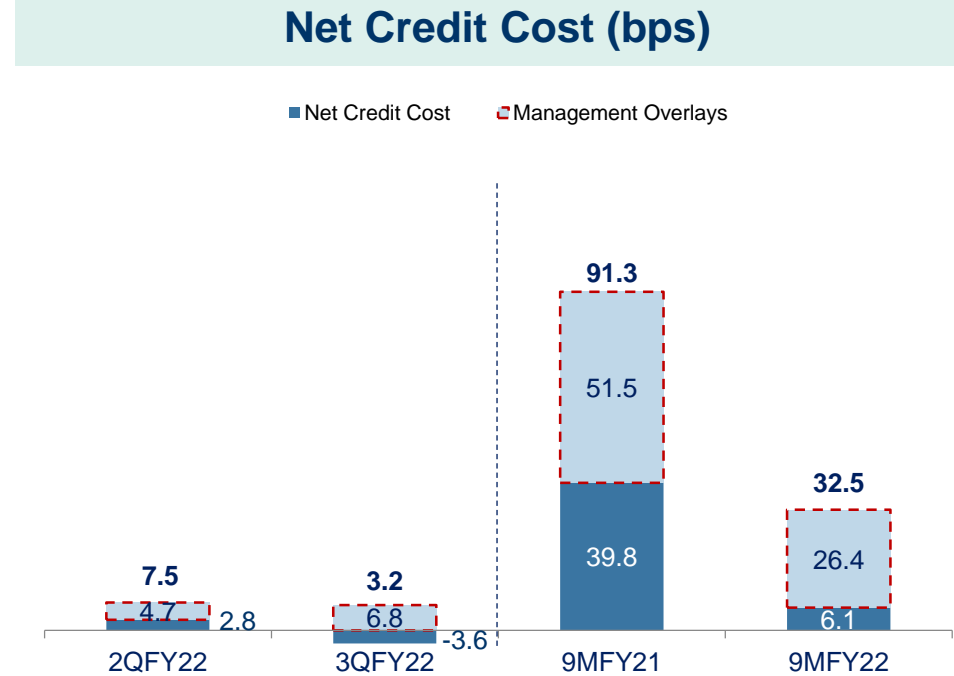
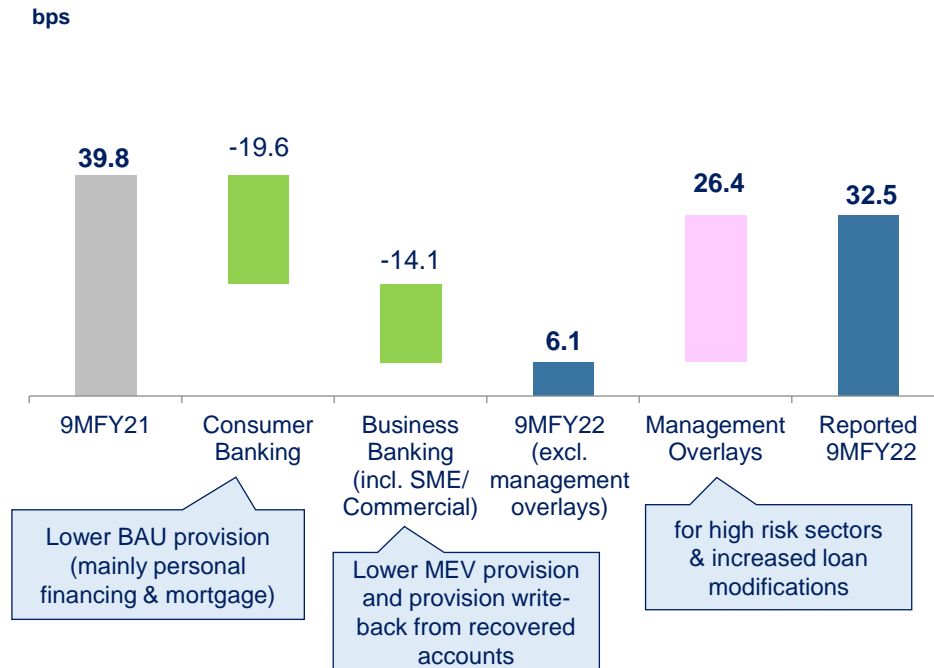
— CIR





Net credit cost at 32.5bps (management overlays 26.4bps)

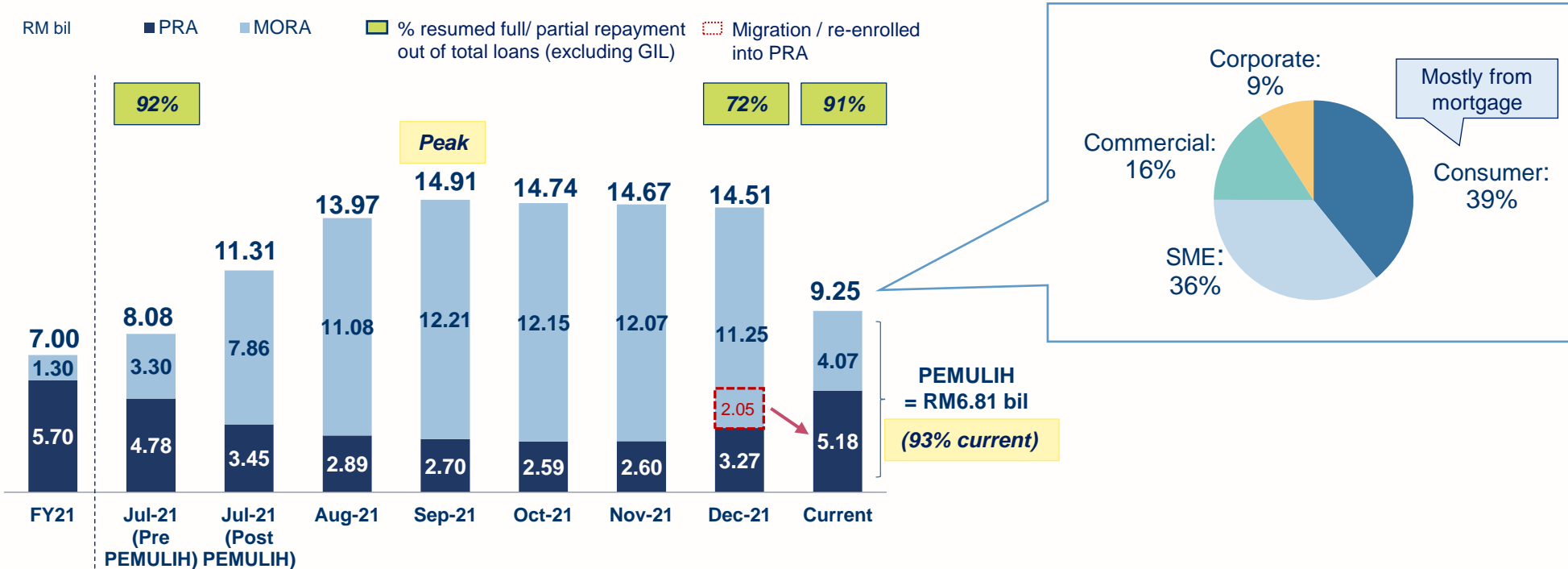
- a) 9MFY22 net credit cost at 32.5bps [vs 91.3 bps last year] (of which 26.4 bps or 81% for management overlays).
- b) BAU net credit cost lower by 33.7 bps y-o-y:



- c) FY22 net credit cost guidance: revising to <55 bps

Financial assistance reduced RM5.4 billion q-o-q

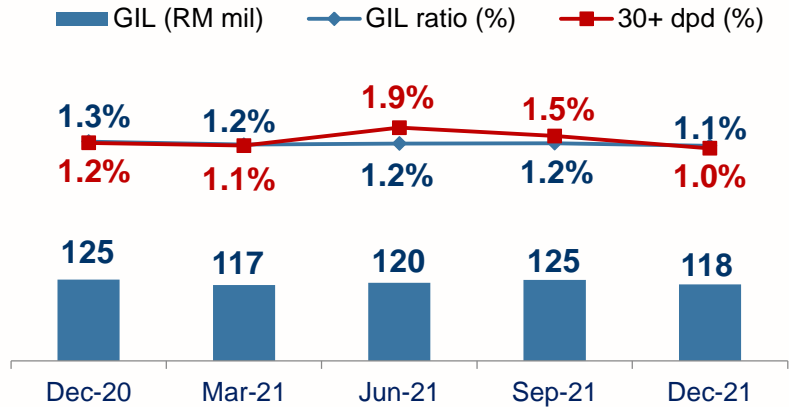
Financial Assistance: RM9.25 billion (20.8% of loan book)



- Financial assistance: **-RM5.42 billion quarter-on-quarter** (of which -RM3.72 billion from Consumer)
- PEMULIH (graduated in Jan'22): **85% resumed repayment** (vs 80% from Blanket Moratoria in Sep 2020)
- 91% of our customers making full or partial repayment (Pre-PEMULIH level: 92%)

SME: stable asset quality post moratorium

SME

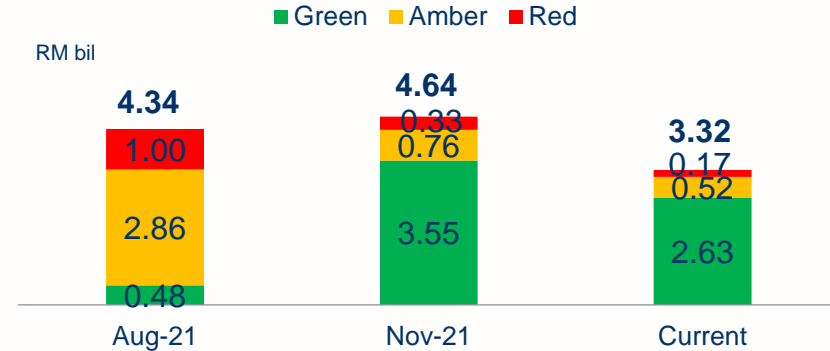


- **SME: 97.9% current**
- **GIL ratio** stable at **1.1%** (no major impairment)
- **30+dpd** stabilised in Dec-21 (with PEMULIH enrolment)

How are we mitigating these risks?

Portfolio Management

- **Financial assistance: -RM1.32 billion q-o-q to now RM3.32 billion**

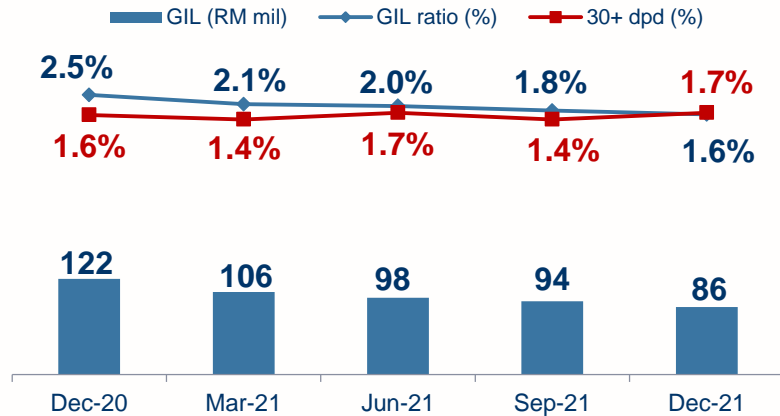


Note: Red/Amber/Green classification (reviewed on quarterly basis)

- Continue to provide **assistance** (if require further help) and **actively engage** customers on their latest business development.
- Continue to enhance **early warning** process:
 - Portfolio reviews
 - Closely monitor watchlist & delinquents individually
- Proactive **remedial** measures

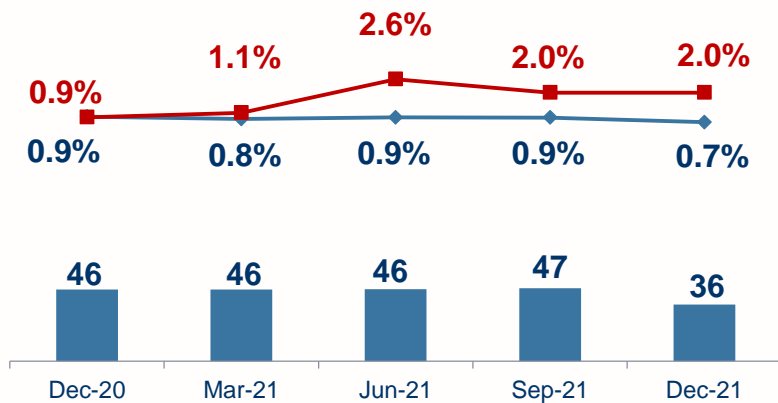
Commercial & Corporate: asset quality remained stable

Commercial



- Commercial GIL ratio: 1.6% (no major impairment)
- Slight uptick in 30+dpd to 1.7% (one account)

Corporate



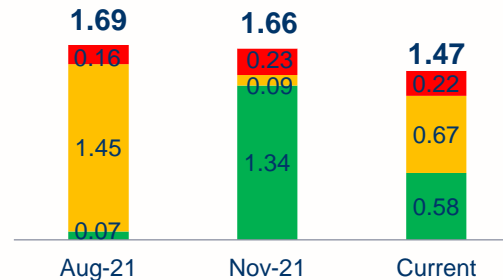
- Corporate GIL ratio: 0.7% (no major impairment)

How are we mitigating these risks?

Portfolio Management

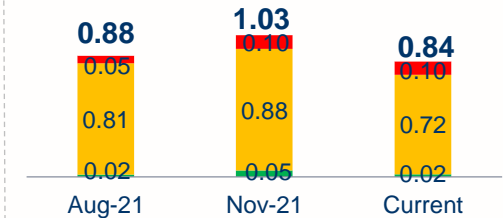
- Commercial financial assistance: -RM194 million q-o-q

RM b Green Amber Red



- Corporate financial assistance: -RM188 million q-o-q

RM bil Green Amber Red



Note: Red/Amber/Green classification (reviewed on quarterly basis)

- Improved early warning process:

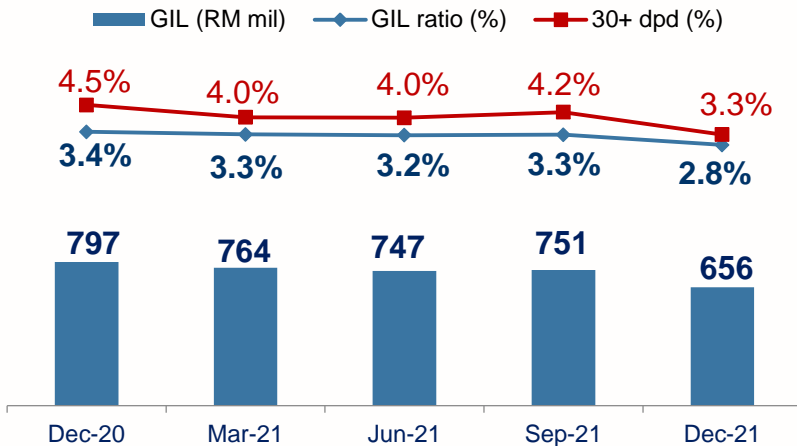
- Portfolio reviews
- Closely monitor the watchlist individually

- For high-risk accounts:

- RMs in continuous contact, ready to extend assistance if needed
- De-risking actions: reducing exposure/line & obtain additional security
- Management overlays

Consumer: proactive mitigation actions to contain portfolio

Consumer

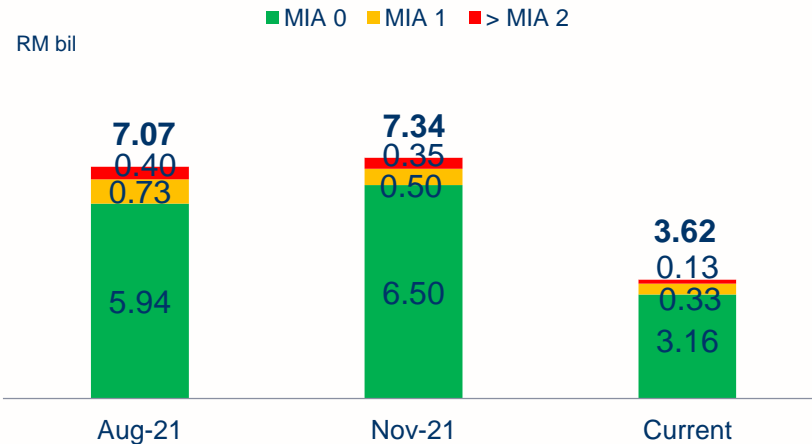


Lower GIL ratio & 30+dpd (Dec-21): due to accounts regularised (to performing), accounts closed after auction proceeds received and accounts written-off.

How are we mitigating these risks?

Portfolio Management

- Financial assistance: -RM3.72 billion q-o-q to RM3.62 billion



- Continue to provide assistance (if require further help)

GIL Management

- Offer interest rebate to help customers regularise repayment
- Increased collection call capacity and intensity
- Resumed auction activities post lockdown
- Outsourced impaired collection to external agencies

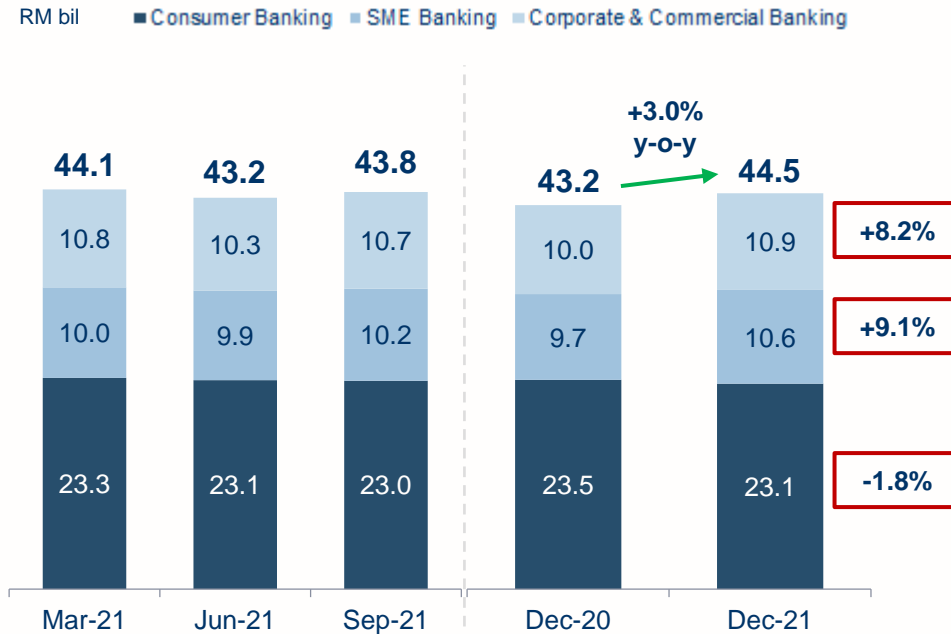
Origination

- Temporary policy tightening has been effective in maintaining the bookings quality during COVID
- Oct21: Recalibrated the duo score cutoff to single internal score with the suspension of CTOS service



Funding and loans continued to grow year-on-year

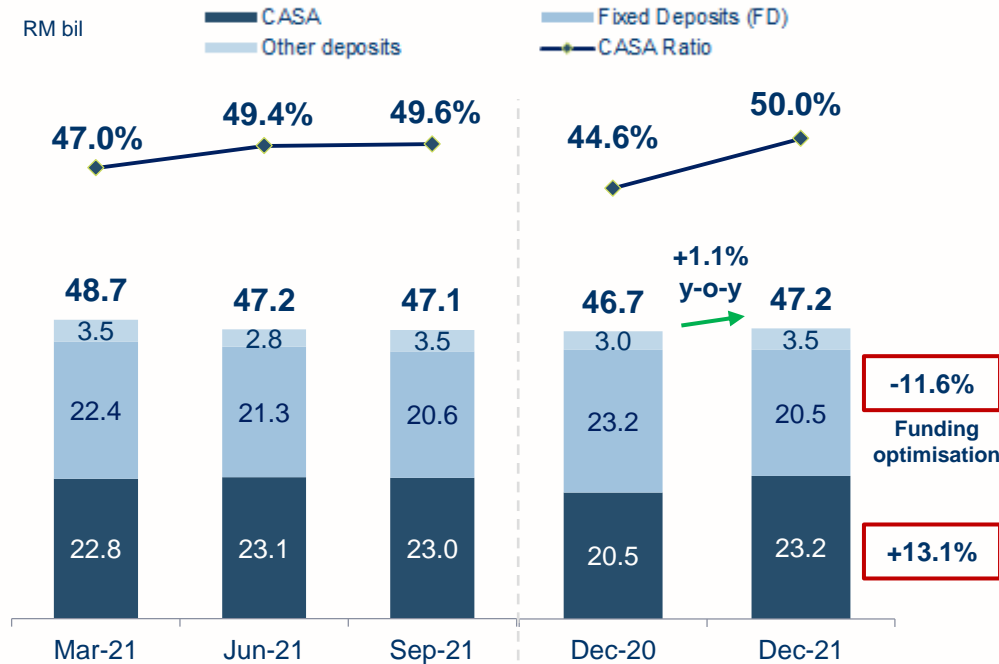
Gross Loans



a) Loans growth: **+3.0% y-o-y**

- SME: +9.1% y-o-y (mainly from TRRF & Term Loans)
- GCC: +8.2% y-o-y
- Consumer Banking: -1.8% / -RM434 mil y-o-y
 - Mortgage: -2.6% / -RM511 mil y-o-y
 - Personal Financing: -4.3% / -RM95 mil y-o-y

Customer Based Funding



a) Customer based funding: **+1.1% y-o-y**

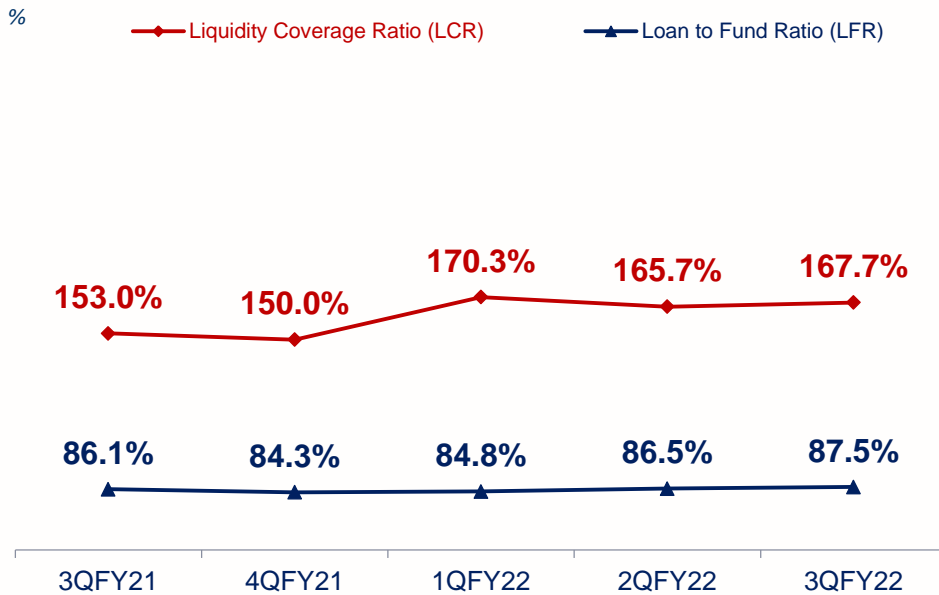
b) CASA grew RM2.7 bil (or 13.1%) y-o-y mainly from:

- Alliance SavePlus: +RM1.4 bil y-o-y
- Alliance@Work: +RM435 mil y-o-y
- Other CASA: +RM0.8 bil y-o-y

c) CASA ratio improved further to 50.0%

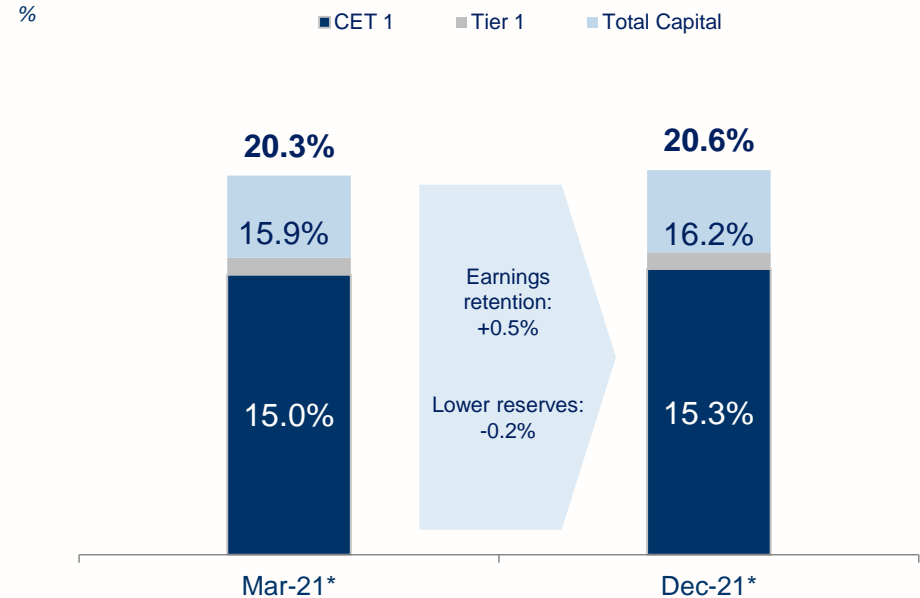
Liquidity and capital position remain strong

Liquidity: LCR, LFR



- a) Liquidity coverage ratio (LCR): 167.7% (industry*: 153.7%)
- b) Loan to fund ratio: 87.5% (industry*: 81.2%)
- c) Net stable funding ratio (NSFR): 122.7%

Capital Position



- a) Strong capital position (even without transitional arrangement)
- b) Stable capital levels will continue to support future business expansion

* Capital ratios without transitional arrangement
[with transitional arrangement: CET 1 ratio: 16.5%, Tier 1 ratio: 17.5% & Total Capital ratio: 21.7%].



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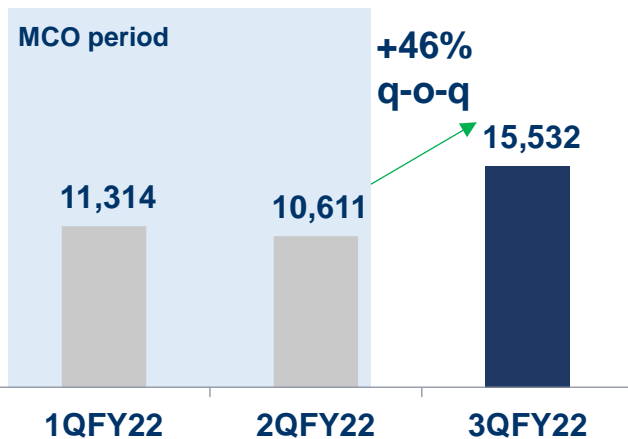
3 Appendix: Financial Results

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Accelerated progress post-lifting of MCO

1 Acquire more customers

Number of New-to-Bank customers



Action plan

SME & Commercial banking:

- Continue to leverage on government capital guarantee schemes
- Continue effort on digital marketing & roll out tactical campaign

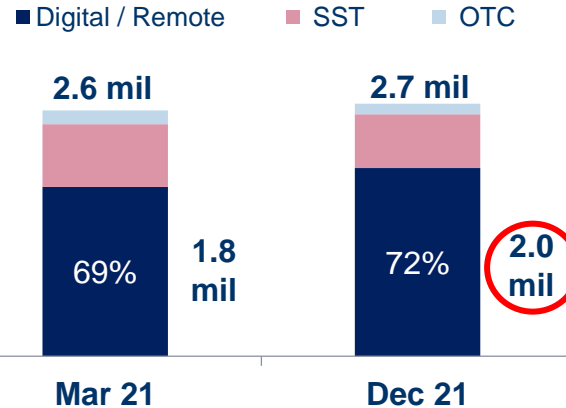
Consumer banking:

- Digital acceleration & Channel expansion
 - +1,000 account opening per month for e-KYC CASA account opening

2 Deepen customer engagement

Customer digital adoption

Account Transactions by Channel Type (Average/Month)



Action plan

Dual relationship Business Owners :

- Acquired >4,000 new business owners YTD
 - ✓ Rolled out Universal Bankers in 20 branches so far (co-locating with SME centres), aiming to reach 30 branches for FY2022
 - ✓ Launched marketing campaign to accelerate acquisition

3 Gain efficiencies

Lean branch



- Piloted Virtual Service Counter (VSC) at CP Tower and Shah Alam branch in Dec 2021 to handle non-cash transaction:
 - ✓ More than 90% of customers who used VSC had positive feedback
 - ✓ Similar turnaround time between Face-to-Face tellers against VSC

Sustainability Updates

Sustainability Achievements in the key priorities areas to achieve FY2025 Topline Goals

	Key Priorities	Achievements	What's Next
Driving Sustainability (Environment)	1 Implement ESG practices in our business strategy and operations	<ul style="list-style-type: none"> Enhanced climate risk management via <ul style="list-style-type: none"> Sustainability Framework Risk identification tools based on Climate Change and Principle-based Taxonomy ("CCPT") ESG Risk Acceptance Criteria ("RACs") for 5 sectors Enhanced capabilities/governance <ul style="list-style-type: none"> Sustainability governance & Training ESG KPIs for senior management Improved disclosure - sustainability microsite 	Carbon emissions reduction plan for Scope 1 & Scope 2 emissions
	2 Provide sustainable financing opportunities to customers	<ul style="list-style-type: none"> RM1.6B in sustainable business achieved 	New sustainable financing and investment propositions
	3 Help customers adopt sustainable practices	<ul style="list-style-type: none"> Sustainability Assistance Program for businesses (with Bursa and Malaysian Green Technology and Climate Change Corporation ("MGTC")) 	<ul style="list-style-type: none"> Expansion of offerings via partnership with United Nations Global Compact ("UNGC") Upcoming webinars with partners
Empowering Communities (Social)	4 Empower SMEs via education, upskilling and financing	<ul style="list-style-type: none"> EcoBiz Challenge reached >5k students 20-week development and mentoring of green social businesses is underway 	Announcement of winners of the EcoBiz Challenge
	5 Promote financial literacy to vulnerable communities	<ul style="list-style-type: none"> AEIOU program reached >130k children Ringgit My Way achieved 300k engagement Economic Empowerment Program (EEP) assisted 80% of participants to increase income/start a business 	Launch of EEP 2.0
	6 Support digital transformation via digital solutions	<ul style="list-style-type: none"> BizSmart Solutions portal generated >1400 new business referrals Digital SME platform for online financing applications 	Expansion of digital solutions for customers



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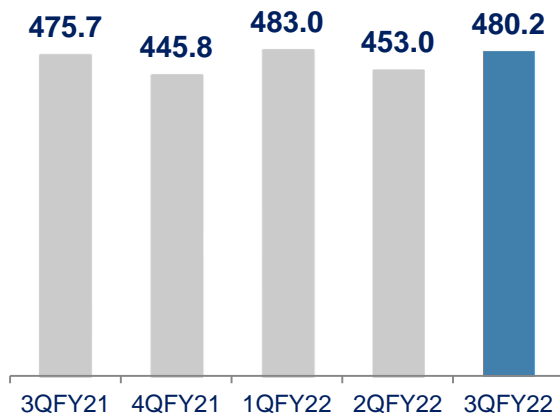
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3QFY22 NPAT grew 50.3% y-o-y to RM151.0 mil

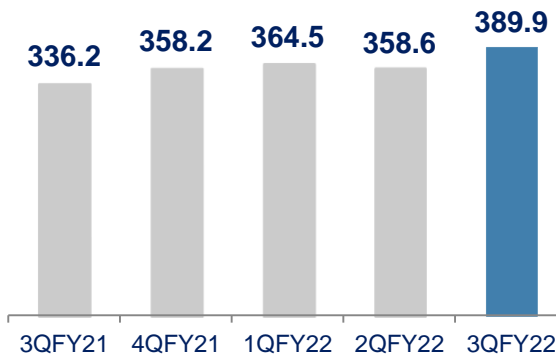
Revenue

RM mil



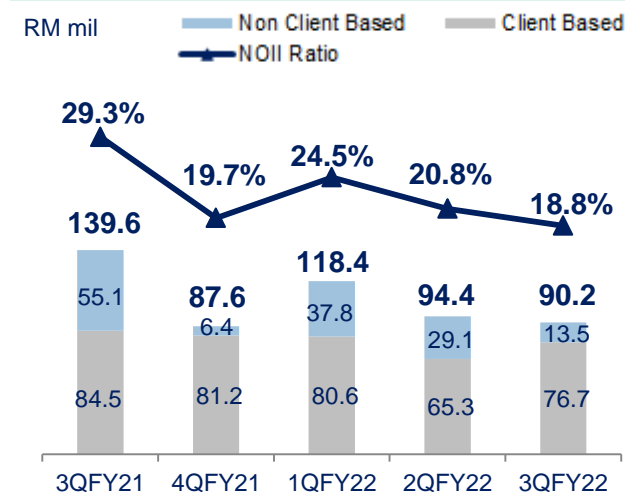
Net Interest Income & Islamic Net Financing Income

RM mil



Non Interest Income & NOII Ratio

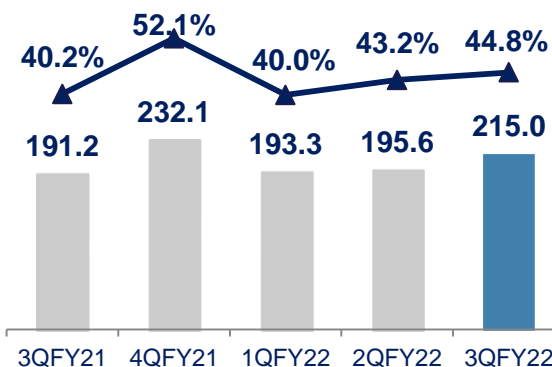
RM mil



Operating Expenses & CIR Ratio

RM mil

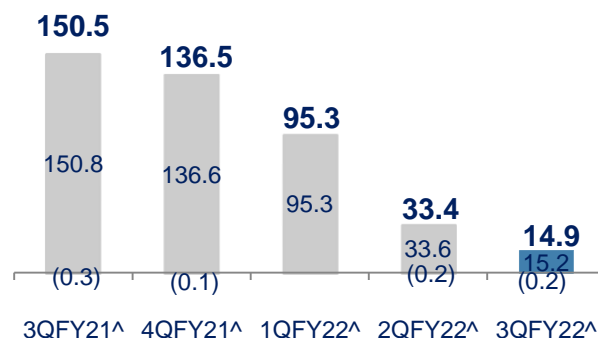
■ OPEX ■ CIR



Expected Credit Losses ("ECL") & Goodwill Impairments

RM mil

■ ECL on Financial Investments & Impairments

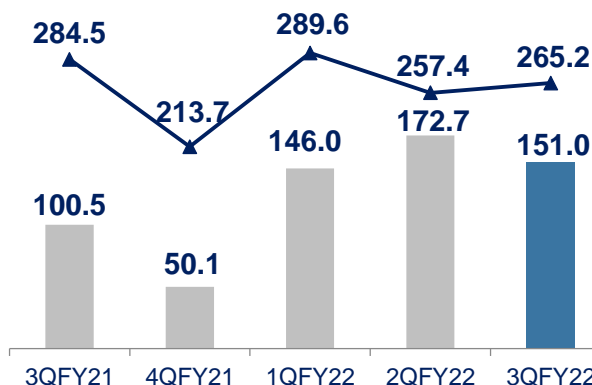


^ Management overlays in 3QFY21 (RM14.3m) mainly for borrowers under 3 months extended moratorium and payment relief assistance (PRA); 4QFY21 (RM89.2m) for overlay basis revision, mora/PRA & few specific business accounts; 1QFY22 (RM65.3m), 2QFY22 (RM21.1m) & 3QFY22 (RM30.7m) incorporate habitual delinquency and PEMULIH moratorium.

Pre-Provision Operating Profit & Net Profit

RM mil

■ NPAT ■ PPOP



Note: Revenue and non interest income includes Islamic banking income





Income Statement	2QFY22 RM mil	3QFY22 RM mil	Q-o-Q Change Better / (Worse)	
			RM mil	%
Net Interest Income	274.1	294.8	31.3	8.7%
Islamic Net Financing Income	84.5	95.2		
Islamic Non-Financing Income	6.9	11.7	(4.1)	(4.4%)
Non-Interest Income	87.5	78.5		
Net Income*	453.0	480.2	27.2	6.0%
OPEX	195.6	215.0	(19.3)	(9.9%)
Pre-Provision Operating Profit (PPOP)	257.4	265.2	7.9	3.1%
Net Credit Cost	33.6	15.2	18.4	54.9%
Expected Credit Losses on Financial Investments	(0.2)	(0.2)	0.1	50.3%
Pre-tax Profit	224.0	250.3	26.4	11.8%
Net Profit After Tax	172.7	151.0	(21.7)	(12.6%)

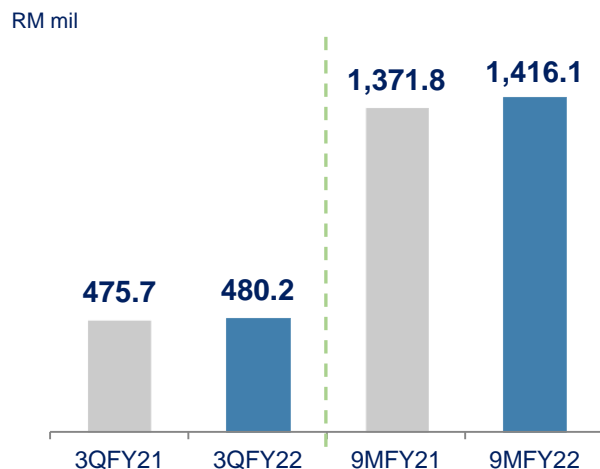
- **Revenue** grew by 6.0% q-o-q:
 - Net interest income: +RM31.3mil or 8.7% q-o-q mainly due to reversal of interest in suspense and lower modification loss.
 - Non-interest income: -RM4.1mil q-o-q:
 - ✓ Higher client based fee income (+RM11.5mil)
 - ✓ Lower treasury & investment income (-RM15.6mil)
- **Operating expenses** higher by RM19.3mil mainly from higher professional fees and IT expenses.
- **Pre-provision Operating Profit (PPOP)** grew 3.1% q-o-q to RM265.2mil.
- **Net credit cost** improved by RM18.4mil mainly due to lower BAU net credit cost.
- **Net profit after tax** declined by RM21.7mil as a result of Cukai Makmur tax accrual in 3QFY22.

Notes:

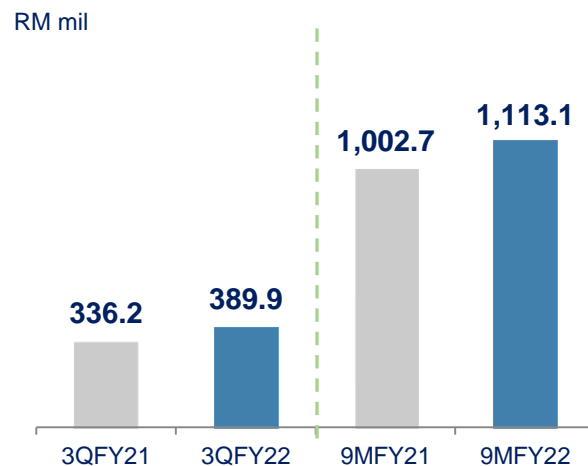
* Revenue, net interest income and non interest income includes Islamic banking income

9MFY22 NPAT grew 52.2% y-o-y to RM469.8 million

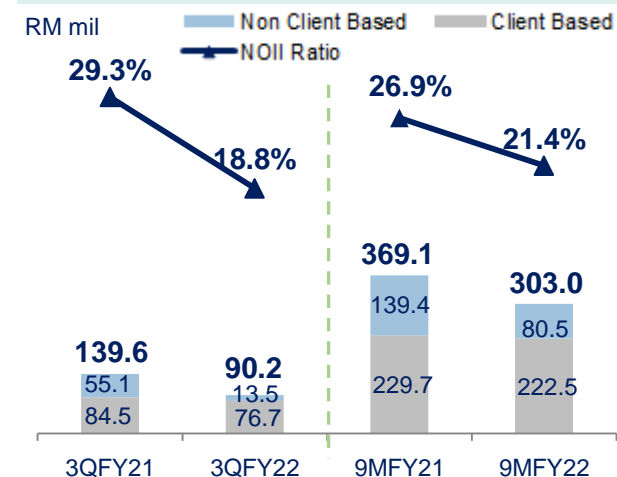
Revenue



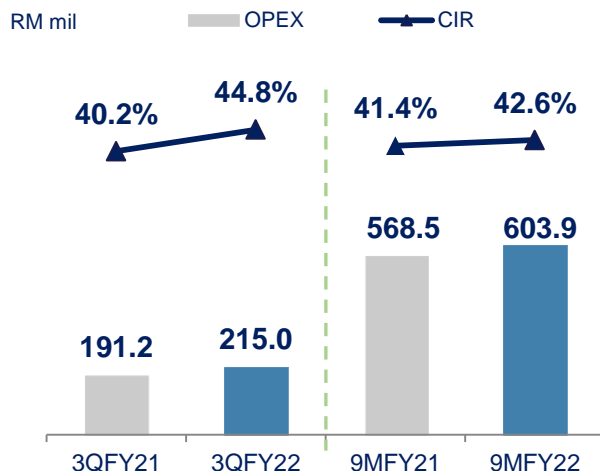
Net Interest Income & Islamic Net Financing Income



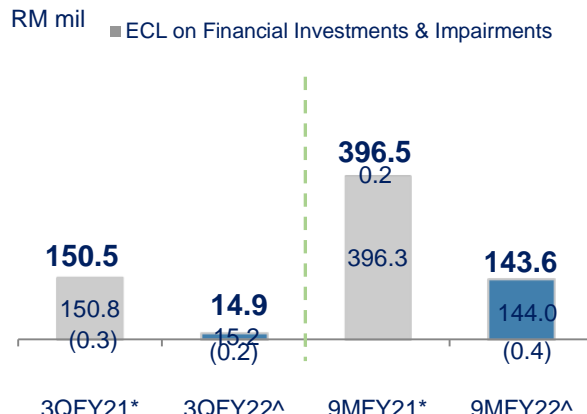
Non Interest Income & NOII Ratio



Operating Expenses & CIR Ratio

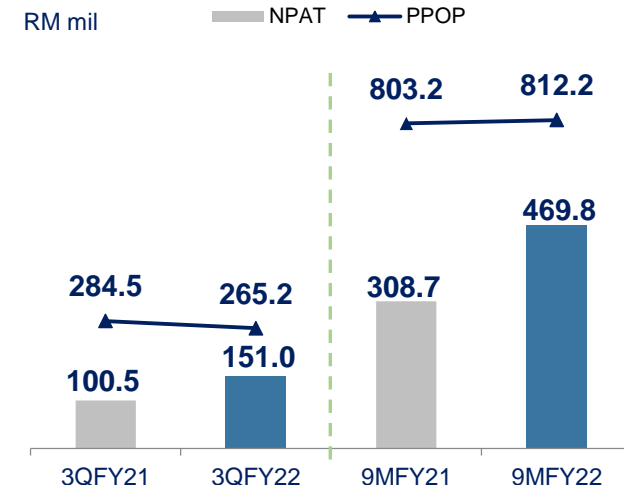


Expected Credit Losses ("ECL") & Goodwill Impairment



* 1QFY21 included management overlays of RM58.2m for high risk sector; 2QFY21 (RM151.1m) & 3QFY21 (RM14.3m) mainly for borrowers under 3 months extended moratorium and payment relief assistance (PRA)
^ 1QFY22 (RM65.3m), 2QFY22 (RM21.1m) & 3QFY22 (RM30.7m) incorporate habitual delinquency and PEMULIH moratorium.

Pre-Provision Operating Profit & Net Profit





Income Statement	3QFY21 RM mil	3QFY22 RM mil	Y-o-Y Change Better / (Worse)	
			RM mil	%
Net Interest Income	253.2	294.8	53.8	16.0%
Islamic Net Financing Income	83.0	95.2		
Islamic Non-Financing Income	10.2	11.7	(49.3)	(35.3%)
Non-Interest Income	129.3	78.5		
Net Income*	475.7	480.2	4.5	0.9%
OPEX	191.2	215.0	(23.8)	(12.4%)
Pre-Provision Operating Profit (PPOP)	284.5	265.2	(19.3)	(6.8%)
Net Credit Cost	150.8	15.2	135.6	89.9%
Expected Credit Losses on Financial Investments	(0.3)	(0.2)	(0.0)	(9.4%)
Pre-tax Profit	134.0	250.3	116.3	86.8%
Net Profit After Tax	100.5	151.0	50.6	50.3%

- **Revenue** grew marginally by 0.9% y-o-y:
 - Net interest income: +RM53.8mil, thanks to lower funding cost due to better deposit mix from CASA growth and FDs repricing.
 - Non-interest income: -RM49.3mil y-o-y:
 - ✓ Lower client based fee income (-RM7.8mil)
 - ✓ Lower treasury & investment income (-RM41.5mil)
- Higher **operating expenses** by RM23.8mil, mainly from higher professional fees and personnel expenses.
- **Pre-provision Operating Profit (PPOP)** declined by 6.8% y-o-y to RM265.2mil.
- **Net credit cost** improved to 3.2 bps in 3QFY22 (vs 3QFY21: 35.9 bps) mainly due to lower BAU net credit cost.
- **Net profit after tax** for the quarter grew by 50.3% y-o-y mainly due to lower net credit cost.

Notes:

* Revenue, net interest income and non interest income includes Islamic banking income



Income Statement	9MFY21 RM mil	9MFY22 RM mil	Y-o-Y Change Better / (Worse)	
			RM mil	%
Net Interest Income	749.3	845.5	110.5	11.0%
Islamic Net Financing Income	253.3	267.6		
Islamic Non-Financing Income	27.5	34.5	(66.1)	(17.9%)
Non-Interest Income	341.6	268.5		
Net Income*	1,371.8	1,416.1	44.4	3.2%
OPEX	568.5	603.9	(35.4)	(6.2%)
Pre-Provision Operating Profit (PPOP)	803.2	812.2	9.0	1.1%
Net Credit Cost	396.3	144.0	(252.3)	(63.7%)
Expected Credit Losses on Financial Investments	0.2	(0.4)	0.6	>100%
Pre-tax Profit	406.8	668.6	261.9	64.4%
Net Profit After Tax	308.7	469.8	161.1	52.2%

▪ **Revenue** grew by 3.2% y-o-y:

➤ Net interest income: +RM110.5mil, thanks to lower funding cost due to better deposit mix from CASA growth and FDs repricing.

➤ Non-interest income: -RM66.1mil y-o-y:

✓ Lower client based fee income (-RM7.2mil)

✓ Lower treasury & investment income (-RM58.9mil)

▪ Higher **operating expenses** by RM35.4mil, mainly from higher personnel expenses, professional fees and IT expenses.

▪ **Pre-provision Operating Profit (PPOP)** grew by 1.1% y-o-y to RM812.2mil.

▪ **Net credit cost** improved to 32.5 bps in 9MFY22 (vs 9MFY21: 91.3 bps) mainly due to lower BAU net credit cost and management overlays.

▪ **Net profit after tax** grew by 52.2% y-o-y mainly driven by higher net interest income and lower net credit cost.

Notes:

* Revenue, net interest income and non interest income includes Islamic banking income



Balance Sheet	Sep 21 RM bil	Dec 21 RM bil	Q-o-Q Change	
			RM bil	%
Total Assets	59.5	59.4	(0.1)	(0.2%)
Treasury Assets*	12.3	11.5	(0.8)	(6.4%)
Net Loans	42.9	43.5	0.7	1.5%
Customer Based Funding ⁺	47.1	47.2	0.1	0.2%
CASA Deposits	23.0	23.2	0.3	1.2%
Shareholders' Funds	6.4	6.4	(0.0)	(0.5%)
Net Loans Growth (y-o-y)	-0.4%	2.8%		
CASA Deposits Growth (y-o-y)	14.1%	13.1%		
Customer Based Funding ⁺ Growth (y-o-y)	-4.7%	1.1%		

- **Net loans** grew by 1.5% q-o-q:
 - **SME loans:** +3.6% q-o-q due to higher loan growth from Targeted Relief & Recovery Facility (TRRF) and Term Loan.
 - **Consumer loans:** +0.4% q-o-q mainly from Share Margin Financing and Personal Financing.
 - **GCC loans:** +1.8% q-o-q mainly due to drawdown from few commercial accounts.
- **Customer based funding** remained stable q-o-q:
 - Reduction in fixed deposits (-RM0.1bil) q-o-q as part of our efforts to optimize funding, offset by growth in CASA (+RM0.3bil).
- **Liquidity coverage ratio:** 167.7% (vs 165.7% in Sep 2021; industry: 153.7%^).

Notes:

* Treasury assets comprise financial assets (FVOCI, FVTPL, AMC) & derivative financial assets

⁺ Customer based funding = CASA + Fixed Deposits + Money Market Deposits + Retail Negotiable Instrument of Deposits + Structured Investments

[^] BNM Monthly Statistical Bulletin Dec 2021



Balance Sheet	Mar 21 RM bil	Dec 21 RM bil	YTD Change	
			RM bil	%
Total Assets	60.7	59.4	(1.3)	(2.1%)
Treasury Assets*	13.1	11.5	(1.6)	(12.1%)
Net Loans	43.2	43.5	0.3	0.7%
Customer Based Funding ⁺	48.7	47.2	(1.5)	(3.2%)
CASA Deposits	22.8	23.2	0.4	1.9%
Shareholders' Funds	6.3	6.4	0.1	2.3%
Net Loans Growth (y-o-y)	0.3%	2.8%		
CASA Deposits Growth (y-o-y)	25.7%	13.1%		
Customer Based Funding ⁺ Growth (y-o-y)	-0.4%	1.1%		

- **Net loans** grew by 0.7% YTD:
 - **SME loans:** +5.4% YTD due to drawdown from Targeted Relief & Recovery Facility (TRRF) and Portfolio Guarantee Term Loan (PGTL).
 - **Consumer loans:** -0.9% YTD mainly from mortgage portfolio.
- **Customer based funding** declined by 3.2% YTD:
 - Reduction in fixed deposits (-RM1.9bil) and money market deposits (-RM0.5bil) YTD as part of our efforts to optimize funding, while
 - CASA grew 1.9% YTD, mainly driven by SavePlus (+RM499mil).
- **Liquidity coverage ratio:** 167.7% (vs 150.0% in Mar 2021; industry: 153.7%^).

Notes:

* Treasury assets comprise financial assets (FVOCI, FVTPL, AMC) & derivative financial assets

⁺ Customer based funding = CASA + Fixed Deposits + Money Market Deposits + Retail Negotiable Instrument of Deposits + Structured Investments

[^] BNM Monthly Statistical Bulletin Dec 2021



Balance Sheet	Dec 20 RM bil	Dec 21 RM bil	Y-o-Y Change	
			RM bil	%
Total Assets	58.8	59.4	0.6	1.0%
Treasury Assets*	12.7	11.5	(1.2)	(9.2%)
Net Loans	42.4	43.5	1.2	2.8%
Customer Based Funding ⁺	46.7	47.2	0.5	1.1%
CASA Deposits	20.5	23.2	2.7	13.1%
Shareholders' Funds	6.4	6.4	(0.0)	(0.5%)
Net Loans Growth (y-o-y)	-1.6%	2.8%		
CASA Deposits Growth (y-o-y)	17.5%	13.1%		
Customer Based Funding ⁺ Growth (y-o-y)	-1.0%	1.1%		

- **Net loans** grew by 2.8% y-o-y:
 - **SME loans:** +9.1% y-o-y due to higher loan growth from Targeted Relief & Recovery Facility (TRRF) and Term Loan.
 - **Consumer loans:** -1.8% y-o-y mainly from Mortgage (-2.6%) and Personal Financing (-4.3%), offset by Share Margin Financing (+25.2%).
 - **GCC loans:** +8.2% y-o-y mainly due to higher drawdown from several major accounts.
- **Customer based funding** grew by 1.1% y-o-y:
 - Fixed deposits: -11.6% y-o-y as part of our efforts to optimize funding, while
 - CASA deposits grew 13.1% y-o-y mainly driven by SavePlus (+RM1.4bil) & other CASA (+RM1.3bil).
- **Liquidity coverage ratio:** 167.7% (vs 153.0% in Dec 2020, industry: 153.7%^).

Notes:

* Treasury assets comprise financial assets (FVOCI, FVTPL, AMC) & derivative financial assets

⁺ Customer based funding = CASA + Fixed Deposits + Money Market Deposits + Retail Negotiable Instrument of Deposits + Structured Investments

[^] BNM Monthly Statistical Bulletin Sep 2021



	Financial Ratios	3QFY21	2QFY22	3QFY22	9MFY21	9MFY22
Shareholder Value	Return on Equity	6.4%	11.0%	9.6%	6.6%	10.0%
	Earnings per Share	6.5sen	11.2sen	9.8sen	19.9sen	30.3sen
	Net Assets per Share	RM4.16	RM4.16	RM4.14	RM4.16	RM4.14
Efficiency	Net Interest Margin	2.26%	2.47%	2.66%	2.23%	2.54%
	Non-Interest Income Ratio	29.3%	20.8%	18.8%	26.9%	21.4%
	Cost to Income Ratio	40.2%	43.2%	44.8%	41.4%	42.6%
Balance Sheet Growth	Net Loans (RM bil)	42.4	42.9	43.5	42.4	43.5
	Customer Based Funding (RM bil)	46.7	47.1	47.2	46.7	47.2
Asset Quality	Period End net credit cost (basis points)	35.0	7.5	3.2	91.3	32.5
	Gross Impaired Loans Ratio	2.5%	2.3%	2.0%	2.5%	2.0%
	Net Impaired Loans Ratio	1.8%	1.7%	1.3%	1.8%	1.3%
	Loan Loss Coverage Ratio^	101.1%	111.1%	127.0%	101.1%	127.0%
Liquidity	CASA Ratio	44.6%	49.6%	50.0%	44.6%	50.0%
	Loan to Deposit Ratio	93.8%	94.7%	95.9%	93.8%	95.9%
	Loan to Fund Ratio	86.1%	86.5%	87.5%	86.1%	87.5%
	Liquidity Coverage Ratio	153.0%	165.7%	167.7%	153.0%	167.7%
Capital	Common Equity Tier 1 Capital Ratio	16.3%	17.1%	16.5%	16.3%	16.5%
	Tier 1 Capital Ratio	17.3%	18.0%	17.5%	17.3%	17.5%
	Total Capital Ratio	21.7%	22.3%	21.7%	21.7%	21.7%

Note: ^ Loan Loss Coverage includes Regulatory Reserve provision [excluding Regulatory Reserve: 121.7% at 3QFY22 (vs. 106.4% at 2QFY22)]



Thank You.

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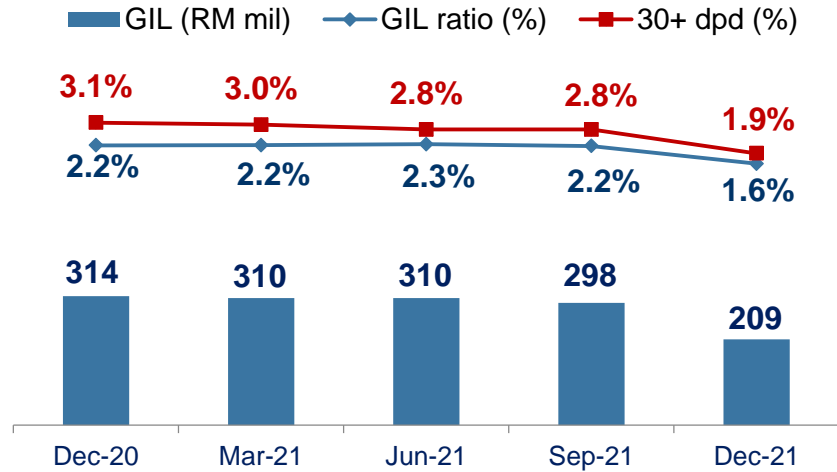
Alliance Bank Malaysia Berhad
31st Floor, Menara Multi-Purpose
Capital Square
No. 8, Jalan Munshi Abdullah
50100 Kuala Lumpur, Malaysia
Tel: (6)03-2604 3333
<http://www.alliancebank.com.my/InvestorRelations>

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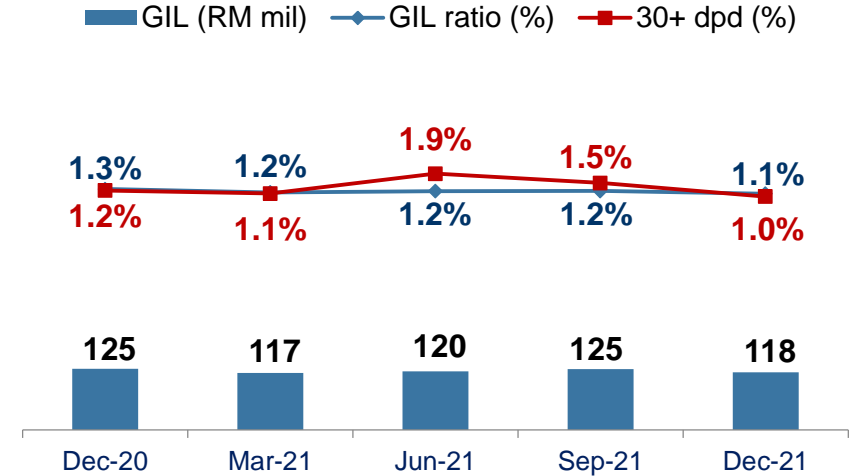
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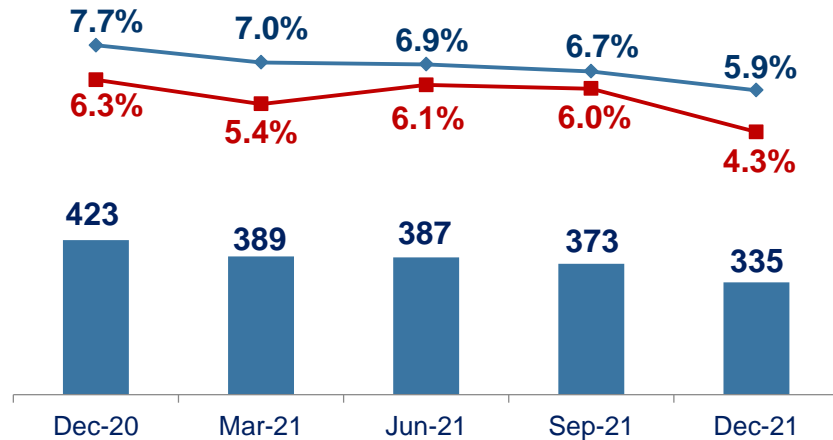
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