



ALLIANCE BANK

Building Alliances to Improve Lives

Analyst Briefing 1HFY21

27 November 2020



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BizSmart® Challenge 2018 Finalist



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- 2QFY21
- 1HFY21
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1HFY21 Performance Highlights

1

Revenue & Franchise Development

- Revenue grew **7.6% y-o-y** to **RM896.1 million**
- Net interest income grew by **2.0% y-o-y**, despite OPR cuts
 - ✓ Gross loans grew **1.2% y-o-y** mainly from core segments (SME: +7.4%, Consumer banking: +2.5%)
- Net interest margin at **2.22% (-15 bps y-o-y)**
- Non-interest income grew **28.4% y-o-y**
- Customer based funding grew **5.9% y-o-y**, mainly from **CASA: +16.6%**
- Cost to Income Ratio improved to **42.1%**, **Positive JAWS: +11.4%**
- PPOP grew **17.8% y-o-y** to **RM518.7 million**

2

Managing Risk

- Net credit cost at 56.3 bps (including management overlay of 48.0 bps)
- Liquidity and capital positions remained **strong**
 - ✓ Liquidity coverage ratio at **156.9%**
 - ✓ No first interim dividend (CET-1 ratio: **15.4%**; Total capital ratio: **20.7%**)

3

FY21 Strategic Priorities Progress

COVID-19 Management

- **86%** continued full repayment (+7% partial repayments)
- Granted **~RM5.0 billion** to date:
 - ✓ **42%** (industry: 40%): 3 months extended moratorium (RM2.1 billion) and
 - ✓ **58%** (Industry: 60%): Payment Relief Assistance (PRA) (RM2.9 billion)

Accelerate digitisation

- Launched **e-Know Your Customer** (“KYC”) solution on 10 Nov 2020
- Soft launched **Digital SME loans** on 16 Nov 2020

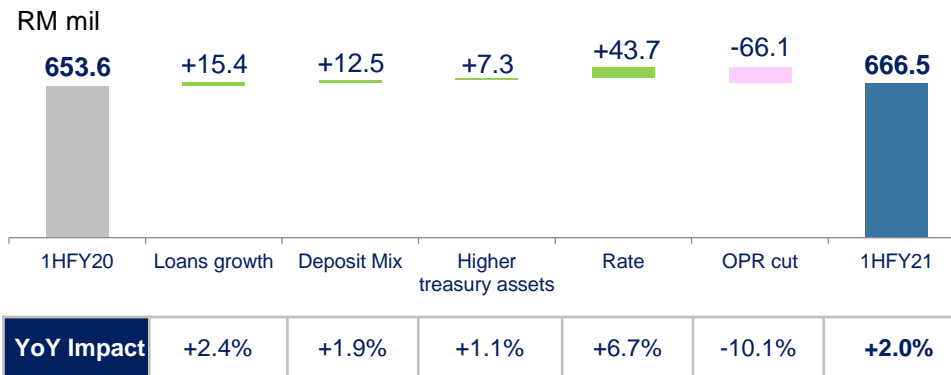
Revenue up 7.6% y-o-y, PPOP up 17.8% y-o-y

Income Statement	1QFY21 RM mil	2QFY21 RM mil	Q-o-Q Change Better / (Worse)		1HFY20 RM mil	1HFY21 RM mil	Y-o-Y Change Better / (Worse)	
			RM mil	%			RM mil	%
Net Interest Income	327.1	339.4	12.3	3.8%	653.7	666.5	12.9	2.0%
Non-Interest Income	94.5	135.1	40.5	42.9%	178.8	229.5	50.7	28.4%
Revenue	421.6	474.4	52.8	12.5%	832.4	896.1	63.6	7.6%
OPEX	186.7	190.6	(3.8)	(2.1%)	392.3	377.3	14.9	3.8%
Pre-Provision Operating Profit (PPOP)	234.9	283.9	49.0	20.9%	440.2	518.7	78.5	17.8%
Net Credit Cost & impairments	95.0	150.9	(55.9)	(58.7%)	184.4	246.0	(61.6)	(33.4%)
Pre-tax Profit	139.8	133.0	(6.8)	(4.9%)	255.8	272.8	17.0	6.6%
Net Profit After Tax	104.3	103.9	(0.4)	(0.4%)	192.2	208.3	16.0	8.3%

Net interest income improved y-o-y and q-o-q

Despite OPR cuts, net interest income improved by 2.0% y-o-y and 3.8% q-o-q respectively mainly due to lower funding cost from better deposit mix (CASA ratio improved to 41.3%):

YoY impact:

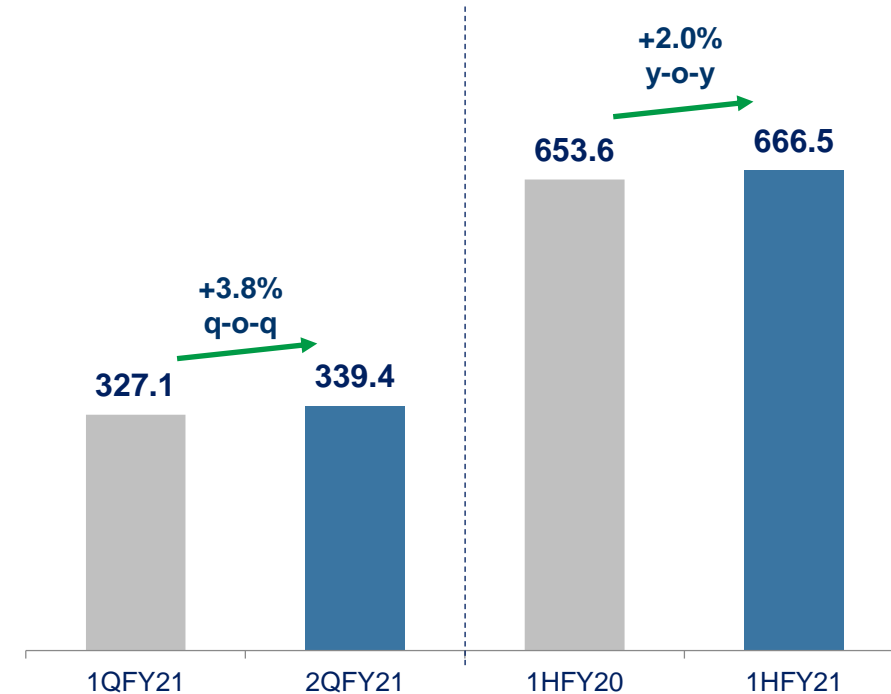


QoQ impact:



Net Interest Income

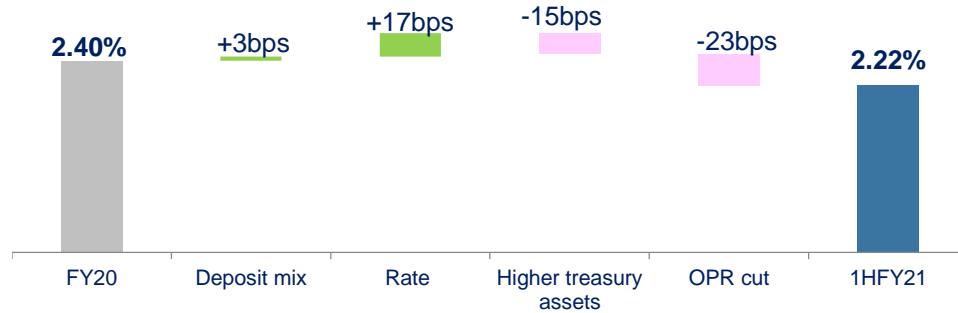
RM mil



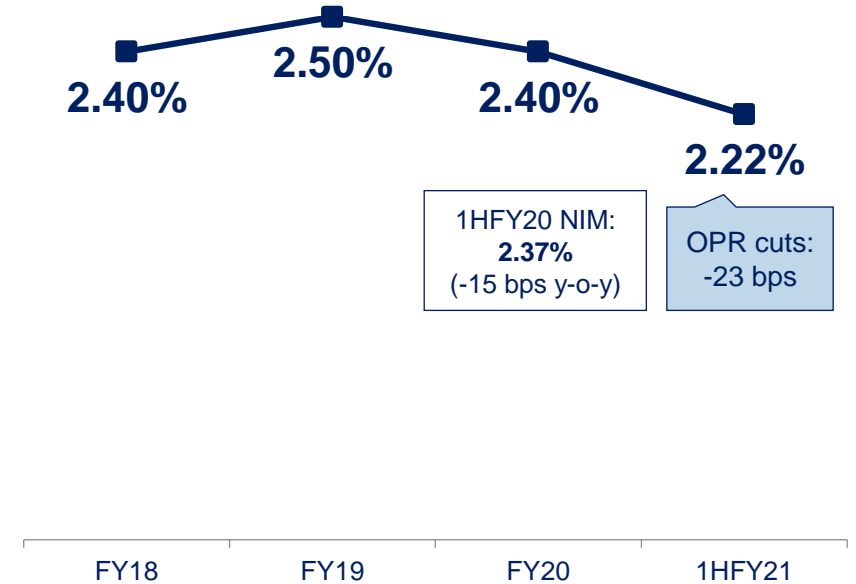


NIM affected by OPR cuts

NIM mainly impacted by OPR cuts:

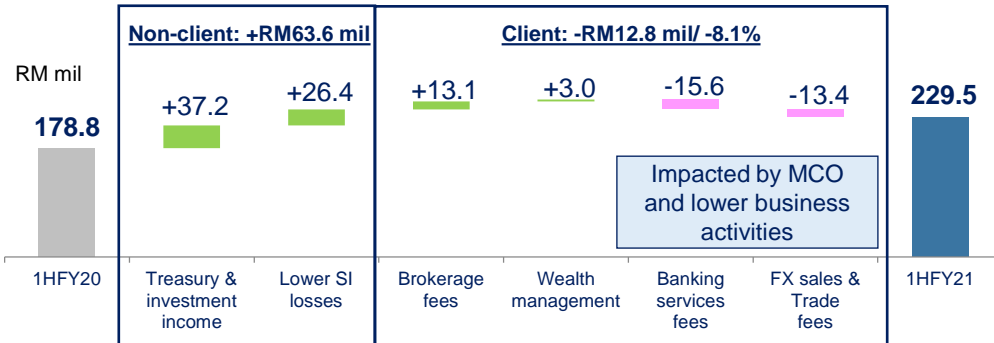


Net Interest Margin Trend

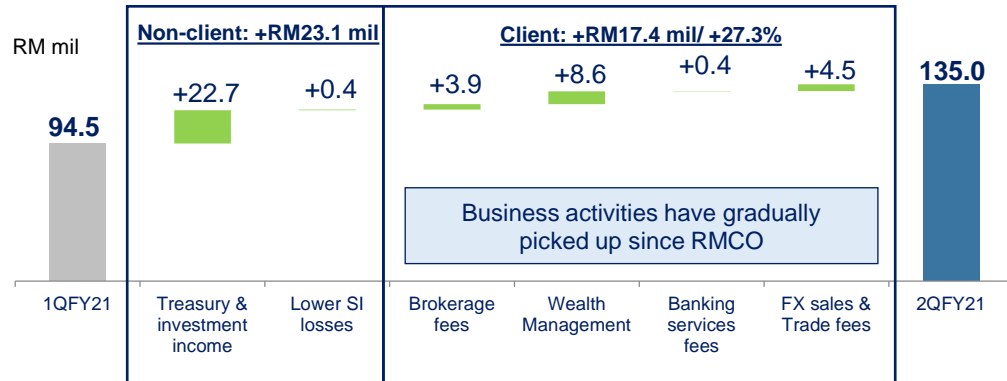


Non-interest income grew 28.4% y-o-y

a) Non-interest income grew 28.4% y-o-y mainly driven by higher treasury income



b) Q-o-q non-interest income grew 42.9% mainly driven by higher treasury income and pick-up in client-based fee income

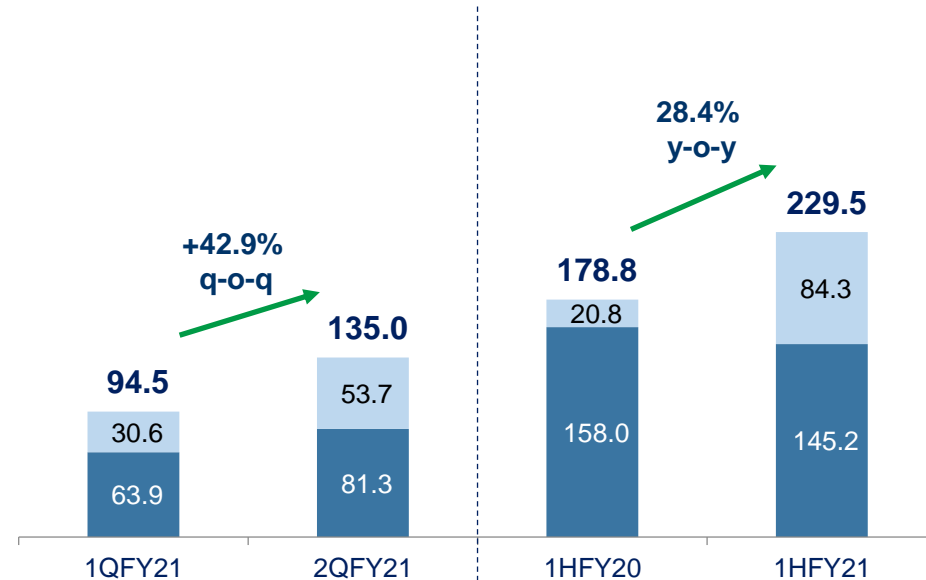


Non-interest income

RM mil

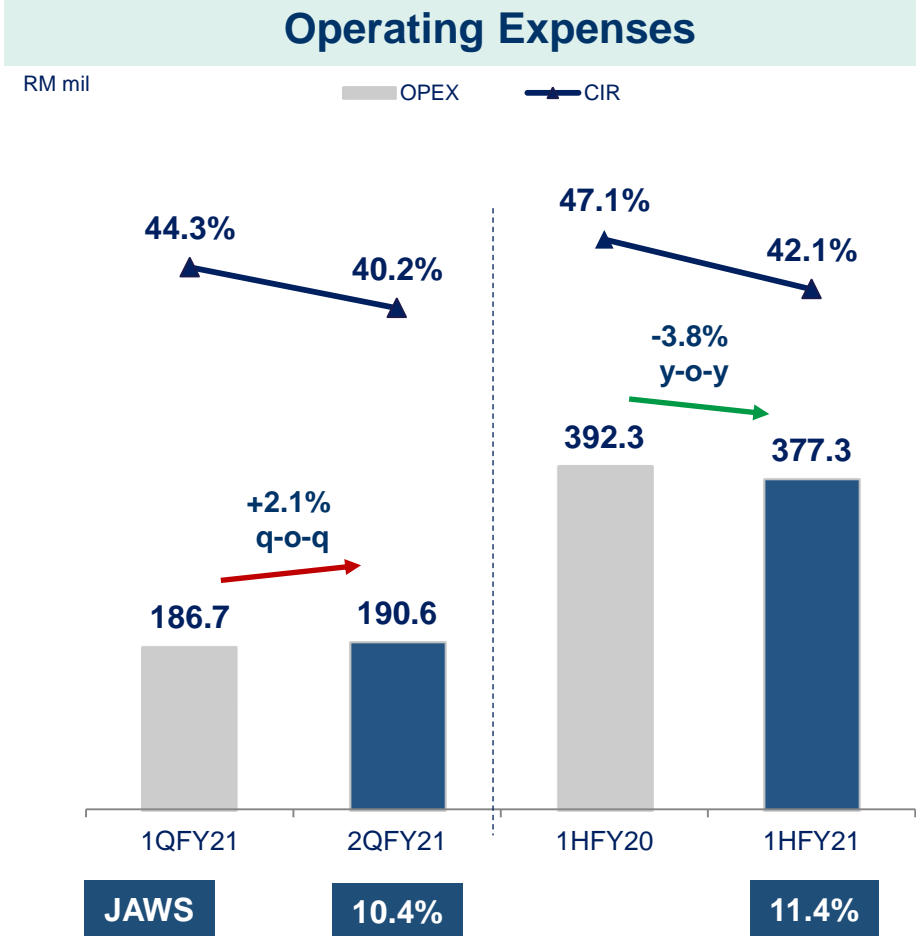
■ Client based fee income

■ Non-client based fee income



Cost to Income Ratio improved to 42.1%; positive JAWS: +11.4%

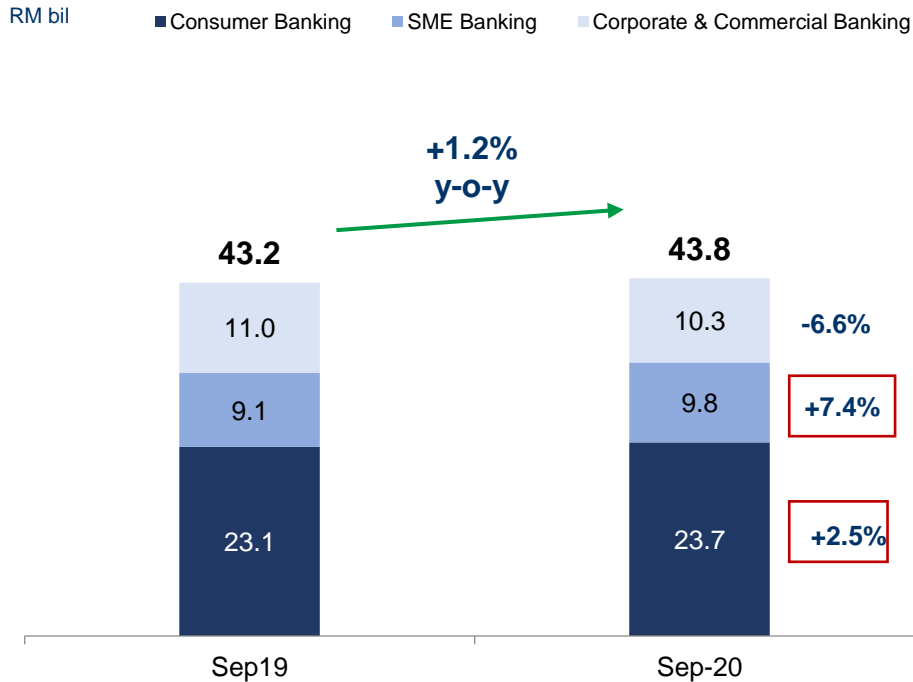
- a) 1HFY21 Cost to income ratio improved to 42.1%
- b) Lower operating expenses by 3.8% y-o-y:
 - Lower personnel expenses from moderated compensation and restricted hiring
 - Continue to lower discretionary expenses in IT & professional fees
- c) QoQ:
 - Slightly higher 2QFY21 OPEX due to pick-up in business activities
 - JAWS was still positive (at +10.4%)





Funding and loans continued to grow y-o-y

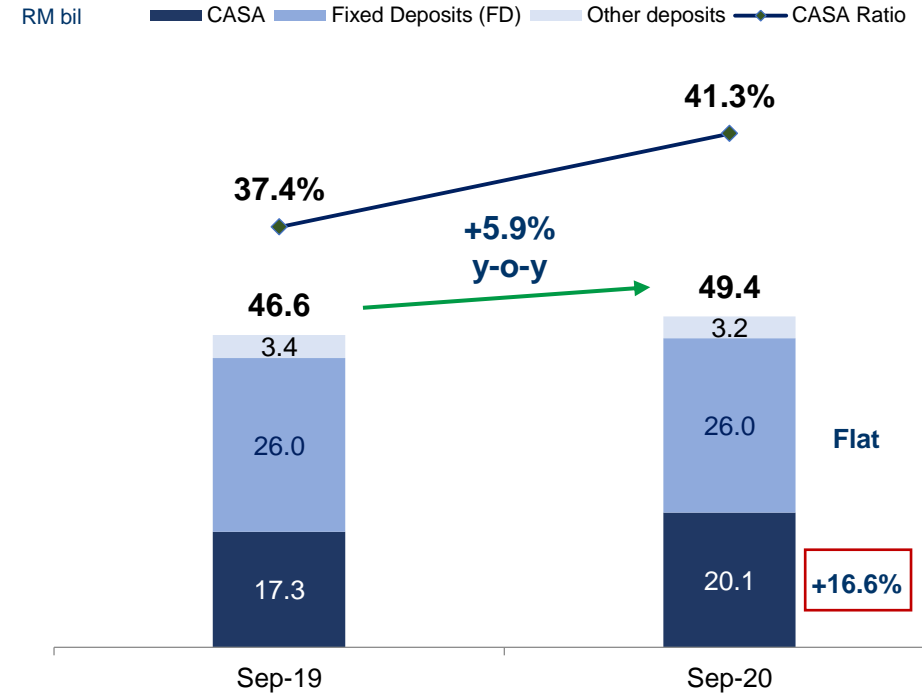
Gross Loans



Gross loans grew 1.2% y-o-y

- SME Banking: +7.4%/ +RM0.7 bil y-o-y (SRF: +RM0.6 bil & CGC: +RM0.2 bil)
- Consumer Banking: +2.5%/ +RM0.5 bil y-o-y

Customer Based Funding

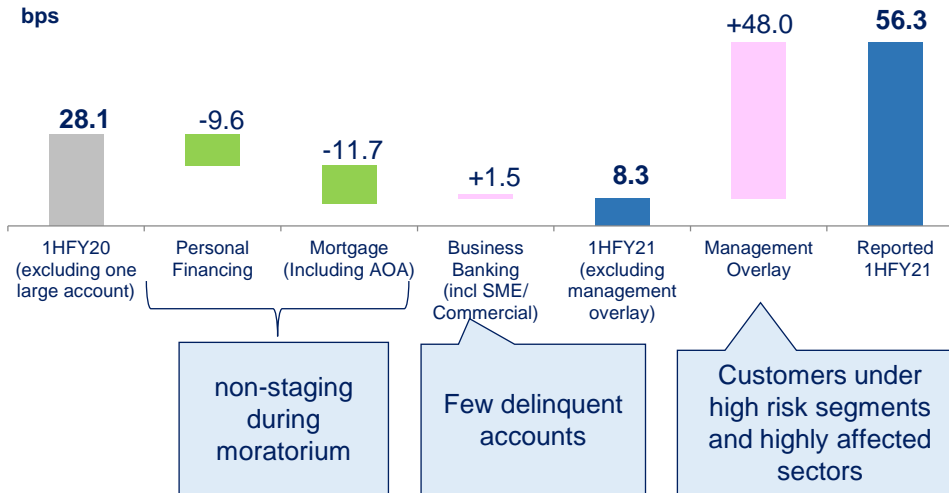


- Customer based funding grew 5.9% y-o-y
- CASA grew RM2.9 bil (or 16.6%) y-o-y mainly from:
 - Alliance SavePlus: +RM1.6 bil y-o-y
 - Alliance@Work: +RM0.3 bil y-o-y
 - Conventional CASA: RM1.0 bil yoy
- CASA ratio improved further to 41.3%

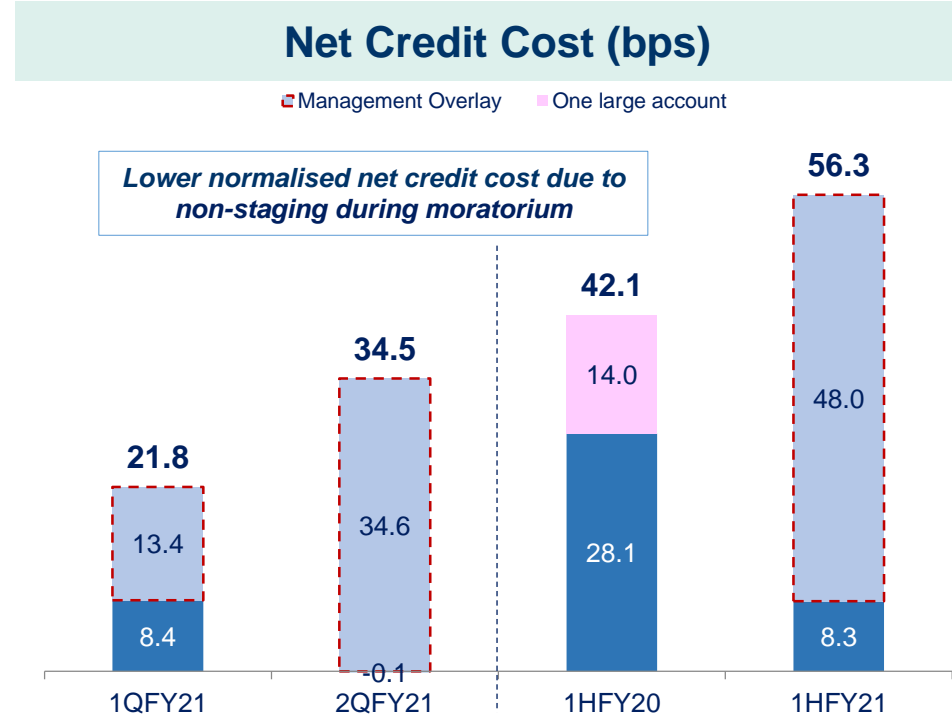


1HFY21 net credit cost at 56.3 bps (management overlay 48.0 bps)

a) 1HFY21 net credit cost was 56.3 bps (including management overlay of 48.0 bps):



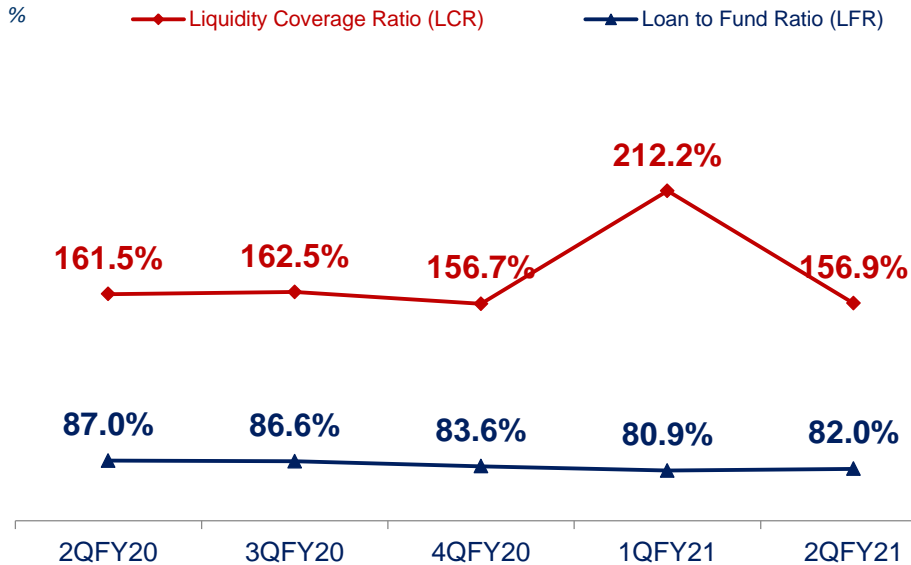
b) Net credit cost guidance: ~100 bps (industry: doubling effect)





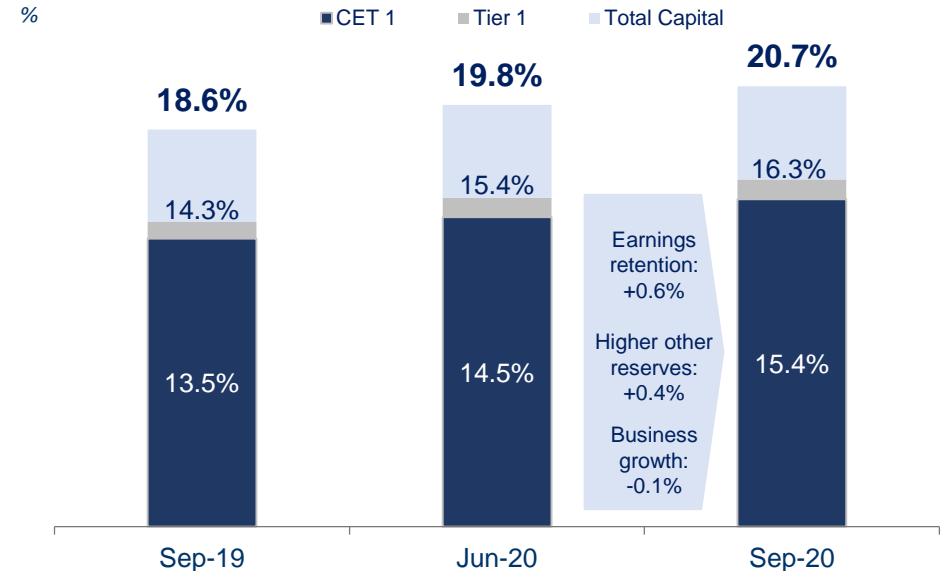
Liquidity and capital position remained strong

Liquidity: LCR, LFR



- a) Liquidity coverage ratio (LCR) remained high at 156.9% (industry*: 151.9%)
- b) Loan to fund ratio at 82.0% (industry*: 81.9%)
- c) Net stable funding ratio (NSFR) at 122.1%

Capital Position



- a) Continue to prioritise capital conservation to support future business expansion:
 - No first interim dividend
 - Will consider future dividend proposal once the full economic impact from the pandemic is clearer
- b) CET1 capital strengthened via earnings retention
- c) Tier-2 sub-debt successfully renewed in Oct 20



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- 1H FY21
- Credit Management



FY21 Strategic Priorities



1

Covid-19 management

a) Helping our clients during this challenging period

- i. Targeted assistance: **RM5.0 billion**
- ii. Managing the post-moratorium

b) Managing the bank's risk

- i. Selective acquisition of new clients
- ii. Helping our existing clients
- iii. Ensuring ample capital and liquidity
- iv. Protecting our operational capacity

2

Accelerate remote banking & branch transformation

a) Accelerate remote banking and digital solutions

- i. BizSmart® Mobile for SMEs and eTrade (e-Banker Acceptance / Trust Receipts) (1st in the market)
- ii. e-KYC solution
- iii. Digital SME loans

b) Branch transformation

- i. Eliminate branch operations via automation and centralisation of processes
- ii. Shift focus primarily to sales and servicing our customers

Videos:

- 1) BizSmart® Mobile and e-BA
<https://www.youtube.com/watch?v=bkGsn-4xEvA>
- 2) Personal Loan e-KYC solution https://youtu.be/G_8FQ1vQ1FI

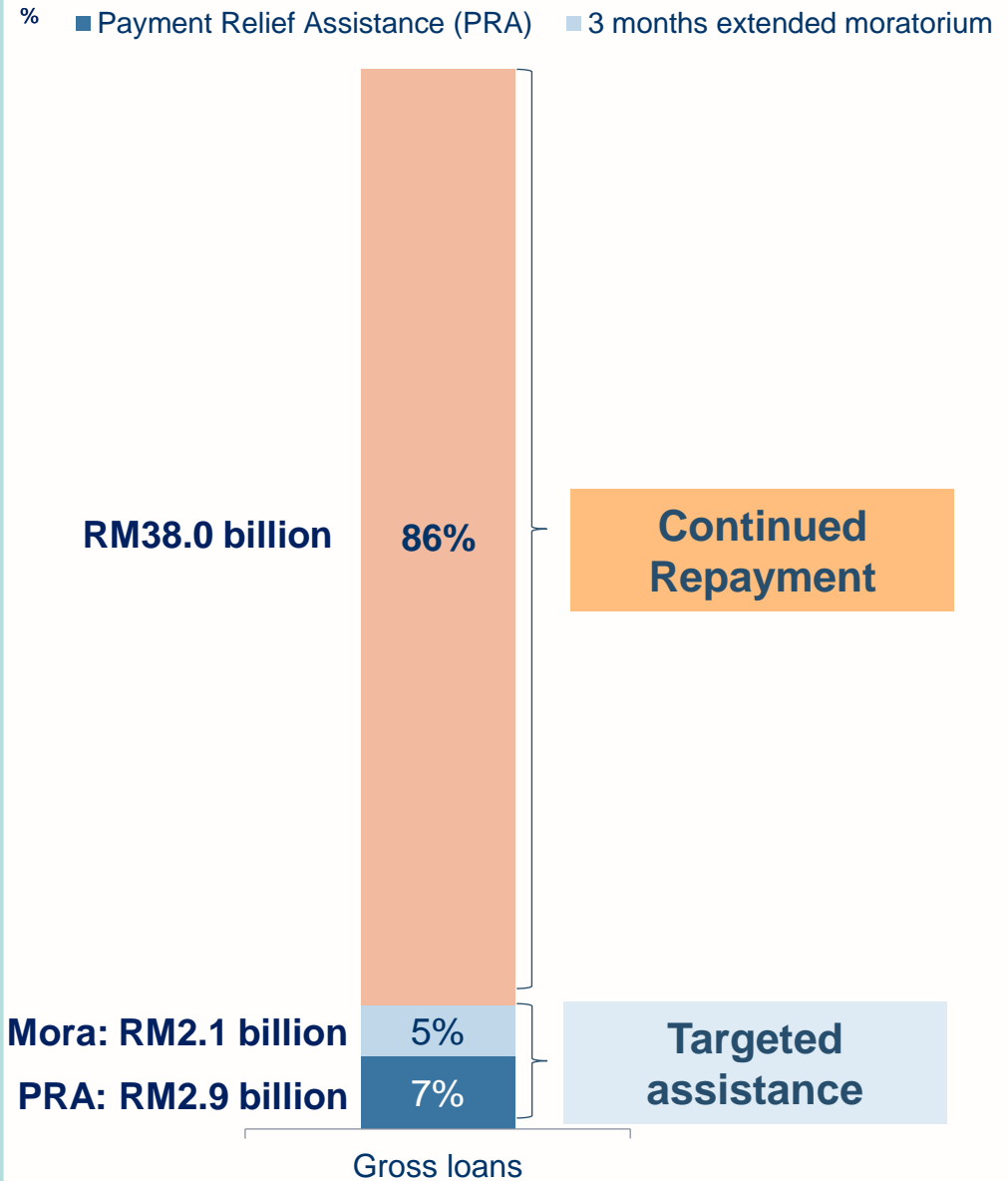
Ensure healthy liquidity ratios and strong based customer funding



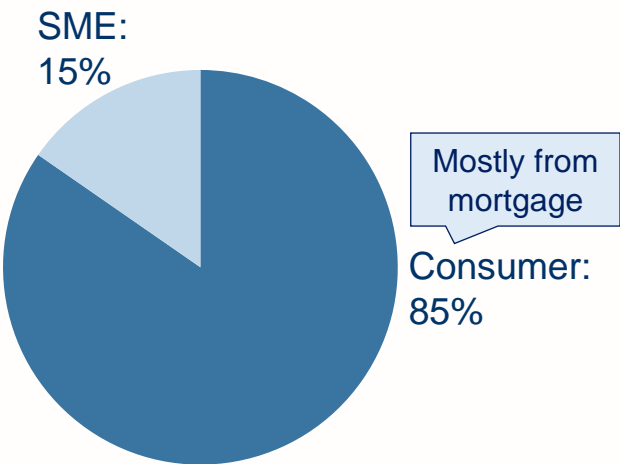
Granted RM5.0 billion targeted assistance so far

FY21 Strategic Priorities:
Covid-19 Management
Payment Relief Assistance (PRA)

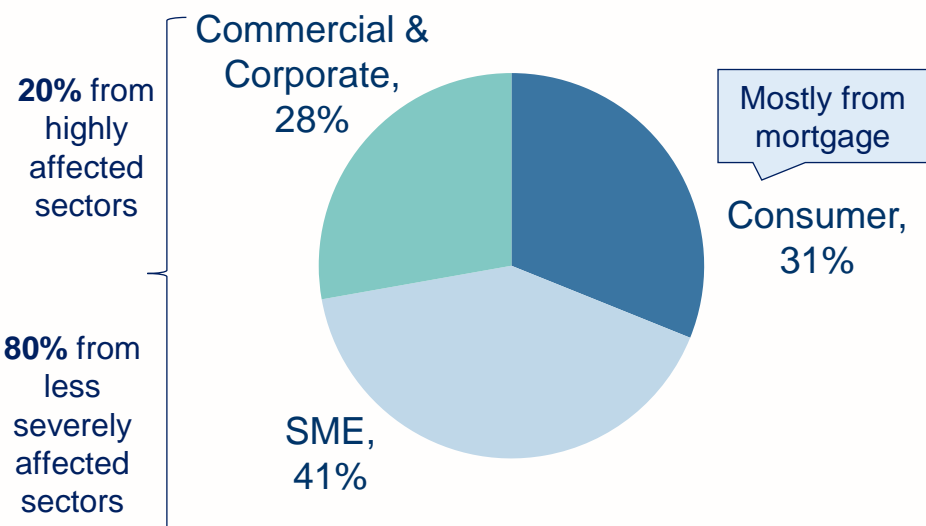
Targeted Assistance: RM5.0 billion



3 months Extended Moratorium: RM 2.1 billion (42%)



Payment Relief Assistance (PRA): RM2.9 billion (58%)

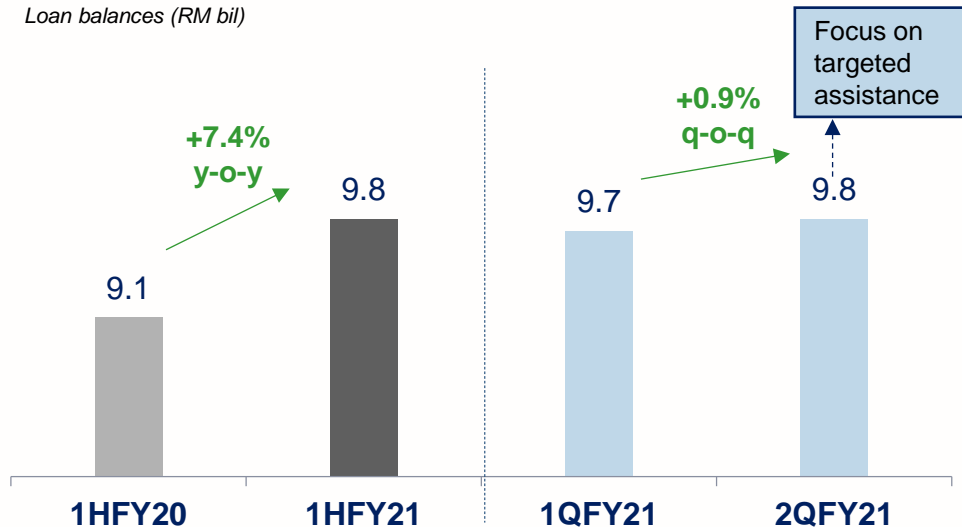


Note: Excludes gross impaired loans of RM0.8 billion (1.75%)

Loans growth in core segments picked up since we restarted in June 20 with tighter credit policy

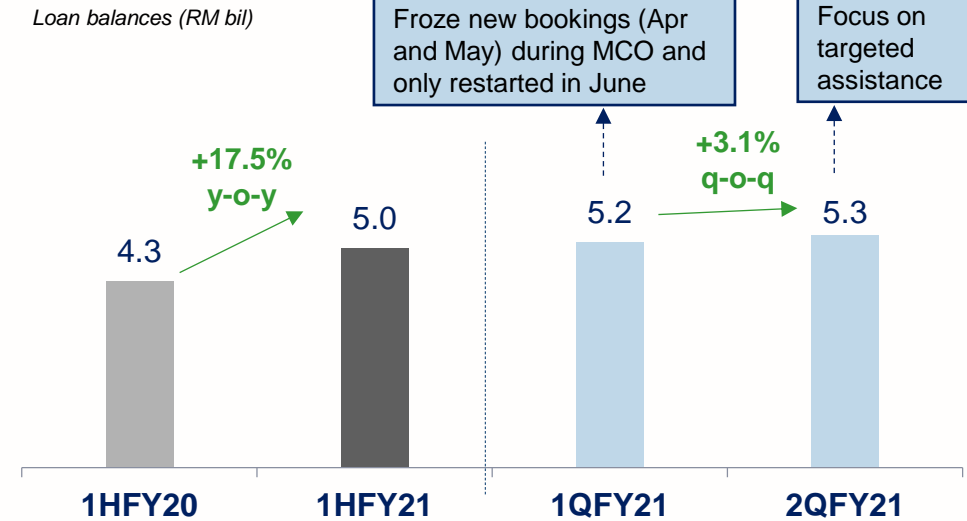
SME 1HFY21 Performance

Loan balances (RM bil)



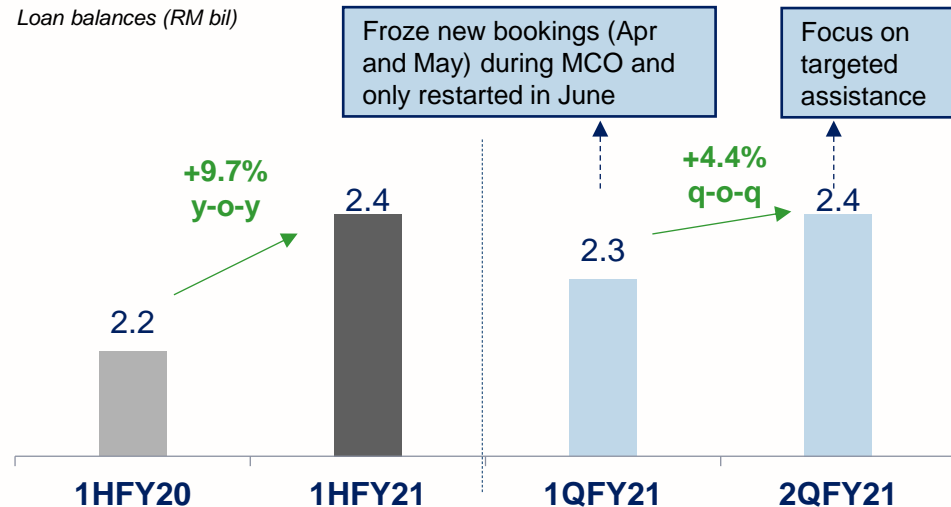
Alliance One Account (AOA) 1HFY21 Performance

Loan balances (RM bil)



Personal Financing 1HFY21 Performance

Loan balances (RM bil)

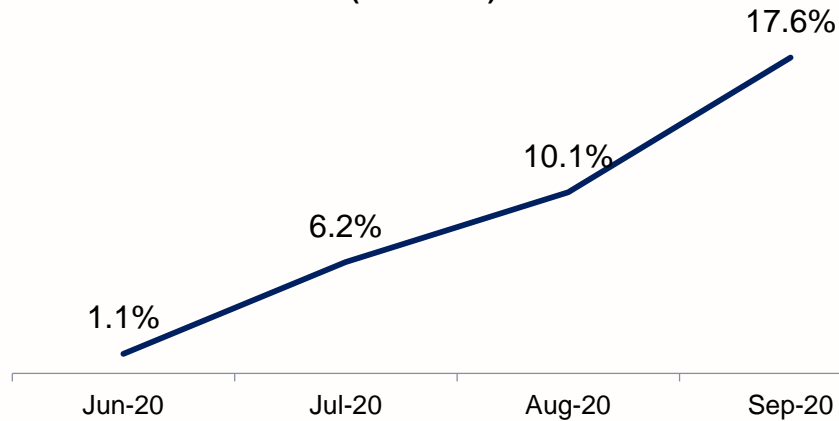


- Restarted the loans production in June 20
- 2QFY21 main efforts:
 - Focused on targeted assistance like PRA or 3 months extended moratorium
- Achieved commendable pick-up in loans growth in core segments

Good progress in digitisation initiatives

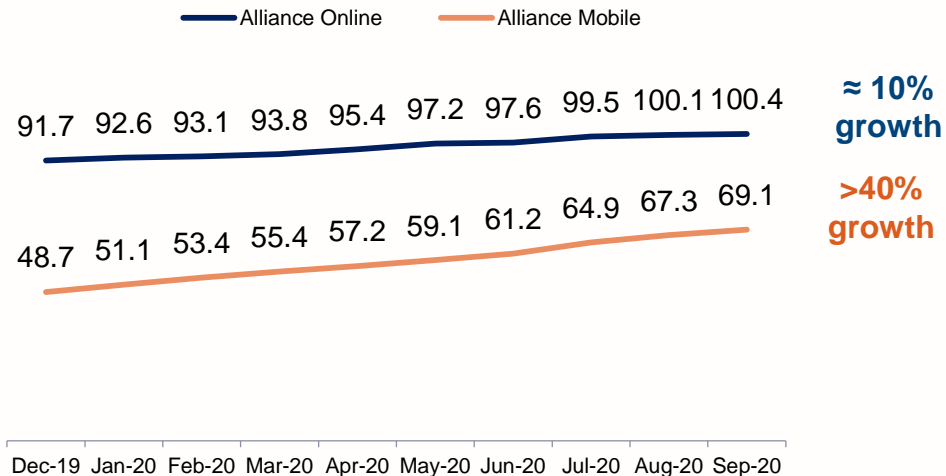
Consumer Digital PL Performance

% digital vs Total PL
(# of cases)



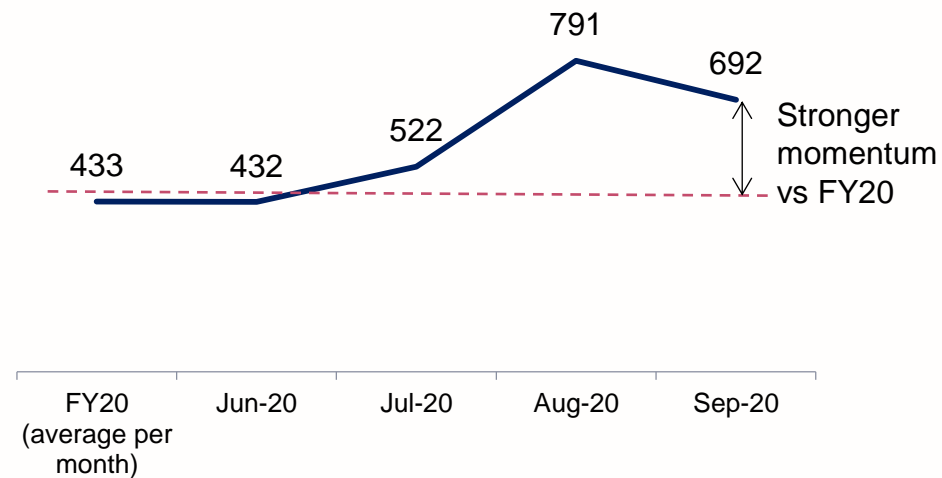
Consumer Alliance Mobile & Alliance Online Performance

No of Active Users (#'000)



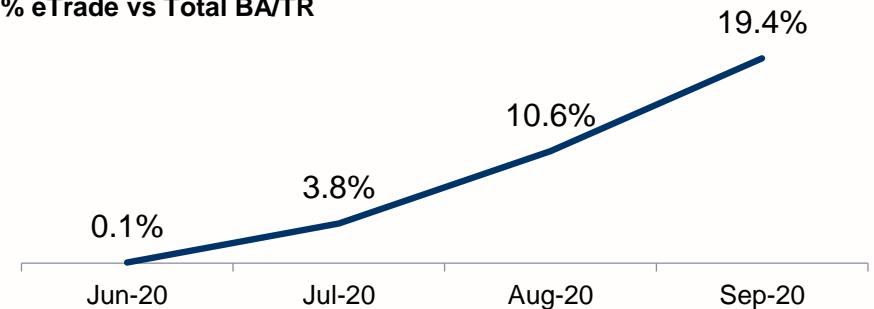
Business BizSmart Mobile Performance

Number of New BizSmart Sign-ups (online + mobile)



Business eTrade Performance

% eTrade vs Total BA/TR



	Jun-20	Jul-20	Aug-20	Sep-20	YTD
eTrade(#)	3	131	236	513	883

Launched e-KYC for consumer product application and soft launched Digital SME lending in Nov20

e-KYC
(launched
on 10
Nov20)

Value Proposition

- **Instant savings account opening** remotely
- **Digital application** for **personal loan** and **credit card** remotely via the allianceonline mobile
- **Fully self serve model** with on-demand customer support when needed
- **Save, spend or borrow** using **The Bank In Your Pocket**

THE BANK IN YOUR POCKET



Digital SME Lending
(Soft
launched on
16 Nov 20)

Value Proposition

- **Self-serve digital application with 24 hours approval (AIP)** for small ticket loans, targeted to sole proprietor
- **RM-assist model** for larger ticket loans
- Provides complementary **business advisory** through **online financial health check**





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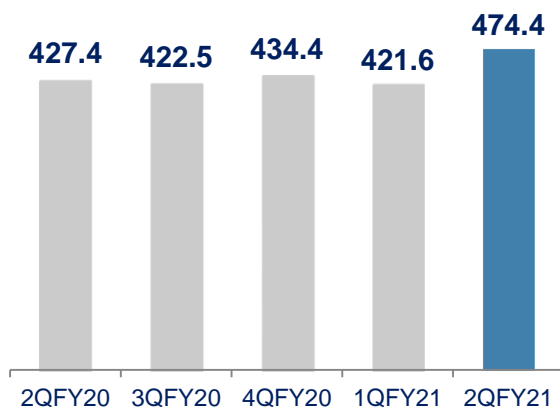
3 Appendix – Financial Results

- 2QFY21
- 1HFY21
- Credit Management

2QFY21 PPOP grew 20.9% y-o-y to RM283.9 mil

Revenue

RM mil



Net Interest Income & Islamic Net Financing Income

RM mil

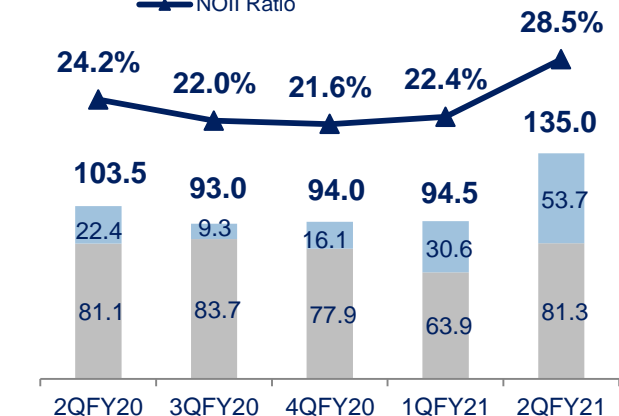


Non Interest Income & NOII Ratio

RM mil

Client Based
NOII Ratio

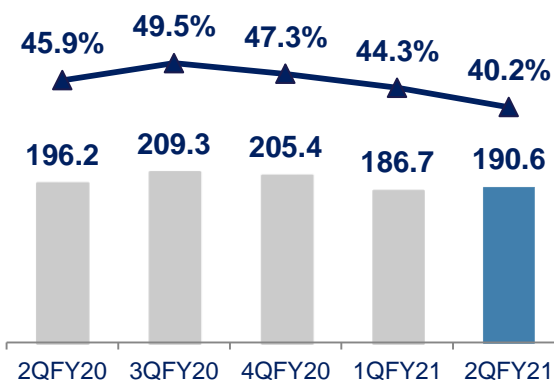
Non Client Based



Operating Expenses & CIR Ratio

RM mil

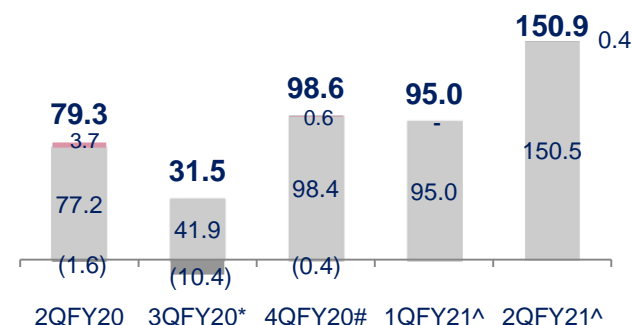
OPEX
CIR



Expected Credit Losses ("ECL") & Goodwill Impairments

RM mil

Goodwill Impairment
ECL on Financial Investments & Impairments



2QFY20 3QFY20* 4QFY20# 1QFY21^ 2QFY21^

*Recoveries of RM9.6m from one large legacy account

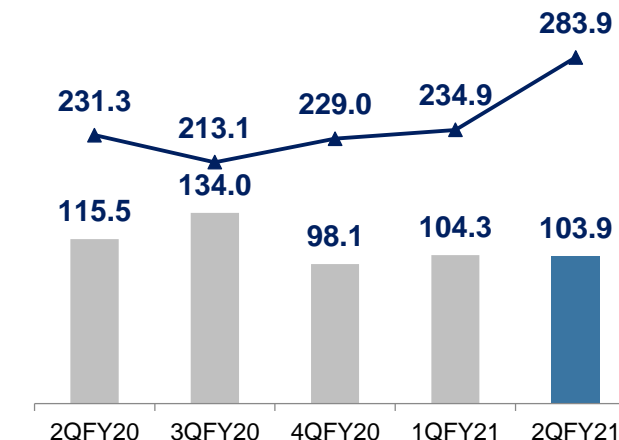
#ECL model review & early Covid-19 impact of RM49.2m

^1QFY21 included RM58.2m pre-emptive provision for high risk sector; 2QFY21 included RM150m pre-emptive provision for borrowers under 3 months extended moratorium and payment relief assistance

Pre-Provision Operating Profit & Net Profit

RM mil

NPAT
PPOP



Note: Revenue and non interest income includes Islamic banking income



Income Statement	1QFY21 RM mil	2QFY21 RM mil	Q-o-Q Change Better / (Worse)	
			RM mil	%
Net Interest Income	241.2	254.9	12.3	3.8%
Islamic Net Financing Income	85.9	84.5		
Islamic Non-Financing Income	9.2	8.1	40.5	42.9%
Non-Interest Income	85.3	127.0		
Net Income*	421.6	474.4	52.8	12.5%
OPEX	186.7	190.6	(3.8)	(2.1%)
Pre-Provision Operating Profit (PPOP)	234.9	283.9	49.0	20.9%
Net Credit Cost	95.0	150.5	(55.5)	(58.4%)
Expected Credit Losses on Financial Investments	0.0	0.4	(0.4)	(>100%)
Pre-tax Profit	139.8	133.0	(6.8)	(4.9%)
Net Profit After Tax	104.3	103.9	(0.4)	(0.4%)

- **Revenue** grew by 12.5% q-o-q to RM474.4 million:
 - Net interest income grew by RM12.3 mil or 3.8% q-o-q mainly due to lower funding cost from better deposit mix (CASA ratio improved to 41.3%)
 - Non-interest income grew by RM40.5 mil q-o-q:
 - ✓ Higher treasury & investment income
 - ✓ Higher client based fee income
- **Operating expenses** higher by RM3.8 mil mainly from higher marketing expenses from increased marketing activities and establishment expenses
- **Positive JAW: 10.4%**, from higher revenue growth
- **Pre-provision Operating Profit (PPOP)** grew 20.9% q-o-q to RM283.9 mil
- **Higher net credit cost & impairment** q-o-q mainly due to:
 - Additional management overlay of RM151 mil for customers under higher risk segments and highly affected sectors
- **Net profit after tax** dropped slightly by 0.4% q-o-q to RM103.9 mil

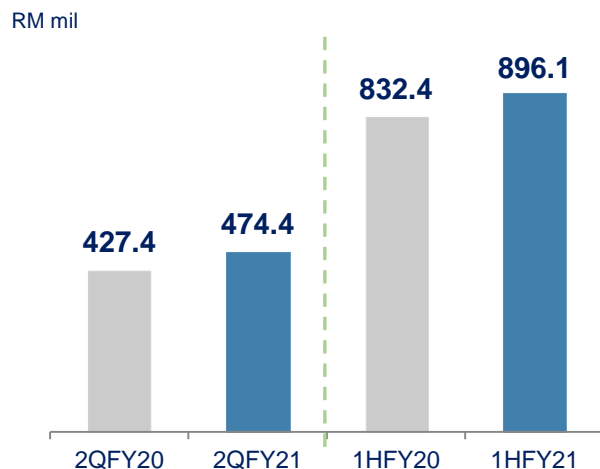
Notes:

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

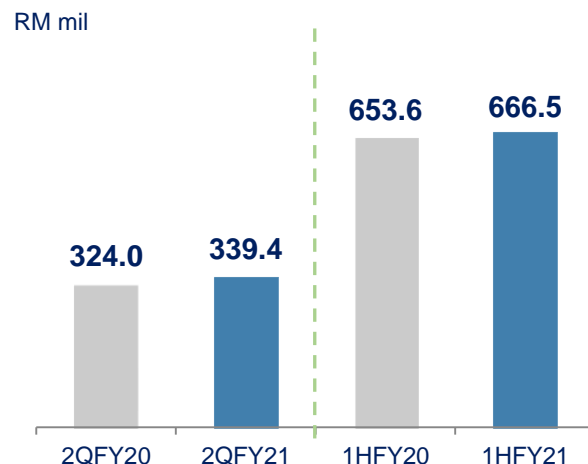


1HFY21 NPAT grew 8.3% y-o-y to RM208.3 million

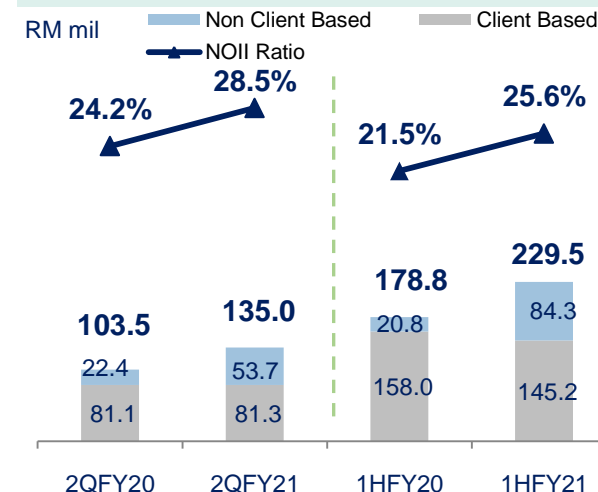
Revenue



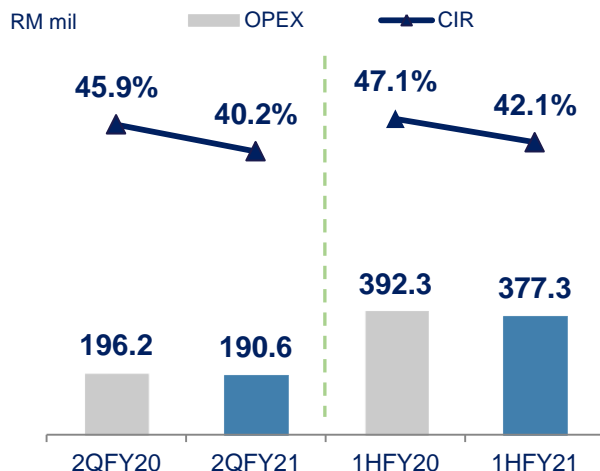
Net Interest Income & Islamic Net Financing Income



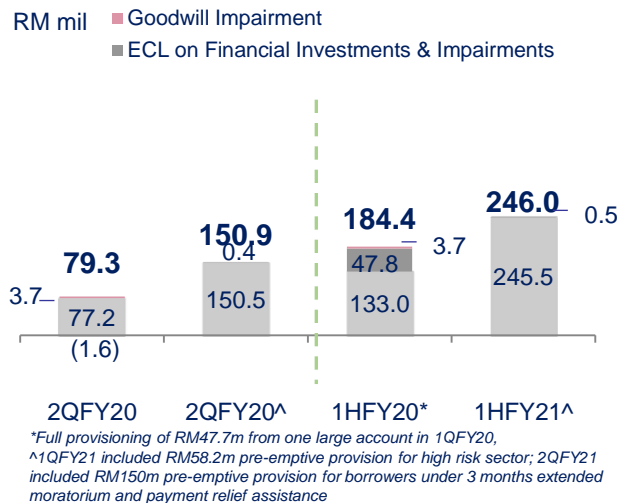
Non Interest Income & NOII Ratio



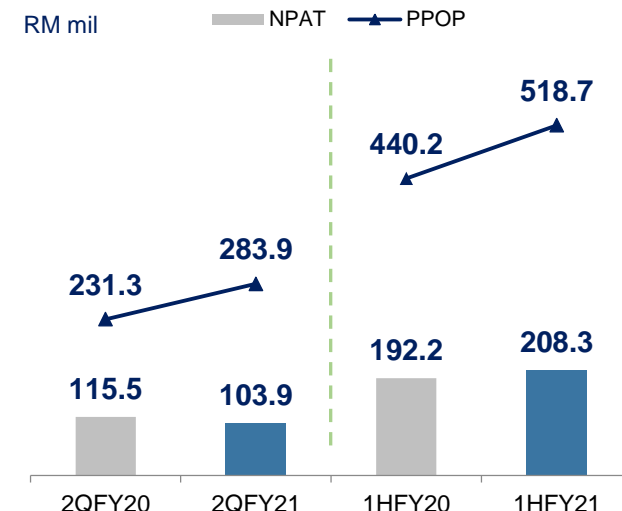
Operating Expenses & CIR Ratio



Expected Credit Losses ("ECL") & Goodwill Impairment



Pre-Provision Operating Profit & Net Profit



Note: Revenue and non interest income includes Islamic banking income

Income Statement	2QFY20 RM mil	2QFY21 RM mil	Y-o-Y Change Better / (Worse)	
			RM mil	%
Net Interest Income	240.0	254.9	15.5	4.8%
Islamic Net Financing Income	84.0	84.5		
Islamic Non-Financing Income	7.9	8.1	31.5	30.4%
Non-Interest Income	95.6	127.0		
Net Income*	427.4	474.4	47.0	11.0%
OPEX	196.2	190.6	5.6	2.8%
Pre-Provision Operating Profit (PPOP)	231.3	283.9	52.6	22.7%
Net Credit Cost	77.2	150.5	(73.3)	(94.9%)
Expected Credit Losses on Financial Investments	(1.6)	0.4	(2.1)	(>100%)
Impairment Losses on Non-Financial Assets	3.7	-	3.7	100.0%
Pre-tax Profit	152.0	133.0	(19.1)	(12.5%)
Net Profit After Tax	115.5	103.9	(11.6)	(10.0%)

- **Revenue** grew by 11.0% y-o-y or RM47.0 mil :
 - Net interest income grew by RM15.5 mil or 4.8% y-o-y mainly due to lower funding cost from better deposit mix (CASA ratio improved to 41.3%)
 - Non-interest income grew by RM31.5 mil y-o-y:
 - ✓ Higher treasury & investment income
 - ✓ Higher client based fee income
- **Operating expenses** lowered by RM5.6 mil:
 - Lower personnel expenses as the Bank moderated bonus provision, freeze increment for senior management and more stringent in hiring
 - Successfully reduce discretionary expenses in marketing expenses and IT & premises expenses
- **Positive JAW: 13.8%**, from higher revenue growth and better cost control efforts
- **Pre-provision Operating Profit (PPOP)** grew 22.7% y-o-y to RM283.9 mil
- **Higher net credit cost & impairment** y-o-y mainly due to:
 - Additional management overlay of RM151 mil for customers under higher risk segments and highly affected sectors
- **Net profit after tax** dropped by 10.0% y-o-y to RM103.9 mil

Notes:

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

Income Statement	1HFY20 RM mil	1HFY21 RM mil	Y-o-Y Change Better / (Worse)	
			RM mil	%
Net Interest Income	486.1	496.1	12.9	2.0%
Islamic Net Financing Income	167.6	170.4		
Islamic Non-Financing Income	17.4	17.2	50.7	28.4%
Non-Interest Income	161.4	212.3		
Net Income*	832.4	896.1	63.6	7.6%
OPEX	392.3	377.3	14.9	3.8%
Pre-Provision Operating Profit (PPOP)	440.2	518.7	78.5	17.8%
Net Credit Cost	133.0	245.5	(112.6)	(84.6%)
Expected Credit Losses on Financial Investments	47.8	0.5	47.3	99.0%
Impairment Losses on Non-Financial Assets	3.7	-	3.7	>100%
Pre-tax Profit	255.8	272.8	17.0	6.6%
Net Profit After Tax	192.2	208.3	16.0	8.3%

- **Revenue** grew by 7.6% or RM63.6 mil y-o-y:
 - Net interest income grew by 2.0% y-o-y mainly due to lower funding cost from better deposit mix (CASA ratio improved to 41.3%)
 - Non-interest income grew by RM50.7 mil y-o-y:
 - ✓ Higher treasury & investment income
 - ✓ Lower client based fee income
- **Operating expenses** lowered by RM14.9 mil:
 - Lower personnel expenses as the Bank moderated bonus provision, freeze increment for senior management and more stringent in hiring
 - Successfully reduce discretionary expenses in IT & professional cost
- **Positive JAW: 11.4%**, from higher revenue growth and better cost control efforts
- **Pre-provision Operating Profit (PPOP)** grew 17.8% y-o-y to RM518.7 mil
- **Higher net credit cost & impairment** y-o-y mainly due to:
 - Additional management overlay of RM209 mil for customers under higher risk segments and highly affected sectors
- **Profit before tax** grew by 6.6% y-o-y to RM272.8 mil
- **Net profit after tax** grew by 8.3% y-o-y to RM208.3 mil

Notes:

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

Balance Sheet	Jun 20 RM bil	Sep 20 RM bil	Q-o-Q Change	
			RM bil	%
Total Assets	62.0	61.8	(0.2)	(0.3%)
Treasury Assets*	13.1	13.1	-	-
Net Loans	42.8	43.0	0.2	0.5%
Customer Based Funding ⁺	49.5	49.4	(0.1)	(0.2%)
CASA Deposits	18.5	20.1	1.6	8.9%
Shareholders' Funds	6.2	6.4	0.2	2.7%
Net Loans Growth (y-o-y)	1.4%	0.6%		
CASA Deposits Growth (y-o-y)	15.9%	16.6%		
Customer Based Funding ⁺ Growth (y-o-y)	6.1%	5.9%		

- **Net loans grew** by 0.5% q-o-q
 - SME loans grew 5.6% q-o-q primary from the successful BNM Special Relief Facilities ("SRF")
 - Consumer loans grew by 1.5% q-o-q mainly from Alliance One Account, share margin financing and personal financing
- **Customer based funding** remained stable q-o-q
 - CASA deposits grew by 8.9% q-o-q mainly driven by SavePlus (+RM0.5 bil) (industry: +4.7%^) and other conventional CASA (+RM1.1 bil)
- **Liquidity coverage ratio:** 156.9%
(vs 212.2% in Jun 2020, industry: 151.9%^).

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 2020





Balance Sheet	Mar 20 RM bil	Sep 20 RM bil	YTD Change	
			RM bil	%
Total Assets	61.0	61.8	0.8	1.3%
Treasury Assets*	12.8	13.1	0.3	3.0%
Net Loans	43.1	43.0	(0.1)	(0.2%)
Customer Based Funding ⁺	48.9	49.4	0.5	0.9%
CASA Deposits	18.1	20.1	2.0	11.0%
Shareholders' Funds	6.0	6.4	0.4	7.1%
Net Loans Growth (y-o-y)	1.9%	0.6%		
CASA Deposits Growth (y-o-y)	13.6%	16.6%		
Customer Based Funding ⁺ Growth (y-o-y)	6.5%	5.9%		

- **Net loans** remained flat YTD
 - SME loans grew by 3.7% YTD mainly from the successful BNM Special Relief Facilities ("SRF")
 - Consumer loans grew by 2.0% YTD mainly from Alliance One Account, share margin financing and personal financing
- **Customer based funding** increased by 0.9% YTD
 - CASA deposits grew by 11.0% YTD mainly driven by SavePlus (+RM0.9 bil) (industry: +12.2%^) and other conventional CASA (+RM1.1 bil)
- **Liquidity coverage ratio:** 156.9%
(vs 156.7% in Mar 2020, industry: 151.9%^).

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 2020



Balance Sheet	Sep 19 RM bil	Sep 20 RM bil	Y-o-Y Change	
			RM bil	%
Total Assets	58.0	61.8	3.8	6.5%
Treasury Assets*	10.9	13.1	2.2	20.1%
Net Loans	42.8	43.0	0.2	0.6%
Customer Based Funding ⁺	46.6	49.4	2.8	5.9%
CASA Deposits	17.3	20.1	2.9	16.6%
Shareholders' Funds	5.9	6.4	0.5	9.1%
Net Loans Growth (y-o-y)	5.8%	0.6%		
CASA Deposits Growth (y-o-y)	7.7%	16.6%		
Customer Based Funding ⁺ Growth (y-o-y)	6.0%	5.9%		

- **Net loans grew** by 0.6% y-o-y
 - SME loans grew 7.4% y-o-y primary from the BNM Special Relief Facilities ("SRF") and Credit Guarantee Corporate
 - Consumer loans grew by 2.5% y-o-y mainly from Alliance One Account, share margin financing and personal financing
- **Customer based funding** grew by 5.9% y-o-y
 - CASA deposits grew by 16.6% y-o-y mainly driven by SavePlus (+RM1.6 bil) (industry: +20.5%^) and other conventional CASA (+RM1.3 bil)
- **Liquidity coverage ratio:** 156.9%
(vs 161.5% in Sep 2019, industry: 149.1%^).

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 2020



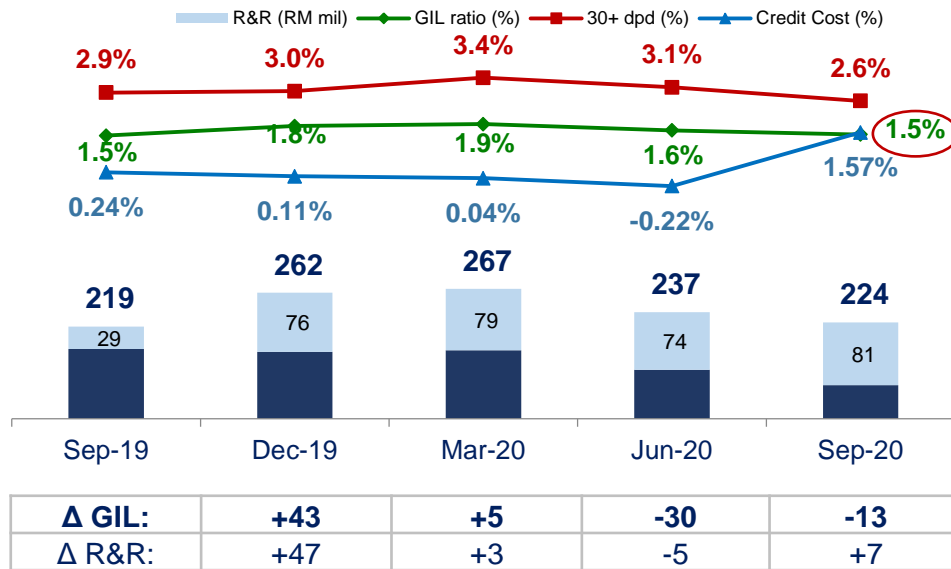
	Financial Ratios	2QFY20	1QFY21	2QFY21	1HFY20	1HFY21
Shareholder Value	Return on Equity	8.1%	6.8%	6.6%	6.7%	6.7%
	Earnings per Share	7.5sen	6.7sen	6.7sen	12.4sen	13.5sen
	Net Assets per Share	RM3.80	RM4.03	RM4.14	RM3.80	RM4.14
Efficiency	Net Interest Margin	2.34%	2.21%	2.23%	2.37%	2.22%
	Non-Interest Income Ratio	24.1%	22.4%	28.5%	21.4%	25.6%
	Cost to Income Ratio	46.1%	44.3%	40.2%	47.4%	42.1%
Balance Sheet Growth	Net Loans (RM bil)	42.8	42.8	43.0	42.8	43.0
	Customer Based Funding (RM bil)	46.6	49.5	49.4	46.6	49.4
Asset Quality	Period End net credit cost (basis points)	18.0	21.8	34.5	30.9	56.3
	Gross Impaired Loans Ratio	1.7%	1.9%	1.7%	1.7%	1.7%
	Net Impaired Loans Ratio	1.0%	1.3%	1.2%	1.0%	1.2%
	Loan Loss Coverage Ratio^	105.0%	102.6%	109.6%	105.0%	109.6%
Liquidity	CASA Ratio	37.4%	37.6%	41.3%	37.4%	41.3%
	Loan to Deposit Ratio	93.8%	88.5%	89.8%	93.8%	89.8%
	Loan to Fund Ratio	87.0%	80.9%	82.0%	87.0%	82.0%
	Liquidity Coverage Ratio	161.5%	212.2%	156.9%	161.5%	156.9%
Capital	Common Equity Tier 1 Capital Ratio	13.5%	14.5%	15.4%	13.5%	15.4%
	Tier 1 Capital Ratio	14.3%	15.4%	16.3%	14.3%	16.3%
	Total Capital Ratio	18.6%	19.8%	20.7%	18.6%	20.7%

Note: ^ Loan Loss Coverage includes Regulatory Reserve provision [excluding Regulatory Reserve: 106.8% at 2QFY21 (vs. 86.8% at 1QFY21)]

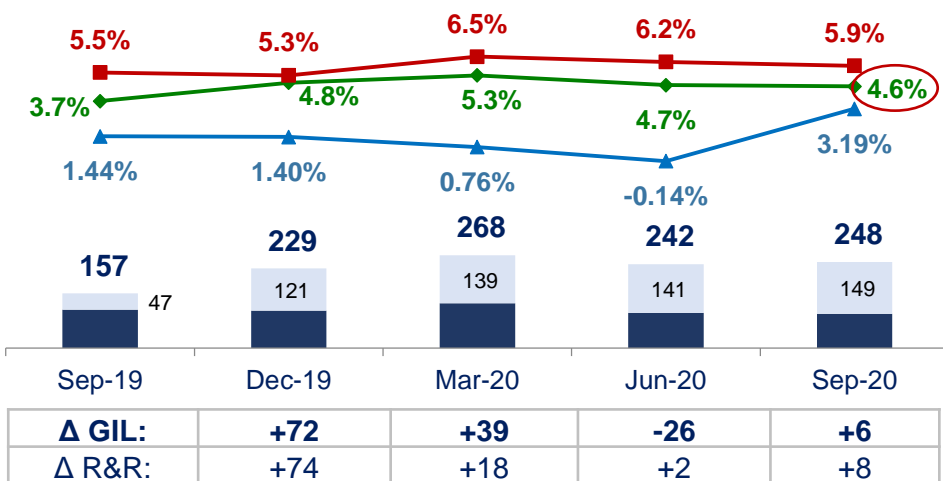


Impaired loans ratio continue to improve q-o-q, higher credit cost due to pre-emptive provision

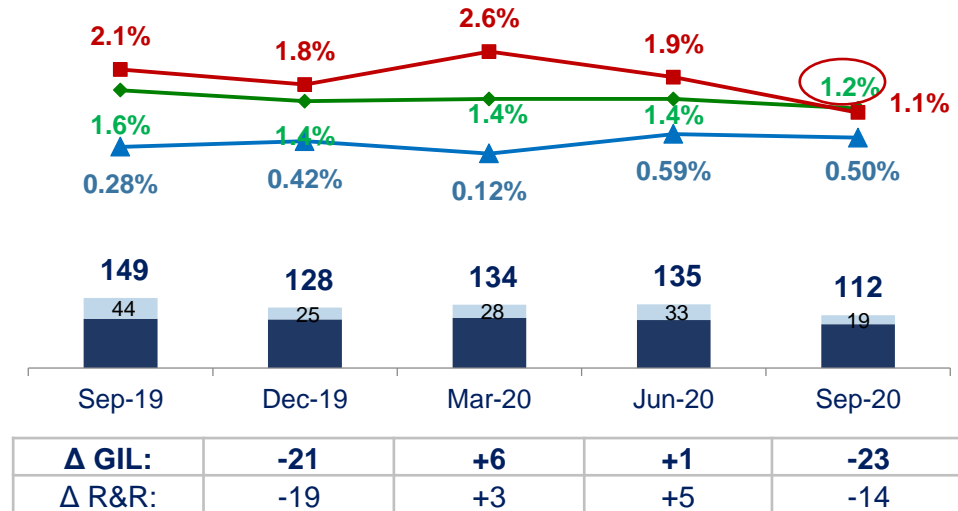
Classic Mortgage



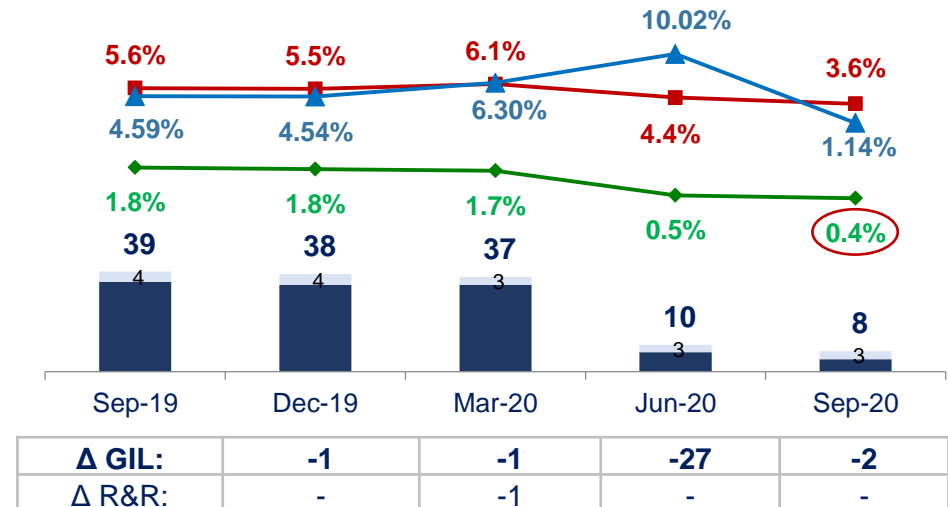
Alliance ONE Account



SME



Personal Financing





Thank You.

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