THIRD 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 Third 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 12 November 2025 ("**Base Prospectus**") which expires on 11 November 2026) by AmBank (M) Berhad ("**Issuer**").

This Third Supplementary Base Prospectus is dated 21 July 2026 and will expire on 11 November 2026.

YOU ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THE BASE PROSPECTUS, THE FIRST SUPPLEMENTARY BASE PROSPECTUS DATED 26 MAY 2026 ("FIRST SUPPLEMENTARY BASE PROSPECTUS"), THE SECOND SUPPLEMENTARY BASE PROSPECTUS DATED 18 JUNE 2026 ("SECOND SUPPLEMENTARY BASE PROSPECTUS") AND THIS THIRD SUPPLEMENTARY BASE PROSPECTUS DATED 21 JULY 2026 ("THIRD 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 THIRD SUPPLEMENTARY BASE PROSPECTUS IS TO BE READ IN CONJUNCTION WITH THE BASE PROSPECTUS, THE FIRST SUPPLEMENTARY BASE PROSPECTUS AND THE SECOND SUPPLEMENTARY BASE PROSPECTUS.

RESPONSIBILITY STATEMENTS

OUR DIRECTORS HAVE SEEN AND APPROVED THIS THIRD SUPPLEMENTARY BASE PROSPECTUS. OUR DIRECTORS COLLECTIVELY AND INDIVIDUALLY ACCEPT FULL RESPONSIBILITY FOR THE ACCURACY OF THE INFORMATION CONTAINED IN THIS THIRD 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 THIRD 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, AND THIS THIRD 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 THIRD SUPPLEMENTARY BASE PROSPECTUS HAS BEEN REGISTERED WITH THE SECURITIES COMMISSION MALAYSIA (“**SC**”). THE REGISTRATION OF THIS THIRD 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 SECOND 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 AND THIS THIRD 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 AND THIS THIRD 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 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 THIRD 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 AND THIS THIRD 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, THE SECOND SUPPLEMENTARY BASE PROSPECTUS AND THIS THIRD SUPPLEMENTARY BASE PROSPECTUS OR THE CONDUCT OF ANY OTHER PERSON IN RELATION TO THE ISSUER.

THE INFORMATION DISCLOSED IN THIS THIRD 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 AND THIS THIRD 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 12 NOVEMBER 2025 (ANNEXURE II) AND IS ALSO AVAILABLE AT OUR AMBANK STRUCTURED WARRANTS WEBSITE, **WWW.AMBANKGROUP.COM/PRODUCTS-AND-SERVICES/INVESTMENTS/AMWARRANTS**.

1. UPDATE TO THE INFORMATION CONTAINED IN THE 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 Third Supplementary Base Prospectus shall have the same meanings given to them in the Base Prospectus, the First Supplementary Base Prospectus and the Second 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 Information on AmBank

1.1.1 Update to the Financial Highlights

1.1.1.1 We wish to update the information on the financial highlights which was disclosed in Section 3.2.2 on pages 5 to 6 of the Base Prospectus.

Accordingly, we wish to replace the tables setting out our financial highlights history in Section 3.2.2 on pages 5 to 6 of the Base Prospectus in its entirety with the following:

Our Group's audited financial information for the FYE 31 March 2024, FYE 31 March 2025 and FYE 31 March 2026 is set out below:

	<------------------------FYE 31 March---------------------->		
	2024 (RM'000)	**2025 (RM'000)**	**2026 (RM'000)**
Consolidated Statements of Profit or Loss			
Interest income	6,187,660	6,179,213	6,099,531
Interest expense	(3,962,374)	(3,800,755)	(3,595,870)
Net interest income	2,225,286	2,378,458	2,503,661
Other operating income	788,536	779,888	835,538
Share in results of an associate	(650)	1,518	1,608
Net income	3,013,172	3,159,864	3,340,807
Other operating expenses	(1,324,596)	(1,400,118)	(1,487,359)
Operating profit	1,688,576	1,759,746	1,853,448
Net impairment allowance, provision write back and other recoveries	(593,933)	(110,242)	(219,851)
Provision for restructuring expenses	(80,000)	-	-
Profit before taxation	1,014,643	1,649,504	1,633,597
Taxation	247,063	(388,677)	(391,203)
Profit for the financial year	1,261,706	1,260,827	1,242,394
Attributable to:			
Equity holder of the Bank	1,261,686	1,260,827	1,242,394
Non-controlling interests	20	-	-
Profit for the financial year	1,261,706	1,260,827	1,242,394
Basic/diluted earnings per share (sen)	132.82	132.73	130.79
Dividends per share (sen)[(1)]	53.0	54.5	30.0
Financial ratio			
Return on equity (%)[(2)]	10.7	9.9	9.2
Dividend payout ratio (%)[(3)]	39.9	41.0	22.9

	<------------------------As at 31 March--------------------->		
	2024 (RM'000)	**2025 (RM'000)**	**2026 (RM'000)**
Consolidated Statements of Financial Position			
Total Assets	135,779,745	135,449,391	141,500,615
Total Liabilities	123,402,791	122,341,610	127,614,722
Total Liabilities and Equity	135,779,745	135,449,391	141,500,615
Net Assets Per Share (RM)	13.03	13.80	14.62

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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1.1.1.2 Separately, we wish to update the information on the financial highlights which was disclosed in Section 4.8 – Financial Highlights on pages 24 to 29 of the Base Prospectus.

Accordingly, we wish to replace the tables setting out our financial highlights history in Section 4.8 – Financial Highlights on pages 24 to 29 of the Base Prospectus in its entirety with the following:

Our Group's audited financial information for the FYE 31 March 2024, FYE 31 March 2025 and FYE 31 March 2026 is set out below:

	<------------------------FYE 31 March---------------------->		
	2024 (RM'000)	**2025 (RM'000)**	**2026 (RM'000)**
Consolidated Statements of Profit or Loss			
Interest income	6,187,660	6,179,213	6,099,531
Interest expense	(3,962,374)	(3,800,755)	(3,595,870)
Net interest income	2,225,286	2,378,458	2,503,661
Other operating income	788,536	779,888	835,538
Share in results of an associate	(650)	1,518	1,608
Net income	3,013,172	3,159,864	3,340,807
Other operating expenses	(1,324,596)	(1,400,118)	(1,487,359)
Operating profit	1,688,576	1,759,746	1,853,448
Allowance for impairment on loans and advances	(485,783)	(182,634)	(254,899)
Writeback of provision for commitments and contingencies	39,612	69,891	25,659
(Allowance for)/writeback of allowance for impairment on:			
Financial investments	(20,860)	(15,239)	13,041
Other financial assets	(18,564)	255	(6,624)
Non-financial assets	(110,717)	17,453	-
Other recoveries	2,379	32	2,972
Provision for restructuring expenses	(80,000)	-	-
Profit before taxation	1,014,643	1,649,504	1,633,597
Taxation	247,063	(388,677)	(391,203)
Profit for the financial year	**1,261,706**	**1,260,827**	**1,242,394**
Attributable to:			
Equity holder of the Bank	1,261,686	1,260,827	1,242,394
Non-controlling interests	20	-	-
Profit for the financial year	1,261,706	1,260,827	1,242,394
Earnings per share (sen)			
Basic/diluted	132.82	132.73	130.79

	<------FYE 31 March------> 2024 (RM'000)	2025 (RM'000)	2026 (RM'000)
Consolidated Statements of Comprehensive Income			
Profit for the financial year	1,261,706	1,260,827	1,242,394
Other comprehensive income:			
Items that will not be reclassified subsequently to statements of profit or loss			
Equity instruments			
Financial investments at fair value through other comprehensive income			
- net changes in fair value	36,473	106,826	51,681
Tax effect	440	1,320	(661)
Items that may be reclassified subsequently to statement of profit or loss			
Currency translation on offshore operations	19,237	(18,237)	(24,457)
Cash flow hedge			
- amortisation of fair value changes of terminated hedge	4,250	1,353	-
Tax effect	(1,020)	(324)	-
Debt instruments			
Financial investments at fair value through other comprehensive income			
- net unrealised gain on changes in fair value	103,524	36,108	86,790
- net gain reclassified to statements of profit or loss	(17,783)	(22,066)	(130,079)
- changes in expected credit loss ("**ECL**")	10,480	6,742	(7,749)
- foreign exchange differences	1	(1)	(5)
Tax effect	(20,578)	(3,370)	10,389
Other comprehensive income, net of tax	135,024	108,351	(14,091)
Total comprehensive income for the financial year, net of tax	1,396,730	1,369,178	1,228,303
Attributable to:			
Equity holder of the Bank	1,396,710	1,369,178	1,228,303
Non-controlling interests	20	-	-
	1,396,730	1,369,178	1,228,303

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

	<----------------------As at 31 March---------------------->		
	2024 (RM'000)	**2025 (RM'000)**	**2026 (RM'000)**
Consolidated Statements of Financial Position			
ASSETS			
Cash and short-term funds	6,140,967	4,375,745	3,967,075
Deposits and placements with banks and other financial institutions	1,784,033	587,545	511,205
Investment account placement	1,364,533	1,191,682	2,534,983
Derivative financial assets	1,010,103	653,815	1,010,547
Financial assets at fair value through profit or loss ("**FVTPL**")	6,766,682	5,526,655	6,173,570
Financial investments at fair value through other comprehensive income	19,700,129	19,613,816	22,354,207
Financial investments at amortised cost	7,391,293	8,396,761	7,461,772
Loans and advances	86,248,361	89,898,576	93,946,525
Statutory deposit with BNM	1,678,024	1,834,225	921,606
Deferred tax assets	192,707	197,860	226,828
Investment in associate	17,745	19,263	20,871
Other assets	3,035,546	2,736,962	1,747,752
Property and equipment	129,645	125,776	139,572
Right-of-use assets	196,449	141,458	316,503
Intangible assets	123,528	149,252	167,599
TOTAL ASSETS	135,779,745	135,449,391	141,500,615
LIABILITIES AND EQUITY			
Deposits from customers	94,337,410	92,015,325	96,067,260
Deposits and placements of banks and other financial institutions	7,620,130	6,770,638	5,296,156
Securities sold under repurchase agreements	6,328,335	5,951,549	4,635,626
Financial liabilities at FVTPL	-	178,818	347,264
Recourse obligation on loans sold to Cagamas Berhad	5,265,017	4,345,043	4,945,065
Derivative financial liabilities	1,021,778	608,855	1,173,799
Term funding(i)	1,614,991	6,344,276	8,078,865
Debt capital(ii)	3,095,000	3,095,000	3,095,000
Other liabilities	4,120,130	3,032,106	3,975,687
TOTAL LIABILITIES	123,402,791	122,341,610	127,614,722
Share capital	3,040,465	3,040,465	3,040,465
Reserves	9,336,363	10,067,190	10,845,302
Equity attributable to equity holder of the Bank	12,376,828	13,107,655	13,885,767
Non-controlling interests	126	126	126
TOTAL EQUITY	12,376,954	13,107,781	13,885,893

	<------------------------As at 31 March---------------------->		
	2024 (RM'000)	**2025 (RM'000)**	**2026 (RM'000)**
TOTAL LIABILITIES AND EQUITY	135,779,745	135,449,391	141,500,615
COMMITMENTS AND CONTINGENCIES	118,118,529	123,329,037	146,560,591
NET ASSETS PER SHARE (RM)	13.03	13.80	14.62

Notes:
i Term funding comprises senior notes, medium term note, commercial papers and other borrowings.
ii Debt capital comprises subordinated notes.

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

	<------------------------FYE 31 March---------------------->		
	2024 (RM'000)	**2025 (RM'000)**	**2026 (RM'000)**
Consolidated Statements of Cash Flows			
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit before taxation	1,014,643	1,649,504	1,633,597
Adjustments for non-operating and non-cash items:			
Net (accretion of discount)/amortisation of premium on securities	(123,883)	(3,158)	12,128
Amortisation of fair value loss on terminated hedge	4,250	1,353	-
Amortisation of intangible assets	49,852	37,360	50,807
Amortisation of issuance costs and premium for term funding	583	6,030	46,585
Depreciation of property and equipment	47,242	42,383	40,724
Depreciation of right-of-use assets	68,344	65,694	68,619
Finance cost for lease liabilities	5,736	5,115	7,934
Finance cost for provision for reinstatement for leased premises	55	36	24
Loss on disposal of foreclosed properties	650	-	-
Net (gain)/loss on disposal of property and equipment	(105)	(1,083)	(121)
Distribution income from financial investments at fair value through other comprehensive income	(6,780)	(7,213)	(8,112)
Allowance for/(writeback of allowance) for impairment on financial investments	20,860	15,239	(13,041)
Allowance for/(writeback of) impairment on other financial assets	18,564	(255)	6,624
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	671,060	370,160	465,436
Net adjustment on COVID-19 relief measures	(2,653)	25,443	33,761
Net (gain)/loss on revaluation of derivatives	(31,079)	265,329	(14,904)
Net (gain)/loss on revaluation of financial assets at fair value through profit or loss	(268,979)	232,360	(34,001)
Net gain on sale of financial assets at fair value through profit or loss	(52,581)	(98,166)	(63,203)
Net gain on sale of financial investments at fair value through other comprehensive income	(17,783)	(22,066)	(130,079)
Net gain on redemption of financial assets at amortised cost	(68,270)	(45,467)	(475)

	<------------------------FYE 31 March---------------------->		
	2024 (RM'000)	**2025 (RM'000)**	**2026 (RM'000)**
CASH FLOWS FROM OPERATING ACTIVITIES (CONT'D)			
Gain on termination of lease arrangement	(358)	(3)	(5)
Property and equipment written off	7	3	662
Reversal of provision for reinstatement cost of leased premises	(11)	(566)	(56)
Share of results of an associate	650	(1,518)	(1,608)
Scheme shares and options granted under AMMB Executives' Share Scheme ("**ESS**") – charge	24,522	24,842	32,466
Unrealised foreign exchange loss/(gain) on term funding	34,925	(87,348)	55,391
Writeback of provision for commitments and contingencies	(39,612)	(69,891)	(25,659)
Operating profit before working capital changes	1,540,566	2,386,664	2,163,494
Decrease/(increase) in operating assets:			
Deposits and placements with banks and other financial institutions	37,190	600,000	96,259
Investment account placement	172,158	172,191	(1,347,963)
Financial assets at fair value through profit or loss	3,877,911	1,143,502	(525,538)
Loans and advances	(4,420,439)	(4,012,258)	(4,507,356)
Statutory deposit with BNM	(125,687)	(156,201)	912,619
Other assets	(666,900)	173,201	462,614
Increase/(decrease) in operating liabilities:			
Deposits from customers	8,958,865	(2,322,085)	4,051,935
Deposits and placements of banks and other financial institutions	(1,084,841)	(886,564)	(1,517,933)
Securities sold under repurchase agreements	(10,138,339)	(376,786)	(1,315,923)
Financial liabilities at FVTPL	-	178,818	222,242
Recourse obligation of loans sold to Cagamas Berhad	(1,335,019)	(919,974)	600,022
Term funding	242,056	4,723,780	1,803,723
Other liabilities	972,690	(1,217,681)	760,961
Cash (used in)/generated from operating activities	(1,969,789)	(513,393)	1,859,156
Net taxation (paid)/recovered	(265,901)	(293,013)	80,271
Net cash (used in)/generated from operating activities	(2,235,690)	(806,406)	1,939,427

	<------FYE 31 March------>		
	2024 (RM'000)	**2025 (RM'000)**	**2026 (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	6,780	7,213	8,112
Net redemption/(purchase) of financial investments at fair value through other comprehensive income	741,119	197,519	(2,635,814)
Net redemption/(purchase) of financial investments at amortised cost	1,879,069	(971,283)	938,345
Cash transfer from internal reorganisation	-	-	36
Proceeds from disposal of property and equipment	115	1,088	126
Purchase of intangible assets	(83,841)	(46,063)	(64,367)
Purchase of property and equipment	(27,780)	(38,090)	(59,633)
Net cash generated from/(used in) investing activities	2,515,423	(849,616)	(1,813,195)
CASH FLOWS FROM FINANCING ACTIVITIES			
Dividends paid	(219,433)	(638,351)	(446,466)
Payment of lease liabilities	(71,742)	(69,792)	(74,026)
Net cash used in financing activities	(291,175)	(708,143)	(520,492)
Net decrease in cash and cash equivalent	(11,442)	(2,364,165)	(394,260)
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE FINANCIAL YEAR	7,053,121	7,042,260	4,678,037
Effect of exchange rate changes	581	(58)	(53)
CASH AND CASH EQUIVALENTS AT END OF THE FINANCIAL YEAR	7,042,260	4,678,037	4,283,724
Cash and cash equivalents comprise:			
Cash and short-term funds	6,140,967	4,375,745	3,967,075
Deposits and placements with banks and other financial institutions	1,784,033	587,545	511,205
	7,925,000	4,963,290	4,478,280
Less: Deposits with original maturity more than 3 months	(884,033)	(287,545)	(194,946)
	7,040,967	4,675,745	4,283,334

	<------------------------FYE 31 March---------------------->		
	2024 (RM'000)	**2025 (RM'000)**	**2026 (RM'000)**
Add back:			
Allowances for expected credit loss ("**ECL**") for cash and cash equivalents at end of the financial year	1,293	2,292	390
	7,042,260	4,678,037	4,283,724

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1.1.2 Update to the Rating Profile

We wish to update the information on the rating profile which was disclosed in Section 4.3 – Rating Profile on page 19 of the Base Prospectus.

Rating Profile

On 25 May 2026, RAM Ratings affirmed our rating of AA_2/P1.

Accordingly, we wish to replace the table setting out the RAM Ratings' rating history in Section 4.3 – Rating Profile on page 19 of the Base Prospectus in its entirety with the following:

Our RAM Ratings' rating history is as follows:

Financial Institution Ratings	May 2024	May 2025	May 2026
Long Term (Outlook)	AA_2 (Stable)	AA_2 (Stable)	AA_2 (Stable)
Short Term	P1	P1	P1

Notes:
The definitions of the respective ratings are as follows:

Rating	*Definition*
AA	*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.*
P1	*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.*

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 AA_2 to AA_3 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 AA_2 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.

2. ADDITIONAL INFORMATION

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

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

2.2 Consents

RAM Ratings has, before the issuance of this Third Supplementary Base Prospectus, given and has not subsequently withdrawn their written consents to the inclusion in this Third 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 8 of the First Supplementary Base Prospectus, Section 2.2 on page 3 of the Second Supplementary Base Prospectus, copies of the following documents 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 Third Supplementary Base Prospectus;

(ii) our Group's audited financial statements for the FYE 31 March 2026;

(iii) the ratings by RAM Ratings referred to in Section 1.1.2 of this Third Supplementary Base Prospectus; and

(iv) the letter of consent referred to in Section 2.2 of this Third 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 and this Third Supplementary Base Prospectus constitute a full and true disclosure of all material facts concerning the Offer.

(ii) Our Directors have seen and approved this Third Supplementary Base Prospectus. Our Directors collectively and individually accept full responsibility for the accuracy of the information contained in this Third 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 Third Supplementary Base Prospectus false or misleading.