

OVERVIEW OF AmBank GROUP

OUR VISION

Growing Trust, Connecting People

OUR PURPOSE

To help
individuals
and businesses
in Malaysia
grow and win
together

01



We are not transactional. We focus on deepening relationships by acting as advisors and long-term partners to our customers. We earn the trust of our customers by being professional, reliable and efficient, and providing the best possible service.

02



We believe in supporting the growth of our customers, our people, and our business. We empower our stakeholders to achieve their aspirations. We will continue to help our customers, both individuals and businesses, financial and non-financial assistance to weather through the uncertainties of the COVID-19 pandemic to rebuild a better future. We also preserve our employees' well-being and productivity by ensuring everyone stays connected and engaged to keep the business moving forward.

03



We are a holistic, integrated multi-industry financial driven organisation. We go beyond traditional banking, by evolving into a trusted financial solution provider integrated seamlessly into our customers' daily lives. We will continue to leverage strategic ecosystem partnerships to tailor holistic offerings to our customers' needs.

04



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

05



We leverage opportunities to revolutionise our business and to help our customers grow and win together through our Focus 8 strategy.

DELIVERING VALUE TO OUR CUSTOMERS



Retail
Banking

170
Branches



AmBank
Islamic

2
Branches



Priority
Banking

9
Branches



AmInvestment
Bank

6 Branches
5 Retail Broking
Branches



AmGeneral

29 Branches
4 Counters



AmMetLife

15 Branches
31 Agencies



ATMs

643



ATMs at
7-Eleven

201



Self-Service
Terminals

1,097



AmOnline

Internet &
Mobile Banking



Electronic
Banking Centres

170 Branches



AmCard
Services MBC*

15

Data shown as at 31 March 2021

* Merchant Business Centres

WHO WE ARE

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 circa 10,000 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 RM9 billion and assets of RM170.2 billion as at 31 March 2021.

2021 KEY HIGHLIGHTS

FINANCIAL HIGHLIGHTS



**TOTAL
INCOME**

RM4,552.5
Million



**COST-TO-INCOME
RATIO**

46.8%



**PROFIT BEFORE
IMPAIRMENT LOSSES
AND SETTLEMENT**

RM2,420.2
Million



**GROSS LOANS,
ADVANCES AND
FINANCING**

RM114.8
Billion



**DEPOSITS FROM
CUSTOMERS**

RM120.5
Billion



**CASA
GROWTH**

24.0%

BUSINESS HIGHLIGHTS

Innovative & Digital Banking



We have made great advancements in the future of banking; delivering fast and convenient services at a touch of a fingertip.

- Revitalised the user interface of our AmOnline app and website for a more seamless customer experience
- Introduced digital onboarding solutions that allow for a fully end-to-end digital account opening for SMEs and retail customers
- The Asset Triple A Digital Awards 2020: Best Retail Mobile Banking Experience and Best Wealth Management Experience

Customer Excellence



We consistently delivered customer value through competitive products and solutions that meet their financial needs and expectations.

- Ranked 1st in Customer Satisfaction (CSAT) score and Net Promoter Score (NPS) amongst AmBank Group customers
- Increased the number of Customer Compliments received by 45% YoY

Strong Talent Pool



We helped our employees navigate drastic work changes while training them with skills needed to thrive as future leaders.

- Improved our Employee Engagement Score despite workplace challenges amid COVID-19
- Invested over RM14.2 million in employee training and development programmes
- Achieved a High Performer Retention Rate of 97.0%

Sustainability Journey



We continue to progress in our sustainability agenda by integrating ESG into every aspect of the business.

- Introduced Environmental and Social Risk Grade (ESRG) as part of our credit evaluation process
- Established robust policies and guidelines that address key sustainability matters
- MSCI ESG Rating: AA



COVID-19 RESPONSE

Delivered approximately **RM15.2 billion** in repayment assistance for loans and financing across customer segments

Continued to prioritise local suppliers, channelling close to **RM450 million** to local businesses during the pandemic

Arranged Special Relief Facility comprising collateral-free financing of up to **RM1.0 million** for affected SMEs

Distributed **RM75,000** worth of food hampers to 500 asnaf families nationwide to assist them during lockdowns

Allocated around **RM498,000** of AmBank Islamic's business zakat fund to directly aid low-income groups affected by the COVID-19 pandemic



ADJUSTED PROFIT AFTER TAX AND MINORITY INTEREST (PATMI)

RM961.6
Million



CET1 CAPITAL RATIO

11.3%

SUSTAINABILITY HIGHLIGHTS



12.5%
reduction in total carbon emissions



45% increase in total customer compliments received and **20%** reduction in complaints received



RM22.6 billion contributions to the SME through loans and financing



80% of products/services covered and assessed for compliance



Zero cyber threats/online breaches reported for three consecutive years



33,670 community members reached

AWARDS AND RECOGNITION

(L-R): Dato' Sulaiman Mohd Tahir, Group Chief Executive Officer, AmBank Group, Dato' Sri Abdul Hamidy Hafiz, Chairman, AmBank Islamic and Eghwan Mokhzanee, Chief Executive Officer, AmBank Islamic with the Best Islamic SME Bank Malaysia 2020 Award from Global Banking and Finance Review.



Devanesan Evanson, Chief Executive Officer, Minority Shareholders Watch Group (MSWG) left presenting the award to Tan Sri Azman Hashim, Chairman, AmBank Group while being witnessed by Dato' Sulaiman Mohd Tahir, Group Chief Executive Officer, AmBank Group.



From left – Mohammad Ismi Ismail, Senior Vice President, Group Administration, AmBank Group, Eghwan Mokhzanee, Chief Executive Officer, AmBank Islamic and Chairman, Group OSH and Mohammad Nasiruddin Mohd Hashim, Senior Manager, OSH Department with the Malaysia Society for Occupational Safety & Health (MSOSH) "GOLD CLASS 1" Award.

From left – Aaron Loo, Managing Director, Retail Banking, AmBank (M) Berhad, Peter Schiesser, Group Chief Executive Officer, PayNet, Dato’ Sulaiman Mohd Tahir, Group Chief Executive Officer, AmBank Group and Raja Teh Maimunah Raja Abdul Aziz, Managing Director, Wholesale Banking, AmBank Group at the MEEA Awards presentation ceremony which was held at Bangunan AmBank Group on 9 October 2020.



From left – Raja Teh Maimunah Raja Abdul Aziz, Managing Director, Wholesale Banking, AmBank Group, Dato’ Sulaiman Mohd Tahir, Group Chief Executive Officer, AmBank Group and Eghwan Mokhzanee, Chief Executive Officer, AmBank Islamic with the Best Islamic Corporate Bank Malaysia 2020 Award by Global Banking and Finance Review.



From left: Valerie Low, Head of Retail & Retirement Funds, AmInvest and Wong Yew Joe, Chief Investment Officer, AmFunds Management Berhad (AmInvest) with the two awards presented to AmInvest by Private Pension Administrator Malaysia.

WHERE WE OPERATE



	Branches	ATMs	CRMs	Regional Offices
Perlis	1	3	1	–
Kedah	6	19	6	–
Pulau Pinang	14	43	15	2
Perak	18	40	21	2
Selangor	36	174	42	2
Kuala Lumpur	23	77	27	3
Putrajaya	1	4	2	–
Negeri Sembilan	7	39	8	1

	Branches	ATMs	CRMs	Regional Offices
Melaka	6	26	8	1
Johor	21	75	30	1
Pahang	8	20	12	1
Terengganu	2	14	4	–
Kelantan	2	14	3	–
Sabah	9	35	13	1
Labuan	1	3	1	–
Sarawak	15	57	21	1
Total	170	643	214	15

Data shown as at 31 March 2021

WHAT WE DO: CORE BUSINESS SEGMENTS



AmBank

AmBank (M) Berhad

AmBank (M) Berhad (AmBank) offers a comprehensive suite of financial products and services focused on retail banking and preferred segments in small business, SME, mid-corporate and strategic partners. It is a Member of the Association of Banks in Malaysia.

[Read more on page 85](#)



AmBank Islamic

AmBank Islamic Berhad

AmBank Islamic Berhad (AmBank Islamic) is the Islamic banking arm of AmBank Group. It is a Member of the Association of Islamic Banking Institutions Malaysia.

[Read more on page 89](#)



AmInvestment Bank

AmInvestment Bank Berhad

AmInvestment Bank Berhad (AmInvestment Bank) is a leading Malaysian investment bank with more than 30 years of experience. It is a Member of the Malaysian Investment Banking Association.

[Read more on page 76](#)



**AmGeneral
Insurance**

AmGeneral Insurance Berhad

AmGeneral Insurance Berhad (AmGeneral Insurance) is one of the largest motor and general insurance companies in Malaysia, with over four million policy holders. It is a Member of the Persatuan Insurans Am Malaysia.

[Read more on page 93](#)

AmMetLife

AmMetLife Insurance Berhad

AmMetLife Insurance Berhad (AmMetLife) is a strategic partnership between AMMB Holdings Berhad (AmBank Group) and MetLife International Holdings, Inc. (MetLife). It is a Member of the Life Insurance Association of Malaysia.

[Read more on page 97](#)

AmMetLife Takaful

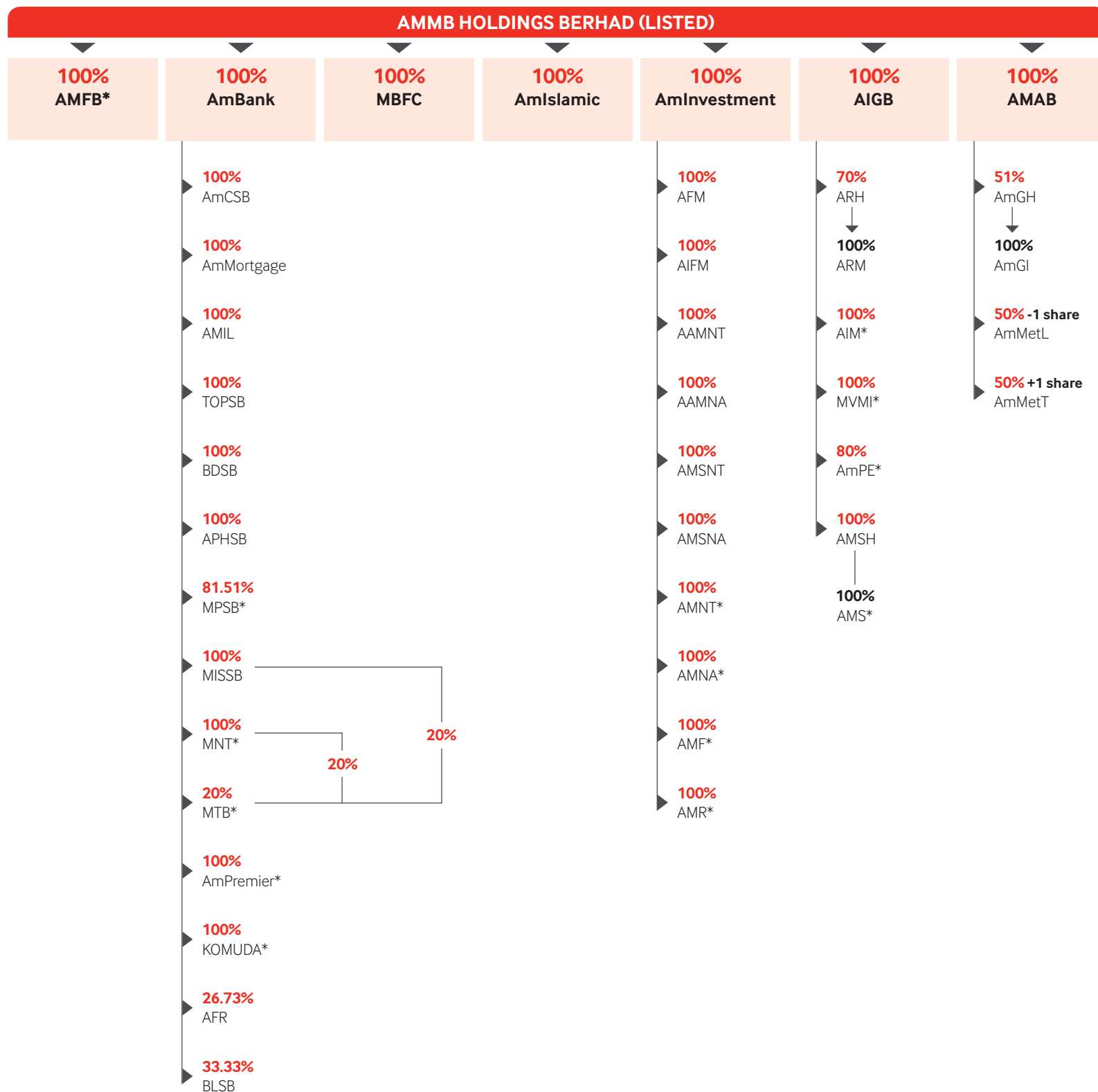
AmMetLife Takaful Berhad

AmMetLife Takaful Berhad (AmMetLife Takaful) is a strategic partnership between AmBank Group and MetLife. The strategic partnership combines the international expertise and financial strength of MetLife with the local strength and reach of AmBank Group. It is a Member of the Malaysian Takaful Association.

[Read more on page 99](#)

HOW WE ARE STRUCTURED

as at 31 March 2021



1. *Subsidiaries under liquidation

Legend	Company	Principal Activities
AMMB	AMMB Holdings Berhad	Investment Holding
AMFB	AMFB Holdings Berhad	Dormant (<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	Outsourcing Servicer for Mortgage Related Services
AmPremier	AmPremier Capital Berhad	Dormant (<i>In Members' Voluntary Winding-Up</i>)
AmMortgage	AmMortgage One Berhad	Securitisation of Mortgage Loans
MTB	MBf Trustees Berhad	Dormant (<i>In Members' Voluntary Winding-Up</i>)
MNT	MBf Nominees (Tempatan) Sdn Bhd	Dormant (<i>In Members' Voluntary Winding-Up</i>)
MISSB	MBf Information Services Sdn Bhd	Property Investment
APHSB	AmProperty Holdings Sdn Bhd	Property Investment
BDSB	Bougainvillea Development Sdn Bhd	Property Investment
MPSB	Malco Properties Sdn Bhd	Dormant (<i>In Members' Voluntary Winding-Up</i>)
TOPSB	Teras Oak Pembangunan Sendirian Berhad	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
BLSB	Bonuskad Loyalty Sdn Bhd	Managing Customer Loyalty Schemes
AmInvestment	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	AmIslamic Funds Management Sdn Bhd	Islamic Fund Management Services and Distribution of Wholesale Funds
AMNT	AMMB Nominees (Tempatan) Sdn Bhd	Dormant (<i>In Members' Voluntary Winding-Up</i>)
AMNA	AMMB Nominees (Asing) Sdn Bhd	Dormant (<i>In Members' Voluntary Winding-Up</i>)
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
AMR	AmResearch Sdn Bhd	Dormant (<i>In Members' Voluntary Winding-Up</i>)
AIGB	AmInvestment Group Berhad	Investment Holding
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	Dormant (<i>In Members' Voluntary Winding-Up</i>)
MVMI	Malaysian Ventures Management Incorporated Sdn Bhd	Dormant (<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

OUR STRATEGIC PARTNERSHIPS

AmBank Group Signs Financing Facilities with Lagenda Properties Berhad

(L-R): Voon Seng Chuan, Chairman, AmBank (M) Berhad, Christopher Yap, Managing Director, Business Banking, AmBank Group, Dato' Sulaiman Mohd Tahir, Group Chief Executive Officer, AmBank Group, Dato' Jimmy Doh Jee Ming, Managing Director, Lagenda Properties Berhad and Dato' Marcus Doh Tee Leong, Non-Independent Non-Executive Chairman, Lagenda Properties Berhad at the official exchange-of-documents ceremony which was held on Friday, 14 August 2020 at Sheraton Hotel in Petaling Jaya.



AmBank Acts as Settlement Bank for Finexus on PayNet's Real-Time Retail Payments Platform



AmBank Collaborates with Maxis to introduce mTAP via PayNet



Swift Group Establishes RM500 Million Unrated Sukuk Programme and Secures RM231 Million Working Capital Facilities

L-R (standing): Dato’ Sulaiman Mohd Tahir, Group Chief Executive Officer, AmBank Group, Loo Hooi Keat, Group Advisor, Swift Group, Wong Kim Choong, Chief Executive Officer, United Overseas Bank (Malaysia) Bhd (UOB Malaysia) and Dato’ Ong Eng Bin, Chief Executive Officer, OCBC Bank (Malaysia).

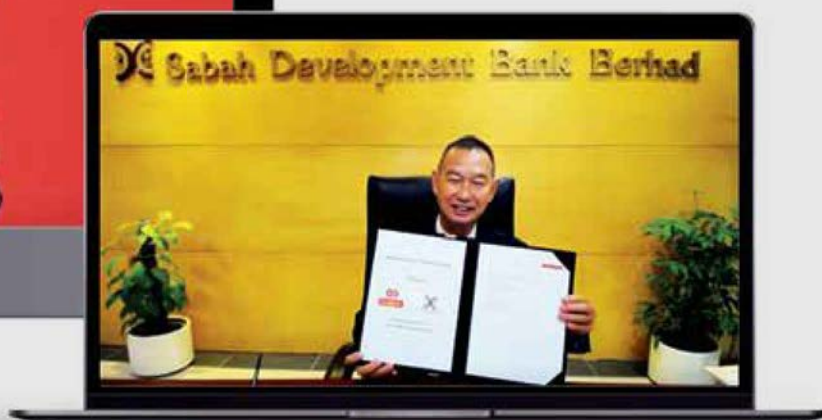
L-R (seated): Raja Teh Maimunah, Managing Director, Wholesale Banking, AmBank Group, Loo Yong Hui, Group Executive Director, Swift Group, Ng Wei Wei, Managing Director and Country Head, Wholesale Banking and Tuan Syed Abdull Aziz Syed Kechik, Chief Executive Officer, OCBC Al-Amin Bank Bhd.



AmBank & Sabah Development Bank Berhad offer RM100 million in financing to Sabah SMEs

Left frame – Dato’ Sulaiman Mohd Tahir, Group Chief Executive Officer, AmBank Group.

Right frame – Datuk Vincent Pung, Chief Executive Officer, Sabah Development Bank Berhad (SDB).



WHY INVEST IN US

WHAT DIFFERENTIATES US



Strong Governance & a Dedicated Leadership

Over the past five years, we have made significant strides in strengthening our corporate governance. Our high-calibre Board members and management teams have remained steadfast in their commitment to upholding AmBank's corporate values, with greater transparency, integrity and accountability. Simultaneously, they continue to boldly transform AmBank Group according to the changing banking landscape, steering us towards the future of banking.



A Driving Force in Digital & Innovation

With our forward-looking approach, we continue to push the boundaries of digital excellence. Our enthusiasm towards becoming a more customer-centric and competitive bank is clear in our innovative products and solutions, as we continue to lay a strong foundation of flexible and resilient digital infrastructure. Through our digitalisation efforts, we have received multiple awards and achievements, which demonstrate our capability as a digital banking leader.



Outstanding Digital Acceleration in **response to COVID-19** award by the Digital Banker



AMY™ Chatbot
Malaysia's first virtual financial assistant



28% and 137% increase in AmOnline and AmAccess Biz customers, respectively



A Dynamic & Focused Strategy

Our new Focus 8 Strategy adopts a holistic approach to the changing banking environment. Underpinned by a vision of 'Growing Trust, Connecting People', the Focus 8 Strategy sets us on a path towards attaining an ROE of $\geq 10\%$. In our first year of executing the new strategy, we maintained a solid growth momentum in key areas and outperformed our competitors.



Emerged as the **No. 1 SME Bank**, with more than 10% growth in three-year CAGR in both SME loans and deposits



CASA grew by **24.0%**, compared to an industry average of **21.4%**



Remained highly liquid, with an **LCR of 157.5%** and a loan deposit ratio of **95.2%**



Increased our proforma **CET1** and **TCR to 12.0%** and **15.2%** respectively



NSFR of all banking subsidiaries remain above 100%



A Resilient Balance Sheet

Despite the challenges faced this financial year, we maintained an adequate capital position and ample liquidity. We successfully completed a Private Placement exercise that raised RM825 million, thus strengthening our capital resiliency.