AmBank Group

Q1FY2027 RESULTS

(Quarter ended 30 June 2026)

INVESTOR PRESENTATION

18 August 2026

PRINCIPLED PROACTIVE APPRECIATIVE COLLABORATIVE EXPERIMENTAL

AmBank Group

GCEO PRESENTATION
Jamie Ling

PRINCIPLED
PROACTIVE
APPRECIATIVE
COLLABORATIVE
EXPERIMENTAL

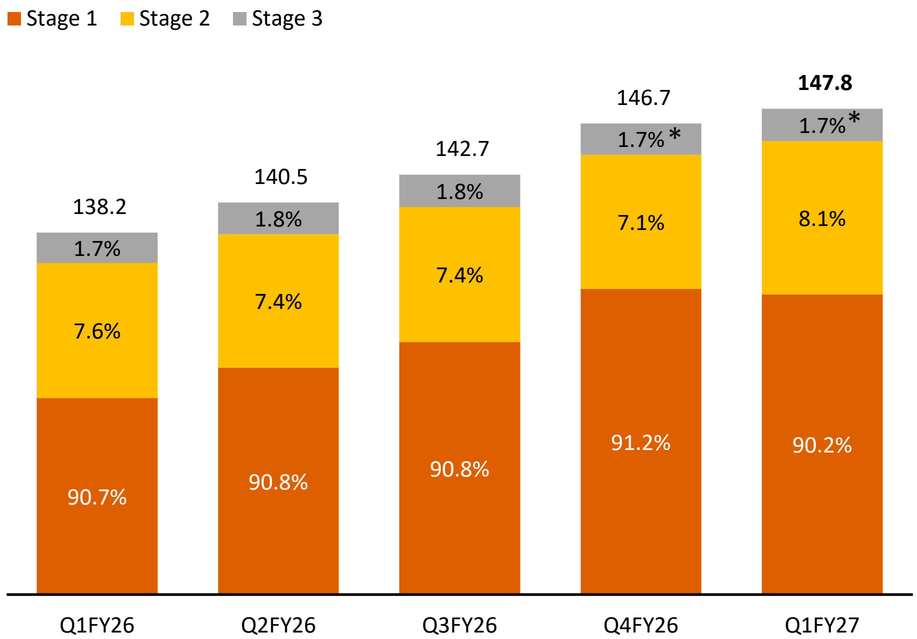
Q1FY27 Financial snapshot

	Q1FY27 Financials		Variance	Resilient Q1FY27 performance: RM520m PATMI delivered by revenue growth with 7% loans growth YoY
Profitability (RM' mil)	Income	1,327 *Q1FY26: 1,291*	▲ 3%	• NII grew 4% on assets growth, NIM 1.93% (Q1FY26: 2.01%) • NoII fell 1% on lower GTM trading gains and Insurance income, offset by higher wealth management income
	Expenses	(576) *Q1FY26: (564)*	▲ 2%	• Mainly due to higher personnel costs, computerisation costs and amortisation of software costs
	PBP	752 *Q1FY26: 727*	▲ 3%	• Positive JAWS, CTI lower at 43.4% (Q1FY26: 43.7%)
	Impairment	(70) *Q1FY26: (72)*	▼ (4%)	• Higher RB overlay reversals, partially offset by central overlay provisions for geopolitical risks, higher WB individual provisions and lower recoveries
	PBT	682 *Q1FY26: 654*	▲ 4%	• PBT improved driven by income growth and lower impairment
	PATMI	520 *Q1FY26: 516*	▲ 1%	• PATMI growth supported by positive operating leverage; ETR Q1FY27: 23.7% (Q1FY26: 21.0%)
	ROE (Annualised)	9.7% *Q1FY26: 10.0%*	▼ (0.3%)	• Annualised ROA of 0.99% (Q1FY26: 1.05%)
Assets & Liabilities (RM' bil)	Gross Loans	147.8 *FY26: 146.7*	▲ 1%	• YTD loans growth in BB +2% and RB+1%, WB flat • YoY gross loans grew 7%, from WB +19% and BB +11%, RB+1%
	Customer Deposits	144.1 *FY26: 147.0*	▼ (2%)	• Fixed Deposits up 2% YTD; CASA mix at 32.5% (FY26: 35.4%) • YoY total customer deposits grew 4%, with 7% time deposits growth
Capital	CET1	14.82% *FY26: 14.82%[1]*	≈	• TCR at 17.31% (FY26: 17.23%[1]) • Excluding Q1FY27 unaudited profits, CET1 = 14.40%, TCR = 16.89%

1. *Post dividend*

Portfolio quality resilient amid sustained external uncertainties

Loans by ECL Stages (RM' bil)

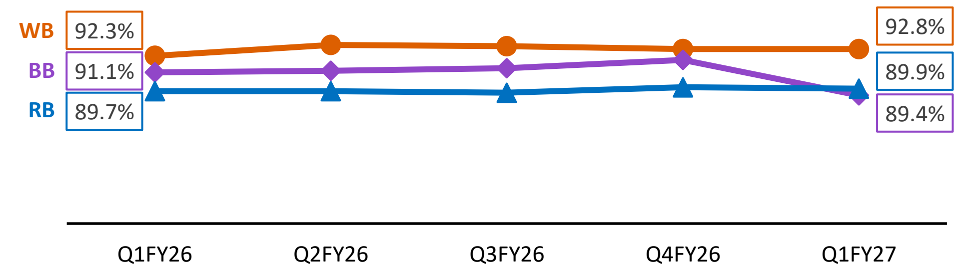


Gross Loans (RM'bil)	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27
Stage 1	125.3	127.6	129.7	133.8	**133.4**
Stage 2	10.5	10.4	10.5	10.4	**11.9**
Stage 3	2.4	2.5	2.5	2.5	**2.5**
Total	138.2	140.5	142.7	146.7	**147.8**

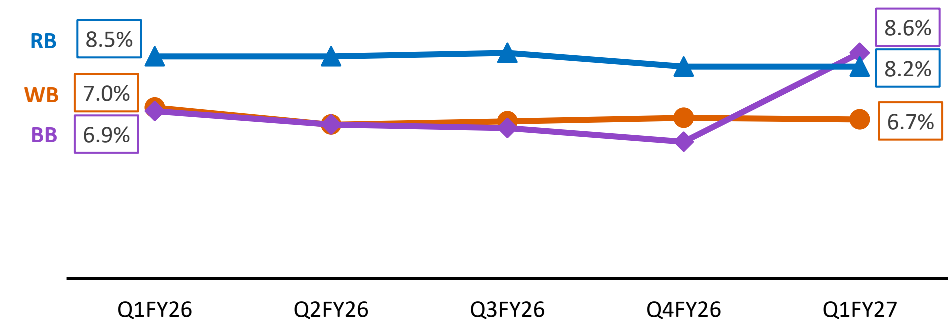
** GIL before offsetting CGC Escrow balances*
 # S3 loans before offsetting CGC Escrow balances

Breakdown by Business Segments (%)

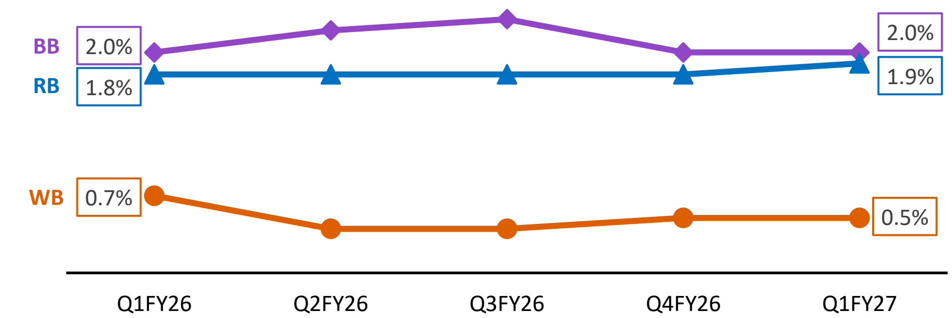
Stage 1



Stage 2



Stage 3



Outlook for CY2026

Malaysia

GDP Growth	4.5% to 5.0%
Inflation	1.8% to 2.3%
Unemployment Rate	3.1%
USD/MYR Outlook	RM4.05 to RM4.15

Banking Sector

Loans Growth	5.0% to 5.5%
Asset Quality	Stable
OPR	2.75%
Liquidity & Capital Positions	Resilient

CY = Calendar Year

AmBank Group

GCFO PRESENTATION
Phuah Shok Cheng

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Q1FY27 PATMI stable at RM520m, good income growth and positive JAWS, CTI 43.4%

1 Q1FY27 Results (QoQ)

- Income of RM1,327mil (Q4FY26: RM1,296mil), up 2% QoQ
  - NII grew 3% to RM965mil (Q4FY26: RM937mil); 4bps NIM compression from lower asset yield to 1.93% (Q4FY26: 1.97%)
  - NoII grew 1% to RM363mil (Q4FY26: RM359mil) mainly due to higher GWM income and higher BB fee income, partly offset by lower IB fee income and lower GTM trading gains
  - Expenses down 3% to RM576mil (Q4FY26: RM591mil) mainly from lower personnel expenses and marketing expenses, CTI improved to 43.4% (Q4FY26: 45.6%)
- PBP up 7% QoQ to RM752mil (Q4FY26: RM705mil)
- Net impairment charge increased to RM70mil (Q4FY26: RM24mil), mainly due to an additional overlay provision of RM52.5 mil set aside for accounts deemed as potentially vulnerable to sustained geopolitical tensions

Total impairments by category (RM' mil)	Q1FY26	Q4FY26	Q1FY27	QoQ Change	YoY Change
ECL Stage 1 & 2 – (charge)/ reversal	(8)	36	(4)	▼ (>100%)	▼ (56%)
ECL Stage 3 & individual provisions	(156)	(136)	(188)	▲ 38%	▲ 20%
Forward-Looking write-back/ (charge)	2	6	7	▲ 18%	▲ >100%
Overlay reversal/ (charge)	4	39	40	▲ 4%	▲ >100%
Provisions for contingent assets and others	2	(19)	2	▲ >100%	≈
Subtotal	**(156)**	**(74)**	**(143)**	▲ **93%**	▼ **(9%)**
Recoveries	84	50	73	▲ 47%	▼ (13%)
Total net impairment charge	**(72)**	**(24)**	**(70)**	▲ **>100%**	▼ **(4%)**

RM'mil Impairment (charge)/ writeback	Q1FY26	Q4FY26	Q1FY27	*QoQ change*	*YoY change*
Wholesale Banking	31	(13)	(16)	▲ 25%	▼ (>100%)
Business Banking	(36)	(37)	(18)	▼ (51%)	▼ (50%)
Retail Banking	(67)	26	20	▼ (24%)	▲ >100%
Other Business Segments	1	(0)	(56)	▲ >100%	▼ (>100%)
Net impairment charge	**(72)**	**(24)**	**(70)**	▲ >100%	▼ (4%)

- Total overlay reserves carried forward RM267mil (Q4FY26: RM307mil)
- PATMI stable at RM520mil (Q4FY26: RM520mil)

2 Capital

- CET1 stood at 14.82% (Q4FY26: 14.82%) while TCR stood at 17.31% (Q4FY26: 17.23%)
- Excluding Q1FY27 unaudited profits, CET1 at 14.40% and TCR at 16.89%

Q1FY27 Performance Summary – PATMI +1% driven by income growth and lower impairment

P&L (RM' mil)	Q4FY26	Q1FY27		QoQ Change	Q1FY26	Q1FY27		YoY Change
Total Income	1,296	**1,327**	▲	2%	1,291	**1,327**	▲	3%
- *NII*	*937*	*965*	▲	3%	*925*	*965*	▲	*4%*
- *NOII*	*359*	*363*	▲	1%	*366*	*363*	▼	(1%)
Expenses	(591)	**(576)**	▼	(3%)	(564)	**(576)**	▲	2%
PBP	705	**752**	▲	7%	727	**752**	▲	3%
Net Impairment	(24)	**(70)**	▲	>100%	(72)	**(70)**	▼	(4%)
PBT	681	**682**		≈	654	**682**	▲	4%
PATMI	520	**520**		≈	516	**520**	▲	1%

Financial Indicators	Q4FY26	Q1FY27		QoQ Change	Q1FY26	Q1FY27		YoY Change
CTI	45.6%	**43.4%**	▼	(2.2%)	43.7%	**43.4%**	▼	(0.3%)
NIM	1.97%	**1.93%**	▼	(0.04%)	2.01%	**1.93%**	▼	(0.08%)
ROE (Annualised)	9.9%	**9.7%**	▼	(0.2%)	10.0%	**9.7%**	▼	(0.3%)
ROA (Annualised)	1.05%	**0.99%**	▼	(0.06%)	1.05%	**0.99%**	▼	(0.06%)
Basic EPS (sen)	15.74	**15.73**	▼	(0.1%)	15.64	**15.73**	▲	0.6%
Net Assets per Share (RM)	6.54	**6.48**	▼	(0.9%)	6.23	**6.48**	▲	4.0%

Q1FY27 Performance Summary – Strong loans growth of 7% YoY, GIL 1.62% for the quarter

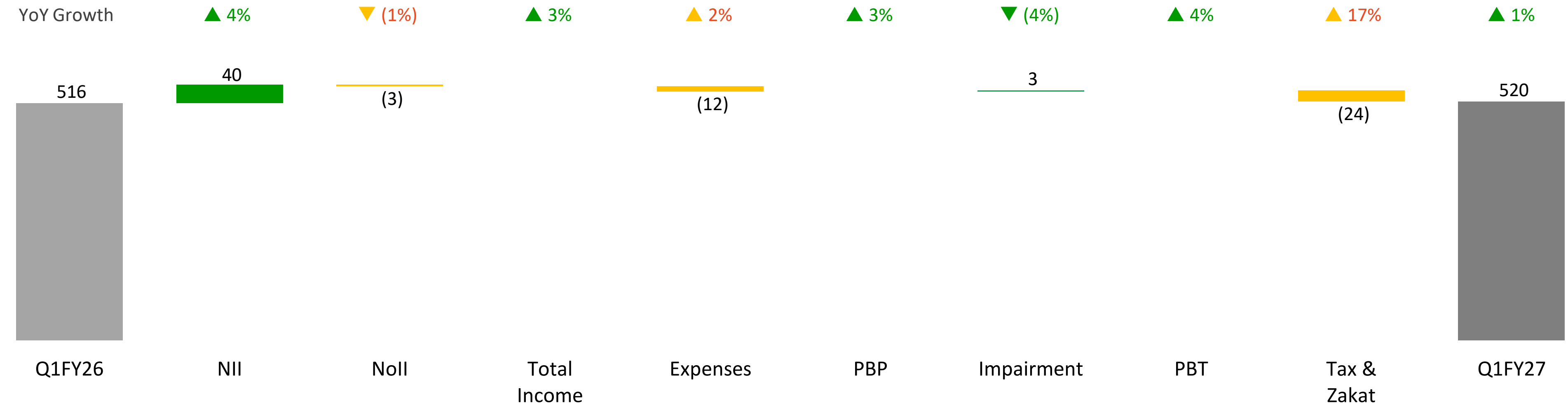
Balance Sheet (RM' bil)	Q4FY26	Q1FY27	QoQ Change	Q1FY26	Q1FY27	YoY Change
Gross Loans	146.7	**147.8**	▲ 1%	138.2	**147.8**	▲ 7%
GIL	1.59%	**1.62%**	▲ 0.03%	1.71%	**1.62%**	▼ (0.09%)
LLC (include Reg Reserves)	100.9%	**102.5%**	▲ 1.6%	100.1%	**102.5%**	▲ 2.4%
LLC (exclude Reg Reserves)	71.6%	**70.1%**	▼ (1.5%)	82.0%	**70.1%**	▼ (11.9%)
Customer Deposits	147.0	**144.1**	▼ (2%)	138.0	**144.1**	▲ 4%
- Time deposits / Fixed Deposits	94.9	**97.2**	▲ 2%	91.1	**97.2**	▲ 7%
- CASA	52.1	**46.9**	▼ (10%)	46.9	**46.9**	≈
CASA Mix	35.4%	**32.5%**	▼ (2.9%)	34.0%	**32.5%**	▼ (1.5%)
Financial Investments[1]	47.7	**56.5**	▲ 18%	45.5	**56.5**	▲ 24%

Capital Indicators[2]	Q4FY26	Q1FY27	QoQ Change	Q1FY26	Q1FY27	YoY Change
CET1	14.82%	**14.82%**	≈	15.32%	**14.82%**	▼ (0.50%)
Tier 1	14.82%	**14.82%**	≈	15.32%	**14.82%**	▼ (0.50%)
Total Capital Ratio	17.23%	**17.31%**	▲ 0.08%	18.10%	**17.31%**	▼ (0.79%)

Liquidity Ratios	Q4FY26	Q1FY27	QoQ Change	Q1FY26	Q1FY27	YoY Change
LCR[3]	148.5%	**143.9%**	▼ (4.6%)	158.4%	**143.9%**	▼ (14.5%)
NSFR[3]	109.8%	**107.7%**	▼ (2.1%)	109.7%	**107.7%**	▼ (2.0%)

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; Q1FY27 and Q1FY26 capital ratios after including the unaudited profits*
3. *AMMB Consolidated Banking Entities Liquidity Coverage Ratio (LCR). LCR is based on 12 months rolling average.*
4. *Net Stable Funding Ratio (NSFR) refers to Total Available Stable Funding divided by Required Stable Funding*

P&L walk – Resilient start to Q1FY27 with PBT +4% YoY, higher ETR moderated PATMI growth +1% YoY



Q1FY27	965	363	**1,327**	(576)	**752**	(70)	**682**	(162)	**520**
Q1FY26	925	366	**1,291**	(564)	**727**	(72)	**654**	(138)	**516**

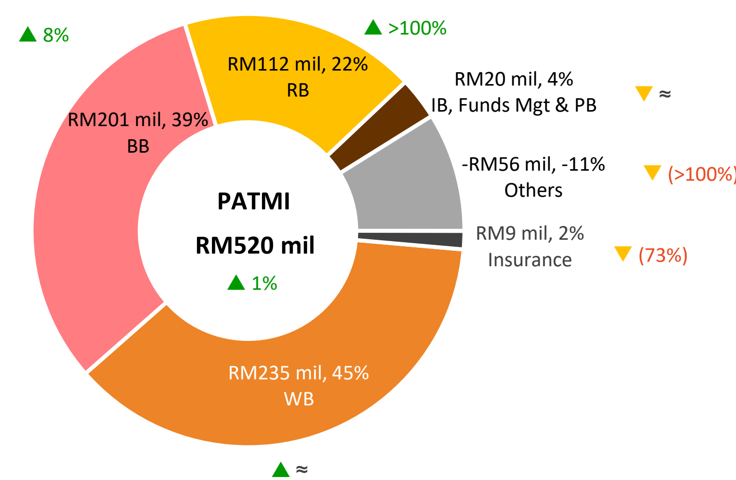
Positive growth in Q1FY27

Contraction in Q1FY27

	NoII %	CTI	Effective Tax Rate[1]
Q1FY27	**27.3%**	**43.4%**	**23.7%[2]**
Q1FY26	28.4%	43.7%	21.0%

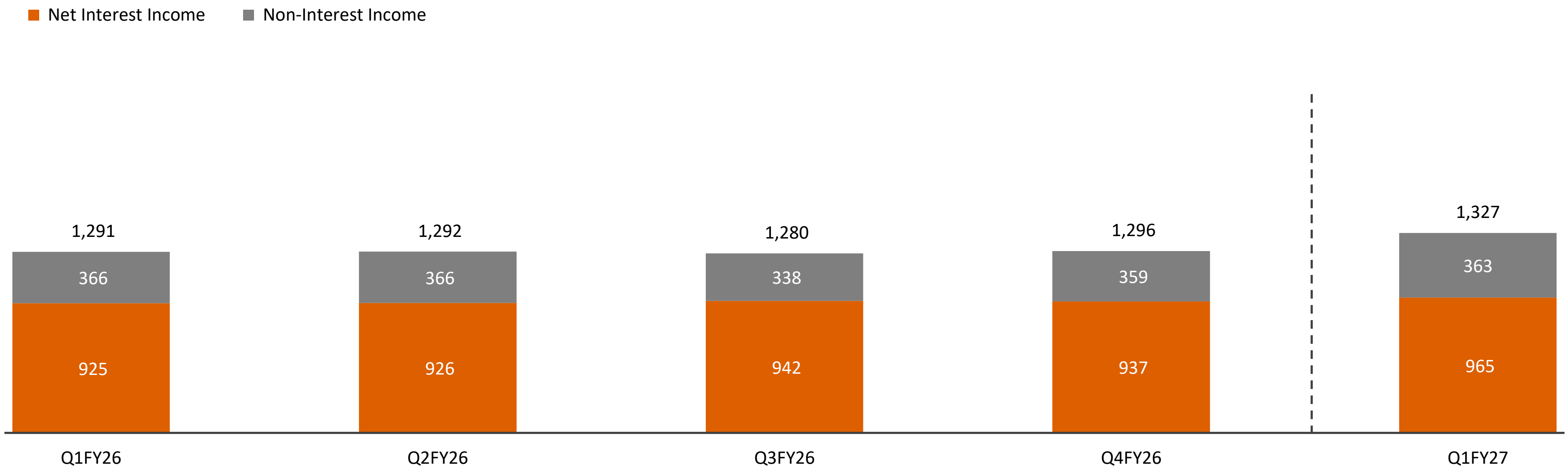
1. *Excludes zakat*
2. *Effective tax rate increased YoY due to lower insurance profit mix and the release of excess tax provision recognized in Q1FY26*

PATMI by Lines of Business (YoY)



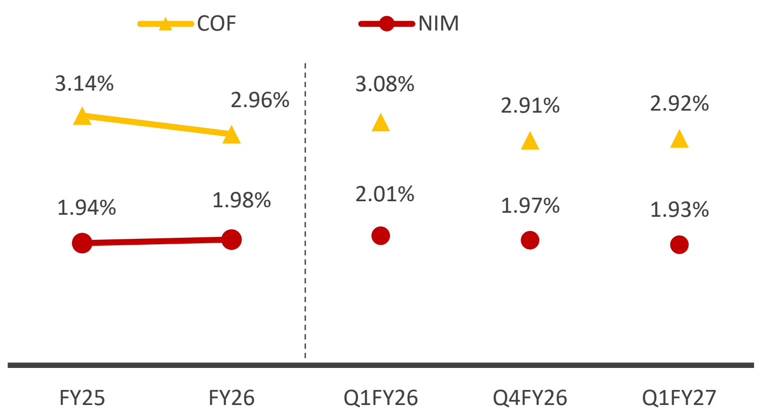
Income +3% YoY from 4% NII growth; Banking revenue grew 5% YoY led by WB

Business Segments (RM' mil)	Q4FY26	Q1FY27	QoQ Change	Q1FY26	Q1FY27	YoY Change
Wholesale Banking	348	407	▲ 17%	359	407	▲ 13%
Business Banking	440	449	▲ 2%	440	449	▲ 2%
Retail Banking	383	374	▼ (2%)	383	374	▼ (2%)
Investment Banking, Funds Mgt & Private Banking	113	89	▼ (22%)	87	89	▲ 1%
Others	(2)	(0)	▲ 97%	(7)	(0)	*neg.*
Banking Income	**1,281**	**1,319**	▲ **3%**	**1,262**	**1,319**	▲ **5%**
Insurance	15	9	▼ (44%)	29	9	▼ (70%)
Total Income	**1,296**	**1,327**	▲ **2%**	**1,291**	**1,327**	▲ **3%**

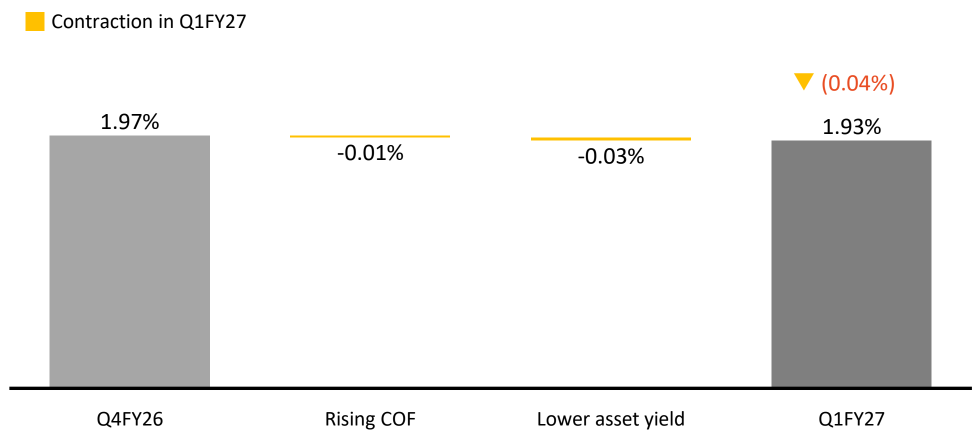


Lower NIM with narrowing net spread due to asset yield reduction from competition

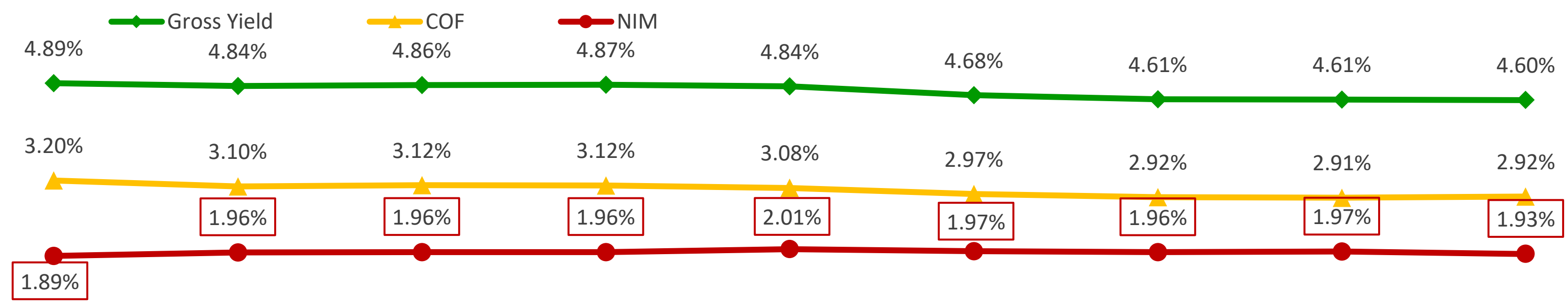
YoY Net Interest Margin (NIM) & Cost of Funds (COF) Trend



NIM Movement (QoQ)



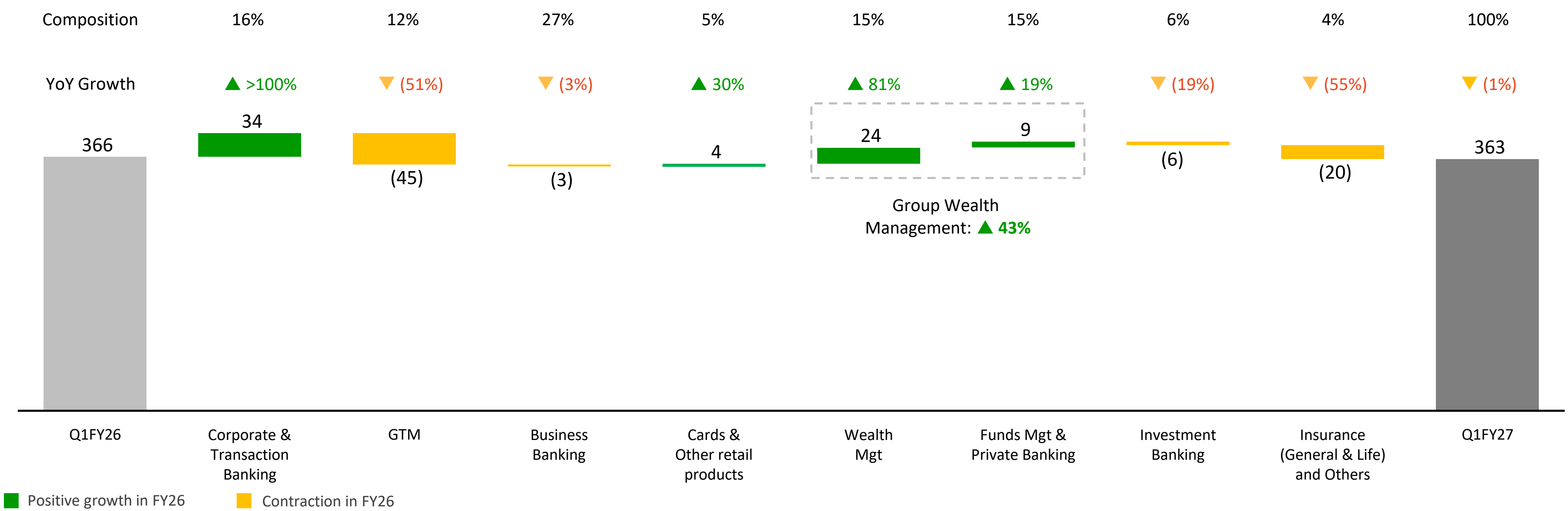
NIM Trend (QoQ)



%	Q1FY25 (Jun 2024)	Q2FY25 (Sep 2024)	Q3FY25 (Dec 2024)	Q4FY25 (Mar 2025)	Q1FY26 (Jun 2025)	Q2FY26 (Sep 2025)	Q3FY26 (Dec 2025)	Q4FY26 (Mar 2026)	Q1FY27 (Jun 2026)
Interest spread	1.69	1.74	1.74	1.75	1.76	1.71	1.69	1.70	1.68
OPR	3.00	3.00	3.00	3.00	3.00	2.75[1]	2.75	2.75	2.75

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

Higher income from GWM and Corporate Banking offset lower GTM trading gains and insurance contribution



	Corporate & Transaction Banking	GTM	Business Banking	Card & Other retail products	Wealth Mgt	Funds Mgt & Private Banking	Investment Banking[2]	Insurance (General & Life) and Others	**NoII[3]**
Q1FY27	58	43[1]	99	18	53	54	22	16	**363**
Q1FY26	24	88	102	14	29	45	28	36	**366**

WB: ▼ (10%)

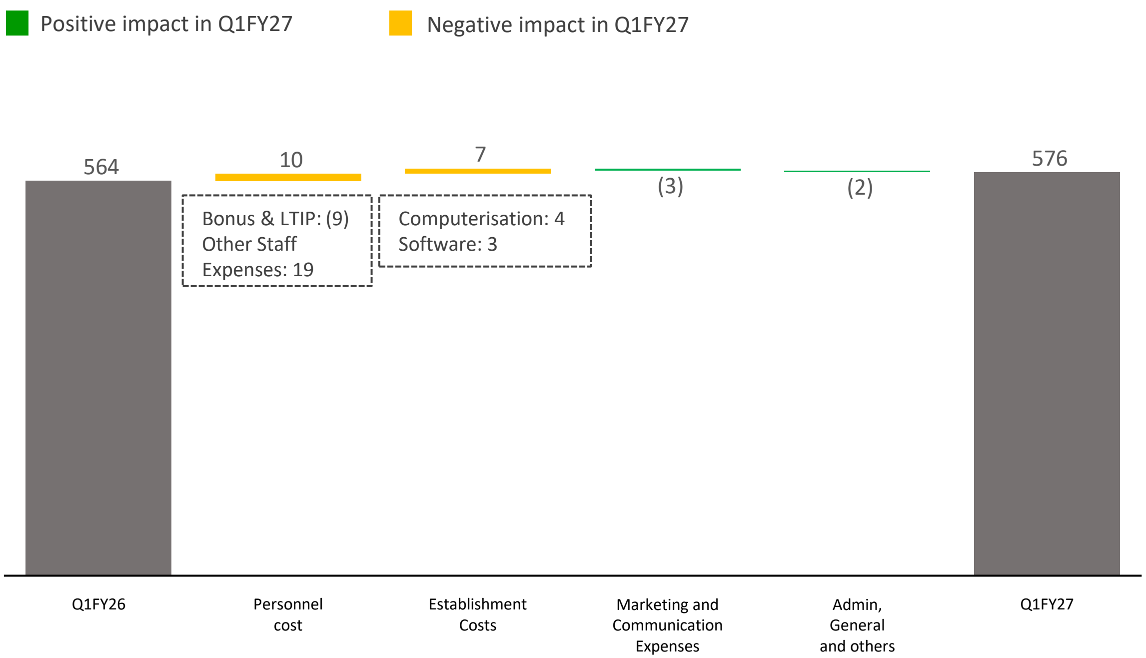
RB: ▲ 64%

IB, Funds Mgt & Private Banking: ▲ 4%

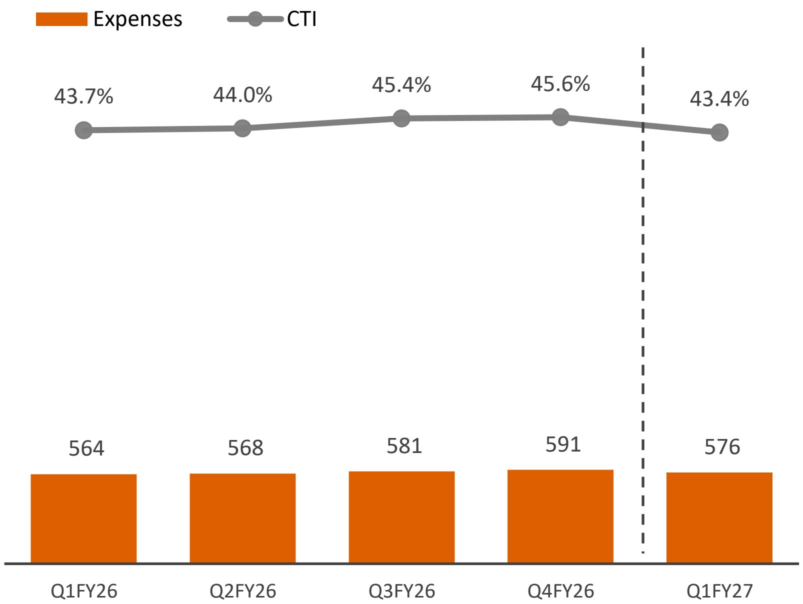
1. *Q1FY27 GTM RM43 mil: Sales RM11 mil; Trading/Liability Management: RM32 mil*
2. *Investment Banking includes Stockbroking, Debt Markets, Corporate Finance and Equity Capital Markets*
3. *Client NoII: 87% (Q1FY26: 69%); Trading NoII: 6% (Q1FY26: 20%); Other NoII: 7% (Q1FY26: 11%)*
   - Other NoII comprises Insurance and Others (Operating Segments)

CTI improved to 43.4%; Positive JAWS

Expense Walk (YoY Movement) (RM'mil)



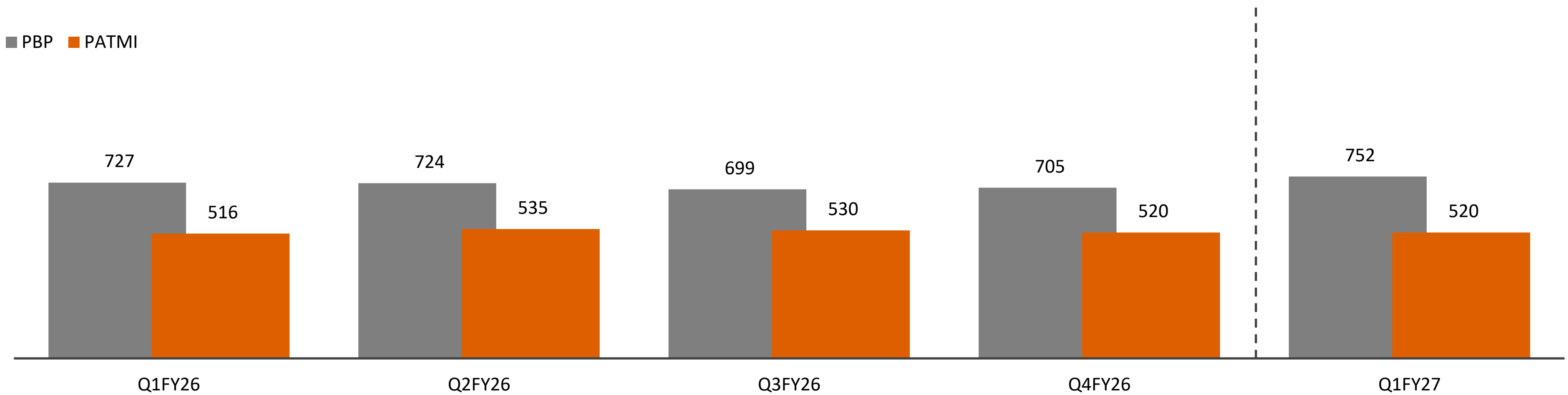
Expense (RM'mil) and CTI Trend (%)



Business Segments (RM' mil)	Q4FY26	Q1FY27	QoQ Change	Q1FY26	Q1FY27	YoY Change
Wholesale Banking	95	87	▼ (8%)	85	87	▲ 2%
Business Banking	174	168	▼ (3%)	159	168	▲ 6%
Retail Banking	258	247	▼ (4%)	251	247	▼ (2%)
Investment Banking, Funds Mgt & Private Banking	63	63	≈	62	63	▲ 1%
Others	1	10	▲ >100%	6	10	▲ 63%
Total Expenses	**591**	**576**	▼ (3%)	**564**	**576**	▲ 2%

PBP +3%, Banking PBP grow 7% YoY

Business Segments (RM' mil)	Q4FY26	Q1FY27	QoQ Change	Q1FY26	Q1FY27	YoY Change
Wholesale Banking	253	320	▲ 27%	274	320	▲ 17%
Business Banking	266	281	▲ 6%	281	281	≈
Retail Banking	124	127	▲ 2%	131	127	▼ (3%)
Investment Banking, Funds Mgt & Private Banking	50	26	▼ (49%)	25	26	▲ 2%
- *IB Originations & Broking*	*23*	*(2)*	▼ (>100%)	*5*	*(2)*	▼ (>100%)
- *Funds Mgt & Private Banking*	*28*	*27*	▼ (1%)	*20*	*27*	▲ 34%
Others	(3)	(10)	▼ (>100%)	(14)	(10)	▲ 24%
Banking PBP	**690**	**743**	▲ 8%	**698**	**743**	▲ **7%**
Insurance	15	9	▼ (44%)	29	9	▼ (70%)
Total PBP	**705**	**752**	▲ 7%	**727**	**752**	▲ **3%**

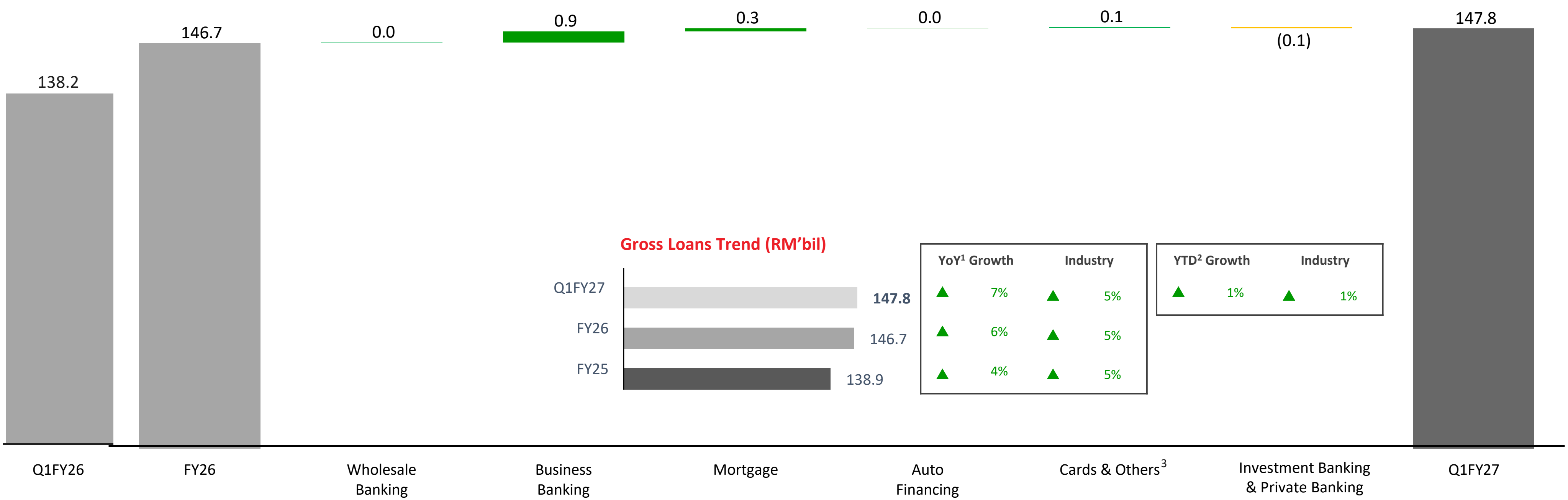


YoY loans growth of 7% led mainly by WB and BB

Gross Loans Movement (RM' bil)

Breakdown by rate sensitivity:	Breakdown by concept:	Breakdown by customer type:
Fixed rate – 17%	Islamic – 35%	Retail – 46%
Variable rate – 83%	Conventional – 65%	Non-retail – 54%

	Wholesale Banking	Business Banking	Mortgage	Auto Financing	Cards & Others[3]	Investment Banking & Private Banking	Q1FY27
YTD Composition	16%	37%	34%	7%	5%	1%	100%
YTD Growth	≈	▲ 2%	▲ 1%	≈	▲ 1%	▼ (6%)	▲ 1%
YoY Growth	▲ 19%	▲ 11%	▲ 1%	▼ (2%)	▲ 3%	▲ 2%	▲ 7%



YoY[1] Growth	Industry
▲ 7%	▲ 5%
▲ 6%	▲ 5%
▲ 4%	▲ 5%

YTD[2] Growth	Industry
▲ 1%	▲ 1%

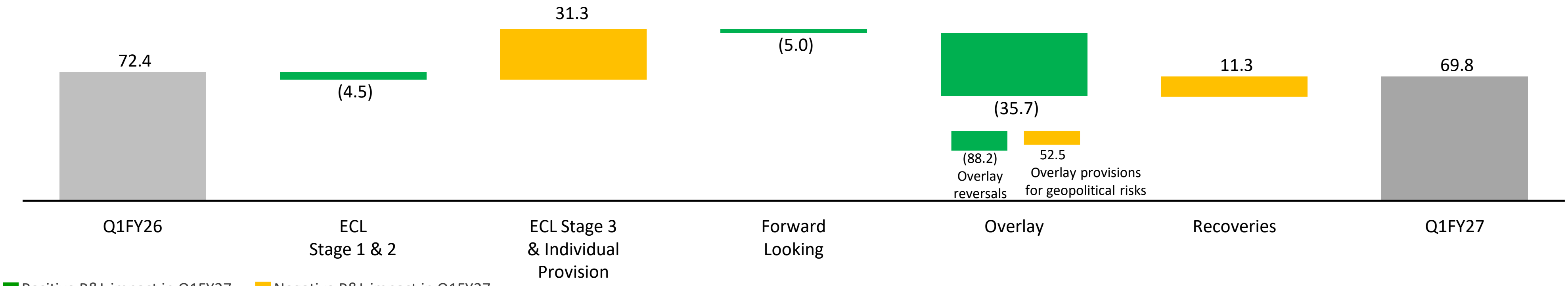
RB : ▲ 1% YTD & YoY

■ Positive growth in Q1FY27 ■ Contraction in Q1FY27

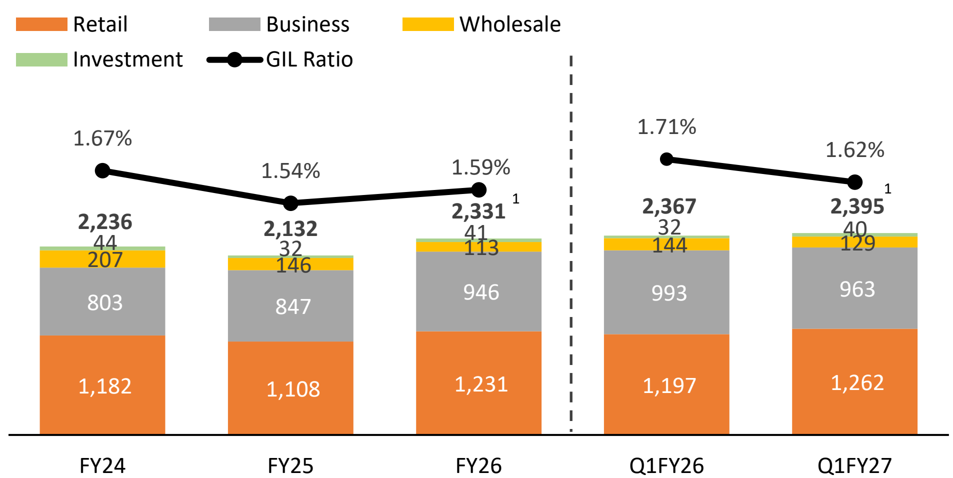
1. *YoY based on BNM data from end Jun'25 to end Jun'26*
2. *YTD based on BNM data from end Mar'26 to end Jun'26*
3. *Includes unsecured lending and secured personal financing*

NCC 0.19% lower YoY due to overlay reversals offsetting higher Stage 3 provisions

Net Impairment (YoY Movement) (RM'mil)



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



	FY24	FY25	FY26	Q1FY26	Q1FY27
LLC (include Reg. Reserves)	109.5%	103.6%	100.9%	100.1%	102.5%
- *Reg. Reserves (RM mil)*	*245*	*353*	*683*	*430*	*776*
LLC (exclude Reg. Reserves)	98.5%	87.0%	71.6%	82.0%	70.1%

Credit Cost and New Impaired Loans Formation

AmBank Group	FY24	FY25	FY26	Q1FY26	Q1FY27
Gross Credit cost[2] (excl. recoveries) (%)	0.74%	0.37%	0.41%	0.50%	0.39%
Net credit cost[3] (NCC) (%)	0.52%[4]	0.16%	0.21%[5]	0.25%	0.19%
Normalised net credit cost (%)	**0.27%**	**0.16%**	**0.18%**	**0.25%**	**0.19%**
New Impaired Loans (RM'mil)	2,285	1,697	1,648	680	649

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

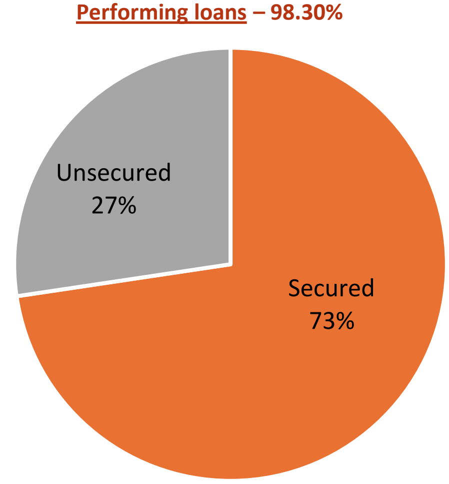
3% QoQ rise in GIL, vigilant monitoring on asset quality

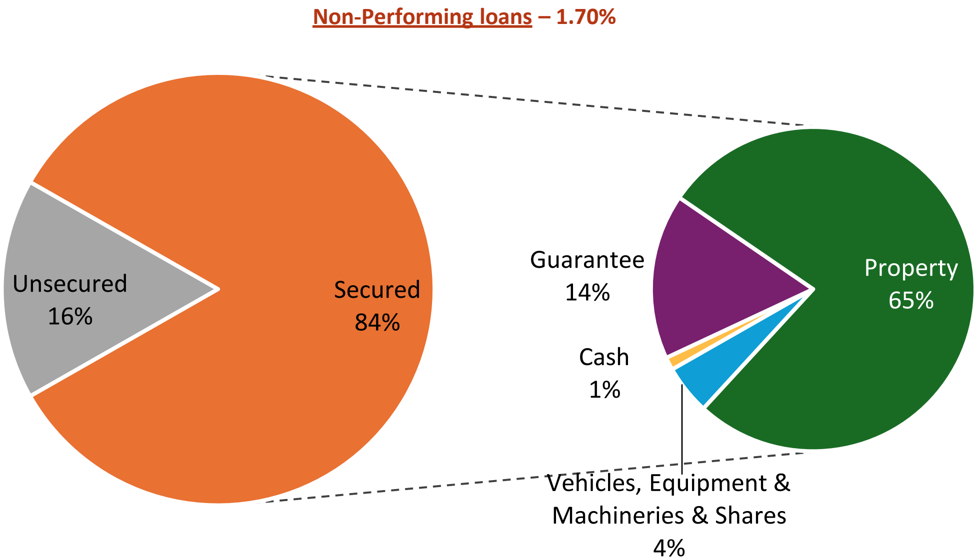
Impaired Loans by Sector

Sector	Jun'25 RM' mil	Mar'26 RM' mil	Jun'26 RM' mil	Composition	YoY Movement	QoQ Movement
Agriculture	9	87	86	4%	▲ >100%	▼ (1%)
Mining and quarrying	42	44	38	2%	▼ (8%)	▼ (12%)
Manufacturing	296	228	231	10%	▼ (22%)	▲ 1%
Electricity, gas and water	47	19	9	0%	▼ (81%)	▼ (52%)
Construction	208	111	107	4%	▼ (48%)	▼ (3%)
Wholesale, retail trade, hotels and restaurants	311	348	355	15%	▲ 14%	▲ 2%
Transport, storage and communication	46	54	56	2%	▲ 23%	▲ 5%
Finance and insurance	14	10	10	0%	▼ (29%)	▼ (6%)
Real estate	92	120	138	6%	▲ 49%	▲ 15%
Business activities	47	30	34	1%	▼ (28%)	▲ 13%
Education and health	27	26	45	2%	▲ 69%	▲ 71%
Household of which:	1,228	1,254	1,285	54%	▲ 5%	▲ 2%
- Residential Properties	*983*	*1,006*	*1,030*	*43%*	▲ *5%*	▲ *2%*
- Transport Vehicles	*88*	*81*	*84*	*4%*	▼ *(5%)*	▲ *4%*
- Others	*157*	*167*	*172*	*7%*	▲ *9%*	▲ *3%*
Total	**2,367**	**2,331**[1]	**2,395**[1]	**100%**	▲ 1%	▲ 3%

1. After offsetting CGC Escrow balances

Collateralisation of Portfolios



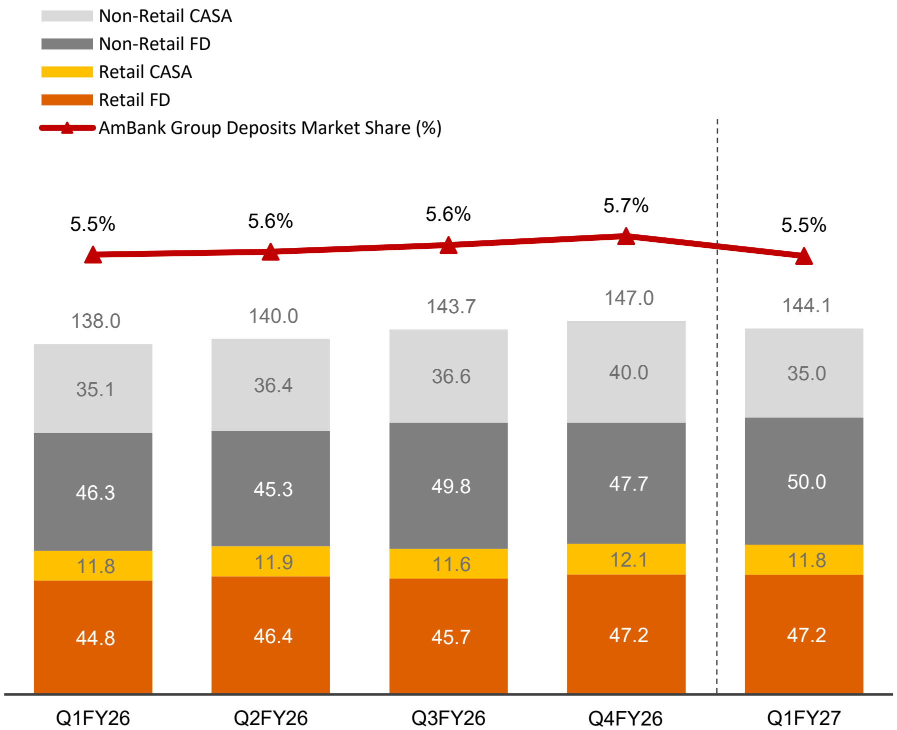


Proactive liability management through funding mix diversification to manage COF

Deposits (RM' bil)

Customer Deposits Trend

	Customer Deposits	YoY[1] Growth	Industry	YTD[2] Growth	Industry
Q1FY27	144.1	▲ 4%	▲ 6%	▼ (2%)	▲ 2%
FY26	147.0	▲ 4%	▲ 5%		
FY25	141.5	▼ (1%)	▲ 3%		

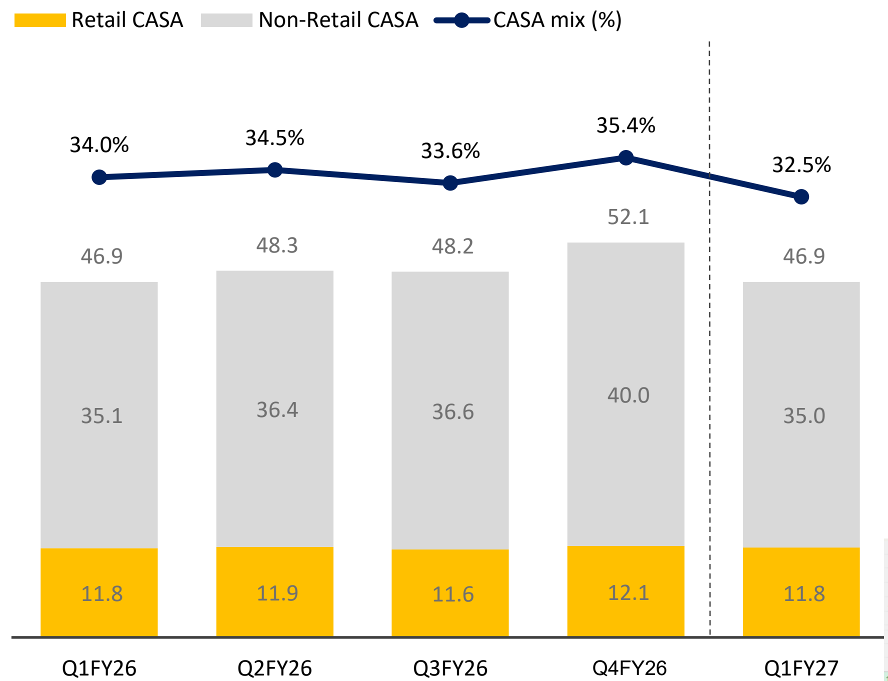


	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27
FD (RM'bil)	91.1	91.7	95.5	94.9	**97.2**
MTIA-I (RM'bil) [3]	0.0	0.1	1.0	2.0	**2.6**

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

CASA Trend

	CASA	YoY[1] Growth	Industry	YTD[2] Growth	Industry
Q1FY27	46.9	≈	▲ 8%	▼ (10%)	≈
FY26	52.1	▲ 2%	▲ 9%		
FY25	51.0	▼ (3%)	▲ 3%		

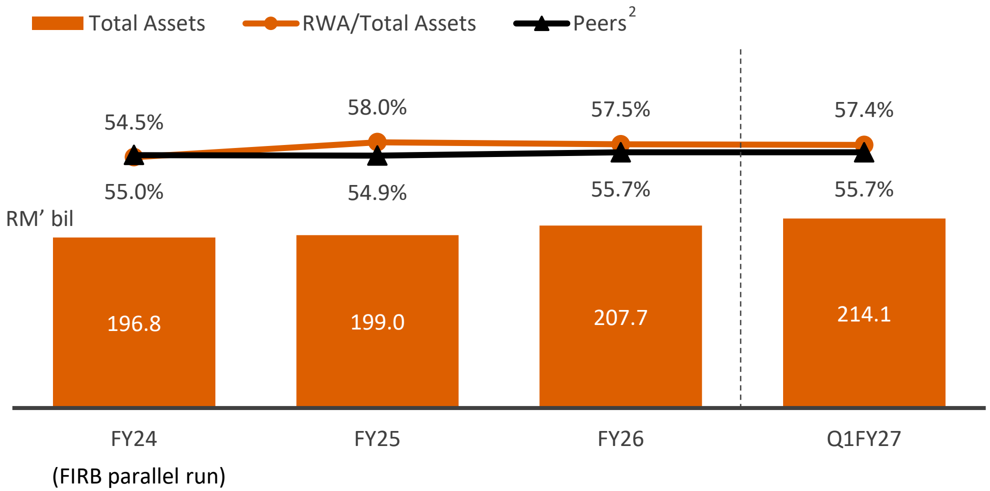


	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27
Retail CASA Mix	25.1%	24.7%	24.1%	23.1%	**25.3%**
Retail Deposits Mix	41.0%	41.7%	39.9%	40.3%	**41.0%**

1. *Based on BNM data from end Jun'25 to end Jun'26*
2. *YTD based on BNM data from end Mar'26 to end Jun'26*
3. *MTIA-I is an investment product offered by AmIslamic*

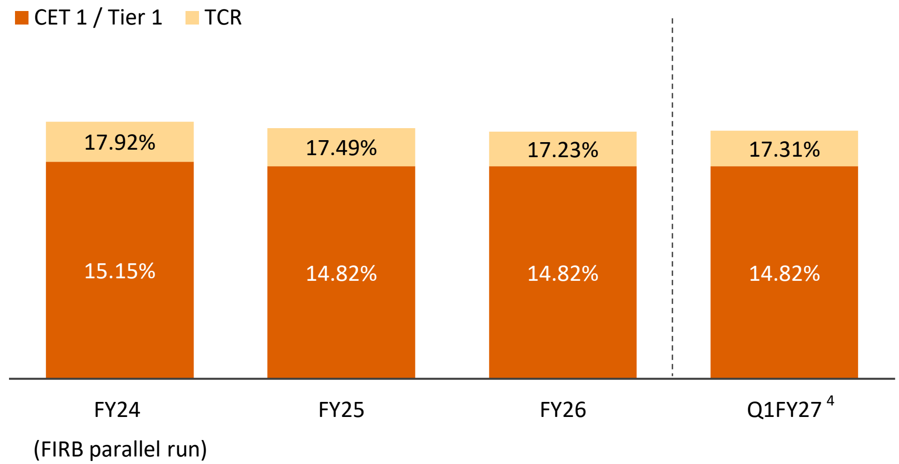
CET1 remains strong and supportive of dividend plan

RWA/Total Assets[1]



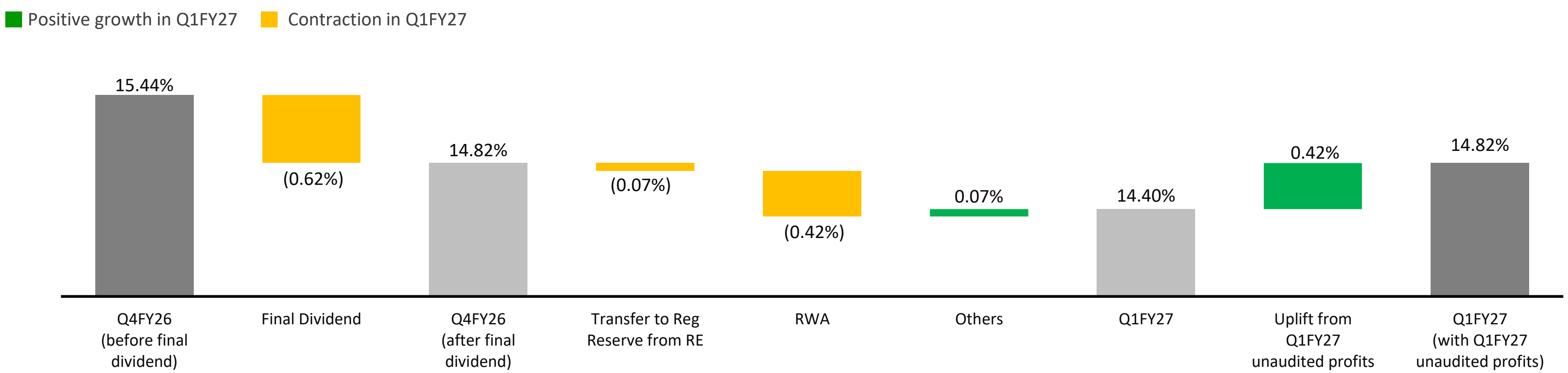
1. *Adoption of FIRB from 1 August 2024 onwards*
2. *Based on an average RWA/ Total Assets of 7 domestic banks as of March 2026*

Capital Adequacy Ratios[1,3]



3. *After deducting proposed dividend*
4. *Inclusive of Q1FY27 unaudited profits*

CET1 (QoQ Movement)



Q1FY27 Closing Remarks

FINANCIAL PERFORMANCE

- Resilient income and PATMI
- 9.7% ROE and ROA of 0.99%

CREDIT PROFILE

- Net Credit Cost at 19bps
- GIL at 1.62%
- RM52.5 mil overlay provisions for exposures vulnerable to sustained geopolitical tensions

OPERATING LEVERAGE

- Positive JAWS; CTI 43.4%
- Computerisation cost reflects ongoing investments

BALANCE SHEET STRENGTH

- Well capitalised, CET1 at 14.82% and TCR at 17.31%
- Ample liquidity with LCR for consolidated banking entities at 143.9%*

** LCR is based on 12-month rolling average*

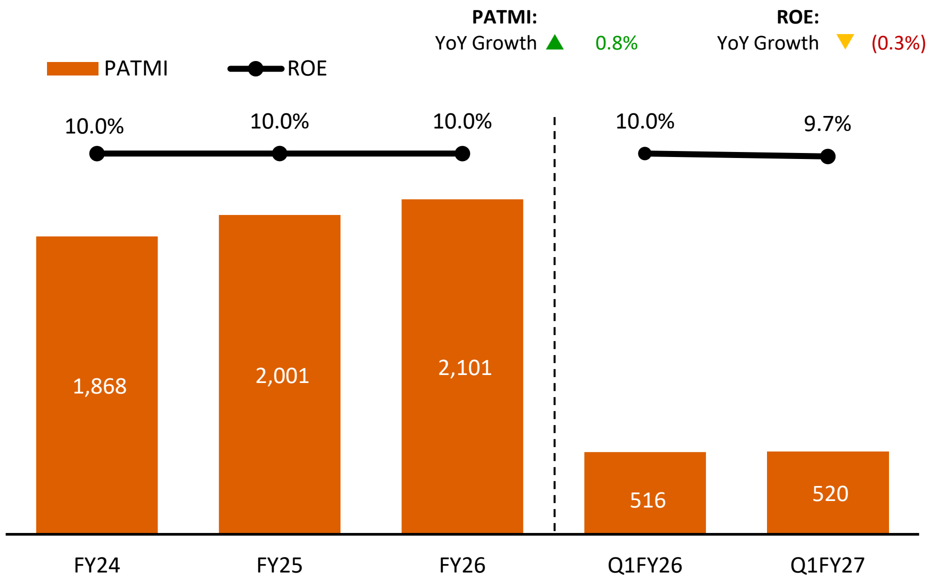
THANK YOU

PRINCIPLED
PROACTIVE
APPRECIATIVE
COLLABORATIVE
EXPERIMENTAL

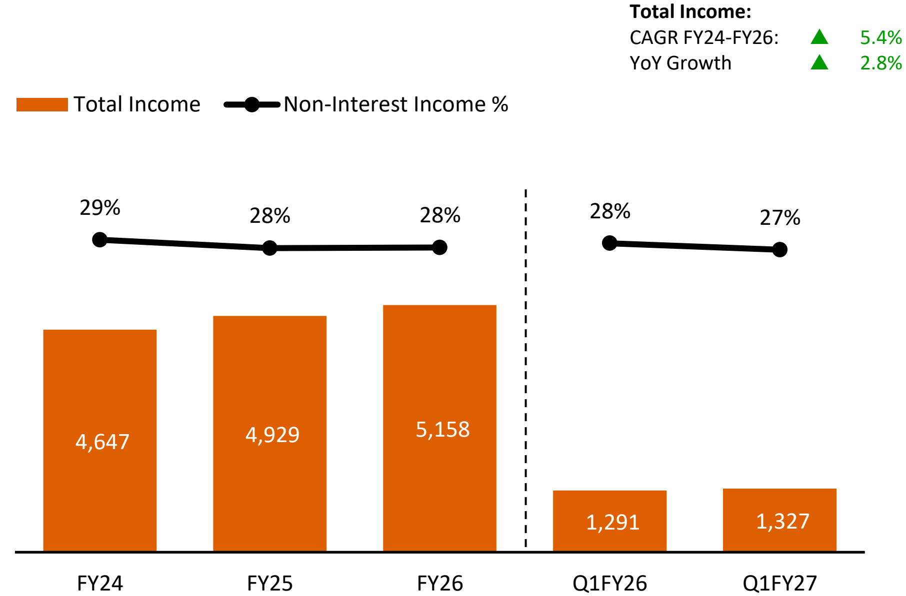
AmBank Group

Yearly Financial Highlights

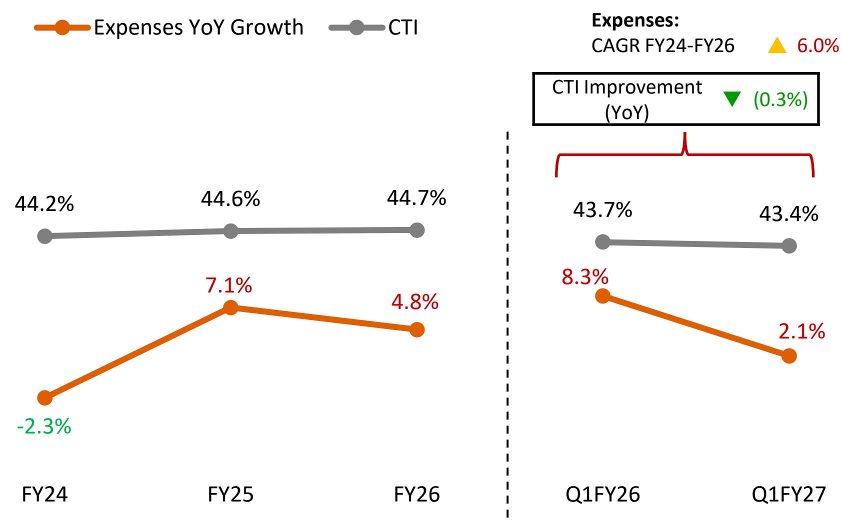
PATMI (RM'mil) & ROE (%)



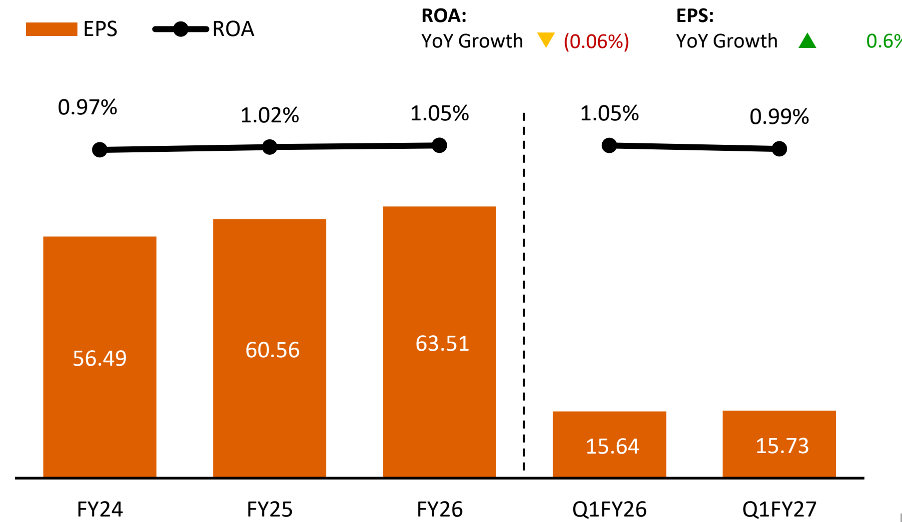
Total Income (RM'mil) and Non-interest Income (%)



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)	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27	QoQ Change	YoY Change
ECL Stage 1 & 2 – Non defaulted reversal/ (charge)	(8)	(23)	4	36	(4)	▼ (>100%)	▼ (56%)
ECL Stage 3 & individual provisions – Defaulted	(156)	(58)	(143)	(136)	(188)	▲ 38%	▲ 20%
Forward-Looking write-back/ (charge)	2	23	9	6	7	▲ 18%	▲ >100%
Overlay reversal/ (charge)	4	(61)	13	39	40	▲ 4%	▲ >100%
Provisions for contingent assets and others	2	39	(1)	(19)	2	▲ >100%	≈
Subtotal	**(156)**	**(80)**	**(118)**	**(74)**	**(143)**	▲ 93%	▼ **(9%)**
Recoveries	84	57	105	50	73	▲ 47%	▼ (13%)
Total net impairment charge	**(72)**	**(24)**	**(13)**	**(24)**	**(70)**	▲ >100%	▼ **(4%)**

Total impairment (charge) / write-back by divisions (RM' mil)	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27	QoQ Change	YoY Change
Wholesale Banking	31	167	(7)	(13)	(16)	▲ 25%	▼ (>100%)
Business Banking	(36)	(142)	(16)	(37)	(18)	▼ (51%)	▼ (50%)
Retail Banking	(67)	(47)	8	26	20	▼ (24%)	▲ >100%
Investment Banking, Funds Mgt, Private Banking	1	(1)	1	(1)	(1)	≈	▼ (>100%)
Others	(0)	(1)	1	1	(55)	▼ (>100%)	▲ >100%
Total net impairment charge	**(72)**	**(24)**	**(13)**	**(24)**	**(70)**	▲ >100%	▼ **(4%)**

GIL Ratio	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27	QoQ Change	YoY Change
Wholesale Banking	0.73%	0.42%	0.39%	0.48%	0.55%	▲ 0.07%	▼ (0.18%)
Business Banking	2.01%	2.24%	2.25%	1.76%	1.76%	≈	▼ (0.25%)
Retail Banking	1.78%	1.80%	1.83%	1.83%	1.86%	▲ 0.03%	▲ 0.08%
Investment Banking	1.78%	1.70%	1.49%	2.13%	2.19%	▲ 0.06%	▲ 0.41%
Group	**1.71%**	**1.75%**	**1.76%**	**1.59%**	**1.62%**	▲ **0.03%**	▼ (0.09%)
Industry	**1.42%**	**1.41%**	**1.37%**	**1.40%**	**1.43%**[1]	▲ **0.03%**	▲ 0.01%

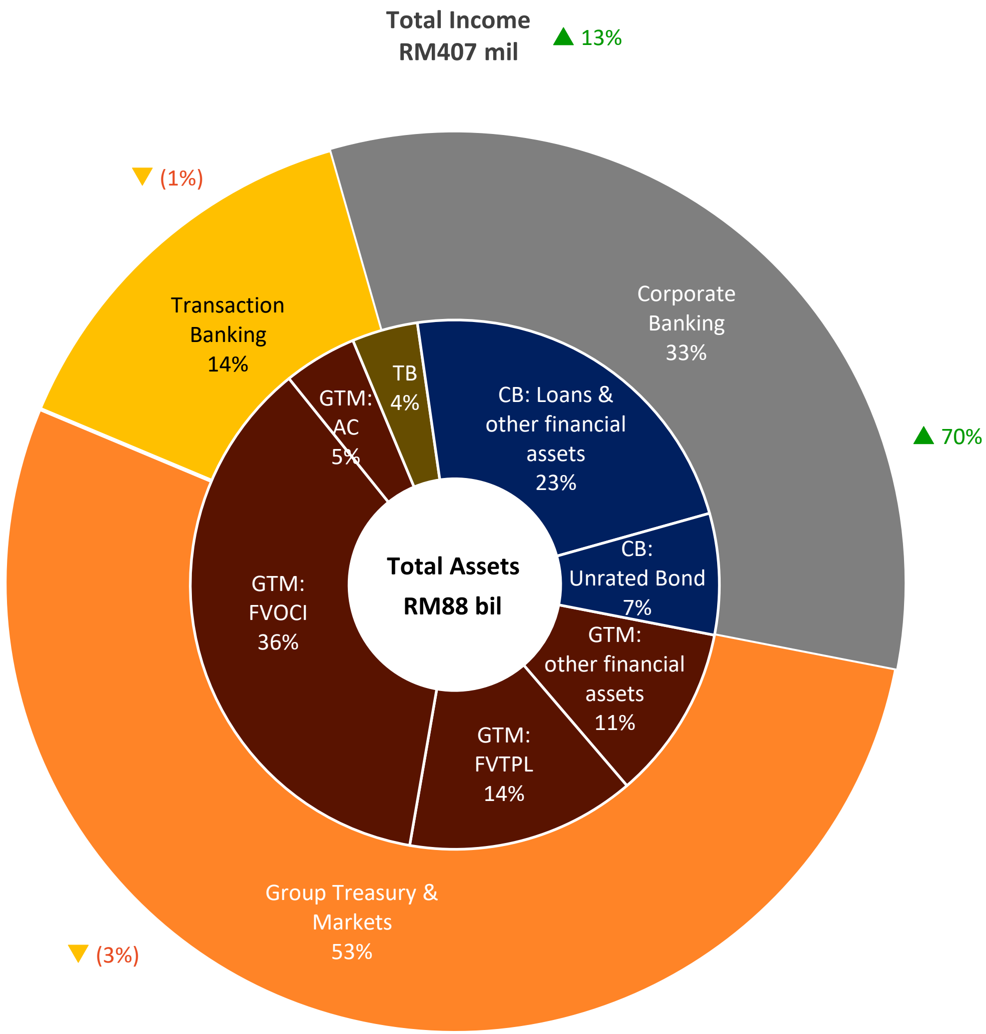
LLC Ratio (including central overlays)	FY26	Q1FY27	YTD Change
Wholesale Banking	90.1%	89.2%	▼ (0.9%)
Business Banking	61.3%	62.4%	▲ 1.1%
Retail Banking	79.1%	71.0%	▼ (8.1%)
Investment Banking	33.8%	37.1%	▲ 3.3%
Group (exclude Reg Reserves)	**71.6%**	**70.1%**	▼ (1.5%)
Group (include Reg Reserves)	**100.9%**	**102.5%**	▲ 1.6%

1. *Industry data as at Jun'26*

Divisional Performance

Wholesale Banking

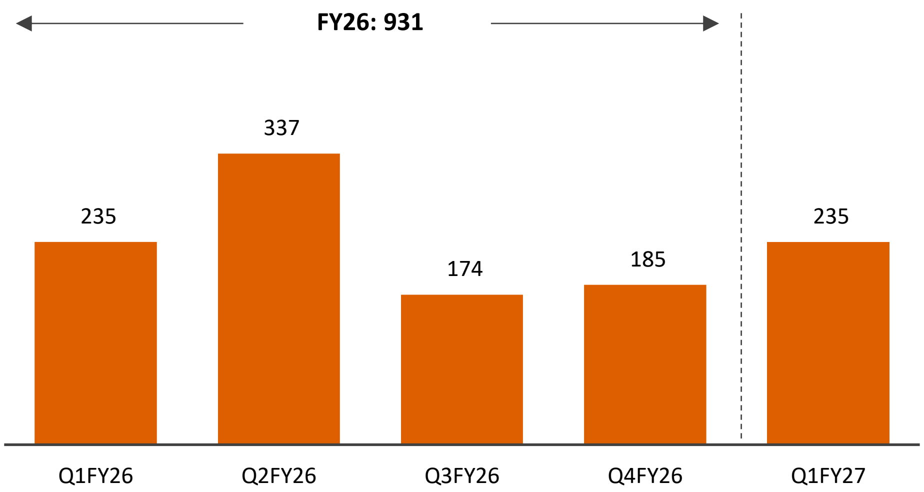
Total Income (YoY Movement) and Assets by Line of Business



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

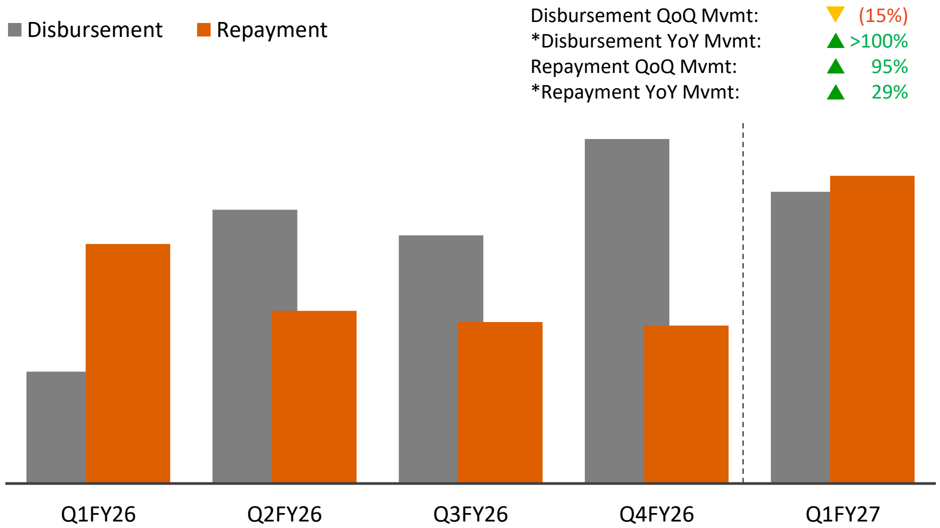
PAT Trend (RM' mil)

QoQ Growth: ▲ 27%
YoY Growth: ≈



Corporate Banking Loan Disbursement and Repayment

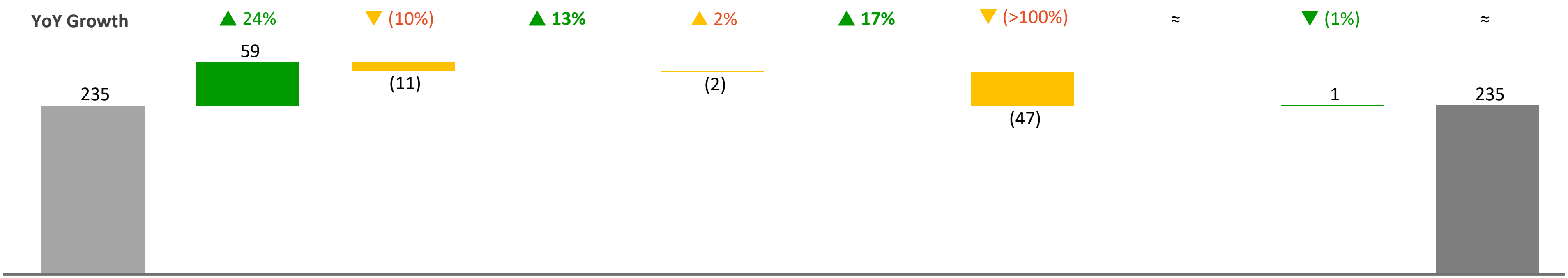
Disbursement QoQ Mvmt: ▼ (15%)
*Disbursement YoY Mvmt: ▲ >100%
Repayment QoQ Mvmt: ▲ 95%
*Repayment YoY Mvmt: ▲ 29%



*Note: YoY mvmt – Q1FY27 vs Q1FY26

Wholesale Banking

Income Statement



RM' mil	Net Interest Income	Non-Interest Income	**Total Income**	Expenses	**PBP**	Impairment (charge)/ write-back	**PBT**	Tax & Zakat	**PAT**
Q1FY27	306	101	**407**	(87)	**320**	(16)	**304**	(69)	**235**
Q1FY26	248	112	**359**	(85)	**274**	31	**305**	(70)	**235**

Q1FY27 PAT | Q1FY26 PAT | Positive growth in Q1FY27 | Contraction in Q1FY27

Balance Sheet (RM' mil)

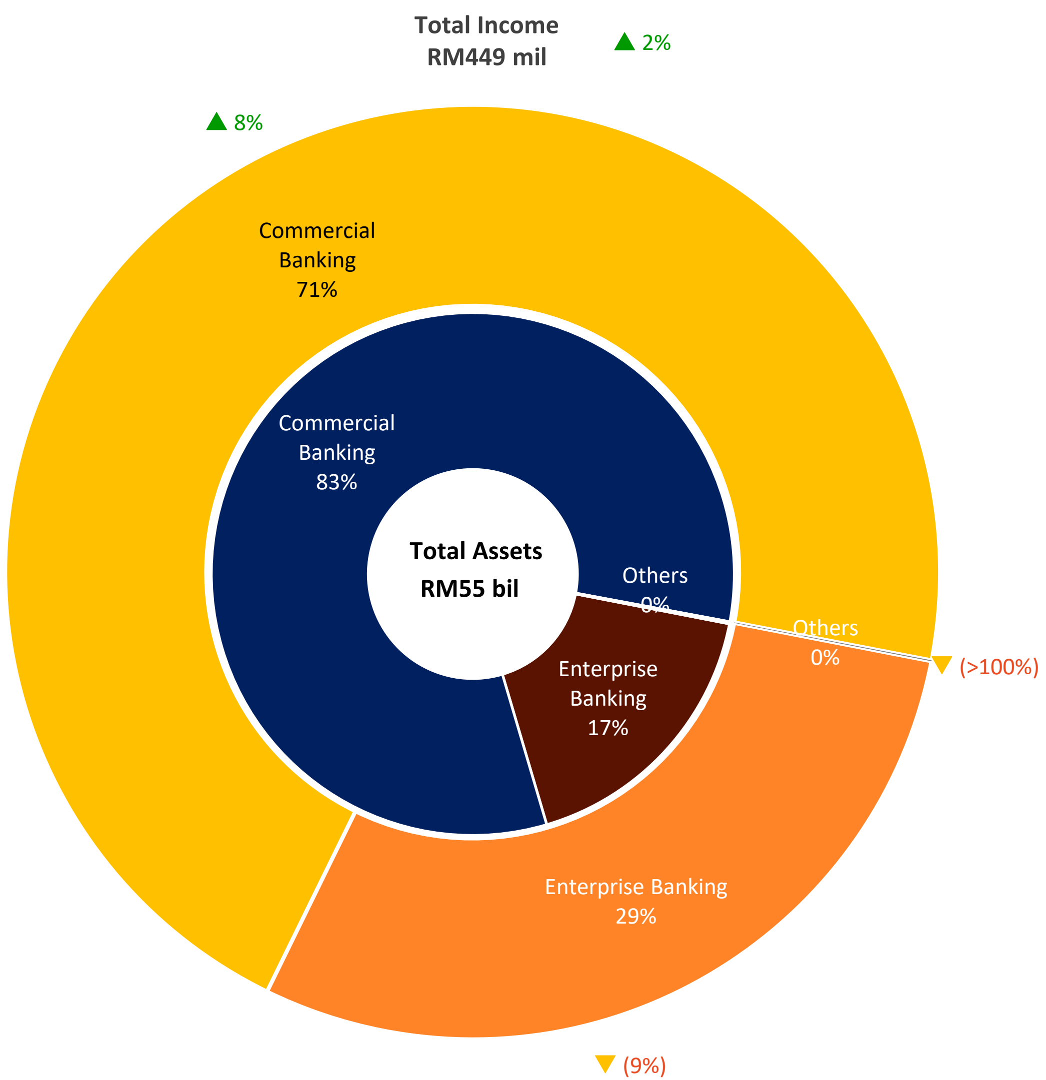
	FY26	Q1FY27	YTD Change
Gross Loans / Financing + Unrated Bonds	28,938	**30,041**	▲ **4%**
Financial Investments	40,696	**48,153**	▲ **18%**
Gross Impaired Loans	113	**129**	▲ **14%**
Customer Deposits	45,744	**45,662**	▼ ≈
CASA	15,105	**12,915**	▼ **(14%)**

Key Ratios (%)

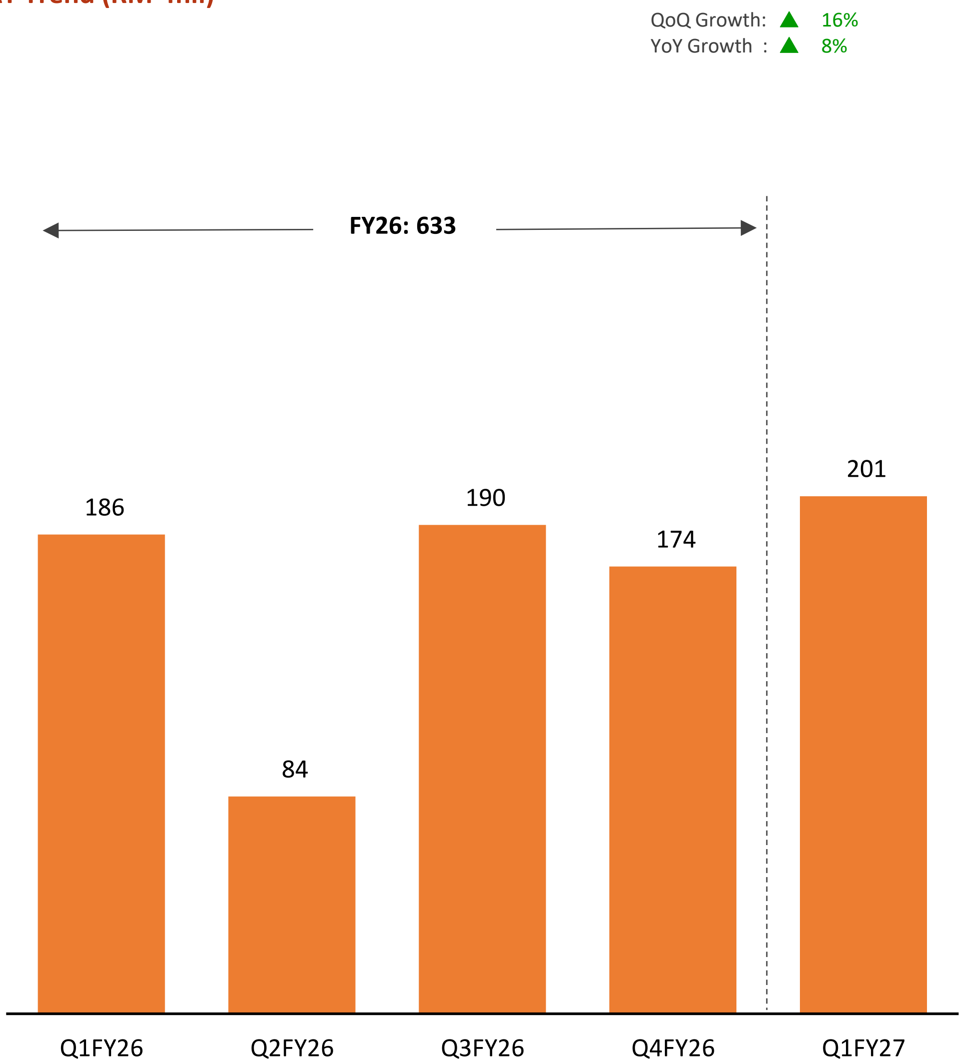
	FY26	Q1FY27	YTD Change
LDR	51.3%	**51.5%**	▲ **0.2%**
CASA Mix	33.0%	**28.3%**	▼ **(4.7%)**
GIL Ratio	0.48%	**0.55%**	▲ **0.07%**
CTI	25.8%	**21.4%**	▼ **(4.4%)**
Loan Loss Coverage (including central overlays)	90.1%	**89.2%**	▼ **(0.9%)**
ROA	1.22%	**1.11%**	▼ **(0.11%)**

Business Banking

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

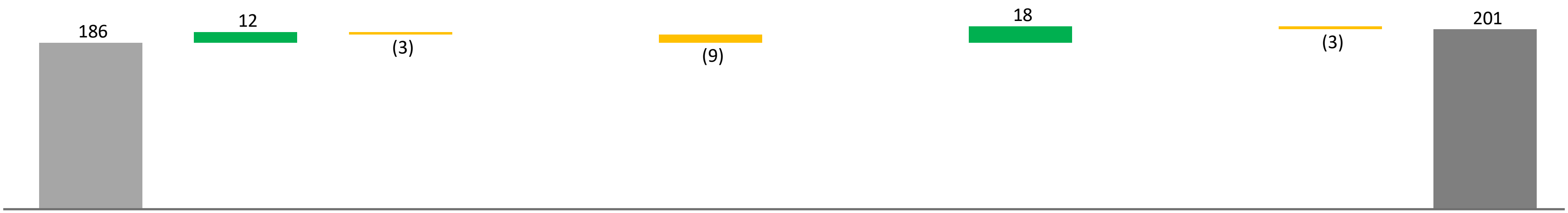


PAT Trend (RM' mil)



Business Banking

Income Statement



RM' mil	Net Interest Income	Non-Interest Income	Total Income	Expenses	PBP	Impairment	PBT	Tax & Zakat	PAT
YoY Growth	▲ 4%	▼ (3%)	▲ 2%	▲ 6%	≈	▼ (50%)	▲ 7%	▲ 6%	▲ 8%
Q1FY27	350	99	**449**	(168)	**281**	(18)	**263**	(62)	**201**
Q1FY26	338	102	**440**	(159)	**281**	(36)	**244**	(59)	**186**

Q1FY27 PAT   Q1FY26 PAT   Positive growth in Q1FY27   Contraction in Q1FY27

Balance Sheet (RM' mil)

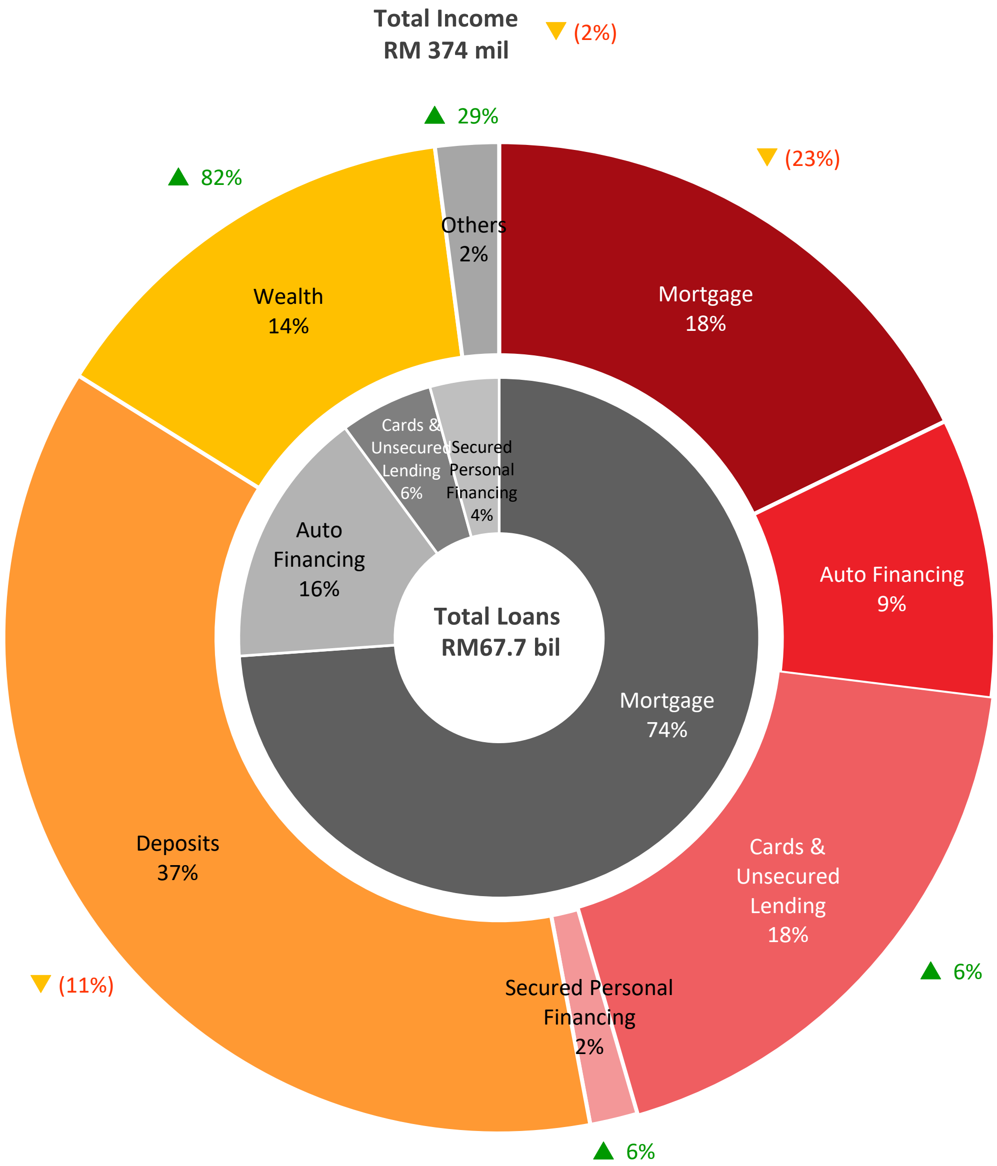
	FY26	Q1FY27	YTD Change
Gross Loans / Financing + Unrated Bonds	54,499	**55,478**	▲ 2%
Gross Impaired Loans	946	**963**	▲ 2%
Customer Deposits	41,139	**38,574**	▼ (6%)
CASA	24,848	**22,016**	▼ (11%)

Key Ratios (%)

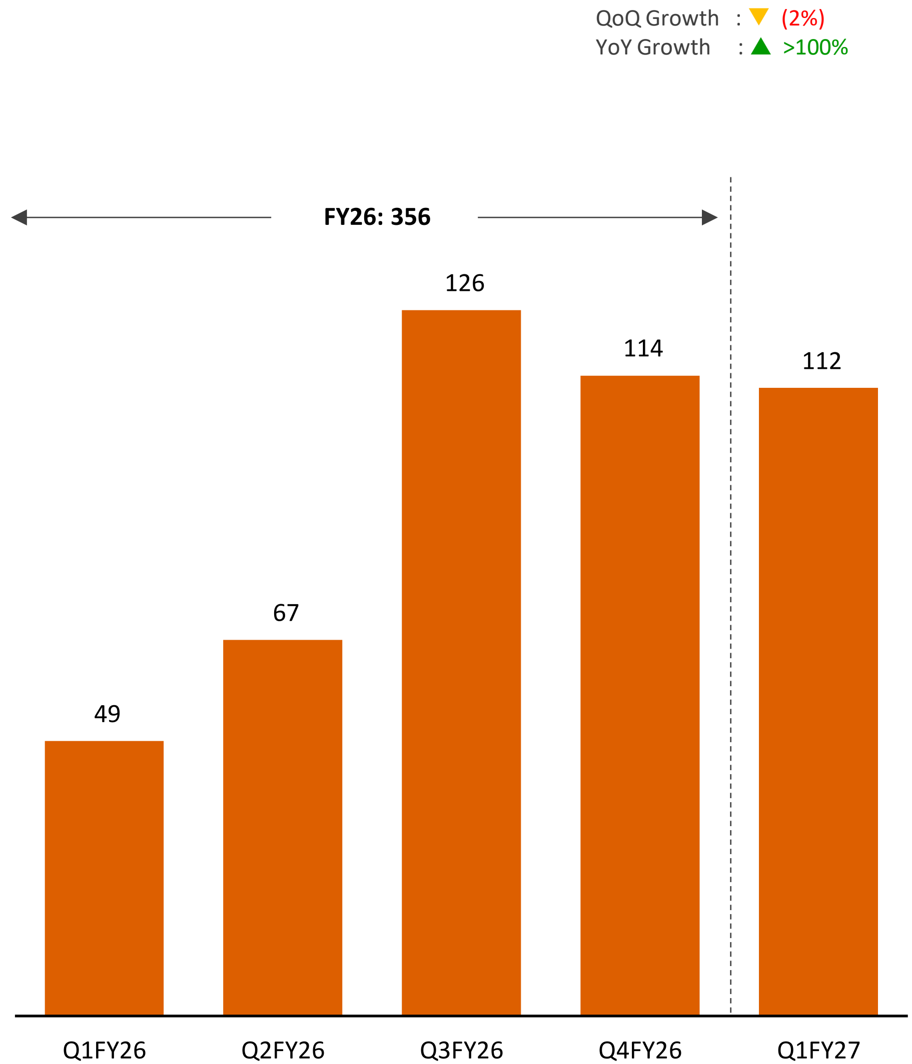
	FY26	Q1FY27	YTD Change
LDR	130.9%	**141.9%**	▲ 11.0%
CASA Mix	60.4%	**57.1%**	▼ (3.3%)
GIL Ratio	1.76%	**1.76%**	≈
CTI	38.9%	**37.4%**	▼ (1.5%)
Loan Loss Coverage (including central overlays)	61.3%	**62.4%**	▲ 1.1%
ROA	1.23%	**1.49%**	▲ 0.26%

Retail Banking

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



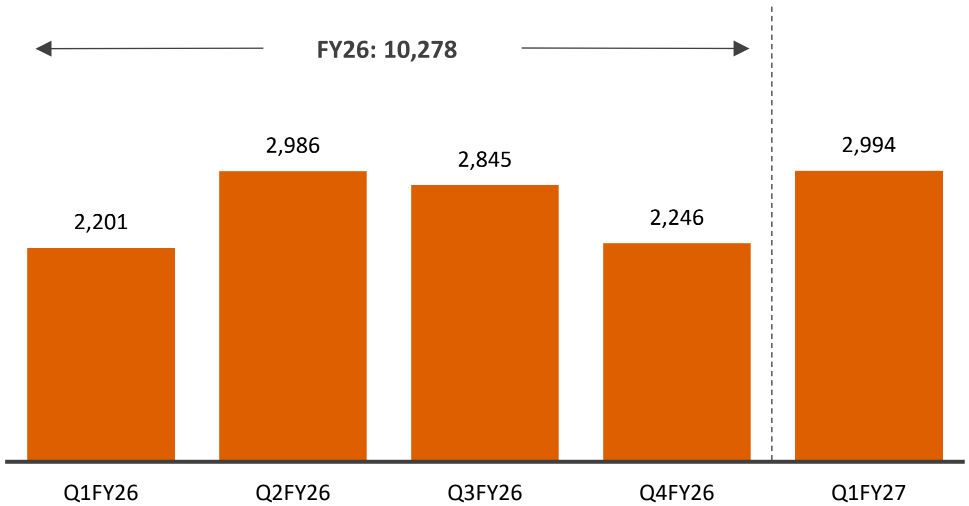
PAT Trend (RM' mil)



Retail Banking

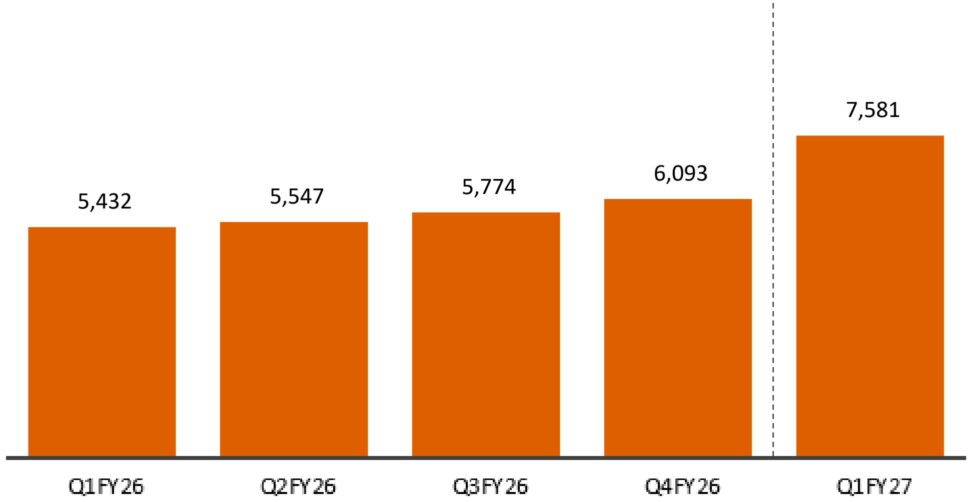
Wealth Sales (RM' mil)

QoQ Growth: ▲ 33%
YoY Growth: ▲ 36%



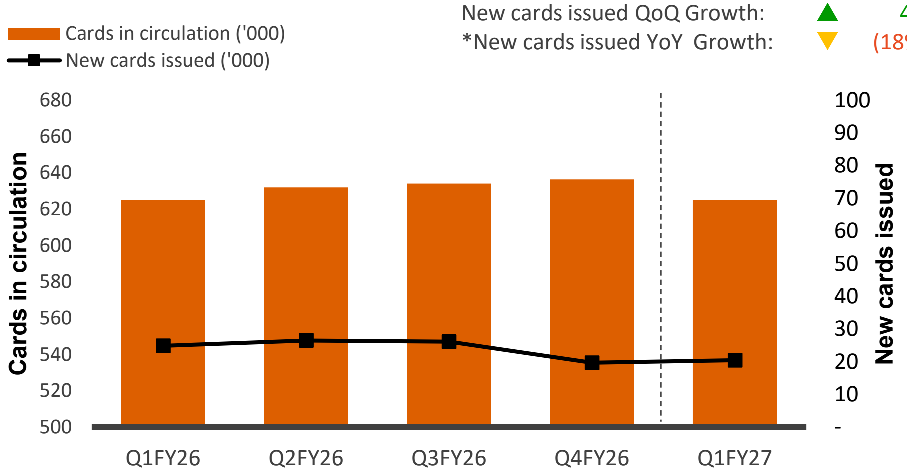
Retail Wealth – Average AUM (RM' mil)

QoQ Growth: ▲ 24%
YoY Growth: ▲ 40%



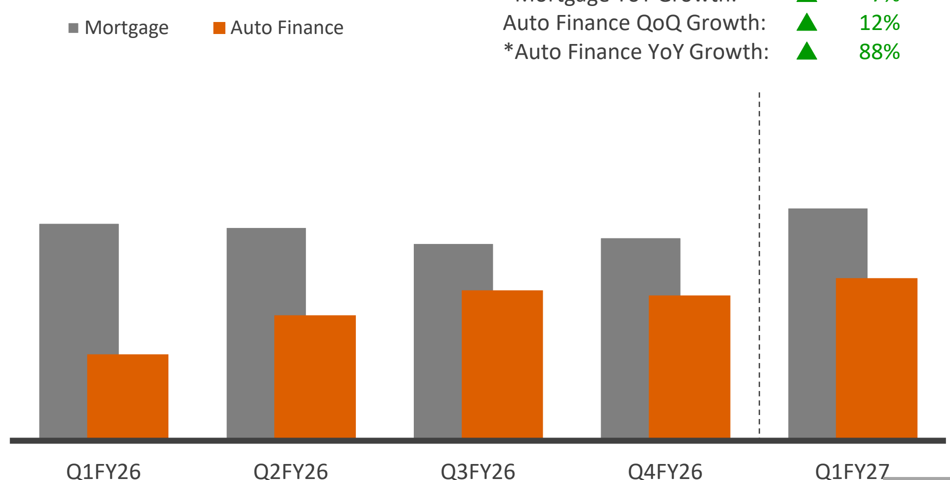
Credit Cards

Cards in circulation QoQ Growth: ▼ (2%)
Cards in circulation YoY Growth: ≈
New cards issued QoQ Growth: ▲ 4%
*New cards issued YoY Growth: ▼ (18%)



Mortgage and Auto Finance Quarterly Disbursements

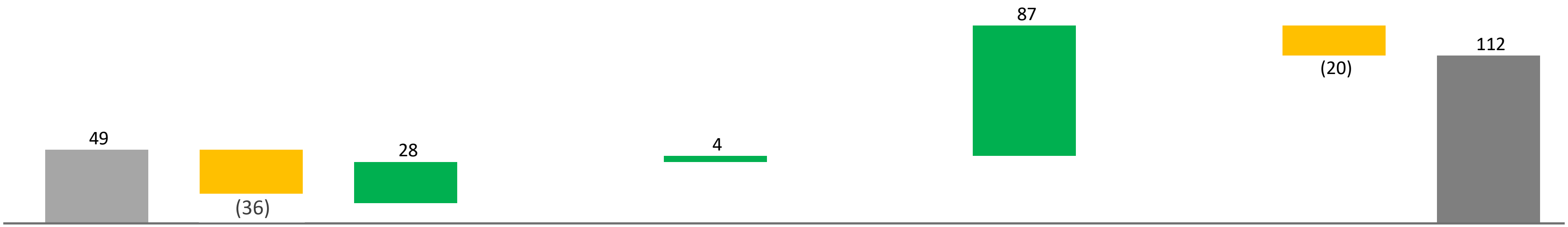
Mortgage QoQ Growth: ▲ 15%
*Mortgage YoY Growth: ▲ 7%
Auto Finance QoQ Growth: ▲ 12%
*Auto Finance YoY Growth: ▲ 88%



**Note: YoY growth – Q1FY27 vs Q1FY26*

Retail Banking

Income Statement



RM' mil	Net Interest Income	Non-Interest Income	**Total Income**	Expenses	**PBP**	Impairment (charge)/ writeback	**PBT**	Tax & Zakat	**PAT**
YoY Growth	▼ (11%)	▲ 64%	▼ **(2%)**	▼ (2%)	▼ **(3%)**	▼ (>100%)	▲ **>100%**	▲ >100%	▲ **>100%**
Q1FY27	304	71	**374**	(247)	**127**	20	**147**	(35)	**112**
Q1FY26	340	43	**383**	(251)	**131**	(67)	**64**	(15)	**49**

■ Q1FY27 PAT ■ Q1FY26 PAT ■ Positive growth in Q1FY27 ■ Contraction in Q1FY27

Balance Sheet (RM' mil)

	FY26	Q1FY27	YTD Change	
Gross Loans / Financing	67,413	**67,742**	▲	≈
Gross Impaired Loans	1,231	**1,262**	▲	**3%**
Customer Deposits	59,293	**59,009**	▼	≈
CASA	12,051	**11,837**	▼	**(2%)**
Average AUM (RM'mil) (Wealth Management)	6,093	**7,581**	▲	**24%**

Key Ratios (%)

	FY26	Q1FY27	YTD Change	
LDR	109.9%	**109.9%**		≈
CASA Mix	20.3%	**20.1%**	▼	**(0.2%)**
GIL Ratio	1.83%	**1.86%**	▲	**0.03%**
CTI	64.9%	**66.0%**	▲	**1.1%**
Loan Loss Coverage	79.1%	**71.0%**	▼	**(8.1%)**
ROA	0.52%	**0.66%**	▲	**0.14%**

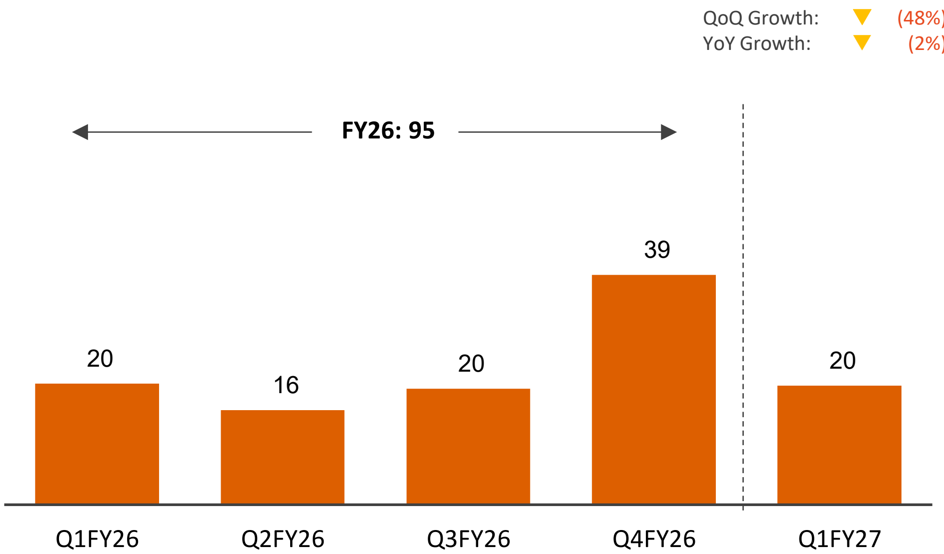
Investment Banking, Funds Management & Private Banking

League Table

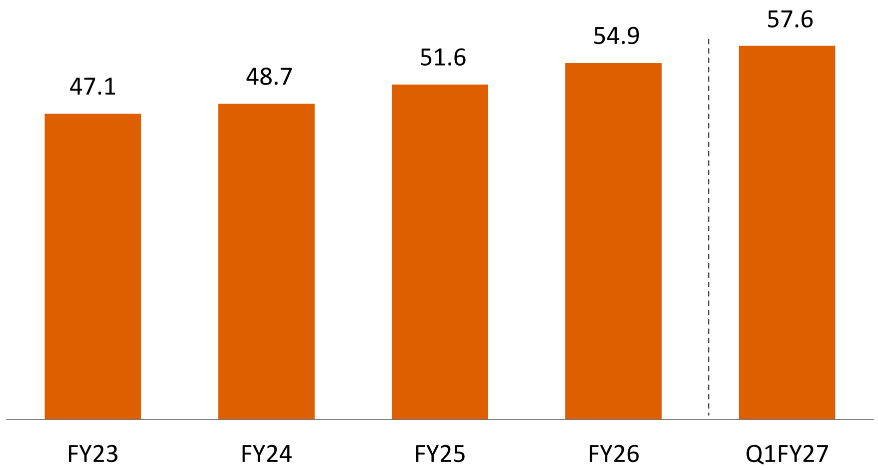
	Market Share[1] As At 30 June 2026	Rank[2]
DCM (Overall MYR Bonds)	8.5%	4 ▼
Islamic Sukuk	7.2%	4 ▲
Unit Trust	7.0%	5 ▶
Stockbroking[3]	5.3%	8 ▼
M&A[3]	9.2%	5 ▲
Fund Raising[3] (non-DCM)	9.3%	4 ▶

1. Calendar Year data
2. Comparing rank movement with 31 March 2026
3. Rank by value

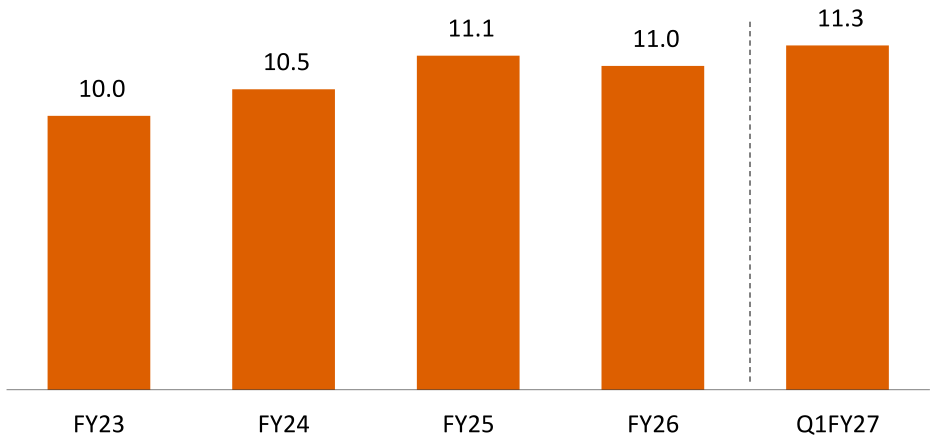
PAT Trend (RM' mil)



Funds Management – Average AUM (RM' bil)



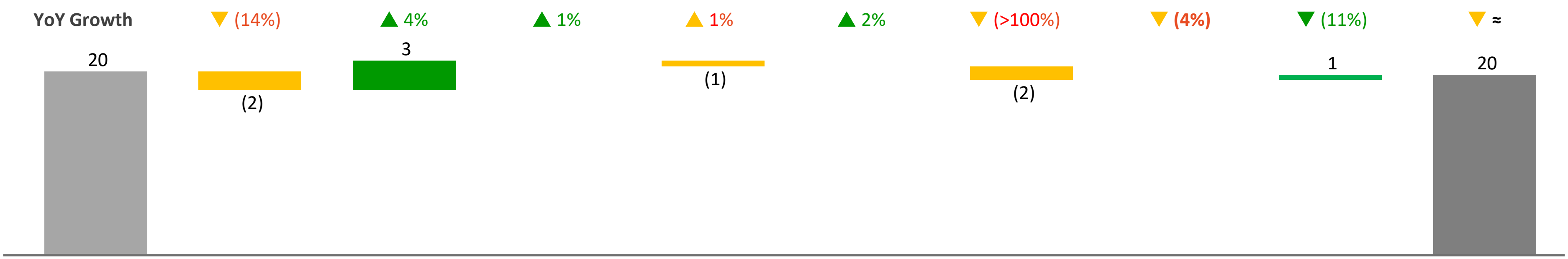
Private Banking – Average AUM (RM' bil)



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

Investment Banking, Funds Management & Private Banking

Income Statement



RM' mil	Net Interest Income	Non-Interest Income	**Total Income**	Expenses	**PBP**	Impairment (charge)/ write-back	**PBT**	Tax & Zakat	**PAT**
Q1FY27	12	76	**89**	(63)	**26**	(1)	**25**	(5)	**20**
Q1FY26	15	73	**87**	(62)	**25**	1	**26**	(6)	**20**

Q1FY27 PAT Q1FY26 PAT Positive growth in Q1FY27 Contraction in Q1FY27

Balance Sheet (RM' mil)

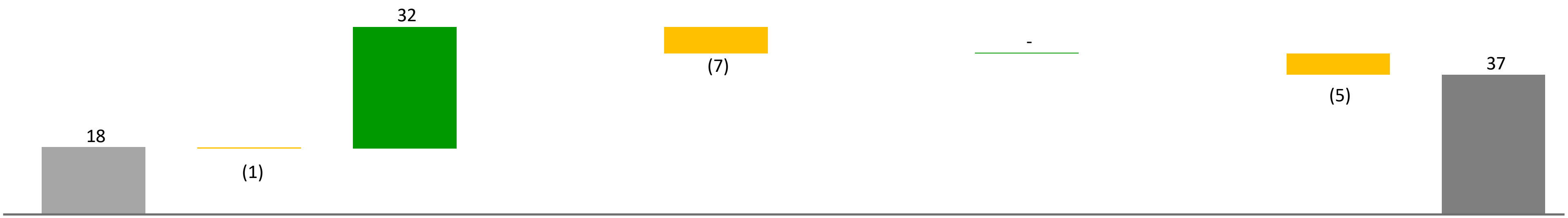
	FY26	Q1FY27	YTD Change
Gross Loans / Financing	1,935	**1,826**	▼ (6%)
Gross Impaired Loans	41	**40**	▼ (3%)
Share Margin Financing	1,404	**1,320**	▼ (6%)
Customer Deposits	825	**830**	▲ 1%
CASA	73	**93**	▲ 27%
Average AUM	65,898	**68,920**	▲ 5%

Key Ratios (%)

	FY26	Q1FY27	YTD Change
LDR	234.6%	**220.0%**	▼ (14.6%)
CASA Mix	8.9%	**11.2%**	▲ 2.3%
GIL Ratio	2.13%	**2.19%**	▲ 0.06%
CTI	68.4%	**71.1%**	▲ 2.7%
Loan Loss Coverage (including central overlays)	33.8%	**37.1%**	▲ 3.3%
ROA	3.06%	**2.54%**	▼ (0.52%)

Group Wealth Management[1]

Income Statement



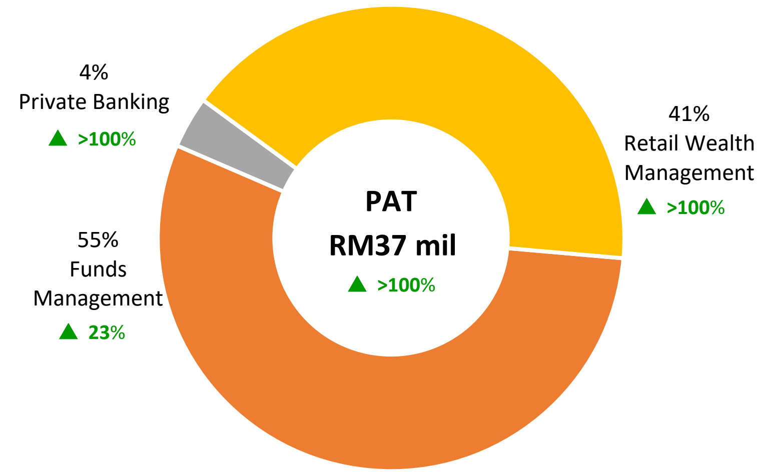
RM' mil	Net Interest Income	Non-Interest Income	**Total Income**	Expenses	**PBP**	Impairment	**PBT**	Tax & Zakat	**PAT**
YoY Growth	▼ (9%)	▲ 43%	▲ **41%**	▲ 13%	▲ **>100%**	N/A	▲ **>100%**	▲ >100%	▲ **>100%**
Q1FY27	3	106	**110**	(63)	**47**	0	**47**	(10)	**37**
Q1FY26	4	74	**78**	(56)	**22**	0	**22**	(5)	**18**

Q1FY27 PAT | Q1FY26 PAT | Positive growth in Q1FY27 | Contraction in Q1FY27

Key Ratios (%)

	FY26	Q1FY27	YTD Change
CTI	61.9%	**57.0%**	▼ **(4.9%)**
ROA	14.27%	**18.60%**	▲ **4.33%**
Average AUM (RM'mil)	71,990	**76,502**	▲ **6%**
Return on average AUM	0.15%	**0.19%**	▲ **0.04%**

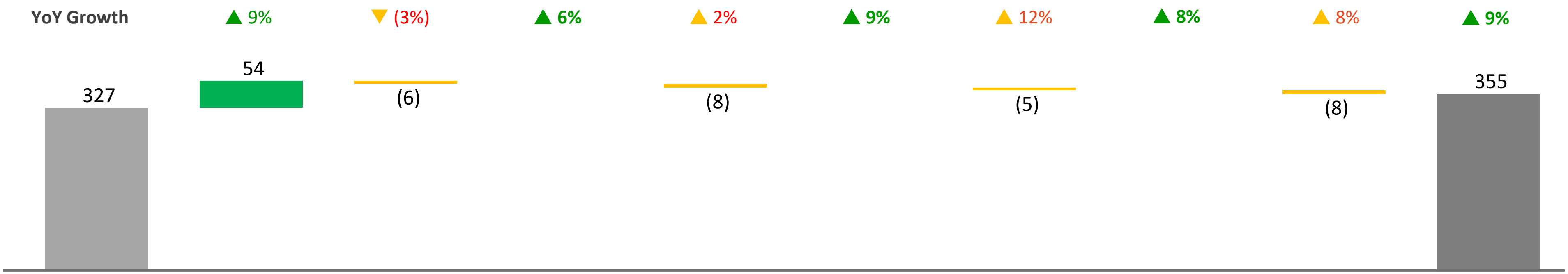
PAT by Segments (YoY)



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**
Q1FY27	667	213	**880**	(367)	**512**	(46)	**466**	(111)	**355**
Q1FY26	613	218	**831**	(360)	**471**	(42)	**430**	(103)	**327**

Q1FY27 PAT | Q1FY26 PAT | Positive growth in Q1FY27 | Contraction in Q1FY27

Balance Sheet (RM' mil)

	FY26	Q1FY27	YTD Change
Gross Loans + Unrated Bonds	100,106	**102,563**	▲ 2%
Financial Investments	30,006	**36,584**	▲ 22%
Gross Impaired Loans[1]	1,571	**1,609**	▲ 2%
Customer Deposits	96,069	**95,515**	▼ (1%)
CASA	32,637	**30,206**	▼ (7%)

Key Ratios (%)

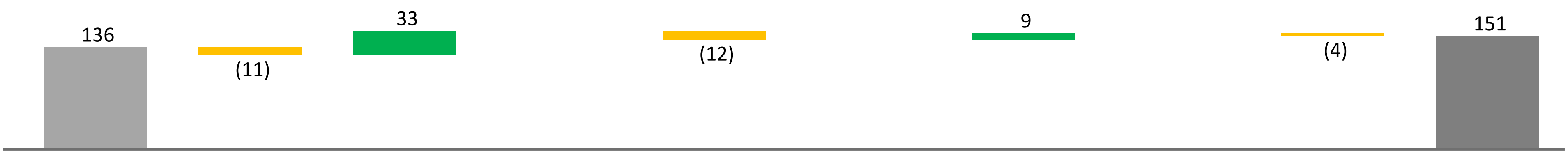
	FY26	Q1FY27	YTD Change
LDR	99.0%	**100.9%**	▲ 1.9%
CASA Mix	34.0%	**31.6%**	▼ (2.4%)
GIL Ratio[1]	1.65%	**1.67%**	▲ 0.02%
CTI	44.6%	**41.8%**	▼ (2.8%)
Loan Loss Coverage (incl RR)	101.0%	**103.5%**	▲ 2.5%
ROA	0.91%	**0.98%**	▲ 0.07%

1. After offsetting CGC Escrow balances

AmBank Islamic

Income Statement

YoY Growth	▼ (4%)	▲ 77%	▲ 6%	▲ 9%	▲ 5%	▼ (27%)	▲ 11%	▲ 9%	▲ 11%



RM' mil	Net Financing Income	Non-Financing Income	**Total Income**	Expenses	**PBP**	Impairment	**PBT**	Tax & Zakat	**PATZ**
Q1FY27	290	75	**365**	(147)	**219**	(23)	**196**	(45)	**151**
Q1FY26	301	43	**344**	(135)	**209**	(32)	**177**	(41)	**136**

■ Q1FY27 PATZ ■ Q1FY26 PATZ ■ Positive growth in Q1FY27 ■ Contraction in Q1FY27

Balance Sheet (RM' mil)

	FY26	Q1FY27		YTD Change
Gross Financing + Unrated Bonds	52,309	**52,244**	▼	≈
Financial Investments	10,585	**11,463**	▲	**8%**
Gross Impaired Financing[1]	740	**765**	▲	**3%**
Customer Deposits	51,204	**48,828**	▼	**(5%)**
CASA	19,711	**16,919**	▼	**(14%)**

Key Ratios (%)

	FY26	Q1FY27		YTD Change
FDR	91.9%	**95.0%**	▲	**3.1%**
CASA Mix	38.5%	**34.7%**	▼	**(3.8%)**
GIF Ratio[1]	1.44%	**1.49%**	▲	**0.05%**
CTI	40.6%	**40.2%**	▼	**(0.4%)**
Financing Loss Coverage (incl RR)	100.2%	**100.2%**		≈
ROA	1.08%	**0.91%**	▼	**(0.17%)**

1. After offsetting CGC Escrow balances

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 Q1FY27 vs Q4FY26

YoY growth refers to Q1FY27 vs Q1FY26

YTD growth refers to Q1FY27 vs FY26

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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