



AmBank Group

**SUSTAINABILITY
PERFORMANCE DATA
2025**



Your Bank. Malaysia's Bank. AmBank.™



Sustainability Performance Data



ABOUT THIS DOCUMENT

This Sustainability Performance Data provides an overview of the sustainability disclosures for AmBank Group for the financial year which covers the period from 1 April 2024 to 31 March 2025 (FY2025). The scope includes our three key subsidiaries which are AmBank (M) Berhad, AmBank Islamic Berhad, and AmInvestment Bank Berhad. This supplementary document should be read alongside the AmBank Group Sustainability Report 2025 and the AmBank Group Integrated Annual Report 2025 for a comprehensive view of our overall performance.



DISCLAIMER

This document is intended solely for informational purposes and is based on available data, estimates, and assumptions at the time of publication. It does not constitute any legal, operational, financial, or investment advice. As regulatory requirements and internal frameworks continue to evolve, certain elements of our sustainability performance may be subject to change.

AmBank Group has made every reasonable effort to ensure accuracy and completeness of the information in this document. However, AmBank Group does not undertake any obligation to update, revise or amend any information contained in the document to reflect any changes or the emergence of any new information.

Stakeholders are solely responsible for any use of the information contained in this Sustainability Performance Data and are encouraged to exercise discretion when performing their own independent analysis or review of this document.



POINT OF CONTACT

Stakeholders are encouraged to provide their thoughts, ideas, and questions to support our continuous improvement.



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Sustainability Performance Data

RESPONSIBLE FINANCING AND BUILDING CLIMATE RESILIENCE



Seven hard-to-abate sectors for the development of sectoral decarbonisation pathways		
Seven hard-to-abate sectors	Percentage of Outstanding Balance (%)	Percentage of Financed Emissions (%)
Palm Oil	19.0	36.7
Thermal Coal Mining	0.3	2.1
Power Generation	16.9	13.5
Oil & Gas	25.8	10.9
Cement Manufacturing	0.3	5.1
Iron & Steel Manufacturing	17.1	28.8
Commercial Real Estate	20.6	2.9
TOTAL	100.0	100.0
AmBank Group's non-retail excluding financial services, trading, and other services ³	39.0	45.0

Note:

¹ Information represents data as at 31 March 2024 for all customers and counterparties in each sector.

² For Commercial Real Estate, we have also included the relevant outstanding balance and financed emissions applicable for the retail portfolio in the development of the sectoral decarbonisation pathways.

³ Other Services include e.g. hotels, gambling, casino, services, etc.

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Seven Hard-To-Abate Sectors for the Development of Sectoral Decarbonisation Pathways							
Economic Focus Area	Agriculture	Energy			Built Environment		
Sector	Palm Oil	Thermal Coal Mining	Power Generation	Oil and Gas	Cement Manufacturing	Iron and Steel Manufacturing	Commercial Real Estate
Scope of Value Chain	Oil palm plantations, Crude Palm Oil (CPO) milling and integrated palm oil companies	Mining and extraction	Power generation operators	Integrated oil companies, crude oil refineries, Exploration & Production (E&P) pure play companies	Cement manufacturers	Crude steel manufacturers	In-use operational phase of commercial buildings
2024 Baseline (as at 31 March 2024)	1.69 tCO ₂ e/ t CPO		468 kgCO ₂ e/ MWh	108 tCO ₂ e/ RM million financed	0.89 tCO ₂ e/ t cement	1.26 tCO ₂ e/ t steel	182 kgCO ₂ e/ m ²
2030 Target	1.49 tCO ₂ e/ t CPO		379 kgCO ₂ e/ MWh	73 tCO ₂ e/ RM million financed	0.57 tCO ₂ e/ t cement	1.05 tCO ₂ e/ t steel	148 kgCO ₂ e/ m ²
Reference Scenario	Science-based Target Initiative (SBTi) Forest, Land and Agriculture (FLAG) Commodity Pathway for Palm Oil (Regional SEA) Augmented for NETR and National Biomass Action Plan	Not relevant. We commit to phase out existing exposure by 2030.	Augmented Malaysia Pathway Adjusted for NETR	International Energy Agency (IEA) Announced Pledges Scenario (APS) (Global) 2030	SBTi IEA Net Zero Emissions (NZE) Pathway for Cement (Global)	Mission Possible Partnership (MPP)-Technology Moratorium (TM) Scenario (Regional – SEA)	Adjusted Carbon Risk Real Estate Monitor (CRREM) for Malaysia Grid Emission Factor (GEF) and NETR
2050 Target	0	0	0	27.00	0.03	0.12	0.60

Mobilisation of Sustainable Financing				
	Unit of measurement	FY2023	FY2024	FY2025
Green Financing	RM million	1,938.0	3,022.0	2,407.3
Affordable and Low-income Financing		2,611.0	6,672.0	1,114.7
Sustainable Investments (outstanding balance)		–	–	8,506.0
Sustainable Capital Market Issuances Facilitated (underwritten portion)		–	3,500.0	2,557.5
Total Sustainable Financing Mobilised		4,549.0	13,194.0	14,585.5

RESPONSIBLE FINANCING & BUILDING CLIMATE RESILIENCE



Breakdown of Green Financing				
	Unit of measurement	FY2023	FY2024	FY2025
Retail Banking – Electric Vehicle (EV) Financing	RM million	98.0	175.2	45.9
Retail Banking – Green Home Financing		214.9	160.1	374.4
Wholesale Banking		431.0	591.6	353.9
Business Banking		1,195.0	2,095.1	1,633.1
Total Green Financing		1,938.9	3,022.0	2,407.3

Breakdown of Affordable and Low-income Financing				
	Unit of measurement	FY2023	FY2024	FY2025
Affordable Housing Schemes	RM million	1,400.0	5,623.4	661.4
Low-income Home Financing		–	–	105.5
Low-income Auto Financing		1,211.0	1,048.7	347.8
Total Affordable and Low-income Financing		2,611.0	6,672.1	1,114.7

Breakdown of Sustainable Investments				
	Unit of measurement	FY2023	FY2024	FY2025
Green Bond/ Sukuk Investments	RM million			1,770.0
Sustainable Excluding Green Bond/ Sukuk Investments				6,736.0
Total Bond/ Sukuk Investments				8,506.0

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CUSTOMER EXPERIENCE & SATISFACTION

M2

Overall Customer Satisfaction				
	Unit of measurement	FY2023	FY2024	FY2025
Customer Satisfaction Score (CSAT)	%	78	81	81
Net Promoter Score (first ranking)		+20	+27	+24

Assessment on Products and Services				
	Unit of measurement	FY2023	FY2024	FY2025
Incidents of non-compliance concerning marketing communications	Number	0	0	0

Customer Complaints				
	Unit of measurement	FY2023	FY2024	FY2025
Customer complaints	Number	2,229	1,139	1,089
Customer complaints resolved		2,229	1,124	1,088

DIGITAL INNOVATION

M3

AmOnline				
	Unit of measurement	FY2023	FY2024	FY2025
Registered users	Number	1,565,513	1,804,470	1,956,115
Increase in registered users year-on-year	%	12	15	8
Average number of online transactions (monthly)	million	89	107	128
Online transactions	%	82	84	86

AmAccess Biz				
	Unit of measurement	FY2023	FY2024	FY2025
Number of total registered companies	Number	39,029	46,743	52,225
Number of total registered companies using the platform		22,970	26,408	27,990
Volume of transactions		4,421,262	6,335,247	8,306,421
Value of transactions	RM million	50,567	73,074	91,345
Total transactions from Digital Tokens	%	68	65	69
Total deposits supported by AmAccess Biz	RM million	6,969	8,312	9,042

CYBERSECURITY & DATA PRIVACY



Overall Cybersecurity Performance				
	Unit of measurement	FY2023	FY2024	FY2025
Fines or penalties related to cybersecurity	RM	0	0	0

Overall Data Privacy Performance				
	Unit of measurement	FY2023	FY2024	FY2025
Complaints received on breaches of customer privacy and losses of customer data	Number	15	24	17
Complaints concerning breaches of customer privacy and losses of customer data resolved		15	24	17
Identified Leaks, Theft or Losses of Customer Data		8	3	16

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FINANCIAL INCLUSION

M5

Empowering SMEs				
	Unit of measurement	FY2023	FY2024	FY2025
Total loans/ financing disbursed to the SME sector	RM billion	26.7	27.7	29.6
Group's total loan portfolio made up of SMEs	%	20.5	21.0	21.0
Businesses upskilled via AmBank BizCLUB	Number	11,088	12,361	14,534
Businesses registered for the AmBank BizRACE		4,013	4,826	4,930

Other initiatives for Community Benefits				
	Unit of measurement	FY2023	FY2024	FY2025
Total loans/ financing disbursed for affordable housing schemes	RM million	4,624	5,623	661.4
Total number of homes purchased	Number	20,552	24,913	4,671
Total financing disbursed to lower income communities	RM million	1,211	1,048	453.3

INTEGRITY & PREVENTING FINANCIAL CRIME

M6

Breakdown on Communication and Training on Anti-Corruption Policies and Procedures (Board Members)				
	Unit of measurement	FY2023	FY2024	FY2025
Board members that ABCP policy and procedures have been communicated to	%	100	100	100
Board members that have received training on ABCP policy and procedures	%	100	100	100

Breakdown on Communication and Training on Anti-Bribery and Corrupt Practices (ABCP) Policy and Procedures (Employees)				
	Unit of measurement	FY2023	FY2024	FY2025
Employees that ABCP policy and procedures have been communicated to	%	100	100	100
Employees that have received training on ABCP policy and procedures				
Top Management	%	0.2	0.2	0.2
Senior Management		3.8	3.7	3.7
Mid Management		15.8	16.0	17.5
Junior Management		67.0	67.8	65.3
Non-Management		13.2	12.3	13.3
Employees that have received training on ABCP policy and procedures	Number	7,178	7,312	7,097

Communication and Training on Anti-Corruption Policies and Procedures (Business Partners)

	Unit of measurement	FY2023	FY2024	FY2025
Business partners that AmBank Group's ABCP policy and procedures have been communicated to	Number	363	330	212
	%	100	100	100

Confirmed Incidents of Corruption and Actions Taken

	Unit of measurement	FY2023	FY2024	FY2025
Complaints and grievances reported through the whistleblower channel	Number	4	16	22
Operations assessed for corruption-related risks	%	100	100	100
Confirmed incidents of corruption and action taken		0	0	0
Confirmed incidents in which employees were dismissed or disciplined for corruption		0	0	0
Confirmed incidents when contracts with business partners were terminated or not renewed due to violations related to corruption	Number	0	0	0
Public legal cases regarding corruption brought against the organisation or its employees during the reporting period and the outcomes of such cases		0	0	0

Governance and Ethics

	Unit of measurement	FY2023	FY2024	FY2025
Scoring for Governance-related disclosures in MSCI		6.4/ 10.0	7.6/ 10.0	7.4/ 10.0
Scoring for Governance-related disclosures in FTSE4Good		4.3/ 5.0	5.0/ 5.0	5.0/ 5.0
Political contributions	Number	0	0	0

Internal Audit Ratings

	Unit of measurement	FY2023	FY2024	FY2025
Strong		9	8.9	7.3
Satisfactory		88	88.1	90.3
Weak		3	2.6	1.2
Unsatisfactory		—	0.4	1.2
Internal audits conducted	Number	277	249	178

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Human Rights				
	Unit of measurement	FY2023	FY2024	FY2025
Number of grievances on human rights received and resolved through formal grievance mechanism	Number	0	0	0

ENHANCING EMPLOYEE WELL-BEING



OSH Training				
	Unit of measurement	FY2023	FY2024	FY2025
Workers trained on OSH	Headcount	383	433	462
Training provided and frequency of training (monthly basis)	Number	10	15	9

Key OSH Training in FY2025		
Training Topic		Participants
Physical Training	ISO 39001:2012 (RTSMS)	101
	OSH Co-Ordinator	81
	Basic Occupational First Aid, CPR & AED	29
	Ergonomic Train Person (initial)	20
Virtual Training	Emergency Respond Plan & Preparedness	26
	Workplace OSH Inspection (2 sessions)	95
	Hazard Identification, Risk Assessment and Risk Control (HIRARC)	26
	Musculoskeletal Disorder (MSD) & Ergonomic Awareness	21
	Safe Handling of Motorcycle Riding	63

Work-related Injuries				
	Unit of measurement	CY2022	CY2023	CY2024
Total Employee (TE)	Headcount	9,736	7,383	7,109
Manpower Worked	Hours per month	24,301,056	18,427,344	17,745,104
Accidents				
Total number of Accidents	No. of cases	0	5	3
Accidents with Fatality	No. of cases	0	0	0
Fatality Rate		0	0	0
Accidents with Lost Workdays	No. of cases	0	5	3
Lost Time Injury Frequency Rate (LTIFR)		0	0.27	0.17
Lost Time Injury Incident Rate (LTIRR)		0	0.68	0.42
Accident without Lost Workdays		0	0	0
Incidents				
Lost Workdays Due to Incidents	Days	0	79	135
Fatality as a result of work-related ill health		0	0	0

Note:

- Data does not cover contract workers and this data reported according to Calendar Year (CY) to align with Department of Occupational Safety and Health (DOSH) reporting requirements.
- AmBank Group utilises a different formula from Bursa Malaysia for calculating LTIFR. Instead of using 200,000 worked hours, we use 1,000,000 worked hours, aligning with DOSH requirements under JKKP 8 form

Group OSH Committee Meeting

Chaired by the Group Chief Human Resources Officer (1st Half) and then handed over to the Head of Group Administration (GAD), as the appointed Group OSH Chairperson with total of four meetings held as follows:

1. 19 March 2024	2. 9 July 2024	3. 18 October 2024	4. 9 January 2025
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DOSH audited the group’s premises in FY2025. Satisfactory safety and health ratings were accorded to the following branches which were audited:

No	Branch	Region	Grade
1	Labuan	Sabah	A
2	Kajang	Klang Valley	A
3	Kangar	Penang	A
4	Alor Setar	Penang	A

Sustainability Performance Data

Engagement Survey Index (EEI) Results				
	Unit of measurement	FY2023	FY2024	FY2025
Participation Rate	%	98	98	97
Engagement Mean	%	86	89	88
Engagement Ratio (Engaged:Neutral:Disengaged)		58:37:5	67:29:4	65:31:4

DEVELOPING OUR PEOPLE



Note: For the purposes of consistency and uniformity of our disclosure practices, from FY2025, data is reported in financial year (FY) format starting from FY2025.

Total Training Hours Completed by Entity and Working Level				
	Unit of measurement	CY2022	CY2023	FY2025
Average Training per employee				
Top Management	Hours	764	995	1,086
Senior Management		14,134	32,498	24,981
Mid Management		57,673	158,668	109,522
Junior Management		228,701	651,528	386,623
Non-Management		22,506	96,966	51,977
Total		323,778	940,655	574,189*
Male				
Top Management	Hours	22	61	80
Senior Management		54	108	82
Mid Management		47	115	84
Junior Management		41	105	80
Non-Management		20	95	44
Total		41	105	77
Female				
Top Management	Hours	25	81	72
Senior Management		53	108	84
Mid Management		45	111	83
Junior Management		38	101	76
Non-Management		22	89	53
Total		37	102	74

* The decrease in training hours in FY2025 was due to programme reprioritisation and shift towards more targeted, high-impact learning initiatives.

Total Training Hours Completed by Entity and Working Level

	Unit of measurement	CY2022	CY2023	FY2025
AmBank (M) Bhd				
Top Management	Hours	625	799	968
Senior Management		12,313	28,240	20,255
Mid Management		52,273	143,493	94,720
Junior Management		219,486	623,797	354,639
Non-Management		21,846	94,658	51,027
Total		306,542	890,987	521,609
AmBank Islamic Bhd				
Top Management	Hours	109	118	74
Senior Management		372	773	763
Mid Management		1,599	5,480	4,169
Junior Management		1,355	6,069	5,396
Non-Management		—	—	—
Total		3,435	12,440	10,402
AmInvestment Bank Bhd				
Top Management	Hours	31	78	44
Senior Management		1,449	3,485	3,964
Mid Management		3,801	9,695	10,633
Junior Management		7,860	21,662	26,587
Non-Management		660	2,309	950
Total		13,801	37,229	42,178

Investment in Training Expenditure

Training expenditure	Unit of measurement	CY2022	CY2023	FY2025
Total amount of expenditure on training and development	RM	19,666,577	17,621,975	11,715,497

Sustainability Performance Data

Total Number of Employees Trained by Entity and Working Level				
	Unit of measurement	CY2022	CY2023	FY2025
AmBank (M) Bhd				
Top Management	Headcount	18	11	11
Senior Management		223	254	242
Mid Management		1,131	1,268	1,147
Junior Management		5,559	6,028	4,604
Non-Management		1,031	1,011	971
Total		7,962	8,572	6,975
AmBank Islamic Bhd				
Top Management	Headcount	7	1	1
Senior Management		6	7	7
Mid Management		30	31	32
Junior Management		43	43	39
Non-Management		–	–	–
Total		86	82	79
AmInvestment Bank Bhd				
Top Management	Headcount	8	1	1
Senior Management		35	40	46
Mid Management		94	103	124
Junior Management		227	231	317
Non-Management		31	31	18
Total		395	406	506

Total Number of Employees Trained by Learning Type and Working Level

	Unit of measurement	CY2022	CY2023	FY2025
Leadership				
Top Management	Headcount	2	11	11
Senior Management		97	202	282
Mid Management		327	399	141
Junior Management		465	449	240
Non-Management		25	15	–
Total		916	1,076	674
Soft Skill				
Top Management	Headcount	13	10	8
Senior Management		240	222	235
Mid Management		964	1,026	935
Junior Management		2,901	3,487	2,579
Non-Management		259	296	236
Total		4,377	5,041	3,993
Technical				
Top Management	Headcount	13	12	13
Senior Management		264	290	295
Mid Management		1,257	1,327	1,303
Junior Management		5,865	5,887	4,956
Non-Management		1,041	1,062	972
Total		8,440	8,578	7,539

Sustainability Performance Data

Overall Development Programmes				
	Unit of measurement	CY2022	CY2023	FY2025
Leadership				
Participating Employee (Attended programme)	Headcount	916	1,076	674
Total Training Hours Completed		15,762	25,955	7,815
Training Hours (Talent Programme)	Hours	8,634	16,483	6,147
Training Hours (Other Programme)		7,128	9,472	1,668
Talent Promoted	Percentage	35	28	27
MCP and Successor Development				
MCP: Successor Ratio		1 MCP:4.7	1 MCP:4.3	1 MCP:3.1
Key Positions with Successors (%)	Percentage	100	100	100

Performance and Career Development Reviews by Employee Contract				
	Unit of measurement	FY2023	FY2024	FY2025
Employees who received a regular performance and career development review				
Top Management		12	12	13
Senior Management		282	285	303
Mid Management	Headcount	1,212	1,252	1,309
Junior Management		5,329	5,082	5,002
Non-Management		1,083	1,064	1,025
Total		7,918	7,695	7,652
Employees who received a regular performance and career development review				
Top Management		100	100	100
Senior Management		100	100	100
Mid Management	Percentage	100	100	100
Junior Management		100	100	100
Non-Management		100	100	100
Total		100	100	100

Talent Engagement				
	Unit of measurement	FY2023	FY2024	FY2025
Number of participants joining talent programmes				
LEAP	Headcount	12	31	0*
ELP		34	46	28
BATMAN		–	21	26
Talent Retention Rate	%	92	93	92

* LEAP was rescheduled in FY2025.

DRIVING DIVERSITY, EQUITY & INCLUSION



Breakdown of Employees by Gender				
	Unit of measurement	FY2023	FY2024	FY2025
Male	Headcount	3,045	2,929	2,872
Female		4,873	4,766	4,780
Total		7,918	7,695	7,652

Note: Employee Data excludes Life Insurance and Family Takaful Businesses.

Breakdown of Employees by Working Level by Gender (%)				
	Unit of measurement	FY2023	FY2024	FY2025
Male				
Top Management	%	75.0	75.0	76.9
Senior Management		57.8	56.8	59.1
Mid Management		49.3	48.6	48.8
Junior Management		36.6	36.0	34.6
Non-Management		30.1	30.1	30.4
Total		38.5	38.1	37.5
Female				
Top Management	%	25.0	25.0	23.1
Senior Management		42.2	43.2	40.9
Mid Management		50.7	51.4	51.2
Junior Management		63.4	64.0	65.4
Non-Management		69.9	69.9	69.6
Total		61.5	61.9	62.5

Number of Contract Staff				
	Unit of measurement	FY2023	FY2024	FY2025
Contract Staff	Number	45	39	56
	%	0.6	0.5	0.7

Breakdown of Employees by Employment Contract and Gender				
	Unit of measurement	FY2023	FY2024	FY2025
Permanent		99.4	99.5	99.3
Male	%	38.1	37.8	37.2
Female		61.3	61.7	62.1
Fixed term or temporary contract employees		0.6	0.5	0.7
Male	%	0.4	0.3	0.3
Female		0.2	0.2	0.4

Sustainability Performance Data

Breakdown of Employees by Business Unit				
	Unit of measurement	FY2023	FY2024	FY2025
Male				
Business Banking	%	44.0	46.1	47.4
Investment Banking (incl. Subsidiaries)		52.2	49.9	48.0
Islamic Banking		47.4	48.7	47.6
Retail Banking		34.7	33.6	30.7
Wholesale Banking		47.9	45.1	47.2
Group Information & Ops Division		42.1	42.4	N/A*
Group Shared Services		37.3	37.7	34.8
Group Fintech & Technology		N/A	N/A	63.3
Total		38.5	38.1	37.5
Female				
Business Banking	%	56.0	53.9	52.6
Investment Banking (incl. Subsidiaries)		47.8	50.1	52.0
Islamic Banking		52.6	51.3	52.4
Retail Banking		65.3	66.4	69.3
Wholesale Banking		52.1	54.9	52.8
Group Information & Ops Division		57.9	57.6	N/A*
Group Shared Services		62.7	62.3	65.2
Group Fintech & Technology		N/A	N/A	36.7
Total		61.5	61.9	62.5

* All employees formally categorised under Group Information & Ops Division are now placed under Group Shared Services and Group Fintech & Technology.

Breakdown of Employee by Working Level and Age					
	Unit of measurement	FY2023	FY2024	FY2025	
Top Management					
Under 30	%	0.0	0.0	0.0	
Between 30-50		41.7	33.3	46.2	
Above 50		58.3	66.7	53.8	
Senior Management					
Under 30		0.0	0.0	0.0	
Between 30-50		56.7	55.1	52.5	
Above 50		43.3	44.9	47.5	
Mid Management					
Under 30		0.3	0.2	0.0	
Between 30-50		74	75.2	74.9	
Above 50		25.7	24.6	25.1	
Junior Management					
Under 30		19.8	18.5	18.4	
Between 30-50		66.7	66.5	65.7	
Above 50		13.5	15	15.9	
Non-Management					
Under 30	3.3	1.6	1.3		
Between 30-50	78.5	76.3	72.5		
Above 50	18.2	22.1	26.2		

Breakdown of Employees by Years of Service

	Unit of measurement	FY2023	FY2024	FY2025
Male				
Less than 2 years	%	48.3	48.5	44.1
2-5 years		41.2	43.0	47.2
> 5-10 years		37.1	38.0	37.9
> 10-15 years		32.1	31.0	30.7
> 15-20 years		26.3	25.8	26.3
> 20 years		36.8	34.7	33.4
Total		38.5	38.1	37.5
Female				
Less than 2 years	%	51.7	51.5	55.9
2-5 years		58.8	57.0	52.8
> 5-10 years		62.9	62.0	62.1
> 10-15 years		67.9	69.0	69.3
> 15-20 years		73.7	74.2	73.7
> 20 years		63.2	65.3	66.6
Total		61.5	61.9	62.5

High Performer Retention Rate

	Unit of measurement	FY2023	FY2024	FY2025
Senior Management	%	94.7	91.0	93.1
Mid Management		90.7	91.5	93.5
Junior Management		90.2	90.6	92.9
Non-Management		98.4	99.0	93.9
Total		91.7	91.9	93.1

Sustainability Performance Data

Employee Turnover Rate				
	Unit of measurement	FY2023	FY2024	FY2025
Voluntary				
Top Management	Headcount	1	1	2
Senior Management		25	32	35
Mid Management		167	156	134
Junior Management		1,134	1,002	850
Non-Management		26	11	23
Voluntary				
Top Management	%	8.3	8.3	18.2
Senior Management		8.9	11.3	11.6
Mid Management		14.1	12.7	10.9
Junior Management		21.2	19.2	16.7
Non-Management		2.3	1.0	2.2
Total		17.0	15.4	13.6
Involuntary				
Top Management	%	0.0	0.0	0.0
Senior Management		0.0	0.7	0.7
Mid Management		0.2	0.2	0.7
Junior Management		0.7	1.3	0.4
Non-Management		0.2	0.2	0.3
Total		0.5	1.0	0.4
Overall turnover (data of voluntary and involuntary)		17.5	16.4	14.0
Gender				
Male	%	20.0	20.7	18.1
Female		16.0	13.7	11.6
Age				
<30 years	%	42.6	37.4	30.5
30 – 45 years		17.4	13.9	12.4
Above 45 years		8.8	11.5	10.3
Region				
Peninsular	%	17.5	16.1	13.7
Sabah		20.9	14.0	23.1
Sarawak		15.6	2.9	1.7

New Hires by Category				
	Unit of measurement	FY2023	FY2024	FY2025
Age Group				
< 30 years		39.8	41.7	42.0
30 – 45 years	%	53.3	50.2	48.6
> 45 years		6.9	8.1	9.4
Gender				
Male	%	48.6	47.7	45.1
Female		51.4	52.3	54.9
Region				
Peninsular		92.5	95.0	95.1
Sabah	%	3.3	1.6	2.1
Sarawak		4.2	3.4	2.8

Diversity of Members of the Board				
	Unit of measurement	FY2023	FY2024	FY2025
Gender				
Male	Headcount	6	6	5
	%	67	67	56
Female	Headcount	3	3	4
	%	33	33	44
Age				
Below 50 years	Headcount	0	0	0
	%	0	0	0
50 – 60 years	Headcount	2	2	2
	%	22	22	22
Over 60 years	Headcount	7	7	7
	%	78	78	78
Ethnicity				
Malay	Headcount	2	2	3
	%	22	22	33
Chinese	Headcount	5	5	5
	%	56	56	56
Indian	Headcount	0	0	1
	%	0	0	11
Others	Headcount	2	2	0
	%	22	22	0

Sustainability Performance Data

Diversity of Employees by Ethnicity				
	Unit of measurement	FY2023	FY2024	FY2025
Overall				
Malay		47.4	47.2	48.2
Chinese	%	41.1	41.3	40.3
Indian		8.4	8.5	8.5
Others		3.1	3.0	3.0
Male				
Malay		37.6	37.1	36.8
Chinese	%	38.9	38.8	38.1
Indian		41.3	40.3	38.9
Others		37.5	37.3	38.0
Total		38.5	38.1	37.5
Female				
Malay		62.4	62.9	63.2
Chinese	%	61.1	61.2	61.9
Indian		58.7	59.7	61.1
Others		62.5	62.7	62.0
Total		61.5	61.9	62.5

Breakdown of Vulnerable Group, by Gender				
	Unit of measurement	FY2023	FY2024	FY2025
Male				
Limited Vision	Headcount	1	2	2
Persons with Disabilities		1	1	1
Total		2	3	3
Female				
Limited Vision	Headcount	3	3	2
Persons with Disabilities		0	0	1
Total		3	3	3

Internal Promotion Rate by Gender and Working Level (%)

	Unit of measurement	FY2023	FY2024	FY2025
Male				
Senior Management	%	15.3	11.7	14.5
Mid Management		11.7	10.2	10.5
Junior Management		13.0	11.1	13.5
Non-Management		2.8	2.2	0.6
Total		11.7	9.9	11.4
Female				
Senior Management	%	18.5	11.4	13.7
Mid Management		14.8	10.9	10.9
Junior Management		12.4	11.6	11.3
Non-Management		1.8	2.3	1.3
Total		11.2	10.0	9.8

Parental Leave (%)

	Unit of measurement	FY2023	FY2024	FY2025
Parental leave, by gender				
Male	%	0.8	4.3	3.2
Female		2.9	3.6	2.9
Employees returning to work after parental leave ended, by gender				
Male	%	100.0	100.0	100.0
Female		100.0	98.8	99.3
Retention rates of employees that took parental leave, by gender				
Male	%	87.8	91.4	82.5
Female		86.5	84.8	88.3

Collective Bargaining Agreements and Trade Unions

	Unit of measurement	FY2023	FY2024	FY2025
Number of employees covered by collective bargaining agreements or represented by an independent trade union	Headcount	2,865	2,847	2,914
Percentage of employees covered by collective bargaining agreements	%	36	37	38

Sustainability Performance Data

Human Rights				
	Unit of measurement	FY2023	FY2024	FY2025
Number of substantiated complaints on human rights violations	No. of cases	0	0	0
Incidents of discrimination and corrective actions taken	No. of cases	0	0	0

RESPONSIBLE CONSUMPTION



Overall Emissions

Breakdown of Total GHG Emissions				
Total Scope 1 GHG Emissions (tCO ₂ e)	Unit of measurement	FY2023	FY2024*	FY2025
Scope 1**	tCO ₂ e	70	60	62
Scope 2		16,806	16,576	16,375
Scope 3 (Category 5, 6, 7)***		877	1,231	12,429
Total GHG Emission		17,753	17,867	28,866

* Baseline has been revised from FY2019 to FY2024. FY2024 scope 2 calculations has been restated to reflect updated emissions factor (i.e. Emissions Factors for 2022 published by Energy Commission in November 2024), omission of electricity not purchased by the Group and removal of emissions from electricity generated by solar panels.

** Scope 1 calculation has been restated to reflect the exclusion of AmREIT Managers Sdn Bhd, refinement of emission factor for diesel car and inclusion of additional vehicles.

*** For FY2025, category 5 and 7 has been expanded to include waste directed to disposal and employee's own commuting.

GHG Intensity (tCO ₂ e/RM mil)				
	Unit of measurement	FY2023*	FY2024*	FY2025
GHG Intensity	tCO ₂ e	3.9	3.9	5.9

* Restated to reflect adjusted FY23 and FY24 total income.

Energy Consumption				
	Unit of measurement	FY2023*	FY2024*	FY2025
Total Energy Consumption (covers electricity & fuel)	MWh	24,546	23,698	23,354

* FY2023 and FY2024 data has been restated to reflect more accurate data.

Scope 1

Scope 1 Actual				
	Unit of measurement	FY2023	FY2024	FY2025
Total Scope 1 Emissions	tCO ₂ e	70	60*	62

* The computation reflects the exclusion of AmREIT Managers Sdn Bhd, refinement of emission factor for diesel car and inclusion of additional vehicles.

Type of Vehicles				
	Unit of measurement	FY2023	FY2024	FY2025
Total Number of Vehicles		24	24	26
Non-Hybrid Vehicles	Number	21	21	22
Hybrid Vehicles		3	3	4

Emissions from Vehicle Fleet				
	Unit of measurement	FY2023	FY2024	FY2025
GHG Emission from Fuel Consumption	tCO ₂ e	70	60	62
Fuel Consumption Per Year	Litres	30,792	25,204	26,321

Scope 1 Emissions by Entity				
	Unit of measurement	FY2023	FY2024	FY2025
AmBank (M) Bhd	tCO ₂ e	41	41	43
AmBank Islamic Bhd		6	7	7
AmInvestment Bank Bhd		23	12	12
Total		70	60	62

Note: The data reflects vehicle emissions based on operational use.

Sustainability Performance Data

Scope 2

Scope 2 Actual				
	Unit of measurement	FY2023*	FY2024*	FY2025
Total	tCO ₂ e	16,806	16,576	16,375

* FY2023 and FY2024 scope 2 calculations have been restated to reflect updated emissions factor (i.e., Grid Emissions Factors for 2022 published by Energy Commission in November 2024), omission of electricity not purchased by the Group, and removal of emissions from electricity generated by solar panels.

Total Breakdown for Main Buildings and Branches												
	FY2023				FY2024				FY2025			
	RM'000	kWh	kWh/FTE	tCO ₂ e	RM'000	kWh	kWh/FTE	tCO ₂ e	RM'000	kWh	kWh/FTE	tCO ₂ e
Main Buildings	3,942	7,559,491	1,487	5,730	4,119	6,900,965	1,344	5,277	5,091	9,754,003	1,883	7,550
Branches	7,846	16,703,325	7,846	11,077	8,387	16,564,766	6,258	11,299	6,289	13,356,275	5,452	8,825
Total	12,594	24,262,816	3,064	16,806	12,506	23,465,731	3,050	16,576	11,380	23,110,278	3,029	16,375

Breakdown of Electricity Consumption				
	Unit of measurement	FY2023	FY2024	FY2025
Electricity consumed from external provider	kWh	4,850,428	15,894,383	7,746,187
Electricity generated from renewable source		81,850	82,628	77,836
Electricity purchased from renewable source		19,330,539	7,488,720	15,286,255
Total		24,262,817	23,465,731	23,110,278

Breakdown of Scope 2 GHG Emissions for Head Office Buildings				
	Unit of measurement	FY2023	FY2024	FY2025
Menara AmBank, Jalan Yap Kwan Seng (MAB)	tCO ₂ e	1,252	1,109	1,227
Bangunan AmBank Group, Jalan Raja Chulan (BAG)		818	661	801
Damansara Fairway 3 (DF3)		2,958	3,033	4,929
Wisma AmFirst, Kelana Jaya (WAF)		612	474	593
Total		5,730	5,277	7,550

Breakdown of Electricity Consumption for Head Office Buildings

Head Office Buildings	Unit of measurement	FY2023	FY2024	FY2025
Menara AmBank, Jalan Yap Kwan Seng (MAB)	kWh	1,651,993	1,432,976	1,584,588
Bangunan AmBank Group, Jalan Raja Chulan (BAG)		1,078,851	853,878	1,034,884
Damansara Fairway 3 (DF3)		3,902,277	4,001,239	6,368,159
Wisma AmFirst, Kelana Jaya (WAF)		807,676	612,872	766,372
Total		7,559,491	6,900,965	9,754,003

Breakdown of Electricity Consumption for Head Office Buildings

Head Office Buildings	Unit of measurement	FY2023	FY2024	FY2025
Menara AmBank, Jalan Yap Kwan Seng (MAB)	kWh/FTE	768	3,942	788
Bangunan AmBank Group, Jalan Raja Chulan (BAG)		737	570	652
Damansara Fairway 3 (DF3)		20,115	21,059	33,167
Wisma AmFirst, Kelana Jaya (WAF)		634	442	552
Total		1,487	1,344	1,883

Scope 3

Scope 3 GHG Emissions

	Unit of measurement	FY2023	FY2024	FY2025
Category 5: Waste Generated	tCO ₂ e	0.54	0.39	169.00
Category 6: Business Travel				
Employee Business Travel (Air travel)	tCO ₂ e	262.00	180.00	229.00
Employee Business Travel (Mileage Claim)		329.00	1,035.00	608.20
Category 7: Employee Commuting				
Outsourced Shuttle Services for Employees	tCO ₂ e	285.00	16.00	9.23
Employee Own Commuting*				11,414.00
Total		876.54	1,231.39	12,429.43

* The data was based on inputs collected from an employee survey, with 88% participation rate (7,660 employees). The boundary includes AmBank, AmIslamic, AmInvestment, AmFunds Management Berhad, AmIslamic Funds Management Sdn Bhd as well as AmREIT Managers Sdn Bhd

Sustainability Performance Data

Total Waste Production				
	Unit of measurement	FY2023	FY2024	FY2025*
Total Waste generated		17,805	17,539	356,709
Total Waste diverted from disposal	kg	17,805	16,360	16,467
Total Waste directed to disposal		N/A	N/A	339,905

* In FY2025, 7,139 kg of e-waste was generated. The balance is scheduled for recycling FY2026.

Waste Production by Type				
	Unit of measurement	FY2023	FY2024	FY2025
Hazardous Waste				
e-Waste	Waste Generated	–	6,468	7,139
	Waste diverted from disposal	–	5,289	6,802**
	Waste directed to disposal	–	–	–
Scheduled Waste (SW409)	Waste Generated			28
	Waste diverted from disposal			–
	Waste directed to disposal			28
Non-Hazardous Waste				
Paper	Waste Generated	15,391	9,213	8,391
	Waste diverted from disposal	15,391	9,213	8,391
	Waste directed to disposal	–	–	–
Other* (specified below)	Waste Generated	2,414	1,858	341,151
	Waste diverted from disposal	2,414	1,858	1,274
	Waste directed to disposal	–	–	339,877

* Plastics, cardboard, can, metal and domestic waste.

** In FY2025, 7,139 kg of e-waste was generated. The balance is scheduled for recycling FY2026.

Breakdown of Waste by Weight and Type				
	Unit of measurement	FY2023	FY2024	FY2025
Plastic	kg tCO ₂ e	302 0.06600	437 0.0961	178 0.00114
Paper		15,391 0.3260	9,213 0.1939	8,391 0.05379
Cardboard		2,031 0.1420	1,321 0.0925	1,020 0.00654
Can		81 0.0050	100 0.0060	76 0.00049
Metal				0 0
Domestic Waste				339,877 169.00000
Metal				6,802 0.04400
Scheduled Waste (SW409)				28 0.00003
Total		17,805 0.5390	11,071 0.3885	356,372 169.00000

Total Paper Waste Recovered				
	Unit of measurement	FY2023	FY2024	FY2025
Total Paper Waste Recycled by Third-Party Vendor	RM	4,787	2,888	2,695

Water Consumption				
	Unit of measurement	FY2023	FY2024	FY2025
Water consumption	Megalitres	73.6	72.8	102*

* This was calculated based on water bill and increase in trend was due to expansion of branches in FY2025.

Sustainability Performance Data

RESPONSIBLE PROCUREMENT



General Supplier Data				
	Unit of measurement	FY2023	FY2024	FY2025
Breakdown of Suppliers				
Local Suppliers	Number	1,136	1,075	984
International Suppliers		98	110	102
Total		1,234	1,185	1,086
Local suppliers with active contracts	%	92	91	91
Economic Contribution to Suppliers				
Local Suppliers	RM million	656	566	592
	%	90	86	87
International Suppliers	RM million	76	95	85
	%	10	14	13
Total	RM million	732	661	676
	%	100	100	100

ESG Screening				
	Unit of measurement	FY2023	FY2024	FY2025
Total number of new suppliers screened using environmental and social criteria	Number	68	115	43
Percentage of new suppliers screened using environmental and social criteria	%	100	100	100
Cases of human rights impact across the supply chain	Number	0	0	0

Note: This is based on the suppliers/ vendors declaration.

SUPPORTING COMMUNITIES



Breakdown of Volunteerism				
AmCare	Unit of measurement	FY2023	FY2024	FY2025
Total number of hours volunteered	Hours		4,364	11,710*
Number of employees involved in volunteering	Headcount		635	3,715
Average volunteering hours per employee	Hours		0	2
Percentage of employees involved in volunteering	%		6	49

Note: AmCare started in FY2024.
* Volunteer hours exceeded the 10,000-hour target in FY2025, supported by the increased number of programmes conducted throughout the year.

Breakdown of Community Empowerment				
	Unit of measurement	FY2023	FY2024	FY2025
Total number of beneficiaries of the investment in communities	Headcount	21,943	17,229	27,233
Total Investment for the CSR/ Sustainability Initiatives	RM	698,950	901,870	2,001,510*

* Includes RM250,000 investment in 42KL programme with Sunway Group and Khazanah Nasional Berhad. Under this programme, AmBank Group will invest a total of RM3 million over the next three years.

Sustainability Performance Data

Breakdown of Zakat Contribution				
	Unit of measurement	FY2022	FY2023	FY2024
Total Zakat Contributions		0.991	1.747	4.419
State Zakat Collection Centres	RM million	0.371	0.498	1.12
Community Programmes		0.620	1.249	3.299
Total amount distributed for Students/ Education Assistance	RM million		0.345	0.763
Number of beneficiaries	Headcount		671 underprivileged students	2,544 university students
Total amount distributed for Medical Assistance	RM million		0.132	0.363
Number of beneficiaries	Headcount		30 Asnaf patients	16 Asnaf patients
Total amount distributed for Islamic Development Activities	RM million		0.080	0.184
Number of beneficiaries	Headcount		104 Asnaf	487 Asnaf
Total Charity Contributions	RM million		0.292	0.438
Number of beneficiaries	Headcount		238 Asnaf	485 Asnaf
iTekad				
Total disbursed amount (RM million)	RM million	0.180	0.400	1.55
Number of Beneficiaries – Customers	Headcount	58 Asnaf microentrepreneurs	168 Asnaf microentrepreneurs	103 asnaf microentreperneurs

Note: Figures for FY2025 zakat will be disclosed in the next report as the distribution will only happen in FY2026.



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