

Philosophy

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



AmBank Group Shared Values

The AmBank Group 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.

Our commitment to Malaysia and her vision

Building Businesses

mergers, acquisitions, restructuring, placements and fund raising.

Promoting Savings

fixed deposits, savings & current accounts, education & retirement plans and more.

Innovating Financial Services

funds management, investment, treasury, islamic banking, derivative and stockbroking services.

Uniquely Malaysian.
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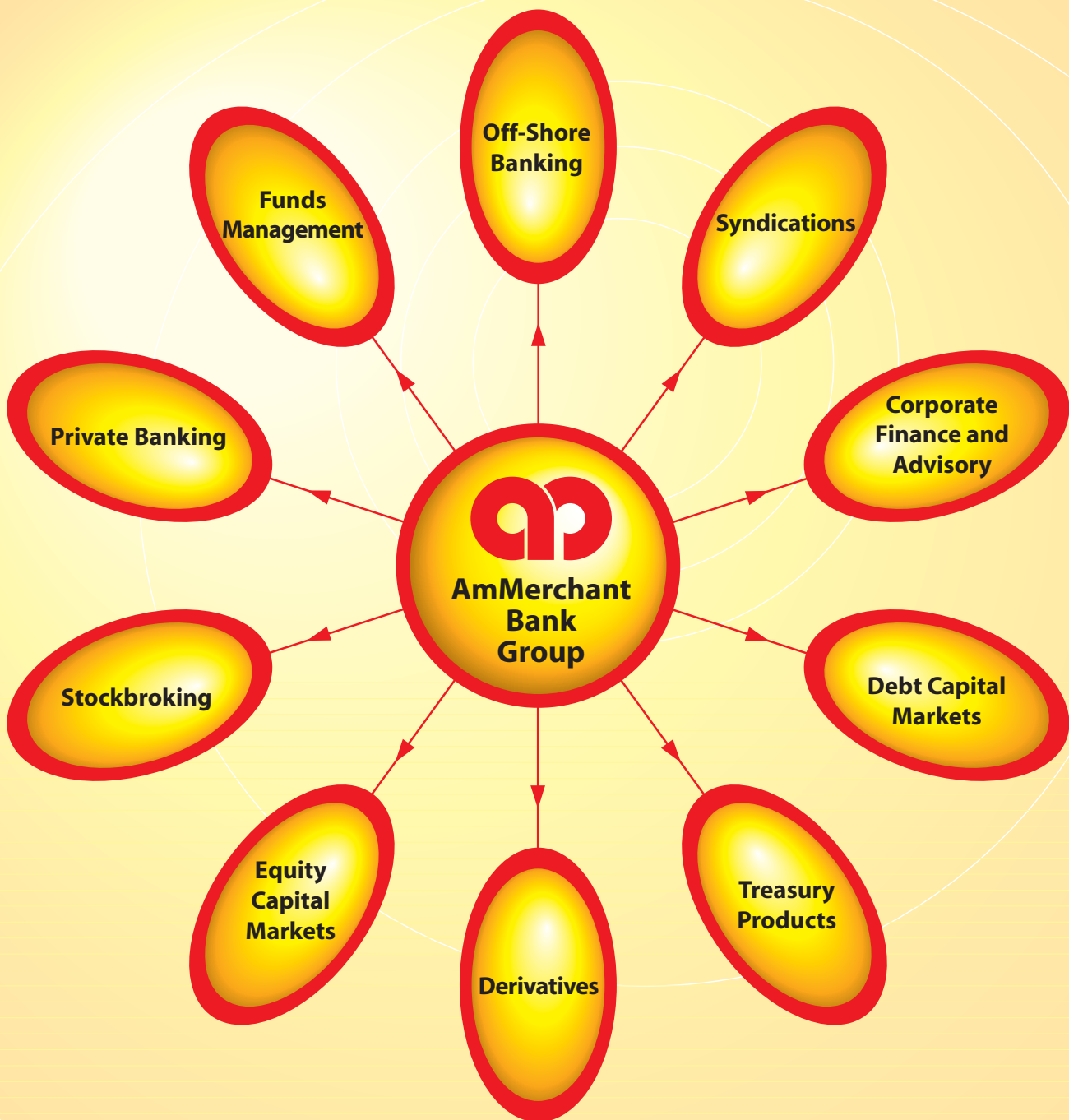


AmBank Group

AmMerchant Bank Group

Corporate Structure

Principal Businesses



AmMerchant Bank Group Corporate Structure

Operating Subsidiaries And Associates As At 31 July 2004

Companies	Effective %
1. Offshore Banking	
AmInternational (L) Limited	100.00
2. Asset Management and Advisory Services	
AmInvestment Services Berhad	70.00
AmInvestment Management Sdn Bhd	70.00
AMMB Consultant Sdn Bhd	100.00
3. Property and Investment Holding	
AmProperty Trust Management Berhad	100.00
4. Trustee/Custody/Nominees	
AMMB Nominees (Tempatan) Sdn Bhd	100.00
AMMB Nominees (Asing) Sdn Bhd	100.00
AM Nominees (Tempatan) Sdn Bhd	100.00
AM Nominees (Asing) Sdn Bhd	100.00
5. Associated Companies	
Frasers International Pte Ltd	49.00
Fraser Securities Pte Ltd	49.00
Fraser Financial Planners Pte Ltd	49.00
Fraser-AMMB Research Pte Ltd	49.00
Fraser Financial Services Pte Ltd	49.00
Frasers Nominees (Private) Limited	49.00
AmAssurance Berhad	47.12
AmTrustee Berhad	20.00
Malaysian Ventures (Two) Sdn Bhd	34.67
Malaysian Ventures Sdn Bhd	27.41
<i>(Under members' voluntary liquidation)</i>	
Arab-Malaysian Services Berhad	47.12
6. Other Subsidiary	
Malaysian Ventures Management Incorporated Sdn Bhd	59.00
7. Dormant Companies	
AMMB Labuan (L) Ltd	100.00
AMMB Properties Sdn Bhd	100.00

