AmBank Group Hosts Chinese New Year 2016 Open House (Centrefold)

AmBank Group Sarawak Region celebrates Family Day in Kuching, Sarawak (Pg18-19)

inSIDE

- AmBank Group Records Net Profit of RM1,022.2 million for 9MFY2016 (Pg8)
Dear AmBankers,

It was with a heavy heart we recently announced our Group results for the financial year ended 31 March 2016. It was our worst performing year ever since I came into the bank in 1982 and except for the Asian Financial Crisis 1978/79 when we had our first and only loss. Last year’s performance in most areas also do not compare favourably with our peers. It is very clear that we, AmBankers, cannot continue doing business as usual. We have to make an exceptional effort especially for the current financial year ending 31 March 2017. For our expectations to be achieved, we need the full support and commitment of all AmBankers.

In terms of business, AmBankers can assist firstly by using our own products and also introduce them to family members, relatives and friends. At the work place, AmBankers need to be efficient, ensure compliance to rules and regulations and work as a team.

As you are well aware, the Group has been challenged with Compliance issues. We have appointed Cik Faradina Ghouse as the Group Chief Compliance Officer (GCCO). With her wealth of experience of over 20 years, I am confident she will be able to develop and drive a new Governance framework across the Group but success and effectiveness can only be achieved if all staff are committed and practise a culture of compliance.

I would like to say thank you to Mr Y.Y. Chin, Mr H.K. Leung and Dato’ Zainal Azmi Zainal Ariffin for their valuable contribution and support during their tenure as Board Members of AMMB Holdings Berhad and AmGeneral Insurance Berhad and wish them continued good health, happiness and success in their future undertakings.

Part of the process of becoming a stronger bank is by providing constant support and training to staff to serve customers better. The Global Markets and Transaction Banking Team conducted an intensive two-day Foreign Exchange Administration (FEA) and Foreign Exchange (FX) workshop to help familiarise branch staff with the remittance and FX business. Over at the Sarawak region, Deposit Business Engagement Programmes were conducted to keep all staff abreast on the latest products developments, events and financial updates. Good service and products are keys to retaining and attracting clients, and I applaud the teams for their continuous efforts in making positive progress.

On the business front, investors show encouraging responses for AmlInvest’s Bond ETF, which has increased its approved fund size twice from 1.0 billion to 1.5 billion units and thereafter to 2.25 billion units within just two months. AmGeneral Insurance Berhad aims to solidify its position as a key insurance solutions provider by launching the exclusive AutoGen Club that recognises the support of their loyal partners, and signed a partnership agreement with Opal Auto Mart.

Recently we held “Clients’ Appreciation” dinners in Kuching and Penang. I felt that the functions were a success as we had the opportunity to meet with many of our clients – many of whom have been with us for many years and appreciated the relationship with us. We intend to do so similarly in other Regions. This is part of our efforts to improve and expand our banking business.

At the same time, we also held “Appreciation Lunch” for all the staff in Northern and Sarawak Regions. This was also a success and enabled staff to meet and interact with Senior Management from Kuala Lumpur. The activities and variety performances by the staff also contributed to the strengthening our AmFamily spirit and also helped to realise more synergistic benefits among AmBankers.

In addition, through activities organised by Kelab AmBank Group for the staff and their families, the AmBank family remains connected as ever. This quarter, we extended our engagement with staff and clients beyond the office walls through activities like the Sarawak Region Family Day, the Group’s Chinese New Year Open House and the “Ola Bola” movie special screening sessions with our clients. I want to thank everyone for their hard work in making these events a success.

Lastly, I would like to thank all AmBankers for your contribution and efforts for the last quarter, and let us work together to improve and overcome the challenges that we face in this new financial year.

I am pleased to note that Kelab AmBank Group under the leadership of Syed Anuar has continued to organise many diverse activities that have all received much support and participation from staff. Such healthy activities also generate and enhance goodwill, friendship and the AmBank Group ‘family’ spirit.

 Yours sincerely,

Tan Sri Azman Hashim
Chairman
AmBank Group

AmBank Group at a Glance

<table>
<thead>
<tr>
<th>TOTAL ASSETS</th>
<th>MARKET CAPITALISATION</th>
<th>NO. OF EMPLOYEES</th>
<th>BRANCH NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>RM133.7 billion</td>
<td>RM13.865 billion</td>
<td>11,337</td>
<td>175</td>
</tr>
<tr>
<td>SHAREHOLDERS’ EQUITY</td>
<td>RM15.2 billion</td>
<td></td>
<td></td>
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<tr>
<td>SHARE PRICE</td>
<td>AS AT 31 MARCH 2016</td>
<td></td>
<td></td>
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<tr>
<td>RM4.60 per unit</td>
<td>AS AT 31 MARCH 2016</td>
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<tr>
<td>AS AT 31 MARCH 2016</td>
<td>AS AT 31 MARCH 2016</td>
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</tbody>
</table>
Dear AmBankers,

We have just entered a new financial year – FY17.

The Malaysian economy is expected to grow at a credible 4.2% this year supported by domestic activities and exports, complemented with a more stable currency and signs of improving sentiments. As such, there is certainly potential for AmBank Group to grow in the coming year.

Nonetheless, to keep ourselves relevant in the market, we need to embark on a new growth trajectory to strengthen our franchise and continue our efforts to grow AmBank. At AmBank Group, we have recently developed a four year groupwide strategy which charts our vision towards the year 2020. There are specific growth segments which we want to focus on with clear targets set over the next four years. Emphasis will also be placed on enablers such as people, IT, risk and finance to support our growth strategy.

We are now a few months into the new financial year and I am pleased to share that we have seen momentum in our business with some recent wins in retail and wholesale banking. We are penetrating new segments and have started forging strategic alliances with some prominent business partners.

Some of our efforts have started to bear fruition. One key accomplishment recently is our collaboration with SP Setia Bhd on the arrangement of RM315 million banking facilities for the Setia Eco Templar township project. This is one of the biggest eco-themed projects in Klang Valley, to be launched this year.

As we continue to grow our business, we must be cognizant that compliance is critical to how we operate as a financial institution. All AmBankers must take ownership and participate in ensuring adherence to compliance. Ethics and integrity are also very important in the way we do things here at AmBank. Bearing this in mind, we have reinforced the Group’s Code of Ethics so that all AmBankers understand, embrace and adopt this in our day to day work.

It will be an exciting journey for us over the next few years, starting with FY2017. Thank you for your continuing efforts and contribution to the Group. I urge all AmBankers to continue believing in AmBank. As one team, we can make a change in this firm and soar to greater heights – together.

Dato’ Sulaiman Mohd Tahir
Group Chief Executive Officer
AmBank Group

We have recently developed a four year groupwide strategy which charts our vision towards 2020.

As one team, we can make a change in this firm and soar to greater heights – together.
AmBank Group (“The Group”) is pleased to announce the appointment of Faradina Ghouse as Group Chief Compliance Officer (GCCO) of AmBank Group effective 15 March 2016.

Faradina joins The Group from Citigroup and brings with her over 20 years of experience in the financial services industry. She has extensive experience in Anti Money Laundering (AML), audit, risk and banking operations.

Faradina holds a Bachelor of Management (Hons) from University of Science, Malaysia.

Tan Sri Azman Hashim, Chairman, AmBank Group, said, “With the increased emphasis on Governance across the banking sector, it is indeed timely that we have brought Faradina on board, who I am certain will be able to drive the new paradigm in terms of compliance across the Group.”

“Please join me in welcoming Faradina to our AmBank family and that you will extend her your full support and cooperation.”, Tan Sri Azman added.
Mr Leung Hoong Kuan @ Leong Thong Kuan (“Mr Leung”), was first appointed as an Independent Non-Executive Director of the Company on 26 September 2012 and has over 54 years of working experience in the insurance industry. Mr Leung is also Chairman of the Company’s Nomination and Remuneration Committee of Directors, Risk Management Committee of Directors and a member of the Audit and Examination Committee.

Dato’ Zainal Azmi Zainal Ariffin (“Dato’ Zainal”), was first appointed as an Independent Non-Executive Director of the Company on 26 September 2012. Dato’ Zainal joined PERNAS Insurance Brokers in November 1984 and had over 32 years’ experience in insurance and management with two major companies in Malaysia.

AmBank Group Bids Farewell to Mr Chin Yuen Yin

KUALA LUMPUR | Thursday, 17 March 2016 – AmBank Group held a farewell dinner to Mr Y Y Chin at Level 48, Menara AmBank, Jalan Yap Kwan Seng. During the dinner, Tan Sri Azman Hashim, Chairman, AmBank Group, presented a token of appreciation and thanked Mr Y Y Chin for his contribution and services to the Group. Among the attendees were Board Members and Group CEOs of AMMB Holdings, AmBank, AmBank Islamic, AmGeneral and AmMetlife Insurance.

Mr Chin was appointed to the Board of AMMB Holdings Berhad on 20 January 2015. He is a Member of the Company’s Audit and Examination Committee and Group Nomination and Remuneration Committee. He also sits on the boards of various subsidiaries of AMMB Holdings Berhad, namely AmBank (M) Berhad, AmBank Islamic Berhad, AmGeneral Insurance Berhad and AmMetLife Insurance Berhad. Mr Chin has more than 40 years of experience in the banking industry who began his career with Standard Chartered Bank Malaysia from 1970 to 1992, having held various positions in corporate banking, branch sales and services and retail banking.
AmInvest Funds Win Three Awards

KUALA LUMPUR | Monday, 7 March 2016 – Three of AmInvest’s unit trust funds were honoured for providing consistent strong risk-adjusted returns relative to peers at The Edge | Thomson Reuters Lipper Fund Awards 2016 (the Awards).

AmDynamic Bond, AmCumulative Growth and AmASEAN Equity were selected as the top performing funds in the category of Bond Malaysian Ringgit – 10 years, Equity Asia Pacific Ex-Japan – 10 years and Equity ASEAN – 3 years respectively.

For the third year running, AmDynamic Bond, a fixed income fund launched in 2003 was singled out as best Bond Malaysian Ringgit 10-year performance category for its performance versus its peers. Over the last 10 years, AmDynamic Bond clocked in a return of around 109%, more than twice its peers’ average return of about 52%. This translated to a return of 8% annually over 10 years.

In the Equity Asia Pacific Ex-Japan 10-year performance category, AmCumulative Growth, an equity fund took home top honours. The fund has recorded a return of 70%, which exceeded its peers’ average return of 64% over a 10-year period.

AmASEAN Equity, the first Shariah-compliant equity ASEAN fund in the world that was launched in 2011, emerged winner in the Equity ASEAN 3-year performance category. The fund registered a return of 20%, outperforming its peers’ average return of 15% over a 3-year period.

The Best Improved Branch Awards – Subang New Village & Medan

The Global Markets and Transaction Banking team recently conducted an intensive two-day Foreign Exchange Administration (FEA) and Foreign Exchange (FX) training for over 80 staff from 25 branches at AmBank Group Leadership Centre in Kuala Lumpur.

The aim of the training was to help familiarise branch staff with the remittance and FX business. Now, barely a month after the training, the team are able to see positive results – tangible proof that the training has met its main objective of guiding branch staff in handling day to day issues in managing customers’ remittances.
We are proud to announce the list of “Service Champions” who have been role models and went the extra mile in their efforts to exceed customers’ expectations.

Out of the 400 External compliments and 134 Internal compliments submitted in Round Four (Oct – Dec 2015), the following recipients have been identified as the Top Ten Winners of the AmBank Customer Compliment Programme.

Congratulations to all the winners! You have made AmBank proud by extending exceptional service to build long-term business relationships with our customers. Thank you for the great support and dedication.

For those who missed the chance to be our “Service Champions”, not to worry as Round Five of the AmBank Customer Compliment Programme is here!

Unbeknown to the participants, the programme also includes special rewards to the most improved branches. After a thorough monitoring process, two branches were declared as winners: Subang New Village & Medan Pasar. Kudos to the winning teams!

More good news ensues as weekly prizes are also up for grabs throughout the whole year, as well as quarterly and annual prizes. All it takes for the teams to be winners are to continue growing the remittance and FX business. Additionally, there will also be activities for branches to participate in and be recognised for their efforts in growing the remittance and FX Business. Stay tuned!

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AMMB Holdings Berhad (AmBank Group or the Group) on Friday, 26 February 2016 announced the financial results for the first nine months of financial year ending 31 March 2016 (9MFY2016).

9MFY2016 performance¹ highlights:

- Q3 results were lower compared to Q2, profit after tax and non-controlling interests (PATMI) at RM300.2 million
- Return on equity (ROE) of 9.2%, return on assets (ROA) at 1.1% and earnings per share (EPS) at 45.4 sen
- Cost-to-income ratio (CTI) was at 55.7% on slower top line growth albeit improved cost management
- Adjusted customer deposits grew 3.4%, while CASA (current account and savings account) balance remained stable at RM18.5 billion with CASA composition at 20.4%
- Net lending was flat at RM85.4 billion. Adjusted loans-to-deposits ratio (LDR) was at 82.8% compared to 85.9% in 9MFY2015
- Asset quality within expectation with marginal improvement in gross impaired loans (GIL) ratio to 1.80% against industry's expected trend on rising default. Loan loss coverage remained adequate at 94.8% compared to 106.0% in 9MFY2015
- Capital levels of the aggregated banking entities are above current regulatory requirements with common equity tier-1 (CET-1) capital at 10.8%, tier 1 capital at 12.1% and total capital ratio at 16.2%

Delivering on strategic agenda

Commenting on the Group’s delivery of the strategic growth agenda, Dato’ Sulaiman Mohd Tahir, Group Chief Executive Officer, AMMB Holdings Berhad said, “The Group remains focused with the business showing moderate momentum towards delivering on our strategic agenda.”

On focused organic growth, Dato’ Sulaiman said “Retail Banking continues to focus on growing CASA and targeted segment plays such as positioning of Business Specialists at branches nationwide to drive Small Business Banking (SBB) growth. Wholesale Banking on the other hand prioritises SME segment and growth on “Customer Share of Wallet” with special emphasis on cash management and trade finance/FX business.”

To leverage on strategic partnerships and deliver on acquisitions, Dato’ Sulaiman informed that “the General Insurance business continues to focus on growing non-motor insurance through cross-selling to existing motor customer base and Banca channels to maintain its top 3 general insurer position. Meanwhile, Retail Banking recently developed and expanded its small business solutions for customers and merchant base.”

“As part of our ongoing effort to optimise efficiency, the Group is expanding its process simplification initiatives across all lines of business to deliver better customer experience. The continual upgrading of collection and recovery systems is aimed at increasing productivity and improving asset quality. Focus is on identifying the right areas to improve efficiency and drive sustainable cost-reduction.

Finally on building sustainability, Dato’ Sulaiman affirmed that “Phase 2 of the core banking system replacement project has been designed to improve experience and productivity. Infrastructure modernisation programmes are being put in place to improve security, reliability and efficiency of our data centre.”
Divisional performance for 9MFY2016 compared to 9MFY2015

Retail Banking’s profit after tax (PAT) increased 13.8% YoY to RM345.6 million driven by the reduction of loan loss allowances from intensified collection efforts whilst expenses were relatively stable YoY.

Retail Banking recorded gross loan growth of 4.9%, excluding the auto finance segment. The growth was largely supported by mortgage loans which expanded 10.7% YoY. Deposits balance contracted marginally at 0.9% as the division shield away from rate competition.

Retail banking continues its on-going focus on everyday main-bank relationships to drive deposit growth through AmBank@Work payroll solutions. Efforts will be focused on preferred customer segments and SBB to promote loan growth and cross-selling opportunities.

SBB’s ‘Small Business Transact’ proposition which saw its launch in December 2015 has seen a 42% QoQ growth in sales.

Wholesale Banking consists of four sub businesses; corporate and commercial banking, markets, investment banking and funds management.

The division’s aggregate PAT stood at RM605.5 million, down 15.7% YoY from lower recoveries and margin compression. Operating expenses declined 17.2% YoY due to prudent cost management and benefits from right-sizing programmes. Deposits grew RM1.5 billion or 3.0% YoY through initiatives on growing cash management business.

Gross lending was stable YoY as new loan disbursements have mitigated the impact of lumpy corporate repayments experienced in Q1FY16.

Task forces have been established to optimise funding structure and to drive loans growth in key segments with better margins such as small and medium enterprises and mid corporates.

General Insurance’s gross written premium registered a decline of 3.1% YoY mainly contributed by motor line of business and implementation of GST in the first half of 2015. Combined ratio increased to 93.8% YoY whilst PAT was lower by 31.4% YoY impacted by higher claims experience and lower investment income.

The Group’s share in the results of the Life Assurance and Family Takaful businesses recorded a year-to-date loss. The current focus is to invest in re-building the business, which include increasing distribution capacity, agency management productivity and increasing brand presence.

Islamic Banking business forms an integral part of Retail Banking and Wholesale Banking divisions. The business registered robust growth in financing of 8.1% YoY and deposits growth of 9.2% YoY. Profit after taxation and zakat (PATZ) decreased by 7.0% mainly due to margin compression.

QoQ performance moderate amid weak business sentiment and margin compression

NIM has compressed 18bps QoQ and 31bps year-to-date compared to full year FY2015. The compression was mainly attributable to the portfolio re-balancing strategy which saw legacy higher yield auto finance loans tapered off with increased composition of mortgage loans and wholesale banking loans. Additionally, there was some impact from higher overall deposit costs although the Group had mostly stayed away from chasing high-cost deposits.

The Group’s deposit balance grew 1.8% during the quarter as a result of active relationship management and payroll acquisition programmes whilst CASA composition was sustained at 20.4%.

The Group’s GIL ratio improved to 1.80% compared to 1.95% in Q2FY2016 as retail asset quality continues to strengthen. Loan loss coverage was 94.8% reflecting adequate coverage based on current servicing assessment discounted with internal buffers on potential seasonal impacts.

The Group’s capital levels for the aggregated banking entities are favourable against our internal targeted range and Basel III requirements. CET-1 stood at 10.8%, tier 1 capital at 12.1% and total capital ratio at 16.2%.
Dato’ Sulaiman said that “the Group is proactively managing our capital in line with expectations of Basel III financial holding company requirements which will come into effect in 2020.”

**Appointment of Group Chief Executive Officer**

Dato’ Sulaiman Mohd Tahir was appointed as the Group Chief Executive Officer (Group CEO) of AMMB Holdings Berhad (AMMB or AmBank Group) and Chief Executive Officer (CEO) of AmBank (M) Berhad on 23 November 2015.

Dato’ Sulaiman has a wealth of knowledge backed by 28 years of experience of managing and spearheading growth in consumer banking, as well as in commercial and corporate banking in Malaysia.

As Group CEO of AmBank Group, Dato’ Sulaiman is responsible for the management of all businesses in AmBank Group, including Wholesale and Retail Banking, General Insurance and Life Assurance & Family Takaful.

An accounting graduate from the Royal Melbourne Institute of Technology in Australia, Dato’ Sulaiman served Price Waterhouse before positioning his career in banking with the Bank of Commerce (M) Berhad (now known as CIMB Bank) in 1987.

**Prospects for financial year ending 31 March 2016**

In the fourth quarter of 2015, the Malaysian economy recorded a growth of 4.5% (3Q2015: 4.7%) driven mainly by private sector demand. Both private consumption and private investment grew moderately at 4.9% and 5.0% respectively (3Q2015: 4.1% and 5.5%).

For calendar year 2016, the Group forecasts a modest annual Gross Domestic Product growth of circa 4.25% (2015: 5.0%) led by softer demand and lower commodity prices but will be supported by domestic demand, mainly from public expenditure and complemented by exports. Inflation is projected at 2.8% in 2016.

Dato’ Sulaiman concluded “This my first financial results announcement with AmBank Group. In my first ‘100 days’ in AmBank, I have met various customers from across all lines of business and I spoke about our appreciation of their business and I feel encouraged by our strong relationship with them.

It was important for me to meet our people, which I met through various business review sessions with senior management and their respective teams.

I spoke to them about challenges in the current business conditions, which are expected to be tough against the backdrop of a slowing economy and stringent compliance requirements. My message was clear, that I am focused on building up AmBank Group’s performance, becoming more customer focused and enhancing collaborative work across the Group.

We will pursue immediate opportunities and quick wins to drive revenue uplift whilst reinforcing compliance and there are some bright spots in the economy that we will focus on immediately.

Most importantly, I have initiated comprehensive reviews of our current business operating models to develop our FY2017-19 strategic priorities and growth plans. We have much to do.

Ultimately we will create a leaner organisation through process reorganisation and structural reform with a focus on ‘making it happen’ – achieving quantum leaps to implement faster, smarter and more innovatively.

I believe AmBank Group will put in place the right strategy and we are taking the right actions to adapt to the current business conditions and build our business now, and in the future, to deliver stronger performance for all our stakeholders.”
AmGeneral Insurance launches AutoGen Club and Opal Auto Mart Partnership

KUALA LUMPUR | Wednesday, 30 March 2016 – AmGeneral Insurance Berhad (“AmGeneral Insurance”) launched its exclusive AutoGen Club that recognises the support and contribution of their loyal partners.

The benefits of AutoGen Club are designed to empower partners to become key insurance solutions to their customers through the provision of Fast Claims Services and Enhanced Motor Underwriting Guide to meet the needs of their partners and customers.

The Fast Claims Services will enable customers to obtain their claims speedily. Other benefits for the club members include Reimbursement of Internet Fees, Agency Convention to coincide with the International Motor Show, specialised Continuing Professional Development training and Enhanced Benefit for Insured with Opal Warranty among its many privileges.

At the same event, AmGeneral Insurance also signed a partnership agreement with Opal Auto Mart (Opal) to be the exclusive underwriter for the auto warranty sold under Opal’s lifestyle programme which covers both the reconditioned and used cars. Opal is the largest extended warranty service provider and administrator for used cars in Malaysia. Opal is supported by a network of over 200 specialist workshops nationwide.

“We aim to solidify our position as key insurance solutions provider in Motor & Non-Motor sales.”

Derek Roberts, Chief Executive Officer, AmGeneral Insurance

“With all these new initiatives in place, the AutoGen Club and Opal Auto Mart Partnership, we aim to solidify our position in Motor & Non-Motor sales, making Malaysia a safer place by reducing vehicle breakdown, and growing alternative business solution for reconditioned/used car market,” said Derek Roberts, Chief Executive Officer, AmGeneral Insurance.

For more information on AutoGen Club and Opal Auto Mart Partnership, please contact our agents or visit www.amgeneralinsurance.com
An ETF is essentially a unit trust fund, listed and traded on a stock exchange. Its primary objective is to achieve the return that corresponds with the performance of a benchmark index which is made up of a basket of securities. ABF Malaysia which invests in mainly Malaysian government bonds is managed by AmInvest and aims to follow the performance of its benchmark Markit iBoxx®ABF Malaysia Bond Index.

“Our Malaysian Ringgit based ETF which invests in Malaysian government bonds, has attracted foreign institutional investors’ points to positive sentiments towards the resilience of Malaysian economic outlook in general. Overarching that sentiment is also the anticipation by investors of future appreciation from the strengthening Malaysian Ringgit in the mid to longer term,” said Datin Maznah Mahbob, Chief Executive Officer of AmInvest.

For the past year, ABF Malaysia has registered a total return of 3.74%. It has clocked in positive cumulative return of 17.51% over the last five years translating to a return of 3.28% per annum.

Malaysia’s first equity exchange traded fund (ETF), FTSE Bursa Malaysia KLCI etf (FBM KLCI etf) has declared an interim income distribution of two sen per unit. In the last financial year ended 31 December 2015, FBM KLCI etf paid out a total of two income distributions totaling 2.5 sen per unit.

For the past five years, FBM KLCI etf, has registered a positive return of 23.78%, translating to a return of 4.36% per annum. FBM KLCI etf is designed to follow the performance of its benchmark index, FTSE Bursa Malaysia KLCI (FBM KLCI). FBM KLCI can be seen as the barometer of our local stock market, which comprises the stocks of Malaysia’s 30 largest companies in terms of market capitalisation. Investors can buy into a minimum size of 100 units of FBM KLCI etf listed on Bursa Malaysia, allowing them to gain easy exposure to all 30 largest listed companies in Malaysia such as British American Tobacco Bhd, PPB Group Berhad, UMW Holdings Bhd etc.

“Currently, AmInvest is the largest ETF provider in the country with around RM1.3 billion worth of assets under management. We also manage Malaysia’s only bond ETF, ABF Malaysia Bond Index Fund,” said Datin Maznah Mahbob, Chief Executive Officer, AmInvest.

For further details on FBM KLCI etf, please visit www.fbmklcietf.com.my
KUALA LUMPUR | Wednesday, 30 March 2016 – AmBank Islamic Berhad has inked a financing agreement with UDA Holdings Berhad along with four other financial institutions for a syndicated Islamic Financing Facility of up to RM500 million. AmInvestment Bank is part of the Joint Mandated Lead Arrangers for the syndicated facility for the leading property developer. The signing ceremony was held at Premiera Hotel, Jalan Tunku Abdul Rahman, Kuala Lumpur.

The financing facility will be used to partly fund UDA’s eight property projects throughout the country with an estimated gross development value (GDV) of RM1.62 billion.

The eight projects comprise commercial and residential development, which UDA and its wholly-owned units will develop.

Among the projects are Anggun Residences, serviced apartments in Jalan Sultan Ismail, Kuala Lumpur, with an estimated GDV of RM504.3 million, bungalows in Bandar Tun Hussein Onn, Cheras (RM66.5 million GDV), and condominiums and shops in Bandar Tun Hussein Onn (RM145 million GDV). The projects are scheduled to be completed in the fourth quarter of 2017.

AmBank Group – MABC Networking Evening and Talk

KUALA LUMPUR | Thursday, 31 March 2016 – AmBank Group, in collaboration with Malaysian Australian Business Council, held a Networking Evening and Talk event at Hilton Hotel in Kuala Lumpur. The talk focuses on the topic “What do Bankers Look for in a Business Loan?” and was presented by Wong Yoke Kim, Vice President, Wholesale Banking Coverage, AmBank Group.

The purpose of the talk was to help business owners understand better and be more aware of what bankers look for in approving business loans. Some of the topics highlighted by the speaker include the business loan application process, credit assessment, loan purposes, and types of financial products offered by banks.

MABC is a non-profit organisation that provides a range of services to its members relating to businesses in Malaysia and Australia. MABC is a platform for forums for discussion and exchange of views on bilateral business conditions and also deals with domestic and international issues affecting Malaysian/Australian companies and their personnel.
KUALA LUMPUR | Tuesday, 29 March 2016 – AmInvestment Bank was the Principal Adviser, Joint Underwriter and Joint Placement Agent for Pecca Group Berhad’s Initial Public Offering (IPO).

Pecca and its subsidiaries (collectively referred to as the Pecca Group) are primarily involved in the styling, manufacturing, distribution and installation of leather upholstery for car seat covers, as well as the supply of leather cut pieces for the automotive leather upholstery industry. Pecca’s proprietary technologies, Smart Fit and Quick Fit, have been developed as an innovative solution for attaching car seat covers closely onto car seats without the hassle of dismantling the original car seat as well as reducing the risk of damaging fragile parts of car interior during installation of the leather car seat covers.

Both Smart Fit and Quick Fit consist of two components, which are the cover for seat back and the cover for seat cushion. The Smart Fit technology is in compliance with the OEM quality and safety specifications and can be customised with various styling and material combination options available. To date, the patents for Smart Fit have been granted as a utility model for 10 years in Taiwan, Indonesia, Australia, Malaysia and Thailand.

Pecca’s proposed Initial Public Offering (IPO) involves a total offering of 91,126,000 ordinary shares of RM0.50 each (IPO Shares), at an issue price of RM1.42 per share payable in full upon application, comprising in the following manner:

- Public issue of 47,796,000 shares in the following manner:
  - 9.40 million new ordinary shares available for the Malaysian Public;
  - 9.40 million new ordinary shares available for application by the eligible Directors, employees and business associates of Pecca and its subsidiaries;
  - 28.996 million new ordinary shares available for application by way of private placement to selected investors;

- Offer for sale of 43,330,000 shares in the following manner:
  - 24.53 million existing shares available for application by way of private placement to selected investors; and
  - 18.80 million existing shares available for application by way of placement to Bumiputera investors approved by the Ministry of International Trade and Industry.

KUALA LUMPUR | 30 March to 1 April 2016 – The Minority Shareholder Watchdog Group (MSWG) and Institutional Investor Council held its Governance Week 2016 conference from 30 March until 1 April and AmBank Group came on board as the Silver Sponsor for the three-day event. The conference was held at the Renaissance Hotel in Kuala Lumpur.

On Day Two of the conference, Dato’ Sulaiman Mohd Tahir, Group Chief Executive Officer, AmBank Group, was one of the four panelists for the CEO session themed “Corporate Governance in GLCs and Financial Institutions”.

The Governance Week 2016 conference covered theoretical and practical aspects in key governance areas of investor stewardship, ESG and sustainability, corporate stewardship as well as managing stakeholders’ expectations.
KUALA LUMPUR | Monday, 11 January 2016 – AmMetLife Insurance and AmMetLife Takaful held a launching ceremony to commemorate the relocation of the companies’ Head Office from Menara AmMetLife in Jalan Lumut to Menara 1 Sentrum in Jalan Tun Sambathan, Kuala Lumpur. Tan Sri Azman Hashim, Chairman, AmBank Group was present to officially launch the AmMetLife Insurance and AmMetLife Takaful new head office.

In his welcome speech, Tan Sri Azman said “I would like to take this opportunity to congratulate AmMetLife and AmMetLife Takaful management and staff on their successful move to the new premise in a modern building. While Menara AmMetLife in Jalan Lumut has served its purpose in meeting our customers’ needs over the years, this new office provides both a modern and vibrant atmosphere for staff and customers. Being located in KL Sentral, a transportation hub, it offers convenience and access to many facilities and services. Another plus point we have is our sister company, AmGeneral Insurance, is located just down the road.”

Launch of AmMetLife Insurance and AmMetLife Takaful Corporate Headquarters
L-R: Mr Ramzi Toubassy, Chief Executive Officer, AmMetLife Insurance Berhad; Tan Sri Azman Hashim and Encik Mohamad Salihuddin Ahmad, Chief Executive Officer, AmMetLife Takaful Berhad cutting ribbons to signify the official launch of the AmMetLife and AmMetLife Takaful New Office.

Tan Sri Azman Hashim signing the plaque in conjunction with the official launch of AmMetLife and AmMetLife Takaful New Office. Looking on (from extreme left to right) are Mr Ramzi Toubassy, Mr Robert Tan, Board Member, AmMetLife Takaful, Dato’ Larry Seow and Mr Cho Horng Fatt, Board Members, AmMetLife and Encik Mohamad Salihuddin Ahmad.

Tan Sri Azman Hashim greeting staff in AmMetLife Takaful Office accompanied by Mr Ramzi Toubassy, Encik Mohamad Salihuddin Ahmad and Syed Anuar Syed Ali, Head, Group Corporate Communications and Marketing, AmBank Group.

Tan Sri Azman Hashim greeting staff in AmMetLife office.
Global Foreign Exchange Market

Since start of the year, markets have been obsessed over a ‘crisis’ of global growth, aided by nervous central banks, multi-lateral institutions, rating agencies and think-tanks. Even as markets were anticipating an imminent growth downgrade, market confidence seemed to have returned even before the end of the first quarter!

The broad-based US dollar (DXY) rally in 2014 and 2015 seemed to have hit a stumbling block in Q2/2016 on rising recessionary risk, Federal Reserve (Fed) uncertainty and tighter financial conditions. The currency has also lost ground for one reason or another. Dojish Federal Open Market Committee (FOMC) meeting has decisively stalled US dollar bull rally and has hit US dollar-based volatility. The “data-centric” Fed has abruptly shifted its 2016 outlook without much corroboration from the data; the labour market and real consumer spending remain strong while the inflation rate beat market expectations.

Owing to the persistent undershoot in inflation, the European Central Bank (ECB) added another round of easing to its established unconventional measures. However, EUR failed to react the way it supposedly to behave as the ECB acknowledged that it cannot continue to cut interest rates deeper into negative territory without it having a negative impact on banks and the focus of future policy will shift to other measures. As such, we saw build-up in expectations that the ECB is at, or extremely close to the lower bound for negative rates, which resulted in the decrease in short EUR position. In the quarter under review, EUR gained 3% against the US dollar.

On 29 January, Bank of Japan (BoJ) surprised markets by changing a negative deposit rate for new excess reserves deposited with the central bank. Following that yields fallen, Japanese Yen (JPY) strengthened, and Nikkei ended lower – of which the latter two developments were counter to what the “data-centric” Fed has abruptly shifted its 2016 outlook without much corroboration from the data; the labour market and real consumer spending remain strong while the inflation rate beat market expectations.

Asian currencies managed to close higher against the US dollar during the quarter under review despite the volatile depreciation during the start of the quarter. Sentiments started to stabilise after China took drastic measures to discourage speculation against RMB, which reduced the risk of “currency war” within the region and helped to support Asian currencies against the greenback. The monetary policy divergences which became lesser effective in lifting US dollar also gave some support to Asian currencies.

Ringgit Malaysia (RM) which was one of worst performing currencies throughout RMB story, recovered its losses against US dollar to become the top performing currency, motivated by decline in perceived risk premium, improving outlook on commodity prices and valuation gap from once most undervalued Asia ex-Japan currencies. RM topped out at 4.477 in September 2015 and since then the currency broke to trade below RM4.00 against US dollar. The move of Malaysia government to recalibrate its 2016 budget based on crude oil prices at US$30-35/barrel on 28 January 2016 and to retain its official budget deficit target at 3.1% of GDP helped to maintain the confidence of rating agencies on Malaysia’s commitment to narrow the budget deficit position. Elsewhere, Bank Negara lowered the Statutory Reserve Requirement (SRR) by 50 basis points to 3.5%, released about RM6 billion of liquidity to the system, which is supportive for Ringgit and local assets.

Fixed Income

Both 10-year US Treasury and German Bund saw its yield decreased by 39 and 43 basis points in the first quarter of 2016 given doubt on the efficiency of the unconventional monetary policy. The rally was mainly triggered by the dovish comment from US Federal Reserve. Following the latest FOMC meeting, Federal Reserve Chairwomen Janet Yellen have cited concerns about the impact on the US economy of recent turmoil in global markets and weakness in China and Europe economy. Fed policy rate is kept steady at 0.25% to 0.50% in both of its two FOMC meetings in the first quarter. The latest ‘dot plot’ of median FOMC minutes forecasts implied for two hikes in 2016 rather than the four hikes as suggested in December FOMC minutes. The GDP forecasts for 2016 were also revised lower amid global growth risks and tepid business investment. Nevertheless, Fed policymakers see continued improvement in the job market, with the unemployment rate is expected to decline to 4.7% by the end of 2016.

With the Eurozone inflation rate remained near 0%, the European Central Bank (ECB) added another round of easing by cutting its interest rates, expanding the asset purchase program (APP) and announcing new targeted longer-term refinancing operations (TLTROs). Despite the comment from ECB President Draghi that the Central Bank cannot continue to cut interest rates, German bund still rally during the quarter under review on the back of the volatility in the stock markets and the Brussels deadly attack that resulted in flight to quality. The ECB however, believes that it has done enough on this front. Draghi indicated that the additional easing would come via other unconventional policy tools and that interest rates would stay at exceptionally low levels well past the ending of QE.

Bank of Japan (BoJ) surprised the markets by adopting negative interest rates for the first time in its history on 29 January 2016. Japanese government bonds rallied after BoJ Governor Haruhiko Kuroda said there was “no limit” to monetary easing as he vowed to slash Japanese interest rates deeper into negative territory if necessary. Meanwhile, BoJ maintained its pledge on its stimulus at an annualised JPY80 trillion via purchases of Japanese government bonds (JGBs) and risky assets conducted under its quantitative and qualitative easing (QQE) program.

Japanese bonds rally in response to the unexpected cut of Statutory Reserve Requirement (SRR) from 4.0% to 3.5%. Strengthening in Ringgit Malaysia and the rally in crude oil prices drove net buying by offshore players which were mostly focus on the short to belly of the MGS yield curve. Meanwhile, Gil yield curve edged downward between 12-45 basis points amid seeing good support from foreign investors given the attractive spread in response to widening of GilUST spread of the curve. As at February 2016, foreign investors held RM165.0 billion of MGS and RM11.7 billion in Gil, which both saw an increased compared to RM162.1 billion of MGS and RM11.6 billion in December 2015. In term of percentage foreign holdings, MGS and Gil foreign shareholdings stand at 47.5 % and 5.4% in February 2016.

Meanwhile, Bank Negara held the Overnight Policy Rate (OPR) steady at 3.25%, and stated that the current level of interest rate remained accommodative and supportive for economic growth. In the statement, policy makers recognised that there are heightened risks in the global economic and financial environment which it reassured that these risks are being closely monitored to assess their implications on macroeconomic stability and the prospects of the Malaysian economy.
4Q2015 Economic Review

The US economy continues to chug along, a relative bright spot in the global economic picture. But disparities remain, with the household side of the economy generally faring better than the industrial side. The household side of the US economy remained strong throughout the year. Falling energy prices flowed through to consumers, who saw their real incomes increase in the form of cheaper gasoline. Consumer confidence is on the rise and the job market is steadily improving. The manufacturing sector showed signs of weakening as 2015 progressed. The economy expanded at a 1.4% pace in the fourth quarter of 2015, bringing the full year growth to 2.4%, signalling the economy continues to run at a relatively subdued pace as it has coming out of the financial downturn. The stronger US dollar also remains a constraint even as trade was less of a negative for the quarter in this third reading. It remains a factor that is constraining US economic growth.

The US Fed finally moved when it raised the policy rates in December by 0.25%. In contrast to its September meeting, the Fed shrugged off concerns about slowing global growth and deemed the US economy strong enough to withstand an end to the long period of near-zero interest rates. The Fed has been very clear that future rate hikes will be gradual.

Beyond the US, most central banks are moving in the opposite direction of the Fed by loosening monetary policy in an effort to kick-start growth and stave off inflation. The European Central Bank (ECB), expanded its own quantitative easing (QE) program early 2015. While the ECB in December announced a plan to extend the QE timeframe further than originally planned, it opted not to increase the pace of easing, disappointing markets, especially with inflation in Europe still near zero.

GDP growth in Europe is slow, but steady. European consumers also got some relief through cheaper energy prices, driving positive growth in the region in 2015. However, slowing demand from China and other emerging markets dampened European exports. For the full year, it rose 1.5% following a 1.5% growth in 4Q2015. Euro area GDP will likely surpass its 2008 peak sometime in 2016, fully eight years after the financial and euro crises.

By comparison, the US economy passed its 2007 peak only four years later, in 2011. Unemployment in Europe remains high at 10.5%, and regional differences are still pronounced. Germany’s unemployment rate is 4.5% while Greece and Spain are at 24.5% and 21.2%, respectively. The unemployment rate is falling most rapidly, however, in those areas that have been most affected by the jobs crisis.

In Japan, the central bank maintained its accommodative monetary policy in an effort to fight deflation and spur growth. Unlike Europe, Japan’s jobless rate is quite low — only 3.3%. This should be a bright spot for the economy, but very weak wage growth is translating into weak consumer spending and challenging the government’s ability to avoid much feared deflation. Third quarter GDP growth shrunk by 0.3% quarter-on-quarter. In its December meeting, the BOJ kept its monetary stimulus target unchanged, but officials will be closely monitoring inflation as the year progresses.

Emerging markets woes were a major theme in 2015, with Greece and China dominating headlines at various points during the year. While fears of a Greek meltdown and contagion have subsided for the moment, China’s slowing economy remains an area of intense focus.

With China’s transformation to a more service-oriented and consumption-driven economy, a long-term slowdown in growth is expected. However, cyclical slowdowns in industrial output and a contraction in exports are making matters worse. The China’s GDP growth rate slowed to 6.8% in 2015. Official Chinese government figures are viewed with skepticism, making it difficult to confidently assess the state of its economy.

What is clear about China’s slowdown is its negative impact on commodity prices. Prices of basic materials such as copper, iron and other industrial commodities have plummeted, and while oil’s decline is largely attributed to excess supply, a China-related slowdown in demand is adding to the pain. Lower commodity prices hurt commodity export-driven economies like Brazil the most. Compounding Brazil’s problems, the country is struggling through major corruption scandals, which distract policy makers from potential measures that could boost the economy.

Finally, an appreciating US dollar has taken a toll on emerging markets. Many commodity prices tend to fall when the dollar rises, hurting commodity exporters’ earnings. In addition, foreign countries and companies that have borrowed US dollars find repayment more challenging as the local currency loses value against the greenback.

The Malaysian economy expanded by 4.5% in the fourth quarter of 2015 (3Q 2015: 4.7%), supported by the private sector demand. On the supply side, growth was underpinned by the major economic sectors. For the year 2015, the Malaysian economy expanded by 5.0%.

Despite the challenging economic environment during the quarter, the private sector turned out to be the key driver of growth. Private consumption grew by 4.9% (3Q 2015: 4.1%), supported by stable wage growth and labour market conditions, while private investment rose by 5.0% (3Q 2015: 5.5%) driven by capital spending in the manufacturing and services sectors. Public investment growth moderated in the fourth quarter of 2015 (3Q 2015: 4.7%), following lower growth in fixed assets spending by the Federal Government. Meanwhile, public consumption growth registered sustained growth of 3.3% (3Q 2015: 3.5%) as the stronger growth in emoluments was offset by slower growth in supplies and services expenditure.

Supply side of the growth equation in the fourth quarter was supported by the major economic sectors. Services sector was underpinned by the consumption- and trade-related activities. Manufacturing sector recorded a marginally higher growth from domestic-oriented industries. Construction sector benefitted from civil engineering and residential sub-sectors. Growth in the agriculture sector moderated, reflecting lower production of palm oil, while mining sector contracted from the lower production of both crude oil and natural gas.

Trade surplus increased to RM30.4 billion in the fourth quarter of 2015 (3Q 2015: RM22.2 billion). Gross exports registered a stronger growth of 8.1% (3Q 2015: 5.5%), supported mainly by the non-resource based manufactured products, particularly machinery, appliances and parts, as well as metal products. Meanwhile, gross imports expanded further by 3.7% (3Q 2015: 2.9%), reflecting higher imports across major categories.

Inflation was lower at 2.6% in the fourth quarter of 2015 due to the lower domestic fuel prices. This was partly offset by the higher inflation for food and cigarettes. Hence, the central bank maintained the Overnight Policy Rate (OPR) at 3.25%. While the interbank rates below the 1-month tenure were steady, rates beyond the 1-month tenure continued to trend higher during the quarter due to greater demand by banks for stable funding. This led to competition among banks to attract deposits by offering higher deposit rates. The resultant increase in funding cost was transmitted to lending rates in the interbank market. In terms of retail rates, deposit rates were steady throughout the quarter. The average base rate (BR) of banks at the end of the quarter increased slightly, reflecting the upward revision to the BR following the higher KLIBOR.

Our financial system stayed resilient during the quarter despite the environment of heightened market volatility amid uncertainties in global growth and energy prices. Domestic financial intermediation was supported by sound and well-capitalised financial institutions. Liquidity in the banking system remained ample despite occasional tight funding conditions. While investors’ took a cautious approach in the period ahead, domestic financial system stability remained.

The common equity tier-1 capital, tier- capital and total capital ratios of banks were well above the minimum regulatory levels at 12.8%, 13.8% and 16.1%, respectively. More than 80% of the banks’ total capital is of high quality, comprising retained earnings, paid-up capital and reserves. The capital adequacy ratio for the insurance sector was similarly healthy at 245.5% (3Q 2015: 243.8%). In aggregate, banks, insurers and takaful operators have capital buffers totalling RM147.4 billion (banks: RM117.3 billion; insurers/takaful operators: RM30.1 billion), that would be able to absorb any potential losses from adverse credit and market events.
KUCHING, SARAWAK | Saturday, 12 March 2016 – AmBank Group organised the Sarawak Region Family Day gathering attended by 811 staff and their family members at the Borneo Convention Centre in Kuching, Sarawak.

The Sarawak Region Family Day celebration was with the presence of Tan Sri Azman Hashim, Chairman of AmBank Group, Dato’ Sulaiman Mohd Tahir, Group Chief Executive Officer, AmBank Group and senior management from the Group’s Head Office in Kuala Lumpur.

In his speech, Tan Sri Azman said the Sarawak Region Family Day presented an opportune moment for all staff to mingle outside the office environment whilst getting to know one another better from different branches and subsidiaries and also spending time with their family members.

“The AmBank Group Family Day also gives us an opportunity to get to know our colleagues, particularly those in different departments, companies and Regions. This way, we will be able to get an insight of what our fellow colleagues do as the Group is wide with different line of business as well as inculcate the culture of connectivity and family spirit of AmBank Group in all of us.
The AmBank Group Family days held at the various Regions help to bring about better rapport amongst staff of the Group. AmBank Group, cherish each of every one of you as part of the Group’s family. We work together, grow together, to make the Group success,” added Tan Sri Azman.

The main activities for the Family Day included among others, four performances by AmBank Group staff and management, 24 season drum performance, special performance by The Singing Shop, tele-matches such as Giant AmBank Puzzle and Human Caterpillar Race, games stalls such as Inflatable games and Face Painting, fireworks display and various fun-filled activities for the staff and their families.

The last Sarawak Region Family Day in 2012 was held at Damai Central, Kuching and was attended by more than 800 staff and family members.

“We work together, grow together, to make the Group success,”
Tan Sri Azman Hashim
Tan Sri Azman Hashim, Chairman, AmBank Group (right) and Dato’ Sulaiman Mohd Tahir, Group Chief Executive Officer, AmBank Group wishing a Happy Chinese New Year to guests at the AmBank Group Chinese New Year Open House.

Lion dance performance by the Hong Yi Dragon & Lion Dance Association, Kuala Lumpur at the AmBank Group Chinese New Year Open House 2016.

Tan Sri Azman Hashim performing for the guests during AmBank Group’s Chinese New Year Open House.

L-R: Dato’ Sulaiman Mohd Tahir, Dato’ Wan Kamaruzaman Wan Ahmad, Chief Executive Officer, Kumpulan Wang Persaraan (KWAP), Mrs Pushpa Rajadurai, Acting Chief Executive Officer, AmInvestment Bank Berhad, and Datuk Mohamed Azmi Mahmood, Deputy Group Chief Executive Officer, AmBank Group posing for a group photo during the event.
KUALA LUMPUR | Friday, 19 February 2016

AmBank Group hosted its Chinese New Year 2016 open house attended by approximately 1200 people comprising clients, guests and members of the media.

The AmBank Group Chinese New Year Open House held at a leading local hotel in Kuala Lumpur was hosted by Tan Sri Azman Hashim.

Dato' Sulaiman Mohd Tahir (fifth from left) and Syed Anuar Syed Ali (far left) posing for a group photo with the media guests at the open house. The media guests from BFM Media Sdn Bhd are (from left) Jaynee Chin, Claire Tan, Felicia Tan, Sonya Chee, Tjit Jian, Kirubashini S, Crystal Ch’ng and Lydia Chin.
Chairman, AmBank Group. Among the senior management in attendance were Dato’ Sulaiman Mohd Tahir, Group Chief Executive Officer, Datuk Mohamed Azmi Mahmood, Deputy Group Chief Executive Officer, Board Members and Senior Management from the Group’s subsidiaries such as Retail Banking, Investment Banking, Wholesale Banking and Insurance.

“We organised this year’s Chinese New Year dinner gathering especially for our valued clients as our way of showing appreciation for their support and also for giving us the opportunity to work together as a team. It is certainly an occasion to be connected with all our clients and at the same time to usher in the Year of The Fire Monkey.

“As you know, festive occasions bring out the best in Malaysians and this is when we, as Malaysians of all races, meet and celebrate as one. Monkey is pronounced as “ho” in Mandarin which shares a similar
The Auspicious Monkey delights customers and staff at the lobby of Bangunan AmBank Group in Jalan Raja Chulan and Menara AmBank, Jalan Yap Kwan Seng. Two cherry blossom trees complement the towering gold and red monkey to symbolise wealth, prosperity and happiness for 2016. The traditional gold coins and ingots attract good fortune and add glow to the bright cherry blossom trees that are lit at night, to welcome the celebratory mood of Chinese New Year.

Other than enjoying the usual Chinese New Year delicacies, there was also Yee Sang which symbolises abundance, prosperity and vigor. The guests were also entertained with Lion Dance Performance by the Hong Yi Dragon & Lion Dance Association, Kuala Lumpur together with hit songs performed by The Singing Shop and Tan Sri Azman himself.

“Festive occasions bring out the best in Malaysians and this is when we, as Malaysians of all races, meet and celebrate as one.”

Tan Sri Azman Hashim

pronunciation with the word Good in Cantonese. Therefore, I hope we all will be having a “ho” fire monkey year this year,” said Tan Sri Azman.

The Auspicious Monkey delights customers and staff at the lobby of Bangunan AmBank Group in Jalan Raja Chulan and Menara AmBank, Jalan Yap Kwan Seng. Two cherry blossom trees complement the towering gold and red monkey to symbolise wealth, prosperity and happiness for 2016. The traditional gold coins and ingots attract good fortune and add glow to the bright cherry blossom trees that are lit at night, to welcome the celebratory mood of Chinese New Year.

Chinese New Year decoration at Menara AmBank, Jalan Yap Kwan Seng lit up at night to symbolise the festive CNY spirit.
AmBank Islamic continuously aspires to provide superior customer experience to all customers. As such, AmBank Islamic in collaboration with Retail Banking have recently appointed a total of 175 AmBank Group Islamic Banking Champions across all branches comprising Branch Managers and Customer Service Executives. With these appointments, each branch will now have a dedicated subject matter expert who will be able to advise on Islamic Banking facilities offered by the Bank.

These Champions will be well-equipped with the fundamental knowledge of Islamic Banking and will also be well-versed in Shariah compliance matters through continuous training programmes planned throughout the year. Amongst the responsibilities of the Champions are:

- To act as an intermediary between AmBank Islamic and the branch staffs
- To act as the subject matter expert for Islamic Banking products, processes and procedures for the branch
- To be in-charge of the dissemination of information/communications relating to Islamic Banking products related matters (e.g. new product updates etc.)
- To increase awareness on Shariah compliance matters
- To take up the responsibility of driving the Bank’s business agenda concerning Islamic Banking facilities to the branch frontline staffs

In addition, the AmBank Group Islamic Banking Champions will also be given the opportunity to leverage on self-development programmes which include attending major Islamic Banking conferences and the chance of enrolling for Islamic Banking certification from recognised Islamic Banking learning institutions.

To know more, check out the AmBank Group Islamic Banking Champions page in AmConnected.
Kelab AmBank Group celebrates Chinese New Year in Taiping, Perak

TAIPING, PERAK | Saturday, 23 January 2016 – AmBank Group through its sports club, Kelab AmBank Group (KAG), organised a Chinese New Year treat for 75 children and youths in Taiping, Perak.

The children and youths comprising 31 boys and 44 girls, ages 6 to 17, are from Pertubuhan Pengurusan Rumah Anak-Anak Yatim & Miskin Anning Perak, Sekolah Jenis Kebangsaan (C) Pokok Assam, Taiping, Sekolah Jenis Kebangsaan (C) Aulong, Taiping, Sekolah Jenis Kebangsaan (C) Sin Min, Simpang and Sekolah Jenis Kebangsaan (C) Phui Choi, Kamunting.

“We hope we can bring joy into the lives of these children.”
Ms Ong Gaik Leng, Regional Director, Northern Region, AmBank (M) Berhad

The charity event brought joy and smiles to the participants as they were all presented with cash contribution and goodies. The children were also ushered for a shopping session at a local shopping mall followed by a sumptuous lunch at a well-known hotel in Taiping where they were entertained by a lion dance performance.

“We are honoured to organise today’s Chinese New Year celebration for the underprivileged. Through this programme, we hope we can bring joy into the lives of these children and they will be happy to receive the new Chinese New Year attire and goodies from AmBank Group.” said Ms Ong Gaik Leng, Regional Director, Northern Region, AmBank (M) Berhad.

She also stressed that projects such as these are important in bringing awareness for the charity homes and also help foster closer relationship between KAG members and the less fortunate, in line with the club’s objective of contributing to the society.
KUALA LUMPUR | Monday, 7 March 2016 – AmBank (M) Berhad (“AmBank”) organised a special “Ola Bola Movie Screening” appreciation night for 290 clients recently at GSC Signature, Gardens Mid Valley, Kuala Lumpur.

The happy occasion was made even more joyous with the presence of the full cast and director of the Ola Bola movie to socialise and take photos with the guests and Senior Management of AmBank Group, which include Tan Sri Azman Hashim, Chairman, AmBank Group, and Dato’ Sulaiman Mohd Tahir, Group Chief Executive Officer, AmBank Group.

In his greeting, Tan Sri Azman said a special event such as this presents an added opportunity for the senior management to spend time and socialise with clients of the bank.

“Our main aim for today’s event is to thank our clients for their continuous support and trust in us. This event also gives an opportunity to meet with them and get to know them better.”

Dato’ Sulaiman, who is also the Chief Executive Officer of AmBank, added, “The movie “Ola Bola” is about togetherness, unity and connectivity. As a bank that values connectivity between clients and staff, we appreciate the support from our guests today and we look forward to organising similar events in the future.”

This latest event is part of a client appreciation series organised by AmBank. Aside from Kuala Lumpur, two similar Ola Bola Movie screenings were also conducted in Melaka and Pulau Pinang.
Sarawak Region Deposit Business Engagement Programme at Kuching and Sibu Branches

SIBU AND KUCHING, SARAWAK | January 2016 – Sarawak Region conducted the Deposit Business Engagement Programme at selected branches in Kuching and Sibu throughout the whole month of January 2016. Kuching branches that were involved in the programme were the Satok branch, Jalan Abell branch, Tabuan Jaya branch, Penrissen branch, Premier 101 branch, Bau branch and Serian branch. Meanwhile in Sibu, the programme was held at Sibu JTO branch, Tanahmas branch, Jalan Pedada and Sibu Jaya branch.

The main agenda for this programme is to connect with the branches and provide the latest updates on deposits and Small Business Banking. Other agendas include:

- Assist and mentor branch teams in their soft selling skills
- Inform the branches on the importance of Payroll and AmBank@work in driving CASA
- Updates and briefing on upcoming Deposits and SBB campaigns, events and latest propositions
- Updates on regional/district financial and business performance

Sarawak Region Team Building – “One Team, One Goal”

KUCHING, SARAWAK | January 2016 – AmBank Sarawak Region held two team building events in Permai Rainforest, Kuching for the team’s contribution and efforts in achieving the Mortgage Regional Sales Challenge from July 2015 September 2015. On 9 and 10 January 2016, the team building participants were the Branch Managers and the Mobile Sales team. On 23 to 24 January 2016, the participants were the Region’s Personal Banker and Consumer Lending Specialist teams.

The “One Team, One Goal” team building was a two-day event consisting of fun-filled activities such as River Crossing, High Rope Course, and Sea Rafting.
AmBank Group was the Main Sponsor for the 19th National Olympic Academy (NOA) Session for Young Participants 2016 which was organised by the Olympic Council of Malaysia (OCM) from 7–11 March 2016 at its premises.

A total of 13 foreign participants and 14 Malaysian participants attended the 19th NOA Session. The foreign participants were from Brunei, Cambodia, China, Chinese Taipei, Indonesia, Japan, Laos, Myanmar, Philippines, Singapore, Thailand and Vietnam.

The 19th NOA Session was closed by Y.A.M. Tunku Tan Sri Imran ibni Almarhum Tuanku Ja’afar, President of OCM and IOC Member and attended by Encik Shahrl Hisham Mohd Tahir, Vice President, Auto Finance, AmBank (M) Berhad.

The best Malaysian female and best Malaysian male participant from the representatives of the NSAs were Ms Katrina Ann Abdul Hadi from Amateur Swimming Union of Malaysia and Encik Mohamad Shafiq Ibrahim from Malaysian National Cycling Federation respectively. They will represent OCM at the 56th International Session for Young Participants, which will be organised by the International Olympic Academy from 11–25 June 2016 in Athens and Ancient Olympia, Greece.
Defending champion Kevin Akbar from Indonesia shot the day lowest score of 70 in the Boys U-18 category to retain his The Royal Selangor Golf Club (RSGC) AmBank Junior Amateur Open Golf Championship 2016 title with a three-day total of 216.

Leading the field by four strokes yesterday, Kevin put on another flawless performance today to dominate the field and finish nine strokes ahead of his closest challenger, Adam Madzri from Kelab Golf Negara Subang (KGNS) whose three-day total was 225. Adam was last year’s Boys U-15 champion and it was a credible performance by the lad who was making his debut this year in the Boys U-18 category.

The Girls U-18 category ended in a deadlock with three players in a tight play-off, ending with Philippines’ Samantha Martirez winning by the first extra hole. Martirez, Kelie Kan of Bukit Jalil Golf Resort (BJGR) and Warda Amira of KGNS ended with a three-day total of 223 before Samantha’s steady concentration led her to a superb win on a hot day in Kuala Lumpur.

“I am pleased to win because I was really lucky to make the putt as the hole was quite far. I expected to put the ball closer to the hole but it went in. This is my second tournament win in weeks as I won an Open tournament in Philippines two weeks ago,” said Martirez.

All prizes were given away by Syed Anuar Syed Ali, Head, Group Corporate Communications and Marketing, AmBank Group and Shahrir Roose, Tournament Director and Golf Convenor of RSGC.
KUALA LUMPUR | Sunday, 28 February 2016 – National runner R. Thevan won his second consecutive AmBank Kuala Lumpur City Day Run 2016 in Padang Merbok with a time of 39 minutes 56 seconds in the 12km Men’s Open category. In the 12km Women’s Open category, fellow national runner S. Sheela won the race in a time of 47 minutes and 19 seconds to win cash prize of RM700 and also goodies.

The race was flagged off by YB Dato’ Dr Loga Bala Mohan, Deputy Minister of Federal Territories and Main Sponsor, AmBank Group led by Syed Anuar Syed Ali, Head, Group Corporate Communications and Marketing, AmBank Group.

Approximately 4,000 runners ran and the race started and finished at Padang Merbok, Kuala Lumpur and opened to both Malaysians and foreigners.

There was eight categories with distances from 12km, 7km and 3km and opened to Men, Women and Family categories. A total of RM10,200 in prize money was up for grabs.

“We are proud to once again come on board as the Title Sponsor and as a returning title sponsor, we are looking forward to see many running enthusiasts and also their families, making it a fun outing for everyone. We are aware that that the Federal Territory Kuala Lumpur Athletic Association (FTKLAA) is one of the more active and dynamic athletic association in the country and they have been instrumental in organising many athletic events in the city,” said Dato’ Sulaiman Mohd Tahir, Group Chief Executive Officer, AmBank Group after presenting the mock cheque to Mr Leo Leslie Armstrong, President, FTKLAA last Thursday.

“Hence, we are very pleased to work with them as they are a good partner and have a proven track record in not only organising athletic events but also running grassroots development programmes for the benefit of budding athletes in Kuala Lumpur,” he added.

This is the second time AmBank Group is sponsoring the Run after a successful race last year.
AmBank Group Supports

KUALA LUMPUR | Thursday, 30 March 2016 – AmBank Group participated in The Edge Kuala Lumpur Rat Race® 2016 organised by The Edge Media Group which saw a total of 500 runners, including 49 CEOs, who represented 52 companies.

AmBank Group’s team consisted of Faizzihni bin Mahadzir, Zahirah Aqilah binti Zulkefle, Karen Quek Li Yin, Mr Derek Roberts, Abu Nazril Ahmad and Vasanta Kumar Karuppiah. Mr Derek Roberts, Chief Executive Officer, AmGeneral Insurance Berhad represented the Group for the CEO Race.

The CEO race covered 1.5km and the Main race, 4km through the Kuala Lumpur city centre, starting and finishing at the Lanai Matic. AmBank Group staff made their presence felt with their energetic supporters in front of Bangunan AmBank Group and Menara AmBank to cheer on their colleagues.

The funds raised from the race will benefit various charities all over the country and this year, their emphasis is on education.

This year’s Rat Race collected RM1.314 million including the Groups contribution of RM18,000, will benefit 15 charitable and non-governmental organisations to support their training and educational programmes.

L-R: Faizzihni bin Mahadzir, Zahirah Aqilah binti Zulkefle, Karen Quek Li Yin, Mr Derek Roberts, Abu Nazril Ahmad and Vasanta Kumar Karuppiah at The Edge KL Rat Race 2016.
AmBank Group conducts its Back to School Charity Programme in Sibu, Sarawak

KUALA LUMPUR | Saturday, 5 December 2015 – Staff from Group Operations recently went out to the streets to reach out to the homeless. The team of 11 volunteers gathered at Kechara Soup Kitchen in KL at approximately 8.00pm, where they distributed food to the homeless around KL till the wee hours of the morning.

The sight of the homeless touched the hearts of many volunteers. It has taught the volunteers to be thankful for shelter above their heads and the necessities in life. Everyone, irrespective of age, must be grateful for the privileges we have.

Hunger Knows

KUALA LUMPUR | Saturday, 5 December 2015 – Staff from Group Operations recently went out to the streets to reach out to the homeless. The team of 11 volunteers gathered at Kechara Soup Kitchen in KL at approximately 8.00pm, where they distributed food to the homeless around KL till the wee hours of the morning.

The sight of the homeless touched the hearts of many volunteers. It has taught the volunteers to be thankful for shelter above their heads and the necessities in life. Everyone, irrespective
of religion, race or social status, is capable of doing something good for the needy and homeless. A night of feeding the poor was a truly a night to remember, filled with fond memories and important life lessons. Kechara Soup Kitchen is a non-religious community action group that distributes food, basic medical aid and counselling to the homeless and urban poor of Malaysia.

KUALA LUMPUR | Saturday, 20 February 2016 – AmBank Group, through its sports club, Kelab AmBank Group (“KAG”) conducted a second trip to Zoo Negara for KAG members and their family members. This time around, the sports clubs also invited Savers Gang account holders to join in the fun and participate in a colouring contest. Syed Anuar Syed Ali, President, Kelab AmBank Group/Head, Group Corporate Communications and Marketing, AmBank Group was present to welcome the attendees and to present the prizes to the colouring contest and lucky draw winners.

Since 1991, AmBank Group has been sponsoring Zoo Negara’s Dromedary camels annually. This year, a mock cheque presentation and a series of activities were held during the first trip on Sunday, 20 December 2015 at Zoo Negara Malaysia.
**Announcement of New Kelab AmBank Group**

At the recent Kelab AmBank Group (KAG) Annual General Meeting (AGM), the new Office Bearers for year 2016–2018 were elected and the Office Bearers are as follows:

<table>
<thead>
<tr>
<th>No</th>
<th>Name</th>
<th>Post</th>
<th>Email</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Tuan Syed Anuar Syed Ali</td>
<td>President</td>
<td><a href="mailto:sasa@ambankgroup.com">sasa@ambankgroup.com</a></td>
<td>Head of Group Corporate Communications &amp; Marketing, AmBank Group</td>
</tr>
<tr>
<td>2</td>
<td>Puan Yom Ruzita Mohd Yunan</td>
<td>Honorary General Secretary</td>
<td><a href="mailto:yom-ruzita-yunan@ambankgroup.com">yom-ruzita-yunan@ambankgroup.com</a></td>
<td>Assistant Manager, Group Operations, AmBank (M) Berhad</td>
</tr>
<tr>
<td>3</td>
<td>Puan Maznah Zahari</td>
<td>Assistant General Secretary 1</td>
<td><a href="mailto:maznah-zahari@ambankgroup.com">maznah-zahari@ambankgroup.com</a></td>
<td>Senior Clerk, Group Operations, AmBank (M) Berhad</td>
</tr>
<tr>
<td>4</td>
<td>Puan Annie Elyza Dollah</td>
<td>Assistant General Secretary 2</td>
<td><a href="mailto:annie-elyza-dollah@ambankgroup.com">annie-elyza-dollah@ambankgroup.com</a></td>
<td>Executive, Group Operations, AmBank (M) Berhad</td>
</tr>
<tr>
<td>5</td>
<td>Encik Muhammad Shalehin Baharin</td>
<td>Assistant General Secretary 3</td>
<td><a href="mailto:muhammad-shalehin@ambankgroup.com">muhammad-shalehin@ambankgroup.com</a></td>
<td>Senior Executive, Group Operations, AmBank (M) Berhad</td>
</tr>
<tr>
<td>6</td>
<td>Encik Zairen Zin</td>
<td>Honorary Treasurer</td>
<td><a href="mailto:zairen@ambankgroup.com">zairen@ambankgroup.com</a></td>
<td>Manager, Corporate Finance, AmBank (M) Berhad</td>
</tr>
<tr>
<td>7</td>
<td>Cik Nor Hafidzah Kamarudin</td>
<td>Assistant Honorary Treasurer 1</td>
<td><a href="mailto:hafidzah-kamarudin@ambankgroup.com">hafidzah-kamarudin@ambankgroup.com</a></td>
<td>Assistant Manager, External Reporting, Group Finance, AmBank (M) Berhad</td>
</tr>
<tr>
<td>8</td>
<td>Cik Afiqah Liyana Mohmad Nordin</td>
<td>Assistant Honorary Treasurer 2</td>
<td><a href="mailto:afdiah-nordin@ambankgroup.com">afdiah-nordin@ambankgroup.com</a></td>
<td>Clerk, Finance, AmCards Services Berhad</td>
</tr>
<tr>
<td>9</td>
<td>Ms Harveen Kaur A/P Jaggit Singh</td>
<td>Honorary Auditor</td>
<td><a href="mailto:harveen-kaur@ambankgroup.com">harveen-kaur@ambankgroup.com</a></td>
<td>Assistant Audit Manager, Group Internal Audit, AmBank (M) Berhad</td>
</tr>
<tr>
<td>10</td>
<td>Ms Lim Hern Yeen</td>
<td>Assistant Honorary Auditor 1</td>
<td><a href="mailto:lim-hern-yeen@ambankgroup.com">lim-hern-yeen@ambankgroup.com</a></td>
<td>Senior Audit Executive, Group Internal Audit, AmBank (M) Berhad</td>
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**AmBank – Group Shared Services**

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<tbody>
<tr>
<td>11</td>
<td>Encik Haseran Jawan</td>
<td>Vice President</td>
<td><a href="mailto:haseran-awan@ambankgroup.com">haseran-awan@ambankgroup.com</a></td>
<td>Manager, Group Corporate Communications &amp; Marketing, AmBank Group</td>
</tr>
<tr>
<td>12</td>
<td>Encik Ruslan Kassim</td>
<td>Exco Member</td>
<td><a href="mailto:ruslan-kassim@ambankgroup.com">ruslan-kassim@ambankgroup.com</a></td>
<td>Executive, Branch Support, AmBank (M) Berhad</td>
</tr>
<tr>
<td>13</td>
<td>Encik Suhaimi Mohd Salleh</td>
<td>Exco Member</td>
<td><a href="mailto:suhaimi-salleh@ambankgroup.com">suhaimi-salleh@ambankgroup.com</a></td>
<td>Senior Executive, IT DG Ops, Group IT, AmBank (M) Berhad</td>
</tr>
<tr>
<td>14</td>
<td>Encik Aminuddin Hassan</td>
<td>Exco Member</td>
<td><a href="mailto:aminuddin-hassan@ambankgroup.com">aminuddin-hassan@ambankgroup.com</a></td>
<td>Executive, Admin Dept, AmBank (M) Berhad</td>
</tr>
<tr>
<td>15</td>
<td>Encik Faizal Nor Abid Latib</td>
<td>Exco Member</td>
<td><a href="mailto:faizal-nor@ambankgroup.com">faizal-nor@ambankgroup.com</a></td>
<td>Senior Clerk, CAD – LOP, AmBank (M) Berhad</td>
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**Wholesale Banking Coverage**

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<tr>
<td>16</td>
<td>Encik Rozaini Idris</td>
<td>Vice President</td>
<td><a href="mailto:rozaini-idris@ambankgroup.com">rozaini-idris@ambankgroup.com</a></td>
<td>Vice President, Wholesale Banking Coverage, GLC</td>
</tr>
<tr>
<td>17</td>
<td>Puan Nazariah Binti Ahmad</td>
<td>Exco Member</td>
<td><a href="mailto:nazariah-ahmad@ambankgroup.com">nazariah-ahmad@ambankgroup.com</a></td>
<td>Senior Manager, Customer/Compliance/Risk, Wholesale Banking Coverage</td>
</tr>
<tr>
<td>18</td>
<td>Cik Yasmin Binti Yama</td>
<td>Exco Member</td>
<td><a href="mailto:yasmin-yama@ambankgroup.com">yasmin-yama@ambankgroup.com</a></td>
<td>Clerk, Wholesale Banking Coverage, Corporate Banking</td>
</tr>
<tr>
<td>19</td>
<td>Encik Nor Effendi Mohd Diaz</td>
<td>Exco Member</td>
<td><a href="mailto:effendi-diaz@ambankgroup.com">effendi-diaz@ambankgroup.com</a></td>
<td>Senior Exec, Group Loan Rehab</td>
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**Wholesale Banking Products**

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<tr>
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<tr>
<td>20</td>
<td>Encik Zairulnizad Shahrim</td>
<td>Vice President</td>
<td><a href="mailto:zairul@ambankgroup.com">zairul@ambankgroup.com</a></td>
<td>Vice President, Investment Solutions – Islamic, Wholesale Banking Products, AmIslamic Funds Mgmt Sdn Bhd</td>
</tr>
<tr>
<td>21</td>
<td>Encik Bashier Baba</td>
<td>Exco Member</td>
<td><a href="mailto:bashierb@ambankgroup.com">bashierb@ambankgroup.com</a></td>
<td>Senior Clerk, Corporate Finance, Wholesale Banking – Product, AmInvestment Bank Berhad</td>
</tr>
<tr>
<td>22</td>
<td>Encik Rafeez Musa</td>
<td>Exco Member</td>
<td><a href="mailto:rafeez-musa@ambankgroup.com">rafeez-musa@ambankgroup.com</a></td>
<td>Clerk, Broking, Wholesale Banking – Product, AmInvestment Bank Berhad</td>
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</table>

**Ambank – Retail Banking**

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<tbody>
<tr>
<td>23</td>
<td>Encik Shahruhl Hisham Mohd Tahir</td>
<td>Vice President</td>
<td><a href="mailto:shahrul-hisham@ambankgroup.com">shahrul-hisham@ambankgroup.com</a></td>
<td>Vice President, Auto Finance, AmBank (M) Berhad</td>
</tr>
<tr>
<td>24</td>
<td>Encik Syirzan Fuad Md Taib</td>
<td>Exco Member</td>
<td><a href="mailto:syirzan-fuad@ambankgroup.com">syirzan-fuad@ambankgroup.com</a></td>
<td>Assistant Manager, Retail Collection, AmBank (M) Berhad</td>
</tr>
<tr>
<td>25</td>
<td>Encik Osman Elias</td>
<td>Exco Member</td>
<td><a href="mailto:osman-elias@ambankgroup.com">osman-elias@ambankgroup.com</a></td>
<td>Senior Clerk, Retail Collection, AmBank (M) Berhad</td>
</tr>
<tr>
<td>26</td>
<td>Encik Irwan Shah Hasbullah</td>
<td>Exco Member</td>
<td><a href="mailto:irwan-hasbullah@ambankgroup.com">irwan-hasbullah@ambankgroup.com</a></td>
<td>Assistant Manager Reconciliation, Cards Operations, AmCards Services Berhad</td>
</tr>
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**AmMetLife Insurance**

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<tr>
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<tbody>
<tr>
<td>28</td>
<td>Puan Siti Yussawati Mohd Yusoh</td>
<td>Vice President</td>
<td><a href="mailto:yusmawati-yusoh@ammetlife.com">yusmawati-yusoh@ammetlife.com</a></td>
<td>Manager Reporting, Investment Management, AmMetLife Insurance</td>
</tr>
<tr>
<td>29</td>
<td>Encik Mohd Azizul Abdul Malek</td>
<td>Exco Member</td>
<td><a href="mailto:azizul-malek@ammetlife.com">azizul-malek@ammetlife.com</a></td>
<td>Senior Clerk, Operations, AmMetLife Insurance</td>
</tr>
<tr>
<td>30</td>
<td>Puan Sharifah Sharmila Syed Zin</td>
<td>Exco Member</td>
<td><a href="mailto:sharmila-syed-zin@ammetlife.com">sharmila-syed-zin@ammetlife.com</a></td>
<td>Secretary, Actuarial, AmMetLife Insurance</td>
</tr>
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</table>

**AmGeneral Insurance**

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<tr>
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<tbody>
<tr>
<td>31</td>
<td>Puan Norbiha Abdul Rahman</td>
<td>Vice President (AmBank Islamic)</td>
<td><a href="mailto:norbiha-rahman@amgeneralsinsurance.com">norbiha-rahman@amgeneralsinsurance.com</a></td>
<td>Assistant Manager, Strategic Planning, Performance Reporting &amp; Analysis Agency Distribution, AmGeneral Insurance</td>
</tr>
</tbody>
</table>
(KAG)’s Office Bearers for 2016–2018

and the Office Bearers are as follows:

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<tr>
<td>32</td>
<td>Encik Brad @ Muhammad Isnin</td>
<td>Exco Member</td>
<td><a href="mailto:muhammad-isnin@amgeneralinsurance.com">muhammad-isnin@amgeneralinsurance.com</a></td>
<td>Assistant Manager, TPPD Support Claims, AmGeneral Insurance</td>
</tr>
<tr>
<td>33</td>
<td>Encik Mohd Muhaeen Mohd Yusof</td>
<td>Exco Member</td>
<td><a href="mailto:muhaeen-yusof@amgeneralinsurance.com">muhaeen-yusof@amgeneralinsurance.com</a></td>
<td>Executive, BI Claims, Claims, AmGeneral Insurance</td>
</tr>
<tr>
<td>34</td>
<td>Encik Muhammad Nasyar Abdul Rahman</td>
<td>Exco Member</td>
<td><a href="mailto:nasyar-rahanan@amgeneralinsurance.com">nasyar-rahanan@amgeneralinsurance.com</a></td>
<td>Senior Executive, TPPD Claims, AmGeneral Insurance</td>
</tr>
<tr>
<td>35</td>
<td>Puan Mona Afiza Rashidah Taufek</td>
<td>Exco Member</td>
<td><a href="mailto:mona-taufek@amgeneralinsurance.com">mona-taufek@amgeneralinsurance.com</a></td>
<td>Senior Executive, Agency Admin, Agency Services &amp; Ops Support, AmGeneral Insurance</td>
</tr>
</tbody>
</table>

AmMetLife Takaful

<table>
<thead>
<tr>
<th>No</th>
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<th>Email</th>
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<tbody>
<tr>
<td>36</td>
<td>Encik Shahamir Fariz Shahul Hamid</td>
<td>Vice President</td>
<td><a href="mailto:shahamir-fariz@ammetlife.com">shahamir-fariz@ammetlife.com</a></td>
<td>Head Of Distribution Support, Distribution &amp; Business Development, AmMetLife Takaful</td>
</tr>
<tr>
<td>37</td>
<td>Encik Muhammad Sufi Bin Abdul Rauf</td>
<td>Exco Member</td>
<td><a href="mailto:sufi-rauf@ammetlife.com">sufi-rauf@ammetlife.com</a></td>
<td>Manager, Product &amp; Marketing, AmMetLife Takaful</td>
</tr>
</tbody>
</table>

Group Corporate Communications & Marketing (GCCM)

<table>
<thead>
<tr>
<th>No</th>
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<tbody>
<tr>
<td>38</td>
<td>Encik Mohamed Radzi Mohamed Ali</td>
<td>Exco Member</td>
<td><a href="mailto:radzi-ali@ambankgroup.com">radzi-ali@ambankgroup.com</a></td>
<td>Assistant Manager, Event &amp; Sponsorship, Group Corporate Communications &amp; Marketing, AmBank Group</td>
</tr>
<tr>
<td>39</td>
<td>Encik Mohd Farid Baharuddin</td>
<td>Exco Member</td>
<td><a href="mailto:farid-baharudin@ambankgroup.com">farid-baharudin@ambankgroup.com</a></td>
<td>Senior Executive, Sports Coordinator &amp; Corporate Social Responsibility, Group Corporate Communications &amp; Marketing, AmBank Group</td>
</tr>
</tbody>
</table>

IT Coordinator

<table>
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<tr>
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<tr>
<td>41</td>
<td>Puan Harma Rabibah Kahar</td>
<td>IT Coordinator</td>
<td><a href="mailto:rabibah-kahar@ambankgroup.com">rabibah-kahar@ambankgroup.com</a></td>
<td>Senior Executive, Integrated Marketing, Group Corporate Communications &amp; Marketing, AmBank Group</td>
</tr>
</tbody>
</table>

Human Resources Representative

<table>
<thead>
<tr>
<th>No</th>
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</tr>
</thead>
<tbody>
<tr>
<td>42</td>
<td>Encik Mohamad Syafarain Abdul Gani</td>
<td>Human Resources Representative</td>
<td><a href="mailto:syafarain-ghani@ambankgroup.com">syafarain-ghani@ambankgroup.com</a></td>
<td>Senior Executive, Recruitment, Group Human Resources, AmBank (M) Berhad</td>
</tr>
</tbody>
</table>

KEPPA Representative

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>43</td>
<td>Encik Mohammad Hazri Kasbi</td>
<td>KEPPA Representative</td>
<td><a href="mailto:hazri-kasbi@ambankgroup.com">hazri-kasbi@ambankgroup.com</a></td>
<td>Senior Clerk, Retail Collections, AmBank (M) Berhad</td>
</tr>
</tbody>
</table>

To all club members, kindly note that the Sport Club will be rolling out a lot more exciting programmes and if you have any suggestions please send you suggestion via email to:

1. KAG President:
   Syed Anuar Syed Ali
   sasa@ambankgroup.com

2. KAG Vice Presidents:
   • Haseran Jawan
     haseran-jawan@ambankgroup.com
   • Norbiha Abdul Rahman
     norbiha-rahanan@amgeneralinsurance.com
   • Rozaini Idris
     rozaini-idris@ambankgroup.com
   • Shahamir Fariz Shahul Hamid
     shahamir-fariz@ammetlife.com
   • Shahrul Hisham Mohd Tahir
     shahrul-hisham@ambankgroup.com
   • Siti Yusmawati Mohd Yusoh
     yusmawati-yusoh@ammetlife.com
   • Zairulnizad Shahrim
     zairul@ambankgroup.com
IPOH, PERAK | Saturday, 19 March 2016 – AmBank Group, through its sports club, Kelab AmBank Group (KAG) recently visited Puan Azlinah Othman from Bercham branch. Puan Azlinah suffered from Cerebral Infraction (Stroke) and is currently undergoing treatment for her condition.

Syed Anuar Syed Ali, President, Kelab AmBank Group/Head, Group Corporate Communications & Marketing, AmBank Group led the visit to Puan Azlinah’s resident in Sungai Rapat, Ipoh, Perak together with a few of KAG members. At the end of the visit, Syed Anuar presented a mock cheque of RM5,000 from KAG to Puan Azlina and her husband.

“On behalf of Kelab AmBank Group, we pray for a speedy recovery for Puan Azlinah and I hope that this small contribution could help ease the burden and be of assistance in any way for her and family”, said Syed Anuar.

Kelab AmBank Group Fitness @ Zumba Class

From the month of January to March 2016, Kelab AmBank Group organised bi-weekly KAG Zumba Classes in Menara AmBank in Jalan Yap Kwan Seng and Menara MBF in Jalan Sultan Ismail on Mondays and Thursdays, and Wisma Pudu located at Pusat Belia UTC Pudu Sentral in Jalan Pudu on Mondays and Wednesdays. The fast moving, aerobic fitness programme was well received within the staff, attracting over 40 people per class. Zumba is a fitness programme featuring movements inspired by various styles of Latin American dance and performed primarily to Latin American dance music.

Kelab AmBank Group Fitness @ Tai Chi Class

For the brand new financial year of FY2016/17, Kelab AmBank Group introduced a brand new fitness class into its activity roster, much to the delight of KAG members. The first ever Tai Chi class was held on Friday, 8 April 2016 at Menara AmBank Group and attracted close to 30 KAG members. Originally developed for self-defense, Tai Chi has evolved into a graceful form of exercise that’s now used for stress reduction and a variety of other health conditions.
1. INTRODUCTION TO IT SECURITY (2015/16) E-LEARNING

It is often said that people is the weakest link in the security chain. Through either intentional or unintentional actions of its people, an organisation can be exposed to various security threats.

This course aims to introduce AmBank Group staff to common practices in IT security to protect the Bank’s information and information assets.

The same practices are also relevant for you as an individual for the protection of your personal information.

Upon completion of this e-Learning course, learners will be able to:
• Identify common physical security threats and protection measures that can be taken.
• Explain how to keep your user identity (user ID) and password safe from unauthorised access.
• List ways to protect confidential information from unauthorised access.
• Describe the right practices when using email and Internet at work and at home (the Do’s, Don’ts) and an understanding of Internet threats.
• Recognise and adhere to other important IT security practices in AmBank Group.


Compliance and adherence to workplace safety and health laws and regulations could not be achieved without raising awareness among employees.

In line with our efforts to raise awareness of safety and health at the workplace, we are pleased to roll out the e-learning course “Safety & Health at the Workplace” to the staff of the AmBank Group.

This course aims to help learners become familiar with the key provisions of the Occupational Safety and Health Act 1994 (OSHA 1994) in relation to AmBank Group Safety and Health Policy.

Upon completion of this e-Learning course, learners will be able to:
• Illustrate the importance of maintaining a safe and healthy environment at the workplace.
• Identify common potential hazards at the workplace.
• Determine the major provisions of the Occupational Safety and Health Act 1994.
• Demonstrate good practices towards maintaining a safe and healthy environment at the workplace.
• Understand the responsibilities of the employer and employees in respect of safety and health matters at the workplace.

3. PROFICIENT BUSINESS CONTINUITY MANAGEMENT (2015/16) E-LEARNING

This course aims to introduce learners on the importance of Business Continuity Management (BCM) and to enhance employees’ understanding of the fundamentals, practices, methodologies and its applications in AmBank Group.

The target audiences of this course are all BM, ABM and OC of the branch; BOC and DCCs; OAMS and CSEs of AmBank Group. Learners must attend Essential Business Continuity Management e-Learning course as the pre-requisites course.

Upon completion of this e-Learning course, learners will be able to:
• Explain the importance of Business Continuity Management (BCM) in AmBank Group.
• State the basic Business Continuity Management (BCM) concepts.
• List the essential components of Business Continuity Management Life-cycle.

If you have any enquiries on E-Learning content, kindly contact:
• Noorazura at 03-2032 3969 ext 3007 or noorazura-ambak@ambankgroup.com
• Siti Nadiah at 03-2032 3969 ext 3001 or nadiah-mansor@ambankgroup.com
Maamor Jantan was born in 1961. A self-taught artist, Maamor Jantan produces vibrant watercolour paintings with captivating compositions. His unconventional approach distinguishes his style from other painters. Although he has been living in the city since the 1980s, he often portrays the East Coast scenes of paddy fields, fishing villages, boats, nets and the sandy beaches in his paintings. Among his favoured subject matters are the Kampung, Bali and Jogja series as well as Paradise series – the three themes in one – besides his profound Dragonfly series.
• An unusual claret and blue coloured cloisonné laughing camel in a standing position with a single hump and its mane and hooves painted gold.

Size:
12cm (H) x 10cm (L)

Location:
Conference Room
Level 48
Menara AmBank
Jalan Yap Kwan Seng
Kuala Lumpur

• A majestic cloisonné camel with decorated wine bottles at the sides mounted on a wooden pedestal.

Size:
65cm (H) x 70cm (L)

Location:
Banking Hall, Ground Floor
Bangunan AmBank Group
Jalan Raja Chulan
Kuala Lumpur