

Annual
Report
2008

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Corporate Information (as at 31 March 2009)

Chairman Bank	Affin Bank Berhad YBhg Dato' Sri Abdul Hamidy bin Abdul Hafiz <i>(until 31 March 2009)</i>
Principal Officer	Ms. Chuah Mei Lin Executive Director
Council Banks	CIMB Bank Berhad YBhg Dato' Sri Mohamed Nazir Abdul Razak
	Citibank Berhad Mr. Sanjeev Nanavati
	Hong Leong Bank Berhad Mrs. Yvonne Chia
	HSBC Bank Malaysia Berhad Ms. Irene Dorner
	Malayan Banking Berhad YBhg Datuk Amirsham A Aziz <i>(until 18 March 2008)</i> YBhg Dato' Sri Abdul Wahid Omar <i>(from 1 May 2008)</i>
	OCBC Bank (Malaysia) Bhd YBhg Dato' Yeoh Beow Tit, Albert <i>(until 31 July 2008)</i> Mr. Jeffrey Chew Sun Teong <i>(from 11 August 2008)</i>
	Public Bank Berhad YBhg Tan Sri Dato' Sri Tay Ah Lek
	RHB Bank Berhad Mr. Michael Barrett
	Standard Chartered Bank Malaysia Berhad Mr. Julian Wynter
	United Overseas Bank (Malaysia) Bhd Mr. Chan Kok Seong
Registered Office 34th Floor, UBN Tower 10 Jalan P. Ramlee 50250 Kuala Lumpur Tel No: 03-2078 8041 Fax No: 03-2078 8004 Hotline: 1300-88-9980 Email: banks@abm.org.my	Alliance Bank Malaysia Bhd YBhg Datuk Bridget Lai
	AmBank (M) Berhad Mr. Cheah Tek Kuang
	EON Bank Berhad Mr. Albert Lau

Website
www.abm.org.my

Bankers
Malayan Banking Berhad

Solicitors
Messrs Skrine & Co

Auditors
Messrs Azman, Wong, Salleh & Co

The Council



1



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- | | |
|---|--|
| 1. Dato' Sri Abdul Hamidy bin Abdul Hafiz | 5. Julian Wynter |
| 2. Tan Sri Dato' Sri Tay Ah Lek | 6. Irene Dorner |
| 3. Chuah Mei Lin | 7. Dato' Sri Mohamed Nazir Abdul Razak |
| 4. Michael Barrett | |



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- | | |
|--------------------------------|-----------------------|
| 8. Chan Kok Seong | 12. Jeffrey Chew |
| 9. Yvonne Chia | 13. Albert Lau |
| 10. Sanjeev Nanavati | 14. Datuk Bridget Lai |
| 11. Dato' Sri Abdul Wahid Omar | 15. Cheah Tek Kuang |

Chairman's Statement



Dato' Sri Abdul Hamidy bin Abdul Hafiz

Chairman

2008 has been an unprecedented year which saw a global financial meltdown impacting economies worldwide. Whilst the Malaysian economy has been resilient in the first half of 2008 registering a strong 7.1% gain, the GDP growth dipped to 4.7% in the 3rd Quarter of 2008 with a further decline to 0.1% in the 4th Quarter as the global economic environment worsened.

Amidst these challenging factors, the Malaysian banking system maintained its position of strength and resilience. Both the risk weighted capital ratio and core capital ratio improved to 12.6% and 10.5% respectively. Commercial banks chalked up higher earnings growth in 2008 with preliminary unaudited pre-tax profits soaring from RM15.6 billion to RM18.5 billion. Non-performing loans (NPLs) also declined to 2.2% of net loans as at end 2008.

As an industry, an improving NPL ratio is encouraging, even more so when contrasted with the experience in 1998, where there was rapid, and very painfully obvious, month-on-month, deterioration in asset quality. Having said that, it must be recognized that the NPL ratio is a lagging, not leading indicator, and there are embedded expectations by observers today that NPL rates will rise in 2009, albeit in a controlled fashion. Time will tell, but there is cautious and guarded optimism that it will indeed be controlled. There will hopefully be less of an "outlier" problem, where the bad lending practices of a few banks threaten the credibility, and ultimately, the stability of the entire banking system. A close look at data available tends to point towards the fact that the NPL ratios of banks are clustered around the mean; in other words, the standard deviation of NPL ratios is now smaller than it was five, or ten years ago.

Despite weak economic indicators globally, I believe that the banking industry in Malaysia will be well-placed to withstand the pressures in the year ahead. At the same time, commercial banks will continue to support customers with viable business concerns.



The industry loan to deposit ratio has also remained healthy, generally hovering in the mid-70s. As a whole, the banking industry is being funded via customer deposits, and there is no dependence on short-term wholesale funding via the money markets. Incidences of off-balance sheet assets and liabilities are few and far between. Furthermore, the industry's commitment towards the business sector continues to remain strong. As at end 2008 net financing to the private sector continued to expand at a combined annual rate of 12.7%. Loans approved to the business sector increased on a month to month basis with overall loan disbursements also higher. However, as the global economic outlook deteriorated, business loan applications started to decline in the last two months of 2008 as prudent business enterprises adopted a more cautious approach and delayed non-critical expansion plans.

In addition, a positive factor to note is that central banks around the world are aggressively cutting interest rates. Both the US and the UK have effectively adopted a zero-interest rate policy (ZIRP) and a policy of quantitative easing, with the Bank of England having announced a 75 billion pound program to purchase gilts from the open market. Bank Negara reduced the Overnight Policy Rate by 150 basis points over three consecutive Monetary Policy Committee meetings in November 2008 and January and February 2009. Hence, borrowers are not being burdened with increased finance costs. The issue for most companies is how to manage through a period of lower sales and operating profits; they have less worry about their cost of capital today. Bankers share the same concerns and are, as a consequence, more focused on customers' operating performance, and not whether they can afford the next round of interest rate increase. There is also a greater willingness for bankers to work together with

customers which are sound business entities proactively in structuring a solution for the temporary cash flow issues.

It must also be acknowledged that the banking industry has undergone a material restructuring or reorganization. Ownership has been significantly institutionalized, governance has improved tremendously, and there has been a round of regulator-driven consolidation that has resulted in much larger entities, larger balance sheets, and more importantly, economies of scale. Scale is important from a risk perspective as it is only with sufficient scale that commercial banks can hire the best risk managers, invest in strong and robust risk systems, and also, have sufficient internal data to model risks. Additionally, we are now on the final leg of the Financial Sector Master Plan with liberalization and increasing competition a well accepted fact of life, especially for domestic banks. Competition has made banks stronger, and better prepared in facing the challenges today.

The level of capitalization is adequate—industry wide core capital is 10% and risk-weighted capital adequacy is 12%—and much of the capital is “stable”; that is to say, there is less incidence of bank equity capital being funded by debt at the shareholder level, and the types of capital providers across the capital structure have diversified greatly. Basel-2 has also allowed banks to increase the range of the types of capital that can be raised - innovative, non-innovative, lower Tier-2, upper Tier-2 and others - which increases the flexibility of being able to tap capital from a wider range of investor types. Additionally, as a result of the ownership institutionalization process that has taken place, raising capital, even during difficult times, becomes not just possible, but also probable. It is difficult not to overstate the importance of this.

Chairman's Statement (Cont'd)

In cognizance of the need for the banking industry to engage with the various sectors to seek feedback on issues relating to financing, the Association in collaboration with Bank Negara Malaysia held regular dialogues with a wide spectrum of industries such as the Master Builders Association of Malaysia, Malaysian Plastics Association, Malaysian Automotive Association and the SMI Association. These dialogues have provided a platform for the various sectors to bring out issues faced by their members with regard to access to financing in the face of a challenging environment. I am happy to state that the banks have responded positively to the issues raised and have also instituted measures to contain defaults which include pro-active restructuring of vulnerable accounts.

At the Association level, a toll-free service, ABMConnect, on 1300-88-9980 was launched on 1 December 2008 to receive queries and complaints on issues relating to commercial banks. Manned by a dedicated team at ABM, the main focus of ABMConnect is to provide a channel at ABM to bridge any gaps which may occur in the individual bank's communication with its customers. Since its launch in December 2008, the calls received from members of the public seeking clarification and assistance on banking related matters have been increasing with an average of 180 calls per month. Calls have come in from not only around Klang Valley but also as far away as Miri and Kota Kinabalu.

Amidst the challenging external environment, the Association also addressed various operational issues to assist member banks. These include reviewing the

Rounding Mechanism Guidelines, drawing up encoding rules for the collecting banks to be observed under the Cheque Truncation and Conversion System, reviewing banking charges and credit card interest charges, fraud related issues, risk management as well as accounting and tax issues.

I am happy to add that a key initiative undertaken during the year was the Banking Industry Seminar to enhance SMEs' awareness and access to financing. Recognizing that SMEs are the prime driver of economic growth, the banks collaborated on an industry programme to promote SMEs' awareness on the various funds that are available. The SMEs were assured of the banking industry's continued support to provide financing to viable projects. To reach out to the SMEs in the other states, sectoral seminars in Penang, Kuantan, Johor Bahru, Kota Kinabalu and Kuching were conducted in the remaining part of the year with the schedule continuing into 2009.

On this note, we are pleased to welcome Ms Chuah Mei Lin who has joined the Association as its Executive Director on 6 October 2008. A lawyer by training she brings with her a wealth of experience in both the financial services and the securities industries. Already, plans are being rolled out to re-position the Association to be more relevant and engaging to its stakeholders. I am pleased to mention that positive feedback has been received all round on the measures that have been instituted by the Association thus far. With her dynamic disposition and energy, I have no doubt the Association will be better poised to serve all stakeholders more effectively.

In closing, I would also like to record my thanks and heartfelt appreciation to all member banks, fellow Council members, the authorities, the various committees and the ABM team for their continued support and cooperation during the past year. I have relinquished my position as Council member and Chairman of the Association with effect from 1 April 2009, in line with my retirement as the Managing Director/ Chief Executive Officer of Affin Bank Bhd. I wish the Association and its members all the very best going forward.

Dato' Sri Abdul Hamidy bin Abdul Hafiz
Chairman

April 2009



Notice of Annual General Meeting

NOTICE IS HEREBY GIVEN that the 35th Annual General Meeting of The Association of Banks in Malaysia will be held at the Dialogue Suite, 34th Floor, UBN Tower, 10 Jalan P. Ramlee, 50250 Kuala Lumpur on Wednesday, 27 May 2009 at 4:00 pm for the following purposes:-

1. To receive and consider the Report of the Council and the Financial Statements of the Association for the year ended 31 December 2008.
2. To elect members of the Council which are retiring in accordance with Article 13(iii) of the Constitution of the Association and being eligible, offer themselves for re-election:
 - (i) Affin Bank Berhad
 - (ii) Hong Leong Bank Berhad
 - (iii) Malayan Banking Berhad
 - (iv) Standard Chartered Bank Malaysia Berhad
 - (v) United Overseas Bank (Malaysia) Bhd
3. To consider the auditors remuneration for the year ended 31 December 2008.
4. To reappoint Messrs Azman, Wong, Salleh & Co. as auditors.
5. To appoint a Public Officer ("Pegawai Awam") pursuant to Section 9(c) of the Societies Act 1966.
6. To transact any other ordinary business which may be transacted at any Annual General Meeting.

By Order of the Council

Chuah Mei Lin
Executive Director

28 April 2009

Report of the Council

As Executive Director of The Association of Banks In Malaysia, I have pleasure in submitting the Annual Report and the Audited Financial Statements for the year ended 31 December 2008 on behalf of its Council.

Introduction

The global economy grew strongly in the first half of 2008 given the performance of the emerging economies, led by the People's Republic of China and India. Global economic conditions, however, deteriorated rapidly in the second half of 2008 as a result of the systemic failure of financial systems in the advanced economies.

The growth in the Asian region which had remained robust in the first half of the year was adversely impacted as the resilient domestic demand and favourable export performance, particularly to the non-US markets and regional trading partners, started to contract towards the end of the year.

Although Malaysia was insulated to a significant degree from the US sub-prime related problems, given the openness of the Malaysian economy, the contraction in exports in the latter part of the second half year caused by the deterioration in the global economic conditions as well as major correction in commodity prices, had a dampening effect on income and domestic demand. As a result, several measures were promptly introduced by the Government of Malaysia and Bank Negara Malaysia with the aim of maintaining stability and preserving confidence in the Malaysian financial system. These included, amongst others, the blanket government guarantee of all deposits until December 2010 and the reduction in Overnight Policy Rates as well as the Statutory Reserve Requirements of banks.

Nonetheless, in spite of a less favourable global environment, Malaysian banks intensified their efforts during the year to introduce a wide range of products and services to their customers. In support of these efforts, the Council and the Association continued to address and respond to a wide range of issues impacting the industry. The key initiatives are highlighted below.

Enhancement of the Efficacy of the Banking System

The Rounding Mechanism took effect on 1 April 2008. To assist its member banks, the Association initiated discussions with Bank Negara Malaysia to resolve operational issues relating to the Rounding Mechanism Guidelines. A major concern of the banks

was the requirement to apply the Rounding to cash and non-cash payments made over the counter. The Association is pleased to report that approval was obtained from Bank Negara Malaysia for banks to implement the Rounding Mechanism only for cash payments over the counter.

Tax and accounting issues continued to be a part of the Association's agenda. Issues relating to the implementation of FRS139 *Financial Instruments: Recognition and Measurement* were raised with the Ministry of Finance and were resolved. In addition, the Association also reviewed and responded to Bursa Malaysia on the proposed amendments to Securities Borrowing and Lending facility in relation to tax treatment accorded to manufactured payment.

On the **capital markets front**, the Association reviewed issues relating to withholding tax that would be applicable to money market deposits and also gave its input to the International Swaps and Derivatives Association's industry principles relating to the purchase of structured products by retail investors.

In support of the Government's initiative to promote electronic payments, the Association undertook a study of the **pricing framework** for payment services in Malaysia. A survey to determine the costs structure of the various payment channels was conducted amongst the banks during the year. In 2009, the Association will also be collaborating with Malaysian Electronic Payment System (1997) Sdn Bhd in its study on pricing and governance of payment services.

Throughout the year, various industry issues continued to be addressed by the Association. These include giving input to the focus group set up by PEMUDAH to improve Malaysia's ranking in the World Bank Report on Doing Business such as shortening the time for **registering of property**, reviewing the proposal to amend **Section 340 of the National Land Code** and to implement **an Assurance Fund**, updating the **ABM Rule on Inland Exchange** to exclude RENTAS and Interbank GIRO, giving input to Agensi Kaunseling Dan Pengurusan Kredit on its **debt management** programme and assisting in the review of Bursa Malaysia's **Listing Requirements**.

Public Education

Recognizing the vital role of Small and Medium Enterprises (SMEs) in the contribution to the nation's

growth, the Association during the year initiated an industry programme to promote greater awareness amongst SMEs of the financing opportunities available from commercial banks. **The Banking Industry Seminar for SMEs** with the theme “Enhancing SME Awareness and Access to Financing” was held in Kuala Lumpur in July 2008 and was officiated by Tan Sri Dr Zeti Akhtar Aziz, Governor, Bank Negara Malaysia. The seminar received overwhelming response with about 450 participants, more than 310 of which were SMEs from across the nation, attending the event. The seminar provided a comprehensive platform for the participants to interact with the banks as business contacts and linkages were forged through this networking opportunity. Following from the seminar in Kuala Lumpur, specific sectoral seminars at the state levels have been planned for, and conducted in the remaining part of 2008 with the schedule continuing into 2009.

Dialogues

During the year, the Association together with its member banks held talks with the Criminal Investigation Department, Bukit Aman to explore measures to enhance **security at the bank premises**. Dialogues were also initiated with the Commercial Crime Investigation Department to address issues relating to **fraud affecting the banking industry** particularly identity theft, opening of second accounts, internet phishing and short messaging system (SMS) scams and counterfeit notes. Regular dialogues with the Police are essential in keeping member banks informed on the latest developments involving security.

In addition, the Association continued to meet and have **dialogues with several other government agencies** such as the Ministry of International Trade and Industry on how to improve trade and the Ministry of Housing and Local Government on the proposed National Housing Policy. With the Ministry of Energy, Water and Communications, efforts to promote energy efficiency in Malaysia and financing of related projects were discussed.

New Committee

With consumers becoming more discerning and sophisticated, the Association established a **Consumer and Market Conduct** committee to promote fair and equitable market practices amongst the banks in dealing with their customers as part of its overall

objective to foster greater public confidence in the banking sector. The Committee had started as a working group tasked to address issues relating to best practices to be adopted by banks in dealing with their customers and promotion of the Basic Savings and Current Accounts. The conversion of the working group to a committee proper signifies the importance the Association places on its role and responsibilities to improve public understanding.

Better Engagement with the Public

As the outlook for world economic growth prospects began to appear more challenging in the later part of the year, the Association worked closely with Bank Negara Malaysia and its member banks to **actively engage with** the various industry associations such as the Malaysian Automotive Association, Malaysian Plastics Association, Master Builders Association and SMI Association to address issues relating to access to financing. These dialogue sessions provided a platform for the businesses to present their issues and strengthen communication with the banks. The business sector was assured that banks will continue to lend to viable businesses.

On 1 December 2008 the Association launched **ABMConnect**, a toll free service on 1-300-88-9980 to receive queries and complaints on issues relating to the local conventional banking industry and general concerns on credit. *ABMConnect* provides a dedicated channel for the Association to clarify queries concerning the rules applicable in respect of member banks' operations in Malaysia, as well as good banking practices to be observed by member banks when dealing with customers. The Association is pleased to report that in the first month of operation, *ABMConnect* received about 130 calls from members of the public. 96% of these calls were eventually resolved by the banks with their customers.

Regional Activities

At the ASEAN level, the Association **participated in the 17th ASEAN Banking Conference and 38th ASEAN Banking Council Meeting** held in Brunei Darussalam. The theme of the Conference was “*The impact of the US Sub Prime Crisis and Inflation on ASEAN Economies.*” Recognizing the need for ASEAN banks to cooperate and work together to overcome the financial crisis, several key programmes were adopted by the ASEAN Banking Council. The Association and its member banks

Report of the Council (Cont'd)

have pledged their support for and participation in these programmes.

Regionally, the Association **continues to represent Malaysia at the annual meetings of the APEC Financial Institutions dealing with SMEs**. The objective of the annual meetings is to review cooperation activities in the past year and discuss future plans among the participating countries. These meetings have created opportunities to forge closer linkages amongst the financial institutions in APEC to exchange ideas on best banking practices and strategies for SMEs development.

Positioning of ABM

In a move to consolidate the position of the Association, a **Strategy Map and Key Initiatives** for the year ahead was presented to, and adopted by the Council in November 2008. The underpinning theme for the Strategy Map and Key Initiatives which will be rolled out in three phases commencing 2009 is re-engineering of the Association for enhanced focus and dynamism to address the needs of its stakeholders. An important thrust of the initiatives is to shape a more effective and proactive Association (formed in 1973 and now in its 35th year of inception) to better foster collaboration and public understanding. Dialogues and workshops will be planned for the coming months as avenues for more effective engagement with relevant sectors to promote clearer understanding of the banking industry as a whole.

Membership strength

As at 31 December 2008, the ordinary membership of the Association remained at 22 commercial banks operating in Malaysia. The branch network of commercial banks increased to 2,016 branches as at 31 December 2008.

Changes to the Council

At the 34th Annual General Meeting held on 26 June 2008, pursuant to Article 13 (iii) of the Constitution, Public Bank Bhd, CIMB Bank Bhd, Citibank Bhd, HSBC Bank Malaysia Bhd and OCBC Bank (Malaysia) Bhd retired and were re-elected as Council members. Alliance Bank Malaysia Bhd, AmBank (M) Bhd and EON Bank Bhd were co-opted as Council members for the year. Affin Bank Bhd remained as Chairman Bank for the ensuing year until such time the 2009 Annual General Meeting is duly held and convened.

Conclusion

2009 will pose greater challenges for the banking industry as the country adjusts to slower economic growth. The Association remains committed to work with its members to address issues faced by the banking industry in these challenging times and looks forward to member banks' continued support and cooperation.

A note of thanks goes to Mrs Wong Suan Lye who served first as the Executive Secretary, and then the Executive Director of the Association for some 25 years prior to her early retirement in September 2008.

In April 2009, Affin Bank Bhd announced the retirement of Dato' Sri Abdul Hamidy Abdul Hafiz as Managing Director/Chief Executive Officer of the Bank effective 31 March 2009 and accordingly Dato' Sri Hamidy ceased to be Chairman of the Association. The Council would like to place on record its deepest appreciation for the exemplary leadership of Dato' Sri Hamidy who assumed the role of Chairman in March 2006 and for being instrumental in bringing about a fresh dimension and outlook to the vision and mission of the Association. Dato' Sri Hamidy's passion for banking and the banking industry which was apparent in his tenor as Chairman of the Association has left an indelible mark. The Council wishes Dato' Sri Hamidy all the very best in his future endeavours.

The Council also wishes to thank Bank Negara Malaysia, the Ministry of Finance, Government agencies and other regulatory authorities including the Securities Commission for their assistance and guidance during the course of the year.

On behalf of the Council

Chuah Mei Lin

Executive Director

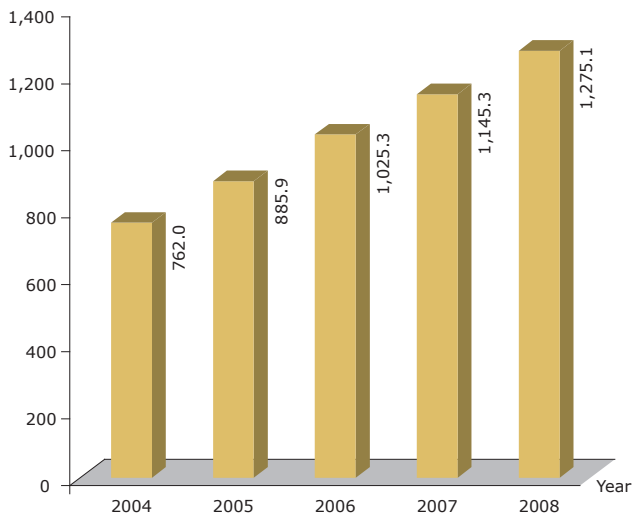
April 2009

Total Assets, Total Loans and Total Deposits of Commercial Banks

	2004		2005		2006		2007		2008	
	RM million	% Increase	RM million	% Increase	RM million	% Increase	RM million	% Increase	RM million	% Increase
Total Assets	761,983	21.0	885,909	16.3	1,025,317	15.7	1,145,331	11.7	1,275,127	11.3
Total Loans	447,781	25.9	526,227	17.5	584,950	11.2	635,878	8.7	721,799	13.5
Total Deposits (excluding NCDs, NIF deposits, Special deposits & Hawkers' Deposit)	393,260	19.3	432,297	9.9	489,305	13.2	518,430	6.0	557,393	7.5

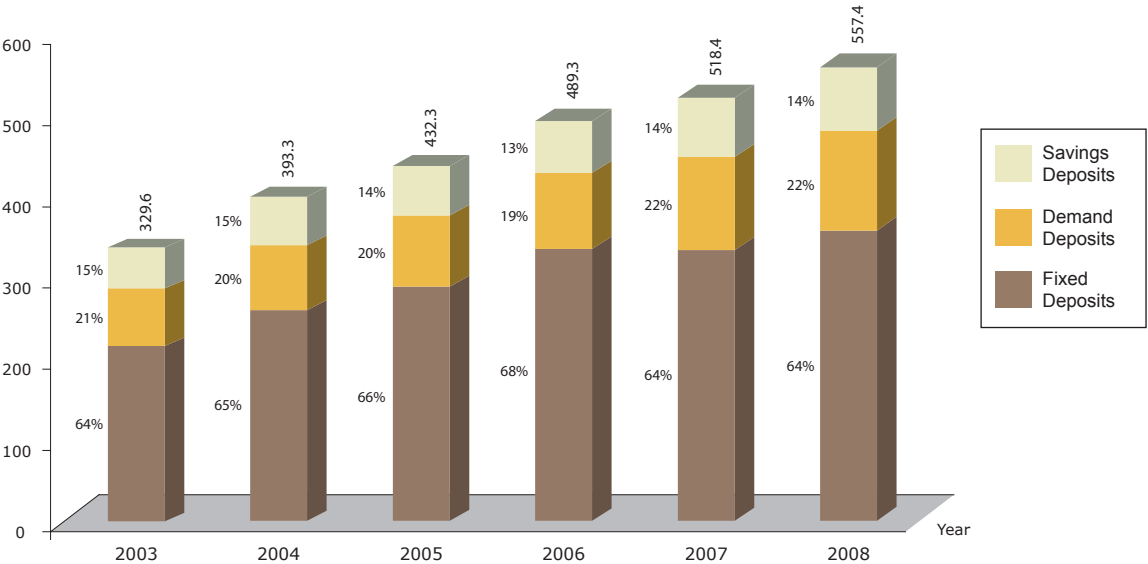
Total Assets

(RM billion)



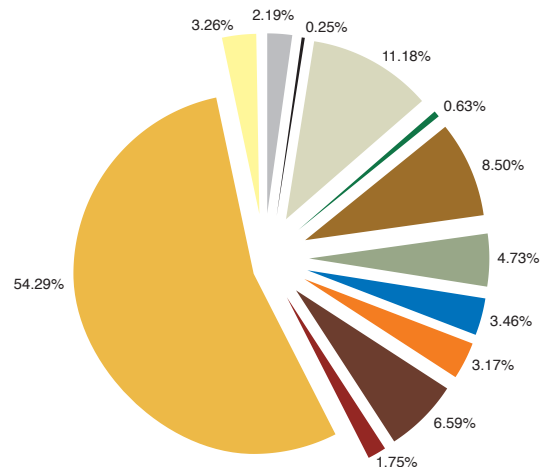
Total Deposits

(RM billion)



Financial Data (Cont'd)

Total Loans by Sector as at end of 2008



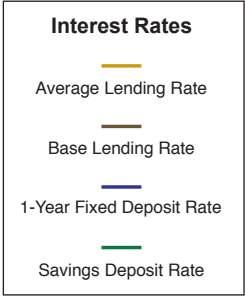
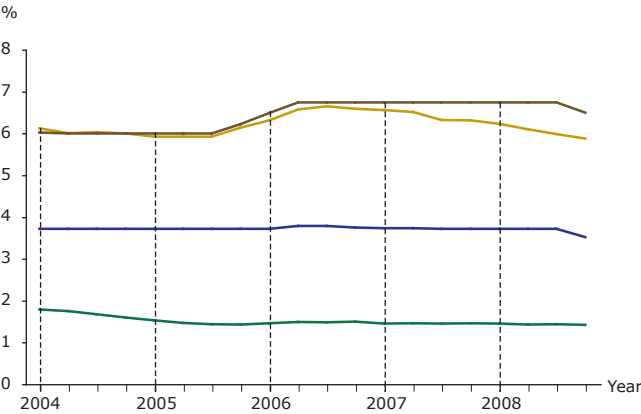
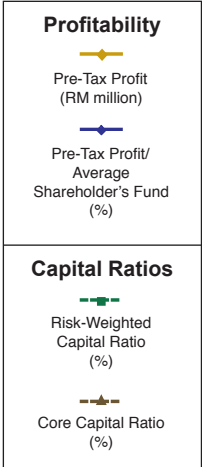
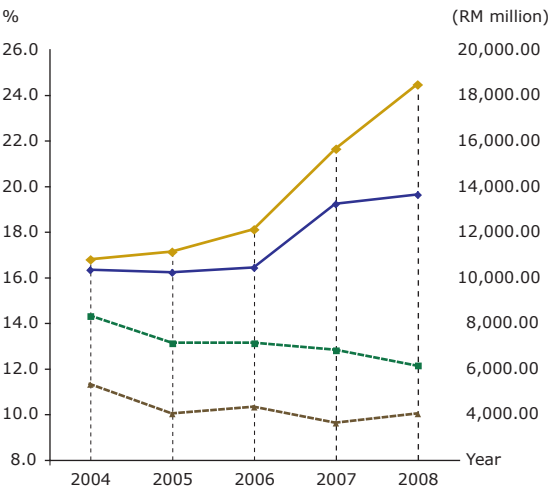
Total loans as at end 2008 is RM721.8 billion

- Notes:
1. The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.
 2. Household sector = total loans by purpose to households.
 3. Includes loans to individual businesses.

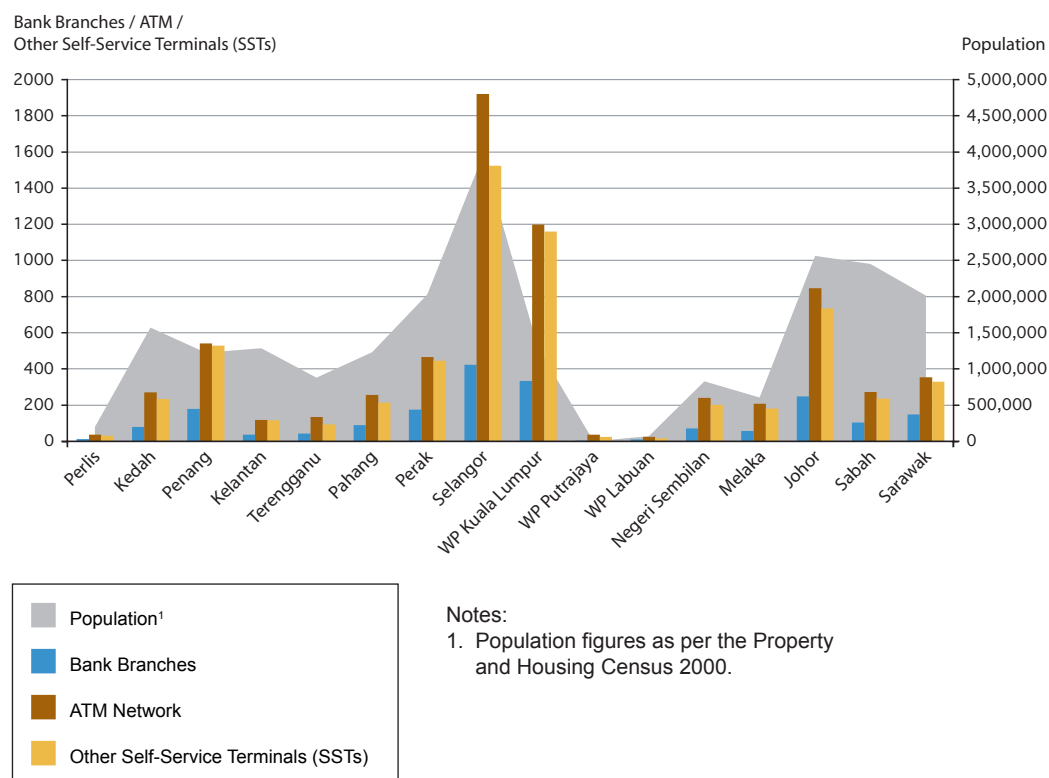
Sector ¹

- Primary Agriculture
- Mining and Quarrying
- Manufacturing (including Agro-based)
- Electricity, Gas and Water Supply
- Wholesale & Retail Trade, and Hotels & Restaurants
- Construction
- Real Estate
- Transport, Storage and Communications
- Finance, Insurance and Business Activities
- Education, Health and Others
- Household Sector ²
- Other Sectors ³

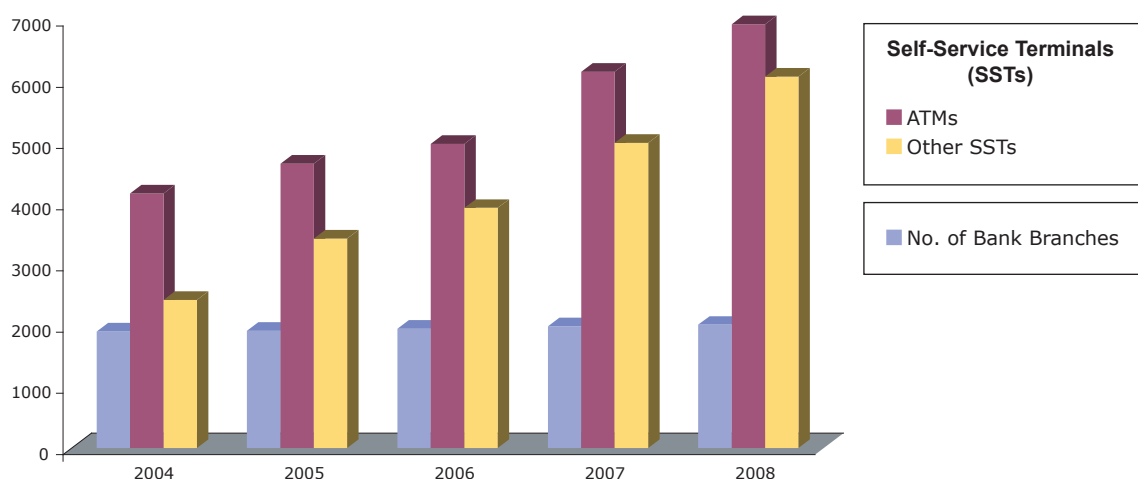
Profitability, Capital Ratios and Interest Rates of Commercial Banks



Bank Branches, Self-Service Terminals & Alternative Delivery Channels of Commercial Banks as at 31 December 2008



Growth of Branches and Self-Service Terminals (SSTs) of Commercial Banks from 2004-2008



Financial Data (Cont'd)

Bank Branches, Self-Service Terminals & Alternative Delivery Channels of Commercial Banks as at 31 December 2008

Banks	Bank Branches	Self Service Terminals (SSTs)		Alternative Delivery Channels			
		ATMs	Others ¹	Internet Banking	Mobile Banking	Tele-banking	PC/Desktop Banking
Affin Bank Berhad	88	141	196	✓	-	-	✓
Alliance Bank Malaysia Berhad	97	166	178	✓	-	✓	-
AmBank (M) Berhad	184	532	270	✓	✓	✓	-
Bangkok Bank Berhad	1	0	0	-	-	-	-
Bank of America Malaysia Berhad	1	0	0	✓	-	-	-
Bank of China (Malaysia) Berhad	1	0	0	-	-	-	-
Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad	1	0	0	✓	-	✓	✓ ²
CIMB Bank Berhad	350	1,618	1,389	✓	✓	✓	-
Citibank Berhad	7	33	68	✓	✓	✓	-
Deutsche Bank (Malaysia) Berhad	1	0	0	✓	-	-	-
EON Bank Berhad	137	199	224	✓	-	✓	✓
Hong Leong Bank Berhad	185	304	345	✓	✓	✓	-
HSBC Bank Malaysia Berhad	40	124	197	✓	-	✓	-
J.P. Morgan Chase Bank Berhad	1	0	0	-	-	-	-
Malayan Banking Berhad	378	2,765	1,666	✓	✓	✓	✓
OCBC Bank (Malaysia) Berhad	29	66	154	✓	✓	✓	-
Public Bank Berhad	242	450	788	✓	✓	✓	✓
RHB Bank Berhad	186	356	302	✓	-	✓	✓
Standard Chartered Bank Malaysia Berhad	37	82	131	✓	✓	✓	✓
The Bank of Nova Scotia Berhad	5	0	0	-	-	-	-
The Royal Bank of Scotland Berhad	4	4	0	✓ ³	-	-	✓ ³
United Overseas Bank (Malaysia) Berhad	41	87	159	✓	-	✓	-
Total	2,016	6,927	6,067				

Notes:

- Other SSTs include Cash Deposit Machines, Cheque Deposit Machines, Cheque Scan Machines, Passbook Update Machines, Statement Printers, Internet Kiosks, EPF Kiosks, Self Service Coin Machine
- Bank of Tokyo-Mitsubishi UFJ (M) Berhad's PC/Desktop Banking is the Intranet banking, a private version of an internet.
- The Royal Bank of Scotland Berhad's Internet Banking and PC/Desktop Banking is for corporate customers only. Other delivery channels offered includes SMS alerts and Fax Instructions.



Seminar For SMEs
ME Awareness
to Financing
OF BANKS IN MALAYSIA
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... RM227.45
... RM142.5

... Total loans

... Trade Network Branch
... Business Centres
... Trade Finance Centres
... Services & Service Centres
... Correspondent Bank

... High level security
... Single sign-on
... Secure management
... Seamless business
... Es
... ess

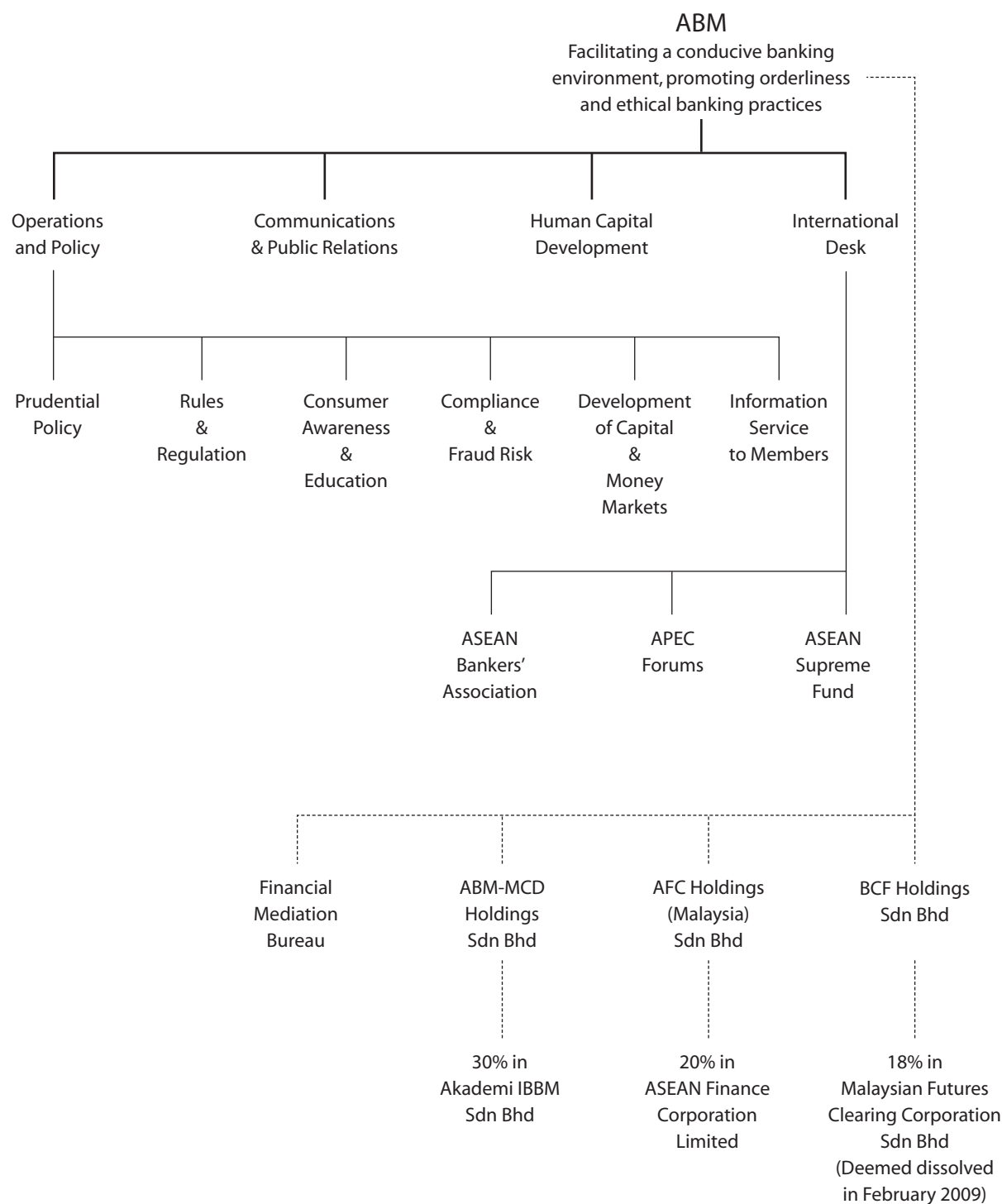
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... SPEAKER

... Venture Capital (VC)
... (RM 1.8 Billion o/s)
... Govt Fund
... (RM...)
... Special Fund
... hanneled through DFIs
... (RM...)
... (RM...)

... Banking Industry Seminar For SMEs
Enhancing SME Awareness
to Financing
July 2008
Mandarin Oriental Hotel Kuala Lumpur

The Association - Its Scope



Directory of ABM Members

AFFIN BANK BERHAD

17th Floor, Menara Affin
80, Jalan Raja Chulan
50200 KUALA LUMPUR
Tel: 03-2055 9000
Fax: 03-2026 1415
Website: www.affinbank.com.my
email: yourvoice@affinbank.com.my

ALLIANCE BANK MALAYSIA BERHAD

5th Floor, Menara Multi-Purpose
Capital Square
8, Jalan Munshi Abdullah
50100 KUALA LUMPUR
Tel: 03-2694 8800
Fax: 03-2694 6727
Website: www.alliancebank.com.my
email: info@alliancebank.com.my

AMBANK (M) BERHAD

22nd Floor, Bangunan AmBank Group
55, Jalan Raja Chulan
50200 KUALA LUMPUR
Tel: 03-2036 2633
Fax: 03-2031 6453
Website: www.ambg.com.my
email: customercare@ambg.com.my

BANGKOK BANK BERHAD

105, Jalan Tun H S Lee
50000 KUALA LUMPUR
Tel: 03-2173 7200
Fax: 03-2173 7300
Website: www.bangkokbank.com.my
email: bbb@bangkokbank.com

**BANK OF AMERICA
MALAYSIA BERHAD**

Wisma Goldhill
Jalan Raja Chulan
50200 KUALA LUMPUR
Tel: 03-2032 1133
Fax: 03-2031 9087
Website: www.bankofamerica.com

**BANK OF CHINA
(MALAYSIA) BERHAD**

Grd, Mezz. & 1st Floor, Plaza OSK
25, Jalan Ampang
50450 KUALA LUMPUR
Tel: 03-2162 6633
Fax: 03-2161 4240
Website: www.boc.cn/malaysia
email: Service_My@bank-of-china.com

**BANK OF TOKYO-MITSUBISHI UFJ
(MALAYSIA) BERHAD**

Level 9 - 11, Menara IMC
8, Jalan Sultan Ismail
50250 KUALA LUMPUR
Tel: 03-2034 8000
Fax: 03-2078 8870
email: mgmtbtm@tm.net.my

CIMB BANK BERHAD

5th Floor, Bangunan CIMB
Jalan Semantan
Damansara Heights
50490 KUALA LUMPUR
Tel: 03-2084 8888
Fax: 03-2093 9688
Website: www.cimbbank.com.my
email: callcentre@cimb.com

CITIBANK BERHAD

Level 45, Menara Citibank
165, Jalan Ampang
50450 KUALA LUMPUR
Tel: 03-2383 8585
Fax: 03-2383 6000
Website: www.citibank.com.my
email: malaysia.customer.service@citi.com

DEUTSCHE BANK (MALAYSIA) BERHAD

Level 18-20, Menara IMC
8, Jalan Sultan Ismail
50250 KUALA LUMPUR
Tel: 03-2053 6788
Fax: 03-2031 9822
Website: www.db.com/malaysia/

EON BANK BERHAD

12th Floor, Menara EON Bank
288, Jalan Raja Laut
50350 KUALA LUMPUR
Tel: 03-2694 1188
Fax: 03-2694 9588
Website: www.eonbank.com.my
email: caf@eonbank.com.my

HONG LEONG BANK BERHAD

Wisma Hong Leong
18, Jalan Perak
50450 KUALA LUMPUR
Tel: 03-2164 2828
Fax: 03-2715 6363
Website: www.hlb.com.my
email: hlonline@hlbb.hongleong.com.my

HSBC BANK MALAYSIA BERHAD

2, Leboh Ampang
50100 KUALA LUMPUR
Tel: 03-2070 0744
Fax: 03-2070 1146
Website: www.hsbc.com.my
email: contactus@hsbc.com.my

J.P. MORGAN CHASE BANK BERHAD

Level 26, Menara Dion
Jalan Sultan Ismail
50250 KUALA LUMPUR
Tel: 03-2270 4111
Fax: 03-2270 4110

MALAYAN BANKING BERHAD

14th Floor, Menara Maybank
100, Jalan Tun Perak
50050 KUALA LUMPUR
Tel: 03-2070 8833
Fax: 03-2070 2611
Website: www.maybank2u.com
email: publicaffairs@maybank.com.my

OCBC BANK (MALAYSIA) BERHAD

Menara OCBC
18, Jalan Tun Perak
50050 KUALA LUMPUR
Tel: 03-2034 5034
Fax: 03-2698 4363
Website: www.ocbc.com.my

PUBLIC BANK BERHAD

Menara Public Bank
146, Jalan Ampang
50450 KUALA LUMPUR
Tel: 03-2176 6000
Fax: 03-2163 9917
Website: www.pbepbank.com

RHB BANK BERHAD

Head Office, Towers Two & Three
RHB Centre
Jalan Tun Razak
50400 KUALA LUMPUR
Tel: 03-9287 8888
Fax: 03-9287 9000
Website: www.rhbbank.com.my
email: ibanksupport@rhbbank.com.my

**STANDARD CHARTERED
BANK MALAYSIA BERHAD**

Menara Standard Chartered
30, Jalan Sultan Ismail
50250 KUALA LUMPUR
Tel: 03-2117 7777
Fax: 03-2711 6006
Website: www.standardchartered.com.my
email: Malaysia.Feedback@sc.com

THE BANK OF NOVA SCOTIA BERHAD

Menara Boustead
69, Jalan Raja Chulan
50200 KUALA LUMPUR
Tel: 03-2141 0766
Fax: 03-2141 2160
Website: www.scotiabank.com.my
email: BNS.KualaLumpur@scotiabank.com

**THE ROYAL BANK OF
SCOTLAND BERHAD**

Level 1, Menara Maxis
Kuala Lumpur City Centre
50088 Kuala Lumpur
Tel: 03-2160 9888
Fax: 03-2160 9993
Website: www.rbs.my

**UNITED OVERSEAS BANK
(MALAYSIA) BHD**

Menara UOB
Jalan Raja Laut
50350 KUALA LUMPUR
Tel: 03-2692 7722
Fax: 03-2691 0281
Website: www.uob.com.my
email: uob121@uob.com.my

(As at 7 April 2009)

ABM State Sub-Committees

