



ABOUT ARMAMENT BANK

ARMAMENT BANK IS ONE OF TOP FINANCIAL INSTITUTIONS WITH OVER 373 BRANCHES AND CASH CENTRES ACROSS THE WORLD OFFERING PREMIUM FINANCIAL SERVICES. IT OPERATES AS A GROUP THAT PROVIDES FACETS OF FINANCIAL PRODUCTS AND SERVICES POWERED BY A PURPOSE BUILT TECHNOLOGICAL FRAMEWORK THAT SUPPORTS THE SERVICE DELIVERY PROCESS TO CUSTOMERS.

OUR VISION

TO BE A LEADING AND FIRST CLASS COMMERCIAL BANK.

OUR MISSION

TO DISTINGUISH ITSELF IN THE BANKING INDUSTRY THROUGH EXCELLENT SERVICE QUALITY STEEPED IN THE USE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT)

OUR CULTURE

OUR CULTURE IS DRAWN FROM OUR CORE VALUES LISTED BELOW

- SERVICE EXCELLENCE
- INTEGRITY
- CONTINUOUS LEARNING
- PARTNERSHIP
- TRUST

MARKET POSITION AND GROWTH

1. LEADING PROVIDER OF UNIVERSAL BANKING SERVICES IN
MALAYSIA WITH TOP-5 POSITION IN THE MARKET

- GROW THE BUSINESS AT ABOVE THE MARKET-AVERAGE RATES
THROUGH ORGANIC GROWTH
- GROWN OUR SIZE AND REACH TO BENEFIT FROM LOWER
FUNDING COSTS
- SUSTAIN A DOMINANT REGIONAL POSITIONING IN KEY MONEY
CENTRES
- FOCUS ON STRATEGIC BUSINESS UNIT TO BOOST REVENUES
AND PROFITABILITY

2. BUSINESS MIX AND DIVERSIFICATION

- FOCUS ON HIGHER LEVEL PRODUCTS FOR LEADING CORPORATE CLIENTS
- LEVERAGING ON EXISTING PAYMENT BUSINESS CAPABILITIES TO STRENGTHEN OUR MARKET POSITIONING AMONG OUR CUSTOMERS
- CAPACITY TO CROSS SELL BETWEEN PUBLIC, CORPORATE AND RETAIL SECTORS
- A STRONG SECTOR FOCUS (UPSTREAM O&G, HOSPITALITY, EDUCATION, REAL ESTATE)

3. FINANCIAL POSITION

- TO SUSTAIN BEST-IN-CLASS OPERATING EFFICIENCY WITH COST / INCOME RATIO TARGET OF APPROX. 50%
- STRENGTHEN NET INTEREST MARGIN AT ABOVE 8% THROUGH FOCUS ON HIGH-MARGIN PRODUCTS
- TARGET PROFITABILITY MEASURED BY ROE ABOVE 25%

4. CAPITAL AND FUNDING

- CONTINUE TO FOCUS ON A SELF-FUNDING BUSINESS MODEL

- SUSTAIN CAPITAL ADEQUACY THROUGH INTERNAL CAPITAL GENERATION AND EXTERNAL CAPITAL SOURCING

5. RISK MANAGEMENT

- EFFICIENT MANAGEMENT OF BAD LOANS THROUGH THE ESTABLISHMENT OF A STRONG RISK MANAGEMENT CULTURE
- PARTICIPATE IN PERIODIC ASSET MANAGEMENT COMMITTEE PROGRAMS TO ENSURE ENHANCED ASSET QUALITY
- ENSURE ADEQUATE RESERVE COVERAGE OF EXISTING BAD LOANS