
FOURTH SUPPLEMENTARY BASE PROSPECTUS

RELATING TO THE OFFERING OF
STRUCTURED WARRANTS TO BE ISSUED BY



AmBank (M) Berhad
Registration No.: 196901000166 (8515-D)
(Incorporated in Malaysia under the Companies Act 2016)

This Fourth Supplementary Base Prospectus is published in connection with the offering of Structured Warrants to be issued from time to time (within the validity period of the Base Prospectus dated 15 November 2024 ("**Base Prospectus**") which expires on 14 November 2025) by AmBank (M) Berhad ("**Issuer**").

This Fourth Supplementary Base Prospectus is dated 18 July 2025 and will expire on 14 November 2025.

YOU ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THE BASE PROSPECTUS, THE FIRST SUPPLEMENTARY BASE PROSPECTUS DATED 15 JANUARY 2025 ("FIRST SUPPLEMENTARY BASE PROSPECTUS"), THE SECOND SUPPLEMENTARY BASE PROSPECTUS DATED 20 MARCH 2025 ("SECOND SUPPLEMENTARY BASE PROSPECTUS"), THE THIRD SUPPLEMENTARY BASE PROSPECTUS DATED 18 APRIL 2025 ("THIRD SUPPLEMENTARY BASE PROSPECTUS") AND THIS FOURTH SUPPLEMENTARY BASE PROSPECTUS. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.

FOR INFORMATION CONCERNING RISK FACTORS WHICH YOU SHOULD CONSIDER, SEE RISK FACTORS COMMENCING ON PAGE 47 OF THE BASE PROSPECTUS.

THIS FOURTH SUPPLEMENTARY BASE PROSPECTUS IS TO BE READ IN CONJUNCTION WITH THE BASE PROSPECTUS, THE FIRST SUPPLEMENTARY BASE PROSPECTUS, THE SECOND SUPPLEMENTARY BASE PROSPECTUS AND THE THIRD SUPPLEMENTARY BASE PROSPECTUS.

RESPONSIBILITY STATEMENTS

OUR DIRECTORS HAVE SEEN AND APPROVED THIS FOURTH SUPPLEMENTARY BASE PROSPECTUS. OUR DIRECTORS COLLECTIVELY AND INDIVIDUALLY ACCEPT FULL RESPONSIBILITY FOR THE ACCURACY OF THE INFORMATION CONTAINED IN THIS FOURTH SUPPLEMENTARY BASE PROSPECTUS AND CONFIRM, HAVING MADE ALL REASONABLE ENQUIRIES, AND TO THE BEST OF THEIR KNOWLEDGE AND BELIEF, THERE IS NO FALSE OR MISLEADING STATEMENT OR OTHER FACTS THE OMISSION OF WHICH WOULD MAKE ANY STATEMENT IN THIS FOURTH SUPPLEMENTARY BASE PROSPECTUS FALSE OR MISLEADING.

WE, ACKNOWLEDGE THAT, BASED ON ALL AVAILABLE INFORMATION, AND TO THE BEST OF OUR KNOWLEDGE AND BELIEF, THE BASE PROSPECTUS, THE FIRST SUPPLEMENTARY BASE PROSPECTUS, THE SECOND SUPPLEMENTARY BASE PROSPECTUS, THE THIRD SUPPLEMENTARY BASE PROSPECTUS AND THIS FOURTH SUPPLEMENTARY BASE PROSPECTUS CONSTITUTE A FULL AND TRUE DISCLOSURE OF ALL MATERIAL FACTS CONCERNING THE OFFERING OF THE STRUCTURED WARRANTS (“OFFER”).

STATEMENTS OF RISK

YOU ARE WARNED THAT THE PRICE OR LEVEL (AS THE CASE MAY BE) OF THE UNDERLYING EQUITIES, UNDERLYING INDICES AND UNDERLYING EXCHANGE-TRADED FUNDS AND STRUCTURED WARRANTS MAY FALL IN VALUE AS RAPIDLY AS IT MAY RISE AND YOU MAY SUSTAIN A TOTAL LOSS OF YOUR INVESTMENT. YOU SHOULD THEREFORE MAKE SURE YOU UNDERSTAND THE TERMS AND CONDITIONS OF THE STRUCTURED WARRANTS OFFERED, THE RISK FACTORS INVOLVED, AND WHERE NECESSARY, SEEK PROFESSIONAL ADVICE BEFORE INVESTING IN THE STRUCTURED WARRANTS.

THE STRUCTURED WARRANTS CONSTITUTE GENERAL UNSECURED CONTRACTUAL OBLIGATIONS OF THE ISSUER AND OF NO OTHER PERSON. THEREFORE, IF YOU PURCHASE THE STRUCTURED WARRANTS, YOU ARE RELYING ON OUR CREDITWORTHINESS AND HAVE NO RECOURSE OR RIGHTS AGAINST THE UNDERLYING COMPANY WHICH HAS ISSUED THE UNDERLYING EQUITIES, OR THE UNDERLYING INDEX SPONSOR AND THE COMPANIES CONSTITUTING THE UNDERLYING INDEX OR THE UNDERLYING EXCHANGE-TRADED FUND AND THE ETF MANAGER.

STATEMENTS OF DISCLAIMER

THIS FOURTH SUPPLEMENTARY BASE PROSPECTUS HAS BEEN REGISTERED WITH THE SECURITIES COMMISSION MALAYSIA (“SC”). THE REGISTRATION OF THIS FOURTH SUPPLEMENTARY BASE PROSPECTUS SHOULD NOT BE TAKEN TO INDICATE THAT THE SC RECOMMENDS THE OFFER OR ASSUMES RESPONSIBILITY FOR THE CORRECTNESS OF ANY STATEMENT MADE, OPINION EXPRESSED OR REPORT CONTAINED IN THIS FOURTH SUPPLEMENTARY BASE PROSPECTUS. THE SC HAS NOT, IN ANY WAY, CONSIDERED THE MERITS OF THE STRUCTURED WARRANTS BEING OFFERED FOR INVESTMENT.

THE SC IS NOT LIABLE FOR ANY NON-DISCLOSURE ON OUR PART AND TAKES NO RESPONSIBILITY FOR THE CONTENTS OF THE BASE PROSPECTUS, THE FIRST SUPPLEMENTARY BASE PROSPECTUS, THE SECOND SUPPLEMENTARY BASE PROSPECTUS, THE THIRD SUPPLEMENTARY BASE PROSPECTUS AND THIS FOURTH SUPPLEMENTARY BASE PROSPECTUS MAKES NO REPRESENTATION AS TO ITS ACCURACY OR COMPLETENESS AND EXPRESSLY DISCLAIMS ANY LIABILITY WHATSOEVER FOR ANY LOSS HOWSOEVER ARISING FROM OR IN RELIANCE UPON THE WHOLE OR ANY PART OF THE CONTENTS OF THE BASE PROSPECTUS, THE FIRST SUPPLEMENTARY BASE PROSPECTUS, THE SECOND SUPPLEMENTARY BASE PROSPECTUS, THE THIRD SUPPLEMENTARY BASE PROSPECTUS AND THIS FOURTH SUPPLEMENTARY BASE PROSPECTUS.

YOU SHOULD RELY ON YOUR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IF YOU ARE IN ANY DOUBT AS TO THE ACTION TO BE TAKEN, YOU SHOULD CONSULT YOUR STOCKBROKERS, BANK MANAGERS, SOLICITORS, ACCOUNTANTS OR OTHER PROFESSIONAL ADVISERS IMMEDIATELY.

APPROVAL WILL BE OBTAINED FROM BURSA MALAYSIA SECURITIES BERHAD (“BURSA SECURITIES”) FOR THE LISTING OF AND QUOTATION OF THE STRUCTURED WARRANTS BEING OFFERED. ADMISSION OF THE STRUCTURED

THIS FOURTH SUPPLEMENTARY BASE PROSPECTUS IS TO BE READ IN CONJUNCTION WITH THE BASE PROSPECTUS, THE FIRST SUPPLEMENTARY BASE PROSPECTUS, THE SECOND SUPPLEMENTARY BASE PROSPECTUS AND THE THIRD SUPPLEMENTARY BASE PROSPECTUS.

WARRANTS TO THE OFFICIAL LIST OF BURSA SECURITIES IS NOT TO BE TAKEN AS AN INDICATION OF OUR MERITS, THE MERITS OF THE OFFER, THE INVITATION, STRUCTURED WARRANTS, THE UNDERLYING EQUITIES, THE UNDERLYING EXCHANGE-TRADED FUNDS OR THE UNDERLYING INDICES.

A COPY OF THIS FOURTH SUPPLEMENTARY BASE PROSPECTUS HAS BEEN LODGED WITH THE REGISTRAR OF COMPANIES ("ROC"), WHO TAKES NO RESPONSIBILITY FOR ITS CONTENTS.

OTHER STATEMENTS

YOU SHOULD NOTE THAT YOU MAY SEEK RECOURSE UNDER SECTIONS 248, 249 AND 357 OF THE CAPITAL MARKETS AND SERVICES ACT 2007 ("CMSA") FOR BREACHES OF SECURITIES LAW INCLUDING ANY STATEMENT IN THE BASE PROSPECTUS, THE FIRST SUPPLEMENTARY BASE PROSPECTUS, THE SECOND SUPPLEMENTARY BASE PROSPECTUS, THE THIRD SUPPLEMENTARY BASE PROSPECTUS AND THIS FOURTH SUPPLEMENTARY BASE PROSPECTUS THAT IS FALSE, MISLEADING OR FROM WHICH THERE IS A MATERIAL OMISSION OR FOR ANY MISLEADING OR DECEPTIVE ACT IN RELATION TO THE BASE PROSPECTUS, THE FIRST SUPPLEMENTARY BASE PROSPECTUS, SECOND SUPPLEMENTARY BASE PROSPECTUS, THE THIRD SUPPLEMENTARY BASE PROSPECTUS AND THIS FOURTH SUPPLEMENTARY BASE PROSPECTUS OR THE CONDUCT OF ANY OTHER PERSON IN RELATION TO THE ISSUER.

THE INFORMATION DISCLOSED IN THIS FOURTH SUPPLEMENTARY BASE PROSPECTUS IS IN ACCORDANCE WITH THE REQUIREMENTS UNDER THE CMSA FOR WHICH ANY PERSON SET OUT IN SECTION 236 OF THE CMSA IS RESPONSIBLE.

THE BASE PROSPECTUS, THE FIRST SUPPLEMENTARY BASE PROSPECTUS, THE SECOND SUPPLEMENTARY BASE PROSPECTUS, THE THIRD SUPPLEMENTARY BASE PROSPECTUS AND THIS FOURTH SUPPLEMENTARY BASE PROSPECTUS CAN ALSO BE VIEWED OR DOWNLOADED FROM BURSA SECURITIES' WEBSITE AT WWW.BURSAMALAYSIA.COM.

PRIVACY NOTICE

PURSUANT TO SECTION 7 OF THE PERSONAL DATA PROTECTION ACT 2010, WE ARE REQUIRED TO ISSUE A PRIVACY NOTICE TO YOU WITH REGARD TO COLLECTION AND MANAGEMENT OF YOUR PERSONAL DATA. THE PRIVACY NOTICE (IN ENGLISH AND BAHASA MALAYSIA VERSIONS) CAN BE VIEWED IN OUR BASE PROSPECTUS DATED 15 NOVEMBER 2024 (ANNEXURE II) AND IS ALSO AVAILABLE AT OUR AMBANK STRUCTURED WARRANTS WEBSITE, WWW.AMBANKGROUP.COM/PRODUCTS-AND-SERVICES/INVESTMENTS/AMWARRANTS.

THIS FOURTH SUPPLEMENTARY BASE PROSPECTUS IS TO BE READ IN CONJUNCTION WITH THE BASE PROSPECTUS, THE FIRST SUPPLEMENTARY BASE PROSPECTUS, THE SECOND SUPPLEMENTARY BASE PROSPECTUS AND THE THIRD SUPPLEMENTARY BASE PROSPECTUS.

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1. UPDATE TO THE INFORMATION CONTAINED IN THE BASE PROSPECTUS

For the avoidance of doubt, the terms used in this Fourth Supplementary Base Prospectus shall have the same meanings given to them in the Base Prospectus, the First Supplementary Base Prospectus, the Second Supplementary Base Prospectus and the Third Supplementary Base Prospectus issued by AmBank (M) Berhad unless otherwise specifically defined herein or the context otherwise requires or permits.

1.1 Update to the Corporate Directory
1.1.1 Update to the Directors

We wish to update the information on the Directors under the Corporate Directory which was disclosed in Section 1 – Corporate Directory on page 1 of the Base Prospectus, Section 1.2 on page 2 of the First Supplementary Base Prospectus and Section 1.1 on page 1 of the Second Supplementary Base Prospectus.

Mr Seow Yoo Lin has retired as the Chairman/ Independent Non-Executive Director of the Issuer on 29 June 2025.

Effective 30 June 2025, Mr U Chen Hock, has been appointed as the Chairman/ Independent Non-Executive Director of the Issuer.

Accordingly, we wish to replace the table setting out the Directors under the Corporate Directory in Section 1 – Corporate Directory on page 1 of the Base Prospectus, Section 1.2 on page 2 of the First Supplementary Base Prospectus and Section 1.1 on page 1 of the Second Supplementary Base Prospectus in its entirety with the following:

DIRECTORS

Name	Designation	Address	Nationality / Profession
U Chen Hock	Chairman/Independent Non-Executive Director	Mont Kiara 10 Unit BA-18-02 Jalan Kiara 1 50480 Kuala Lumpur Malaysia	Malaysian/ Company Director
Soo Kim Wai	Non-Independent Non-Executive Director	A-07-03 Serai Bukit Bandaraya 98 Jalan Medang Serai Bukit Bandaraya Bangsar 59100 Kuala Lumpur Malaysia	Malaysian/ Company Director
Dr Veerinderjeet Singh a/l Tejwant Singh	Independent Non-Executive Director	Unit 3-7-6 The Residence Condominium Jalan Wan Kadir 5 Taman Tun Dr Ismail 60000 Kuala Lumpur Malaysia	Malaysian/ Company Director

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1. UPDATE TO THE INFORMATION CONTAINED IN THE BASE PROSPECTUS (cont'd)

Ng Chih Kaye	Independent Non-Executive Director	53 Jalan Hujan Bubuk Taman Overseas Union 58200 Kuala Lumpur Malaysia	Malaysian/ Company Director
Foong Pik Yee	Independent Non-Executive Director	E-07-03, Vivaldi Kiara 1 Jalan 19/70A Desa Sri Hartamas 50480 Kuala Lumpur Malaysia	Malaysian/ Company Director
Khaw Hock Hoe	Independent Non-Executive Director	A2-3A-03 No. 2 Persiaran Tropicana Jalan PJU3 47410 Petaling Jaya Selangor Malaysia	Malaysian/ Company Director

1.1.2 Update to the Audit and Examination Committee

We wish to update the information on the Audit and Examination Committee under the Corporate Directory which was disclosed in Section 1 – Corporate Directory and Section 4.10 - Audit and Examination Committee on pages 1 and 41 of the Base Prospectus.

Mr U Chen Hock has stepped down as a member of the Audit and Examination Committee of the Issuer effective 30 June 2025.

Effective 5 March 2025, Mr Khaw Hock Hoe is appointed as a member of the Audit and Examination Committee of the Issuer.

Accordingly, we wish to replace the table setting out the Audit and Examination Committee under the Corporate Directory in Section 1 – Corporate Directory and Section 4.10 - Audit and Examination Committee on pages 1 and 41 of the Base Prospectus in its entirety with the following:

Name	Designation	Directorship
Dr Veerinderjeet Singh a/l Tejwant Singh	Chairman	Independent Non-Executive Director
Foong Pik Yee	Member	Independent Non-Executive Director
Khaw Hock Hoe	Member	Independent Non-Executive Director

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1. UPDATE TO THE INFORMATION CONTAINED IN THE BASE PROSPECTUS

1.2 Update to the Information on AmBank

1.2.1 Update to Our Board

We wish to update the information on our Board which was disclosed in Section 4.4 – Our Board on page 21 of the Base Prospectus and Section 1.3.1 on page 3 of the First Supplementary Base Prospectus and Section 1.2.1 on page 2 of the Second Supplementary Base Prospectus.

Mr Seow Yoo Lin has retired as the Chairman/ Independent Non-Executive Director of the Issuer on 29 June 2025.

Effective 30 June 2025, Mr U Chen Hock, has been appointed as the Chairman/ Independent Non-Executive Director of the Issuer.

Accordingly, we wish to replace the table setting out the members of our Board in Section 4.4 – Our Board on page 21 of the Base Prospectus and Section 1.3.1 on page 3 of the First Supplementary Base Prospectus and Section 1.2.1 on page 2 of the Second Supplementary Base Prospectus in its entirety with the following:

Name	Designation
U Chen Hock	Chairman/ Independent Non-Executive Director
Soo Kim Wai	Non-Independent Non-Executive Director
Dr Veerinderjeet Singh a/l Tejwant Singh	Independent Non-Executive Director
Ng Chih Kaye	Independent Non-Executive Director
Foong Pik Yee	Independent Non-Executive Director
Khaw Hock Hoe	Independent Non-Executive Director

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1. UPDATE TO THE INFORMATION CONTAINED IN THE BASE PROSPECTUS (cont'd)**1.2.2 Update to Our key management team**

We wish to update the information on Our key management team which was disclosed in Section 4.5 – Our key management team on page 21 of the Base Prospectus Section 1.3.2 on page 4 of the First Supplementary Base Prospectus, Section 1.2.2 on page 3 of the Second Supplementary Base Prospectus and Section 1.1.1 on page 1 of the Third Supplementary Base Prospectus

Mr. Shafiq Abdul Jabbar has resigned from the position of Group Chief Financial Officer of the Issuer effective 1 July 2025.

Accordingly, we wish to replace the table setting out Our key management team in Section 4.5 – Our key management team on page 21 of the Base Prospectus, Section 1.3.2 on page 4 of the First Supplementary Base Prospectus, Section 1.2.2 on page 3 of the Second Supplementary Base Prospectus and Section 1.1.1 on page 1 of the Third Supplementary Base Prospectus in its entirety with the following:

Name	Designation
Ling Fou-Tsong @ Jamie Ling	Group Chief Executive Officer
Vacant	Group Chief Financial Officer
Faradina Binti Mohammad Ghouse	Group Chief Compliance Officer
Jeroen Petrus Margaretha Maria Thijs	Group Chief Risk Officer
Shamsul Bahrom Bin Mohamed Ibrahim	Group Chief Internal Auditor
Tricia Lim Chiew Shia	Group Chief Human Resource Officer
Wong Eng Teng	Group Chief Fintech & Technology Officer
Cheong Chee Wai	Managing Director, Retail Banking
Christopher Yap Huey Wen	Managing Director, Business Banking
Datuk Jamzidi Khalid	Managing Director, Wholesale Banking
Goh Wee Peng	Managing Director, Integrated Wealth Management

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1. UPDATE TO THE INFORMATION CONTAINED IN THE BASE PROSPECTUS (cont'd)**1.2.3 Update to Rating Profile**

We wish to update the information on the rating profile which was disclosed in Section 4.3 – Rating Profile on page 20 of the Base Prospectus.

Rating Profile

On 22 May 2025, RAM Ratings affirmed our rating of AA2/P1.

Accordingly, we wish to replace the table setting out our RAM Ratings' rating history in Section 4.3 – Rating profile on page 20 of the Base Prospectus in its entirety with the following:

Our RAM Ratings' rating history is as follows:

Financial Institution Ratings	January 2023	October 2023	May 2024	May 2025
Long Term (Outlook)	AA3(Positive)	AA2(Stable)	AA2(Stable)	AA2(Stable)
Short Term	P1	P1	P1	P1

Notes:-

The definitions of the respective ratings are as follows:-

Rating	Definition
AA	<i>A financial institution rated AA has a strong capacity to meet its financial obligations. The financial institution is resilient against adverse changes in circumstances, economic conditions and/or operating environments.</i>
P1	<i>A financial institution rated P1 has a strong capacity to meet its short-term financial obligations. This is the highest short-term financial institution rating assigned by RAM Ratings.</i>

For long-term ratings, RAM Ratings applies subscripts 1, 2 or 3 in each rating category from AA to C. The subscript 1 indicates that the financial institution ranks at the higher end of its generic rating category; the subscript 2 indicates a mid-ranking; and the subscript 3 indicates that the financial institution ranks at the lower end of its generic rating category.

In March 2021, RAM Ratings downgraded the AMMB Group's ratings from AA2 to AA3 following the RM2.83 billion global settlement made by AMMB to the Government of Malaysia in relation to AMMB's historical dealings with 1Malaysia Development Berhad. In October 2023, RAM Ratings upgraded the AMMB Group's ratings back to AA2 as a result of stronger capitalisation following a series of decisive corporate measures as well as broadly sustained key credit metrics. Any revision of our credit rating may have an impact on our credit risk.

Please refer to Section 6.1.1 on page 47 of the Base Prospectus in relation to the credit risk.

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1. UPDATE TO THE INFORMATION CONTAINED IN THE BASE PROSPECTUS (cont'd)**1.2.4 Update to the Financial Highlights**

1.2.4.1 We wish to update the information on the financial highlights which was disclosed in Section 3.2.2 on pages 6 and 7 of the Base Prospectus.

Accordingly, we wish to replace the table setting out our financial highlights history in Section 3.2.2 on pages 6 and 7 of the Base Prospectus in its entirety with the following:

Our Group's audited financial information for the FYE 31 March 2023, FYE 31 March 2024 and FYE 31 March 2025 is set out below:-

	<-----FYE 31 March----->		
	2023 (RM'000)	2024 (RM'000)	2025 (RM'000)
Consolidated Statements of Profit or Loss			
Interest income	5,059,927	6,187,660	6,179,213
Interest expense	(2,713,306)	(3,962,374)	(3,800,755)
Net interest income	2,346,621	2,225,286	2,378,458
Other operating income	673,920	788,536	779,888
Share in results of an associate	2,798	(650)	1,518
Net income	3,023,339	3,013,172	3,159,864
Other operating expenses	(1,428,435)	(1,324,596)	(1,400,118)
Operating profit	1,594,904	1,688,576	1,759,746
Net impairment allowance, provision write back and other recoveries	(173,535)	(593,933)	(110,242)
Provision for restructuring expenses	-	(80,000)	-
Profit before taxation	1,421,369	1,014,643	1,649,504
Taxation	(327,632)	247,063	(388,677)
Profit for the financial year	1,093,737	1,261,706	1,260,827
Attributable to:			
Equity holder of the Bank	1,093,738	1,261,686	1,260,827
Non-controlling interests	(1)	20	-
Profit for the financial year	1,093,737	1,261,706	1,260,827
Basic/diluted earnings per share (sen)	115.14	132.82	132.73
Dividends per share (sen) ⁽¹⁾	17.30	53.0	54.5
Financial ratio			
Return on equity (%) ⁽²⁾	10.28	10.70	9.9
Dividend payout ratio (%) ⁽³⁾	15.0	39.9	41.0

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1. UPDATE TO THE INFORMATION CONTAINED IN THE BASE PROSPECTUS (cont'd)

	<-----FYE 31 March----->		
	2023 (RM'000)	2024 (RM'000)	2025 (RM'000)
Consolidated Statements of Financial Position			
Total Assets	136,855,462	135,779,745	135,449,391
Total Liabilities	125,655,766	123,402,791	122,341,610
Total Liabilities and Equity	136,855,462	135,779,745	135,449,391
Net Assets Per Share (RM)	11.79	13.03	13.80

Notes:-

1. Dividend (ordinary) per share paid and proposed in respect of the financial year.
2. "Return on Equity" means profit/(loss) for the financial year attributable to the equity holder of the Issuer as a percentage of the average of beginning and year end shareholder's funds.
3. Dividend payout ratio refers to total amount of dividends paid in respect of the Group's profit after taxation of the financial year.

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1. UPDATE TO THE INFORMATION CONTAINED IN THE BASE PROSPECTUS (cont'd)

1.2.4.2 Separately, we wish to update the information on the Financial Highlights which was disclosed in Section 4.8 on pages 25 to 30 of the Base Prospectus.

Accordingly, we wish to replace the tables setting out our Financial Highlights history in Section 4.8 on pages 25 to 30 of the Base Prospectus in its entirety with the following:

Our Group's audited financial information for the FYE 31 March 2023, FYE 31 March 2024 and FYE 31 March 2025 is set out below.

	<-----FYE 31 March----->		
	2023 (RM'000)	2024 (RM'000)	2025 (RM'000)
Consolidated Statements of Profit or Loss			
Interest income	5,059,927	6,187,660	6,179,213
Interest expense	(2,713,306)	(3,962,374)	(3,800,755)
Net interest income	2,346,621	2,225,286	2,378,458
Other operating income	673,920	788,536	779,888
Share in results of an associate	2,798	(650)	1,518
Net income	3,023,339	3,013,172	3,159,864
Other operating expenses	(1,428,435)	(1,324,596)	(1,400,118)
Operating profit	1,594,904	1,688,576	1,759,746
Allowance for impairment on loans and advances	(258,991)	(485,783)	(182,634)
Writeback of provision for commitments and contingencies	85,280	39,612	69,891
(Allowance for)/writeback of allowance for impairment on:			
Financial investments	(1,344)	(20,860)	(15,239)
Other financial assets	993	(18,564)	255
Non-financial assets	-	(110,717)	17,453
Other recoveries	527	2,379	32
Provision for restructuring expenses	-	(80,000)	-
Profit before taxation	1,421,369	1,014,643	1,649,504
Taxation	(327,632)	247,063	(388,677)
Profit for the financial year	1,093,737	1,261,706	1,260,827
Attributable to:			
Equity holder of the Bank	1,093,738	1,261,686	1,260,827
Non-controlling interests	(1)	20	-
Profit for the financial year	1,093,737	1,261,706	1,260,827
Earnings per share (sen)			
Basic/diluted	115.14	132.82	132.73

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1. UPDATE TO THE INFORMATION CONTAINED IN THE BASE PROSPECTUS (cont'd)

	<-----FYE 31 March----->		
	2023 (RM'000)	2024 (RM'000)	2025 (RM'000)
Consolidated Statements of Comprehensive Income			
Profit for the financial year	1,093,737	1,261,706	1,260,827
Other comprehensive income:			
Items that will not be reclassified subsequently to statements of profit or loss			
<u>Equity instruments</u>			
Financial investments at fair value through other comprehensive income			
- net changes in fair value	(1,085)	36,473	106,826
Tax effect	2,202	440	1,320
Items that may be reclassified subsequently to statement of profit or loss			
Currency translation on offshore operations	13,342	19,237	(18,237)
Cash flow hedge			
- amortisation of fair value changes of terminated hedge	6,320	4,250	1,353
Tax effect	(1,517)	(1,020)	(324)
<u>Debt instruments</u>			
Financial investments at fair value through other comprehensive income			
- net unrealised gain on changes in fair value	7,883	103,524	36,108
- net gain reclassified to statements of profit or loss	(286)	(17,783)	(22,066)
- changes in expected credit loss ("ECL")	(1,111)	10,480	6,742
- foreign exchange differences	12	1	(1)
Tax effect	(1,823)	(20,578)	(3,370)
Other comprehensive income, net of tax	23,937	135,024	108,351
Total comprehensive income for the financial year, net of tax	1,117,674	1,396,730	1,369,178
Attributable to:			
Equity holder of the Bank	1,117,675	1,396,710	1,369,178
Non-controlling interests	(1)	20	-
	1,117,674	1,396,730	1,369,178

THIS FOURTH SUPPLEMENTARY BASE PROSPECTUS IS TO BE READ IN CONJUNCTION WITH THE BASE PROSPECTUS, THE FIRST SUPPLEMENTARY BASE PROSPECTUS, THE SECOND SUPPLEMENTARY BASE PROSPECTUS AND THE THIRD SUPPLEMENTARY BASE PROSPECTUS.

1. UPDATE TO THE INFORMATION CONTAINED IN THE BASE PROSPECTUS (cont'd)

	<-----As at 31 March----->		
	2023 (RM'000)	2024 (RM'000)	2025 (RM'000)
Consolidated Statements of Financial Position			
ASSETS			
Cash and short-term funds	6,874,702	6,140,967	4,375,745
Deposits and placements with banks and other financial institutions	1,084,465	1,784,033	587,545
Investment account placement	1,537,252	1,364,533	1,191,682
Derivative financial assets	923,673	1,010,103	653,815
Financial assets at fair value through profit or loss ("FVTPL")	10,191,801	6,766,682	5,526,655
Financial investments at fair value through other comprehensive income	20,306,352	19,700,129	19,613,816
Financial investments at amortised cost	9,214,717	7,391,293	8,396,761
Loans and advances	82,466,414	86,248,361	89,898,576
Statutory deposit with BNM	1,552,337	1,678,024	1,834,225
Deferred tax assets	164,294	192,707	197,860
Investment in associate	18,395	17,745	19,263
Other assets	1,948,382	3,035,546	2,736,962
Property and equipment	146,013	129,645	125,776
Right-of-use assets	224,596	196,449	141,458
Intangible assets	202,069	123,528	149,252
TOTAL ASSETS	136,855,462	135,779,745	135,449,391
LIABILITIES AND EQUITY			
Deposits from customers	85,378,545	94,337,410	92,015,325
Deposits and placements of banks and other financial institutions	8,661,694	7,620,130	6,770,638
Securities sold under repurchase agreements	16,466,674	6,328,335	5,951,549
Financial liabilities at FVTPL	-	-	178,818
Recourse obligation on loans sold to Cagamas Berhad	6,600,036	5,265,017	4,345,043
Derivative financial liabilities	966,427	1,021,778	608,855
Term funding ⁽ⁱ⁾	1,337,427	1,614,991	6,344,276
Debt capital ⁽ⁱⁱ⁾	3,095,000	3,095,000	3,095,000
Other liabilities	3,149,963	4,120,130	3,032,106
TOTAL LIABILITIES	125,655,766	123,402,791	122,341,610
Share capital	3,040,465	3,040,465	3,040,465
Reserves	8,159,086	9,336,363	10,067,190
Equity attributable to equity holder of the Bank	11,199,551	12,376,828	13,107,655
Non-controlling interests	145	126	126
TOTAL EQUITY	11,199,696	12,376,954	13,107,781
TOTAL LIABILITIES AND EQUITY	136,855,462	135,779,745	135,449,391
COMMITMENTS AND CONTINGENCIES			
	115,723,975	118,118,529	123,329,037
NET ASSETS PER SHARE (RM)	11.79	13.03	13.80

Notes:

i Term funding comprises senior notes, medium term note, commercial papers and other borrowings.

ii Debt capital comprises subordinated notes.

THIS FOURTH SUPPLEMENTARY BASE PROSPECTUS IS TO BE READ IN CONJUNCTION WITH THE BASE PROSPECTUS, THE FIRST SUPPLEMENTARY BASE PROSPECTUS, THE SECOND SUPPLEMENTARY BASE PROSPECTUS AND THE THIRD SUPPLEMENTARY BASE PROSPECTUS.

1. UPDATE TO THE INFORMATION CONTAINED IN THE BASE PROSPECTUS (cont'd)

	<-----FYE 31 March----->		
	2023 (RM'000)	2024 (RM'000)	2025 (RM'000)
Consolidated Statements of Cash Flows			
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit before taxation	1,421,369	1,014,643	1,649,504
Adjustments for non-operating and non-cash items:			
Accretion of discount less amortisation of premium	(154,869)	(123,883)	(3,158)
Amortisation of fair value loss on terminated hedge	6,320	4,250	1,353
Amortisation of intangible assets	77,237	49,852	37,360
Amortisation of issuance costs and premium for term funding	1,166	583	6,030
Depreciation of property and equipment	49,883	47,242	42,383
Depreciation of right-of-use assets	73,770	68,344	65,694
Finance cost for lease liabilities	6,181	5,736	5,115
Finance cost for provision for reinstatement for leased premises	77	55	36
Loss on disposal of foreclosed properties	-	650	-
Net gain on disposal of property and equipment	(8,957)	(105)	(1,083)
Distribution income from financial investments at fair value through other comprehensive income	(8,546)	(6,780)	(7,213)
Allowance for impairment on financial investments	1,344	20,860	15,239
(Writeback of)/allowance for impairment on other financial assets	(993)	18,564	(255)
Allowance for/(writeback of) impairment on non-financial assets	-	110,717	(17,453)
Provision for restructuring expenses	-	80,000	-
Loans and advances - allowances, net of writeback	438,620	671,060	370,160
Net adjustment on COVID-19 relief measures	(35,936)	(2,653)	25,443
Net loss/(gain) on revaluation of derivatives	68,941	(31,079)	(56,635)
Net loss/(gain) on revaluation of financial assets at fair value through profit or loss	1,402	(268,979)	232,360
Net gain on sale of financial assets at fair value through profit or loss	(42,316)	(52,581)	(98,166)
Net gain on sale of financial investments at fair value through other comprehensive income	(286)	(17,783)	(22,066)
Net gain on redemption of financial assets at amortised cost	-	(68,270)	(45,467)
Gain on termination of lease arrangement	(116)	(358)	(3)
Property and equipment written off	18	7	3
Reversal of provision for reinstatement cost of leased premises	-	(11)	(566)
Share of results of an associate	(2,798)	650	(1,518)

THIS FOURTH SUPPLEMENTARY BASE PROSPECTUS IS TO BE READ IN CONJUNCTION WITH THE BASE PROSPECTUS, THE FIRST SUPPLEMENTARY BASE PROSPECTUS, THE SECOND SUPPLEMENTARY BASE PROSPECTUS AND THE THIRD SUPPLEMENTARY BASE PROSPECTUS.

1. UPDATE TO THE INFORMATION CONTAINED IN THE BASE PROSPECTUS (cont'd)

	<-----FYE 31 March----->		
	2023 (RM'000)	2024 (RM'000)	2025 (RM'000)
CASH FLOWS FROM OPERATING ACTIVITIES (CONT'D)			
Scheme shares and options granted under AMMB Executives' Share Scheme ("ESS") – charge	14,939	24,522	24,842
Unrealised foreign exchange loss/(gain) on term funding	21,125	34,925	(525)
Writeback of provision for commitments and contingencies	<u>(85,280)</u>	<u>(39,612)</u>	<u>(69,891)</u>
Operating profit before working capital changes	1,842,295	1,540,566	2,151,523
Decrease/(increase) in operating assets:			
Deposits and placements with banks and other financial institutions	40,000	37,190	600,000
Investment account placement	172,142	172,158	172,191
Financial assets at fair value through profit or loss	(7,368,549)	3,877,911	1,143,502
Loans and advances	(4,020,835)	(4,420,439)	(4,012,258)
Statutory deposit with BNM	(1,352,337)	(125,687)	(156,201)
Other assets	(83,902)	(666,900)	173,201
(Decrease)/increase in operating liabilities:			
Deposits from customers	(478,351)	8,958,865	(2,322,085)
Deposits and placements of banks and other financial institutions	1,248,749	(1,084,841)	(886,564)
Securities sold under repurchase agreements	14,883,957	(10,138,339)	(376,786)
Financial liabilities at FVTPL	-	-	178,818
Recourse obligation of loans sold to Cagamas Berhad	(274,987)	(1,335,019)	(919,974)
Term funding	269,876	242,056	4,723,780
Other liabilities	<u>815,340</u>	<u>972,690</u>	<u>(982,540)</u>
Cash generated from/(used in) operating activities	5,693,398	(1,969,789)	(513,393)
Net taxation paid	<u>(414,593)</u>	<u>(265,901)</u>	<u>(293,013)</u>
Net cash generated from/(used in) operating activities	<u>5,278,805</u>	<u>(2,235,690)</u>	<u>(806,406)</u>

THIS FOURTH SUPPLEMENTARY BASE PROSPECTUS IS TO BE READ IN CONJUNCTION WITH THE BASE PROSPECTUS, THE FIRST SUPPLEMENTARY BASE PROSPECTUS, THE SECOND SUPPLEMENTARY BASE PROSPECTUS AND THE THIRD SUPPLEMENTARY BASE PROSPECTUS.

1. UPDATE TO THE INFORMATION CONTAINED IN THE BASE PROSPECTUS (cont'd)

	<-----FYE 31 March----->		
	2023 (RM'000)	2024 (RM'000)	2025 (RM'000)
CASH FLOWS FROM INVESTING ACTIVITIES			
Payment to non-controlling interest from dissolution of a subsidiary	-	(39)	-
Distribution income received from financial investments at fair value through other comprehensive income	8,546	6,780	7,213
Net (purchase)/redemption of financial investments at fair value through other comprehensive income	(5,914,485)	741,119	197,519
Net (purchase)/redemption of financial investments at amortised cost	(3,284,695)	1,879,069	(971,283)
Proceeds from disposal of property and equipment	20,378	115	1,088
Purchase of intangible assets	(61,573)	(83,841)	(46,063)
Purchase of property and equipment	(56,029)	(27,780)	(38,090)
Net cash (used in)/generated from investing activities	<u>(9,287,858)</u>	<u>2,515,423</u>	<u>(849,616)</u>
CASH FLOWS FROM FINANCING ACTIVITIES			
Dividends paid	-	(219,433)	(638,351)
Payment of lease liabilities	(77,068)	(71,742)	(69,792)
Net cash used in financing activities	<u>(77,068)</u>	<u>(291,175)</u>	<u>(708,143)</u>
Net decrease in cash and cash equivalents	(4,086,121)	(11,442)	(2,364,165)
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE FINANCIAL YEAR	11,139,096	7,053,121	7,042,260
Effect of exchange rate changes	146	581	(58)
CASH AND CASH EQUIVALENTS AT END OF THE FINANCIAL YEAR	<u>7,053,121</u>	<u>7,042,260</u>	<u>4,678,037</u>

THIS FOURTH SUPPLEMENTARY BASE PROSPECTUS IS TO BE READ IN CONJUNCTION WITH THE BASE PROSPECTUS, THE FIRST SUPPLEMENTARY BASE PROSPECTUS, THE SECOND SUPPLEMENTARY BASE PROSPECTUS AND THE THIRD SUPPLEMENTARY BASE PROSPECTUS.

1. UPDATE TO THE INFORMATION CONTAINED IN THE BASE PROSPECTUS (*cont'd*)

	<-----FYE 31 March----->		
	2023	2024	2025
	(RM'000)	(RM'000)	(RM'000)
Cash and cash equivalents comprise:			
Cash and short-term funds	6,874,702	6,140,967	4,375,745
Deposits and placements with banks and other financial institutions	<u>1,084,465</u>	<u>1,784,033</u>	<u>587,545</u>
	7,959,167	7,925,000	4,963,290
Less: Deposits with original maturity more than 3 months	<u>(907,860)</u>	<u>(884,033)</u>	<u>(287,545)</u>
	7,051,307	7,040,967	4,675,745
Add back:			
Allowances for expected credit loss (" ECL ") for cash and cash equivalents at end of the financial year	<u>1,814</u>	<u>1,293</u>	<u>2,292</u>
	<u>7,053,121</u>	<u>7,042,260</u>	<u>4,678,037</u>

THIS FOURTH SUPPLEMENTARY BASE PROSPECTUS IS TO BE READ IN CONJUNCTION WITH THE BASE PROSPECTUS, THE FIRST SUPPLEMENTARY BASE PROSPECTUS, THE SECOND SUPPLEMENTARY BASE PROSPECTUS AND THE THIRD SUPPLEMENTARY BASE PROSPECTUS.

2. ADDITIONAL INFORMATION

2.1 Base Prospectus, the First Supplementary Base Prospectus, the Second Supplementary Base Prospectus and the Third Supplementary Base Prospectus Remain in Full Force and Effect Subject to Amendments

The Base Prospectus, the First Supplementary Base Prospectus, the Second Supplementary Base Prospectus and the Third Supplementary Base Prospectus remain in full force and effect, save and except for the amendments to the Base Prospectus, the First Supplementary Base Prospectus the Second Supplementary Base Prospectus and the Third Supplementary Base Prospectus as set out in this Fourth Supplementary Base Prospectus.

2.2 Consents

RAM Ratings have, before the issuance of this Fourth Supplementary Base Prospectus, given and have not subsequently withdrawn their written consents to the inclusion in this Fourth Supplementary Base Prospectus of their names, statements and reports in the form and context in which such names, statements and reports appear.

2.3 Documents for Inspection

In addition to the documents described in Section 9.4 on page 66 of the Base Prospectus, Section 2.2 on page 5 of the First Supplementary Base Prospectus, Section 2.2 on page 8 of the Second Supplementary Base Prospectus, Section 2.2 on page 2 of the Third Supplementary Base Prospectus, a copy of this Fourth Supplementary Base Prospectus may be inspected at our registered office during office hours for a period of twelve (12) months from the date of the Base Prospectus:

- (i) the ratings by RAM Ratings referred to in Section 1.2.3 of this Fourth Supplementary Base Prospectus;
- (ii) the letter of consent referred to in Section 2.2 of this Fourth Supplementary Base Prospectus; and
- (iii) this Fourth Supplementary Base Prospectus.

2.4 Responsibility Statements

- (i) We acknowledge that, based on all available information, and to the best of our knowledge and belief, the Base Prospectus, the First Supplementary Base Prospectus, the Second Supplementary Base Prospectus, the Third Supplementary Base Prospectus and this Fourth Supplementary Base Prospectus constitute a full and true disclosure of all material facts concerning the Offer.
- (ii) Our Directors have seen and approved this Fourth Supplementary Base Prospectus. Our Directors collectively and individually accept full responsibility for the accuracy of the information contained in this Fourth Supplementary Base Prospectus and confirm, having made all reasonable enquiries, that to the best of their knowledge and belief, there are no false or misleading statements or other facts, the omission of which would make any statement in this Fourth Supplementary Base Prospectus false or misleading.

THIS FOURTH SUPPLEMENTARY BASE PROSPECTUS IS TO BE READ IN CONJUNCTION WITH THE BASE PROSPECTUS, THE FIRST SUPPLEMENTARY BASE PROSPECTUS, THE SECOND SUPPLEMENTARY BASE PROSPECTUS AND THE THIRD SUPPLEMENTARY BASE PROSPECTUS.
