

Business Highlights

TRACTION IN TOP 4 STRATEGY

- We are in the third year of our Top 4 Strategy and are progressing well towards achieving top four position in our target segments and products

NEW DIGITAL CAPABILITIES

- Launched virtual assistant AMY™ for AmOnline mobile banking
- Strategic partnerships with industry players to diversify our ePayment offerings

LEADERSHIP AND TALENT

- Invested in our Senior Management and focused on nurturing future talents to ensure AmBankers succeed in their careers and are groomed as future leaders of the Bank

HOLISTIC BRANCH MODEL

- Our new branch model encompasses digitally-enabled capabilities to deliver seamless products and services across all lines of business to our valued customers

Financial Highlights

TOTAL INCOME



RM3,922.4 million

COST TO INCOME RATIO



54.3%

PROFIT AFTER TAX AND MINORITY INTERESTS



RM1,505.3 million

TOTAL LOANS



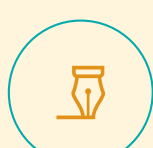
5.7%

TOTAL DEPOSITS



11.6%

CET 1 CAPITAL RATIO



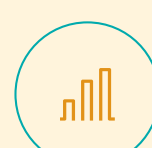
11.9%

RETURN ON EQUITY



8.8%

DIVIDEND PAYOUT RATIO



40%

Overview of AmBank Group

OUR PURPOSE

To help individuals and businesses in Malaysia grow and win together



OUR PRESENCE AND OPERATIONS

We are not transactional. We focus on relationships and are advisors and long-term partners to our customers.

We help our customers by being professional, reliable and fast and providing the best possible service.

By helping, we earn their trust.

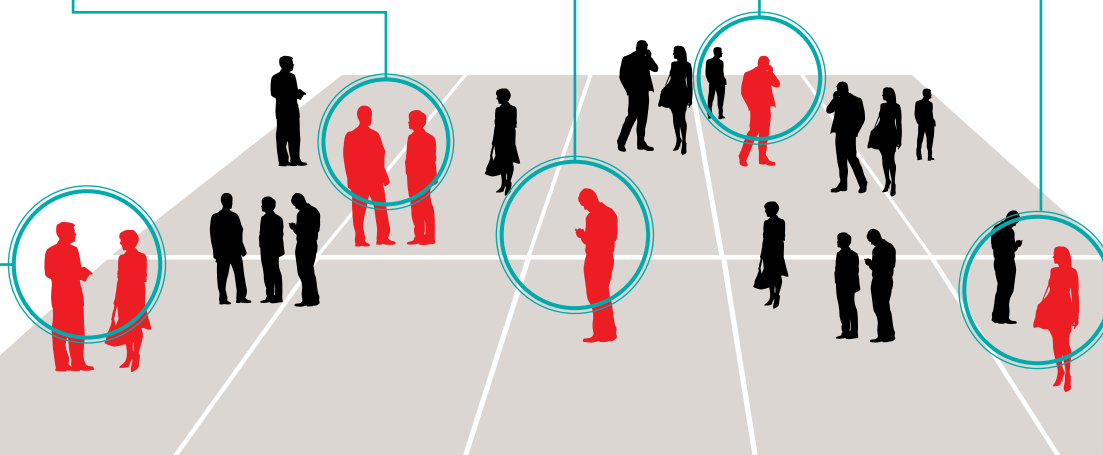
We are more than a retail bank. We go beyond being a corporate bank. We are greater than an investment bank. We are a bank for all Malaysians.

We believe in growth, for our customers, for our people and for our businesses.

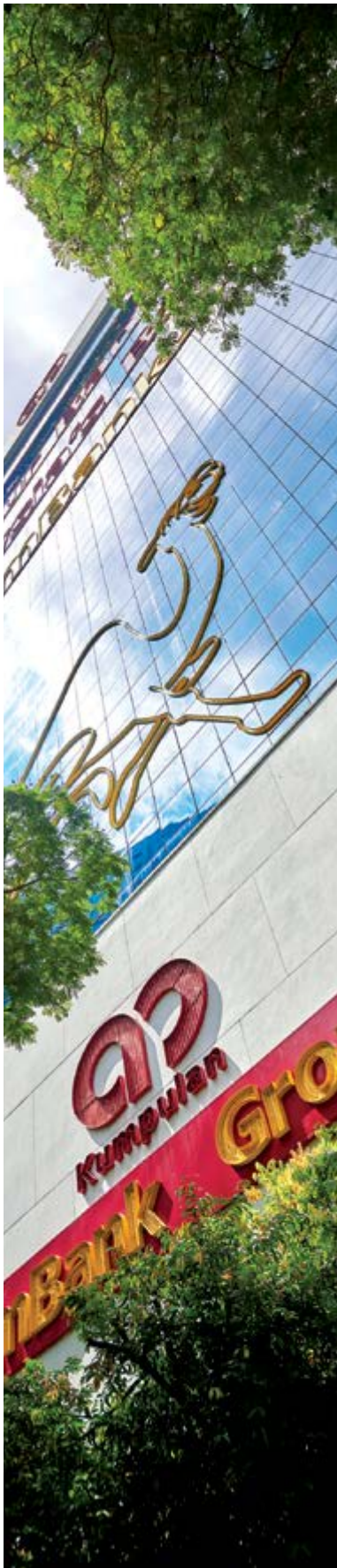
We support and empower our customers and our people to achieve their aspirations.

Externally, we focus on helping our customers to become winners. Internally, we emphasise performance, teamwork and collaboration to achieve our goals.

We leverage domestic opportunities to develop our businesses and help Malaysians grow and win together.

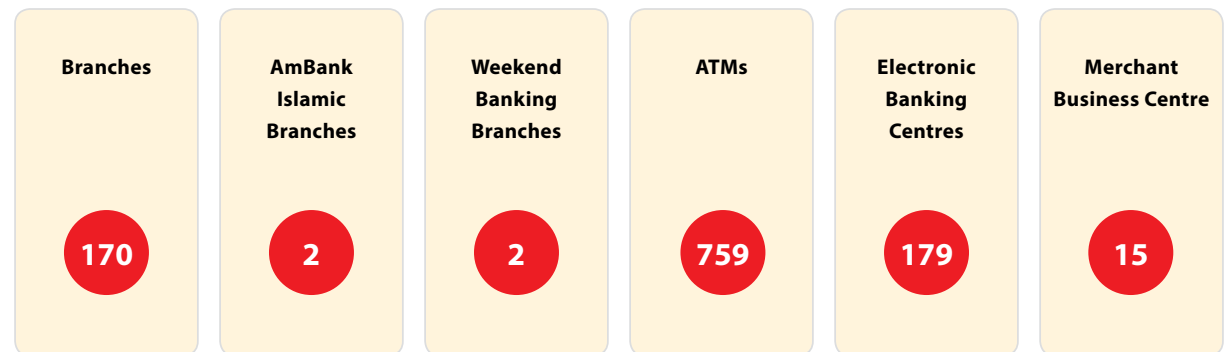


Corporate Profile



AmBank Group is a leading financial services group with over 40 years of expertise in supporting the economic development of Malaysia. We have over three million customers and employ over 9,000 people.

The Group was listed on the Main Market of Bursa Malaysia in 1988. It is the sixth-largest banking group by assets in Malaysia, with a market capitalisation of around RM13.7 billion and assets of RM158.8 billion as at 31 March 2019.

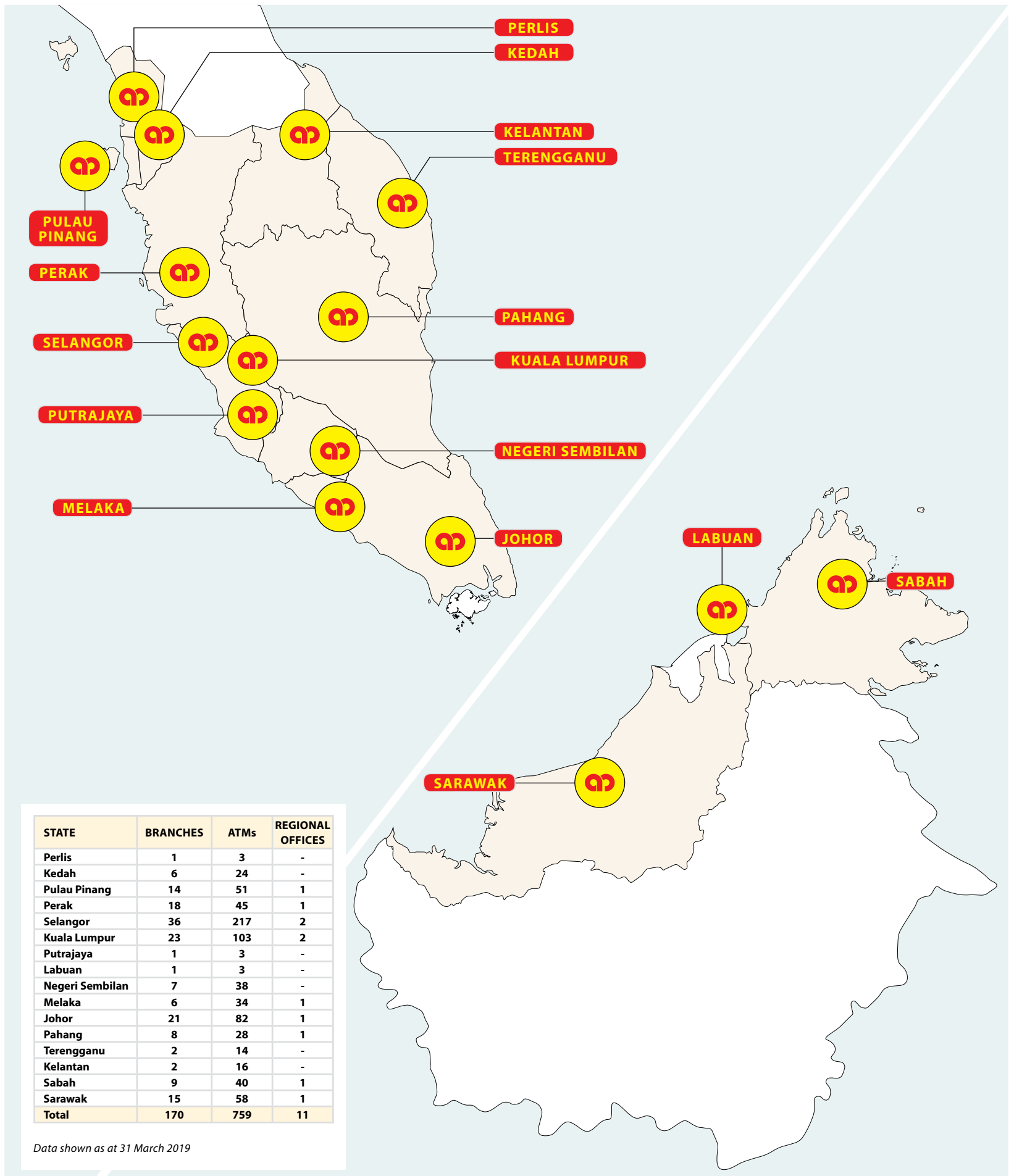


DIVERSE RANGE OF FINANCIAL SERVICES

AmBank Group serves over three million individual and corporate customers. It provides services in wholesale banking, investment banking, retail banking, business banking and related financial services which include Islamic banking, underwriting of general insurance, stock and share broking, futures broking, investment advisory and management services in assets, real estate investment trust and unit trusts.

| | See Page |
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| Wholesale Banking | 46 |
| Investment Banking | 49 |
| Retail Banking | 55 |
| Business Banking | 59 |
| Islamic Banking (Shariah-Based Financial Solutions Across The Group) | 64 |
| General Insurance, Life Insurance and Family Takaful | 68-74 |

Corporate Profile



| STATE | BRANCHES | ATMs | REGIONAL OFFICES |
|-----------------|------------|------------|------------------|
| Perlis | 1 | 3 | - |
| Kedah | 6 | 24 | - |
| Pulau Pinang | 14 | 51 | 1 |
| Perak | 18 | 45 | 1 |
| Selangor | 36 | 217 | 2 |
| Kuala Lumpur | 23 | 103 | 2 |
| Putrajaya | 1 | 3 | - |
| Labuan | 1 | 3 | - |
| Negeri Sembilan | 7 | 38 | - |
| Melaka | 6 | 34 | 1 |
| Johor | 21 | 82 | 1 |
| Pahang | 8 | 28 | 1 |
| Terengganu | 2 | 14 | - |
| Kelantan | 2 | 16 | - |
| Sabah | 9 | 40 | 1 |
| Sarawak | 15 | 58 | 1 |
| Total | 170 | 759 | 11 |

Data shown as at 31 March 2019

Group Corporate Structure

| Legend | Company | Principal Activities |
|--------------------------|--|--|
| AMMB | AMMB Holdings Berhad | Investment Holding |
| AMFB | AMFB Holdings Berhad | Investment Holding (<i>In members' voluntary winding-up</i>) |
| AmBank Islamic | AmBank Islamic Berhad | Islamic Banking |
| AmBank | AmBank (M) Berhad | Commercial Banking |
| AMIL | AmLabuan Holdings (L) Ltd | Investment Holding |
| AmCSB | AmCard Services Berhad | Credit Card-Related Services and Asset Financing Agency |
| AmPremier | AmPremier Capital Berhad | Issue of Subordinated Securities |
| AmMortgage | AmMortgage One Berhad | Securitisation of Mortgage Loans |
| MTB | MBF Trustees Berhad | Trustee Services |
| MNT | MBF Nominees (Tempatan) Sdn Bhd | Nominee Services |
| MISSB | MBF Information Services Sdn Bhd | Property Investment |
| APHSB | AmProperty Holdings Sdn Bhd | Property Investment |
| BDSB | Bougainvillaea Development Sdn Bhd | Property Investment |
| MPSB | Malco Properties Sdn Bhd | Dormant |
| TOPSB | Teras Oak Pembangunan Sendirian Berhad | Dormant |
| ACL | AMBB Capital (L) Ltd | Dormant |
| KOMUDA | Komuda Credit & Leasing Sdn Bhd | Dormant (<i>In members' voluntary winding-up</i>) |
| AFR | AmFirst Real Estate Investment Trust | Investment in Real Estate |
| AmInvestment Bank | AmInvestment Bank Berhad | Investment Banking |
| AMF | AmFutures Sdn Bhd | Dormant (<i>In members' voluntary winding up</i>) |
| AFM | AmFunds Management Berhad | Funds Management including management of unit trusts and Private Retirement Schemes |
| AIFM | AIslamic Funds Management Sdn Bhd | Islamic Fund Management Services and Distribution of Wholesale Funds |
| AMNT | AMMB Nominees (Tempatan) Sdn Bhd | Nominees Services |
| AMNA | AMMB Nominees (Asing) Sdn Bhd | Dormant |
| AAMNT | AM Nominees (Tempatan) Sdn Bhd | Nominee Services |
| AAMNA | AM Nominees (Asing) Sdn Bhd | Nominee Services |
| AMSNT | AMSEC Nominees (Tempatan) Sdn Bhd | Nominee Services |
| AMSNA | AMSEC Nominees (Asing) Sdn Bhd | Nominee Services |
| AmFIPL | AmFraser International Pte Ltd | Investment Holding |
| AMR | AmResearch Sdn Bhd | Dormant |
| AIGB | AmInvestment Group Berhad | Investment Holding |
| AmCap (B) | AmCapital (B) Sdn Bhd | Dormant (<i>In court winding-up</i>) |
| ARH | AmREIT Holdings Sdn Bhd | Investment Holding |
| ARM | AmREIT Managers Sdn Bhd | Management of Real Estate Investment Trusts |
| AMSH | AmSecurities Holding Sdn Bhd | Investment Holding |
| AIM | AmInvestment Management Sdn Bhd | Dormant (<i>In members' voluntary winding-up</i>) |
| AmPE | AmPrivate Equity Sdn Bhd | Dormant (<i>In members' voluntary winding-up</i>) |
| AMS | AMSEC Holdings Sdn Bhd | Investment Holding. Dormant (<i>In members' voluntary winding-up</i>) |
| MVMI | Malaysian Ventures Management Incorporated Sdn Bhd | Fund Management and Consultancy Services (<i>In members' voluntary winding-up</i>) |
| AMAB | AMAB Holdings Sdn Bhd | Investment Holding |
| AmGH | AmGeneral Holdings Berhad | Investment Holding |
| AmGI | AmGeneral Insurance Berhad | General Insurance |
| AmMetL | AmMetLife Insurance Berhad | Life Assurance |
| AmMetT | AmMetLife Takaful Berhad | Family Takaful |
| MBFC | MBF Cards (M'sia) Sdn Bhd | Dormant |
| BLSB | Bonuskad Loyalty Sdn Bhd | Managing Customer Loyalty Schemes |

Corporate Information



BOARD OF DIRECTORS

TAN SRI AZMAN HASHIM

Non-Independent Non-Executive Chairman

GRAHAM KENNEDY HODGES

Non-Independent Non-Executive Director

SOO KIM WAI

Non-Independent Non-Executive Director

VOON SENG CHUAN

Senior Independent Non-Executive Director

DATUK SHIREEN ANN ZAHARAH BINTI MUHIUDEEN

Independent Non-Executive Director

SEOW YOO LIN

Independent Non-Executive Director

FARINA BINTI FARIKHULLAH KHAN

Independent Non-Executive Director

Audit and Examination Committee

Seow Yoo Lin

Chairman

Independent Non-Executive Director

Voon Seng Chuan

Senior Independent

Non-Executive Director

Farina binti Farikhullah Khan

Independent Non-Executive Director

Group Nomination and Remuneration Committee

Voon Seng Chuan

Chairman

Senior Independent

Non-Executive Director

Graham Kennedy Hodges

Non-Independent

Non-Executive Director

Soo Kim Wai

Non-Independent

Non-Executive Director

Datuk Shireen Ann

Zaharah binti Muhiudeen

Independent Non-Executive Director

Seow Yoo Lin

Independent

Non-Executive Director

Farina binti Farikhullah Khan

Independent

Non-Executive Director

Corporate Information


Risk Management Committee
**Datuk Shireen Ann Zaharah
binti Muhiudeen**

Chairman
Independent Non-Executive Director

Graham Kennedy Hodges

Non-Independent
Non-Executive Director

Voon Seng Chuan

Senior Independent
Non-Executive Director

Group Information Technology Committee
Voon Seng Chuan

Chairman
Senior Independent
Non-Executive Director

Soo Kim Wai

Non-Independent
Non-Executive Director

Seow Yoo Lin

Independent
Non-Executive Director

Group Company Secretary
Koid Phaik Gunn

MAICSA 7007433
Chartered Secretary

Registered Office

22nd Floor, Bangunan AmBank Group
No. 55, Jalan Raja Chulan
50200 Kuala Lumpur
Malaysia
Tel: 603-2036 2633
Fax: 603-2032 1914

Registrar

Boardroom Share Registrars Sdn Bhd
(formerly known as Symphony Share Registrars Sdn Bhd)
Level 6, Symphony House
Pusat Dagangan Dana 1
Jalan PJU 1A/46, 47301 Petaling Jaya
Selangor Darul Ehsan, Malaysia
Tel : 603-7849 0777
Fax : 603-7841 8151/8152
Email : BSR.Helpdesk@
boardroomlimited.com

Auditors

Messrs Ernst & Young
Chartered Accountants

Principal Banker

AmBank (M) Berhad

Stock Exchange Listing

Listed on the Main Market of
Bursa Malaysia Securities Berhad
Listing Date: 13 February 1992
Stock Name: AMBANK
Stock Code: 1015