

Board of Directors

Y Bhg Tan Sri Dato' Azman Hashim	<i>Chairman</i>
Y Bhg Dato' Azlan Hashim	<i>Deputy Chairman</i>
Y A Bhg Tun Mohammed Hanif Omar	<i>Director</i>
Y Bhg Prof Tan Sri Dato' Dr Mohd Rashdan Haji Baba	<i>Director</i>
Y Bhg Tan Sri Datuk Dr Aris Othman <i>(appointed on 1 April 2004)</i>	<i>Director</i>
Y Bhg Tan Sri Datuk Clifford Francis Herbert <i>(appointed on 16 April 2004)</i>	<i>Director</i>
Y Bhg Dato' Izham Mahmud <i>(appointed on 16 October 2003)</i>	<i>Director</i>
Y Bhg Dato' Mohd Ibrahim Mohd Zain <i>(appointed on 16 April 2004)</i>	<i>Director</i>
Mr Cheah Tek Kuang	<i>Director</i>
Mr Soo Kim Wai	<i>Director</i>
Puan Shalina Azman <i>(appointed on 16 October 2003)</i>	<i>Director</i>
Y Bhg Dato' Mohd Tahir Haji Abdul Rahim <i>(resigned on 19 December 2003)</i>	<i>Director</i>
Y Bhg Dato' Malek Merican <i>(resigned on 6 May 2004)</i>	<i>Director</i>

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
(13.02.92)

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

Executive Chairman until 30 June 2004

Non-Independent Non-Executive Chairman with effect from 1 July 2004

Y Bhg Tan Sri Dato' Azman Hashim, a Malaysian, aged 65 was appointed to the Board on 15 August 1991 and has been the Chairman of AMMB Holdings Bhd (AHB) since 1991. He was the Executive Chairman of AHB from 1 April 2002 to 30 June 2004. Currently, he is the Non-Executive Chairman of the Company and serves as Chairman of the Company's Employees' Share Option Scheme Committee.

He sits as Chairman of the Board of several subsidiaries of AHB, namely AMFB Holdings Bhd, 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 12 February 1992 and has been the Deputy Chairman of AHB since 1992. He is the Chairman of the Group Information Technology and Nomination Committees and a member of the Company's Audit and Examination, Remuneration and Employees' Share Option Scheme Committees.

He is also the Deputy Chairman of several subsidiaries of AHB, including AMFB Holdings Bhd, AmProperty Trust Management Bhd and AmAssurance Bhd, and sits as the Chairman on the Board 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 of Directors on 6 May 1994 and is a member of the Company's Employees' Share Option Scheme Committee. He is also a director of AMFB 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 PROF TAN SRI DATO' DR MOHD RASHDAN HAJI BABA

Independent Non-Executive Director

Y Bhg Prof Tan Sri Dato' Dr Mohd Rashdan Haji Baba, a Malaysian, aged 68, joined the Board of Directors on 22 June 1996. He is the Chairman of the Audit and Examination, and Remuneration Committees, and a member of the Nomination Committee of the Company.

He also sits on the Board of 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 PhD from the University of Leeds.

Y BHG TAN SRI DATUK DR ARIS OTHMAN

Independent Non-Executive Director

Y Bhg Tan Sri Datuk Dr Aris Othman, a Malaysian, aged 59, was appointed to the Board of AHB and its subsidiary, AmMerchant Bank Berhad on 1 April 2004.

Tan Sri Datuk Dr Aris had served in various positions in the Economic Planning Unit, Prime Minister's Department from 1966 to 1986. From 1989 to 1999, Tan Sri Datuk Dr Aris was with the Ministry of Finance, during which he had served as Executive Director (South-East Asia Group) of the World Bank from 1991 to 1994 and Secretary General to the Treasury from 1998 to mid-1999. This was followed by a career in banking, where he had held the positions of Executive Chairman and Managing Director/Chief Executive Officer of Bank Pembangunan dan Infrastruktur Malaysia Berhad. He is currently the Chairman of Malaysia Airports Holdings Berhad.

Tan Sri Datuk Dr Aris holds a PhD in Development Economics and a M.A. in Political Economy both from Boston University, a M.A. in Development Economics from Williams College, Massachusetts, and a Bachelor of Arts (Honours) in Analytical Economics from University of Malaya.





Y BHG TAN SRI DATUK CLIFFORD FRANCIS HERBERT

Independent Non-Executive Director

Y Bhg Tan Sri Datuk Clifford Francis Herbert, a Malaysian, aged 62, was appointed to the Board of AHB on 16 April 2004.

Tan Sri Datuk Clifford joined the Malaysian civil service in 1964 as Assistant Secretary in the Public Services Department. From 1968 to 1975, he was the Assistant Secretary in the Development Administration Unit, Prime Minister's Department. Tan Sri Datuk Clifford served in the Ministry of Finance from 1975 to 1997, culminating as Secretary General to the Treasury. He had been a Board member of numerous statutory bodies and government related public companies.

Tan Sri Datuk Clifford is currently the Chairman of Percetakan Nasional Malaysia Berhad and a Board member of Resorts World Berhad, AmMerchant Bank Berhad and AmBank Berhad. Additionally, Tan Sri Clifford is also involved in several charitable organisations.

Tan Sri Datuk Clifford holds a Masters of Public Administration from University of Pittsburgh and a Bachelor of Arts (Honours) from the University of Malaya.



Y BHG DATO' IZHAM BIN MAHMUD

Independent Non-Executive Director

Y Bhg Dato' Izhah bin Mahmud, a Malaysian, aged 63, was appointed to the Board of Directors of AHB on 16 October 2003. He is a member of the Audit and Examination, Nomination and Remuneration Committees of the Company.

Dato' Izhah joined the Malaysian civil service in 1965 and had served for almost a decade, mainly at the Federal Treasury. His career in merchant banking began in 1974 with Aseambankers Malaysia Berhad, where he later became the Managing Director, a position which he held for over 17 years.

He is currently the Executive Chairman of Delcom Services Sdn Bhd group of companies. His current directorships in public companies include AmMerchant Bank Berhad, Pearl Island Country Club Bhd, CNLT (Far East) Bhd, and Kinta Kellas Public Limited Company.

He holds a Bachelor of Science (Honours) in Economics from Queen's University, Belfast, Northern Ireland and a Master of Arts in Economic Development from Vanderbilt University, USA.





Y BHG DATO' MOHD IBRAHIM BIN MOHD ZAIN

Independent Non-Executive Director

Y Bhg Dato' Mohd Ibrahim bin Mohd Zain, a Malaysian, aged 61, joined the Board of Directors on 16 April 2004.

Upon his graduation in 1965, he was attached to University Technology Mara as a lecturer where he was later appointed a Director, a position which he holds to this present day. His career in banking includes positions he had held as Chief Executive of Amanah International Finance Bhd, Amanah Chase Merchant Bank Bhd, and Oriental Bank Bhd, and Chairman of Bank Kerjasama Rakyat (M) Bhd. He was also the former Chairman and Chief Executive Officer of Setron (Malaysia) Bhd. He was a past Board member of Penang Regional Development Authority and Tourist Development Corporation.

He is currently the Chairman of Pan Malaysia Holdings Bhd, Pan Malaysia Capital Bhd and Chemical Company of Malaysia Bhd, and serves as Deputy Chairman of Metrojaya Bhd. His directorships in other public companies include Pan Malaysian Industries Bhd, and K & N Kenanga Holdings Bhd.

Dato' Mohd Ibrahim graduated from the British Institute of Management and Institute of Marketing in United Kingdom, and holds a Masters in Business Administration from University of Ohio.

MR CHEAH TEK KUANG

Non-Independent Non-Executive Director

Mr Cheah Tek Kuang, a Malaysian, aged 57, was appointed to the Board on 14 January 1994 and is a member of the Company's Group Information Technology Committee.

He is currently the Group Managing Director of AmMerchant Bank Bhd and its subsidiaries. He also sits on the Boards of various subsidiaries of the Company, including AMFB Holdings Bhd, 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.





MR SOO KIM WAI

Non-Independent Non-Executive Director

Mr Soo Kim Wai, a Malaysian, aged 43, was appointed to the Board of Directors on 4 October 2002.

He is currently the Managing Director of Arab-Malaysian Corporation Bhd. He also sits on the Board of RCE Capital Bhd and MCM Technologies Bhd, and hold directorships in other private limited companies.

Mr Soo joined Arab-Malaysian Corporation Bhd in 1989 as Senior Manager, Finance and has since held various positions before he was promoted to his current appointment. Prior to that, he was with Plantation Agencies Sdn Bhd from 1985 to 1989, and in the accounting profession for five years with Deloitte KassimChan from 1980 to 1985.

Mr Soo is a Chartered Accountant (Malaysian Institute of Accountants) and a Certified Public Accountant (Malaysian Institute of Certified Public Accountants).



PUAN SHALINA AZMAN

Non-Independent Non-Executive Director

Puan Shalina Azman, a Malaysian, aged 37, joined the Board of Directors on 16 October 2003.

Puan Shalina first gained invaluable experience in the media industry when she was a Business Development Officer with RCE Capital Bhd (formerly known as Rediffusion Berhad) in 1990. From 1995 to 1999, she was with Arab-Malaysian Corporation Bhd as a Senior Manager, Corporate Planning. In January 2000, she rejoined RCE Capital Bhd as the Executive Director and became the Managing Director on 1 September 2000. She held the position until 31 July 2002, prior to assuming her current position as Deputy Group Managing Director of Arab-Malaysian Corporation Bhd. She remains a Non-Independent Non-Executive Director of RCE Capital Bhd until this present day. She also sits on the Board of MCM Technologies Bhd and holds Directorships in other private limited companies.

She holds a Bachelor of Science in Business Administration majoring in Finance and Economics from Chapman University in California and in 1993 she obtained her Masters in Business Administration from University of Hull in United Kingdom.



Y BHG DATO' MOHD TAHIR HAJI ABDUL RAHIM

*Independent Non-Executive Director
(Director from 12 February 1992 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 AmMerchant Bank Bhd, AmBank Bhd, AMFB Holdings 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.

Y BHG DATO' MALEK MERICAN

*Independent Non-Executive Director
(Director from 15 August 1991 to 6 May 2004)*

Y Bhg Dato' Malek Merican, Malaysian, aged 70, first joined the Board as a Non-Independent Non-Executive Director.

He served the Malaysian Treasury for 15 years from 1958 and finally as the Deputy Secretary-General for the Finance, Economic and Tax divisions. Between 1969 and 1971, he was seconded as Alternate Executive Director representing 10 countries on the Board of the International Monetary Fund. He was the deputy at Aseambankers Malaysia Berhad and subsequently made the Managing Director from 1974 to 1979. Prior to joining AmMerchant Bank Bhd in 1982, he was the Group Director of Corporate Finance and Planning at Sime Darby Berhad. He resigned as the Managing Director of AmMerchant Bank Bhd in November 1989 and served as the Vice Chairman of Malayan United Industries Berhad and Managing Director of MUI Bank Berhad until 1990. Dato' Malek rejoined the Board of AmMerchant Bank Bhd in May 1990 and served until May 2004.

He currently serves on the Board of Pheim Emerging (M) Bhd and Pheim Unit Trusts Bhd.

Dato' Malek graduated from Cambridge University with a B.A. in Economics and a B. Litt Economics from Oxford University, United Kingdom.

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. Puan Shalina Azman is the daughter to Tan Sri Dato' Azman Hashim. 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 AHB. Tan Sri Dato' Azman Hashim is a director of Slan Sdn Bhd and Ginagini Sdn Bhd, which are his family-owned companies. These companies are deemed substantial shareholders of AHB by virtue of their interests in Arab-Malaysian Corporation Bhd. Dato' Azlan Hashim is the Executive Vice Chairman, while Prof Tan Sri Dato' Dr Mohd Rashdan and Mr Soo Kim Wai are director and Managing Director of Arab-Malaysian Corporation Bhd respectively. Puan Shalina Azman is the Deputy Group Managing Director 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 37 to Financial Statements under "Significant Related Party Transactions And Balances".

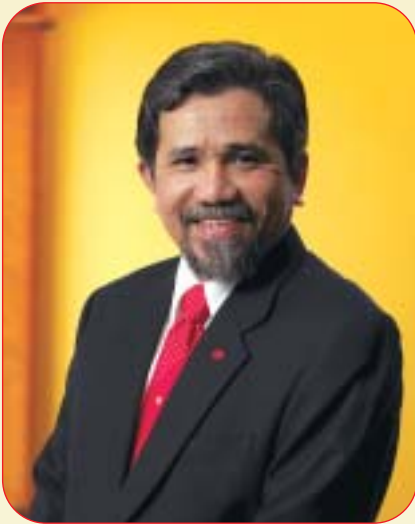
CHEAH TEK KUANG
Group Managing Director,
AmMerchant Bank Berhad



MOHAMED AZMI MAHMOOD
Managing Director,
AmFinance Berhad



Y BHG DATO' JAMES LIM CHENG POH
Chief Executive Officer/Managing Director,
AmBank Berhad



◀ **MUSTAFA MOHD NOR**
Managing Director,
AmSecurities Sdn Bhd



NG LIAN LU ▶
Chief Executive Officer,
AmAssurance Berhad

Management



KOK TUCK CHEONG
Executive Director,
AmMerchant Bank Berhad



PHILIP CHANG
Executive Director,
AmSecurities Sdn Bhd



MAHDI MURAD
Executive Director,
AmFinance Berhad



SIM HOW CHUAH
Senior General Manager,
AmBank Berhad



**KAMALUL ARIFIN
OTHMAN**
Chief Executive Officer,
AmProperty Trust
Management Berhad