

GROUP CHIEF EXECUTIVE OFFICER'S MESSAGE

Dear Stakeholders,

Our Group navigated a volatile year with challenges that tested our resilience. The unprecedented COVID-19 pandemic has had a profound impact on the Bank, our customers, and stakeholders, from the disruption of businesses and livelihoods due to lockdowns to the acceleration of digital banking.

This year has also been a transformative one for the Group, in the face of which, we continue to demonstrate strength and resilience. The settlement that we reached with the Ministry of Finance (MOF) on legacy matters has allowed us to move forward without any impediments. Fortified by our enhanced processes that meet stringent regulatory standards, we can now fully focus on our growth agenda.

Over the years, we have built a strong foundation at AmBank, premised on our Top 4 Transformation Strategy. Today, we are able to build on our solid footing through our Focus 8 Strategy.

Our focus continues to be supporting the economic recovery and positioning the Group for sustainable growth. We collaborated with various stakeholders and industry players to help borrowers navigate the financial implications of the pandemic. At the same time, we introduced new digital capabilities in the context of remote banking and working.

We brought purposeful leadership to the forefront of our sustainability agenda, and at the same time we maintained our Top 3 position in most growth areas, with a commendable income growth of 7.7%.

The Group's resilient performance and continued strategic progress despite the extraordinary circumstances reflect on our ability to fulfil stakeholder needs, underpinned by our commitment to Growing Trust, Connecting People.

**Growing Trust,
Connecting People**



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Focused Measures



PROFIT BEFORE PROVISION

RM2.42
Billion

14.2% growth



GROSS LOANS AND FINANCING

RM114.8
Billion

7.0% growth



TOTAL DEPOSITS FROM CUSTOMERS

RM120.5
Billion

6.7% growth



TOTAL CURRENT ACCOUNTS AND SAVINGS ACCOUNTS

RM35.8
Billion

24.0% growth

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AN OVERVIEW OF THE YEAR

The impact of the COVID-19 pandemic reverberated across the global and domestic economies. Containment measures, such as lockdowns and travel restrictions, have led to weaknesses in exports, production, services, and domestic demand as well as increased unemployment rates. Malaysia's GDP contracted 5.6% by end of 2020 – the lowest since the 1997 Asian Financial Crisis.

The banking industry was integral in helping Malaysians navigate the financial implications of the pandemic. Through BNM's moratorium and restructuring measures, banking institutions provided much-needed support to individuals and small and medium-sized enterprises (SMEs) from a cash flow perspective, specifically in terms of loans or financing repayment assistance. To assist borrowers to manage their debts, those with credit card debts were able to convert their outstanding balances into a three-year term loan with reduced interest rates. Banks also provided suitable time-bound repayment flexibilities to protect the credit report of borrowers. With these supportive measures, the pressure on non-performing loans (NPL) eased, with industry NPL broadly stable at 1.6% in 2020 (2019: 1.5%).

At AmBank, we went the distance by focusing on mitigating balance sheet challenges, including monitoring deposit fluctuations, seeking opportunities to refinance existing debts, raising new funding at attractive rates as well revising our planned capital actions. Our business model was adapted to suit new customer norms and social changes, such as channel preferences, products, and financial needs.

Our top priority was to support our customers through the unprecedented challenges. In support of the government's efforts to provide further assistance to those impacted by the pandemic, we implemented our Repayment Assistance packages and Rescheduling and Restructuring (R&R) plans to meet customers' respective needs. At the same time, we adapted our business models according to new customer norms and social changes. Overall, our mitigation measures complemented the government's strategy in supporting vulnerable communities.

PERFORMANCE HIGHLIGHTS

The Group recorded a resilient financial performance in FY2021. We achieved solid income growth of 7.7% to RM4.55 billion while Profit Before Provisions (PBP) grew by 14.2% to RM2.42 billion. This demonstrates the strength of our diverse franchise and our cost management discipline.

We grew Net Interest Income (NII) by 5.8% to RM2.94 billion, on the back of a 7.0% loans growth. While Net Interest Margin (NIM) contracted 4bps to 1.90% due to the reduction in the Overnight Policy Rate (OPR), we saw margin recovery in the second half of FY2021 through effective asset and liability management. Non-Interest Income (NII) grew 11.3%, driven by strong trading gains and investment income in Global Treasury Market (GTM), higher fees from wealth management, funds management, stock broking and insurance income. Our Cost-to-Income (CTI) ratio improved by 3.1% YoY, with a reduction from 49.9% to 46.8%. This marks the lowest CTI ratio since FY2016.

However, our results were materially impacted by an increase in loans provisions of RM1.14 billion due to pre-emptive macro provisions made for the pandemic's potential impact on credit quality.

Additionally, we incurred one-off exceptional charges in relation to the settlement with the Ministry of Finance of RM2.83 billion, Goodwill Impairment of RM1.79 billion and Real Estate Investment Trust (REIT) Impairment of RM147.8 million. Consequently, we recorded a Net Loss After Tax and Minority Interests (LATMI) of RM3.82 billion in FY2021.

Adjusting for the one-off exceptional charges totalling RM4.77 billion, we achieved core Profit After Tax and Minority Interests (PATMI) of RM961.6 million.

Reflecting these topline gains, The Group's gross loans and financing grew by 7%, outpacing the industry growth of 3%. The growth was driven by Retail and Business Banking, with Mortgages recorded a RM3.6 billion growth to RM40.1 billion and loans to the SME segment expanded by RM2.0 billion to RM22.8 billion.

Furthermore, total deposits from customers increased 6.7% to RM120.5 billion, due to the strong growth in CASA balances, which increased by 24.0% to RM35.8 billion. With our CASA initiatives continuing to deliver positive results, we also recorded a higher CASA mix of 29.7%, compared to 25.5% in FY2020, which positioned us as one of the Top 2 Banks in this category.

We have sustained CASA growth through AmSignature Priority Banking, customised cash management solutions, our partnership with Rakuten Trade for non-face-to-face acquisition, as well as enhanced digital capabilities.

THE FOCUS 8 STRATEGY

Underpinned by our renewed vision of Growing Trust, Connecting People, AmBank Group's Focus 8 Strategy (FY2021-FY2024) is based on a holistic approach to market trends, regulatory changes, customer behaviour and most importantly, the post-pandemic financial landscape. Progress on the Focus 8 Strategy's eight areas of action are summarised below:



1 Attaining a Return on Equity (ROE) of >10%

We continue to recalibrate our initiatives and priorities to set us on the path towards attaining an ROE of 10%.

As part of the Business Efficiency Transformation (BET) 300 programme, we successfully accumulated cost savings of more than RM300.0 million over three years from FY2018 to FY2020. In FY2021, we continued to assess and enhance process efficiency groupwide to achieve additional cost savings of more than RM100.0 million.

We have taken a step forward by impairing goodwill of RM1.8 billion, which will enhance ROE going forward. To increase ROE further, we are sharpening our capital allocation process to be more selective in putting our resources to lines of businesses and products that yield better returns.

2 Sharpening Our Segment Play

We have structured differentiated value propositions, designed to best serve specific segments.

We grew Noll during the year by driving AmSignature Priority Banking for the Affluent segment. This strategy proved to be successful as our Affluent segment grew in size as well as quality in FY2021. Despite the pandemic-related challenges, we managed to grow our segment base by 40.0% and wealth management fees by 48.0% YoY.

The launch of our self-service Wealth feature on AmOnline in July 2019 was timely, facilitating the experience of first-time investors and contributing to RM60.0 million in investments as of March 2021. We received the Asset Triple A Digital Award 2020 for Best Wealth Management Experience.

We also expanded our small-and-medium enterprise (SME) customer base within the Retail and Business Banking segments, which recorded a 4.0% and 17.0% YoY growth, respectively. We launched BizHub SME Marketplace in July 2020 to create an integrated closed marketplace for our SME customers to digitalise their supply chain and connect with other businesses. AmBank BizRace has garnered upwards of 4,000 registrations since its inception, with a total Return-on-Investment (ROI) of over 200%. Additionally, we developed an integrated SME-in-a-Box™ customer value proposition in partnership with Maxis, FMC, BonusLink, AmMetLife and AmGeneral. As of March 2021, merchant CASA year-to-date growth stood at 23.7%, driven by our SME-in-a-Box™ initiative that offers comprehensive product deals, bundled with differentiated offers to meet individual SME customer needs.

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3 **Delivering Holistic Customer Value Propositions Leveraging Collaboration and Partnerships**

We continue to expand our strategic ecosystem partnerships to deliver a seamless experience to our customers and improve customer acquisition.

Over the last financial year, we established a cross-industry partnership with Maxis to deliver value propositions for SMEs, leveraging and harnessing data-driven insights to provide tailored offerings. In May 2020, we jointly developed the SME-in-a-Box™ bundled proposition featuring telco and financing facilities. As of March 2021, we have assisted over 5,000 SMEs. In addition, we collaborated to launch mTAP, a secure contactless payment solution that utilises mobile devices as a payment acceptance terminal to process debit and credit card transactions, which was very well received by our SME customers. This digital solution aligns well with the government's agenda to empower the digital economy and is timely given the accelerated demand for digitalisation as a result of the pandemic.

Through our ongoing partnership with BonusLink, we have rolled out a converged loyalty programme for AmBank cardholders and expanded our distribution footprint. We are integrating BonusLink into the lifestyle ecosystem by extending our collaboration with other players across different industries. As of the end of FY2021, BonusLink has close to 150 merchant partners on its platform. Together, we are looking to scale this further through more attractive loyalty propositions and digitalised experience with a newly launched merchant portal and mobile application.

4 **Pushing Capital-Light Revenue**

We are further developing our FX franchise by leveraging the Group's distribution footprint, whilst enhancing our cash management capabilities through digital collection and payment solutions.

We focused on building capital-light revenues such as CASA, FX and wealth products. As a result, CASA and FX grew by 24.0% and 28.0% YoY, respectively, whilst ASNBV sales in Wealth Management increased by 117%. We were ranked first within the industry for ASNBV sales.

5 **Ramping Up the Next Wave of Digital Initiatives**

We improved our digital and data analytics capabilities by embedding digitalisation into our corporate DNA and nurturing a strong pool of in-house digital talents.

With COVID-19 triggering a surge in digital usage, we ramped up our digitalisation efforts across our distribution channels through digital offerings, products and services that assist individuals and businesses adapt to the new normal. We remained committed to assisting local communities through this challenging time. In recognition of our efforts, we received the "Outstanding Digital Acceleration in response to COVID-19" award by the Digital Banker. Our continuous collaborations and strategic partnerships with various FinTech players have enabled us to deliver agile digital solutions such as e-KYC and digital on-boarding in a contactless, efficient and effective manner.

Within the Group, we are progressively implementing end-to-end business process reengineering and robotic process automation to drive better productivity and business efficiency.

6 Future-Proofing the Workforce

We helped employees navigate the rapidly evolving banking landscape through retaining reskilling and upskilling initiatives.

To nurture young graduates towards becoming future banking leaders, we made 63 graduate hires across four batches since the inception of the AmGraduate Programme, in collaboration with the Asian Business School. As part of our support for the government's Protégé initiative, we have provided 50 Malaysian graduates with a strong foundation of knowledge, skills, and on-the-job training.

In response to the need for remote working arrangements, the training modality of our talent programmes was rapidly moved to digital platforms. This included digitalising the Retail Banking and Business Banking Academy programmes that are part of our plan to develop Super Relationship Managers. Similarly, we enhanced our employee self-service solutions and workplace experience through the adoption of mobile app platforms and technologies, thus increasing the efficiency and convenience of employee interactions.

7 Integrating ESG into the Business

We made good progress on our sustainability agenda to further future-proof our business against ESG risks.

In FY2021, we set up the Group Sustainability Council with the primary objective of deliberating, monitoring, and driving the Group's sustainability agenda. We also identified ten sustainability sponsors to accelerate key strategic initiatives, driven by strategic sustainability KPIs. The sustainability sponsors are responsible for implementing the sustainability strategies on the ground as well as reviewing the effectiveness of relevant policies and processes based on sustainability matters.

Over the years, we have improved our ESG rating by MSCI from 'A' to 'AA' today. Moreover, the progress we have made in terms of ESG integration was recognised through World Wide Fund for Nature's (WWF) Sustainable Banking Assessment (SUSBA) framework. These rating upgrades reflect improved accountability and governance in the development of products and services, as well as enhanced risk committee independence.

8 Exploring Digital Bank

We continue to accelerate and economically scale up our digitisation efforts.

Digitalisation remains a key agenda for us going forward as we fulfil our role as a digital enabler, helping businesses improve digital adoption by availing them with digital infrastructure as well as digital risk and compliance know-how. This helps businesses better deliver products and services that meet the needs of their customers.

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DIGITAL BANKING SOLUTIONS

The COVID-19 pandemic has decidedly put paid to the concept of “banking as usual”. It has been a tremendous driving force in accelerating digital adoption by reshaping consumer expectations. For AmBank, we took the opportunity to accelerate our digital initiatives. We adapted to changing consumer demands through internal digitisation and transformation efforts. We are single-minded in our approach in building, developing and aggressively executing our digital strategy which has fortuitously placed us in good standing amid the pandemic.

From the onset of the movement restrictions, we remotely facilitated all our projects, resulting in more than double the projects being completed in FY2021 compared with FY2020. This was primarily attributed to the quick adoption and efficient usage of online meetings and collaborative tools to complement working from home (WFH). The utilisation of robotics and machine learning also enhanced efficiency and productivity. We were also able to roll out several digital initiatives and capabilities to bring about a better customer experience; this included the relaunch of our AmOnline app and online banking with an improved user-friendly interface.

Recent developments in e-KYC capabilities also enabled us to pilot SME Digital Onboarding and Retail Onboarding. These allow for a fully end-to-end digital account opening for our SMEs and retail customers, making the experience fully contactless. We are also making strides in developing a cross-onboarding platform for AmOnline and AmEquities. To this end, we have commenced the development of our BonusLink cross-onboarding programme through AmOnline, which will allow customers to enjoy the seamless integration of both an AmBank account and our partners’ offerings.

AWARDS & ACCOLADES



Malaysian e-Payments Excellence Awards (MEEA)

- Outstanding Contribution to MyDebit (fourth consecutive year)
- Outstanding Contribution to JomPAY (fourth consecutive year)
- Top JomPAY Acquirer

The Global Business Outlook Awards

- Best Mobile Banking App
- Most Innovative Mobile Banking App

The Asset Triple A Digital Awards 2020

- Best Retail Mobile Banking Experience
- Best Wealth management Experience

Red Hat Forum Asia Pacific 2020

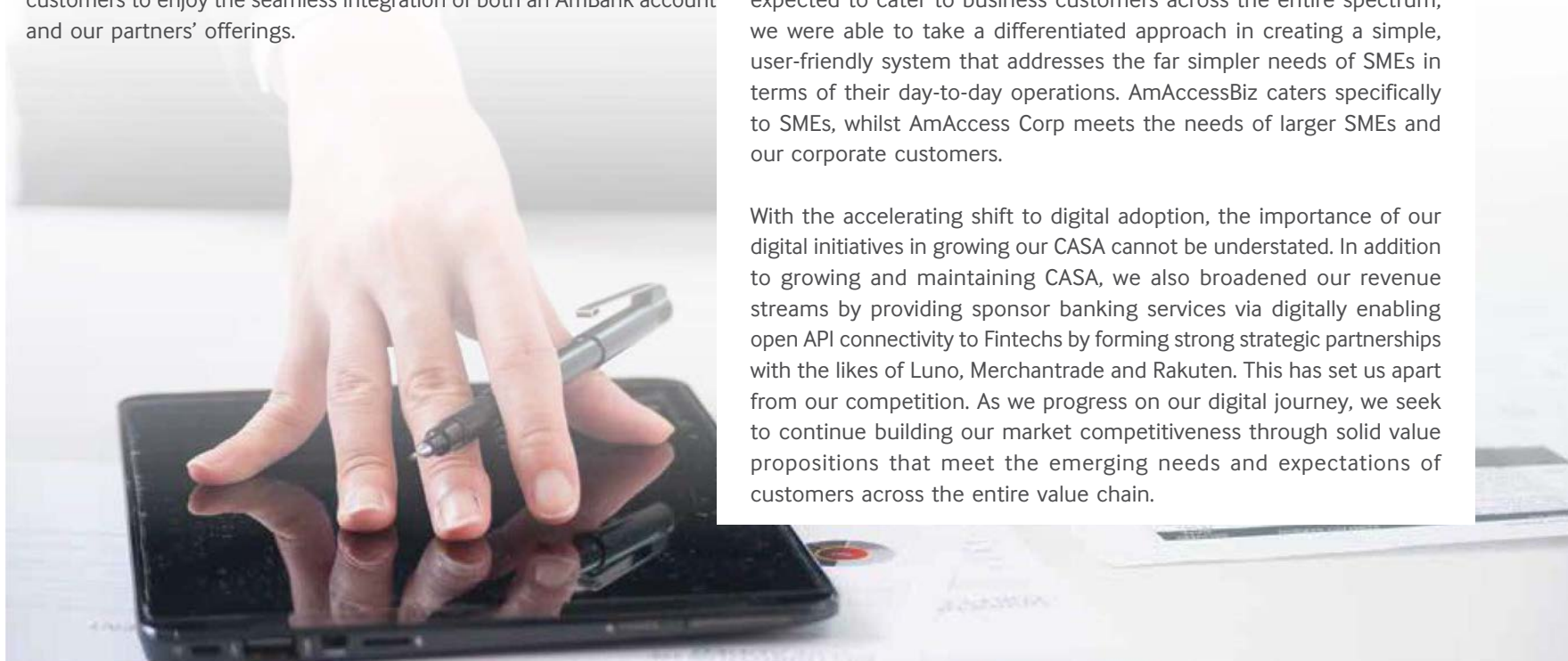
- Red Hat APAC Innovation Awards 2020 for Malaysia

Digital Banker

- Outstanding Digital Acceleration in response to COVID-19

Furthermore, we continuously strive to provide full-fledged solutions to mid and large corporates as well as the SME segment. By avoiding the one-size-fits-all online banking/cash management platform that is expected to cater to business customers across the entire spectrum, we were able to take a differentiated approach in creating a simple, user-friendly system that addresses the far simpler needs of SMEs in terms of their day-to-day operations. AmAccessBiz caters specifically to SMEs, whilst AmAccess Corp meets the needs of larger SMEs and our corporate customers.

With the accelerating shift to digital adoption, the importance of our digital initiatives in growing our CASA cannot be understated. In addition to growing and maintaining CASA, we also broadened our revenue streams by providing sponsor banking services via digitally enabling open API connectivity to Fintechs by forming strong strategic partnerships with the likes of Luno, Merchantrade and Rakuten. This has set us apart from our competition. As we progress on our digital journey, we seek to continue building our market competitiveness through solid value propositions that meet the emerging needs and expectations of customers across the entire value chain.



SUPPORTING THE SME SECTOR

SMEs are the backbone of the local economy, representing over 98.0% of business establishments in Malaysia. Through our strong SME customer base, we aim to unlock the full potential of the SME sector while concurrently further contributing to socio-economic development. Through AmBank BizClub, we have engaged with over 12,000 SMEs, providing education, training and networking opportunities to assist them in scaling their businesses. In FY2021, we received over 2,000 SME sign-ups for our annual AmBank BizRACE, with more than 200 shortlisted to undergo various training and development activities. Furthermore, we offered SMEs grant funding of up to RM1.0 million through strategic partnerships with various Government bodies, including the Ministry of International Trade and Industry (MITI).



Through AmBank BizClub, we have engaged with over **12,000 SMEs**, providing **education, training and networking opportunities** to assist them in scaling their businesses.

With many SME customers severely affected by the pandemic, we continued to support them by providing financial assistance and expertise. In line with BNM's six-month moratorium that commenced on 1 April 2020, we offered automatic deferment for all eligible SME loans/financing repayments to ease the burden of our customers. We also extended our targeted Repayment Assistance Programme to 31 December 2021. As of March 2021, we have received over 2,300 SME applications with RM2.90 billion in total loans outstanding. Furthermore, we set up a Special Relief Facility comprising collateral-free financing of up to RM1.0 million to support SMEs affected by COVID-19. Since March 2020, we have received more than 1,400 applications for the facility, totalling approximately RM1.20 billion.

Overall, we contributed RM22.60 billion to the SME sector through loans and financing this financial year alone. Our efforts to empower the SME ecosystem have established AmBank Group as one of Malaysia's leading SME banks. We continue to receive various awards and recognitions for our work in the sector, including being named Best SME Bank Malaysia for the fourth consecutive year as well as receiving the Best Islamic SME Bank Malaysia award for the second year running at the Global Banking & Finance Awards 2021. We were also named Best Islamic SME Bank Malaysia at the Alpha Southeast Asia Best Financial Institution Awards 2020.

RESHAPING THE WORKFORCE

As we adapted to the economic realities of FY2021, we placed emphasis on preserving employee well-being and productivity in the face of the pandemic and its associated impact particularly on the emotional and physical well-being of employees. We took up the challenge of ensuring everyone was connected, engaged, and aligned in order to keep the business moving forward. Our foremost priority was keeping employees safe from COVID-19. To this end, we swiftly implemented remote working measures to safeguard our employees and customers. For essential employees that were required to work onsite, we distributed protective gear such as face masks, face shields, hand sanitisers, gloves, and antiseptic detergents. AmBank also introduced a dedicated internal microsite on COVID-19 to deliver pertinent information regarding the outbreak.

With the intention of boosting employee morale, we stepped up one-on-one engagements with employees working remotely, emphasising mental health and resilience. This included increasing the number of Engagement Champions and related activities, as well as conducting virtual wellness webinars tailored around employee stress, anxiety, WFH habits and ergonomics. Additionally, we set up a 24/7 COVID-19 Employee Helpdesk to assist with employee enquiries, facilitate COVID-19 testing and quarantine as well as meet other COVID-19 related needs.

Over the past few years, we have enhanced Human Capital investments and this continued to hold true in 2020. During the reporting period, we introduced new learning and development programmes through LearnTech and other non-traditional delivery channels and modalities, thus ensuring the programmes' effectiveness as well as encouraging employee participation during WFH. Overall, we invested over RM14.2 million in training and development programmes, allowing us to equip over 10,000 employees with the skills and knowledge required to thrive in the long term and face the ever-changing challenges of the market while contributing to our sustained growth.



We invested over **RM14.2 million** in training and development programmes, allowing us to equip over 10,000 employees with the skills and knowledge required to thrive in the long term.

Despite the significant challenges to the work environment, we recorded an increase in our Employee Engagement Score. Furthermore, we received numerous talent management awards, including the HR Excellence Awards; Malaysia Best Employer Brand Awards; Malaysia 100 Leading Graduate Brands Awards and Malaysia Globally Recognised Employer Brand Awards. These achievements are a demonstration of our efforts in creating a nurturing and engaging work culture, thus reinforcing our position as the banking sector's 'Employer of Choice'.

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CREATING POSITIVE IMPACT

We are conscious of our responsibility in addressing social and environmental challenges, such as economic inequalities, climate change and the current pandemic. Additionally, our financial outcomes are linked to our ability to manage ESG risks and opportunities. With this in mind, we continue to strive towards becoming a purpose-driven Group.

Through AmBank Islamic, we incorporate the principles of Value-Based Intermediation (VBI) into our financing decisions. VBI is aligned with the Shariah principles of responsible behaviour towards the community and the environment. ESG considerations are integrated into our strategies, business activities and portfolio. This includes managing climate change risks and ensuring that adequate anti-bribery and anti-corruption practices are in place. We are conscious of the need to contribute to the greater good of our stakeholders without compromising our financial objectives. To this end, our sustainability agenda is driven by three themes: **Responsible Banking, Conscious Self-Conduct and Positive Societal Impact.**



Responsible Banking

Outlines our commitment to conducting our business and engaging with customers in a responsible manner. This theme lies at the heart of all that we do here at AmBank. In FY2021, we commenced our implementation of Environmental and Social Risk Assessment as part of our corporate customer credit evaluation process. At the same time, we have embarked on a pilot initiative where we classify selected new loans and financing based on BNM's Climate-Change and Principle-based Taxonomy discussion paper. As part of our capacity building initiative involving the provision of green financing, we organised a knowledge sharing session by Malaysia Debt Ventures Berhad for businesses and risk managers. Similarly, we conducted the AmBank Green Leadership Series for board members and senior management in collaboration with Malaysia Green Technology and Climate Change Centre (GreenTech Malaysia). We also developed green financing taxonomy for selected sectors such as energy, manufacturing, building, transport, and palm oil.



Conscious Self-Conduct

Ensures that our practices and activities reflect our aspiration to become a sustainable organisation. We actively identify and implement green initiatives that minimise our potential environmental impact. To minimise plastic waste, we eliminated the procurement of plastic water bottles and stationaries for office usage. At the same time, plastic packaging on AmBank Group merchandise has been progressively replaced with recyclable paper-based material. In support of climate action, we implemented energy-efficiency initiatives to lower our operational carbon emissions. This included replacing conventional lights with an energy-efficient LED lighting system, installing solar panels to generate clean energy, and consolidating our office space to ensure lower energy consumption.



Positive Societal Impact

Ensures that we contribute to a more sustainable future by prioritising engagement with the wider community. Through community outreach programmes, we aim to enable social mobility and improve the quality of life across all levels of society. In FY2021, we invested close to RM230,000 in corporate social responsibility (CSR) programmes to help underserved communities, which was particularly critical amidst COVID-19. In total, we contributed over RM2.7 million to communities.

THE YEAR AHEAD

We take a cautious view of Malaysia's economic outlook given that pandemic-related risks continue to unfold as we move into FY2022, coupled with the fact that the timely rollout of the nationwide vaccination drive is subject to the expedient supply of vaccines.

We are committed to spearheading new paradigm shifts in the banking sector as we operate in an increasingly dynamic and digital environment. AmBank Group will continue to put customer needs at the forefront while embracing technology to emerge stronger and more competitive.

As we move into the new financial year, we will prioritise strengthening our balance sheet, rehabilitating customer debt, maintaining higher liquidity buffers, as well as driving productivity and cost efficiencies in line with income growth.

Simultaneously, we will continue to build on our sustainability journey, with a focus on generating long-term shareholder returns and creating a positive impact for current and future stakeholders.

We will continue, as we have for the past five years, to strengthen our fundamentals and apply learnings from the challenges of FY2021.

I would like to take this opportunity to thank our Board of Directors for their continued guidance and counsel, which have been imperative in these turbulent times. I would also like to acknowledge the management team for their unwavering commitment to driving the Group forward.

Everything we do is driven by a commitment to creating value for each of you, as we continue to realise our vision of **Growing Trust, Connecting People.**

A special thanks to our outgoing colleagues – Seohan Soo, CEO of AmInvestment Bank Berhad; Derek Roberts, CEO of AmGeneral Insurance Berhad; and Ramzi Toubassy, CEO of AmMetLife Insurance Berhad – for their years of dedicated service. At the same time, I am pleased to welcome their successors, Tracy Chen Wee Keng, David Tan See Dip and Lee Jiau Jiunn, to the AmBank team.

I would like to acknowledge the significant contributions of all AmBankers. It is your commitment, dedication and tireless efforts that have enabled us to continue to meet the financial needs of our customers amidst significant disruption. Together, I trust that we will be able to achieve greater levels of success.

I am grateful for the continued support and loyalty of all our stakeholders – customers, shareholders, regulators, suppliers and the community at large. Everything we do is driven by a commitment to creating value for each of you, as we continue to realise our vision of Growing Trust, Connecting People.

DATO' SULAIMAN MOHD TAHIR
Group Chief Executive Officer