
AmBank Group

# FY2026 RESULTS

**(31 March 2026)**

## INVESTOR PRESENTATION

**28 MAY 2026**

PRINCIPLED
PROACTIVE
APPRECIATIVE
COLLABORATIVE
EXPERIMENTAL

AmBank Group

# GCEO PRESENTATION
# Jamie Ling


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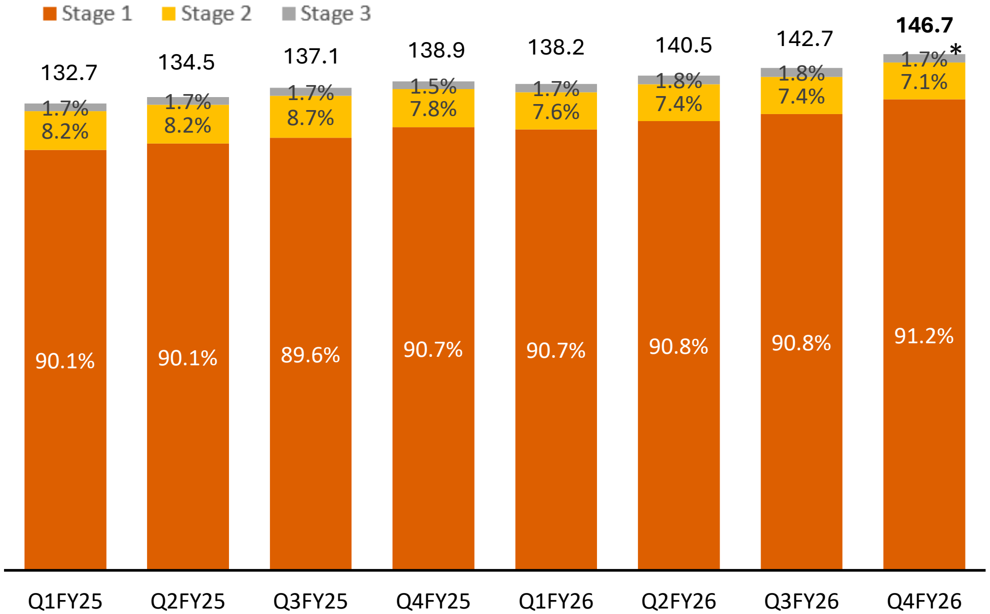
# FY26 Financial snapshot

| | FY26 Financials | | | Variance | Record PATMI of RM2.1 bil, 16% increase in dividend |
|---|---|---|---|---|---|
| **Profitability (RM' mil)** | Income | 5,158<br>*FY25: 4,929* | ▲ | 5% | • NII grew 4% led by loan growth and NIM expansion to 1.98% (FY25: 1.94%)<br>• NoII grew 5% driven by higher trading gains from securities and GWM income, offset in part by lower fee income from IB and BB |
| | Expenses | (2,304)<br>*FY25: (2,198)* | ▲ | 5% | • Mainly due to salary increases and higher performance-based rewards, CTI at 44.7% (FY25: 44.6%) |
| | PBP | 2,855<br>*FY25: 2,731* | ▲ | 5% | • Neutral JAWS |
| | Impairment | (134)<br>*FY25: (144)* | ▼ | (7%) | • Higher ECL writeback from WB and recovery from the debt sale in Q3FY26, partially offset by higher ECL charge and overlay provision for BB |
| | PBT | 2,721<br>*FY25: 2,587* | ▲ | 5% | • PBT improvement driven by revenue growth and lower impairment |
| | PATMI | 2,101<br>*FY25: 2,001* | ▲ | 5% | • Resilient Q4FY26 PATMI of RM520 mil (Q3FY26: RM530 mil) |
| | ROE | 10.0%<br>*FY25: 10.0%* | | ≈ | • Improved ROA of 1.05% (FY25: 1.02%) |
| **Assets & Liabilities (RM' bil)** | Gross Loans | 146.7<br>*FY25: 138.9* | ▲ | 6% | • Strong loans growth from WB (+12% YoY) and BB (+11% YoY), RB flat |
| | Customer Deposits | 147.0<br>*FY25: 141.5* | ▲ | 4% | • Fixed Deposits up 5% YoY; CASA mix at 35.4% (FY25: 36.0%) |
| **Capital** | CET1[1] | 14.82%<br>*FY25: 14.82%* | | ≈ | • TCR[1] at 17.23% (FY25: 17.49%)<br>• Consistent quarterly profit formation and RWA management |
| | Dividend per share | 35.0 sen<br>*FY25: 30.2 sen* | ▲ | 4.8 sen | • 16% YoY increase, dividend payout ratio of 55% (FY25: 50%) |

1. *Post dividend*

# Portfolio quality

### Loans by ECL Stages (RM' bil)



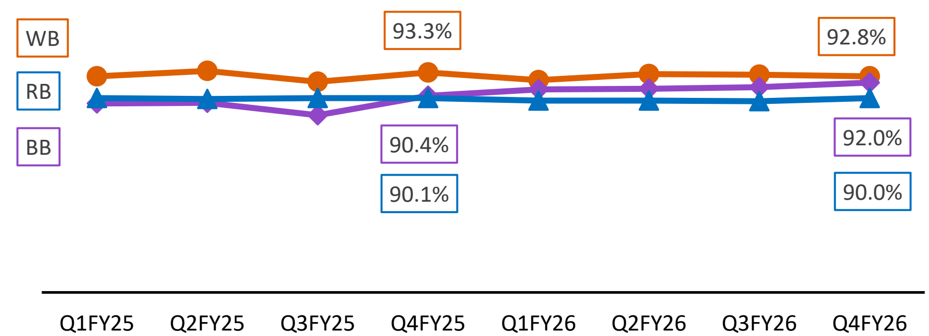

| Gross Loans (RM'bil) | Q1FY25 | Q2FY25 | Q3FY25 | Q4FY25 | Q1FY26 | Q2FY26 | Q3FY26 | Q4FY26 |
|---|---|---|---|---|---|---|---|---|
| **Stage 1** | 119.5 | 121.3 | 122.9 | 125.9 | 125.3 | 127.6 | 129.7 | **133.8** |
| **Stage 2** | 10.9 | 11.0 | 11.9 | 10.9 | 10.5 | 10.4 | 10.5 | **10.4** |
| **Stage 3** | 2.3 | 2.2 | 2.3 | 2.1 | 2.4 | 2.5 | 2.5 | **2.5**** |
| **Total** | 132.7 | 134.5 | 137.1 | 138.9 | 138.2 | 140.5 | 142.7 | **146.7** |

** Q4FY26 GIL at 1.59% after offsetting RM119m in CGC Escrow balances*

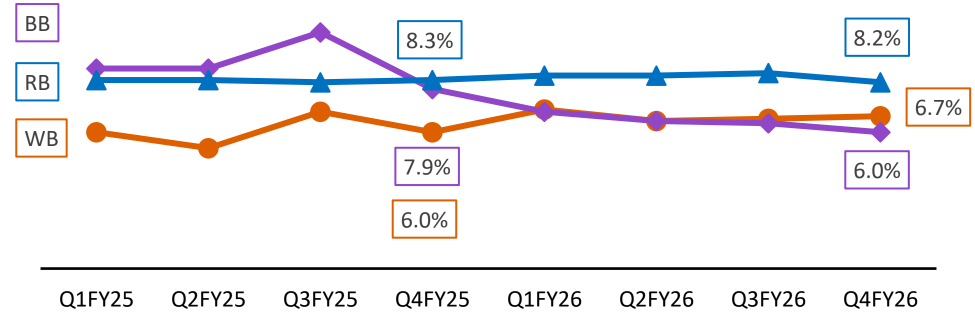
*** Q4FY26 S3 loans reduced to RM2.3 bil after offsetting RM119m in CGC Escrow balances*

### Breakdown by Business Segments (%)

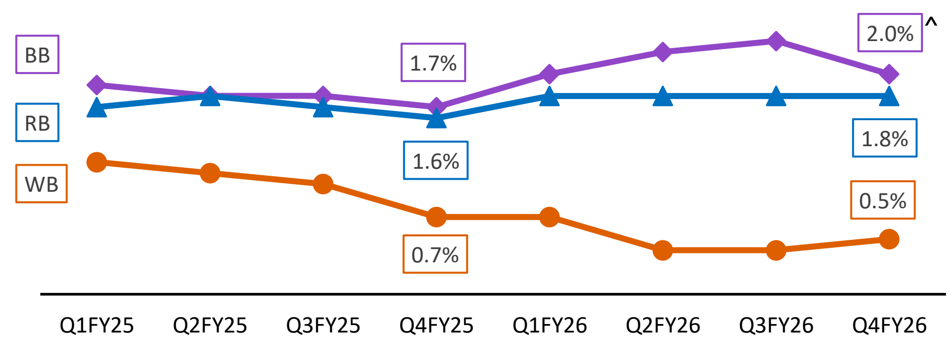
**Stage 1**




**Stage 2**




**Stage 3**




*^ Q4FY26 BB GIL ratio at 1.8% after offsetting RM119m in CGC Escrow balances*

# Outlook for CY2026

| Malaysia | |
|---|---|
| GDP Growth | 4.0% to 4.5% |
| Inflation | 1.8% to 2.3% |
| Unemployment Rate | 3.0% |
| USD/MYR Outlook | RM4.00 to RM4.10 |

| Banking Sector | |
|---|---|
| Loans Growth | 4.0% to 5.0% |
| Asset Quality | Stable |
| OPR | 2.75% |
| Liquidity & Capital Positions | Resilient |

*CY = Calendar Year*

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# GCFO PRESENTATION
# Phuah Shok Cheng


7-20 Financial Overview


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# Q4FY26 Income resilient, PATMI RM520m, DPS of 22.5 sen declared

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## Q4FY26 Results (QoQ)

- Income of RM1,296mil (Q3FY26: RM1,280mil), up 1% QoQ
  - NII of RM937mil (Q3FY26: RM942mil); 1bps NIM improvement to 1.97% (Q3FY26: 1.96%)
  - NoII grew 6% to RM359mil (Q3FY26: RM338mil) mainly due to higher IB & Corporate Banking fee income and GTM trading gains, partly offset by lower insurance income and BB fee income
- Expenses up 2% to RM591mil (Q3FY26: RM581mil) mainly from higher personnel expenses, marketing expenses and professional fee, CTI at 45.6% (Q3FY26: 45.4%)
- PBP up 1% QoQ to RM705mil (Q3FY26: RM699mil)
- Net Impairment charge of RM24mil (Q3FY26: RM13mil) mainly due to higher WB overlays and higher ECL in BB partially offset by a RB debt sale last quarter

| RM'mil<br>Impairment (charge)/ writeback | Q1FY26 | Q2FY26 | Q3FY26 | Q4FY26 | *QoQ change* |
|---|---|---|---|---|---|
| Wholesale Banking | 31 | 167 | (7) | (13) | *-6* |
| Business Banking | (36) | (142) * | (16) | (37) | *-21* |
| Retail Banking | (67) | (47) | 8 | 26 | *+18* |
| Other Business Segments | 1 | (2) | 2 | 0 | *-2* |
| **Net impairment charge** | **(72)** | **(24)** | **(13)** | **(24)** | ***-11*** |

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

- Total overlay reserves carried forward RM307mil
- PATMI stable at RM520mil (Q3FY26: RM530mil)

2

## Capital

- Post dividend, CET1 stood at 14.82% and TCR stood at 17.23%
- Q4FY26 final dividend of 22.5 sen per share declared, bringing FY26 total dividend to 35.0 sen per share (55% DPR)

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# FY26 Performance Summary – Income up 5%, PATMI up 5%, ROE 10.0%

| P&L (RM' mil) | Q3FY26 | Q4FY26 | | QoQ Change | FY25 | FY26 | | YoY Change |
|---|---|---|---|---|---|---|---|---|
| Total Income | 1,280 | **1,296** | ▲ | 1% | 4,929 | **5,158** | ▲ | 5% |
| - *NII* | *942* | *937* | ▼ | ≈ | *3,570* | *3,730* | ▲ | *4%* |
| - *NOII* | *338* | *359* | ▲ | *6%* | *1,359* | *1,429* | ▲ | *5%* |
| Expenses | (581) | **(591)** | ▲ | 2% | (2,198) | **(2,304)** | ▲ | 5% |
| PBP | 699 | **705** | ▲ | 1% | 2,731 | **2,855** | ▲ | 5% |
| Net Impairment | (13) | **(24)** | ▲ | 89% | (144) | **(134)** | ▼ | (7%) |
| PBT | 686 | **681** | ▼ | (1%) | 2,587 | **2,721** | ▲ | 5% |
| PATMI | 530 | **520** | ▼ | (2%) | 2,001 | **2,101** | ▲ | 5% |

| Financial Indicators | Q3FY26 | Q4FY26 | | QoQ Change | FY25 | FY26 | | YoY Change |
|---|---|---|---|---|---|---|---|---|
| CTI | 45.4% | **45.6%** | ▲ | 0.2% | 44.6% | **44.7%** | ▲ | 0.1% |
| NIM | 1.96% | **1.97%** | ▲ | 0.01% | 1.94% | **1.98%** | ▲ | 0.04% |
| ROE (Annualised) | 9.9% | **9.9%** | | ≈ | 10.0% | **10.0%** | | ≈ |
| ROA (Annualised) | 1.06% | **1.05%** | ▼ | (0.01%) | 1.02% | **1.05%** | ▲ | 0.03% |
| Basic EPS (sen) | 16.01 | **15.74** | ▼ | (1.7%) | 60.56 | **63.51** | ▲ | 4.9% |
| Net Assets per Share (RM) | 6.40 | **6.54** | ▲ | 2.2% | 6.24 | **6.54** | ▲ | 4.8% |

# FY26 Performance Summary – Good loans growth of 6%, strong capital and liquidity position

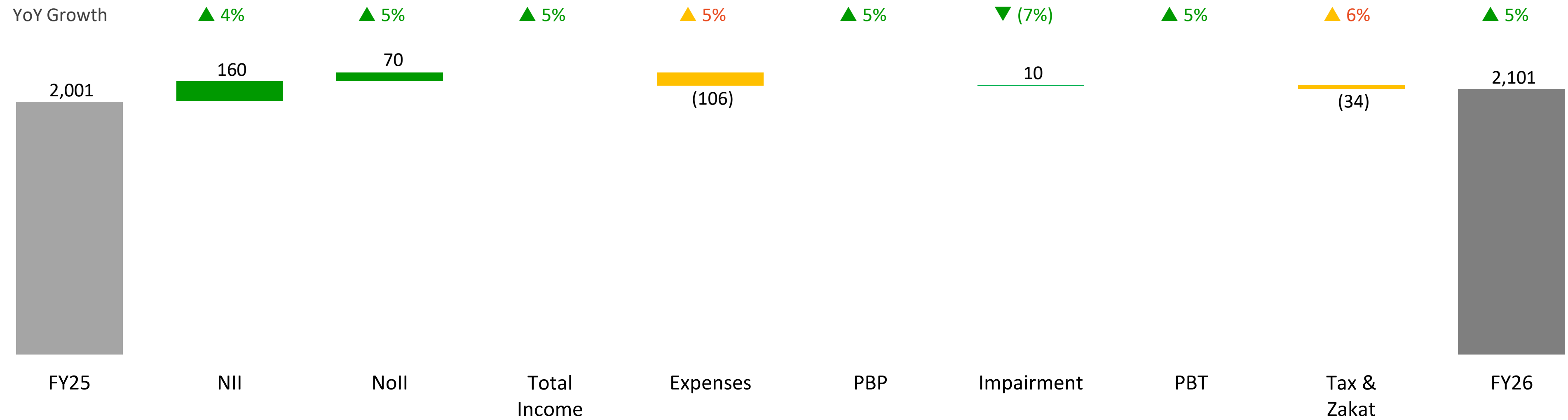
| Balance Sheet (RM' bil) | Q3FY26 | Q4FY26 | QoQ Change | FY25 | FY26 | YoY Change |
|---|---|---|---|---|---|---|
| Gross Loans | 142.7 | **146.7** | ▲ 3% | 138.9 | **146.7** | ▲ 6% |
| GIL | 1.76% | **1.59%** | ▼ (0.17%) | 1.54% | **1.59%** | ▲ 0.05% |
| LLC (include Reg Reserves) | 100.3% | **100.9%** | ▲ 0.6% | 103.6% | **100.9%** | ▼ (2.7%) |
| LLC (exclude Reg Reserves) | 75.2% | **71.6%** | ▼ (3.6%) | 87.0% | **71.6%** | ▼ (15.4%) |
| Customer Deposits | 143.7 | **147.0** | ▲ 2% | 141.5 | **147.0** | ▲ 4% |
| - Time deposits / Fixed Deposits | 95.5 | **94.9** | ▼ (1%) | 90.5 | **94.9** | ▲ 5% |
| - CASA | 48.2 | **52.1** | ▲ 8% | 51.0 | **52.1** | ▲ 2% |
| CASA Mix | 33.6% | **35.4%** | ▲ 1.8% | 36.0% | **35.4%** | ▼ (0.6%) |
| Financial Investments[1] | 47.6 | **47.7** | ▲ 0.3% | 45.3 | **47.7** | ▲ 5% |

| Capital Indicators[2] | Q3FY26 | Q4FY26 | QoQ Change | FY25 | FY26 | YoY Change |
|---|---|---|---|---|---|---|
| CET1 | 14.57% | **14.82%** | ▲ 0.25% | 14.82% | **14.82%** | ≈ |
| Tier 1 | 14.57% | **14.82%** | ▲ 0.25% | 14.82% | **14.82%** | ≈ |
| Total Capital Ratio | 17.17% | **17.23%** | ▲ 0.06% | 17.49% | **17.23%** | ▼ (0.26%) |

| Liquidity Ratios | Q3FY26 | Q4FY26 | QoQ Change | FY25 | FY26 | YoY Change |
|---|---|---|---|---|---|---|
| LDR[3] | 98.6% | **98.4%** | ▼ (0.2%) | 98.1% | **98.4%** | ▲ 0.3% |
| NSFR[4] | 108.8% | **109.8%** | ▲ 1.0% | 108.9% | **109.8%** | ▲ 0.9% |

1. *Financial Investments comprise 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. *Loan-to-Deposit (LDR) refers to Gross Loans divided by Customer Deposits + MTIA-I*
4. *Net Stable Funding Ratio (NSFR) refers to Total Available Stable Funding divided by Required Stable Funding*

# P&L walk – PATMI +5% YoY on NII growth and GTM trading gains



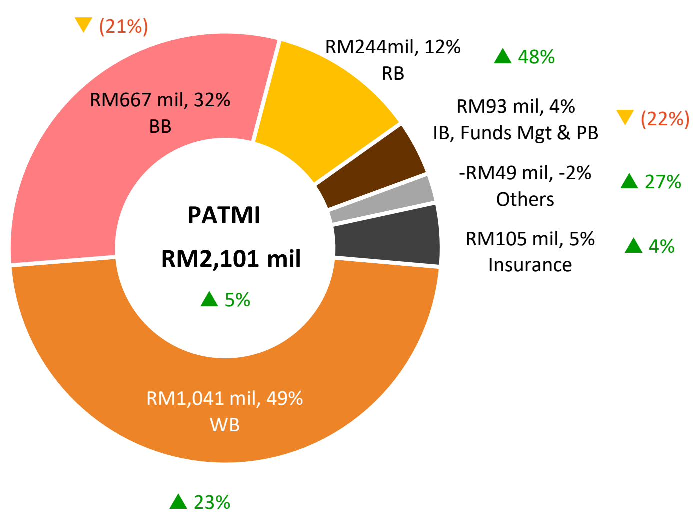

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **FY26** | 3,730 | 1,429 | **5,158** | (2,304) | **2,855** | (134) | **2,721** | (620) | **2,101** |
| **FY25** | 3,570 | 1,359 | **4,929** | (2,198) | **2,731** | (144) | **2,587** | (586) | **2,001** |

- Positive growth in FY26
- Contraction in FY26

| | NoII % | CTI | Effective Tax Rate* |
|---|---|---|---|
| **FY26** | **27.7%** | **44.7%** | **22.6%** |
| FY25 | 27.6% | 44.6% | 22.5% |

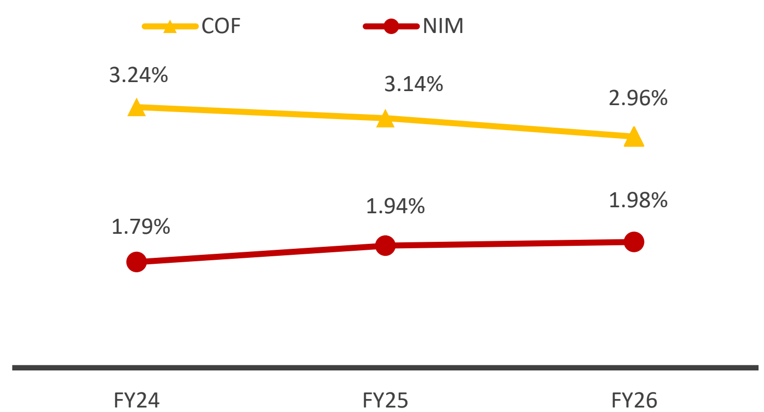
** Excludes zakat*

## PATMI by Lines of Business (YoY)

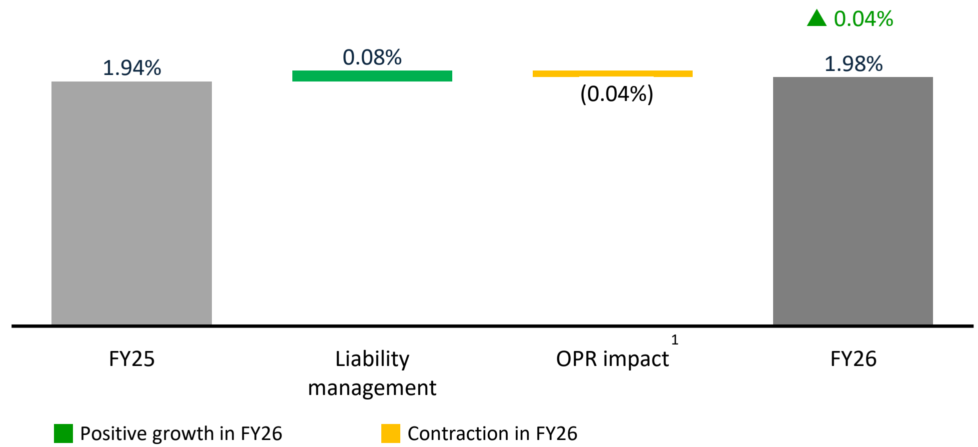


# NIM expansion from active liability management

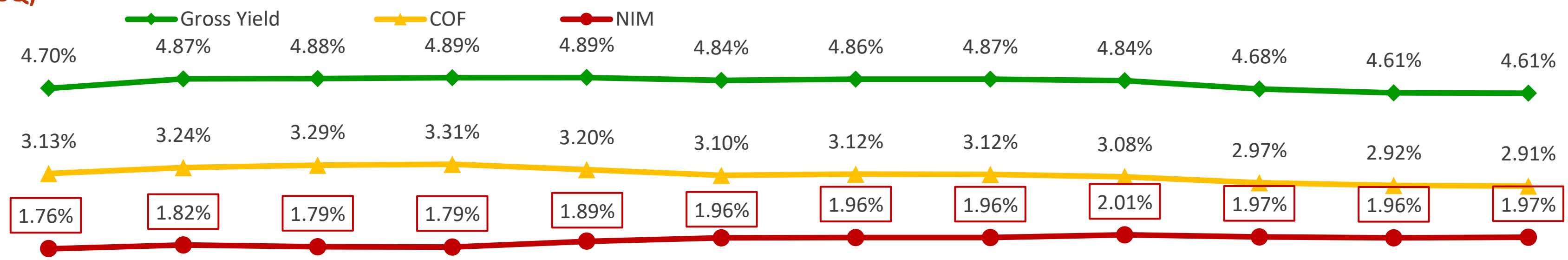
## YoY Net Interest Margin (NIM) & Cost of Funds (COF) Trend




## 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) | Q4FY26 (Mar 2026) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Interest spread** | 1.57 | 1.63 | 1.59 | 1.58 | 1.69 | 1.74 | 1.74 | 1.75 | 1.76 | 1.71 | 1.69 | 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 | 2.75 |

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

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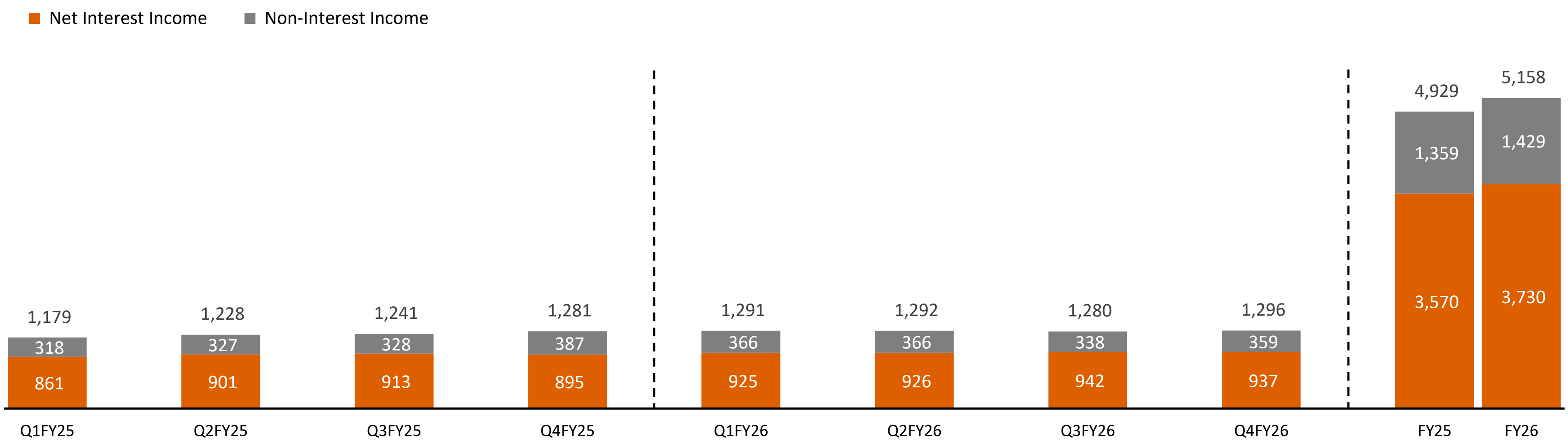
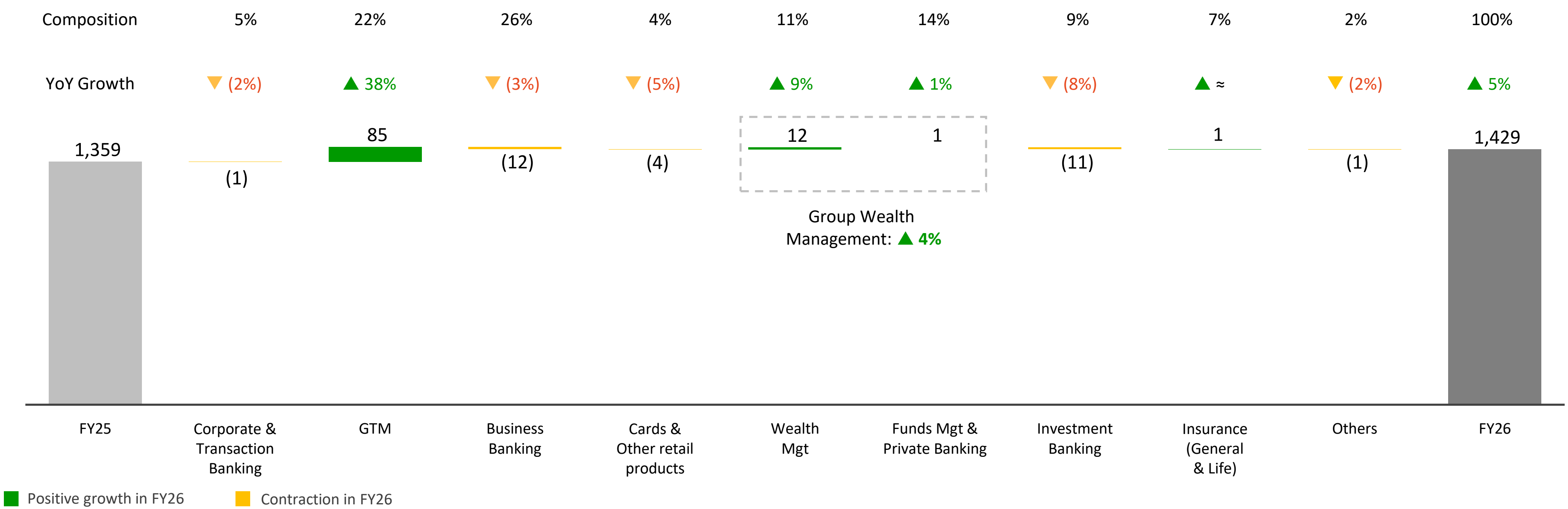
# Income grew 5% on the back of NII and NoII growth; WB +21% mainly from GTM trading gains

| Business Segments (RM' mil) | Q3FY26 | Q4FY26 | QoQ Change | | FY25 | FY26 | YoY Change | |
|---|---|---|---|---|---|---|---|---|
| Wholesale Banking | 356 | 379 | ▲ | 6% | 1,295 | 1,564 | ▲ | 21% |
| Business Banking | 433 | 437 | ▲ | 1% | 1,779 | 1,738 | ▼ | (2%) |
| Retail Banking | 384 | 363 | ▼ | (6%) | 1,419 | 1,438 | ▲ | 1% |
| Investment Banking, Funds Mgt & Private Banking | 90 | 111 | ▲ | 23% | 389 | 370 | ▼ | (5%) |
| Others | (13) | (9) | ▲ | 33% | (55) | (53) | ▲ | 4% |
| **Banking Income** | **1,251** | **1,281** | ▲ | **2%** | **4,828** | **5,057** | ▲ | **5%** |
| Insurance | 28 | 15 | ▼ | (46%) | 101 | 102 | ▲ | ≈ |
| **Total Income** | **1,280** | **1,296** | ▲ | **1%** | **4,929** | **5,158** | ▲ | **5%** |



# Higher GTM trading gains and GWM income




| | Corporate & Transaction Banking | GTM | Business Banking | Card & Other retail products | Wealth Mgt | Funds Mgt & Private Banking | Investment Banking[2] | Insurance (General & Life) | Others | NoII[3] |
|---|---|---|---|---|---|---|---|---|---|---|
| **FY26** | 77 | 310[1] | 378 | 61 | 151 | 201 | 123 | 102 | 25 | **1,429** |
| **FY25** | 78 | 225 | 390 | 65 | 139 | 200 | 135 | 101 | 26 | **1,359** |

WB: ▲ **27%**

RB: ▲ **4%**

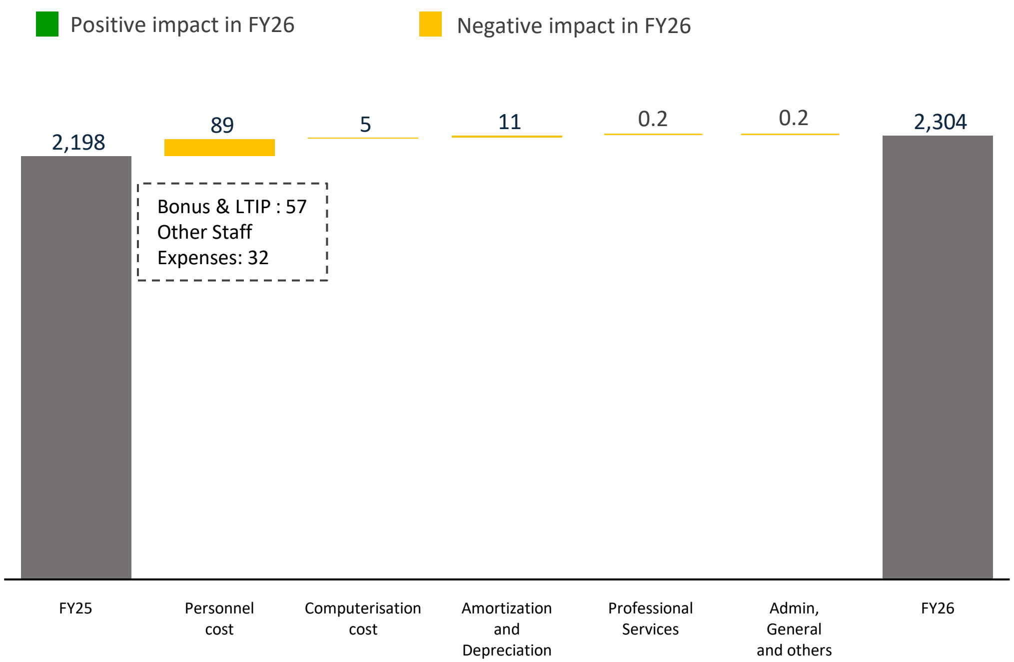
IB, Funds Mgt & Private Banking: ▼ **(3%)**

1. *FY26 GTM RM310 mil: Sales RM59 mil; Trading/Liability Management: RM251 mil*
2. *Investment Banking includes Stockbroking, Debt Markets, Corporate Finance and Equity Capital Markets*
3. *Client NoII: 74% (FY25: 78%); Trading NoII: 18% (FY25: 13%); Other NoII: 8% (FY25: 9%)*
   *- Other NoII comprises Insurance and Others (Operating Segments)*

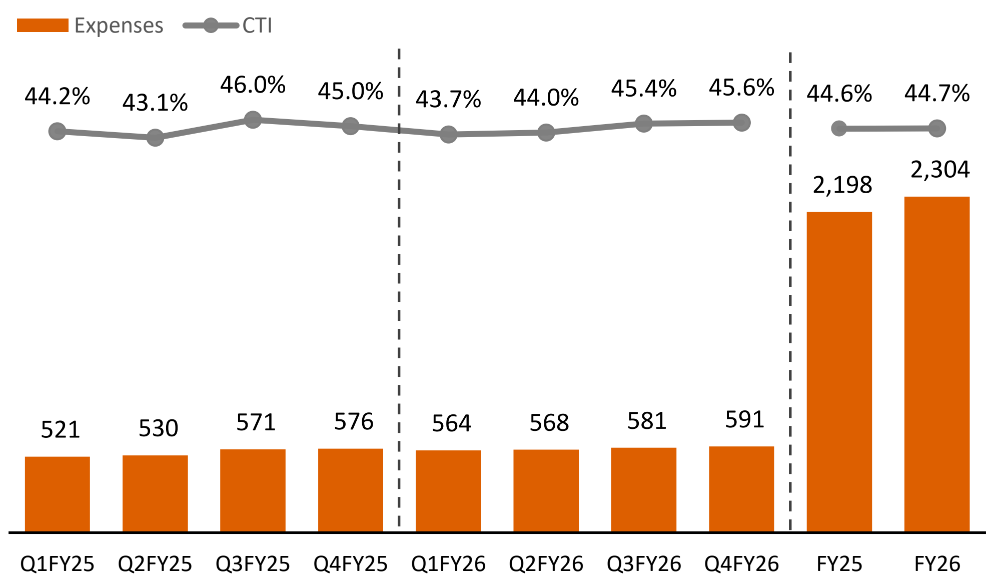
# CTI broadly unchanged YoY

| Business Segments (RM' mil) | Q3FY26 | Q4FY26 | QoQ Change | FY25 | FY26 | YoY Change |
|---|---|---|---|---|---|---|
| Wholesale Banking | 98 | 102 | ▲ 5% | 362 | 388 | ▲ 7% |
| Business Banking | 159 | 162 | ▲ 2% | 566 | 629 | ▲ 11% |
| Retail Banking | 253 | 265 | ▲ 5% | 981 | 1,037 | ▲ 6% |
| Investment Banking, Funds Mgt & Private Banking | 67 | 61 | ▼ (8%) | 249 | 252 | ▲ 1% |
| Others | 5 | 1 | ▼ (81%) | 40 | (2) | ▼ (>100%) |
| **Total Expenses** | **581** | **591** | ▲ 2% | **2,198** | **2,304** | ▲ 5% |

## Expense Walk (YoY Movement) (RM'mil)

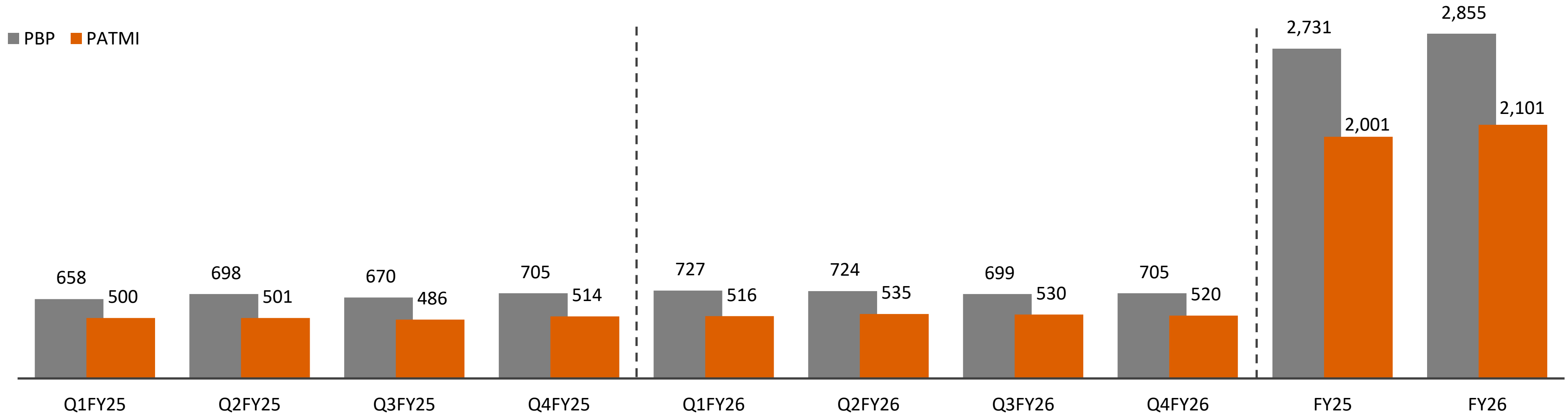



## Expense (RM'mil) and CTI Trend (%)



# Consistent quarterly PBP and PATMI formation

| Business Segments (RM' mil) | Q3FY26 | Q4FY26 | | QoQ Change | FY25 | FY26 | | YoY Change |
|---|---|---|---|---|---|---|---|---|
| Wholesale Banking | 258 | 277 | ▲ | 7% | 933 | 1,176 | ▲ | 26% |
| Business Banking | 275 | 275 | ▲ | ≈ | 1,212 | 1,109 | ▼ | (9%) |
| Retail Banking | 131 | 98 | ▼ | (25%) | 439 | 401 | ▼ | (9%) |
| Investment Banking, Funds Mgt & Private Banking | 24 | 50 | ▲ | >100% | 140 | 118 | ▼ | (16%) |
| - *IB Originations & Broking* | *2* | *22* | ▲ | *>100%* | *42* | *24* | ▼ | *(43%)* |
| - *Funds Mgt & Private Banking* | *22* | *27* | ▲ | *25%* | *98* | *94* | ▼ | *(4%)* |
| Others | (17) | (9) | ▲ | 46% | (94) | (51) | ▲ | 46% |
| **Banking PBP** | **670** | **690** | ▲ | 3% | **2,630** | **2,753** | ▲ | **5%** |
| Insurance | 28 | 15 | ▼ | (46%) | 101 | 102 | ▲ | ≈ |
| **Total PBP** | **699** | **705** | ▲ | 1% | **2,731** | **2,855** | ▲ | **5%** |

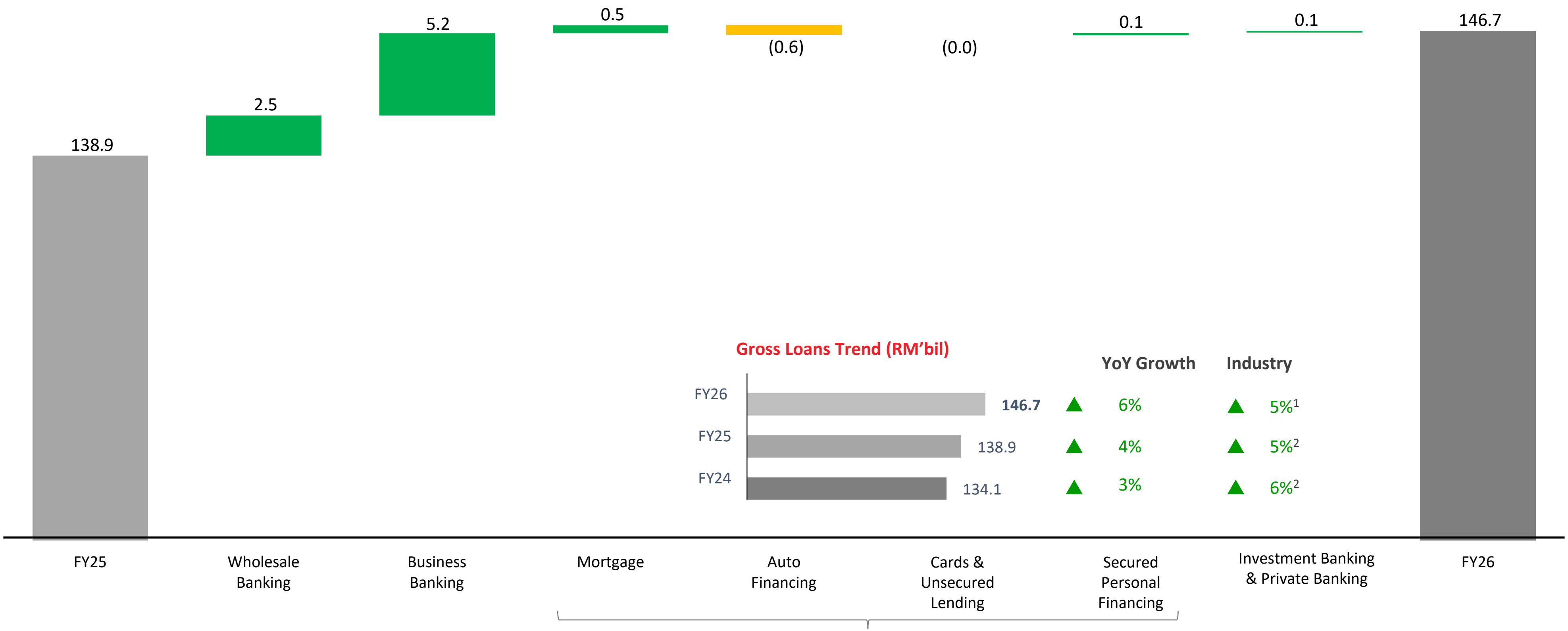


# Loans growth led by corporate loans in WB and BB, with RB flat

## Gross Loans Movement (RM' bil)

| Breakdown by rate sensitivity: | Breakdown by concept: | Breakdown by customer type: |
|---|---|---|
| Fixed rate – 18% | Islamic – 35% | Retail – 46% |
| Variable rate –82% | Conventional – 65% | Non-retail – 54% |

| | FY25 | Wholesale Banking | Business Banking | Mortgage | Auto Financing | Cards & Unsecured Lending | Secured Personal Financing | Investment Banking & Private Banking | FY26 |
|---|---|---|---|---|---|---|---|---|---|
| Composition | | 16% | 37% | 34% | 7% | 3% | 2% | 1% | 100% |
| YoY Growth | | ▲ 12% | ▲ 11% | ▲ 1% | ▼ (5%) | ▼ ≈ | ▲ 6% | ▲ 5% | ▲ 6% |




### Gross Loans Trend (RM'bil)

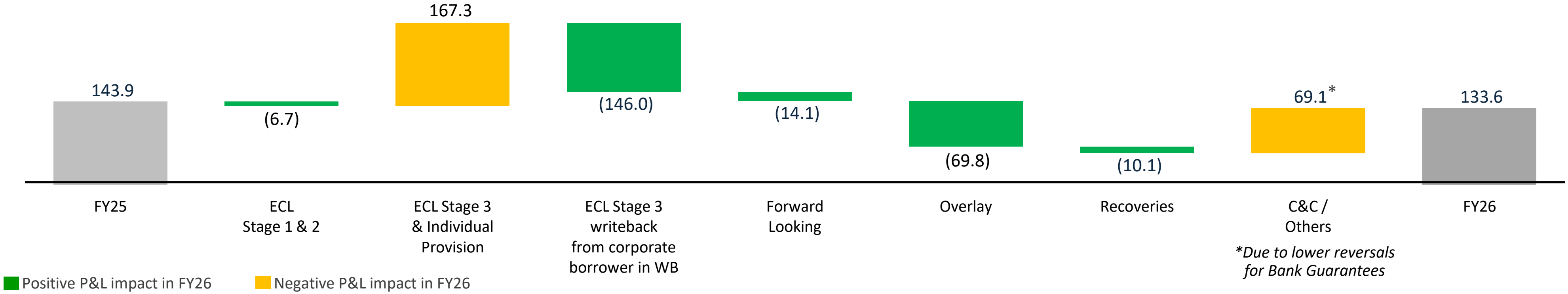
| | Gross Loans | YoY Growth | Industry |
|---|---|---|---|
| FY26 | **146.7** | ▲ 6% | ▲ 5%[1] |
| FY25 | 138.9 | ▲ 4% | ▲ 5%[2] |
| FY24 | 134.1 | ▲ 3% | ▲ 6%[2] |

■ Positive growth in FY26 ■ Contraction in FY26

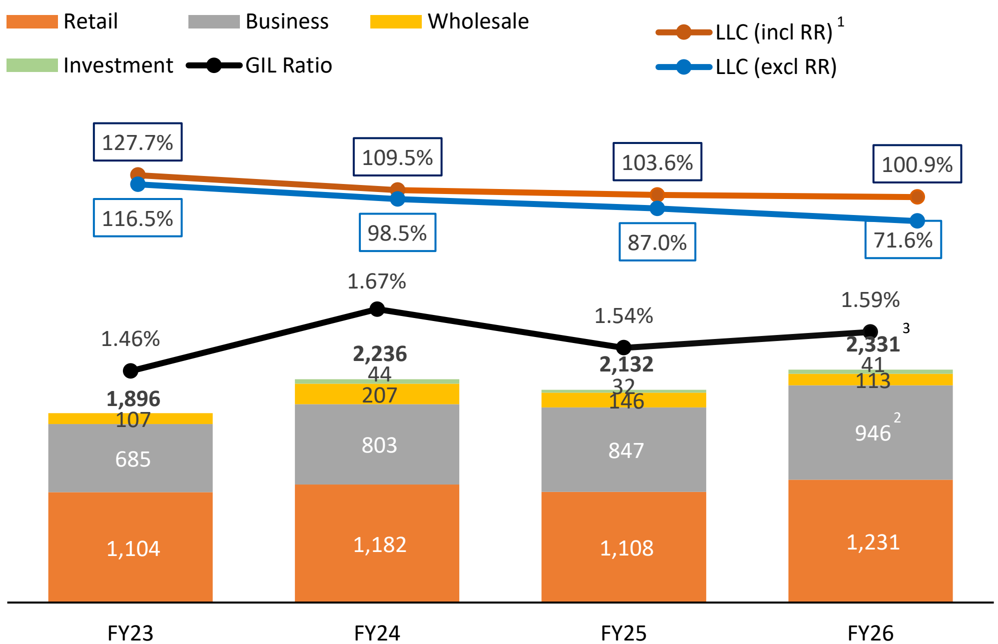
1. *Based on BNM data from end Mar'25 to end Mar'26*
2. *Based on BNM data and in accordance with AMMB's financial period*

# NCC 0.21%, with higher writeback and recoveries in WB and RB, offsetting higher impairment charges in BB

## Net Impairment (YoY Movement) (RM'mil)




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




1. Includes Regulatory Reserve (RR) of RM212m (FY23), RM245m (FY24), RM353m (FY25) and RM683m (FY26)
2. BB GIL: FY26 of RM946m (Commercial Banking (CB): RM531m; Enterprise Banking (EB): RM415m) vs FY25 of RM847m (CB: RM365m; EB RM482m)
3. After offsetting RM119m in CGC Escrow balances in Q4FY26

## Credit Cost and New Impaired Loans Formation

| AmBank Group | FY23 | FY24 | FY25 | FY26 |
|---|---|---|---|---|
| Gross Credit cost[4] (excl. recoveries) (%) | 0.56% | 0.74% | 0.37% | 0.41% |
| Net credit cost[5] (NCC) (%) | 0.32% | 0.52%[6] | 0.16% | 0.21%[7] |
| **Normalised net credit cost (%)** | **0.32%** | **0.27%** | **0.16%** | **0.18%** |
| New Impaired Loans (RM'mil) | 1,961 | 2,285 | 1,697 | 1,648 |

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

# Asset quality stable, vigilant monitoring of sector exposures continues

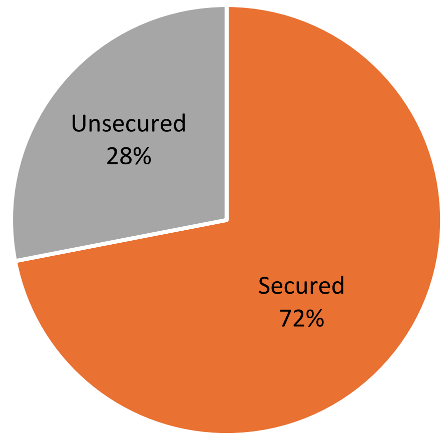
## Impaired Loans by Sector

| Sector | Mar'25 RM' mil | Dec'25 RM' mil | Mar'26 RM' mil | Composition | YoY Movement | QoQ Movement |
|---|---|---|---|---|---|---|
| Agriculture | 13 | 91 | 87 | 4% | ▲ >100% | ▼ (4%) |
| Mining and quarrying | 40 | 45 | 44 | 2% | ▲ 9% | ▼ (2%) |
| Manufacturing | 282 | 262 | 228 | 10% | ▼ (19%) | ▼ (13%) |
| Electricity, gas and water | 18 | 39 | 19 | 1% | ▲ 2% | ▼ (52%) |
| Construction | 176 | 126 | 111 | 4% | ▼ (37%) | ▼ (12%) |
| Wholesale, retail trade, hotels and restaurants | 260 | 378 | 348 | 15% | ▲ 34% | ▼ (8%) |
| Transport, storage and communication | 37 | 54 | 54 | 2% | ▲ 44% | ≈ |
| Finance and insurance | 2 | 15 | 10 | 1% | ▲ >100% | ▼ (29%) |
| Real estate | 96 | 148 | 120 | 5% | ▲ 25% | ▼ (19%) |
| Business activities | 39 | 56 | 30 | 1% | ▼ (22%) | ▼ (46%) |
| Education and health | 29 | 36 | 26 | 1% | ▼ (8%) | ▼ (27%) |
| Household of which: | 1,140 | 1,261 | 1,254 | 54% | ▲ 10% | ▼ (1%) |
| *- Residential Properties* | *930* | *1,013* | *1,006* | *43%* | ▲ *8%* | ▼ *(1%)* |
| *- Transport Vehicles* | *67* | *83* | *81* | *4%* | ▲ *21%* | ▼ *(3%)* |
| *- Others* | *143* | *165* | *167* | *7%* | ▲ *17%* | ▲ *1%* |
| **Total** | **2,132** | **2,511** | **2,331**[1] | **100%** | ▲ 9% | ▼ *(7%)* |

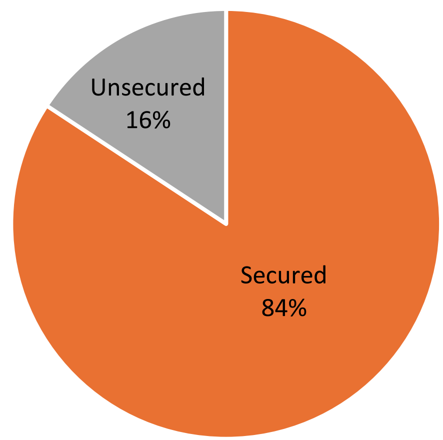
*1. After offsetting RM119m in CGC Escrow balances in Q4FY26*

## Collateralisation of Portfolios (Mar'26)

**Performing loans – 98.33%**




**Non-Performing loans – 1.67%***



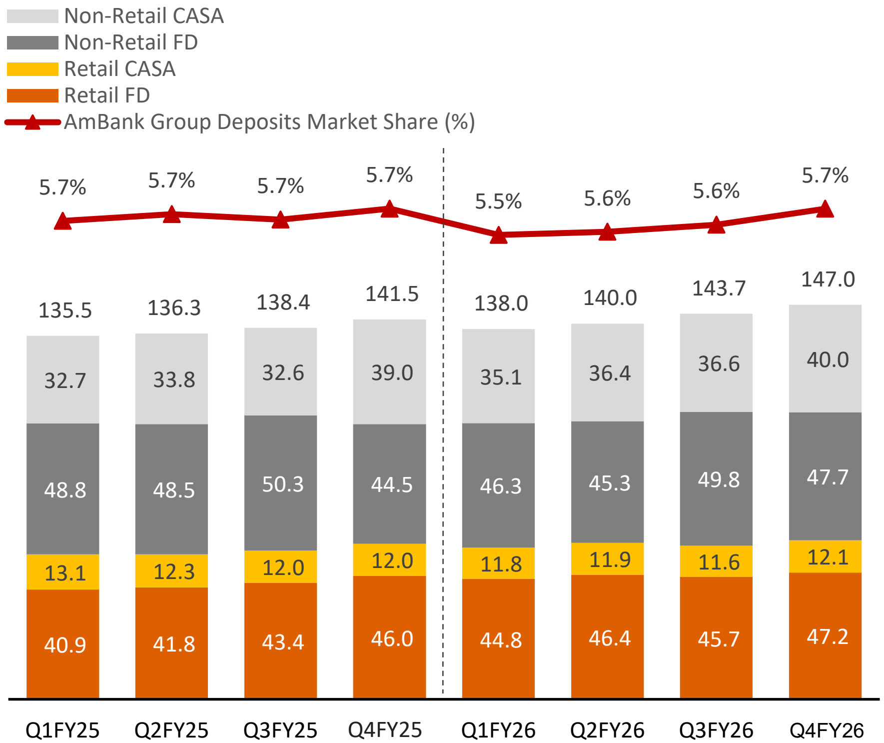

** FY26 GIL at 1.59% after offsetting RM119m in CGC Escrow balances*

# Total customer deposits grew 4%, in line with industry

## Deposits (RM' bil)

### Customer Deposits Trend

| | Customer Deposits Trend | YoY Growth | Industry |
|---|---|---|---|
| FY26 | 147.0 | ▲ 4% | ▲ 5%[1] |
| FY25 | 141.5 | ▼ (1%) | ▲ 3%[2] |
| FY24 | 142.4 | ▲ 9% | ▲ 5%[2] |

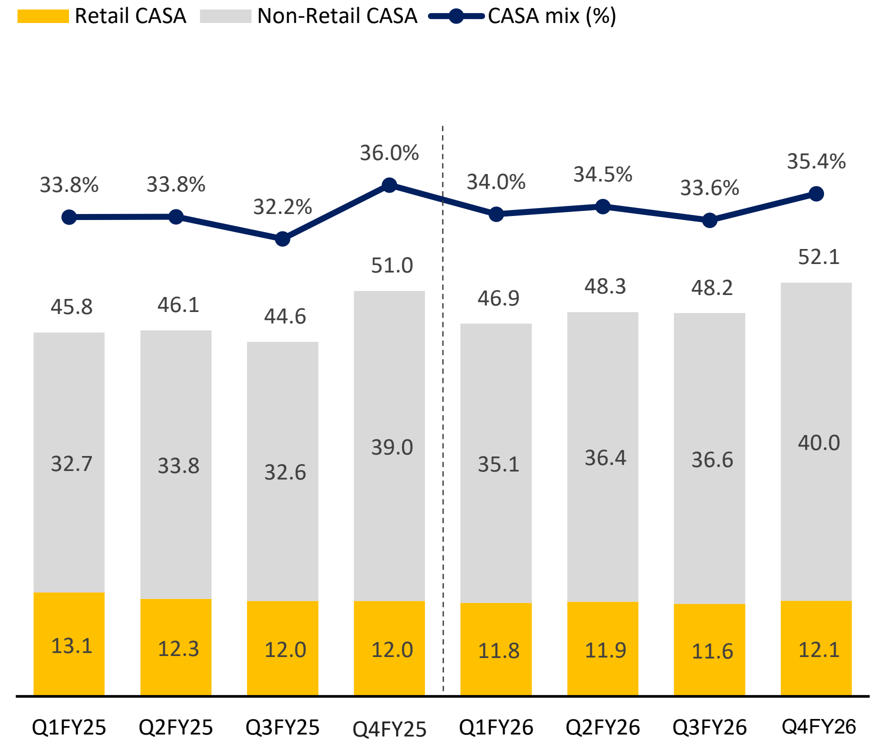



| | Q1FY25 | Q2FY25 | Q3FY25 | Q4FY25 | Q1FY26 | Q2FY26 | Q3FY26 | Q4FY26 |
|---|---|---|---|---|---|---|---|---|
| FD (RM'bil) | 89.7 | 90.2 | 93.8 | 90.5 | 91.1 | 91.7 | 95.5 | **94.9** |
| MTIA-I (RM'bil) [3] | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 1.0 | **2.0** |

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

### CASA Trend

| | CASA Trend | YoY Growth | Industry |
|---|---|---|---|
| FY26 | 52.1 | ▲ 2% | ▲ 9%[1] |
| FY25 | 51.0 | ▼ (3%) | ▲ 3%[2] |
| FY24 | 52.8 | ▲ 8% | ▲ 7%[2] |

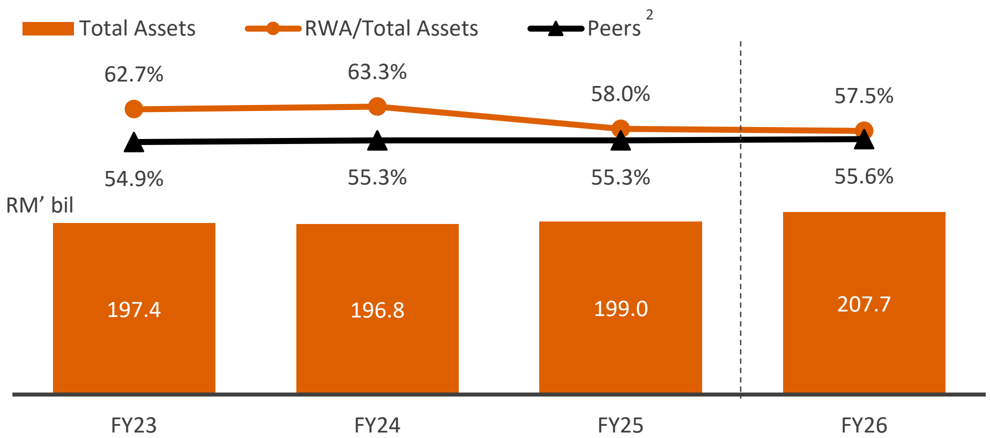



| | Q1FY25 | Q2FY25 | Q3FY25 | Q4FY25 | Q1FY26 | Q2FY26 | Q3FY26 | Q4FY26 |
|---|---|---|---|---|---|---|---|---|
| Retail CASA Mix | 28.5% | 26.6% | 26.9% | 23.5% | 25.1% | 24.7% | 24.1% | **23.1%** |
| Retail Deposits Mix | 39.8% | 39.6% | 40.1% | 41.0% | 41.0% | 41.7% | 39.9% | **40.3%** |

1. *Based on BNM data from end Mar'25 to end Mar'26*
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 but included in computation of LDR*

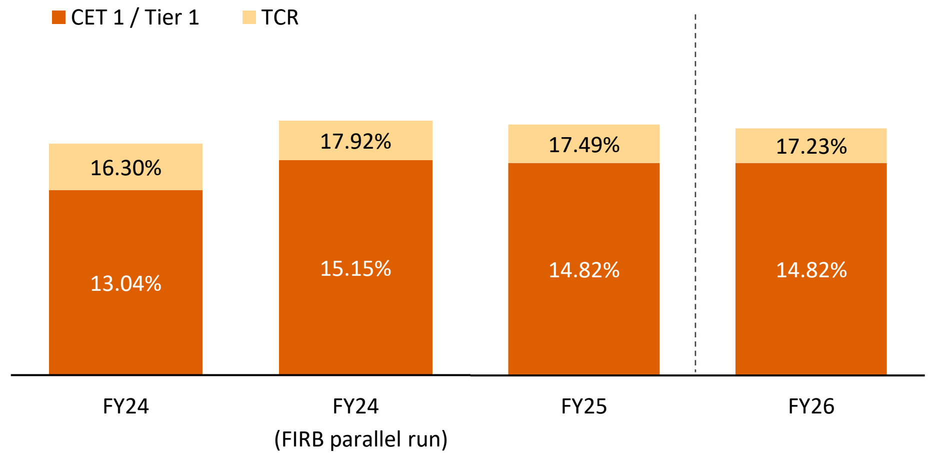
# FY26 DPR of 55% ahead of WT29 dividend plan

## RWA/Total Assets[1]



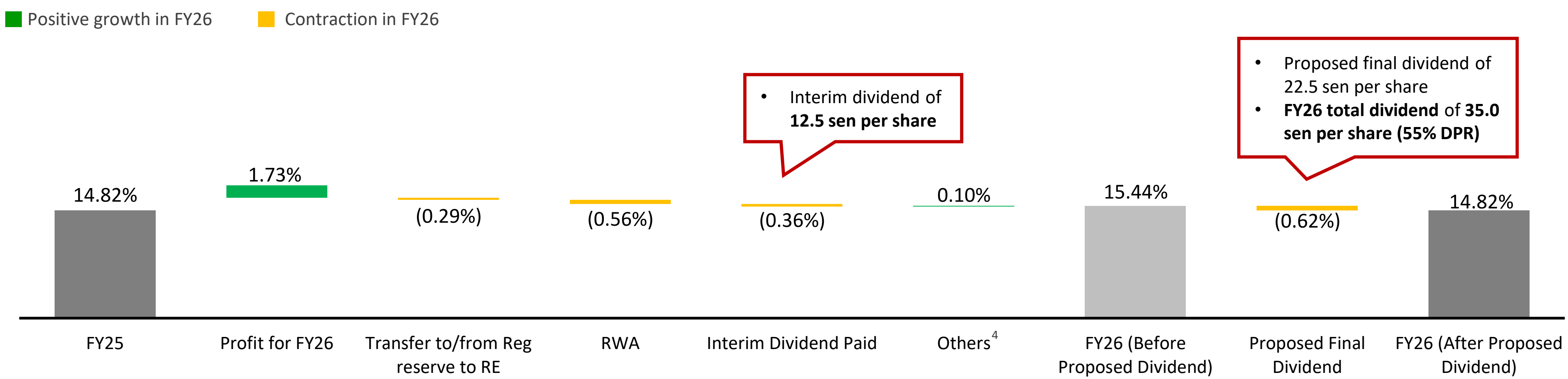

1. *Adoption of FIRB from 1 August 2024 onwards*
2. *Based on an average RWA/ Total Assets of 7 domestic banks as of December 2025*

## Capital Adequacy Ratios[1,3]




3. *After deducting proposed dividend*

## CET1 (YoY Movement)




4. *Includes dividend from the Group's Insurance business*

# FY26 Closing Remarks

## FINANCIAL PERFORMANCE

- Achieved record PATMI of RM2.1 billion
- NIM expanded 4 bps YoY to 1.98% despite a 25-bps OPR reduction
- 10.0% ROE and ROA of 1.05%

## CREDIT PROFILE

- Net Credit Cost at 21 bps
- GIL at 1.59%
- Overlay reserves of RM307m retained

## BALANCE SHEET STRENGTH

- Well capitalised, CET1 at 14.82%, TCR at 17.23%
- Highly liquid with LCR of all entities >135%

## SHAREHOLDERS' RETURN

- Total dividend per share of 35.0 sen, increased by 16%
- Dividend yield of 6.1%*
- Dividend payout of 55%

**based on daily average share price for FY26 of RM5.76*

# THANK YOU

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EXPERIMENTAL
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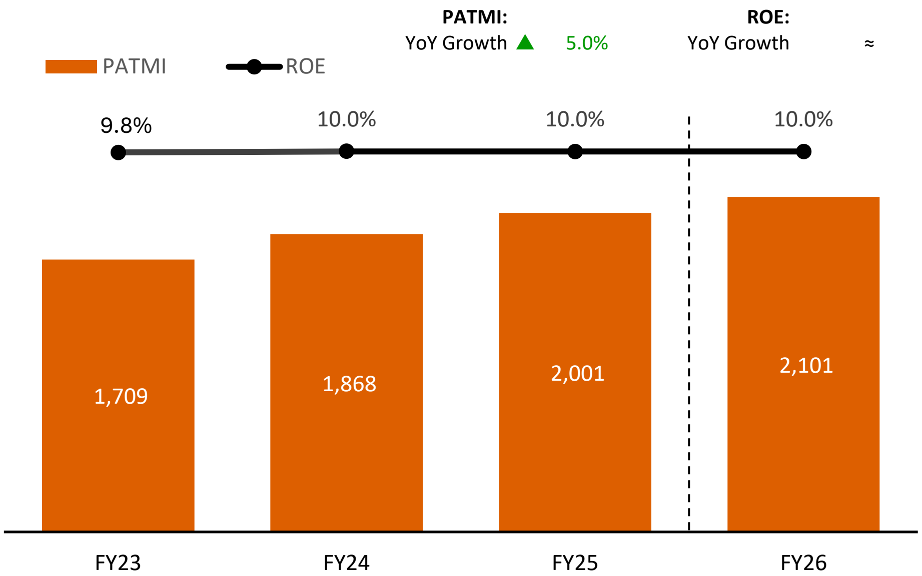
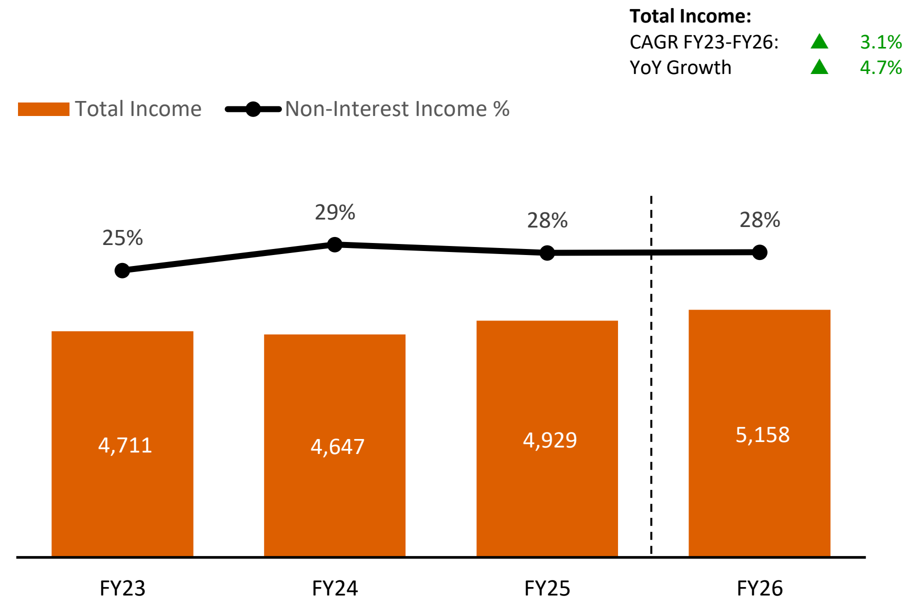
AmBank Group

# Yearly Financial Highlights

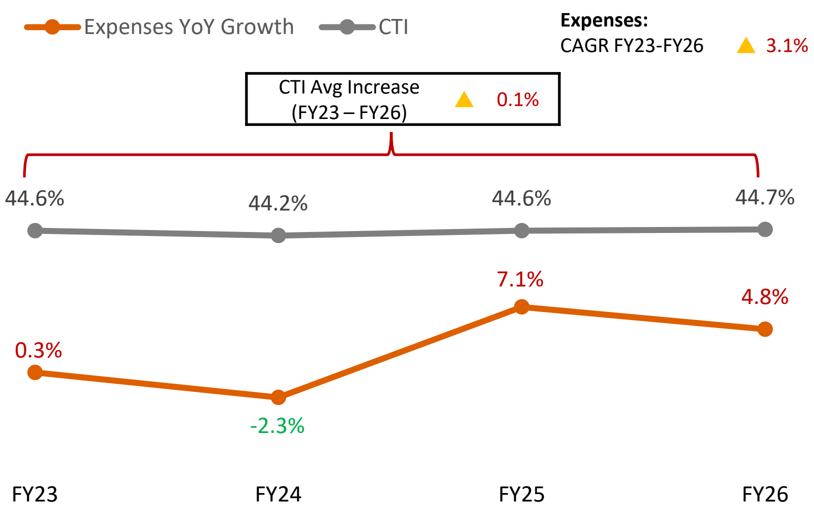
## PATMI (RM'mil) & ROE (%)



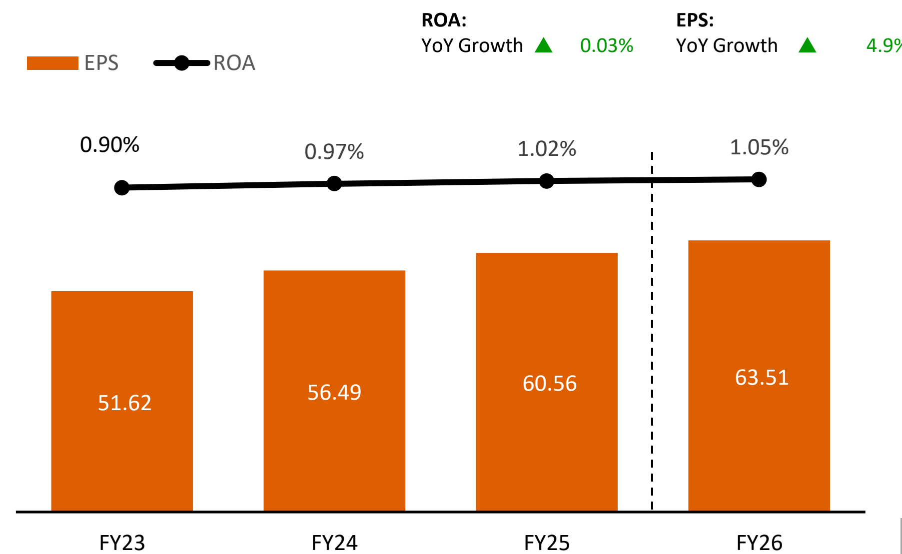

## Total Income (RM'mil) and Non-interest Income (%)




## Cost to Income Ratio and Expenses Growth (%)




## ROA (%) and EPS (Basic)



# Impairment (charge) / Recoveries

## Net (Impairments) / Recoveries, GIL and LLC Ratio

| Total impairments by category (RM' mil) | Q1FY25 | Q2FY25 | Q3FY25 | Q4FY25 | Q1FY26 | Q2FY26 | Q3FY26 | Q4FY26 | QoQ Change | | FY25 | FY26 | YoY Change | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ECL Stage 1 & 2 – Non defaulted reversal/ (charge) | (33) | 15 | (3) | 23 | (8) | (23) | 4 | 36 | ▲ | >100% | 2 | 9 | ▲ | >100% |
| ECL Stage 3 & individual provisions – Defaulted | (119) | (177) | (138) | (175) | (156) | (58) | (143) | (274) | ▲ | 92% | (610) | (631) | ▲ | 4% |
| Forward-Looking (charge)/ write-back | 103 | (36) | 1 | (42) | 2 | 23 | 9 | 6 | ▼ | (38%) | 26 | 40 | ▲ | 54% |
| Overlay reversal/ (charge) | (39) | 22 | 5 | 74 | 4 | (61) | 13 | 177 | ▲ | >100% | 63 | 132 | ▲ | >100% |
| Provisions for contingent assets and others | 12 | 62 | (1) | 17 | 2 | 39 | (1) | (19) | ▲ | >100% | 90 | 21 | ▼ | (77%) |
| **Subtotal** | **(75)** | **(114)** | **(137)** | **(103)** | **(156)** | **(80)** | **(118)** | **(74)** | ▼ | **(37%)** | **(429)** | **(429)** | | ≈ |
| Recoveries | 63 | 69 | 99 | 54 | 84 | 57 | 105 | 50 | ▼ | (53%) | 285 | 295 | ▲ | 4% |
| **Total net impairment charge** | **(12)** | **(45)** | **(38)** | **(49)** | **(72)** | **(24)** | **(13)** | **(24)** | ▲ | **89%** | **(144)** | **(134)** | ▼ | **(7%)** |

| Total impairment (charge) / write-back by divisions (RM' mil) | Q1FY25 | Q2FY25 | Q3FY25 | Q4FY25 | Q1FY26 | Q2FY26 | Q3FY26 | Q4FY26 | QoQ Change | | FY25 | FY26 | YoY Change | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Wholesale Banking | 27 | 100 | 14 | 21 | 31 | 167 | (7) | (13) | ▲ | 78% | 161 | 178 | ▲ | 10% |
| Business Banking | 16 | (106) | (29) | 10 | (36) | (142) | (16) | (37) | ▲ | >100% | (109) | (232) | ▲ | >100% |
| Retail Banking | (58) | (43) | (24) | (96) | (67) | (47) | 8 | 26 | ▲ | >100% | (222) | (80) | ▼ | (64%) |
| Investment Banking, Funds Mgt, Private Banking | 3 | 4 | 2 | 1 | 1 | (1) | 1 | (1) | ▼ | (>100%) | 9 | 0 | ▼ | (98%) |
| Others | 1 | 0 | (0) | 16 | (0) | (1) | 1 | 1 | | ≈ | 17 | 1 | ▼ | (96%) |
| **Total net impairment charge** | **(12)** | **(45)** | **(38)** | **(49)** | **(72)** | **(24)** | **(13)** | **(24)** | ▲ | **89%** | **(144)** | **(134)** | ▼ | **(7%)** |

| GIL Ratio | Q1FY25 | Q2FY25 | Q3FY25 | Q4FY25 | Q1FY26 | Q2FY26 | Q3FY26 | Q4FY26 | QoQ Change | | YoY Change | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Wholesale Banking | 1.16% | 1.11% | 1.03% | 0.69% | 0.73% | 0.42% | 0.39% | 0.48% | ▲ | 0.09% | ▼ | (0.21%) |
| Business Banking | 1.87% | 1.75% | 1.83% | 1.74% | 2.01% | 2.24% | 2.25% | 1.76% | ▼ | (0.49%) | ▲ | 0.02% |
| Retail Banking | 1.73% | 1.75% | 1.74% | 1.64% | 1.78% | 1.80% | 1.83% | 1.83% | | ≈ | ▲ | 0.19% |
| Investment Banking | 1.64% | 1.68% | 1.64% | 1.73% | 1.78% | 1.70% | 1.49% | 2.13% | ▲ | 0.64% | ▲ | 0.40% |
| Group | **1.70%** | **1.67%** | **1.67%** | **1.54%** | **1.71%** | **1.75%** | **1.76%** | **1.59%** | ▼ | **(0.17%)** | ▲ | **0.05%** |
| Industry | **1.59%** | **1.54%** | **1.44%** | **1.42%** | **1.42%** | **1.41%** | **1.37%** | **1.40%**[1] | ▲ | **0.03%** | ▼ | (0.02%) |

| LLC Ratio (including central overlays) | FY25 | FY26 | YoY Change | |
|---|---|---|---|---|
| Wholesale Banking | 117.6% | 90.1% | ▼ | (27.5%) |
| Business Banking | 68.2% | 61.3% | ▼ | (6.9%) |
| Retail Banking | 98.4% | 79.1% | ▼ | (19.3%) |
| Investment Banking | 53.4% | 33.8% | ▼ | (19.6%) |
| Group (exclude Reg Reserves) | **87.0%** | **71.6%** | ▼ | **(15.4%)** |
| Group (include Reg Reserves) | **103.6%** | **100.9%** | ▼ | **(2.7%)** |

1. *Industry data as at Mar'26*

AmBank Group

# Divisional Performance

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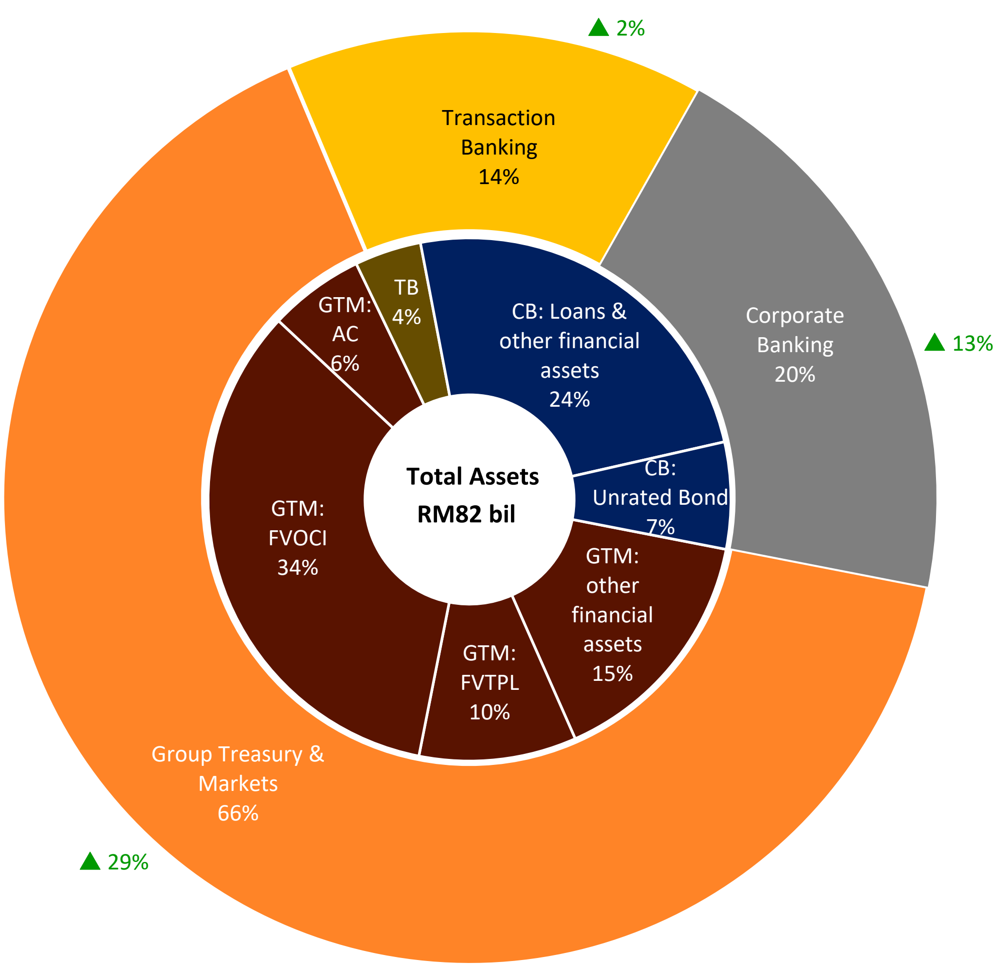
COLLABORATIVE
EXPERIMENTAL
p²ace

# Wholesale Banking

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

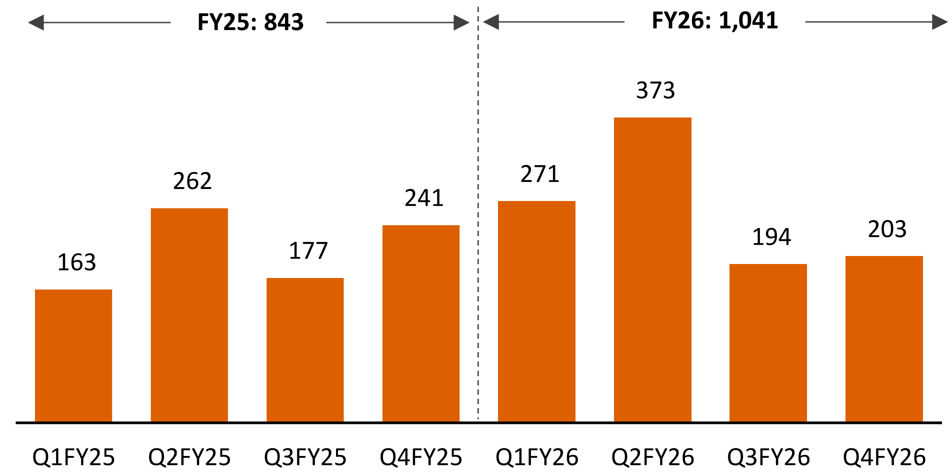
Total Income
RM1,564 mil ▲ 21%




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

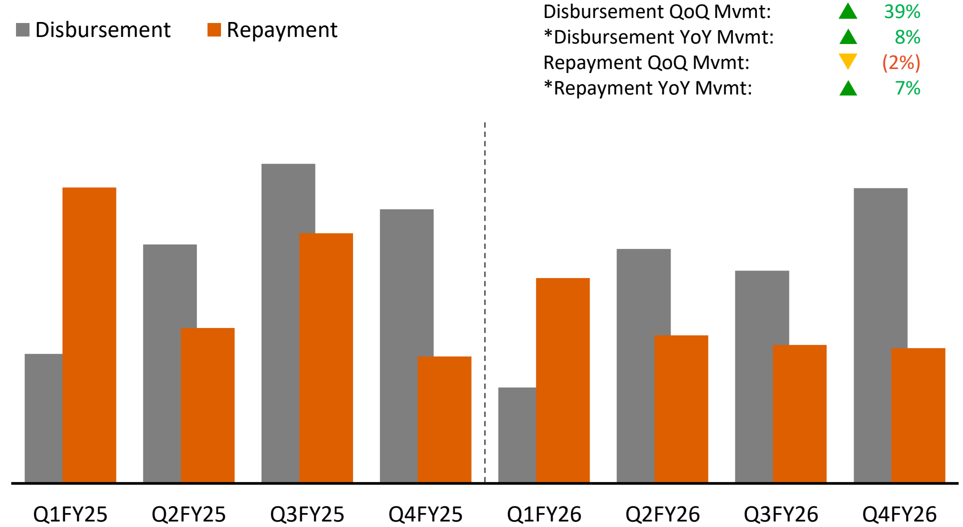
## PAT Trend (RM' mil)

QoQ Growth: ▲ 5%
YoY Growth: ▲ 23%




## Corporate Banking Loan Disbursement and Repayment

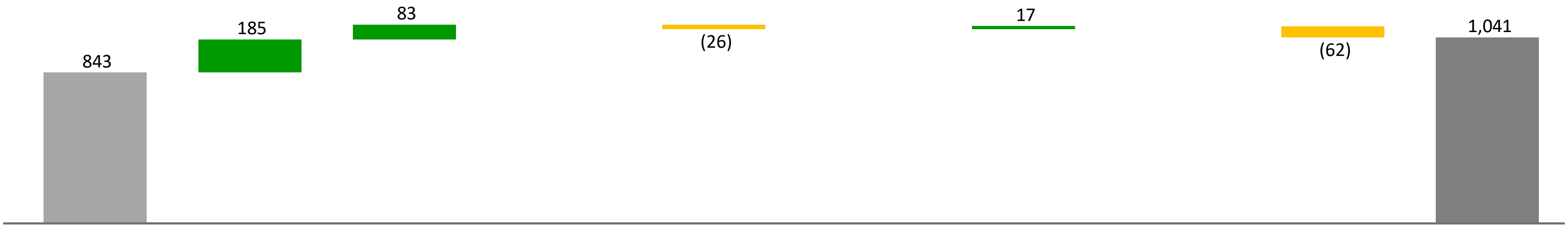
Disbursement QoQ Mvmt: ▲ 39%
*Disbursement YoY Mvmt: ▲ 8%
Repayment QoQ Mvmt: ▼ (2%)
*Repayment YoY Mvmt: ▲ 7%




*Note: YoY mvmt – FY26 vs FY25

# Wholesale Banking

## Income Statement




| RM' mil | Net Interest Income | Non-Interest Income | **Total Income** | Expenses | **PBP** | Impairment write-back | **PBT** | Tax & Zakat | **PAT** |
|---|---|---|---|---|---|---|---|---|---|
| **YoY Growth** | ▲ 19% | ▲ 27% | ▲ **21%** | ▲ 7% | ▲ **26%** | ▲ 10% | ▲ **24%** | ▲ 25% | ▲ **23%** |
| **FY26** | 1,177 | 386 | **1,564** | (388) | **1,176** | 178 | **1,354** | (313) | **1,041** |
| **FY25** | 992 | 303 | **1,295** | (362) | **933** | 161 | **1,094** | (251) | **843** |

FY26 PAT | FY25 PAT | Positive growth in FY26 | Contraction in FY26

## Balance Sheet (RM' mil)

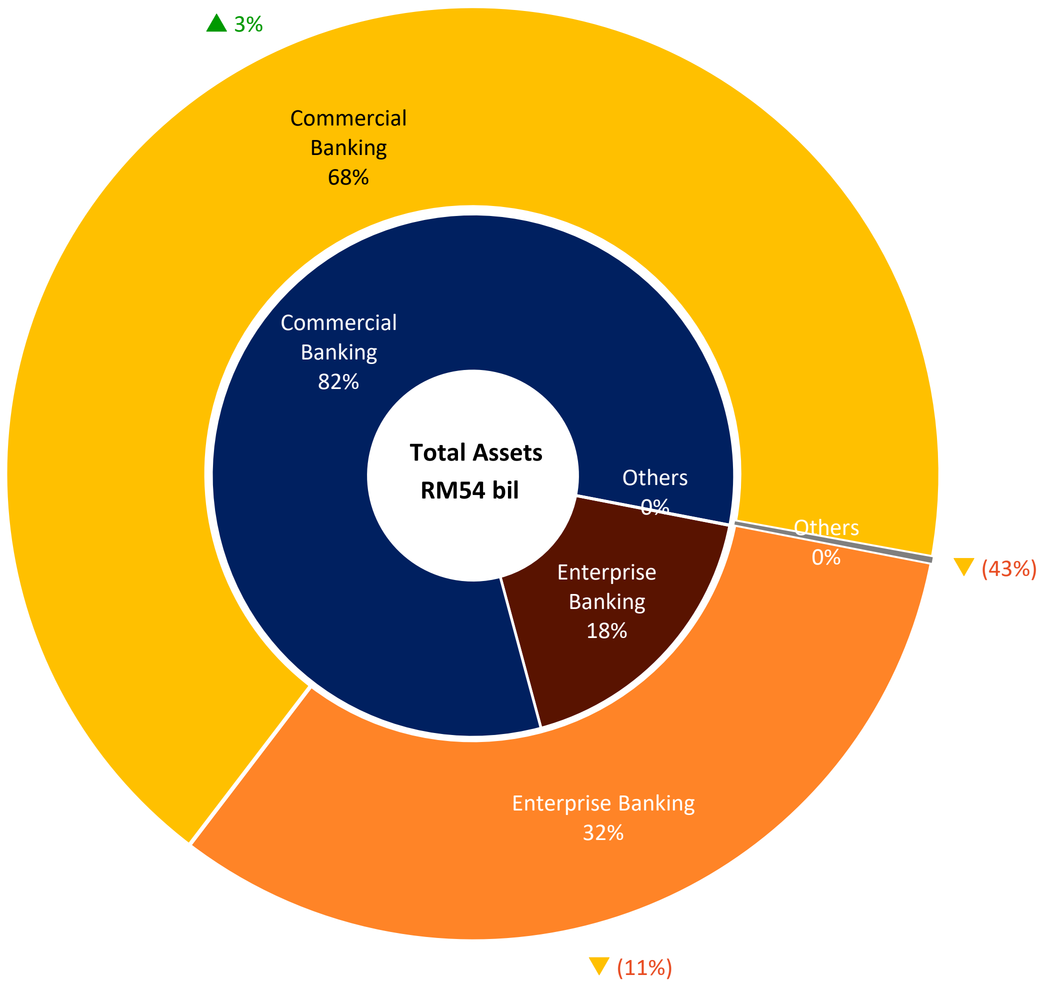
| | FY25 | FY26 | YoY Change |
|---|---|---|---|
| **Gross Loans / Financing** | 20,966 | **23,486** | ▲ **12%** |
| **Gross Impaired Loans** | 146 | **113** | ▼ **(22%)** |
| **Customer Deposits** | 42,218 | **45,744** | ▲ **8%** |
| **CASA** | 14,277 | **15,105** | ▲ **6%** |

## Key Ratios (%)

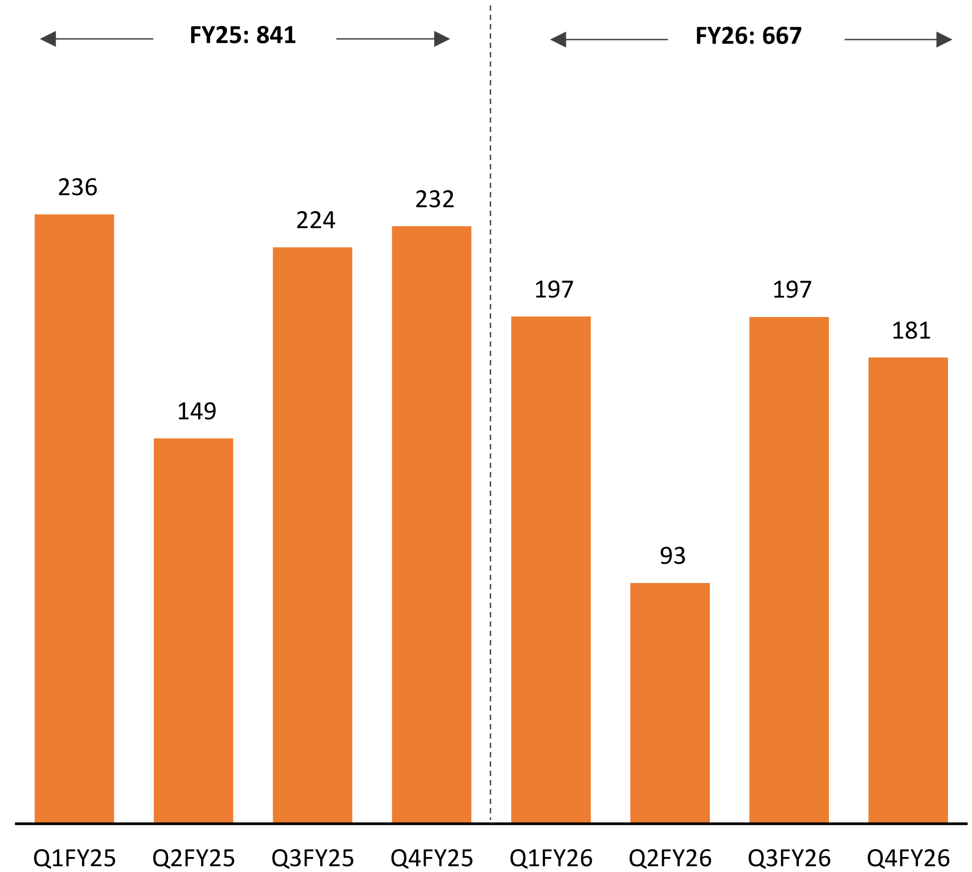
| | FY25 | FY26 | YoY Change |
|---|---|---|---|
| **LDR** | 49.7% | **51.3%** | ▲ **1.7%** |
| **CASA Mix** | 33.8% | **33.0%** | ▼ **(0.8%)** |
| **GIL Ratio** | 0.69% | **0.48%** | ▼ **(0.21%)** |
| **CTI** | 27.9% | **24.8%** | ▼ **(3.1%)** |
| **Loan Loss Coverage (including central overlays)** | 117.6% | **90.1%** | ▼ **(27.5%)** |
| **ROA** | 1.10% | **1.36%** | ▲ **0.26%** |

# Business Banking

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

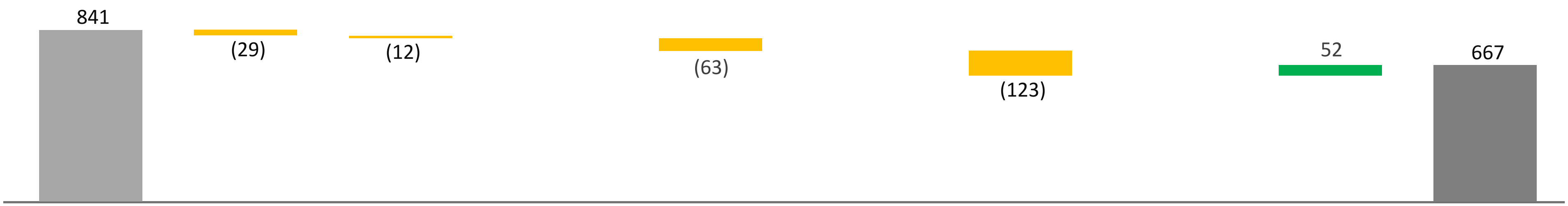



## PAT Trend (RM' mil)



# Business Banking

## Income Statement




| RM' mil | Net Interest Income | Non-Interest Income | **Total Income** | Expenses | **PBP** | Impairment | **PBT** | Tax & Zakat | **PAT** |
|---|---|---|---|---|---|---|---|---|---|
| **YoY Growth** | ▼ (2%) | ▼ (3%) | ▼ **(2%)** | ▲ 11% | ▼ **(9%)** | ▲ >100% | ▼ **(20%)** | ▼ (20%) | ▼ **(21%)** |
| **FY26** | 1,360 | 378 | **1,738** | (629) | **1,109** | (232) | **877** | (210) | **667** |
| **FY25** | 1,389 | 390 | **1,779** | (566) | **1,212** | (109) | **1,103** | (262) | **841** |

## Balance Sheet (RM' mil)

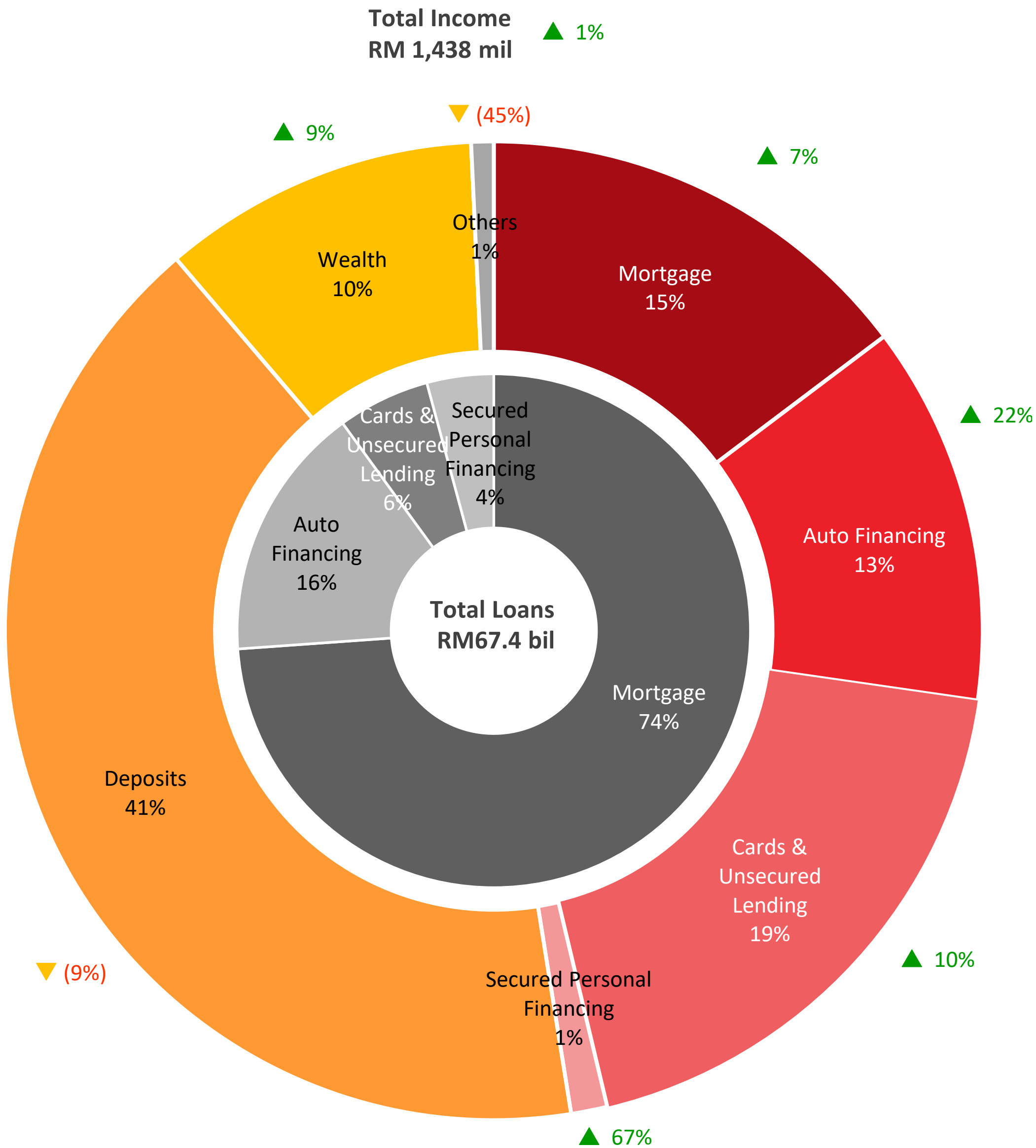
| | FY25 | FY26 | YoY Change |
|---|---|---|---|
| **Gross Loans / Financing** | 48,708 | **53,854** | ▲ **11%** |
| **Gross Impaired Loans** | 847 | **946** | ▲ **12%** |
| **Customer Deposits** | 40,093 | **41,139** | ▲ **3%** |
| **CASA** | 24,619 | **24,848** | ▲ **1%** |

## Key Ratios (%)

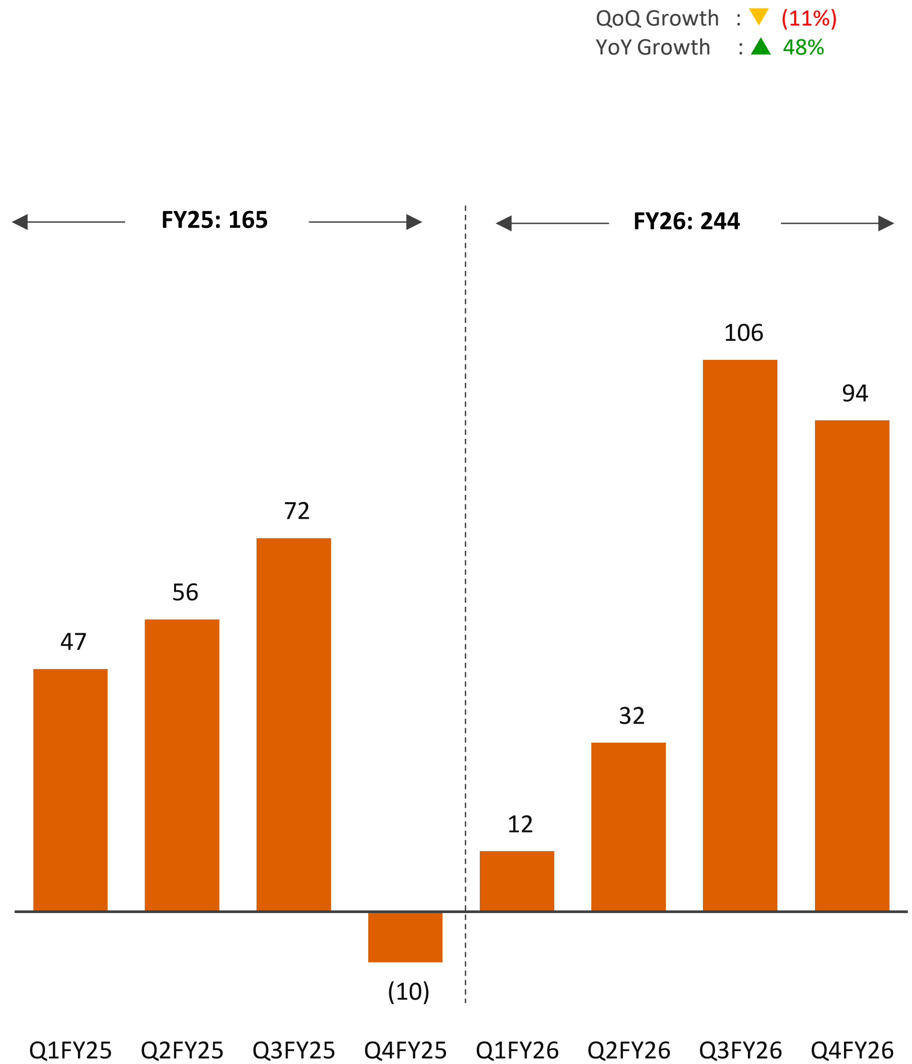
| | FY25 | FY26 | YoY Change |
|---|---|---|---|
| **LDR** | 121.5% | **130.9%** | ▲ **9.4%** |
| **CASA Mix** | 61.4% | **60.4%** | ▼ **1.0%** |
| **GIL Ratio** | 1.74% | **1.76%** | ▲ **0.02%** |
| **CTI** | 31.8% | **36.2%** | ▲ **4.4%** |
| **Loan Loss Coverage (including central overlays)** | 68.2% | **61.3%** | ▼ **(6.9%)** |
| **ROA** | 1.77% | **1.29%** | ▼ **(0.48%)** |

# Retail Banking

## Total Income (YoY Movement) and Loans by Line of Business



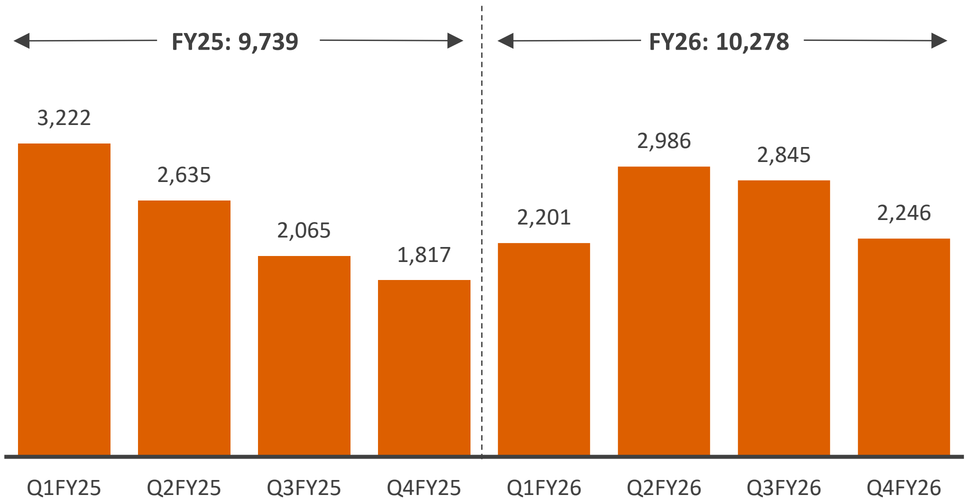

## PAT Trend (RM' mil)



# Retail Banking

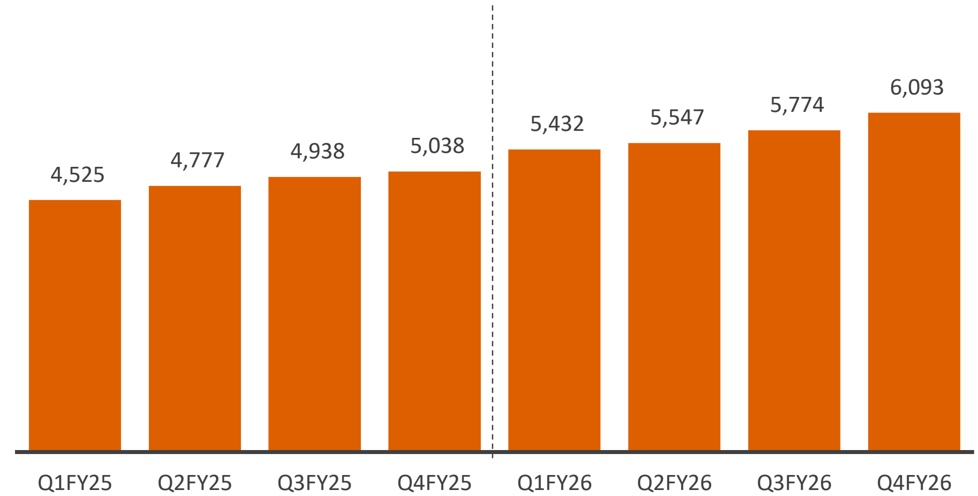
## Wealth Sales (RM' mil)

QoQ Growth: ▼ (21%)
YoY Growth: ▲ 6%




## Retail Wealth – Average AUM (RM' mil)

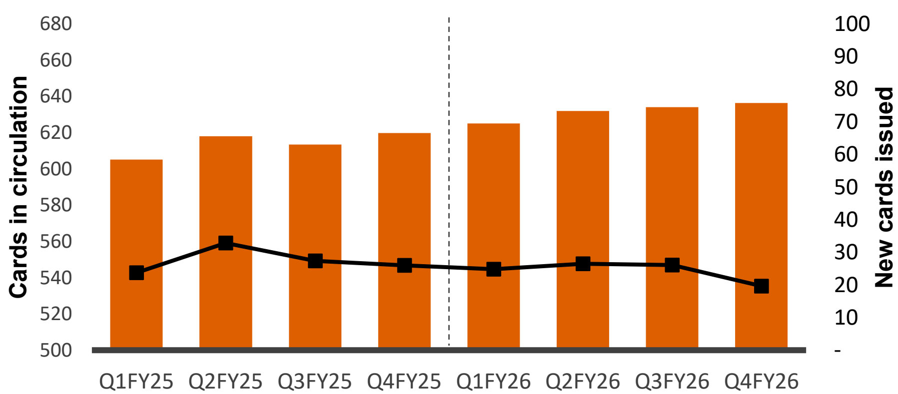
QoQ Growth: ▲ 6%
YoY Growth: ▲ 21%




*Note: AUM is calculated based on YTD average*

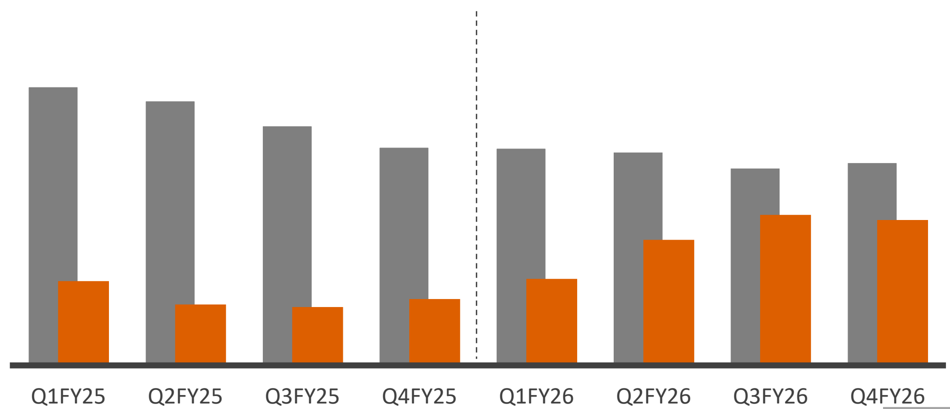
## Credit Cards

Cards in circulation QoQ Growth: ▲ ≈
Cards in circulation YoY Growth: ▲ 3%
New cards issued QoQ Growth: ▼ (25%)
*New cards issued YoY Growth: ▼ (12%)




## Mortgage and Auto Finance Quarterly Disbursements

Mortgage QoQ Growth: ▲ 3%
*Mortgage YoY Growth: ▼ (17%)
Auto Finance QoQ Growth: ▼ (3%)
*Auto Finance YoY Growth: ▲ 88%

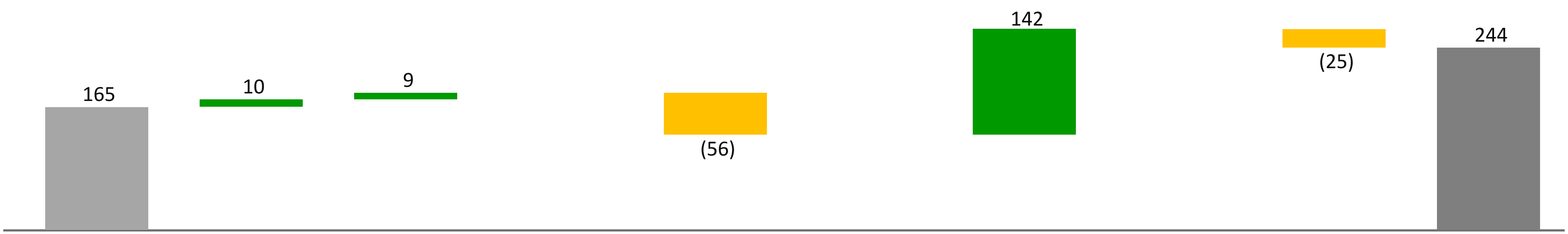



**Note: YoY growth – FY26 vs FY25*

# Retail Banking

## Income Statement

| YoY Growth | ▲ 1% | ▲ 4% | ▲ 1% | ▲ 6% | ▼ (9%) | ▼ (64%) | ▲ 48% | ▲ 49% | ▲ 48% |
|---|---|---|---|---|---|---|---|---|---|




| RM' mil | Net Interest Income | Non-Interest Income | **Total Income** | Expenses | **PBP** | Impairment | **PBT** | Tax & Zakat | **PAT** |
|---|---|---|---|---|---|---|---|---|---|
| **FY26** | 1,225 | 213 | **1,438** | (1,037) | **401** | (80) | **321** | (77) | **244** |
| **FY25** | 1,215 | 204 | **1,419** | (981) | **439** | (222) | **216** | (52) | **165** |

FY26 PAT   FY25 PAT   Positive growth in FY26   Contraction in FY26

## Balance Sheet (RM' mil)

| | FY25 | FY26 | YoY Change | |
|---|---|---|---|---|
| Gross Loans / Financing | 67,374 | **67,413** | ▲ | ≈ |
| Gross Impaired Loans | 1,108 | **1,231** | ▲ | 11% |
| Customer Deposits | 57,988 | **59,293** | ▲ | 2% |
| CASA | 11,986 | **12,051** | ▲ | 1% |
| Average AUM (RM'mil) (Wealth Management) | 5,038 | **6,093** | ▲ | 21% |

## Key Ratios (%)

| | FY25 | FY26 | YoY Change | |
|---|---|---|---|---|
| LDR | 116.2% | **109.9%** | ▼ | (6.3%) |
| CASA Mix | 20.7% | **20.3%** | ▼ | (0.4%) |
| GIL Ratio | 1.64% | **1.83%** | ▲ | 0.19% |
| CTI | 69.1% | **72.1%** | ▲ | 3.0% |
| Loan Loss Coverage (including central overlays) | 98.4% | **79.1%** | ▼ | (19.3%) |
| ROA | 0.24% | **0.36%** | ▲ | 0.12% |

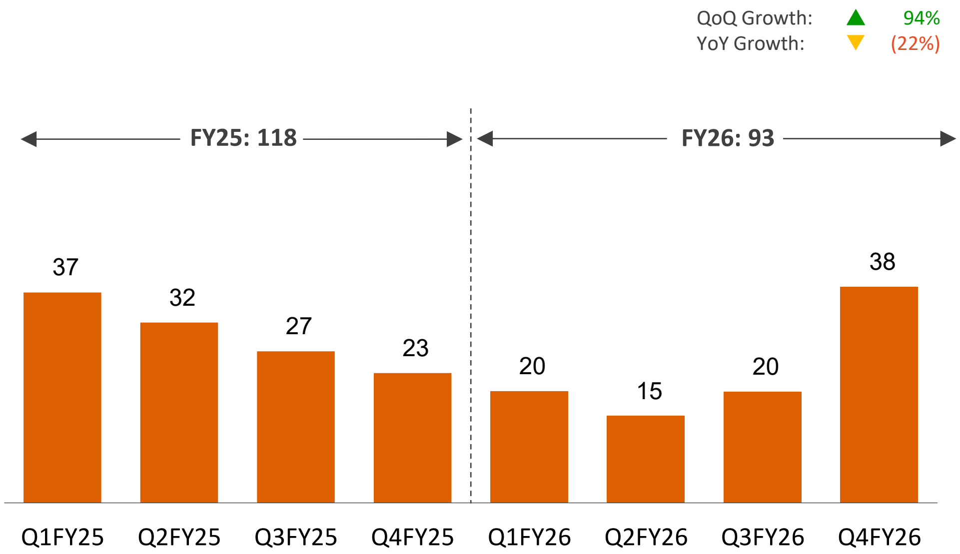
# Investment Banking, Funds Management & Private Banking

## League Table

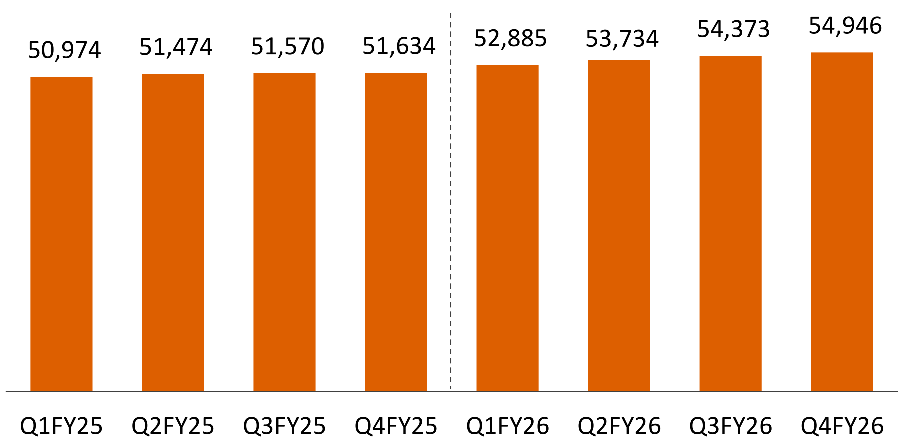
| | Market Share[1] As At 31 March 2026 | Rank[2] |
|---|---|---|
| DCM (Overall MYR Bonds) | 9.0% | 3 ▲ |
| Islamic Sukuk | 6.6% | 5 ▼ |
| Unit Trust | 7.0% | 5 ▶ |
| Stockbroking[3] | 6.5% | 7 ▼ |
| M&A[3] | 0.1% | 9 ▼ |
| Fund Raising[3] (non-DCM) | 6.8% | 4 ▶ |

*1. Calendar Year data*
*2. Comparing rank movement with 31 December 2025*
*3. Rank by value*

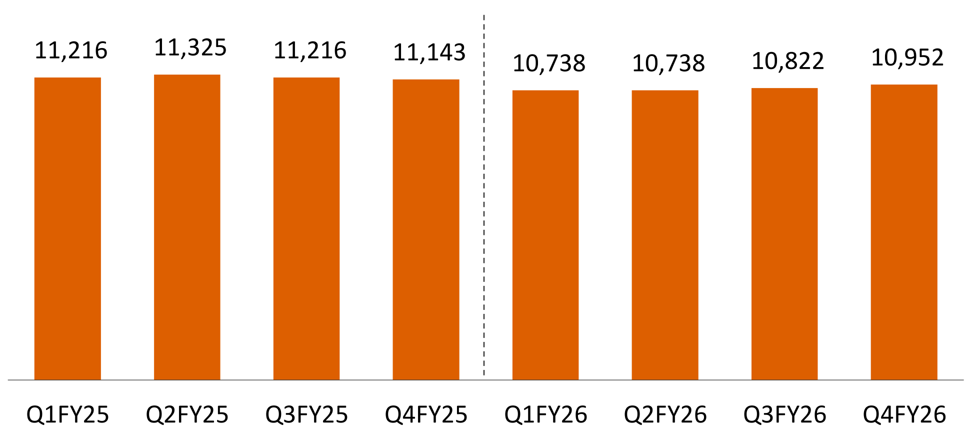
## PAT Trend (RM' mil)




## Funds Management – Average AUM (RM' mil)




## Private Banking – Average AUM (RM' mil)

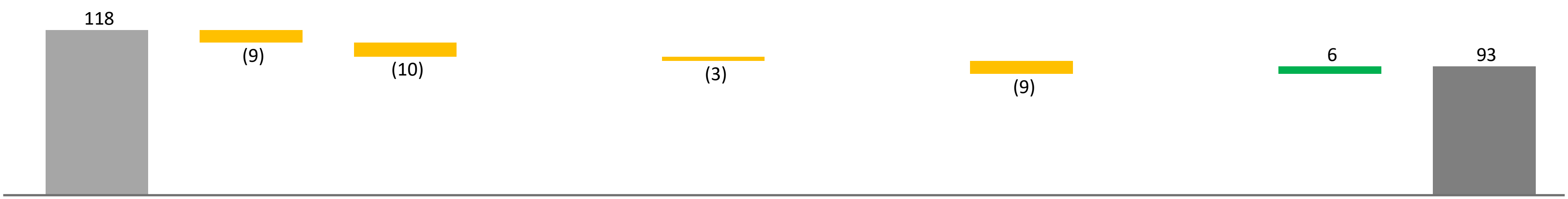



*Note: Funds Management and Private Banking AUM is calculated based on YTD average

# Investment Banking, Funds Management & Private Banking

## Income Statement

| YoY Growth | ▼ (17%) | ▼ (3%) | ▼ (5%) | ▲ 1% | ▼ (16%) | ▼ (98%) | ▼ (21%) | ▼ (18%) | ▼ (22%) |
|---|---|---|---|---|---|---|---|---|---|




| RM' mil | Net Interest Income | Non-Interest Income | **Total Income** | Expenses | **PBP** | Impairment write-back | **PBT** | Tax & Zakat | **PAT** |
|---|---|---|---|---|---|---|---|---|---|
| **FY26** | 45 | 325 | **370** | (252) | **118** | 0 | **118** | (25) | **93** |
| **FY25** | 54 | 335 | **389** | (249) | **140** | 9 | **149** | (31) | **118** |

FY26 PAT    FY25 PAT    Positive growth in FY26    Contraction in FY26

## Balance Sheet (RM' mil)

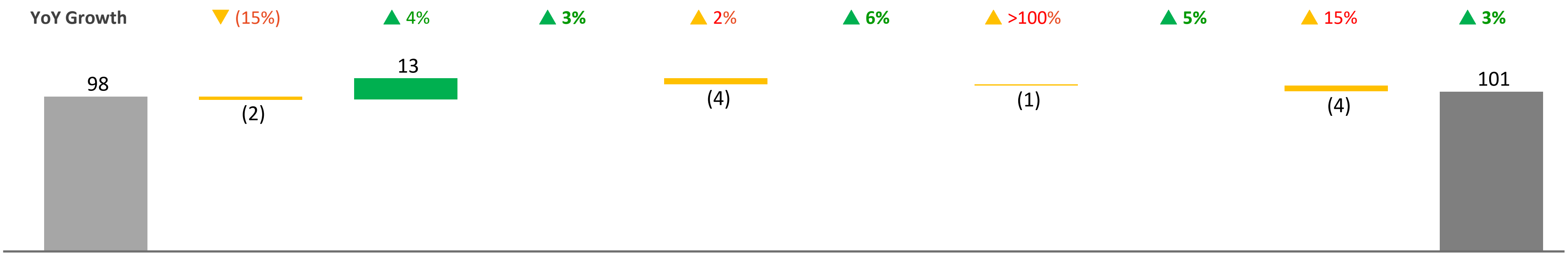
| | FY25 | FY26 | YoY Change |
|---|---|---|---|
| Gross Loans / Financing | 1,836 | **1,935** | ▲ 5% |
| Gross Impaired Loans | 32 | **41** | ▲ 30% |
| Share Margin Financing | 1,306 | **1,404** | ▲ 7% |
| Customer Deposits | 1,248 | **825** | ▼ (34%) |
| CASA | 124 | **73** | ▼ (41%) |
| Average AUM | 62,777 | **65,898** | ▲ 5% |

## Key Ratios (%)

| | FY25 | FY26 | YoY Change |
|---|---|---|---|
| LDR | 147.2% | **234.6%** | ▲ 87.4% |
| CASA Mix | 10.0% | **8.9%** | ▼ (1.1%) |
| GIL Ratio | 1.73% | **2.13%** | ▲ 0.40% |
| CTI | 64.0% | **68.2%** | ▲ 4.2% |
| Loan Loss Coverage | 53.4% | **33.8%** | ▼ (19.6%) |
| ROA | 3.58% | **3.00%** | ▼ (0.58%) |

# Group Wealth Management[1]

## Income Statement



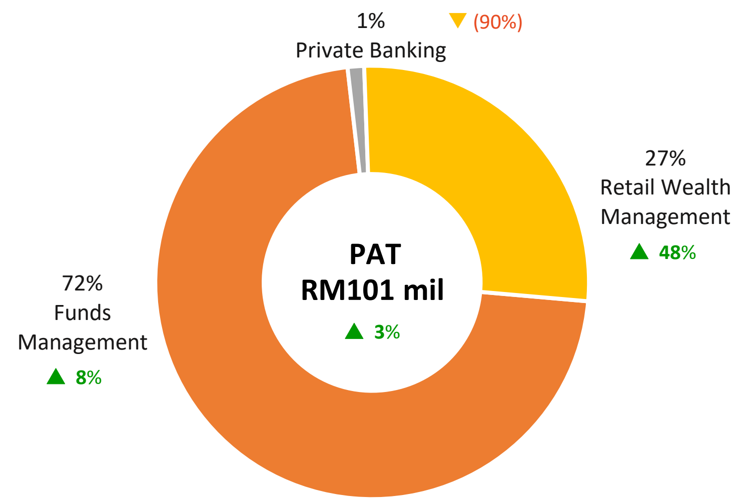

| RM' mil | Net Interest Income | Non-Interest Income | **Total Income** | Expenses | **PBP** | Impairment (charge)/ write-back | **PBT** | Tax & Zakat | **PAT** |
|---|---|---|---|---|---|---|---|---|---|
| **FY26** | 11 | 353 | **364** | (234) | **130** | (1) | **129** | (28) | **101** |
| **FY25** | 13 | 340 | **353** | (230) | **122** | 0 | **122** | (24) | **98** |

FY26 PAT | FY25 PAT | Positive growth in FY26 | Contraction in FY26

## Key Ratios (%)

| | FY25 | FY26 | YoY Change |
|---|---|---|---|
| **CTI** | 65.4% | **64.3%** | ▼ **(1.1%)** |
| **ROA** | 13.30% | **13.19%** | ▼ **(0.11%)** |
| **Average AUM (RM'mil)** | 67,813 | **71,990** | ▲ **6%** |
| **Return on average AUM** | 0.14% | **0.14%** | ≈ |

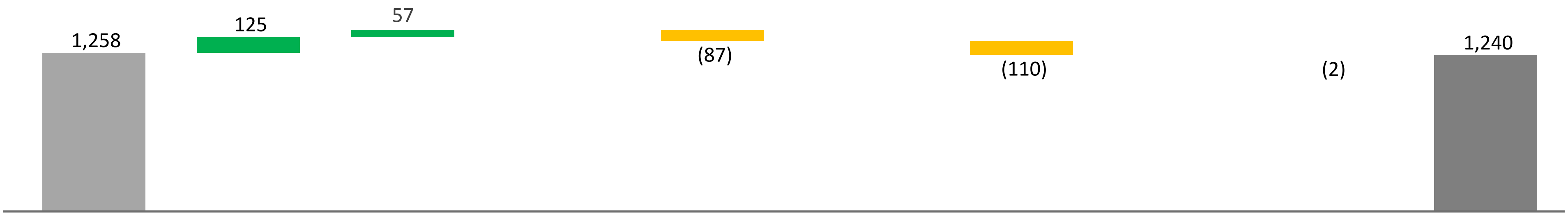
## PAT by Segments (YoY)




1. *Includes Retail Wealth, Funds Management and Private Banking*

# AmBank (M)

## Income Statement




| RM' mil | Net Interest Income | Non-Interest Income | Total Income | Expenses | PBP | Impairment | PBT | Tax | PAT |
|---|---|---|---|---|---|---|---|---|---|
| YoY Growth | ▲ 5% | ▲ 7% | ▲ 6% | ▲ 6% | ▲ 5% | ▲ 99% | ▼ (1%) | ▲ 1% | ▼ (1%) |
| **FY26** | 2,500 | 838 | **3,338** | (1,488) | **1,850** | (220) | **1,630** | (390) | **1,240** |
| **FY25** | 2,375 | 781 | **3,156** | (1,401) | **1,756** | (110) | **1,646** | (388) | **1,258** |

FY26 PAT   FY25 PAT   Positive growth in FY26   Contraction in FY26

## Balance Sheet (RM' mil)

| | FY25 | FY26 | YoY Change |
|---|---|---|---|
| Gross Loans | 91,092 | **95,063** | ▲ 4% |
| Gross Impaired Loans | 1,486 | **1,571**[1] | ▲ 6% |
| Customer Deposits | 92,019 | **96,069** | ▲ 4% |
| CASA | 31,693 | **32,637** | ▲ 3% |

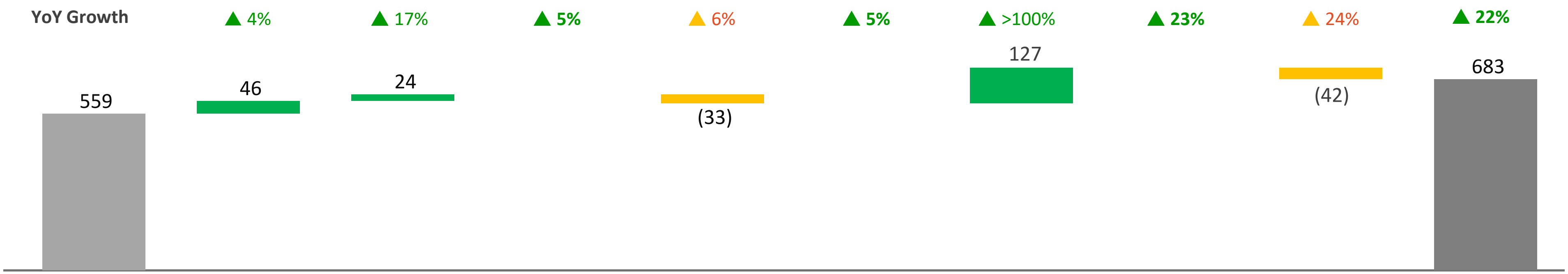
## Key Ratios (%)

| | FY25 | FY26 | YoY Change |
|---|---|---|---|
| LDR | 99.0% | **99.0%** | ≈ |
| CASA Mix | 34.4% | **34.0%** | ▼ (0.4%) |
| GIL Ratio | 1.63% | **1.65%**[1] | ▲ 0.02% |
| CTI | 44.4% | **44.6%** | ▲ 0.2% |
| Loan Loss Coverage (incl RR) | 103.4% | **101.0%** | ▼ (2.4%) |
| ROA | 0.93% | **0.91%** | ▼ (0.02%) |

*1. After offsetting RM109m in CGC Escrow balances in Q4FY26*

# AmBank Islamic

## Income Statement




| RM' mil | Net Funded Income | Non-Funded Income | **Total Income** | Expenses | **PBP** | Impairment write-back/ (charge) | **PBT** | Tax & Zakat | **PATZ** |
|---|---|---|---|---|---|---|---|---|---|
| **FY26** | 1,193 | 163 | **1,356** | (551) | **805** | 88 | **894** | (211) | **683** |
| **FY25** | 1,147 | 139 | **1,286** | (518) | **768** | (39) | **729** | (169) | **559** |

FY26 PATZ | FY25 PATZ | Positive growth in FY26 | Contraction in FY26

## Balance Sheet (RM' mil)

| | FY25 | FY26 | YoY Change |
|---|---|---|---|
| **Gross Financing** | 47,202 | **51,255** | ▲ 9% |
| **Gross Impaired Financing** | 624 | **740[1]** | ▲ 19% |
| **Customer Deposits** | 49,666 | **51,204** | ▲ 3% |
| **CASA** | 19,447 | **19,711** | ▲ 1% |

## Key Ratios (%)

| | FY25 | FY26 | YoY Change |
|---|---|---|---|
| **FDR** | 92.8% | **91.9%** | ▼ (0.9%) |
| **CASA Mix** | 39.2% | **38.5%** | ▼ (0.7%) |
| **GIF Ratio** | 1.32% | **1.44%[1]** | ▲ 0.12% |
| **CTI** | 40.3% | **40.6%** | ▲ 0.3% |
| **Financing Loss Coverage (incl RR)** | 104.1% | **100.2%** | ▼ (3.9%) |
| **ROA** | 0.92% | **1.08%** | ▲ 0.16% |

*1. After offsetting RM10m in CGC Escrow balances in Q4FY26*

# 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 Q4FY26 vs Q3FY26
YoY growth refers to FY26 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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