

# Overview of AmBank Group

## WHO WE ARE



AmBank Group is a leading financial services group with over 40 years of expertise in supporting the economic development of Malaysia. We have over three million customers and employ circa 10,000 people.

The Group was listed on the Main Market of Bursa Malaysia in 1988. It is the sixth-largest banking group by assets in Malaysia, with a market capitalisation of around RM9 billion and assets of RM169.2 billion as at 31 March 2020.

## Our Purpose

To help individuals and businesses in Malaysia grow and win together



We are not transactional. We focus on relationships by acting as advisors and long-term partners to our customers. We help and earn the trust of our customers by being professional, reliable and fast; and by providing the best possible service.



We are more than a retail bank; we go beyond being a corporate bank; and we are greater than an investment bank.



We believe in growth for our customers, our people and our business. We support and empower our stakeholders to achieve their aspirations.

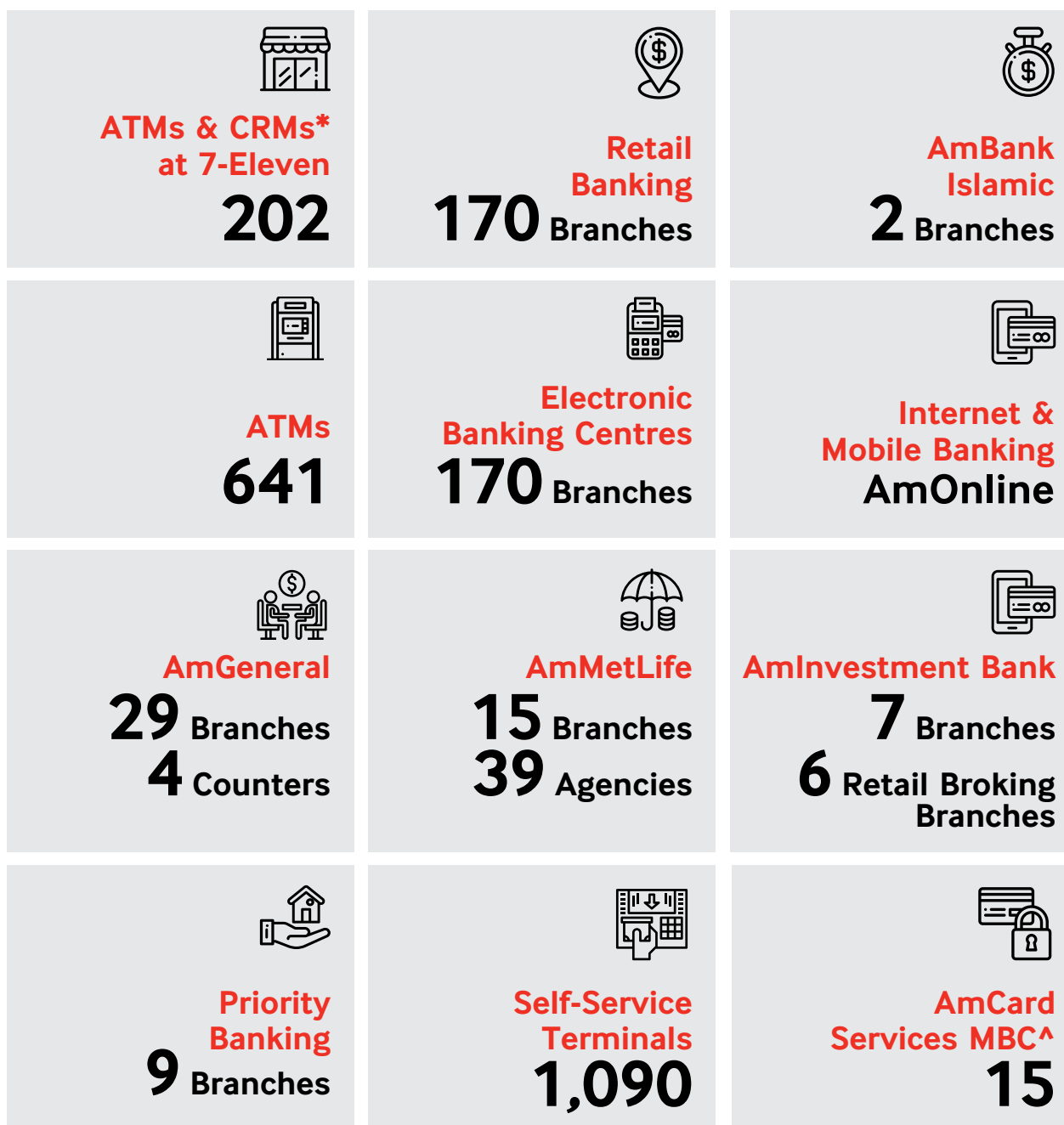


Externally, we focus on helping our customers to become winners. Internally, we emphasise performance, teamwork and collaboration to achieve our goals.



We leverage domestic opportunities to develop our business and help Malaysians grow and win together.

## DELIVERING VALUE TO OUR CUSTOMERS



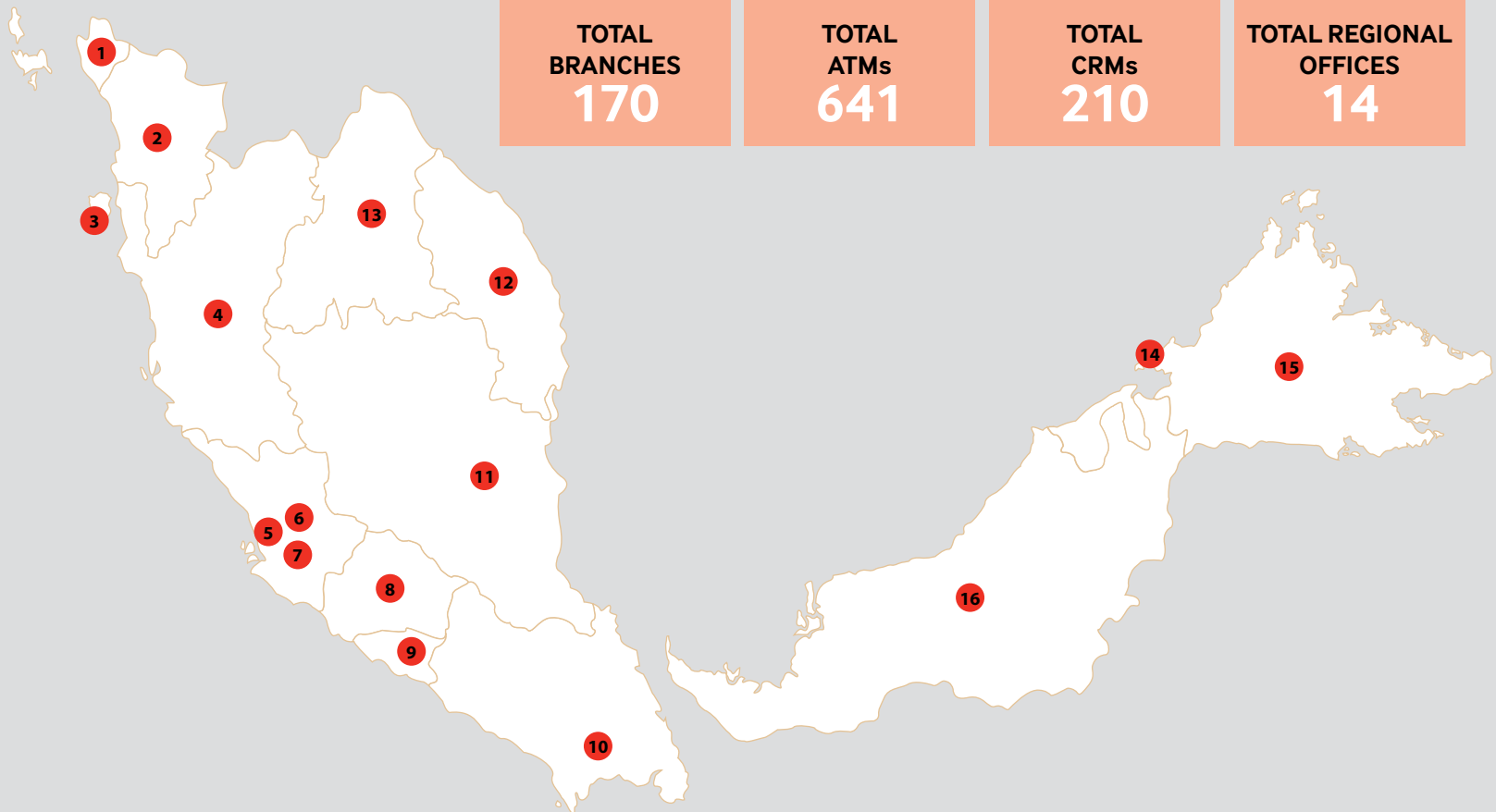
Data shown as at 31 March 2020

\* Cash Recycler Machine

^ Merchant Business Centres

## Overview of AmBank Group

### WHERE WE OPERATE



	Branches	ATMs	CRMs*	Regional Offices
1. Perlis	1	3	1	–
2. Kedah	6	19	6	–
3. Pulau Pinang	14	44	15	2
4. Perak	18	40	21	1
5. Selangor	36	179	41	3
6. Kuala Lumpur	23	79	25	3
7. Putrajaya	1	3	2	–
8. Negeri Sembilan	7	37	8	–

	Branches	ATMs	CRMs*	Regional Offices
9. Melaka	6	26	8	1
10. Johor	21	69	30	1
11. Pahang	8	21	11	1
12. Terengganu	2	14	4	–
13. Kelantan	2	14	3	–
14. Labuan	1	3	1	–
15. Sabah	9	35	13	1
16. Sarawak	15	55	21	1

Data shown as at 31 March 2020

\* Cash Recycler Machine

## WHAT WE DO

## MAIN BUSINESS ENTITIES

## AmBank (M) Berhad

**AmBank**

AmBank (M) Berhad (AmBank) offers a comprehensive suite of financial products and services focused on retail banking and preferred segments in small business, SME, mid-corporate and strategic partners. It is a Member of the Association of Banks in Malaysia.

For more detail, please see pages 87 to 90

## AmBank Islamic Berhad

**AmBank Islamic**

AmBank Islamic Berhad (AmBank Islamic) is the Islamic banking arm of AmBank Group. It is a Member of the Association of Islamic Banking Institutions Malaysia.

For more detail, please see pages 94 to 97

## AmInvestment Bank Berhad

**AmInvestment Bank**

AmInvestment Bank Berhad (AmInvestment Bank) is a leading Malaysian investment bank with more than 30 years of experience. It is a Member of the Malaysian Investment Banking Association.

For more detail, please see pages 82 to 86

## AmGeneral Insurance Berhad

**AmGeneral  
Insurance**

AmGeneral Insurance Berhad (AmGeneral Insurance) is one of the largest motor and general insurance companies in Malaysia, with over four million policy holders. It is a Member of the Persatuan Insurans Am Malaysia.

For more detail, please see pages 98 to 101

## AmMetLife Insurance Berhad

**AmMetLife**

AmMetLife Insurance Berhad (AmMetLife) is a strategic partnership between AMMB Holdings Berhad (AmBank Group) and MetLife International Holdings, Inc. (MetLife). It is a Member of the Life Insurance Association of Malaysia.

For more detail, please see pages 102 to 103

## AmMetLife Takaful Berhad

**AmMetLife Takaful**

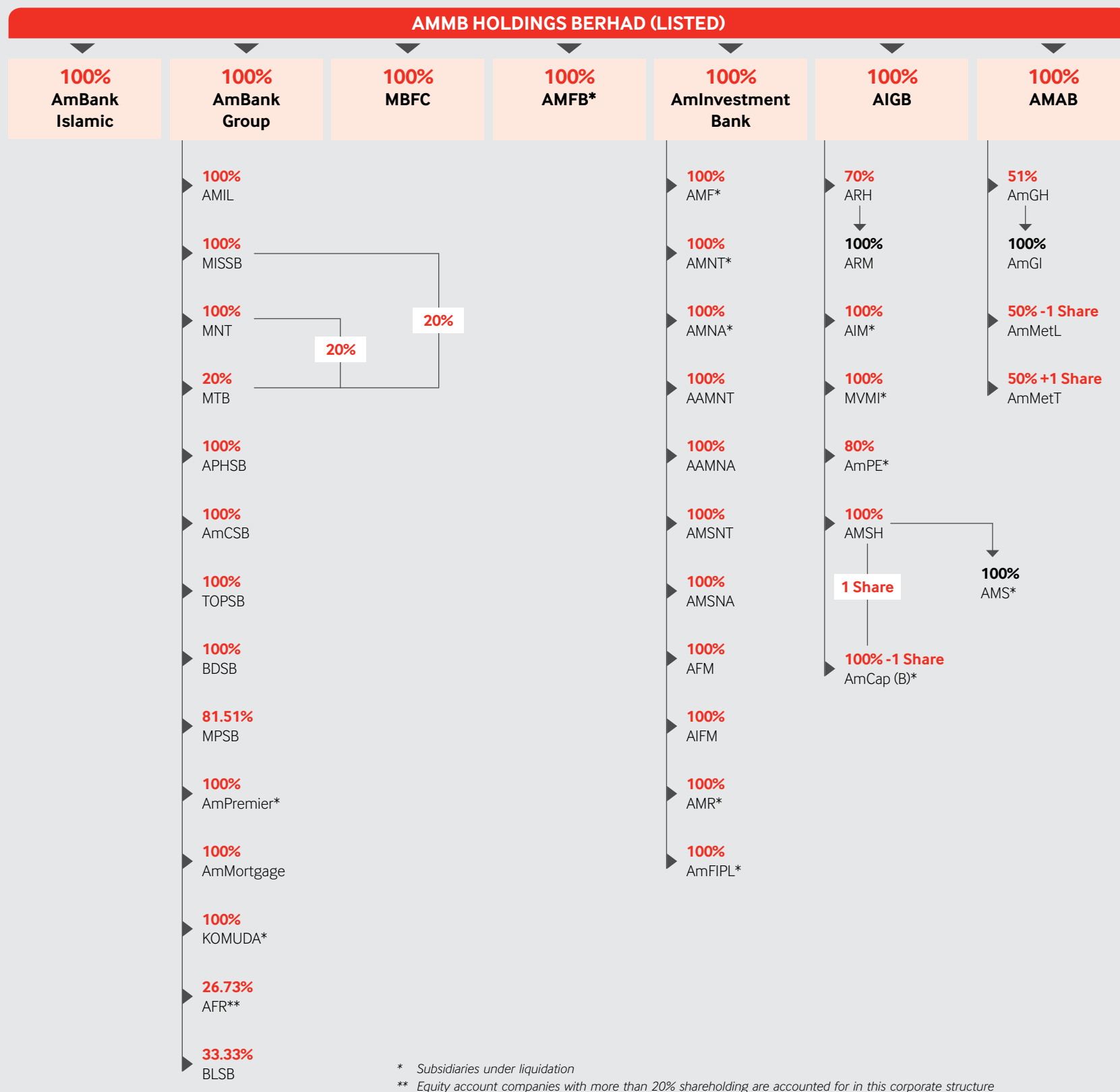
AmMetLife Takaful Berhad (AmMetLife Takaful) is a strategic partnership between AmBank Group and MetLife. The strategic partnership combines the international expertise and financial strength of MetLife with the local strength and reach of AmBank Group. It is a Member of the Malaysian Takaful Association.

For more detail, please see pages 104 to 105

Data shown as at 31 March 2020

# How We Are Structured

as at 31 March 2020



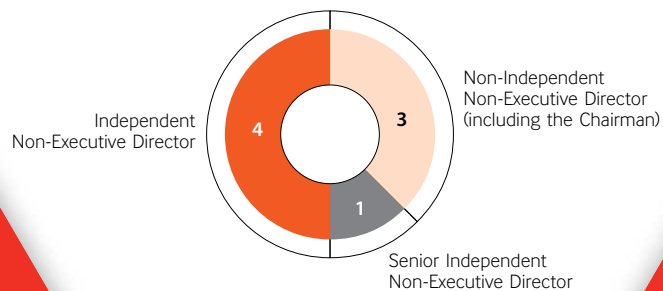
Legend	Company	Principal Activities
<b>AMMB</b>	AMMB Holdings Berhad	Investment Holding
<b>AMFB</b>	AMFB Holdings Berhad	Dormant ( <i>In Members' Voluntary Winding-Up</i> )
<b>AmBank Islamic</b>	AmBank Islamic Berhad	Islamic Banking
<b>AmBank</b>	AmBank (M) Berhad	Commercial Banking
AMIL	AmLabuan Holdings (L) Ltd	Investment Holding
AmCSB	AmCard Services Berhad	Outsourcing Servicer for Mortgage Related Services
AmPremier	AmPremier Capital Berhad	Dormant ( <i>In Members' Voluntary Winding-Up</i> )
AmMortgage	AmMortgage One Berhad	Securitisation of Mortgage Loans
MTB	MBf Trustees Berhad	Trustee Services
MNT	MBf Nominees (Tempatan) Sdn Bhd	Nominee Services
MISSB	MBf Information Services Sdn Bhd	Property Investment
APHSB	AmProperty Holdings Sdn Bhd	Property Investment
BDSB	Bougainvillaea Development Sdn Bhd	Property Investment
MPSB	Malco Properties Sdn Bhd	Dormant
TOPSB	Teras Oak Pembangunan Sendirian Berhad	Dormant
KOMUDA	Komuda Credit & Leasing Sdn Bhd	Dormant ( <i>In Members' Voluntary Winding-Up</i> )
AFR	AmFirst Real Estate Investment Trust	Investment in Real Estate
BLSB	Bonuskad Loyalty Sdn Bhd	Managing Customer Loyalty Schemes
<b>AmInvestment Bank</b>	AmlInvestment Bank Berhad	Investment Banking
AMF	AmFutures Sdn Bhd	Dormant ( <i>In Members' Voluntary Winding-Up</i> )
AFM	AmFunds Management Berhad	Funds Management Including Management of Unit Trusts and Private Retirement Schemes
AIFM	AmIslamic Funds Management Sdn Bhd	Islamic Fund Management Services and Distribution of Wholesale Funds
AMNT	AMMB Nominees (Tempatan) Sdn Bhd	Dormant ( <i>In Members' Voluntary Winding-Up</i> )
AMNA	AMMB Nominees (Asing) Sdn Bhd	Dormant ( <i>In Members' Voluntary Winding-Up</i> )
AAMNT	AM Nominees (Tempatan) Sdn Bhd	Nominee Services
AAMNA	AM Nominees (Asing) Sdn Bhd	Nominee Services
AMSNT	AMSEC Nominees (Tempatan) Sdn Bhd	Nominee Services
AMSNA	AMSEC Nominees (Asing) Sdn Bhd	Nominee Services
AmFIPL	AmFraser International Pte Ltd	Dormant ( <i>In Members' Voluntary Winding-Up</i> )
AMR	AmResearch Sdn Bhd	Dormant ( <i>In Members' Voluntary Winding-Up</i> )
<b>AIGB</b>	AmlInvestment Group Berhad	Investment Holding
AmCap (B)	AmCapital (B) Sdn Bhd	Dormant ( <i>In Court Winding-Up</i> )
ARH	AmREIT Holdings Sdn Bhd	Investment Holding
ARM	AmREIT Managers Sdn Bhd	Management of Real Estate Investment Trusts
AMSH	AmSecurities Holding Sdn Bhd	Investment Holding
AIM	AmlInvestment Management Sdn Bhd	Dormant ( <i>In Members' Voluntary Winding-Up</i> )
AmPE	AmPrivate Equity Sdn Bhd	Dormant ( <i>In Members' Voluntary Winding-Up</i> )
AMS	AMSEC Holdings Sdn Bhd	Dormant ( <i>In Members' Voluntary Winding-Up</i> )
MVMI	Malaysian Ventures Management Incorporated Sdn Bhd	Dormant ( <i>In Members' Voluntary Winding-Up</i> )
<b>AMAB</b>	AMAB Holdings Sdn Bhd	Investment Holding
AmGH	AmGeneral Holdings Berhad	Investment Holding
AMGI	AmGeneral Insurance Berhad	General Insurance
AmMetL	AmMetLife Insurance Berhad	Life Assurance
AmMetT	AmMetLife Takaful Berhad	Family Takaful
<b>MBFC</b>	MBF Cards (M'sia) Sdn Bhd	Dormant

# Why Invest in Us



## Commitment to Strong Leadership and Good Governance

- AmBank Group's Board and leadership team consist of high-calibre, well-experienced members from diverse backgrounds, capable of steering the Bank towards innovative and forward-looking decisions.
- Our dedicated and accomplished management team consistently demonstrates the highest standards of corporate governance, which is entrenched within our policies and frameworks. As such, our leaders continue to receive recognition and accolades for their leadership performance.



## Digital & Innovation at the Heart of Our Business

- The Group remains focused on leveraging digital and innovative solutions to pivot the Group towards becoming a more customer-centric, accessible and competitive bank.
- Our investments in digital transformation continue to push the boundaries of customer expectations, with the number of customers reached through digital platforms growing each year.

### AmOnline Users

**▲ 224%**

Since 2017

### AmOnline Average Transaction Value

**RM1.9**

Billion/Month

### AmOnline Transactions

**77**

Million for the Month of March 2020

### Service requests deflected from call centre to AMY™ Chatbot

**52%**



### Solid Growth Underpinned by a Robust Strategy

- Our Top 4 strategy has laid a strong foundation for the Group, placing us in the Top 3 market position in terms of growth across key areas of the Bank.
- As we come to the end of our 4-year strategic plan, we have recalibrated our strategy focusing on 8 key areas, to drive long-term success and set us on the path towards attaining an ROE of 10%.

**Target ROE**  
**≥10%**



### Strong Capital, Funding and Liquidity Position

- The Group maintained ample liquidity, with the Group's liquidity coverage ratio (LCR) at 158.2% and net stable funding ratios (NSFR) of all banking subsidiaries above 100%.
- Common Equity Tier 1 (CET1) ratio has improved to 12.4% (FY2019: 11.9%).

**CET1**  
**▲ 12.4%**