

**INDUSTRIAL
TRAINING
REPORT
AT
AMANAH SAHAM NASIONAL
BERHAD (ASNB KANGAR)
(29 AUG 2022 – 10 FEB 2023)**

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**PROGRAM: BUSINESS ADMINISTRATION (HONS)
FINANCE**



EXECUTIVE SUMMARY

This report is about my internship program with ASNB Kangar. In this report, I have discussed about every major aspect of the company, which I observed and perceived during my internship program. I begin my industrial report with my profile following by the company's profile which is ASNB Kangar. The company's profile containing the ASNB Kangar's product, organizational structure also their list of agents.

This industrial report also contained the Pestel Analysis toward ASNB Kangar. It also contained SWOT analysis that I have study and observed during my internship at ASNB Kangar. Some of the strength is ASNB Kangar is a well-known and valued company and have many experienced and skillful employees. Their weakness is having no employees that proficient in sign language and having a lack of exposure on the other products than ASB. The opportunity of ASNB is the ESG agenda while the threat is expectation of economic shrinkage in year 2023. Alongside the findings and discussion, I've describe and detailed the recommendation.

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2.0 COMPANY'S PROFILE

2.1 Company's Background

ASNB

Figure 1: Official Logo of ASNB



Address: Lot 7, Jalan Indera Kayangan, 01000 Kangar, Perlis

Operation Hours: 08:15 am - 04:00 pm



Mission: To enhance the economic wealth of the Bumiputera community and all Malaysians, for the prosperity of the nation.

Vision: To be a Distinctive World-class Investment House.



Company Overview: The Manager of the Funds is ASNB, a wholly-owned subsidiary company of Permodalan Nasional Berhad (PNB). ASNB was established on 22 May 1979, to manage the Funds launched by PNB. Having been in the industry for more 40 years, ASNB has a total of 17 Funds.

Figure 2: Company's Overview

2.2 Products and Services

Fixed Price	Variable Price
1. Amanah Saham Bumiputera	1. Amanah Saham Nasional
2. Amanah Saham Bumiputera 2	2. ASN Equity 2
3. Amanah Saham Bumiputera 3 Didik	3. ASN Equity 3
4. Amanah Saham Malaysia	4. ASN Equity 3
5. Amanah Saham Malaysia 2 - Wawasan	5. ASN Equity Global
6. Amanah Saham Malaysia 3	6. ASN Imbang 1
	7. ASN Imbang 2
	8. ASN Imbang 3 Global
	9. ASN Sara 1
	10. ASN Sara 2
	11. ASN Sukuk 1

Table 1: ASNB products

Services
1. Hibah Amanah
2. Declaration of Trust
3. Wakaf

Table 2: ASNB services

2.3 ASNB Agents

1. Maybank	7. Affin Bank
2. Cimb	8. Bank Muamalat
3. RHB	9. Bank Islam
4. BSN	10. Hong Leong Bank
5. Alliance Bank	11. Pos Malaysia
6. Ambank	

Table 3: ASNB agents

2.4 Organizational Structure

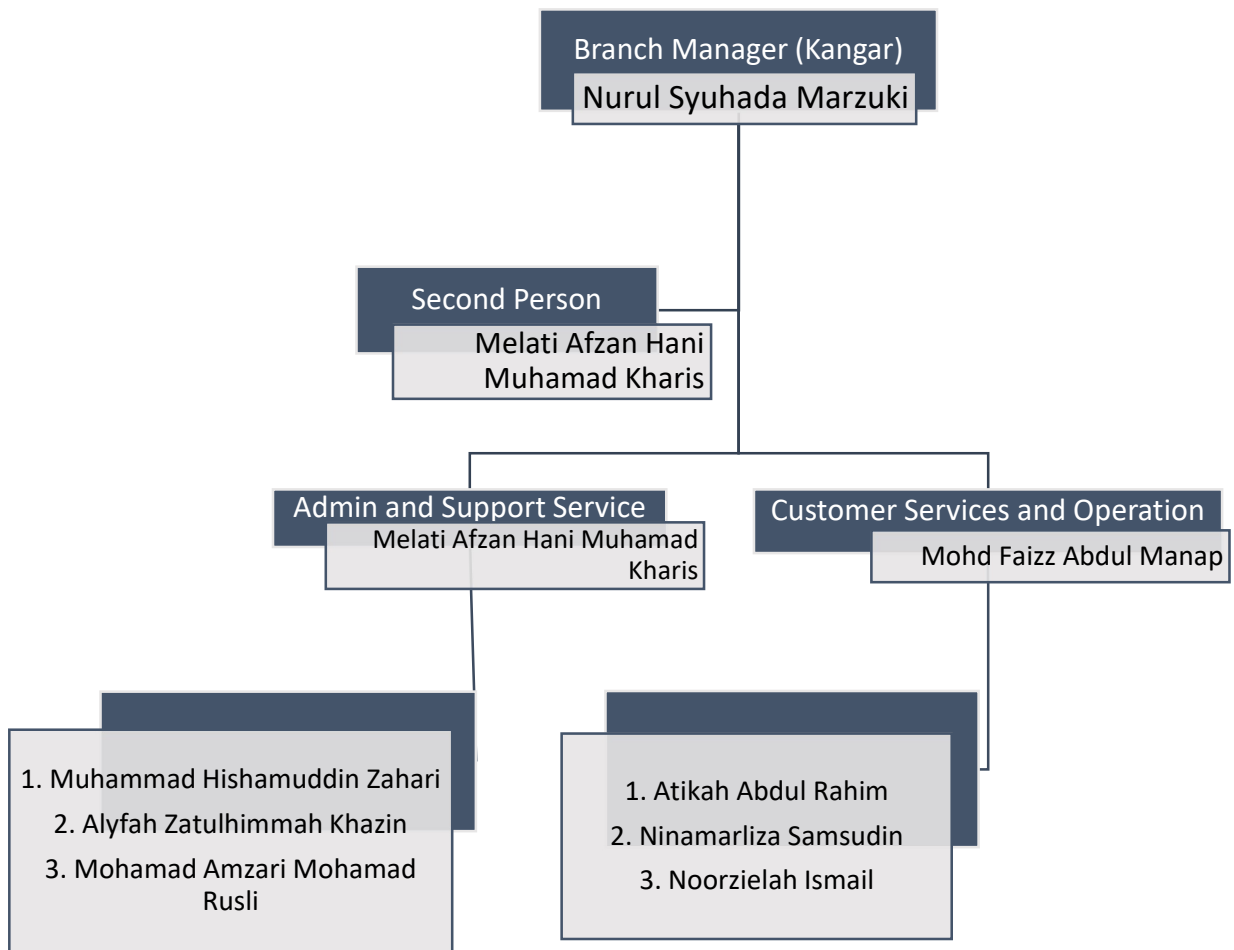


Figure 3: Organizational chart

3.0 TRAINING'S REFLECTION

3.1 Duration

Working Day & Working Hour	Duration
<ul style="list-style-type: none">• Working Day: Monday - Friday (08:00 am - 05:00 pm)	<ul style="list-style-type: none">• 29 August 2022 - 10 February 2023

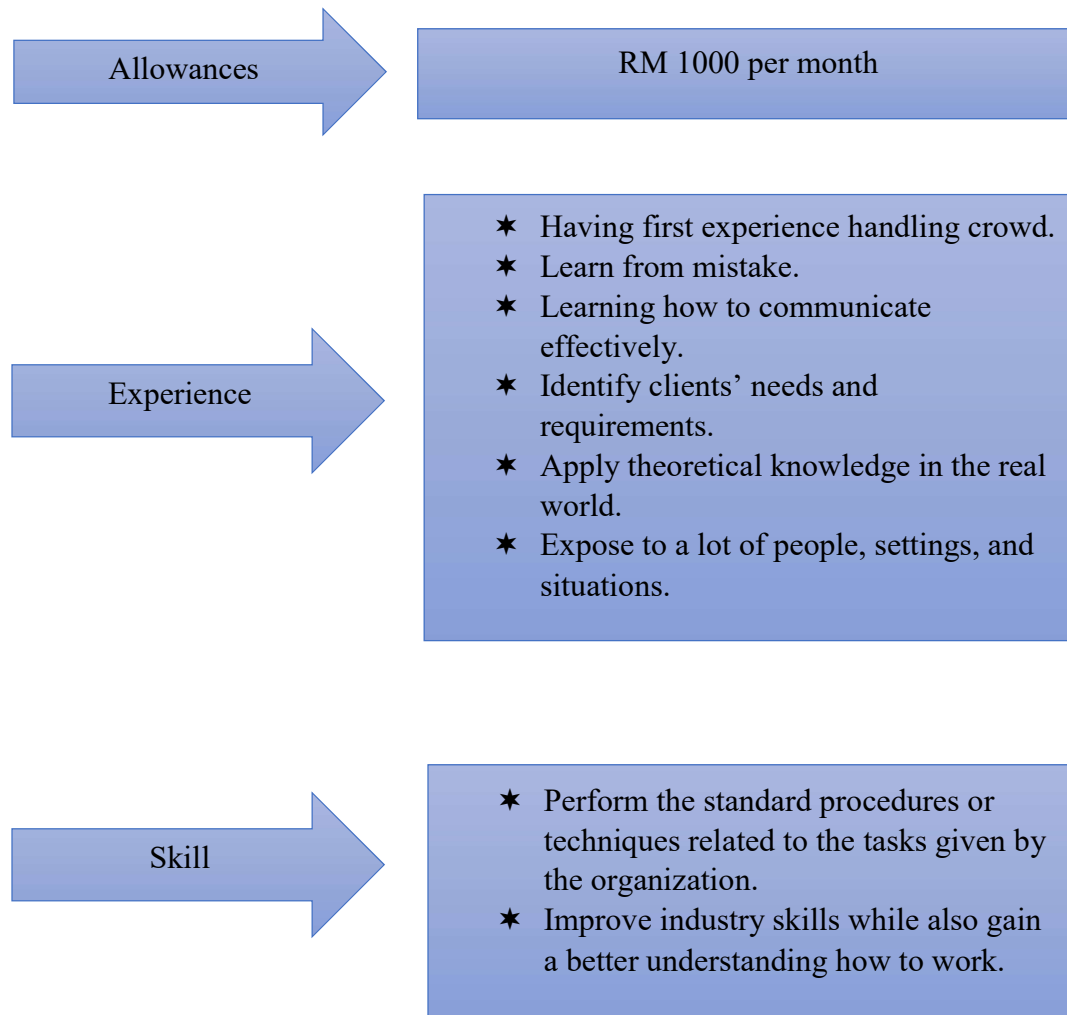
Figure 4: Duration

3.2 Department and roles

Department	Counter Operation
	<ul style="list-style-type: none">• Assist in the documentation.• Assist in updating transaction document files.• Assist in updating transaction forms at the counter.• Assist the counter in providing services to investors.• Assist investors in using ASNB Kiosks and registering for the online portal myASNB.
Department	Administrative
	<ul style="list-style-type: none">• Review the office equipment list.• Check the availability of ASNB product brochures.• Assist with postal matters (incoming and outgoing mail).• Assist with phone calls in the branch.
Department	Estate Planning
	<ul style="list-style-type: none">• Assist with the processing the estate planning registration.• Assist inchecking of the estate planning forms.• Promoting the estate planning product to the eligible unit holders.

Figure 5: Departments and roles

3.3 Benefits



4.0 SWOT ANALYSIS ON AMANAH SAHAM NASIONAL BERHAD KANGAR

4.1 Pestel Analysis



ECONOMIC

- Permodalan Nasional Berhad (PNB) is one of Malaysia's largest fund management firms, with RM343.1 billion in assets under management (AUM) (as at 30 November 2022). The portfolio of PNB includes strategic investments in Malaysia's leading corporations, global equities, private investments, real estate, and fixed income.

SOCIAL

- All Muslim Malaysians are eligible to invest in ASN's unit trust funds designated for Bumiputera. Non-Malaysians and unit holders who have given up their Malaysian citizenship are not allowed to invest in ASN's unit trust funds. Non-Bumiputera/Sabah native / Sarawak native / Orang Asli could not invest in funds that were only available to Bumiputera such as Amanah Saham Bumiputera.

myASN



TECHNOLOGY

- The myASN Mobile App is the official mobile app of Amanah Saham Nasional Berhad, allowing users to safely and conveniently view the ASN investment portfolio and perform additional investments on mobile/tablet from anywhere, at any time. Among the features are sign-up for new account, quick view of account balance, invest in other funds, download account statement, and many more.

ENVIRONMENT

- PNB aspires to maintain and support the continuity of balance between people, planet, and profit by aligning the business practises with the environment in which it operate. PNB also prioritises progress over perfection. As the science surrounding climate change, which is an important component of the Sustainability Framework, evolves, PNB will continue to improve on the commitment.

Figure 6: PESTEL Analysis on ASN Kangar

1.2 SWOT ANALYSIS



Figure 7: SWOT Analysis on ASNB Kangar

5.0 DISCUSSION AND RECOMMENDATION

i. Strength

➤ **A well-known and valued company.**

Throughout our more than 40-year history, ASNB has democratized domestic investments by introducing products to Malaysians from all different backgrounds for as low as RM10 and additional investments of RM1. Ahmad Zulqarnain Onn, President and Group Chief Executive, stated that the same principles would be applied to financial advice and planning for all Malaysians, with the belief that every individual deserves the right mix of investment assets and portfolio. (The Stars, 2022)

Furthermore, the PNB Shariah Advisory Panel, provides advice, opinions, and guidance on Shariah compliance issues for ASNB investments, and to assist PNB in complying to Shariah principles at all times. In addition, The Shariah Adviser for ASNB Islamic Funds was established to advise on any Shariah-related things regarding to ASNB's Islamic unit trust funds in accordance with the Guidelines of Unit Trust Funds.

ASNB offers fixed price funds namely Amanah Saham Bumiputera (ASB), Amanah Saham Bumiputera 2 (ASB 2), Amanah Saham Bumiputera 3 – Didik (ASB 3 Didik), Amanah Saham Malaysia (ASM), Amanah Saham Malaysia 2 – Wawasan (ASM 2 Wawasan) and Amanah Saham Malaysia 3 (ASM 3); and variable price funds namely ASN, ASN Equity 2, ASN Equity 3, ASN Equity 5, ASN Equity Global, ASN Imbang 1, ASN Imbang 2, ASN Imbang 3 Global, ASN Sara 1 and ASN Sara 2. These funds act as investment instruments help Malaysians to plan for their future financial needs.

ASNB also provides a wide range of channels to facilitate investors to perform their investment transactions. These facilities are available at 32 ASNB branches and more than 2,700 agents' branches nationwide including ASNB Kangar. In addition, ASNB provides selected online transaction facilities at the myASNB portal www.myasnb.com.my and mobile application. ASNB's agents have also introduced online investment facilities through their internet banking portals such as Maybank2u, CIMB Clicks, RHB Now,

Affinonline and HLB Connect. Additional investment can also be made at all Maybank and CIMB Bank ATMs.

ASB is one of the most well-known and common products. According to PESTEL analysis, ASNB Kangar targeted audience can be divided among social or demography category. ASB is a product that can only be owned by Bumiputera citizens. It allows Bumiputera citizens to save and invest in a low-risk, long-term investment instrument with a consistent and competitive return on investment.

As my recommendation, using (S1, T1) strategy, I'd recommend that ASNB Kangar take control of its brand reputation and customer relationships because brand loyalty is very important in maintaining a company's image and can help ASNB Kangar improve its financial performance.

➤ **ASNB employees can communicate effectively with customers**

Effective communication helps promote ideas and creates common ground for the development of complex interpersonal relationships. In the workplace, the communication pattern has shifted from telephone, email, and fax to instant messaging/chat, virtual, words, and social networking sites, which have proven to be very useful in data transmission from one area to another and saving data and information. (Shrestha et al., 2019)

Customer satisfaction and bank loyalty are produced by effective banking management communications. Banks and other financial institutions are encouraged to promote banking communication management because it promotes economic development by managing risks, monitoring management teams, evaluating projects, mobilising earnings, and facilitating transactions.

On my observations, ASNB Kangar employees are highly experienced and skilled speakers. The majority of ASNB Kangar unit holders that attend are mostly Malay and communicate in Malay. It can be seen from the PESTEL analysis that it is segmented based on demographics. In terms of the age factor, the majority of those that attend to ASNB

Kangar are elderly unit holders. This is because, majority of young people preferred to perform online transaction.

ASNB Kangar holds many programs outside such as at Watt Siam, at private companies and various other places to raise awareness about ASNB products. With this diverse environment, employees can adapt to communicate according to the situation and the individual.

In today's digital economy, knowledge, information, and skills are extremely important, and the manager's individual skills may often represent a competitive advantage over other organizations. Similarly, communication is the exchange of thoughts, ideas, and feelings from sender to receiver via verbal or nonverbal medium, and this transfer is especially important in business, particularly in the service sector, because service providers work with people, which is based on interaction.(Paudel et al., 2021)

My recommendation is based on (W2, O1). One of the ways we communicate is through sign language. As one of Malaysia's largest investment firms, I hope ASNB will consider sign language skills as one of the advantages for employees in the future. Alternatively, I propose that ASNB hold a sign language workshop to discover the basics as a first stage of the process.

ii. Weakness

➤ **Lack of exposure for products other than Amanah Saham Bumiputera (ASB).**

PNB has organised a number of programmes to raise awareness among Malaysian investors about unit trust in general, and in particular, a various kinds of unit trust offered by PNB. Based on a study of 50 respondents, the majority (82%) agreed that they were aware of Minggu Saham Amanah Malaysia, an event organized by Permodalan Nasional Berhad to increase public awareness and understanding of investment and financial planning. More than half of those surveyed (56%) said they were aware of the ASNB service counter. At the same time, the remaining respondents were unaware of PNB-sponsored programs such as the PNB investment quiz contest, the 360-day investment seminar. (Bakar et al., 2015)

Because the majority of unit holders are ASB account unit holders, they are unaware that ASNB offers a variety of accounts that serve the same purpose and function. Dividends are paid on other accounts as well. If a unit holder's ASB account is at capacity, they can open additional accounts such as ASB 2, ASM, and others. Those who are willing to take the risk can invest in variable price products.

According Pestel analysis, ASNB can improve their technology so that unit holders have convenient access to their accounts. **For the recommendation, ASNB can increase the number of self-service kiosks in public places so that customers do not have to go to the counter.** The kiosk can be used to register account, check the balance, update information, or adding investment using a debit card. It could be help in creating awareness of public toward ASNB.

➤ **None of the employees are proficient in sign language.**

During my internship here, I discovered that there are no employees who understand sign language, and there are no facilities for disabled unit holders other than wheelchairs. Although there aren't many disabled person unit holders, this kind of facility should simplify things for them. If understanding sign language is difficult, perhaps providing more user-friendly technology for this community can simplify the process for them and make ASNB a company that is attentive to this concern.

Taking the Persons with Disabilities Act of 2008 into consideration, the financial industry is expected to give appropriate consideration and take necessary measures to ensure that services and facilities are accessible to all members of the disabled person community. Clearly, these obligations represent accountability and responsibility for providing members of the disabled person community with the necessary access and not denying their rights to be included in the financial system.

As the recommendation taken from (W2, O1) strategy, more accessible websites and apps for everyone should be implemented, as well as more efforts on accessibility refinements on partial websites or applications. Take, for example, the initiatives undertaken by Maybank. Every year, Maybank funding for a certain number of branches to be designated as disabled person friendly, with proper ramps, auto doors, and ATMs with more space and lower height to accommodate wheelchair-bound customers, as well as a designated counter for disabled person customers. Maybank reportedly has 49 branches that are disabled person friendly. Maybank has also launched a programme called RISE (Reach Independence and Sustainable Entrepreneurship), which helps disabled persons expand their business opportunities through a structured mentoring programme and loans to help them grow. As a result, the bank has helped 280 disabled persons establish their own businesses.

The government has issued a service circular to implement a 1% policy on disabled person employment opportunities in the public sector, as well as an incentive by providing double tax relief to disabled person employers. It is heartening to note that several financial institutions have provided opportunities for disabled persons to work in the financial industry and recognized that they have the necessary skills to contribute to the industry.

Other recommendation is, to begin, ASNB Kangar are encouraged to address the immediate needs identified by the disabled persons, such as providing lower counters, talking ATMs, sign language for the deaf, W3C-compliant websites referring to (W1, O1) strategy. In order to provide access to the disabled person community, ASNB Kangar must ensure that the services and products are relevant, sustainable, and affordable in meeting the needs of the disabled persons, that associated risks are reduced and that disabled person consumers are protected.

iii. Opportunities

➤ Environmental, social, and governance: ESG rating agenda

An ESG rating assesses a company's long-term exposure to environmental, social, and governance risks. These risks, which include issues such as energy efficiency, worker safety, and board independence, have financial consequences. However, they are frequently overlooked during traditional financial reviews.

Investors who use ESG ratings in addition to financial analysis can gain a more comprehensive view of a company's long-term potential. (Alison Plaut, 2022) A good ESG rating indicates that a company manages its environmental, social, and governance risks well in comparison to its peers. A low ESG rating indicates the opposite, the company has a relatively higher uncontrolled exposure to ESG risks.

ASNB aspires to maintain and support the continuity of balance between people, planet, and profit by aligning our business approach with the environment in which it operates, ensuring an orderly and just transition to a more sustainable future for long-term resilience. The PNB Sustainability Framework has been officially launched. It is a significant development that crystallizes the aspirations and commitments to sustainability.

According to Rizal Rickman Ramli, PNB's Chief Investment Officer, new investments will need to go through a fairly rigorous ESG screening process to understand the risks and opportunities that they bring. PNB does need more detailed assessments of how the investments will perform in light of the various ESG metrics as part of its ongoing monitoring of existing investments. (Sulhi Khalid, 2022)

Based on the Pestel Analysis, this is a good opportunity toward environment. PNB has identified ten ESG commitments organized into three pillars. With three commitments, Environmental-PNB seeks to align its sustainability efforts to support the transition to a green economy. PNB has committed to becoming a Net Zero Enterprise by 2025, a Net Zero Portfolio by 2050, and an investment of RM10 billion in Green and Transition assets by 2030. In terms of

social, it seeks to address issues of equity and inclusion. These include taking a stand on labor rights issues to strengthen the Stewardship Framework, which was launched in 2020, ensuring that all employees earn more than the living wage by 2023, and aiming for 40% female participation in senior management by 2025. Lastly, in terms of governance, PNB will be more transparent and active in addressing ESG and climate change issues.

The PNB Sustainability Framework was created with several guiding beliefs in mind. The first belief is that by systematically incorporating ESG issues into its investments and operations, it will be better positioned to capitalize on new opportunities. The government fund manager, with its size and influence, also plays an important role in addressing the systemic challenges confronting communities and stakeholders, particularly its unitholders.

For the recommendation, I believe that in order to ensure a progressive and successful journey to a more sustainable future, ASNB Kangar must set a good example and inspire the cooperation of all its unitholders. Above all, it intends to proactively update its commitments and strategies, recognizing the need to constantly adapt to the changing climate and sustainability landscape.

iv. Threat

➤ **PNB expects 2023 to also be a difficult year as economic growth in major countries shrinks**

According to Malaysia's largest fund manager, Permodalan Nasional Bhd, 2023 will be a difficult year for local and foreign asset managers after a positive start (PNB). PNB president and group CEO Ahmad Zulqarnain Onn told that 2023 would be equally difficult, with the global economy being dragged down by aggressive interest rate hikes, persistent inflation, and a deteriorating geopolitical situation.

Even so, PNB was capable of surviving the macroeconomic headwinds and would provide competitive income distributions to its unitholders. PNB currently has over 12 million investors who own approximately 283 billion units in various unit trust schemes. (Zuraimi Abdullah, 2022)

Following two years of uncertainty and lockdowns that resulted in the largest drop in global economic growth history, 2023 began with a brighter outlook, particularly for Malaysia. The economy quickly built up a steady growth momentum on the back of pent-up consumer demand, as well as a pick-up in business activities and tourist receipts, after the government relaxed the Covid-19 restrictions on movement and social distancing on April 1 last two years.

This is match with the Pestel analysis, economic. Global economic conditions would be heavily influenced by factors such as the Russia-Ukraine war situation, central bank rate hikes to control inflation, and the impact of China's relaxation of Covid-19 restrictions on the world's second largest economy. Malaysian firms were the largest contributors to earnings in 2022, owing to ASB's investments in the financial services, plantation, and healthcare sectors. (Thomas Houg, 2022)

Permodalan Nasional Bhd (PNB) will remain vigilant in executing its portfolio diversification strategy, despite numerous opportunities to accelerate the pace. PNB maintains its commitment to diversification by increasing its allocation to fixed income and alternative assets. The fund manager's global allocation increased from 17% at the end of 2021 to 19% at the end of November 2022.

While the economic growth in Malaysia may only slow slightly, some developed economies are likely to go into recession such as the United Kingdom and potentially, the United States. “China in particular, which is a big engine of global growth, will continue to grow below its potential. Typically, growth in China is 5% to 6%. But this year, it will be 3.2% and 4.4% in 2023 (PNB estimates). (Thomas Houng, 2022)

In my recommendation, ASNB should organize more event such as Minggu Saham Amanah Malaysia (MSAM), or doing more promotions to attract people investing in ASNB products. Besides, ASNB Kangar should **continue in providing ordinary Malaysians with minimal access to professional financial advice and planning.**

4.0 CONCLUSION

During my internship at ASNB Kangar, I came to the conclusion that it is a good place to do an internship. Many experiences and skills have been gained, particularly in the fields of finance, information technology, office management, and customer service. In a nutshell, this internship was a great and fulfilling experience. I can conclude that my work at ASNB has taught me a great deal. Needless to say, the technical aspects of my work aren't perfect and could be improved with more time. Time management and self-motivation are two critical skills I've learned to value.

From this industrial training report, I gain a lot of knowledge especially in doing SWOT analysis toward an organization. I believe that my recommendation from the SWOT analysis could help and aid some of the issue occurred at ASNB Kangar such as encouraged to address the immediate needs identified by the disabled persons, and ASNB can increase the number of self-service kiosks in public places so that customers do not have to go to the counter.

This internship also prepares students for future job opportunities by exposing me to the work environment and making it easier to adapt to the job role. Finally, I believe that internships allow students to demonstrate one's abilities while also gaining valuable experience and knowledge.

vi) REFERENCES

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vii) APPENDICES



Figure 8: Counter at Watt Siam



Figure 9: Assist customer using kiosk

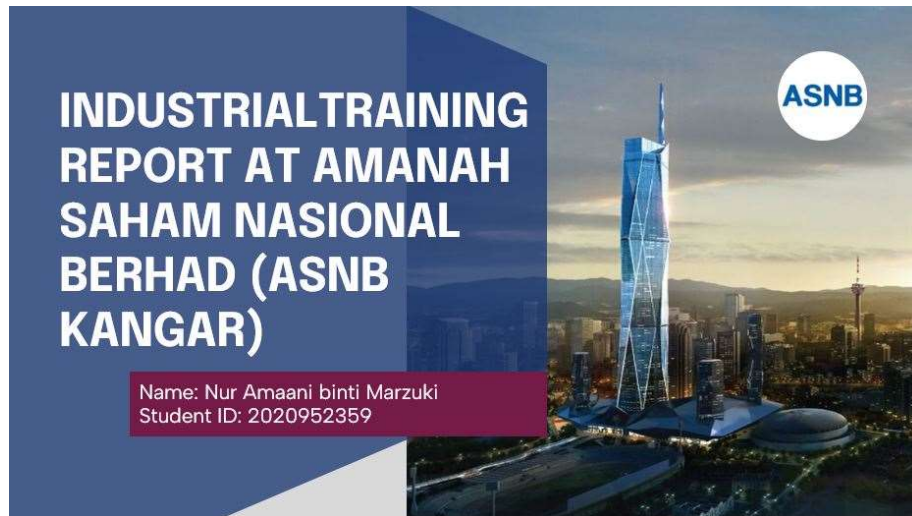


Figure 10: Slide page 1

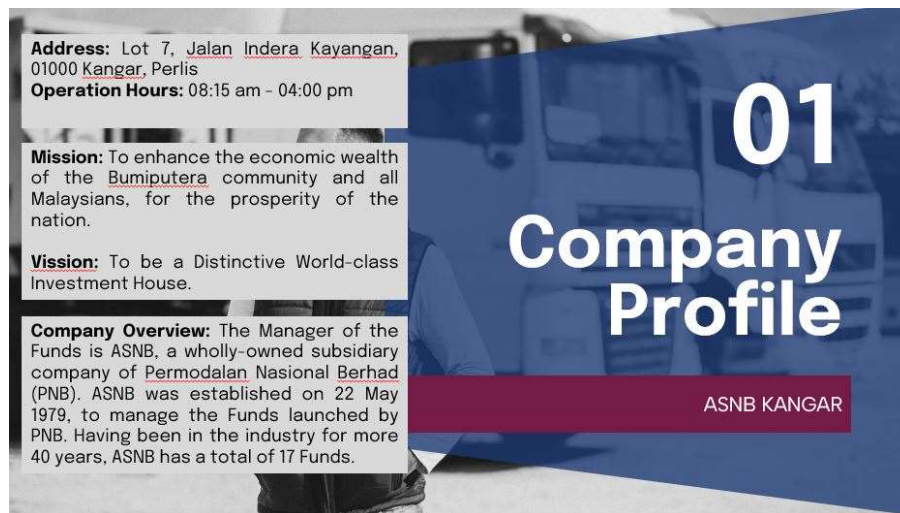


Figure 11: Slide page 2

Fixed Price	Variable Price
1. Amanah Saham Bumiputera	1. Amanah Saham Nasional
2. Amanah Saham Bumiputera 2	2. ASN Equity 2
3. Amanah Saham Bumiputera 3 Didik	3. ASN Equity 3
4. Amanah Saham Malaysia	4. ASN Equity 3
5. Amanah Saham Malaysia 2 - Wawasan	5. ASN Equity Global
6. Amanah Saham Malaysia 3	6. ASN Imbang 1
	7. ASN Imbang 2
	8. ASN Imbang 3 Global
	9. ASN Sara 1
	10. ASN Sara 2
	11. ASN Sukuk 1

Figure 12: Slide page 3



Products

Other Products:

1. Hibah Amanah
2. Trust Declaration
3. Wakaf

Figure 13: Slide page 4

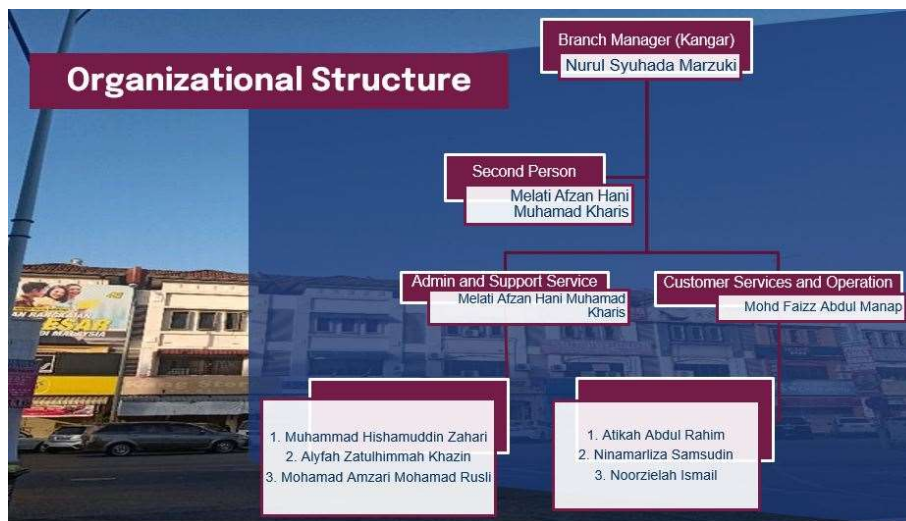


Figure 14: Slide page 5

Departments

Administrative

- Review the office equipment list.
- Check the availability of ASNB product brochures.
- Assist with postal matters (incoming and outgoing mail).
- Assist with phone calls in the branch.

Estate Planning

- Assist with the acceptance of estate planning registration.
- Assist in checking of the estate planning forms.
- Promoting the estate planning product to the eligible unit holders.

Counter Operation

- Assist in the documentation.
- Assist in updating transaction document files.
- Assist in updating transaction forms at the counter.
- Assist the counter in providing services to investors.
- Assist investors in using ASNB Kiosks and registering for the online portal myASNB.

Figure 15: Slide page 6

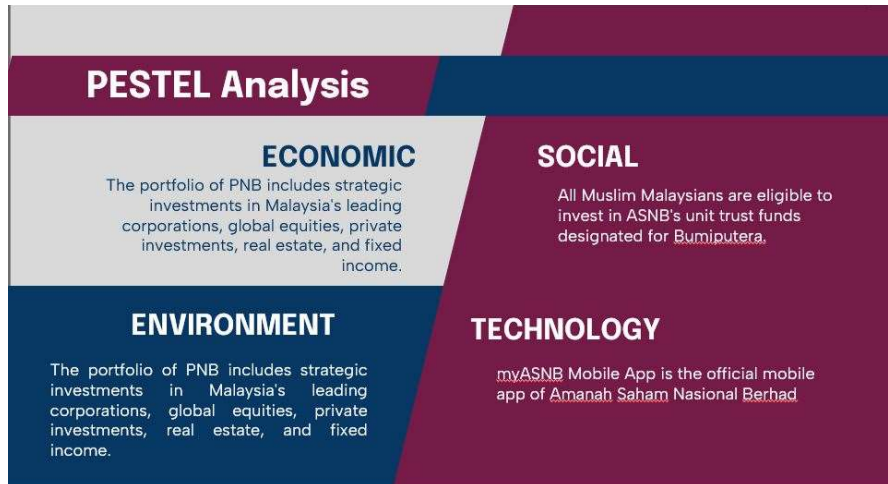


Figure 16: Slide page 7



Figure 17: Slide page 8

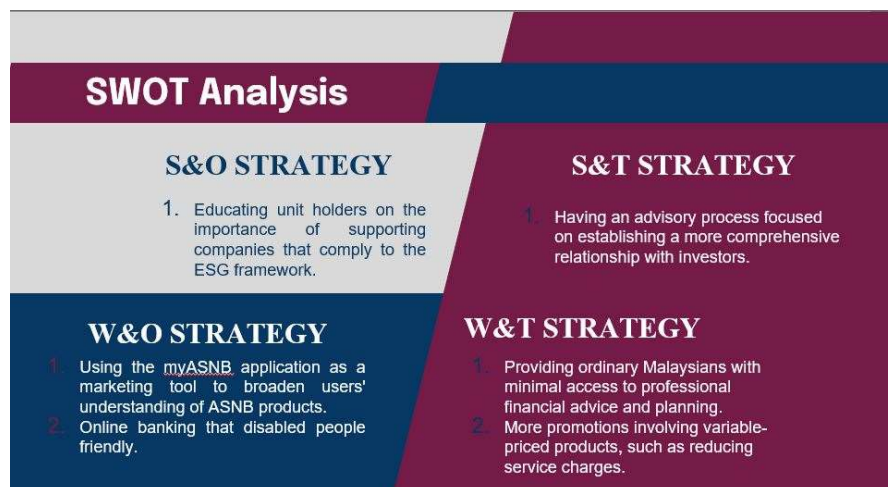


Figure 18: Slide page 9

DISCUSSION AND RECOMMENDATION

STRENGTH:

1. A well-known and valued company.
 - ASNB has democratized domestic investments by introducing products to Malaysians from all different backgrounds.
 - Funds act as investment instruments help Malaysians to plan for their future financial needs.
 - It allows Bumiputera citizens to save and invest in a low-risk, long-term investment instrument with a consistent and competitive return on investment.
 - **Recommendation: Using (S1, T1) strategy, I'd recommend that ASNB Kangar take control of its brand reputation and customer relationships.**

Figure 19: Slide page 10

DISCUSSION AND RECOMMENDATION

STRENGTH:

2. ASNB employees can communicate effectively with customers
 - Effective communication helps promote ideas and creates common ground for the development of complex interpersonal relationships.
 - it promotes economic development by managing risks, monitoring management teams, evaluating projects, mobilising earnings, and facilitating transactions.
 - **Recommendation: Consider sign language skills as one of the advantages for employees in the future.**

Figure 20: Slide page 11

DISCUSSION AND RECOMMENDATION

WEAKNESS:

1. Lack of exposure for products other than Amanah Saham Bumiputera (ASB).
 - PNB has organised a number of programmes to raise awareness among Malaysian investors about unit trust.
 - Majority of unit holders are ASB account unit holders, they are unaware that ASNB offers a variety of accounts that serve the same purpose and function.
 - **Recommendation: ASNB can increase the number of self-service kiosks in public places so that customers do not have to go to the counter.**

FIGURE 21: Slide page 12

A presentation slide with a background image of the Malaysian flag waving on a tall pole against a blue sky. The slide has a dark red header with the text "DISCUSSION AND RECOMMENDATION" in white. Below the header, the text "WEAKNESS:" is followed by a list of points.

DISCUSSION AND RECOMMENDATION

WEAKNESS:

2. None of the employees are proficient in sign language.

- There are no employees who understand sign language, and there are no facilities for disabled unit holders.
- **Recommendation: Taken from (W2, O1) strategy, more accessible websites and apps for everyone should be implemented.**
- **Recommendation: ASNB Kangar are encouraged to address the immediate needs identified by the disabled persons.**

Figure 22: Slide page 13

A presentation slide with a background image of the Malaysian flag waving on a tall pole against a blue sky. The slide has a dark red header with the text "DISCUSSION AND RECOMMENDATION" in white. Below the header, the text "OPPORTUNITIES:" is followed by a list of points.

DISCUSSION AND RECOMMENDATION

OPPORTUNITIES:

1. Environmental, social, and governance: ESG rating agenda.

- An ESG rating assesses a company's long-term exposure to environmental, social, and governance risks.
- ASNB aspires to maintain and support the continuity of balance between people, planet, and profit by aligning our business approach with the environment.
- **Recommendation: ASNB Kangar must set a good example and inspire the cooperation of all its unitholders.**

Figure 23: Slide page 14

DISCUSSION AND RECOMMENDATION

THREAT:

1. PNB expects 2023 to also be a difficult year as economic growth in major countries shrinks.
- CEO Ahmad Zulgarnain Onn told that 2023 would be equally difficult, with the global economy being dragged down by aggressive interest rate hikes, persistent inflation, and a deteriorating geopolitical situation.
- While the economic growth in Malaysia may only slow slightly, some developed economies are likely to go into recession such as the United Kingdom and potentially, the United States.
- **Recommendation: ASNB should organize more event and continue in providing ordinary Malaysians with minimal access to professional financial advice and planning.**

Figure 24: Slide page 15

CONCLUSION








- ✓ During my internship at ASNB Kangar, I came to the conclusion that it is a good place to do an internship.
- ✓ This internship can prepare students for future job opportunities by exposing individuals to the work environment and making it easier to adapt to the job role.
- ✓ Many experiences and skills have been gained, particularly in the fields of finance, information technology, office management, and customer service.

Figure 25: Slide page 16

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