AmBank Group

Your Bank. Malaysia's Bank. AmBank.®

Winning Together

SUSTAINABILITY PERFORMANCE DATA 2026

ABOUT THIS DOCUMENT

This Sustainability Performance Data provides more detailed sustainability disclosures for AmBank Group for the financial year which covers the period from 1 April 2025 to 31 March 2026 (FY2026). The scope includes our key subsidiaries which are AmBank (M) Berhad, AmBank Islamic Berhad, and AmInvestment Bank Berhad, including AmFunds Management Berhad and AmIslamic Funds Management Sdn Bhd. This supplementary document should be read alongside the AmBank Group Sustainability Report 2026 and AmBank Group Integrated Annual Report 2026 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.

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POINT OF CONTACT

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

Email: sustainability@ambankgroup.com

M1 Responsible Financing

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Mobilisation of Sustainable Financing						
O1 Green Financing	RM million	3,715.0	1,938.9	3,022.0	2,407.3	6,441.8®
O1 Affordable and Low-income Financing	RM million	200.0	2,611.0	2,037.1	1,114.7	1,270.9®
O1 Sustainable Investments (outstanding balance)	RM million	–	–	–	8,506.0	6,577.8®
O1 Sustainable Capital Market Issuances Facilitated (underwritten portion)	RM million	–	–	3,500.00	2,557.5	3,753.7®
O1 **TOTAL**	RM million	**3,915.0**	**4,549.9**	**8,559.1**	**14,585.5**	**18,044.2**®
O1 **Increase in Sustainable Financing Mobilised**	Percentage (%)	**–**	**16.2**	**88.2**	**70.4**	**23.7**

® *Assured by Independent Assurance Provider*

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Mobilisation of Sustainable Financing by Entity						
AmBank (M) Berhad	RM million	–	–	–	7,331.7	8,376.0
AmBank Islamic Berhad	RM million	–	–	–	4,696.3	5,914.6
AmInvestment Bank Berhad	RM million	–	–	3,500.0	2,557.5	3,753.7
Green Financing						
Retail Banking – Electric Vehicle (EV) Financing	RM million	–	98.0	175.2	45.9	70.8
Retail Banking – Green Mortgage Financing	RM million	–	214.9	160.1	374.4	541.9
Wholesale Banking	RM million	–	431.0	591.6	353.9	483.1
Business Banking	RM million	–	1,195.0	2,095.1	1,633.1	5,346.0
TOTAL	RM million	**–**	**1,938.9**	**3,022.0**	**2,407.3**	**6,441.8**
Increase in Green Financing Mobilised	Percentage (%)	**–**	**–**	**55.9**	**(20.3)**	**167.6**
Green Financing by Entity						
AmBank (M) Berhad	RM million	–	–	–	1,744.2	3,749.7
AmBank Islamic Berhad	RM million	–	–	–	663.1	2,692.1
Affordable and Low-income Financing						
Affordable Housing Schemes	RM million	200.0	1,400.0	988.4	661.4	309.2
Low-income Home Financing	RM million	–	–	–	105.5	108.4
Low-income Auto Financing	RM million	–	1,211.0	1,048.7	347.8	853.3
TOTAL	RM million	**200.0**	**2,611.0**	**2,037.1**	**1,114.7**	**1,270.9**
Affordable and Low-income Financing by Entity						
AmBank (M) Berhad	RM million	–	–	–	334.5	455.4
AmBank Islamic Berhad	RM million	–	–	–	780.2	815.5

M1 Responsible Financing

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Breakdown of Sustainable Investments						
Green Bond/Sukuk Investments	RM million	–	–	–	1,770.0	3,069.3
Sustainable excluding Green Bond/Sukuk Investments	RM million	–	–	–	6,736.0	3,508.5
TOTAL	RM million	–	–	–	**8,506.0**	**6,577.8**
Breakdown of Sustainable Investments by Entity						
AmBank (M) Berhad	RM million	–	–	–	5,253.1	4,170.9
AmBank Islamic Berhad	RM million	–	–	–	3,252.9	2,406.9
Total Sustainable Financing Mobilised by Business Segment						
Retail Banking	RM million					
Green Mortgage Financing	RM million	–	214.9	160.1	374.4	541.9
Electric Vehicle (EV) Financing	RM million	–	98.0	175.2	45.9	70.8
Affordable Housing	RM million	200.0	1,400.0	988.4	661.4	309.2
Low Income Financing – Mortgage	RM million	–	–	–	105.5	108.4
Low Income Financing – Hire Purchase	RM million	–	1,211.0	1,048.7	347.8	853.3
TOTAL	RM million	**200.0**	**2,923.9**	**2,372.4**	**1,535.0**	**1,883.6**
Business Banking	RM million					
Green Financing	RM million	–	1,195.0	2,095.1	1,633.1	5,346.0
Sustainable Investments (outstanding balance)	RM million	–	–	–	499.7	476.5
TOTAL	RM million	**–**	**1,195.0**	**2,095.1**	**2,132.8**	**5,822.5**
Wholesale Banking	RM million					
Green Financing	RM million	–	431.0	591.6	353.9	483.1
Sustainable Investments (outstanding balance)	RM million	–	–	–	8,006.2	6,101.3
TOTAL	RM million	**–**	**431.0**	**591.6**	**8,360.1**	**6,584.4**
Investment Banking	RM million					
Sustainable Capital Market Issuances Facilitated (underwritten portion)	RM million	–	–	3,500.0	2,557.5	3,753.7
TOTAL	RM million	**–**	**–**	**3,500.0**	**2,557.5**	**3,753.7**

M2 Climate and Environmental Resilience

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Exposure to Climate-related Physical Risks						
[R1] High physical risk exposure on branches, ATM, Cheque Deposit Machines (CQMs), Cash Recycler Machines (CRMs), Main Buildings, Data Centres and Third-party Service Providers	Number	–	–	–	–	0
[R1] Mortgage portfolio susceptible to high flood risk*	RM million	–	–	–	–	807.3
	Percentage (%)	–	–	–	–	1.5

* *High flood risk refers to properties which indicate moderate to high susceptibility to flooding and exposure to high-frequency and/or severe inundation. The reported metric is based on residential mortgage exposures identified as having heightened credit risk concerns to support enhanced monitoring.*

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025
Exposure to Climate-related Transition Risks					
[R2] Hard-to-abate sector decarbonisation pathways on track to meet 2030 near-term targets	Number	–	–	–	3 out of 7
[R2] Portfolio exposure – Hard-to-abate sectors identified in the Group's NZTP (non-retail portfolio)	Percentage (%)	–	–	39	38

* *AmBank Group's non-retail portfolio excludes financial services, trading and other services (e.g. hotels, gambling, casinos, etc.)*

BANKING BOOK

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025
Financed Emissions					
Financed Emissions	tCO_2e	–	–	9,973,343.69	10,295,173.60
Total Financing	RM billion	–	–	123.23	129.14
Total Investments		–	–	23.29	22.69
Total Financing and Investments		–	–	146.52	151.83
Financed Emissions Intensity	tCO_2e/RM million	–	–	68.10	67.81
Weighted Average PCAF Score	Score	–	–	3.86	3.89

* *Scope 3 Category 15 GHG emissions are disclosed as at 31 March 2025. We expect alignment with the financial reporting date as our reporting and disclosure capabilities mature.*

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025
Financed Emissions by Asset Class for Financing and Investments					
Total Outstanding Balance	RM million				
Business Loans		–	–	56,490.43	61,609.08
Corporate Bonds		–	–	23,288.04	22,685.06
Project Finance		–	–	2,624.97	2,832.42
Commercial Real Estate		–	–	6,604.69	7,811.45
Mortgages		–	–	43,939.27	45,324.46
Motor Vehicle Loans		–	–	13,569.30	11,566.27
TOTAL		**–**	**–**	**146,516.70**	**151,828.74**

M2 Climate and Environmental Resilience

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025
Financed Emissions by Asset Class for Financing and Investments (cont'd)					
Financed Emissions	tCO$_2$e				
Business Loans		–	–	8,183,742.25	8,648,014.09
Corporate Bonds		–	–	421,359.64	381,393.50
Project Finance		–	–	172,985.81	162,407.46
Commercial Real Estate		–	–	218,333.26	200,788.31
Mortgages		–	–	435,248.22	443,949.21
Motor Vehicle Loans		–	–	541,673.51	458,621.03
TOTAL		**–**	**–**	**9,973,342.69**	**10,295,173.60**
Financed Emissions Intensity	tCO$_2$e/RM million				
Business Loans		–	–	144.87	140.37
Corporate Bonds		–	–	18.09	16.81
Project Finance		–	–	65.90	57.34
Commercial Real Estate		–	–	33.06	25.70
Mortgages		–	–	9.91	9.79
Motor Vehicle Loans		–	–	39.92	39.65
TOTAL		**–**	**–**	**68.10**	**67.81**
PCAF Score	Score				
Business Loans		–	–	3.45	3.45
Corporate Bonds		–	–	3.09	3.19
Project Finance		–	–	3.77	3.89
Commercial Real Estate		–	–	4.13	4.12
Mortgages		–	–	5.00	5.00
Motor Vehicle Loans		–	–	3.38	3.38
WEIGHTED AVERAGE PCAF SCORE		**–**	**–**	**3.86**	**3.89**

M2 Climate and Environmental Resilience

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025
Outstanding Financing and Investments by Sectors Identified in the Group's NZTP					
Outstanding Balance					
Cement Manufacturing	Percentage (%)	–	–	0.3	0.2
Iron & Steel Manufacturing	Percentage (%)	–	–	17.1	20.7
Commercial Real Estate	Percentage (%)	–	–	20.6	25.1
Power Generation	Percentage (%)	–	–	16.9	16.9
Oil & Gas	Percentage (%)	–	–	25.8	20.1
Thermal Coal Mining	Percentage (%)	–	–	0.3	0.2
Palm Oil	Percentage (%)	–	–	19.0	16.8
TOTAL	Percentage (%)	**–**	**–**	**100.0**	**100.0**
Financed Emissions					
Cement Manufacturing	Percentage (%)	–	–	5.1	3.1
Iron & Steel Manufacturing	Percentage (%)	–	–	28.8	38.1
Commercial Real Estate	Percentage (%)	–	–	2.9	2.0
Power Generation	Percentage (%)	–	–	13.5	16.5
Oil & Gas	Percentage (%)	–	–	10.9	16.5
Thermal Coal Mining	Percentage (%)	–	–	2.1	1.4
Palm Oil	Percentage (%)	–	–	36.7	22.4
TOTAL	Percentage (%)	**–**	**–**	**100.0**	**100.0**
Financed Emissions Intensity					
Cement Manufacturing	tCO_2e/RM million	–	–	3,200.0	2,743.0
Iron & Steel Manufacturing	tCO_2e/RM million	–	–	256.3	295.1
Commercial Real Estate	tCO_2e/RM million	–	–	21.7	12.9
Power Generation	tCO_2e/RM million	–	–	120.4	156.6
Oil & Gas	tCO_2e/RM million	–	–	63.4	131.1
Thermal Coal Mining	tCO_2e/RM million	–	–	1,346.2	1,273.3
Palm Oil	tCO_2e/RM million	–	–	292.9	214.5
TOTAL	tCO_2e/RM million	**–**	**–**	**151.6**	**160.5**

** AmBank Group's non-retail portfolio excludes financial services, trading and other services (e.g. hotels, gambling, casinos, etc.)*
*** For Commercial Real Estate sector, AmBank Group has included the outstanding balance and financed emissions applicable for the retail portfolio in the development of the sectoral decarbonisation pathway.*

M2 Climate and Environmental Resilience

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025
Sectoral Pathways Progress					
Cement Manufacturing	tCO_2e//t cement	–	–	0.89	0.67
Iron & Steel Manufacturing	tCO_2e/t steel	–	–	1.26	1.58
Commercial Real Estate	$kgCO_2e/m^2$	–	–	182.00	188.00
Power Generation	$kgCO_2e$/MWh	–	–	468.00	325.00
Oil & Gas	tCO_2e/RM million	–	–	108.00	156.00
Thermal Coal Mining	Exposure (%)	–	–	100 (baseline)	(26) from baseline
Palm Oil	tCO_2e/t CPO	–	–	1.69	2.00

** FY2024 is the baseline year*

ASSET MANAGEMENT BOOK

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025
Total Assets Under Management for Asset Management Business					
Total Assets Under Management	RM billion	47.6	47.8	50.6	52.3
Financed Emissions for Asset Management Business					
In scope AUM for Financed Emissions Representation (excludes cash and CIS)					
Listed Equities	RM billion	–	–	–	4.05
Bonds (Listed)	RM billion	–	–	–	10.58
Bonds (Unlisted)	RM billion	–	–	–	21.41
Sovereign Bonds	RM billion	–	–	–	5.56
Total Financed Emissions	tCO_2e	–	–	–	3,647,608.70
Financed Emissions for Asset Management Business by Asset Class					
Percentage AUM in scope	Percentage (%)				
Listed Equities	Percentage (%)	–	–	–	9.75
Bonds (Listed)	Percentage (%)	–	–	–	25.42
Bonds (Unlisted)	Percentage (%)	–	–	–	51.46
Sovereign Bonds	Percentage (%)	–	–	–	13.36

M2 Climate and Environmental Resilience

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025
Financed Emissions for Asset Management Business by Asset Class (cont'd)					
Financed Emissions	tCO_2e				
Listed Equities		–	–	–	274,728.61
Bonds (Listed)		–	–	–	567,229.50
Bonds (Unlisted)		–	–	–	2,479,058.25
Sovereign Bonds		–	–	–	326,592.34
TOTAL		**–**	**–**	**–**	**3,647,608.70**
Percentage Financed Emissions	Percentage (%)				
Listed Equities		–	–	–	7.53
Bonds (Listed)		–	–	–	15.55
Bonds (Unlisted)		–	–	–	67.97
Sovereign Bonds		–	–	–	8.95
TOTAL		–	–	–	**100.00**
PCAF Score	Score				
Listed Equities		–	–	–	1.31
Bonds (Listed)		–	–	–	1.51
Bonds (Unlisted)		–	–	–	2.93
Sovereign Bonds		–	–	–	2.00
WEIGHTED AVERAGE PCAF SCORE		**–**	**–**	**–**	**2.30**

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Proxy voting and engagement activities for Asset Management Business						
Number of engagements with investee companies	Number	–	–	–	–	1,935
In person engagements with investee companies	Percentage (%)	–	–	–	–	40
Employees involved in investee company engagements	Number	–	–	–	–	31

M2 Climate and Environmental Resilience

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Total Enterprise Emissions						
R2 Scope 1*	tCO_2e	41	70	60	62	436Ⓐ
R2 Scope 2 (Location-based emissions)**	tCO_2e	12,614	16,806	16,576	16,375	21,365Ⓐ
R2 Scope 3 (Category 1, 2, 5, 6, 7 and 13)***	tCO_2e	34	877	1,231	46,634	49,312
TOTAL	tCO_2e	**12,689**	**17,753**	**17,867**	**63,071**	**71,113**

* *Scope 1 – 436 tCO_2e, an increase from the previous year due to expansion of scope in FY2026 disclosures to include two additional categories: stationary combustion and fugitive emissions, as part of our progressive disclosure approach.*

** *Scope 2 – 21,365 tCO_2e, an increase from the previous year due to expansion of scope in FY2026 disclosures to include two additional categories to align with IFRS Standards: emissions from offsite ATMs, CQMs and CRMs, as well as centralised air-conditioning units across three leased buildings (Menara AmBank, Bangunan AmBank Group and Wisma AmFIRST).*

*** *For FY2026, Scope 3 has been expanded to include Category Purchased 1 (Goods and Services), Category 2 (Capital Goods) and Category 13 (Downstream Leased Assets), and for reference, reflected accordingly for FY2025 where available. Scope 3 Category 15 has been reported separately.*

Ⓐ *Assured by Independent Assurance Provider*

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Scope 2 GHG Emissions						
R2 Net Scope 2 (Market-based emissions)	tCO_2e	10,975	3,124	12,102	5,849	11,051Ⓐ

* *Market-based emissions reflect the emissions associated with the electricity we have procured, including any green energy purchases (e.g. TNB's Green Energy tariff) and applied contractual instruments such as Renewable Energy Certificates (RECs).*

Ⓐ *Assured by Independent Assurance Provider*

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Scope 3 GHG Emissions						
R2 Category 1: Purchased Goods & Services	tCO_2e	–	–	–	31,160	33,834
R2 Category 2: Capital Goods	tCO_2e	–	–	–	3,045	3,445
R2 Category 5: Waste Generated	tCO_2e	–	1	0	169	225
R2 Category 6: Business Travel	tCO_2e	495	591	1,215	837	1,030
R2 Category 7: Employee Commuting	tCO_2e	–	285	16	11,423	10,761
R2 Category 13: Downstream Leased Assets	tCO_2e	–	–	–	–	17
TOTAL	tCO_2e	**495**	**877**	**1,231**	**46,634**	**49,312**

M3 Customer Experience and Satisfaction

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Overall Customer Satisfaction						
Customer Satisfaction Score (CSAT)	Percentage (%)	79	78	81	81	87
Net Promoter Score (NPS)	Score	19	20	27	24	39
Assessment on Products and Services						
Incidents of non-compliance concerning marketing communications	Number	0	0	0	0	0
Customer Complaints						
Customer complaints	Number	2,119	2,229	1,139	1,089	1,584
Customer complaints resolved	Number	2,119	2,229	1,124	1,088	1,581
Employee Training on Consumer Financial Protection						
Number of employees that receive training on consumer financial protection	Number	–	–	–	–	3,508

M4 Digital Innovation

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
AmOnline						
Registered users	Number	1,401,867	1,565,513	1,804,470	1,956,115	2,111,158
Increase in registered users year-on-year	Percentage (%)	13	12	15	8	8
Average number of online transactions (monthly)	million	87	89	107	128	128
Online transactions*	Percentage (%)	83	82	84	86	86

** Proportion of retail banking transactions performed via AmOnline against total online, ATM and branch transactions.*

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
AmAccess Biz						
Number of total registered companies	Number	27,235	39,029	46,743	52,225	57,271
Increase in a registered companies year-on-year	Percentage (%)	144	43	20	12	10
Number of total registered companies using the platform	Number	16,516	22,970	26,408	27,990	28,769
Volume of transactions	Number	1,711,220	4,421,262	6,335,247	8,306,421	9,454,577
Value of transactions	RM million	20,566	50,567	73,074	91,345	104,795
Total transactions using Digital Tokens	Percentage (%)	68	68	65	69	72
Total deposits supported by AmAccess Biz	RM million	4,052	6,969	8,312	9,042	9,347
AmAccess Corporate						
Number of total registered companies	Number	–	–	–	–	11,491
Number of total registered companies using the platform	Number	–	–	–	–	4,938
Volume of transactions	Number	–	–	–	–	12,122,923
Value of transactions	RM million	–	–	–	–	498,774
Total deposits supported by AmAccess Corporate	RM million	–	–	–	–	29,340
AmEquities						
Registered users	Number	–	–	–	–	3,484
Average number of online transactions (monthly)	Number	–	–	–	–	34,819
Online transactions	Percentage (%)	–	–	–	–	60
Contactless Payment Ecosystem						
Google Pay users	Number	–	–	–	3,948	8,202
Apple Pay users	Number	–	–	–	43,808	62,152

M5 Cybersecurity and Data Privacy

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Overall Cybersecurity Performance						
Fines or penalties related to cybersecurity	Number	0	0	0	0	0
	RM	0	0	0	0	0
Overall Data Privacy Performance						
Complaints received on breaches of customer privacy and loss of customer data	Number	12	15	24	17	10
Complaints concerning breaches of customer privacy and loss of customer data resolved	Number	12	15	24	17	10
[R3] Identified Leaks, Theft or Loss of Customer Data	Number	8	8	3	16	27
Personal data breaches	Percentage (%)	–	–	–	–	52
Number of account holders affected	Number	–	–	–	–	2,224
Employee Training on Privacy and Data Security						
Number of employees that received training on privacy and data security	Number	–	–	–	–	7,509

M6 Financial Inclusion

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Empowering SMEs						
Total loans/financing disbursed to the SME sector	RM billion	24.9	26.7	27.7	29.6	31.0
Group's total loan portfolio made up of SMEs	Percentage (%)	20.8	20.5	21.0	21.0	21.0
Business reached via AmBank BizCLUB since inception*	Number	10,619	11,088	12,361	14,534	14,812
Businesses registered for the AmBank BizRACE since inception*	Number	2,645	4,013	4,826	4,930	4,930

** BizCLUB and BizRACE was launched in 2017.*

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Other initiatives for Community Benefits						
Total loans/financing disbursed for affordable housing schemes	RM million	200.0	1,400.0	988.4	661.4	309.2
Total number of homes purchased	Number	–	–	–	4,671	2,225
Total financing disbursed to lower income communities	RM million	–	1,211.0	1,048.0	453.3	961.7

M7 Integrity and Preventing Financial Crime

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Communication and Training on Anti–Corruption Policies and Procedures (Board Members)						
Board members that ABCP policy and procedures have been communicated to	Percentage (%)	100	100	100	100	100
Board members that have received training on ABCP policy and procedures	Percentage (%)	100	100	100	100	100
Communication and Training on Anti–Bribery and Corrupt Practices (ABCP) Policy and Procedures (Employees)						
Employees that ABCP policy and procedures have been communicated to	Percentage (%)	100	100	100	100	100
Employees that have Received Training on ABCP Policy and Procedures by Working Level						
Top Management	Percentage (%)	0.2	0.2	0.2	0.2	0.2
Senior Management		2.0	3.8	3.7	3.7	3.7
Mid Management		14.6	15.8	16.0	17.5	17.8
Junior Management		83.2	67.0	67.8	65.3	65.9
Non-Management		0.0	13.2	12.3	13.3	12.4
Employees that have received training on ABCP policy and procedures	Number	–	7,178	7,312	7,097	7,478

* *The working level categories used throughout this report are defined as follows: Top Management (C-Suite); Senior Management (Executive Vice President and Senior Vice President) Mid Management (Vice President and Senior Manager), Junior Management (Manager, Assistant Manager, Senior Executive and Executive) and Non-Management (clerical).*

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Communication and Training on Anti–Corruption Policies and Procedures (Business Partners)						
Business partners that AmBank Group's ABCP policy and procedures have been communicated to	Number	–	363	330	212	696
	Percentage (%)	–	100	100	100	100
Corruption						
R4 Total whistleblower cases escalated	Number	7	4	16	22	17
R4 Cases classified as corruption related post investigation		0	0	0	0	0
R4 Cases that are non-corruption related post investigation		7	4	16	22	17
R4 Operations assessed for corruption-related risks	Percentage (%)	100	100	100	100	100
R4 Corruption cases identified from internal review	Number	0	0	0	0	0
Confirmed incidents in which employees were dismissed or disciplined for corruption		0	0	0	0	0
Confirmed incidents when contracts with business partners were terminated or not renewed due to violations related to corruption		0	0	0	0	0
Public legal cases regarding corruption brought against the organisation or its employees during the reporting period		0	0	0	0	0

M7 Integrity and Preventing Financial Crime

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Anti–Money Laundering						
[R4] Enhanced Due Diligence for New Higher Risk Customers	Percentage (%)	100	100	100	100	100
Governance and Ethics						
Scoring for Governance-related disclosures in MSCI	Score	7.1/10	6.4/10.0	7.6/10.0	7.4/10.0	7.9/10.0
Scoring for Governance-related disclosures in FTSE4Good	Score	4.3/5.0	4.3/5.0	5.0/5.0	5.0/5.0	5.0/5.0
Political contributions	RM	0	0	0	0	0
Internal Audit Ratings						
Strong	Percentage (%)	10.0	9.0	8.9	7.3	7.5
Satisfactory		86.0	88.0	88.1	90.3	89.0
Weak		3.0	3.0	2.6	1.2	3.5
Unsatisfactory		1.0	0.0	0.4	1.2	0.0
Internal audits conducted	Number	306.0	277.0	249.0	178.0	292.0
Human Rights						
Number of grievances on human rights received and resolved through formal grievance mechanism	Number	0	0	0	0	0

M8 Employee Well-Being and Development

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
OSH Training						
Employees trained on OSH	Headcount	353	383	433	462	228
Training programmes conducted	Number	8	10	15	9	9

** Excludes the mandatory annual OSH e-learning module, which is intended to reinforce workplace safety awareness.*

	Unit of Measurement	CY2021	CY2022	CY2023	CY2024	CY2025
Work-related Injuries						
Total Employees (TE)	Headcount	9,926	9,736	7,383	7,109	7,188
Man-hours Worked	Hours	24,775,296	24,301,056	18,427,344	17,745,104	17,940,000
Accidents						
Total number of Accidents	No. of cases	3	0	5	3	8
Accidents with Fatality	No. of cases	0	0	0	0	0
Fatality Rate	Ratio	0	0	0	0	0
Accidents with Lost Workdays	No. of cases	3	0	5	3	8
Lost Time Injury Frequency Rate (LTIFR)	Ratio	0.12	0	0.27	0.17	0.45
Lost Time Injury Incident Rate (LTIIR)	Ratio	0.3	0	0.68	0.42	1.11
Accidents without Lost Workdays	Number	0	0	0	0	0
Incidents						
Lost Workdays Due to Incidents	Days	220	0	79	135	164
Fatality as a result of work-related ill health	Number	0	0	0	0	0

- *Data does not cover contract workers and this is reported according to Calendar Year (CY) to align with Department of Occupational Safety and Health (DOSH) reporting requirements.*
- *For LTIFR, we use 1,000,000 worked hours, aligning with DOSH requirements.*

M8 Employee Well-Being and Development

GROUP OSH COMMITTEE MEETINGS

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

DOSH audited the Group's premises in FY2026. Satisfactory safety and health ratings were accorded to the following premises audited:

Audited Premise	Region
1. Yap Kwan Seng Branch	Klang Valley
2. Menara AmBank (MAB) Building	Klang Valley
3. Labuan Branch	Sabah
4. Seberang Jaya Branch	Penang
5. Banting Branch	Klang Valley

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Employee Engagement Index (EEI) Results						
Participation Rate	Percentage (%)	96	98	98	97	96
Engagement Mean	Percentage (%)	78	86	89	88	88
Engagement Ratio (Engaged: Neutral: Disengaged)	Ratio	35:57:8	58:37:5	67:29:4	65:31:4	64:32:4
Internal Promotion Rate by Gender and Working Level						
Male	Percentage (%)					
Senior Management		21.9	15.3	11.7	14.5	9.1
Mid Management		8.6	11.7	10.2	10.5	9.5
Junior Management		12.3	13.0	11.1	13.5	10.6
Non-Management		2.7	2.8	2.2	0.6	1.0
TOTAL		**10.9**	**11.7**	**9.9**	**11.4**	**9.2**
Female	Percentage (%)					
Senior Management		17.2	18.5	11.4	13.7	11.3
Mid Management		12.0	14.8	10.9	10.9	10.6
Junior Management		10.4	12.4	11.6	11.3	9.5
Non-Management		2.0	1.8	2.3	1.3	0.3
TOTAL		**9.4**	**11.2**	**10.0**	**9.8**	**8.4**

M8 Employee Well-Being and Development

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Parental Leave						
Parental leave, by gender	Percentage (%)					
Male		2.6	0.8	4.3	3.2	3.3
Female		4.0	2.9	3.6	2.9	2.4
Employees returning to work after parental leave ended, by gender						
Male		100.0	100.0	100.0	100.0	100.0
Female		100.0	100.0	98.8	99.3	99.2
Retention rates of employees that took parental leave, by gender						
Male		90.0	87.8	91.4	82.5	78.3
Female		88.8	86.5	84.8	88.3	87.8
Collective Bargaining Agreements and Trade Unions						
Employees covered by collective bargaining agreements or represented by an independent trade union	Headcount	1,070	2,865	2,847	2,914	2,881
Employees covered by collective bargaining agreements	Percentage (%)	11.5	36.2	37.0	38.1	37.7

M8 Employee Well-Being and Development

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Human Rights						
Number of substantiated complaints on human rights violations	No. of cases	–	0	0	0	0
Incidents of discrimination and corrective action taken	No. of cases	–	0	0	0	0
Mission Critical Positions (MCP) and Successor Development						
O2 MCP: Successor Development Ratio	Ratio	1 MCP: 4.6	1 MCP: 4.7	1 MCP: 4.3	1 MCP: 3.1	1 MCP: 3.1
O2 Key Positions with Successors (%)	Percentage (%)	100	100	100	100	86
Performance and Career Development Reviews by Working Level						
Employees who received a regular performance and career development review	Headcount					
Top Management		–	12	12	13	13
Senior Management		–	282	285	303	290
Mid Management		–	1,212	1,252	1,309	1,352
Junior Management		–	5,329	5,082	5,002	4,994
Non-Management		–	1,083	1,064	1,025	992
TOTAL		**–**	**7,918**	**7,695**	**7,652**	**7,641**
Employees who received a regular performance and career development review	Percentage					
Top Management		–	100	100	100	100
Senior Management		–	100	100	100	100
Mid Management		–	100	100	100	100
Junior Management		–	100	100	100	100
Non-Management		–	100	100	100	100
TOTAL		**–**	**100**	**100**	**100**	**100**
Talent Engagement						
Executive Education Programme	Headcount	–	12	11	9	7
LEAP		–	12	31	0	27
ELP		26	34	46	28	32
BATMAN		23	–	21	26	26
ACE		–	–	–	–	23
DIRI		–	–	–	223	228

M8 Employee Well-Being and Development

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Talent Retention						
O2 Talent Retention Rate	Percentage (%)	86	92	93	92	87

	Unit of Measurement	CY2021	CY2022	CY2023	FY2025	FY2026
Total Training Hours Completed by Gender and Working Level						
Total Training Hours by Working Level						
Top Management	Hours	706	764	995	1,086	1,379
Senior Management	Hours	17,199	14,134	32,498	24,981	30,704
Mid Management	Hours	84,887	57,673	158,668	109,522	132,888
Junior Management	Hours	315,152	228,701	651,528	386,623	449,879
Non-Management	Hours	43,034	22,506	96,966	51,977	66,585
O2 **TOTAL**	Hours	**460,977**	**323,778**	**940,655**	**574,189**	**681,435**
Average Training by Gender and Working Level						
Male						
Top Management	Hours	52	22	61	80	117
Senior Management	Hours	61	54	108	82	106
Mid Management	Hours	66	47	115	84	96
Junior Management	Hours	52	41	105	80	90
Non-Management	Hours	36	20	95	44	61
AVERAGE	Hours	**53**	**41**	**105**	**77**	**90**
Female						
Top Management	Hours	59	25	81	72	83
Senior Management	Hours	69	53	108	84	107
Mid Management	Hours	73	45	111	83	101
Junior Management	Hours	54	38	101	76	90
Non-Management	Hours	41	22	89	53	70
AVERAGE	Hours	**55**	**37**	**102**	**74**	**89**

M8 Employee Well-Being and Development

	Unit of Measurement	CY2021	CY2022	CY2023	FY2025	FY2026
Total Training Hours Completed by Entity and Working Level						
AmBank (M) Bhd	Hours					
Top Management		589	625	799	968	1,206
Senior Management		14,763	12,313	28,240	20,255	26,146
Mid Management		76,360	52,273	143,493	94,720	120,957
Junior Management		299,741	219,486	623,797	354,639	423,318
Non-Management		42,096	21,846	94,658	51,027	65,820
TOTAL		**433,549**	**306,542**	**890,987**	**521,609**	**637,447**
AmBank Islamic Bhd	Hours					
Top Management		58	109	118	74	86
Senior Management		296	372	773	763	869
Mid Management		2,913	1,599	5,480	4,169	4,064
Junior Management		4,384	1,355	6,069	5,396	4,343
Non-Management		0	0	0	0	0
TOTAL		**7,651**	**3,435**	**12,440**	**10,402**	**9,362**
AmInvestment Bank Bhd	Hours					
Top Management		59	31	78	44	87
Senior Management		2,199	1,449	3,485	3,964	2,371
Mid Management		5,614	3,801	9,695	10,633	4,036
Junior Management		11,025	7,860	21,662	26,587	11,884
Non-Management		938	660	2,309	950	617
TOTAL		**19,835**	**13,801**	**37,229**	**42,178**	**18,995**
AmFunds (AmFunds Management Berhad & AmIslamic Funds Management Sdn Bhd)	Hours					
Top Management		–	–	–	–	–
Senior Management		–	–	–	–	1,318
Mid Management		–	–	–	–	3,831
Junior Management		–	–	–	–	10,334
Non-Management		–	–	–	–	148
TOTAL		**–**	**–**	**–**	**–**	**15,631**

M8 Employee Well-Being and Development

	Unit of Measurement	CY2021	CY2022	CY2023	FY2025	FY2026
Investment in Training Expenditure						
Total amount of expenditure on training and development	RM	17,661,348	19,666,577	17,621,975	11,715,497	**15,044,601**
Total Number of Employees Trained by Entity and Working Level						
AmBank (M) Bhd	Headcount					
Top Management		11	18	11	11	12
Senior Management		223	223	254	242	239
Mid Management		1,095	1,131	1,268	1,147	1,221
Junior Management		5,671	5,559	6,028	4,604	4,662
Non-Management		1,050	1,031	1,011	971	949
TOTAL		**8,050**	**7,962**	**8,572**	**6,975**	**7,083**
AmBank Islamic Bhd	Headcount					
Top Management		1	7	1	1	1
Senior Management		5	6	7	7	7
Mid Management		31	30	31	32	31
Junior Management		44	43	43	39	34
Non-Management		0	0	0	0	0
TOTAL		**81**	**86**	**82**	**79**	**73**
AmInvestment Bank Bhd	Headcount					
Top Management		1	8	1	1	1
Senior Management		39	35	40	46	27
Mid Management		89	94	103	124	47
Junior Management		232	227	231	317	157
Non-Management		31	31	31	18	10
TOTAL		**392**	**395**	**406**	**506**	**242**

M8 Employee Well-Being and Development

	Unit of Measurement	CY2021	CY2022	CY2023	FY2025	FY2026
Total Number of Employees Trained by Entity and Working Level (cont'd.)						
AmFunds (AmFunds Management Berhad & AmIslamic Funds Management Sdn Bhd)	Headcount					
Top Management		–	–	–	–	0
Senior Management		–	–	–	–	14
Mid Management		–	–	–	–	46
Junior Management		–	–	–	–	128
Non-Management		–	–	–	–	3
TOTAL		**–**	**–**	**–**	**–**	**191**
Total Number of Employees Trained by Learning Type and Working Level						
Leadership	Headcount					
Top Management		0	2	11	11	2
Senior Management		29	97	202	282	68
Mid Management		44	327	399	141	181
Junior Management		46	465	449	240	395
Non-Management		0	25	15	0	5
TOTAL		**119**	**916**	**1,076**	**674**	**651**
Soft Skills	Headcount					
Top Management		0	13	10	8	9
Senior Management		2	240	222	235	158
Mid Management		26	964	1,026	935	866
Junior Management		34	2,901	3,487	2,579	2,619
Non-Management		0	259	296	236	290
TOTAL		**62**	**4,377**	**5,041**	**3,993**	**3,942**
Technical	Headcount					
Top Management		13	13	12	13	14
Senior Management		267	264	290	295	287
Mid Management		1,215	1,257	1,327	1,303	1,345
Junior Management		5,947	5,865	5,887	4,956	4,980
Non-Management		1,081	1,041	1,062	972	955
TOTAL		**8,523**	**8,440**	**8,578**	**7,539**	**7,581**

M8 Employee Well-Being and Development

	Unit of Measurement	CY2021	CY2022	CY2023	FY2025	FY2026
Overall Development Programmes						
Leadership						
Participating Employee (Attended programme)	Headcount	119	916	1,076	674	651
Total Training Hours Completed	Hours	1,518	15,762	25,955	7,815	18,426
Training Hours (Talent Programmes)	Hours	1,099	8,634	16,483	6,147	16,863
Training Hours (Other Programmes)	Hours	419	7,128	9,472	1,668	1,563
Sustainability Learning Programmes						
Participating Employees	Headcount	–	–	–	6,852	2,733
Total Training Hours Completed	Hours	–	–	–	–	17,823
Digital Skills						
Artificial Intelligence/Machine Learning	Headcount	–	–	–	–	396
Total Training Hours Completed	Hours	–	–	–	–	977
Key Graduate Programmes						
AmGraduate	Headcount	–	–	14	10	9
AmDigital Graduate	Headcount	–	–	13	10	10
AmApprentice	Headcount	–	–	18	6	6
Structured Internship Programme (SIP)	Headcount	–	–	32	28	26

M9 Diversity, Equity and Inclusion

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Employees by Gender						
Male	Headcount	3,476	3,045	2,929	2,872	2,878
Female	Headcount	5,815	4,873	4,766	4,780	4,763
TOTAL	Headcount	**9,291**	**7,918**	**7,695**	**7,652**	**7,641**
Employees by Gender and Entity						
Male						
AmBank (M) Berhad	Headcount	–	–	2,637	2,582	2,638
AmBank Islamic Berhad	Headcount	–	–	38	39	37
AmInvestment Bank Berhad	Headcount	–	–	163	150	110
AmFunds (AmFunds Management Berhad & AmIslamic Funds Management Sdn Bhd)	Headcount	–	–	79	88	79
AmREIT Managers Sdn Bhd	Headcount	–	–	11	12	13
AMMB Holdings Bhd	Headcount	–	–	1	1	1
TOTAL	Headcount	**–**	**–**	**2,929**	**2,872**	**2,878**
Female						
AmBank (M) Berhad	Headcount	–	–	4,416	4,426	4,471
AmBank Islamic Berhad	Headcount	–	–	37	40	36
AmInvestment Bank Berhad	Headcount	–	–	189	185	136
AmFunds (AmFunds Management Berhad & AmIslamic Funds Management Sdn Bhd)	Headcount	–	–	115	119	112
AmREIT Managers Sdn Bhd	Headcount	–	–	8	9	7
AMMB Holdings Bhd	Headcount	–	–	1	1	1
TOTAL	Headcount	**–**	**–**	**4,766**	**4,780**	**4,763**

M9 Diversity, Equity and Inclusion

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Employees by Gender and Working Level						
Male						
Top Management	Percentage (%)	66.7	75.0	75.0	76.9	69.2
Senior Management		58.0	57.8	56.8	59.1	60.3
Mid Management		49.0	49.3	48.6	48.8	49.2
Junior Management		35.3	36.6	36.0	34.6	34.7
Non-Management		31.6	30.1	30.1	30.4	29.8
TOTAL		**37.4**	**38.5**	**38.1**	**37.5**	**37.7**
Female						
Top Management	Percentage (%)	33.3	25.0	25.0	23.1	30.8
Senior Management		42.0	42.2	43.2	40.9	39.7
Mid Management		51.0	50.7	51.4	51.2	50.8
Junior Management		64.7	63.4	64.0	65.4	65.3
Non-Management		68.4	69.9	69.9	69.6	70.2
TOTAL		**62.6**	**61.5**	**61.9**	**62.5**	**62.3**
Contract Staff						
Contract Staff	Number	126	45	39	56	50
	Percentage (%)	1.4	0.6	0.5	0.7	0.7
Employees by Employment Contract and Gender						
Permanent	Percentage (%)	**98.6**	**99.4**	**99.5**	**99.3**	**99.3**
Male		36.8	38.1	37.8	37.2	37.3
Female		61.8	61.3	61.7	62.1	62.0
Fixed term or temporary contract employees	Percentage (%)	**1.4**	**0.6**	**0.5**	**0.7**	**0.7**
Male		0.6	0.4	0.3	0.3	0.3
Female		0.8	0.2	0.2	0.4	0.4
Employees by Region						
Region						
Peninsular	Percentage (%)	–	–	93.2	93.7	93.6
Sabah		–	–	3.1	2.7	2.8
Sarawak		–	–	3.8	3.6	3.6

M9 Diversity, Equity and Inclusion

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Employees by Gender and Business Unit/Support Function						
Male						
Business Banking	Percentage (%)	43.0	44.0	46.1	47.4	46.4
Group Shared Services*	Percentage (%)	37.4	37.3	37.7	34.8	35.1
Group Fintech & Technology*	Percentage (%)	–	–	–	63.3	66.2
Investment Banking (incl. Subsidiaries)	Percentage (%)	50.4	52.2	49.9	48.0	50.3
Group Wealth Management	Percentage (%)	–	–	–	–	42.1
Islamic Banking	Percentage (%)	46.8	47.4	48.7	47.6	46.8
Retail Banking	Percentage (%)	33.8	34.7	33.6	30.7	30.7
Wholesale Banking	Percentage (%)	44.8	47.9	45.1	47.2	48.6
TOTAL	Percentage (%)	**37.4**	**38.5**	**38.1**	**37.5**	**37.7**
Female						
Business Banking	Percentage (%)	57.0	56.0	53.9	52.6	53.6
Group Shared Services*	Percentage (%)	62.6	62.7	62.3	65.2	64.9
Group Fintech & Technology*	Percentage (%)	–	–	–	36.7	33.8
Investment Banking (incl. Subsidiaries)	Percentage (%)	49.6	47.8	50.1	52.0	49.7
Group Wealth Management	Percentage (%)	–	–	–	–	57.9
Islamic Banking	Percentage (%)	53.2	52.6	51.3	52.4	53.2
Retail Banking	Percentage (%)	66.2	65.3	66.4	69.3	69.3
Wholesale Banking	Percentage (%)	55.2	52.1	54.9	52.8	51.4
TOTAL	Percentage (%)	**62.6**	**61.5**	**61.9**	**62.5**	**62.3**

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

M9 Diversity, Equity and Inclusion

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Employees by Working Level and Age						
Top Management	Percentage (%)					
Under 30		–	0.0	0.0	0.0	0.0
Between 30–50		–	41.7	33.3	46.2	15.4
Above 50		–	58.3	66.7	53.8	84.6
Senior Management						
Under 30		–	0.0	0.0	0.0	0.0
Between 30–50		–	56.7	55.1	52.5	50.0
Above 50		–	43.3	44.9	47.5	50.0
Mid Management						
Under 30		–	0.3	0.2	0.0	0.3
Between 30–50		–	74.0	75.2	74.9	74.6
Above 50		–	25.7	24.6	25.1	25.1
Junior Management						
Under 30		–	19.8	18.5	18.4	18.6
Between 30–50		–	66.7	66.5	65.7	64.6
Above 50		–	13.5	15.0	15.9	16.8
Non-Management						
Under 30		–	3.3	1.6	1.3	0.5
Between 30–50		–	78.5	76.3	72.5	69.0
Above 50		–	18.2	22.1	26.2	30.5

M9 Diversity, Equity and Inclusion

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Employees by Gender and Years of Service						
Male						
Less than 2 years	Percentage (%)	44.9	48.3	48.5	44.1	46.2
2–5 years	Percentage (%)	40.7	41.2	43.0	47.2	45.3
> 5–10 years	Percentage (%)	34.2	37.1	38.0	37.9	38.1
> 10–15 years	Percentage (%)	33.8	32.1	31.0	30.7	30.7
> 15–20 years	Percentage (%)	28.4	26.3	25.8	26.3	28.6
> 20 years	Percentage (%)	37.2	36.8	34.7	33.4	31.7
TOTAL	Percentage (%)	**37.4**	**38.5**	**38.1**	**37.5**	**37.7**
Female						
Less than 2 years	Percentage (%)	55.1	51.7	51.5	55.9	53.8
2–5 years	Percentage (%)	59.3	58.8	57.0	52.8	54.7
> 5–10 years	Percentage (%)	65.8	62.9	62.0	62.1	61.9
> 10–15 years	Percentage (%)	66.2	67.9	69.0	69.3	69.3
> 15–20 years	Percentage (%)	71.6	73.7	74.2	73.7	71.4
> 20 years	Percentage (%)	62.8	63.2	65.3	66.6	68.3
TOTAL	Percentage (%)	**62.6**	**61.5**	**61.9**	**62.5**	**62.3**
High Performer Retention Rate						
Senior Management	Percentage (%)	97.1	94.7	91.0	93.1	92.5
Mid Management	Percentage (%)	94.6	90.7	91.5	93.5	92.5
Junior Management	Percentage (%)	94.9	90.2	90.6	92.9	91.6
Non-Management	Percentage (%)	99.3	98.4	99.0	93.9	98.6
TOTAL	Percentage (%)	**95.5**	**91.7**	**91.9**	**93.1**	**92.8**

M9 Diversity, Equity and Inclusion

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Employee Turnover Rate						
Voluntary	Percentage (%)					
Top Management		15.4	8.3	8.3	18.2	23.1
Senior Management		12.8	8.9	11.3	11.6	12.5
Mid Management		14.0	14.1	12.7	10.9	11.8
Junior Management		16.8	21.2	19.2	16.7	17.2
Non-Management		2.7	2.3	1.0	2.2	1.9
TOTAL		**14.3**	**17.0**	**15.4**	**13.6**	**14.1**
Involuntary						
Top Management		0.0	0.0	0.0	0.0	0.0
Senior Management		0.0	0.0	0.7	0.7	0.0
Mid Management		0.3	0.2	0.2	0.7	0.4
Junior Management		0.4	0.7	1.3	0.4	0.2
Non-Management		0.5	0.2	0.2	0.3	0.5
TOTAL		**0.4**	**0.5**	**1.0**	**0.4**	**0.3**
Overall turnover (voluntary and involuntary)	Percentage (%)	**14.7**	**17.5**	**16.4**	**14.0**	**14.4**
Turnover rate by Gender						
Male		17.7	20.0	20.7	18.1	17.4
Female		12.9	16.0	13.7	11.6	12.5
Turnover rate by Age						
<30 years		39.2	42.6	37.4	30.5	32.9
30 – 45 years		13.2	17.4	13.9	12.4	14.3
Above 45 years		8.0	8.8	11.5	10.3	8.4
Turnover rate by Region						
Peninsular		14.8	17.5	16.1	13.7	14.2
Sabah		11.1	20.9	14.0	23.1	18.7
Sarawak		13.9	15.6	24.7*	15.6*	14.2

** The figure has been restated following an update to the calculation methodology.*

M9 Diversity, Equity and Inclusion

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
New Hires by Age, Gender and Region						
Age Group						
< 30 years	Percentage (%)	42.9	39.8	41.7	42.0	43.1
30 – 45 years	Percentage (%)	49.3	53.3	50.2	48.6	48.9
> 45 years	Percentage (%)	7.8	6.9	8.1	9.4	8.1
Gender						
Male	Percentage (%)	45.3	48.6	47.7	45.1	46.6
Female	Percentage (%)	54.7	51.4	52.3	54.9	53.4
Region						
Peninsular	Percentage (%)	94.2	92.5	95.0	95.1	92.1
Sabah	Percentage (%)	1.9	3.3	1.6	2.1	4.1
Sarawak	Percentage (%)	3.9	4.2	3.4	2.8	3.8
Diversity of Members of the Board (AMMB Holdings Bhd)						
Gender						
Male	Headcount	6	6	6	5	6
	Percentage (%)	67	67	67	56	67
Female	Headcount	3	3	3	4	3
	Percentage (%)	33	33	33	44	33
Age						
Below 50 years	Headcount	0	0	0	0	0
	Percentage (%)	0	0	0	0	0
50 – 60 years	Headcount	3	2	2	2	1
	Percentage (%)	33	22	22	22	11
Over 60 years	Headcount	6	7	7	7	8
	Percentage (%)	67	78	78	78	89
Ethnicity						
Malay	Headcount	–	2	2	3	3
	Percentage (%)	–	22	22	33	33
Chinese	Headcount	–	5	5	5	5
	Percentage (%)	–	56	56	56	56
Indian	Headcount	–	0	0	1	1
	Percentage (%)	–	0	0	11	11
Others	Headcount	–	2	2	0	0
	Percentage (%)	–	22	22	0	0

M9 Diversity, Equity and Inclusion

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Diversity of Employees by Ethnicity						
Overall						
Malay	Percentage (%)	48.0	47.4	47.2	48.2	48.1
Chinese	Percentage (%)	40.3	41.1	41.3	40.3	40.5
Indian	Percentage (%)	8.9	8.4	8.5	8.5	8.3
Others	Percentage (%)	2.8	3.1	3.0	3.0	3.1
Male						
Malay	Percentage (%)	36.8	37.6	37.1	36.8	36.7
Chinese	Percentage (%)	37.5	38.9	38.8	38.1	38.6
Indian	Percentage (%)	41.5	41.3	40.3	38.9	39.1
Others	Percentage (%)	34.6	37.5	37.3	38.0	36.8
TOTAL	Percentage (%)	**37.4**	**38.5**	**38.1**	**37.5**	**37.7**
Female						
Malay	Percentage (%)	63.2	62.4	62.9	63.2	63.3
Chinese	Percentage (%)	62.5	61.1	61.2	61.9	61.4
Indian	Percentage (%)	58.5	58.7	59.7	61.1	60.9
Others	Percentage (%)	65.4	62.5	62.7	62.0	63.2
TOTAL	Percentage (%)	**62.6**	**61.5**	**61.9**	**62.5**	**62.3**
Vulnerable Groups by Gender						
Male						
Limited Vision	Headcount	2	1	2	2	2
Persons with Disabilities	Headcount	1	1	1	1	2
TOTAL	Headcount	**3**	**2**	**3**	**3**	**4**
Female						
Limited Vision	Headcount	3	3	3	2	2
Persons with Disabilities	Headcount	2	0	0	1	1
TOTAL	Headcount	**5**	**3**	**3**	**3**	**3**

M10 Responsible Consumption

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
GHG Intensity						
Scope 1 and Scope 2	tCO_2e/RM million	3.9	3.7	3.6	3.3	4.2
Scope 3 (excluding Category 15)	tCO_2e/RM million	0.0	0.2	0.3	9.5	9.6
Energy Consumption						
Total Energy Consumption (covers electricity & fuel)	kWh	27,426,974	24,536,866	23,690,044	23,346,538	29,691,693
Scope 1 Actual						
Mobile Combustion	tCO_2e	41	70	60	62	63
Fugitive Emissions	tCO_2e	–	–	–	–	371
Stationery Combustion	tCO_2e	–	–	–	–	2
TOTAL	tCO_2e	**41**	**70**	**60**	**62**	**436**ⓐ

* *Scope 1 – 436 tCO_2e, an increase from the previous year due to expansion of scope in FY2026 disclosures to include two additional categories: stationary combustion and fugitive emissions, as part of our progressive disclosure approach.*

ⓐ *Assured by Independent Assurance Provider*

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Scope 1 Emissions by Entity						
AmBank (M) Bhd	tCO_2e	25	41	41	43	404
AmBank Islamic Bhd	tCO_2e	4	6	7	7	3
AmInvestment Bank Bhd	tCO_2e	12	23	12	12	29
AmFunds	tCO_2e	0	0	0	0	0
TOTAL	tCO_2e	**41**	**70**	**60**	**62**	**436**
Mobile Combustion						
Total Number of Vehicles	Number	**27**	**24**	**24**	**26**	**26**
Non-hybrid Vehicles	Number	24	21	21	22	22
Hybrid Vehicles	Number	3	3	3	4	4
Emissions from Vehicle Fleet						
Fuel Consumption per Year	Litres	18,077	30,792	25,204	26,321	26,877
GHG Emission from Fuel Consumption	tCO_2e	41	70	60	62	63

M10 Responsible Consumption

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Fugitive Emissions						
Headquarters	tCO_2e	–	–	–	–	100
Branches		–	–	–	–	271
TOTAL		–	–	–	–	**371**
Stationary Combustion						
Headquarters*	tCO_2e	–	–	–	–	0
Branches		–	–	–	–	2
TOTAL		**–**	**–**	**–**	**–**	**2**

** Stationary combustion from headquarters is negligible (less than 0.01).*

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Scope 2 Actual						
Scope 2 (Location-based emissions)	tCO_2e	18,703	16,806	16,576	16,375	21,365®

* *Scope 2 – 21,365 tCO2e, an increase from the previous year due to expansion of scope in FY2026 disclosures to include two additional categories to align with IFRS Standards: emissions from offsite ATMs, CQMs and CRMs, as well as centralised air-conditioning units across three leased buildings (Menara AmBank, Bangunan AmBank Group and Wisma AmFIRST).*

® *Assured by Independent Assurance Provider*

	FY2022		FY2023		FY2024		FY2025		FY2026	
	kWh/FTE	tCO_2e	kWh/FTE	tCO_2e	kWh/FTE	tCO_2e	kWh/FTE	tCO_2e	kWh/FTE	tCO_2e
Breakdown for Main Buildings and Branches										
Main Buildings	1,640	6,778	1,487	5,730	1,344	5,277	1,883	7,550	3,154*	12,427
Branches	9,402	11,925	7,846	11,077	6,258	11,299	5,452	8,825	5,294**	8,937
TOTAL	**3,684**	**18,703**	**3,064**	**16,806**	**3,050**	**16,576**	**3,029**	**16,375**	**3,864**	**21,365**

* *For FY2026, we have expanded our scope to cover two additional categories to align with IFRS Standards: emissions from offsite ATMs, CQMs and CRMs, as well as centralised air-conditioning units across three leased buildings (Menara AmBank, Bangunan AmBank Group and Wisma AmFIRST). Hence, the increase in kWh/FTE for main buildings.*

** *The reduction in kWh/FTE highlight the efficiency measures undertaken at branches.*

M10 Responsible Consumption

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Electricity Consumption						
Electricity consumed from external provider	kWh	22,931,083	4,850,428	15,894,383	7,746,187	14,423,536
Electricity generated from renewable source	kWh	86,019	81,850	82,628	77,836	105,900
Electricity purchased from renewable source	kWh	4,248,987	19,330,539	7,488,720	15,286,255	14,921,457
TOTAL	kWh	**27,266,089**	**24,262,817**	**23,465,731**	**23,110,278**	**29,450,893**
Scope 2 GHG Emissions for Head Office Buildings						
Menara AmBank, Jalan Yap Kwan Seng (MAB)	tCO_2e	1,527	1,252	1,109	1,227	3,304
Bangunan AmBank Group, Jalan Raja Chulan (BAG)	tCO_2e	1,231	818	661	801	2,549
Damansara Fairway 3 (DF3)	tCO_2e	2,966	2,958	3,033	4,929	5,346
Wisma AmFIRST Kelana Jaya (WAF)	tCO_2e	898	612	474	593	1,228
TOTAL	tCO_2e	**6,632**	**5,730**	**5,277**	**7,550**	**12,427**
Electricity Consumption for Head Office Buildings						
Head Office Buildings	kWh					
Menara AmBank, Jalan Yap Kwan Seng (MAB)	kWh	2,014,918	1,651,993	1,432,976	1,584,588	4,269,334
Bangunan AmBank Group, Jalan Raja Chulan (BAG)	kWh	1,623,701	1,078,851	853,878	1,034,884	3,292,681
Damansara Fairway 3 (DF3)	kWh	3,912,713	3,902,277	4,001,239	6,368,159	6,907,100
Wisma AmFIRST, Kelana Jaya (WAF)	kWh	1,184,257	807,676	612,872	766,372	1,586,922
TOTAL	kWh	**8,735,589**	**7,559,491**	**6,900,965**	**9,754,003**	**16,056,037**
Head Office Buildings	kWh/FTE					
Menara AmBank, Jalan Yap Kwan Seng (MAB)	kWh/FTE	925	768	3,942	788	2,226
Bangunan AmBank Group, Jalan Raja Chulan (BAG)	kWh/FTE	947	737	570	652	2,093
Damansara Fairway 3 (DF3)	kWh/FTE	22,358	20,115	21,059	33,167	35,974
Wisma AmFIRST, Kelana Jaya (WAF)	kWh/FTE	1,200	634	442	552	1,127
TOTAL	kWh/FTE	**1,640**	**1,487**	**1,344**	**1,883**	**3,154**

M10 Responsible Consumption

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Scope 3 GHG Emissions						
R2 Category 1: Purchased Goods & Services	tCO_2e	–	–	–	31,160	33,834
R2 Category 2: Capital Goods	tCO_2e	–	–	–	3,045	3,445
R2 Category 5: Waste Generated	tCO_2e	–	1	0	169	225
R2 Category 6: Business Travel	tCO_2e					
Employee Business Travel (Air travel)	tCO_2e	34	262	180	229	340
Employee Business Travel (Mileage Claim)	tCO_2e	461	329	1,035	608	690
R2 Category 7: Employee Commuting	tCO_2e					
Outsourced Shuttle Services for Employees	tCO_2e	–	285	16	9	10
Employee Own Commuting*	tCO_2e	–	–	–	11,414	10,751
R2 Category 13: Downstream Leased Assets	tCO_2e	–	–	–	–	17
TOTAL	tCO_2e	**495**	**877**	**1,231**	**46,634**	**49,312**

* *The data was based on inputs collected from an employee survey, with 89% participation rate. The boundary includes AmBank, AmBank Islamic, AmInvestment, AmFunds Management and AmIslamic Funds Management.*

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Total Waste Production						
Total waste generated	kg	13,198	17,805	17,539	356,709	469,661
Total waste diverted from disposal	kg	13,198	17,805	16,360	16,467	16,893
Total waste directed to disposal	kg	0	0	0	339,905	452,768

		Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Waste Production by Type							
Hazardous Waste		kg					
e-waste	Waste generated	kg	–	–	6,468*	7,139*	3,374
e-waste	Waste diverted from disposal	kg	–	–	5,289*	6,802*	3,374
e-waste	Waste directed to disposal	kg	–	–	0	0	0

* *Waste generated in the financial year was partially recycled in that year. The balance was recycled in the next financial year.*

M10 Responsible Consumption

		Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Waste Production by Type							
Scheduled Waste (SW409)	Waste generated	kg	–	–	–	28	0
	Waste diverted from disposal		–	–	–	0	0
	Waste directed to disposal		–	–	–	28	0
Non-hazardous Waste							
Paper	Waste generated	kg	11,271	15,391	9,213	8,391	11,801
	Waste diverted from disposal		11,271	15,391	9,213	8,391	11,801
	Waste directed to disposal		0	0	0	0	0
Others *	Waste generated	kg	1,927	2,414	1,858	341,151	454,486
	Waste diverted from disposal		1,927	2,414	1,858	1,274	1,718
	Waste directed to disposal		0	0	0	339,877	452,768

* *Plastic, cardboard, cans, metal and domestic waste.*

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Waste by Weight and Type						
Plastic	kg	200	302	437	178	217
	tCO_2e	0.0440	0.0660	0.0961	0.0011	0.0010
Paper	kg	11,271	15,391	9,213	8,391	911
	tCO_2e	0.2460	0.3260	0.1939	0.0538	0.0043
Cardboard	kg	1,674	2,031	1,321	1,020	1,442
	tCO_2e	0.1170	0.1420	0.0925	0.0065	0.0068
Cans	kg	43	81	100	76	59
	tCO_2e	0.0030	0.0050	0.0060	0.0005	0.0003
Metal	kg	10	0	0	0	0
	tCO_2e	0.0020	0	0	0	0
Domestic Waste	kg	–	–	–	339,877	452,768
	tCO_2e	–	–	–	169.0000	225.1355
Scheduled Waste (SW409)	kg	–	–	–	28	0
	tCO_2e	–	–	–	0.0000	0
Scheduled Waste (e-waste)	kg	–	–	–	6,802	3,374
	tCO_2e	–	–	–	0.0440	0.0158
TOTAL	**kg**	**13,198**	**17,805**	**11,071**	**356,372**	**455,397**
	tCO_2e	**0.4120**	**0.5390**	**0.3885**	**169.1059**	**225.1636**

M10 Responsible Consumption

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Paper Waste Recovered						
Total Value of Paper Waste Recycled by Third-Party Vendor	RM	–	4,787	2,888	2,695	3,812
Water Consumption						
Water Consumption	Megalitres	64.3	73.6	72.8	102.0	166.0*

** The increase was attributable to the addition of four buildings - Menara AmBank, Bangunan AmBank Group, Damansara Fairway 3 and Wisma AmFIRST.*

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
General Supplier Data						
Breakdown of Suppliers	Number					
Local Suppliers	Number	1,866	1,136	1,075	984	723
International Suppliers	Number	102	98	110	102	85
TOTAL	Number	**1,968**	**1,234**	**1,185**	**1,086**	**808**
Local suppliers with active contracts	Percentage (%)	–	92	91	91	90
Total number of new suppliers	Number	–	–	–	–	38
Economic Contribution to Suppliers	Percentage (%)					
Local Suppliers	Percentage (%)	91	90	86	87	81
International Suppliers	Percentage (%)	9	10	14	13	19
ESG Screening						
New suppliers screened using environmental and social criteria	Number	119	68	115	43	38
New suppliers screened using environmental and social criteria	Percentage (%)	100	100	100	100	100
Cases of human rights abuse across the supply chain	Number	0	0	0	0	0

** This is based on the suppliers/vendors declaration..*

M11 Supporting Communities

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Volunteerism						
AmCare						
Total number of volunteer hours	Hours	–	–	4,364	11,710	12,584
Employees who volunteered	Number	–	–	635	3,715	3,635
Average volunteering hours per employee	Hours	–	–	6.9	3.2	3.5
Employees who volunteered	Percentage (%)	–	–	6	49	47

** AmCare started in FY2024.*

	Unit of Measurement	FY2022	FY2023	FY2024	FY2025	FY2026
Community Empowerment						
Total number of beneficiaries	Beneficiaries	10,315	21,943	17,229	27,233	31,993
Total Investment in CSR initiatives	RM	1,359,650	698,950	901,870	2,001,510	1,842,840

	Unit of Measurement	FY2021	FY2022	FY2023	FY2024	FY2025
Zakat Contribution						
Total Zakat Contribution	RM million	2.71	0.99	1.75	4.42	3.99
State Zakat Collection Centres	RM million	–	0.37	0.50	1.12	1.01
Community Programmes	RM million	–	0.62	1.25	3.30	2.98
Total Amount Distributed for Students/Education Assistance	RM million	–	–	0.35	0.76	0.52
Number of beneficiaries (underprivileged students)	Beneficiaries	–	–	671	2,544	1,253
Total Amount Distributed for Medical Assistance	RM million	–	–	0.13	0.36	0.26
Number of beneficiaries (Asnaf patients)	Beneficiaries	–	–	30	16	229
Total Amount Distributed for Islamic Development Activities	RM million	–	–	0.08	0.18	0.04
Number of beneficiaries (Asnaf)	Beneficiaries	–	–	104	487	84
Total Charity Contributions	RM million	–	–	0.29	0.44	0.16
Number of beneficiaries (Asnaf)	Beneficiaries	–	–	238	485	311
iTekad						
Total amount allocated	RM million	–	0.18	0.40	1.55	1.50
Number of Beneficiaries (Asnaf microentrepreneurs)	Beneficiaries	–	58	168	103	190
Qard Microfinancing						
Total amount allocated	RM million	–	–	–	–	0.50
Number of Beneficiaries (Asnaf)	Beneficiaries	–	–	–	–	20

** Figures for FY2026 zakat distribution will be disclosed in the FY2027 report.*

AMMB Holdings Berhad
Registration No. 199101012723 (223035-V)
(Incorporated in Malaysia)

22nd Floor, Bangunan AmBank Group
No. 55, Jalan Raja Chulan
50200 Kuala Lumpur, Malaysia

www.ambankgroup.com