

Corporate Social Responsibility

At the core of the AmBank Group's responsibilities, priority is placed on the development and sustainability of the four main pillars of the larger business 'ecosystem' within which we operate: the marketplace, the community, our staff and the environment. We aspire to contribute to a better society, concurrently contributing to the nation's growth, development and prosperity.

Continuously adding value to the marketplace and contributing to the development of the industry are considerations that are given priority in the AmBank Group's products, services and market initiatives.

Leading Innovation, Stimulating Market Participation

The AmBank Group has closely aligned itself with the country's efforts at entrenching Malaysia as the world's leading international hub for Islamic finance. AmlInvestment Bank was appointed as one of the Joint Principal Advisers/Joint Lead Arrangers/Joint Lead Managers for the 20-year Sukuk Musharakah Programme of up to RM2.0 billion in nominal value by Westports Malaysia Sdn Bhd on 2 June 2012. It was structured under the widely accepted principle of Musharakah to a wide investor base. AmlInvestment Bank was also the Sole Lead Manager for Gulf Investment Corporation GSC, Kuwait's RM750 million (USD253 million) issuance under its existing 20-year RM3.5 billion (USD1.18 billion) Sukuk Wakalah bi Istithmar Medium Term Notes programme, where AmlIslamic Bank was Transaction Agent to facilitate the commodity trading via the Suq Al-Sila' trading platform on Bursa Malaysia.

To enable customers to ride on the growth of commodities, AmlIslamic Bank launched two Islamic Negotiable Instruments of Deposit, the AmEnergy NID-i (energy-themed) and AmAdvantage Plus NID-i (oil, corn, copper and cotton). AmFamily Takaful Berhad, a joint venture company between AmBank Group and Friends Life Group of the UK, commenced family takaful business on 9 January.

The Funds Management Division of AmlInvestment Bank celebrated 30 years of track record in the funds management business on 30 March 2012 with its highest assets under management to date, RM30



Launch of AmConstant Multi Maturity 2

billion in total. It continued to bring to the market wide-ranging themes of funds to suit a variety of investor sector interests as well as risk appetites with funds that included AmMateen Asia-Pacific Equity, AmASEAN Equity, AmAsia Pacific REITs, AmConstant Multi-Maturity 2 (aimed at capital preservation and producing higher regular returns than fixed deposit rates) and Am Constant Flexi (for investors seeking income stability in the face of market uncertainty).

AmBank continued its structured warrant programme with 85 issuances that included call and put warrants over stocks primarily listed on Bursa Malaysia, while the fourth edition of the Malaysia Corporate Bond Handbook was published in June 2011, once again providing an indispensable one-stop comprehensive reference to participants in Malaysia's bond market.

Thought Leadership and Knowledge Exchange

The Group leads in various sectors of the marketplace and continues to emphasise knowledge sharing and exchange via forums, briefings and conferences. It continued its media briefing sessions which included a series of briefings in mandarin, for the benefit of mandarin speakers, on investing on stocks and futures, and also one on the outlook for the bond market. AmFraser Securities Pte Ltd, together with the Singapore Exchange in its SGX Greater China initiative in April 2011

organised an investment seminar themed "2011 Market Outlook for the Singapore Stock Market". The Financial Institutions Group division, together with Fitch Ratings organised the Thought Leadership Forum – General Insurance Landscape Going Forward on 27 April 2011 in Kuala Lumpur, to create awareness among general insurers of the appropriate capital requirements arising from the changes in the required capital structure for the insurance industry.

Three of the AmBank Group's Islamic arms, AmlIslamic Bank, AmlIslamic Funds Management and AmlInvestment Bank's Islamic Markets (collectively known as AmlIslamic) jointly sponsored the Bank Negara Malaysia (BNM)-supported Bloomberg programme, "Shaping Islamic Finance Together" which highlighted the value proposition of Islamic finance and its growing relevance in the global financial system. For the sixth time, the Group came on board as a Lead Sponsor (via the AmlIslamic brand) in the sixth IFN 2011 Issuers & Investors Asia Forum on 17-19 October 2011, regarded as the industry's leading and largest annual event in Malaysia, where stimulating discussions and exchange took place between key Islamic finance industry leaders and senior industry practitioners from across the globe. AmlIslamic was again a Lead Sponsor at the fifth annual Islamic Financial Intelligence Summit 2011, organised in association with BNM on 15 November, focusing on opportunities available within one of the fastest-growing sectors in the global financial system.

On 10 January, AmBank Group sponsored the Asiamoney Foreign Exchange Roundtable entitled "Challenges Facing Corporates When Hedging Against Fluctuations in Currencies", with participation from AmBank Group, Employees Provident Fund, AmanahRaya Investment Management Sdn Bhd and the Small and Medium Enterprises Association Malaysia. The Group's research arm,

AmResearch Sdn Bhd provides regular research updates to its clients, and also a weekly column in The Star's business section focusing on the global foreign exchange market, US Treasuries market, the Malaysian bond market as well as the Ringgit interest rate swap (IRS) market.

Improving Product and Service Benefits to Customers

The AmBank Group continuously strives to ensure better adoption of best-practices and understanding of customer needs when preparing its pipeline of customer offerings. AmIslamic Bank launched Zakat@AmIslamic Bank, a new zakat payment channel where zakat can be paid via a wireless payment terminal where customers can also make payments at the mobile zakat payment counters of Lembaga Zakat Selangor. The AmBank-ANZ Get Set Solution was launched on 15 September 2011, offering students intending to study in Australia the convenience of pre-opening an ANZ Access Advantage student account in Malaysia, while AmBank@Work, launched on 25 July, is a specially designed solution to assist employers in making their payroll to their employees in a timely and efficient manner, replacing cash or cheque payments.

The various divisions of the Group were also recognised for their excellence in products and services by a number of awards. AmInvestment Bank on 26 April 2012 swept six of the top awards at the 9th RAM League Awards, recognising excellence in the Malaysian bond and sukuk markets. These included two Special Merit Awards "RAM Award of Distinction 2011" as Malaysian Top Lead Manager 2011 for the Corporate Bond Market as well as the Corporate Sukuk Market. The Funds Management Division, AmInvestment Bank was named for the second consecutive year as "Asset Management Company of the Year, Malaysia" (The Asset Triple A Investment Awards 2011) as well as "Best Institutional House, Malaysia" (Asia Asset Management Best of the Best Country Awards 2011). AmIslamic Funds Management received awards for "Most Outstanding Islamic Fund Manager" (KLIFF Awards 2011), and "Islamic Asset Management House of the Year (Asia-Pacific) (The Asset Triple A Islamic Finance

Awards 2011). Its Am-Namaa' Asia-Pacific Equity Growth fund, invested in Shariah-compliant equities across the Asia-Pacific (ex-Japan), was awarded as the top Asia-Pacific Equity Fund (one year) at the Sixth Annual Failaka Islamic Fund Awards.

The Private Banking division of AmInvestment Bank won the award for "Best Private Banking Services – Family Office Services, Malaysia" (Euromoney Private Banking Survey 2012), and AmBank won four Straight-Through-Processing ("STP") Awards, recognising its excellence in STP where entire payment transactions are conducted electronically without the need for re-keying or manual intervention, having transaction data with high accuracy and format quality (from Wells Fargo, Commerzbank, ANZ and J.P. Morgan.)

At the 12th Customer Relationship Management and Contact Centre Association of Malaysia (CCAM) 2011 Awards, the AmBank Contact Centre won the Corporate Social Responsibility Award, Best In-House Outbound Contact Centre (second place, under 100 seats), Best Contact Centre Telemarketer (Open), and Best Contact Centre Support Professional (second place, under 100 seats). In e-banking, AmBank also received the Enterprise eBusiness Excellence Award in the SHARE/GUIDE Association (Malaysia) ICT Awards 2011, recognising AmBank's commitment in providing an improved, more secure and seamless e-banking experience for customers with the introduction of an enhanced internet/mobile banking service. For its consistent customer service and customer care excellence, AmBank was awarded the Best of Malaysia Service to Care Champion 2011 (Best Customer Satisfaction) award by MarkPlus, Inc.

Meanwhile, looking ahead, the AmBank Group, through its holding company AMMB Holdings Berhad, and the Australia and New Zealand Banking Group Limited ("ANZ") on 16 January 2012 signed a Business Principles Agreement to work with each other and with their respective subsidiaries in areas of banking businesses such as Islamic banking, transaction banking and wealth management.

The collaboration will extend across 27 countries, including Australia, China, Indonesia, Singapore and Vietnam.

Governance and Investor Relations

The Group has become increasingly recognised for its practices in corporate governance and investor relations, and on 30 March received for the second consecutive year an award for "Best Investor Relations Companies in Malaysia" at the second Asian Excellence Recognition Awards 2012 held in Hong Kong. It also won the "Best Chief Financial Officer for Investor Relations – Large Cap" award, presented to Mr Ashok Ramamurthy, the then Deputy Group Managing Director and Chief Financial Officer at the inaugural Malaysia Investor Relations (MIRA) Awards on 26 May 2011.

RESPONSIBILITY TO THE COMMUNITY

The AmBank Group takes a leading role in reaching out to society, and shows its caring, connected and committed face in addressing a wide range of issues linked to the development of sustainable communities. These include the less fortunate, those in distress situations, youth, sport, culture, and the media. At a parallel level, the Group's initiatives also show its efforts at contributing to healthy intellectual growth.

Caring for the Underprivileged and Needy

On 15 March 2012, AmBank Group launched the AmKasih programme, a new platform for the Group's CSR sustainable development initiatives. The AmKasih programme will serve as an umbrella platform for all AmBank Group's CSR efforts to reach out to the community. Tan Sri Azman Hashim, Chairman, AmBank Group launched the new programme, held in conjunction with AmIslamic Bank's student adoption programme in collaboration with Yayasan Pelajaran MARA (YPM), which provides financial aid for schooling to primary and secondary level students from low-income families until they have completed Form Five.



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Primary school students receive an allowance of RM60 a month whilst students from secondary school receive RM80 per month.

AmIslamic Bank contributed RM250,000 as business zakat for the 282 selected students. At the same event, AmIslamic Bank also presented business zakat to seven charity homes and organisations, as part of its business zakat for financial year ending March 2011 amounting to RM875,707.

Meanwhile, AmBank Group through its efforts with Living Hope Malaysia extended a spirit of love and compassion to 1000 underprivileged school children inclusive of Orang Asli children in Malaysia, through the Festivities on Wheels programme. A contribution of RM25,000 enabled the purchase of festive period goodie bags from December 2011 to February 2012 which were distributed to selected areas in Selangor, Melaka, Negeri Sembilan and Perak including some locations in the interiors of villages where accessibility via transportation remains a problem during the rainy season.

To help patients facing renal failure, the Group contributed two hemodialysis machines, one to the Putra Specialist Hospital (Melaka) Hemodialysis Foundation, and one to the Pusat Hemodialisis Mawar, Negeri Sembilan.

In Support of the Kechara Soup Kitchen's efforts at distributing food to the homeless within the Klang Valley, the AmBank Group's Channels and Contact Centre staff joined these outings, covering areas such as Chow Kit, Petaling Street, Pudu, Dang Wangi, Jalan Tun Perak, Kota Raya, Sentul and Old Klang Road. They also participated in the World Food Day meal distribution at Taylor's Education Group, and charity gift presentation at the Pusat Penjagaan Kanak-kanak Cacat Taman Megah.

It was joy for 280 children and youth across the nation, in Kota Bharu, Johor Bahru, Kuala Lumpur and Kulim when Kelab AmBank Group, for the fourth consecutive year organised the Back to School Charity Programme 2011. The groups were brought shopping for school uniforms and school shoes.



The launch of AmKasih, the AmBank Group's platform for CSR sustainable development initiatives.

Supporting Youth, Sports and a Healthier Lifestyle

Engendering competitiveness and teamwork are high on the list of values supported by the AmBank Group both internally and externally, and this is reflected in the themes of the events and initiatives supported by the Group. The Group was the main cash sponsor for the Ipoh Starwalk 2011 held on 19 June, which attracted approximately 14,200 walkers. It was also one of the sponsors for the Penang Starwalk 2011 of 19 September. For the PJ Half Marathon 2011, AmBank Group came on board as one of the main sponsors.

Catering to the golfing community, the Group became the Official Bank for the Royal Selangor Golf Club (RSGC) and also the Title Sponsor for the Faldo Series Malaysia Championship 2011, held at RSGC. The Group was one of the main sponsors in the Worldwide Selangor Masters tournament, an Asian Tour sanctioned event, held on 20-23 July 2011. In support of developing golf amongst youth, AmBank Group once again came on board the AmBank Group-Crest Link-SportsExcel International Junior Golf Championship 2011 and Grand Finals of the International Junior Golf Championship 2011 with a sponsorship of RM26,860. The AmBank Group also sponsored the inaugural RSGC AmBank Junior Amateur Open Golf Championship.



Tun Dr Mahathir Mohamad flagging off the start of the Men's Elite category for the Langkawi International Mountain Bike Challenge 2011.

Actively promoting the sport of futsal as a social tool for building youth, the Group was the Strategic Partner for the Rentap Futsal Putrajaya 2 Kosmo! 2011 tournament, held in conjunction with the 1Malaysia Youth Day, 26-29 May 2011. The Group was the Title Presenter in the Karnival Futsal Harian Metro 2011, the country's biggest futsal tournament, with 324 teams participating across the nation. AmBank Group was also the Title Presenter for the "Karnival Futsal dan Bola Jaring Harian Metro 2012 Dibawa Oleh AmBank", the country's biggest futsal tournament, complemented by netball matches.

In Chess, the Group was the title sponsor for the 6th AmBank Group Malaysia Chess Challenge 2011, part of the annual Malaysia Chess Festival 2011. Ng Sock Khim, from AmBank Group's Group Corporate Strategy department, saw her determination and courage pay off when she bagged her third National Table Tennis Championships title in Ipoh on 25 December 2011.

The prestigious Langkawi International Mountain Bike Challenge (LIMBC) 2011, held in Pulau Langkawi from 17-23 October, saw AmBank Group as the Silver Sponsor/Official Bank. Guest of Honour, former Prime Minister YABhg Tun Dr Mahathir Mohamad and his wife, YABhg Tun Dr Siti Hasmah Mohd Ali graced the event.



The AmBank-MyKasih Launch in Melaka.

AmBank-MyKasih Community Programme

Making a difference in the lives of the needy and poor is the main objective of the AmBank MyKasih Community Programme, a unique social and community rehabilitation initiative which provides targeted groups with an allowance of RM20 per family per week or RM80 per month for one year to help offset the costs of essential daily food items such as rice, sugar, flour, milk and

cooking oil. The Group has allocated RM1 million per year in sponsoring this programme.

The programme begins with the selection of families and uses factors such as household income, number of children in a family and their ages. With the support of local NGOs, these families are chosen regardless of creed, religion or elements that may be deemed discriminatory. The programme was launched on 4 November 2009 with 50 families in Sentul, Kuala Lumpur with programme partner Ong Tai Kim supermarket. Leading-edge technology via MyKad transactions ensure equitable distribution of the welfare support as the beneficiaries receive the aid without any intermediaries.

On 11 April 2011, the Chief Minister of Sabah, YAB Datuk Seri Panglima Musa Haji Aman officially launched the AmBank-MyKasih Community Programme in

Sandakan, the second programme in Sabah after the launch in Kota Kinabalu on 2 October 2010.

Meanwhile, another 100 families in Melaka (2 December 2011) and 100 families in Kuching, Sarawak (19 May 2012) became beneficiaries of this programme. The programme has currently committed to 12 locations nationwide including Sentul, Pulau Pinang, Kuching, Kota Bharu, Subang Jaya, Kota Kinabalu, Klang Valley (Cheras, Klang and Pandan Jaya), Sandakan, Melaka and now Kuching again, with a total contribution of RM1,425,000 to date.

A series of basic financial literacy programmes are also managed by the programme, aimed at aiding adult family members manage their finances and boost their budgeting skills. They are also taught how to cope with difficult times and maintain a sustainable lifestyle.

OKU Dobi Programme

The OKU Dobi programme aims to improve the lives of orang kurang upaya or the disabled by helping them independently operate a business, in this case, a laundry business. The AmBank Group in November 2011 donated RM63,000 to assist the setting up of the Kedai Dobi OKU in the Komtar Mall in partnership with Koperasi OKU Pulau Pinang Berhad and WorldwidePreneur. This project is viewed as part of sustainable development while contributing to society through providing a space for the disabled to run a business whilst developing their entrepreneurial skills. The Group had also previously, in October 2010, contributed RM25,000 towards the renovation cost of the OKU Dobi in Mid Valley Megamall, Kuala Lumpur.

Supporting Education, the Media and Intellectual Growth

The Group sponsored RM50,000 for the AmBank Media Legend Award at the National Press Club (NPC) Naza Awards Night 2011 on 4 July where the Prime Minister of Malaysia, YAB Dato' Sri Mohd Najib Bin Tun

Haji Abdul Razak presented the award to renowned academic, writer and former journalist Adibah Amin. In support of the media, the Group had also sponsored RM7,500 toward the Malaysian Press Institute's Malam Wartawan Malaysia 2011 journalists' award ceremony on 29 April, while also becoming the Main Sponsor for the NPC (National Press Club)-AmBank-Milo Media Run 2011, held on 18 September. The 4.5km Edge-Bursa Kuala Lumpur Rat Race 2011, held on 20 September, saw AmBank Group send a team and sponsor RM15,000 in the annual race which raises funds for charitable organisations.

Supporting the media in sporting events, the Group came on board as main sponsor for the Inter-Media 7-A-Side Football Tournament 2011, to help foster closer relationships between the Group and the media.

The National Higher Education Fund Corporation (PTPTN) saw an education endowment contribution amounting to RM50,000 from the Group in support of PTPTN's efforts to help provide additional allocation for students from families who are unable to entirely afford their education expenses.

Industry leaders came together to share their knowledge, opinions and experiences in the

intellectually stimulating Perdana Leadership Foundation CEO Forum 2011 on 23 June (themed "Transforming Malaysia: Challenges on the road to becoming a high-income economy") of which the Group was the Silver Sponsor.

Spirit of Giving During Festive Periods

Amlslamic, in conjunction with the month of Ramadan, teamed up with Berita Harian as main sponsor for the *Semarak Ramadan Berita Harian Bersama Amlslamic 2011* programme. The programme saw Amlslamic contributing in cash and gifts in kind, in 14 Ramadan bazaars and mosques nationwide, from 7-26 August. On 17 August, Amlslamic again came on board as one of the sponsors of the Rahmat Ramadan programme, organised by the Ministry of Women, Family and Community Development to provide food and goodies to some 5,000 people consisting of the disabled, children, senior citizens, vagrants and poor families.

Between 10 and 19 August 2011, a total of five groups of underprivileged people and single mothers from various charity homes were brought by Kelab AmBank Group for a buka puasa treat as well as shopping for baju raya in Kuala Lumpur, Melaka, Terengganu, Johor and Perlis.

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A similar outing was held in the lead-up to the Deepavali celebrations when the less fortunate, the elderly and single mothers in Negeri Sembilan (four locations), Johor Bahru (three locations), Seberang Jaya, Pulau Pinang (two locations) and Kuala Lumpur (two locations) and Ipoh (five locations) were brought on an outing for Deepavali shopping where they were presented with Deepavali clothes and Deepavali pocket money. Children and youth were also entertained by dance performances and a magic show followed by a lunch buffet.

To usher in the Year of the Dragon, Kelab AmBank Group brought children and youth from selected homes for the underprivileged in Tanjung Malim, Sandakan, Pulau Pinang, Kuala Lumpur and Johor Bahru for Chinese New Year shopping and a treat to a Chinese New Year lunch.

Supporting Social Causes and the Community

The luncheon talk entitled "Japan: Latest Updates Post-Tsunami" given by the Ambassador of Japan to Malaysia, His Excellency Shigeru Nakamura, organised by the Malaysia-Japan Economic Association (MAJECA) saw AmBank Group as the main sponsor.

To help promote the 'social entrepreneurship' agenda by non-government entity GOLD (Generating Opportunities for Learning Disabled) to enable people with learning disabilities to maximise their potential and become contributing members of society, AmBank group came on board as a joint sponsor for the "Hearts of Gold" gala evening.

The IJN Foundation's mission is to provide financial assistance for the underprivileged and less fortunate heart patients of Institute Jantung Negara (IJN) and also support the ongoing research by IJN's specialists in cardiovascular diseases. AmBank Group come on board to contribute RM30,000 to 'A Night of A Thousand Hearts', a charity dinner in aid of the IJN Foundation.

The National Sports and Cultural Carnival for Prisoners 2011, organised by Kelab SAHABAT Penjara Malaysia was held from 27-29 December 2011 at the Bentong Complex Prison, Pahang where the closing ceremony was officiated by Guest of Honour, Tan Sri Azman Hashim, Chairman, AmBank Group and President of Kelab SAHABAT Penjara Malaysia, who also sang in a special performance together with the Singing Shop to entertain the prisoners.

Promoting the Arts and Popular Interests

In support of fostering talent, AmBank Group was the main sponsor in the AmBank-RTM Cipta Lagu Malaysia 2011 competition which attracted more than 3,000 participants across Malaysia, in the spirit of promoting the growth and economy of the local music industry. A first prize of RM40,000 and was given to the Alfred Teo, the Second Prize of RM25,000 was won by Raizan Zainal Abidin while Salman Shariff took away the Third Prize of RM15,000.

Fête de la Musique, a global music annual music festival held over the past 26 years, saw AmBank Group as the main sponsor with RM20,000. The event was held on 19 June 2011.

On 31 December 2011, AmBank Group staged the AMBANG 2012 KUALA LUMPUR concert at Dataran Merdeka, the seventh in its series of new year concerts, meant as a means to bring all Malaysians, not forgetting foreign workers and visitors, together in a spirit of harmony and goodwill. Organised in collaboration with Dewan Bandaraya Kuala Lumpur, TV2 and the Ministry of Information, Communications and Culture, the highlights of the evening were the much anticipated stars including Dato' M. Nasir, Mizz Nina, Jamal Abdillah, Awie, Faizal Tahir and Hujan. Wowing audiences also too were Wakaka Crew, Warisan N9, Desiree Tan, Black, Jay, Jep Sepah and Shuib Sepah, Kenchana Devi, Man Keedal, One Nation Emcees and Sabhi Sadhi. Colourful multicultural performances from Artis Budaya DBKL, Artistana Dari Istana Budaya, Dynasty Dancers, Asthana Arts, Bhangra group Goldkartz accompanied by Orkestra DBKL added to the energy of the exciting evening. Tan Sri Azman Hashim, Chairman, AmBank Group also took to the stage to sing a few favourite numbers, together with The Singing Shop and their medley of popular hits. A brilliant show of fireworks ushered in the new year, to the delight of the 70,000-strong live audience at Dataran Merdeka.

The 32nd Malaysian Investment Banking Association (MIBA) Annual Dinner was held on 10 December 2011 and saw AmInvestment Bank take second placing in the overall MIBA Games 2011. In the National Inter-Financial Institutions Table-Tennis and Netball Tournament 2011, AmBank Group emerged as Champion in both categories. In the Futsal Tournament, AmBank Group were runners-up in the Men's Open category.



AmBank Challenge XII

RESPONSIBILITY TO THE WORKPLACE

The AmBank Group makes every attempt to provide the best possible support to staff in order to foster their wellbeing, development and intellectual growth, these being intrinsically tied in to the value that staff will be able to add to the Group and to the community at large.

Balanced and Healthy Lifestyle

A wide range of sporting and competitive challenge events is hosted by the AmBank Group to ensure that staff are fit, healthy and alert in body and spirit while having a sense of healthy competition, all valuable attributes at the workplace. Staff, through the sports club, Kelab AmBank Group had many opportunities to show their prowess in tournaments and championships for bowling, darts, go-kart, paintball, futsal, bowling and snooker.

The annual Annual Kelab AmBank Group (KAG) Treasure Hunt, this time styled as AmX-Plore Hunt 2011 was held on 23-24 April and 14-15 May 2011 was flagged off at Bukit Kiara with Johor Bahru as the destination. A total of 1,147 participants came from Kuala Lumpur, Kuantan, Pulau Pinang, Taiping, Melaka and Johor.

Mohd Azizi Hashim from Region 4 claimed his first first title at the KAG Golf Tournament, the KAG Open 2011 which saw a total of 128 golfers comprising senior management and staff from as far as Brunei and Singapore. The KAG Masters saw Sybilimran Ibrahim win the title in the tournament where golfers came from AmBank Group across Malaysia.

The popular AmBank Challenge XII, its twelfth edition, attracted a total of 204 participants from 51 teams comprising four members each. Held on 8 October at D'Ark Resort, Janda Baik, Pahang, each team jungle-trekked, ran in a 12km race covering multiple terrain including swamps, rivers, lakes and hills. Teams were also challenged with other

survival skills such as navigation, orienteering and a mystery test.

AmBank Group Family Spirit

The AmBank Group places priority on fostering a sense of family amongst its 10,000-strong staff and management, staff and staff family members get together in family days where greater interaction in a more informal setting that develops greater bonds and familiarity amongst all.

The Primula Beach Resort, Kuala Terengganu was the setting on 7 May 2011 for the Region 5 (Pahang, Kelantan and Terengganu) Family Day which saw a total of 1,243 staff and family members in attendance. 99 staff were honoured for their loyalty in the Long Service Awards, serving for 15 – 30 years for the years 2007-2010. Highlights of the festivities included six telematches, beach soccer and family tug-of-war.

The Region 1 & 2 Family Day was held on 4 June 2011 at the USM Stadium, Pulau Pinang, the first time a combined-region event was held in the Group. More than 2,300 staff and family members attended from Region 1 (Pulau Pinang, Kedah and Perlis) and Region 2 (Perak and Tanah Rata, Cameron Highlands in Pahang) while the Long Service Award ceremony saw a total of 222 staff honoured for their contributions ranging from 15-30 categories for years 2007 to 2010. At the same time, a cheque for RM62,900 was presented to Kedai Dobi OKU to assist the organisation in setting up their premises in Komtar Mall, Pulau Pinang. The main activities for the day included performances by AmBank Group staff, a Children's colouring contest, 10 telematches, and a treasure hunt on bicycles.

The second combined family day was held at Stadium Hang Tuah in Melaka, for Region 3 (Melaka, Selangor and Negeri Sembilan) & 4 (Johor). In excess of 3,140 staff and family members were in attendance while the Long Service Award ceremony saw 233 staff receive recognition for their contributions over 15 – 30 years for years 2007-2010. Two mock cheques from Amlslamic Bank were presented to Pertubuhan Kebajikan Al-Muhibbin and Kelas Bimbingan Al-Quran Ad-Dhia Ul-Lami' for RM25,000 each as part of its zakat contribution.

A special Long Service Award ceremony for Central Region recipients was held on 21 May 2011 at Dewan Tun Rahah, where 229 staff were presented with awards to recognise their contribution ranging from 15-25 years. 170 staff were from AmBank, 15 from AmInvestment Bank and 44 from AmG Insurance and AmLife Insurance.

Staff from all over Peninsular Malaysia gathered for the centralised AmBank Long Service Awards on 31 March at the Dewan Perdana Felda,, Kuala Lumpur, where recipients from the newly-revamped East Coast, Southern, Northern and Central Regions attended the event, with 389 staff took part, with 273 recipients (15 years), 90 recipients (20 years), 17 recipients (25 years), 17 recipients (30 years) and 1 recipient (35 years).

Work Skills and Personal Development

To be more empowered with greater skills, both technical and non-technical, AmBank Group staff are given opportunity to attend a variety of training sessions, seminars and other courses. 31 staff from across the Group completed various Institute of Bankers Malaysia (IBBM) qualifications in 2010, with a graduation ceremony held on 28 May 2011 in Kuala Lumpur. The Sales Coaching Programme for Bancassurance Managers and Executives was conducted on 19-20 August 2011 with 25 participants including seven from the regions, with the main goal of ensuring participants understand the importance of sales coaching competency, are able to apply tools for increasing sales and provide motivation for sustainable performance.

The Toastmasters Club saw its fifth anniversary, which was celebrated together with some charter members on 24 February 2011. The Club was recognised as a "Select Distinguished Club" by Toastmasters International for achievements made throughout the year. The club continued to hold monthly meetings throughout the year premised on its mission of inculcating "communication prowess and enhanced leadership skills". Activities over the year included the Humorous Speech and Speech Evaluation contests and the monthly meetings had themes that including "Reaching for the Stars" and "Heal the world, make it a better place".

The Group Learning Management System ("MyLMS"), a technology-enabled learning infrastructure that provides staff with easy access to their own learning domain continued to be actively utilised for dissemination various topics of interest, an "On-Boarding" series for new recruits as well as more core areas such as Anti-Money Laundering & Anti-Terrorism Financing.

The Leading High Performing Teams ("LHPT") programme was launched in April 2011 and is designed to help participants review their current performance as leaders and the performance of their team against

key pillars of high performance. For FY2012, three sessions were organised with 64 heads-of-department and team leads across the various Lines of Business in attendance. Leadership Sharing Sessions were also incorporated into the programme where the invited MD or CEO will share his or her own personal experiences and significant moments throughout their leadership journey. The Group's inaugural Leadership Network event was also launched on 21 February 2012, and is a platform for networking and sharing of leadership insights and experiences with peers and the senior management team.

Improved Work Environment

The Employee Engagement Survey saw its second edition being executed during FY2012, to track the "health" of the organisation in terms of satisfaction and productivity, with the goal of enabling the Group to forecast and manage performance more effectively in the future. The survey saw a higher participation rate, and an improved Engagement Index, a result of the business divisions and departments successfully executing employee engagement action plans throughout the year.

RESPONSIBILITY TO THE ENVIRONMENT

Wastage reduction is an area of priority for the AmBank Group and departments practice recycling paper, double-sided printing, minimising colour printing and using electronic communications instead of hard copy printouts where possible. Three of the Group's buildings are designated as 'no smoking' buildings – Bangunan AmBank Group, Menara AmBank Group and the AmBank Group Leadership Centre providing cleaner air for employees and customers alike.

Pleasant greenery and landscaped planted areas, notable in Bangunan AmBank Group and Menara AmBank Group in Kuala Lumpur have been created to provide pockets of soothing beauty that makes for a more pleasant banking experience while bringing in plants that will help replenish oxygen.

The AmBank Group has sponsored Zoo Negara's Dromedary for over 25 years and plans are being made to extend the sponsorship so that the wellbeing of the beautiful camels will be extended in order for future generations to enjoy this unique animal.

