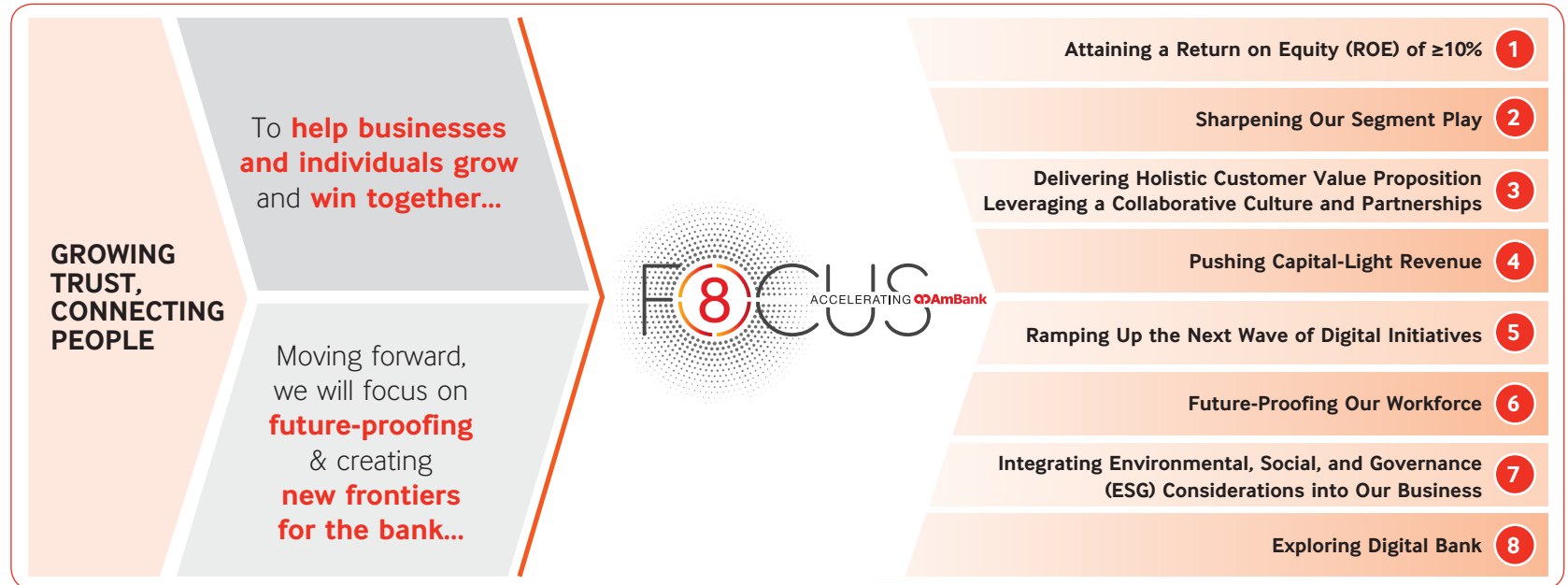










FY2021-FY2024: THE FOCUS 8 STRATEGY

As we continue our final push for FY2020, we are excited to unveil AmBank Group's FY2021-FY2024 Strategy Blueprint: **Focus 8**. Underlying this new strategy, we have refined our strategic vision to **Growing Trust, Connecting People**. The essence of this theme is derived from several aspects as we readopt a slightly refined mission (i) **To help businesses and individuals grow and win together**, while introducing a new element of (ii) **Future-proofing and creating new frontiers for the bank**.



The Focus 8 Strategy is made up of eight focus areas:

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Rethinking Our Strategies and Priorities to Chart the Path Towards Attaining a Return on Equity (ROE) of ≥10%
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Sharpening Our Segment Play Focusing on Retail, SME, and Islamic Banking and Putting Excellent Customer Service at the Forefront of What We Do
 With SMEs as the backbone of the economy, we will continue to expand and invest heavily in this segment by reimagining how micro, small and medium enterprises could be better served in the markets. Similarly, we see tremendous opportunity in the Islamic banking space as demand for socially responsible and ethical investments continues to grow.
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Delivering Holistic Customer Value Propositions Leveraging on Collaborative Culture and Partnerships Established Internally and Externally
 We will adopt a "customer-first" approach groupwide, focusing on adding value for our customers and delivering a seamless experience that transcends beyond their financial needs. A major focus moving forward is to build digital connections with cross-industry partners and combine our strengths to enhance the customer experience.
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Pushing Capital-Light Revenue Through the Creation of Differentiated Products
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Ramping Up the Next Wave of Digital Initiatives Leveraging on AmBank Group Digital and Capacity-Building in the Organisation
 The Group will further develop digital and data analytics capabilities to extend our reach beyond geographical boundaries. We will focus on embedding digitalisation into our corporate DNA, as well as nurturing a strong pool of in-house digital talents with expertise across analytics, artificial intelligence, and automation.
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Retaining, Reskilling and Upskilling Talents to Future-Proof Our Workforce
 Beyond delivering exceptional employee experiences, we seek to prepare our workforce to excel in future roles and opportunities through retaining, reskilling and upskilling initiatives.
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Integrating Environmental, Social, and Governance Considerations into Our Business Decisions and Direction as Part of Our Pledge Towards Responsible Banking
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Exploring Digital Bank as a New Option

The Focus 8 strategy will be underpinned by strategic initiatives driven at the Group and divisional levels. With our customer-focused strategy, renewed ambitions and digital strength, AmBank Group is well-placed to move forward with our strategic plans to continue to support our customers, help businesses and individuals prosper, and deliver long-term sustainable success.