

Key Highlights

Business Highlights



TRACTION IN THE TOP 4 STRATEGY

We are in the final year of our Top 4 Strategy and have achieved tangible results which positively contributed to our Top 4 aspirations



NEW DIGITAL CAPABILITIES

We launched AMY™, a virtual financial assistant for AmOnline mobile banking, as well as formed strategic partnerships with industry players to diversify our ePayment offerings



LEADERSHIP AND TALENT

We invested in developing and nurturing future talents to ensure AmBankers succeed in their careers and are groomed as future leaders of the Bank



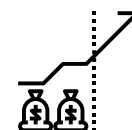
HOLISTIC BRANCH MODEL

We have a new branch model that encompasses digitally-enabled capabilities to deliver seamless products and services across all lines of business to our valued customers

Financial Highlights



TOTAL INCOME
RM4,227.2
Million



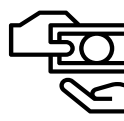
COST TO INCOME RATIO
49.9%



PROFIT ATTRIBUTABLE
TO SHAREHOLDERS
RM1,340.7
Million



GROSS LOANS, ADVANCES
AND FINANCING
RM107.2
Billion



CUSTOMER DEPOSITS
RM113.0
Billion



CET1 CAPITAL RATIO
12.4%



RETURN ON
EQUITY
7.4%



DIVIDEND
PAYOUT RATIO
30.0%