

43rd ANNUAL GENERAL MEETING

30 July 2025



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ACCELER8 2027: FY2025 in review

1 Launched BizSmart Challenge Accelerator



3 Launched the inaugural Alliance Bank BizSmart Conference



5 Launched Guarantee-Backed Visa Platinum Business Credit Card with CGC Coverage

7 Launched the ESG 2.0 Survey Report



8 Expands Mobile Payment Options with Samsung Pay and Google Pay



9 Won 2 Best SME Bank in Malaysia

1QFY25

2QFY25

3QFY25

4QFY25

2 Launched Tech enhancements

- New consumer loan origination system
- New wealth management system
- New collection-dialler system

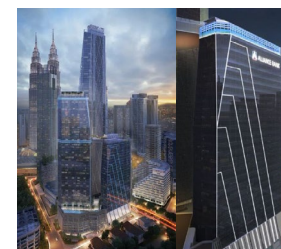
4 Branch relocation & upgrades: Alor Setar Branch



6 Hosted the annual Alliance Bank Heritage Run @ Penang



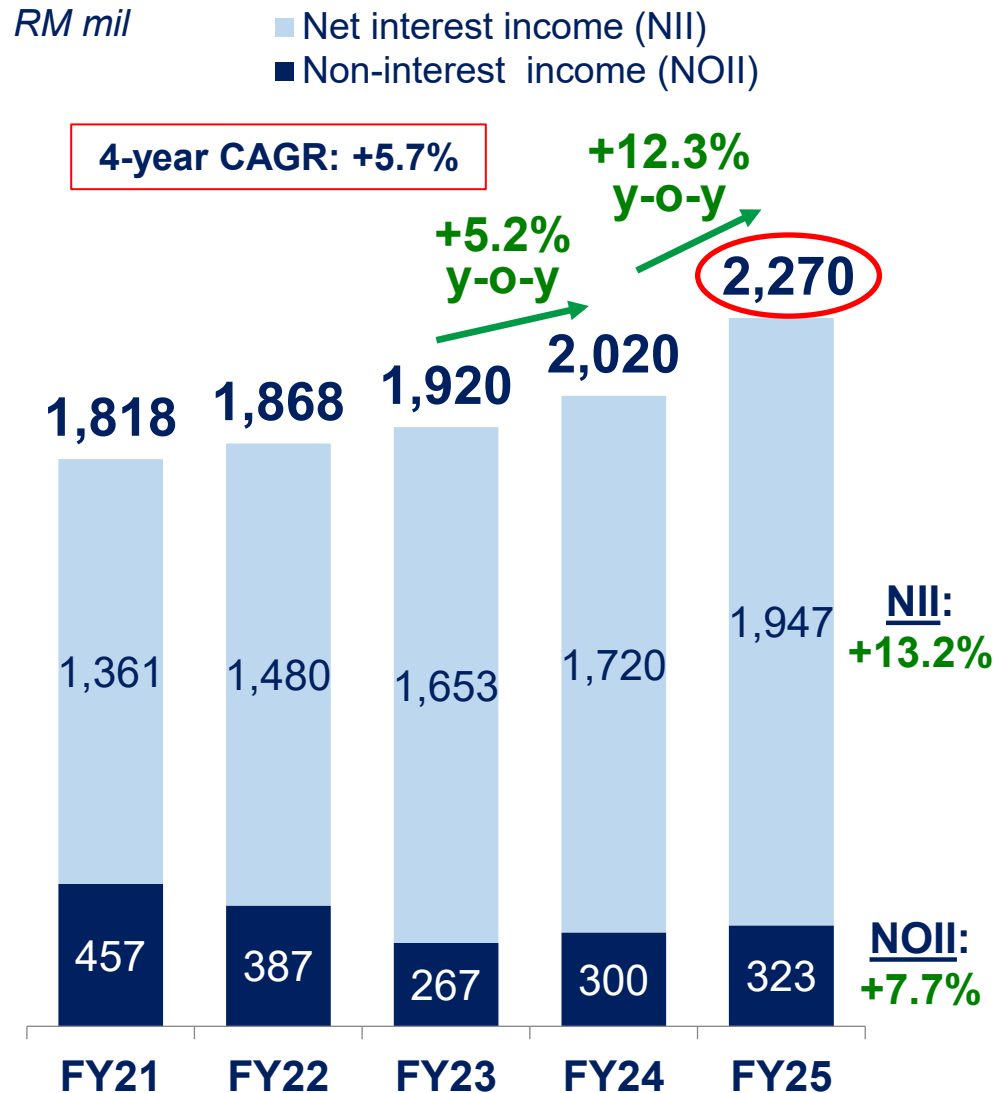
10 Obtained CCC for Menara Alliance Bank



11 Proposed rights issue to raise RM600mil in strengthening our CET-1 ratio

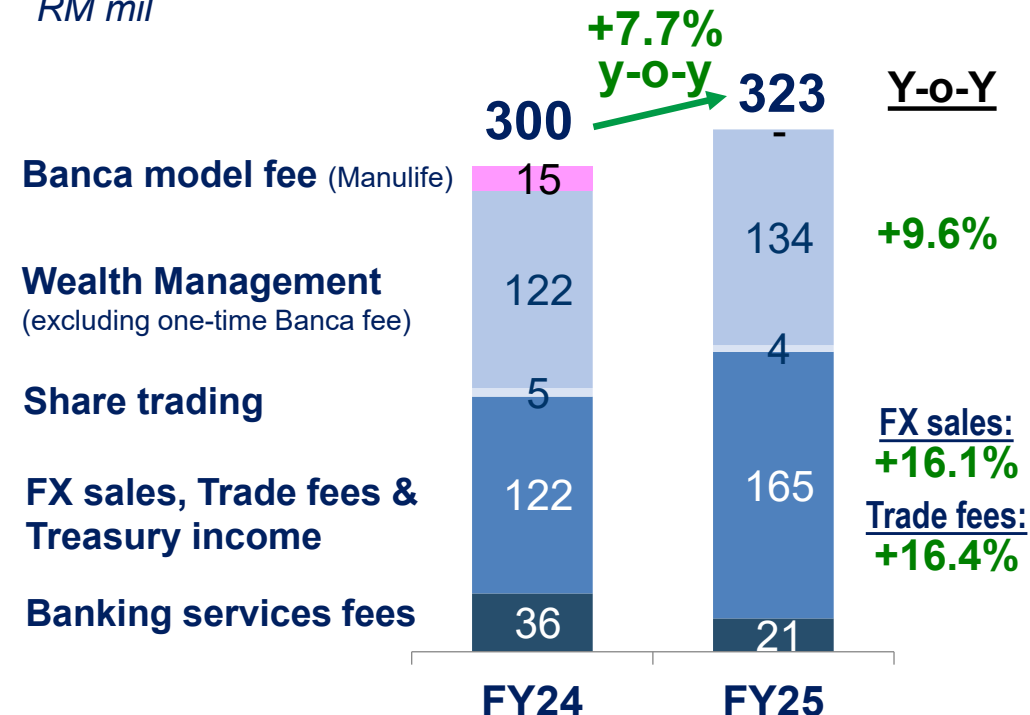
Revenue grew 12.3% from NII and NOII growth

Revenue growth accelerated



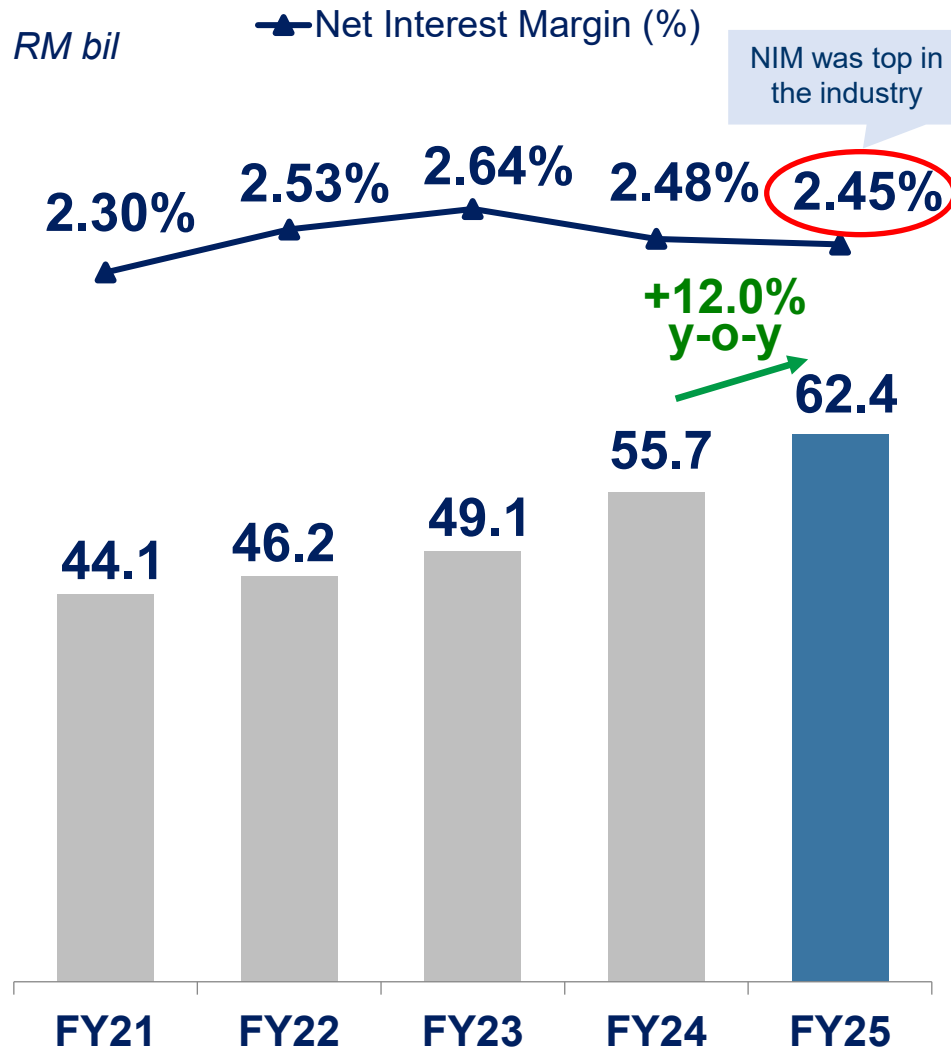
- Revenue growth driven by both Net interest income and Non-interest income.
- Net interest income grew 13.2%, mainly driven by higher loans volume.
- Non-interest income grew 7.7% from:

RM mil



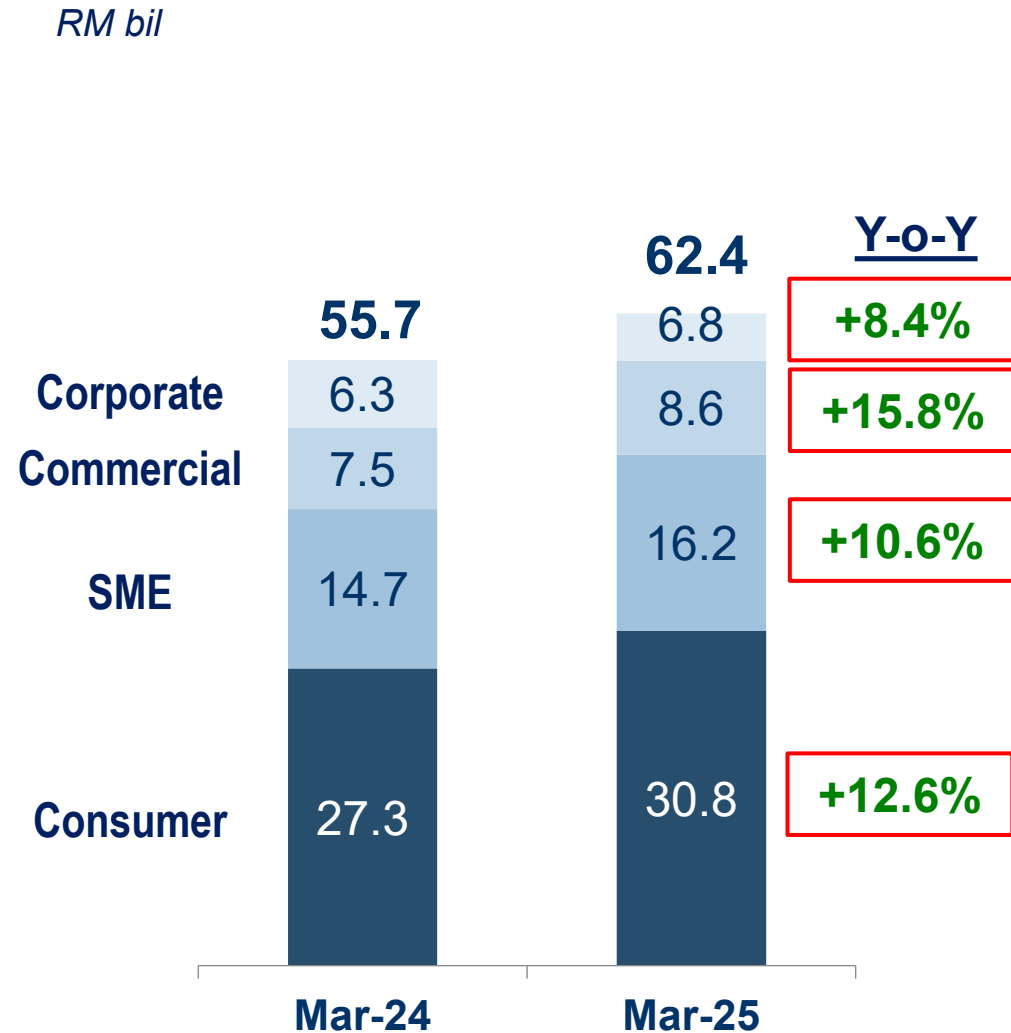
Loans growth at 12.0% (>2x faster than industry)

Gross Loans*



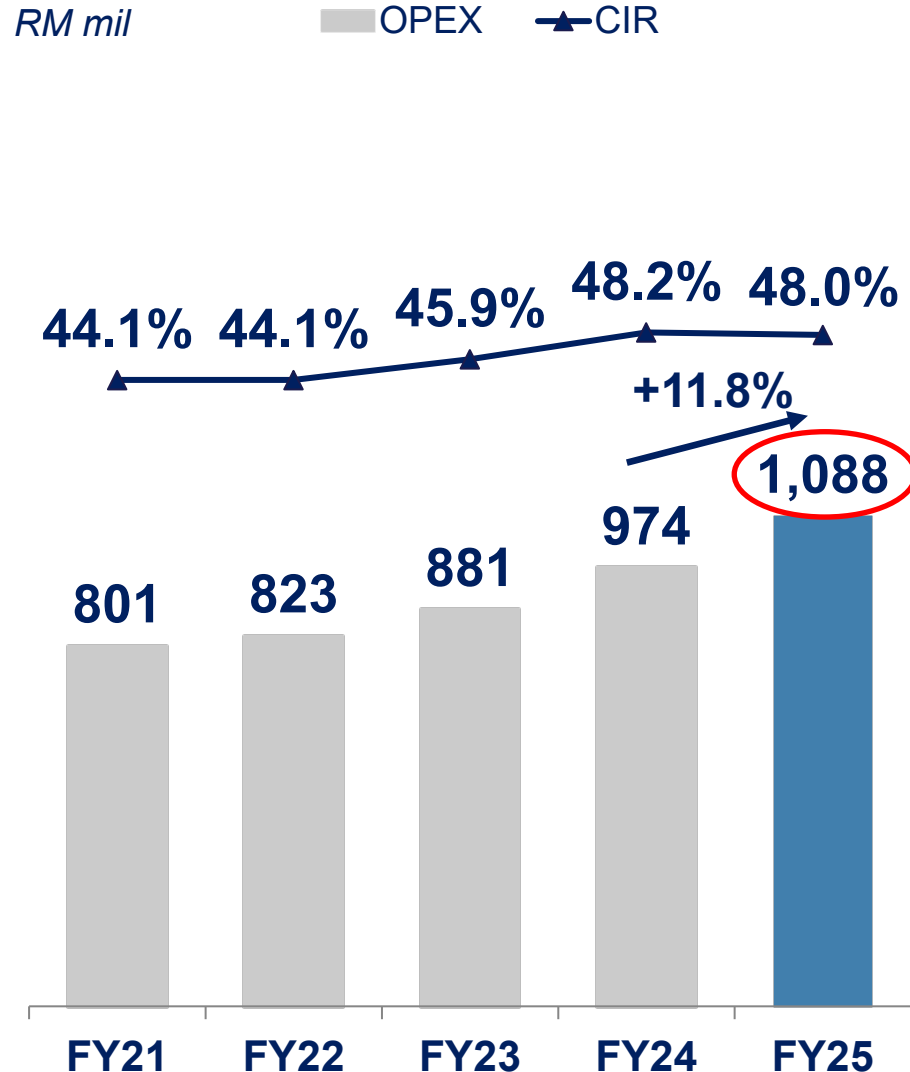
Note: * Net loans growth was 12.2% year-on-year

Loans Growth YoY

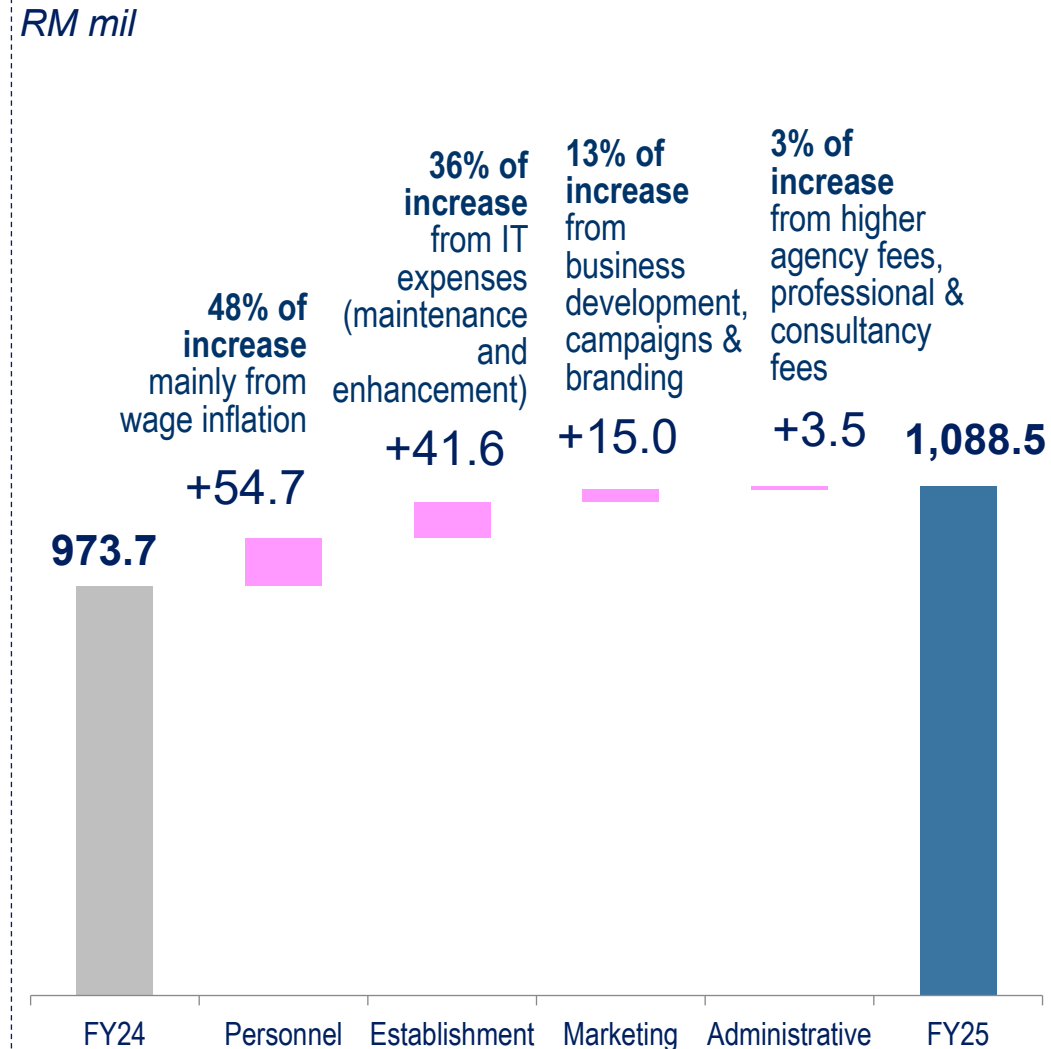


Cost to income ratio at 48.0%

Operating Expenses



Continued investment in people & IT:

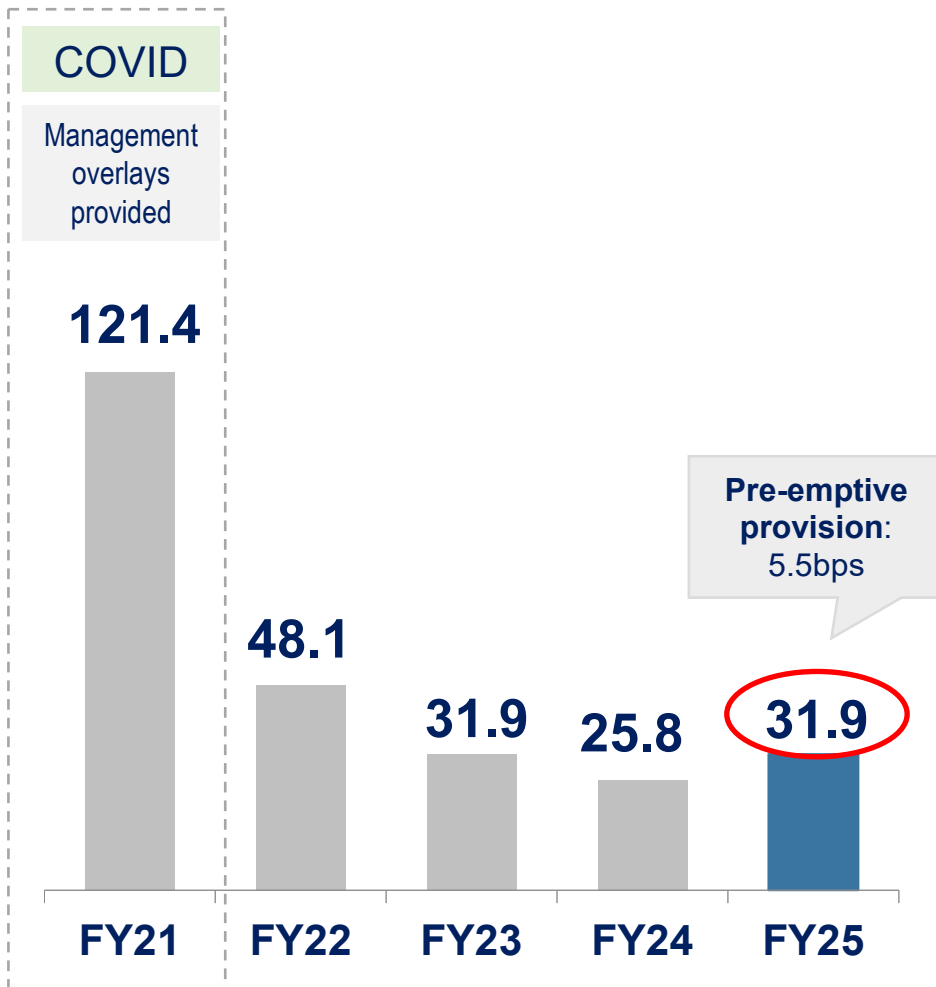


Net credit cost at 31.9bps; GIL ratio improved to 1.83%

Financial Highlights:
Effective Risk
Management

Net credit cost

Basis points
(bps)

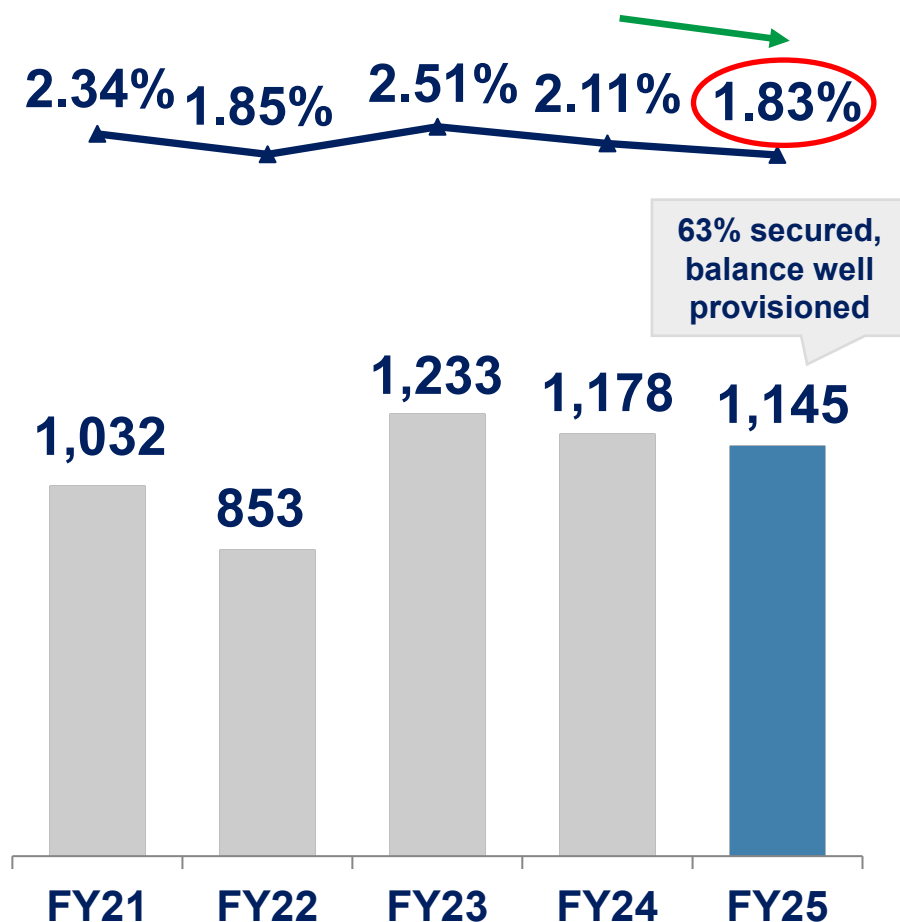


Gross Impaired Loans

RM mil

■ Total GIL

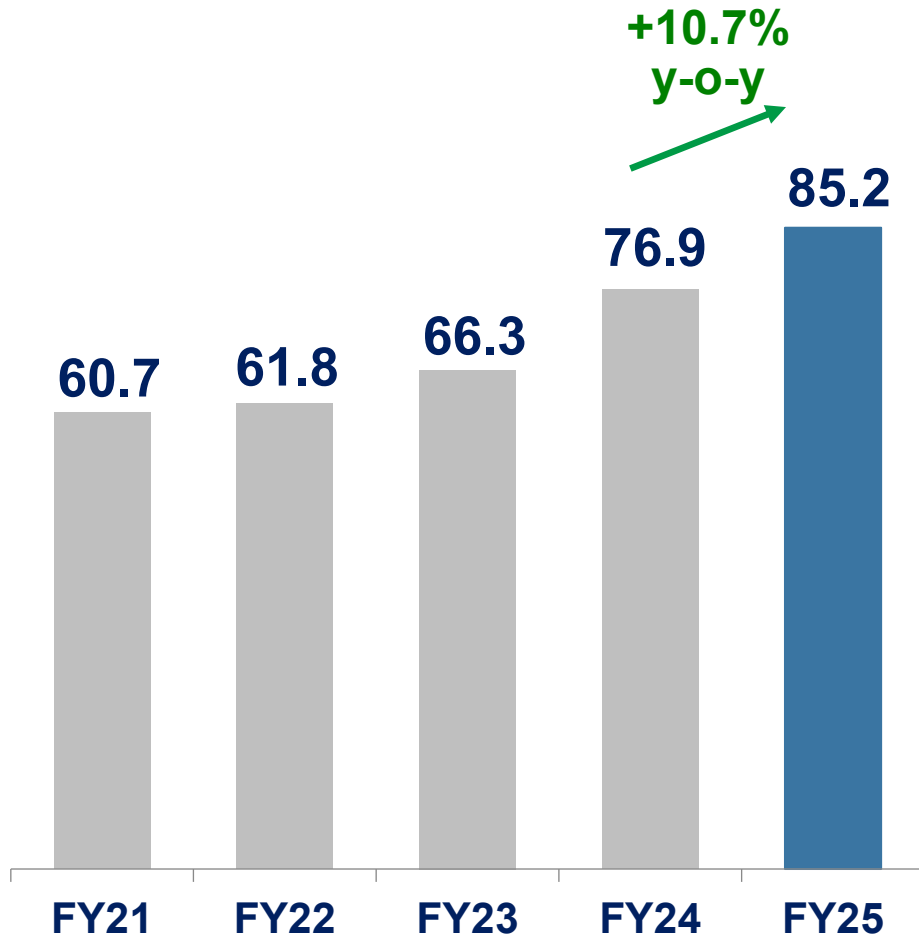
— GIL ratio



Total assets grew 10.7% - loans & treasury assets

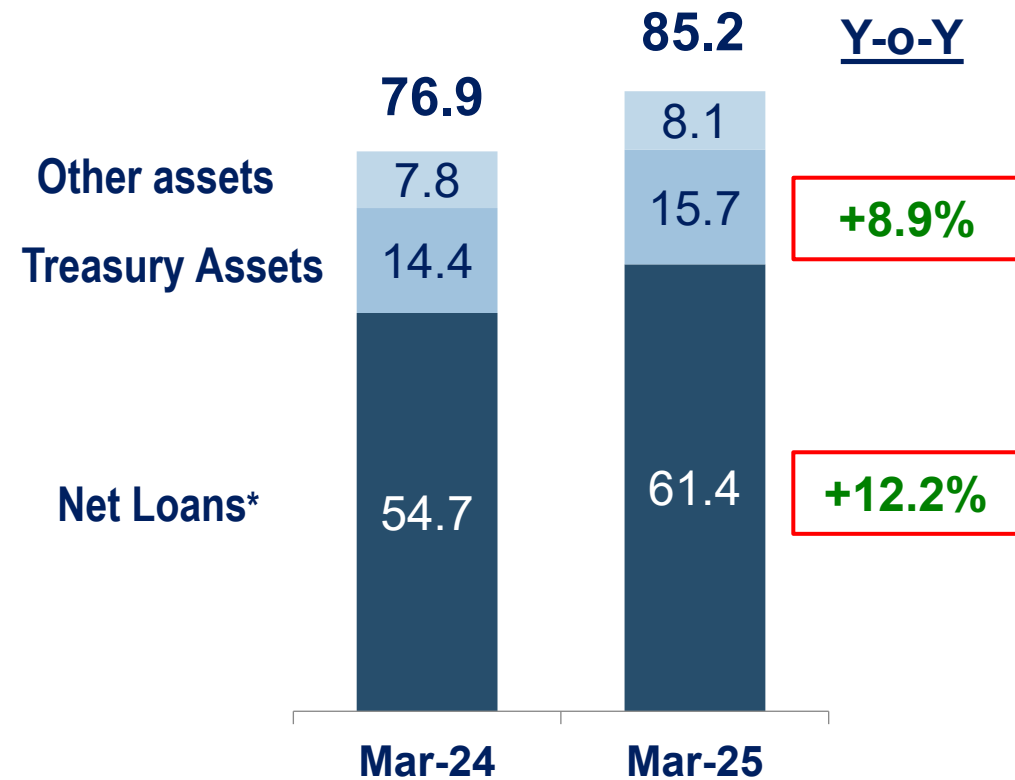
Total Assets

RM bil



Assets Growth YoY

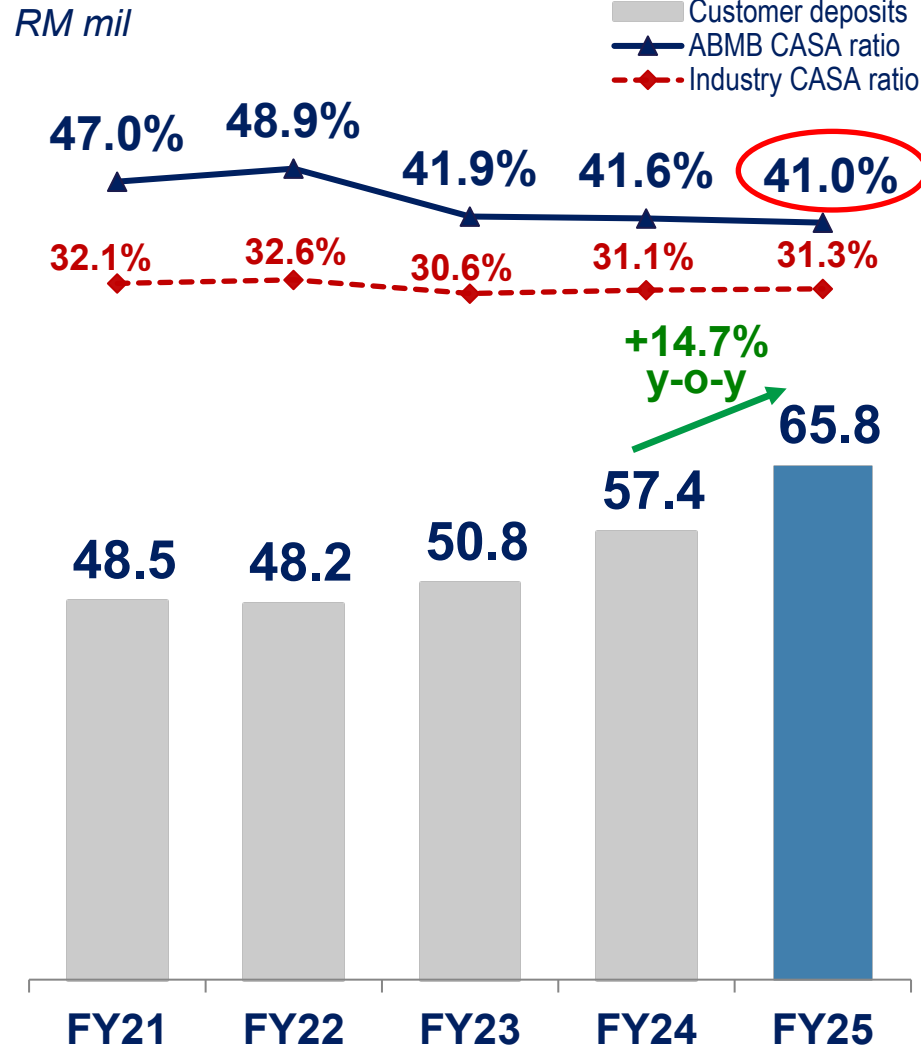
RM bil



Note: * Gross loans growth was 12.0% year-on-year

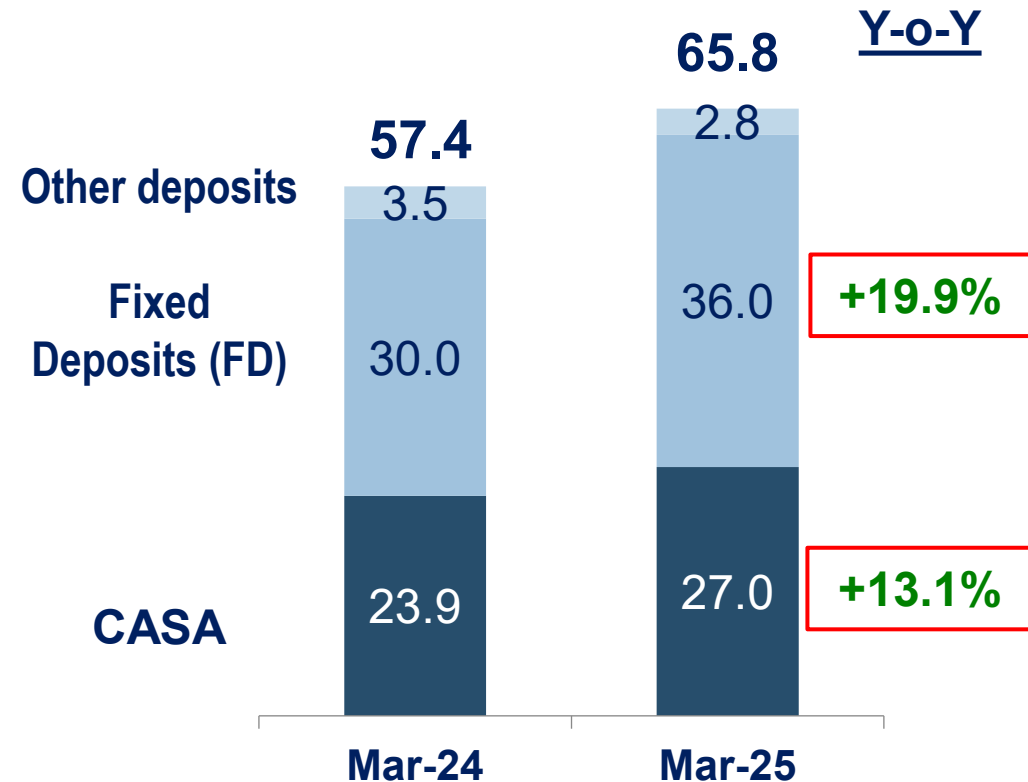
Deposits growth at 14.7%, CASA ratio at 41.0%

Customer Deposits



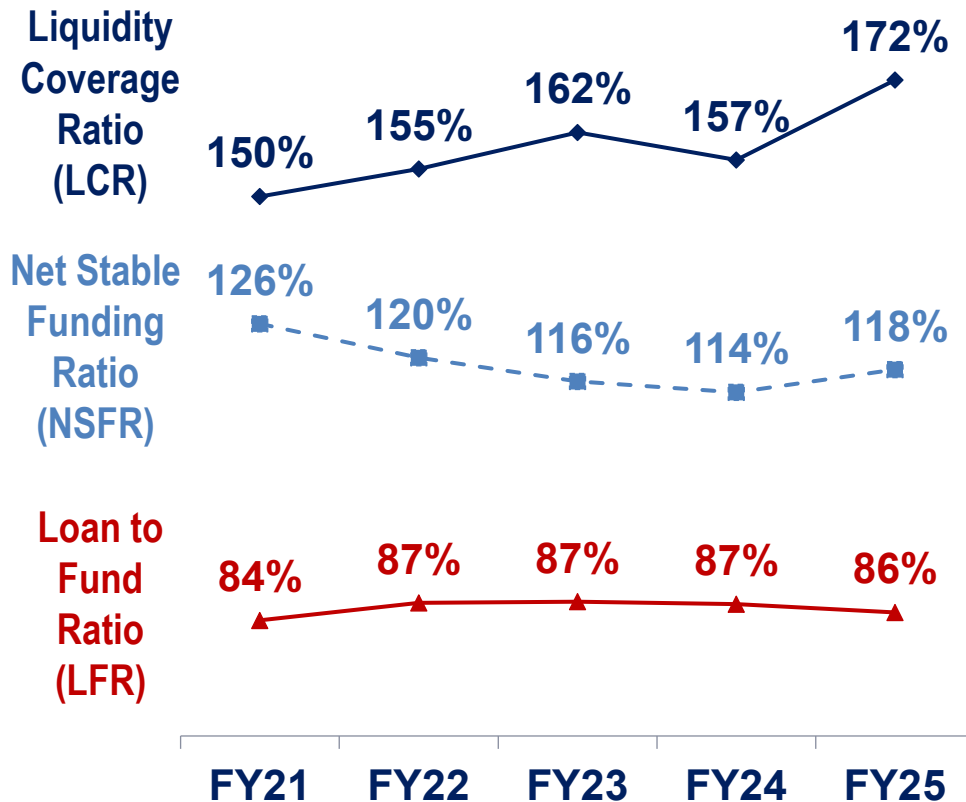
Deposits Growth YoY

RM bil



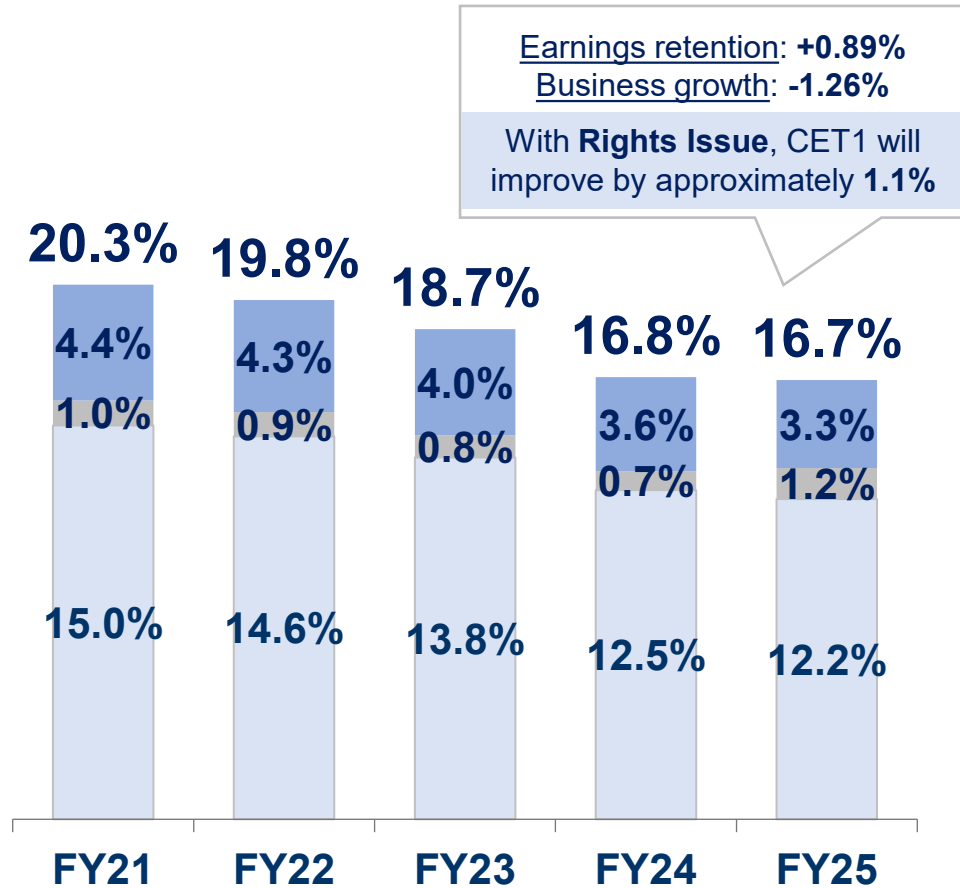
Liquidity and capital positions remain strong

Liquidity: LCR, LFR & NSFR



Capital Position

■ CET 1 ■ Tier 1 ■ Total Capital

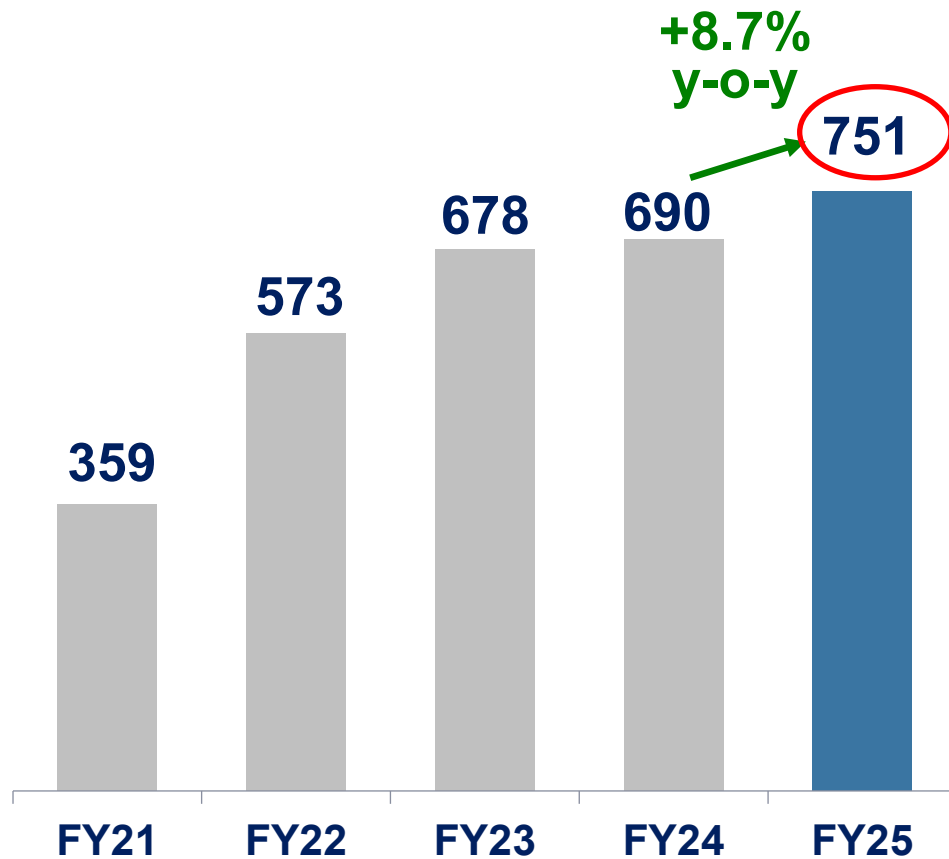


- 15 July 2025: completed Rights Issue of 182,117,072 shares (155.1% subscribed).

Net Profit at RM751 million, ROE of 10.3%

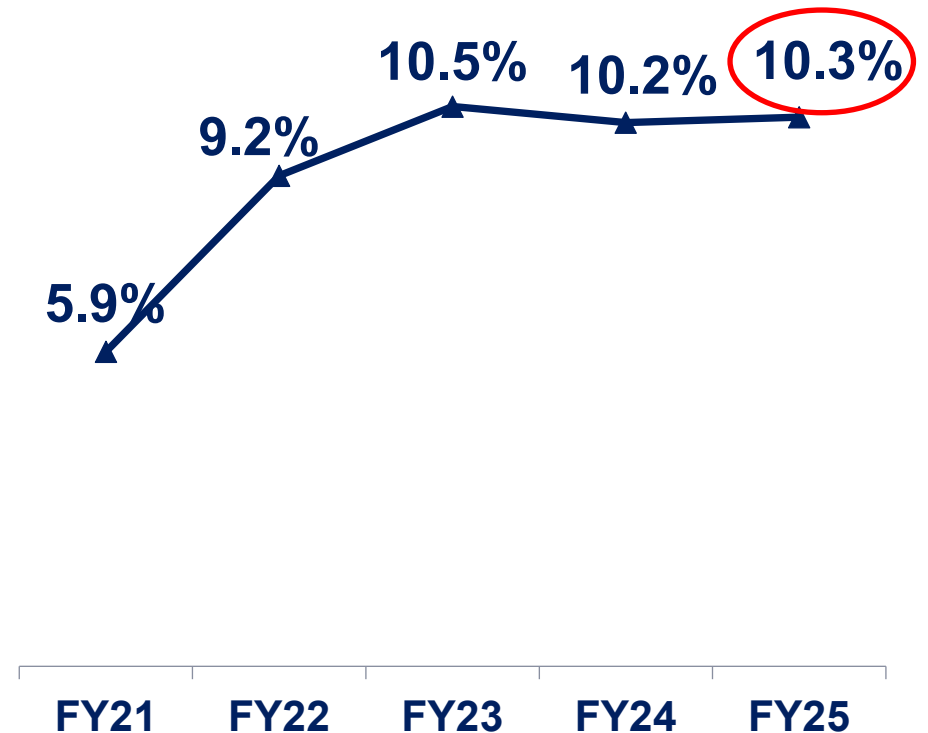
Net Profit After Tax (NPAT)

RM mil



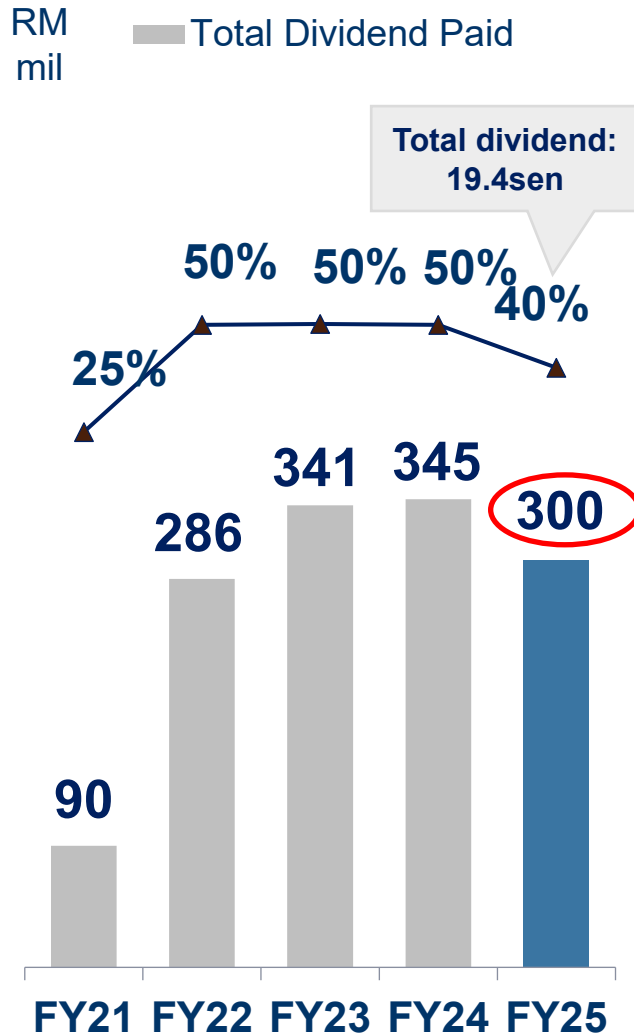
Return on Equity (ROE)

%
Return

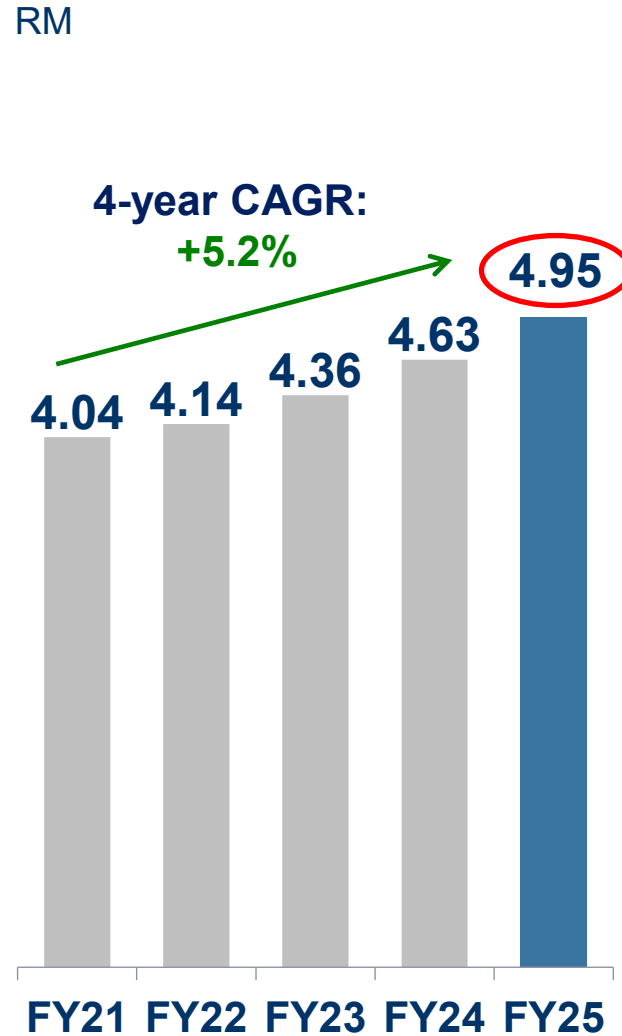


Dividend payout at 40%, steady net assets growth

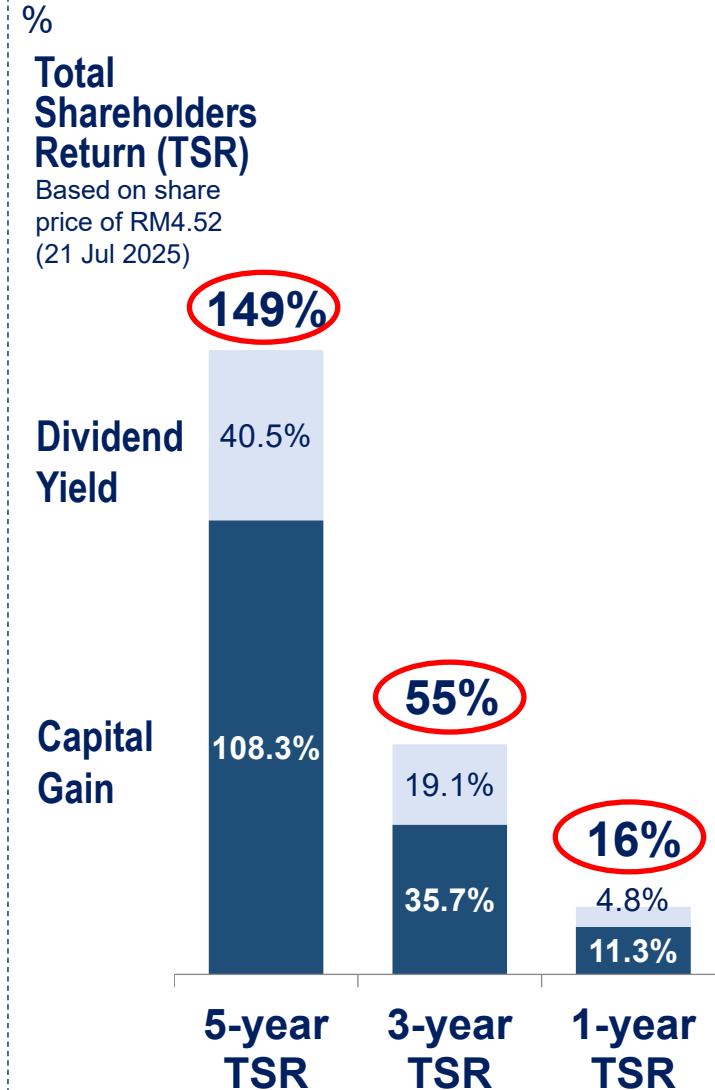
Dividend and Payout Ratio



Net Assets per Share



Total Shareholders Return



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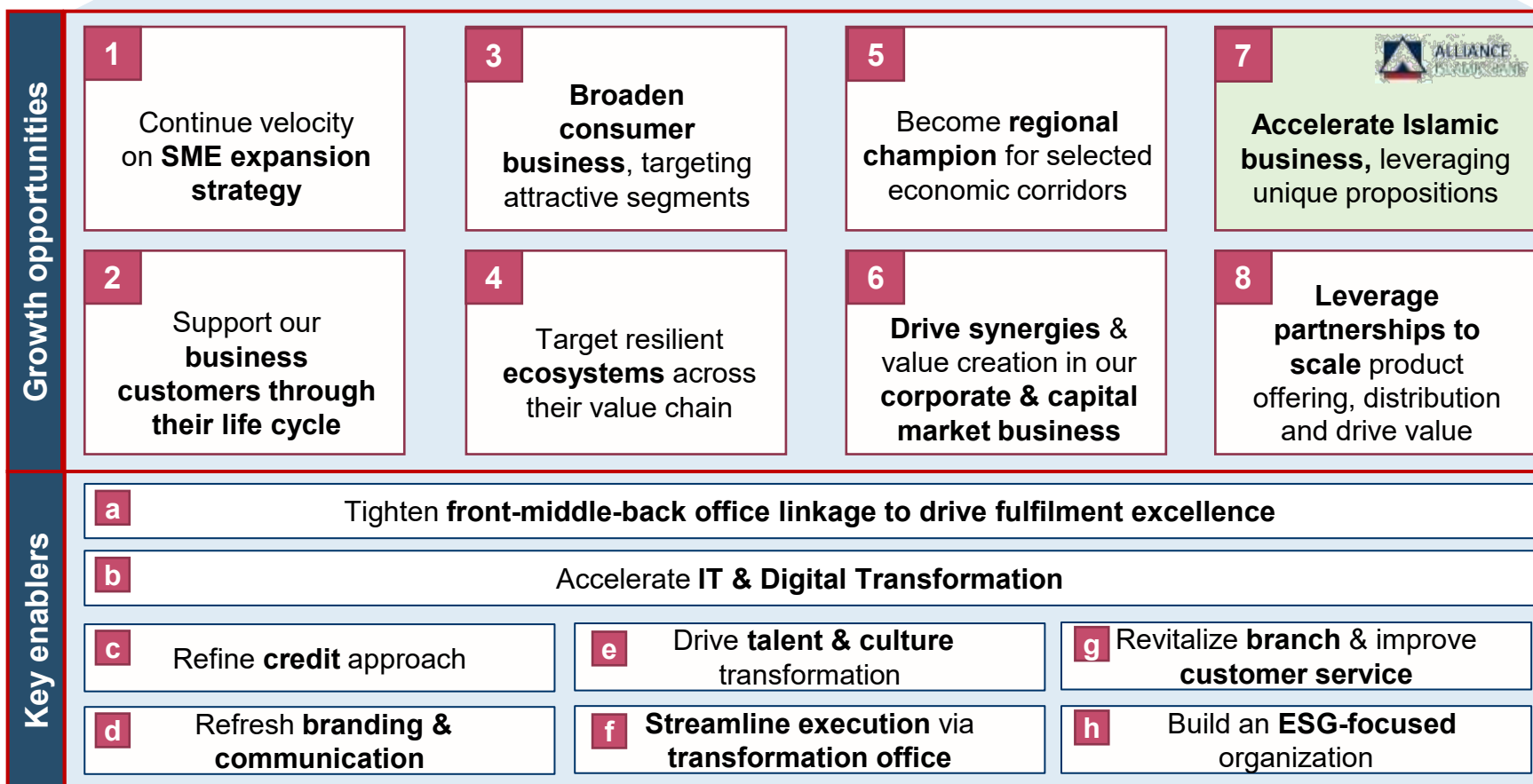
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Vision: The Preferred Banking Partner
Mission: Building Alliances to Improve Lives



Recap: We are at the mid point of our Acceler8 2027 transformation

FY2025 Achievements:
ACCELER8 2027

Pre-Acceler8

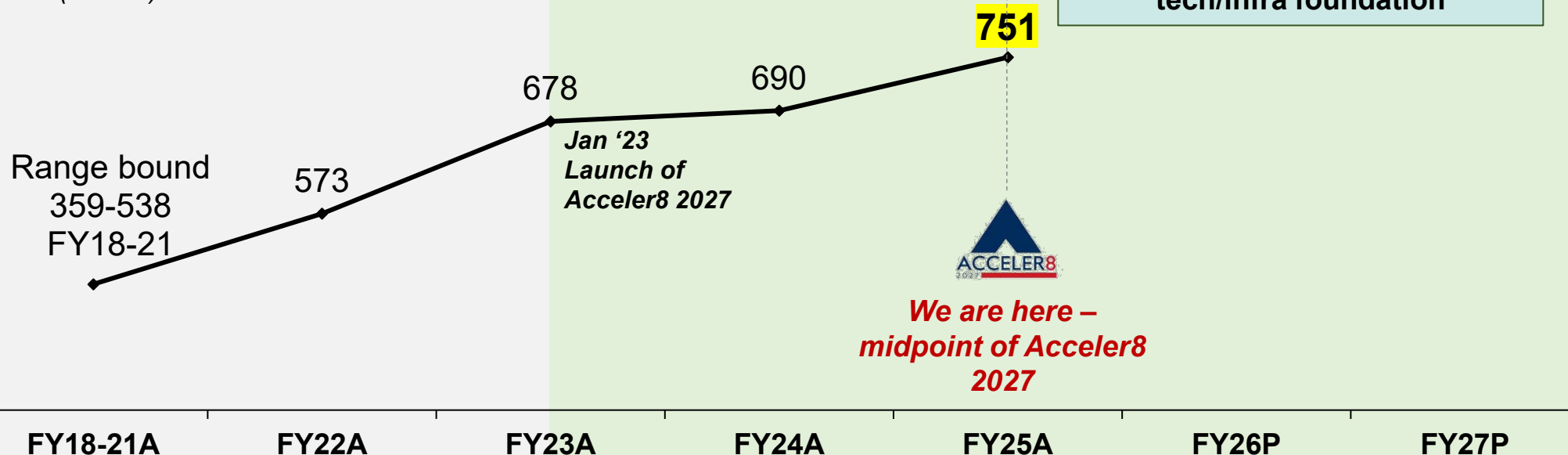
- Declining overall market share; heavy reliance on SME for growth
- Inability to scale financials across years
- Underinvestment in people, technology & infrastructure

Acceler8 2027

- Successfully **broadened & scaled** our engines of growth (SME, Commercial, Corporate, Consumer)
- Achieved **record financials**, gaining better capacity to invest
- Strengthened **people, product & culture**
- Continue to **scale prudently** in line with capital
- Strengthen capability in **technology, infrastructure, select product/service offerings**






FY27 End Goal:
Achieve **critical scale** & build strong **people, product, tech/infra** foundation

NPAT (RM mil)



Post-Acceler8: A clear upward trend across many metrics

FY2025 Achievements:
ACCELER8 2027

	Before Acceler8 FY18- FY22	Acceler8 2027		
		FY23	FY24	FY25
Gross Loans (YoY Growth %)	4-year CAGR: 3.5%	6.2%	13.6%	12.0% 
Market Share (%)	2.51% - 2.38%	2.41%	2.58%	2.75% 
Revenue (YoY Growth %)	4-year CAGR: 4.4%	2.8%	5.2%	12.3% 
Net Interest Margin (%)	2.30% - 2.53%	2.64%	2.48%	2.45% 
Return on Equity (%)	5.9% - 9.9%	10.5%	10.2%	10.3% 



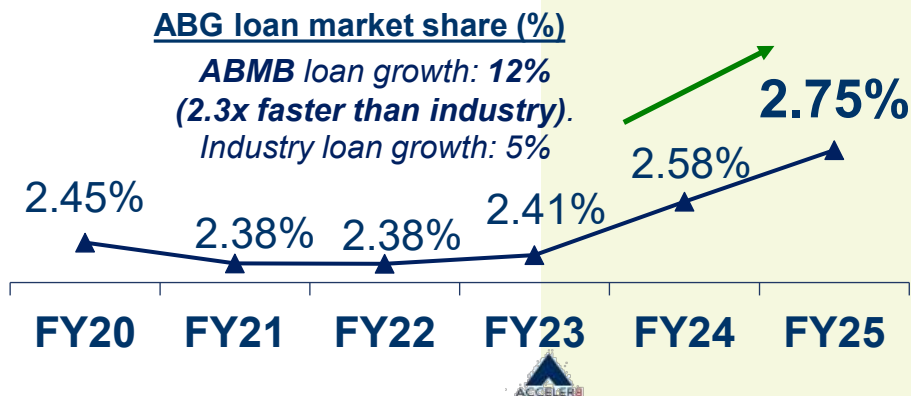
Jan 2023
Launch of
Acceler8 2027



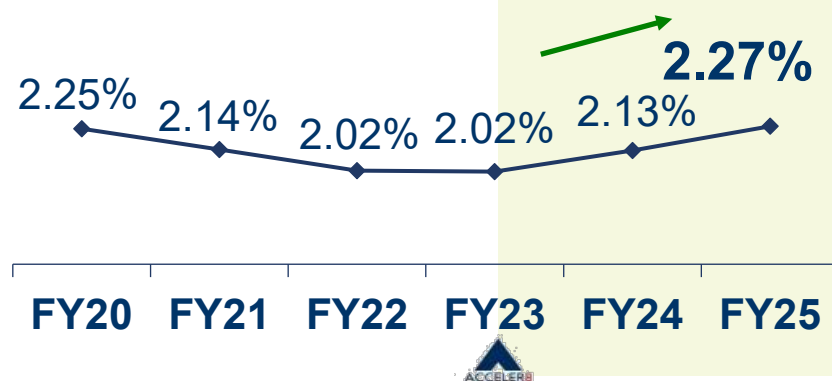
Loans growth ahead of industry – regained market share

FY2025 Achievements:
Market Share

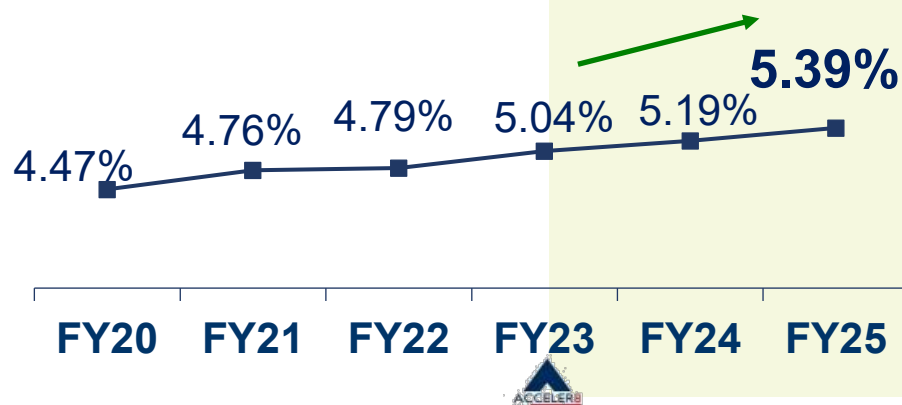
Regained lost market share and continued to accelerate



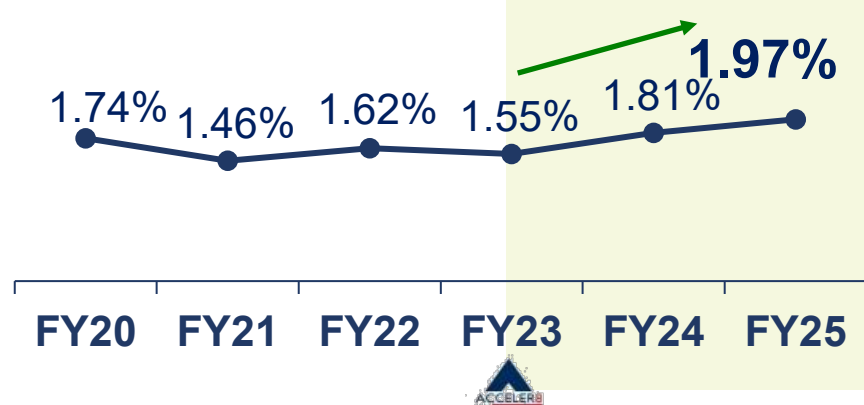
Regained consumer market share and continued to accelerate



Continued SME market share expansion



Corporate* market share rebounded



*Note: Industry numbers (BNM Statistics); *Corporate industry loans are based on 'other business banking' loan book as proxy, which may include commercial and corporate loan book of other banks*

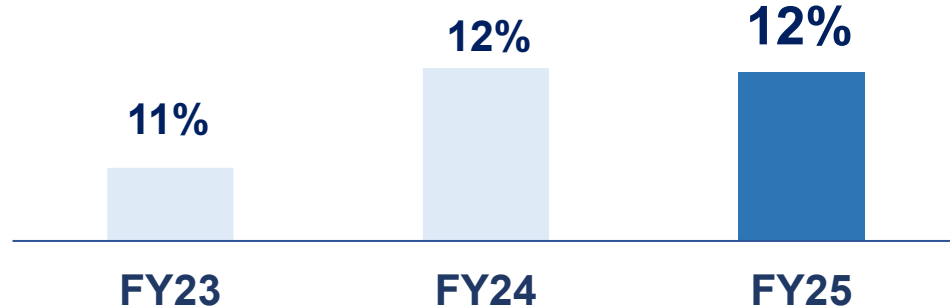
ACCELER8 2027: FY25 Key Success Metrics (1/2)

FY2025 Achievements:
ACCELER8 2027

1 Continue velocity on SME expansion strategy

SME* YoY Loan Growth
*Based on BNM SME Definition

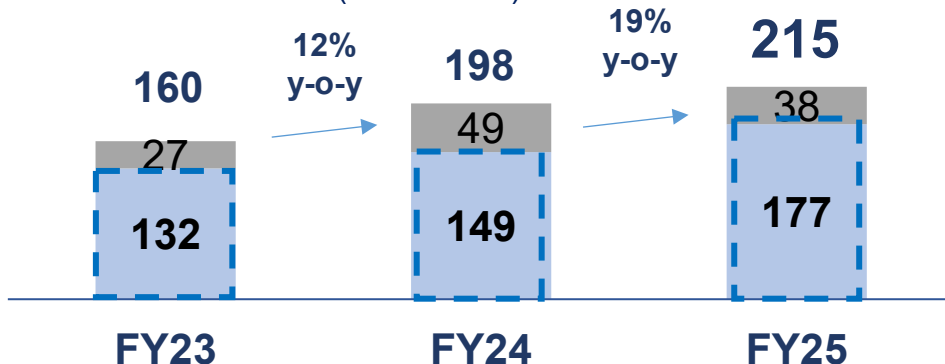
Target: FY25
Group Loan
8%-10%



2 Support our business customers through their life cycle

Business Banking Client Fee Income (RM mil)

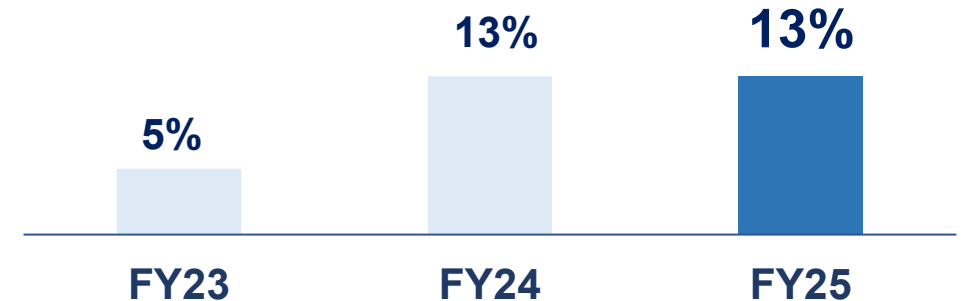
- Non-transactional fee (Banca, loan service charges & etc)
- Transactional fee (FX & Trade)



3 Broaden consumer business, targeting attractive segments

Consumer YoY Loan Growth

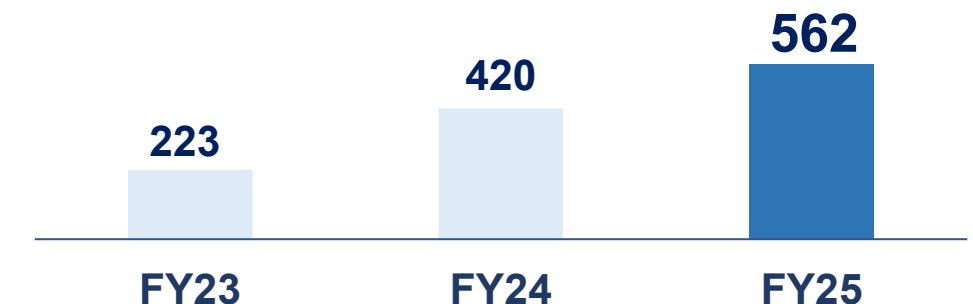
Target: FY25
Group Loan
8%-10%



4 Target resilient ecosystems across their value chain

Sustainability Impact Program
(SIP)
(Loan approved)

Stretch Target:
Achieve
RM560mil



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

FY2025 Achievements:
ACCELER8 2027

5 Become regional champion for selected economic corridors

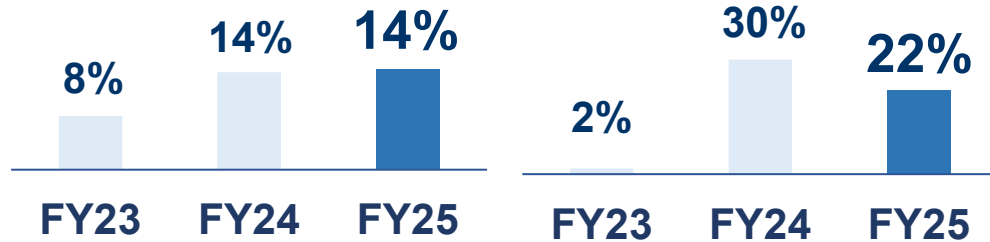
Regional YoY Growth (Sarawak, Penang and Johor)

Total Regional Loan

Total Regional Deposit

Target: Maintain
double digit
growth

Target: Maintain
double digit
growth



7 Accelerate Islamic business, leveraging unique propositions

AIS YoY Revenue Growth

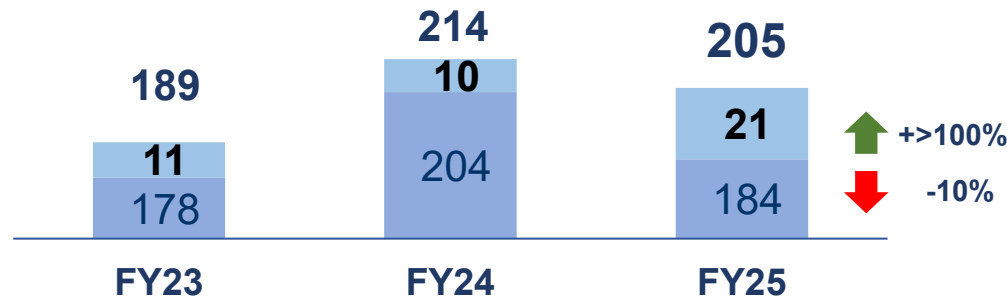
Target: Surpass
FY23/FY24 growth



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

Corporate and Capital Market Revenue (RM mil)

■ Capital markets revenue ■ Corporate revenue



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

Launched ESG 2.0 Report on ESG awareness at Monash University Malaysia.



Sarawak SME ESG report launched by the Sarawak Premier Datuk Patinggi Tan Sri Abang Johari in Kuching.



Accelerated Progress towards Our Sustainability Topline Goals

FY2025 Achievements:
Sustainability

	1 Grow our new sustainable banking business	2 Help customers adopt sustainable lifestyles and business practices	3 Reduce the Bank's greenhouse gas (GHG) emissions footprint
FY25 Achievement	RM14.4 billion in new sustainable banking business since FY2022 to FY2025, on track to achieve target of RM15.0 billion by FY2027*	Reduced C5a** classified financing in our portfolio to 21.1% , on track towards target of <20% by FY2030	17.8% reduction in Scope 1 and Scope 2 GHG emissions against FY2020 baseline, on track towards target of 20% reduction by FY2027
Key Highlights	<ul style="list-style-type: none"> Achieved RM562 million approved via our Sustainability Impact Programme (SIP) in FY2025.  Arranged Avaland's RM1.0 billion Sukuk; supported RM300 million sustainability issuance.  Signed RM1.0 billion MoU for SME climate financing with UNGCMYB & InvestSarawak.  	<ul style="list-style-type: none"> Launched the ESG 2.0 Report, to further guide businesses in their ESG journey.  Provided free climate assessments to 1,000+ SMEs via PROGRESS tool.  Expanded alliances with leading developers in offering preferential green mortgages, driving adoption of green certified properties.  	<ul style="list-style-type: none"> Continued execution of the GHG emissions reduction strategy and established our Recyclable Waste Baseline.  Included employee commuting in Scope 3 emissions reporting.  Provided ESG training, emissions data calculation and transition planning assistance via customer engagement. 

* New sustainable banking business target to be revised upon achievement

** C5a refers to BNM's CCPT classification of businesses and transactions that do not demonstrate a commitment to remediate any harm caused nor any initiative to transition to more sustainable practices

Won 45 Awards including the distinguished title of Best SME Bank in Malaysia for the second consecutive year

FY2025 Achievements:
Awards

SME Bank



Digital Innovations



ESG & Islamic Banking



Qorus Best SME Banking Award 2024
Gold winner for SME Partnership of the year
Alliance Bank's Sustainability Impact Program leverages strategic partnerships to create ecosystem of banking & beyond banking solutions to raise ESG levels of Malaysian SMEs



Marketing & Human Resource



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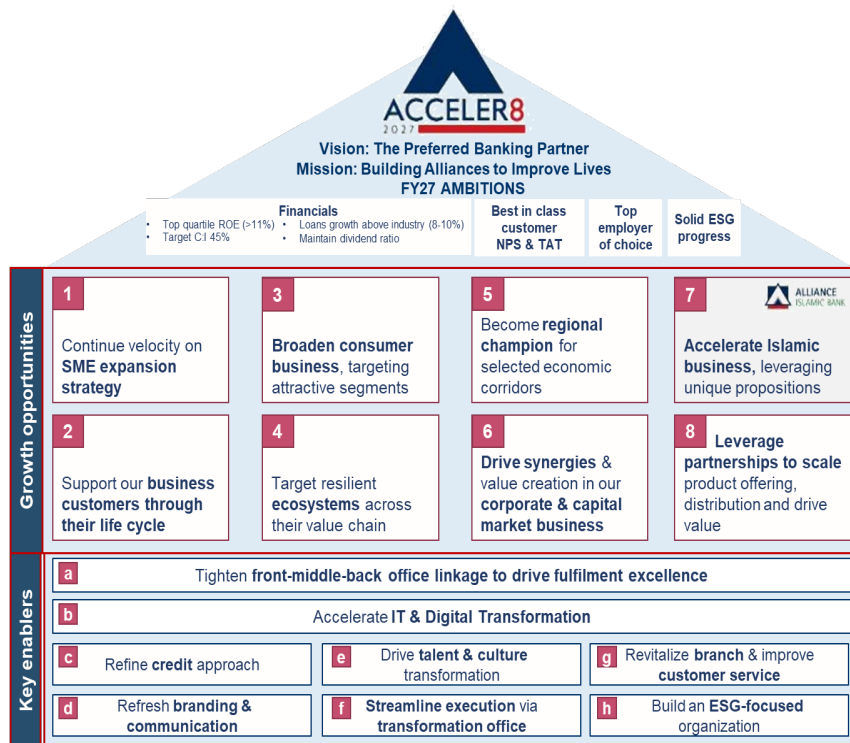
FY26 Strategic Themes

Going Forward:
ACCELER8 2027:
FY2026 Priorities

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

Next generation branches: upgrading the customer experience

Opening new branch at Desa ParkCity, Kuala Lumpur from 28 August 2023



Opening new branch at Saradise, Kuching from 15 January 2024



Relocation of Alor Setar Branch, Kedah from 15 July 2024



Next generation branches: upgrading the customer experience

Opening of New Alliance Bank Branch at Jalan Kelawai, George Town, Pulau Pinang from 1 July 2025



Menara Alliance Bank – Our New Home



- **Menara Alliance Bank:**
 - **24 floors** of office space
 - **Retail branch** in 2-storey retail podium
- **Why relocate?:**
 - **Certainty** and **continuity** of having **head office presence** (after renting >30 years at CapSquare)
 - Commitment to **Sustainability** - to obtain **green building certification**:
 - BCA (Building & Construction Authority) Green Mark (Gold)
 - Leadership in Energy and Environmental Design (LEED)
 - Prestigious **KLCC address** - conveniently located near a **wide range of amenities**.
 - **Opportunity during a soft market**
- **Move on track**, in phases starting from end-Jun to mid-Aug 2025

Outlook & Concluding Remarks

Business growth

- **Cautiously optimistic outlook:** With external uncertainties, we will need to be vigilant and stay nimble to contain risks while capitalizing on the opportunities.
- **Rights issue** provided ability to grow quality assets that will be accretive to revenue and earnings while maintaining reasonable yields and quality.
- Will **continue building on momentum** - expecting loans growth above industry (guidance: 8% to 10%).
- We will continue to focus on driving fee and treasury income growth.

ACCELER8 & Sustainability

- **Mid-point achievements** – (1) broadened & scaled our engines of growth; (2) achieved record financials; (3) strengthened people, product & culture
- **FY2026:** Strengthen our key foundation areas to support scalable growth
- We will continue to enhance our sustainability practices and pursue our goals.

Profitability

- Net interest margin impact from changes expected in asset and liability mix, and latest OPR cut of 25 basis points (9 July 2025).
- Operating expense investments in people and technology is expected to continue. Step-change in capabilities/ infra to be market leading.
- **ROE: approximately 10% post-Rights Issue.**

THANK YOU

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