



ALLIANCE BANK

Building Alliances to Improve Lives

Analyst Briefing FY2022

31 May 2022





Contents

1 FY22 Achievements

- Financial Highlights
- Strategic Priorities

2 FY22 Financial Performance

- Revenue & Franchise Development
- Effective Risk Management
- Key Results

3 Going Forward

- FY23 Strategic Priorities
- FY23 Sustainability
- FY23 Management Guidance

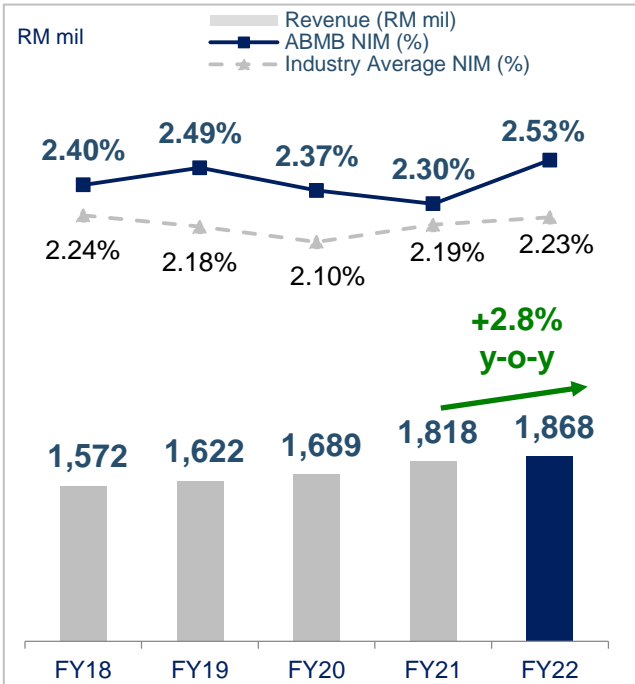
4 Appendix: Financial Results

- 4QFY22 & FY22 results
- Financial ratios

FY22 Financial Highlights

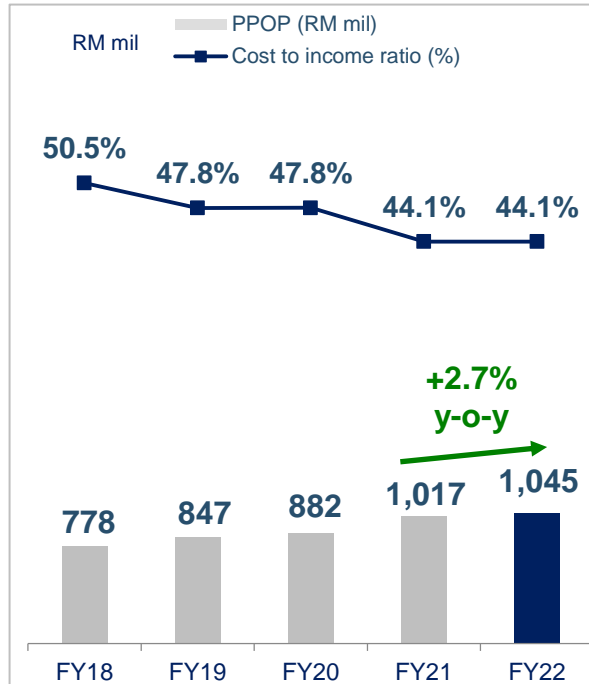
FY22 Achievements

1 Revenue grew 2.8%; Top NIM in the industry



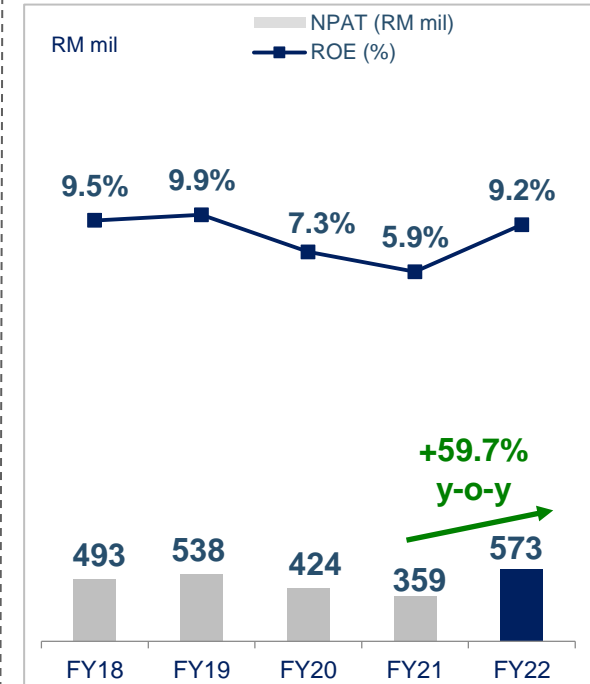
- Revenue: **+2.8% y-o-y**
 - ✓ Net interest income: **+8.8% y-o-y** (from funding optimisation)
 - ✓ Client-based fee income (excluding brokerage): **+3.5% y-o-y**
- Net interest margin: **2.53%** (+23bps)

2 PPOP grew 2.7%; CIR maintained at 44%



- Cost to Income Ratio: **44.1%** (maintained)
- Pre-provision Operating Profit: **+2.7% y-o-y**

3 NPAT grew 60%; ROE improved to 9.2%



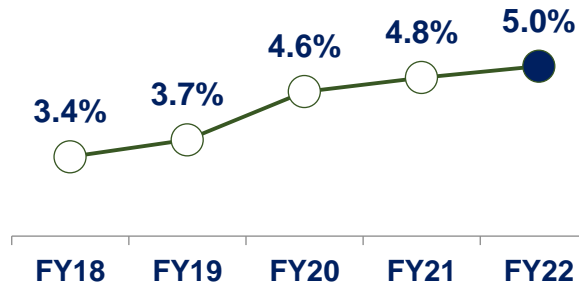
- Net credit cost: **48.1 bps**
- Net profit after tax: **+59.7% y-o-y**
- ROE: **9.2%**

FY22 Strategic Priorities

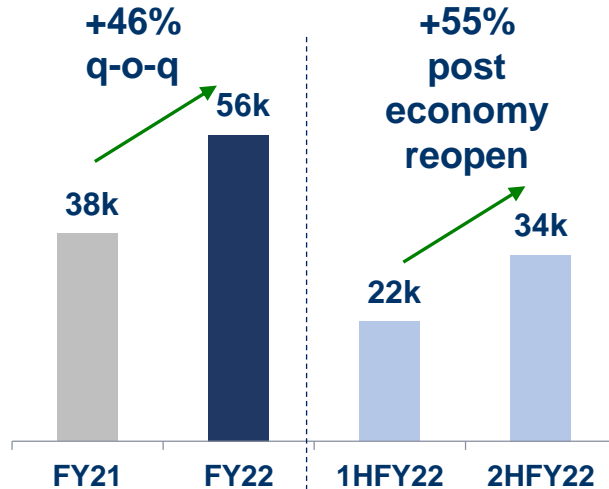
FY22 Achievements

1 Acquire more customers

a) ABMB SME market share (%)

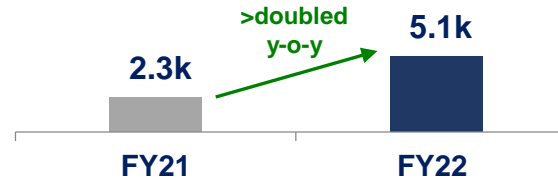


b) Number of New-to-Bank customers (#)

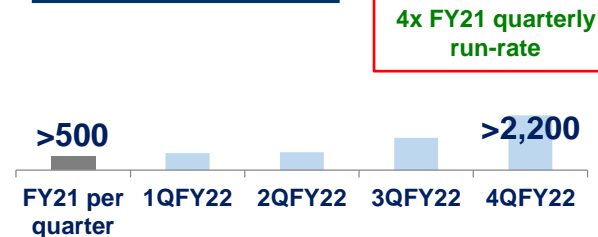


2 Deepen customer engagement

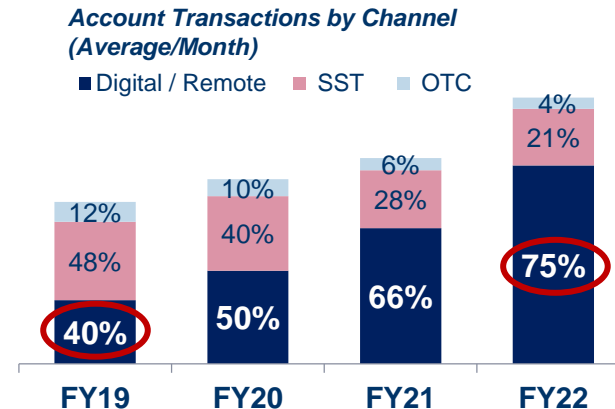
a) Number of new dual-relationship business owners (#)



b) Average new dual-relationship business owners (#)



c) Customer digital adoption



3 Gain efficiencies

Branch transformation



- Piloted Virtual Service Counter (VSC)** at CP Tower and Shah Alam branches to handle non-cash transaction.
 - **More than 90% of customers** who used VSC had positive feedback



Contents

1 FY22 Achievements

- Financial Highlights
- Strategic Priorities

2 FY22 Financial Performance

- Revenue & Franchise Development
- Effective Risk Management
- Key Results

3 Going Forward

- FY23 Strategic Priorities
- FY23 Sustainability
- FY23 Management Guidance

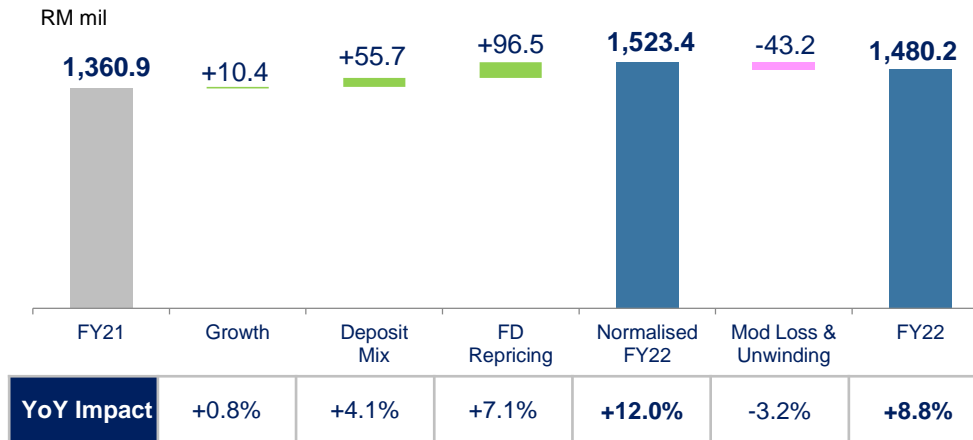
4 Appendix: Financial Results

- 4QFY22 & FY22 results
- Financial ratios

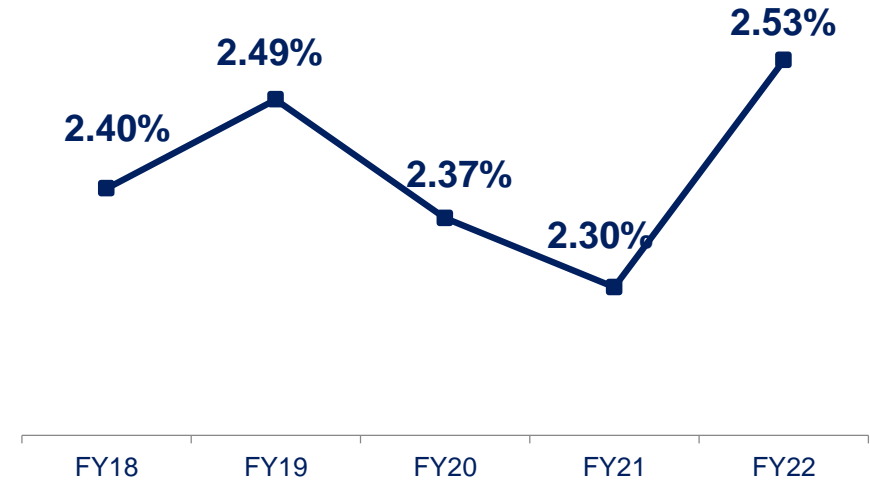
Net interest income grew 8.8% y-o-y

- a) **Net interest income** grew **8.8% y-o-y**, driven by deposit optimisation and repricing of FDs post-OPR cuts:

Y-o-Y impact:



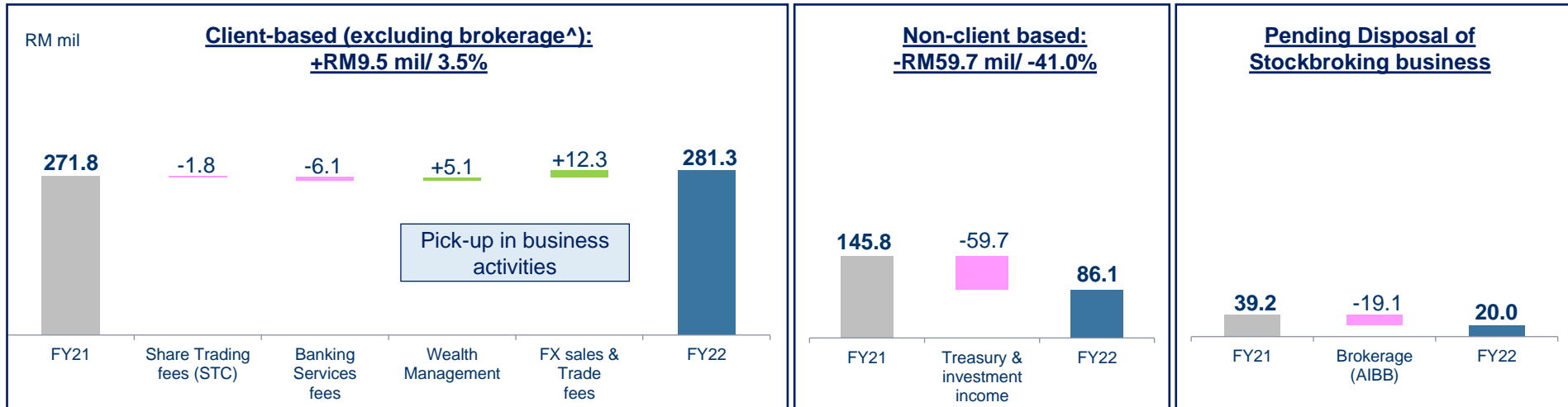
Net Interest Margin Trend:



- b) **NIM: 2.53%** (+23bps y-o-y)

Growth in wealth management, FX sales & trade fees

- **Client-based fee income (excluding brokerage): +3.5% y-o-y**
 - Wealth management (+5.3% y-o-y)
 - FX sales/trade fees (+11.1% y-o-y)

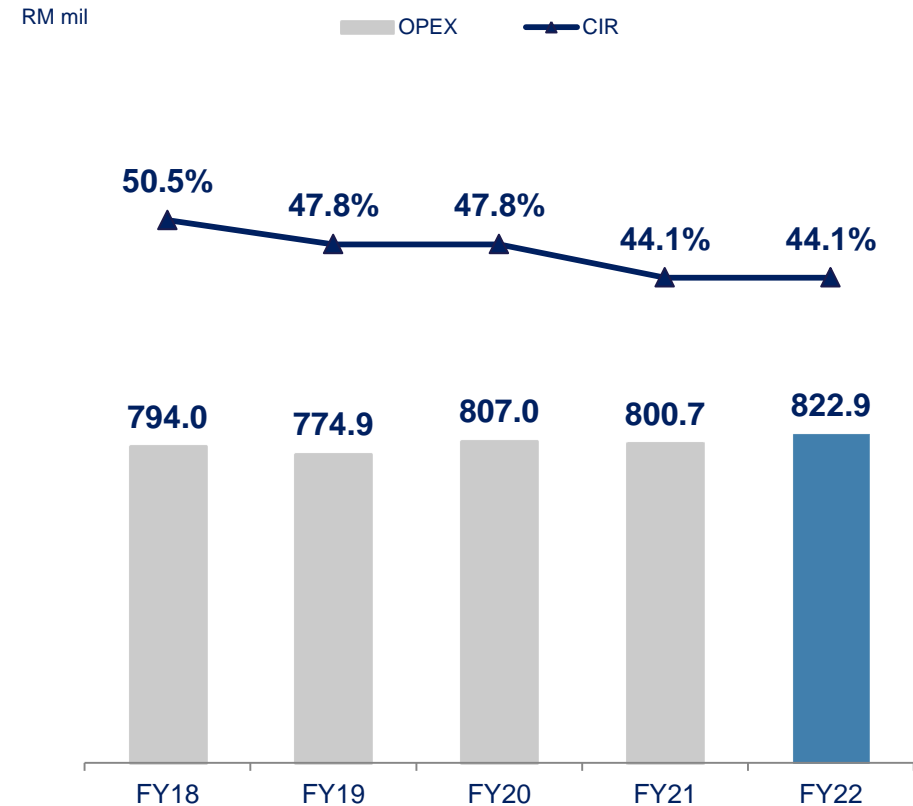


Cost to Income Ratio maintained at 44.1%

a) Cost to income ratio: 44.1% (within our revised guidance)

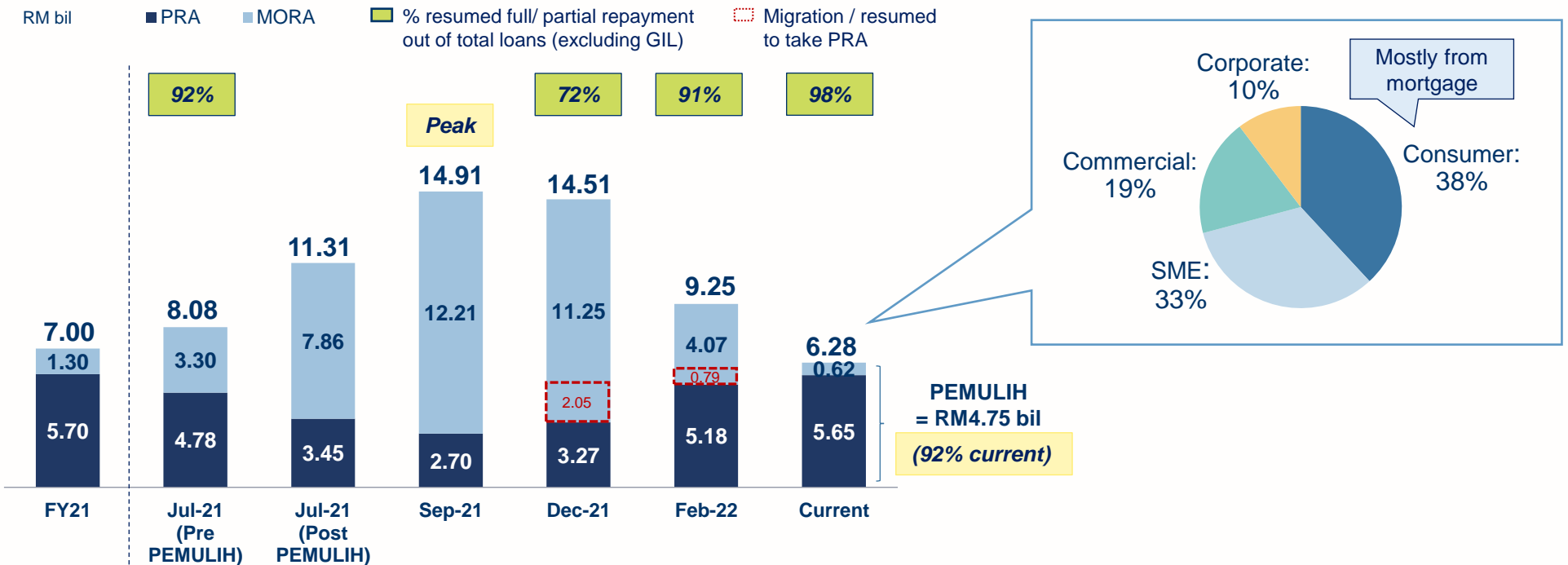
b) Operating expenses up 2.8% y-o-y:

- Investment in sales force & collections team expansion
- IT expenses related to strategic initiatives



Financial assistance reduced RM3.0 billion q-o-q

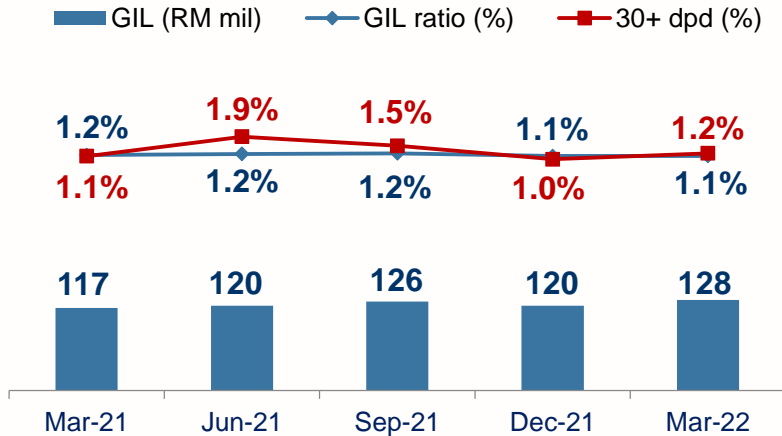
Financial Assistance: RM6.28 billion (13.6% of loan book)



- Financial assistance: **-RM2.97 billion quarter-on-quarter**
(Consumer: -RM1.23 billion & SME: -RM1.26 billion)
- Now, 98% of our customers making full or partial repayment
(Pre-PEMULIH level: 92%):
 - For PEMULIH (graduated from Jan – Apr '22):
 - 71% resumed full repayment,
 - 25% partial repayment and
 - 4% missed repayment

SME: stable GIL with slight 30+dpd uptick

SME

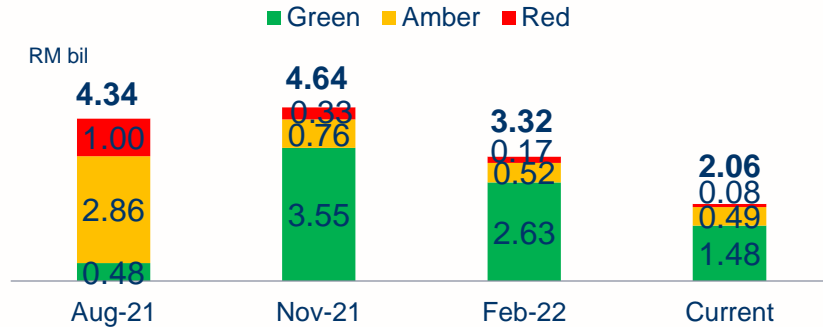


- **SME: 97.6% current**
- **GIL ratio** stable at **1.1%** (no major impairment)
- Slight uptick in 30+dpd to 1.2%

How are we mitigating these risks?

Portfolio Management

- **Financial assistance: -RM1.26 billion q-o-q to now RM2.06 billion**

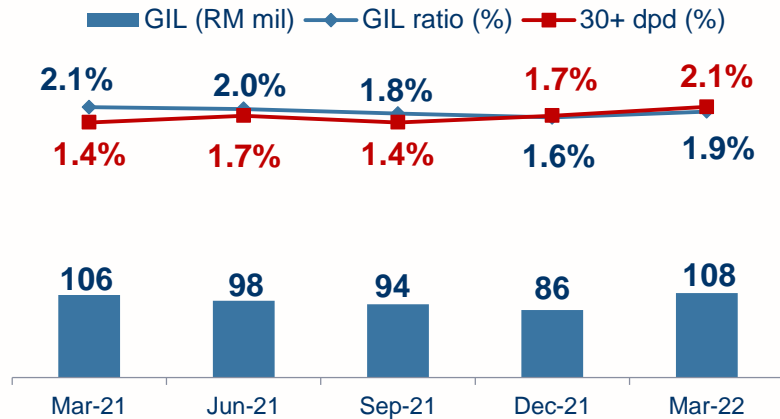


Note: Red/Amber/Green classification (reviewed on quarterly basis)

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

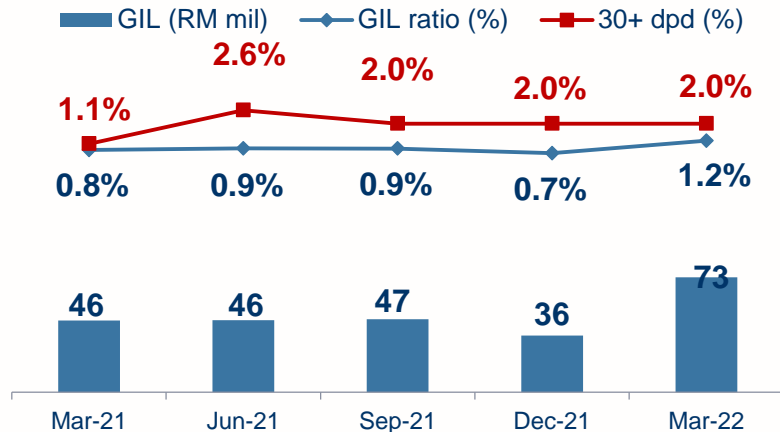
Commercial & Corporate: slight GIL uptick

Commercial



- Commercial GIL ratio: 1.9%
- Slight uptick in 30+dpd to 2.1%

Corporate



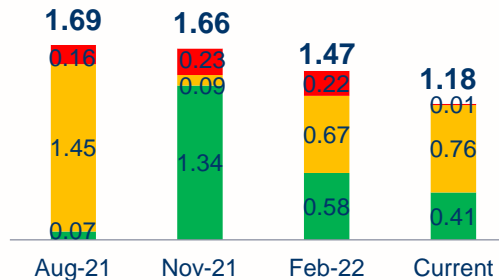
- Corporate GIL ratio: 1.2%

How are we mitigating these risks?

Portfolio Management

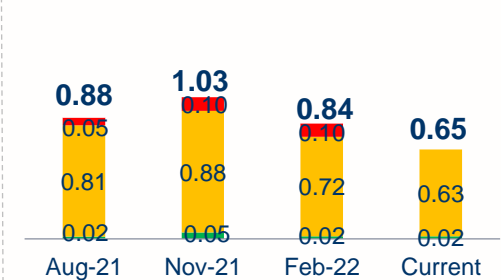
- Commercial financial assistance: -RM287 million q-o-q

RM bil 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:

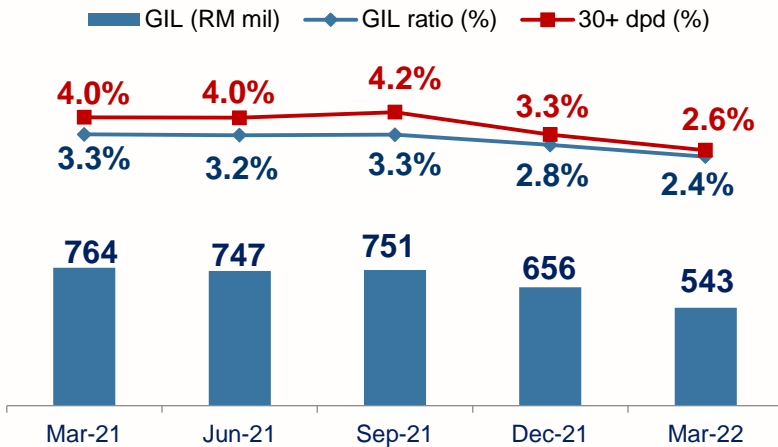
- Portfolio reviews
- Closely monitor the watchlist individually

- For high-risk accounts:

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

Consumer: proactive mitigation actions to contain portfolio

Consumer



Lower GIL ratio & 30+dpd (Mar-22): due to accounts regularised (to performing), accounts closed after auction proceeds received and accounts written-off.

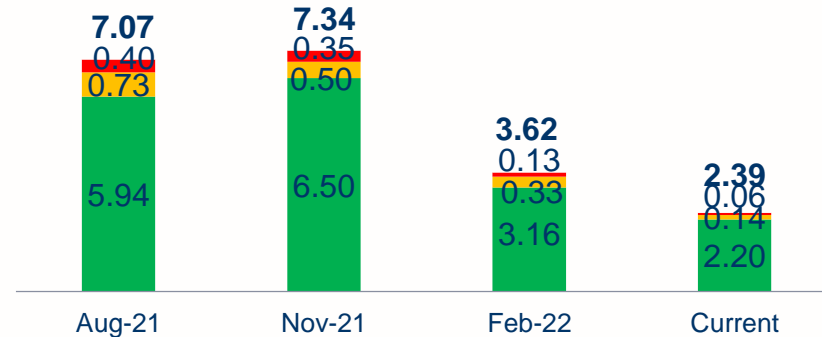
How are we mitigating these risks?

Portfolio Management

- Financial assistance: -RM1.23 billion q-o-q to RM2.39 billion

RM bil

■ MIA 0 ■ MIA 1 ■ > MIA 2



- Continue to provide assistance (if require further help)

GIL Management

- Offer interest rebate to help customers regularise repayment
- Offer R&R to customers who need financial assistance
- Resumed auction activities
- Outsourced impaired collection to external agencies

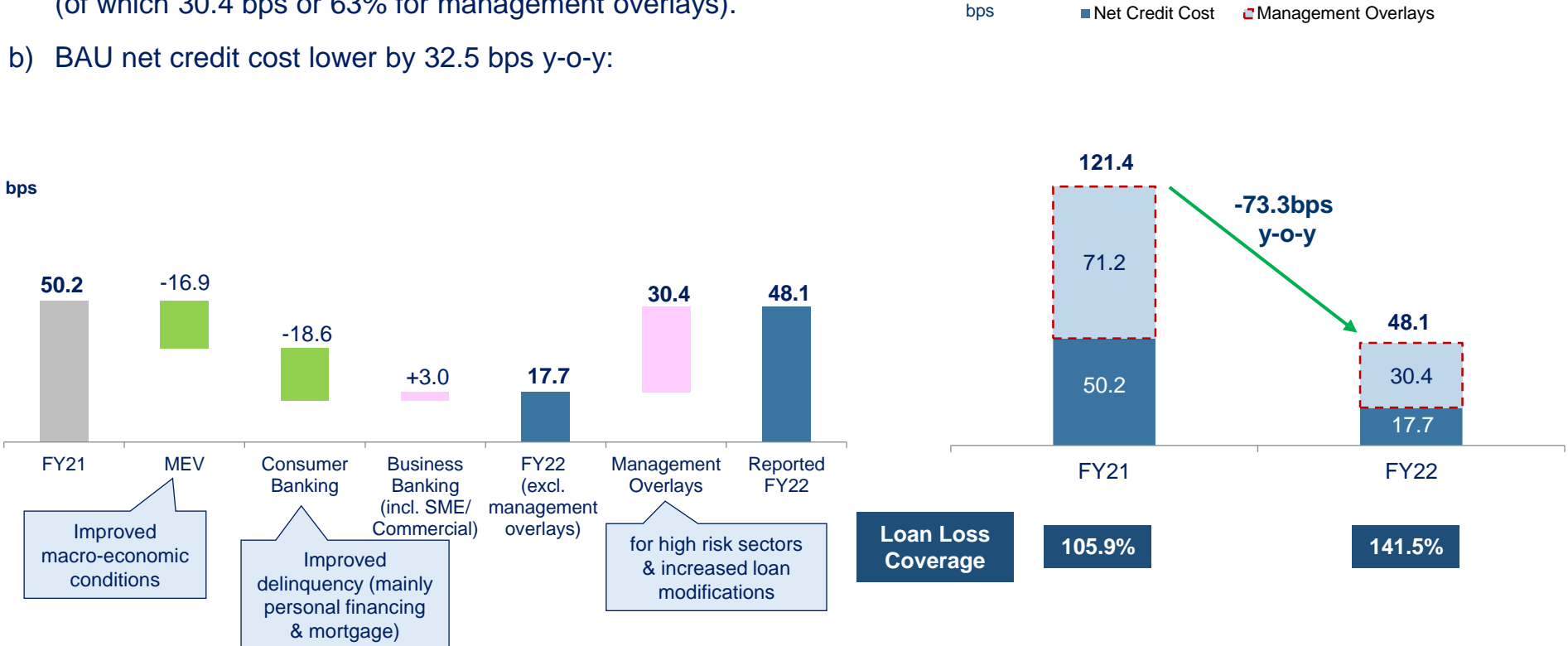
Origination

- Resumed pre-COVID underwriting standard due to economy recovering
- Jan22: Resumed the duo score cutoff with the resumption of CTOS service



Net credit cost at 48.1bps (management overlays 30.4bps)

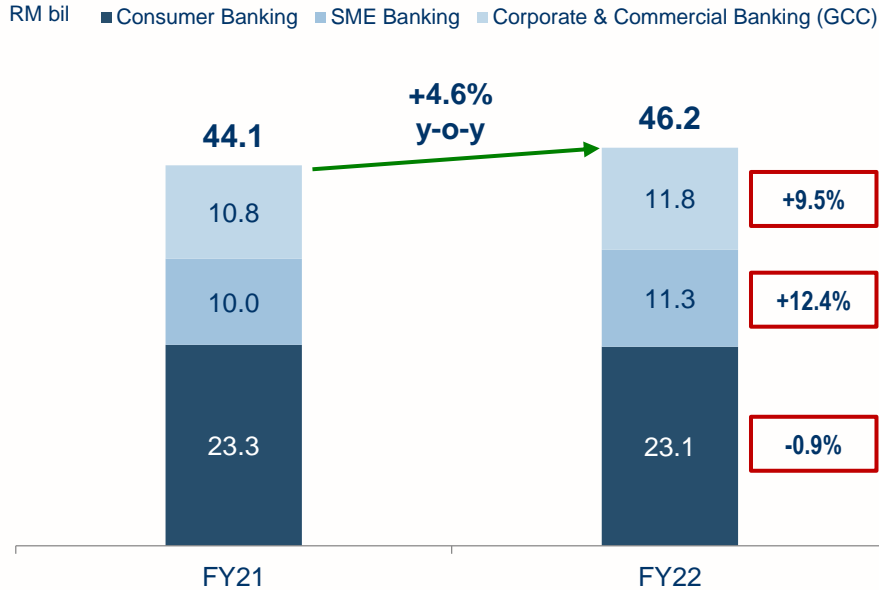
- a) Net credit cost reduced to 48.1bps [vs 121.4 bps last year]
(of which 30.4 bps or 63% for management overlays).
- b) BAU net credit cost lower by 32.5 bps y-o-y:





Loans grew 4.6% year-on-year

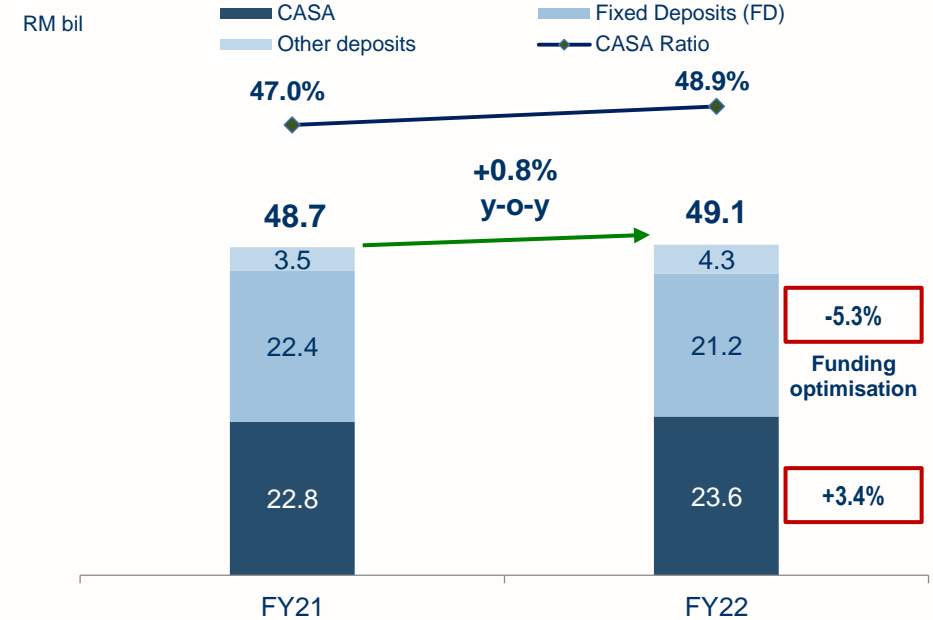
Gross Loans



a) Loans growth: **+4.6% y-o-y**

- SME: +12.4% y-o-y (mainly Term Loans & TRRF)
- GCC: +9.5% y-o-y
- Consumer Banking: -0.9% or -RM207 mil y-o-y
 - Mortgage: -1.8% or -RM353 mil y-o-y

Customer Based Funding



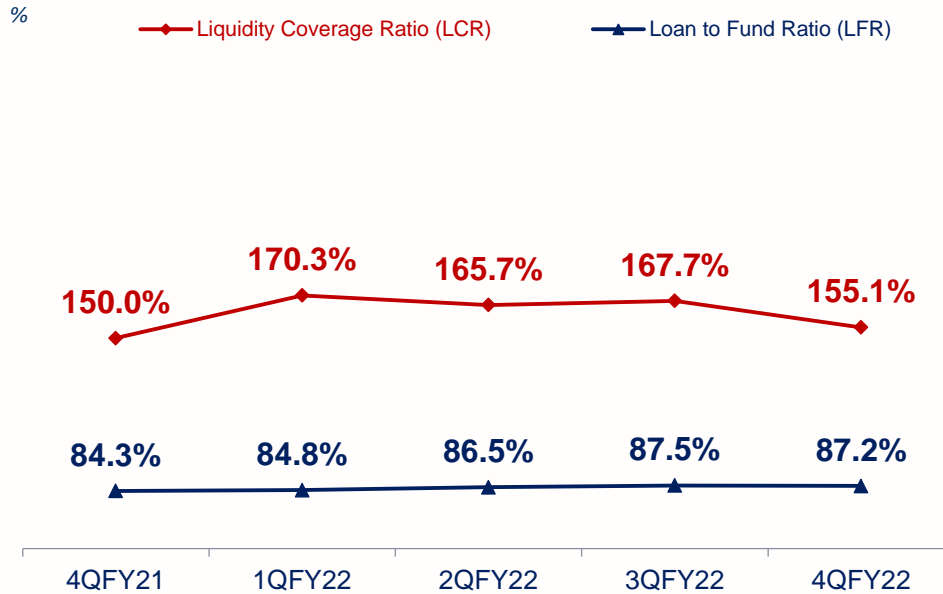
a) Customer based funding: **+0.8% y-o-y**

- b) CASA grew 3.4% (or RM0.8 bil) y-o-y mainly from:
- Alliance SavePlus: +15.8% (or +RM0.7 bil) y-o-y
- c) CASA ratio at 48.9% (top of the industry)



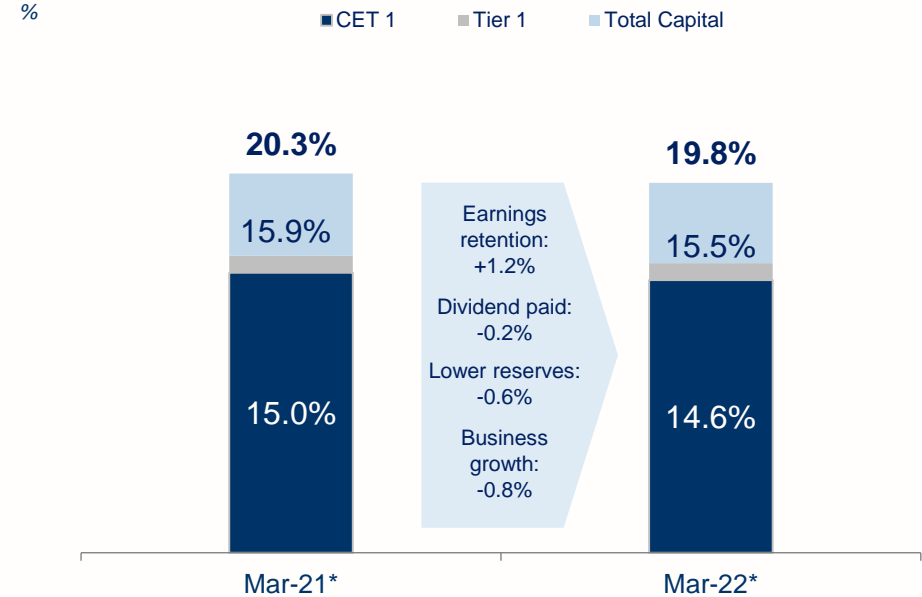
Liquidity and capital position remain strong

Liquidity: LCR, LFR



- a) Liquidity coverage ratio (LCR): 155.1% (industry*: 150.5%)
- b) Loan to fund ratio: 87.2% (industry*: 81.6%)
- c) Net stable funding ratio (NSFR): 120.1%

Capital Position



- a) Capital consumption mainly from business growth
- b) Capital levels remained strong:
 - even without transitional arrangement
 - will continue to support future business expansion

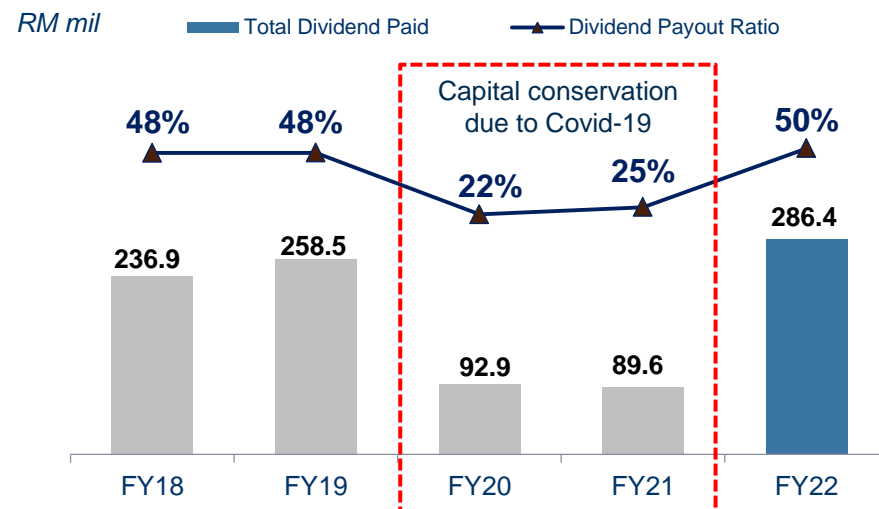
* Capital ratios without transitional arrangement
[with transitional arrangement: CET 1 ratio: 16.0%, Tier 1 ratio: 16.9% & Total Capital ratio: 21.0%].



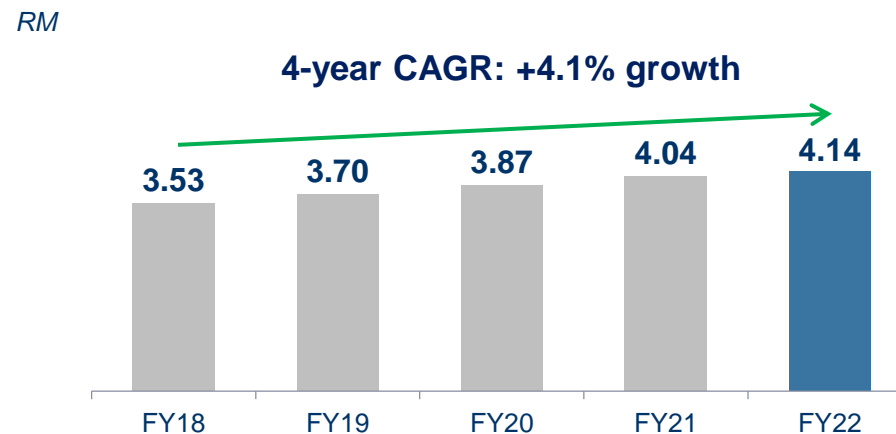
Dividend payout at 50% (above FY21 payout of 25%)

- a) Dividend payout ratio at 50%:
- Declared 1st interim dividend: 8.3 sen
 - Proposed 2nd interim dividend: 10.2 sen
- (Total dividend: 18.50 sen vs 5.79 sen in FY21)
- b) Net asset per share grew steadily to RM4.14 (4-year CAGR: +4.1%)

Dividend and Payout Ratio



Net Assets per Share



Contents

1 FY22 Achievements

- Financial Highlights
- Strategic Priorities

2 FY22 Financial Performance

- Revenue & Franchise Development
- Effective Risk Management
- Key Results

3 Going Forward

- FY23 Strategic Priorities
- FY23 Sustainability
- FY23 Management Guidance

4 Appendix: Financial Results

- 4QFY22 & FY22 results
- Financial ratios



**VISION: The Preferred
Bank of Business Owners**
MISSION: Building Alliances To Improve Lives

Business banking	Consumer banking
Double SME market share	Be the personal banker of choice for business owners

FY23 Strategic Priorities:

1 Acquire more customers	2 Deepen customer engagement	3 Gain efficiencies
<ul style="list-style-type: none"> Continue to drive market share growth <ul style="list-style-type: none"> ✓ Sales force expansion; ✓ Digital SME Increase new-to-bank customers acquisition by 40%: >80k 	<ul style="list-style-type: none"> Continue to focus on building business Owners with dual personal & business relationship: >9k <ul style="list-style-type: none"> ✓ Leverage on Universal Bankers ✓ Embed dual relationship acquisition in existing SOP 	<ul style="list-style-type: none"> Branch Transformation: To operationalize future branch concept Digital Channels: continue to improve customer digital adoption

Sustainability

Sustainability Achievements in FY2022 on track to realize Topline Goals

<u>FY2025 Topline Goals</u>	<u>FY2022 Achievements</u>	<u>What's Next for FY2023</u>
<p>1</p> <p>Grow RM10.0 billion in new sustainable banking business</p>	<ul style="list-style-type: none"> Established Sustainability Governance Enhanced Sustainability Risk Management Achieved RM2.0 billion new sustainable business Key Initiatives rolled out: <ul style="list-style-type: none"> Solar panel financing campaign ASEAN Sustainability SRI Sukuk: RM200m issuance Green Building Index (GBI) certified mortgages Distribution of ESG Sukuk and unit trusts 	<ul style="list-style-type: none"> Target RM2.6 billion in new sustainable banking business Roll out new sustainable propositions <ul style="list-style-type: none"> Low Carbon Transition Facility for SMEs
<p>2</p> <p>Help customers adopt sustainable lifestyles and business practices</p>	<ul style="list-style-type: none"> Rolled out Sustainability Assistance Proposition for businesses <i>(in collaboration with Bursa and Malaysian Green Technology and Climate Change Corporation ("MGTC"))</i> 	<ul style="list-style-type: none"> Reduce customers under C5 category to <60% Expand sustainability offerings to our customers ESG checklist for suppliers (social supply chain)
<p>3</p> <p>Reduce the Bank's greenhouse gas (GHG) emissions footprint</p>	<ul style="list-style-type: none"> Established GHG emissions baseline (FY2020) and plans to reduce GHG emissions Rolled out sustainability training Launched sustainability microsite 	<ul style="list-style-type: none"> Announce GHG emissions reduction plan and target Build ESG expertise Enhance disclosures based on Task Force on Climate-related Financial Disclosures ("TCFD")

FY23 Management Guidance

Growth Y-o-Y	FY22 Actual	FY23 Guidance
Gross Loans	4.6%	6 – 8%
Net Interest Margin	2.53%	Around 2.5%
Cost to Income Ratio	44.1%	< 45%
Net Credit Cost	48.1 bps	40 – 45bps
ROE	9.2%	> 10%

Contents

1 FY22 Achievements

- Financial Highlights
- Strategic Priorities

2 FY22 Financial Performance

- Revenue & Franchise Development
- Effective Risk Management
- Key Results

3 Going Forward

- FY23 Strategic Priorities
- FY23 Sustainability
- FY23 Management Guidance

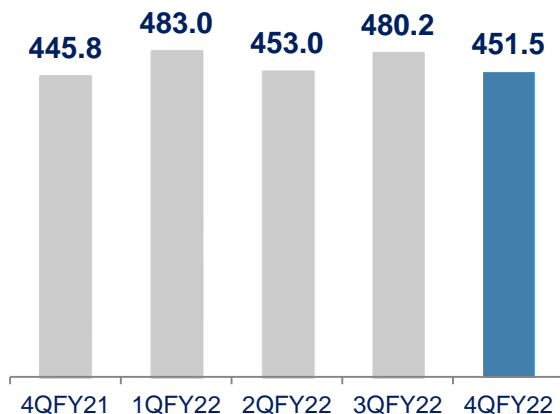
4 Appendix: Financial Results

- 4QFY22 & FY22 results
- Financial ratios

4QFY22 NPAT grew 105.8% y-o-y to RM103.0 mil

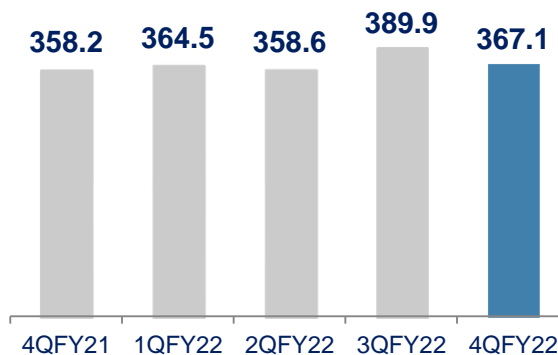
Revenue

RM mil



Net Interest Income & Islamic Net Financing Income

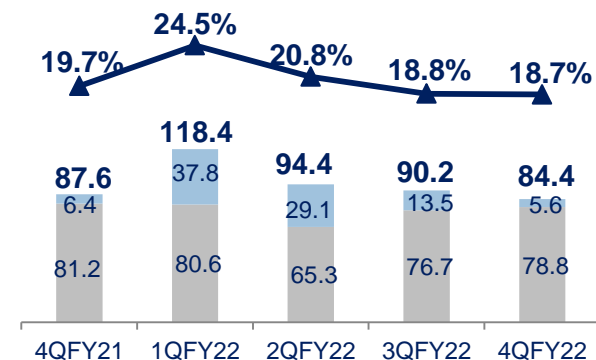
RM mil



Non Interest Income & NOII Ratio

RM mil

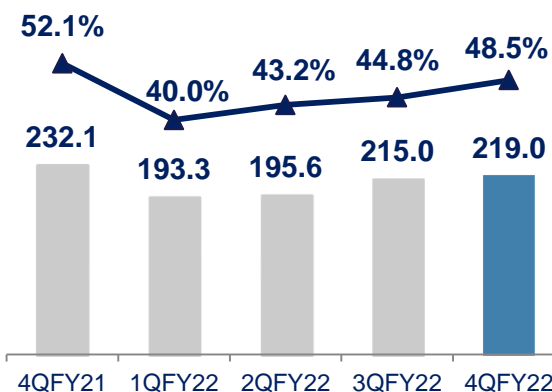
Non Client Based Client Based
NOII Ratio



Operating Expenses & CIR Ratio

RM mil

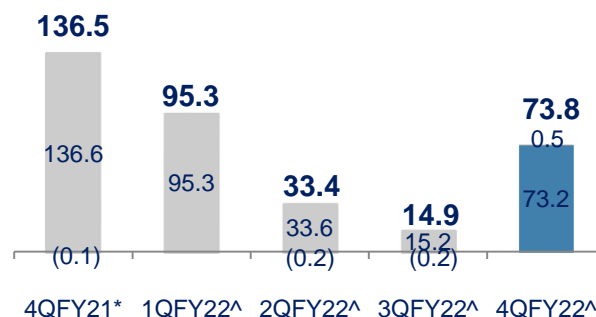
OPEX CIR



Expected Credit Losses ("ECL") & Goodwill Impairments

RM mil

ECL on Financial Investments & Impairments

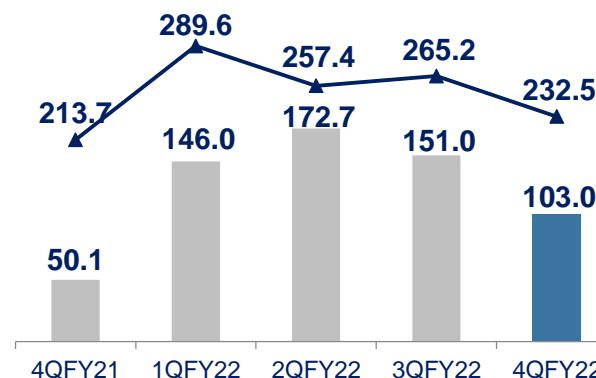


* Management overlays in 4QFY21 (RM89.2m) mainly for overlay basis revision, mora/PRA & few specific business accounts.
^ FY22: 1Q (RM65.3m), 2Q (RM21.1m), 3Q (RM30.7m) & 4Q (RM20.3m) incorporate habitual delinquency and PEMULIH moratorium.

Pre-Provision Operating Profit & Net Profit

RM mil

NPAT PPOP



Note: Revenue and non interest income includes Islamic banking income





Income Statement	3QFY22 RM mil	4QFY22 RM mil	Q-o-Q Change Better / (Worse)	
			RM mil	%
Net Interest Income	294.8	276.1	(22.8)	(5.9%)
Islamic Net Financing Income	95.2	91.0		
Islamic Non-Financing Income	11.7	4.4	(5.8)	(6.5%)
Non-Interest Income	78.5	80.0		
Net Income*	480.2	451.5	(28.6)	(6.0%)
OPEX	215.0	219.0	(4.1)	(1.9%)
Pre-Provision Operating Profit (PPOP)	265.2	232.5	(32.7)	(12.3%)
Net Credit Cost	15.2	73.2	(58.1)	(>100%)
- BAU	(15.5)	52.9	(68.4)	(>100%)
- Management Overlays	30.7	20.3	10.4	33.9%
Expected Credit Losses on Financial Investments	(0.2)	0.5	(0.8)	(>100%)
Pre-tax Profit	250.3	158.7	(91.6)	(36.6%)
Net Profit After Tax	151.0	103.0	(48.0)	(31.8%)

- **Revenue** declined by 6.0% q-o-q:
 - Net interest income: -RM22.8mil or -5.9% q-o-q mainly due to higher modification loss and lower yield from treasury assets.
 - Non-interest income: -RM5.8mil q-o-q:
 - ✓ Higher client based fee income (+RM2.1mil)
 - ✓ Lower treasury & investment income (-RM7.9mil)
- **Operating expenses** higher by RM4.1mil mainly from higher personnel expenses, offset by lower administrative expenses.
- **Pre-provision Operating Profit (PPOP)** declined 12.3% q-o-q to RM232.5mil.
- **Net credit cost** increased by RM58.1mil mainly due to higher BAU net credit cost.
- **Net profit after tax** declined by RM48.0mil mainly due to lower revenue and higher net credit cost.

Notes:

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



Income Statement	4QFY21 RM mil	4QFY22 RM mil	Y-o-Y Change Better / (Worse)	
			RM mil	%
Net Interest Income	267.3	276.1	8.9	2.5%
Islamic Net Financing Income	90.9	91.0		
Islamic Non-Financing Income	6.8	4.4	(3.2)	(3.6%)
Non-Interest Income	80.8	80.0		
Net Income*	445.8	451.5	5.7	1.3%
OPEX	232.1	219.0	13.1	5.6%
Pre-Provision Operating Profit (PPOP)	213.7	232.5	18.8	8.8%
Net Credit Cost	136.6	73.2	63.3	46.4%
- BAU	47.4	52.9	(5.5)	(11.6%)
- Management Overlays	89.2	20.3	68.9	77.2%
Expected Credit Losses on Financial Investments	(0.1)	0.5	(0.6)	(>100%)
Pre-tax Profit	77.2	158.7	81.5	>100%
Net Profit After Tax	50.1	103.0	53.0	>100%

▪ **Revenue** grew by 1.3% y-o-y:

- Net interest income: +RM8.9mil, thanks to lower funding cost due to better deposit mix from CASA growth and FDs repricing.
- Non-interest income: -RM3.2mil y-o-y:
 - ✓ Lower client based fee income (-RM2.4mil)
 - ✓ Lower treasury & investment income (-RM0.8mil)

▪ Lower **operating expenses** by RM13.1mil, mainly from lower administrative expenses and marketing expenses.

▪ **Pre-provision Operating Profit (PPOP)** grew by 8.8% y-o-y to RM232.5mil.

▪ **Net credit cost** improved to 15.6 bps in 4QFY22 (vs 4QFY21: 30.1 bps) mainly due to lower management overlays.

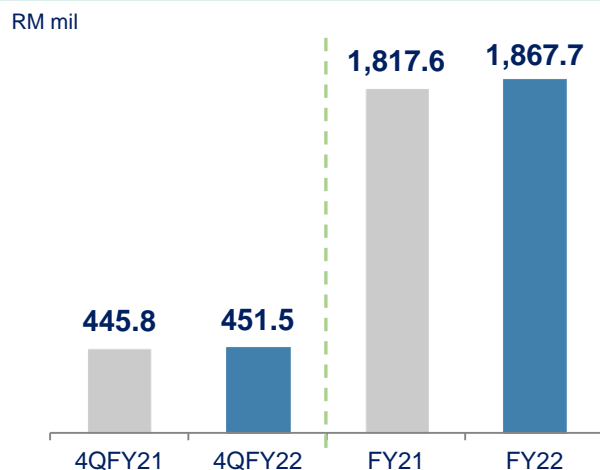
▪ **Net profit after tax** for the quarter increased by RM53.0mil y-o-y mainly due to lower net credit cost.

Notes:

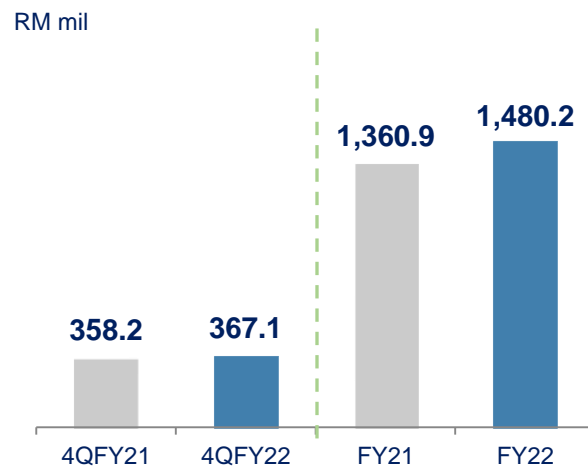
* Revenue, net interest income and non interest income includes Islamic banking income

FY22 NPAT grew 59.7% y-o-y to RM572.8 million

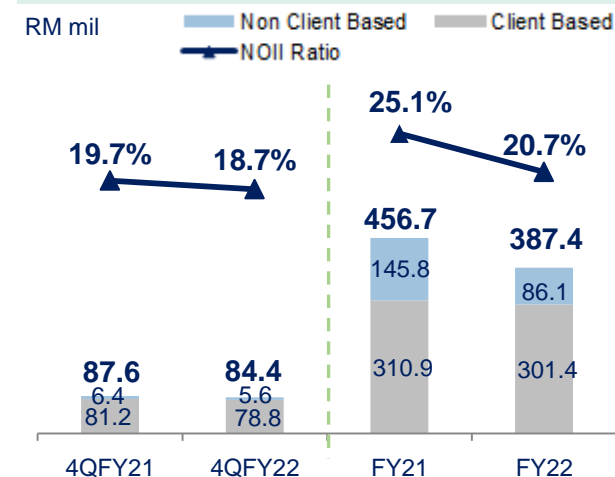
Revenue



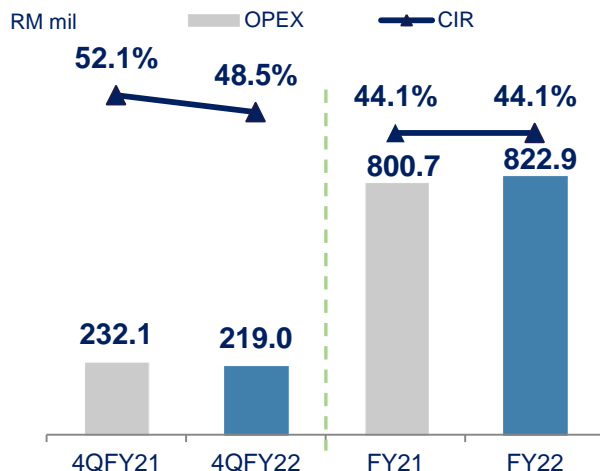
Net Interest Income & Islamic Net Financing Income



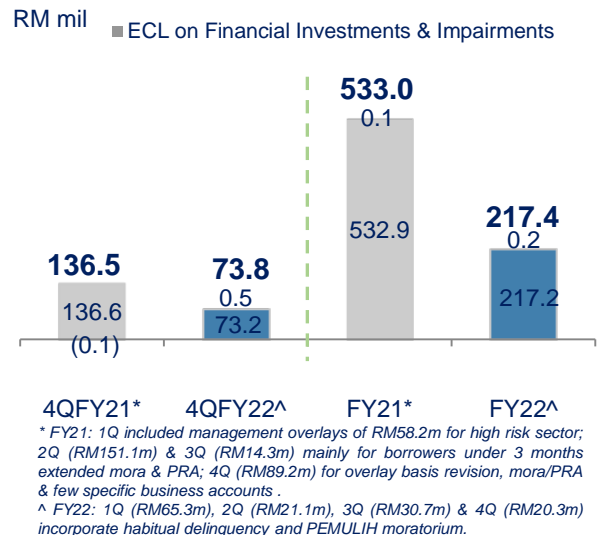
Non Interest Income & NOII Ratio



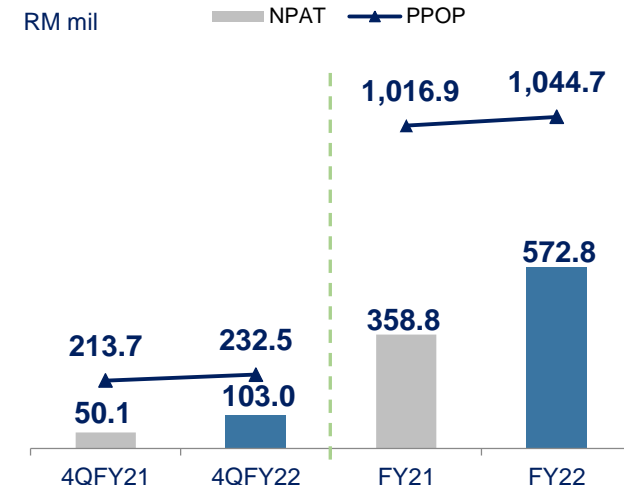
Operating Expenses & CIR Ratio



Expected Credit Losses ("ECL") & Goodwill Impairment



Pre-Provision Operating Profit & Net Profit





Income Statement	FY21 RM mil	FY22 RM mil	Y-o-Y Change Better / (Worse)	
			RM mil	%
Net Interest Income	1,016.7	1,121.6	119.4	8.8%
Islamic Net Financing Income	344.2	358.6		
Islamic Non-Financing Income	34.3	38.9	(69.3)	(15.2%)
Non-Interest Income	422.4	348.5		
Net Income*	1,817.6	1,867.7	50.1	2.8%
OPEX	800.7	822.9	(22.3)	(2.8%)
Pre-Provision Operating Profit (PPOP)	1,016.9	1,044.7	27.8	2.7%
Net Credit Cost	532.9	217.2	315.7	59.2%
- BAU	220.2	79.9	140.3	63.7%
- Management Overlays	312.7	137.3	175.4	56.1%
Expected Credit Losses on Financial Investments	0.1	0.2	(0.1)	(80.2%)
Pre-tax Profit	484.0	827.4	343.4	70.9%
Net Profit After Tax	358.8	572.8	214.0	59.7%

▪ **Revenue** grew by 2.8% y-o-y:

- Net interest income: +RM119.4mil, thanks to lower funding cost due to better deposit mix from CASA growth and FDs repricing.
- Non-interest income: -RM69.3mil y-o-y:
 - ✓ Lower client based fee income (-RM9.6mil)
 - ✓ Lower treasury & investment income (-RM59.7mil)

▪ Higher **operating expenses** by RM22.3mil, mainly from higher personnel expenses, IT expenses and administrative expenses.

▪ **Pre-provision Operating Profit (PPOP)** grew by 2.7% y-o-y to RM1,044.7mil.

▪ **Net credit cost** improved to 48.1 bps in FY22 (vs FY21: 121.4 bps) mainly due to lower BAU net credit cost and management overlays.

▪ **Net profit after tax** grew by 59.7% 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	Dec 21 RM bil	Mar 22 RM bil	Q-o-Q Change	
			RM bil	%
Total Assets	59.4	61.8	2.4	4.0%
Treasury Assets*	11.5	11.9	0.4	3.3%
Net Loans	43.5	45.1	1.6	3.7%
Customer Based Funding ⁺	47.2	49.1	1.9	4.1%
CASA Deposits	23.2	23.6	0.3	1.5%
Shareholders' Funds	6.4	6.4	0.0	0.2%
Net Loans Growth (y-o-y)	2.8%	4.4%		
CASA Deposits Growth (y-o-y)	13.1%	3.4%		
Customer Based Funding ⁺ Growth (y-o-y)	1.1%	0.8%		

- **Net loans** grew by 3.7% q-o-q:
 - **SME loans:** +6.2% q-o-q mainly due to higher disbursement from Term Loan and higher utilisation on Trade & Overdraft.
 - **Consumer loans:** remained flat q-o-q.
 - **GCC loans:** +9.5% q-o-q mainly due to drawdown from few major accounts.
- **Customer based funding** grew by 4.1% q-o-q
 - Fixed deposits increased by RM0.8bil q-o-q mainly from GCC,
 - Money Market deposits increased by RM0.7bil q-o-q,
 - CASA deposits increased by RM0.3bil q-o-q mainly driven by SavePlus.
- **Liquidity coverage ratio:** 155.1% (vs 167.7% in Dec 2021; industry: 150.5%^).

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 Mar 2022





Balance Sheet	Mar 21 RM bil	Mar 22 RM bil	Y-o-Y Change	
			RM bil	%
Total Assets	60.7	61.8	1.1	1.9%
Treasury Assets*	13.1	11.9	(1.2)	(9.2%)
Net Loans	43.2	45.1	1.9	4.4%
Customer Based Funding ⁺	48.7	49.1	0.4	0.8%
CASA Deposits	22.8	23.6	0.8	3.4%
Shareholders' Funds	6.3	6.4	0.2	2.5%
Net Loans Growth (y-o-y)	0.3%	4.4%		
CASA Deposits Growth (y-o-y)	25.7%	3.4%		
Customer Based Funding ⁺ Growth (y-o-y)	-0.4%	0.8%		

- **Net loans** grew by 4.4% y-o-y:
 - **SME loans:** +12.4% y-o-y mainly due to higher loan growth from Term Loan and Targeted Relief & Recovery Facility (TRRF).
 - **Consumer loans:** -0.9% y-o-y mainly from Mortgage (-1.8%), offset by Share Margin Financing (+15.9%).
 - **GCC loans:** +9.5% y-o-y mainly due to higher drawdown from several major accounts.
- **Customer based funding** grew by 0.8% y-o-y:
 - CASA deposits grew 3.4% y-o-y mainly driven by SavePlus (+RM0.7bil),
 - Money Market deposits and Structured Investment increased by RM0.8bil, offset by
 - Reduction in fixed deposits (-RM1.2bi) as part of our efforts to optimize funding.
- **Liquidity coverage ratio:** 155.1% (vs 150.0% in Mar 2021, industry: 150.5%^).

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 Mar 2022



	Financial Ratios	4QFY21	3QFY22	4QFY22	FY21	FY22
Shareholder Value	Return on Equity	3.3%	9.6%	6.7%	5.9%	9.2%
	Earnings per Share	3.2sen	9.8sen	6.7sen	23.2sen	37.0sen
	Net Assets per Share	RM4.04	RM4.14	RM4.14	RM4.04	RM4.14
Efficiency	Net Interest Margin	2.41%	2.66%	2.50%	2.30%	2.53%
	Non-Interest Income Ratio	19.7%	18.8%	18.7%	25.1%	20.7%
	Cost to Income Ratio	52.1%	44.8%	48.5%	44.1%	44.1%
Balance Sheet Growth	Net Loans (RM bil)	43.2	43.5	45.1	43.2	45.1
	Customer Based Funding (RM bil)	48.7	47.2	49.1	48.7	49.1
Asset Quality	Period End net credit cost (basis points)	30.1	3.2	15.6	121.4	48.1
	Gross Impaired Loans Ratio	2.3%	2.0%	1.8%	2.3%	1.8%
	Net Impaired Loans Ratio	1.7%	1.3%	1.1%	1.7%	1.1%
	Loan Loss Coverage Ratio^	105.9%	127.0%	141.5%	105.9%	141.5%
Liquidity	CASA Ratio	47.0%	50.0%	48.9%	47.0%	48.9%
	Loan to Deposit Ratio	91.0%	95.9%	95.9%	91.0%	95.9%
	Loan to Fund Ratio	84.3%	87.5%	87.2%	84.3%	87.2%
	Liquidity Coverage Ratio	150.0%	167.7%	155.1%	150.0%	155.1%
Capital	Common Equity Tier 1 Capital Ratio	16.2%	16.5%	16.0%	16.2%	16.0%
	Tier 1 Capital Ratio	17.2%	17.5%	16.9%	17.2%	16.9%
	Total Capital Ratio	21.6%	21.7%	21.0%	21.6%	21.0%

Note: ^ Loan Loss Coverage includes Regulatory Reserve provision [excluding Regulatory Reserve: 135.9% at 4QFY22 (vs. 121.7% at 3QFY22)]



Thank You.

ALLIANCE BANK

31-May-22 FY2022 ABMB Analyst Briefing

Disclaimer: This presentation has been prepared by Alliance Bank Malaysia Berhad (the “Company”) for information purposes only and does not purport to contain all the information that may be required to evaluate the Company or its financial position. No representation or warranty, expressed or implied, is given by or on behalf of the Company as to the accuracy or completeness of the information or opinions contained in this presentation.

This presentation does not constitute or form part of an offer, solicitation or invitation of any offer, to buy or subscribe for any securities, nor should it or any part of it form the basis of, or be relied in any connection with, any contract, investment decision or commitment whatsoever.

The Company does not accept any liability whatsoever for any loss howsoever arising from any use of this presentation or its contents or otherwise arising in connection therewith.

For further information, please contact:

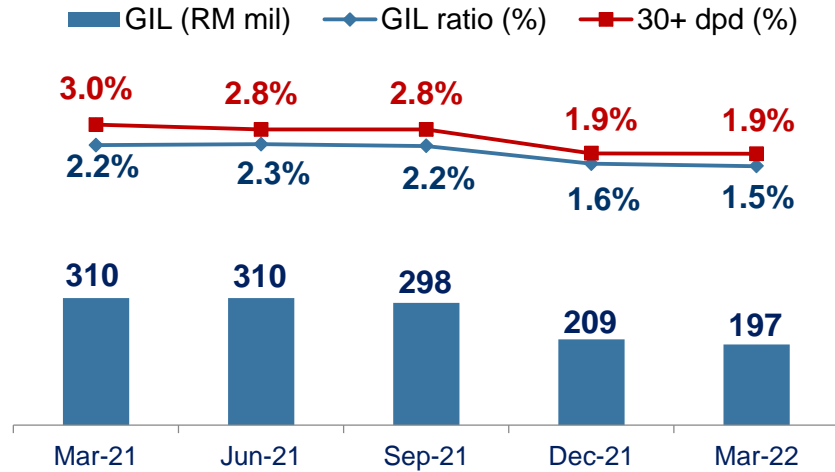
Alliance Bank Malaysia Berhad
31st Floor, Menara Multi-Purpose
Capital Square
No. 8, Jalan Munshi Abdullah
50100 Kuala Lumpur, Malaysia
Tel: (6)03-2604 3333
<http://www.alliancebank.com.my/InvestorRelations>

Investor Relations

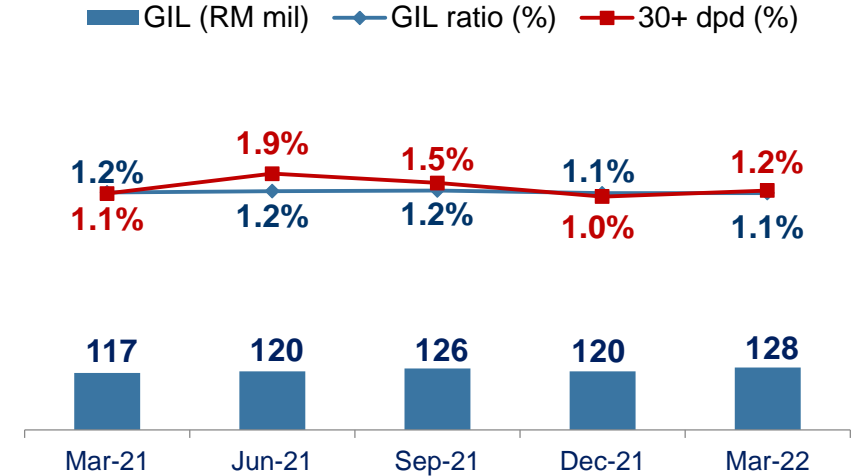
Email: investor_relations@alliancefg.com



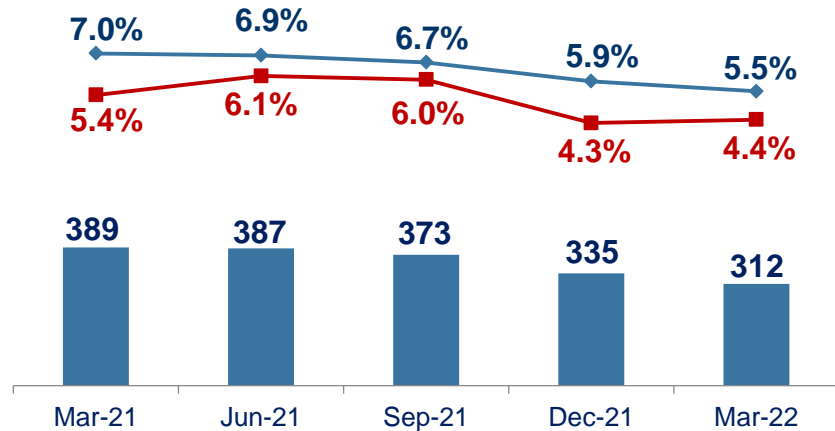
Classic Mortgage



SME



Alliance ONE Account



Personal Financing

