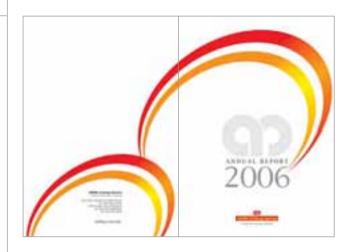




Corporate Mission

"To entrench our position as a premier financial services group providing innovative products and services to our customers."



2006 Cover Rationale

What customers look for is a financial partner of choice who will provide better expertise and a spectrum of innovative financial solutions. It is all about experience, dedication, commitment, professionalism and integrity.

The cover for 2006 is splashed with 'waves' that symbolise the arches of the AmBank Group logo. The strong colours of red and yellow are the core colours of the AmBank Group.

Red symbolises energy, strength, power, courage, prosperity and tenacity, whilst yellow reflects confidence, cheerfulness, enthusiasm, creativity, encouragement and a vibrant presence.

White enhances the positive values signifying our unity, consistency and simplicity of unwavering focus towards new levels of excellence.