Corporate Mission

"To be the premier Investment

Banking Group, dynamic and

leading the wave of change"



Cover Rationale

AmMerchant Bank is dedicated to providing quality services to its customers. Continuous efforts are made to build a vibrant banking group by bringing together extraordinary resources, people and ideas.



16 Chairman's Statement **AmMerchant Bank Group** improved its profit before tax by 14.5% to RM193.2 million...



20

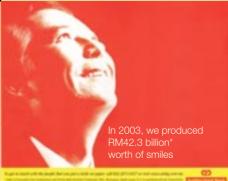
Corporate Governance

Adopting a systematic and disciplined approach consistently to empower the Company's operations.



Managing Risks

Sustainable profitability forms the core objective of the Group's risk management strategy.





33

Review of Business **Operations**

A key player in the investment banking arena.

Notables

Debt Capital Market's team made a clean sweep of all four of the Rating Agency Malaysia's (RAM) Awards.

CONTENTS

- 2 Philosophy
- 4 Corporate Structure
 - Principal Businesses
- **5** Corporate Structure
 - Operating Subsidiaries
- **6** Group Financial Highlights
- 7 Five-Year Group Financial Review

- **Board of Directors &** Corporate Information
- 10 Profile of Directors
- Management
- Chairman's Statement
- Corporate Governance 20
- Managing Risks

- **Review Of Business Operations**
- 38 **Notables**
- Calendar Of Events
- **Financial Statements** 47
- **Regional Corporate Centres** 154
- **155** Corporate Directory