

Board of Directors

Y Bhg Tan Sri Dato' Azman Hashim	Chairman
Y Bhg Dato' Azlan Hashim	Deputy Chairman
Y A Bhg Tun Mohammed Hanif Omar	Director
Y Bhg Datuk Oh Chong Peng (appointed on 1 July 2004)	Director
Encik Sharkawi Alis (appointed on 1 April 2004)	Director
Mr Cheah Tek Kuang	Director
Encik Mohamed Azmi Mahmood	Director
Y Bhg Prof Tan Sri Dato' Dr Mohd Rashdan Haji Baba (resigned on 19 December 2003)	Director
Y Bhg Dato' Mohd Tahir Haji Abdul Rahim (resigned on 19 December 2003)	Director

Corporate Information

REGISTERED OFFICE

22nd Floor
Bangunan AmBank Group
55 Jalan Raja Chulan
50200 Kuala Lumpur
Malaysia
Telephone No: 03-2078 2633/44/55
Facsimile No: 03-2031 6453
Telex: MA 31167 & 31169 ABMAL
Cable: ARABMAL

REGISTRAR

Symphony Share Registrars Sdn Bhd
(formerly known as Malaysian Share Registration Services Sdn Bhd)
Level 26
Menara Multi Purpose
Capital Square
No. 8 Jalan Munshi Abdullah
50100 Kuala Lumpur
Malaysia
Telephone No: 03-2721 2222
Facsimile No: 03-2721 2530

AUDITORS

Messrs Deloitte KassimChan
Chartered Accountants

PRINCIPAL BANKER

AmBank Berhad

STOCK EXCHANGE LISTING

Main Board of Bursa Malaysia
Securities Berhad
(20.04.92)

WEBSITE

ambg.com.my

Please e-mail your comments and enquiries to:

gpa@ambg.com.my



GROUP COMPANY SECRETARY

Ravindra Kumar Thambimuthu
LL B (Melbourne)
LL B (Hons)
LL M (London)
Dip Air & Space Law (London)



Profile of Directors



Y BHG TAN SRI DATO' AZMAN HASHIM

Non-Independent Non-Executive Chairman

Y Bhg Tan Sri Dato' Azman Hashim, a Malaysian, aged 65 was appointed to the Board on 19 May 1982 and has been the Chairman of AMFB Holdings Bhd (AMFB) since 1982. He currently serves as the Chairman of the Company's Executive and Employees' Share Option Scheme Committees.

He is also the Chairman of AMMB Holdings Bhd and several of its subsidiaries, namely AmFinance Bhd, AmMerchant Bank Bhd, AmBank Bhd, Arab-Malaysian Credit Bhd, AmProperty Trust Management Bhd and AmAssurance Bhd.

Tan Sri Dato' Azman, a Chartered Accountant, a Fellow of the Institute of Chartered Accountants and a Fellow of the Institute of Chartered Secretaries and Administrators, has been in the banking industry since 1960 when he joined Bank Negara Malaysia and served there until 1964. He practised as a Chartered Accountant in Azman Wong Salleh and Co. from 1964 to 1971. He then joined the Board of Malayan Banking Berhad from 1966 until 1980 and was its Executive Director from 1971 until 1980. He was the Executive Chairman of Kwong Yik Bank Berhad, a subsidiary of Malayan Banking Berhad, from 1980 until April 1982 when he acquired AmMerchant Bank Bhd.

Tan Sri Dato' Azman is the Executive Chairman of Arab-Malaysian Corporation Bhd and Chairman of AMDB Bhd, RCE Capital Bhd, Malaysian South-South Corporation Bhd, MCM Technologies Bhd and Pembangunan MasMelayu Bhd. He serves as a member on the Board of Cagamas Bhd and Multimedia Development Corporation Sdn Bhd.

Tan Sri Dato' Azman is the Chairman of the Association of Merchant Banks in Malaysia, the National Productivity Corporation, East-Asia Business Council and the Pacific Basin Economic Council Malaysia, and the President of the Malaysia South-South Association, Malaysia-Japan Economic Association, Malaysian Prison FRIENDS Club and Non-Aligned Movement's Business Council. He is a Member of the APEC Business Advisory Council, The Trilateral Commission (Asia-Pacific Group), the Malaysian-British Business Council, the Malaysia-China Business Council, and UNESCAP Business Advisory Group. He is also the Leader of the ASEAN-Japanese Business Meeting (Malaysia Committee, Keizai Doyukai), Patron of the Malaysian Endurance Riding Society and is on the Board of Advisors, AIM Centre for Corporate Social Responsibility.

Y BHG DATO' AZLAN HASHIM

Non-Independent Non-Executive Deputy Chairman

Y Bhg Dato' Azlan Hashim, a Malaysian, aged 62, joined the Board on 27 August 1982. He serves as the Chairman of the Nomination Committee of the Company. He is a member of the Company's Audit and Examination, Remuneration, Executive and Employees' Share Option Scheme Committees.

He is the Deputy Chairman of AMMB Holdings Bhd and several of its subsidiaries including AmProperty Trust Management Bhd and AmAssurance Bhd, and the Chairman of AmSecurities Sdn Bhd and AmInternational (L) Ltd.

Dato' Azlan, served the Malayan Railways from 1966 to 1971, where he was the Chief Accountant for two years. In 1972, he became a Partner of a public accounting firm, Azman Wong Salleh and Co, and was a Senior Partner there prior to joining the AMDB Bhd's Board in 1982.

Dato' Azlan is currently the Executive Vice-Chairman of Arab-Malaysian Corporation Bhd. He also serves on the Board of AMDB Bhd, Metrod (M) Bhd, Paramount Corporation Bhd, Sapura Motors Bhd, Kesas Holdings Bhd, Kumpulan Perangsang Selangor Bhd, Syarikat Permodalan & Perusahaan Selangor Bhd and Global Carriers Bhd.

Dato' Azlan is a Fellow of the Institute of Chartered Accountants (Ireland), Economic Development Institute (World Bank, Washington D.C. USA) and Institute of Bankers Malaysia. He is also a Certified Public Accountant.



Y A BHG TUN MOHAMMED HANIF OMAR

Senior Independent Non-Executive Director

Y A Bhg Tun Mohammed Hanif Omar, a Malaysian, aged 65, was appointed to the Board on 29 June 1994. He is the Chairman of the Remuneration Committee of the Company, and also serves as a member of the Company's Nomination, Employees' Share Option Scheme and Executive Committees. He had served as the Chairman of the Audit and Examination Committee during the financial year. He is also a director of AMMB Holdings Bhd and AmFinance Bhd.

He was the Inspector General of the Malaysian Police Force for 20 years until his retirement in January 1994. Tun Mohammed Hanif is also currently the Chairman of Park May Bhd and General Corporation Bhd, Deputy Chairman of Genting Bhd and Resorts World Bhd, and a Director of Fullmark Manufacturing Bhd. He has been the President of the Malaysian Institute of Management since 2002.

He received his BA from the then University of Malaya, Singapore in 1959, his LLB (Hons) from Buckingham University, United Kingdom in 1986 and his Certificate of Legal Practice (Hons) from the Legal Qualifying Board in 1987.





Y BHG DATUK OH CHONG PENG

Independent Non-Executive Director

Y Bhg Datuk Oh Chong Peng, a Malaysian, aged 60, was appointed a Director of AMFB on 1 July 2004. He is also the Chairman of the Company's Audit and Examination Committee.

Datuk Oh is a Chartered Accountant and a Fellow of the Institute of Chartered Accountants in England and Wales. His career in accountancy spanned more than three decades that began with his training in London. Subsequently, he joined Coopers & Lybrand in London in 1969 and in Malaysia in 1971 until his retirement as a senior partner in 1997. He had served as a board member in Powertek Bhd, Renong Bhd and several companies in Rashid Hussain Berhad Group of Companies. He was a Government appointed Committee Member of the Kuala Lumpur Stock Exchange from 1990 to 1996 and a past President and Council Member of the Malaysian Institute of Certified Public Accountants.

He is currently the Non-Executive Chairman of Nanyang Press Holdings Bhd and, Land and General Bhd. His current directorships include AmBank Bhd, AmFinance Bhd, Star Publications (Malaysia) Bhd, British American Tobacco (Malaysia) Bhd, IJM Corporation Bhd and IJM Plantations Bhd. He is a trustee of Huaren Education Foundation and UTAR Education Foundation, and a Government appointed member of the Labuan Offshore Financial Services Authority and the Malaysian Accounting Standards Board.



ENCIK SHARKAWI BIN ALIS

Independent Non-Executive Director

Encik Sharkawi Alis, a Malaysian, aged 57, was appointed to the Board of Directors of AMFB and AmFinance Bhd on 1 April 2004. He also serves as a member of Audit and Examination Committee, Nomination Committee and Remuneration Committee of the Company.

Encik Sharkawi is a barrister-at-law from Middle Temple, London where he was called in 1971. He served in the Malaysian Judicial and Legal Service for eleven years in various capacities. In 1982, he was appointed as Group Legal Adviser of Malaysia Mining Corporation Bhd, a position which he held for about fourteen years. In January 1997, he joined the Securities Commission, Malaysia as Director of Market Supervision Division and subsequently as Director of Corporate Resources Division till March 2003.



MR CHEAH TEK KUANG

Non-Independent Non-Executive Director

Mr Cheah Tek Kuang, a Malaysian, aged 57, was appointed to the Board on 29 November 1986. He is a member of the Company's Executive Committee.

He is currently the Group Managing Director of AmMerchant Bank Bhd and its subsidiaries. He is also a Director of AMMB Holdings Bhd (AHB) and sits on the Boards of various AHB subsidiaries, including AmBank Bhd and AmFinance Bhd.

He has been with AmMerchant Bank Bhd since 1978 and served in the Corporate Finance and Banking departments until 1987. Over the years, he held various positions. In 1994, he was promoted to Managing Director. Effective from January 2002, he became the Group Managing Director. Prior to that, he was with the Malaysian Industrial Development Authority. He also currently serves on the Board of Employees' Provident Fund and Bursa Malaysia Bhd, and is the Alternate Chairman of the Association of Merchant Banks in Malaysia.

Mr Cheah has a Bachelor of Economics (Honours) degree from the University of Malaya and is a Fellow of the Institute of Bankers Malaysia.



ENCIK MOHAMED AZMI MAHMOOD

Non-Independent Non-Executive Director

Encik Mohamed Azmi Mahmood, a Malaysian, aged 50, joined AMFB in 1981 as an Accountant. Over the years, he rose to become Senior General Manager. In 1989, he was seconded by Bank Negara Malaysia to First Malaysia Finance Berhad as its Chief Executive Officer in a rescue scheme of the finance company. In January 1991, he rejoined AMFB and was promoted to Managing Director on 1 August 1994, which he held until 14 June 2002 to assume the office of Managing Director in AmFinance Bhd, with effect from 15 June 2002. He has 22 years of experience in the banking industry.

Encik Mohamed Azmi is a member of the Executive Committee of the Company. He is also a Director and Audit Committee Member of AmSecurities Sdn Bhd, AmAssurance Bhd, Credit Guarantee Corporation Malaysia Bhd, and Malaysian Electronic Payment System (1997) Sdn Bhd, and a Director of AmBank Bhd and Cagamas Bhd.

Encik Mohamed Azmi is also a Council Member and Honorary Treasurer of the Association of Finance Companies of Malaysia and a Member of the Council and Committee of the Institute of Bankers Malaysia. He is also a Fellow of the Institute of Bankers Malaysia.



Y BHG PROF TAN SRI DATO' DR MOHD RASHDAN HAJI BABA

*Independent Non-Executive Director
(Director from 22 June 1996 to 19 December 2003)*

Y Bhg Prof Tan Sri Dato' Dr Mohd Rashdan Haji Baba, Malaysian, aged 68, also served as a member of the Company's Audit and Examination Committee and Nomination Committee. He was the Chairman of the Remuneration Committee of the Company.

He currently sits on the Board of AHB, AmMerchant Bank Bhd, AmBank Bhd, and other companies including Arab-Malaysian Corporation Bhd, Unisem (M) Berhad and Computer System Advisers (M) Berhad.

Previously, Prof Tan Sri Dato' Dr Mohd Rashdan had served as the Executive Chairman of Kumpulan Guthrie Berhad from 1982 to 1987 and Telekom Malaysia Berhad from 1987 to 1995. Prof Tan Sri Dato' Dr Mohd Rashdan graduated with a B. Sc. from the University of Reading (UK) and later obtained his Ph.D from the University of Leeds.

Y BHG DATO' MOHD TAHIR HAJI ABDUL RAHIM

*Independent Non-Executive Director
(Director from 25 October 1994 to 19 December 2003)*

Y Bhg Dato' Mohd Tahir Haji Abdul Rahim, Malaysian, aged 72, was the Senior Independent Non-Executive Director of the Company. He was the Chairman of the Company's Audit and Examination Committee. He additionally served on the Remuneration and Nomination Committees of the Company.

He had also served as a Director of AHB, AmMerchant Bank Bhd, AmBank Bhd and AmFinance Bhd.

He started his career as an Assistant District Officer with the Johor Civil Service, Mersing in 1957 prior to joining the Malayan Civil Service, where he served until 1966. He was the General Manager of the Selangor State Development Corporation until 1975. Dato' Mohd Tahir obtained his BA (Hons) from the then University of Malaya, Singapore.

None of the Directors have any family relationship with other Directors or substantial shareholders of the Company, except as disclosed herein.

Tan Sri Dato' Azman Hashim and Dato' Azlan Hashim are brothers. Tan Sri Dato' Azman Hashim is the Executive Chairman and a deemed substantial shareholder of Arab-Malaysian Corporation Bhd, which in turn is a substantial shareholder of AMMB Holdings Bhd, which in turn is a substantial shareholder of the Company. Tan Sri Dato' Azman Hashim is a director of Sian Sdn Bhd and Ginagini Sdn Bhd, which are his family-owned companies. These companies are deemed substantial shareholders of AMFB by virtue of their interests in Arab-Malaysian Corporation Bhd. Dato' Azlan Hashim is the Executive Vice Chairman of Arab-Malaysian Corporation Bhd.

None of the Directors have been convicted for offences within the past 10 years. None of the Directors have any conflict of interest with the Company other than as announced or set out in Note 31 to the Financial Statements under "Holding Company And Significant Related Party Transactions And Balances".

Management



Managing Director

Mohamed Azmi Mahmood

Executive Director

Mahdi Murad

Group Marketing

Suresh Nanoo

Consumer Sales

Abdul Aziz Peru Mohamed

Shared Services

Yap Chin Tuan

Hire Purchase

Shaharudin Ismail

Inspection

Ishak Ismail

Deposit & Liabilities Management

Haji Mohamad Sabirin Haji Abdul Rahman

Branch Network

Mohd Zahri Abdullah

Retail Banking, Mortgages & Business Support

Chin Wan Keang

Information Services

Roslan Omar

Retail Banking, Personal Finance and Share Margin

Abdul Rahman Abdullah Munir

Retail Banking, Fulfillment

Suhardi Buyong

Retail Banking, Collections

Firdausi Ab Samad

Line of Credit

Tham Kah Fook

Legal & Compliance

Sunny Liow Woon Choon

Regional Managers

Region 1

Gan Yok Chuan

Region 2

Mohd Azman Tajuddin

Region 3

Zainal Abidin Haji Mohamed

Region 4

Lim Chin Tiong

Region 5

Shaiful Bahri Mohd Yaacob

Region 6

Roger Ling Bee Ang

Region 7

Chan Teck Sang

Region 8

Hishamuddin Ab Jalil



Seated (from left to right): Mohamed Azmi Mahmood • Mahdi Murad

Standing (from left to right): Yap Chin Tuan • Abdul Aziz Peru Mohamed • Suresh Nanoo • Shaharudin Ismail