

Analyst Briefing 9MFY25

27 February 2025



Contents

1 9MFY25 Financial Performance

- Revenue & Profitability
- Assets & Liabilities
- Effective Risk Management

2 Going Forward

- Group Strategy: ACCELER8 2027 Update
- Sustainability
- Key takeaways

3 Appendix: Financial Results

- 3QFY25 & 9MFY25 results
- Financial ratios

9MFY25 Performance Highlights

1 Revenue & Profitability	<ul style="list-style-type: none"> ▪ Revenue grew 13.5% y-o-y to RM1.71 billion ▪ Net interest income grew 13.9% y-o-y <ul style="list-style-type: none"> ➢ Net interest margin at 2.46% ▪ Non-interest income grew 11.0% y-o-y <ul style="list-style-type: none"> ➢ Wealth management (+10.4% y-o-y) & FX sales/trade fees (+16.2% y-o-y) ➢ Treasury & investment income (+RM24.3 million y-o-y) ▪ Cost to Income Ratio at 46.8% ▪ Net profit after tax grew 7.9% y-o-y to RM553.2 million
2 Assets & Liabilities	<ul style="list-style-type: none"> ▪ Gross loans grew 14.2% y-o-y ▪ Customer deposits grew 13.3% y-o-y, with CASA ratio at 39.4% (one of the highest in the industry)
3 Effective Risk Management	<ul style="list-style-type: none"> ▪ Net credit cost at 30.6 bps <ul style="list-style-type: none"> ➢ BAU provision: 22.4 bps ➢ Pre-emptive provision: 8.2 bps ▪ Liquidity and capital positions remained strong <ul style="list-style-type: none"> ➢ Liquidity coverage ratio at 152.1% ➢ CET-1 ratio: 12.4% and Total capital ratio: 17.0%

NPAT grew 7.9% y-o-y to RM553.2 million

Income Statement	9MFY24 RM mil	9MFY25 RM mil	Y-o-Y Change (Better / (Worse))	
			RM mil	%
Net Interest Income	1,273.5	1,450.4	177.0	13.9%
Non-Interest Income	230.8	256.3	25.5	11.0%
Total Revenue	1,504.3	1,706.7	202.4	13.5%
OPEX	724.5	798.0	(73.5)	(10.1%)
Pre-Provision Operating Profit	779.7	908.7	129.0	16.5%
Net Credit Cost & Impairments	99.3	178.8	(79.5)	(80.1%)
- BAU credit charge	245.9	131.1	114.8	46.7%
- Pre-emptive Provision	(146.6)	47.7	(194.3)	(>100%)
Pre-tax Profit	680.5	730.0	49.5	7.3%
Net Profit After Tax	512.7	553.2	40.5	7.9%

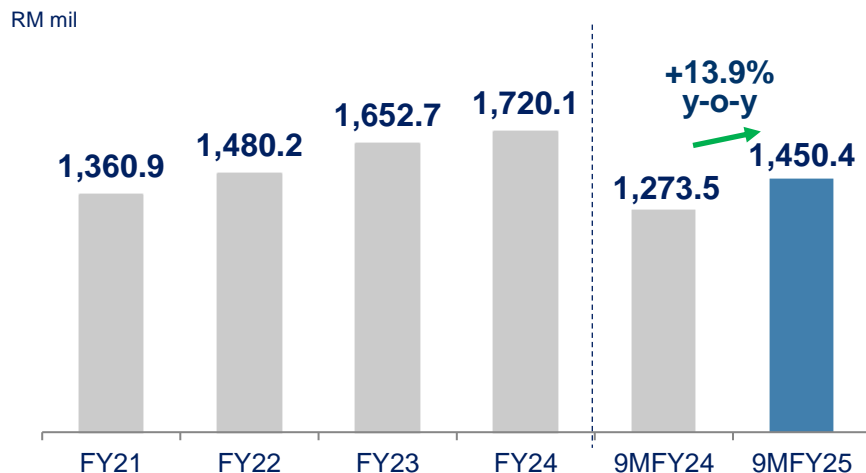
Balance Sheet	9MFY24 RM mil	9MFY25 RM mil	RM mil	%
Gross Loans	53,356	60,956	7,600	14.2%
Treasury Assets	13,954	15,047	1,093	7.8%
Customer Deposits	54,410	61,659	7,249	13.3%
Total Available Funds[#]	59,608	67,932	8,325	14.0%

[#] **Total Available Funds** = Customer Deposits + Structured Investment Deposits + Deposits and Placements of Banks / F.I.s (excluding Interbank borrowings & including BNM Funds) + Subordinated Obligations. Total Funding is the denominator for Loan-to-Fund Ratio (LFR).

Net interest income grew 13.9% y-o-y

Revenue & Profitability

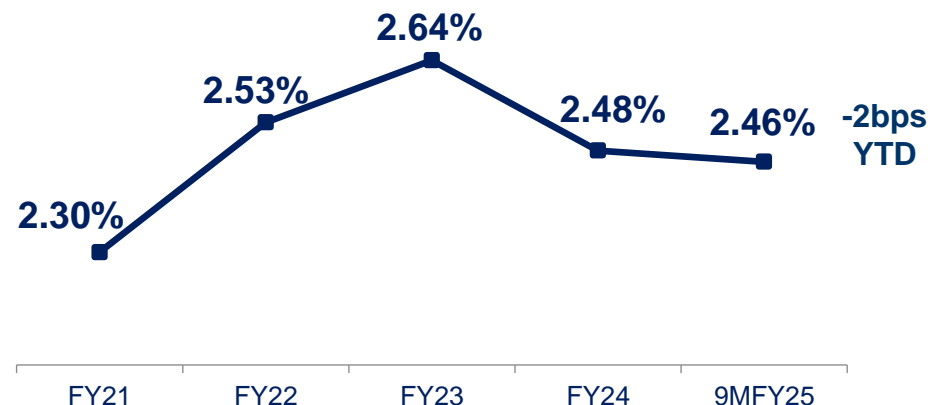
Net Interest Income



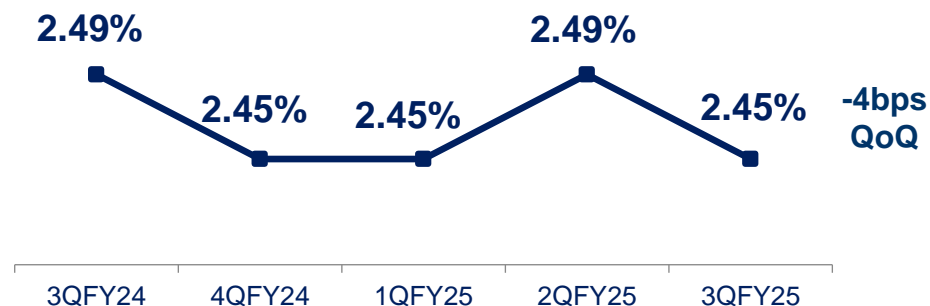
Y-o-Y impact: mainly driven by higher loans volume



Net Interest Margin Trend

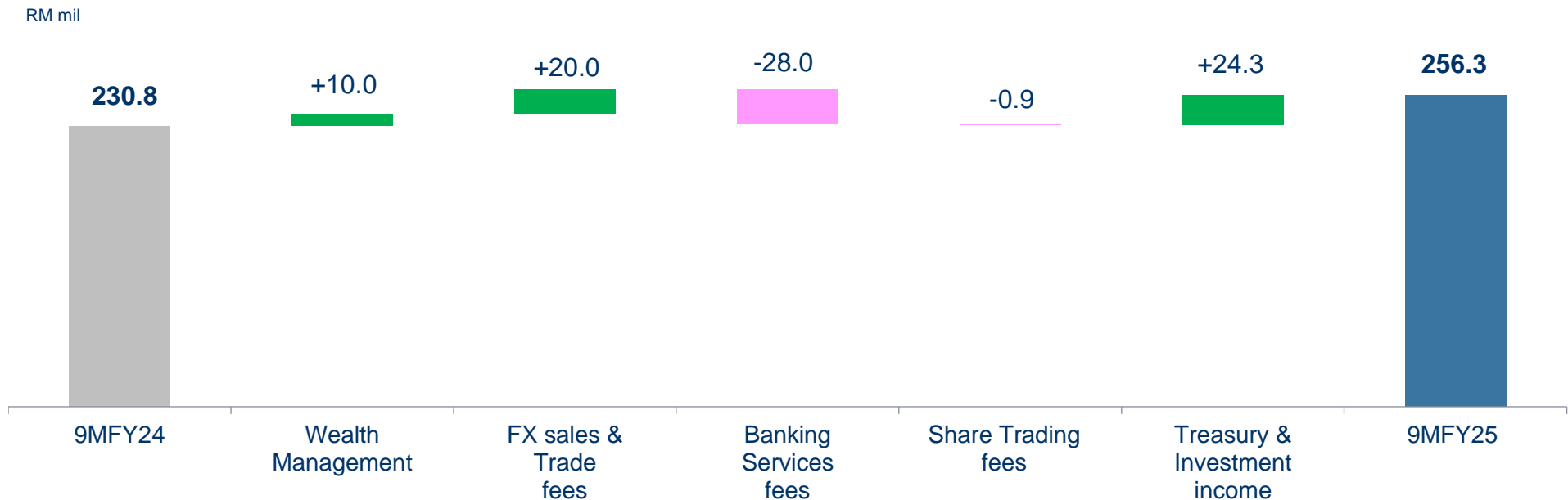


Quarterly NIM:



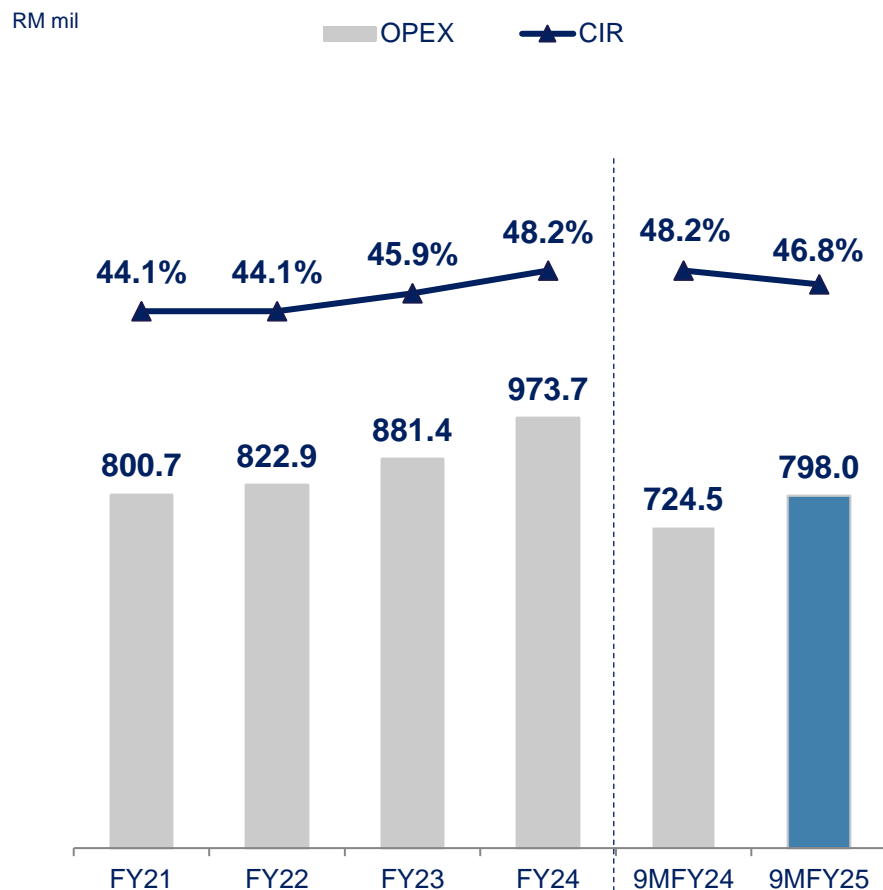
Non-interest income grew 11.0% to RM256.3 million

- **Non-interest income: +11.0% y-o-y**
 - Wealth management (+10.4% y-o-y)
 - FX sales & trade fees (+16.2% y-o-y)
- **Treasury & investment income:** (+RM24.3 million y-o-y) mainly due to higher net trading revenue

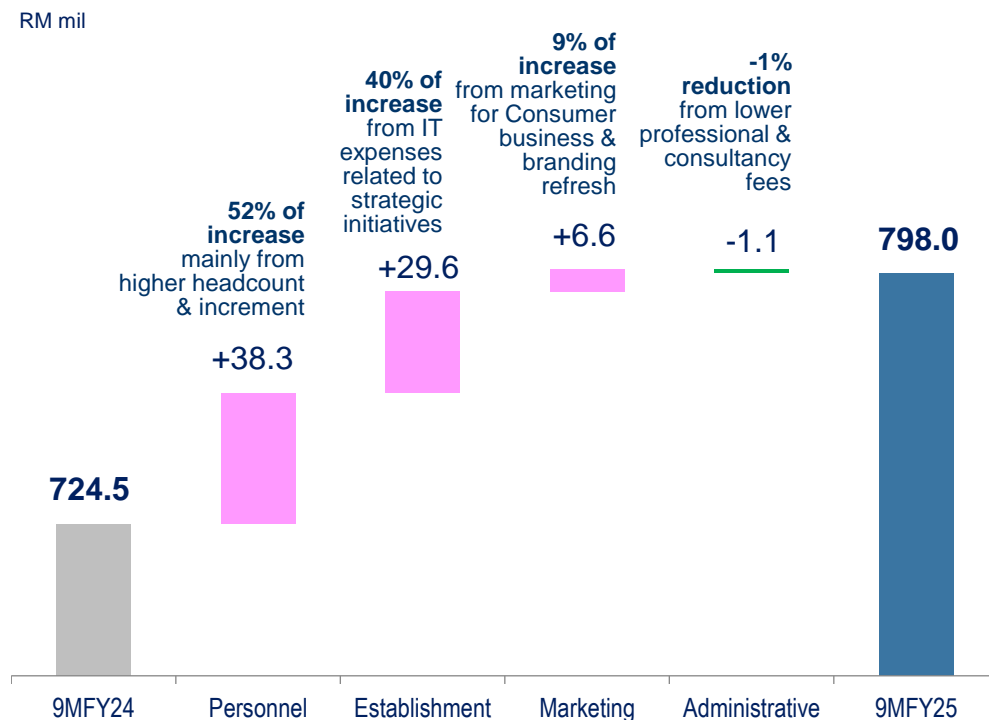


Cost to Income Ratio at 46.8%

Operating Expenses (OPEX)

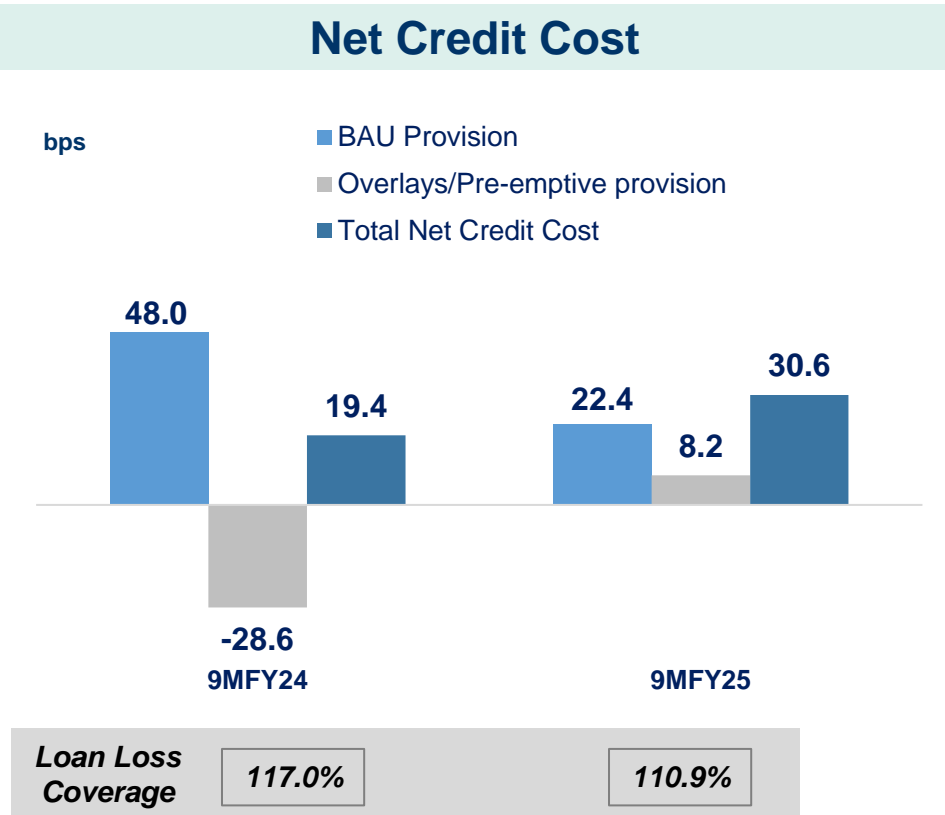


a) Operating expenses up 10.1% y-o-y mainly from higher personnel & IT expenses:



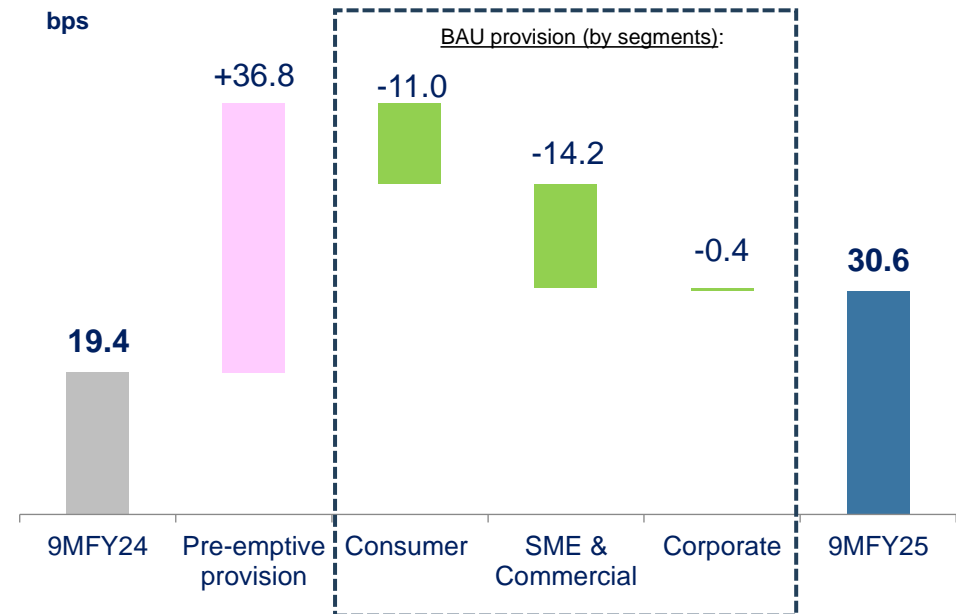
b) Cost to income ratio: 46.8% (below guidance)

Net credit cost at 30.6 bps



- a) Net credit cost at **30.6 bps** [vs 19.4 bps in 9MFY24]:
- BAU provision: **22.4 bps** [vs 48.0 bps in 9MFY24]
 - Pre-emptive provision: **8.2 bps** [vs -28.6 bps overlays write-back in 9MFY24], of which 3.6 bps are for several corporate accounts.

- b) Net credit cost: **+11.2bps y-o-y** mainly due to:

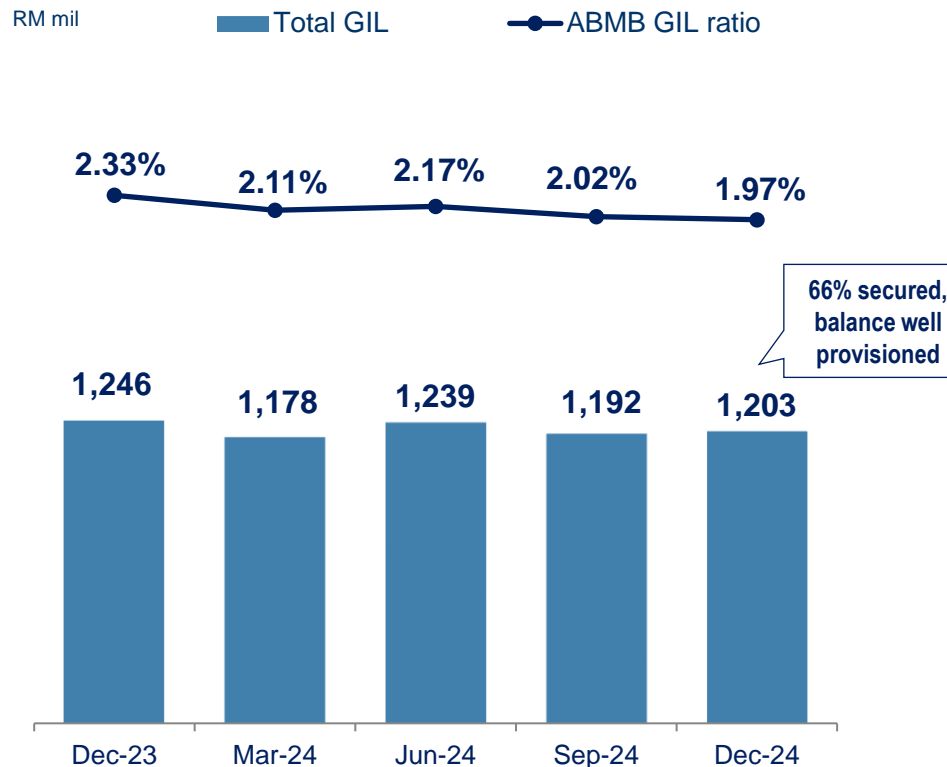


- c) Maintain net credit cost guidance between **30 to 35 bps**

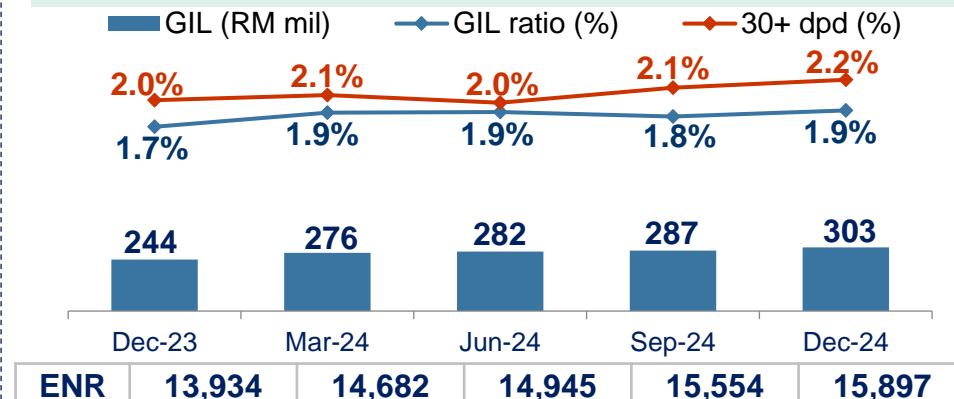
Gross impaired loans ratio improved to 1.97%

Effective Risk Management

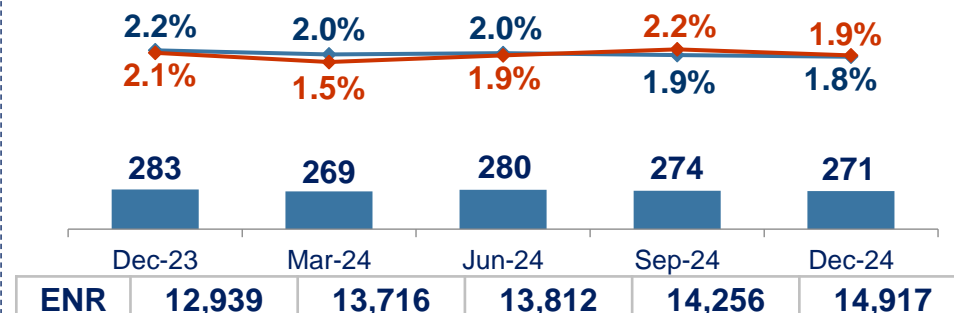
Gross Impaired Loans (GIL)



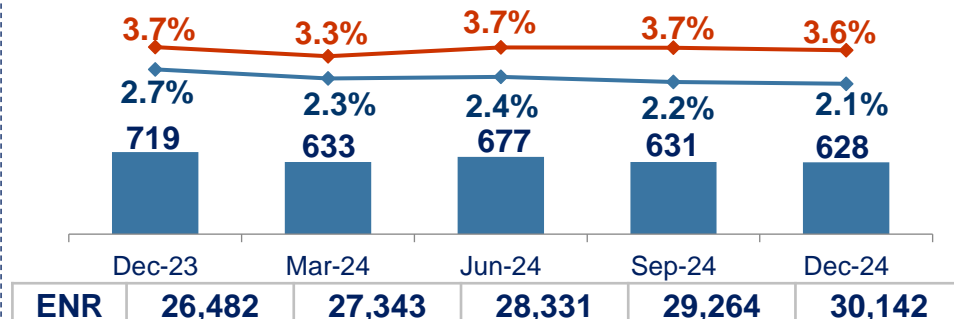
SME



Commercial & Corporate



Consumer

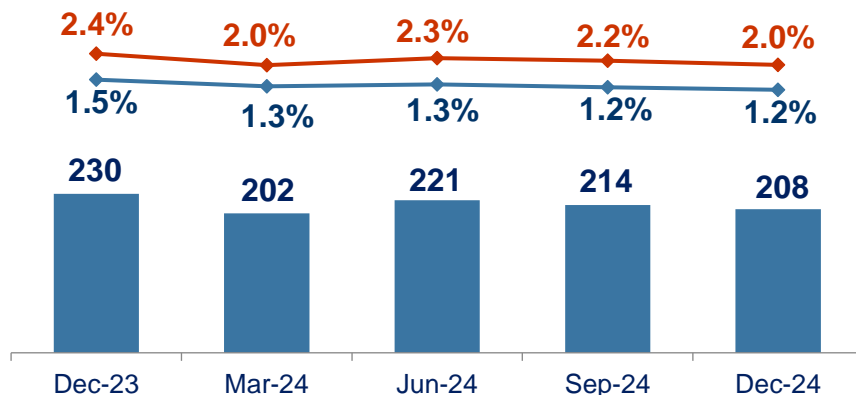


GIL ratio: Consumer Segment

Effective Risk
Management

Classic Mortgage

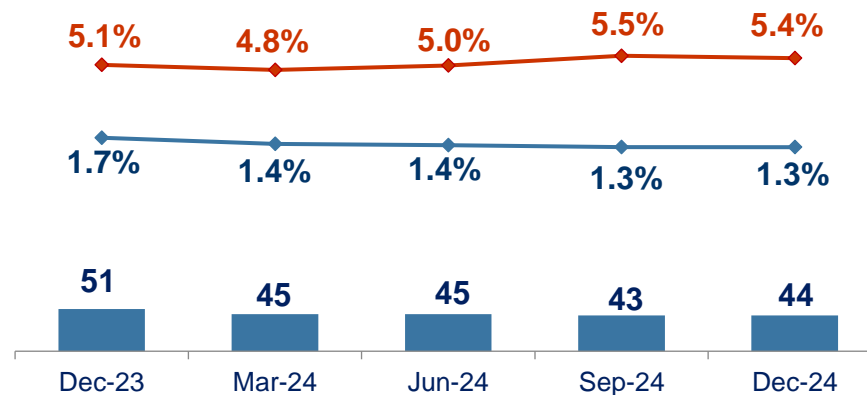
■ GIL (RM mil) ◆ GIL ratio (%) ◆ 30+ dpd (%)



ENR	15,331	15,971	16,578	17,331	18,089
-----	--------	--------	--------	--------	--------

Personal Financing

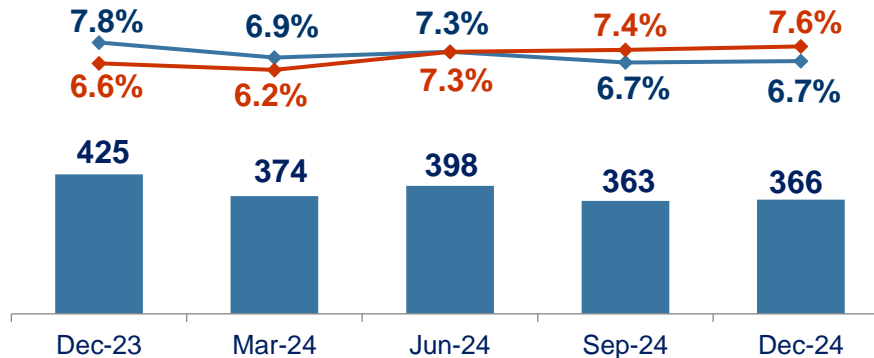
■ GIL (RM mil) ◆ GIL ratio (%) ◆ 30+ dpd (%)



ENR	2,954	3,099	3,217	3,326	3,340
-----	-------	-------	-------	-------	-------

Alliance ONE Account (AOA)

■ GIL (RM mil) ◆ GIL ratio (%) ◆ 30+ dpd (%)

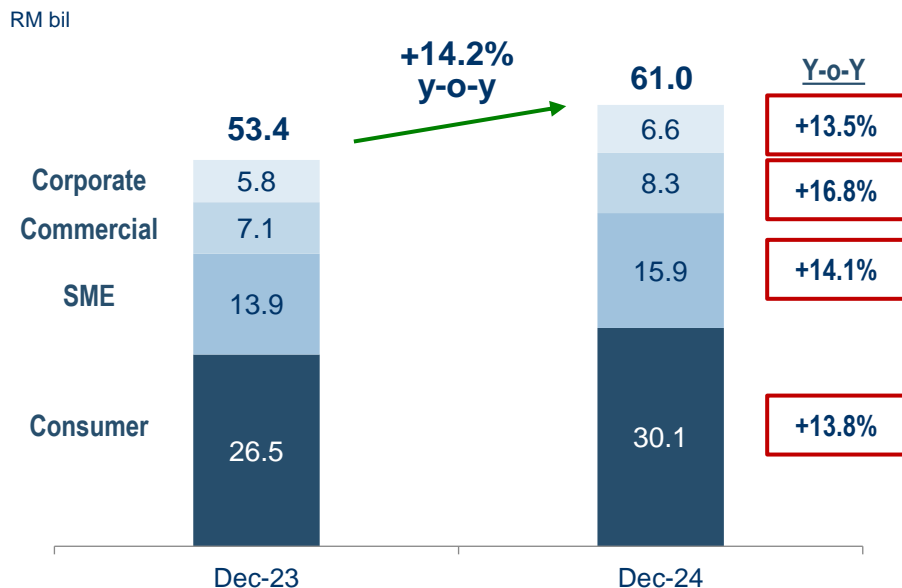


ENR	5,434	5,394	5,470	5,457	5,438
-----	-------	-------	-------	-------	-------



Strong loans growth, supported by funding

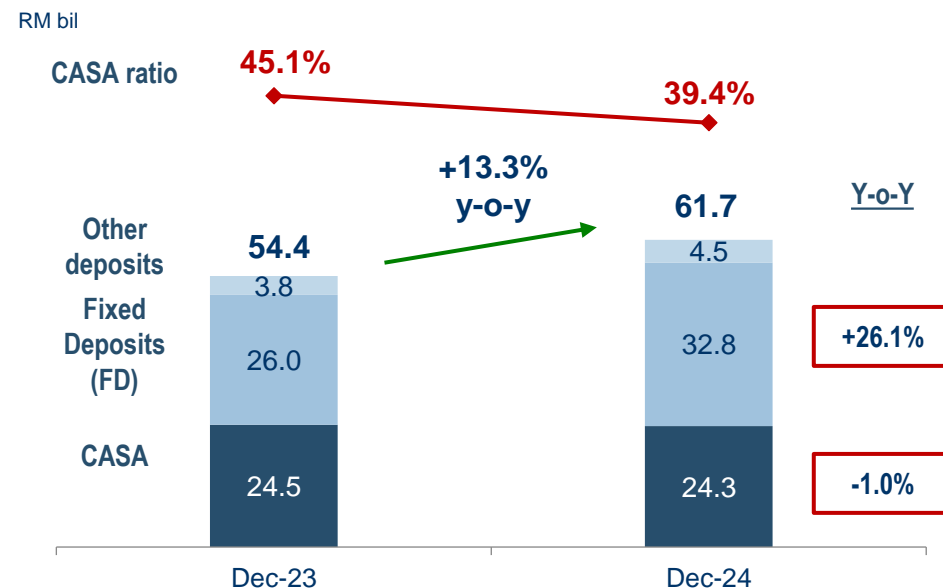
Gross Loans



a) Loans growth: **+14.2% y-o-y**

- SME: +14.1% y-o-y (mainly Term Loans)
- Commercial: +16.8% y-o-y
- Corporate: +13.5% y-o-y
- Consumer Banking: +13.8% y-o-y
 - Mortgage: +13.3% y-o-y
 - Personal Financing: +13.1% y-o-y
 - Share Margin Financing: +18.8% y-o-y

Customer Deposits

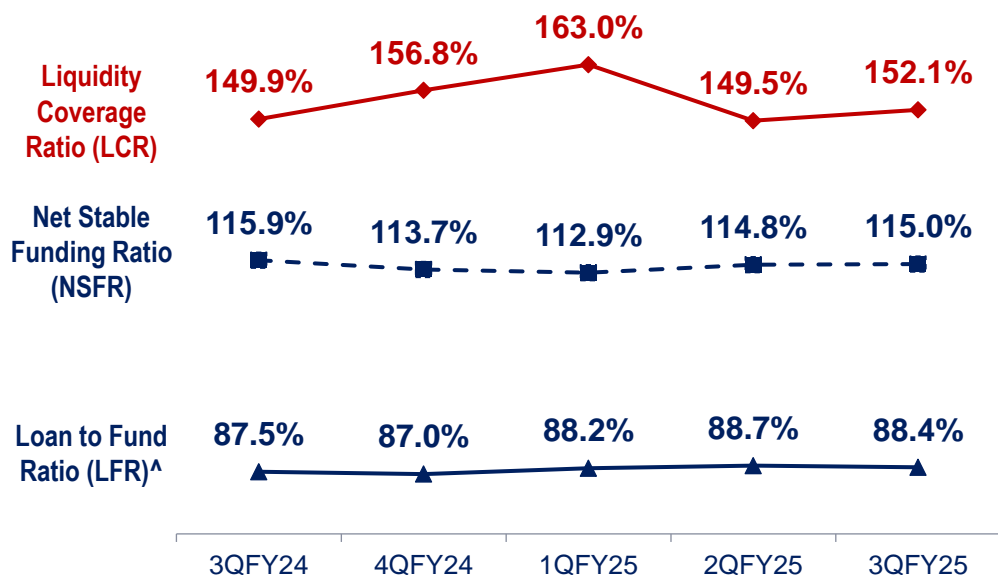


a) Customer deposits: **+13.3% y-o-y**

- b) Fixed deposits: +26.1% (or RM6.8 bil) y-o-y
- c) CASA deposits: -1.0% (or RM0.2 bil) y-o-y
 - CASA ratio at 39.4% (remaining one of the highest in the industry)

Liquidity and capital position remain strong

Liquidity: LCR, LFR & NSFR



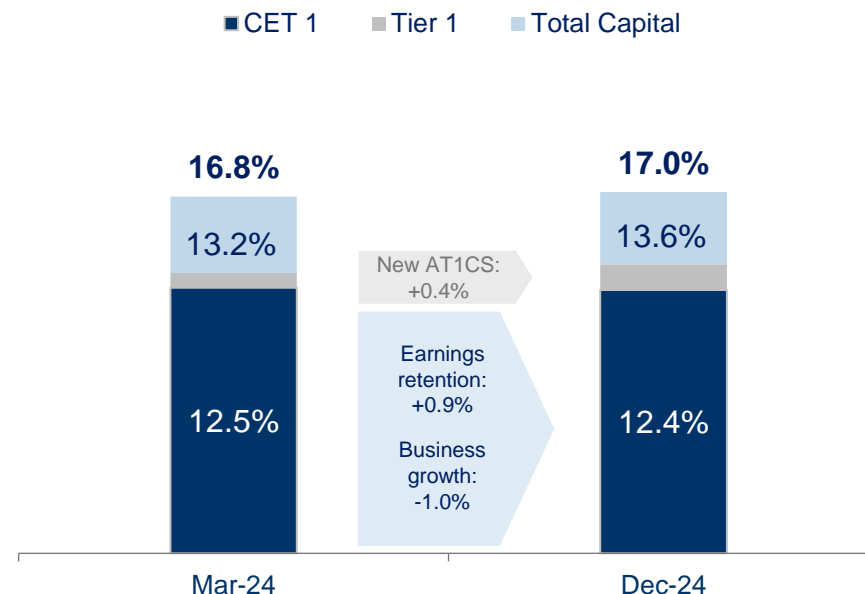
a) Liquidity ratios remaining strong:

- LCR: 152.1% (vs industry*: 160.7%)
- LFR[^]: 88.4% (vs industry*: 83.5%)

b) Net stable funding ratio (NSFR): 115.0%

[^] Loan to Fund Ratio is computed based on gross loans (excluding those funded by Cagamas) divided by total available funds; * BNM Monthly Statistical Bulletin Dec 2024

Capital Position



a) Sound capital position.

b) RM300 million Additional Tier-1 Capital Securities issued in September 2024 further strengthened Tier 1 and Total Capital ratios.

c) With proactive capital management, will continue to maintain sufficient capital to support future business expansion.

Contents

1 9MFY25 Financial Performance

- Revenue & Profitability
- Assets & Liabilities
- Effective Risk Management

2 Going Forward

- Group Strategy: ACCELER8 2027 Update
- Sustainability
- Key takeaways

3 Appendix: Financial Results

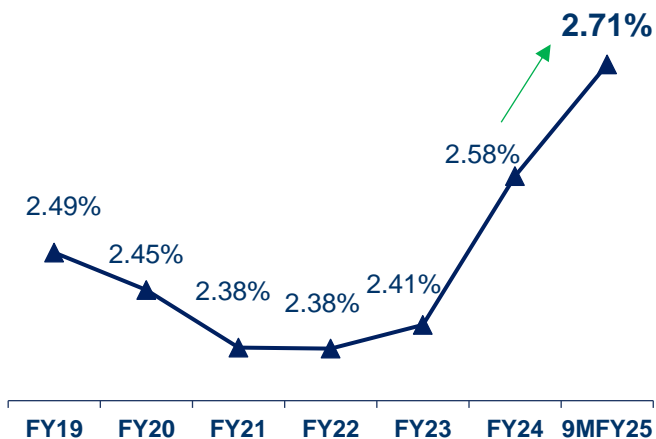
- 3QFY25 & 9MFY25 results
- Financial ratios

ACCELER8 2027: FY25 Key Success Metrics (1/3)

Group Strategy:
Acceler8 2027

Acquisition Momentum

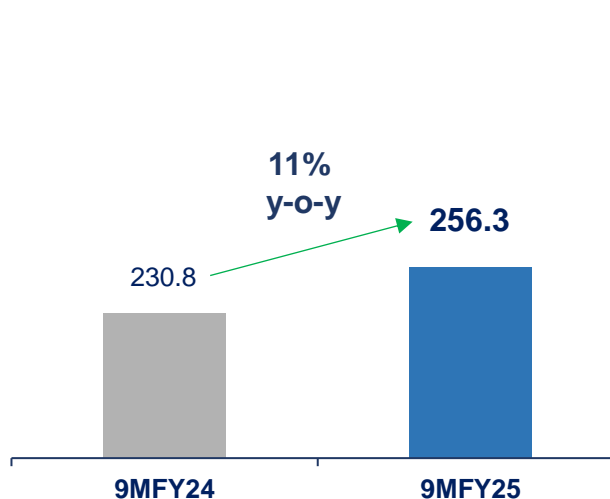
ABG loan market share (%)



- As **overall loans grew by 14%**, we continue to **expand market share ahead of industry to 2.71%**
- Improvement of market share from all segment
 - SME: **5.35%** vs 5.19% (Mar'24)
 - Consumer: **2.25%** vs 2.13% (Mar'24)
 - Corporate: **1.91%** vs 1.81% (Mar'24)

Deepening relationships

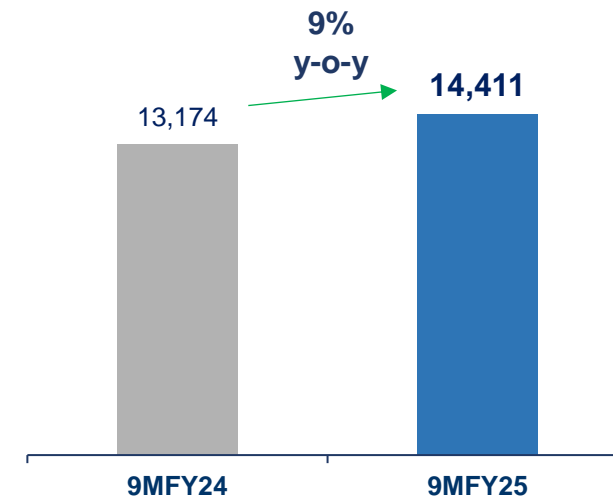
Total Non-Interest Income (RM mil)



- Non-interest income grew **11% y-o-y** driven by the growth from:
 - **Trade Fee:** +16% y-o-y
 - **FX Sales:** +17% y-o-y
 - **Wealth:** +10% y-o-y

Islamic Franchise

AIS Gross Financing (RM mil)



- Islamic **financing grew by 9% y-o-y**; with AIS revenue grew by 24% y-o-y.

ACCELER8 2027: FY25 Key Success Metrics (2/3)

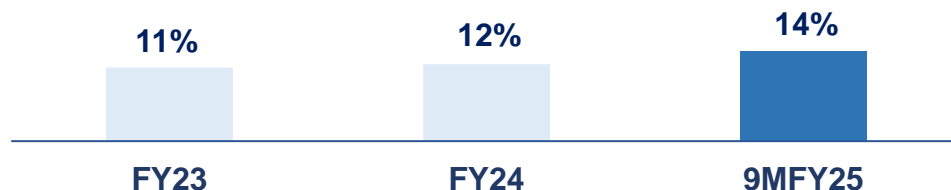
Group Strategy:
Acceler8 2027

1 Continue velocity on SME expansion strategy

SME* YoY Loan Growth

*Based on BNM SME Definition

Target: FY25 Group
Loan 8%-10%

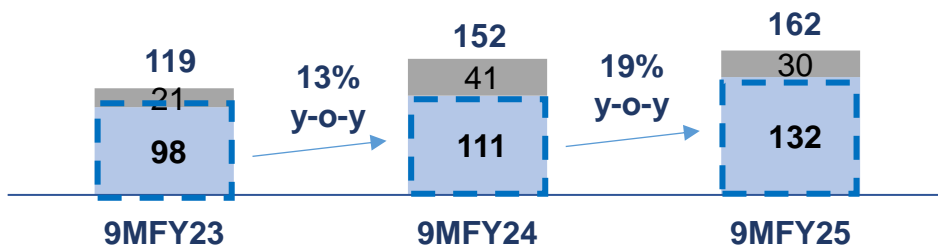


- Continued to **gain loan market share** and **outgrow industry growth** (ABMB: 14% vs industry: 8%)
- Loan market share continued to expand to 5.35% from 5.19% (Mar'24)

2 Support our business customers through their life cycle

Business Banking Client Fee Income (RM mil)

■ Non-transactional fee (Banca, loan service charges & etc) ■ Transactional fee (FX & Trade)

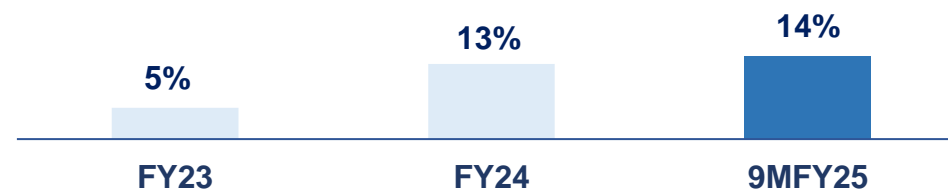


- 9MFY25 client fee income **grew 6% y-o-y**, mainly from transactional fee from **trade fees** (16% y-o-y) and **forex sales** (22% y-o-y)

3 Broaden consumer business, targeting attractive segments

Consumer YoY Loan Growth

Target: FY25 Group
Loan 8%-10%



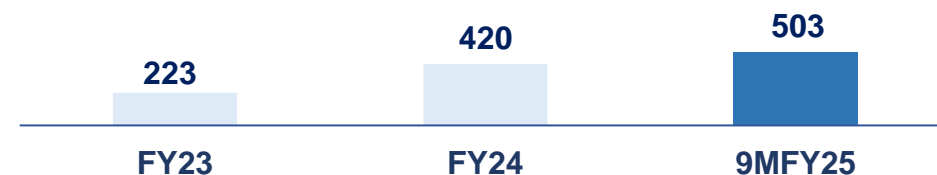
- Continued to **outgrow industry growth** (ABMB: 14% vs industry: 6%) and **gain loan market share** to 2.25% from 2.13% (Mar'24)
- Announced partnership with Samsung & Google for Alliance Bank Visa credit cardholder to enable Samsung Pay & Google Pay

4 Target resilient ecosystems across their value chain

Sustainability Impact Program (SIP)[^] (Loan approved)

Stretch Target: Achieve
RM560mil

Achieved 90% of FY25
full year stretch target



- Approved RM503mil** cumulative loans, **representing 90% of RM560mil stretch target**

[^] previously known as Sustainability Assistance Program (SAP)



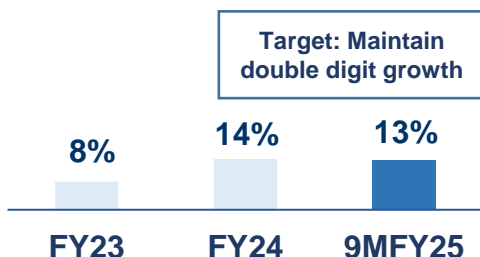
ACCELER8 2027: FY25 Key Success Metrics (3/3)

Group Strategy:
Acceler8 2027

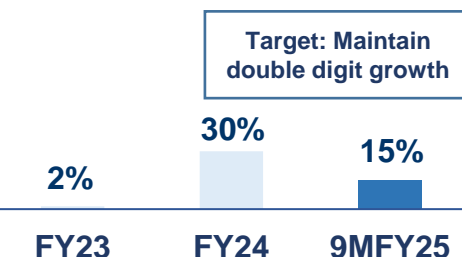
5 Become regional champion for selected economic corridors

Regional YoY Growth (Sarawak, Penang and Johor)

Total Regional Loan



Total Regional Deposit

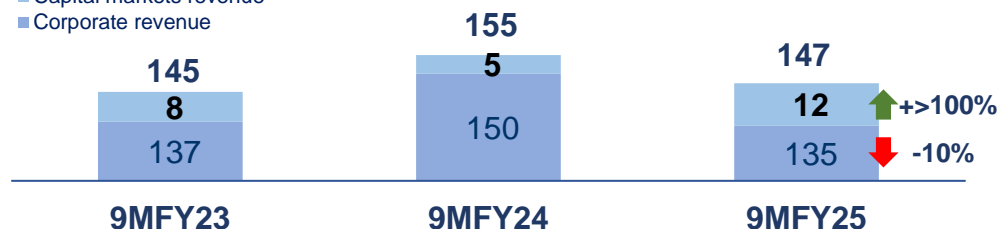


- Continued strong regional growth in both loans (+13% y-o-y) and deposits (+15% y-o-y) across Sarawak, Penang and Johor

6 Drive synergies & value creation in our corporate & capital market business

Corporate and Capital Market Revenue (RM mil)

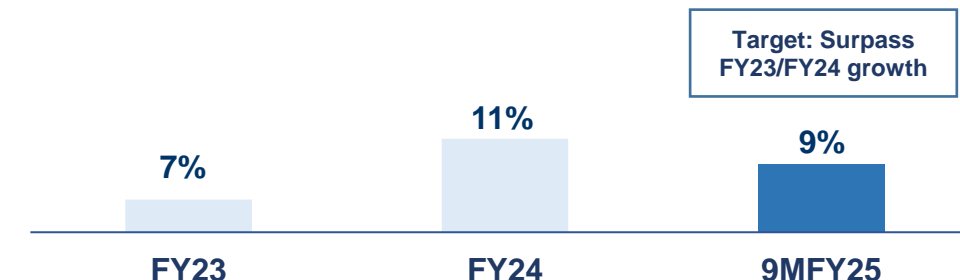
■ Capital markets revenue
■ Corporate revenue



- Slower corporate revenue growth mainly due to lower loan interest income and other fee charges
- However, capital markets' revenue grew by 129% y-o-y mainly from Corporate Finance deals (IPO, advisory & private placement)

7 Accelerate Islamic business, leveraging unique propositions

AIS YoY Financing Growth



- Continued to scale up Halal in One acceptance & working with various partners to widen reach; developing unique propositions to further scale Islamic business

8 Leverage partnerships to scale product offering, distribution and drive value

ESG Partnerships



- Launched ESG 2.0 Report which unveiled a sixfold increase in ESG awareness among Malaysian SMEs, the report was officially launched by YB Nik Nazmi Nik Ahmad, Minister of Natural Resources and Environmental Sustainability at the SME ESG START Symposium 2025 held at Monash University Malaysia.



Scan here to access the annual ESG survey report (ESG 2.0 report)



We continue to make progress against our Topline Goals

	Target	Achievement as of 9MFY25	Key Updates
	1 Grow our new sustainable banking business	Cumulative RM15.0 billion in new sustainable banking business by FY2027	2 Help customers adopt sustainable lifestyles and business practices
	Reduce customers under C5a* category to <20.0% by FY2030 <small>* C5 is replaced by C5a as per BNM's CCPT methodology changes and they share the same definition</small>	Cumulative RM14.0 billion in new sustainable banking business	3 Reduce the Bank's greenhouse gas (GHG) emissions footprint
	Reduce Scope 1 and Scope 2 GHG emissions by 20% by FY2027 against FY2020 baseline	14.2% reduction in Scope 1 and Scope 2 GHG emissions against FY2020 baseline	<ul style="list-style-type: none"> Achieved RM503 mil from the Sustainability Impact Program (SIP). Established a Tri-party partnership with NCER & UNGCMYB to conduct Climate Action workshop for companies in northern region.
	Launched the ESG 2.0 Report , titled "The Path to Sustainable Impact – Sectoral Insights of Malaysian SMEs" to further guide business in their ESG journey.		<ul style="list-style-type: none"> Continuous execution of our GHG emissions reduction strategy. Continuous expansion of our emissions data coverage by including refrigerant loss in our Scope 1 emissions for FY25.
		Please scan the QR code to access our ESG 2.0 Report	

Key Takeaways for 9MFY25

- **Business growth:**
 - Strong **loans growth** momentum (12.5% year-to-date annualised), driven by all core segments.
 - **Treasury assets** grew 7.8% y-o-y.
- **Profitability:**
 - **Revenue up 13.5%** to **RM1.71 billion**.
 - **NIM** at 2.46% & **CIR** at 46.8%.
 - **NPAT** grew 7.9% to **RM553.2 million**, with an annualised **ROE** of **10.2%**.
- **Balance sheet items:**
 - Overall **gross impaired loans** (GILs) at 1.97%.
 - **Credit cost** at **30.6bps** include pre-emptive provision.
- **Management guidance:**
 - Indicators are **on track**.
 - We **maintained** credit cost guidance.
- **ACCELER8 2027 Strategy:**
 - Continuing to expand market share to 2.71%.
 - Non-interest income grew 11% y-o-y.
 - Islamic financing grew 9% y-o-y.

	FY25 Guidance	9MFY25 Actual
Gross Loans	8% - 10%	12.5% YTD* (14.2% y-o-y)
Net Interest Margin	between 2.40 - 2.45%	2.46%
Cost to Income	approximately 48%	46.8%
Net Credit Cost	30 - 35bps	30.6bps in 9MFY25
ROE	> 10%	10.2%*

* Annualised

Contents

1 9MFY25 Financial Performance

- Revenue & Profitability
- Assets & Liabilities
- Effective Risk Management

2 Going Forward

- Group Strategy: ACCELER8 2027 Update
- Sustainability
- Key takeaways

3 Appendix: Financial Results

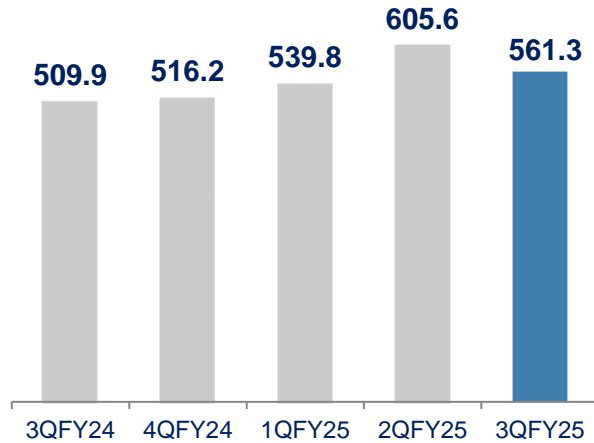
- 3QFY25 & 9MFY25 results
- Financial ratios

3QFY25 NPAT remained flat at RM186.7 million

Key Highlights:
Financial Performance

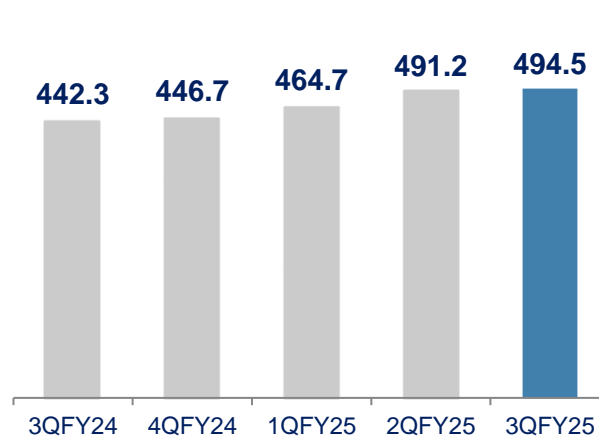
Revenue

RM mil



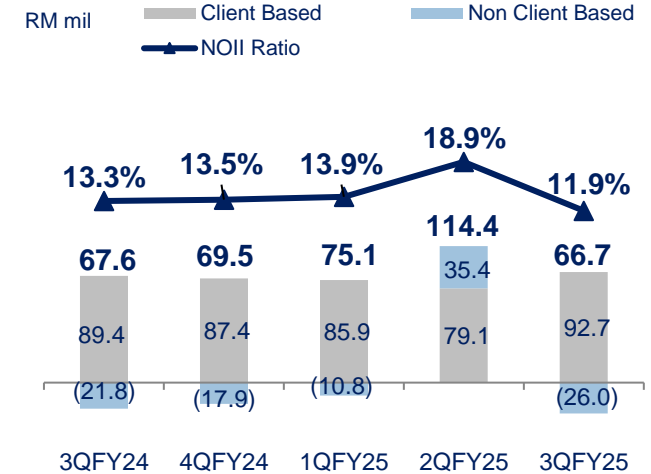
Net Interest Income & Islamic Net Financing Income

RM mil



Non Interest Income & NOII Ratio

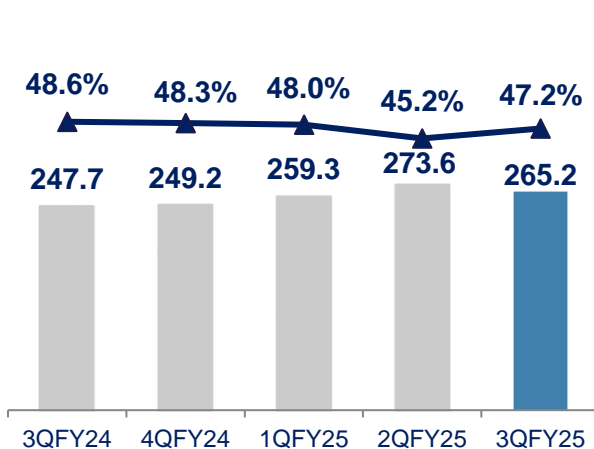
RM mil



Operating Expenses & CIR Ratio

RM mil

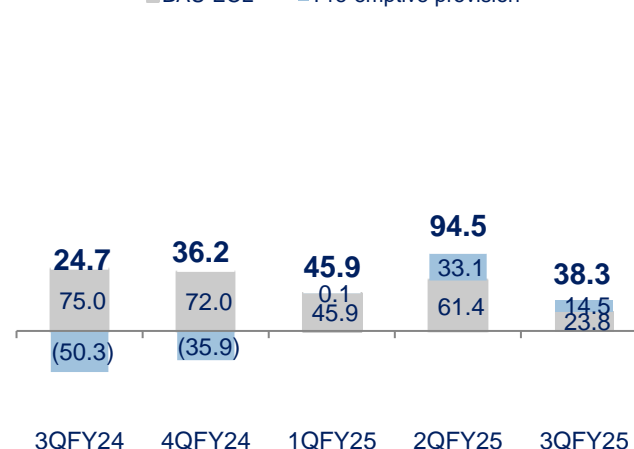
OPEX CIR



Expected Credit Losses ("ECL")

RM mil

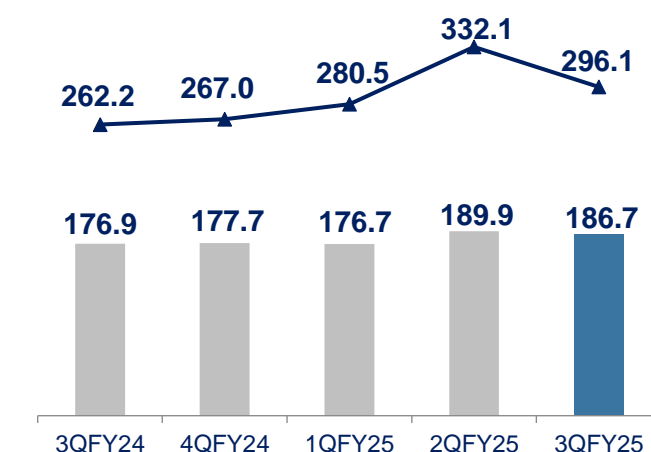
BAU ECL Pre-emptive provision



Pre-Provision Operating Profit & Net Profit

RM mil

NPAT PPOP



Note: Revenue and non interest income includes Islamic banking income

Income Statement	2QFY25 RM mil	3QFY25 RM mil	Q-o-Q Change Better / (Worse)	
			RM mil	%
Net Interest Income	364.3	369.4	3.3	0.7%
Islamic Net Financing Income	126.9	125.2		
Islamic Non-Financing Income	10.6	12.9	(47.7)	(41.7%)
Non-Interest Income	103.9	53.8		
Net Income*	605.6	561.3	(44.4)	(7.3%)
OPEX	273.6	265.2	8.4	3.1%
Pre-Provision Operating Profit (PPOP)	332.1	296.1	(36.0)	(10.8%)
Net Credit Cost	94.0	38.4	55.6	59.2%
- BAU	60.8	23.9	36.9	60.7%
- Pre-emptive Provision	33.1	14.5	18.7	56.4%
Expected Credit Losses on Financial Investments	0.6	(0.1)	0.7	>100%
Pre-tax Profit	237.5	257.9	20.3	8.6%
Net Profit After Tax	189.9	186.7	(3.2)	(1.7%)

Notes:

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

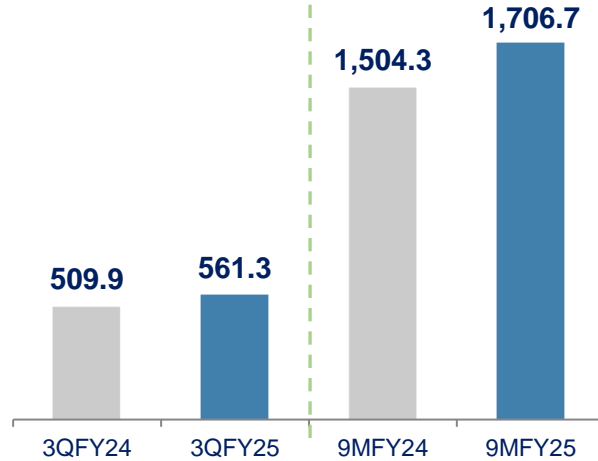
- **Revenue** reduced by RM44.4mil or 7.3% q-o-q due to:
 - Net interest income: +RM3.3mil or 0.7% q-o-q mainly due to higher loans volume.
 - Non-interest income: -RM47.7mil q-o-q:
 - ✓ Lower treasury & investment income (-RM61.4mil)
 - ✓ Higher client based fee income (+RM13.7mil)
- **Operating expenses** was RM8.4mil lower mainly due to lower personnel cost, offset by higher IT expenses, marketing expenses and administrative expenses.
- **Pre-provision Operating Profit (PPOP)** reduced by 10.8% q-o-q to RM296.1mil.
- **Net credit cost** was lower by RM55.6mil mainly due to lower BAU ECL and pre-emptive provision.
- **Net profit after tax** remained flat q-o-q at RM186.7mil.

9MFY25 NPAT grew 7.9% y-o-y to RM553.2 million

Key Highlights Y-o-Y:
Financial Performance

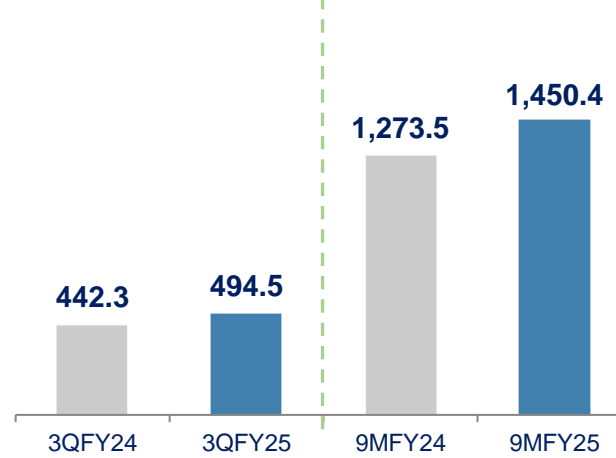
Revenue

RM mil



Net Interest Income & Islamic Net Financing Income

RM mil

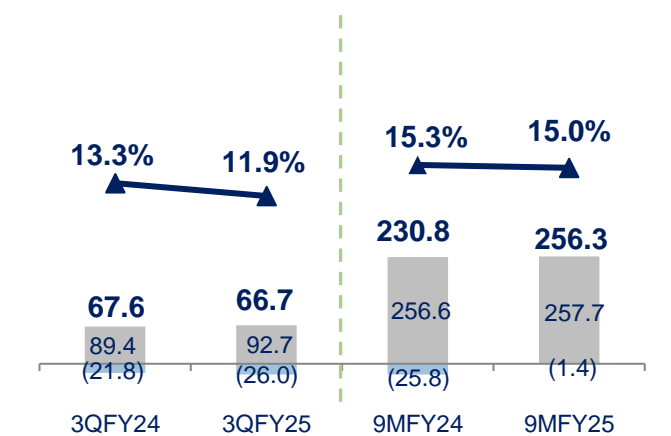


Non Interest Income & NOII Ratio

RM mil

Client Based Non Client Based

NOII Ratio

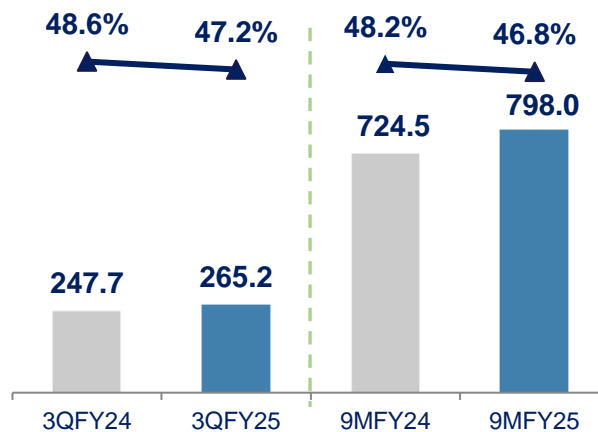


Operating Expenses & CIR Ratio

RM mil

OPEX

CIR

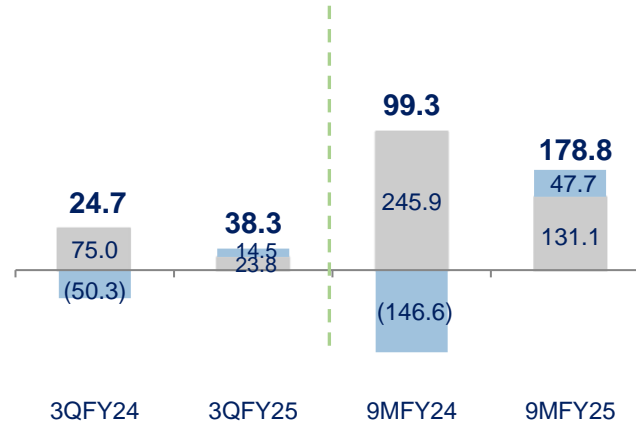


Expected Credit Losses ("ECL")

RM mil

BAU ECL

Pre-emptive Provision

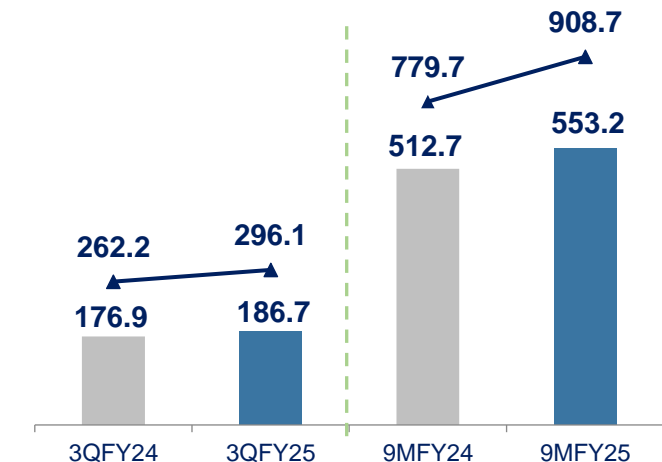


Pre-Provision Operating Profit & Net Profit

RM mil

NPAT

PPOP



Note: Revenue and non interest income includes Islamic banking income



Income Statement	3QFY24 RM mil	3QFY25 RM mil	Y-o-Y Change Better / (Worse)	
			RM mil	%
Net Interest Income	333.8	369.4	52.3	11.8%
Islamic Net Financing Income	108.5	125.2		
Islamic Non-Financing Income	7.1	12.9	(0.9)	(1.3%)
Non-Interest Income	60.6	53.8		
Net Income*	509.9	561.3	51.4	10.1%
OPEX	247.7	265.2	(17.4)	(7.0%)
Pre-Provision Operating Profit (PPOP)	262.2	296.1	33.9	12.9%
Net Credit Cost	24.7	38.4	(13.7)	(55.6%)
- BAU	75.0	23.9	51.1	68.1%
- Pre-emptive Provision	(50.3)	14.5	(64.8)	(>100%)
Expected Credit Losses on Financial Investments	0.1	(0.1)	0.2	>100%
Pre-tax Profit	237.5	257.9	20.4	8.6%
Net Profit After Tax	176.9	186.7	9.8	5.5%

Notes:

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

- **Revenue** grew by RM51.4mil or 10.1% y-o-y due to:
 - Net interest income: +RM52.3mil or 11.8%, driven by higher loans volume.
 - Non-interest income: -RM0.9mil y-o-y:
 - ✓ Lower treasury & investment income (-RM4.2mil)
 - ✓ Higher client based fee income (+RM3.3mil)
- **Operating expenses** higher by RM17.4mil mainly from higher IT expenses and marketing expenses.
- **Pre-provision Operating Profit (PPOP)** increased by 12.9% y-o-y to RM296.1mil.
- **Net credit cost** increased by RM13.7mil mainly due to absence of overlays write-back, offset by lower BAU ECL.
- **Net profit after tax** increased by 5.5% y-o-y mainly driven by higher revenue growth.

Income Statement	9MFY24 RM mil	9MFY25 RM mil	Y-o-Y Change Better / (Worse)	
			RM mil	%
Net Interest Income	966.7	1,079.8	177.0	13.9 %
Islamic Net Financing Income	306.7	370.7		
Islamic Non-Financing Income	19.0	35.0	25.5	11.0%
Non-Interest Income	211.9	221.3		
Net Income*	1,504.3	1,706.7	202.4	13.5%
OPEX	724.5	798.0	(73.5)	(10.1%)
Pre-Provision Operating Profit (PPOP)	779.7	908.7	129.0	16.5%
Net Credit Cost	99.1	178.2	(79.1)	(79.9%)
- BAU	245.7	130.5	115.2	46.9%
- Pre-emptive Provision	(146.6)	47.7	(194.3)	(>100%)
Expected Credit Losses on Financial Investments	0.2	0.6	(0.4)	(>100%)
Pre-tax Profit	680.5	730.0	49.5	7.3%
Net Profit After Tax	512.7	553.2	40.5	7.9%

Notes:

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

- **Revenue** grew by RM202.4mil or 13.5% y-o-y due to:
 - Net interest income: +RM177.0mil or 13.9% y-o-y mainly due to higher loans volume.
 - Non-interest income: +RM25.5mil y-o-y:
 - ✓ Higher treasury & investment income (+RM24.3mil)
 - ✓ Higher client based fee income (+RM1.1mil)
- **Operating expenses** was higher by RM73.5mil due to higher personnel cost, IT expenses and marketing expenses.
- **Pre-provision Operating Profit (PPOP)** grew by 16.5% y-o-y to RM908.7mil.
- **Net credit cost** was higher by RM79.1mil due to an absence of overlays write-back, offset by lower BAU ECL.
- **Net profit after tax** grew by 7.9% y-o-y mainly driven by higher revenue growth.

Balance Sheet	Sep 24 RM bil	Dec 24 RM bil	Q-o-Q Change	
			RM bil	%
Total Assets	81.0	81.4	0.4	0.5%
Treasury Assets*	16.1	15.0	(1.1)	(6.6%)
Gross Loans	59.1	61.0	1.9	3.2%
Net Loans	58.0	59.9	1.9	3.3%
Customer Deposits	59.0	61.7	2.7	4.6%
Total Available Funds ⁺	65.1	67.9	2.8	4.3%
CASA Deposits	24.1	24.3	0.2	0.8%
Shareholders' Funds	7.4	7.4	0.0	0.2%
Gross Loans Growth (y-o-y)	14.8%	14.2%		
Net Loans Growth (y-o-y)	15.1%	14.5%		
Customer Deposits Growth (y-o-y)	13.8%	13.3%		
Total Available Funds ⁺ Growth (y-o-y)	14.4%	14.0%		
CASA Deposits Growth (y-o-y)	5.3%	(1.0%)		

Notes:

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

⁺ Total Available Funds = Customer Deposits + Structured Investment Deposits + Deposits and Placements of Banks / F.I.s (excluding Interbank borrowings & including BNM Funds) + Subordinated Obligations. Total Funding is the denominator for Loan-to-Fund Ratio (LFR)

- **Gross loans** grew by 3.2% q-o-q:
 - **SME loans:** +2.2% q-o-q mainly from Term Loans;
 - **Commercial loans:** +4.5% q-o-q mainly due to higher drawdown from several accounts;
 - **Corporate loans:** +4.7% q-o-q mainly due to higher drawdown from several accounts;
 - **Consumer loans:** +3.0% q-o-q mainly from Classic Mortgage (+4.4%) and Share Margin Financing (+3.4%).
- **Treasury assets:** -6.6% q-o-q mainly due to a reduction from FVOCI portfolio and derivative financial assets.
- **Customer deposits** increased by 4.6% q-o-q:
 - FDs up RM0.6bil or 2.0% q-o-q, and
 - Money market deposits up RM1.7bil or 67.5% q-o-q.

Balance Sheet	Mar 24 RM bil	Dec 24 RM bil	YTD Change	
			RM bil	%
Total Assets	76.9	81.4	4.5	5.8%
Treasury Assets*	14.4	15.0	0.6	4.2%
Gross Loans	55.7	61.0	5.2	9.4%
Net Loans	54.7	59.9	5.2	9.5%
Customer Deposits	57.4	61.7	4.3	7.4%
Total Available Funds ⁺	62.7	67.9	5.2	8.4%
CASA Deposits	23.9	24.3	0.4	1.8%
Shareholders' Funds	7.2	7.4	0.2	3.5%
Gross Loans Growth (y-o-y)	13.6%	14.2%		
Net Loans Growth (y-o-y)	14.2%	14.5%		
Customer Deposits Growth (y-o-y)	12.9%	13.3%		
Total Available Funds ⁺ Growth (y-o-y)	12.4%	14.0%		
CASA Deposits Growth (y-o-y)	12.1%	(1.0%)		

Notes:

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

⁺ Total Available Funds = Customer Deposits + Structured Investment Deposits + Deposits and Placements of Banks / F.I.s (excluding Interbank borrowings & including BNM Funds) + Subordinated Obligations. Total Funding is the denominator for Loan-to-Fund Ratio (LFR)

- **Gross loans** grew by 9.4% YTD:
 - **SME loans:** +8.3% YTD mainly from Term Loans;
 - **Commercial loans:** +11.2% YTD mainly due to higher drawdown from several accounts;
 - **Corporate loans:** +5.9% YTD;
 - **Consumer loans:** +10.2% YTD mainly from Classic Mortgage (+13.3%), Share Margin Financing (+13.9%) and Personal Financing (+7.8%).
- **Treasury assets:** +4.2% YTD mainly due to increase in government & corporate bond holdings for FVOCI portfolio.
- **Customer deposits** increased by 7.4% YTD:
 - FDs up RM2.8bil or 9.3% YTD,
 - CASA up RM0.4bil or 1.8% YTD, and
 - Money market deposits up RM0.7bil or 19.0% YTD.

Balance Sheet	Dec 23 RM bil	Dec 24 RM bil	Y-o-Y Change	
			RM bil	%
Total Assets	73.3	81.4	8.1	11.0%
Treasury Assets*	14.0	15.0	1.1	7.8%
Gross Loans	53.4	61.0	7.6	14.2%
Net Loans	52.3	59.9	7.6	14.5%
Customer Deposits	54.4	61.7	7.2	13.3%
Total Available Funds ⁺	59.6	67.9	8.3	14.0%
CASA Deposits	24.5	24.3	(0.2)	(1.0%)
Shareholders' Funds	7.0	7.4	0.4	6.3%
Gross Loans Growth (y-o-y)	12.9%	14.2%		
Net Loans Growth (y-o-y)	13.1%	14.5%		
Customer Deposits Growth (y-o-y)	11.1%	13.3%		
Total Available Funds ⁺ Growth (y-o-y)	10.2%	14.0%		
CASA Deposits Growth (y-o-y)	9.3%	(1.0%)		

Notes:

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

⁺ Total Available Funds = Customer Deposits + Structured Investment Deposits + Deposits and Placements of Banks / F.I.s (excluding Interbank borrowings & including BNM Funds) + Subordinated Obligations. Total Funding is the denominator for Loan-to-Fund Ratio (LFR)

- **Gross loans** grew by 14.2% y-o-y:
 - **SME loans:** +14.1% y-o-y mainly from Term Loans;
 - **Commercial loans:** +16.8% y-o-y mainly due to higher drawdown from several accounts;
 - **Corporate loans:** +13.5% y-o-y due to higher drawdown from several accounts;
 - **Consumer loans:** +13.8% y-o-y mainly from Classic Mortgage (+18.0%), Share Margin Financing (+18.8%) and Personal Financing (+13.1%).
- **Treasury assets:** +7.8% y-o-y mainly due to increase in government & corporate bond holdings for FVOCI & AMC portfolio.
- **Customer deposits** grew by 13.3% y-o-y:
 - FDs up RM6.8bil or 26.1% y-o-y, and
 - Money market deposits up RM0.8bil or 25.7% y-o-y, while
 - CASA reduced RM0.2bil or 1.0% y-o-y.

	Financial Ratios	3QFY24	2QFY25	3QFY25	9MFY24	9MFY25
Shareholder Value	Return on Equity	10.4%	10.6%	10.3%	10.1%	10.2%
	Earnings per Share	11.4sen	12.3sen	12.1sen	33.1sen	35.7sen
	Net Assets per Share	RM4.51	RM4.79	RM4.79	RM4.51	RM4.79
Efficiency	Net Interest Margin	2.49%	2.49%	2.45%	2.48%	2.46%
	Non-Interest Income Ratio	13.3%	18.9%	11.9%	15.3%	15.0%
	Cost to Income Ratio	48.6%	45.2%	47.2%	48.2%	46.8%
Balance Sheet Growth	Net Loans (RM bil)	52.3	58.0	59.9	52.3	59.9
	Customer Deposits (RM bil)	54.4	59.0	61.7	54.4	61.7
	Total Available Funds (RM bil)	59.6	65.1	67.9	59.6	67.9
Asset Quality	Net credit cost (basis points)	4.6	16.3	6.2	19.4	30.6
	Gross Impaired Loans Ratio	2.3%	2.0%	2.0%	2.3%	2.0%
	Net Impaired Loans Ratio	1.4%	1.1%	1.1%	1.4%	1.1%
	Loan Loss Coverage Ratio^	117.0%	112.1%	110.9%	117.0%	110.9%
Liquidity	CASA Ratio	45.1%	40.9%	39.4%	45.1%	39.4%
	Loan to Deposit Ratio	98.1%	100.2%	98.9%	98.1%	98.9%
	Loan to Fund Ratio	87.5%	88.7%	88.4%	87.5%	88.4%
	Liquidity Coverage Ratio	149.9%	149.5%	152.1%	149.9%	152.1%
	Net Stable Funding Ratio	115.9%	114.8%	115.0%	115.9%	115.0%
Capital	Common Equity Tier 1 Capital Ratio*	12.8%	12.4%	12.4%	12.8%	12.4%
	Tier 1 Capital Ratio*	13.5%	13.6%	13.6%	13.5%	13.6%
	Total Capital Ratio*	17.2%	17.1%	17.0%	17.2%	17.0%

Note: ^ Loan Loss Coverage includes Regulatory Reserve provision [excluding Regulatory Reserve: 103.6% at 3QFY25 (vs. 105.6% at 2QFY25)]

* Capital ratios without transitional arrangement

THANK YOU

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

<https://www.alliancebank.com.my/About-Us/Governance-Investor-Relations/Investor-Relations>

Investor Relations

Email: investor_relations@alliancefg.com



ALLIANCE BANK

THE BANK FOR LIFE™