Business Banking

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TOP ACHIEVEMENTS IN FY2026

Driving National Growth Through Strategic Financing and Partnerships

- Mobilised a total gross loans of RM53.9 billion as at FY2026 across infrastructure, property, renewable energy, advanced manufacturing, digital infrastructure and Foreign Direct Investment (FDI).
- Forged key international partnerships and championed innovation through new technology and industry engagement platforms.

Road to Capital Markets Programme

- Generated RM6.3 billion in loans and RM86.5 million in revenue by supporting businesses on their journey to capital markets access through structured education and advisory.

Commercialisation of JMB Solutions

- Onboarded 800+ Joint Management Bodies (JMBs) clients, contributing RM932.7 million in total deposits and an estimated 3.4% market share in community and property-linked financial solutions.

One-Stop Centre for FDI

- Onboarded 50+ FDI clients since 2023, achieving RM2 billion+ in approved facilities across FY2025 to FY2026.
- Actively promoted cross-border investment through strategic roundtables abroad to attract China-based investors into the Johor-Singapore Special Economic Zone (JS-SEZ).

WHO WE ARE AND WHAT WE DO

Business Banking division supports businesses across different stages of growth, providing financing, transaction banking and advisory solutions.

Segment Focus

Small and Medium Enterprises (SMEs)

Focuses on mid and upper SME segments, delivering fast and efficient financing through streamlined lending programmes, supported by experienced Relationship Managers (RMs) who provide strategic guidance.

Commercial Banking Segment

Serves large commercial enterprises and mid-sized corporates through comprehensive banking services, including bespoke financing solutions and corporate advisory in collaboration with AmInvestment Bank.

Key Focus Areas

- Operational Efficiency
- Customer Segmentation Strategy
- Customer Growth and Relationship Deepening

Financial Solutions Offerings

- Business loans
- Trade financing
- Cash management
- Foreign exchange services
- Transaction banking
- Business wealth management
- Bancassurance

Our offerings are delivered through a high-touch relationship model driven by our RMs and supported by a network of 48 business centres nationwide, ensuring consistent, relationship-led service and accessibility.

BUSINESS ENVIRONMENT

In FY2026, the Business Banking environment strengthened, supported by resilient domestic demand and sustained investment activity. SMEs and mid-corporate businesses continued to pursue growth, while remaining disciplined in managing liquidity and execution amid ongoing external uncertainties.

Cross-border investment flows and supply chain reconfiguration continued to shape business activity. Malaysia's position as a regional hub drove demand for FDI facilitation, trade solutions and cross-border banking support.

In line with AmBank Group's Winning Together 2029 (WT29) strategy, Business Banking remained focused on deepening market coverage and strengthening frontline capacity to capture opportunities across high-potential regions and priority sectors.

RISKS

- External uncertainties and shifting global trade dynamics may affect client expansion, liquidity and credit quality.
- Increased competition in cross-border and high-growth segments may pressure margins.
- Geopolitical risk exposure in specific markets may increase volatility in deal pipelines and concentration risk within certain countries or sectors.

RESPONSES

- **Strengthening Operational Capabilities:** Improving end-to-end processes, governance, and risk management.
- **Developing Targeted Products and Solutions:** Tailoring to evolving customer needs amid an ever changing market environment.
- **Digital Improvements:** Strengthened digital platforms and online channels to improve accessibility, turnaround time and customer experience.

OPPORTUNITIES

- Stronger investment activities and Malaysia's regional positioning support expansion in FDI, trade and cross-border banking.
- Increasing demand for integrated and ecosystem-based solutions enables deeper client relationships and higher wallet share.
- Geopolitical shifts are redirecting supply chains toward Southeast Asia, with Malaysia gaining prominence.

RESPONSES

- **FDI Desk Support:** Established a one-stop FDI desk to support foreign companies with market entry, setup and ongoing operations in Malaysia.

STRATEGIC BUSINESS PERFORMANCE REVIEW

Stakeholder Value Creation

Customers

Strengthened the quality and relevance of banking relationships by delivering integrated, segment-focused solutions and beyond-banking support that helped businesses grow, access new markets, and build long-term financial resilience.

Employees

Invested in frontline capacity and capability, creating meaningful career growth opportunities and equipping teams with the tools, structure, and support needed to perform at their best.

Shareholders and Investors

Delivered disciplined, sustainable portfolio growth underpinned by stronger operational governance, responsible financing practices, and a diversified business model built for long-term value.

Business Review

Business Banking

Strategic Priorities	Progress and Achievements
1. Expanding and Deepening Geographical Reach • Strengthened presence across key growth regions, including Penang, Klang Valley, Southern Malaysia and East Malaysia, through targeted market expansion and strategic recruitment.	• Enhanced SME servicing capabilities by expanding and upskilling the Relationship Manager workforce, with over 300 Relationship Managers across the region enabling deeper client coverage and supporting accelerated growth in Malaysia by FY2026.
2. Driving Operational Excellence • Launched the SME Operational Excellence initiative as a strategic programme to strengthen operational efficiency across the division, improve customer experience and enhance overall sales productivity in support of the Bank's long-term SME revenue aspirations.	• Identified key focus areas to support the next phase of business growth, including the digitisation of onboarding and credit processes to enhance turnaround time and customer experience; the deployment of RM enablement tools to drive more effective client engagement and sales execution; and the centralisation of non-sales administrative activities into dedicated back-office functions to increase RM sales capacity. • Strengthened portfolio monitoring capabilities to support proactive risk management, while developing a structured SME talent programme to build a stronger pipeline of future RMs and leaders.
3. Delivering Relevant Products and Solutions • Delivered end-to-end segment-focused financing for Industrial Parks, Logistics & Warehousing and Manufacturing sectors, with expanded Supply Chain Financing in collaboration with Wholesale Banking. • Advanced the Road to Capital Markets initiative, guiding SME clients on their journey towards public listing and capital markets readiness. • Established dedicated China and South Korea desks to support FDI through targeted solutions including supply chain integration, foreign exchange, payment systems and regulatory navigation. • Developed integrated solutions for JMBs and Management Corporations, enhancing payment collection and reconciliation through an improved payment gateway.	• Onboarded several Forbes Global 2000 companies, reinforcing AmBank's positioning as the preferred local banking partner for high-complexity FDI relationships and validating the strategic importance of the FDI desk in driving quality client acquisition. • Signed a Memorandum of Understanding (MoU) with Woori Bank to promote bilateral investment and trade flows between Malaysia and South Korea, while continuing to expand FDI desk capabilities through cross-group collaboration, improved due diligence processes and development of strategic partnerships. • Achieved RM1.4 billion in deals won for Supply Chain Financing (SCF), underscoring strong client adoption and reinforcing the Bank's capabilities in delivering end-to-end working capital solutions.

TARGETS

Driving SME revenue growth through **enhanced sales capacity, improved productivity, and a stronger focus on customer acquisition and portfolio expansion**.

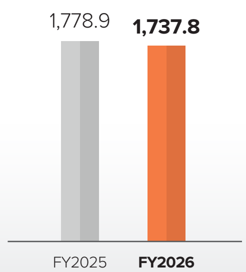
Improved turnaround time and customer accessibility through **enhanced credit and operating processes,** supported by digitalisation and automation.

FY2026 RESULTS AND OUTCOMES

Financial Performance and Highlights

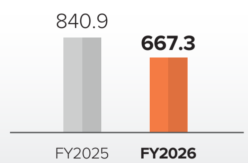
Income
(RM million)

▼ 2.3%



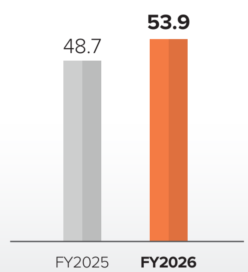
Profit After Taxation
(RM million)

▼ 20.6%



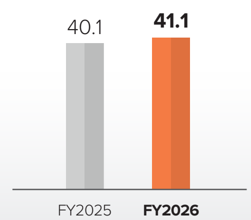
Gross Loans, Advances & Financing
(RM billion)

▲ 10.6%



Customer Deposits
(RM billion)

▲ 2.6%



Sustainability Highlights

SME Growth and Capital Access

- Approved RM3.0 billion in Sustainable, Transition and Green (STG) Financing in FY2026.
- Supported over 150 high-impact projects across industries, i.e. logistics, green technology and sustainable property development.
- Advanced SME access to financing and IPO readiness advisory to strengthen business resilience and capital markets transition.

Cross-border Ecosystem Development

- Built a strong and scalable FDI platform through dedicated China and Korea desks, facilitating inbound transactions via a one-stop ecosystem spanning supply chain integration, merger and acquisition support and two-way trade flows.
- Successfully onboarded over 50 clients since inception, including Huawei Technologies, ZTE, Asus Advanced Technologies and Samsung SDS Malaysia.

Responsible Banking and Capability Building

- Strengthened credit and operating discipline while investing in people, systems and collaboration to reinforce execution and deliver sustainable, responsible value.
- Delivered a series of BizDIALOGUE sessions under the AmBank BizCLUB platform, engaging over 200 businesses on AI adoption in retail and manufacturing and raising awareness of government grants and financial support available to accelerate digital growth.

OUTLOOK AND PROSPECTS

Looking ahead, Business Banking is supported by resilient domestic demand, steady investment inflows into Malaysia and sustained SME growth. Demand for financing, trade solutions and cash management is expected to remain steady, driven by business expansion, evolving supply chains and increased cross-border activity. At the same time, global uncertainties persist, reinforcing the need for disciplined risk management. Against this backdrop, Business Banking remains focused on supporting customers through a comprehensive suite of banking solutions and beyond-banking initiatives that delivers innovative, flexible and relevant support while navigating an increasingly complex external environment.