

CORPORATE SOCIAL Responsibility



Left: **September 2008** Y Bhg Tan Sri Dato' Azman Hashim presenting a mock cheque signifying the total contributions to Encik Zawawi Ramli, Vice Chairperson, Rumah Amal Limpahan Kasih (right) and Puan Rabaah Abdul Aziz (far right).

The AmBank Group once again demonstrated its responsibility as a corporate citizen with initiatives focusing on the market, the community, the workplace and the environment.

Responsibility To The Environment

'AmAssurance Goes Digitally Green' saw a push to go paperless by equipping staff with notebooks to replace many paper-based work processes, and providing customers with the AmPrestige life insurance information portal.

The AmBank Group's sponsorship of Zoo Negara's Dromedary Camels for a 24th consecutive year continued with a contribution of RM40,000.

Posters were displayed across the group to encourage saving electricity by switching off at non-essential times. Additionally, care is taken to reduce other wastage by recycling paper, double-sided printing, minimising colour printing, and promoting electronic instead of paper-based communication. Toners and computers are recycled and disposed of responsibly and the Group focuses on businesses with organisations that have environment-friendly practices.

In promoting cleaner air and general health, three of the Group's buildings i.e. Bangunan AmBank Group, Menara AmBank and AmBank Group Leadership Centre are designated as 'no smoking buildings'. Customers can also enjoy the Group's soothing and pleasing landscape as they do their banking.

Responsibility To The Marketplace

Spread across the financial year, the Group's broad range of products and services included new ones that demonstrated innovation and development of their respective sectors in the marketplace. These included the AmTriple Opportunities FRNID (Floating Rate Negotiable

Instrument of Deposit), providing returns linked to the best performances of three Dynamic Indices at maturity. The zero strike warrants over Warren Buffett's Berkshire Hathaway Inc Class B shares are AmInvestment Bank's first, and a thrust forward for the zero strikes market.

The Retail Banking arm of the Group launched the Family First Solution, an all-in-one financial solution offering a full suite of products and services to meet every aspect of a family's financial needs.

The new foreign exchange, interest rate and commodities derivatives business, launched in partnership with the Group's strategic partner, the Australia and New Zealand Banking Group ("ANZ") will contribute to the development of this area in the Malaysian markets.

Initiatives on sharing of knowledge and expertise included sponsoring, hosting and speaking at conferences and forums, inter alia, the second annual Asian Mergers & Acquisitions 2008 Conference, the Malaysian Islamic Finance 2008 Issuers and Investors Forum, the seminar entitled "Global Update on Sukuk: Post AAOIFI Pronouncement", the 12th Malaysian Banking Summit 2008, Brunei Islamic Finance News Forum, MIA-Bursa Malaysia Business Conference 2008 (Main Sponsor), National Accountants Conference (Silver Sponsor), and National Convention on the Administration of Estate, Will and Waqf.

The Group's demonstrated its focus on the SME sector through its participation in 11th SMIDEX, the annual exhibition of the Small and Medium Industries Development Corporation, organised in collaboration with Bank Negara Malaysia.

Partnerships and alliances were formed to strengthen the Group's networks and bring better products to market through sharing of expertise. These included the Friends

Provident plc acquisition of a 30.0% stake in AmLife Insurance Berhad.

The Group launched its Islamic stockbroking service for customers requiring Shariah compliance in this area. Further measures to promote Islamic products include the AmHigh Takaful Investment Linked Plan which makes available Shariah-compliant investing for retirement, education and wealth generation.

Responsibility To The Community

With AmBank Group as the Official Bank of the Olympic Council of Malaysia, Y Bhg Tan Sri Dato' Azman Hashim brought pride to the nation as one of the torchbearers at the Kuala Lumpur leg of the Beijing 2008 Olympics Torch Run on 21 April 2008.

Grooming The Young, Developing Talent

AmBank Group continues to place emphasis on youth, and also in developing talent and stimulating excellence and achievement in games and sports. AmBank (M) Berhad contributed RM10,000 and 300 NexG iTalk cards as main sponsor of the 4th Asian Universities Debating Championship 2008. It also became a three-year Charter Member of SportExcel, in support of sports development platform for youth, donating RM45,000 to the foundation. Concurrently, it also sponsored RM26,860 for the AmBank Group-Crest Link-Sport Excel International Junior Golf Championship 2008 and the Grand Finals of the National Junior Golf Circuit 2008. As Main Sponsor, AmBank Group contributed RM200,000 to the Selangor Masters Golf Tournament held at the Seri Selangor Golf Club.

Caring For The Less Fortunate

The AmBank Group also continues to care for the underprivileged. 80 children from three charity homes, Rumah Anak-anak Yatim Darul Izzah, Rumah Amal Limpahan Kasih and Tara Bharan Home were treated



Left: **November 2008** AmBank Group staff overcoming obstacles at the AmBank Eco Challenge IX.

Right: **December 2008** A group of children waving different countries' flags to symbolise peace and unity at the Royal Charity Dinner in support the efforts by the Kuala Lumpur Foundation to Criminalise War.



to the Disney on Ice special, "Mickey and Minnie's Magical Journey". Children and youth from Rumah Limpahan Kasih, Perkampungan Orang Asli, Sungai Rasau, Puchong, and Sekolah Jenis Kebangsaan Tamil Puchong enjoyed a fun-filled day at the Sunway Lagoon theme park. Aid for the less fortunate came in the way of hampers for 90 families, and RM200 cash for six families of the Kampung Sungai Rasau Orang Asli villagers in Puchong. Meanwhile 215 children became the beneficiaries in a special presentation ceremony for AmBank fixed deposit certificates donated by the Tabung Warisan Anak Selangor. A cheque for RM5,000 was also presented to Rumah Bethany, a home for children with physical and intellectual disabilities. The Asia Oceania Committee Volleyball for the Disabled ("AOCVD") was given RM50,000 to help oversee its ongoing operations.

A dialysis machine worth RM37,700 was donated to Klinik Waqf An-Nur in Johor Bahru, a contribution of RM25,000 to the Tunku Azizah Fertility Foundation, a donation of RM20,000 to Lembaga Kebajikan Perempuan Islam Malaysia and Hari Raya Aidilfitri care packages worth RM10,000 for the Malaysian Armed Forces are also noteworthy charitable causes during the past financial year. In addition, AmIslamic Bank contributed part of its business zakat totaling RM150,000 to Rumah Amal Limpahan Kasih to assist in day-to-day activities which included a 14-seater van worth RM98,000.

For the ninth consecutive year, the AmBank Group participated in the The Edge-Bursa Malaysia Kuala Lumpur Rat Race 2008, which raised a total of RM1,755,000 for a total of 20 charitable organisations. The "Drive Safely. We Care" second campaign from AmAssurance continued to promote and educate Malaysian road users on road safety.

AmBank signed a strategic agreement with 7-Eleven Malaysia Sdn Bhd to install

400 ATMs at 7-Eleven stores nationwide. With the needs of residents of the 72-acre i-City in mind, AmBank signed an MOU with I-Berhad to form a Strategic Smart Partnership to bring them cutting edge financial products and services.

To promote a sense of unity within a celebratory experience for the nation, the Ambang 2009 Kuala Lumpur concert was held to usher in the new year with a myriad of popular Malaysian artistes at Dataran Merdeka. Similarly, in conjunction with the 51st Merdeka celebrations, the Group sponsored a 10-minute firework display and 50,000 balloons for a festive evening at Dataran Merdeka. The Prime Minister was the Guest of Honour at Both Events. Once again, a fireworks display was sponsored by the AmBank Group at the Declaration of Melaka and Georgetown as World Heritage Cities at Dataran Merdeka in Kuala Lumpur.

RM100,000 was contributed to show the Group's support of the Royal Charity Dinner for the Kuala Lumpur Foundation to Criminalise War.

Responsibility To The Workplace

The AmBank Group cares for the well being of its staff and continues to ensure that their development, recreational needs as well as recognition and a sense of being in one family are emphasised.

Family Days are days of fun and games to include the families of the staff as part of the larger AmBank Group family. These were held at Desaru Golden Beach Resort in Johor Bahru as well as Clearwater Sanctuary Golf Resort in Batu Gajah, Perak and including long service awards to staff who have served 15, 20 and 25 years with the Group.

Training opportunities abound for the team. Amongst the many courses available to the staff are in-house Microsoft applications, as well as those with focused goals such as "Delivering

Work Excellence", "People Turnaround" (to address challenges from individuals), "Managing Personal Finance in Difficult Times", "Coaching and Mentoring Skills for Performance". The Amazing Sales Programme sought to engender a stronger Retail Sales culture and to promote greater in-depth knowledge of areas of specialisation. Staff also attended courses entitled "Chartered Islamic Finance Professional" and "Fundamentals of Islamic Capital Markets".

Pushing the envelope for communication prowess and enhanced leadership skills continued to be motto for the Toastmasters club at AmBank Group.

Many sporting and outdoor competitions and events were held throughout the year. In promoting the spirit of healthy competition and bonding, staff had the opportunity to participate in tournaments and games including popular ones such as snooker, futsal, football, golf, badminton, bowling (the latter included a RM5,000 donation to the Malaysian Paralympic Council). Highly physically challenging tournaments also pitted teams against one another in friendly sessions for paintball and go-karting.

The 25th Malaysian Investment Banking Association ("MIBA") Athletics Meet in Bangi saw AmInvestment Bank Group emerge Overall Champion, with 103 athletes with 24 Gold, 11 Silver and nine Bronze medals. It also emerged as Overall Champion for the MIBA Games 2008 for the 22nd time.

In addition, the popular AmBank Eco Challenge was organised for the ninth time at the Nur Lembah Pangsun Eco Resort, Ulu Langat, Selangor with contestants in mock survival challenges in a jungle environment. The annual AmBagus talentime competition as usual drew wildly enthusiastic responses from staff watching their peers on stage in dance and song.