



AmBank Group

9MFY2026 RESULTS

(31 December 2025)

INVESTOR PRESENTATION

25 FEBRUARY 2026



GCEO PRESENTATION

Jamie Ling

- 3** 9MFY26 Financial Snapshot
- 4** Loans by Stages
- 5** Outlook for CY2026



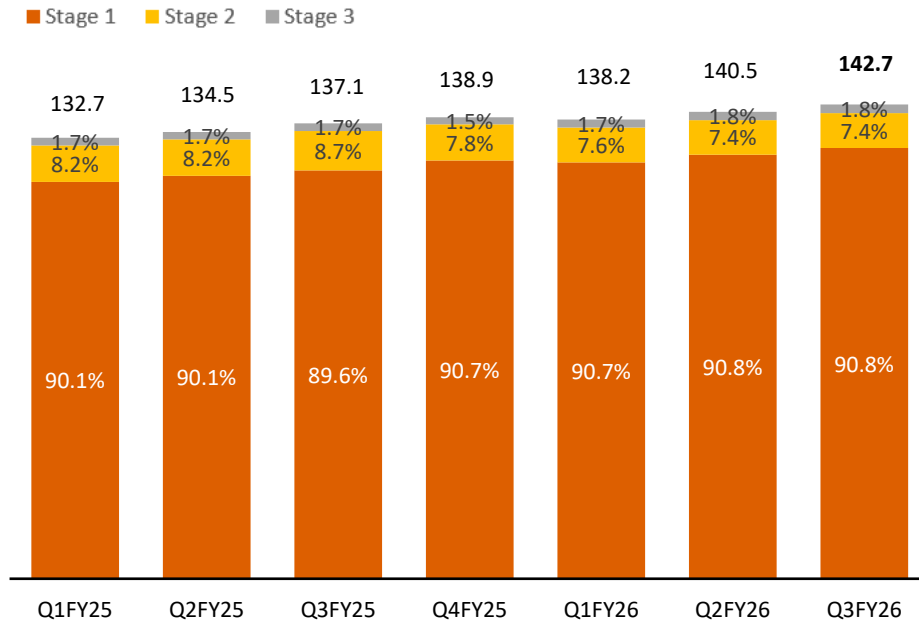
9MFY26 Financial snapshot

	9MFY26 Financials	Variance	Strong performance delivering 6% growth in PATMI to RM1.58bil; ROE at 10.1%; ROA at 1.06%
Profitability (RM' mil)	Income	3,862 9MFY25: 3,648 ▲	6% • NII grew 4% led by NIM expansion of 4bps to 1.98% (9MFY25: 1.94%) on lower COF • NoII grew 10% driven by higher trading gains from securities and higher insurance income, offset in-part by lower fee income from IB, RB and BB
	Expenses	(1,713) 9MFY25: (1,621) ▲	6% • Due to higher personnel costs, CTI at 44.3% (9MFY25: 44.5%)
	PBP	2,149 9MFY25: 2,026 ▲	6% • Neutral JAWS
	Impairment	(109) 9MFY25: (95) ▲	15% • Higher overlay provision in BB offset in part by recoveries from WB and RB debt sale
	PBT	2,040 9MFY25: 1,931 ▲	6% • PBT improvement driven by revenue growth
	PATMI	1,580 9MFY25: 1,487 ▲	6% • Resilient Q3FY26 PATMI of RM530 mil (Q2FY26: RM535 mil)
	ROE (Annualised)	10.1% 9MFY25: 9.9% ▲	≈ • Annualised ROA of 1.06% (9MFY25: 1.01%)
Assets & Liabilities (RM' bil)	Gross Loans	142.7 FY25: 138.9 ▲	3% • YTD loan growth driven by growth in BB +6% and WB +3%, with RB flat • YoY loans grew 4% mainly from WB +10% and BB +9%, partially offset by RB -1%
	Customer Deposits	143.7 FY25: 141.5 ▲	2% • Fixed Deposits up 5% YTD; CASA mix at 33.6% (FY25: 36.0%)
Capital	CET1	14.57% FY25: 14.82% ¹ ▼	(0.25%) • TCR at 17.17% (FY25: 17.49% ¹) • Including Q3FY26 unaudited profits, CET1 = 14.99%, TCR = 17.59%

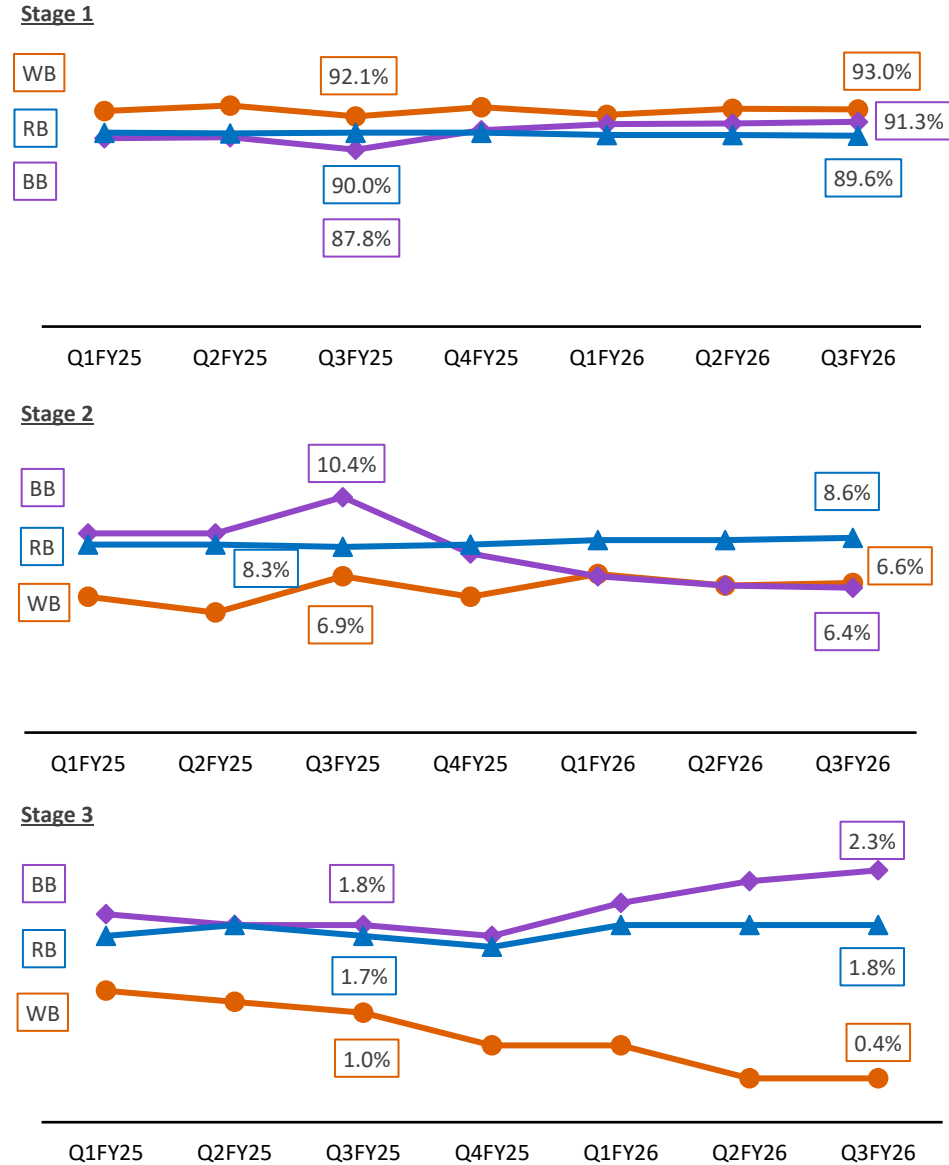
1. Post dividend

Portfolio quality

Loans by ECL Stages (RM' bil)



Breakdown by Business Segments (%)



Gross Loans (RM'bil)	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q3FY26
Stage 1	119.5	121.3	122.9	125.9	125.3	127.6	129.7
Stage 2	10.9	11.0	11.9	10.9	10.5	10.4	10.5
Stage 3	2.3	2.2	2.3	2.1	2.4	2.5	2.5
Total	132.7	134.5	137.1	138.9	138.2	140.5	142.7

Outlook for CY2026

Malaysia



GDP Growth

4.2% to 4.7%



Inflation

1.5% to 2.0%



Unemployment Rate

3.0%



USD/MYR Outlook

RM3.94 to RM4.03

Banking Sector



Loans Growth

4.5% to 5.5%



Asset Quality

Stable



OPR

2.75%



Liquidity & Capital Positions

Resilient

CY = Calendar Year



GCFO PRESENTATION Phuah Shok Cheng

7-21 Financial Overview



NII +2% QoQ on loans growth; Q3 NIM at 1.96%; lower net impairment charge

1

Q3FY26 Results (QoQ)

- Income resilient at RM1,280mil (Q2FY26: RM1,292mil)
 - NII grew 2% to RM942mil (Q2FY26: RM926mil) driven by higher loans growth; NIM at 1.96% (Q2FY26: 1.97%)
 - NoII of RM338mil (Q2FY26: RM366mil) supported by fee income growth across LOBs but offset by lower trading gains
 - Expenses up 2% to RM581mil (Q2FY26: RM568mil) mainly from personnel cost and amortisation of intangible assets, CTI at 45.4% (Q2FY26: 44.0%)
- PBP 4% lower at RM699mil (Q2FY26: RM724mil)
- Net Impairment charge reduced to RM13mil (Q2FY26: RM24mil) mainly due to recoveries from a RB debt sale and overlay writeback, partially offset by non-repeat of a large recovery from WB last quarter

RM'mil Impairment (charge)/ writeback	Q1FY26	Q2FY26	Q3FY26	QoQ change
Wholesale Banking	31	167	(7)	-174
Business Banking*	(36)	(142)	(16)	+125
Retail Banking	(67)	(47)	8	+55
Other Business Segments	1	(2)	2	+4
Net impairment charge	(72)	(24)	(13)	+11

*Includes additional overlay taken in SME portfolio of RM99mil in Q2FY26

- Total overlay reserves carried forward remain adequate at RM484mil (Q2FY26: RM497mil)
- PATMI stable at RM530mil (Q2FY26: RM535mil)

2

Capital

- CET1 stood at 14.57% (Q2FY26: 15.25%) while TCR stood at 17.17% (Q2FY26: 17.90%)
- If including Q3FY26 unaudited profits, CET1 would improve to 14.99% while TCR would improve to 17.59%

9MFY26 Performance Summary – Delivered RM1.58b PATMI, ROE 10.1% and ROA 1.06%

P&L (RM' mil)	Q2FY26	Q3FY26		QoQ Change	9MFY25	9MFY26		YoY Change
Total Income	1,292	1,280	▼	(1%)	3,648	3,862	▲	6%
- NII	926	942	▲	2%	2,675	2,792	▲	4%
- NOII	366	338	▼	(8%)	973	1,070	▲	10%
Expenses	(568)	(581)	▲	2%	(1,621)	(1,713)	▲	6%
PBP	724	699	▼	(4%)	2,026	2,149	▲	6%
Net Impairment	(24)	(13)	▼	(45%)	(95)	(109)	▲	15%
PBT	700	686	▼	(2%)	1,931	2,040	▲	6%
PATMI	535	530	▼	(1%)	1,487	1,580	▲	6%

Financial Indicators	Q2FY26	Q3FY26		QoQ Change	9MFY25	9MFY26		YoY Change
CTI	44.0%	45.4%	▲	1.4%	44.5%	44.3%	▼	(0.2%)
NIM	1.97%	1.96%	▼	(0.01%)	1.94%	1.98%	▲	0.04%
ROE (Annualised)	10.2%	9.9%	▼	(0.3%)	9.9%	10.1%	▲	0.2%
ROA (Annualised)	1.06%	1.06%	▼	≈	1.01%	1.06%	▲	0.05%
Basic EPS (sen)	16.16	16.01	▼	(0.9%)	44.99	47.79	▲	6.2%
Net Assets per Share (RM)	6.37	6.40	▲	0.5%	6.07	6.40	▲	5.4%

9MFY26 Performance Summary – Highly liquid and well capitalised

Balance Sheet (RM' bil)	Q2FY26	Q3FY26	QoQ Change		FY25	9MFY26	YTD Change	
Gross Loans	140.5	142.7	▲	2%	138.9	142.7	▲	3%
GIL	1.75%	1.76%	▲	0.01%	1.54%	1.76%	▲	0.22%
LLC (include Reg Reserves)	100.4%	100.3%	▼	(0.1%)	103.6%	100.3%	▼	(3.3%)
LLC (exclude Reg Reserves)	79.2%	75.2%	▼	(4.0%)	87.0%	75.2%	▼	(11.8%)
Customer Deposits	140.0	143.7	▲	3%	141.5	143.7	▲	2%
- Time deposits / Fixed Deposits	91.7	95.5	▲	4%	90.5	95.5	▲	5%
- CASA	48.3	48.2	▼	≈	51.0	48.2	▼	(5%)
CASA Mix	34.5%	33.6%	▼	(0.9%)	36.0%	33.6%	▼	(2.4%)
Financial Investments ¹	47.1	47.6	▲	1%	45.3	47.6	▲	5%

Capital Indicators ²	Q2FY26	Q3FY26 ³	QoQ Change		FY25	9MFY26 ³	YTD Change	
CET1	15.25%	14.57%	▼	(0.68%)	14.82%	14.57%	▼	(0.25%)
Tier 1	15.25%	14.57%	▼	(0.68%)	14.82%	14.57%	▼	(0.25%)
Total Capital Ratio	17.90%	17.17%	▼	(0.73%)	17.49%	17.17%	▼	(0.32%)

Liquidity Ratios	Q2FY26	Q3FY26	QoQ Change		FY25	9MFY26	YTD Change	
LDR ⁴	100.3%	98.6%	▼	(1.7%)	98.1%	98.6%	▲	0.5%
NSFR ⁵	110.4%	108.8%	▼	(1.6%)	108.9%	108.8%	▼	(0.1%)

1. Financial Investments includes Fair Value through Profit or Loss (FVTPL), Fair Value through Other Comprehensive Income (FVOCI) and Amortised Cost (AC)

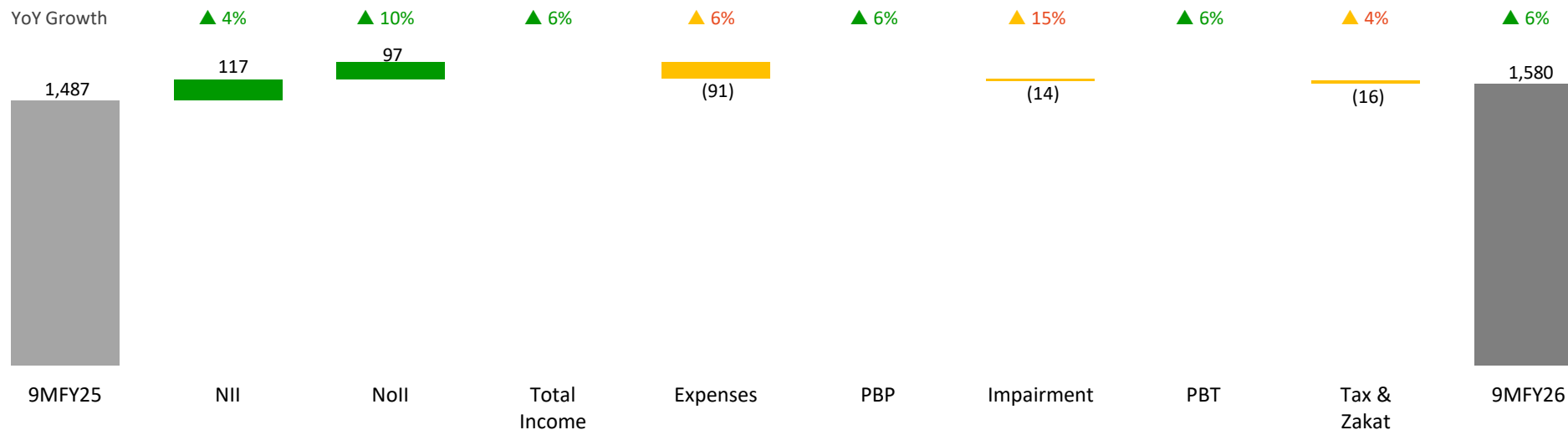
2. Post dividend, under Foundation Internal Ratings-Based (FIRB) approach from 1 August 2024 onwards

3. Before including Q3FY26 unaudited profits

4. Loan-to-Deposit (LDR) refers to Gross Loans divided by Customer Deposits + MTIA-I

5. Net Stable Funding Ratio (NSFR) refers to Total Available Stable Funding divided by Required Stable Funding

P&L walk – PATMI +6% YoY on NII growth and GTM trading gains



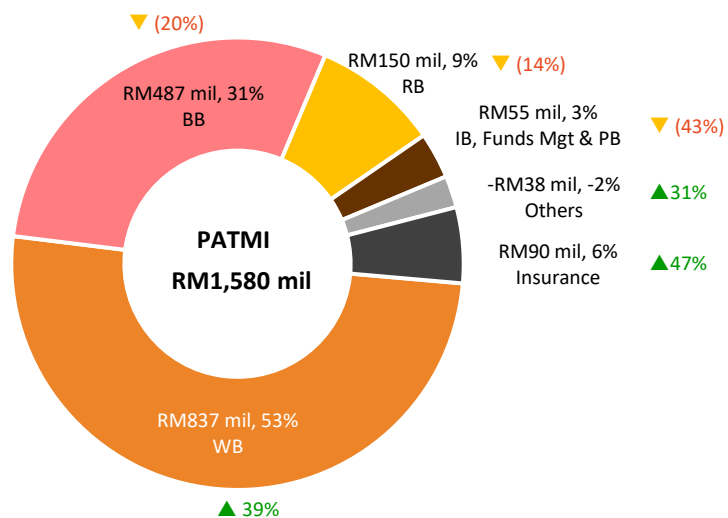
	9MFY26	9MFY25
NII	2,792	2,675
Noll	1,070	973
Total Income	3,862	3,648
Expenses	(1,713)	(1,621)
PBP	2,149	2,026
Impairment	(109)	(95)
PBT	2,040	1,931
Tax & Zakat	(460)	(444)
9MFY26	1,580	1,487

- Positive growth in 9MFY26
- Contraction in 9MFY26

	Noll %	CTI	Effective Tax Rate*
9MFY26	27.7%	44.3%	22.3%
9MFY25	26.7%	44.5%	22.8%

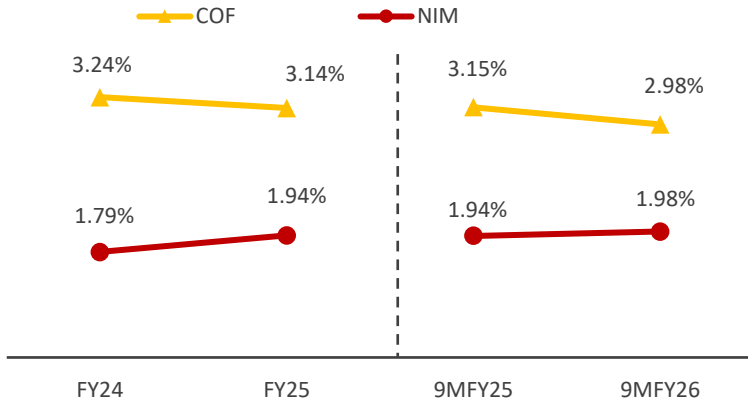
* Excludes zakat

PATMI by Lines of Business (YoY)

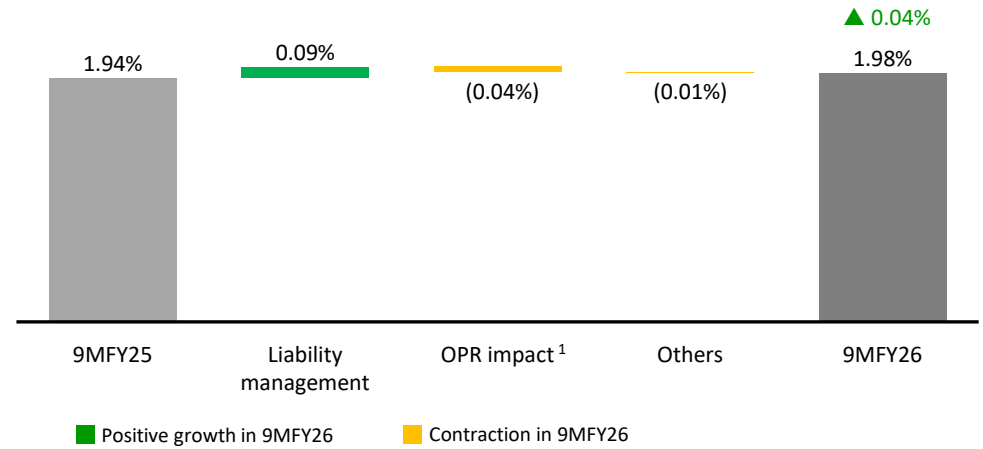


NIM up 4 bps YoY from active liability management and lower funding cost

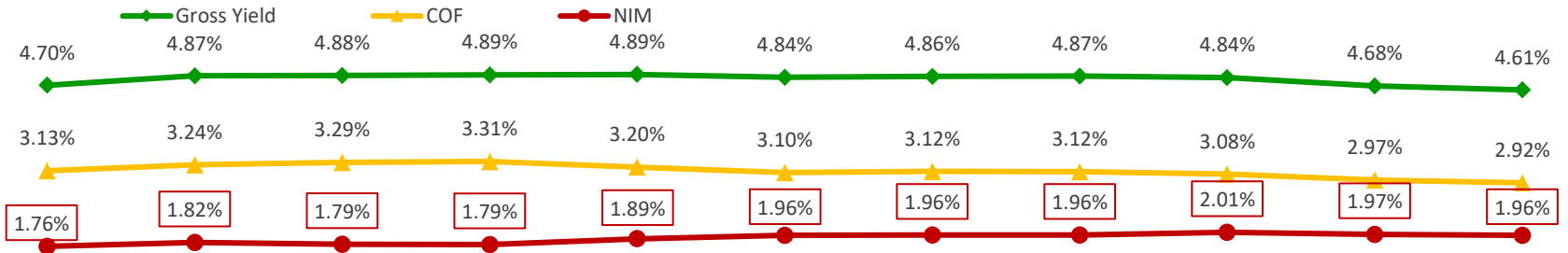
YTD Net Interest Margin (NIM) & Cost of Funds (COF) Trend



NIM Movement (YoY)



NIM Trend (QoQ)

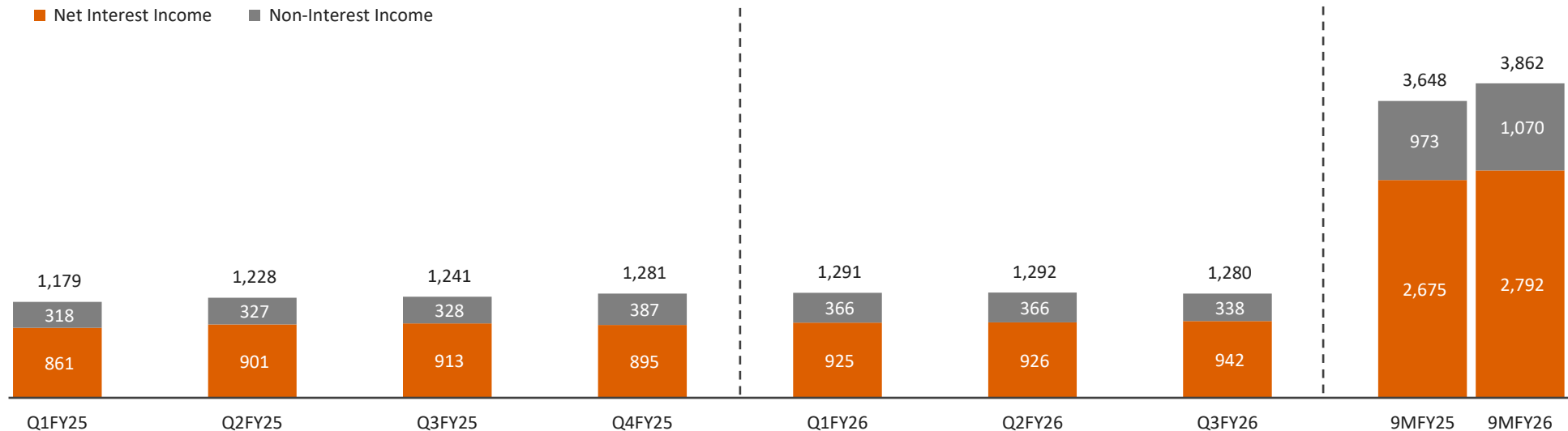


%	Q1FY24 (Jun 2023)	Q2FY24 (Sep 2023)	Q3FY24 (Dec 2023)	Q4FY24 (Mar 2024)	Q1FY25 (Jun 2024)	Q2FY25 (Sep 2024)	Q3FY25 (Dec 2024)	Q4FY25 (Mar 2025)	Q1FY26 (Jun 2025)	Q2FY26 (Sep 2025)	Q3FY26 (Dec 2025)
Interest spread	1.57	1.63	1.59	1.58	1.69	1.74	1.74	1.75	1.76	1.72	1.70
OPR	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	2.75 ¹	2.75

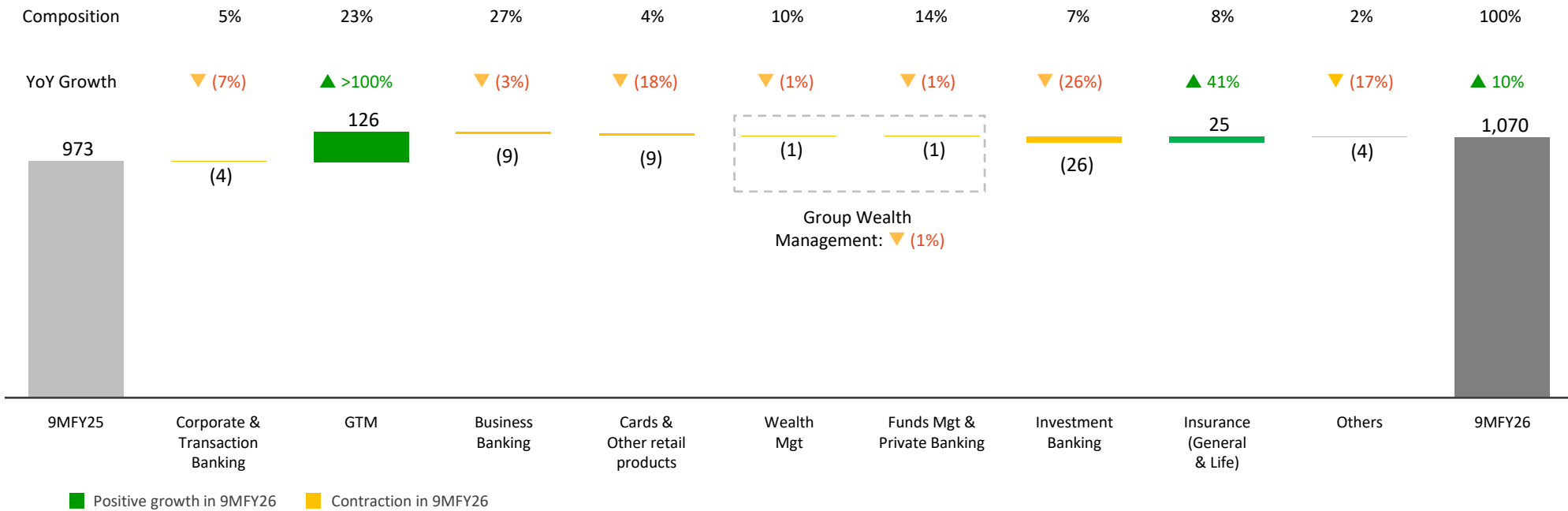
1. BNM reduced the OPR by 25bps from 3.00% to 2.75% on 9th July 2025

Income growth of 6% supported by 4% growth in NII and 10% growth in Noli

Business Segments (RM' mil)	Q2FY26	Q3FY26	QoQ Change	9MFY25	9MFY26	YoY Change
Wholesale Banking	416	356	▼ (14%)	908	1,185	▲ 31%
Investment Banking, Funds Mgt & Private Banking	84	90	▲ 7%	295	260	▼ (12%)
Retail Banking	352	384	▲ 9%	1,089	1,075	▼ (1%)
Business Banking	425	433	▲ 2%	1,335	1,301	▼ (3%)
Others	(14)	(13)	▲ 6%	(39)	(44)	▼ (13%)
Banking Income	1,263	1,251	▼ (1%)	3,587	3,776	▲ 5%
Insurance	29	28	▼ (2%)	61	86	▲ 41%
Total Income	1,292	1,280	▼ (1%)	3,648	3,862	▲ 6%



Higher GTM trading gains offset lower fee income from IB, RB and BB



	Corporate & Transaction Banking	GTM	Business Banking	Card & Other retail products	Wealth Mgt	Funds Mgt & Private Banking	Investment Banking ¹	Insurance (General & Life)	Others	Noll
9MFY26	54	244	287	45	110	149	76	86	18	1,070
9MFY25	58	118	296	54	111	150	102	61	22	973

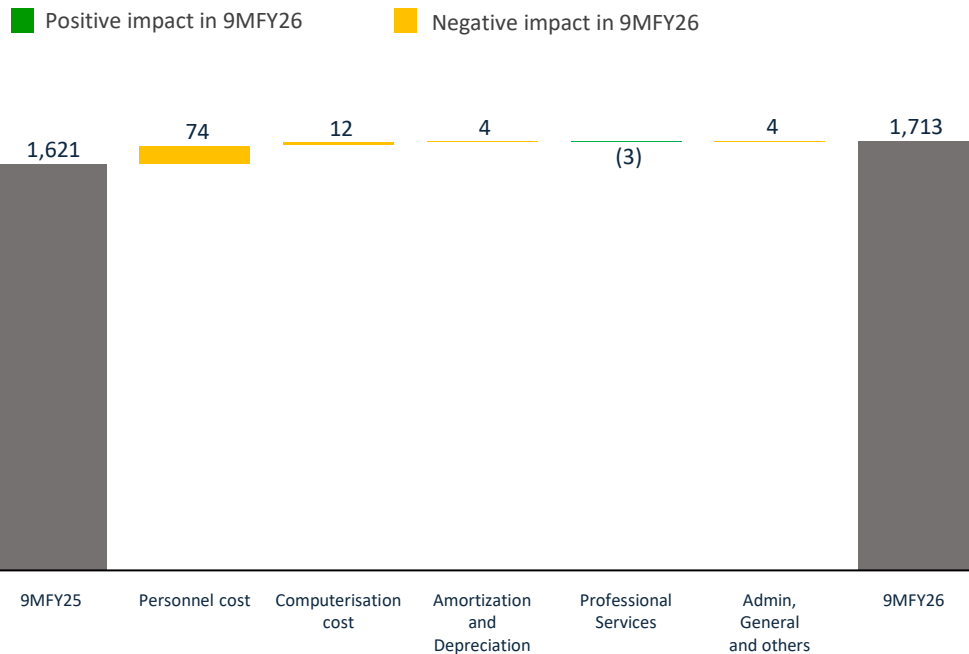
WB: ▲ 69% RB: ▼ (6%) IB, Funds Mgt & Private Banking: ▼ (11%)

1. Investment Banking includes Stockbroking, Debt Markets, Corporate Finance and Equity Capital Markets.

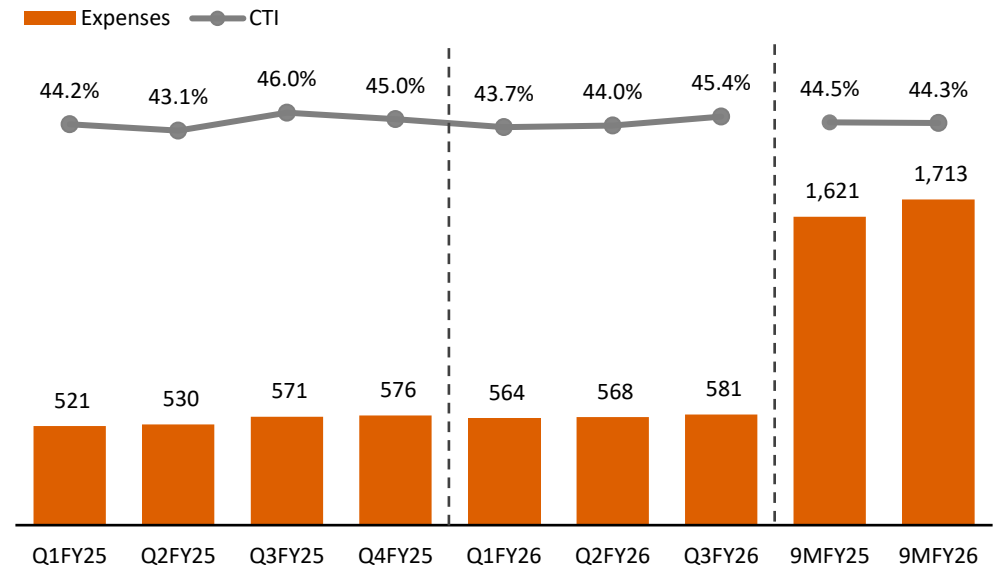
YoY CTI stable at 44.3%; continuous investment in people and technology

Business Segments (RM' mil)	Q2FY26	Q3FY26	QoQ Change	9MFY25	9MFY26	YoY Change
Wholesale Banking	96	98	▲ 1%	267	286	▲ 7%
Investment Banking, Funds Mgt & Private Banking	64	67	▲ 4%	181	191	▲ 6%
Retail Banking	262	253	▼ (3%)	734	772	▲ 5%
Business Banking	161	159	▼ (1%)	417	467	▲ 12%
Others	(15)	5	▲ >100%	22	(3)	▼ (>100%)
Total Expenses	568	581	▲ 2%	1,621	1,713	▲ 6%

Expense Walk (YoY Movement) (RM'mil)



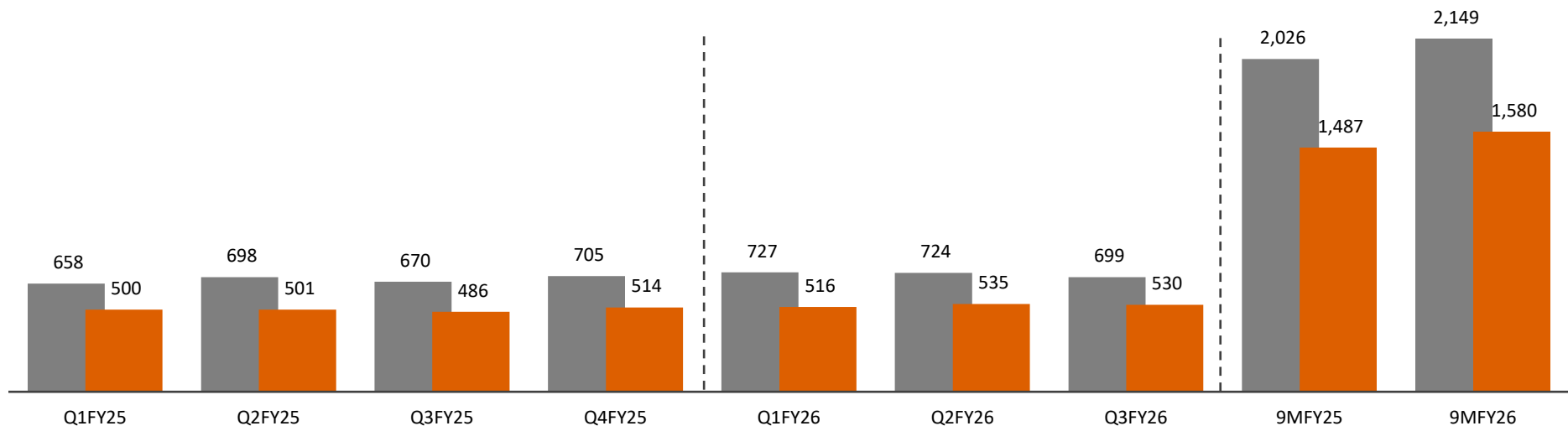
Expense (RM'mil) and CTI Trend (%)



PBP and PATMI grew 6% YoY

Business Segments (RM' mil)	Q2FY26	Q3FY26	QoQ Change	9MFY25	9MFY26	YoY Change
Wholesale Banking	319	258	▼ (19%)	640	899	▲ 40%
Investment Banking, Funds Mgt & Private Banking	21	24	▲ 15%	113	68	▼ (40%)
Retail Banking	90	131	▲ 46%	355	303	▼ (15%)
Business Banking	264	275	▲ 4%	918	834	▼ (9%)
Others	1	(17)	▼ (>100%)	(62)	(41)	▲ 33%
Banking PBP	695	670	▼ (4%)	1,965	2,063	▲ 5%
Insurance	29	28	▼ (2%)	61	86	▲ 41%
Total PBP	724	699	▼ (4%)	2,026	2,149	▲ 6%

■ PBP ■ PATMI



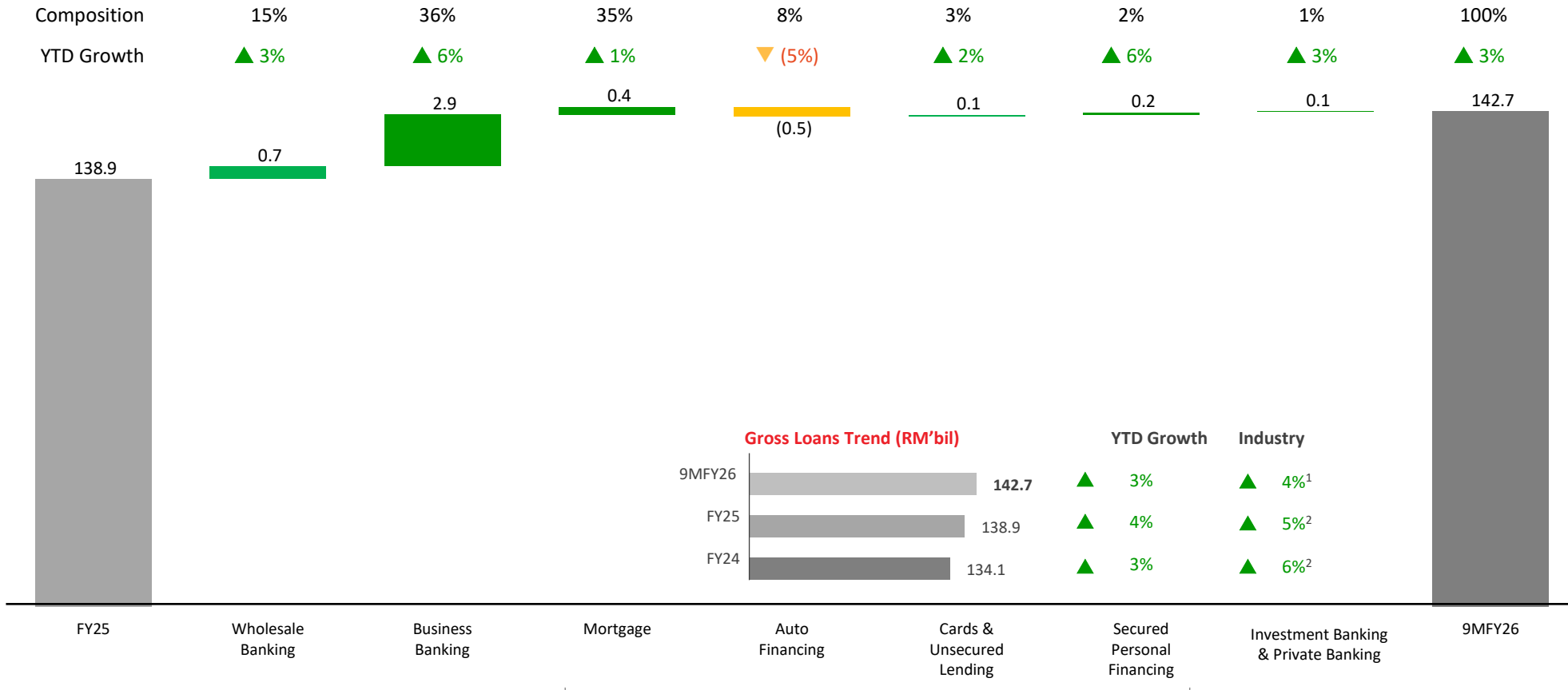
Lending growth driven by corporate loans in BB and WB, with RB lending flat

Gross Loans Movement (RM' bil)

Breakdown by rate sensitivity: Fixed rate – 17%
Variable rate – 83%

Breakdown by concept: Islamic – 35%
Conventional – 65%

Breakdown by customer type: Retail – 47%
Non-retail – 53%



Gross Loans Trend (RM'bil)		YTD Growth	Industry
9MFY26	142.7	▲ 3%	▲ 4% ¹
FY25	138.9	▲ 4%	▲ 5% ²
FY24	134.1	▲ 3%	▲ 6% ²

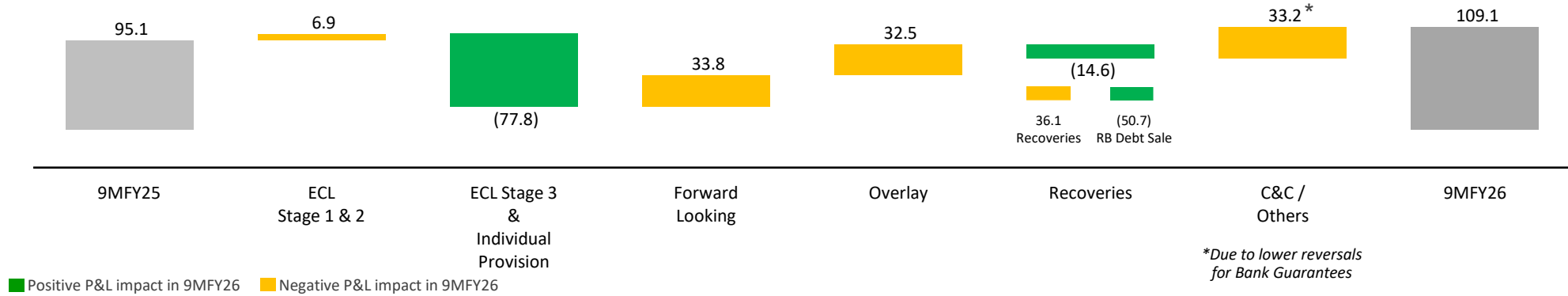
■ Positive growth in 9MFY26 ■ Contraction in 9MFY26

RB : ▲ ≈

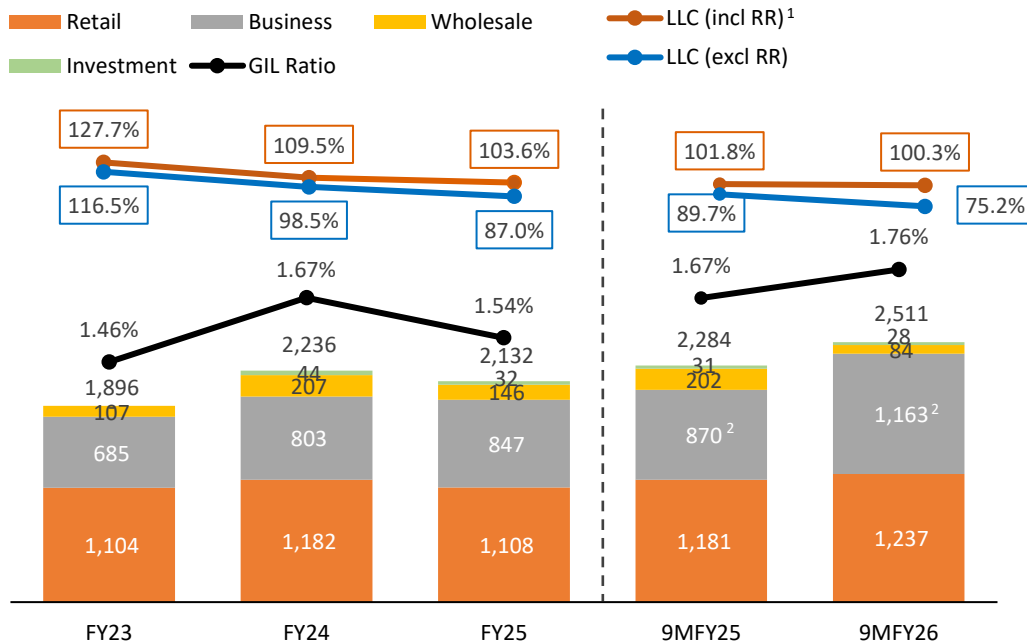
1. Based on BNM data from end Mar'25 to end Dec'25
2. Based on BNM data and in accordance with AMMB's financial period

Net credit cost 0.29%, with RM51m retail debt sale boosting recoveries

Net Impairment (YoY Movement) (RM'mil)



Gross Impaired Loans (RM'mil) and Loan Loss Coverage (LLC) Ratios



Credit Cost and New Impaired Loans Formation

AmBank Group	FY23	FY24	FY25	9MFY25	9MFY26
Gross Credit cost ³ (excl. recoveries) (%)	0.56%	0.74%	0.37%	0.39%	0.52%
Net credit cost ⁴ (%)	0.32%	0.52% ⁵	0.16%	0.16%	0.29% ⁶
Normalised net credit cost (%)	0.32%	0.27%	0.16%	0.16%	0.24%
New Impaired Loans (RM'mil)	1,961	2,285	1,697	1,393	1,452

3. Computed based on gross loan loss allowances (Note A22 of Group Financial Statements)
 4. Computed based on net loan loss allowances (Note A22 of Group Financial Statements)
 5. Includes a one-off credit impairment overlay of RM328m recognized in Q3FY24
 6. Includes SME overlay of RM99m in Q2FY26 and debt sale of RM51m in Q3FY26

1. Includes Regulatory Reserve (RR) of RM212m (FY23), RM245m (FY24), RM353m (FY25), RM275m (9MFY25) and RM631m (9MFY26)
 2. BB GIL: 9MFY26 of RM1,163m (Commercial Banking (CB): RM572m; Enterprise Banking (EB): RM590m) vs 9MFY25 of RM870m (CB: RM389m; EB RM481m)

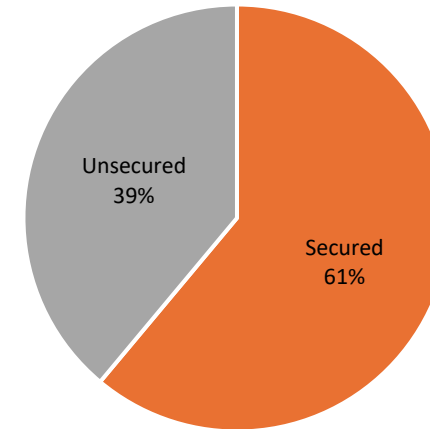
2% QoQ rise in impaired loans, vigilant monitoring of sector exposures continues

Impaired Loans by Sector

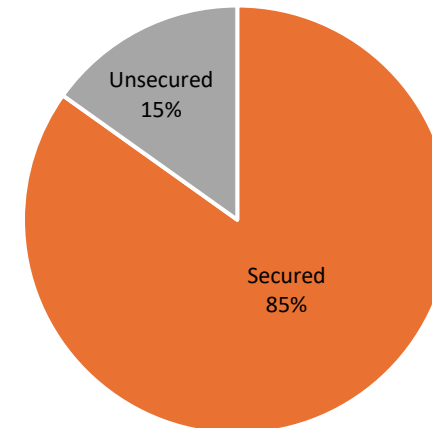
Sector	Mar'25 RM' mil	Sep'25 RM' mil	Dec'25 RM' mil	Composition	YTD Movement	QoQ Movement
Agriculture	13	8	91	4%	▲ >100%	▲ >100%
Mining and quarrying	40	46	45	2%	▲ 11%	▼ (3%)
Manufacturing	282	306	262	10%	▼ (7%)	▼ (14%)
Electricity, gas and water	18	40	39	2%	▲ >100%	▼ (3%)
Construction	176	132	126	5%	▼ (28%)	▼ (5%)
Wholesale, retail trade, hotels and restaurants	260	389	378	15%	▲ 45%	▼ (3%)
Transport, storage and communication	37	53	54	2%	▲ 44%	▲ 2%
Finance and insurance	2	14	15	1%	▲ >100%	▲ 8%
Real estate	96	149	148	6%	▲ 55%	▼ (1%)
Business activities	39	50	56	2%	▲ 46%	▲ 13%
Education and health	29	39	36	1%	▲ 26%	▼ (8%)
Household of which:	1,140	1,240	1,261	50%	▲ 11%	▲ 2%
- Residential Properties	930	996	1,013	40%	▲ 9%	▲ 2%
- Transport Vehicles	67	87	83	3%	▲ 24%	▼ (5%)
- Others	143	157	165	7%	▲ 15%	▲ 5%
Total	2,132	2,466	2,511	100%	▲ 18%	▲ 2%

Collateralisation of Portfolios (Dec'25)

Performing loans – 98.24%



Non-Performing loans – 1.76%



Active liability management driving lower cost of funds

Deposits (RM' bil)

Customer Deposits Trend

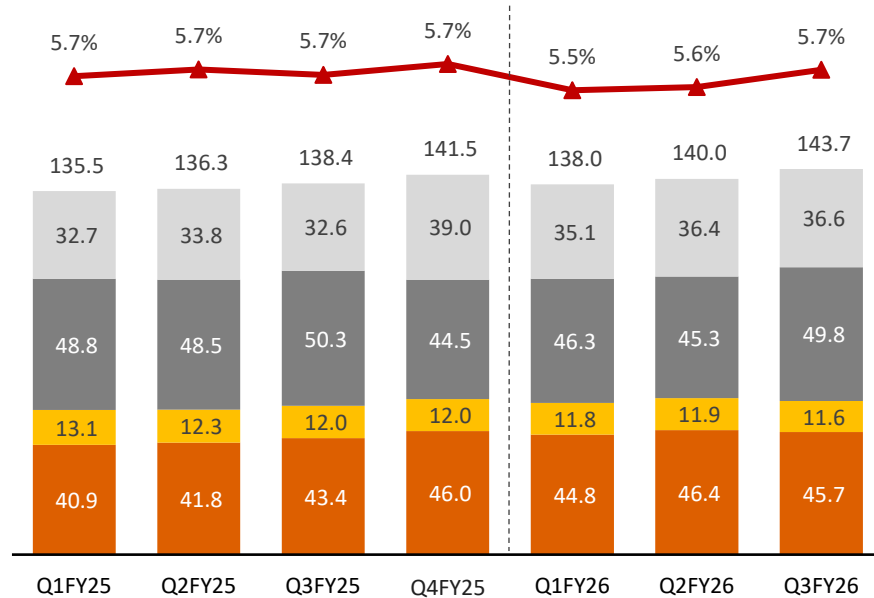
	YTD Growth	Industry
9MFY26	143.7 ▲ 2%	▲ 4% ¹
FY25	141.5 ▼ (1%)	▲ 3% ²
FY24	142.4 ▲ 9%	▲ 5% ²

CASA (RM' bil) and CASA Composition (%)

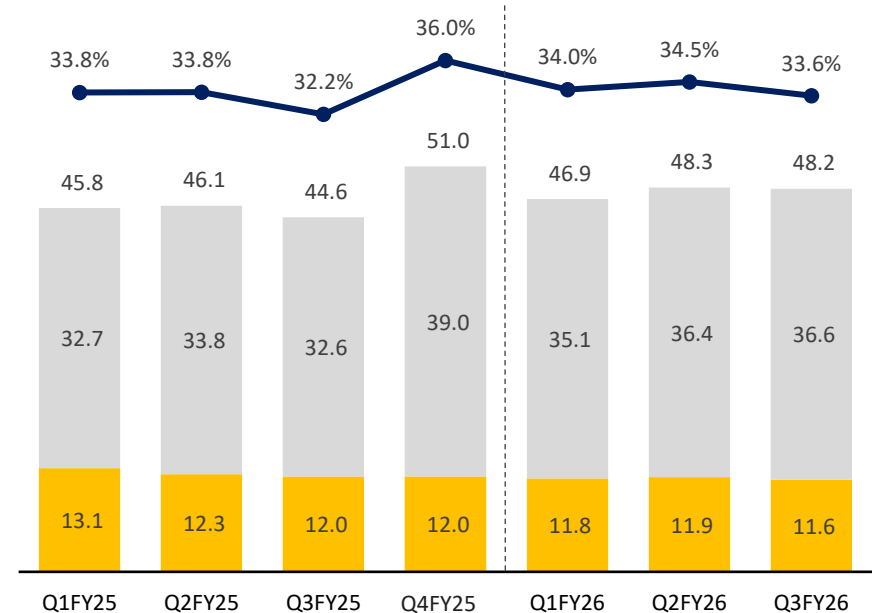
CASA Trend

	YTD Growth	Industry
9MFY26	48.2 ▼ (5%)	▲ 7% ¹
FY25	51.0 ▼ (3%)	▲ 3% ²
FY24	52.8 ▲ 8%	▲ 7% ²

■ Non-Retail CASA
■ Non-Retail FD
■ Retail CASA
■ Retail FD
▲ AmBank Group Deposits Market Share (%)



■ Retail CASA
■ Non-Retail CASA
● CASA mix (%)



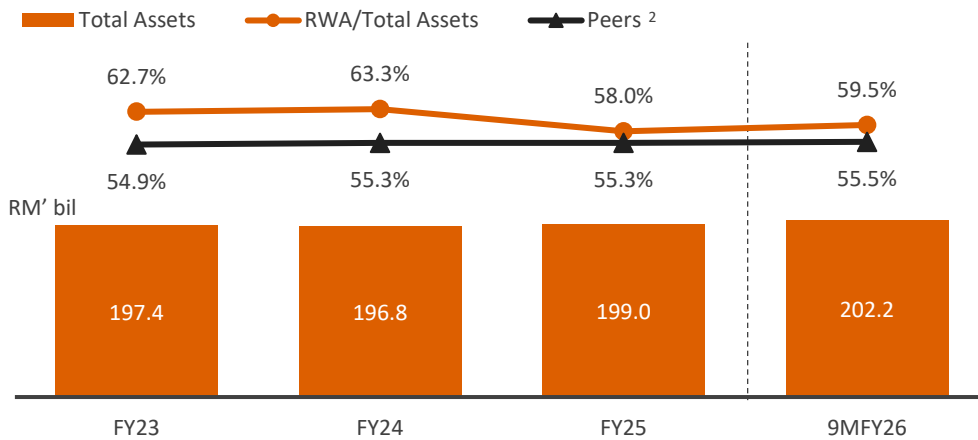
FD (RM'bil)	89.7	90.2	93.8	90.5	91.1	91.7	95.5
MTIA-I (RM'bil) ³	0.0	0.0	0.0	0.0	0.0	0.1	1.0

Retail CASA Mix	28.5%	26.6%	26.9%	23.5%	25.1%	24.7%	24.1%
Retail Deposits Mix	39.8%	39.6%	40.1%	41.0%	41.0%	41.7%	39.9%

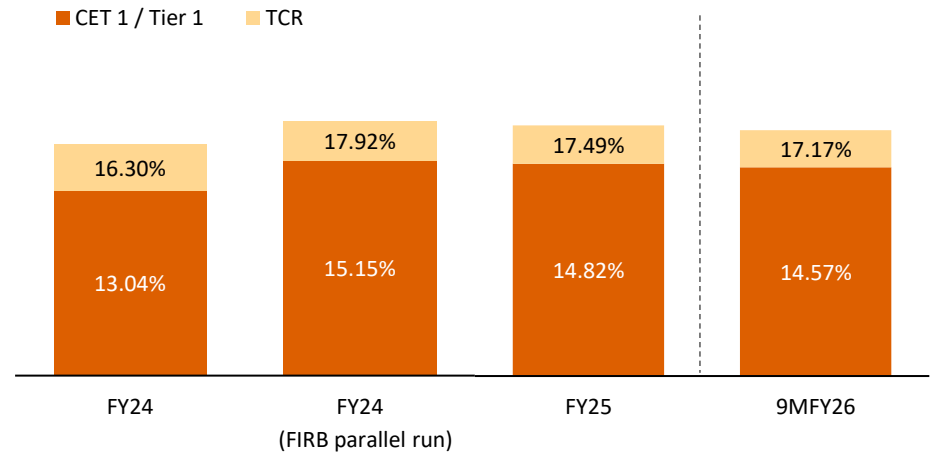
1. Based on BNM data from end Mar'25 to end Dec'25
 2. Based on BNM data and in accordance with AMMB's financial period
 3. MTIA-I is an investment product offered by AmIslamic and is not included in customer deposits

Solid capital position

RWA/Total Assets¹



Capital Adequacy Ratios^{1,3}



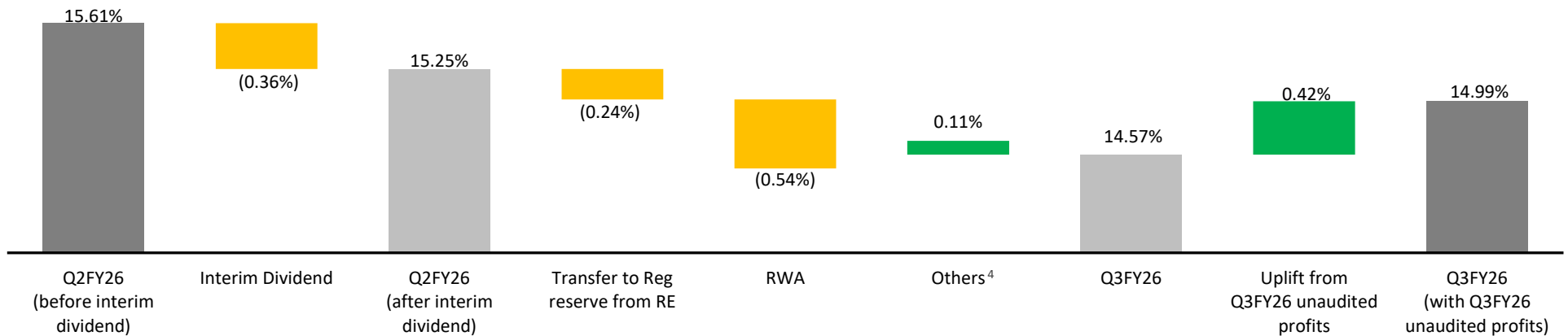
1. Adoption of FIRB from 1 August 2024 onwards

2. Based on an average RWA/ Total Assets of 7 domestic banks as of September 2025

3. After deducting proposed dividend

CET1 (QoQ Movement)

■ Positive growth in Q3FY26 ■ Contraction in Q3FY26



4. Includes dividend from the Group's Insurance business

9MFY26 Summary



FINANCIAL PERFORMANCE

- Strong PATMI growth driven by income growth
- NIM expanded 4bps YoY to 1.98%
- 10.1% ROE and ROA of 1.06%



CREDIT PROFILE

- Normalised Net Credit Cost at 24bps*
- RM484 mil overlays retained
- Recoveries from RB debt sale of RM51m

**Excluding SME overlay and RB debt sale*



OPERATING LEVERAGE

- CTI lower YoY at 44.3%; Neutral JAWS
- Performance-related personnel expenses increased YoY
- Continuous investments in people and technology



BALANCE SHEET STRENGTH

- Well capitalised, CET1 at 14.99% and TCR at 17.59% if including Q3FY26 unaudited profits
- Ample liquidity with LCR for all entities >140%

THANK YOU

 PRINCIPLED
PROACTIVE
APPRECIATIVE
COLLABORATIVE
EXPERIMENTAL

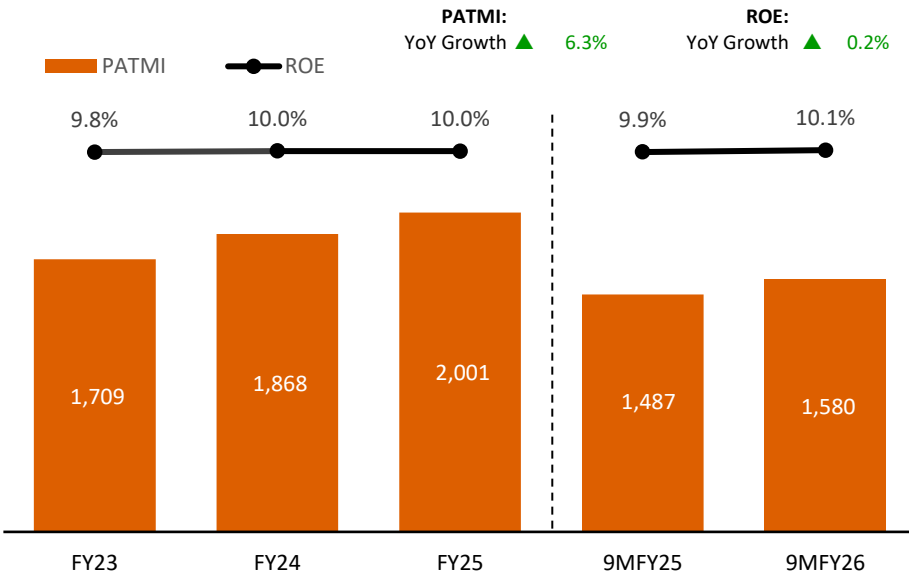
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AmBank Group

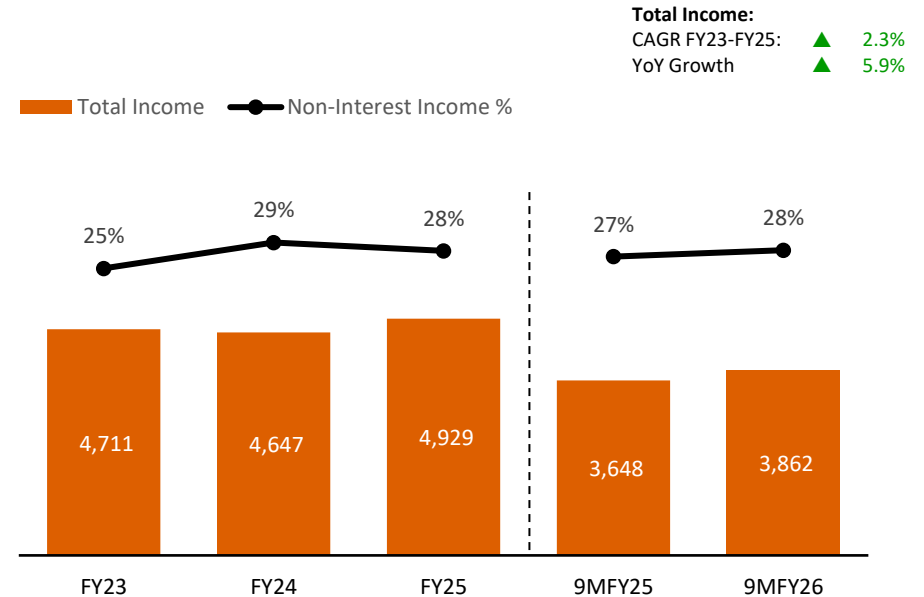


Yearly Financial Highlights

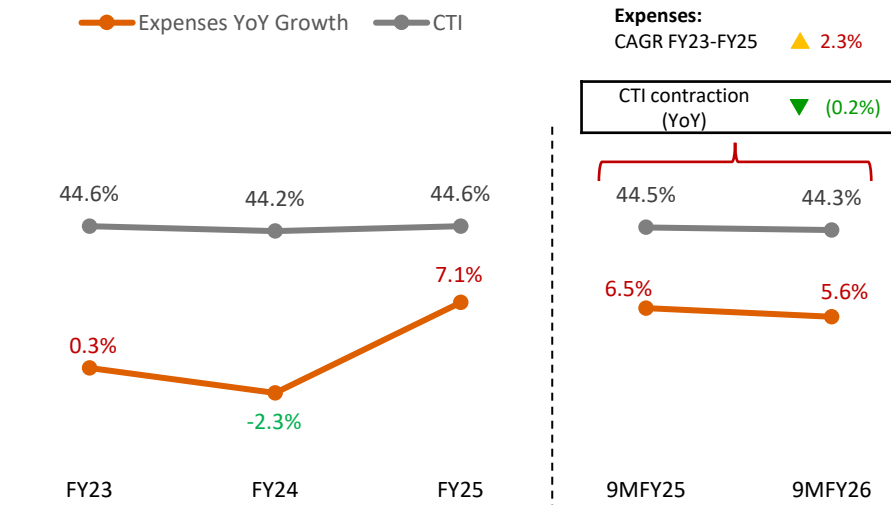
PATMI (RM'mil) & ROE (%)



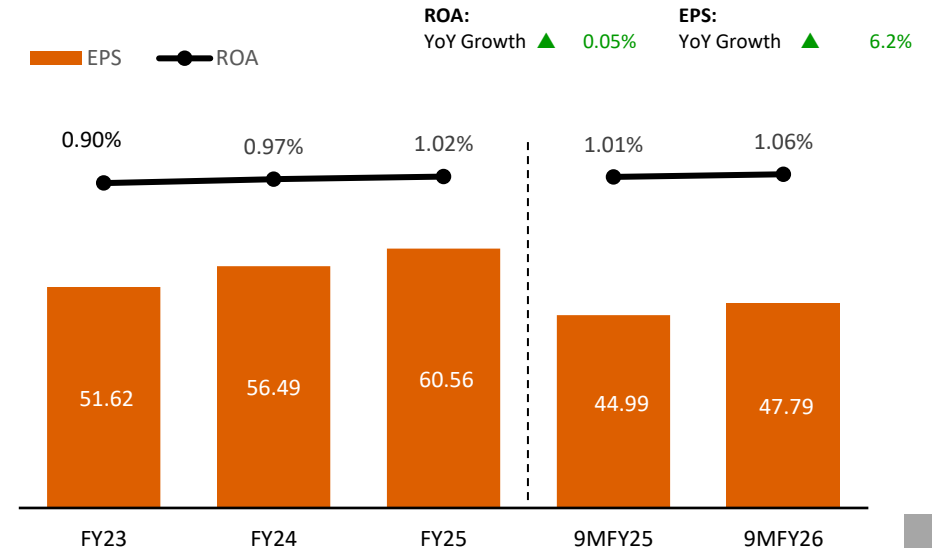
Total Income (RM'mil) and Non-interest Income (%)



Cost to Income Ratio and Expenses Growth (%)



ROA (%) and EPS (Basic)



Impairment (charge) / Recoveries

Net (Impairments) / Recoveries and GIL Ratio

Total impairments by category (RM' mil)	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q3FY26	QoQ Change	9MFY25	9MFY26	YoY Change
ECL Stage 1 & 2 – Non defaulted (charge) / reversal	(33)	15	(3)	23	(8)	(23)	4	▲ >100%	(21)	(28)	▲ 34%
ECL Stage 3 & individual provisions – Defaulted	(119)	(177)	(138)	(175)	(156)	(58)	(143)	▲ >100%	(435)	(358)	▼ (18%)
Forward-Looking write-back / (charge)	103	(36)	1	(42)	2	23	9	▼ (59%)	68	34	▼ (50%)
Overlay (charge) / reversal	(39)	22	5	74	4	(61)	13	▲ >100%	(12)	(44)	▲ >100%
Provisions for contingent assets and others	12	62	(1)	17	2	39	(1)	▼ (>100%)	73	40	▼ (45%)
Subtotal	(75)	(114)	(137)	(103)	(156)	(80)	(118)	▲ 47%	(326)	(355)	▲ 9%
Recoveries	63	69	99	54	84	57	105	▲ 86%	231	246	▲ 6%
Total net impairment charge	(12)	(45)	(38)	(49)	(72)	(24)	(13)	▼ (45%)	(95)	(109)	▲ 15%

Total impairment (charge) / write-back by divisions (RM' mil)	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q3FY26	QoQ Change	9MFY25	9MFY26	YoY Change
Wholesale Banking	27	100	14	21	31	167	(7)	▼ (>100%)	140	191	▲ 36%
Investment Banking, Funds Mgt, Private Banking	3	4	2	1	1	(1)	1	▲ >100%	9	1	▼ (90%)
Retail Banking	(58)	(43)	(24)	(96)	(67)	(47)	8	▲ >100%	(126)	(106)	▼ (16%)
Business Banking	16	(106)	(29)	10	(36)	(142)	(16)	▼ (88%)	(119)	(194)	▲ 64%
Others	1	0	(0)	16	(0)	(1)	1	▲ >100%	1	0	▼ (90%)
Total net impairment charge	(12)	(45)	(38)	(49)	(72)	(24)	(13)	▼ (45%)	(95)	(109)	▲ 15%

GIL Ratio	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q3FY26	QoQ Change	YoY Change	LLC Ratio	FY25	9MFY26	YTD Change
Wholesale Banking	1.16%	1.11%	1.03%	0.69%	0.73%	0.42%	0.39%	▼ (0.03%)	▼ (0.64%)	Wholesale Banking	117.6%	113.5%	▼ (4.1%)
Investment Banking	1.64%	1.68%	1.64%	1.73%	1.78%	1.70%	1.49%	▼ (0.21%)	▼ (0.15%)	Investment Banking	53.4%	48.6%	▼ (4.8%)
Retail Banking	1.73%	1.75%	1.74%	1.64%	1.78%	1.80%	1.83%	▲ 0.03%	▲ 0.09%	Retail Banking	98.4%	90.2%	▼ (8.2%)
Business Banking	1.87%	1.75%	1.83%	1.74%	2.01%	2.24%	2.25%	▲ 0.01%	▲ 0.42%	Business Banking	68.2%	57.1%	▼ (11.1%)
Group	1.70%	1.67%	1.67%	1.54%	1.71%	1.75%	1.76%	▲ 0.01%	▲ 0.09%	Group (include Reg Reserves)	103.6%	100.3%	▼ (3.3%)
Industry	1.59%	1.54%	1.44%	1.42%	1.42%	1.41%	1.37%¹	▼ (0.04%)	▼ (0.07%)	Group (exclude Reg Reserves)	87.0%	75.2%	▼ (11.8%)

1. Industry data as at Dec'25



AmBank Group

Divisional Performance

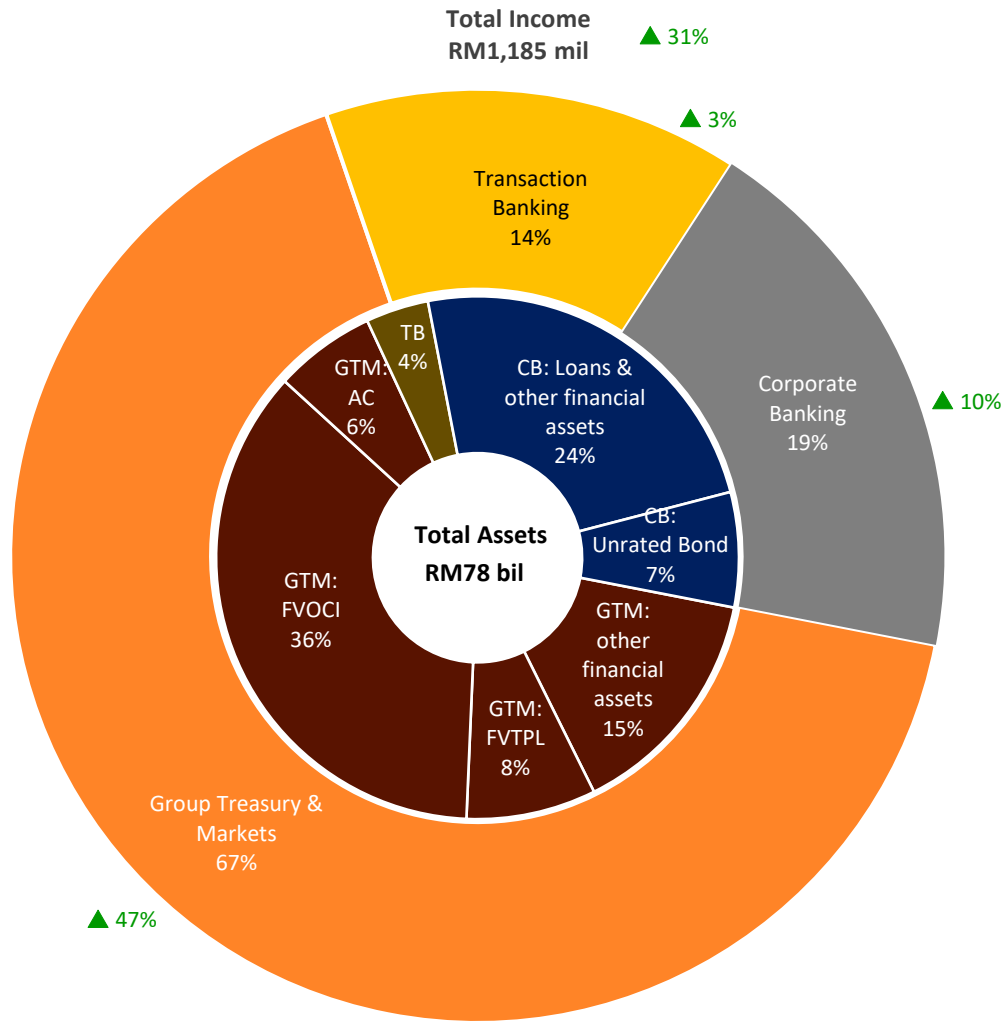
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Wholesale Banking

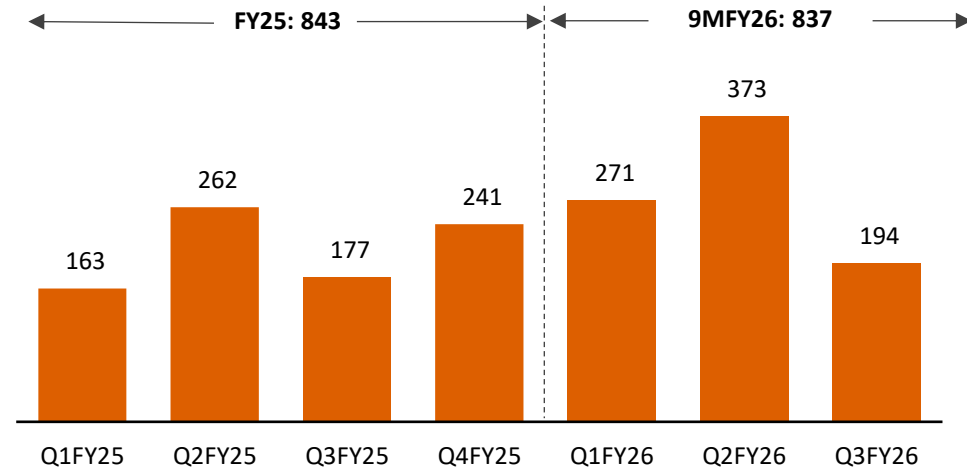
Total Income (YoY Movement) and Assets by Line of Business



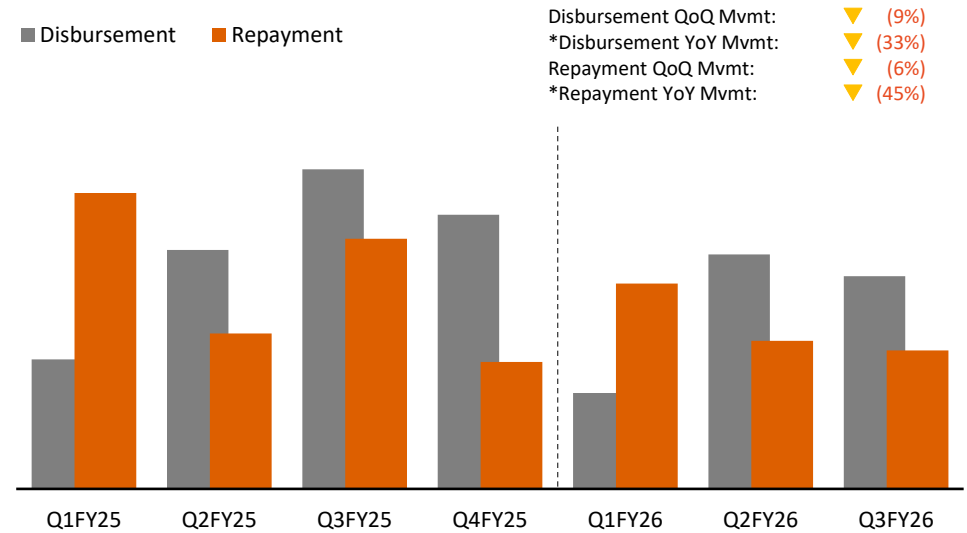
*Note:
 GTM = Group Treasury & Markets
 CB = Corporate Banking
 TB = Transaction Banking

PAT Trend (RM' mil)

QoQ Growth: ▼ (48%)
 YoY Growth: ▲ 39%



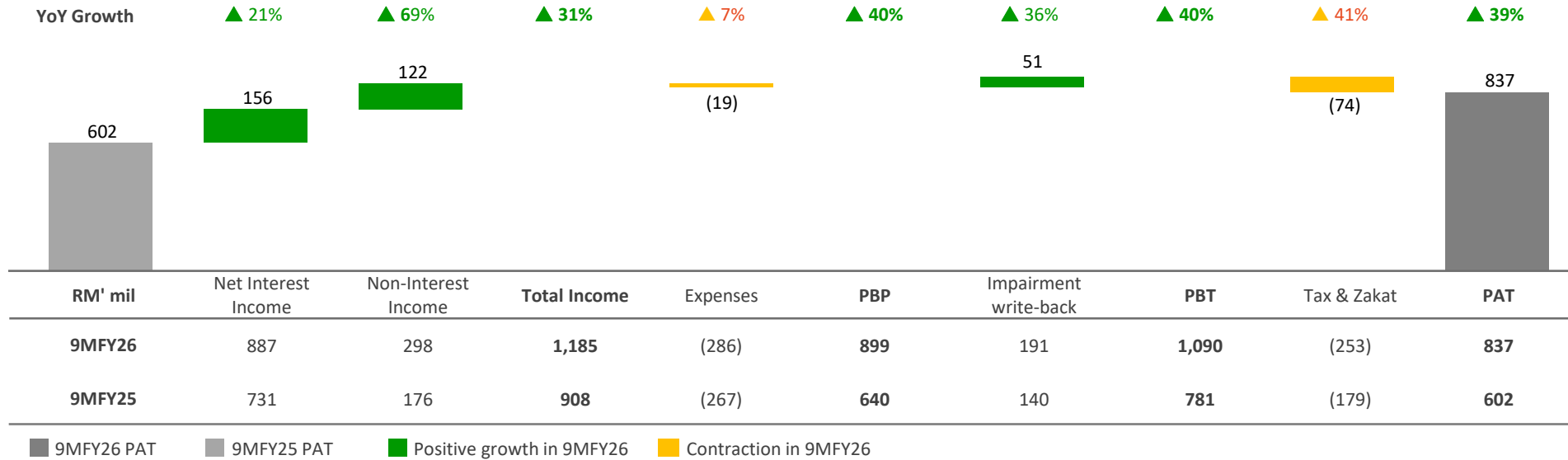
Corporate Banking Loan Disbursement and Repayment



*Note: YoY mvmt – 9MFY26 vs 9MFY25

Wholesale Banking

Income Statement



Balance Sheet (RM' mil)

	FY25	9MFY26	YTD Change
Gross Loans / Financing	20,966	21,680	▲ 3%
Gross Impaired Loans	146	84	▼ (42%)
Customer Deposits	42,218	47,749	▲ 13%
CASA	14,277	13,334	▼ (7%)

Key Ratios (%)

	FY25	9MFY26	YTD Change
LDR	49.7%	45.4%	▼ (4.3%)
CASA Mix	33.8%	27.9%	▼ (5.9%)
GIL Ratio	0.69%	0.39%	▼ (0.30%)
CTI	27.9%	24.1%	▼ (3.8%)
Loan Loss Coverage (including central overlays)	117.6%	113.5%	▼ (4.1%)
ROA	1.10%	1.47%	▲ 0.37%

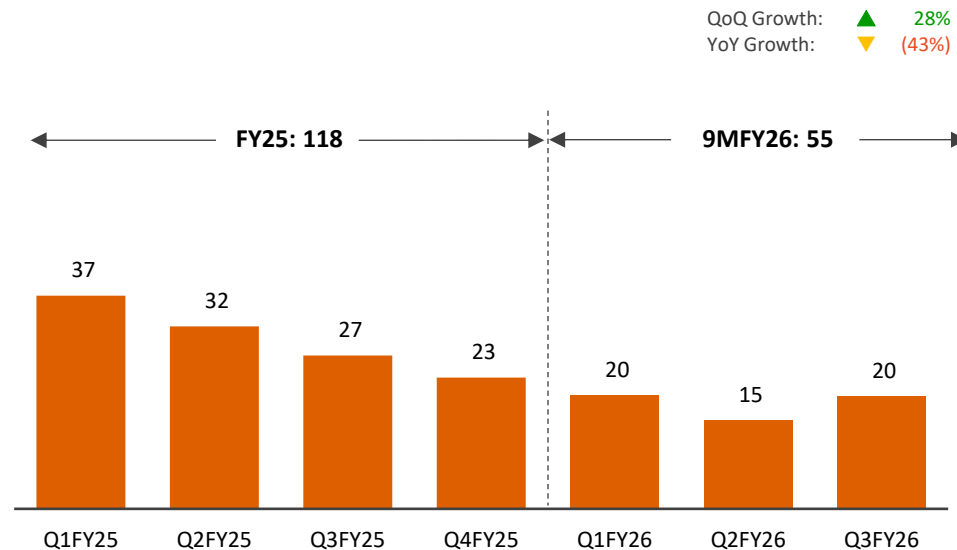
Investment Banking, Funds Management & Private Banking

League Table

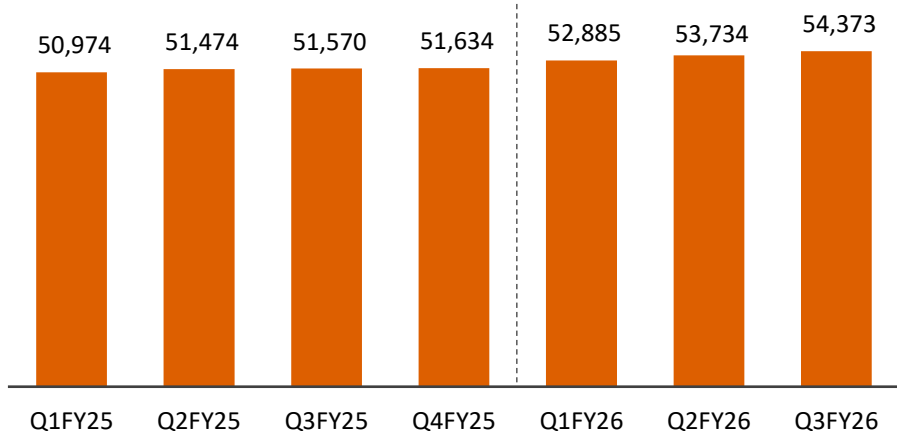
	Market Share ¹ As At 31 December 2025	Rank ²
DCM (Overall MYR Bonds)	10.1%	4 ▶
Islamic Sukuk	7.9%	4 ▶
Unit Trust	7.1%	5 ▶
Stockbroking ³	6.9%	6 ▶
M&A ³	38.6%	1 ▲
Fund Raising ³ (non-DCM)	3.2%	4 ▲

1. Calendar Year data
2. Comparing rank movement with 30 September 2025
3. Rank by value

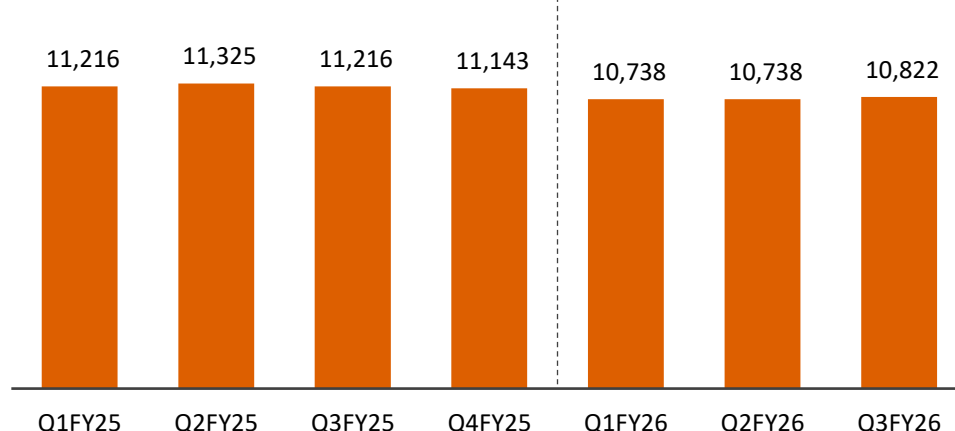
PAT Trend (RM' mil)



Funds Management – Average AUM (RM' mil)



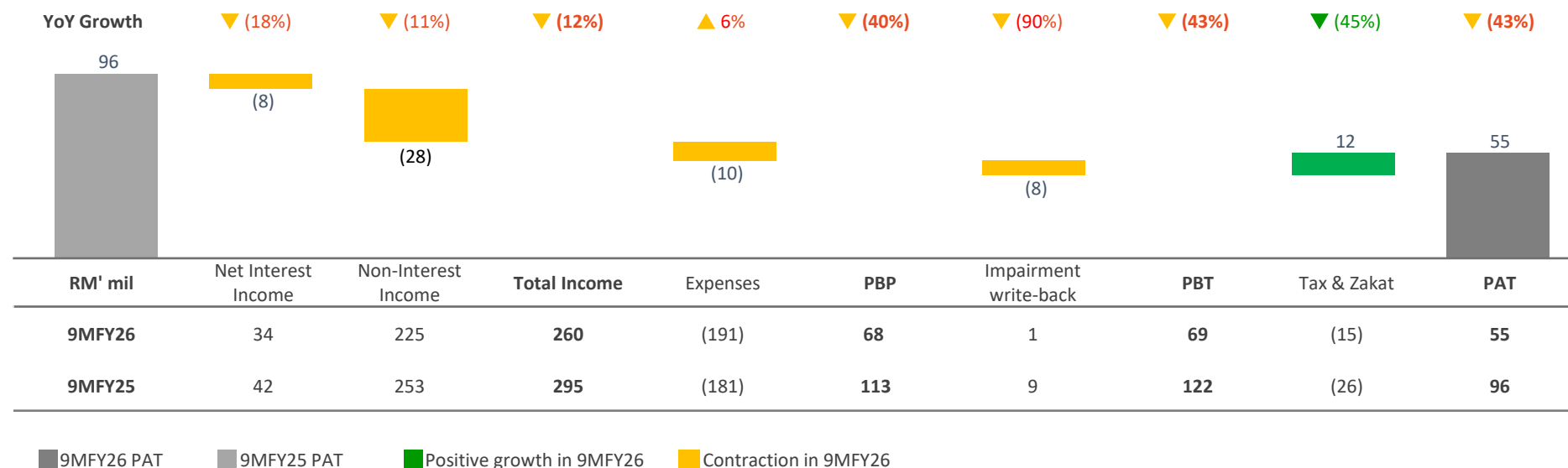
Private Banking – Average AUM (RM' mil)



*Note: Funds Management and Private Banking AUM is calculated based on YTD average

Investment Banking, Funds Management & Private Banking

Income Statement



Balance Sheet (RM' mil)

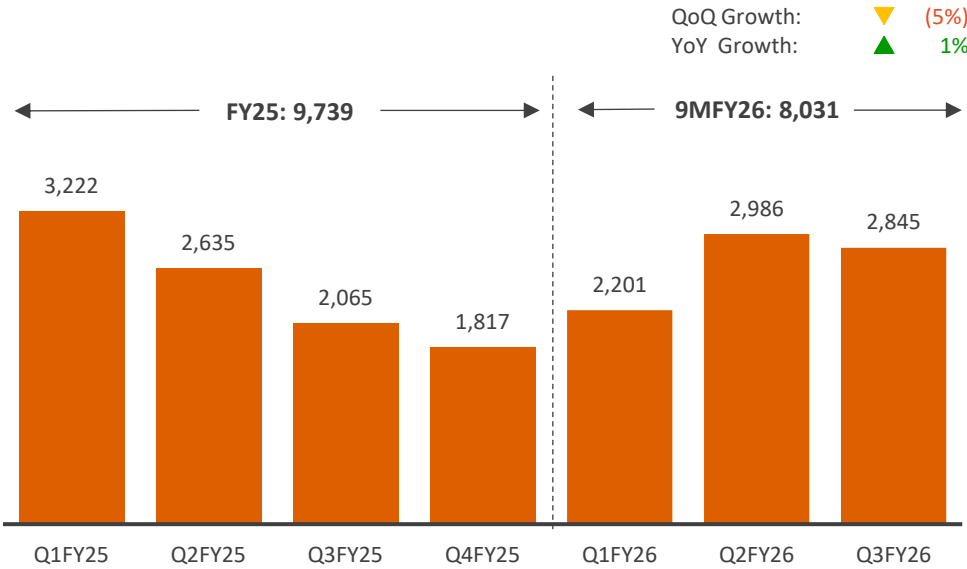
	FY25	9MFY26	YTD Change
Gross Loans / Financing	1,836	1,888	▲ 3%
Gross Impaired Loans	32	28	▼ (11%)
Share Margin Financing	1,306	1,330	▲ 2%
Customer Deposits	1,248	865	▼ (31%)
CASA	124	86	▼ (31%)
Average AUM	62,777	65,195	▲ 4%

Key Ratios (%)

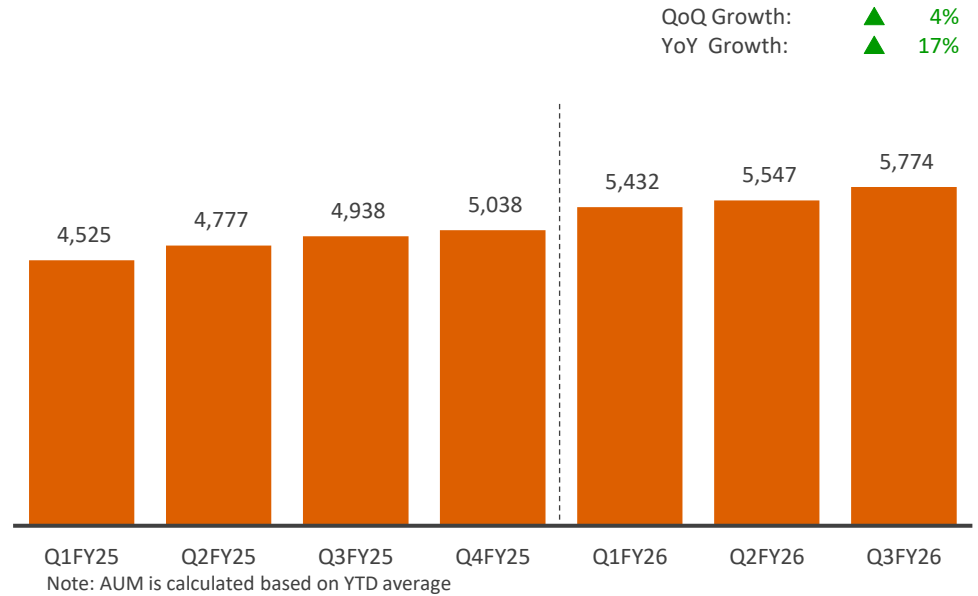
	FY25	9MFY26	YTD Change
LDR	147.2%	218.4%	▲ 71.2%
CASA Mix	10.0%	9.9%	▼ (0.1%)
GIL Ratio	1.73%	1.49%	▼ (0.24%)
CTI	64.0%	73.7%	▲ 9.7%
Loan Loss Coverage	53.4%	48.6%	▼ (4.8%)
ROA	3.58%	2.43%	▼ (1.15%)

Retail Banking

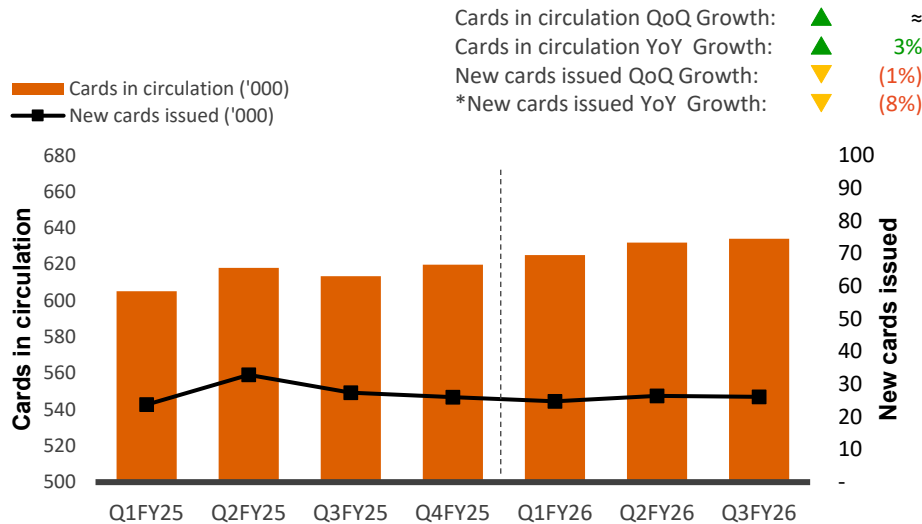
Wealth Sales (RM' mil)



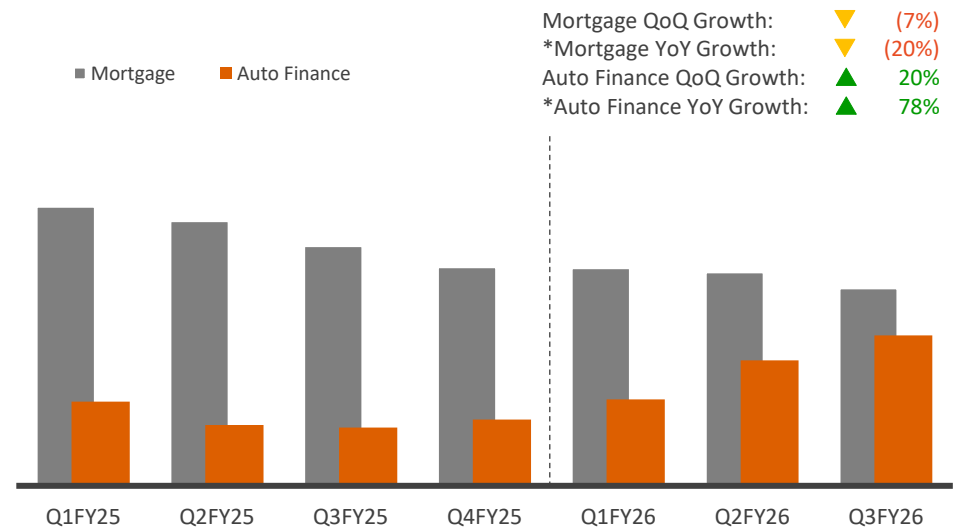
Retail Wealth – Average AUM (RM' mil)



Credit Cards



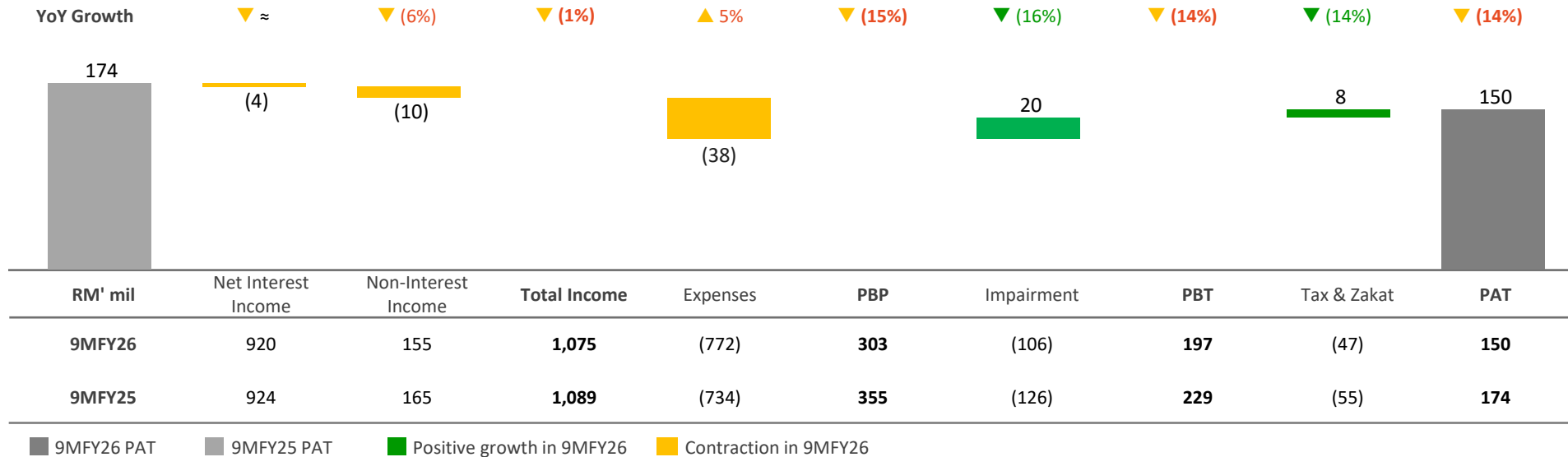
Mortgage and Auto Finance Quarterly Disbursements



*Note: YoY growth – 9MFY26 vs 9MFY25

Retail Banking

Income Statement



Balance Sheet (RM' mil)

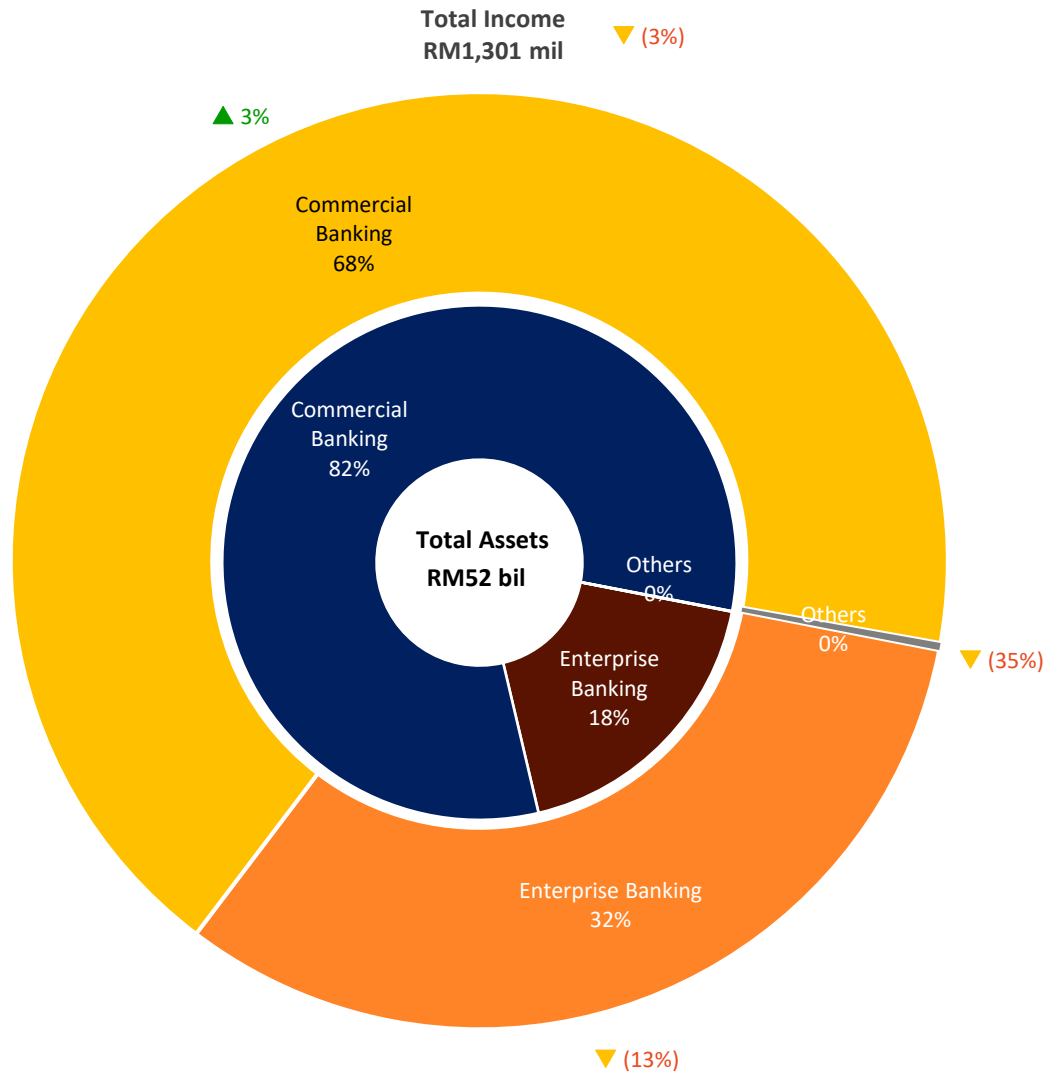
	FY25	9MFY26	YTD Change
Gross Loans / Financing	67,374	67,507	▲ ≈
Gross Impaired Loans	1,108	1,237	▲ 12%
Customer Deposits	57,988	57,283	▼ (1%)
CASA	11,986	11,616	▼ (3%)
Average AUM (RM'mil) (Wealth Management)	5,038	5,774	▲ 15%

Key Ratios (%)

	FY25	9MFY26	YTD Change
LDR	116.2%	115.8%	▼ (0.4%)
CASA Mix	20.7%	20.3%	▼ (0.4%)
GIL Ratio	1.64%	1.83%	▲ 0.19%
CTI	69.1%	71.8%	▲ 2.7%
Loan Loss Coverage (including central overlays)	98.4%	90.2%	▼ (8.2%)
ROA	0.24%	0.29%	▲ 0.05%

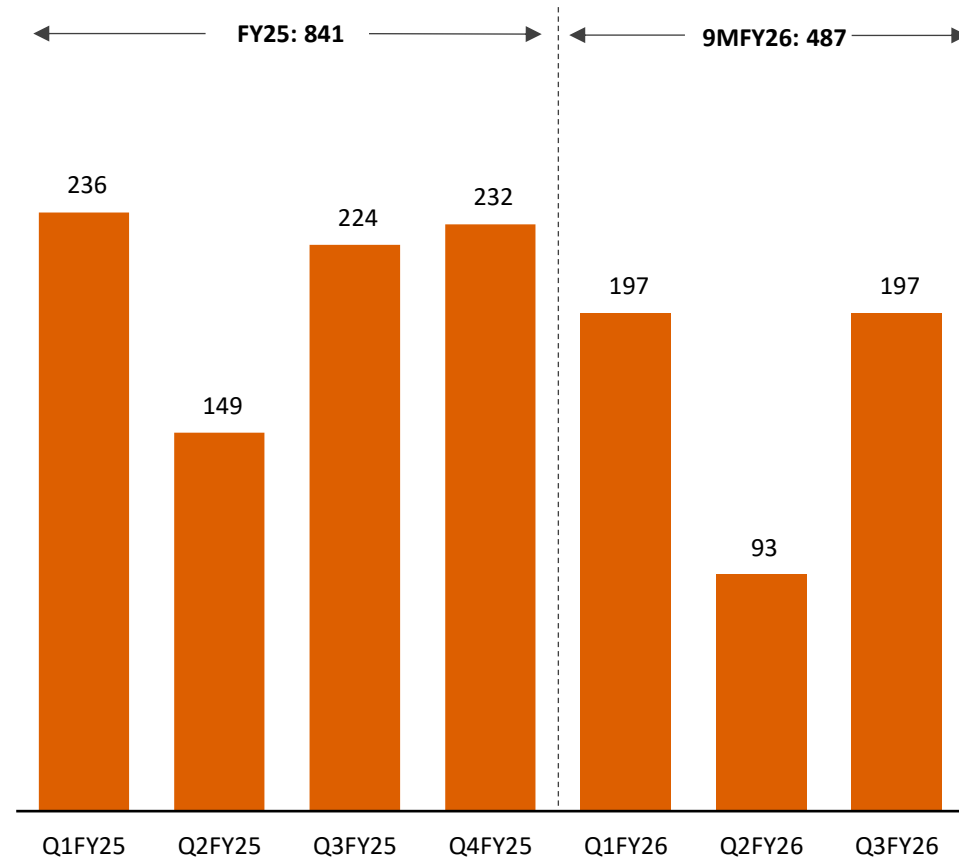
Business Banking

Total Income (YoY Movement) and Assets by Line of Business



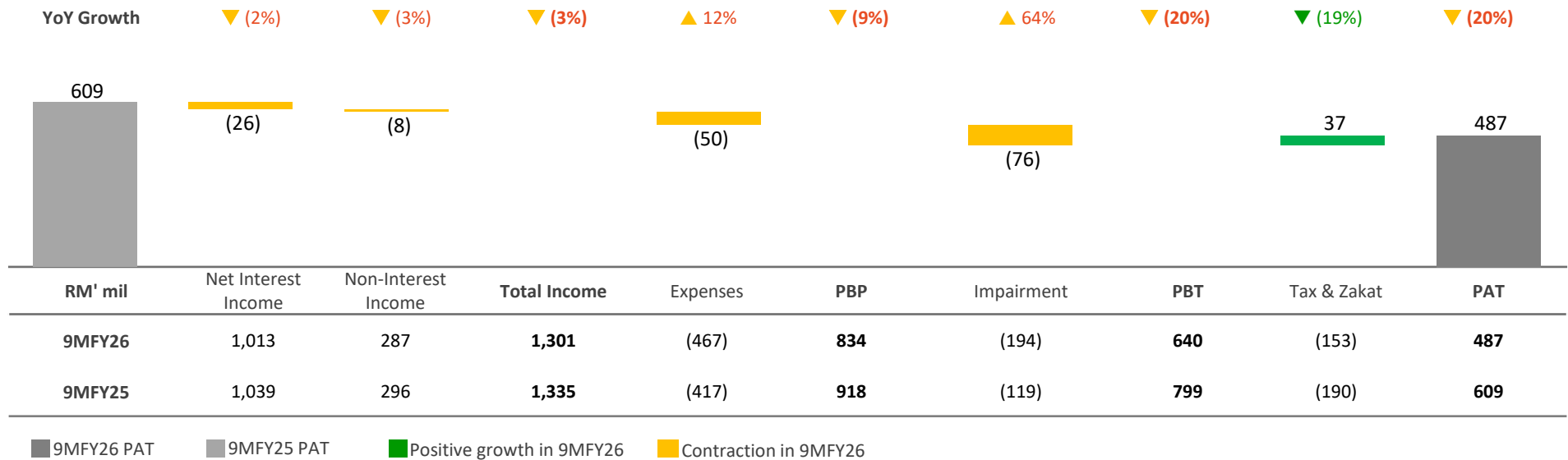
PAT Trend (RM' mil)

QoQ Growth: ▲ >100%
YoY Growth : ▼ (20%)



Business Banking

Income Statement



Balance Sheet (RM' mil)

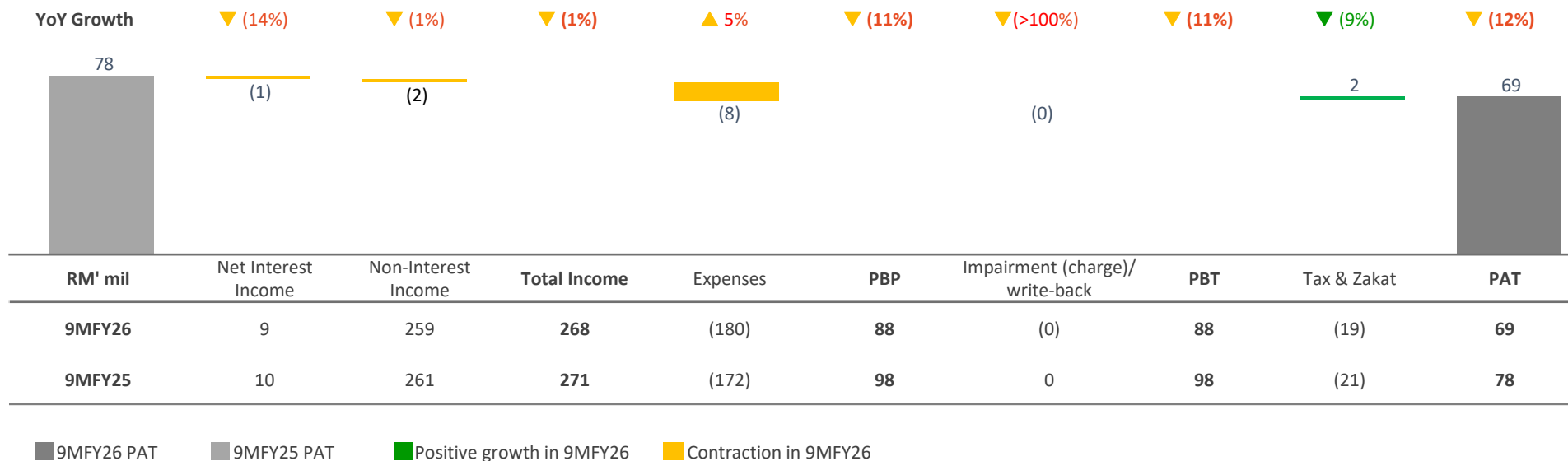
	FY25	9MFY26	YTD Change	
Gross Loans / Financing	48,708	51,616	▲	6%
Gross Impaired Loans	847	1,163	▲	37%
Customer Deposits	40,093	37,793	▼	(6%)
CASA	24,619	23,183	▼	(6%)

Key Ratios (%)

	FY25	9MFY26	YTD Change	
LDR	121.5%	136.6%	▲	15.1%
CASA Mix	61.4%	61.3%	▼	≈
GIL Ratio	1.74%	2.25%	▲	0.51%
CTI	31.8%	35.9%	▲	4.1%
Loan Loss Coverage (including central overlays)	68.2%	57.1%	▼	(11.1%)
ROA	1.77%	1.26%	▼	(0.51%)

Group Wealth Management¹

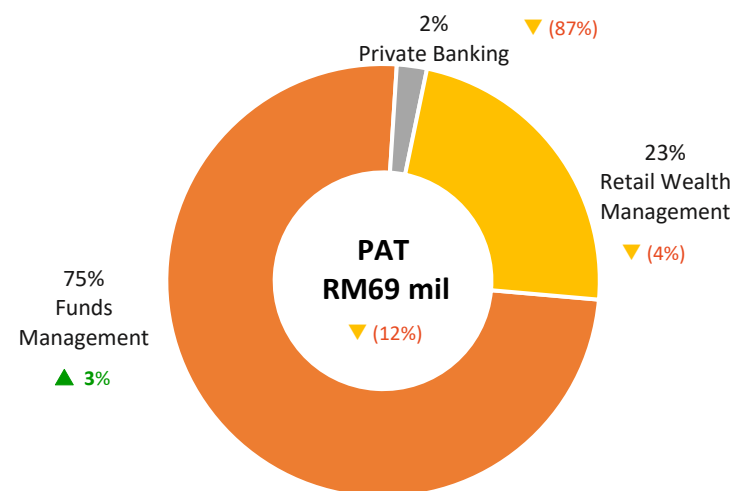
Income Statement



Key Ratios (%)

	FY25	9MFY26	YTD Change
CTI	65.4%	67.3%	▲ 1.9%
ROA	13.30%	12.03%	▼ (1.27%)
Average AUM (RM'mil)	67,816	70,969	▲ 5%
Return on average AUM	0.14%	0.13%	▼ (0.01%)

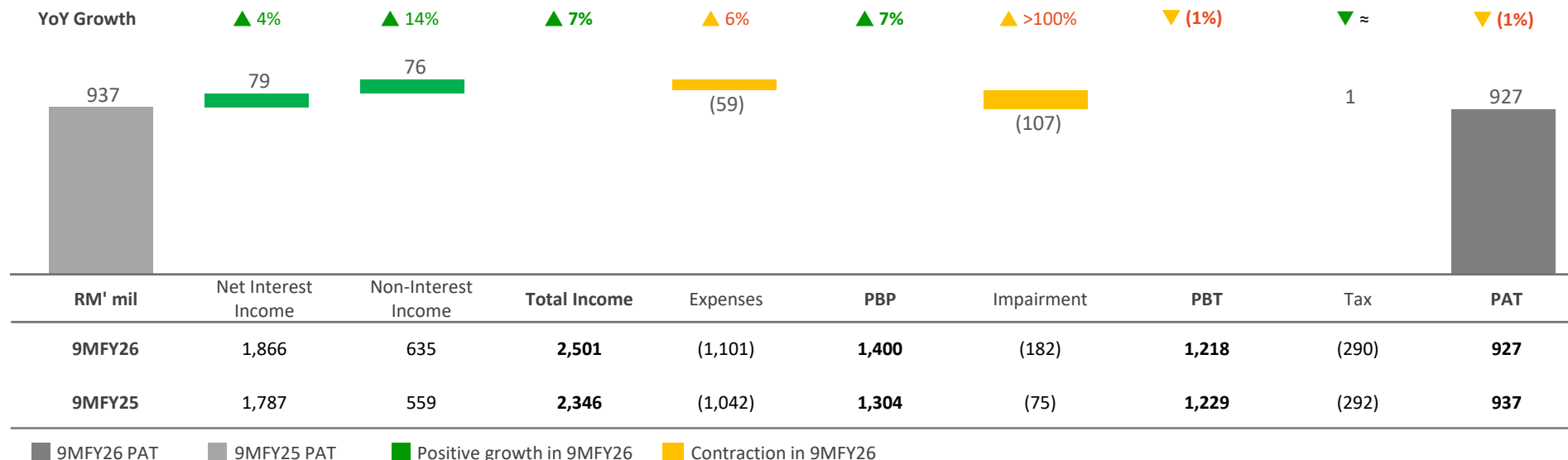
PAT by Segments (YoY)



1. Includes Retail Wealth, Funds Management and Private Banking

AmBank (M)

Income Statement



Balance Sheet (RM' mil)

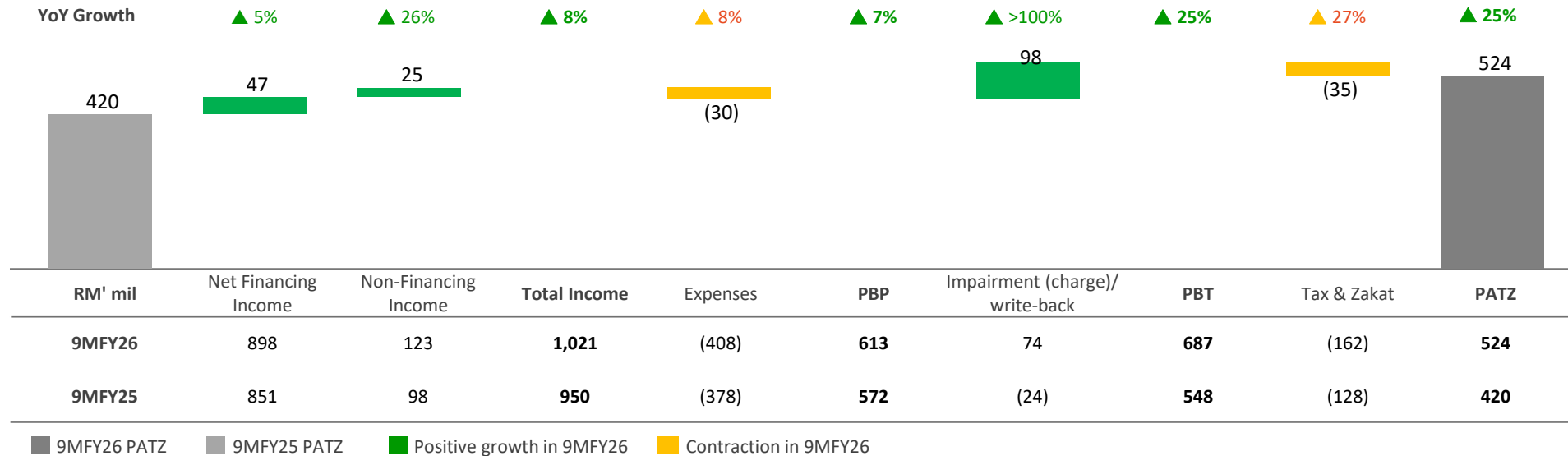
	FY25	9MFY26	YTD Change
Gross Loans	91,092	93,374	▲ 3%
Gross Impaired Loans	1,486	1,715	▲ 15%
Customer Deposits	92,019	95,589	▲ 4%
CASA	31,693	30,941	▼ (2%)

Key Ratios (%)

	FY25	9MFY26	YTD Change
LDR	99.0%	97.7%	▼ (1.3%)
CASA Mix	34.4%	32.4%	▼ (2.0%)
GIL Ratio	1.63%	1.84%	▲ 0.21%
CTI	44.4%	44.0%	▼ (0.4%)
Loan Loss Coverage (incl RR)	103.4%	100.2%	▼ (3.2%)
ROA	0.93%	0.90%	▼ (0.03%)

AmBank Islamic

Income Statement



Balance Sheet (RM' mil)

	FY25	9MFY26	YTD Change
Gross Financing	47,202	48,912	▲ 4%
Gross Impaired Financing	624	775	▲ 24%
Customer Deposits	49,666	48,355	▼ (3%)
CASA	19,447	17,530	▼ (10%)

Key Ratios (%)

	FY25	9MFY26	YTD Change
FDR	92.8%	94.9%	▲ 2.1%
CASA Mix	39.2%	36.3%	▼ (2.9%)
GIF Ratio	1.32%	1.58%	▲ 0.26%
CTI	40.3%	39.9%	▼ (0.4%)
Financing Loss Coverage (incl RR)	104.1%	100.2%	▼ (3.9%)
ROA	0.92%	1.12%	▲ 0.20%

Glossary & Disclaimer of warranty and limitation of liability

Reported Performance

Reported performance refers to the financial performance as reported in the audited financial statements and disclosed to the market

Growth Definition

QoQ growth refers to Q3FY26 vs Q2FY26

YoY growth refers to 9MFY26 vs 9MFY25

YTD growth refers to 9MFY26 vs FY25

Disclaimer on rounding differences

Numbers may not add up due to rounding

Disclaimer on restatement of comparatives

The comparatives for business segments' financials have been restated to reflect current business realignment

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