

## MINORITY SHAREHOLDER WATCH GROUP

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

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### MSWG AGM WEEKLY WATCH

30 JULY -3 AUGUST 2018

For this week, the following are the AGMs/EGMs of companies which are in the Minority Shareholders Watch 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](http://www.mswg.org.my).

#### The AGMs/EGMs for the week:

Date & Time	Company	Venue
3.7.2018	AMMB Holdings Berhad	Sime Darby Convention Centre, No. 1A Jalan Bukit Kiara 1

#### The points of interest to be raised:

##### AMMB Holdings Berhad

1) We refer to page 29 of the "Segmental Analysis" of the Annual Report and note that the Retail and Wholesale Banking segments were impacted by higher impairment costs, lower recoveries & higher expenses during the FY 2018 resulting in lower profit after tax by 12.9% and 5.5% in each segment respectively.

Given the current economic scenario, what would be the expected targets for the wholesale banking and retail segment in FY 2019?

2) On page 28 of the Annual Report, we note that under the "Performance Scorecard" key financial indicators for the 4-year (FY15 – FY 18) for ROE and PATMI were on a declining trend with the CTI increasing over the period.

When is the Group expected to show an upward trend for the profitability ratios and what is the target CTI ratio?