

Philosophy



The strategies we follow and the actions we take are aligned to value creation for all stakeholders

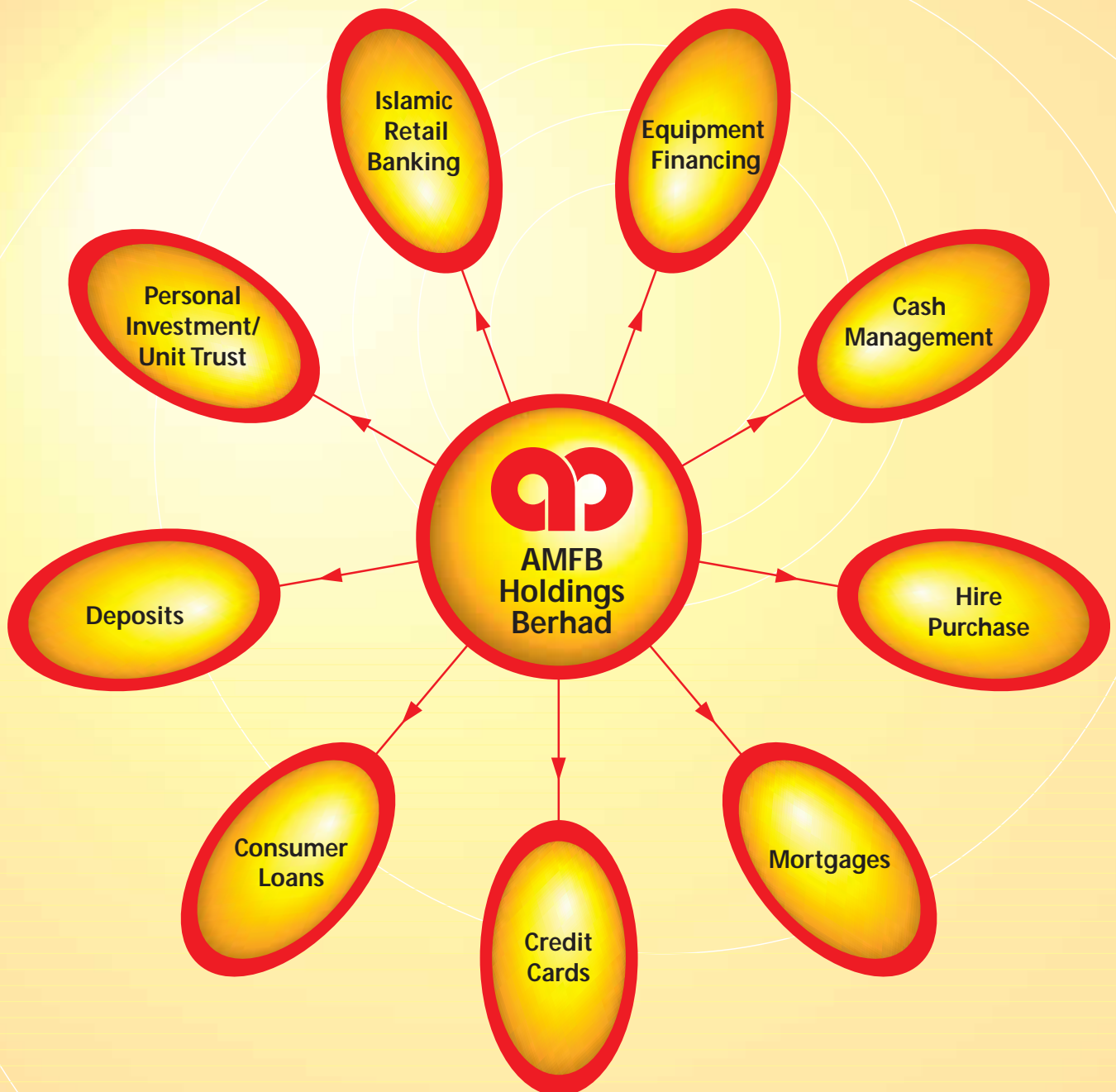
AmBank Group Shared Values

The AmBank Way - A Culture of Excellence and Professionalism

- **Customer Priority**
Our clients are our reason for existence. We are committed to them and we will strive to provide outstanding service to all our customers.
- **Integrity**
Integrity and honesty are paramount in everything we do when we conduct our business. We will treat all our business partners and competitors with unwavering grace and honour.
- **Speed and Creativity**
We strive to be fearless, responsive and nimble in our approach to doing business. We are not afraid to pioneer new ideas and approaches.
- **Quality**
Any output or deliverable we produce serves to represent the AmBank Group. We know we must never compromise on what we need to do to perpetuate the reputation of the Group.
- **Initiative**
We are empowered to take responsibility for what we do, going the extra mile and applying sound judgement in the process.
- **Vision and Goal-Orientation**
We are a winning team. Our victories and goals are achieved through a strong sense of purpose, ownership and commitment.
- **Teamwork**
Teamwork is the essence of our success. We willingly come together in formal and informal teams, valuing our colleagues and cooperating wholeheartedly with them.
- **Open-Mindedness**
The spirit of open communication is important to us. We will give and receive criticism constructively. We will always treat each other with respect and good humour.
- **Self-Realisation**
We will coach, develop and mould our people to allow them to realise their highest potential. We will facilitate their ability to meaningfully contribute to the AmBank Group.

Corporate Structure

Principal Businesses



Corporate Structure

Operating Subsidiaries And Associates As At 31 July 2004

Companies	Effective %
1. Finance	
AmFinance Berhad	100.00
2. Property and Investment Holding	
Bougainvillaea Development Sdn Bhd	100.00
AmProperty Holdings Sdn Bhd	100.00
3. Trustee/Custody/Nominees	
MBf Trustees Berhad	60.00
MBf Nominees (Tempatan) Sdn Bhd	100.00
4. Other Companies	
MBf Information Services Sdn Bhd	100.00
MBf Equity Partners Sdn Bhd	100.00
Natprop Sdn Bhd	100.00
5. Associated Company	
AmTrustee Berhad	20.00
6. Dormant Companies	
Annling Sdn Bhd	100.00
Crystal Land Sdn Bhd	80.00
Everflow Credit & Leasing Corporation Sdn Bhd	100.00
AmCredit & Leasing Sdn Bhd	100.00
<i>(formerly known as Komewah Credit & Leasing Sdn Bhd)</i>	
Komuda Credit & Leasing Sdn Bhd	100.00
Lekir Development Sdn Bhd	100.00
Li & Ho Sdn Bhd	100.00
Malco Properties Sdn Bhd	51.00
MBf Nominees (Asing) Sdn Bhd	100.00
MBf Property Trust Management Berhad	100.00
Teras Oak Pembangunan Sdn Bhd	100.00

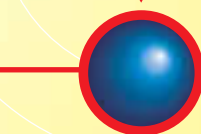


Organisation Structure



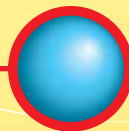
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BOARD OF DIRECTORS



Board Committees

Audit & Examination
Remuneration
Nomination
Risk Management Committee of Directors
Executive Committee of Directors



Management Committees and Shared Services

Group Strategic Steering Committee
Executive Risk Management Committee
Group Information Technology Committee
Group Arrears Committee
Group Treasury
Group Corporate Services
Group Public Affairs
Group Marketing
Group Human Resources and Training
Group Finance
Group Secretariat and Legal