



KEMENTERIAN KEWANGAN

**YB SENATOR
DATUK SERI AMIR HAMZAH AZIZAN
MENTERI KEWANGAN II**

representing

YAB PRIME MINISTER DATO' SERI ANWAR IBRAHIM

**AFFIN 50TH ANNIVERSARY GALA & CHINESE NEW
YEAR DINNER 2026**

7 FEBRUARY 2026 | SATURDAY | 8:00PM

MITEC, KUALA LUMPUR

Preamble:

Bismillahirrahmanirrahim

Terima kasih kepada pengacara Majlis. Izinkan saya untuk meneruskan ucapan dalam Bahasa Inggeris.

Ladies and Gentlemen,

The Honourable Dato' Seri Anwar Ibrahim, Prime Minister of Malaysia conveys his warm regards and extends his apologies for not being able to attend the gala dinner.

On his behalf, I am honoured to deliver the Prime Minister's speech tonight.

Bismillahirrahmanirrahim.

Assalamualaikum Warahmatullahi Wabarakatuh and Salam Malaysia
MADANI.

1. Malaysia enters 2026 with an economy that remains resilient, even as global conditions continue to be uncertain. Based on official projections, Malaysia's economy is expected to expand between 4.0 and 4.5 per cent in 2026, supported by steady domestic demand and sustained investment activity. However, current market assessments place growth ranging from 4.5 to 5.0 per cent in 2026, reflecting strengthening domestic demand and continued investment momentum, in line with expectations from the Ministry and international institutions.

2. Inflation is expected to remain moderate and well contained, in line with monetary policy objectives. Bank Negara Malaysia is also expected to maintain a policy stance that supports growth while safeguarding price stability and the soundness of the financial system. Nevertheless, we must remain vigilant. Geopolitical tensions, shifts in global trade policies and volatility in financial markets call for disciplined risk management and strong governance.

3. In managing this growth, the Government remains committed to fiscal discipline and financial system stability. Structural reforms are being implemented in a phased and prudent manner, taking into account market conditions, the welfare of the rakyat and the capacity of financial institutions to support this transition. This balanced approach is essential to sustaining investor confidence and strengthening Malaysia's economic resilience.

4. In this context, the banking sector plays a critical role. Banks are not only providers of financing. They are stabilisers of the financial system, facilitators of investment and anchors of market confidence.

5. Within this framework, institutions such as AFFIN Group serve an important role as financial intermediaries. They support system stability, expand productive financing and ensure that credit continues to flow to the real economy. This responsibility requires robust risk management, strong compliance and disciplined decision-making.

Ladies and Gentlemen,

6. Fifty years of AFFIN Group standing firmly in this landscape is a significant achievement. It reflects resilience, discipline and trust built consistently across economic cycles.

7. AFFIN Group did not begin as a financial institution serving everyone. It began with a specific mandate to safeguard the welfare of our national heroes. Over time, as the economy evolved and society's needs expanded, that trust was broadened.

8. Today, AFFIN Group serves all Malaysians, across sectors, backgrounds and regions. This growth has been achieved by upholding trust, not by taking shortcuts that compromise values.

9. This Golden Jubilee is not merely a celebration of longevity. It is a reminder of the growing responsibility borne by financial institutions in supporting national development and financial stability.

10. Under the Malaysia MADANI agenda, good governance is the foundation of market confidence. Without strong governance, growth cannot be sustained and systemic risks may emerge.

11. The banking sector is not simply a driver of profit. It is an instrument to allocate capital responsibly, manage risk with discipline and help narrow gaps within the economy.

12. I welcome AFFIN Group's focus on building long-term ecosystems, particularly for small and medium enterprises and retail customers, rather than concentrating solely on short-term returns.

13. This approach is also reflected in the development of responsible and ethical financial products, including efforts towards sustainable financing and broader sustainability practices that are increasingly central to the financial sector.

14. This is banking guided by ihsan, where decisions are assessed not only by financial returns, but also by their impact on the rakyat and the long-term continuity of businesses.

Ladies and Gentlemen,

15. Today's market environment demands speed, efficiency and the ability to scale.

16. The MADANI Government views digitalisation and artificial intelligence as tools to raise productivity, expand financial access and strengthen national competitiveness. These efforts must be supported by strong risk controls, cybersecurity safeguards and robust data protection.

17. In this regard, AFFIN Group's digital transformation initiatives in recent years are aligned with national priorities. Investments in digital platforms, automation and analytics have improved operational efficiency, accelerated customer transactions and strengthened system security.

18. Meaningful transformation, however, does not end with technology. It must translate into greater access, improved understanding and stronger confidence among the people in managing their finances.

19. In this respect, I welcome AFFIN Group's initiatives to strengthen financial literacy through inclusive and relevant education programmes. This commitment is further reinforced through the establishment of Yayasan AFFIN as a long-term platform to advance community development, financial inclusion and social well-being nationwide, in line with the aspirations of Malaysia MADANI.

20. I also acknowledge AFFIN Group's strong customer focus, including sustained support for small and medium enterprises, women entrepreneurs and local communities. This demonstrates that financial innovation must deliver tangible benefits to everyday economic life.

21. The principle remains clear. Technology is a tool. Decisions are made by people and must be anchored in responsibility and sound governance.

22. In conjunction with this Golden Jubilee, I wish to convey three clear messages.

- First, for AFFIN to continue digital innovation with a practical focus. Technology must simplify processes, reduce friction and improve service quality.

- Second, build speed as an institutional capability, supported by discipline. Decisions must be timely, but grounded in data, controls and governance.
- Third, uphold ihsan as the foundation. Behind every financing decision and every product are individuals, families and businesses whose livelihoods depend on those decisions.

23. Innovation builds capability.

Speed enhances efficiency.

Ihsan ensures balance.

24. When these three elements come together, financial institutions can grow sustainably and remain trusted.

25. In closing, I extend my congratulations to the Board of Directors, the management team and the entire AFFIN Group family, past and present, for the discipline, commitment and contributions that have shaped AFFIN's five-decade journey. Continue this role with responsibility and resolve, as we work together to build a Malaysia that is more just, competitive and dignified.

Wabillahi Taufiq Wal Hidayah.

Wassalamualaikum warahmatullahi wabarakatuh.

Thank you.