

MINORITY SHAREHOLDER WATCHDOG GROUP

BADAN PENGAWAS PEMEGANG SAHAM MINORITI BERHAD
(Incorporated in Malaysia – Company No. 524989-M)

Focus Malaysia – July 8th – July 14th 2017(A)

MSWG

AGM/EGM Weekly Watch (July 10-14, 2017)

FOR this week, the following is the AGMs/EGMs of the company which is in the Minority Shareholder Watchdog Group's (MSWG) watch list.

The summary of points of interest is highlighted here, while the details of the questions to the companies can be obtained via MSWG's website at www.mswg.org.my.

Alliance Financial Group Bhd (AGM/EGM)

July 12, 2017 (10.30am)

InterContinental Kuala Lumpur
165 Jalan Ampang
Kuala Lumpur.

1 ALLIANCE Financial Group (AFG) had reinforced its position as the bank of choice for business owners with its strong niche among business owner segment as reported by the chairman and CEO who placed AFG as one of the top three financial group in terms of its return on equity performance at 10.5% and its SME loans growth at 9.3%.

- (a) What are the board's strategic imperatives and key performance metrics for transforming Alliance Bank Malaysia Bhd as the listed entity in place of AFG? What does this entail going forward and for the group to further improve its current position in the midst of market changes in the financial services sector?
- (b) Amid the prospects and foresight of accelerated growth in the next three to five years for the group, what are the board's main concerns compared to other banking peers with economies of scale, competitive pricing on loans to deposits and competitive advantage?

2 Could the board clarify and elaborate on the following:

- (a) The optimal balance and strategies between the short-term initiatives of "Fix the Present" towards the group's asset efficiency, funding mix, risk management, governance and controls, and operational processes, and the longer-term initiatives of "Build the Future" to establish the group's new purpose and new brand architecture?
- (b) The duration of these short-term and longer-term initiatives and how much capital expenditure is to be committed for the new brand architecture to enable it to determine the attributes every product, service or value proposition must have in order to meet the expectations of the group's target audiences.