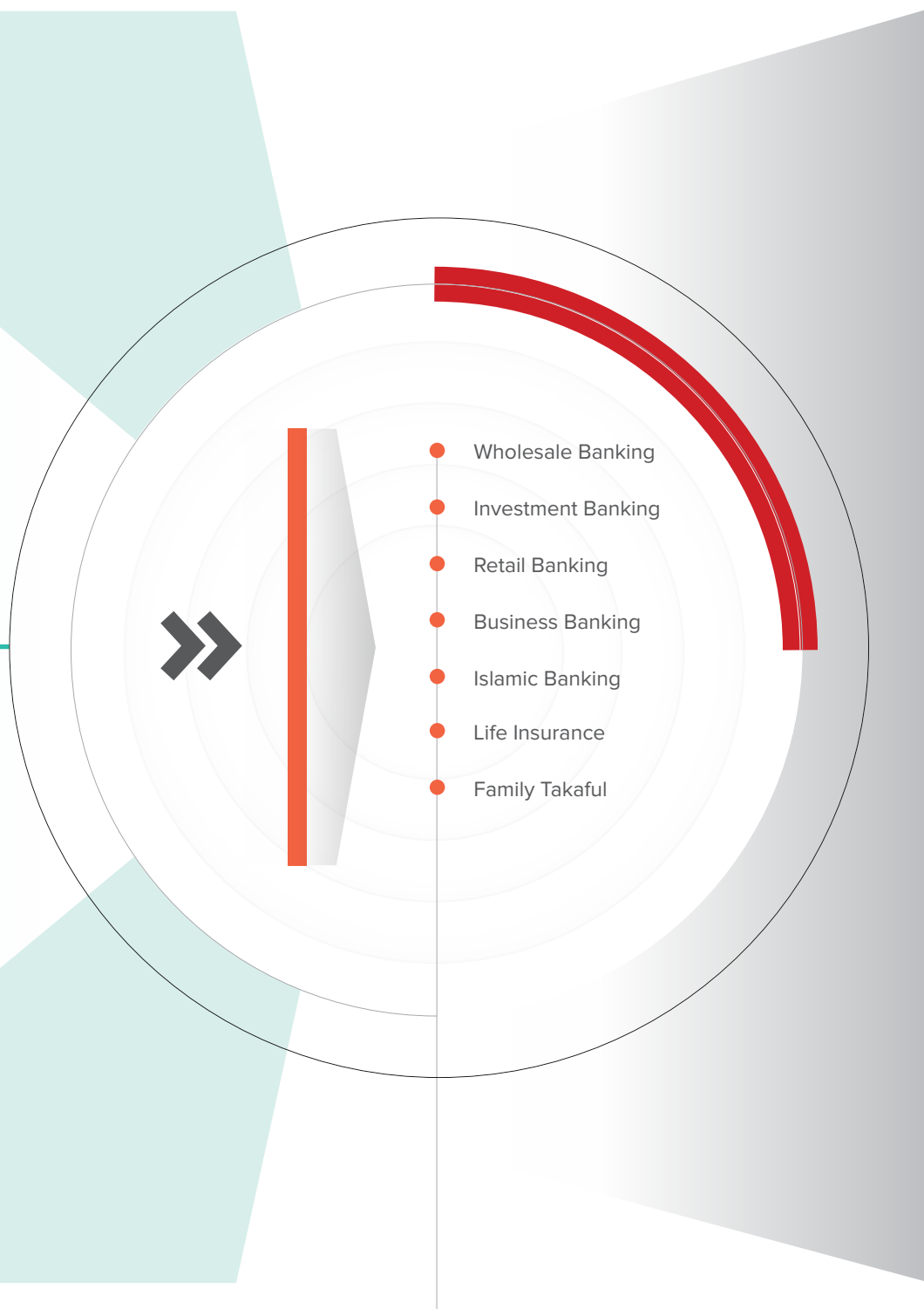


OUR VALUE CREATING BUSINESS MODEL



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OUTCOMES CREATED FOR STAKEHOLDERS



HUMAN

- **95.7%** Employee Retention Rate
- **86%** EEI
- **46%** top Management/Senior Management are women



FINANCIAL

- **RM4,737.7 million** in total income



INTELLECTUAL

- Awards & recognitions received:
- Best Islamic Bank Malaysia 2022
 - Best Securities House in Malaysia 2023
 - Best FX Bank for Corporates & FI (11th consecutive win)



MANUFACTURED

- More than **100,000** SME Clients
- **89.0 million** average online transactions (monthly)



NATURAL

- **79,113 kWh** saved through LED lighting initiative.
- Accumulated **4.215 tonnes** of recyclable waste from our Recycling Bins in Menara AmBank, Bangunan AmBank Group and Wisma AmFirst in FY2023, to be recycled by our third-party recycling vendors
- **81,850 kWh** energy generated from solar panels from April 2022 to March 2023, offsetting about 63.84 mtCO₂e of carbon emissions for FY2023



SOCIAL

- **RM656 million** contributed to local suppliers
- **RM991,087** in total Zakat contribution