

PRICING SUPPLEMENT



AmBank

AmBANK (M) BERHAD
(Registration No. 196901000166 (8515-D))

ISSUE OF SENIOR NOTES UNDER A SENIOR NOTES ISSUANCE PROGRAMME OF RM7.0 BILLION IN NOMINAL VALUE ("SENIOR NOTES ISSUANCE PROGRAMME")

Issue of RM600.0 Million Nominal Value of Senior Notes

Principal Adviser / Lead Arranger / Lead Manager / Placement and Settlement Agent



AmInvestment Bank

AmINVESTMENT BANK BERHAD
(Registration No. 197501002220 (23742-V))

The date of this Pricing Supplement is 21 August 2025

This document (the “**Pricing Supplement**”) is issued to give details of the issue of two Tranches of Senior Notes (“**Senior Notes**”) by AmBank (M) Berhad (the “**Issuer**”) pursuant to the senior notes issuance programme of RM7.0 billion in nominal value (the “**Senior Notes Issuance Programme**”).

This Pricing Supplement is to be read in conjunction with the terms and conditions of the Senior Notes (the “**Conditions**”) set out in the trust deed dated 11 March 2010 (“**Trust Deed**”) between the Issuer and Pacific Trustees Berhad (Registration No.199401031319 (317001-A)) as trustee for holders of the Senior Notes, which is/are made a part hereof as if set forth herein and all documents incorporated by reference therein (collectively, the “**Trust Deed**”).

Full information on the Issuer and the offer of the Senior Notes is only available on the basis of a combination of this Pricing Supplement and the principal terms and conditions of the Senior Notes Issuance Programme (“**Principal Terms and Conditions**”). The Principal Terms and Conditions and the supplement(s) to the Principal Terms and Conditions (if any) are available for viewing upon request from the Issuer.

Unless otherwise defined in this Pricing Supplement, capitalised terms used herein have the same meaning as in the Principal Terms and Conditions. In case of any conflict between the terms of the Pricing Supplement and the Principal Terms and Conditions, the terms set forth in this Pricing Supplement shall govern.

The establishment of the Senior Notes Issuance Programme and the issuance of this Senior Note under the Senior Notes Issuance Programme have been duly authorised by the Issuer by way of the resolutions of its board of directors passed on 7 December 2009.

The Issuer hereby acknowledges that it has authorised the Lead Manager to circulate or distribute this Pricing Supplement on their behalf in respect of or in connection with the proposed offer or invitation to subscribe for and issue of the Senior Notes to prospective Investors who fall within the ambit of the Selling Restrictions (as defined below) for the purpose of the issuance of this Tranche of Senior Notes described herein pursuant to the Senior Notes Issuance Programme and that no further evidence of authorisation is required.

The Notes are tradable and transferable subject to the following Selling Restrictions:

(a) Selling Restrictions at Issuance

The Senior Notes may not be offered, sold or delivered, directly or indirectly, nor may any document or other material in connection therewith be distributed in Malaysia, other than to persons falling within Schedule 6 or Section 229(1)(b) or Schedule 7 or Section 230(1)(b) and Schedule 9 or Section 257(3) of the Capital Markets and Services Act, 2007 (“**CMSA**”).

(b) Selling Restrictions after Issuance

The Senior Notes may not be offered, sold or delivered, directly or indirectly, nor may any document or other material in connection therewith be distributed in Malaysia, other than to persons falling within Schedule 6 or Section 229(1)(b) and Schedule 9 or Section 257(3) of the CMSA.

This Pricing Supplement does not constitute, and may not be used for the purposes of, an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not authorised or to any person to whom it is unlawful to make such offer or solicitation, and no action is being taken to permit an offering of the Notes or the distribution of this Pricing Supplement in any jurisdiction where such action is required.

THERE ARE RESTRICTIONS ON THE DISTRIBUTION OF THIS PRICING SUPPLEMENT AND THE OFFERING OR ISSUANCE OF THE NOTES IN MALAYSIA. PERSONS INTO WHOSE POSSESSION THIS PRICING SUPPLEMENT COMES ARE REQUIRED BY THE ISSUER, THE LEAD ARRANGER AND THE LEAD MANAGER TO INFORM THEMSELVES ABOUT AND TO OBSERVE SUCH RESTRICTIONS. FOR A DESCRIPTION OF THE RESTRICTIONS ON THE OFFERING AND ISSUANCE OF THE NOTES AND ON DISTRIBUTION OF THIS PRICING SUPPLEMENT IN MALAYSIA, PLEASE REFER TO THE PRINCIPAL TERMS AND CONDITIONS OF THE SENIOR NOTES ISSUANCE PROGRAMME.

This Pricing Supplement is sent to selected persons who fall within the ambit of the Selling Restrictions. Any person who receives this Pricing Supplement who does not fall within the ambit of the Selling Restrictions must immediately notify the Lead Manager and return this Pricing Supplement to the Lead Manager or the Issuer.

The recipient must return this Pricing Supplement and any other information in connection therewith to the Lead Manager promptly upon the Lead Manager's request.

Specific Final Terms

The following items under this heading “**Specific Final Terms**” are the particular terms which relate to the Notes to which this Pricing Supplement relate. In case of any conflict between such terms and the terms and conditions set forth in the Principal Terms and Conditions, the terms set forth in this Pricing Supplement shall govern.

1. Issuer:	AmBank (M) Berhad									
2. Nominal Value:	<table><tr><th>Tranche</th><th>Amount (RM)</th></tr><tr><td>13</td><td>300,000,000.00</td></tr><tr><td>14</td><td>300,000,000.00</td></tr><tr><td>Total</td><td>600,000,000.00</td></tr></table>		Tranche	Amount (RM)	13	300,000,000.00	14	300,000,000.00	Total	600,000,000.00
Tranche	Amount (RM)									
13	300,000,000.00									
14	300,000,000.00									
Total	600,000,000.00									

3. Issue Price:	<table> <tr> <th>Tranche</th><th>Amount (RM)</th></tr> <tr> <td>13</td><td>300,000,000.00</td></tr> <tr> <td>14</td><td>300,000,000.00</td></tr> </table>	Tranche	Amount (RM)	13	300,000,000.00	14	300,000,000.00
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13	300,000,000.00						
14	300,000,000.00						
4. Issue Date:	28 August 2025						
5. Tenure:	<table> <tr> <th>Tranche</th><th>Tenure</th></tr> <tr> <td>13</td><td>5 Years</td></tr> <tr> <td>14</td><td>7 Years</td></tr> </table>	Tranche	Tenure	13	5 Years	14	7 Years
Tranche	Tenure						
13	5 Years						
14	7 Years						
6. Maturity Date:	<table> <tr> <th>Tranche</th><th>Maturity Date</th></tr> <tr> <td>13</td><td>28 August 2030</td></tr> <tr> <td>14</td><td>27 August 2032</td></tr> </table>	Tranche	Maturity Date	13	28 August 2030	14	27 August 2032
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14	27 August 2032						
7. Yield:	<table> <tr> <th>Tranche</th><th>Yield</th></tr> <tr> <td>13</td><td>3.68% p.a.</td></tr> <tr> <td>14</td><td>3.75% p.a.</td></tr> </table>	Tranche	Yield	13	3.68% p.a.	14	3.75% p.a.
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13	3.68% p.a.						
14	3.75% p.a.						
8. Coupon basis:	ACT / 365 days						
9. Coupon Rate:	<table> <tr> <th>Tranche</th><th>Coupon/Interest rate</th></tr> <tr> <td>13</td><td>3.68% p.a.</td></tr> <tr> <td>14</td><td>3.75% p.a.</td></tr> </table>	Tranche	Coupon/Interest rate	13	3.68% p.a.	14	3.75% p.a.
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13	3.68% p.a.						
14	3.75% p.a.						
10. Coupon frequency:	Semi-annually						
11. First Coupon Payment Date:	27 February 2026						
12. Rating:	AA2/Stable by RAM Rating Services Berhad ("RAM")						
13. Utilisation of proceeds:	To finance AmBank (M) Berhad's general working capital requirements						
14. Other conditions	Please refer to the Principal Terms and Conditions for the other terms and conditions applicable to Senior Notes Issuance Programme.						

PURPOSE OF FINAL TERMS

This Pricing Supplement comprise the final terms required for the issue of the Tranche of Senior Notes described herein pursuant to the Senior Notes Issuance Programme.

RESPONSIBILITY

The Issuer accepts responsibility for the information contained in this Pricing Supplement. The Issuer confirms that having made all enquiries as were reasonable, the information contained in this Pricing Supplement is in accordance with the facts and is not false, misleading or contain any material omission as at the date of this Pricing Supplement.

Signed for and on behalf of

AmBank (M) Berhad

(Registration No. 196901000166 (8515-D))

Phuah Shok Cheng
Group Chief Financial Officer
AMMB Holdings Berhad



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Authorised Signatory

Name:

Designation:

JAMIL BIN BAHARUDDIN
Executive Vice President
Head
Group Treasury & Markets