



---

28 May 2026

**AmBank Group delivers record PATMI of RM2.1 billion for FY26.  
Total dividend declared increased by 16% to 35.0 sen per share**

AMMB Holdings Berhad (AMMB, AmBank Group or the Group) is pleased to announce its results for the financial year ended 31 March 2026 (FY26).

**Highlights of FY26 Results<sup>1</sup>**

- Net income grew 4.7% YoY to RM5,158.4 million, driven by growth in both Net Interest Income (NII) and Non-Interest Income (NolI). Net Interest Margin (NIM) improved to 1.98%
- Expenses increased 4.8% YoY to RM2,303.6 million, with Cost-to-Income (CTI) ratio at 44.7%
- Profit Before Provisions (PBP) grew 4.5% YoY to RM2,854.8 million
- Net impairment charges were lower at RM133.6 million, mainly due to higher writeback in Wholesale Banking and recoveries from a retail debt sale, partially offset by higher ECL charges and overlay provision in Business Banking
- Profit Before Taxation (PBT) increased 5.2% YoY to RM2,721.2 million while Profit After Taxation and Minority Interests (PATMI) grew 5.0% YoY to RM2,100.8 million
- Return on Equity (ROE) stood at 10.0% while Return on Assets (ROA) improved to 1.05%
- Gross loans, advances and financing grew 5.6% YoY to RM146.7 billion, driven by higher lending in Wholesale Banking and Business Banking, while loan growth in Retail Banking was flat YoY
- Gross impaired loans (GIL) ratio improved QoQ but was 5 bps higher YoY at 1.59%, with loan loss coverage (LLC) ratio (including Regulatory Reserves) of 100.9%
- Customer deposits grew 3.9% YoY to RM147.0 billion, supported by a 4.8% YoY growth in Time Deposits
- Liquidity remained ample with Liquidity coverage ratios (LCR) for all entities above 135%<sup>2</sup>
- Group Common Equity Tier 1 (CET1) capital ratio remained strong at 14.82%, with Total Capital Ratio (TCR) at 17.23%
- The Group declared a final dividend of 22.5 sen per share, bringing total dividend for FY26 to 35.0 sen per share, translating to a dividend payout ratio (DPR) of 55%

---

<sup>1</sup> All growth percentages are computed on a year-on-year (YoY) FY26 vs FY25 basis unless otherwise stated. Quarter-on-quarter (QoQ) refers to Q4FY26 vs Q3FY26

<sup>2</sup> LCR is based on 12-month rolling average

*AmBank Group Chief Executive Officer, Mr Jamie Ling commented, "We closed FY2026 on a strong note, delivering a record PATMI of RM2.1 billion, with ROE at 10%. Our balance sheet remains robust, with strong capital ratios and ample liquidity. We increased our dividend per share by 16% to 35.0 sen. This represents a 55% dividend payout ratio for FY2026."*

## **Financial Summary**

The Group recorded a 4.7% YoY growth in net income to RM5,158.4 million (FY25: RM4,928.9 million). The strong performance was mainly attributed to improvements in both NII and Noll. NII rose 4.5% YoY to RM3,729.6 million (FY25: RM3,569.6 million), underpinned by a 4-bps expansion in NIM to 1.98% (FY25: 1.94%) and strong loan growth.

Noll grew 5.1% YoY to RM1,428.8 million (FY25: RM1,359.4 million) driven by higher securities trading gains from Group Treasury and Markets (GTM) and a resilient performance in Group Wealth Management (GWM), partially offset by lower fee income from Investment Banking and Business Banking.

Overall expenses grew 4.8% YoY to RM2,303.6 million largely driven by higher personnel costs. Meanwhile, cost optimisation efforts helped maintain CTI at 44.7% (FY25: 44.6%). As a result, PBP increased 4.5% YoY to RM2,854.8 million (FY25: RM2,731.1 million).

Net impairment charges reduced by RM10.3 million to RM133.6 million (FY25: RM143.9 million), primarily due to higher writeback of provision in Wholesale Banking and a recovery of RM50.7 million from a retail debt sale, partially offset by higher ECL charges and provisions in Business Banking.

The Group improved PATMI by 5.0% YoY, delivering a record PATMI of RM2,100.8 million (FY25: RM2,001.2 million), with ROE of 10.0% (FY25: 10.0%) and an improved ROA of 1.05% (FY25: 1.02%).

Total gross loans, advances and financing increased 5.6% YoY to RM146.7 billion (FY25: RM138.9 billion) driven by strong growth from Wholesale Banking (+RM2.5 billion or +12.0%) and Business Banking (+RM5.2 billion or +10.6%), with Retail Banking loans remaining largely unchanged.

GIL ratio was slightly higher YoY at 1.59% (FY25: 1.54%) with LLC (including Regulatory Reserves) at 100.9% (FY25: 103.6%).

Total customer deposits grew 3.9% YoY to RM147.0 billion (FY25: RM141.5 billion), supported by a 4.8% YoY growth in Time Deposits to RM94.9 billion (FY25: RM90.5 billion), and a 2.1% YoY growth in CASA to RM52.1 billion (FY25: RM51.0 billion). The increase in Customer deposits was broad based in Retail Banking (+2.2%), Business Banking (+2.6%) as well as in Corporate and Transaction Banking (+5.8%).

The Group's CET1, post dividend, remained strong at 14.82% (FY25: 14.82%), while TCR stood at 17.23% (FY25: 17.49%). Liquidity remained ample with Liquidity coverage ratios (LCR) for all entities above 135%.

The Group declared a final dividend of 22.5 sen per share for Q4FY26, bringing total dividend for FY26 to 35.0 sen per share (FY25: 30.2 sen per share), an increase of 15.9% YoY. This represents an improved dividend payout ratio of 55% (FY25: 50%).

## **Divisional performance (FY26 vs FY25)**

### ***Retail Banking – PAT of RM244.1 million (FY25: PAT of RM164.7 million)***

Profit After Taxation (PAT) increased 48.2% YoY to RM244.1 million mainly driven by higher income and lower net impairment. We made good progress to reposition this business as reflected by the improved performance.

Income grew marginally to RM1,437.9 million (FY25: RM1,419.1 million) supported by growth of 0.8% YoY and 4.3% YoY respectively in NII and Noll. Operating expenses increased 5.7% YoY to RM1,036.9 million (FY25: RM980.5 million) while net impairment charge was lower by 63.8% YoY to RM80.4 million (FY25: RM222.3 million) due to lower ECL charges, higher overlay reversal and better recoveries mainly from a debt sale.

Gross loans, advances and financing grew marginally by 0.1% YoY to RM67.4 billion mainly due to growth in mortgages, partially offset by a decline in auto financing. GIL ratio was higher YoY at 1.83% (FY25: 1.64%). Total deposits increased 2.2% YoY to RM59.5 billion.

### ***Business Banking – PAT of RM667.3 million (FY25: PAT of RM840.9 million)***

PAT fell 20.6% YoY to RM667.3 million mainly due to higher expenses and net impairment charge.

Income fell 2.3% YoY to RM1,737.8 million (FY25: RM1,778.9 million). Operating expenses increased 11.0% YoY to RM628.8 million (FY25: RM566.4 million). A higher net impairment charge of RM231.8 million was recorded (FY25: RM109.2 million) due to higher SME overlay provision as part of our derisking actions and increased individual provisions in Commercial Banking.

Gross loans, advances and financing increased 10.6% YoY to RM53.9 billion, with Commercial Banking loans growth of 15.0% and Enterprise Banking loans growth of 9.5%. GIL ratio was slightly higher YoY at 1.76% (FY25: 1.74%). Total deposits increased 3.1% YoY to RM42.2 billion.

### ***Wholesale Banking – PAT of RM1,040.5 million (FY25: PAT of RM843.1 million)***

PAT grew 23.4% YoY to RM1,040.5 million driven by higher income and higher net impairment writeback.

Income grew 20.7% YoY to RM1,563.8 million (FY25: RM1,295.4 million) driven by higher NII growth of 18.7% YoY from effective liability management efforts and strong YoY loans growth, as well as higher Noll of RM386.5 million (FY25: RM303.3 million) generated from trading gains. Operating expenses increased 7.2% YoY to RM387.9 million (FY25: RM362.0 million). Net impairment writeback was higher at RM177.7 million (FY25: RM160.9 million) largely due to higher writeback of provisions following the resolution of a large corporate debt restructuring in Q2FY26.

Gross loans, advances and financing increased 12.0% YoY to RM23.5 billion. GIL ratio improved YoY to 0.48% (FY25: 0.69%). Total deposits grew 3.8% YoY to RM50.6 billion.

- ***Corporate and Transaction Banking – PAT of RM360.6 million (FY25: PAT of RM343.8 million)***

PAT increased by 4.9% YoY to RM360.6 million mainly attributable to higher income and higher net impairment writeback, partially offset by higher operating expenses.

Income increased 7.9% YoY to RM537.8 million (FY25: RM498.4 million), driven by a 9.7% YoY growth in NII from higher YoY loans growth, partly mitigated by a 2.0% decline in Noll mainly from lower fee income in Transaction Banking. Operating expenses increased 10.9% YoY to RM234.8 million (FY25: RM211.6 million). Net impairment writeback was higher at RM167.9 million (FY25: RM164.8 million).

Gross loans, advances and financing increased 12.0% YoY to RM23.5 billion, while total deposits increased 5.0% YoY to RM15.9 billion.

- **Group Treasury and Markets – PAT of RM679.9 million (FY25: PAT of RM499.3 million)**

PAT increased by RM180.6 million or 36.2% YoY to RM679.9 million mainly due to higher income and higher net impairment writeback on financial investments.

Income increased 28.7% YoY to RM1,026.0 million, from effective liability management and higher Noll of RM309.7 million (FY25: RM225.0 million) from trading gains in securities.

**Investment Banking, Funds Management and Private Banking (PB) – PAT of RM92.7 million (FY25: PAT of RM118.5 million)**

PAT declined 21.7% YoY to RM92.7 million affected by lower income amid softer customer activities and deal revenues, as well as lower net impairment writeback.

Income fell 4.9% YoY to RM370.1 million (FY25: RM389.2 million) mainly due to lower fee income from Stockbroking and Futures, PB and Corporate Finance. Operating expenses rose 1.2% YoY to RM252.3 million (FY25: RM249.3 million). Funds Management's PAT grew 7.9% to RM72.5 million (FY25: RM67.2 million). Average AUM (including PB) grew 5.0% YoY to RM65.9 billion (FY25: RM62.8 billion).

**Islamic Banking – PATZ of RM683.2 million (FY25: PATZ of RM559.3 million)**

Profit After Taxation and Zakat (PATZ) rose 22.1% YoY to RM683.2 million. Total income expanded 5.4% YoY to RM1,355.9 million (FY25: RM1,285.9 million) driven by a YoY growth of 4.0% and 17.2% in Net Financing Income and Non-Financing Income respectively. Operating expenses increased 6.3% YoY to RM550.5 million (FY25: RM517.9 million). Net impairment writeback of RM88.4 million (FY25: net impairment charge of RM39.4 million) was due to the resolution of a large corporate debt restructuring in Q2FY26.

**Insurance – PAT of RM105.0 million (FY25: PAT of RM101.3 million)**

PAT increased 3.7% to RM105.0 million primarily driven by higher investment income, higher net earned insurance premiums, partially offset by higher claims. The results of the Group's life insurance, family takaful and general insurance businesses were equity accounted to reflect the Group's effective equity interests in the respective joint ventures and associate.

**Others – Loss After Taxation (LAT) of RM48.7 million (FY25: LAT of RM67.1 million)**

This segment comprises support and corporate functions of the Group. LAT narrowed to RM48.7 million from RM67.1 million due to a reversal in operating expenses as compared to expenses charged in FY25.

**Outlook for FY27**

Mr Jamie Ling concluded, *“Malaysia’s economic indicators for the first quarter remained strong. The resolution of the Middle East conflict remains uncertain, with a prolonged conflict scenario posing risk to global economic growth due to higher energy and commodity prices as well as supply chain disruptions. We are prepared for more challenging operating conditions ahead. However, we start from a position of strength and remain responsive to support our customers.”*

For investor and analyst enquiries, please contact: Yeoh Ru Hann Head, Investor Relations – Group Finance Email: <a href="mailto:ir@ambankgroup.com">ir@ambankgroup.com</a>	For media enquiries, please contact: Shazman Shahid Head, Group Corporate Communications & Marketing Email: <a href="mailto:shazman-shahid@ambankgroup.com">shazman-shahid@ambankgroup.com</a>
--	---