

19 August 2016

## **25<sup>th</sup> Annual General Meeting**

### ***All Resolutions Approved***

AMMB Holdings Berhad (“AmBank Group” or “the Group”) held its 25<sup>th</sup> Annual General Meeting (“AGM”) in Kuala Lumpur yesterday. The Group has received shareholders’ approval for all resolutions tabled at the AGM. These resolutions were set out in the Notice of AGM sent to shareholders and are available on AmBank Group’s corporate website.

### **Financial performance in FY2016**

For the financial year ended 31 March 2016, the Group reported a profit after tax and non-controlling interest (“PATMI”) of RM1,302.2 million. The Board has declared a final dividend of 10.5 sen per share, bringing total dividends for the year to 15.5 sen per share. This represents a 36% dividend payout for the full year.

A snapshot of AmBank Group’s financial performance for FY2016 is as follows:

<b>Performance</b>	<ul style="list-style-type: none"> <li>• PATMI RM1,302.2 million</li> <li>• Return on equity (“ROE”) 8.8%</li> <li>• Earnings per share (“EPS”) 43.3 sen</li> <li>• Return on assets (“ROA”) 1.1%</li> <li>• Cost-to-income ratio (“CTI”) 58.8%</li> </ul>
<b>Growth</b>	<ul style="list-style-type: none"> <li>• Low cost deposits (current and savings accounts) stable at RM18.7 billion</li> <li>• Customer deposits<sup>1</sup> RM102.1 billion, down 1.8%</li> <li>• Gross loans stable at RM87.9 billion (excluding auto finance loans up 2.5%)</li> </ul>
<b>Risk, Capital and Funding</b>	<ul style="list-style-type: none"> <li>• Gross impaired loans ratio 1.94%</li> <li>• Capital adequacy ratios after proposed dividend: aggregated total capital ratio at 16.1%, Common Equity Tier-1 capital (“CET-1”) at 11.2%</li> <li>• Loan-to-deposit (“LD”) ratio<sup>2</sup> of 84.7%</li> </ul>

<sup>1</sup> Includes stable funding sources such as term funding and loans sold with recourse

<sup>2</sup> Includes stable funding sources

**Dato' Sulaiman Mohd Tahir**, Group Chief Executive Officer, said that AmBank Group has embarked on a new growth trajectory which charts its vision to be a 'Top 4' key player in selected segments amongst the top banking groups by the year 2020. The Group's 'Top 4' aspiration can be encapsulated as follows:

- 1) Top 4 in our growth segments – Retail's Mass Affluent and Affluent, SME and Mid Corporate;
- 2) Top 4 in our 4 key products – Cards & Merchants, Transaction Banking & Payroll, Markets and Consumer Wealth Management;
- 3) Sustain our Top 4 position in current engines – Corporate Loans, Debt and Capital Markets and Funds Management; and
- 4) Top 4 employer in Malaysia.

"Our purpose is to help individuals and businesses in Malaysia grow and win together. We have designed our initiatives which run over a four-year period with a focus on building business momentum in the earlier years. We will progressively invest in 'change the Bank' initiatives, focusing on a customer led digital approach. Despite the challenging economic outlook and market conditions, we are confident that the Group will succeed in achieving our Top 4 strategic aspiration." Dato' Sulaiman concluded.

---

***For further information, please contact Syed Anuar Syed Ali, Head, Group Corporate Communications and Marketing, AmBank Group, at 03-2036 1703 or via email at [sasa@ambankgroup.com](mailto:sasa@ambankgroup.com)***