ALLIANCE BANK

Building Alliances To Improve Lives

Analyst Briefing 1Q FY2020

27 August 2019

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Contents

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1QFY20 Performance Highlights

1 Revenue & Franchise Development

- **Revenue** grew **1.5% y-o-y**
- **Net interest income** grew **3.6% y-o-y**
  - ✓ **Net interest margin** at **2.40%,** affected by **OPR cut impact (RM8.2 million)**
  - ✓ **Gross loans** up **6.0% y-o-y**, driven by core businesses and outpacing industry* (+4.2% y-o-y)
- **Non-interest income rebounded** with **18.2% q-o-q** growth
- **Cost to income ratio** at **48.7%**

2 Effective Risk Management

- **Customer based funding** grew **8.8% y-o-y,** ahead of loan growth
- **Liquidity coverage ratio** at **171.3%**
- **Net credit cost for the quarter** at **13.1 bps**
  - ✓ Up 3.6 bps q-o-q mainly due to **provisioning for a few large accounts (RM25.5 million)**
- **Full impairment on financial investments** from one of those accounts **(RM49.4 million)**
- **Gross impaired loans ratio** up 18 bps q-o-q to **1.30%** (industry*: 1.57%)
- **Healthy and sustainable capital position**

3 Key Results

- **Pre-Provision Operating Profit** declined 4.1% y-o-y but **grew 4.5% q-o-q** to **RM208.9 million**
- **NPAT** at **RM76.7 million** after OPR cut impact (RM6.1 million after tax) and provision/impairment as mentioned above (RM55.4 million after tax)

4 Transformation Progress

- **Alliance ONE Account**: Doubled loan balances y-o-y to RM 3.7 billion
- **Personal Financing:** Grew 23% y-o-y to RM2.0 billion
- **SME Expansion**: SME loans grew 10% y-o-y to RM8.8 billion (industry: -0.5% y-o-y#)
- **Alliance@Work**: Acquired 390 company payroll accounts & 7,091 employee CASA

^ Mar'19 local peers' average
** BNM Monthly Statistical Bulletin June 2019*
 # BNM Financial Institution Network June 2019 statistics

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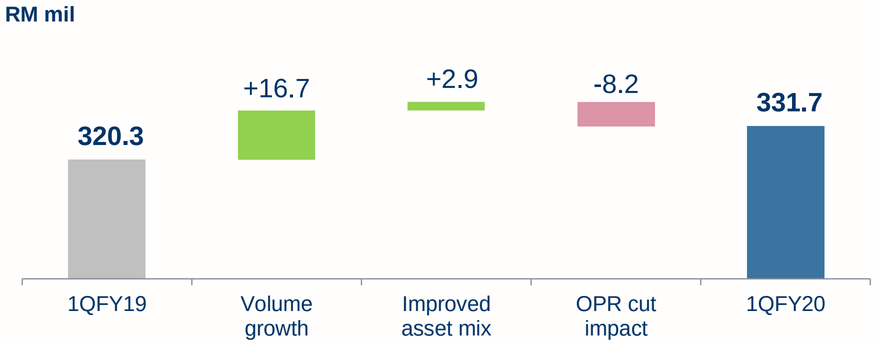
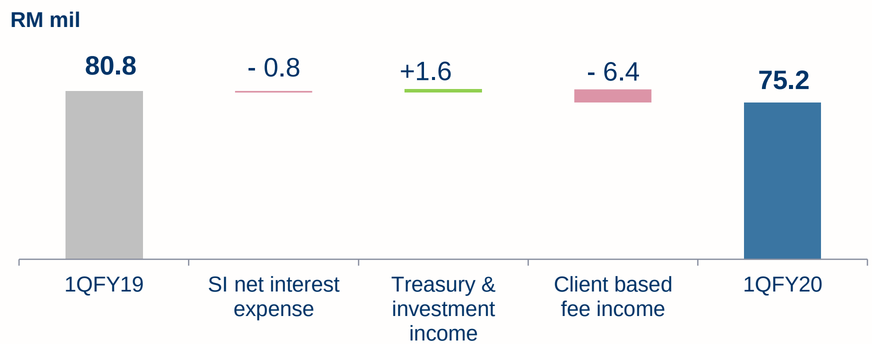
Revenue grew 1.5% y-o-y

a) Revenue grew 1.5% y-o-y

b) Net interest income grew 3.6% y-o-y



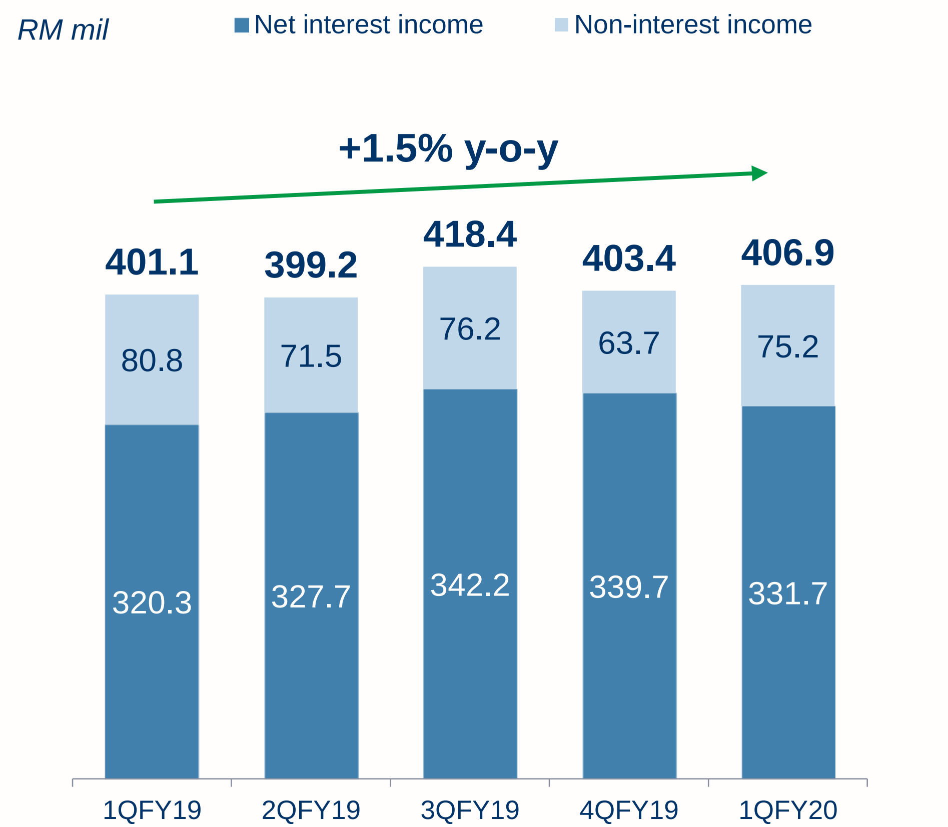
c) Non-interest income declined by 6.9% y-o-y



d) However, non-interest income improved 18.2% q-o-q:

- Higher gain from sale of financial investments (+RM6.1 mil)
- Higher client based fee income (+RM6.9 mil)

Revenue



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Client based fee income grew 10.1% q-o-q

a) Client based fee income grew 10.1% q-o-q mainly due to:

- Wealth management:
  - Structured Investment (+RM2.0 mil)
  - Unit Trust (+RM1.9 mil)

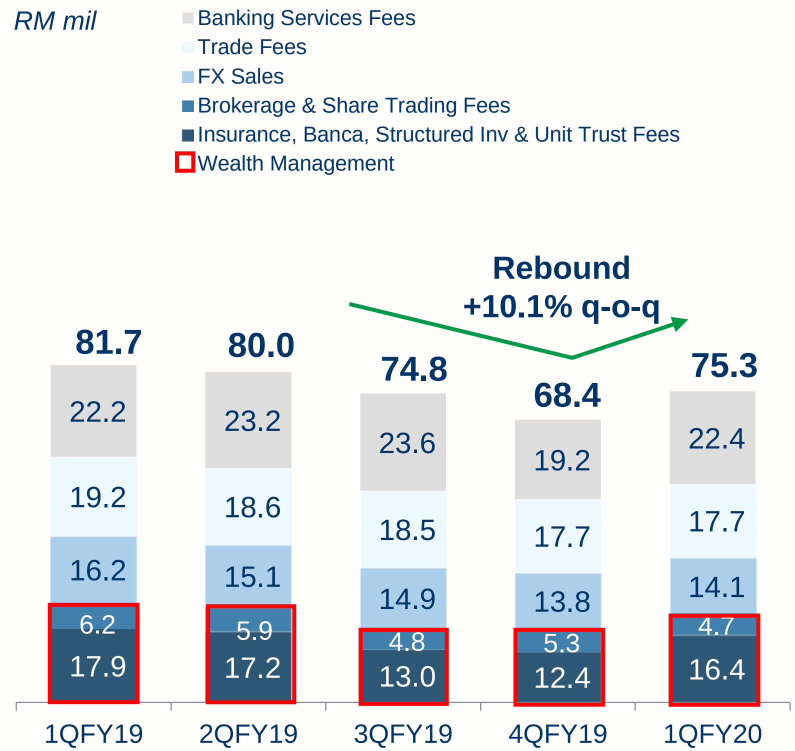
b) Client based fee income declined 7.8% y-o-y mainly due to:

- Wealth management fee (-RM2.9 mil)
- FX Sales (-RM2.1 mil)
- Trade Fees (-RM1.5 mil)

c) Initiatives to increase fee income:

- Exclusive General Insurance partnership
- Enhancing Relationship Managers' capabilities through Wealth Academy
- Expanding cross-selling efforts to new customers acquired through deposit campaigns

Client Based Fee Income



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NIM at 2.40%, affected by OPR cut on 7 May 2019

a) YTD NIM at 2.40%, affected by OPR cut impact of -RM8.2 million or -6 bps

b) YTD GIM: -2 bps

- OPR cut impact (-8 bps)
- Partly offset by: yield improvement from better RAR loans growth (+5 bps)

c) YTD COF: +9 bps

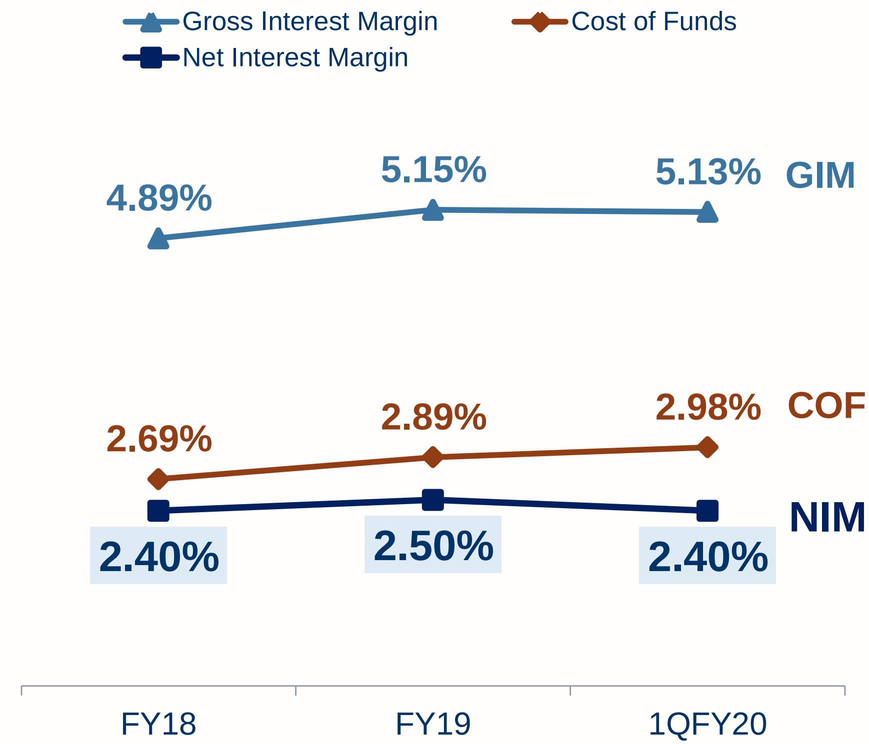
- Accelerate liabilities growth via deposit initiatives to fuel future business growth:
  - ✓ SavePlus: +RM0.3 bil (+3 bps)
  - ✓ FD: +RM1.3 bil (+7 bps)
- Partly offset by: OPR cut impact (-2 bps)

d) Continue to focus on better RAR loans to improve interest margin

e) FY20 NIM guidance unchanged at 2.40% to 2.45%

- OPR cut of 25 bps on 7 May 2019 is expected to have -RM40 mil impact to FY20 Net Interest Income

Interest Margin Trend

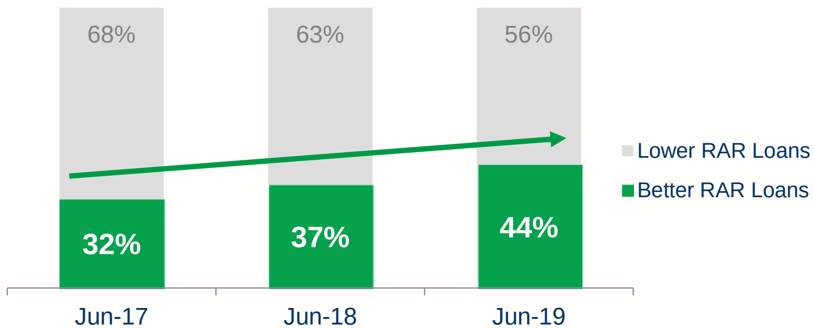


Gross loans grew faster than industry

a) Gross loans grew 6.0% y-o-y (industry*: +4.2% y-o-y)

- Better risk adjusted return ("RAR") loans: +25.8%
  - Alliance ONE Account: +RM2.2 bil
  - SME loans: +RM827 mil
  - Personal Financing: +RM391 mil
- Lower RAR loans: -5.7%

b) Improving loan mix:



Gross Loans Growth

(RM'bil)	Jun-18	Jun-19	Δ YoY	Δ YoY%
SME & Commercial	10.2	11.4	1.2	
Consumer Unsecured	2.3	2.7	0.4	
Share Margin	1.0	1.0	-	
Alliance ONE Account	1.5	3.7	2.2	
Better RAR loans	**15.0**	**18.8**	**3.8**	**+25.8%**
Mortgage	16.6	15.4	(1.2)	
Biz Premises	2.7	2.6	(0.1)	
Hire Purchase	0.5	0.3	(0.2)	
Corporate	5.5	5.6	0.1	
Lower RAR Loans	**25.3**	**23.9**	**(1.4)**	**-5.7%**
Total Gross Loans	**40.3**	**42.7**	**2.4**	**+6.0%**

Based on BNM Monthly Statistical Bulletin June 2019

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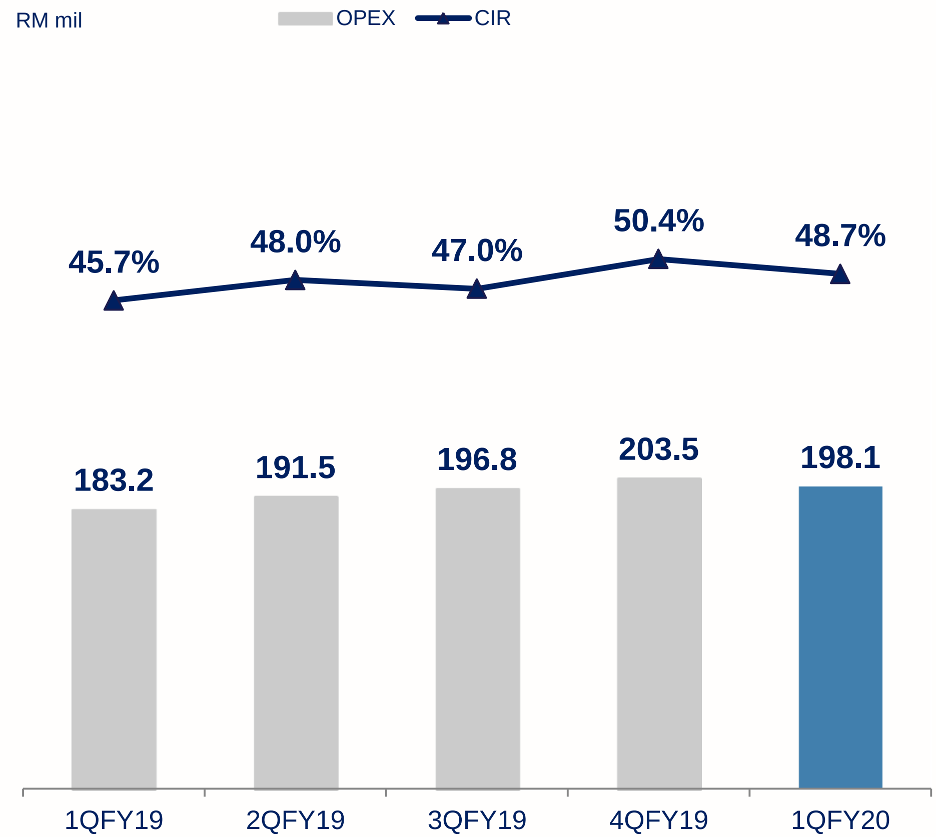
Cost to income ratio at 48.7%

a) 1QFY20 cost to income ratio at 48.7%

b) Higher operating expenses by RM14.9 million, mainly from investment in IT infrastructure and transformation sales force to support Transformation initiatives

c) As new investment costs stabilise, will maintain cost to income ratio guidance at ~48%

Operating Expenses



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Customer based funding grew 8.8% y-o-y, ahead of loan growth

a) Customer based funding grew 8.8% y-o-y, mainly driven by consumer deposits

b) CASA grew 1.6% y-o-y mainly from:

- Alliance SavePlus: +RM715 mil y-o-y
- Alliance@Work payroll/ CASA: +RM150 mil y-o-y

c) CASA ratio at 35.1%

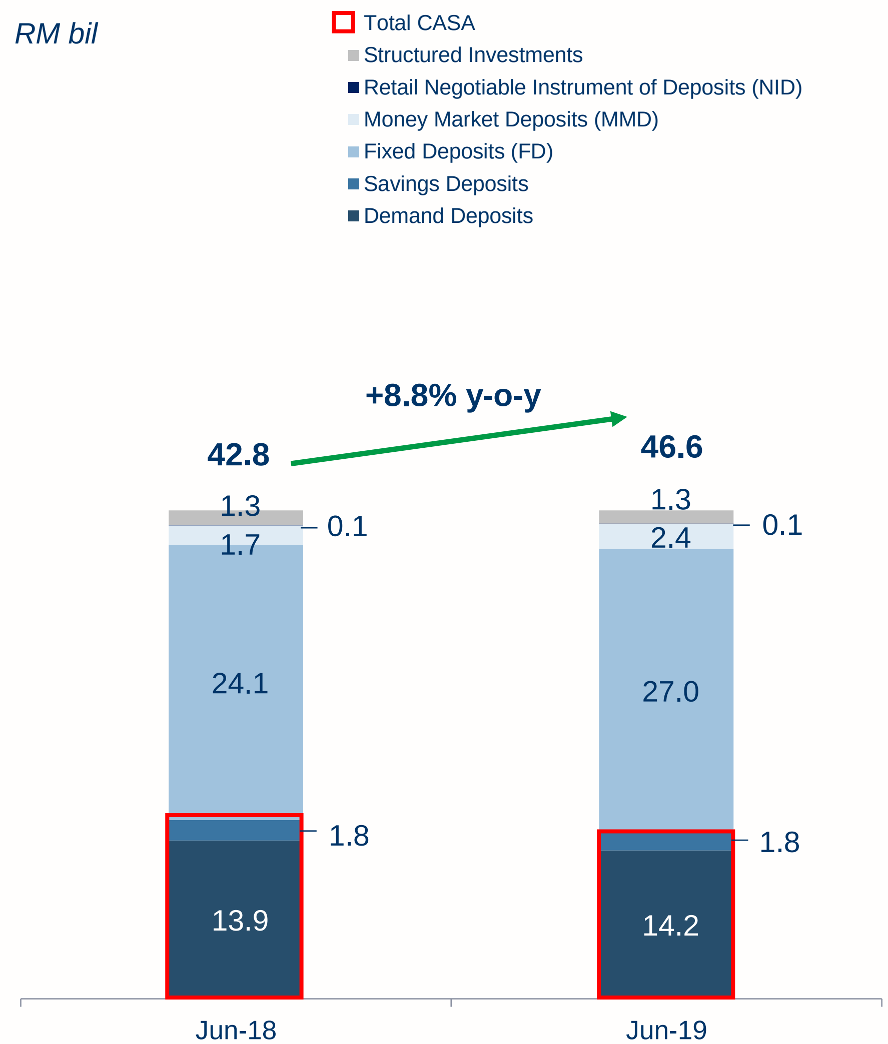
d) FD growth: +RM2.8 bil y-o-y primarily from a successful Step-up FD campaign

- FD utilised mainly to fund AOA & Personal Financing growth

e) Other than continued focus on SavePlus and Alliance@Work payroll/ CASA, other key initiatives:

- Marketing & referral campaigns
- SME new business current account campaign

Customer Based Funding



Note: Customer based funding = CASA + Fixed Deposits (FD)+ Money Market Deposits (MMD) + Retail Negotiable Instrument of Deposits (NID) + Structured Investments

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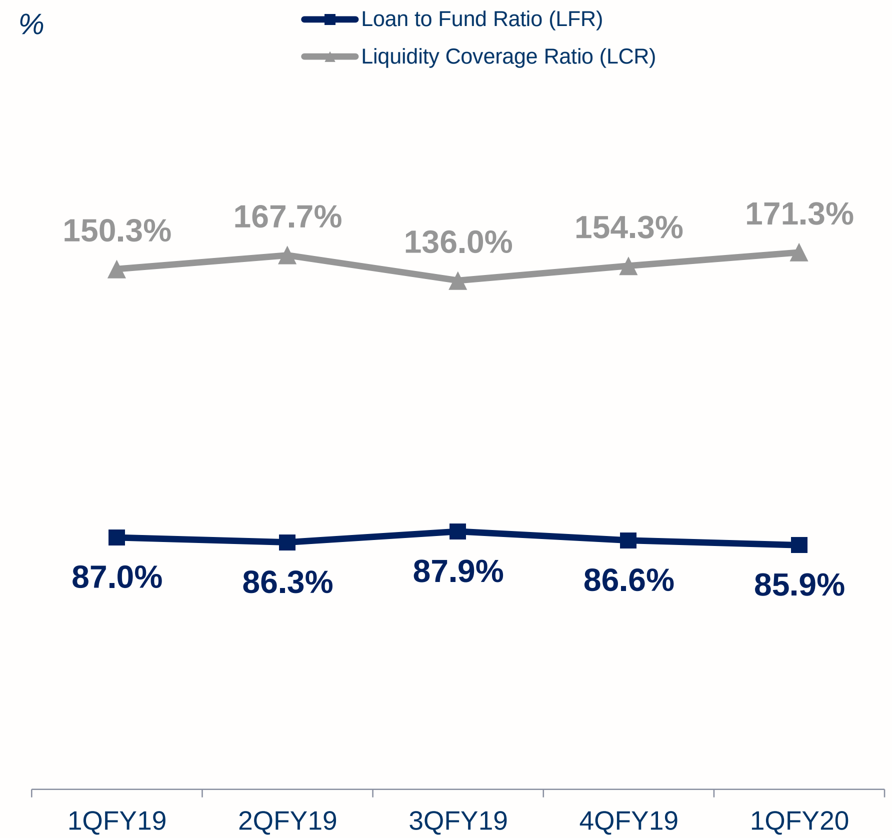
Liquidity coverage ratio at 171.3%

a) Healthy liquidity position:
- Liquidity coverage ratio at 171.3% (industry*: 153.0%)
- Loan to fund ratio at 85.9% (industry^: 85.0%)

b) Net stable funding ratio (NSFR):
- Proforma NSFR is already above 100%

Liquidity: LCR, LFR



^ Mar'19 local peers' average
** BNM Monthly Statistical Bulletin Jun 2019*

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Higher net credit cost on prudent provision

a) 1QFY20 net credit cost increased 3.6 bps q-o-q to 13.1 bps mainly due to:

- Provisioning for a few large accounts
- Growing personal financing and AOA portfolio

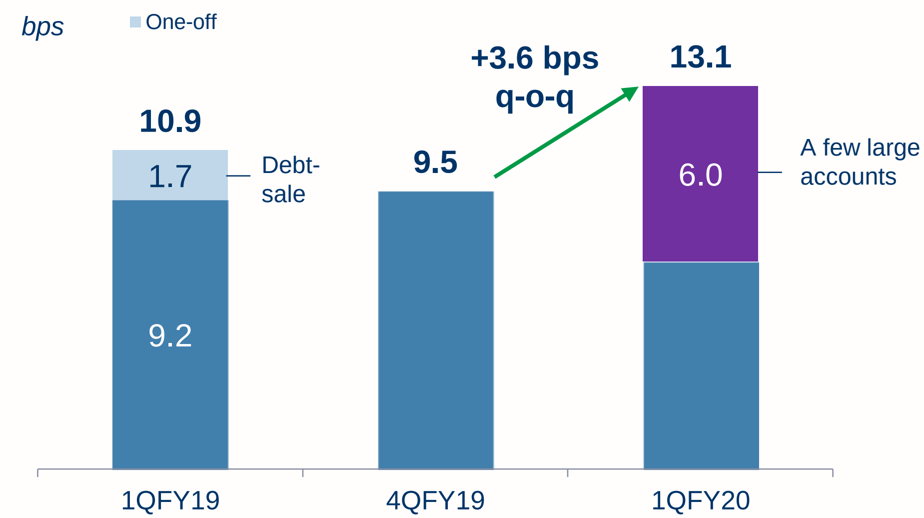
b) Recovery plans for these large accounts:

Customer	Industry	Action Plan
Customer A	Manufacturing	• Presented restructuring scheme to all lenders • Shareholders have secured investors to inject funds into the company
Customer B	Wholesale	• Proceeds to foreclose the charged property • Filing bankruptcy against the guarantors
Customer C	Manufacturing	• Liquidator in place to manage best repayment options to all creditors

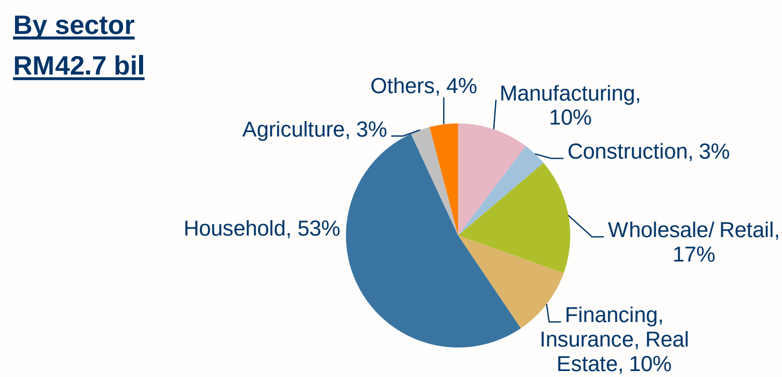
c) 1QFY20 full impairment on financial investments from one of those accounts: RM49.4 million

d) Revised FY20 net credit cost guidance: <40bps

Net Credit Cost (bps)



Loans Profile (Jun-19)



- Non-household segment is well diversified

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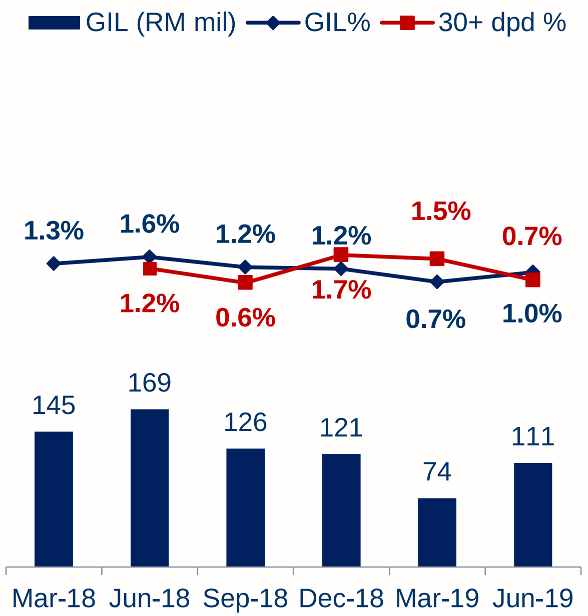
Continue proactive credit management practices

1 Corporate & Commercial



Portfolio Overview

- Delinquency improved q-o-q due to regularisation of one large account
- Jun-19 GIL increased to 1.0% mainly due to a few large accounts mentioned

Mitigating Proactive Actions

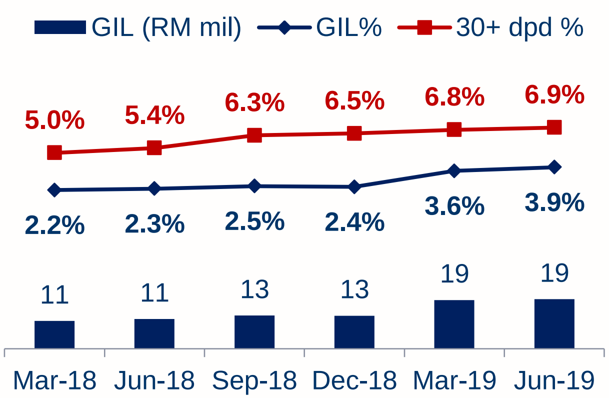
Origination

- Enhanced project financing assessment:
  - ➢ More selective & stringent new customer bookings
  - ➢ Enhanced stress testing on borrowers' financial capability

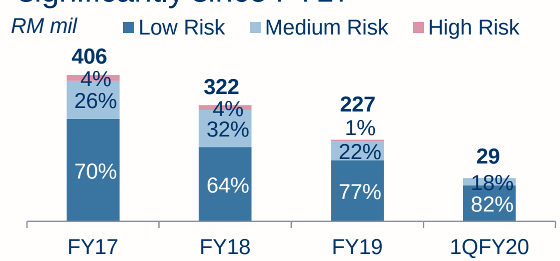
Portfolio Management

- Improved early warning process:
  - ➢ Increase frequency of financial assessment for PLC under Watchlist
  - ➢ Close tracking on key personnel/ shareholder changes & litigation developments

2 Equipment Hire Purchase



- EHP remained a small portfolio with RM487 million loan balance in Jun-19
- Delinquency & impairment amount remained stable q-o-q
- New bookings for EHP reduced significantly since FY17



Origination

- Multiple rounds of policy tightening since 2017:
  - ➢ Continuation of suspension in booking high risk segments since 2018
  - ➢ Introduction of customer group exposure capped at RM10 mil & introduced risk tiered maximum exposure limit in Jul-18

Portfolio Management

- Enhanced early warning process with new triggers & intensified monthly collection efforts

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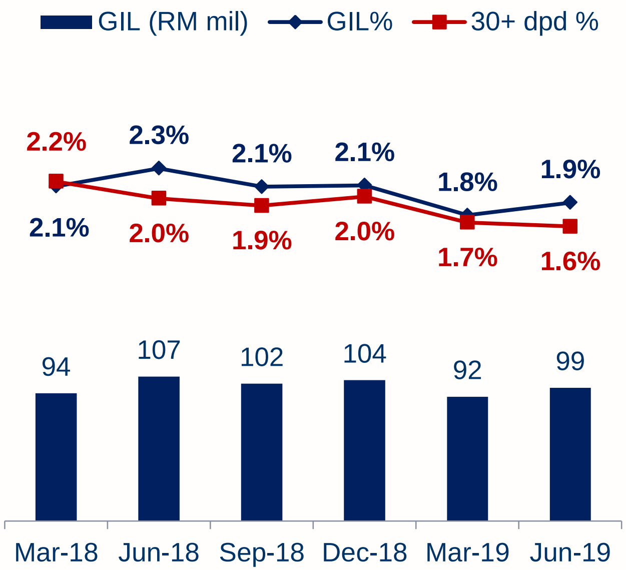
Continue proactive credit management practices

3 SME Programme



Portfolio Overview

- Delinquency trend has stabilised
- Impairment increased to 1.9% q-o-q mainly due to proactive restructured & rescheduled remedial actions

Mitigating Proactive Actions

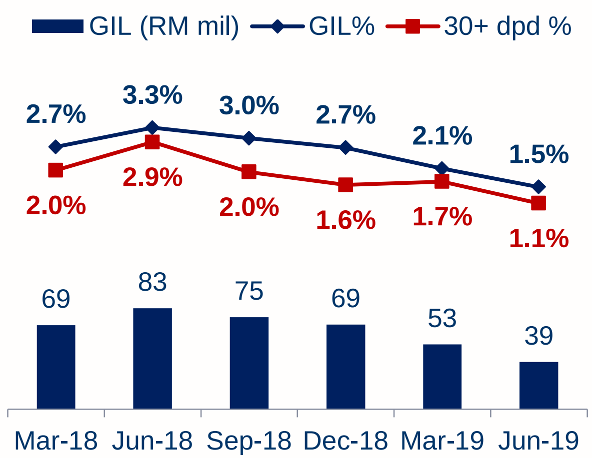
Origination

- Implemented new SME scorecard
  - ➢ A more effective model in filtering customer's credit profile
  - ➢ GINI index increase from 37% to 51% (above benchmark: 30%)

Portfolio Management

- Enhanced early warning process with new triggers
- Intensify proactive restructured & rescheduled remedial actions

4 Business Premises Financing



- Impairment and delinquency continued to improve q-o-q for both vintage (pre and post credit tightening)
- Continue to limit new bookings for investment purpose

Origination

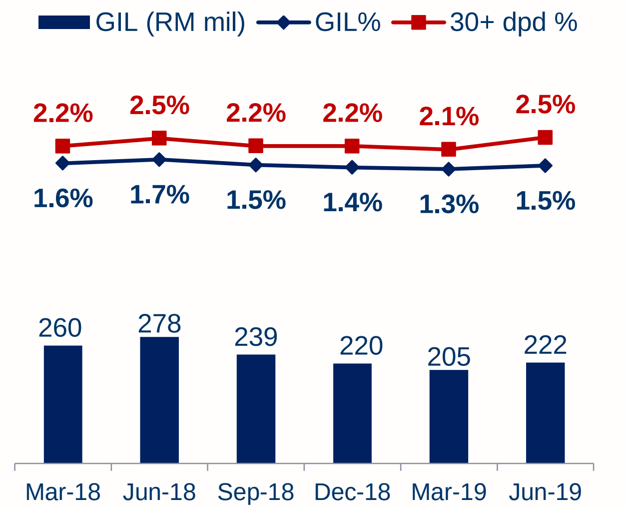
- Tightened Margin of Financing for investment related financing (from max 90% to max 70%)
- Increased DSR threshold (from ≥1.2x to ≥1.4x)

Portfolio Management

- Enhanced early warning process with new triggers

Continue proactive credit management practices

5 Conventional Mortgage (excluding AOA)



Portfolio Overview

- Delinquency increased q-o-q with no specific concentration noted
- Currently, we focus mainly in booking AOA portfolio

Mitigating Proactive Actions

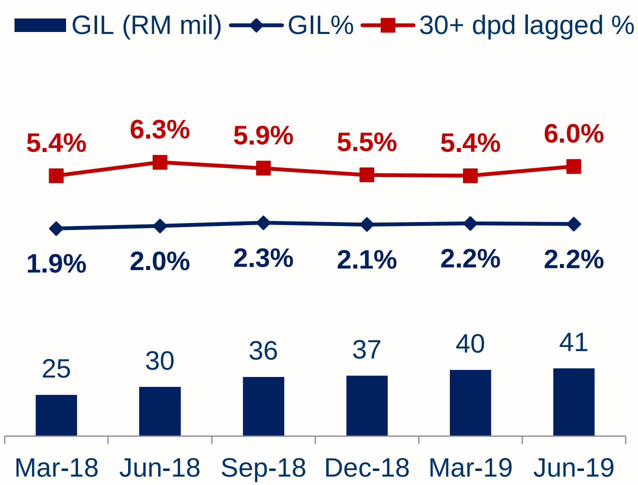
Origination

- Stricter valuation requirements
- Duo score strategy (internal score + CTOS score) implemented in 2QFY19

Portfolio Management

- Continued with the proactive collection programme

6 Personal Financing



- Delinquency increase q-o-q mainly came from accounts booked prior to credit tightening in Sep-17
- Delinquency peaked in Jun-17 but has improved post credit tightening
- Continue to monitor the performance and tighten the origination policy when is necessary

Origination

- Tightened underwriting policies for higher risk segments in Sep-17)
- Implemented Unsecured CTOS Duo score strategy version 2 in Jan-19

Portfolio Management

- Increased front-end collections capacity
- Implemented collections auto-dialer

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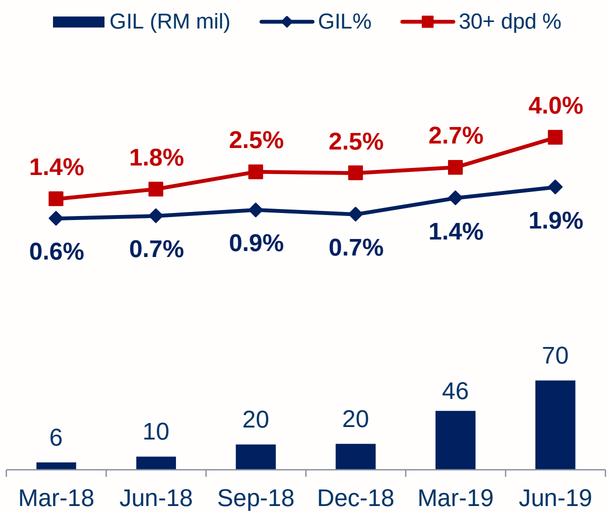
Continue proactive credit management practices

7 Alliance ONE Account ("AOA")



Portfolio Overview

- AOA impairment increased to 1.9% q-o-q while delinquency increased to 4.0% q-o-q mainly from accounts booked prior to credit tightening in Jun-18
- AOA is a relatively new product and the portfolio is starting to season
- However, we have been tightening the origination policy since Jun-18 as and when we detected potential risk segment
- The performance for the AOA portfolio post Jun18 credit tightening has shown better credit quality thus far
- AOA is 8.7% of the Group's loan portfolio

Mitigating Proactive Actions

Origination

- Stricter valuation requirements
- Revised overdraft amortization policy
- Revised Debt-Service-Ratio (DSR) computation for refinancing
- Price up the higher risk segment
- Duo score strategy (internal score + CTOS score) implemented in 2QFY19

Portfolio Management

- Continued with the proactive collection programme
- Close monitoring on AOA portfolio
  - Setting up policy for early warning/ line management action trigger
  - Pre-delinquency calling based on Bureau score

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Sustainable capital position

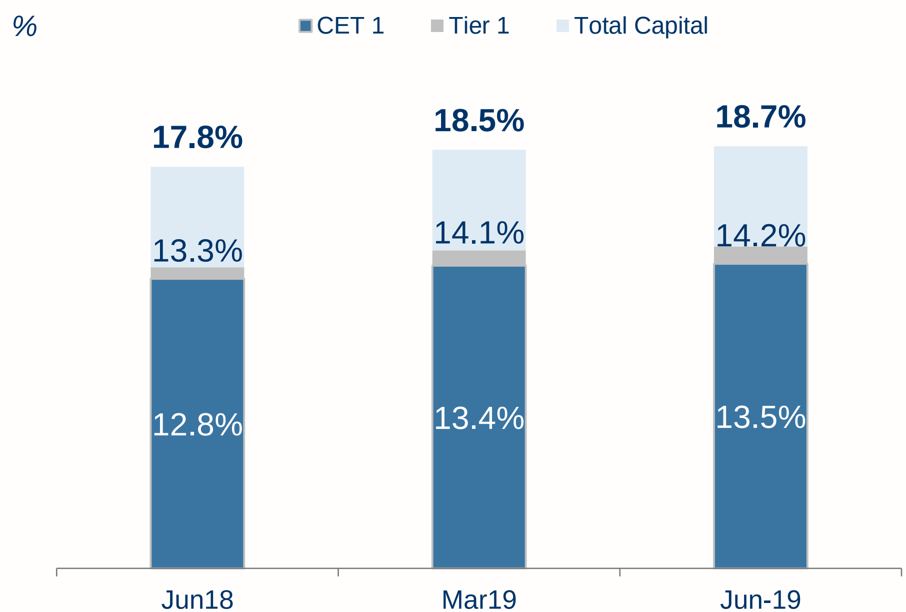
a) Capital position remained strong:

- CET-1 ratio: 13.5%
- Tier 1 ratio: 14.2%
- Total capital ratio: 18.7%

b) Stable capital levels will continue to support future business expansion and potential regulatory requirement:

- Sufficient capital programmes to cater for Additional Tier 1 and Tier 2 Capital requirements

Capital Position



Capital Ratios (after proposed dividends)	Alliance Bank Group (ABG)	Alliance Bank (ABMB)	Alliance Islamic Bank (AIS)	Alliance Investment Bank Group (AIB)
CET 1 Capital Ratio	13.5%	11.8%	11.2%	82.1%
Tier 1 Capital Ratio	14.2%	12.6%	12.4%	82.1%
Total Capital Ratio	18.7%	17.6%	15.2%	83.1%

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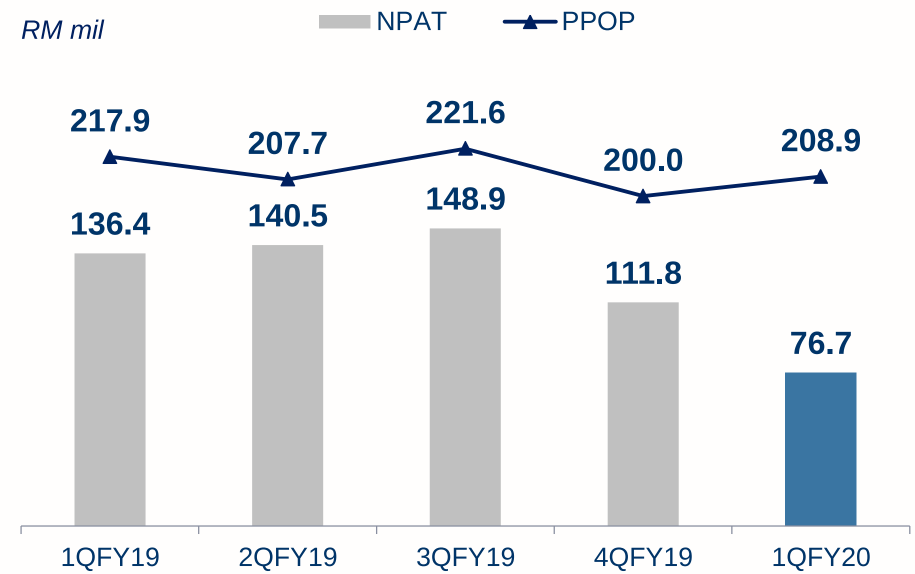
PPOP grew 4.5% q-o-q to RM208.9 million; NPAT at RM76.7 million

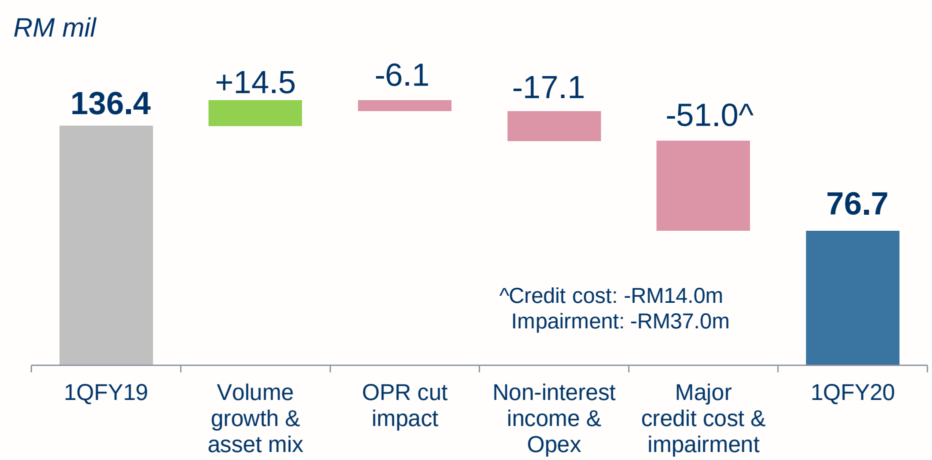
a) Pre-Provision Operating Profit (PPOP) grew 4.5% q-o-q to RM208.9 mil

b) NPAT at RM76.7 mil after OPR cut impact (RM6.1 mil after tax) and provision/ impairment as mentioned (RM55.4 mil after tax)

Pre-Provision Operating Profit & NPAT



NPAT Y-o-Y Changes



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FY20 Priorities

FY20 Priorities

1 Accelerate core businesses

Consumer

a. AOA: Loan balances of **>RM5.0 billion**

b. Personal Loan: Loan balances of **>RM2.3 billion**

c. CASA: **100k** new consumer CASA

Business

d. SME loans: Loan balances **>RM9.5 billion**

e. Alliance@Work: **1,800** new Payroll Companies

2 Partnerships + Digital SME

a. **Ecosystem partnerships**

b. **Digital SME**

3 Branch in a Tablet / Streamlining

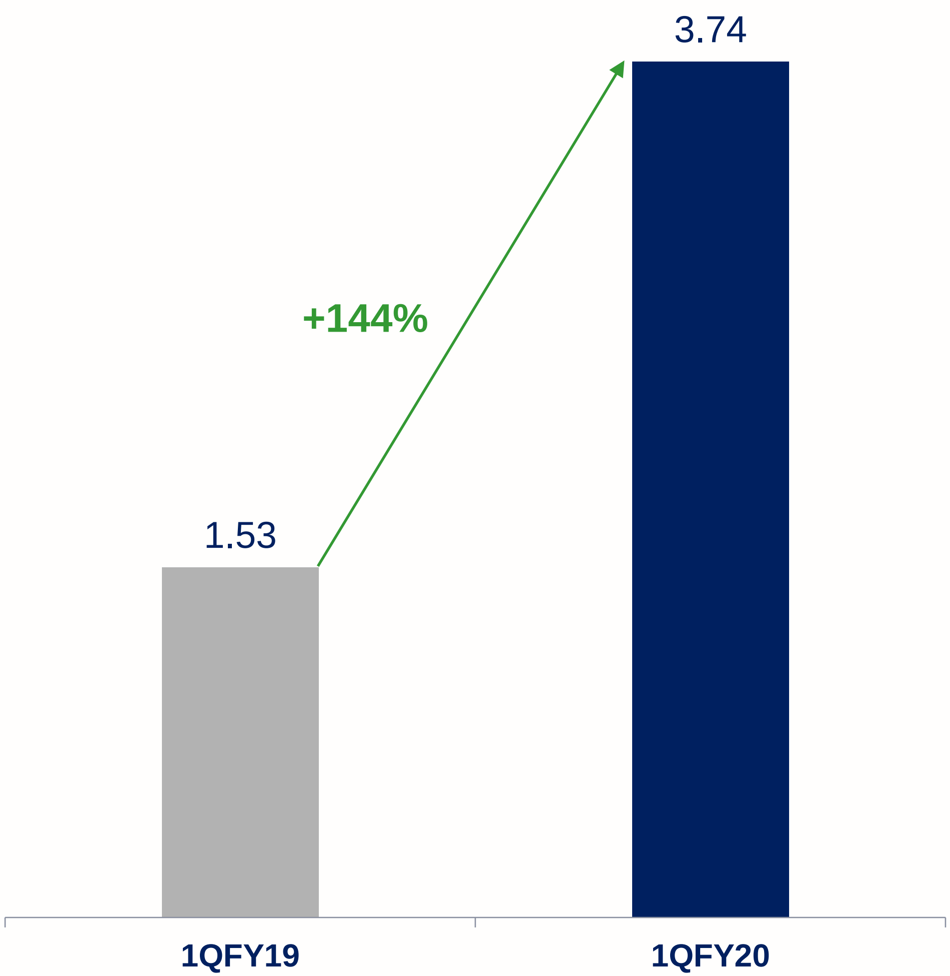
a. **Digital / Straight-Through Processing (STP)** account opening (CASA & other products)

b. **Products & electronic service requests** in a **tablet**

Sustainable leads generation channels to grow AOA loan balances

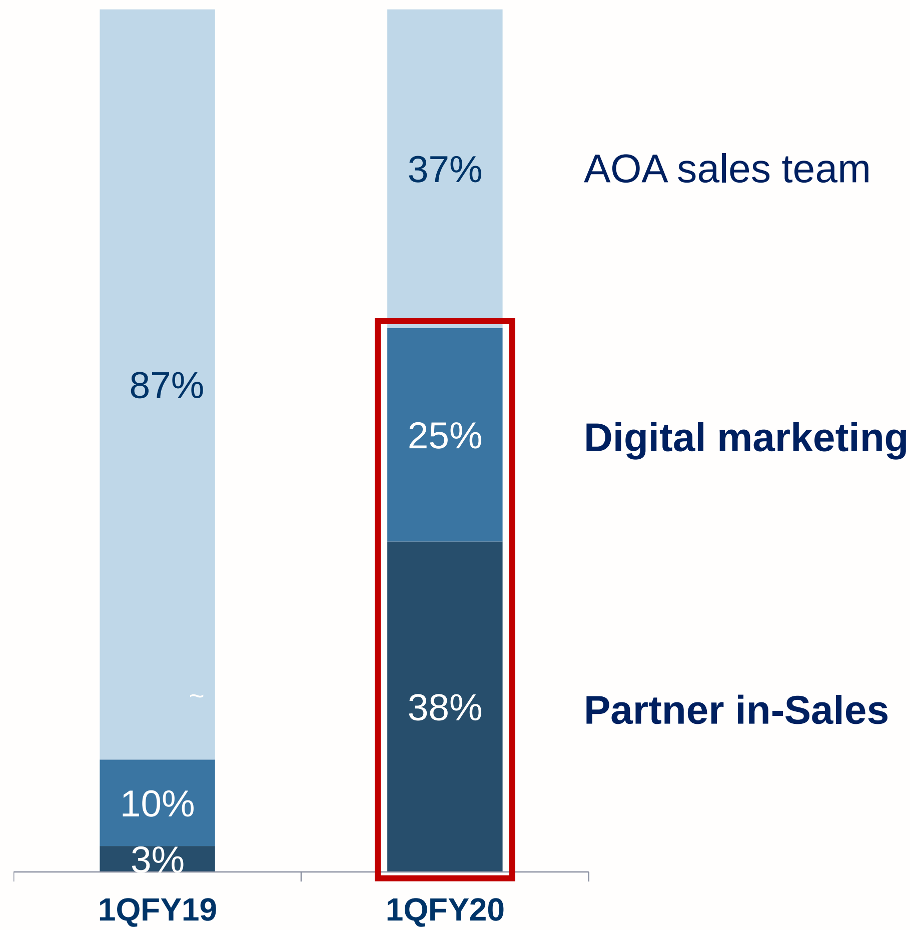
1QFY20 Performance

Loan balances (RM bil)



>60% of AOA bookings are from our Partners in-Sales & Digital Marketing

% AOA approval by channel



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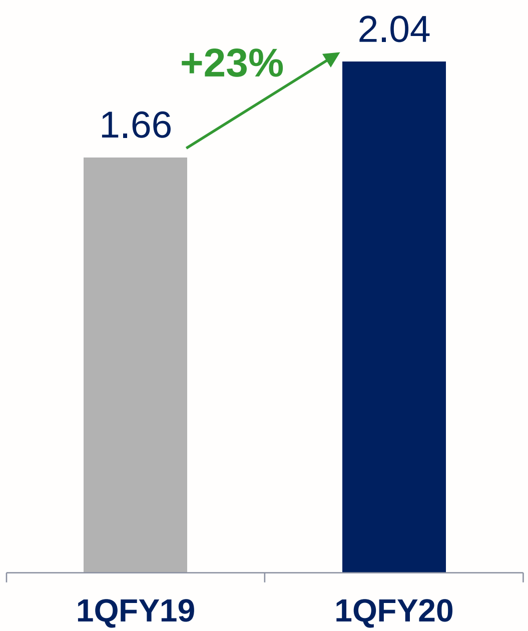
+23% Y-o-Y growth for Personal Loans balances

1QFY20 Performance

Loan balances (RM bil)



	1QFY19	1QFY20	Growth (%)
Loan approval	RM221.3 mil	RM243.9 mil	10%
Loan disbursement	RM221.2 mil	RM243.7 mil	10%

Simple Personal Loan Application

1 Semi-STP for Personal Loans via web

3Q FY20

- Submit application and income documents via web
- TAT: **1-2 working days**

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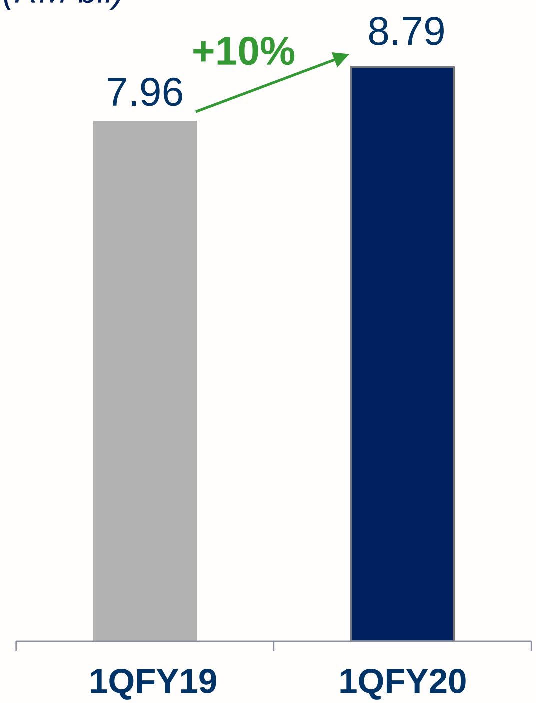
+10% Y-o-Y growth for SME loan balances

1QFY20 Performance

Loan balances (RM bil)



	1QFY19	1QFY20	Growth (%)
Loan acceptance	RM701 mil	RM896 mil	28%
Loan disbursement	RM494 mil	RM556 mil	12%

Alliance Way: Fulfilled via Tablet / Smartphone

1. **"1-day, 1 visit"**
   - Business CASA account opening — ✓ Pilot launched
   - BizSmart online banking activation — Dec '19
2. **Mobile BizSmart** for SMEs and **Electronic Banker Acceptance** — 4Q FY20
3. **Financial health calculator** for RMs — 3Q FY20
4. **Fully digital, small ticket unsecured loans** to SMEs — Pilot: 4Q FY20

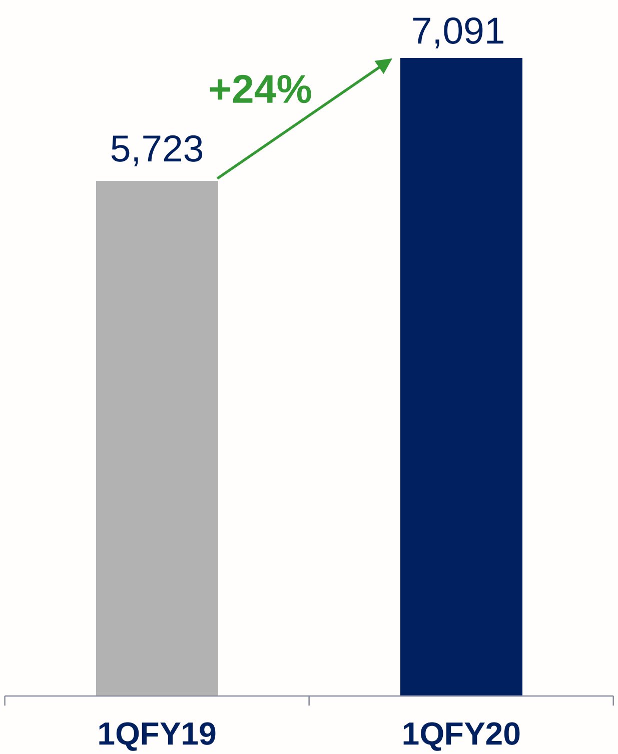
FY20 Priorities

1 Accelerate core businesses | 2 Partnerships + Digital SME | 3 Branch in a Tablet / Streamlining

Alliance@Work:
Acquired >7,000 new local employees & 390 new payroll companies

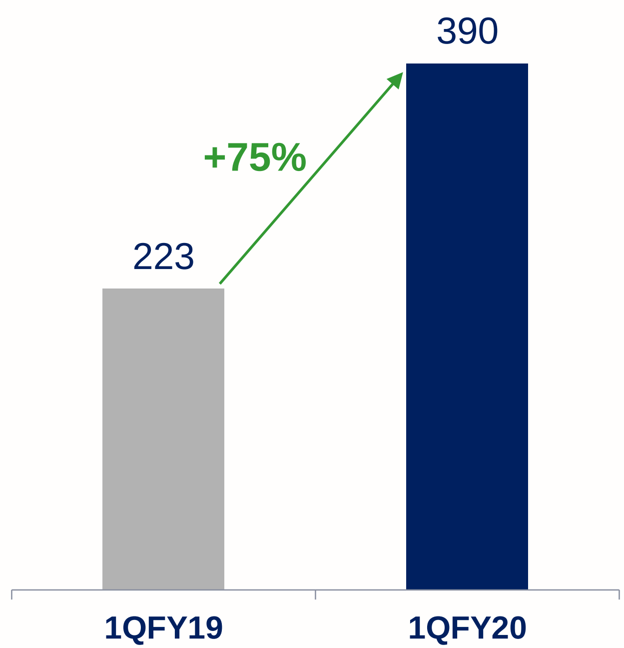
New local employees CASA acquired

Number of accounts



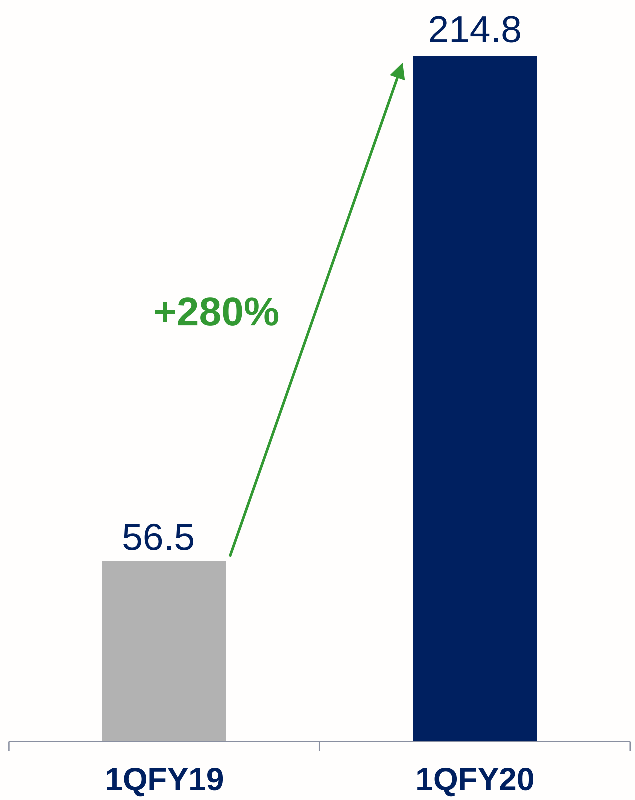
New company payroll accounts acquired

Number of accounts



CASA balances

CASA balances (RM 'mil)



Note: CASA balances include local employees, foreign workers, and new Business CASA

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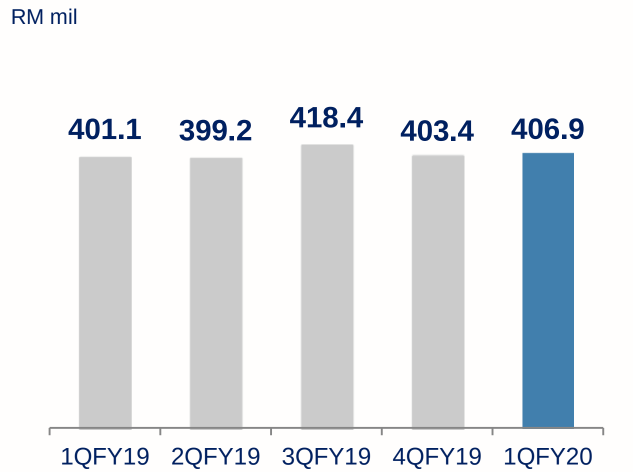
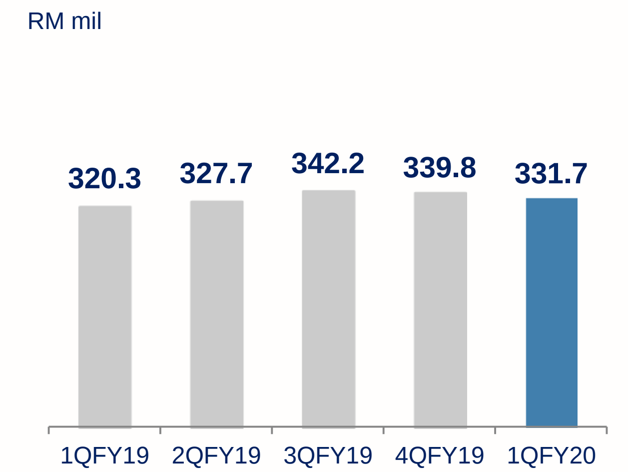
Pre-Provision Operating Profit improved q-o-q to RM208.9 million

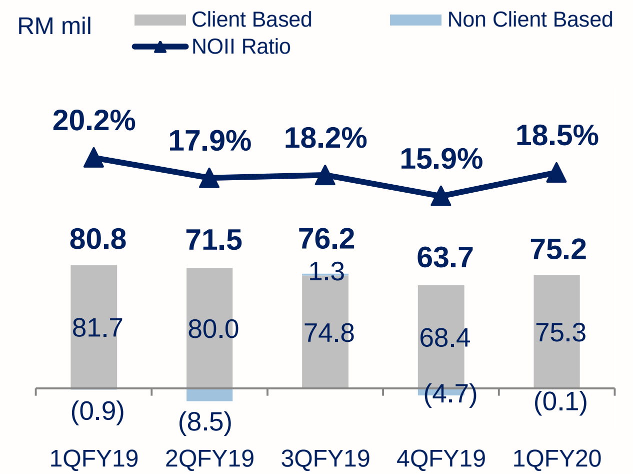
Revenue



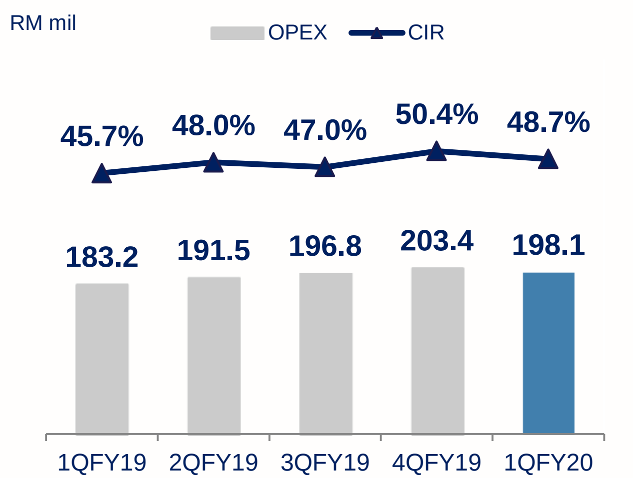
Net Interest Income & Islamic Net Financing Income



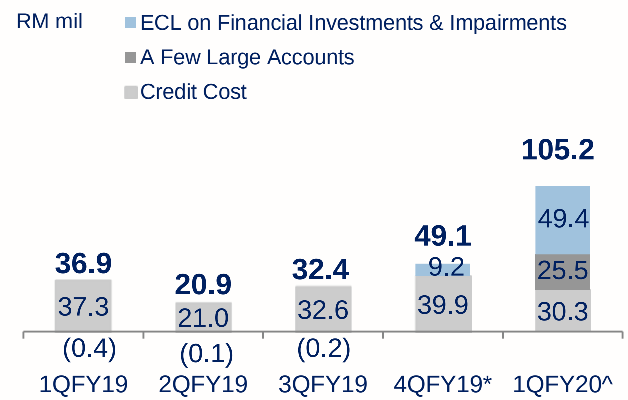
Non Interest Income & NOII Ratio



Operating Expenses & CIR Ratio

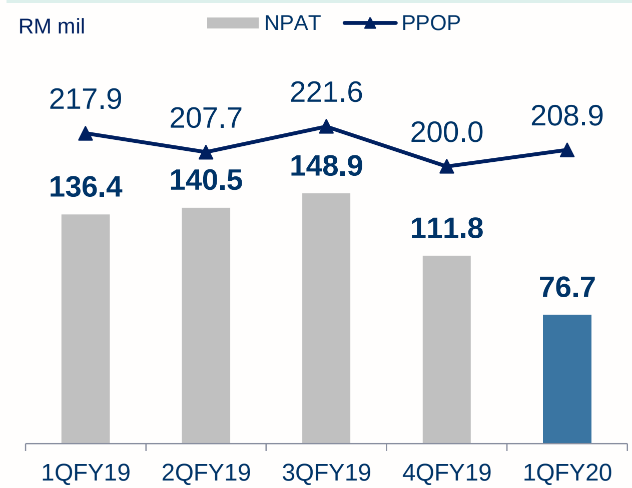


Expected Credit Losses ("ECL")



*Goodwill impairment of RM8.7m for stockbroking business
^Expected credit losses on financial investments of RM49.4m on full impairment on financial investments from one of those account

Pre-Provision Operating Profit & Net Profit



Note: Revenue and non interest income includes Islamic banking income

1Q FY2020: Q-o-Q Income Statement

Income Statement	4QFY19 RM mil	1QFY20 RM mil	Q-o-Q Change Better / (Worse) RM mil	%
Net Interest Income	253.3	248.0	(8.2)	(2.4%)
Islamic Net Financing Income	86.5	83.7		
Islamic Non-Financing Income	7.1	9.4	11.7	18.4%
Non-Interest Income	56.5	65.8		
Net Income*	**403.4**	**406.9**	**3.5**	**0.9%**
OPEX	203.5	198.1	5.4	2.7%
Pre-Provision Operating Profit (PPOP)	**200.0**	**208.9**	**8.9**	**4.5%**
Net Credit Cost	39.9	55.8	(15.9)	(39.7%)
Expected Credit Losses on Financial Investments	0.6	49.4	(48.8)	(>100%)
Impairment Losses on Non-financial Assets	8.6	-	8.6	-
Pre-tax Profit	**150.9**	**103.8**	**(47.1)**	**(31.2%)**
Net Profit After Tax	**111.8**	**76.7**	**(35.1)**	**(31.4%)**

- **Higher revenue** of RM3.5 mil or 0.9% q-o-q:
  - Lower net interest income as a result of lower gross interest margin post OPR cut announcement in May 2019 as the Group re-priced its loans and financing
  - Non-interest income rebounded q-o-q:
    - ✓ Higher client based fee income in wealth management
    - ✓ Higher treasury & investment income
- **Lower operating expenses** by RM 5.4 mil mainly due to lower marketing expenses and administrative expenses
- **Pre-provision Operating Profit (PPOP)** grew RM8.9 mil or 4.5% q-o-q to RM208.9 mil
- **Higher net credit cost** from:
  - Provisioning for a few large accounts
  - Growing personal financing and AOA portfolio
- **Full impairment on financial investments** from one of those account s(RM49.4 mil)
- **Net profit after tax declined** by RM35.1 mil or 31.4% q-o-q after OPR cut impact (RM6.1 mil) and provision/ impairment for a few large accounts (RM55.4 mil)

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

1Q FY2020: Y-o-Y Income Statement

Income Statement	1QFY19 RM mil	1QFY20 RM mil	Y-o-Y Change Better / (Worse) RM mil	%
Net Interest Income	243.1	248.0	11.4	3.6%
Islamic Net Financing Income	77.1	83.7		
Islamic Non-Financing Income	5.7	9.4	(5.5)	(6.8%)
Non-Interest Income	75.1	65.8		
Net Income*	**401.1**	**406.9**	**5.8**	**1.5%**
OPEX	183.2	198.1	(14.9)	(8.1%)
Pre-Provision Operating Profit (PPOP)	**217.9**	**208.9**	**(9.0)**	**(4.1%)**
Net Credit Cost	37.3	55.8	(18.5)	(49.6%)
Expected Credit Losses on Financial Investments	(0.4)	49.4	49.8	(>100%)
Pre-tax Profit	**181.1**	**103.8**	**(77.3)**	**(42.7%)**
Net Profit After Tax	**136.4**	**76.7**	**(59.7)**	**(43.8%)**

- **Higher revenue** of RM5.8 mil or 1.5% y-o-y:
  - ➢ Net interest income grew RM11.4 mil or 3.6% y-o-y despite OPR cut impact (RM8.2 mil) driven by:
    - ✓ Growth in gross loan volume & improved asset mix from better risk adjusted return ("RAR") loans
  - ➢ Partly offset by lower non-interest income:
    - ✓ Higher net interest expense on structured investment (fair value option)
    - ✓ Lower client based fee income from wealth management and forex sales
- **Higher operating expenses** mainly due to higher IT infrastructure expenses and transformation sales forces to support the Group transformation initiatives.
- **Pre-provision Operating Profit (PPOP) declined by RM9.0 mil or** 4.1% y-o-y to RM208.9 mil
- **Higher net credit cost** from:
  - ➢ Provisioning for a few large accounts
  - ➢ Growing personal financing portfolio
- **Full impairment on financial investments** from one of those accounts (RM49.4 mil)
- **Net profit after tax** declined by RM59.7 mil or 43.8% y-o-y after OPR cut impact (RM6.1 mil) and provision/ impairment for a few large accounts (RM55.4 mil)

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

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Balance Sheet	Mar 19 RM bil	Jun 19 RM bil	Q-o-Q Change	
			RM bil	%
Total Assets	56.5	57.3	0.8	1.5%
Treasury Assets*	9.9	10.4	0.5	3.5%
Net Loans	42.3	42.3	Flat	Flat
CASA Deposits	16.0	15.9	(0.1)	(0.1%)
Customer Based Funding⁺	45.9	46.6	0.7	1.5%
Shareholders' Funds	5.7	5.7	Flat	Flat
Net Loans Growth (y-o-y)	5.8%	6.1%		
CASA Deposits Growth (y-o-y)	-	1.6%		
Customer Based Funding⁺ Growth (y-o-y)	5.3%	8.8%		

- **Net loans** were stable q-o-q.
- **Better RAR loans** grew 2.9% q-o-q while lower RAR loans grew marginally by 2.3% q-o-q:
  - SME loans growth of 1.6% q-o-q (vs industry: 0.7%[#])
  - Continued strong build up for Alliance ONE Account (+RM497 mil or 15.3% q-o-q).
- **CASA deposits marginally declined by 0.1% q-o-q** due to intense market competition.
- **Customer based funding** grew by 1.5% q-o-q mainly due to successful fixed deposits campaigns.
- **Liquidity coverage ratio**: 171.3% (vs 154.3% in March 2019, industry: 153.0%^).

Notes:
** Treasury assets comprise financial assets (FVOCI, FVTPL, AMC), derivative financial assets & placements with Financial Institutions*
⁺ Customer based funding = CASA + Fixed Deposits + Money Market Deposits + Retail Negotiable Instrument of Deposits + Structured Investments
^ BNM Monthly Statistical Bulletin June 2019
[#] BNM Financial Institution Network June 2019 statistics

Balance Sheet	Jun 18 RM bil	Jun 19 RM bil	Y-o-Y Change	
			RM bil	%
Total Assets	53.8	57.3	3.5	6.6%
Treasury Assets*	9.6	10.4	0.8	7.5%
Net Loans	39.8	42.3	2.4	6.1%
CASA Deposits	15.7	15.9	0.2	1.6%
Customer Based Funding+	42.8	46.6	3.8	8.8%
Shareholders' Funds	5.4	5.7	0.3	6.0%
Net Loans Growth (y-o-y)	3.6%	6.1%		
CASA Deposits Growth (y-o-y)	0.5%	1.6%		
Customer Based Funding+ Growth (y-o-y)	1.2%	8.8%		

- **Net loans** grew by 6.1% y-o-y (industry: +4.2%^).
- **Better RAR loans** grew 25.8% y-o-y while lower RAR loans contracted 5.6%:
  - SME loans growth of 9.9% y-o-y (industry: -0.5%#)
  - Continued strong build up for Alliance ONE Account (+RM2.2 bil)
  - Personal Financing growth of 22.9% y-o-y
- **CASA deposits** grew by 1.6% due to successful Alliance SavePlus and Alliance@Work CASA balances.
- **Customer based funding** increased by 8.8% y-o-y due to successful fixed deposits.
- **Liquidity coverage ratio**: 171.3% (vs 150.3% in June 2018, industry: 153.0%^).

Notes:
** Treasury assets comprise financial assets (FVOCI, FVTPL, AMC), derivative financial assets & placements with Financial Institutions*
+ Customer based funding = CASA + Fixed Deposits + Money Market Deposits + Retail Negotiable Instrument of Deposits + Structured Investments
^ BNM Monthly Statistical Bulletin June 2019
 # BNM Financial Institution Network June 2019 statistics

	Financial Ratios	1QFY19	4QFY19	1QFY20
Shareholder Value	Return on Equity	10.3%	8.3%	5.5%
	Earnings per Share	8.8sen	7.2sen	5.0sen
	Net Assets per Share	RM3.48	RM3.70	RM3.69
Efficiency	Net Interest Margin	2.43%	2.50%	2.40%
	Non-Interest Income Ratio	20.2%	15.8%	18.5%
	Cost to Income Ratio	45.7%	50.4%	48.7%
Balance Sheet Growth	Net Loans (RM bil)	39.8	42.3	42.3
	Total Deposits (RM bil)	42.0	45.0	45.5
Asset Quality	Quarterly credit cost (basis points)	9.3	9.5	13.1
	Gross Impaired Loans Ratio	1.6%	1.1%	1.3%
	Net Impaired Loans Ratio	1.0%	0.6%	0.7%
	Loan Loss Coverage Ratio^	108.0%	142.9%	128.2%
Liquidity	CASA Ratio	37.4%	35.5%	35.1%
	Loan to Deposit Ratio	95.9%	94.9%	93.9%
	Loan to Fund Ratio	86.5%	86.6%	85.9%
	Liquidity Coverage Ratio	150.3%	154.3%	171.3%
Capital	Common Equity Tier 1 Capital Ratio	12.8%	13.4%	13.5%
	Tier 1 Capital Ratio	13.3%	14.1%	14.2%
	Total Capital Ratio	17.8%	18.5%	18.7%

Note: ^ Loan Loss Coverage includes Regulatory Reserve provision [excluding Regulatory Reserve: 95.4% at 1QFY20 (vs. 105.5% at 4QFY19)

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Thank You.

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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