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25 February 2026

**AmBank Group delivers a 6% increase in PATMI to RM1.58 billion for 9MFY26,  
driven by loans growth, NIM expansion and trading gains**

AMMB Holdings Berhad (AMMB, AmBank Group or the Group) announced its results for the financial period ended 31 December 2025 (9MFY26).

**Highlights of 9MFY26 Results<sup>1</sup>**

- Net income grew 5.9% YoY to RM3,862.2 million, driven by growth in both Net Interest Income (NII) and Non-Interest Income (Noli). Net Interest Margin (NIM) increased to 1.98%
- Expenses increased 5.6% YoY to RM1,712.8 million, with Cost-to-Income (CTI) ratio reducing to 44.3%
- Profit Before Provisions (PBP) grew 6.1% YoY to RM2,149.4 million
- Net impairment charges were higher at RM109.1 million, mainly due to higher overlay provision in Business Banking, partially offset by higher writeback in Wholesale Banking and recoveries from a retail debt sale
- Profit Before Taxation (PBT) increased 5.7% YoY to RM2,040.3 million while Profit After Taxation and Minority Interests (PATMI) grew 6.3% YoY to RM1,580.3 million
- Annualised Return on Equity (ROE) stood at 10.1% with Return on Assets (ROA) of 1.06%
- Gross loans, advances and financing grew 2.7% YTD and 4.1% YoY to RM142.7 billion, driven by increased lending in Wholesale Banking and Business Banking, while Retail Banking loans growth was largely flat YTD
- Gross impaired loans (GIL) ratio was higher at 1.76%, with loan loss coverage (LLC) ratio (including Regulatory Reserves) remaining adequate at 100.3%
- Customer deposits grew 1.5% YTD and 3.8% YoY to RM143.7 billion, with 5.4% YTD and 1.8% YoY growth in Time Deposits
- Liquidity remained ample with Liquidity coverage ratios (LCR) for all entities above 140%<sup>2</sup>
- Group Common Equity Tier 1 (CET1) capital ratio remained strong at 14.57%, while Total Capital Ratio (TCR) stood at 17.17%. Including Q3FY26 unaudited profits, CET1 strengthened to 14.99%, while TCR increased to 17.59%

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<sup>1</sup> All growth percentages are computed on a year-on-year (YoY) 9MFY26 vs 9MFY25 basis unless otherwise stated. Quarter-on-quarter (QoQ) refers to Q3FY26 vs Q2FY26. Year-to-date (YTD) refers to Q3FY26 vs FY25.

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

*AmBank Group Chief Executive Officer, Mr Jamie Ling commented, "We delivered good income and profit growth for the first nine months of our financial year, achieving an annualised ROE of 10.1% and ROA of 1.06%. Prudentially, our capital position remains strong while liquidity position ample. We are focussed to deliver another consistent quarter to close out the FY2026 financial year strongly."*

## **Financial Summary**

The Group reported a 5.9% YoY growth in net income of RM3,862.2 million (9MFY25: RM3,647.6 million), driven by improvements in both NII and Noll. NII rose 4.4% YoY to RM2,792.5 million (9MFY25: RM2,674.9 million), underpinned by a 4-bps YoY NIM expansion to 1.98% (9MFY25: 1.94%) as well as loans growth.

Noll grew 10.0% YoY to RM1,069.7 million (9MFY25: RM972.6 million) from higher securities trading gains from Group Treasury and Markets (GTM) and strong performance from Insurance business, partially offset by the decline in fee income from Investment Banking, Retail Banking and Business Banking.

Overall expenses grew 5.6% YoY to RM1,712.8 million due to higher personnel costs. However, good income growth kept CTI at 44.3% (9MFY25: 44.5%). As a result, PBP increased 6.1% YoY to RM2,149.4 million (9MFY25: RM2,026.2 million).

Net impairment charges increased by RM14.0 million to RM109.1 million (9MFY25: RM95.1 million), primarily due to higher provisions in Business Banking, with an overlay provision of RM99.3 million taken in the SME portfolio. This was partially offset by higher writeback of provision in Wholesale Banking and higher recoveries of RM50.7 million mainly from a retail debt sale.

The Group's PATMI grew 6.3% YoY to RM1,580.3 million (9MFY25: RM1,487.3 million), with annualised ROE higher at 10.1% (9MFY25: 9.9%) while annualised ROA improved to 1.06% (9MFY25: 1.01%).

Total gross loans, advances and financing increased 2.7% YTD to RM142.7 billion (FY25: RM138.9 billion) due to healthy growth from Business Banking (+RM2.9 billion or +6.0%) and Wholesale Banking (+RM0.7 billion or +3.4%). On a YoY basis, total gross loans, advances and financing grew 4.1%, due to strong growth in Wholesale Banking (+RM2.0 billion +10.4%) and Business Banking (+RM4.1 billion or +8.6%).

GIL ratio increased to 1.76% (FY25: 1.54%) mainly from Business Banking with LLC (including Regulatory Reserves) remaining adequate at 100.3% (FY25: 103.6%).

Total customer deposits grew 1.5% YTD to RM143.7 billion (FY25: RM141.5 billion), mainly spurred by Time deposits which grew 5.4% YTD to RM95.5 billion (FY25: RM90.5 billion). However, CASA decreased 5.5% YTD to RM48.2 billion (FY25: RM51.0 billion). On a YoY basis, customer deposits grew 3.8% with increases seen in both time deposits and CASA. Customer deposits increased in Retail Banking (+3.3%) as well as in Corporate and Transaction Banking (+21.6%).

The Group's CET1 remained strong at 14.57% (FY25: 14.82%), while TCR stood at 17.17% (FY25: 17.49%). If Q3FY26 unaudited profits were included, CET1 would be at 14.99% and TCR at 17.59%. Liquidity remained ample with Liquidity coverage ratios (LCR) for all entities above 140%.

## **Divisional performance (9MFY26 vs 9MFY25)**

### ***Retail Banking – PAT of RM149.8 million (9MFY25: PAT of RM174.4 million)***

Profit After Taxation (PAT) declined to RM149.8 million mainly due to lower income and higher operating expenses, offset by lower net impairment charge. This segment's repositioning remains on track, as demonstrated by improved QoQ performance.

Income fell marginally to RM1,074.9 million (9MFY25: RM1,088.9 million) due to a slight 0.4% YoY decline in NII from margin compression in deposits and mortgage, along with a 6.3% YoY decline in Noll mainly due to softer retail distribution. Operating expenses increased 5.2% YoY to RM772.0 million (9MFY25: RM733.5 million) while net impairment charge was lower by 15.9% YoY to RM106.2 million (9MFY25: RM126.3 million) due to higher overlay reversal and recoveries mainly from a debt sale, partially offset by lower FL writeback.

Gross loans, advances and financing fell slightly by 0.7% YoY to RM67.5 billion mainly due to decline in auto financing, partially offset by growth in mortgages. GIL ratio was higher YoY at 1.83% (9MFY25: 1.74%). Total deposits increased 3.3% YoY to RM57.5 billion.

### ***Business Banking – PAT of RM486.6 million (9MFY25: PAT of RM609.2 million)***

PAT fell 20.1% YoY to RM486.6 million mainly due to higher expenses and net impairment charge.

Income fell 2.5% YoY to RM1,300.8 million (9MFY25: RM1,334.7 million). Operating expenses increased 11.9% YoY to RM466.9 million (9MFY25: RM417.0 million). A net impairment charge of RM194.4 million was recorded (9MFY25: RM118.7 million) due to higher SME overlay provision to increase buffers from our de-risking actions and individual provisions.

Gross loans, advances and financing increased 8.6% YoY to RM51.6 billion. GIL ratio was higher YoY at 2.25% (9MFY25: 1.83%). Total deposits increased 1.7% YoY to RM38.8 billion.

### ***Wholesale Banking – PAT of RM837.2 million (9MFY25: PAT of RM601.8 million)***

PAT grew 39.1% YoY to RM837.2 million mainly driven by higher income and higher net impairment writeback.

Income grew 30.6% YoY to RM1,185.0 million (9MFY25: RM907.6 million) driven by higher NII growth of 21.3% YoY from effective liability management efforts and strong YoY loans growth, as well as higher Noll of RM297.8 million (9MFY25: RM176.1 million) generated from trading gains. Operating expenses increased 6.9% YoY to RM285.8 million (9MFY25: RM267.4 million). Net impairment writeback was higher at RM190.5 million (9MFY25: RM140.3 million) largely due to higher writeback of provisions following the resolution of a large corporate debt restructuring in Q2FY26.

Gross loans, advances and financing increased 10.4% YoY to RM21.7 billion. GIL ratio improved YoY to 0.39% (9MFY25: 1.03%). Total deposits grew 5.9% YoY to RM54.3 billion.

- ***Corporate and Transaction Banking – PAT of RM308.1 million (9MFY25: PAT of RM269.5 million)***  
PAT increased by 14.3% YoY to RM308.1 million mainly attributable to higher income and higher net impairment writeback, partially offset by higher operating expenses.

Income increased 6.5% YoY to RM394.6 million (9MFY25: RM370.5 million), driven by a 9.1% YoY growth in NII from higher YoY loans growth, partly mitigated by a 7.3% decline in Noll mainly from lower fee income in Transaction Banking. Operating expenses increased 11.0% YoY to RM174.6 million (9MFY25: RM157.2 million). Net impairment writeback was higher at RM182.2 million (9MFY25: RM141.0 million).

Gross loans, advances and financing increased 10.4% YoY to RM21.7 billion, while total deposits increased 19.3% YoY to RM14.1 billion.

• **Group Treasury and Markets – PAT of RM529.0 million (9MFY25: PAT of RM332.3 million)**

PAT increased by RM196.7 million or 59.2% YoY to RM529.0 million mainly due to higher income and higher net impairment writeback on financial investments.

Income increased 47.1% YoY to RM790.4 million, from effective liability management and higher Noll of RM244.1 million (9MFY25: RM118.2 million) from trading gains in securities.

**Investment Banking, Funds Management and Private Banking – PAT of RM54.6 million (9MFY25: PAT of RM95.6 million)**

PAT declined 42.9% YoY to RM54.6 million mainly due to lower income amid softer customer activity and cautious investor sentiment.

Income fell 11.9% YoY to RM259.5 million (9MFY25: RM294.7 million) mainly due to lower fee income from Stockbroking and Futures, alongside softer deal flows in Investment Banking as well as Private Banking. Operating expenses rose 5.6% YoY to RM191.3 million (9MFY25: RM181.2 million). Funds Management sustained its positive momentum with PAT of RM51.2 million (9MFY25: RM49.6 million). Average AUM (including Private Banking) grew 3.8% YoY to RM65.2 billion (9MFY25: RM62.8 billion).

**Islamic Banking – PATZ of RM524.5 million (9MFY25: PATZ of RM420.0 million)**

Profit After Taxation and Zakat (PATZ) rose 24.9% YoY to RM524.5 million. Total income expanded 7.6% YoY to RM1,021.3 million (9MFY25: RM949.6 million) driven by a YoY growth of 5.5% and 25.6% in Net Financing Income and Non-Financing Income respectively. Operating expenses increased 8.0% YoY to RM407.9 million (9MFY25: RM377.6 million) and a net impairment writeback of RM73.5 million (9MFY25: net impairment charge of RM24.2 million).

**Insurance – PAT of RM89.7 million (9MFY25: PAT of RM61.0 million)**

PAT increased 47.0% to RM89.7 million primarily driven by higher investment income, higher net earned insurance premiums, partially offset by higher claims. The results of the Group's life insurance, family takaful and general insurance businesses were equity accounted to reflect the Group's effective equity interests in the respective joint ventures and associate.

**Others – Loss After Taxation (LAT) of RM37.7 million (9MFY25: LAT of RM54.7 million)**

This segment comprises support and corporate functions of the Group. LAT improved slightly, narrowing to RM37.7 million from RM54.7 million due to better expense management.

**Outlook for FY26**

Mr Jamie Ling concluded, *"We have delivered another good quarter. Although there have been periods of external volatilities driven by geopolitical uncertainties globally, the domestic economy has been more than resilient and expanding. We are managing our risk profiles actively, evaluating upside potential as well as downside risk and making the necessary adjustments to our growth plans. We continue to make good progress to deliver the financial goals in the second year of the WT29 strategy."*

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