

## INVESTOR RELATIONS

AMMB Holdings Berhad acknowledges the importance of pursuing excellence in Investor Relations (IR) practices to maintain high corporate governance standards and promote a close two-way rapport with all stakeholders. Good IR practices promote transparency and connectivity in our company, strengthen confidence amongst the various stakeholders and enable the general investing public to make informed investment decisions.

A dedicated IR team supports the Group Managing Director and Chief Financial Officer in engaging with domestic investors and international investment communities in analyst briefings, one-on-one meetings, teleconferences, investor conferences and roadshows to ensure the delivery of timely, accurate and consistent messages.

The IR team strives to adopt global best practices in maintaining clear communication and proactive engagement with investors, which also enables management to keep abreast with shareholders' expectations of the Group.

Supported by senior management across the Group, IR activities are led by:

1. YBhg. Datuk Mohamed Azmi Mahmood, Acting Group Managing Director (appointed on 2 April 2015)
2. Ms. Mandy Simpson, Chief Financial Officer
3. Mr. Alex Goh Khir Peng, Senior Vice President, Investor Relations (appointed on 16 November 2014)



**YBhg. Datuk Mohamed Azmi Mahmood**  
Acting Group Managing Director  
(appointed on 2 April 2015)

**Ms. Mandy Simpson**  
Chief Financial Officer

**Mr. Alex Goh Khir Peng**  
Senior Vice President, Investor Relations  
(appointed on 16 November 2014)



## Annual General Meeting and Extraordinary General Meeting

The Group's 23<sup>rd</sup> Annual General Meeting ("AGM") and 29<sup>th</sup> Extraordinary General Meeting ("EGM") were held on 21 August 2014. At the AGM, Senior Management presented a comprehensive review of AmBank Group's FY2014 performance and responses to questions raised by the Minority Shareholder Watchdog Group. The Group Managing Director shared our strategic priorities and prospects for the coming new financial year with the shareholders.

All the members of the Board of Directors and our external auditor attended the AGM and EGM. At both events, time was set aside for our shareholders to raise questions and provide feedback to the Board of Directors. All the proposed resolutions were duly passed by the shareholders.

## Analyst Briefings

The Group conducts media and live analyst briefings for the half year and full year results, which also include teleconferencing and live webcast services as alternative channels for participants who are unable to be present. For the Group's first quarter and nine-month results, the briefings are conducted via teleconference and live webcast services. The investor presentations, financial statements, press releases and other relevant documents are e-mailed to interested parties and made available on the IR website immediately after the announcement on Bursa Malaysia. Replays of the live briefings are made available on the Group's IR website for public viewing after each briefing.

Date	Event	Mode of Communication					
		Media Briefing	Analyst Briefing		Publications on Group's IR Website		
			Teleconference	Webcast	Investor Presentation	Financial Statement	Press Release
22 August 2014	Q1FY15 Results		✓	✓	✓	✓	✓
19 November 2014	H1FY15 Results	✓	✓*	✓	✓	✓	✓
12 February 2015	9MFY15 Results		✓	✓	✓	✓	✓
22 May 2015	FY2015 Results	✓	✓*	✓	✓	✓	✓

\* Includes live briefing

# INVESTOR RELATIONS

## Investor Meetings

Senior Management engages the investment community through one-on-one and group meetings, as well as teleconferences to provide access, ensure transparency and consistency in the communication of the Group's performance, strategies and outlook.

In FY2015, the Group conducted 59 one-on-one meetings / teleconferences, where we met 126 analysts and fund managers.

Investor Meetings	FY2015		FY2014	
	Meetings	Analysts/ Fund Managers	Meetings	Analysts/ Fund Managers
One-on-one meetings/ Teleconferences	59	126	47	129
Conferences and Non-deal Roadshows	81	255	107	296

## Conferences and Non-Deal Roadshows

The Group actively engages with local and foreign investors by participating in conferences and non-deal roadshows to provide existing and prospective investors with deeper insights on the Group's performance, growth strategies, operating environment and outlook.

Date	Event	Location
26 August 2014	Macquarie ASEAN Conference 2014	Singapore
2 - 3 September 2014	Goldman Sachs Future Forward ASEAN Corporate Day 2014	Singapore
24 - 27 November 2014	Goldman Sachs Non Deal Roadshow	Edinburgh, London and Amsterdam
1 - 2 December 2014	Nomura Non Deal Roadshow	Hong Kong
2 - 3 December 2014	UBS Global Emerging Markets One-on-One Conference	New York
4 - 5 December 2014	UBS Non Deal Roadshow	San Francisco, San Diego and Los Angeles
7 January 2015	DBS Pulse of Asia Conference	Singapore
5 - 6 March 2015	Bank of America Merrill Lynch ASEAN Conference	Singapore
29 May 2015	DBS Non Deal Roadshow	Hong Kong
1 June 2015	Bank of America Merrill Lynch Non Deal Roadshow	Boston
2 - 3 June 2015	Bank of America Merrill Lynch "CalGEMS" Global Emerging Markets One-on-One Conference	California

# INVESTOR RELATIONS

## Research Coverage

The Group is presently covered by a total of 24 local and foreign research houses:

Research Houses	
Affin Hwang Capital	Kenanga Investment Bank
AllianceDBS Research	Macquarie
Bank of America Merrill Lynch	Maybank Investment Bank
CIMB Investment Bank Berhad	MIDF Amanah Investment Bank
Citi Investment Research	Morgan Stanley
CLSA	Nomura
Deutsche Bank	Public Investment Bank
Goldman Sachs	RHB Research
Hong Leong Investment Bank	Standard Chartered
HSBC	TA Securities
J.P. Morgan	UBS Securities Malaysia
KAF - Seagroatt & Campbell Securities	UOB Kay Hian

## Credit Ratings

IR collaborates closely with the Capital and Balance Sheet Management team to support the Group's credit rating review process. The Group has engaged three rating agencies, RAM Rating Services Berhad, Moody's Investors Service and Standard & Poor's, to provide independent evaluations of the Group's credit worthiness.

## Recognition

The Group's IR commitment has been recognised by winning these prestigious awards at the Fifth Asian Excellence Recognition Awards 2015 organised by Corporate Governance Asia in Hong Kong:

- Asia's Best Chief Financial Officer (Investor Relations) – Mandy Simpson
- Best Investor Relations by Company in Malaysia – fourth consecutive win

## Shareholding Analysis

Shareholding analysis are conducted on a quarterly basis to facilitate a better understanding of the Group's shareholding demographics and the planning of IR programmes. The analysis provides a breakdown of shareholders by profile, number of shares, location and nationality. Excluding the Australia and New Zealand Banking Group Limited ("ANZ"), the Group's foreign shareholding level dipped slightly to 29% on the back of a general downturn in overseas investors' appetite for Malaysian financial institutions related equities towards the end of the financial year.

Foreign Shareholdings in AMMB Holdings Berhad (excluding ANZ's shareholding)			
FY2012	FY2013	FY2014	FY2015
26%	29%	31%	29%

## Investor and Analyst Services

The Group leverages on its corporate website at [www.ambankgroup.com](http://www.ambankgroup.com) as a platform to receive feedbacks or inquiries from all stakeholders. The IR team strives to ensure all information provided under the IR section of the website is up-to-date with the latest disclosures. For further details or inquiries, the IR team can be contacted via [ir@ambankgroup.com](mailto:ir@ambankgroup.com).