Our Performance Highlights at a Glance

FINANCIAL HIGHLIGHTS

TOTAL INCOME

RM4,646.6 million



PROFIT AFTER TAX AND MINORITY INTEREST (PATMI)

RM1,868.1



COST-TO-INCOME

44.2%



RETURN ON EQUITY (ROE)

10.0%



SHAREHOLDERS' EQUITY

RM19.4



GROSS LOANS, ADVANCES AND FINANCING

RM134.1



DEPOSITS FROM CUSTOMERS

RM142.4 billion



TOTAL ASSETS

RM196.8



COMMON EQUITY TIER 1 (CET1) CAPITAL RATIO WITHOUT TRANSITIONAL ARRANGEMENT (TA)

13.04%



TOTAL CAPITAL RATIO (WITHOUT TA)

16.30%



DIVIDEND PER SHARE

22.6 sen

DIVIDEND PAYOUT RATIO

BUSINESS HIGHLIGHTS Launched the first agnostic virtual display application for **Dynamic DuitNow QR**, facilitating cross-border collections.



Conducted the first successful rollout of Indirect Non-Bank Participant Issuer for

WavPay e-Wallet.



AmInvestment Bank acted as the Principal Adviser, Sponsor, Lead Bookrunner, and Sole Underwriter for Alpha IVF Berhad's IPO



(Market cap: RM1.555 billion), the largest IPO on the ACE Market of Bursa Malaysia.

Net Promoter Score (NPS) rose significantly to +27 in 2023 from a baseline of -21 in 2018.



RESPONSIBLE BANKING

Recorded a

15% increase



in registered users on our AmOnline platform

Recorded an

81%
Customer
Satisfaction

Score (CSAT)



supported iTEKAD programme,

for **168** asnaf microentrepreneurs



Disbursed a total of

RM5,623 million

SUSTAINABILITY

HIGHLIGHTS



in loans and financing for affordable housing loans/financing schemes, providing homes for the community

More than

25,000 businesses trained/participated

in AmBank BizCLUB, BizCONFERENCE and BizRACE



CONSCIOUS SELF-CONDUCT

6,284 employees

completed training on Sustainability 101



of our Board members are women

* as at 31 March 2024

Maintained a

participation rate of 98%

in our Employee Engagement Index (EEI) survey



Jangan Kena Scam Awareness Campaign:

2.1 million impressions

Introduced an

Employee Resource Group (ERG)

named Ladies at Work (L@W)

Achieved

36% GHG emissions

reduction against 2019

baseline with carbon reduction initiatives for enterprise operations



Onboarded 170 vendors

onto the Pantas Greening Value Chain (GVC) Programme



POSITIVE SOCIETAL IMPACT

A total of

RM17.5 million

contributed to Zakat



Established the

AmBank Volunteer Network (AVN)

to streamline volunteer initiatives across the Group

