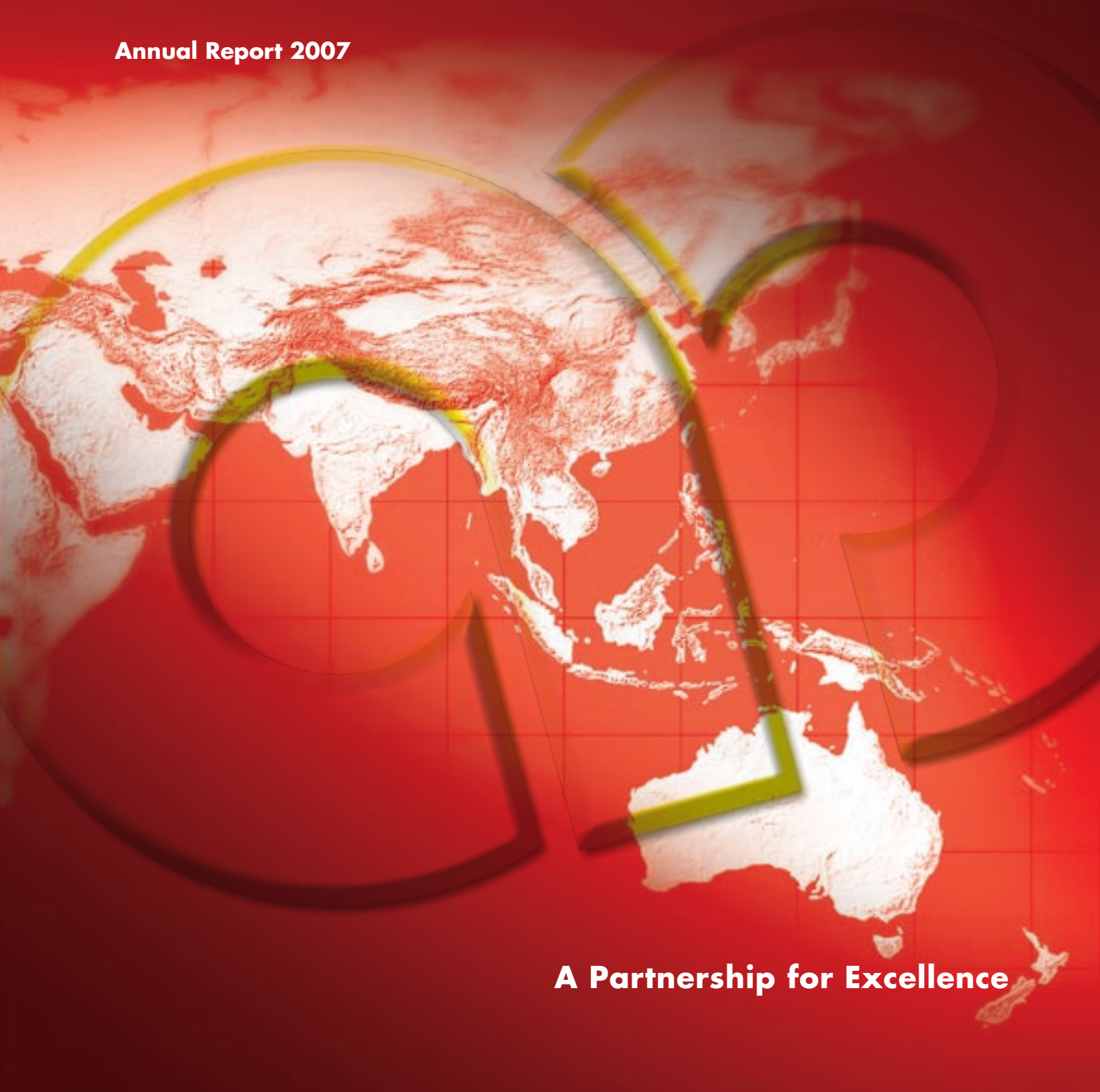


Annual Report 2007



A Partnership for Excellence



AMMB Holdings Berhad

(223035-V) (Incorporated in Malaysia)



Cover Rationale

The cover for 2007 gives the reader a bird's-eye view of the AmBank Group's growth, through partnerships across Asia, Australia, New Zealand, and further afield in the near future. We are committed to making every venture "A Partnership for Excellence".

Our presence is symbolised across the map, enveloped by a rich red, cradled by the embossed logo of AmBank Group, and supported by a committed yellow shadow. Both corporate colours of red and yellow represent our products and services, as well as the high standards we set for ourselves, while the logo nurtures our staff and customers across the region with our core values, guiding us to do business by being "F.I.R.S.T." - Friendly, Innovative, Responsive, Simple and Trustworthy.



A Partnership for Excellence

Deputy Governor of Bank Negara Malaysia, YBhg Dato' Mohd Razif bin Abd. Kadir (centre) witnessing the exchange of documents between YBhg Tan Sri Dato' Azman Hashim, Chairman, AmBank Group (right) and Dr Robert John Edgar, Senior Managing Director, Australia and New Zealand Banking Group Limited (ANZ) at the Ceremony to Commemorate the Commencement of the Strategic Partnership between the AmBank Group and ANZ, 18 May 2007.

Corporate **Mission**

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