



Performance Highlights at a Glance

Financial Highlights




Total Income

RM4,928.9
million




Shareholders' Equity

RM20.6
billion




Gross Loans, Advances and Financing

RM138.9
billion




Return on Equity (ROE)

10.0%




Total Assets

RM199.0
billion




Cost-to-Income Ratio

44.6%




Business Highlights




Wholesale Banking

Approved RM1.1 billion in green financing in FY2025, including unrated bonds and sukuk, demonstrating a strong commitment to sustainable finance and supporting Malaysia's climate transition objectives



Business Banking

Strengthened ecosystem partnerships, bundled offerings and advisory services, while expanding regional presence and deepening foreign direct investment (FDI) engagement with over 30 customers through our integrated one-stop support platform



Retail Banking

Won award for

- Priority Banking Initiative of the Year – Asian Banking & Finance Retail Banking Awards 2024



Profit After Taxation and
Minority Interests (PATMI)

RM2,001.2
million



Total Capital Ratio

17.49%



Deposits from
Customers

RM141.5
billion



Common Equity Tier 1
(CET1) Capital Ratio

14.82%

Dividend
per Share

30.2sen

Dividend
Payout Ratio

50%



Investment Banking

Won multiple awards including:

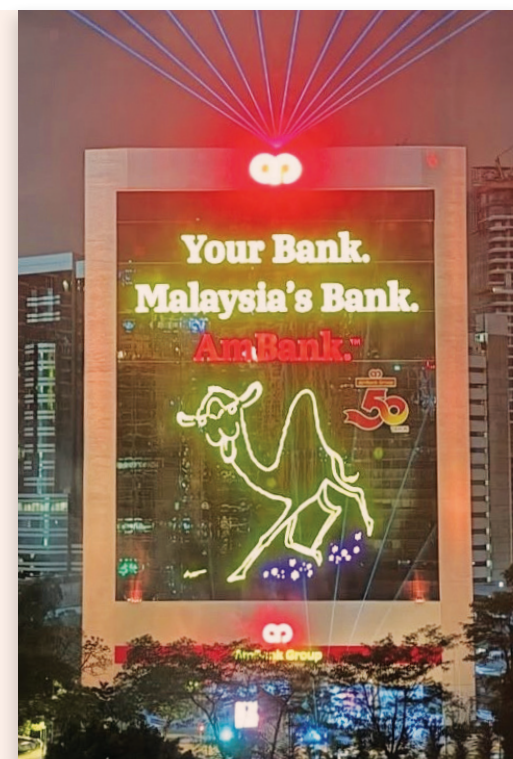
- Best Asset Management Company (30 years), Malaysia – Asia Asset Management Best of the Best Awards 2025
- Best M&A House in Southeast Asia – Alpha Southeast Asia's 18th Annual Marquee Awards
- Best Equity Deal of the Year in SEA & Best Equity/IPO in Malaysia 2025 – Alpha Southeast Asia 2024
- Best Securities House for Fixed Income in Malaysia 2024 – Euromoney Securities Houses Awards 2024



Islamic Banking

Won multiple awards including:

- Best Islamic SME Bank Malaysia 2024
- Best Sukuk – Pharmaceutical 2024 (Shariah Adviser) for Duopharma Biotech RM364.0 million triple-tranche Wakalah sukuk
- Best Islamic Banking CEO Malaysia 2024



Performance Highlights at a Glance

RESPONSIBLE BANKING



**Won Malaysia's
Best Bank for ESG**
2024 Euromoney Award



**Commitment to exit
Thermal Coal Mining**
by 2030



Developed AmBank Group's
Net Zero Transition Pathway,
with Near-Term 2030 Targets and Position
Statements for select hard-to-abate sectors



Developed the **Sustainable Finance
Product (SFP) Framework** to facilitate the
execution of AmBank Group's Net Zero Transition Plan

CONSCIOUS SELF-CONDUCT



Established
**Carbon Neutral
Target 2030**
(Scope 1 and Scope 2)
for own operations



Supported the early development
of 23 children by establishing the
**'AmBank Little
Explorer' (ALEX)
Childcare**



Contributed a total of
RM592 million
to **local suppliers**,
representing 87% of total
suppliers

POSITIVE SOCIETAL IMPACT



27,233 people benefitted through
the Group's **community
programmes**



Recognised at the Association of Banks in Malaysia's 50th
Anniversary **Corporate Social Responsibility
Excellence Awards 2024**
for Women's Empowerment/Diversity, Equity & Inclusion and
Inclusive Economic Growth