Sustainability Statement

AmBank Group's Sustainability Statement has been prepared to provide a clearer view of how sustainability-related risks and opportunities (SROs) may affect the Group's strategy, business model, financial position, performance, and long-term prospects. As SROs form part of capital allocation, risk management, regulatory expectations, and increasingly influence stakeholder confidence, this statement is intended to complement our financial statements and provide decision-useful information to investors and other primary users. We expect this statement to evolve as our adoption of the International Sustainability Standards Board's (ISSB's) International Financial Reporting Standards (IFRS) requirements mature.

BASIS OF PREPARATION, REPORTING SCOPE & JUDGEMENTS

Compliance with the IFRS Sustainability Disclosure Standards

IFRS S1.72, 55(a)

AmBank Group's sustainability-related disclosures have been prepared in accordance with the IFRS Sustainability Disclosure Standards issued by the ISSB, in line with the Main Market Listing Requirements (MMLR) of Bursa Malaysia Securities Berhad and the National Sustainability Reporting Framework (NSRF) issued by the Securities Commission Malaysia. For FY2026, we have applied: **IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information** and **IFRS S2 Climate-related Disclosures.**

Where relevant, disclosure topics under the IFRS S2 Industry-based Guidance on Implementing Climate-related Disclosures for the Financial Sector and related Sustainability Accounting Standards Board (SASB) Standards for the Financial Services industry have been considered in determining and disclosing material sustainability-related information. The Group has also disclosed progress metrics (where feasible for yearly comparison), prescribed tables, and the Statement of Assurance in accordance with the MMLR.

Connectivity with Financial Statements

IFRS S1.64, 24, 22, B39, 30(b), 31, IFRS S2.10(d)

This Sustainability Statement covers the financial year from 1 April 2025 to 31 March 2026, unless otherwise stated, and is aligned with the reporting period of AmBank Group's consolidated financial statements. The presentation currency is Ringgit Malaysia (RM), consistent with the consolidated financial statements, which are prepared in accordance with Malaysian Financial Reporting Standards, IFRS Accounting Standards and the Companies Act 2016.

The statement should be read together with the Financial Statements, other relevant sections of the Integrated Annual Report and the Sustainability Report 2026. This provides a connected view of how SROs may affect the Group's financial position, financial performance, cash flow, strategy, risk management and prospects over different time horizons.

Time Horizon:

ST	MT	LT
Short Term **1-3** years	Medium Term **4-10** years	Long Term **>10** years

Note: *these time horizons are only applicable to the SROs.*

Adoption of IFRS Sustainability Disclosure Standards and Transition Reliefs

IFRS S1.E3, S2.C3

In adopting the IFRS Sustainability Disclosure Standards, the Group has applied the transition reliefs available under the Standards and the MMLR. These reliefs recognise that sustainability-related financial reporting is still maturing and allows the Group to strengthen its disclosures progressively.

Transition Relief Applied	How It Is Applied by AmBank Group
Relief from disclosing comparative information	Comparative IFRS sustainability-related disclosures, given that FY2026 is the first year of application, is not disclosed save for selected comparative information that is presented where available.
Relief from reporting sustainability related information – Scope 3 Category 15 GHG emissions aligned with the financial reporting date	Scope 3 Category 15 GHG emissions is disclosed as at 31 March 2025. We expect alignment with the financial reporting date as our reporting and disclosure capabilities mature.

Sustainability Statement

Reporting Scope and Boundary

IFRS S1. 6, 20, B38, 74, 75, 17, 18

The reporting entities within the Sustainability Statement are consistent with AmBank Group's reporting entities of the consolidated financial statements for the financial year ended 31 March 2026. This ensures consistency between the Group's financial reporting and sustainability-related financial disclosures.

In the context of IFRS Sustainability Disclosure Standards and for the purposes of disclosing material SROs, the reporting boundary has been defined following a materiality assessment, covering two key aspects:

Qualitative Lens: Operational Control.

Quantitative Lens: Profit After Taxation contribution and percentage relative to the Group's Total Assets.

The disclosure covers the following banking entities under AMMB Holdings Berhad (collectively known as "AmBank Group", or "the consolidated group" or "the Group" or "we") and excludes joint ventures and associates due to the Group's non-controlling interest:

AmBank (M) Berhad

AmBank Islamic Berhad

AmInvestment Bank Berhad, including AmFunds Management Berhad and AmIslamic Funds Management Sdn Bhd

AmBank Group's Value Chain

IFRS S1.2

The Group's SROs are identified and assessed across its value chain—upstream, own operations and downstream—taking into account the key activities, business relationships and stakeholders that influence the Group. This includes capital and funding sources and the evolving environment, aspects from own operations, such as procurement, our banking platforms and technology ecosystem, and how we deploy capital.

Upstream: Capital and Funding Sources and Enabling Environment

Key activities, resources and relationships
- Capital and funding inputs
- Regulatory and supervisory environment
- Suppliers and vendors providing technology, infrastructure, data, professional services and operational support

Key stakeholders
- Investors and shareholders
- Depositors
- Regulators and supervisory bodies
- Suppliers and vendors

Own Operations: Banking, Risk Management and Delivery Platform

Key activities, resources and relationships
- Integrity and code of conduct
- Product and service design
- Procurement and third-party services
- Digital banking platforms and payments systems
- Customer experience and operational efficiency
- Cybersecurity and data privacy
- Technology ecosystem and infrastructure
- Workforce and capability pipeline

Key stakeholders
- Employees
- Customers
- Regulators

Downstream: Deployment of Capital and Impact

Key activities, resources and relationships
- Responsible financing and sustainable finance offerings
- Retail, wealth, business, investment, Islamic and corporate banking
- Selling and lending practices
- Community investments and partnerships

Key stakeholders
- Individuals, SMEs and corporate customers
- Businesses accessing financing, investment and banking solutions
- Communities benefiting from financial inclusion and social impact programmes

This strategic value chain-based approach enables the Group to consider how these interactions with different stakeholders segments may give rise to sustainability-related impact, risks and opportunities.

SR *Reporting boundaries in relation to GHG Emissions is detailed in the Appendix of the Sustainability Report 2026.*

Significant Judgements and Measurement Uncertainties

IFRS S1.75, 78, 79, 81

Preparing sustainability-related financial disclosures requires management to apply judgement, particularly where information is forward-looking, dependent on external data or affected by evolving methodologies. The Group has therefore disclosed the key areas where judgement and estimation were required, to help users understand the basis on which the information has been prepared.

Estimation is required where sustainability information cannot be measured directly, relates to entities or activities in the value chain, uses forward-looking assumptions or involves data availability and data quality limitations.

SR *Assumptions are detailed in the Appendix of the Sustainability Report 2026.*

Significant Judgements

1 Materiality assessment and selection of material information

Management applied judgement in identifying the reporting boundaries and the associated SROs that could reasonably be expected to affect AmBank Group's prospects. This included determining the information that could influence decisions made by primary users of the Group's financial statements.

2 Selection of climate scenarios

Judgement was applied in selecting the climate scenarios used for scenario analysis and stress testing as well as the underlying assumptions used for the climate scenarios. The Group's approach is anchored on externally recognised scenarios developed by the Network for Greening the Financial System (NGFS) and aligned with Bank Negara Malaysia regulatory expectations.

Scenario Type	Scenario Applied
Orderly transition	Net Zero 2050
Disorderly transition	Divergent Net Zero
Hot house world	Nationally Determined Contributions

3 Calculation methods for GHG emissions

Judgement was applied in determining the most appropriate calculation methods for each disclosed Scope 3 category, considering the availability and quality of data, with external data prioritised where available and sufficiently reliable. Specifically for Scope 3 Category 15: Investments (also known as "financed emissions"), the Group prioritised the use of customer- and investee-specific data where available. When primary data is not available, relevant proxies were used to estimate financed emissions.

Measurement Uncertainty

Anticipated financial effects of SROs

The quantification of anticipated financial effects is subject to significant uncertainty, particularly over the short, medium and long term.

GHG-related metrics

GHG emissions are measured in accordance with the GHG Protocol unless otherwise stated. These metrics are subject to inherent uncertainty due to reliance on activity data and emission factors, including information obtained from third parties. Where complete or timely data is not available, estimates are applied.

Sustainability Statement

HOW SUSTAINABILITY-RELATED RISKS AND OPPORTUNITIES WERE IDENTIFIED

Materiality helps the Group focus on the sustainability matters that are most relevant to our stakeholders, business model and long-term value creation. For FY2026, we assessed materiality through two connected lenses: first, by identifying the sustainability matters where the Group may significantly impact people, the economy and the environment; and second, by assessing which of these matters could reasonably affect our financial performance, resilience and enterprise value over time.

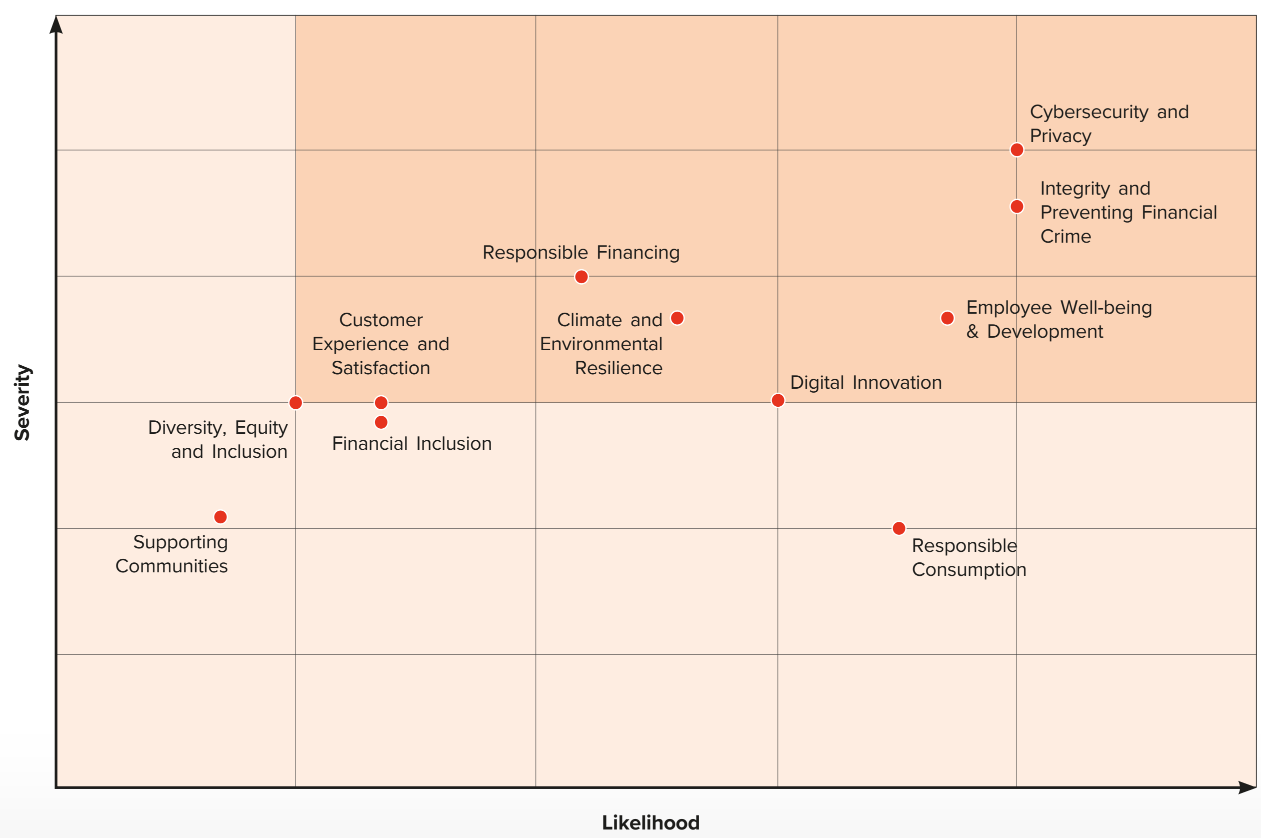
This Sustainability Statement focuses primarily on the material SROs identified through this process. The broader set of 11 material matters, including their definitions, stakeholder relevance and impact materiality assessment results, is covered in greater detail in the Sustainability Report 2026.

Identifying Sustainability Material Matters

The first phase of the assessment focused on broader sustainability material matters. These matters reflect the Group's impact on stakeholders, society, the economy and environment, as well as the sustainability topics most relevant to its value chain and operating context. This process considered stakeholder inputs, business relevance, sector context and the Group's activities, products, services and business relationships.

Through this assessment, the Group identified **11 material matters**, as shown in the matrix.

Impact Materiality Matrix



The impact materiality assessment highlighted several matters with higher severity and likelihood, including Responsible Financing, Climate and Environmental Resilience, Cybersecurity and Data Privacy, Integrity and Preventing Financial Crime and Employee Well-being and Development. These matters were assessed as more significant from an impact perspective due to their links to stakeholder trust, operational resilience, financing activities, governance, regulatory expectations and long-term sustainability.

Other matters, including Customer Experience and Satisfaction, Digital Innovation, Financial Inclusion, Diversity, Equity and Inclusion, Responsible Consumption and Supporting Communities, remain important to the Group's broader sustainability agenda and are covered in greater detail in the Sustainability Report 2026.

The material matters are maintained within the three themes of the Sustainability Framework:

RESPONSIBLE BANKING

We are committed to conduct our business and engage customers in a responsible manner

M1 RESPONSIBLE FINANCING

Integrating sustainability within financing, investment and advisory activities by offering products and services that support sustainable outcomes and drive positive impact.

SR *To learn more, see page 33 of the Sustainability Report 2026.*

M4 DIGITAL INNOVATION

Enhancing customer and stakeholder experience through digital solutions and technology-enabled process improvements to deliver more seamless, accessible and efficient interactions across channels.

SR *To learn more, see page 36 of the Sustainability Report 2026.*

M2 CLIMATE AND ENVIRONMENTAL RESILIENCE

Ensuring resilience across businesses and portfolios by embedding sustainability considerations within financing, investment and advisory decisions, to manage and mitigate negative environmental and climate impact.

SR *To learn more, see page 34 of the Sustainability Report 2026.*

M5 CYBERSECURITY AND DATA PRIVACY

Protecting stakeholder data and ensuring resilience against potential cyber threats and privacy breaches through robust governance structures, security systems and stringent risk measures.

SR *To learn more, see page 37 of the Sustainability Report 2026.*

M3 CUSTOMER EXPERIENCE AND SATISFACTION

Ensuring we meet evolving customer needs and safeguard their financial interests, building the foundation for loyalty and trust, while consistently delivering excellent service.

SR *To learn more, see page 35 of the Sustainability Report 2026.*

M6 FINANCIAL INCLUSION

Offering accessible, affordable and suitable financial products and services to underserved and unserved segments to strengthen financial health and inclusion.

SR *To learn more, see pages 38 of the Sustainability Report 2026.*

CONSCIOUS SELF-CONDUCT

We are conscious that our internal conduct integrates sustainability and climate-related implications

M7 INTEGRITY AND PREVENTING FINANCIAL CRIME

Upholding rigorous corporate governance, ethical conduct and strong compliance controls to prevent bribery, corruption, money laundering and other financial crimes, with a commitment to transparency, accountability and integrity.

SR *To learn more, see pages 39 of the Sustainability Report 2026.*

M9 DIVERSITY, EQUITY AND INCLUSION

Promoting a fair, inclusive and respectful workplace that values and treats all employees equally.

SR *To learn more, see page 41 of the Sustainability Report 2026.*

M8 EMPLOYEE WELL-BEING AND DEVELOPMENT

Supporting employee health, safety, well-being and advancing career development to build a capable and resilient workforce.

SR *To learn more, see page 40 of the Sustainability Report 2026.*

M10 RESPONSIBLE CONSUMPTION

Fostering environmental responsibility by managing and minimising our negative environmental impact through better energy, water, waste management practices and responsible procurement that promotes sustainability across our supply chain.

SR *To learn more, see page 42 of the Sustainability Report 2026.*

POSITIVE SOCIETAL IMPACT

We contribute towards the creation of positive impact to our communities

M11 SUPPORTING COMMUNITIES

Fostering inclusive economic growth and shared prosperity for our communities through responsible investment, partnerships and programmes that improve resilience and well-being.

SR *To learn more, see page 43 of the Sustainability Report 2026.*

Sustainability Statement

Applying a Financial Materiality Lens

Following the impact materiality assessment, the 11 material matters were assessed through an internal financial materiality lens to identify the SROs that could reasonably affect AmBank Group's prospects. This was guided by **IFRS S1**, **IFRS S2** and sector-specific references such as the **SASB Standards for the Financial Services Industry**. The assessment considered how each matter could affect the Group's financial performance, financial position, cash flows, resilience, risk profile, access to capital, customer trust, operating costs and long-term enterprise value.

This process helped distinguish between:
- broader sustainability matters that remain important to stakeholders and the Group's impact agenda; and
- SROs that could reasonably be expected to affect the Group's prospects.

Sustainability Themes

Responsible Banking | Conscious Self-Conduct | Positive Societal Impact

Material Matters

- M1 Responsible Financing
- M2 Climate and Environmental Resilience
- M3 Customer Experience and Satisfaction
- M4 Digital Innovation
- M5 Cybersecurity and Data Privacy
- M6 Financial Inclusion
- M7 Integrity and Preventing Financial Crime
- M8 Employee Well-being and Development
- M9 Diversity, Equity and Inclusion
- M10 Responsible Consumption
- M11 Supporting Communities

SASB Standards on Financial Services Industry (qualitative assessment)

Financial Materiality (quantitative assessment)

Likelihood | Magnitude

- O1 Responsible Financing Opportunities
- R1 Physical Risk
- R2 Transition Risk
- R3 Cybersecurity and Data Privacy Risk
- R4 Anti-bribery & Corruption and Anti-money Laundering Risk
- O2 Strengthening Workforce Capabilities

Through the financial materiality assessment, the Group identified six SROs, covering two sustainability-related opportunities and four sustainability-related risks:

O: Opportunity, R: Risk

SROs		Related Material Matter	Why It Is Financially Material
IFRS S2			
O1	**Responsible Financing Opportunities**	Responsible Financing	Supports financing growth, fee-based income, portfolio alignment, customer transition and resilience and sustainable capital market opportunities.
R1	**Physical Risk**	Climate and Environmental Resilience	May affect borrowers, collateral values, investment exposures, funding stability, operations and critical third-party dependencies.
R2	**Transition Risk**	Climate and Environmental Resilience	May affect customer creditworthiness, sector exposure, financed emissions, capital allocation and the Group's net zero transition approach.
IFRS S1			
R3	**Cybersecurity and Data Privacy Risk**	Cybersecurity and Data Privacy	May affect operational resilience, customer trust, regulatory compliance, digital banking growth and potential financial losses from cyber incidents or data breaches.
R4	**Anti-bribery & Corruption and Anti-money Laundering Risk**	Integrity and Preventing Financial Crime	May affect regulatory standing, compliance costs, operational continuity, stakeholder confidence and exposure to penalties or reputational damage.
O2	**Strengthening Workforce Capabilities**	Employee Well-being and Development	Supports strategy execution, productivity, talent retention, succession readiness, innovation, risk management and long-term business resilience.

AMBANK GROUP'S SUSTAINABILITY-RELATED RISKS AND OPPORTUNITIES

O1 Responsible Financing Opportunities

Responsible financing opportunities arise from growing demand for financing solutions that support environmental and social outcomes through sustainable, transition and green financing. These opportunities are linked to core lending, investment, asset management, advisory, and capital markets activities, particularly as customers across real economy sectors require capital to decarbonise, transition, adapt, improve resilience, and support inclusive growth.

IFRS Pillars

Governance

IFRS S2.6-7

Oversight focuses on ensuring responsible financing supports strategic growth, portfolio alignment and long-term value creation.

- The Board oversees responsible financing opportunities, including sustainable financing mobilisation, sector positioning, portfolio direction and the role of financing in supporting economic transition and resilience.
- The Board and its committees receive updates on mobilisation, notable transactions, customer engagement plans for the AmBank Group Net Zero Transition Plan (NZTP) priority sectors, and emerging opportunities in energy transition, carbon markets and sustainable infrastructure.
- The Audit and Examination Committee (AEC) reviews the effectiveness of governance arrangements and internal controls, including assessment outcomes and independent review findings.
- At Management level, the Group Management Committee (GMC) and Group Sustainability and Climate Risk Council (GSCRC) evaluate sustainability-related business opportunities, frameworks and strategies, with performance monitored and escalated to the Board.
- Business units originate and structure green, sustainable and transition financing, with proposals deliberated through established approval processes (Credit and Commitments Committee (CACC) and Board Credit Committee (BCC) where growth-versus-risk trade-offs are assessed together with reputational impact.
- Oversight is reinforced by the three lines of defence, with Shariah governance applied where relevant.

Sustainability Statement

IFRS Pillars

Strategy

IFRS S2.9-22

Strategy is focused on capturing sustainable finance growth while supporting customer transition, resilience and inclusive economic participation.

- Opportunities evolve across time horizons: short-term demand from green, sustainable and transition financing; medium-term growth from sector transformation, infrastructure and capital markets; and long-term value from alignment with transition-ready and resilience-supporting sectors.
- Demand will be rising although perhaps at a more protracted pace given the current macroeconomic and geopolitical challenges, as customers seek capital to decarbonise, adopt low-carbon technologies, improve resource efficiency and meet evolving regulatory and market expectations.
- Strategy and budget setting are guided by national policy priorities, including the National Energy Transition Roadmap (NETR), New Industrial Master Plan (NIMP) 2030 and 13th Malaysia Plan, and refined annually for market and macroeconomic conditions.
- Opportunities are operationalised through the NZTP (sector prioritisation), the Sustainable Finance Product (SFP) Framework (classification and eligibility) and the Sustainable, Transition and Green (STG) Financing Guideline (structuring, tagging and monitoring).
- Opportunities are identified via active and passive levers across decarbonisation pathways, customer readiness and financing gaps, then translated into lending, capital markets, advisory, investment and asset management activities.
- Customer engagement is a strategic focus to understand their transition plans and determine on how the Group can support; in FY2026, 10 key customer engagements took place in select hard-to-abate sectors.
- In FY2026, RM18 billion of sustainable financing was mobilised, a 24% increase from the previous year, generating RM39 million in net interest income (excluding trade income) from green financing, affordable and low income financing of RM7,712.7 million and over RM195 million in gross interest income from sustainable investments of RM6,577.8 million and gross fee income of approximately RM0.9 million from capital market issuances (underwritten portion) facilitated of RM3,753.7 million.
- Additionally, the Group earned gross fee income of RM15.7 million from sustainability-related corporate finance and equity capital market deals as well as associated brokerage fees.
- Over the medium and long term, continued STG growth is expected to expand the portfolio, stabilise interest income, diversify fee revenues and reduce exposure to transition-related credit deterioration.

Time horizon	Anticipated effects
ST Short term	Demand for STG financing is expected to grow as client decarbonisation plans build momentum. The Group anticipates sustainable-financing origination and associated fee income to continue supported by its sustainable-finance framework.
MT Medium term	As hard-to-abate customers execute transition plans, the Group expects expanding transition-finance flows and advisory mandates. Consistent with our customer engagement strategy, the opportunity is to finance credible transition that differentiates the franchise.
LT Long term	Structural reallocation of the book toward a net-zero-aligned economy is expected to make sustainable and transition finance a key revenue engine.

Notable Transactions in FY2026

Transaction/Activity	FY2026 (RM million)
MSR Green Energy – Battery Energy Storage System, Sabah: Supports Sabah's first large-scale battery energy storage system, strengthening grid stability and renewable energy integration	**408**
Malaysia Rail Link – SDG Sukuk for ECRL: Supports electrified rail, regional connectivity, inclusive development and SDG-aligned infrastructure financing	**RM10,210 million programme; RM7,510 million issued in FY2026**
Agri-infrastructure – Green Financing/Islamic Term Financing: Supports modern paddy cultivation, improved irrigation systems, flood prevention and national food security objectives	**745**

IFRS Pillars

Risk Management

IFRS S2.25

Responsible financing opportunities are screened, classified and monitored to ensure growth remains credible, disciplined and aligned with risk appetite.

- Responsible financing opportunities are embedded within existing credit, investment and capital markets processes, with sustainability assessed alongside financial, credit and reputational factors.
- Assessment is structured across four layers: Responsible Lending/Financing, Prohibited Transactions, Conditional Restrictions and Climate Change and ESG Risk Assessment (CERA), ensuring opportunities are screened before classification, approval and monitoring.
- CERA combines Climate Change and Principle-based Taxonomy (CCPT) due diligence, internal ESG risk scoring and STG classification to assess counterparty and transaction risk profiles at origination and annual review.
- The control environment is supported by the Sustainability and SFP Frameworks, STG Financing Guideline, sector position statements, negative thresholds, prohibited/restricted lists, Risk Appetite Statements and sector limits.
- Controls are tailored by segment: non-retail via CERA and credit assessment; retail via negative listings, collateral and affordability checks; investment banking via reputational due diligence (reviewed through the Capital Markets Committee); and asset management via sustainability integration across Sustainable and Responsible Investing (SRI) and non-SRI funds.
- Scenario analysis and portfolio monitoring support opportunity prioritisation by assessing CCPT classifications, climate-supporting/transitioning/climate-sensitive exposures, sector credit sensitivity, customer readiness and concentration risk.

Metrics and Targets

IFRS S2.29(d), 32

Responsible financing performance is tracked through mobilisation, quality of growth, capital markets activity and classification discipline.

- Performance is tracked through mobilisation, quality of growth, capital markets activity and classification discipline, measured across retail, business banking, wholesale banking, investments and capital market issuances under the SFP Framework and STG Guideline.
- The Group has not announced a standalone public mobilisation target, but sustainable financing objectives are incorporated into senior management KPIs to reinforce accountability and tone from the top.
- In FY2026, RM18 billion of sustainable financing was mobilised, a 24% increase from the previous year, led by green financing, which grew 168%.
- Responsible financing is scaling beyond traditional lending into investments, capital market issuances, advisory and fee-based activities.
- Growth remains uneven across sectors and customers, reflecting differences in transition maturity, capital requirements and quality of transition plans.
- Reported sustainable finance mobilised should be read alongside the Group's recognition criteria, methodology and limitations, as classification approaches continue to evolve with standards and taxonomies.

Financing Type	Sustainable Financing Mobilised (RM million)
Green Financing	6,441.8Ⓐ
Affordable and Low-income Financing	1,270.9Ⓐ
Sustainable Investments (outstanding balance)	6,577.8Ⓐ
Sustainable Capital Market Issuances Facilitated (underwritten portion)	3,753.7Ⓐ
Total	**18,044.2**Ⓐ

Ⓐ *Data has been subjected to an external independent limited assurance. Refer to the Independent Limited Assurance Report on pages 242-245 of the Sustainability Report 2026.* SR

- For the Asset Management business, the Group aims to ensure that a minimum of 50% of firm-wide AUM are rated with an ESG score of 3 or above. Currently 73% of investee companies are rated 3 or better.

SR *For more information, see pages 64-85 of Sustainability Report 2026.*

R1 Physical Risk

Climate-related physical risk arises from acute events such as floods and storms, as well as chronic shifts such as rising temperatures, changing rainfall patterns, water stress, sea level rise and prolonged droughts. For AmBank Group, these risks are location-specific and may affect customers, collateral, investment exposures, funding stability, own operations and critical third-party dependencies.

IFRS Pillars

Governance

IFRS S2.6-7

Oversight focuses on where physical risks are concentrated and how the Group responds.

- The Board and Risk Management Committee (RMC) oversee climate-related physical risk, including impact on portfolios, collateral, operations, controls and risk appetite, while the AEC assesses control adequacy.
- At Management level, the Group Management Risk Committee (GMRC) deliberates on climate stress testing, high-risk geographies, physical risk indicators, resilience measures and business continuity, while the GSCRC recommends climate risk strategies and monitors physical risk indicators for our own operations.
- Governance places emphasis on key decision-making areas including credit assessment, geographic exposure, asset vulnerability, collateral sensitivity, investment portfolio impact, funding and liquidity implications, and operational continuity.
- Oversight is supported by the three lines of defence, with business units managing exposures through onboarding, credit assessment and required collateral. Group Sustainability and Group Risk establish frameworks, hazard mapping and scenario analysis methodologies; and Internal Audit provides independent assurance over controls and implementation.

Strategy

IFRS S2.9-22

The Group's strategy is based on understanding exposure, assessing vulnerability and strengthening resilience.

- The strategy is based on understanding exposure, assessing vulnerability and strengthening resilience across acute risks (floods, storms) and chronic shifts (rising temperatures, water stress, sea level rise, droughts), affecting both business and operations.
- The strategic response focuses on four areas: business activities, funding and liquidity management, customer and portfolio resilience, and internal operational resilience.
- Financial impact may transmit through credit, market, liquidity, operational, strategic, legal and reputational channels, influencing Probability of Default (PD), Loss Given Default (LGD), Expected Credit Loss (ECL) and portfolio performance.
- The Group conducted its first climate risk stress test aligned with BNM's 2024 Climate Risk Stress Test (CRST) framework using Network for Greening the Financial Services (NGFS) Phase 3 scenarios, including a 1-in-200-year flood event; insights show higher sensitivity in Manufacturing, Real Estate and Construction, residential property financing, and selected states (Kuala Lumpur, Selangor, Negeri Sembilan, Johor). A climate adjusted LGD was applied for identified stressed locations which resulted in an ECL impact within the Group's risk tolerance levels. As such no overlay was required.
- Operational locations are generally assessed to be within low to moderate risk levels, with no material vulnerabilities identified. This indicates that operational resilience measures remain important, even where current vulnerability is not assessed as material.

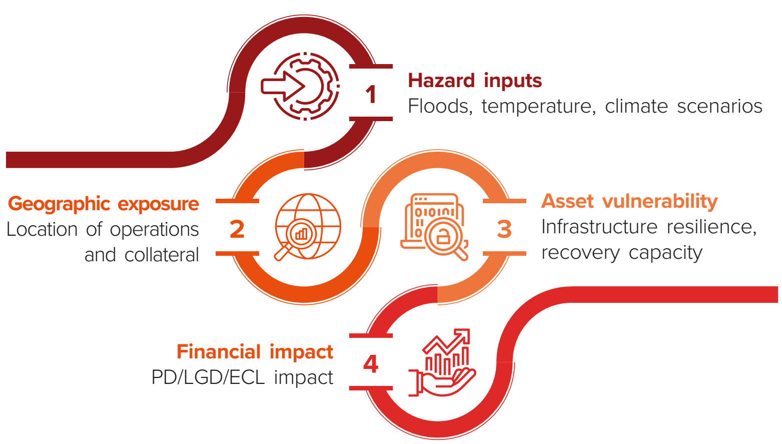
Time horizon	Anticipated effects
ST Short term	Acute events (notably monsoon flooding) may disrupt operations and branch availability and impair customers' repayment capacity, with potential near-term effects on operational costs, collateral values in affected localities therefore impacting ECL in exposed retail and SME segments. These risks are managed through insurance arrangements, business-continuity and resilience measures.
MT Medium term	Chronic shifts and rising climate event frequency may affect the credit quality of geographically and sectorally concentrated exposures (agriculture, flood-prone real estate) and the insurability and value of collateral, feeding into portfolio risk appetite and provisioning as physical-risk scenario analysis under Climate Risk Management and Scenario Analysis (CRMSA) matures.
LT Long term	Under higher-warming scenarios, sustained repricing of physical risk, reduced insurability and sovereign/macro effects in vulnerable markets could affect asset values, capital and the geographic shape of the portfolio.

IFRS Pillars

Risk Management
IFRS S2.25

Physical risk is managed through existing risk frameworks, supported by hazard mapping, scenario analysis and monitoring.

- Physical risk is integrated into the Enterprise Risk Management (ERM) Framework, Group Risk Appetite Framework (GRAF), Group Risk Universe and the Group Sustainability Framework, operationalised through credit policies, mortgage origination and underwriting frameworks and business continuity management frameworks.
- Six climate hazards are assessed: flood, heat stress, hurricanes and typhoons, water stress, wildfires, and sea level rise.
- Scenario outputs are used to identify high-risk locations and sectors, assess potential credit deterioration and inform portfolio monitoring, mitigation actions and strategic decision making.
- Flood exposure and physical risk indicators are monitored against predefined thresholds, with mitigation such as enhanced monitoring, alternative site planning or relocation for "red flagged" areas for our own operations and third party service providers.
- The current and anticipated effects of climate-related physical risks across the short term have been assessed and quantified through the Group's climate risk stress testing process. Climate-adjusted ECL considerations are incorporated into ICAAP to ensure capital planning and buffers remain commensurate with evolving climate risks identified through scenario analysis.



Metrics and Targets
IFRS S2.29(c), 32

Physical risk is monitored through resilience objectives, exposure indicators and qualitative CRST insights, while quantitative disclosure continues to mature.

- Physical risk is managed through resilience objectives rather than fixed quantitative reduction targets, as hazards cannot be eliminated but must be monitored and mitigated.

Monitoring Categories:

Monitoring Area	What We Track
Operational exposure	Exposure of branches, ATM, CQM, CRMs, main buildings, Data Centres and Third-party Service Providers to high flood risk areas
Property-backed lending	Housing loans and mortgage exposures in high flood risk areas
Measurement basis Flood risk exposure, location data, collateral characteristics, portfolio segmentation and scenario analysis	

- Based on a third party climate hazard assessment tool, our operations has no high physical risk exposure on branches, Cash Recycler Machine (CRMs), Main Buildings, Data Centres and Third-party Service Providers. Nonetheless, mitigation measures under the Group's Flood Preparedness and Business Continuity Management (BCM) Framework are in place. These measures include contingency and recovery arrangements, alternative service delivery channels, disaster recovery capabilities and ongoing preparedness activities to support operational resilience and continuity of critical services during disruptions.

Key Metrics and Indicators:

Indicator	Measurement Unit	FY2026
Value of mortgage portfolio susceptible to high flood risk*	Value (RM)	RM807 million
Percentage mortgage portfolio susceptible to high flood risk*	Percentage (%)	1.5%

* *High flood risk refers to properties which indicate moderate to high susceptibility to flooding and exposure to high-frequency and/or severe inundation. The reported metric is based on residential mortgage exposures identified as having heightened credit risk concerns to support enhanced monitoring.*

- For these mortgages, we adopt a risk-based approach to manage exposure by incorporating flood-related risks into credit evaluation through negative listings, collateral assessment processes and portfolio oversight.

SR *For more information, see pages 86-99 of Sustainability Report 2026.*

Sustainability Statement

R2 Transition Risk

Climate-related transition risk arises from the global shift towards a climate resilient economy, as policies tighten, technologies evolve and market expectations change. These risks are primarily concentrated in the Group's lending and investment portfolios, particularly within climate sensitive and hard-to-abate sectors, while also affecting own operations.

IFRS Pillars

Governance
IFRS S2.6-7

Oversight focuses on portfolio exposure, sectoral transition pathways and alignment with carbon neutral and net zero ambitions.

- The Board and RMC oversee transition risk exposures, climate scenario analysis outcomes, decarbonisation strategies, related disclosures, internal controls and alignment with risk appetite and regulatory expectations, while the AEC assesses control adequacy.
- At Management level, the GMRC and GSCRC deliberate on transition-related risk and opportunities within material portfolios, sectoral concentration, climate stress testing, risk appetite thresholds, NZTP implementation and progress against sectoral targets.
- Oversight is supported by the three lines of defence, with transition considerations embedded into credit and investment decisions and escalation of elevated-risk transactions to the CACC and BCC.
- Accountability is reinforced through senior management scorecards, including transition-related KPIs such as STG Financing, CRST and Scope 1 and 2 emissions reduction, monitored via the GSCRC and reviewed by the Group Nomination and Remuneration Committee (GNRC).
- Board and management capability is supported through climate related training, sector-specific deep dives, sustainability masterclasses and the Sustainability Academy, strengthening decision-making on transition dynamics and emerging opportunities.

Strategy
IFRS S2.9-22

The Group's strategy is anchored on the NZTP, with focus on steering capital, managing sector exposure and supporting customer transition.

- The strategy is anchored on the NZTP, focused on steering capital, managing sector exposure and supporting customer transition.
- Transition risk is driven by policy and regulatory change, technological change and market/customer shifts, affecting the Group through business activities (lending and investment) and own operations (governance, data, systems, disclosure, compliance, capability, enterprise emissions).
- Financed emissions from lending and investment constitute the majority of the Group's GHG emissions and are the key channel through which transition risk may materialise.
- The NZTP is structured around four components: Sector Pathways and 2030 near-term targets; Portfolio Steering and Risk Alignment; Customer Transition and Engagement; and Enabling Infrastructure (data, systems and capabilities, including the Sustainability Data System and Sustainability Academy).
- In FY2026, the Group incurred climate-related expenditure relating to climate risk tools, sustainability data, disclosure and assurance of approximately RM2.3 million. Additionally, CAPEX of over RM2 million for energy efficiency initiatives was spent.
- To align to our carbon neutral 2030 target, we anticipate a spend of between RM15 million to RM20 million until FY2031.

Time horizon	Anticipated effects
ST Short term	Policy and market signals may affect the transition-readiness of carbon-intensive customers. Near-term effects are largely indirect — via heightened due diligence, customer engagement and data demands — with limited direct profit and loss (P&L) impact.
MT Medium term	Divergence between clients aligned and misaligned to NZTP sector pathways may drive credit-risk migration and shape the financed-emissions trajectory against 2030 interim targets, with effects on ECL, Risk Weighted Assets (RWA) and the pace of portfolio realignment. We expect this to be managed through transition planning with customers.
LT Long term	A disorderly transition could expose carbon-intensive exposures to stranded-asset risk and structural demand decline, with material implications for long-term credit losses and the composition of the book to 2050; an orderly transition conversely supports franchise resilience. We expect that transition-risk scenario analysis will be progressively strengthened.

IFRS Pillars

Risk Management

IFRS S2.25

Transition risk is managed through existing risk frameworks, transaction-level assessment, scenario analysis and portfolio monitoring.

- Transition risk is integrated into the ERM Framework, Group Risk Universe and Group Sustainability Framework, and operationalised through credit policies, the Risk Appetite Framework, CERA, climate sensitive sector limits, prohibited/restricted transactions, the SFP Framework, STG Guideline and NZTP.
- Clear transaction boundaries apply to high-risk or non-aligned activities, including no new financing for thermal coal mining, greenfield coal-fired power plants, and palm oil activities contravening No Deforestation, No New Peat and No Exploitation (NDPE) commitments, while honouring existing commitments.
- Transition risk is assessed through transaction-, customer- and portfolio-level analysis, with CERA integrating BNM CCPT due diligence, internal STG assessment and ESG risk criteria.
- NGFS-aligned scenario analysis and CRST assess how transition pathways affect sector risk profiles, credit quality and portfolio performance, with the Divergent Net Zero scenario showing the most pronounced credit impact.
- The current and anticipated effects of climate-related transition risks across the short term have been assessed and quantified through the Group's climate risk stress testing process. Climate-adjusted ECL considerations are incorporated into ICAAP to ensure capital planning and buffers remain commensurate with evolving climate risks identified through scenario analysis.

How scenario analysis informs risk management:

1. **Scenario inputs** — Orderly/Disorderly/ Hot House World
2. **Credit deterioration for vulnerable sectors** — PD/ECL impact
3. **Risk controls** — Risk Appetite limits and thresholds, NZTP actions

Metrics and Targets

IFRS S2.29(b), 32

Transition risk is monitored through portfolio exposure, financed emissions, sector pathway performance and enterprise emissions indicators.

Transition Risk Targets:

Target	Timeline
Net zero	2050
Near-term 2030 Sector-specific emissions intensity pathways	2030
Thermal coal phase-out	2030
Carbon Neutral (Scope 1 and Scope 2)	2030

Key Metrics and Indicators:

Metric	Status
Financed emissions (FY2025)	
Hard-to-abate sector decarbonisation pathways on track to meet 2030 near-term targets	3 out of 7
Portfolio exposure – percentage of exposure to hard-to-abate sectors identified in the Group's NZTP (non-retail portfolio)	38%
Enterprise emissions (FY2026)	
Scope 1 emissions	436 tCO_2e Ⓐ
Scope 2 emissions (Location-based emissions)	21,365 tCO_2e Ⓐ
Net Scope 2 emissions (Market-based emissions)	11,051 tCO_2e Ⓐ

Ⓐ *Data has been subjected to an external independent limited assurance. Refer to the Independent Limited Assurance Report on pages 242-245 of the Sustainability Report 2026.* SR

- Transition risk exposure is concentrated in the financing portfolio, particularly in climate-sensitive and hard-to-abate sectors.
- Absolute financed emissions provide a view of overall portfolio exposure, while emissions intensity metrics are used to assess alignment against sector pathways.
- Enterprise emissions indicators track the Group's own operational decarbonisation progress towards Carbon Neutral Scope 1 and Scope 2 emissions by 2030.
- These metrics inform portfolio steering, customer engagement, sector exposure management and operational decarbonisation priorities.

SR *For more information, see pages 100-132 of Sustainability Report 2026.*

Sustainability Statement

R3 Cybersecurity and Data Privacy Risk

Cybersecurity and data privacy risk is mission-critical to AmBank Group's role as a trusted financial institution, given the potential for cyber incidents or data breaches to cause financial loss, service disruption, regulatory consequences and reputational damage. Strong cyber resilience and data protection practices support stable operations, customer confidence and secure growth of the Group's digital banking franchise.

IFRS Pillars

Governance

IFRS S1.27

Oversight focuses on ensuring cybersecurity, data privacy and technology risks are embedded into strategy, digitalisation decisions and risk governance.

- The Board retains ultimate accountability for cybersecurity and data privacy risk, recognising it as both an operational and strategic risk.
- Board-level oversight is supported by the Group Information Technology Committee (GITC), which reviews cybersecurity, technology and digital strategies, and the RMC, which oversees IT and cyber risks.
- The Board, RMC and GITC consider cybersecurity and data privacy in relation to the digitalisation agenda, technology decisions, cyber risk exposure, regulatory compliance and readiness to detect, prevent and respond to cyberattacks.
- Structured reporting reaches the Board through the RMC and GITC, including quarterly updates on cybersecurity posture, high-severity incidents, vulnerabilities and threat intelligence, plus an annual Cybersecurity Threat Briefing by the Group Chief Information Security Officer (Group CISO) with external support.
- At Management level, cyber resilience, technology security, data governance and AI related risks are led by the GMRC, Group Chief Fintech and Technology Officer, Group CISO, Group Technology Information Security Officer (Group TISO), and Group Chief Data and AI Officer.
- Accountability is reinforced through cybersecurity-related KPIs in senior management scorecards, covering regulatory conformance, maturity targets, certification maintenance and workforce-wide training.

Strategy

IFRS S1.29-40

The Group's strategy focuses on strengthening cyber resilience, protecting customer data and enabling secure digital growth.

- Cybersecurity and data privacy risks are shaped by digital banking growth, third-party connectivity, evolving threats, use of AI and advanced analytics, legacy infrastructure and rising regulatory expectations.
- The Group adopts a proactive, multi-faceted and data-centric security approach focused on technical controls, regulatory alignment, operational uplift and security awareness.
- The Cyber Risk and Security Strategies are reviewed through a three-year strategic plan to maintain momentum towards a cyber-resilient ecosystem.
- Risks affect the Group across the value chain—upstream technology providers, internal operations and downstream customer interactions—with key channels including customer data and privacy, operational continuity, financial crime and fraud, third-party concentration risk, and reputational impact.
- Cybersecurity and data protection carry direct financial implications: over RM33 million in operating expenses was incurred in FY2026 for applications, controls, monitoring and data protection, alongside approximately RM2 million in capital expenditure for IT security systems, bringing total expenditure to over RM35 million in the financial year. In the short term a similar amount is expected to be spent to build continued resilience against threats.
- The Group conducts stress testing using plausible cyber threat scenarios—ransomware, insider data leaks and third-party breaches—to map reputational, regulatory, financial and operational impact, informing awareness training, phishing simulations, third-party IT due diligence and intrusion/malware controls.

Time Horizon	Anticipated Effects
ST Short term	As digital-banking adoption grows, the Group faces continuous exposure to cyber-attack, fraud and data-privacy incidents. Near-term effects centre on the cost of controls, mandatory staff training, threat monitoring and compliance (Personal Data Protection Act (PDPA), BNM Risk Management in Technology (RMiT)), with tail risk of financial loss and reputational damage from a material breach.
MT Medium term	Expanding digital channels, cloud and third-party/API dependencies broaden the attack surface. The Group expects sustained investment in cyber-resilience, data governance and threat detection, with effects on operating expense and on operational-risk resilience and capital.
LT Long term	Structural shifts (AI-enabled attacks, quantum threats to encryption, evolving data-sovereignty rules) may require fundamental re-architecting of security and data infrastructure. Over the long term, trust and data stewardship are expected to be determinants of franchise value and customer retention.

IFRS Pillars

Risk Management
IFRS S1.44

Cybersecurity and data privacy risks are managed through structured controls, threat intelligence, incident response, data governance and enterprise risk integration.

- Cybersecurity risk is managed through a full risk cycle—identification, assessment, control, monitoring and reporting—supported by Key Risk Indicators, Key Control Testing within the Risk Control Self Assessment (RCSA) process, cyber resilience maturity tracking, technology risk watchlists and third-party security assessments.
- The Security Operations Centre (SOC 2.0) strengthens real-time incident response, automated threat detection and recovery, supported by Endpoint Detection & Response (EDR), User and Entity Behaviour Analytics (UEBA) and enhanced Data Leakage Prevention (DLP) controls.
- Dedicated cybersecurity teams provide threat detection, response, vulnerability management, threat hunting, digital forensics, red team campaigns and advisory, while Cyber Threat Intelligence supports predictive detection of zero-day threats, insider threats and suspicious behaviour.
- Data privacy is managed across the data lifecycle through data inventory and classification, privacy impact assessments, data minimisation and retention controls, data subject rights, cross-border transfer governance and breach management and notification.
- Cybersecurity risk is integrated into ERM as part of operational risk, supported by RCSA, ICAAP cyber risk scenarios, KRIs, incident management, continuous monitoring, Board reporting, escalation and independent assurance.
- Ongoing programmes include monitoring and threat-detection upgrades, a data ownership and stewardship model, data privacy guideline implementation, integration of privacy requirements into systems, phishing simulations, awareness programmes and AI governance uplift.

Metrics and Targets
IFRS S1.46

Performance is monitored through indicators covering customer privacy, data leakage, cyber posture, detection capability, incident response and workforce awareness.

- Cybersecurity posture continues to strengthen, supported by improvements in detection speed, incident response, vulnerability remediation and workforce awareness.
- The increase in total recorded incidents reflects enhanced detection capabilities—including user behaviour analytics and expanded cloud monitoring—which improve visibility of lower-severity events.
- Critical and high-severity incidents remain stable, with progress on track against key targets, particularly cyber maturity, third-party risk coverage and workforce readiness.
- Continued focus is required to further improve detection and response times, strengthen vulnerability remediation and maintain zero tolerance for material data breaches as the digital ecosystem expands.
- Enhancements to SOC capabilities, UEBA and data loss prevention tools have strengthened detection and response across the Group.

Metric	FY2025	FY2026	Target
Identified Leaks, Theft or Loss of Customer Data	16	27	Zero tolerance for material data breaches

SR *For more information, see pages 133-142 of Sustainability Report 2026.*

Sustainability Statement

R4 Anti-Bribery and Corruption (ABC) and Anti-Money Laundering (AML) Risk

As a financial institution, the Group is exposed to financial crime, misconduct and control failures such as bribery, corruption, money laundering, terrorism financing, proliferation financing, sanctions breaches, fraud and market misconduct. In view of this, strong integrity, ethical conduct and financial crime prevention are critical to protecting stakeholders, maintaining regulatory confidence and preserving long-term business resilience.

IFRS Pillars

Governance
IFRS S1.27

Oversight focuses on embedding integrity, regulatory compliance and financial crime risk management across the Group.

- The Board retains overall accountability for ABC and AML risk oversight, including the adequacy of internal controls, policies and compliance frameworks, with the RMC overseeing financial crime and integrity-related risk and reviewing the Group Chief Compliance Officer's performance.
- In FY2026, ABC and AML matters, covering whistle-blower cases, regulatory developments, AML/Countering Financing of Terrorism (CFT) monitoring, sanctions screening, Customer Due Diligence (CDD)/Know Your Customer (KYC) metrics, Politically Exposed Persons (PEPs)/Relatives and Close Associates (RCAs)/Politically Exposed Corporations (PECs) exposure, Suspicious Transaction Reporting (STR) trends, training completion and remediation were reported to the RMC and Board.
- At Management level, the Group Management Governance and Compliance Committee (GMGCC), chaired by the Group CEO, reviewed AML/CFT transaction monitoring, STR trends, non-compliance matters and regulatory updates and recommended various policies.
- Group Compliance oversees ABC and AML/CFT programme implementation, supported by the three lines of defence.

Strategy
IFRS S1.29-41

The Group's strategy is to strengthen financial crime resilience, protect stakeholder trust and maintain regulatory confidence as risks become more complex.

- The strategy is to strengthen financial crime resilience, protect stakeholder trust and maintain regulatory confidence as risks grow more complex.
- ABC and AML failures may result in regulatory penalties, higher compliance costs, operational disruption, reputational damage and loss of correspondent banking relationships.
- Technology, automation and analytics are used to strengthen detection and monitoring accuracy against increasingly sophisticated threats.
- Culture and awareness are reinforced through annual ABC and AML refresher training and targeted programmes with external experts (e.g. Malaysian Anti-Corruption Commission (MACC), legal advisers); the Compliance Culture Programme achieved at least 95% participation across relevant employee categories. In the year, three integrity officers were certified.
- In FY2026, the Group incurred total operating expenditure relating to compliance and financial crime risk management amounted to approximately RM48.4 million, covering personnel, computerisation and professional services. In addition, the Group incurred CAPEX of RM5.4 million for system and control enhancements. The Group expects compliance-related operating and CAPEX to increase in the near to medium term in line with evolving regulatory expectations, enhancement of AML/CFT and sanctions screenings controls, KYC onboarding capabilities, ongoing monitoring measures and broader control strengthening initiatives. The Group expects to incur approximately RM18.3 million incremental in CAPEX and OPEX in FY2027.

Time Horizon	Anticipated Effects
ST Short term	The Group is exposed to bribery and corruption, money-laundering, sanctions and fraud risk inherent to banking. Near-term effects centre on the cost of compliance, screening, transaction monitoring and training, with tail risk of regulatory penalty and reputational harm.
MT Medium term	Evolving typologies (instant payments, digital assets, mule networks) and tightening AML/sanctions regimes are expected to require continued regtech investment and enhanced client and third-party due diligence.
LT Long term	The digitalisation of financial crime and the convergence of conduct and integrity is expected to have a sustained effect on reputational capital and cost of capital.

IFRS Pillars

Risk Management

IFRS S1.44

ABC and AML risks are managed through risk-based assessment, policies, monitoring systems, business conduct controls and structured reporting channels.

- The Group conducts annual enterprise-wide Money Laundering (ML)/Terrorism Financing (TF)/Proliferation Financing (PF) and ABC risk assessments covering inherent and residual risks across business units, products, channels and geographies.
- Customer, transaction and sector risk is assessed through CDD, Enhanced Due Diligence (EDD), PEP/RCA/PEC screening and third-party due diligence.
- The control environment is supported by core policies covering AML/CFT/CPF and Targeted Financial Sanctions (TFS), KYC/CDD, e-KYC, PEP, ABC, No Gift, Whistleblower Protection, Conflict of Interest, Procurement, Delegation of Authority, Technology Risk Management and Disciplinary Management.
- Regulatory alignment is maintained with BNM, SC, Labuan Financial Services Authority (LFSA), MACC Adequate Procedures, the T.R.U.S.T. principles, Financial Action Task Force (FATF) and Wolfsberg principles, supported by transaction monitoring, sanctions screening, automated surveillance and escalation processes.

Metrics and Targets

IFRS S1.46

ABC and AML performance is monitored through compliance outcomes, control effectiveness, detection capability, training participation and culture indicators.

Key Metrics and Indicators:

Indicator	FY2025	FY2026	Target
Total whistleblower cases escalated	22	17	No target
Whistleblower cases classified as corruption-related post investigation	0	0	Zero tolerance for corruption
Percentage of operations assessed for corruption-related risk	100%	100%	100%
Enhanced Due Diligence conducted for New Higher Risk Customers	100%	100%	100%

- No ABC or AML incidents were recorded in FY2026, and no fines or penalties were imposed.
- Some metrics do not carry fixed numerical targets because financial crime risks evolve dynamically and are assessed against legal, supervisory and control effectiveness expectations.

SR *For more information, see pages 143-152 of Sustainability Report 2026.*

Sustainability Statement

02 Strengthening Workforce Capabilities

Strengthening workforce capabilities is a sustainability-related opportunity because employee skills directly support AmBank Group's ability to execute strategy, manage risk, innovate and sustain long-term performance. Our approach is aligned with Winning Together 2029 (WT29) and focuses on capabilities needed to navigate regulatory, technological, and market change.

IFRS Pillars

Governance

IFRS S1.27

Oversight focuses on ensuring workforce development is strategically embedded across the organisation.

- The Board oversees human capital management, including workforce composition, talent pipeline, employee movements and succession planning, with the GNRC reviewing succession plans, appointments, performance evaluation and senior management remuneration.
- The Group Talent Council, chaired by the GCEO, monitors talent attraction, retention, development, annual talent reviews and succession for Key Management Personnel and expatriate-held roles.
- The GCHRO ensures workforce considerations inform strategic decisions. Accountability for capability building is shared across senior management, supervisors and employees (via Individual Development Plans (IDPs) and learning pathways).
- People-centric KPIs are embedded into senior management performance metrics, including future-of-work programmes and Group-wide average training hours.

Strategy

IFRS S1.29-40

Our strategy to deliver consistent performance to our shareholders is to ensure that our people are supported by capability building programmes that support our priorities in digitalisation, operational excellence, and sustainability, while navigating adapting to evolving business and market landscapes.

- Our strategy to strengthen workforce capabilities is designed towards a dynamic, personalised and impact-focused learning ecosystem.
- Workforce capability has implications across horizons: short-term engagement and compliance outcomes; medium-term agility, technical and digital skills; long-term resilience, leadership depth and innovation capacity.
- Our learning programme is informed by BNM's Future Skills Framework, spanning technical, digital, leadership, soft-skills and sustainability domains.
- Our bankers undertake the Chartered Banker programme and certifications related to compliance, risk and sustainability offered by the Asian Institute of Chartered Bankers (AICB). Further to develop our digital and technology talent, our collaboration with 42 Malaysia through industry aligned learning and practical exposure allows for a future pipeline of talent to support our digital strategy and innovation roadmap.
- In FY2026, the Group invested approximately RM15 million in training and development. The Group has allocated a similar spend for its FY2027 learning and development activities, focusing on optimising our training investment in areas that align with our strategic priorities. In the short term, continued operating expenditure is expected to support the implementation of learning and development programmes to address workforce capability and talent readiness risks. We expect training and development expenditure to remain at a similar level or increase moderately over the medium term as capability-building initiatives are scaled to strengthen workforce capability, improve productivity, service delivery, and operational efficiency.

Time Horizon	Anticipated Effects
ST Short term	Near-term effects centre on the cost of training where execution risk gaps exist due to limited capability.
MT Medium term	As transition finance, digitalisation and AI reshape the business, the Group expects sustained investment in reskilling and succession for the future or work and continuity of our business.
LT Long term	Demographic change, AI-driven role transformation and competition for talent may require structural workforce transformation. Over the long term, workforce capability and adaptability are expected to be a key determinant of strategic delivery and resilience.

IFRS Pillars

Risk Management
IFRS S1.44

Workforce capability is managed by linking skills identification, development planning, performance management and learning quality assurance.

- Capability gaps are identified through structured capability assessments, departmental planning, IDPs and learning-based performance goals.
- Talent retention and progression are supported through development pathways, job shadowing, secondments and talent mobility, while regulatory/compliance risks are mitigated through mandatory training.
- Learning quality is assessed through post-training evaluations, independent L&D reviews, training sit-ins and annual reviews of external training partners.
- Workforce risk awareness is strengthened through targeted initiatives on fraud, data protection and cybersecurity, reinforcing employees' role in managing operational and reputational risks.

Metrics and Targets
IFRS S1.46

We track employee capability development using a combination of activity-based, outcome-based and effectiveness indicators.

Key Metrics and Indicators:

Indicator	FY2025	FY2026	Target
Talent Development			
Total learning hours	574,189*	681,435	No Target
Succession Planning			
Talent retention rate (%)	92	87	No Target
MCP: Successor Ratio	1 MCP: 3.1	1 MCP: 3.1	No Target

**excluding Asset Management*

- Total learning hours increased from 574,189 in FY2025 to 681,435 in FY2026, indicating continued scaling of workforce capability development.
- Talent retention is monitored as an indicator of development effectiveness and workforce stability. However, our successor for mission critical positions remains strong.

SR *For more information, see pages 153-160 of Sustainability Report 2026.*

STATEMENT OF ASSURANCE

To strengthen the credibility and reliability of our disclosures, independent limited assurance has been provided by PricewaterhouseCoopers PLT (PWC) on selected sustainability indicators stated below:

Sustainability Pillar	Subject Matter Information	Figures disclosed in Sustainability Report 2026
Sustainable Financing Mobilised	Green Financing	RM6,441.8 million®
	Affordable and Low-income Financing	RM1,270.9 million®
	Sustainable Investments (outstanding balance)	RM6,577.8 million®
	Sustainable Capital Market Issuances Facilitated (underwritten portion)	RM3,753.7 million®
	Total Sustainable Financing Mobilised	**RM18,044.2 million**®
GHG emissions	Scope 1 GHG Emissions	436 tCO_2e®
	Scope 2 GHG Emissions (i.e. location-based emissions)	21,365 tCO_2e®
	Net Scope 2 GHG Emissions (i.e. market-based emissions)	11,051 tCO_2e®

® *Data has been subjected to an external independent limited assurance. Refer to the Independent Limited Assurance Report on pages 242-245 of the Sustainability Report 2026.* SR

Prescribed Table

AMMB HOLDINGS BHD

IFRS S1

Date & Time: 2026-07-13_10:49:58

Main Market | Group 1 | FYE 31/03/2026

Sustainability Matter	Metric	Measurement Unit	2025	2026	Target	Assurance	Remarks
Cybersecurity and Data Privacy Risk	Identified leaks, thefts or loss of customer data	Number	16	27	Zero tolerance for material data breaches	No assurance	
Anti-bribery and Corruption (ABC) and Anti-money Laundering (AML) Risk	Total Whistleblower cases escalated	Number	22	17	No target	No assurance	
Anti-bribery and Corruption (ABC) and Anti-money Laundering (AML) Risk	Whistleblower cases classified as corruption--related post investigation	Number	0	0	Zero tolerance for corruption	No assurance	
Anti-bribery and Corruption (ABC) and Anti-money Laundering (AML) Risk	Percentage of operations assessed for corruption--related risk	Percentage	100	100	100	No assurance	
Anti-bribery and Corruption (ABC) and Anti-money Laundering (AML) Risk	Enhanced due diligence conducted for new higher risk customers	Percentage	100	100	100	No assurance	
Strengthening Workforce Capabilities	Total learning hours	Number of hours	574,189	681,435	No target	No assurance	Total learning hours in FY2025 excludes Asset Management business.
Strengthening Workforce Capabilities	Talent Retention Rate	Percentage	92	87	No target	No assurance	
Strengthening Workforce Capabilities	Mission Critical Role (MCP): Successor Ratio	Ratio	1 MCP: 3.1	1 MCP: 3.1	No target	No assurance	

This report was generated on the Bursa Malaysia CSI Platform on 2026-07-13_10:49:58

Page 1 of 4

AMMB HOLDINGS BHD

IFRS S2

Date & Time: 2026-07-13_10:49:58

Main Market | Group 1 | FYE 31/03/2026

Sustainability Matter	Metric	Measurement Unit	2025	2026	Target	Assurance	Remarks
Responsible Financing Opportunities	Green Financing	RM million	2,407.3	6,441.8	No target	External (Limited)	
Responsible Financing Opportunities	Affordable and Low-income Financing	RM million	1,114.7	1,270.9	No target	External (Limited)	
Responsible Financing Opportunities	Sustainable Investments (outstanding balance)	RM million	8,506.0	6,577.8	No target	External (Limited)	
Responsible Financing Opportunities	Sustainable Capital Market Issuances Facilitated (underwritten portion)	RM million	2,557.5	3,753.7	No target	External (Limited)	
Responsible Financing Opportunities	Total Sustainable Financing Mobilised	RM million	14,585.5	18,044.2	No target	External (Limited)	
Responsible Financing Opportunities	Firm-wide AUM rated with ESG score of 3 or better	Percentage	Not available	73	50	No assurance	This is for the Asset Management business.
Physical Risk	Own Operations - high physical risk exposure on branches, ATM, CQM, CRMs, Main Buildings, Data Centres, and Third-party Service Providers	Number	Not available	0	No target	No assurance	
Physical Risk	Portfolio and Ecosystems Exposure - value of mortgage portfolio susceptible to high flood risk	RM million	Not available	807.3	No target	No assurance	Residential mortgage exposures identified as having heightened credit risk concerns to support enhanced monitoring.
Physical Risk	Portfolio and Ecosystems Exposure - percentage mortgage portfolio susceptible to high flood risk	Percentage	Not available	1.5	No target	No assurance	Residential mortgage exposures identified as having heightened credit risk concerns to support enhanced monitoring.

This report was generated on the Bursa Malaysia CSI Platform on 2026-07-13_10:49:58

Prescribed Table

AMMB HOLDINGS BHD

IFRS S2

Date & Time: 2026-07-13_10:49:58

Main Market | Group 1 | FYE 31/03/2026

Sustainability Matter	Metric	Measurement Unit	2025	2026	Target	Assurance	Remarks
Transition Risk	Portfolio exposure - percentage of exposure to hard-to-abate sectors identified in the Group's NZTP (non-retail portfolio)	Percentage	38	Not available	No target	No assurance	Relief sought. We expect alignment with the financial reporting date as our reporting and disclosure capabilities mature. This will be disclosed in our FY2027 Sustainability Statement.
Transition Risk	Portfolio Exposure - Financed Emissions (Lending & Investments) Scope 3 Category 15	tCO2e	10,989,335	Not available	Net Zero 2050	No assurance	Relief sought. We expect alignment with the financial reporting date as our reporting and disclosure capabilities mature. This will be disclosed in our FY2027 Sustainability Statement.
Transition Risk	Enterprise Emissions - Scope 1	tCO2e	60	436	Carbon Neutral by 2030	External (Limited)	Increased from the previous year due to expansion of scope in FY2026 disclosures to include two additional categories: stationary combustion and fugitive emissions, as part of our progressive disclosure approach.

AMMB HOLDINGS BHD

IFRS S2

Date & Time: 2026-07-13_10:49:58

Main Market | Group 1 | FYE 31/03/2026

Sustainability Matter	Metric	Measurement Unit	2025	2026	Target	Assurance	Remarks
Transition Risk	Enterprise Emissions - Scope 2 (Location-based)	tCO2e	16,576	21,365	Carbon Neutral by 2030	External (Limited)	Increased from the previous year due to expansion of scope in FY2026 disclosures to include two additional categories to align with IFRS Standards: emissions from offsite ATMs, CQMs and CRMs, as well as centralised air-condit-ioning units across three leased buildings (Menara AmBank, Bangunan AmBank Group and Wisma AmFIRST).
Transition Risk	Enterprise Emissions - Net Scope 2 (Market-based)	tCO2e	5,849	11,051	Carbon Neutral by 2030	External (Limited)	
Transition Risk	Hard-to-abate sector decarbonisation pathways on track to meet 2030 near-term targets	Number	3 out of 7	Not available	7 out of 7	No assurance	Relief sought. We expect alignment with the financial reporting date as our reporting and disclosure capabilities mature. This will be disclosed in our FY2027 Statement.