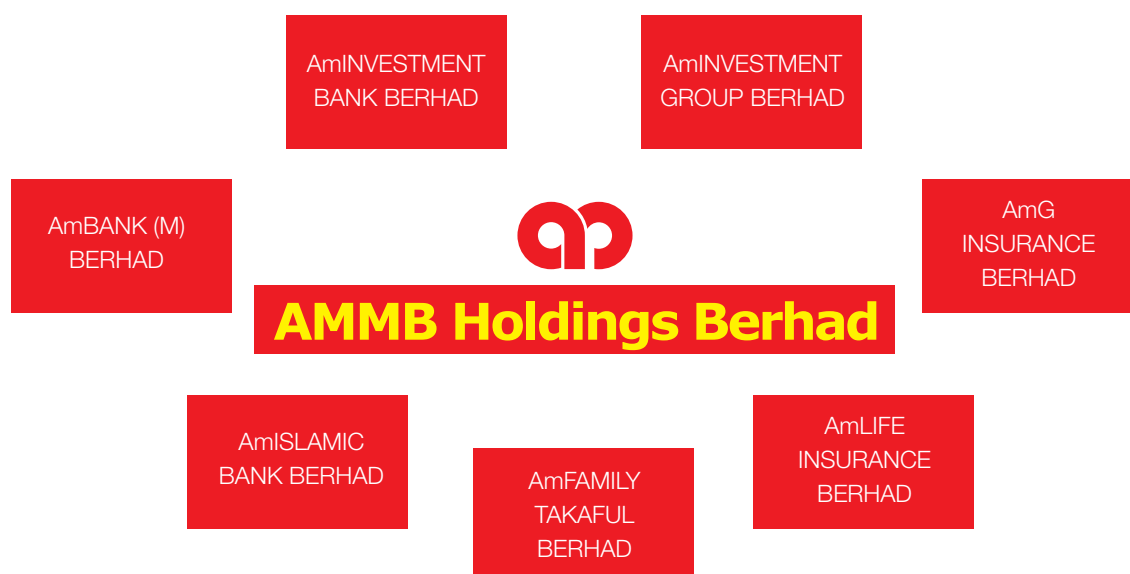


# Organisation Structure



## RETAIL BANKING

- Auto Financing
- Mortgages & Other Consumer Loans
- Asset Financing & Small Business
- Credit Cards & Line of Credit
- Personal Financing
- Wealth Management (BancAssurance and Unit Trust)
- Deposits (Savings Accounts, Demand Deposits & Fixed Term Deposits)
- Share Margin Financing
- Retail Distribution (Branch distribution network, AmSignature Priority Banking, Internet Banking, Mobile Banking, Electronic Banking Centres, Contact Centre)

## BUSINESS BANKING

- Commercial Banking
- SME Financing
- Factoring
- Deposits

## TRANSACTION BANKING

- Trade Services (Domestic Sales & Purchase Financing, Import/Export Financing, Structured Trade, Supply Chain Solutions, Trade Advisory)
- Cash Management Services (Payables, Receivables, Liquidity Management)
- e-Commerce Solution
- Gross Payroll Solution & Statutory Submissions

## CORPORATE & INSTITUTIONAL BANKING

- Corporate & Institutional Lending
- Corporate & Institutional Deposit
- Private Equity
- REITs Management
- Offshore Banking
- Trustee Services

## INVESTMENT BANKING

- Debt Capital Markets
- Corporate Finance
- Equity Capital Markets
- Equity Derivatives

- Stock Broking
- Futures
- Funds Management
- Private Banking
- Research

## MARKETS

- Foreign Exchange & Derivatives Sales
- Foreign Exchange & Derivatives Trading
- Fixed Income (Trading, Sales Distribution & Syndication)
- Structured Solutions
- Research – Foreign Exchange & Fixed Income
- Quantitative Research & Strategy
- Strategic Business & Product Management
- Collateral Management

## ISLAMIC BANKING

### Retail Banking

- Auto Financing
- Mortgages & Other Consumer Financings
- Credit Card
- Asset Financing & Small Business
- Personal Financing
- Wealth Management (Bancatakaful and Unit Trust)
- Deposits (Savings Accounts, Demand Deposits, Investments & Structured Products)
- Retail Distribution (Branch distribution network, AmSignature Priority Banking, Internet Banking, Mobile Banking, Electronic Banking Centres, Contact Centre)

### Business Banking

- Commercial Banking
- SME Financing
- Deposits

### Transaction Banking

- Trade Services (Domestic Sales & Purchase Financing, Import/Export Financing, Structured Trade, Supply Chain Solutions, Trade Advisory)

- Cash Management Services (Payables, Receivables, Liquidity Management)
- e-Commerce Solution
- Gross Payroll Solution & Statutory Submissions

## Corporate & Institutional Banking

- Corporate & Institutional Financing
- Corporate & Institutional Deposit

## Investment Banking

- Debt Capital Markets
- Corporate Finance
- Stock Broking
- Funds Management

## Markets

- Fixed Income (Trading, Sales Distribution & Syndication)
- Structured Solutions
- Markets Foreign Exchange, Derivatives & Commodities

## LIFE ASSURANCE

- Life Insurance
- Wealth Protection/Savings
- Health & Medical Protection
- Employee Benefit Schemes

## GENERAL INSURANCE

- Automotive & Motoring Protection
- Personal Lifestyle Coverage
- SME & Corporate Solutions
- Dealership & Motor Trades Cover
- Worksite/Employee Protection Schemes
- Specialty Niche Products

## FAMILY TAKAFUL

- Investment-Linked Takaful Plan
- Reducing Term Takaful Plan