Malaysia's Preferred Banking Group with International Connectivity

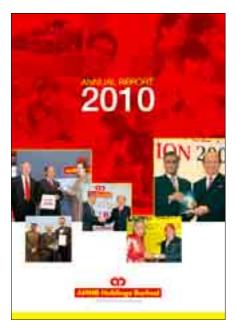
Aspiration

Malaysia's Top Four Banking Group as measured by

- Customer satisfaction
- Sound financial performance
- Well diversified and sustainable growth







Cover Rationale

At AmBank Group, we apply creativity, innovation and foresight when we think about growing our businesses and about strategies to maximise our opportunities in an everchanging, ever-expanding industry. As a Group, we have demonstrated a constancy of vision, a consistency of purpose, and a clear commitment to our customers, our employees and our shareholders. Our results are the ultimate testament to our success as a preferred banking group.

The Group's branding is strongly portrayed with the use of its corporate colours – red and yellow. The images on the cover showcase some of the Group's corporate achievements in 2009/10.