

Analyst Briefing 1QFY26

27 August 2025



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- 1QFY26 results
- Financial ratios

1QFY26 Performance Highlights

1 Revenue & Profitability	<ul style="list-style-type: none"> ▪ Revenue grew 14.0% y-o-y to RM615.3 million ▪ Net interest income grew 7.4% y-o-y <ul style="list-style-type: none"> ➤ Net interest margin at 2.42% ▪ Non-interest income grew 54.9% or RM41.2 million y-o-y <ul style="list-style-type: none"> ➤ FX sales/trade fees (+19.9% or +RM8.7 million y-o-y) ➤ Banking Services Fees (+RM7.6 million y-o-y) ➤ Treasury & investment income (+RM26.9 million y-o-y) ▪ Cost to Income Ratio at 45.1% ▪ Net profit after tax grew 12.5% y-o-y to RM198.7 million
2 Assets & Liabilities	<ul style="list-style-type: none"> ▪ Gross loans grew 9.9% y-o-y ▪ Customer deposits grew 12.5% y-o-y, with CASA ratio at 38.0% (one of the highest in the industry)
3 Effective Risk Management	<ul style="list-style-type: none"> ▪ Gross impaired loans ratio at 1.96% ▪ Net credit cost at 14.4 bps ▪ Liquidity and capital positions remained strong <ul style="list-style-type: none"> ➤ Liquidity coverage ratio at 162.6% ➤ CET-1 ratio: 12.4% and Total capital ratio: 16.9%

NPAT grew 12.5% y-o-y to RM198.7 million

Income Statement	1QFY25 RM mil	1QFY26 RM mil	Y-o-Y Change (Better / (Worse))	
			RM mil	%
Net Interest Income	464.7	499.0	34.3	7.4%
Non-Interest Income	75.1	116.3	41.2	54.9%
Total Revenue	539.8	615.3	75.5	14.0%
OPEX	259.3	277.6	(18.3)	(7.1%)
Pre-Provision Operating Profit	280.5	337.7	57.2	20.4%
Net Credit Cost & Impairments	45.9	90.0	(44.0)	(95.9%)
Pre-tax Profit	234.5	247.7	13.2	5.6%
Net Profit After Tax	176.7	198.7	22.0	12.5%

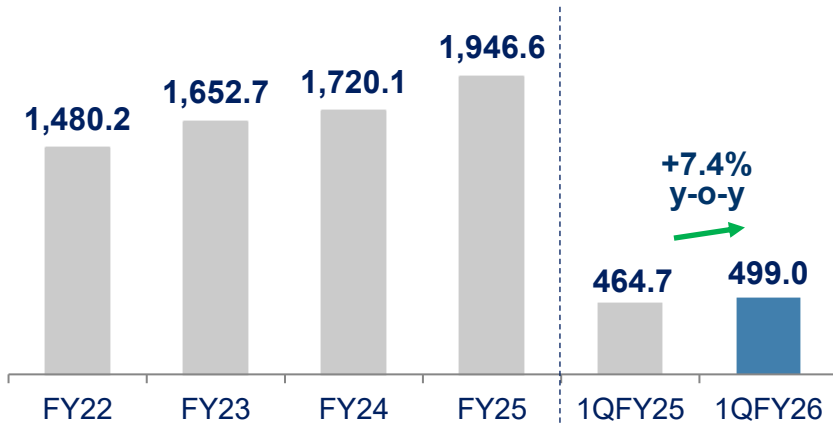
Balance Sheet	1QFY25 RM mil	1QFY26 RM mil	RM mil	%
Total Assets	78,639	84,577	5,938	7.6%
Gross Loans	57,088	62,728	5,640	9.9%
Treasury Assets	15,578	17,464	1,885	12.1%
Customer Deposits	57,818	65,021	7,203	12.5%
Total Available Funds[#]	63,216	71,112	7,896	12.5%

[#] **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 7.4% y-o-y

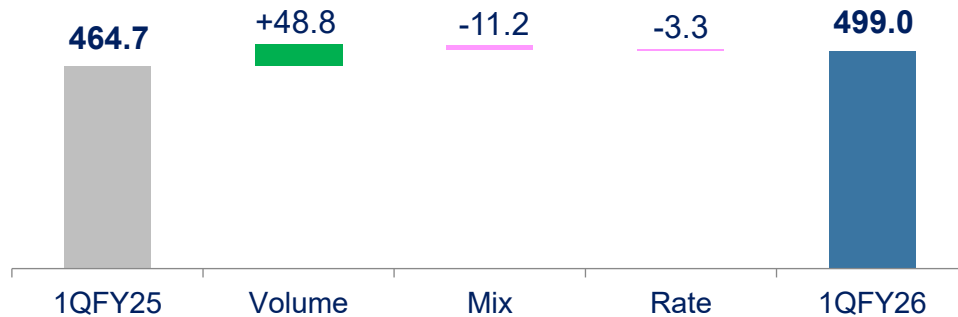
Net Interest Income

RM mil



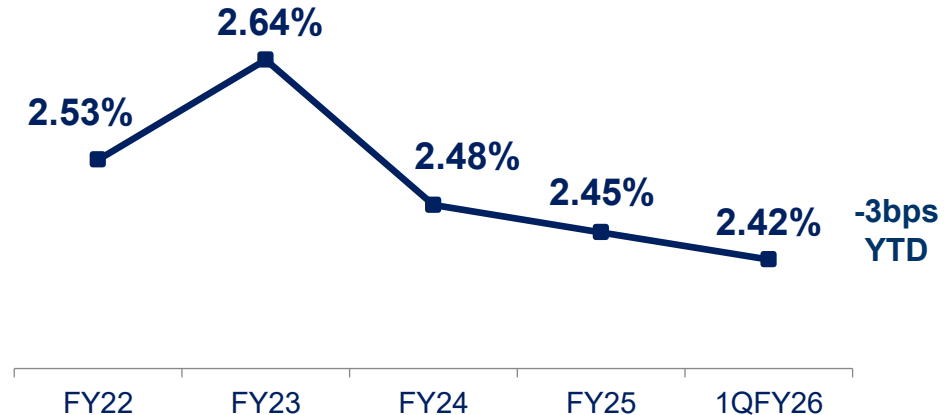
Y-o-Y impact: mainly driven by higher loans volume

RM mil

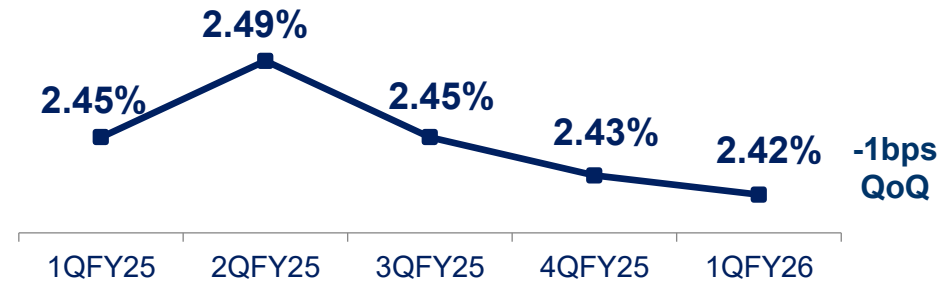


YoY Impact	Volume	Mix	Rate	Net Interest Income (RM mil)
+10.5%	-2.4%	-0.7%	+7.4%	

Net Interest Margin Trend



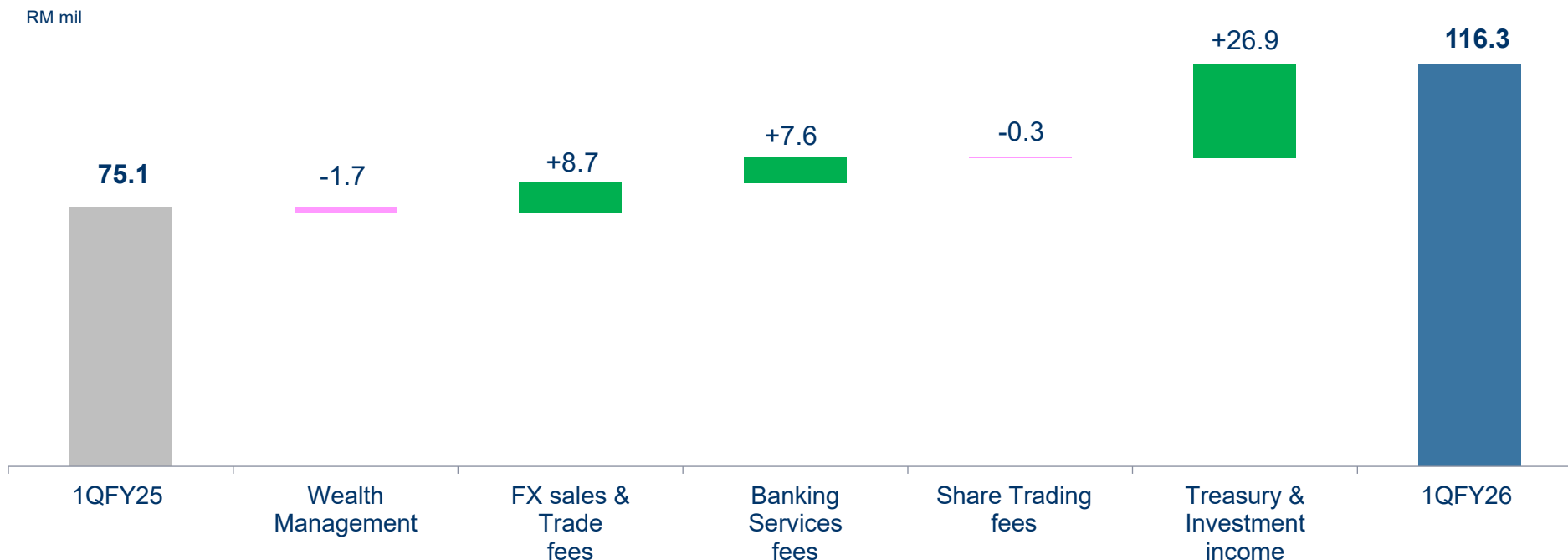
Quarterly NIM:



Non-interest income grew 54.9% to RM116.3 million

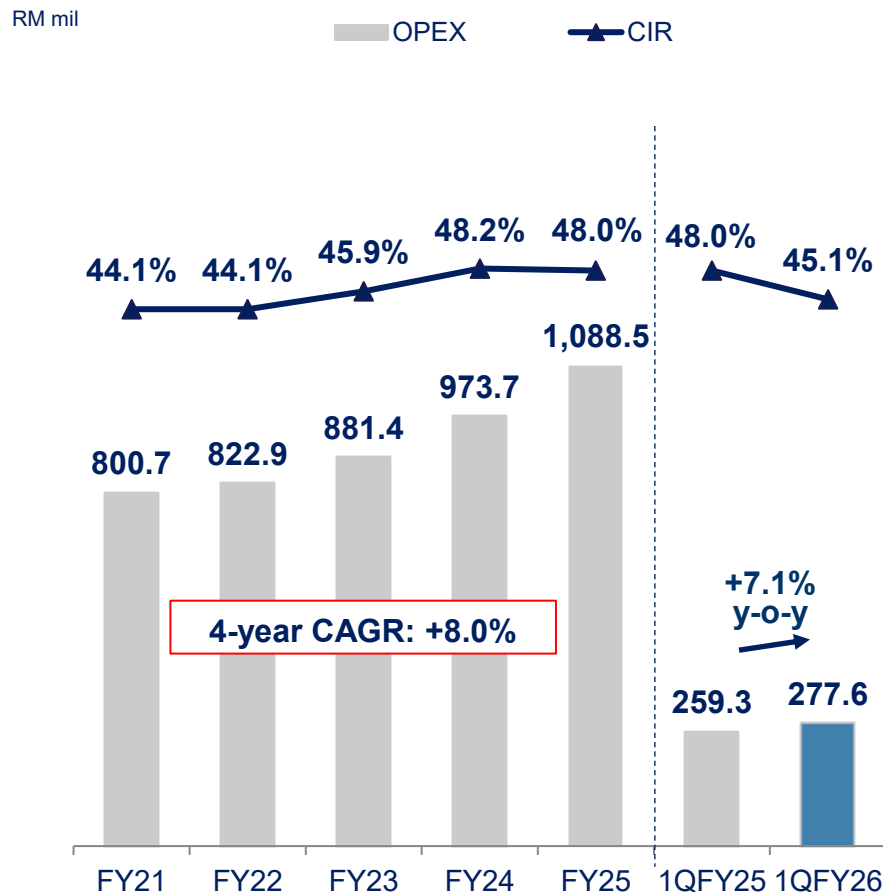
■ Non-interest income: +54.9% y-o-y:

- FX Sales & Trade Fees (+19.9% y-o-y)
- Banking Services Fees (+RM7.6 mil y-o-y mainly from higher processing and advisory fees)
- Treasury & investment income (+RM26.9 mil y-o-y from higher FVOCI gains & trading revenue)

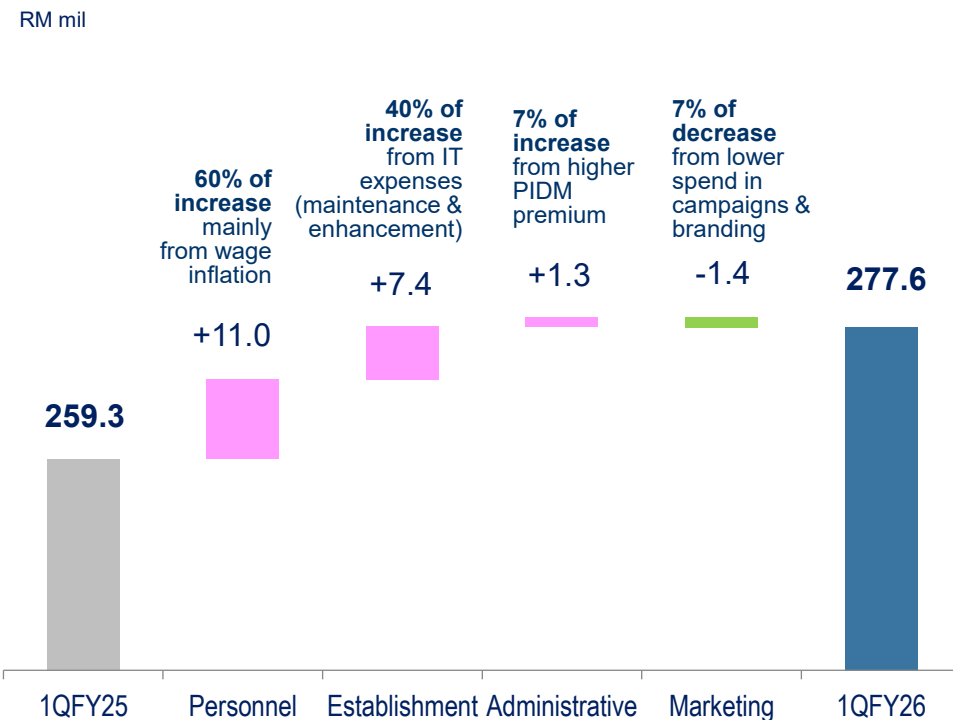


Cost to Income Ratio at 45.1%

Operating Expenses (OPEX)



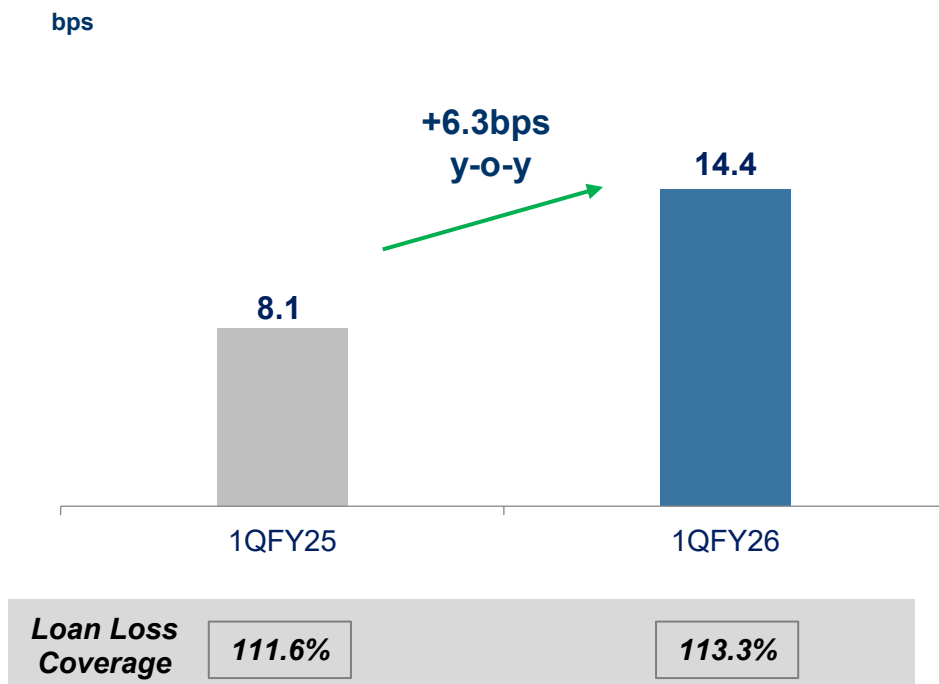
a) Operating expenses up 7.1% y-o-y mainly from higher personnel & IT expenses:



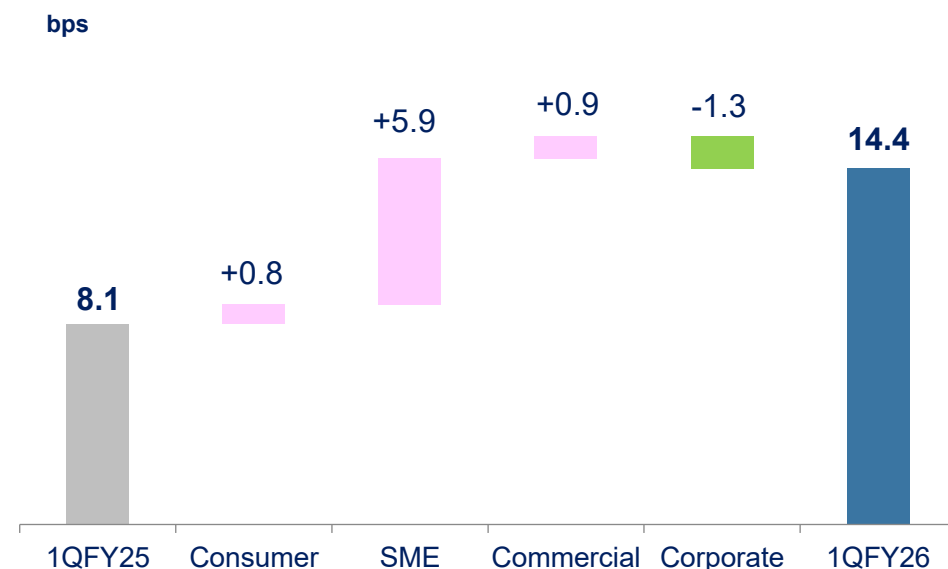
b) Cost to income ratio: 45.1%

Net credit cost at 14.4 bps

Net Credit Cost



a) Net credit cost: **+6.3bps y-o-y** mainly from SME:



b) 1QFY26 vs 1QFY25 - **SME variance**:

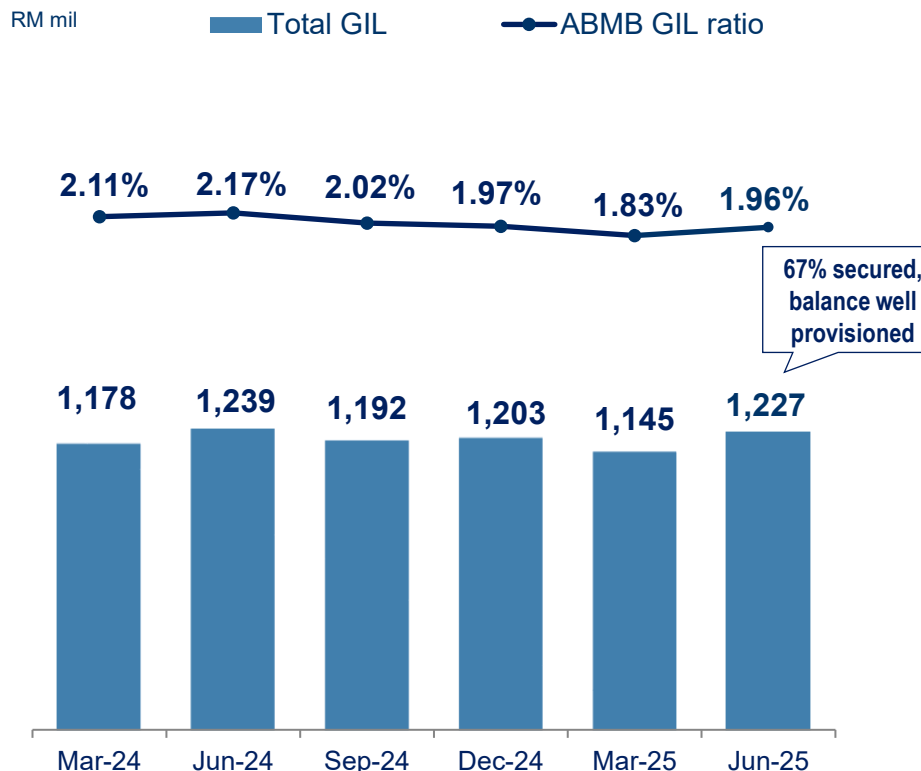
(basis points)	1QFY25	1QFY26	Δ
Consumer	10.2	11.0	0.8
SME	(3.0)	2.9	5.9
Commercial	0.5	1.4	0.9
Corporate	0.5	(0.9)	(1.3)
Group	8.1	14.4	6.3

- (3.0bps): ECL write-back in first quarter last year
- 2.9bps: staging deterioration from several SME customers

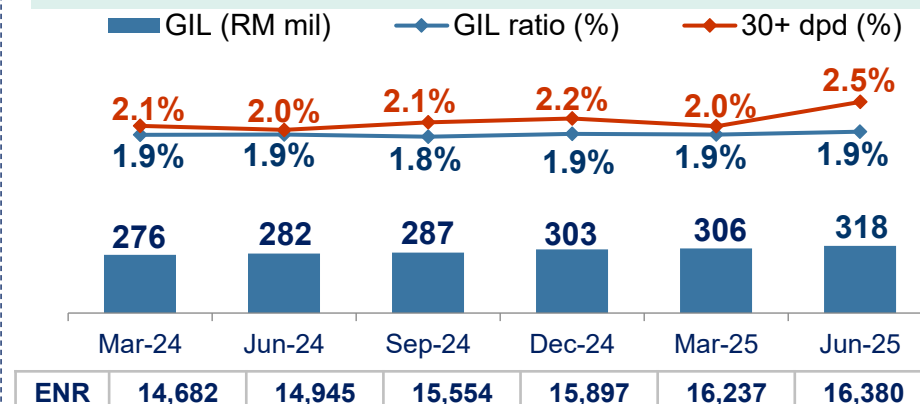
Gross impaired loans ratio at 1.96%

Effective Risk Management

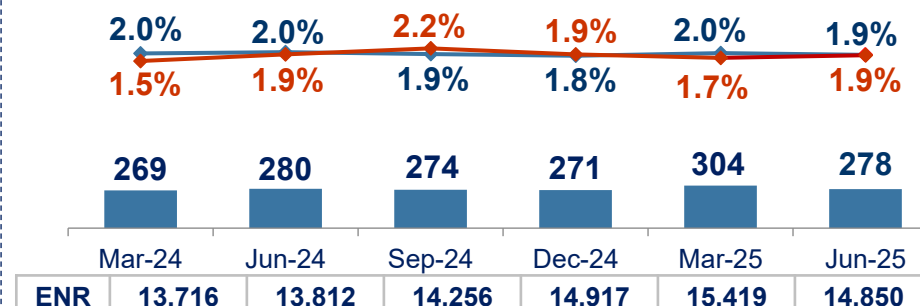
Gross Impaired Loans (GIL)



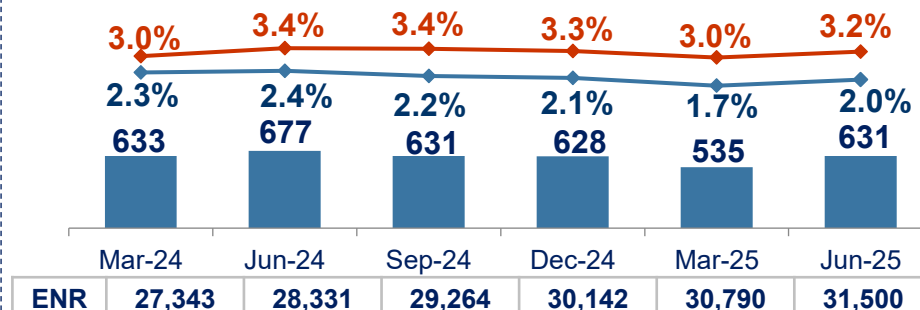
SME



Commercial & Corporate



Consumer

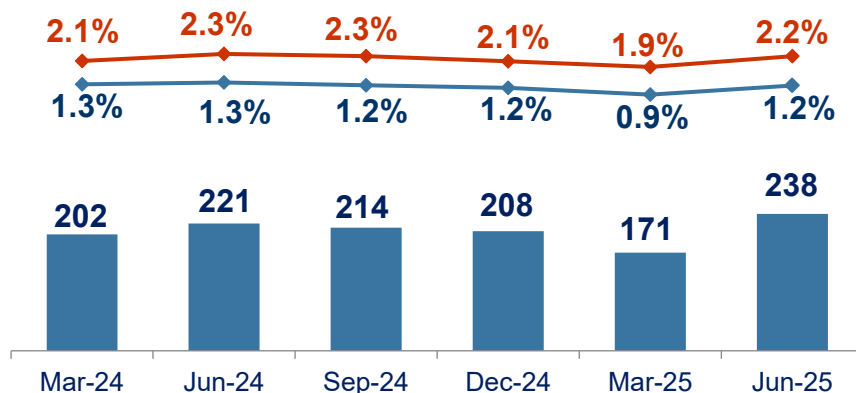


GIL ratio: Consumer Segment

Effective Risk
Management

Classic Mortgage

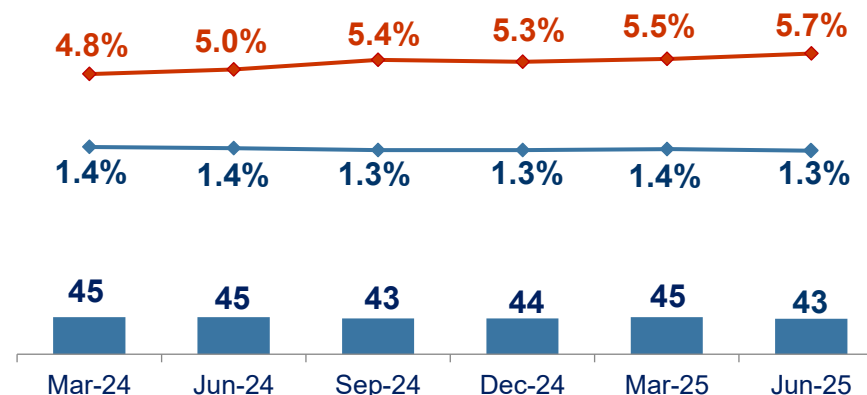
■ GIL (RM mil) ◆ GIL ratio (%) ◆ 30+ dpd (%)



ENR	15,971	16,578	17,331	18,089	18,727	19,401
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Personal Financing

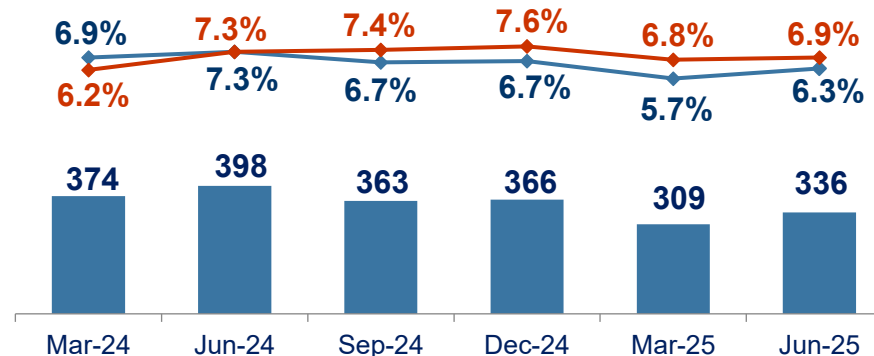
■ GIL (RM mil) ◆ GIL ratio (%) ◆ 30+ dpd (%)



ENR	3,099	3,217	3,326	3,340	3,326	3,357
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Alliance ONE Account (AOA)

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

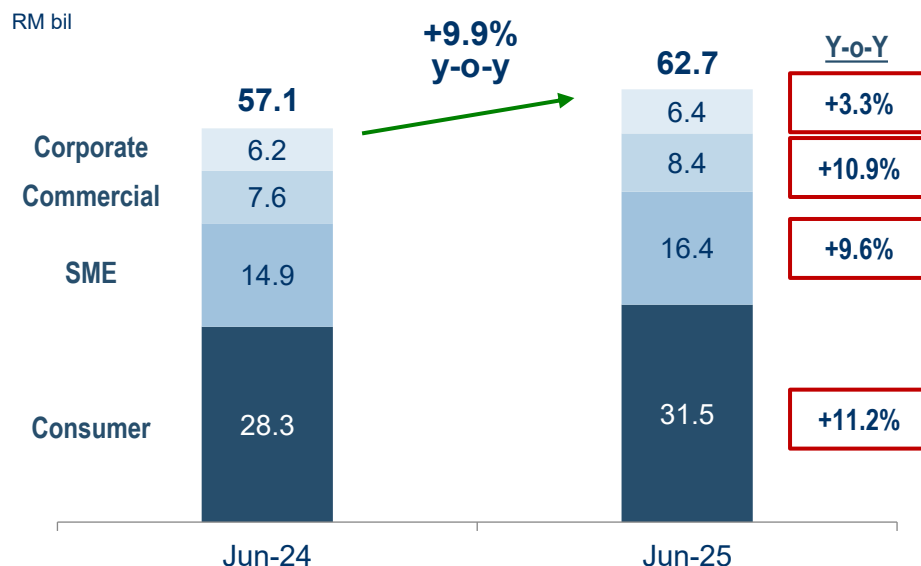


ENR	5,394	5,471	5,457	5,438	5,402	5,336
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Strong loans growth, supported by funding

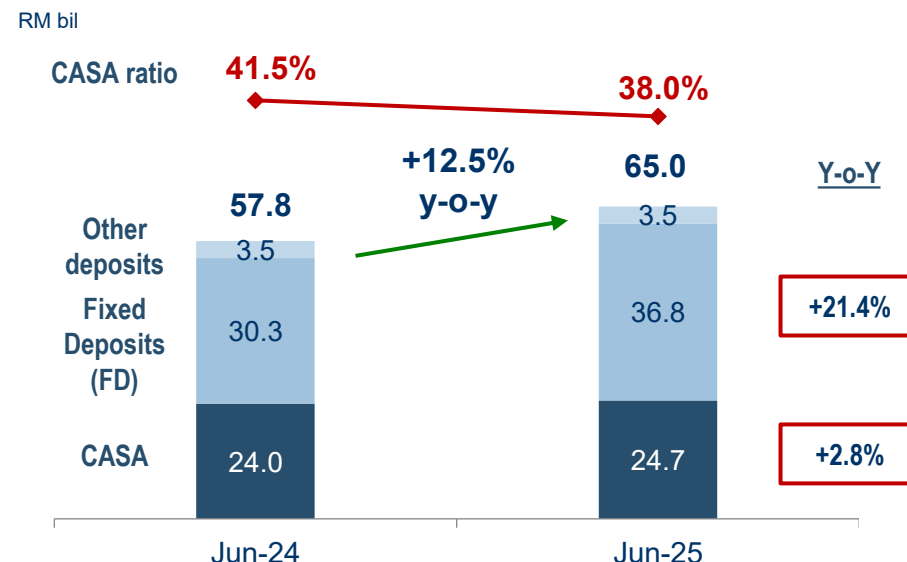
Gross Loans



a) Loans growth: **+9.9% y-o-y**

- SME: +9.6% y-o-y (mainly Term Loans)
- Commercial: +10.9% y-o-y
- Corporate: +3.3% y-o-y
- Consumer Banking: +11.2% y-o-y
 - Mortgage: +12.2% y-o-y
 - Personal Financing: +4.3% y-o-y
 - Share Margin Financing: +9.4% y-o-y

Customer Deposits

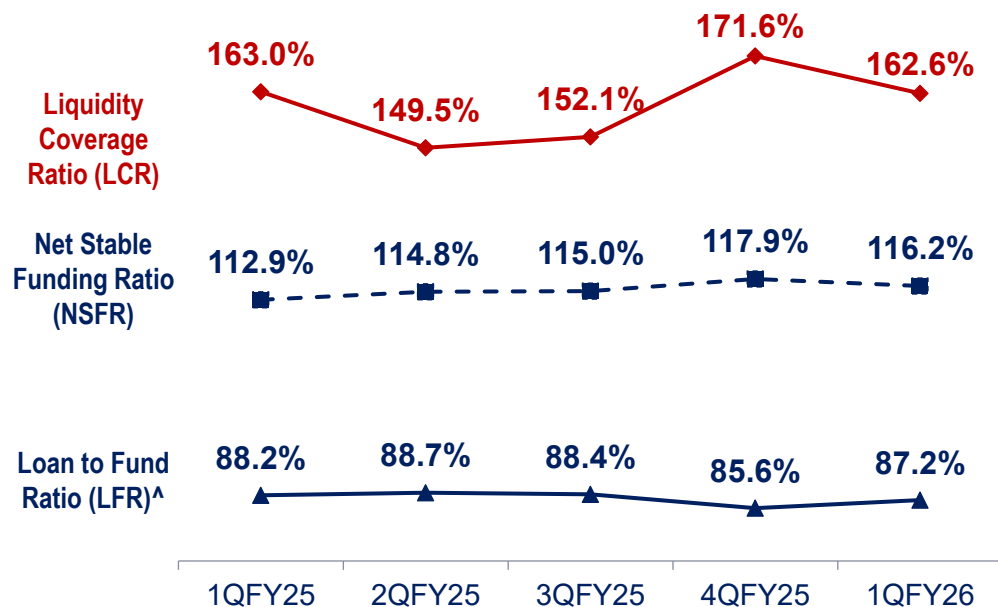


a) Customer deposits: **+12.5% y-o-y**

- b) Fixed deposits: +21.4% (or RM6.5 bil) y-o-y
- c) CASA deposits: +2.8% (or RM0.7 bil) y-o-y
 - CASA ratio at 38.0% (remaining one of the highest in the industry)

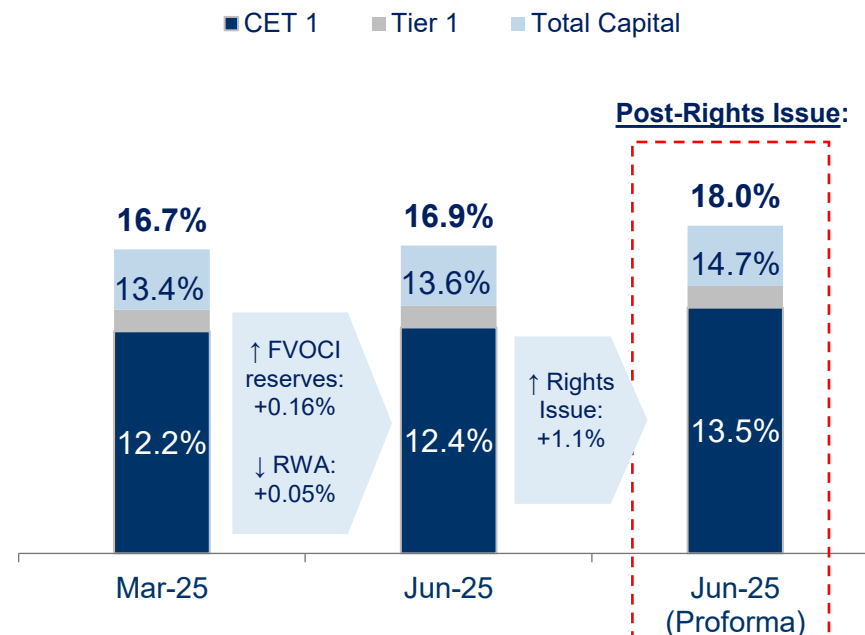
Liquidity and capital position remain strong

Liquidity: LCR, LFR & NSFR



- a) Liquidity ratios remaining strong:
 - LCR: 162.6% (vs industry*: 160.6%)
 - LFR[^]: 87.2% (vs industry*: 83.3%)
- b) Net stable funding ratio (NSFR): 116.2%

Capital Position



- a) Capital ratios strengthened: +0.2% as FVOCI Reserves turned positive.
- b) 15 July 2025: completed **Rights Issue** of **182,117,072 shares (155.1% subscribed)**
 - After completion, all capital levels will improve by **approximately 1.1%**.
 - This will support the continued growth of the Group along the current trajectory.

[^] Loan to Fund Ratio is computed based on gross loans (excluding those funded by Cagamas) divided by total available funds; * BNM Monthly Statistical Bulletin Jun 2025

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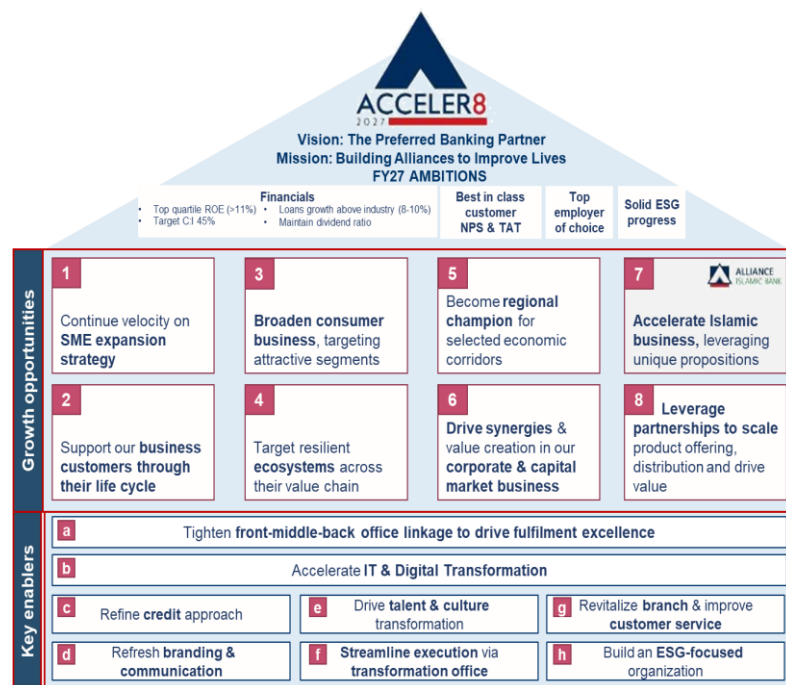
3 Appendix: Financial Results

- 1QFY26 results
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FY26 Strategic Themes

1 Continue Acceler8 Momentum

To continue driving Acceler8 2027 priorities across 8 growth pillars with **key transformation initiatives**



2 Strengthen Foundations as the Bank scales

Focus on key foundational areas to support further scaling of growth

- Balance loans growth with capital requirements and align acceleration of lending with capital raising activities
- Broaden our funding source and enhance deposits strategy
- Enhance IT resiliency across all core systems and lay foundation for tech upgrades
- Drive operational efficiency to build strong foundation for growth

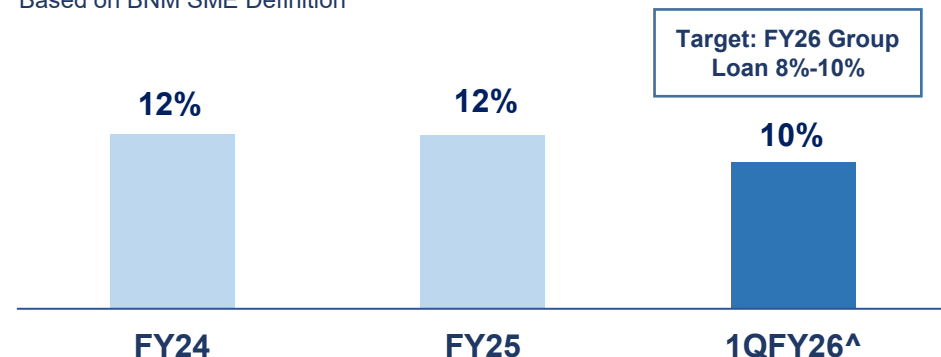
ACCELER8 2027: FY26 Key Success Metrics (1/2)

Group Strategy:
Acceler8 2027

1 Continue velocity on SME expansion strategy

SME* YoY Loan Growth

*Based on BNM SME Definition



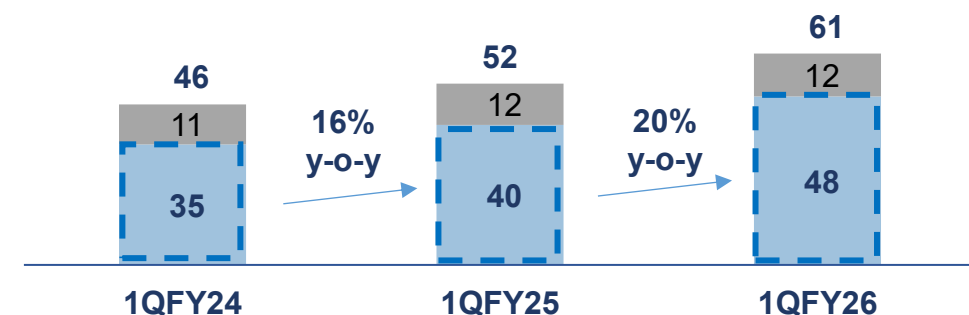
- Continued to **gain loan market share** to 5.32% (Jun'24: 5.19%)

^1QFY26 comparison vs 1QFY25

2 Support our business customers through their life cycle

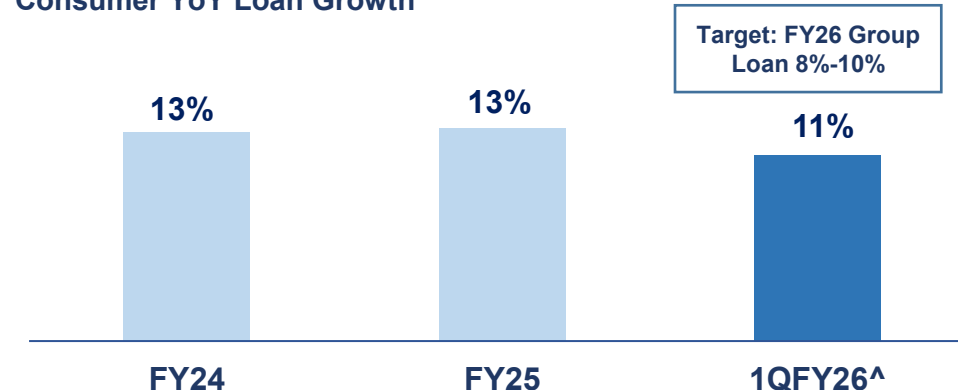
Business Banking Client Fee Income (RM mil)

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



3 Broaden consumer business, targeting attractive segments

Consumer YoY Loan Growth

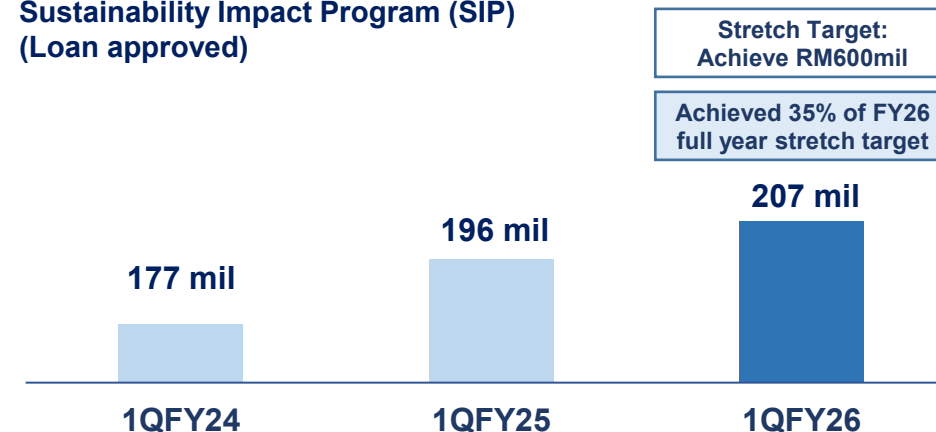


- Continued to **gain loan market share** to 2.29% (Jun'24: 2.18%)

^1QFY26 comparison vs 1QFY25

4 Target resilient ecosystems across their value chain

Sustainability Impact Program (SIP) (Loan approved)



ACCELER8 2027: FY26 Key Success Metrics (2/2)

Group Strategy:
Acceler8 2027

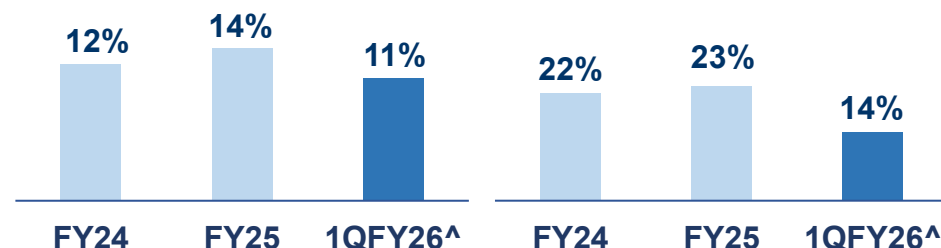
5 Become regional champion for selected economic corridors

Regional YoY Growth (Sabah, Sarawak, Penang and Johor)

Target: Maintain double digit growth

Total Regional Loan

Total Regional Deposit



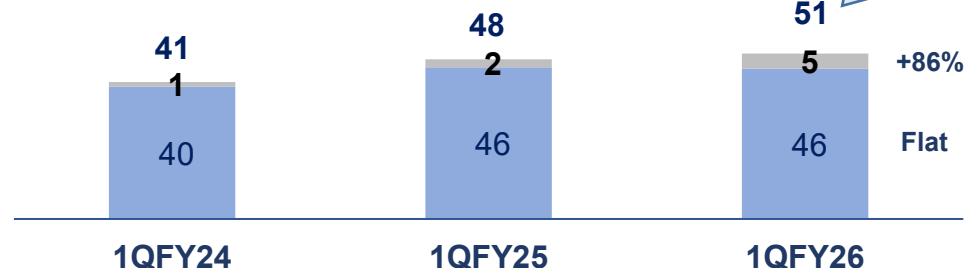
- Included Sabah as the new growth region

^1QFY26 comparison vs 1QFY25

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

Corporate and Capital Market Revenue (RM mil)

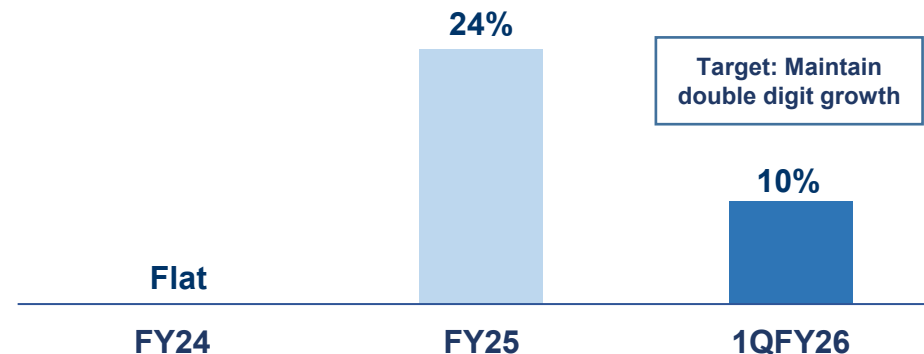
- Capital markets revenue
- Corporate revenue



Capital markets' revenue grew by 86% mainly from Corporate Finance deals (IPO & advisory)

7 Accelerate Islamic business, leveraging unique propositions

AIS YoY Revenue Growth



Target: Maintain double digit growth

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



- ABMB co-hosted Forward Faster Symposium 2025 with UN Global Compact Network Malaysia & Brunei (UNGCMYB) to promote SME ESG adoption.
- Our GCEO **Kellee Kam** shared ABMB's green financing efforts in the CEO dialogue.



- Collaborate with PETRONAS through the Supplier Support Programme (PSSP)
 - help their suppliers adopt sustainable practices and access to ESG-linked financing

Setup Alliance Innovation Council to drive future innovation

Alliance Innovation Council (AIC)

Purpose of AIC

To drive next-generation innovation leveraging on use case-led approach, enabled by latest advanced technologies such as AI, analytics, and cloud solutions.

1 Priority use cases

Front office

1. Real-time, contextual next-best-offers for customers
2. AI chatbots for customer facing activities

Middle office

1. Automated Annual credit review with ML/ AI tools
2. Regulatory-compliance self-service search & advisory

Back office

1. Next gen AML technologies
2. Automated legal document creation/ legal compliance/ legal contract analysis

Use Case Prioritization Criteria

- Financial impact
- Timeline for deployment
- Risk of implementation
- Scalability
- Ability to future proof
- Cost of solution

2 Key Enablers

Data/ Analytics

- Develop core data analytics capabilities to support business use cases (*e.g. enable event-driven customer engagement*)
- Strengthen technology infrastructure for scalable data operations (*e.g. design reference architecture, plan cloud adoption*)
- Enhance data governance to enable trusted, data-driven decisions (*e.g. recommend new governance model*)

Cloud

- Establish cloud governance framework to ensure secure, and compliant use (*e.g. refine cloud governance model*)

AI

- Establish responsible AI governance to ensure secure, and compliant use (*e.g. refine AI governance model*)

2 projects have been identified and in-exploration

We continue to make progress against our Topline Goals

Target	1 Grow our new sustainable banking business Cumulative RM15.0 billion in new sustainable banking business by FY2027	2 Support & transition Customers on Climate Adaptation/Mitigation Targeted RM547 million for transition under the C5a portfolio	3 Reduce the Bank's greenhouse gas (GHG) emissions footprint GHG emissions goal to be revised following HQ relocation
Achievement as of 1QFY26	Cumulative RM14.9 billion in new sustainable banking business (NSB). <u>Note:</u> NSB to be retargeted upon achievement	A total of RM378 million have been transitioned. <u>Note:</u> In FY25, reduced our CCPT rated C5a portfolio to 21.1% (on track for early achievement vs target of <20% by FY2030)	In FY25, 17.8% reduction in Scope 1 and Scope 2 GHG emissions against FY2020 baseline. (on track for early achievement vs target reduction of 20% by FY2027)
Key Updates	<ul style="list-style-type: none"> • RM207 million approved under Sustainability Impact Program (SIP) (RM1.2 billion cumulative financed). • Expanded Low Carbon Transition Facility beyond solar projects to include energy efficiency, green buildings, and electronic vehicles. • Corporate Green Power Purchase Program (CGPP): financed RM88.4 million with LBS Bina Holdings. 	<ul style="list-style-type: none"> • Trained Relationship Managers (RMs) to support customers in climate risk mitigation using the CCPT improvement tool developed with UN Global Compact Network Malaysia & Brunei (UNGCMYB). • Signed a Memorandum of Understanding to support Petronas suppliers to transition under the Petronas Supplier Support Program (PSSP). 	<ul style="list-style-type: none"> • We will recalculate emissions baseline following our HQ relocation, and revise our GHG emissions goal upon completion of the relocation exercise in FY26.

Key Takeaways for 1QFY26

▪ Economic outlook:

- Revised GDP between 4.0% to 4.8% (1Q'25: 4.4%).
- Remain **cautiously optimistic** for FY26:
 - Accommodative monetary policy.
 - With external uncertainties, will remain vigilant and stay nimble to contain risks while capitalizing on the opportunities.

▪ Business growth:

- **Gross loans** grew 9.9% y-o-y, driven by all segments. Focusing on growing quality assets while maintaining reasonable yields.
- **Treasury assets** grew 12.1% y-o-y.

▪ Profitability:

- **Revenue up 14.0%** to **RM615.3 million**.
- **NIM** at 2.42% & **CIR** at 45.1% (within guidance).
- **NPAT** grew **12.5%**, with an annualised **ROE** of **10.4%**.

▪ Balance sheet items:

- **Gross impaired loans** at 1.96% (vs 2.17% last year).
- **Credit cost** guidance unchanged.

▪ RAM Ratings upgrade: from **A₁** to **AA₃**

▪ ACCELER8 2027 Strategy:

- Positive indicators across all 8 pillars.
- Continued to **gain overall loan market share** to 2.73% (Jun'24: 2.61%).

	FY26 Guidance	1QFY26 Actual
Gross Loans	8% - 10%	9.9% year-on-year
Net Interest Margin	revised to between 2.37 - 2.43%	2.42%
Cost to Income	approximately 48%	45.1%
Net Credit Cost	30 - 35bps	14.4bps
ROE	approximately 10% (post Rights-Issue)	10.4%*

* Annualised

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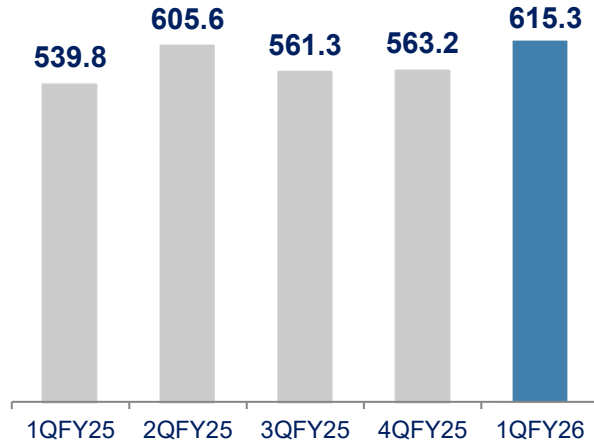
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1QFY26 NPAT grew 12.5% y-o-y to RM198.7 million

Key Highlights:
Financial Performance

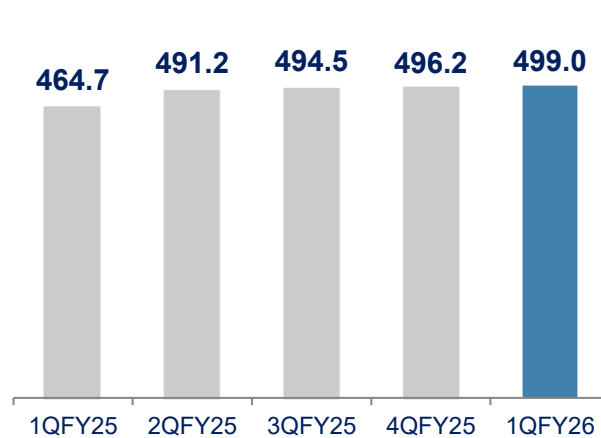
Revenue

RM mil



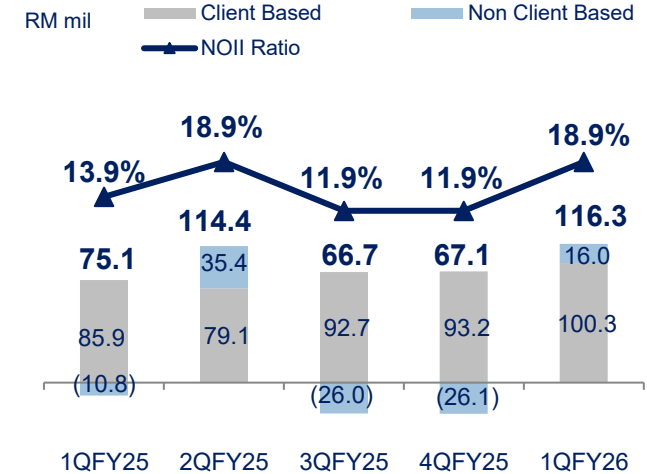
Net Interest Income & Islamic Net Financing Income

RM mil



Non Interest Income & NOII Ratio

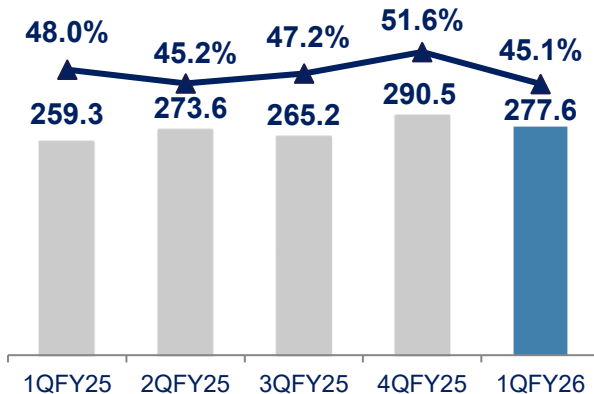
RM mil



Operating Expenses & CIR Ratio

RM mil

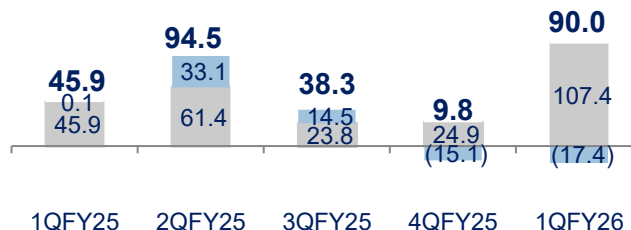
OPEX CIR



Expected Credit Losses ("ECL")

RM mil

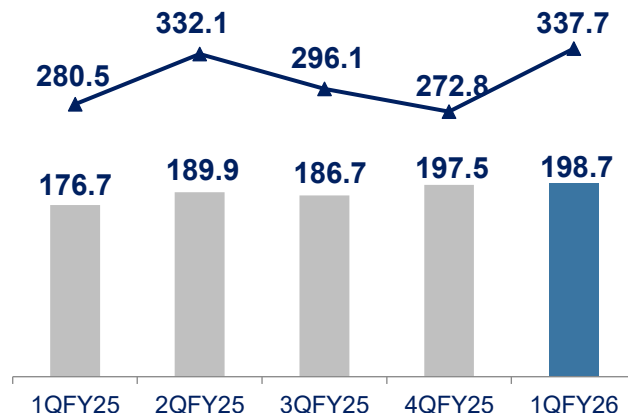
BAU ECL Pre-emptive provision



Pre-Provision Operating Profit & Net Profit

RM mil

NPAT PPOP



Note: Revenue and non interest income includes Islamic banking income

Income Statement	4QFY25 RM mil	1QFY26 RM mil	Q-o-Q Change Better / (Worse)	
			RM mil	%
Net Interest Income	371.4	369.7	2.9	0.6%
Islamic Net Financing Income	124.8	129.3		
Islamic Non-Financing Income	16.6	14.3	49.2	73.4%
Non-Interest Income	50.4	102.0		
Net Income*	563.2	615.3	52.1	9.2%
OPEX	290.5	277.6	12.9	4.4%
Pre-Provision Operating Profit (PPOP)	272.8	337.7	65.0	23.8%
Net Credit Cost	9.8	89.7	(80.0)	(>100%)
Expected Credit Losses on Financial Investments	0.0	0.3	(0.2)	(>100%)
Pre-tax Profit	263.0	247.7	(15.2)	(5.8%)
Net Profit After Tax	197.5	198.7	1.2	0.6%

Notes:

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

- **Revenue** grew by RM52.1mil or 9.2% q-o-q due to:
 - Net interest income: +RM2.9mil or 0.6% q-o-q.
 - Non-interest income: +RM49.2mil q-o-q:
 - ✓ Higher treasury & investment income (+RM42.1mil)
 - ✓ Higher client based fee income (+RM7.1mil)
- **Operating expenses** was lower by RM12.9mil mainly from lower marketing expenses, IT expenses and administrative expenses.
- **Pre-provision Operating Profit (PPOP)** increased by 23.8% q-o-q to RM337.7mil.
- **Net credit cost** was higher by RM80.0mil mainly due to higher BAU ECL.
- **Net profit after tax** increased by 0.6% q-o-q mainly due to higher revenue and lower operating expenses, offset by higher net credit cost.

Income Statement	1QFY25 RM mil	1QFY26 RM mil	Y-o-Y Change Better / (Worse)	
			RM mil	%
Net Interest Income	346.1	369.7	34.3	7.4%
Islamic Net Financing Income	118.6	129.3		
Islamic Non-Financing Income	11.5	14.3	41.2	54.9%
Non-Interest Income	63.6	102.0		
Net Income*	539.8	615.3	75.5	14.0%
OPEX	259.3	277.6	(18.3)	(7.1%)
Pre-Provision Operating Profit (PPOP)	280.5	337.7	57.2	20.4%
Net Credit Cost	45.8	89.7	(43.9)	(95.9%)
Expected Credit Losses on Financial Investments	0.1	0.3	(0.1)	(97.3%)
Pre-tax Profit	234.5	247.7	13.2	5.6%
Net Profit After Tax	176.7	198.7	22.0	12.5%

Notes:

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

- **Revenue** grew by RM75.5mil or 14.0% y-o-y due to:
 - Net interest income: +RM34.3mil or 7.4%, driven by higher loans volume.
 - Non-interest income: +RM41.2mil y-o-y:
 - ✓ Higher treasury & investment income (+RM26.9mil)
 - ✓ Higher client based fee income (+RM14.4mil)
- **Operating expenses** was higher by RM18.3mil mainly due to higher personnel cost and IT expenses.
- **Pre-provision Operating Profit (PPOP)** increased by 20.4% y-o-y to RM337.7mil.
- **Net credit cost** was higher by RM43.9mil mainly due to higher BAU ECL.
- **Net profit after tax** increased by 12.5% y-o-y mainly driven by higher revenue growth, offset by higher operating expenses and net credit cost.

Balance Sheet	Mar 25 RM bil	Jun 25 RM bil	Q-o-Q Change	
			RM bil	%
Total Assets	85.2	84.6	(0.6)	(0.8%)
Treasury Assets*	15.7	17.5	1.7	11.1%
Gross Loans	62.4	62.7	0.3	0.5%
Net Loans	61.4	61.7	0.2	0.4%
Customer Deposits	65.8	65.0	(0.8)	(1.2%)
Total Available Funds ⁺	71.9	71.1	(0.8)	(1.1%)
CASA Deposits	27.0	24.7	(2.3)	(8.5%)
Shareholders' Funds	7.7	7.8	0.1	1.7%
Gross Loans Growth (y-o-y)	12.0%	9.9%		
Net Loans Growth (y-o-y)	12.2%	10.0%		
Customer Deposits Growth (y-o-y)	14.7%	12.5%		
Total Available Funds ⁺ Growth (y-o-y)	14.7%	12.5%		
CASA Deposits Growth (y-o-y)	13.1%	2.8%		

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 0.5% q-o-q:
 - **SME loans:** +0.9% q-o-q mainly from Term Loans;
 - **Commercial loans:** -2.2% q-o-q mainly due to repayments from several accounts;
 - **Corporate loans:** -5.6% q-o-q mainly due to repayments from several accounts;
 - **Consumer loans:** +2.3% q-o-q mainly from Classic Mortgage (+3.6%), Credit Card (+4.6%) and Share Margin Financing (+1.4%).
- **Treasury assets:** +11.1% q-o-q mainly due to increase in government & corporate bond holdings for FVOCI, FVTPL and AMC portfolio.
- **Customer deposits** decreased by 1.2% q-o-q:
 - CASA reduced RM2.3bil or 8.5% q-o-q, while
 - FDs up RM0.8bil or 2.1% q-o-q, and
 - Money market deposits up RM0.9bil or 33.0% q-o-q.

Balance Sheet	Jun 24 RM bil	Jun 25 RM bil	Y-o-Y Change	
			RM bil	%
Total Assets	78.6	84.6	5.9	7.6%
Treasury Assets*	15.6	17.5	1.9	12.1%
Gross Loans	57.1	62.7	5.6	9.9%
Net Loans	56.1	61.7	5.6	10.0%
Customer Deposits	57.8	65.0	7.2	12.5%
Total Available Funds ⁺	63.2	71.1	7.9	12.5%
CASA Deposits	24.0	24.7	0.7	2.8%
Shareholders' Funds	7.2	7.8	0.6	8.7%
Gross Loans Growth (y-o-y)	14.8%	9.9%		
Net Loans Growth (y-o-y)	15.3%	10.0%		
Customer Deposits Growth (y-o-y)	11.6%	12.5%		
Total Available Funds ⁺ Growth (y-o-y)	11.3%	12.5%		
CASA Deposits Growth (y-o-y)	5.5%	2.8%		

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 9.9% y-o-y:
 - **SME loans:** +9.6% y-o-y mainly from Term Loans;
 - **Commercial loans:** +10.9% y-o-y mainly due to higher drawdown from several accounts;
 - **Corporate loans:** +3.3% y-o-y due to higher drawdown from several accounts;
 - **Consumer loans:** +11.2% y-o-y mainly from Classic Mortgage (+17.0%), Share Margin Financing (+9.4%) and Personal Financing (+4.3%).
- **Treasury assets:** +12.1% y-o-y mainly due to increase in government & corporate bond holdings for FVOCI and AMC portfolio.
- **Customer deposits** grew by 12.5% y-o-y:
 - FDs up RM6.5bil or 21.4% y-o-y, and
 - CASA up RM0.7bil or 2.8% y-o-y.

	Financial Ratios	1QFY25	4QFY25	1QFY26
Shareholder Value	Return on Equity	10.0%	11.0%	10.4%
	Earnings per Share	11.4sen	12.8sen	12.8sen
	Net Assets per Share	RM4.63	RM4.95	RM5.04
Efficiency	Net Interest Margin	2.45%	2.43%	2.42%
	Non-Interest Income Ratio	13.9%	11.9%	18.9%
	Cost to Income Ratio	48.0%	51.6%	45.1%
Balance Sheet Growth	Net Loans (RM bil)	56.1	61.4	61.7
	Customer Deposits (RM bil)	57.8	65.8	65.0
	Total Available Funds (RM bil)	63.2	71.9	71.1
Asset Quality	Net credit cost (basis points)	8.1	1.3	14.4
	Gross Impaired Loans Ratio	2.2%	1.8%	2.0%
	Net Impaired Loans Ratio	1.3%	1.0%	1.1%
	Loan Loss Coverage Ratio [^]	111.6%	116.8%	113.3%
Liquidity	CASA Ratio	41.5%	41.0%	38.0%
	Loan to Deposit Ratio	98.7%	94.9%	96.5%
	Loan to Fund Ratio	88.2%	85.6%	87.2%
	Liquidity Coverage Ratio	163.0%	171.6%	162.6%
	Net Stable Funding Ratio	112.9%	117.9%	116.2%
Capital	Common Equity Tier 1 Capital Ratio	12.2%	12.2%	12.4%
	Tier 1 Capital Ratio	12.9%	13.4%	13.6%
	Total Capital Ratio	16.4%	16.7%	16.9%

Note: ^ Loan Loss Coverage includes Regulatory Reserve provision [excluding Regulatory Reserve: 103.8% at 1QFY26 (vs. 106.6% at 4QFY25)]

THANK YOU

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