

Board of *Directors*

Y Bhg Tan Sri Dato' Azman Hashim	<i>Chairman</i>
Y Bhg Prof Tan Sri Dato' Dr Mohd Rashdan Haji Baba	<i>Director</i>
Y Bhg Tan Sri Datuk Dr Aris Othman (appointed on 1 April 2004)	<i>Director</i>
Y Bhg Tan Sri Datuk Clifford Francis Herbert (appointed on 16 April 2004)	<i>Director</i>
Y Bhg Dato' Izham Mahmud (appointed on 16 October 2003)	<i>Director</i>
Mr Cheah Tek Kuang	<i>Group Managing Director</i>
Mr Kok Tuck Cheong	<i>Executive Director</i>
Y Bhg Dato' Azlan Hashim (resigned on 19 December 2003)	<i>Deputy Chairman</i>
Y Bhg Dato' Mohd Tahir Haji Abdul Rahim (resigned on 19 December 2003)	<i>Director</i>
Y Bhg Dato' Malek Merican (resigned on 6 May 2004)	<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

AUDITORS

Messrs Deloitte KassimChan
Chartered Accountants

PRINCIPAL BANKER

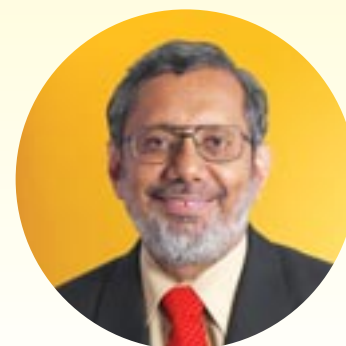
AmBank Berhad

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

Chairman

Y Bhg Tan Sri Dato' Azman Hashim, a Malaysian, aged 65 was appointed to the Board on 7 May 1982 and has been the Chairman of AmMerchant Bank Berhad since 1982.

He also sits as Chairman of the Board of AMMB Holdings Bhd (AHB) and several subsidiaries of AHB, namely AMFB Holdings Bhd, AmFinance 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 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 AmMerchant Bank Bhd on 1 April 2004, and is a member of the Remuneration and Nomination Committees of the Bank. He also sits on the Board of AMMB Holdings Bhd.

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 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, Remuneration and Nomination Committees, and a member of the Risk Committee of the Bank.

He also sits on the Board of AMMB Holdings 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 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 AmMerchant Bank Bhd on 16 April 2004. He is a member of the Audit and Examination, Nomination, and Risk Committees of the Bank.

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, AMMB Holdings Berhad, and AmBank Berhad. Additionally, Tan Sri Datuk 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' Izham bin Mahmud, a Malaysian, aged 63, was appointed to the Board of Directors of AmMerchant Bank Bhd on 16 October 2003. He is the Chairman of the Risk Committee and a member of the Audit and Examination, Nomination and Remuneration Committees of the Bank.

Dato' Izham 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. He also sits of the Boards of AMMB Holdings 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.





MR KOK TUCK CHEONG

Executive Director

Mr Kok Tuck Cheong, Malaysian, aged 48, was appointed to the Board on 5 September 2000. He also sits on the Boards of AmInternational (L) Ltd, AmInvestment Services Bhd, AmInvestment Management Sdn Bhd, AmAssurance Berhad, Frasers International Pte Ltd, Fraser Securities Pte Ltd and Arab-Malaysian Credit Berhad.

He started his career with AmMerchant Bank where he served in various positions in the Treasury Department, Investment Department and Banking and Corporate Finance Department. He was appointed General Manager, Banking, in January 1989 and later served as Senior General Manager (from August 1994) until his appointment as Executive Director in September 2000.

He graduated from the University of Southampton with a Bachelor of Science (Honours) in Commerce and Accountancy and a Master of Science in Financial Managerial Controls.



MR CHEAH TEK KUANG

Group Managing Director

Mr Cheah Tek Kuang, a Malaysian, aged 57, was appointed to the Board on 14 January 1994.

He is currently the Group Managing Director of AmMerchant Bank Bhd and its subsidiaries. He is a member of the Nomination Committee of the Bank. He also sits on the Boards of AMMB Holdings Bhd (AHB) and its subsidiaries, 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.

Seated (from left to right):

Ms Pushpa Rajadurai,
Mr Cheah Tek Kuang and
Mr Kok Tuck Cheong

Standing (from left to right):

Puan Fauziah Yacob and
Mr Teng Chean Choy

Management

Mr Cheah Tek Kuang
Group Managing Director

Puan Fauziah Yacob
Director, Operations &
Group Human Resources

Mr Kok Tuck Cheong
Executive Director

Mr Teng Chean Choy
Director, Group Treasury

Ms Pushpa Rajadurai
Director, Corporate Finance

Mr Albert Quah Chei Jin
Group Chief Financial Officer

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DEPARTMENTS AND BRANCHES

Director, Group Internal Audit
Tan Kok Cheong

**Group Company Secretary/
Legal Advisor**
Ravindra Kumar Thambimuthu

Director, Group Public Affairs
Syed Anuar Bin Syed Ali

Director, Relationship Management
Chan Wan Seong

Director, Relationship Management
Stephanie Gan Eng Hooi

Director, Relationship Management
Marina @ Wan Marina Bt Tunku
Mohamed Jamil

Director, Relationship Management
Steven Perng Chong Hann

Director, Risk Management
Tan Keat Lin

Director, Islamic Banking
Mohd Effendi Bin Abdullah

Director, Private Banking
Tai Terk Lin

Director, Debt Capital Markets
Seohan Soo

Director, Credit Risk Management
Alice Dora Boucher

Director, Custodian Services
Dato' Jaspal Singh Sher Singh

Director, Equity Derivatives
Wong Kum Cheong

Director, Credit Administration
S Ponnampalam

Director, Finance
Arunasalam Muthusamy

Director, Corporate Services
Amarjeet Kaur

Chief Information Officer
Charles Tan Keng Lock

Director, Compliance
N Murugiah

Director, Northern Region
Tan Leong Theng

Director, Southern Region
Han Hing Siew

Director, Sarawak
Sim Kheng Boon

Director, Sabah
Liew Sung Soo

SUBSIDIARIES

**AmInvestment
Management Sdn Bhd**

Chief Executive Officer
Cheah Chuan Lok

**AmInvestment Services
Berhad**

**Executive Director/
Chief Investment Officer**
Datin Maznah Bt Mahbob

**AmInternational (L)
Limited**

Chief Executive Officer
Paul Ong Whee Sen

**AmProperty Trust
Management Berhad**

Chief Executive Officer
Kamalul Arifin Bin Othman