



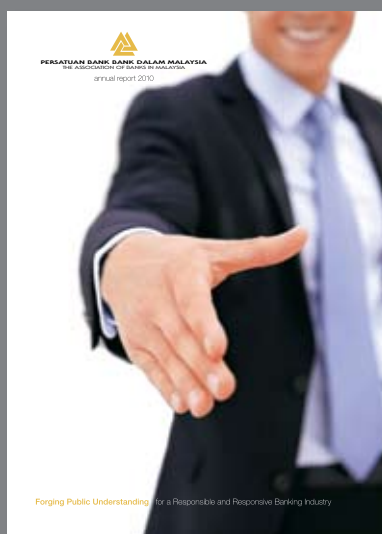
PERSATUAN BANK BANK DALAM MALAYSIA
THE ASSOCIATION OF BANKS IN MALAYSIA

annual report 2010



Forging Public Understanding for a Responsible and Responsive Banking Industry

Cover Rationale



PARTNERING OUR STAKEHOLDERS

Establishing, cultivating and strengthening relationships for better collaboration have been the cornerstones of the work that we do at The Association of Banks in Malaysia (ABM). We strive to pro-actively reach out to all our stakeholders, facilitate engagements and listen to feedback as depicted by the extended hand in order to bring to the fore a more responsible and responsive banking industry.

Acknowledging the importance of Small and Medium Enterprises (SMEs) as engines of growth of our economy, special focus was attributed to SMEs in 2010. Commercial banks have walked side by side and in strong support of the SMEs and their customers over the years, in good financial climate and in bad. Nevertheless, together with our members, ABM took extra care to re-listen, to understand their needs better and to ensure that commercial banks remain true partners in their customers' growth and development.

Following from the previous year's Annual Report theme of "Connectivity" which reflects the close working ties between the stakeholders and ABM, "Partnering" requires us to take further steps to build on the relationships and to mark them with the stamp of positive collaboration. Our commitment and dedication lie in the connections we have forged and fostered over the years that are both symbiotic and mutually beneficial which will enable the commercial banking industry to contribute positively to the country's growth and economic development.

Objectives

- To establish and promote a sound banking system for commercial banks in Malaysia in cooperation with Bank Negara Malaysia and relevant authorities.
- To formulate and review banking rules, operations and policies to assist the banking industry in becoming more resilient, competitive and effective in meeting the needs of the changing economy.
- To promote orderliness and ethical banking practices among member banks.
- To improve consumer awareness and knowledge of banking products and services.
- To develop human capital for the banking industry.
- To collaborate with government ministries, private sector groups and relevant organizations on member banks' contributions to socio-economic planning and development of the country.

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Corporate Information

(as at 31 March 2011)

CHAIRMAN BANK

Malayan Banking Berhad (Maybank)

Dato' Sri Abdul Wahid Omar
(Alternate: Lim Hong Tat)

PRINCIPAL OFFICER

Chuah Mei Lin
Executive Director

COUNCIL MEMBERS

Affin Bank Berhad

Dato' Zulkiflee Abbas bin Abdul Hamid
(Alternate: Shariffudin Mohamad)

CIMB Bank Berhad

Dato' Sri Nazir Razak
(Alternate: Dato' Sulaiman Mohd Tahir)

Citibank Berhad

Sanjeev Nanavati

Hong Leong Bank Berhad

Yvonne Chia
(Alternate: Zulkiflee Hashim)

HSBC Bank Malaysia Berhad

Mukhtar Hussain
(Alternate: Jonathan William Addis)

OCBC Bank (Malaysia) Berhad

Chew Sun Teong, Jeffrey
(Alternate: Choo Yee Kwan)

Public Bank Berhad

Tan Sri Dato' Sri Tay Ah Lek
(Alternate: Dato' Sri Lee Kong Lam)

RHB Bank Berhad

Dato' Tajuddin Atan (until 31 March 2011)
(Alternate: Michael Lim Kheng Boon)

Standard Chartered Bank Malaysia Berhad

Osman Tarique Morad
(Alternate: Raymond Wong Lai Loong)

United Overseas Bank (Malaysia) Bhd

Chan Kok Seong

CO-OPTED MEMBERS

Alliance Bank Malaysia Berhad

Datuk Bridget Lai (until 1 March 2010)
Sng Seow Wah (from 5 July 2010)

AmBank (M) Berhad

Cheah Tek Kuang
(Alternate: Dato' James Lim Cheng Poh)

EON Bank Berhad

Datuk Michael Lor Chee Leng
(until 24 February 2011)

Registered Office

34th Floor, UBN Tower, 10 Jalan P. Ramlee, 50250 Kuala Lumpur

Tel : 603-2078 8041 **Fax :** 603-2078 8004 **ABMConnect :** 1300-88-9980

Email : banks@abm.org.my

Website

www.abm.org.my

Banker

Malayan Banking
Berhad

Auditor

Messrs Azman,
Wong, Salleh & Co



Setting formulae
and strategies in
COLLABORATION
with our stakeholders
towards achieving common
goals and shared objectives.



The Council

(in accordance to Chairmanship and in alphabetical order of Member Banks)

DATO' SRI ABDUL WAHID OMAR

President & CEO

Maybank

Dato' Sri Abdul Wahid Omar is the President and CEO of Maybank, Malaysia's largest banking group, a position he has held since May 2008. He is a Fellow of the Association of Chartered Certified Accountants (United Kingdom) and a Member of the Malaysian Institute of Accountants.

Maybank is the third large organization that he has led as CEO. Prior to joining Maybank, he was the Group Chief Executive Officer of Telekom Malaysia Berhad from July 2004. He was formerly Managing Director/Chief Executive Officer of UEM Group Berhad as well as Executive Vice Chairman of PLUS Expressways Berhad.

At Maybank, Dato' Sri Abdul Wahid is a Board member of several Maybank Group companies including Mayban Fortis Holdings Berhad, Maybank Investment Bank Berhad and Bank Internasional Indonesia.

He is also currently the Chairman of Malaysian Electronic Payment System Sdn Bhd (MEPS), the Vice Chairman of Institute of Bankers Malaysia, a Director of Bursa Malaysia Berhad, Cagamas Holdings Berhad and Perbadanan Usahawan Nasional Berhad as well as a member of the Investment Panels of Kumpulan Wang Persaraan (KWP) and of Lembaga Tabung Haji.

DATO' ZULKIFLEE ABBAS BIN ABDUL HAMID

Managing Director/Chief Executive Officer

Affin Bank Berhad

Dato' Zulkiflee Abbas bin Abdul Hamid chairs ABM's Committee on Finance. He is the Managing Director/Chief Executive Officer of Affin Bank Berhad ("AFFINBANK"), a position he has held since 1 April 2009.

He joined AFFINBANK in March 2005 as Director, Enterprise Banking and later on was made Executive Director, Banking before assuming his present position. Under his current portfolio, Dato' Zulkiflee also holds directorships in Affin Investment Bank and Affin Islamic Bank.

Dato' Zulkiflee has been in the banking industry for almost 30 years. He started his career at a leading local bank, working his way up through various ranks and responsibilities at home and abroad. He left in 2005 while he was the Chief Credit Officer.

Dato' Zulkiflee holds a Master's degree in Business Administration from Southern Illinois University, United States of America, the same university from which he obtained his Bachelor of Science (Marketing).



DATO' SRI NAZIR RAZAK

Group Chief Executive/Managing Director

CIMB Bank Berhad

Dato' Sri Nazir Razak is presently the Group Chief Executive/Managing Director of CIMB Group Holdings Berhad ("CIMB Group"). Dato' Sri Nazir graduated from the University of Bristol with a Bachelor of Science (Honours) degree and obtained Masters of Philosophy from the University of Cambridge. He joined CIMB's corporate advisory department in 1989 and was appointed Chief Executive on 1 June 1999. Dato' Sri Nazir spearheaded the Group's transformation from a Malaysian investment bank to a leading Southeast Asian universal bank via several acquisitions throughout the region.

CIMB Group is today Malaysia's second largest financial services group and fifth largest in Southeast Asia with total assets of about USD88 billion. Under Dato' Sri Nazir's stewardship, CIMB Group has won many prestigious accolades. In 2010, CIMB Group was recognized by *Euromoney* as Best Bank (Malaysia) and Best Investment Bank (Malaysia), and by *Asiamoney* as Asia's Best Islamic Bank. Most recently, CIMB Group won *The Banker's* top investment bank award for Asia – the Most Innovative Investment Bank from Asia.

In 2009, Dato' Sri Nazir became the youngest recipient of *Finance Asia's* prestigious "Lifetime Achievement Award" and was named "Malaysia's Best Executive" by *Asiamoney*.

SANJEEV NANAVATI

Chief Executive Officer

Citibank Berhad

Mr Sanjeev Nanavati was appointed Citibank's Chief Executive Officer on 5 October 2007. He is responsible for Citi's overall consumer and corporate banking activities in Malaysia. Prior to this appointment, he was Citi Malaysia's Country Head for its Institutional Clients Group since 2005.

Before moving to Malaysia, he was Managing Director and Global Head of Citigroup Depository Receipt Services based in New York and Hong Kong. Mr Nanavati joined the Citigroup Depository Receipt Services Management team in July 2001.

Prior to joining Citi, he was the Head of Corporate and Investment Banking at one of the largest international banks in India. Before that, he also worked with a major American bank in M&A and Capital Markets, in the United States of America and Hong Kong.

Mr Nanavati holds a Master of Business Administration degree from Syracuse University in the United States of America.

He is also a Board member of the American Malaysian Chamber of Commerce.



The Council (Cont'd)

(in accordance to Chairmanship and in alphabetical order of Member Banks)

YVONNE CHIA

Group Managing Director/Chief Executive

Hong Leong Bank Berhad

Ms Yvonne Chia is currently the Group Managing Director/Chief Executive of Hong Leong Bank Berhad. The chief architect of a people-led transformational strategy, she has been instrumental in building the bank into what it is today – a high performing, competitive, full-fledged and embedded commercial banking franchise with a regional footprint and multi-channel distribution network. Ms Chia also steered the bank's foray overseas to become the first Malaysian bank to acquire a strategic shareholding of a bank in China and the first ASEAN bank with a wholly-owned subsidiary license in Vietnam.

A career banker, Ms Chia was the first woman to be appointed Chief Executive Officer of a commercial bank in Malaysia. She also previously led a Malaysian bank to be the third largest bank over the 1998 Asian financial crisis.

Being a Council member of ABM since 1995, Ms Chia also represents ABM on the Boards of Cagamas Bhd and AFC Merchant Bank, Singapore, as well as on the Council of Institute of Bankers Malaysia.

A passionate leader, she believes in leading with energy, engagement and emotional intelligence to inspire and positively affect the people around her.



MUKHTAR HUSSAIN

Deputy Chairman & Chief Executive Officer

HSBC Bank Malaysia Berhad

Mr Mukhtar Hussain graduated from University of Wales with a Bachelor of Science in Economics. He first joined the HSBC Group in 1982 as a Graduate Trainee in Midland Bank International.

In 1991, he was appointed Assistant Director Samuel Montagu. After close to 11 years of working in the Group's London offices, Mr Hussain then held numerous posts in Dubai including CEO, HSBC Financial Services (Middle East) and also established the initiative to create the first foreign investment bank in Saudi Arabia for HSBC.

In 2006, he headed back to London as Global Head of Principal Investments, the proprietary and fund investment arm of HSBC. He moved back to Dubai in 2008 as Deputy Chairman, HSBC Bank Middle East Limited, Global CEO of HSBC Amanah and CEO Global Banking and Markets, Middle East & North Africa.

Mr Hussain took over as Deputy Chairman and Chief Executive Officer for HSBC Bank Malaysia Berhad on 15 December 2009. He also continues in his role as Global CEO of HSBC Amanah.



CHEW SUN TEONG, JEFFREY

Director and Chief Executive Officer

OCBC Bank (Malaysia) Berhad

Mr Jeffrey Chew Sun Teong is Director & CEO of OCBC Bank (Malaysia) Berhad, currently overseeing the OCBC Group's Malaysian business. He joined the Bank in April 2003 initially as Head of the Bank's SME business and subsequently as Head of Business Banking. He was appointed Executive Vice President in October 2006.

Mr Chew began his career at PriceWaterhouse Coopers in 1987 and was involved in the area of corporate audit and taxation for four years. He subsequently joined Citibank in Malaysia where he held various roles over 12 years, including customer relationship management, risk management and international offshore banking and product management. His last position was General Manager of Commercial/SME banking business and Director of Citicorp Capital Sdn Bhd.

A qualified accountant by training, he is a fellow member of the Chartered Association of Certified Accountants, United Kingdom.

Apart from his role in OCBC Bank, Mr Chew is also Chairman of Pac Lease Sdn Bhd and a Director of OCBC Al-Amin Bank Berhad, e2 Power Sdn Bhd and PacificMas Berhad.

TAN SRI DATO' SRI TAY AH LEK

Managing Director

Public Bank Berhad

Tan Sri Dato' Sri Tay Ah Lek, Managing Director of Public Bank Berhad, has 50 years' experience in banking and finance. He joined Public Bank Group as a pioneer staff in 1966. He was Executive Director of Public Bank from 18 June 1997 to 30 June 2002 and was re-designated as Managing Director on 1 July 2002. He was Executive Vice President of Public Bank from 1995 to 1997 and prior to this appointment, he was Executive Vice President of the former Public Finance.

Tan Sri Dato' Sri Tay holds a Master's degree in Business Administration from Henley, United Kingdom and attended the Advanced Management Program at Harvard Business School. He is a Fellow of CPA Australia, Financial Services Institute of Australasia, Institute of Bankers Malaysia and Malaysian Institute of Management.

He is presently Chairman of Association of Finance Companies of Malaysia and Association of Hire Purchase Companies Malaysia as well as a member of National Payments Advisory Board.



The Council (Cont'd)

(in accordance to Chairmanship and in alphabetical order of Member Banks)

DATO' TAJUDDIN ATAN

Managing Director

RHB Bank Berhad

Dato' Tajuddin Atan holds a Bachelor's degree in Science (Agribusiness) from Universiti Putra Malaysia and a Master's degree in Business Administration from Ohio University, United States of America. He was attached to Bank Bumiputra (M) Berhad ("BBMB") for more than 16 years holding various senior positions including a stint at the bank's New York Branch. His last designation with Bumiputra Commerce Bank, the merged banking entities of Bank of Commerce Berhad and BBMB, was as Treasurer, Treasury Division.

After a few years in the corporate management and restructuring arena, Dato' Tajuddin was appointed as the Chief Executive Officer of Bank Simpanan Nasional ("BSN") in October 2004 and thereafter joined Bank Pembangunan Malaysia Berhad as its President/Group Managing Director in December 2007.

Dato' Tajuddin was appointed as the Managing Director of RHB Bank on 1 May 2009 and he also served as the Group Managing Director of RHB Capital Berhad from July 2009 to March 2011.

OSMAN TARIQUE MORAD

Managing Director and Chief Executive Officer

Standard Chartered Bank Malaysia Berhad

Mr Osman Tarique Morad was appointed as the Managing Director and Chief Executive Officer of Standard Chartered Bank Malaysia Berhad ("SCBMB") in October 2009. Mr Morad is responsible for the implementation of Standard Chartered's business strategies and overall Corporate Governance not only for SCBMB but also for the Group's operations in Malaysia. This includes Scope International (M) Sdn Bhd and IT-365 Sdn Bhd which form the Standard Chartered Group's Global Shared Service Centre and Price Solutions Sdn Bhd.

Mr Morad joined Standard Chartered Bank in 1993 as the Regional Head of Institutional Banking Middle East and South Asia in Dubai and was responsible for the Bank's Financial Institutions business teams in India, Bangladesh, Pakistan, Sri Lanka and the Middle East. Prior to Malaysia, Mr Morad spent 12 years as CEO in Bangladesh and Bahrain.

Mr Morad is also a member of the ABM Committee on Finance.

He graduated from the Punjab University and the Marlboro College of Vermont, United States of America.



CHAN KOK SEONG

Director and Chief Executive Officer

United Overseas Bank (Malaysia) Bhd

Mr Chan Kok Seong was appointed Chief Executive Officer of United Overseas Bank (Malaysia) Bhd ("UOB Malaysia") in 2003. He was later appointed as a Director of UOB Malaysia in August 2006.

Before joining UOB Malaysia in July 1998, Mr Chan was the Head of Risk Management Division at Arab-Malaysian Merchant Bank, responsible for prudential control of market, liquidity, counterparty and other risks associated with money market and derivative dealing activities.

Mr Chan started his career with Bank Negara Malaysia where he served for over eight years and was involved primarily in policy development for prudential control and banking practices, including the development of regulatory framework for new financial instruments.

Mr Chan is also a Director of Uni.Asia General Insurance Berhad and Alternate Director of Uni.Asia Life Assurance Berhad. A graduate of University of Malaya under Bank Negara Malaysia's scholarship programme, Mr Chan is a member of the Malaysian Institute of Certified Public Accountants.

CHEAH TEK KUANG

Chief Executive Officer

AmBank (M) Berhad

Mr Cheah Tek Kuang was appointed to the Board of AmBank (M) Berhad on 20 December 2001. Mr Cheah is currently the Group Managing Director of AMMB Holdings Berhad and Chief Executive Officer of AmBank.

Mr Cheah joined AmlInvestment Bank Berhad in 1978 and held the position of Managing Director since 1994. He was appointed as Group Managing Director of AMMB Holdings Berhad on 1 January 2005. He also serves on the Boards of companies in the group.

He is presently a member of the Board of Bursa Malaysia Berhad, the Alternate Chairman of the Malaysia Investment Banking Association and sits on the Investment Panel Committee of Kumpulan Wang Persaraan. In the past, he also served as a Board member and a member of the Investment Panel of Employees Provident Fund.

Mr Cheah has a Bachelor's degree in Economics (Honours) from the University of Malaya and is a Fellow of Institute of Bankers Malaysia.



The Council (Cont'd)

(in accordance to Chairmanship and in alphabetical order of Member Banks)

DATUK MICHAEL LOR CHEE LENG

Group Chief Executive Officer

EON Bank Group

Datuk Michael Lor Chee Leng was the Group Chief Executive Officer (GCEO) of EON Bank Group, until 24 February 2011.

He joined EON Bank Group as Head of Group Consumer Banking in February 2008 and was responsible for growing its consumer banking business franchise, which has since recorded many notable product innovations and financial achievements.

Datuk Lor has more than 20 years' experience in the banking industry across the Southeast Asian region. Before joining EON Bank Group, he was a Worldwide Director of Banking Solutions with Hewlett Packard Asia Pacific's Financial Service Industry Segment. Prior to that, he was Executive Vice President and Head of Consumer Banking for RHB Bank Berhad. Datuk Lor assumed his role at RHB Bank after a tenure as a Managing Director with DBS Bank, a leading bank in Southeast Asia, where he served in various senior management capacities in Singapore and Thailand.

He also served as a Director of Malaysia Electronic Payment System Sdn Bhd (MEPS).

Datuk Michael Lor has a Bachelor's degree in Economics and Statistics from the National University of Singapore.

SNG SEOW WAH

Group Chief Executive Officer and Director

Alliance Bank Malaysia Berhad

Mr Sng Seow Wah is the Group Chief Executive Officer and Director of Alliance Bank Malaysia Berhad and Alliance Financial Group Berhad. He joined the Group on 5 July 2010.

He is an experienced banker with more than 24 years of leading growth and developing high performing organisations in a number of well respected regional and international banks.

Mr Sng was the Managing Director of the Local Corporate Group, Citibank Singapore. He then joined OCBC Bank Singapore as EVP and Head of Enterprise Banking from 2003 to 2008 where he led the successful transformation of the business into a sustainable, high performing unit with a strong reputation for customer focus and service.

Prior to joining Alliance Bank, Mr Sng was EVP, Head of Human Resources, Special Projects & Corporate Communications of Fullerton Financial Holdings, a wholly owned subsidiary of Temasek Holdings, where he held several directorships across the Asian region.

Mr Sng has a Bachelor's degree in Accountancy from the National University of Singapore. He attended the Advanced Management Programme at the Wharton School, University of Pennsylvania, as well as the Corporate & Investment Banking Programme at Macquarie University.



The Council - Alternates

LIM HONG TAT

Deputy President & Head of Community Financial Services

Maybank



Mr Lim Hong Tat is the Deputy President and Head of Community Financial Services, Maybank. As Head of Community Financial Services, he is responsible for the overall management and performance of the Bank's SME, emerging corporate and consumer segments as well as sales and distribution. This covers community banking, product innovation and industrialization, customer segmentation, virtual banking, wealth management and payment services, sales and distribution and business strategy, planning and development. Mr Lim holds a Bachelor of Economics (Business Administration) (Honours) degree from University of Malaya. Being a Maybank scholar, he joined the bank upon graduation in 1981.

SHARIFFUDIN MOHAMAD

Executive Director, Operations

Affin Bank Berhad

Encik Shariffudin Mohamad is the Executive Director, Operations of Affin Bank Berhad ("AFFINBANK"). He joined AFFINBANK as the Director, Operations in August 2007 and was appointed to his present position effective 1 November 2009. While Encik Shariffudin was the Director, Operations, he was also the Chief Corporate Strategist and Chief Human Resource Officer. Currently, he oversees the Operations Division encompassing Customer Fulfillment, Branch Operations, Loan Administration & Documentation, Strategic & Corporate Services including Legal & Secretarial, Information Technology Services Management, Property & Logistics, Customer Care & Quality and Corporate Communications. He has over two decades of banking experience with a well-known international financial institution and its acclaimed global outsourcing outfit. Encik Shariffudin graduated with a Bachelor in Finance degree and a Masters in Business Administration from Southern Illinois University, United States of America.



DATO' SULAIMAN MOHD TAHIR

Executive Director/Head of Consumer Sales & Distribution

CIMB Bank Berhad



Dato' Sulaiman Mohd Tahir joined Bank of Commerce Berhad in 1987 and has held various positions including Group Head of the Japanese Business Unit, Branch Manager Shah Alam and Regional Manager for Business Credit. In 2002, he was appointed to head BCB Credit Card Centre. In July 2005, he was made the Head of Consumer Sales & Distribution Division that is responsible for 324 branches with over 3,700 self-service terminals, servicing over six million customers. An accounting graduate from RMIT University, Australia, Dato' Sulaiman with over 23 years of experience in banking, was appointed Executive Director of CIMB Bank on 1 October 2009.

The Council - Alternates (Cont'd)

ZULKIFLEE HASHIM

Executive Director

Hong Leong Bank Berhad

Encik Zulkiflee Hashim started his career in the banking sector with Citibank NA as its Vice President in 1990. From December 1991 to 1997, he held the position of Deputy Managing Director of Deutsche Bank Malaysia and was responsible for Corporate Banking, International Trade Finance, Operations and Transaction Banking Services Department. Encik Zulkiflee was appointed an Executive Director of Hong Leong Bank in 1998 and is also a member of the EXCO and Board Credit Supervisory Committee of Hong Leong Bank.



JONATHAN WILLIAM ADDIS

Executive Director and Deputy Chief Executive

HSBC Bank Malaysia Berhad



Mr Jonathan William Addis has been Executive Director and Deputy Chief Executive of HSBC Bank Malaysia Berhad since October 2008. He oversees the operations and implementation of strategies of HSBC in Malaysia. A History graduate from Cambridge University, Mr Addis joined HSBC as an International Officer Management Trainee in April 1981. Over the next 30 years, he held various postings covering operations, credit, commercial banking and trade services. Mr Addis has also had extensive banking experience in different regions including Europe, Middle East, United States of America and Asia. His last position was Chief Operating Officer, Asia Pacific, HSBC Hong Kong where he was responsible for banking operations, operations support services, security, administration and purchasing, property and business continuity. He is also the Chairman of the British Malaysian Chamber of Commerce.

CHOO YEE KWAN

Country Chief Risk Officer

OCBC Bank (Malaysia) Berhad

Mr Choo Yee Kwan is currently the Country Chief Risk Officer for OCBC Bank (Malaysia) Berhad. Prior to joining OCBC, he was the Chief Risk Officer of Maybank Group. During his 14-year career at Maybank, he was the Division Head for Credit Control, International Banking, Corporate Remedial Management and Group Risk Management. He also served on the Corporate Debt Restructuring Committee (CDRC) set up under the auspices of Bank Negara Malaysia. Prior to starting his career with Maybank, he had worked for the National Westminster Bank PLC, United Kingdom, in London and Malaysia. Mr Choo has Honours degrees in Economics and Law from University of Malaya and University of London respectively, and is a Barrister-at-Law following his call to the Bar of England and Wales. He has been conferred an Associate Fellowship by the Institute of Bankers Malaysia and currently serves on the Education Committee of the Institute.



DATO' SRI LEE KONG LAM

Executive Director

Public Bank Berhad



Dato' Sri Lee Kong Lam was appointed as an Executive Director of Public Bank in November 2001. He is currently Chairman of its Operational Risk Management Committee and its Business Continuity Management Committee, and is a member of the Board Executive Committee as well as various other Committees in the Bank. Prior to joining Public Bank in November 1996, he was with Bank Negara Malaysia and was involved primarily in the supervision and examination of banking institutions. He was then the Head of Examination Department at Bank Negara Malaysia. Dato' Sri Lee is a Fellow of CPA Australia and the Chartered Institute of Bankers, United Kingdom, and a Chartered Accountant of the Malaysian Institute of Accountants.

MICHAEL LIM KHENG BOON

Director, Group Transaction Banking

RHB Bank Berhad



Mr Michael Lim Kheng Boon, an experienced banker with over 35 years of Treasury and banking experience, has worked overseas in New York and other major Asian financial cities. Upon his return to Malaysia in 2000, he joined OCBC Malaysia as Senior Vice President and Treasurer before joining the RHB Banking Group as Executive Vice President and Treasurer in 2002. He was subsequently appointed Chief Operating Officer in November 2007 and in January 2010 with the new organization structure, Mr Lim was appointed Director, Global Financial Banking. He also sits on the Boards of RHB Bank Labuan Ltd and RHB Research Institute Sdn Bhd. Mr Lim is a Fellow of Chartered Secretaries and Administrators, Australia and Chartered Institute of Bankers, London, and an Associate member of Chartered Institute of Marketing, London. Additionally, he also served as the President of the Financial Markets Association Malaysia from 2006 to 2010.

RAYMOND WONG LAI LOONG

Chief Financial Officer

Standard Chartered Bank Malaysia Berhad

As Chief Financial Officer, Mr Raymond Wong Lai Loong is responsible for the overall management of the Finance, Corporate Treasury and Tax functions of Standard Chartered Bank Malaysia Berhad ("SCBMB"), with oversight responsibilities for the Global Sourcing/CRES functions. His role focuses on creating long term value for SCBMB through execution of its strategic financial management agenda with effective corporate governance in supporting the Board/CEO and in partnership with the Business/Functional Heads. Mr Wong also takes on a lead role in the Bank's sustainability programme as Country Environment Champion. Prior to joining Standard Chartered in 1991, he had earlier built his banking expertise with OCBC Malaysia where he served in various roles since 1980. Overall, he has over 30 years' experience in the banking industry. Mr Wong is a graduate from the Chartered Institute of Management Accountants, United Kingdom.



DATO' JAMES LIM CHENG POH

Managing Director, Business Banking

AmBank (M) Berhad



Dato' James Lim Cheng Poh joined AmBank Berhad as its Managing Director/CEO on 15 June 2004. After the merger of the business operations of AmBank Berhad and AmFinance Berhad on 1 June 2005, he was appointed as Managing Director, Business Banking of AmBank (M) Berhad. Currently, Dato' Lim is also a Director on the Board of AmLife Insurance Berhad. In addition to graduating from Camborne School of Mines (England) in Mining Engineering, he also holds a Masters degree in Science (Engineering) from Queen's University in Canada and a Masters degree in Business Administration from Harvard University, United States of America. Prior to joining AmBank, he served in the Hong Leong Group for more than 20 years. He joined the Hong Leong Group in 1983 and from time to time, was the Managing Director over-seeing various industries in the Group including computer services, properties and financial services. In 1994, he was appointed as the Senior Group Managing Director of Hong Leong Bank Berhad, a position he held until his retirement in October 2003.

The Association

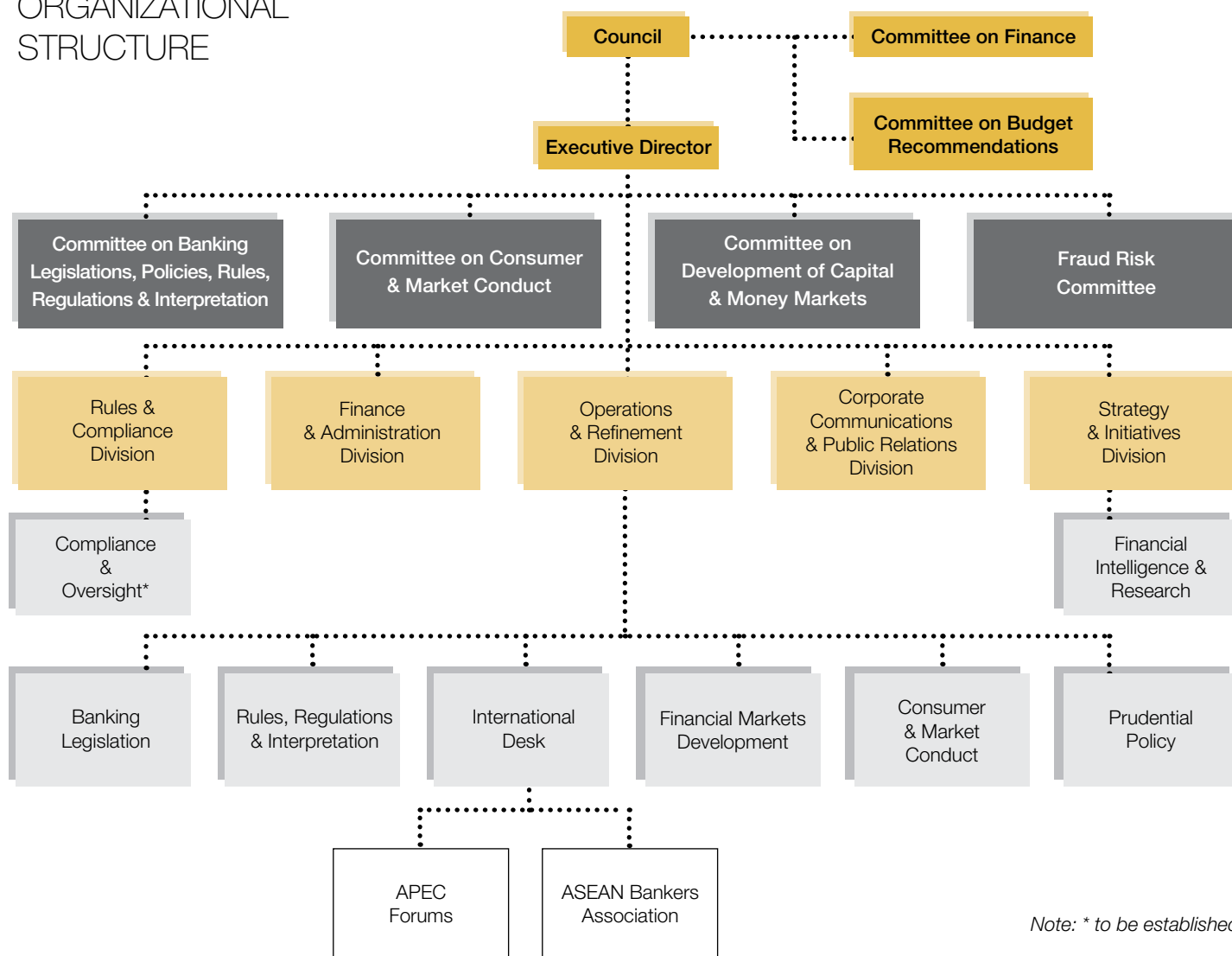
Its Organizational Structure and Family Tree

The Association of Banks in Malaysia (ABM) is structured into five core divisions, namely Operations & Refinement, Strategy & Initiatives, Corporate Communications & Public Relations, Finance & Administration and Rules & Compliance, a fifth division which was set up during the year for better streamlining of ABM's activities. As at the date of publication, ABM has a total of 16 full-time staff.

In addition, there are six Permanent Committees under ABM, which comprise senior bankers from our Council banks. Two of the Committees, i.e. the Committee on Finance and the Committee on Budget Recommendations, report directly to the Council while the remaining four report to the Executive Director of ABM.

ABM's organizational structure is depicted below.

ORGANIZATIONAL STRUCTURE



Note: * to be established



Standing, from left:

CHUAH MEI LIN

Executive Director

FEIZAL AHMAD

Senior Executive, Public Relations

JOANNE WONG

*Assistant General Manager, Operations
& Refinement*

Sitting, from left:

SHAREN CHEAH

*Senior Manager, Corporate Communications
& Public Relations (until 20 May 2011)*

LYDIA ORE

*Senior Executive, Corporate Communications
& Public Relations*

NG AI LEEN

*Assistant General Manager, Strategy
& Initiatives*

WONG AI MEI

Senior Manager, Finance & Administration

DION KOH

Manager, Operations & Refinement

MAYA ABDUL RAHMAN

Senior Executive, Operations & Refinement

CHUAH MEI LIN

Executive Director

Ms Chuah Mei Lin was appointed as the Executive Director of The Association of Banks in Malaysia on 6 October 2008. A lawyer by training, Ms Chuah brings with her a wealth of experience in both the financial services and the securities industries. Her foray into the corporate world after 10 years in legal practice began with the financial services group, Komplek Kewangan/Amanah Capital Partners (now MIDF – Amanah Capital Partners). Prior to this appointment, Ms Chuah headed the Legal and Group Internal Compliance Division of Scomi Group Bhd and its group of companies and enjoyed the challenges of overseeing matters arising from the Group's focused but diverse activities in 35 countries. Her colourful and interesting career has straddled, in succession, several key positions including Head of the Corporate Strategy Division of Affin Bank Berhad, Head of the Legal and Secretarial Division of the United Engineers (Malaysia) Berhad (UEM) Group during the major reorganization of the Group in 2002 – 2005 and before that, Senior Vice President, Legal Advisory & Membership Services Division of Bursa Malaysia Securities Berhad.

JOANNE WONG

Assistant General Manager, Operations & Refinement

Ms Joanne Wong joined the Association as a Senior Administrative Officer in August 1991 and has over the years moved up the ranks from Assistant Manager to Manager and Senior Manager. She was promoted to Assistant General Manager, Head of Operations and Refinement with effect from 1 August 2009. A graduate from University of Ottawa, Canada with a Bachelor in Business Administration, she first started her career with a development company as an officer in its leasing and credit department overseeing the housing loans division.

NG AI LEEN

Assistant General Manager, Strategy & Initiatives

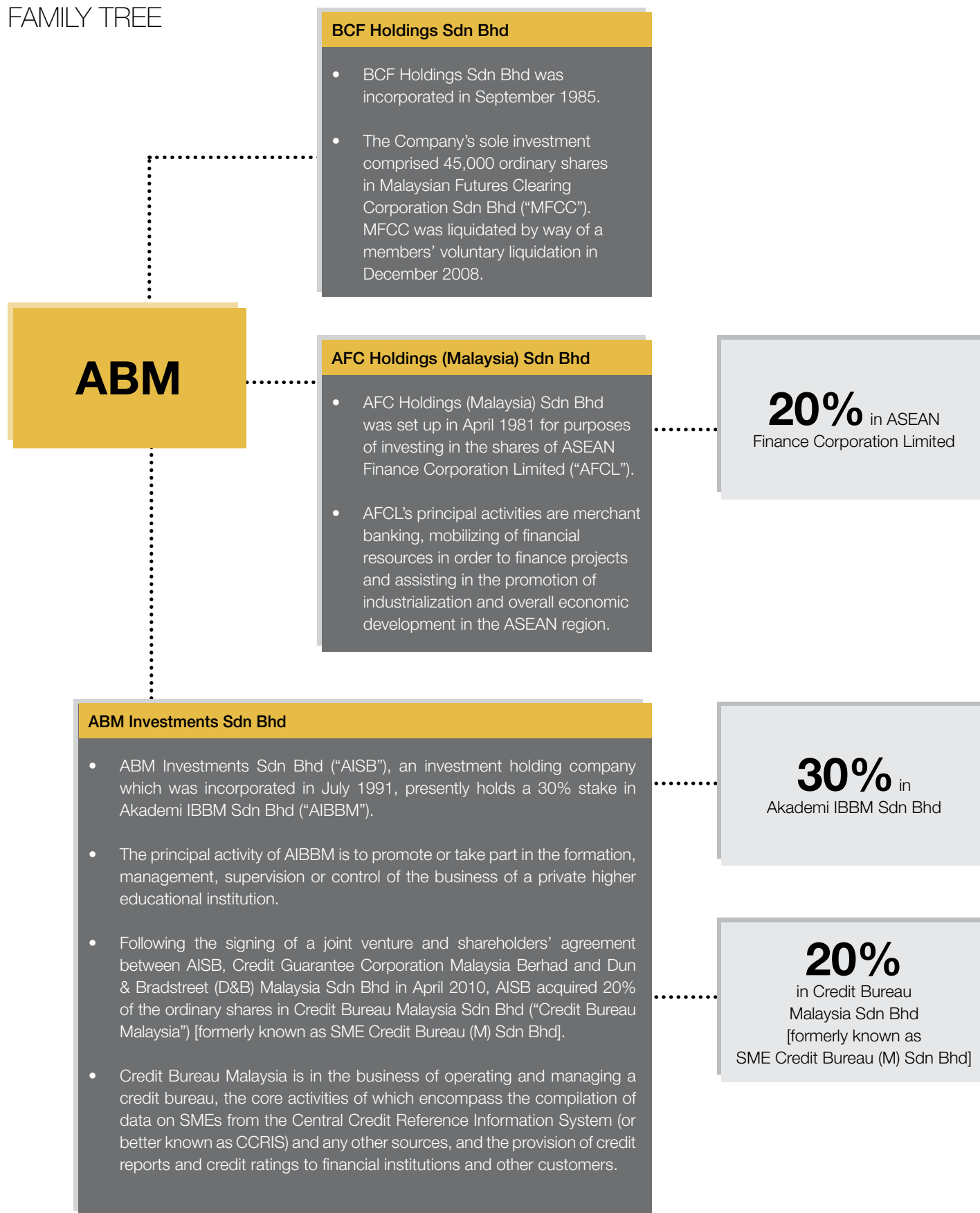
Ms Ng Ai Leen joined the Association as Senior Manager, Strategy and Initiatives on 7 September 2009 and was recently promoted to Assistant General Manager. She heads the Strategy and Initiatives Division of the Association. Prior to joining ABM, she was Head of Corporate Planning & Finance at a local commercial bank. A graduate from Royal Melbourne Institute of Technology with a Bachelor of Business in Economics & Finance, she first started her career with Ernst & Young as an audit & corporate recovery consultant, and subsequently joined Pengurusan Danaharta Nasional Berhad, where she was actively involved in the asset management functions of the company as Head, Marketing & Sales Administration in Property Division. After the eventual closure of Danaharta, she joined a foreign bank as Head, Auction Sales and continued to be involved in asset management work.

WONG AI MEI

Senior Manager, Finance & Administration

Ms Wong Ai Mei joined the Association in 2007 as Assistant Manager, Finance and was recently promoted to Senior Manager, Finance & Administration. In 1997, she began her career as a tax consultant at Arthur Andersen, which later became part of Ernst & Young. Ms Wong then moved into the corporate world in 2003 when she joined the local arm of a leading Australian magazine publishing company as the head of the local finance department. She graduated with a Bachelor (Honours) degree in Accounting & Finance from Middlesex University, United Kingdom.

FAMILY TREE



ABM Permanent Committees

and its Members as at 31 December 2010

COMMITTEE ON FINANCE

1. **Affin Bank Berhad** (*Chairman Bank*)
Dato' Zulkiflee Abbas bin Abdul Hamid
2. **CIMB Bank Berhad**
Dato' Sulaiman Mohd Tahir
3. **Hong Leong Bank Berhad**
Premod Paul Thomas
4. **Public Bank Berhad**
Leong Kwok Nyem
5. **RHB Bank Berhad**
Kellee Kam Chee Khiong
6. **Standard Chartered Bank Malaysia Berhad**
Osman Tarique Morad



COMMITTEE ON BANKING LEGISLATIONS, POLICIES, RULES, REGULATIONS AND INTERPRETATION

1. **Malayan Banking Berhad** (*Chairman Bank*)
 - a. Mohd Hanif Suadi
(replaced Lee Chee Meng)
 - b. Teoh Gee Leong (Alternate)
2. **Affin Bank Berhad**
Ee Kok Sin
3. **CIMB Bank Berhad**
Devabalan Theyventheran
4. **Citibank Berhad**
June Lee Siew Yee
5. **HSBC Bank Malaysia Berhad**
Leong Soon Cheong
6. **OCBC Bank (Malaysia) Berhad**
Lim Yau Seong
7. **RHB Bank Berhad**
Ee Yew Chai (replaced Patrick Ho)
8. **Standard Chartered Bank Malaysia Berhad**
Raymond Wong Lai Loong



FRAUD RISK COMMITTEE



- 1. HSBC Bank Malaysia Berhad** (*Chairman Bank*)
Leong Soon Cheong

- 2. CIMB Bank Berhad**
a. Balashanmugam Vadivelu
b. Yunos Yusop
(replaced Mohan Raj)



- 3. Citibank Berhad**
Chong Tong Lim
(replaced Leong Chai Boo)
- 4. HSBC Bank Malaysia Berhad**
a. Chong Kit Sim
b. Gerard Forsythe
- 5. Malayan Banking Berhad**
a. Wong Fook Chun
b. Muhd Nithya Thyalen
(replaced Joginder Singh)



- 6. Public Bank Berhad**
a. Paul Khoo Siew Keong
b. Chew Cheng Chan
- 7. RHB Bank Berhad**
a. Arivananthan A/L Supaya
b. V Maslamani



- 8. Standard Chartered Bank Malaysia Berhad**
a. Steven Leong Wai Hoong
b. Kwan Keen Yew
(replaced Wong Liang Yee)



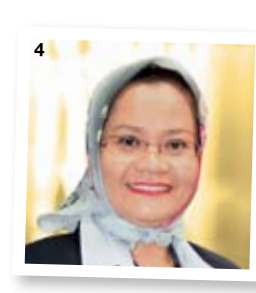
COMMITTEE ON CONSUMER & MARKET CONDUCT

- 1. Malayan Banking Berhad** (*Chairman Bank*)
a. Chow Yin Li
(replaced Ahmad Shareza Abdul Rahman)
b. Joanne Quah Swee Ai (Alternate)



- 2. Affin Bank Berhad**
Rosely Shamsudin
(replaced Alex Lee Foo Yeun)

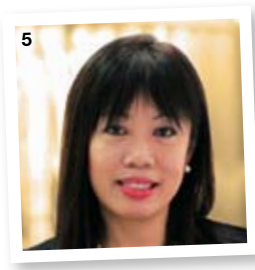
- 3. Alliance Bank Malaysia Berhad**
a. Yong Kok Mun
(replaced Liew Swee Lin)
b. Sue Tang (Alternate)



- 4. CIMB Bank Berhad**
Datin Aziyah Omar

- 5. Hong Leong Bank Berhad**
Josephine Leong

- 6. OCBC Bank (Malaysia) Berhad**
Alvin Lim Kim Leng



- 7. Public Bank Berhad**
Chew Cheng Chan

- 8. RHB Bank Berhad**
Nesaratnam Somasundram
(replaced Ng Eng Whye)

- 9. Standard Chartered Bank Malaysia Berhad**
Jessie Liew
(replaced Choong Wai Hoong)



- 10. United Overseas Bank (Malaysia) Bhd**
Lin Kok Hoi

COMMITTEE ON BUDGET RECOMMENDATIONS



1. **Public Bank Berhad** (*Lead Bank*)
Nasaruddin Arshad
2. **CIMB Bank Berhad**
Lee Heng Guie
3. **HSBC Bank Malaysia Berhad**
Baldev Singh
4. **Malayan Banking Berhad**
Raja Indra Putra bin Raja Ismail

COMMITTEE ON DEVELOPMENT OF CAPITAL & MONEY MARKETS



1. **Malayan Banking Berhad** (*Chairman Bank*)
Leslie Foo Chek Shen
2. **CIMB Bank Berhad**
Dato' Lee Kok Kwan
3. **Citibank Berhad**
Stantley Tan
(replaced Kuldeep Singh)
4. **HSBC Bank Malaysia Berhad**
Piyush Kaul
5. **Public Bank Berhad**
Tang Hong Keat
6. **RHB Bank Berhad**
Datin Zaimah Zakaria
7. **Standard Chartered Bank Malaysia Berhad**
Sandeep Bahl

The Association would like to accord a note of thanks to the above for their contributions to the Association and the industry.

Close cooperation, communication
and sharing of ideas through
TEAMWORK to further enhance
the overall banking sector.



Chairman's Statement

As Chairman of The Association of Banks in Malaysia (ABM), it gives me great pleasure to present ABM's Annual Report 2010 which details its contributions in 2010 to the key areas of development in the financial services industry for sustainable economic growth amidst a more globalized and challenging environment.

I am pleased to have personally witnessed the evolution of ABM from a low profiled organization to a pro-active and dynamic champion of issues and matters relating to the commercial banking industry in response to the demands of the changing times.



Dato' Sri Abdul Wahid Omar
Chairman

Its efforts to increase its visibility and accessibility to the banking fraternity as well as the general public have indeed proven to be immensely successful over the last two years. Not only has ABM begun to play a more significant role locally, it has also left its footprints in the international banking arena with its much lauded hosting of the 7th Annual Meeting and Conference of the Asia-Pacific Economic Cooperation (APEC) Financial Institutions Dealing with Small and Medium Enterprises (SMEs) in 2010.

As the Malaysian economy grows and shifts with the global economic climate, the call for the banking sector to play a more inclusive and responsive role in providing better financial services to support the country's economic growth has become more emphatic. I am certain ABM will continue to forge closer rapport with each of its three main groups of stakeholders, namely its member banks, the regulators and the banking public, to collectively help transform our country into a high income economy in line with the Economic Transformation Programme (ETP) and the 10th Malaysia Plan.

THE GLOBAL ECONOMIC SCENARIO

The year 2010 has to a great degree turned out to be a year of quiet trepidation for the global economy. Despite the stabilization of the global economy, by and large, from the major tailspin brought upon by the financial crisis of 2008-09, economic recovery has been mixed. Generally, the growth of the developed economies has remained subdued with high unemployment rates and low domestic spending. In contrast, emerging economies especially in the Middle East, North Africa, Asia and sub-Saharan Africa have seen fairly robust growth.

By mid-2010, overall growth momentum slipped as all eyes veered towards the United States of America (US) and Europe. The US faced prospects of a double-dip recession due to chronic high unemployment rates, a shrinking housing market, low domestic demand and a 9% real-effective depreciation in the value of the dollar since January 2009. Over in Europe, the situation was little better as Southern European economies, namely Greece, Portugal and Spain, were buried under mounting sovereign debts which called for restructuring and consolidation in the banking sector. Meanwhile, major emerging markets such as China and Brazil took preemptive measures to tighten monetary policy in view of the turn in the US and European economies.

As it stands, global financial stability appears to remain at risk and needs urgent and comprehensive response by the authorities. After almost four years since the onset of the global financial crisis, there are still significant policy challenges to be addressed. Confidence in the financial industry notably in developed markets and countries hardest hit by the financial crisis is still not fully restored. Regulatory reforms for both institutions and markets are critical for sustainable growth and global financial stability. Some major reforms have already

been introduced, such as the Basel III regulations issued by the Basel Committee on Banking Supervision which requires banks to hold more and better-quality capital and liquid assets. The Basel III regulations are expected to have the strongest impact on banks in Europe and North America.

“.....Malaysia saw a strong start with GDP increasing by 9.5% in the first half of 2010.....”

Whilst the International Monetary Fund (IMF) has predicted an increase in global output by approximately 4.5% in 2011, this figure is likely to be revised downwards given recent major events, such as the political tensions in Middle East and North African countries and the recent earthquake in Japan. Prices of crude oil spiraled to over US\$100 per barrel in recent times, a level not seen in more than two years.

RISE OF THE EMERGING ECONOMIES

Whilst 2010 saw overall growth amongst emerging economies, different regions experienced variations of it. On the one hand, the Middle East and North African countries, including those in sub-Saharan Africa recorded relatively small declines in output due to the modest exposure to trade and capital flows from the advanced economies. On the other hand, emerging markets in Europe and Latin America fared terribly in the face of the crisis due to their ties to advanced economies. Asia, however, enjoyed a far more robust economic recovery and growth compared to the other economies in 2010. In particular, China and India, the two largest up and coming economic power houses are poised to lead the Asian region in the coming years exemplified in their strong growth record in 2010.

Economies such as Singapore and Indonesia also displayed sharp recoveries. Singapore's Gross Domestic Product (GDP) rebounded by 18.7% in the second quarter of 2010 vis a vis a contraction of 9% year-on-year in 2009. Indonesia meanwhile improved with its GDP posting an annual growth of 6.2% in the second quarter of 2010 compared with 4.1% annual growth in the same period the previous year.

The faster recovery of the Asian economies can be attributed to better macroeconomic policies that brought inflation under control through a combination of more disciplined fiscal and monetary policies, which resulted in low levels of fiscal deficit and public debt (relative to the GDP). Their reduced dependence on foreign financing and changes in composition of external capital, e.g. from debts (particularly short-term

external debt) to foreign direct investments have also helped minimize their exposure to a reduction in capital inflows.

Additionally, many emerging economies built up large buffers of foreign exchange reserves following the Asian financial crisis of 1997-98, which acted as a form of self-insurance against the sudden halt in or reversals of capital inflows. Almost 50% of the US\$5.5 trillion foreign exchange reserves accumulated by the emerging economies are attributable to China.

The diversification in production and export patterns, as well as greater trade and financial linkages among emerging economies have had a positive effect in buffering the said economies as a group. In particular, China's continued rapid growth has played a significant role in ensuring that demand for commodities, raw materials and intermediate inputs have remained high. By mid 2010, the volume of goods traded regained pre-crisis levels by almost 50% due to increases in intra-regional trade compared with trade activities amongst advanced economies where export volumes re-gained almost the same level as in 2007, indicating almost no growth over a period of three years.

With the increasing affluence of the population as indicated by the per capita income, many Asian emerging markets not only saw augmentation of domestic demand but also enjoyed the added benefit of high levels of savings which kept pace with rising investment rates, leading to current account surpluses. These factors helped cushion some of the effects from the slowdown in demand from the export markets.

Even with continuing uncertainties, Asia is expected to lead in global growth backed by strong macroeconomic fundamentals and sound financial systems.

THE MALAYSIAN ECONOMIC OUTLOOK AND PERSPECTIVE

Propelled by the positive outlook for Asia going into 2010, Malaysia saw a strong start to 2010 with GDP increasing by 9.5% in the first half of 2010 compared with a 5% contraction in the same period the previous year. This was largely a result of two Economic Stimulus Packages amounting to RM67 billion which were implemented by the Government following the global economic crisis.

The rate of growth slowed down towards the end of 2010 with GDP recorded at 4.8% in Q4 2010, compared with 5.3% in Q3 2010. Overall, however, Malaysia enjoyed a 7.2% growth in 2010 compared to the previous year buoyed by stronger performance in the manufacturing, services and construction sectors. Domestic demand improved due to increased private consumption, positive consumer confidence and higher levels of income. Private sector investment was also boosted by increased expansion of businesses.

Malaysia's trade surplus for the year continues to be strong at RM110.2 billion although it is 6.3% lower than 2009's surplus of RM117.6 billion. The ringgit was deemed as one of the better performing currencies in the region, strengthening 11.1% against the US dollar as at 31 December 2010.

Being an emerging economy, Malaysia is cognizant of the ongoing issues and challenges that may hinder its growth and progress. Unlike advanced economies where major concerns lie in weak growth, deflation and mounting debts, some emerging economies may face increased inflation, volatile capital flows, the risk of bubbles in asset and credit markets and the possibility of currency appreciation.

Inflation in Malaysia, as indicated by the Consumer Price Index (CPI), increased by 1.7% for the period January to December 2010, compared with 0.6% the previous year. This was mainly due to increases in three groups with high weights, namely food and non-alcoholic beverages, transportation as well as housing, water, electricity, gas and other fuels. Projections are for continued increases in the rate of inflation of between 2.5% to 3.5% in 2011. For April 2011, the CPI increased by 3.2% year on year.

“Banks shift their
focus to deposits...
to introduce innovative
products to attract
depositors.”

Recognizing the need to normalize the extraordinary monetary stimulus introduced in 2009 as well as to keep inflation in reign, Bank Negara Malaysia revised the Overnight Policy Rate (OPR) from 2.0% to 2.25% in March 2010. The OPR was raised by another 25 basis points in May 2010 and again in July 2010, to the rate of 2.75% at the close of 2010. The OPR was further increased to 3.0% on 5 May 2011.

Given the concerns of the economic recovery losing momentum in 2011, the Malaysian government is committed to charting a new course to transform and strengthen the country's economy to be more resilient in weathering global economic undercurrents, while exploring new opportunities for greater sustainable growth. Efforts to pursue and develop long term strategies to transform the country to a dynamic high-income nation through the ETP and the Government Transformation Programme (GTP) is in line with the 10th Malaysian Plan and has been very much welcomed by all industry sectors.

To successfully transform Malaysia to a high-income economy, a sound financial system to support the national objectives will be critical to take the country to the next level under the New Economic Model.

THE MALAYSIAN BANKING SECTOR OUTLOOK

The foundation of the Malaysian banking system, which is built on strong fundamentals in the aftermath of the 1997-98 Asian Financial crisis, continued to remain solid as seen in the wake of the financial crisis of 2008-09. While the Malaysian economy is expected to slow down due to lower external demand, the overall growth is expected to remain strong with a projected 5% to 6% growth in 2011. Nevertheless, the banking sector needs to remain vigilant and continue to monitor potential risks that may arise in 2011.

On the domestic front, concerns have been raised in relation to household debt accumulation which accounted for 75.9% of GDP in 2010 (compared with 76.6% in 2009 and an average of 66% for the years 2002 to 2008). As at end March 2011, outstanding household loans expanded by RM14.8 billion during the quarter to increase at an annual growth rate of 13.2%.

In November 2010, Bank Negara Malaysia announced the implementation of a maximum loan-to-value (LTV) ratio of 70% applicable for the third and subsequent house financing facility taken out by a borrower, as a preemptive measure to avert unhealthy speculative activities that could lead to a property bubble. This announcement was welcomed by the banking industry as the move is aimed at maintaining a robust and healthy property market where affordability of homes for genuine home buyers is maintained and banks can continue to lend prudently to first and second time home owners.

Banks will need to review the pricing of their loan products and apply due diligence as well as risk management procedures when it comes to lending. This will ensure there is stability in the financial system and that financial resources are allocated efficiently. Further, with the steady growth in lending, banks are expected to shift their focus to compete for deposits, which have not grown in tandem with their loan books. The challenge would be for banks to introduce innovative products which can compete to attract depositors.

The gradual liberalization of the financial services sector through the issuance of new commercial banking licenses is also part of the ETP objectives of facilitating a more robust banking sector. The introduction of more foreign players will bring in specialized expertise to address the gaps in the financial sector and spur development and growth in targeted economic sectors. Likewise, efforts to liberalize equity holding requirements have also seen foreign banks making inroads into Malaysia and forming strategic alliances, enabling them to compete effectively while offering a wider range of products and services.

“ABM will continue to strengthen the close relationship with our member banks, the regulators, the various ministries and relevant stakeholders to address industry related and technical issues on a timely basis.”

In an effort to remain competitive and relevant, some of the commercial banks in Malaysia (including Maybank, CIMB Bank, Hong Leong Bank and RHB Bank) have, as part of their strategy of regionalization, been making inroads into the ASEAN region by expanding their presence in high-growth regional economies such as China, Indochina and Indonesia thereby contributing to economic growth in the region.

Another important consideration is the implementation of the Basel III guidelines where banks will have to:

- i. increase their core tier-one capital ratio to 4.5% by 1 January 2015;
- ii. hold a capital conservation buffer of 2.5% by 1 January 2019; and
- iii. implement a countercyclical buffer within a range of 0% to 2.5% of common equity or other fully loss absorbing capital according to national circumstances.

It is noted however that banks in Malaysia have already been operating well above the new regulatory requirements. As at December 2010, the banking system remained well-capitalized with the risk-weighted capital ratio and core capital ratio at 14.8% and 13% respectively. Non-Performing Loans (NPLs) including impaired loans remained at 2% of total outstanding loans.

Based on recent data released by Bank Negara Malaysia, stress tests carried out on the banking and insurance sectors, both at the aggregate and institutional levels, reaffirmed the risk-bearing capacity of the financial system to withstand extreme macroeconomic and financial conditions.

The banking and financial services industry is also awaiting the launch of the new financial sector blueprint by Bank Negara Malaysia to replace the previous Financial Sector Masterplan which covered the 10-year period from 2001 to 2010.

Banks will continue to keep a keen eye on the business sector to explore growth opportunities by providing funding to support Entry Point Projects and Business Opportunities under the ETP. With the ETP, banks are cognizant that SMEs will stand to have greater opportunity to venture into new growth sectors and drive expansion and innovation in the country. In this respect, banks continue to remain as the main source of financing for SMEs. In 2010, financing to households and SMEs accounted for 70% of total outstanding financing. Under the ETP, new areas of growth have been identified such as Green Technology where some of the commercial banks in 2010 have provided financing to viable green businesses that can offer a wide range of opportunities for economic regeneration, innovation and wealth creation.

ABM'S STRATEGY FOR 2011

Given the fast-paced changes in the Malaysian economy and banking industry, ABM will continue to play a participatory role, providing crucial feedback and advisory services to effect pertinent changes that will enhance the overall sector. We will continue to strengthen the close working relationship with member banks, Bank Negara Malaysia, the various ministries, and relevant stakeholders to address industry related and/or technical issues on a timely basis.

Over the last two years, ABM has set out clear focal areas – Connectivity in 2009 and Partnering our stakeholders in 2010, which have helped guide and center our activities. Accordingly, ABM's theme for 2011 will be to further enhance and augment these aspects by further improving our service offerings to member banks as well as the banking public.

In this respect and specifically for SMEs, we will build upon the success of 2010 by continuing with the series of dialogues with various trade and business organizations. Following the successful launch of PARTNER, a phased SME initiative which looked at streamlining and simplifying the processes and procedures of SME loan applications under Phase 1 in November 2010, ABM has commenced work on Phase 2 to further refine and pursue other areas of improvement in providing access to financing for SMEs.

ABM also works in tandem with our member banks to support programmes spearheaded by Bank Negara Malaysia to promote financial awareness, literacy and capability, which include the Financial Capability Programme (FCP) which was announced in November 2010 and the Train-the-Trainers programme.

“...Malaysian government is committed to transform and strengthen the nation's economy to weather global economic undercurrents.... to explore new opportunities for greater sustainable growth.”

The ABM hotline, *ABMConnect*, and its online version *eABMConnect* are gaining recognition and continue to be avenues for consumer inquiries and complaints for the public.

CONCLUSION

In closing, I would like to state that 2010 has been an exciting year as the nation moved into a recovery phase. Although the global economy still remains uncertain, more so with the recent natural calamities in New Zealand, China and Japan, I am confident that the policies, financial reforms and restructuring have and will continue to uphold the Malaysian financial sector and the overall economy. By working closely with the relevant ministries and stakeholders, we will not only be able to achieve the objectives set out in the 10th Malaysia Plan, but will truly engender the 1Malaysia spirit.

I would like to convey my appreciation to Bank Negara Malaysia, the Securities Commission, government ministries and consumer associations for their support, guidance and confidence in empowering us to drive various initiatives on behalf of the industry. I would also like to thank my colleagues in the Council, the ABM Committees, the various working groups and the ABM staff for their continued contributions, support and dedication throughout 2010. As Chairman, I find it heartening to have played a part in shaping ABM's role. I look forward to a great 2011 as we continue to work closely with one another and pursue industry related issues for the banking sector.

Dato' Sri Abdul Wahid Omar

Chairman

Financial Data

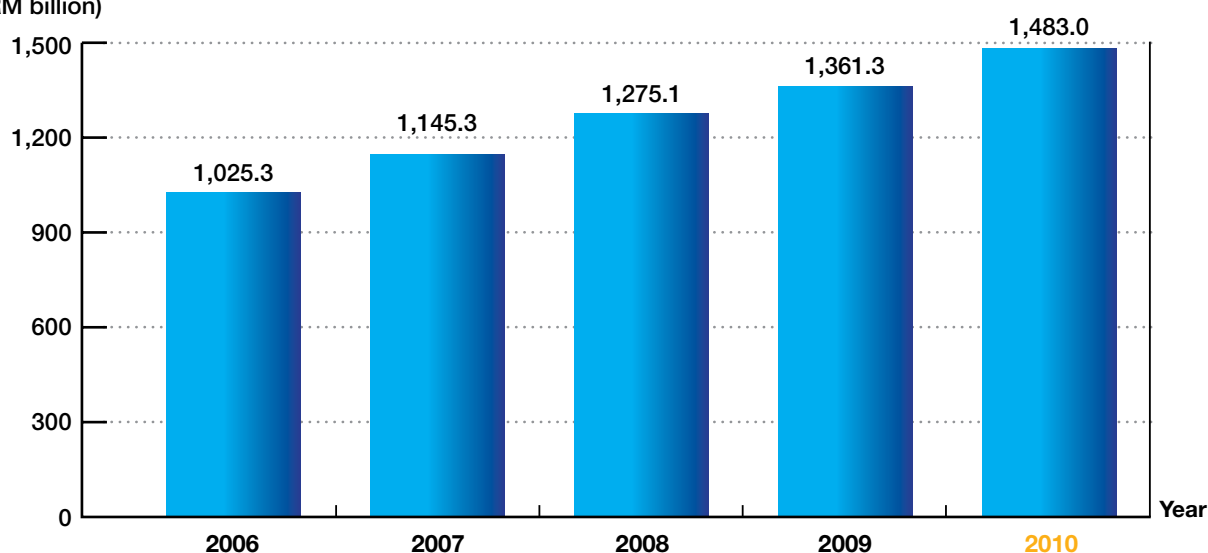
Total Assets, Total Loans and Total Deposits of Commercial Banks ^{a,c}

	2006		2007		2008		2009		2010	
	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)
Total Assets	1,025,317	15.7	1,145,331	11.7	1,275,127	11.3	1,361,273	6.8	1,482,975	8.9
Total Loans	546,025	N/A	587,250	7.6	614,678	4.7	644,980	4.9	716,879	11.1
Total Deposits (excluding NCDs, NIF deposits, Special Deposits & Hawkers' Deposits)	489,305	13.2	518,430	6.0	557,393	7.5	586,483	5.2	623,261	6.3

yoy = year on year

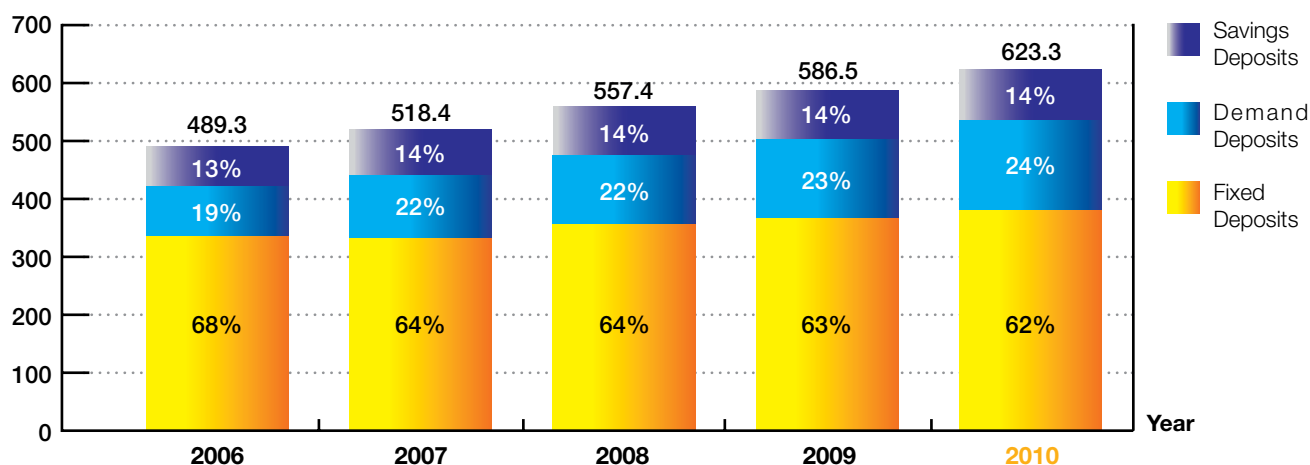
Total Assets ^{a,c}

(RM billion)



Total Deposits ^{a,c}

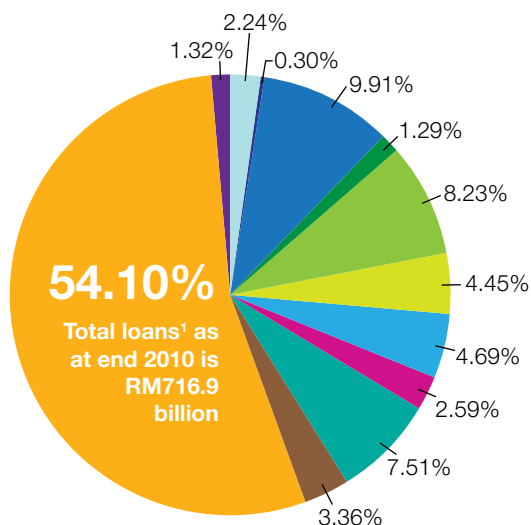
(RM billion)



Total Loans¹ by Sector as at end of 2010^a

Sector²

- 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
- Other Sector³



Notes:

¹ Includes loans sold to Cagamas.

² The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.

³ Includes loans to individual businesses.

Profitability, Capital Ratios And Interest Rates Of Commercial Banks^{a, b, c}

Profitability

Pre-Tax Profit (RM billion)

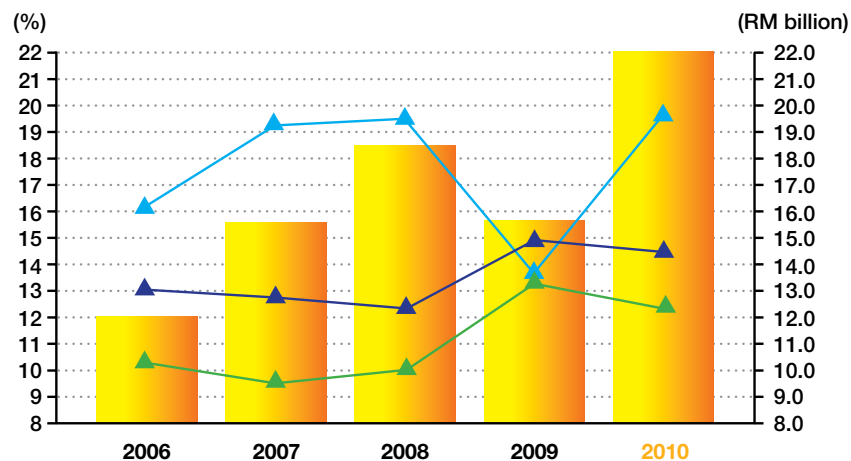
Pre-Tax Profit/

Average Shareholder's Funds (%)

Capital Ratios

Risk-Weighted Capital Ratio (%)

Core Capital Ratio (%)



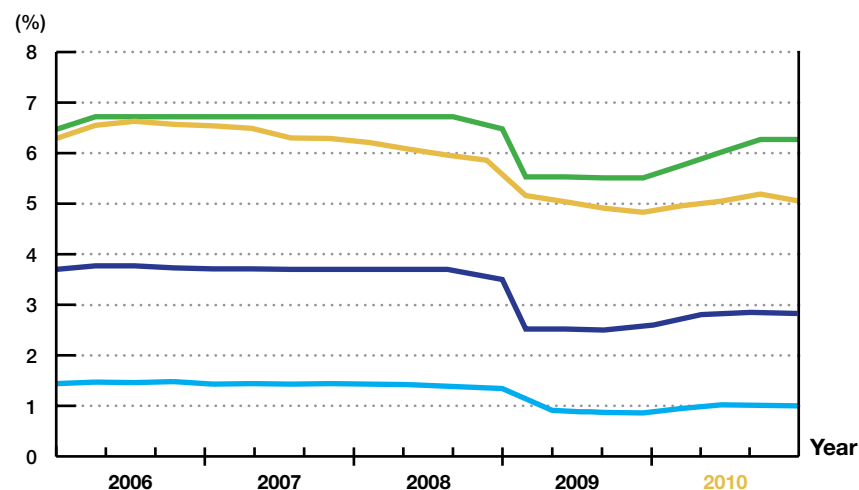
Interest Rates

Average Lending Rate

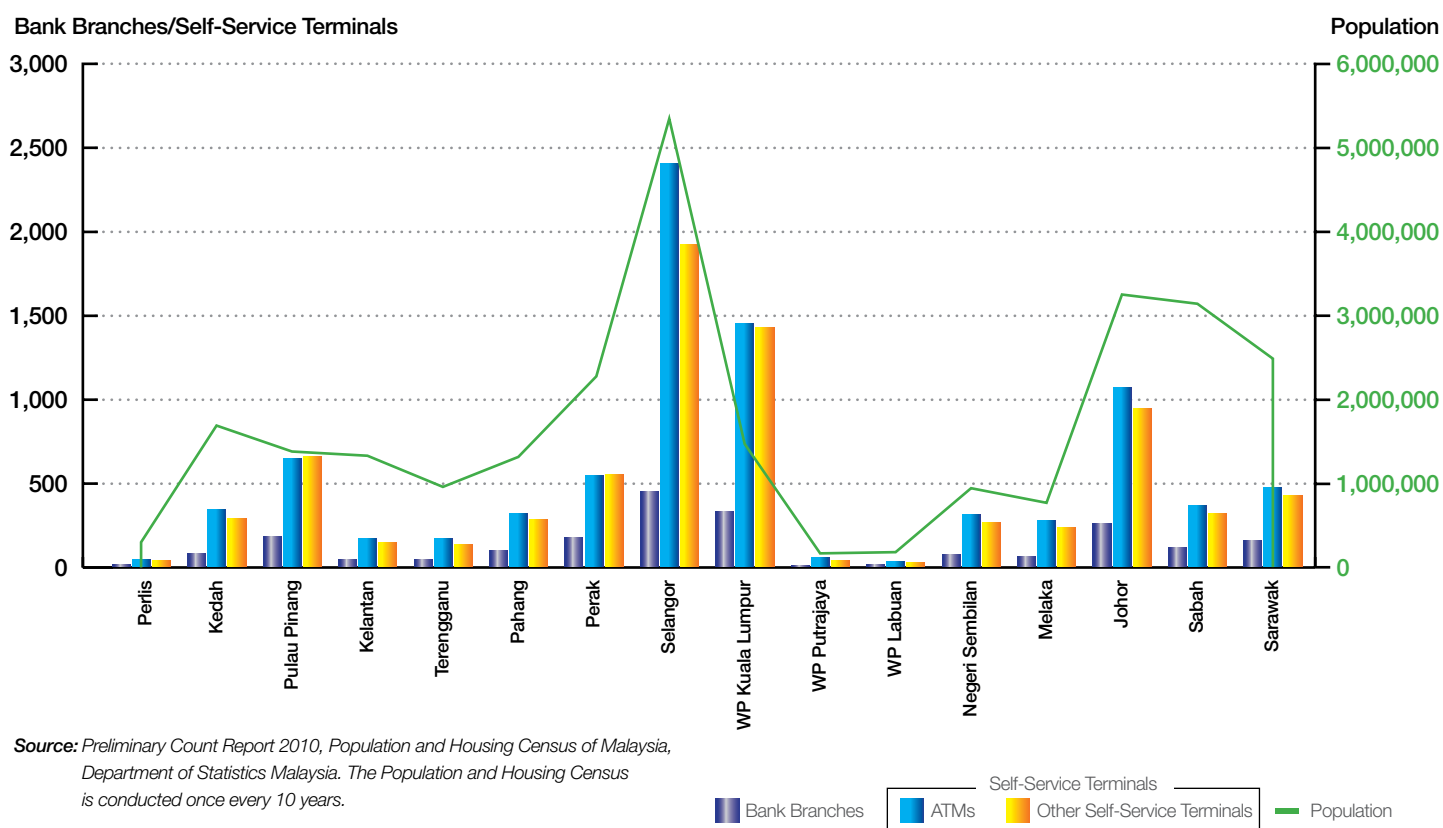
Base Lending Rate

1-Year Fixed Deposit Rate

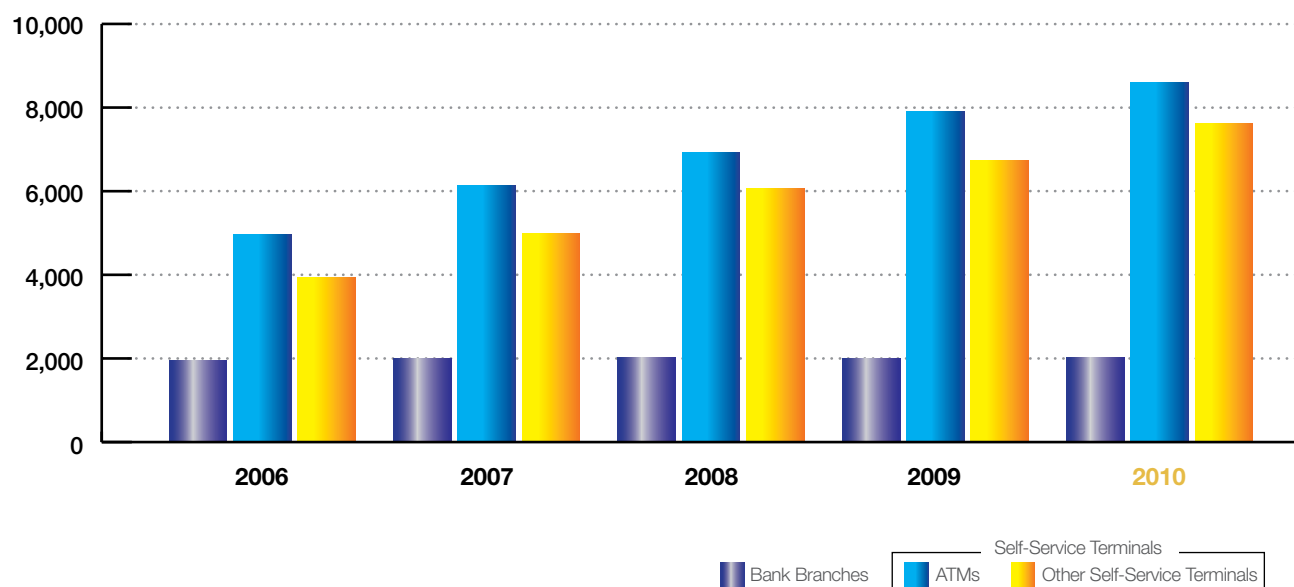
Savings Deposit Rate



Branch Network and Self-Service Terminals of Commercial Banks by State as at 31 December 2010



Growth of Branches and Self-Service Terminals of Commercial Banks from 2006-2010 °



Source:

a. Data for 2010 extracted from Bank Negara Malaysia's monthly Statistical Bulletin January 2011.

b. Data for 2010 extracted from Bank Negara Malaysia's 2010 Financial Stability and Payment Systems Report.

c. Data for 2006-2009 extracted from ABM Annual Reports 2006-2009.

Bank Branches, Number of Staff, Self-Service Terminals and Alternative Delivery Channels of Commercial Banks as at 31 December 2010

BANK	Bank Branches	Number of Staff	Self-Service Terminals (SSTs)						
			ATM	Cash Deposit Machine	Cheque Deposit Machine	Cheque Scan Machine	Passbook Update Machine	Others ¹	
Affin Bank Berhad	91	3,135	160	117	0	102	0	9	
Alliance Bank Malaysia Berhad	99	4,347	171	102	0	93	0	3	
AmBank (M) Berhad	186	10,428	803	232	140	24	0	14	
Bangkok Bank Berhad	4	125	0	0	0	0	0	0	
Bank of America Malaysia Berhad	1	42	0	0	0	0	0	0	
Bank of China (Malaysia) Berhad	5	122	0	0	5	0	0	0	
Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad	1	263	0	0	0	0	0	0	
CIMB Bank Berhad	324	14,650	2,057	1,006	346	316	0	35	
Citibank Berhad	11	3,184	38	44	11	1	0	27	
Deutsche Bank (Malaysia) Berhad	1	152	0	0	0	0	0	0	
EON Bank Berhad	141	5,846	287	170	0	154	0	0	
Hong Leong Bank Berhad	187	5,873	349	234	208	0	0	3	
HSBC Bank Malaysia Berhad	40	4,622	123	116	0	80	0	80	
Industrial and Commercial Bank of China (Malaysia) Berhad	1	33	0	0	0	0	0	0	
J.P. Morgan Chase Bank Berhad	1	81	0	0	0	0	0	0	
Malayan Banking Berhad	385	23,870	2,847	934	266	487	4	50	
OCBC Bank (Malaysia) Berhad	29	3,011	66	68	50	0	25	124	
Public Bank Berhad	250	14,186	488	421	453	0	0	16	
RHB Bank Berhad	185	10,397	1,058	371	217	0	0	151	
Standard Chartered Bank Malaysia Berhad	32	2,064	60	64	12	39	6	10	
The Bank of Nova Scotia Berhad	5	95	0	0	0	0	0	0	
The Royal Bank of Scotland Berhad	2	157	0	0	0	0	0	0	
United Overseas Bank (Malaysia) Bhd	45	3,771	93	89	13	77	0	5	
Total	2,026	110,454	8,600	3,968	1,721	1,373	35	527	

Notes:

1. Others include Internet Kiosks, EPF Kiosks, Statement Printers, Phone Banking Booths, Electronic Payment Kiosks, Recycle Cash Deposit Machines, Coin Deposit Machines.
2. Individual customers include consumer and retail customers.

Alternative Delivery Channels ²			
Internet Banking	Mobile Banking	Telebanking	PC/Desktop Banking
www.affinonline.com			
www.alliancebank.com.my		603-5516 9988	
www.ambankgroup.com	www.amgenie.com (Individual customers)	1-300-80-8888/603-2178 8888 (Individual customers)	
https://cashproonline.bankofamerica.com/ (Corporate customers)			
www.bk.muftg.jp/english/malaysia/ index.html (Corporate customers)		603-2034 8055	(Corporate customers)
www.cimbclicks.com.my www.cimbbizchannel.com	www.cimbclicks.com. my/mobilebanking.htm	1-300-880-900	(All customers)
www.citibank.com.my	mobile.citibank.com.my	603-2383 0000	
https://my-db-direct.db.com			
www.eonbank.com.my		603-2616 1133 (Individual customers)	(Corporate customers and Account General)
www.hlb.com.my		603-7626 8899	
www.hsbc.com.my		1-300-88-1388	
www.icbcm.com			
www.jpmorganaccess.com.my (Corporate customers)			
www.maybank2u.com.my	mobile.maybank2u. com.my	Domestic : 1-300-88-6688 International : 603-7844 3696	M2E (Corporate customers)
www.ocbc.com.my	mobile.ocbc.com.my (Individual customers)	Consumer : 1-300-88-5000 Corporate : 1-300-88-7000	
www.pbebank.com	www.pbebank.mobi	1-800-88-3318 (Discontinued w.e.f. 1 Jan 2011)	
www.rhb.com.my	www.rhb.com.my/ mobile (Individual & smartphone customers)	West Malaysia : 603-9206 8118 East Malaysia : 6082 - 276 118	
www.standardchartered.com.my (Individual customers)	https://standardchar tered.mobi/my	603-7711 8888	s2b.my@sc.com (SME & Corporate customers)
www.rbs.my (Corporate customers)			
www.uob.com.my		Kuala Lumpur : 603-26128 121 Pulau Pinang : 604 - 2401 121 Johor Bahru : 607 - 2881 121 Kuching : 6082 - 287 121 Kota Kinabalu : 6088 - 477 121	

Report of the Council

As Executive Director of The Association of Banks in Malaysia (ABM), I have pleasure in submitting the Annual Report and the Audited Financial Statements for the year ended 31 December 2010 on behalf of the Council.



Chuah Mei Lin
Executive Director

INTRODUCTION

“A picture paints a thousand words”, as the saying goes. The cover page of this Annual Report with the image of an out-reached hand offering a warm smile in friendship sums-up in our view quite aptly ABM’s stance for 2010. Building on the corner-stones of “change” and “connect” which were laid the year before in 2009, ABM set out in earnest in 2010 to engage with each of its three major groups of stakeholders – the consumers, the regulator and other governmental agencies, and our member banks. Whether face to face or through written and tele-communications, we made concerted efforts to listen and tried our best to appreciate the issues highlighted as well as to empathize. More importantly, we strove to share with our stakeholders the general principles of the conduct of banking business as well as the concepts of risk and risk appetite with the aim of narrowing any gap of expectations.

Thus, the theme of partnership and collaboration underpinned most of ABM’s public agenda in 2010. In a quick flash-back, there were industry issues to address and initiatives to implement together with our members. We also relished the opportunity of cooperating with regulators and governmental agencies as the liaison for the commercial banking sector in their review of pertinent policies, directives and guidelines during the year. On the consumer front, processes for handling complaints, enquiries and feedback were beefed up in tandem with the closer working relationships established with consumer associations such as the National Consumer Complaints Centre and The Consumers’ Association of Penang. ABM’s achievements in 2010 can be gleaned from the report below and the calendar of events which follows.

We are especially pleased with the head-way made with the Small and Medium Enterprises (SMEs). It is hoped that with the initiatives introduced over the course of 2010 our members have become more effective partners in business with SMEs better appreciating what key factors our members seek when appraising loan applications. There is undeniably much to be done still going forward and we will not rest on our laurels. Please take clasp of our hand and work with us as partners in continuum for the betterment of the commercial banking industry.

REPORT OF MAIN ACTIVITIES IN 2010

Partnering Customers and the Public

Acknowledging the importance of SMEs as engines of growth of our economy, ABM and its member banks launched a series of initiatives towards enhancing banking efficiency and customer services under the banner called “**PARTNER**”.

To ensure that the PARTNER initiative would be relevant, ABM embarked on a series of industry consultative sessions with SME related trade and business organizations, associations and

chambers of commerce to solicit feedback and comments on the approach to be undertaken before-hand.

Phase 1 of the PARTNER initiative, which was successfully launched on 1 November 2010 comprised the following:-

- Simplifying and streamlining the process for loan applications;
- Committing to a common timeline for the processing of straightforward loan applications; and
- Making publicly available and in as comprehensive a manner as possible, the SME contact points of our Council banks.

We are pleased to report that positive feedback has been received from the SME organizations and they agree that it is a very commendable first step towards making the application process for SME loans more consistent and transparent. To further facilitate accessibility, the package of documents has been made available in the websites of 12 of the 14 participating banks or in hard copy form at the SME contact points. The same is also available at the ABM website at www.abm.org.my.

We would like to thank all parties who worked with us tirelessly on this initiative – in particular our 14 Council banks as well as the SME trade associations and the various chambers for their invaluable feedback. Work on Phase 2 of PARTNER, which will pursue other areas of improvement in providing SMEs better access to financing, has already commenced.

There was no let-up on our road-shows which have proven to be a most effective way of touching base with the views on the ground so to say. The year started off with the **dialogue in Ipoh** which was held over two half-day sessions. The first session was tailored specially for the Malaysian Timber Council to enable it to share with the bankers the prospects of the timber sector, the timber industry's contributions to the economy and its recommendations to improve access to financing for timber companies. The second session saw representatives from Bank Negara Malaysia, Credit Guarantee Corporation Malaysia Berhad (CGC) and SME Corporation Malaysia presenting to the business and trade associations the full spectrum of financing options that are available to SMEs and business organizations. This was followed by the dialogue proper where questions and comments relating to SME financing were aired.

Having held several dialogues in West Malaysia, plans to organize a next dialogue in East Malaysia finally materialized when **Kuching, Sarawak** became the first leg of our foray to Sabah and Sarawak. More than 80 bankers and representatives from the various chambers of commerce and trade associations in Kuching attended a dialogue on 19 October

2010 where queries and issues relating to the local business community were raised, discussed and clarified.

At the next stop, **Kota Kinabalu, Sabah** a get-to-know-you session was similarly organized on 21 October 2010 firstly with the banking community and then with the business organizations in the presence of the bankers. Attended by more than 70 bankers and representatives from the various chambers of commerce and trade associations in Kota Kinabalu, the dialogue provided a good platform for both the business community and the bankers to exchange useful views and feedback.

Dove-tailing the dialogue and in conjunction with *Minggu Kesedaran Kewangan* (M2K), a one-day **SME seminar** was organized by ABM with the support of Bank Negara Malaysia, SME Corporation Malaysia and CGC in Kota Kinabalu the day after. We are happy to report that the SME seminar was a resounding success. Businessmen and entrepreneurs from the surrounding vicinity which attended the seminar gained considerable insight we were told from the talks given by experts from various member banks and development financial institutions on subject matters that are vital to the SMEs such as loan processing, SME financial assistance, effective cash management, micro-financing as well as guarantee schemes provided by CGC. Concurrent with the seminar, visitors could visit booths set up by *Agensi Kaunseling dan Pengurusan Kredit* (AKPK), Financial Mediation Bureau (FMB) and banks for on the spot advice and guidance from the financial institutions on all commercial matters. Given the positive feedback, we are certainly looking forward to more regular visits to the Land of the Hornbills and the Land Beneath the Wind.

ABMConnect, a toll-free service on 1-300-88-9980 set up in 2008 by ABM to receive queries and complaints on issues relating to the local conventional banking industry, continued to play a key role in addressing the concerns of the banking public. ABM is pleased to report that since its inception, it has received about 3,000 calls from members of the public. 99% of the calls were resolved by the banks with their customers. **eABMConnect**, the online version which enables the public to submit their complaints and/or queries to ABM 24/7 remains a popular alternative channel. These online complaints/queries were also addressed and responded to promptly.

ABM has also been an active participant of the **Focus Group on Private Sector Efficiency and Accountability towards Consumerism** (FGPE) established under the auspices of PEMUDAH. The Focus Group is co-chaired by YBhg Dato' Pardip Kumar Kukreja, a PEMUDAH member and YBhg Datuk Mohd Zain bin Mohd Dom, *Ketua Setiausaha, Kementerian Perdagangan Dalam Negeri, Koperasi dan Kepenggunaan* (KPDNKK). Five task force groups have been set up under its broad

umbrella each taking charge of a particular industry, namely Banking and Insurance; Retail; Public Utilities; Legal and Telecommunications. ABM has also been co-opted into the **Task Force for Banking and Insurance** which serves as a platform to identify initiatives for productivity improvement in the industries concerned that will benefit their consumers. The improvement measures are tracked by the Task Force and reported to FGPE during its monthly meetings.

Fully supportive of the steps paved by the Government of Malaysia towards a holistic revamp in the name of business efficacy and efficiency, ABM is conscientious in its role and participation in other Focus Groups such as the Focus Group on Registering Property (FGoRP) and the Focus Group on Paying Taxes (FGoPT) and attends the meetings diligently, ready with input and comments. The FGoRP has as its objectives, the improvement of processes and the enhancement of the transparency in the procedures for registering property in Malaysia. One of the contributions on the part of commercial banks is the streamlining and shortening of the duration taken to issue a redemption statement which is now within two working days of receipt of instruction and for the release of titles which is now within five working days from date of receipt of the redemption sum. The FGoPT on the other hand has been asked to improve the processes and procedures of payment of labour taxes. Initiatives being considered include promoting e-payment of taxes to statutory bodies.

Partnering Member Banks

Tax and accounting issues remained high on our agenda in 2010.

With the imposition of the **service tax** of RM50 on each principal credit card and charge card as well as the service tax of RM25 on each supplementary card a year coming into effect on 1 January 2010, ABM worked pro-actively with the National Cards Group to prepare responses to a list of anticipated Frequently Asked Questions to explain the effect and impact of the imposition of the service tax to members of the public who, as expected, called the customer service lines of card issuers and *ABMConnect* seeking advice and clarification. ABM also took the lead in ironing out other implementation matters relating to the same, both from the technical as well as media and public relations aspects. We would like to take this opportunity to place on record our gratitude to *Jabatan Kastam Diraja Malaysia* for all its guidance and kind assistance. Although there are still several loose ends to be tied up, we are confident we shall be able to resolve the same in the spirit of cooperation demonstrated thus far.

In 2010, ABM continued to follow up with the relevant authorities on its appeal in respect of the ad valorem stamp duty imposed on instruments relating to clean or unsecured facilities which are repayable on demand

or in a bullet repayment following from the **amendments to the Stamp Act 1949** which came into force on 1 January 2009. ABM met with the relevant authorities on a number of occasions to explain its adverse implications to both the borrowers who bear the burden of payment and the financial industry.

On the accounting front, ABM continued to work closely with Bank Negara Malaysia and the Malaysian Accounting Standards Board to consider transitional provisions to alleviate the difficulties faced by banks in implementing the incurred loss model for the impairment of financial assets currently applied under FRS 139. Taking heed of the banks' concerns, the deadline for compliance with the FRS provision requirement was extended to 1 January 2012 and Bank Negara Malaysia accordingly introduced a transitional collective impairment provision to allow banks time to comply with the FRS provision by 2012.

ABM also reviewed and responded to Bursa Malaysia on the proposed amendments to add a new category of witnesses who will be able to verify and attest account opening forms under the Rules of Bursa Depository, and also on the Rules in relation to the issuance of statements of securities accounts for inactive accounts.

In support of the Government's initiatives to **promote electronic payments**, ABM worked with its member banks to ensure successful implementation of the electronic share payment (ESP) and e-dividend initiatives. Roll-out was planned and strategized over several round-table dialogues in ABM's Dialogue Suite between bankers and brokers.

As announced in the 2010 Budget Speech, all public listed issuers were required to provide e-dividend services to their shareholders by the 3rd quarter of 2010. For this purpose, shareholders were given a one-year period to provide their bank account details to Bursa Malaysia Depository Sdn Bhd for the crediting of dividend payments. To facilitate the registering process, ABM sought and obtained the agreement of its member banks not to levy any charges for bank account validation such as issuance of a confirmation letter on the shareholder's bank account details or endorsement of the shareholder's bank statements.

Throughout the year, various industry issues were addressed by ABM. These included participation in the working groups formed by *Kementerian Perumahan dan Kerajaan Tempatan* to **revive abandoned housing projects** and giving input to AKPK on its **debt management programme**.

Fraud related issues affecting the banking industry were also on ABM's radar. Modus operandi of fraud syndicates were shared amongst member banks to alert them of the latest fraud trends. A list of outstanding straightforward fraud cases were compiled and submitted

to *Polis Diraja Malaysia* requesting it to give due attention to these cases.

Partnering Regulators and Governmental Agencies

During the year, ABM continued to meet and have dialogues with other government agencies such as *Kementerian Perdagangan Antarabangsa dan Industri* to **facilitate financing of trade and investments** in the country, KPDNKK on **consumer related issues** such as hire purchase and bank charges and *Kementerian Wilayah Persekutuan dan Kesejahteraan Bandar* on issues relating to financing under the **Rakyat Housing Programme**. ABM also collaborated with *Kementerian Pembangunan Wanita, Keluarga dan Masyarakat* on the **missing child alert initiative** for dissemination of notices of missing children to members and posting of the same at bank premises, on ATM screens and their respective websites.

Partnering Regional and International Organizations

Regionally, ABM **represents 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 economies. In accordance to the Memorandum of Understanding signed in 2003, signatory economies meet at least once a year prior to the APEC Finance Ministers Meeting in alphabetical rotation and Malaysia was given the honour to host the event in 2010.

The start of 2010 saw ABM launching into preparations for the 7th Annual Meeting and Conference of APEC Financial Institutions Dealing with SMEs ranging from the selection of venue for the meetings and appointment of event organizers to composing and dispatching invitations to delegates, bankers, speakers and panelists. ABM is extremely grateful to Bank Negara Malaysia for offering us the use of Lanai Kijang for the Annual Meeting and Conference.

The Annual Meeting held on 15 July 2010 saw the participation of more than 60 delegates representing 12 signatory member institutions from 10 member economies with the exception of Philippines. Delegates from China, Hong Kong, Japan, Korea, Malaysia, Mexico, Singapore, Taiwan, Thailand and Vietnam met in a round-table forum to review the cooperation among member economies in the previous year as well as to discuss future plans for the continued promotion of financial and technical cooperation amongst member financial institutions that deal with SMEs. Given that the year 2010 was at the threshold of a new decade, three new areas were included in the discussions i.e. *Examining and reviewing the role of financial institutions dealing with SMEs in promoting SME growth; Re-strategizing to propel SMEs forward amidst a more challenging operating environment; Is there a need to revamp SME business models and financing strategies for SME*

growth? Discussions at the meeting were lively with frank exchange of views as well as sharing of a wealth of invaluable information among the member economies.

As approved by the Signatory Members, Nacional Financiera, S.N.C. (NAFINSA) will host the 8th APEC Financial Institutions Dealing with SMEs Annual Meeting in Mexico next year.

In conjunction with the Annual Meeting, a one-day conference entitled “SME Development and Financing at the Threshold of the Next Decade – Review, Re-strategize, Revamp” was held on 16 July 2010. We were honoured to have YBhg Tan Sri Dato’ Sri Dr Zeti Akhtar Aziz, Governor, Bank Negara Malaysia to grace and officiate the Conference. Several eminent speakers and panelists from both the financing as well as the business sectors were invited to present at the Conference. Leading the line-up were Dr Matthew Gamser, Principal, Advisory Services, International Finance Corporation (IFC) Asia and Pacific, Dr Yeah Kim Leng, Group Chief Economist, RAM Holdings Berhad and Encik Mahdi Mohd Ariffin, Deputy Chief Executive Officer, SME Corporation Malaysia. The audience also enjoyed the frank and candid conversations with Ms Michelle Lau, Managing Director of Meesha Sukira, Mr Chris Thiagarajah, Chief Executive Officer of SkyBus Ventures Sdn Bhd and Mr Adrian Yeo, Managing Director of Adrian Yeo & Co. Chartered Accountants in respect of their personal experiences on the often treacherous road to success in their quests to being self-employed and to being their own “boss”.

We are deeply grateful for all the cooperation and support rendered to us by Bank Negara Malaysia, *Kementerian Kewangan*, invited speakers, panelists and our member banks in making the event a huge success.

ABM as the chair for the Permanent Committee on ASEAN Inter-Regional Relations under the auspices of the ASEAN Bankers Association organized a study visit to Australia in September 2010 to broaden inter-regional relations. A total of 16 participants from five countries namely Laos, Myanmar, Singapore, Thailand and Malaysia made up the delegation. The delegation visited several organizations in Australia such as the Australian Bankers’ Association, Commonwealth Bank, Industry and Investment Department of the New South Wales Government and Australian Trade Commission (Austrade), Westpac Institutional Bank, KPMG and Reserve Bank of Australia. With the itinerary, the delegates not only gained a better understanding of the banking industry in Australia but also benefitted from the platform set up on that occasion for the delegates to network and build ties with both the Australian banks and other financial related agencies. ABM wishes to record its thanks and appreciation for the warm hospitality extended by the various Australian organizations to the delegation during the visit to Sydney.

In November 2010, ABM **participated in the 18th ASEAN Banking Conference and 40th ASEAN Banking Council Meeting** in Bali, Indonesia. The theme of the Conference was "Towards One ASEAN Market – Enhancing and Strengthening the Collaboration among ASEAN countries" in line with the ASEAN agenda in approaching the year 2015, when the ASEAN Economic Community and ASEAN Single Market will be realized. The Conference comprised two Plenary Sessions where speakers from the region were invited to share on collaboration and competition issues as well as the financial industry trends in the One ASEAN market. Following from the Conference, the ASEAN Banking Council Meeting was held. Recognizing the need for banks in the region to cooperate amongst each other, several key programmes were adopted by the ASEAN Banking Council for 2011.

MEMBERSHIP STRENGTH

During the year, Industrial and Commercial Bank of China (Malaysia) Berhad commenced operations in Malaysia and was admitted as a member of ABM. As at 31 December 2010, the ordinary membership of ABM increased to 23 commercial banks operating in Malaysia. The branch network of commercial banks increased to 2,026 branches as at 31 December 2010.

CHANGES TO THE COUNCIL

At the 36th Annual General Meeting held on 23 June 2010, pursuant to Article 13 (iii) of the Constitution, Public Bank Berhad and RHB Bank Berhad retired and were re-elected as Council members. Alliance Bank Malaysia Berhad, AmBank (M) Berhad and EON Bank Berhad were co-opted as Council members for the year.

Malayan Banking Berhad was re-elected as Chairman Bank for the ensuing year.

FORMATION OF NEW WORKING GROUPS AND CHANGES IN COUNCIL REPRESENTATION

The Council approved the setting up of two new working groups during the year, i.e. the **ABM Tax Working Group** as well as the **ABM Compliance and Legal Working Group** to address specific issues relating to tax and legal and compliance issues, respectively. We welcome the representatives to the Working Groups and look forward to their support and cooperation.

The year also saw some changes in the Council representation. ABM welcomes Mr Sng Seow Wah, Group Chief Executive Officer of Alliance Bank Malaysia Berhad who joined the Council on 22 July 2010. We bid a fond farewell to those who have left or, as the case may be, decided to take a temporary reprieve from the banking industry and would like to take this opportunity to record our heartfelt appreciation to Datuk Michael Lor, Group Chief Executive Officer of EON Bank Berhad and Dato' Tajuddin Atan, Group Managing Director of RHB Bank Berhad for their contributions to ABM, the Council and the industry. We wish them all the very best in their future endeavours.

CONCLUSION

It was a brighter year for the global economy overall and Malaysia experienced an economic growth of 7.2% for the year 2010. Reflecting the improving economic outlook, the banking industry has remained robust and well-capitalized.

For ABM, the year 2010 had been a progressive one marked by fast paced developments. Much had been achieved within the 12 months under the leadership of the Council and the various ABM Committees as well as Working Groups which met frequently to deal with the requisite changes and refinements.

With the accelerating pace of change and development envisaged of the industry, we anticipate greater challenges and more demanding tasks ahead. ABM remains committed to assist member banks in addressing and resolving issues at the industry level and looks forward to member banks' continued support and cooperation.

Once again, ABM and its Council wish to record their highest appreciation of Bank Negara Malaysia, *Kementerian Kewangan*, Government agencies and other regulatory authorities including the Securities Commission for their kind assistance and guidance during the course of the year.

On behalf of the Council

Chuah Mei Lin

Executive Director



Establishing
MUTUAL RESPECT
to foster trust and
conviction between ABM
and our stakeholders
towards fulfilling our
mission to promote a
more responsive and
responsible banking
industry.

Calendar of Events

Meeting on Enhancing Banking Efficiency

Tuesday, 6 April 2010

This was the first meeting of the working group, comprising representatives from The Association of Banks in Malaysia (ABM)'s member banks, set up to assist the ABM Committee on Consumer & Market Conduct to look into ways of enhancing banking efficiency and customer services for SME loans. This initiative was later codenamed "PARTNER".



Financial Services IT Mission (Austrade)

Thursday, 15 April 2010

In one of the many collaborative efforts with the Australian Trade Commission (Austrade)'s Kuala Lumpur office, ABM hosted a group of Australia's leading IT companies which actively provide services to the financial services industry. The aim of the mission was to allow the IT companies to better understand the current changes in policies and standards faced by the Malaysian banking industry as well as to discuss opportunities for collaboration on IT-focused events in Malaysia. The delegates had a fruitful dialogue with the representatives from ABM member banks and were grateful for the initial contact.

Sesi Berinteraksi Bersama Organisasi Perniagaan, Ipoh, Perak

Monday - Tuesday, 17 - 18 May 2010



ABM continued to reach out to the local business community through its on-going series of interactive dialogues between the commercial bankers and representatives of the SMEs and other business and trade organizations which was first launched in 2009. In line with its engagement programme to establish point of contact with the varied businesses outside of Kuala Lumpur, the dialogue was organized in Ipoh, Perak where bankers and SMEs from as far as Penang, Bidor, Kampar, Chemor, Lahat and Menglembu gathered to raise matters and foster a better understanding and working relationship.

The dialogue was chaired by Bank Negara Malaysia and presentations on the various financing options were given by senior representatives of Bank Negara Malaysia, SME Corporation Malaysia and Credit Guarantee Corporation Malaysia Berhad. The Malaysian Timber Council was also given a half-day session to present, and address financing issues faced by the timber industry with the bankers.

Briefing on the Application of the Credit Reporting Agencies Bill and Personal Data Protection Bill

Monday, 14 June 2010

ABM organized a special briefing for its member banks on the Credit Reporting Agencies Bill and Personal Data Protection Bill. The purpose of this briefing was to provide an introduction to the said Bills and to address the implications to the banks.

Meeting with Australian Trade Commissioner to Indonesia

Wednesday, 7 July 2010

ABM was pleased to host a meeting with the new Australian Trade Commissioner to Indonesia, Julianne Merriman during her trip to Kuala Lumpur to give her an overview of the Malaysian commercial banking industry as well as a better understanding of the role and objectives of ABM.

7th Annual Meeting and Conference of Asia Pacific Economic Cooperation (APEC)

Financial Institutions Dealing with SMEs **Wednesday – Friday, 14 – 16 July 2010**

For the first time, ABM organized and hosted the 7th Annual Meeting and Conference of APEC Financial Institutions Dealing with SMEs which was attended by delegates from nine signatory member economies, namely China, Hong Kong, Japan, Korea, Mexico, Singapore, Taiwan, Thailand and Vietnam. In accordance to the Memorandum of Understanding on Cooperation among APEC Financial Institutions Dealing with SMEs inked in September 2003, signatory member economies meet at least once a year at an Annual Meeting (prior to the APEC Finance Ministers Meeting) of the Economies in alphabetical rotation. By way of rotation, it was Malaysia's turn to host the Annual Meeting and Conference in 2010, themed "SME Development and Financing at the Threshold of the Next Decade – Review, Re-strategize, Revamp".



7th Annual Meeting

Thursday, 15 July 2010

The 7th Annual Meeting was held at Bank Negara Malaysia's training centre, Lanai Kijang and was attended by over 50 international and local bankers. At the meeting which was chaired by ABM's Executive Director, Chuah Mei Lin, the delegates from the respective member economies were invited to provide updates on the matters arising. In keeping with the overarching theme, "SME Development and Financing at the Threshold of the Next Decade – Review, Re-strategize, Revamp", the Heads of Delegates from the respective member economies shared interesting developments in SME financing in their respective countries. Delegates also deliberated on strategies and policies that will propel SMEs for greater growth in a more challenging operating environment.

Following the formal discussions, the traditional handover ceremony was held to signify the passing of hosting duties to the next host signatory member economy, Mexico. The meeting was then concluded with the signing of the minutes by all the Heads of Delegates.

The ABM "Rumah Terbuka" – Open House

Wednesday, 14 July 2010

ABM held an Open House at The Dialogue Suite of its office, to welcome the international delegates from the nine participating signatory member economies. The objective of the Open House was to create a relaxing atmosphere for introductions to be made, business cards to be exchanged, and to act as a platform for social interaction between the international delegates and the ABM staff over an array of Malaysian delicacies such as the infamous satay, fried mee hoon, "kuih-muih", "air bandung" and "teh tarik" ahead of the serious agenda over the next two days.



Gala Dinner

Thursday, 15 July 2010

A Gala Dinner was organized after the 7th Annual Meeting of APEC Financial Institutions Dealing with SMEs in honour of the international delegates. ABM, as host and representative of Malaysia, felt it would be befitting to showcase the country's rich cultural heritage. Both international and Malaysian bankers and other invited guests including representatives from Bank Negara Malaysia, government agencies and various trade associations were feted to a myriad of Malaysia's cultural arts and performances from batik painting and "mengkuang" weaving to Chinese, Malay and Indian dances. The guests also had the opportunity to sample a wide variety of the country's well known local street food. The evening's event culminated with a spectacular batik fashion show highlighting the versatility of batik in various fashionable styles.



The Conference in conjunction with the Annual Meeting

Friday, 16 July 2010

More than 200 participants comprising the international and local bankers, regulators, Ministry of Finance officials, senior representatives from the development finance institutions, chambers of commerce, SME and trade associations convened at Lanai Kijang to attend the Conference.



Tan Sri Dato' Sri Dr Zeti Akhtar Aziz, Governor of Bank Negara Malaysia officiated the Conference with a keynote address underscoring the importance of close cooperation amongst the APEC member economies through shared knowledge, collaborative policies and regional strategies to improve the business environment for SMEs to thrive in a more globalized economy.

Presentations were made by well respected local speakers, Dr Yeah Kim Leng of RAM Holdings Berhad and Mahdi Mohd Ariffin of SME Corporation Malaysia, followed by Dr Matthew Gamser of IFC East-Asia Pacific who was specially invited to share his paper on the new directions for SME financing from an international perspective. A subsequent panel discussion with the presenters followed suit, facilitated by ABM. An interesting lunch-time dialogue with three successful SME entrepreneurs from different industries who shared their successes, challenges and experiences in building up their businesses rounded up the formal agenda for the day.



Tour and Farewell Dinner

Friday, 16 July 2010

A visit to Malaysia would not be complete without a tour of some of its top tourist locations. A half-day tour to the Islamic Arts Museum showcasing the country's finest historical treasures and a scenic drive to the country's administrative capital city, Putrajaya was organized immediately after the conference for the international delegates. A farewell dinner, awaited them at the newly established Hotel Pullman Putrajaya Lakeside where they dined al fresco-style overlooking the Putrajaya lake.



36th ABM/ABS Annual Golf Tournament, Bukit Jambul Golf Club, Penang

Saturday, 24 July 2010

In keeping with tradition since 1975, ABM hosted and organized the 36th ABM/ABS Annual Golf Tournament at the prestigious Bukit Jambul Golf Club in Penang. Hosted alternately by ABM and The Association of Banks in Singapore, the objective of the annual golf tournament is to strengthen ties and promote camaraderie among the bankers from Malaysia and Singapore.



Dialogue with Malaysian Timber Council

Tuesday, 3 August 2010



ABM organized and facilitated a special face-to-face dialogue session between senior representatives from Malaysian Timber Council and officers from the Credit and Risk Management Departments of its member banks. This meeting came about following a series of out-of-state dialogues between Malaysian Timber Council and the commercial banks. The feedback generated in those discussions culminated in a meeting with the Credit and Risk Management officers where Malaysian Timber Council presented on the growth and development of the timber industry as a viable business deserving of access to financing. The Malaysian Timber Council also corrected any misconceptions that the timber industry has a negative impact on the environment as their forestry management practices are in line with best practices for a sustainable business.



Consultative Session on SME Loan Application Initiative

Friday, 13 August 2010

ABM organized a consultative session amongst 10 SME trade organizations together with several member banks to seek their views on ABM's proposal to streamline and simplify SME loan applications as a first step towards enhancing banking efficiency and customer services under the PARTNER SME initiative. The candid exchange of views were much welcomed as opinions from the heads of SME organizations and the bankers were captured to further fine tune the SME loan application forms and checklist before making them available to the business community.

1st Asian Payment Card Forum

Monday - Tuesday, 20 - 21 September 2010



ABM co-hosted the first Asian Payment Card Forum together with the Asia Pacific Smart Card Association ("APSCA") in Kuala Lumpur, themed "Exploring the Future of Payment Cards 2010-2015". The event saw a strong turnout of delegates comprising regulators, bankers, payment networkers, suppliers and vendors from 13 countries namely, Australia, Cambodia, Hong Kong, Indonesia, Laos, Malaysia, Philippines, Singapore, Taiwan, Thailand, Turkey, Vietnam and the United States of America who came to listen to speakers from card-issuing and acquiring financial institutions as well as suppliers on the new modes of e-payment and ways of creating a more secure e-payment environment amidst the challenges faced by the card industry.



ASEAN Banking Association's Study Tour to Sydney, Australia

Thursday - Friday, 30 September - 1 October 2010



On behalf of the ASEAN Banking Association and as chair of the Permanent Committee on ASEAN Inter-Regional Relations, ABM organised a study tour for the ASEAN delegates, comprising senior bankers from Singapore, Laos, Myanmar, Thailand and Malaysia, to Sydney, Australia. The objective of the visit was to build and foster inter-regional relations and close cooperation with Australia. The tour covered meetings with the Australian Bankers' Association, Commonwealth Bank and WestPac Institutional Bank where the delegates were given valuable insights into the Australian banking framework. Not only did the delegates have the opportunity to network with their Australian counterparts but they also met with representatives from the Austrade and were briefed on the Australian economy at a meeting organised by KPMG, Australia.



Sesi Berinteraksi Bersama Organisasi Perniagaan, Kuching, Sarawak

Tuesday, 19 October 2010

ABM made its maiden voyage into East Malaysia and co-organized its fifth interactive dialogue together with Bank Negara Malaysia to engage with the chambers of commerce, trade associations, SMEs and other business organizations as well as senior bankers in Kuching for a constructive and candid discussion.

The dialogue was well received by the SMEs and other business organizations where they were given the opportunity to air their views and have their concerns addressed on the spot. ABM also took this opportunity to introduce the PARTNER initiative to streamline and simplify the SME loan application process to aid SMEs in their loan applications.



Sesi Berinteraksi Bersama Organisasi Perniagaan, Kota Kinabalu, Sabah

Thursday, 21 October 2010

Following the dialogue in Kuching, Sarawak, a sixth dialogue in Kota Kinabalu, Sabah was timed and organized by ABM to dovetail with its SME Seminar in conjunction with Bank Negara Malaysia's "Minggu Kesedaran Kewangan" (M2K). More than 60 representatives from the chambers of commerce, SMEs and trade associations as well as bankers participated in the dialogue. The dialogue closed with appreciation from the business community and a reaffirmed commitment by the banking sector to support the development of SMEs.

SME Seminar in conjunction with M2K, Suria Sabah Mall, Kota Kinabalu, Sabah

Friday, 22 October 2010

ABM organized its first SME Seminar, themed "Majlis Beramah Mesra Bank dan Perusahaan Kecil dan Sederhana" together with Bank Negara Malaysia as one of the many events lined up under the M2K programme. Aimed at educating SMEs on financing related matters, the SME Seminar saw nearly 300 participants. The talks which covered a spectrum of topics were presented by speakers from Bank Negara Malaysia, SME Corporation Malaysia, Credit Guarantee Corporation Malaysia Berhad, Malayan Banking Berhad, CIMB Bank Berhad, RHB Bank Berhad and Public Bank Berhad. Some of the presentations were also conducted in Bahasa Malaysia and Mandarin to cater to the non-English speaking entrepreneurs.



Media Briefing on PARTNER

Monday, 1 November 2010



A special briefing to the media on Phase 1 of the PARTNER SME initiative was held at ABM's office in the presence of the commercial bankers and representatives from the SME organizations. During the briefing, the media were informed that the material related to the initiative was available on ABM's website and were given a step-by-step guide on how to access the material.

18th ASEAN Banking Conference and 40th ASEAN Banking Council Meeting, Bali, Indonesia

Wednesday – Friday, 10 – 12 November 2010



As a member of the ASEAN Bankers Association, ABM participated in the 18th ASEAN Banking Conference and 40th ASEAN Banking Council Meeting. ABM Chairman, Dato' Sri Abdul Wahid Omar, led the Malaysian delegation comprising senior representatives from Malayan Banking Berhad, Affin Bank Berhad and Institute of Bankers Malaysia. Dato' Sri Abdul Wahid was invited as one of the panelists during the Conference to share his views on the banking and financial industry trends in One ASEAN Market from a Malaysian perspective.



Briefing by the Ministry of International Trade and Industry (MITI) on Strategic Trade Act

Friday, 19 November 2010

Member banks attended a briefing on the Strategic Trade Act presented by Mohamed Shahabar Abdul Kareem, the Strategic Controller from MITI. The purpose of the Strategic Trade Act is to provide controls over the export of strategic items, in particular dual use goods, that can be used for the proliferation of weapons of mass destruction. The briefing was part of MITI's outreach programme to create awareness on the Strategic Trade Act before it comes into force on 1 April 2011.

List of Press Releases

Issued by ABM in 2010

Date Issued	Press Releases
4 Jan 2010	Displaying of Bank Charges for Cash Withdrawal at ATMs
22 Jan 2010	No Tighter Lending as a Result of New Guidelines on Classification of Non-Performing Loans
5 Mar 2010	Increase in Overnight Policy Rate (OPR) Will Not Adversely Impact the Banking Sector
23 Mar 2010	The Association of Banks in Malaysia : In Response to Letter to New Straits Times "Clear The Air On Charges"
23 Mar 2010	The Association of Banks in Malaysia : In Response to Letter to New Straits Times "Info Leaked Out?"
18 May 2010	Interactive Dialogue with Banks for SMEs and Business Organizations in Ipoh
15 Jul 2010	Malaysia Hosts the 7 th Annual Meeting and Conference of Asia Pacific Economic Cooperation (APEC) Financial Institutions Dealing with Small and Medium Enterprises (SMEs) 2010
23 Jul 2010	Industrial and Commercial Bank of China (Malaysia) Berhad Becomes the 23 rd Member of The Association of Banks in Malaysia
19 Oct 2010	Dialogue with SMEs and Business Organizations Organized by The Association of Banks in Malaysia and Bank Negara Malaysia, An Encouraging Success
21 Oct 2010	Inaugural Dialogue with SMEs and Business Organizations in Kota Kinabalu Organized by The Association of Banks in Malaysia
22 Oct 2010	First SME Seminar in Kota Kinabalu Organized by The Association of Banks in Malaysia, An Encouraging Success
22 Oct 2010	Commercial Banks Through The Association of Banks in Malaysia Launch SME Initiatives to Streamline and Simplify Loan Applications
1 Nov 2010	Material for Streamlining and Simplifying SME Loan Applications Now Available on the Website of The Association of Banks in Malaysia and from Seven Other Participating Banks
3 Nov 2010	Introduction of a Maximum Loan-To-Value Ratio for 3 rd Housing Financing Facility Will Not Dampen Orderly Growth of the Property Sector, Says The Association of Banks in Malaysia
10 Nov 2010	The Association of Banks in Malaysia : Letter-to-Editor in Response to the Article Entitled "Aduan meningkat bukan petanda banyak masalah"
15 Nov 2010	Malaysian Bankers Attend The 18 th ASEAN Banking Conference and the 40 th ASEAN Banking Council Meeting

Note: Please refer to our website at www.abm.org.my for full contents of the press releases

ABM State Sub-Committees



PENANG/KEDAH/PERLIS

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PENANG

Goay Yeap Siang
Malayan Banking Berhad
Chairman

Liew Chee Cheang
CIMB Bank Berhad
Deputy Chairman

Yong Swee Beng
The Royal Bank of Scotland Berhad
Secretary

Tan Phaik Hwa
Hong Leong Bank Berhad
Assistant Secretary

Khor Chong Eya
EON Bank Berhad
Treasurer

Khoo Gaik Hong
Public Bank Berhad
Auditor

Evelyn Goh
Standard Chartered Bank Malaysia Berhad
Auditor

KEDAH

Zainul Abidin
Malayan Banking Berhad
Chairman

Kalaiselvi M
Affin Bank Berhad
Secretary

Wong Kang Yang
United Overseas Bank (Malaysia) Bhd
Treasurer

Rosli Omar
AmBank (M) Berhad
Auditor

Mohd Azrul Abdul Rahman
CIMB Bank Berhad
Committee Member

PERLIS

Hazri Ismail
Malayan Banking Berhad
Chairman

Mohd Asri Mohd Zain
EON Bank Berhad
Secretary

Saadat bt Haphas
Hong Leong Bank Berhad
Treasurer

PERAK

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PERAK

Nesan SV Thangavelu
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Abdul Rahim bin Mohd Arif
Malayan Banking Berhad
Secretary

Chris Lu
OCBC Bank (Malaysia) Berhad
Treasurer

Sherine Lee Guat Tin
Affin Bank Berhad
Committee Member

Tan Pek Kim
Alliance Bank Malaysia Berhad
Committee Member

Ashley Wong
AmBank (M) Berhad
Committee Member

Mohd Sayadi Damansuri
CIMB Bank Berhad
Committee Member

ABM State Sub-Committees (Cont'd)

Yvonne Wong Mei Ching

EON Bank Berhad
Committee Member

Lim Hui Boon

Hong Leong Bank Berhad
Committee Member

Khairul Anura

HSBC Bank Malaysia Berhad
Committee Member

Lee See Chuan

Public Bank Berhad
Committee Member

Chan Lai Kuin

RHB Bank Berhad
Committee Member

Chrystine Poh

Standard Chartered Bank Malaysia Berhad
Committee Member

Liew Chai Kar

United Overseas Bank (Malaysia) Bhd
Committee Member

FEDERAL TERRITORY**Haji Yusoff Ghani****Regional Director, Federal Territory**

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SELANGOR/NEGERI SEMBILAN**Asmuni Sudin****Regional Director, Selangor/
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MELAKA**Md Gharif bin Haji Talib**

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Chairman

Mahadzir Mohamad

Malayan Banking Berhad
Secretary

Tracy Thelma Silva

Affin Bank Berhad
Committee Member

Siew Lean Poy

Alliance Bank Malaysia Berhad
Committee Member

Azman bin Tajuddin

AmBank (M) Berhad
Committee Member

Rashid bin Ibrahim

CIMB Bank Berhad
Committee Member

Sim Yeo Kim

Citibank Berhad
Committee Member

Ahmad Ridzuan bin Abdul Aziz

EON Bank Berhad
Committee Member

Yee Sing Yew

Hong Leong Bank Berhad
Committee Member

J. Saradaran Pillai

HSBC Bank Malaysia Berhad
Committee Member

Ooi Heng Tuang

OCBC Bank (Malaysia) Berhad
Committee Member

Siow Chan Chun

Public Bank Berhad
Committee Member

Wan Noriani bt Wan Hasan

RHB Bank Berhad
Committee Member

Cindy Yeoh

Standard Chartered Bank Malaysia Berhad
Committee Member

Sneah Thean Keng

United Overseas Bank (Malaysia) Bhd
Committee Member

JOHOR**Md Gharif bin Haji Talib**

Malayan Banking Berhad
Chairman

Shahar Abd Rashid

Malayan Banking Berhad
Secretary

Maniza Mohd Abu

Affin Bank Berhad
Committee Member

Khoo Suk Hung

Alliance Bank Malaysia Berhad
Committee Member

Shaiful Bahri Mohd Yaacob

AmBank (M) Berhad
Committee Member

Low Yock Luan

Bangkok Bank Berhad
Committee Member

Chua Sher Yan

Bank of China (Malaysia) Berhad
Committee Member

Ang Ee Tiam

CIMB Bank Berhad
Committee Member

Wong Siew Fong

Citibank Berhad
Committee Member

Leslie Lee Chee Wei

EON Bank Berhad
Committee Member

Cynthia Chin Oi Kim

Hong Leong Bank Berhad
Committee Member

Yee Fook Seng

OCBC Bank (Malaysia) Berhad
Committee Member

Ng Kwang Liang

Public Bank Berhad
Committee Member

Ahmad Zaini bin Sofian

RHB Bank Berhad
Committee Member

Christy Wong Fei Kuin

Standard Chartered Bank Malaysia Berhad
Committee Member

Lai Swee Kim

The Bank of Nova Scotia Berhad
Committee Member

Goh Boon Siang

United Overseas Bank (Malaysia) Bhd
Committee Member

PAHANG/KELANTAN/TERENGGANU**Tuan Mohd Zeinal Annual bin Tuan Noor****Regional Director, Pahang/
Kelantan/Terengganu**

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PAHANG

Tuan Mohd Zeinal Annual bin Tuan Noor
Malayan Banking Berhad
Chairman

Lim Sek Hwa
CIMB Bank Berhad
Secretary

Mohd Nawi bin Mohd Yusof
AmBank (M) Berhad
Assistant Secretary

Wong Swei Tah
OCBC Bank (Malaysia) Berhad
Treasurer

Sazali Ahmad
Affin Bank Berhad
Committee (Government)

Chang Kuan Long
Alliance Bank Malaysia Berhad
Committee (Government)

Robert Foo Kit Sun
Public Bank Berhad
Committee (Non-Government)

Thong Oi Chyn
Standard Chartered Bank Malaysia Berhad
Committee (Non-Government)

Shahrudin Abd Aziz
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Committee Member

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Hong Leong Bank Berhad
Committee Member

Nor Aznie Hashim
HSBC Bank Malaysia Berhad
Committee Member

Nazri Othman
RHB Bank Berhad
Committee Member

Cheow Chee Seng
United Overseas Bank (Malaysia) Bhd
Committee Member

KELANTAN

Che Hassan Che Muhammad
Malayan Banking Berhad
Chairman

Tuen Fong Meay
HSBC Bank Malaysia Berhad
Secretary

Wan Zainal Alam Ismail
CIMB Bank Berhad
Treasurer

Mohd Zaidi Janah
CIMB Bank Berhad
Committee Member

Ong Pang Ming
OCBC Bank (Malaysia) Berhad
Committee Member

Ameena Beevi Mohamed Saleh
United Overseas Bank (Malaysia) Bhd
Committee Member

TERENGGANU

Hasnee bin Husain
Malayan Banking Berhad
Chairman

Wan Nora bt Wan Ibrahim
Affin Bank Berhad
Secretary

Shaharom bin Kahar
United Overseas Bank (Malaysia) Bhd
Assistant Secretary

Talahat bin Omar
Public Bank Berhad
Sport Committee

Mohammad Fatin bin Ahmed
Alliance Bank (M) Berhad
Social Committee

Norlina Ros bt Hashim
AmBank (M) Berhad
Committee Member

Haji Ismail bin Khatib
CIMB Bank Berhad
Committee Member

Azizulrahim bin Ahmad Zambri
EON Bank Berhad
Committee Member

Jayne Puan Gek Cheng
HSBC Bank Malaysia Berhad
Committee Member

Wan Hazmanor bin Wan Harun
Public Bank Berhad
Committee Member

Aminudin bin Mohamad Napiah
RHB Bank Berhad
Committee Member

SABAH

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SABAH

Jatry Abie @ Jeffry Mohd Ali
Malayan Banking Berhad
President

Lo Mei Hwa
RHB Bank Berhad
Secretary

Irene Chung
Alliance Bank Malaysia Berhad
Treasurer

Lo Chee Fui @ Felix Lo
Affin Bank Berhad
Committee Member

Laudin Sundang
CIMB Bank Berhad
Committee Member

Jacqueline Wong
HSBC Bank Malaysia Berhad
Committee Member

Chieng Yew Hoon
Public Bank Berhad
Committee Member

SARAWAK

Nasir Khan bin Istiar Hussain Khan
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SARAWAK

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Treasurer

Thomas Ting Siew Hung
Hong Leong Bank Berhad
Committee Member

Liew Chee Yuen
HSBC Bank Malaysia Berhad
Committee Member

Haji Ahmad Julaihi Zen
RHB Bank Berhad
Committee Member

Iris Ngui
Standard Chartered Bank Malaysia Berhad
Committee Member

Jean Si Poi Ne
United Overseas Bank (Malaysia) Bhd
Committee Member

Directory of ABM Members

(in alphabetical order)

AFFIN BANK BERHAD

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BOARD OF DIRECTORS

Chairman

Gen Tan Sri Dato' Seri Ismail bin Hj. Omar (Rtd)

Directors

Dato' Zulkiflee Abbas bin Abdul Hamid
Tan Sri Dato' Lodin bin Wok Kamaruddin
(from 4 October 2010)
Dr Raja Abdul Malek bin Raja Jallaludin
Vice Admiral Tan Sri Dato' Seri Ahmad Ramli
bin Mohd Nor (Rtd)
Dato' Sri Abdul Aziz bin Abdul Rahman
Aubrey Li Kwok-Sing
Stephen Charles Li
Brian Li Man Bun (Principal/Alternate Director
to Aubrey Li Kwok-Sing)
Eric Koh Thong Hau (Principal/Alternate
Director to Stephen Charles Li)
Mohd Suffian bin Haji Haron

Managing Director/Chief Executive Officer

Dato' Zulkiflee Abbas bin Abdul Hamid

Joint-Company Secretaries

Nimma Safira bte Khalid
Azizah bte Shukor

MANAGEMENT BUSINESS UNITS

Director, Business Banking

Amirudin bin Abdul Halim

Director, Consumer Banking

Idris bin Abd Hamid

Director, Treasury

Tan Kok Toon

BUSINESS SUPPORT UNITS

Executive Director, Operations

Shariffudin bin Mohamad

Chief Recovery Specialist, Special Asset Management

Dato' Mohd Aslam bin Khan

Group Chief Risk Officer, Risk Management

Kasinathan Kasipillai

Chief Financial Officer, Finance

Ee Kok Sin

Group Chief Internal Auditor, Group Internal Audit

Khatimah bte Mahadi

Chief Human Resource Officer

Richard Kong Mun Choy

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BOARD OF DIRECTORS

Chairman

Dato' Thomas Mun Lung Lee

Directors

Sng Seow Wah
Megat Dziauddin bin Megat Mahmud
Chua Eng Kee
Phoon Siew Heng
Kung Beng Hong
Tan Yuen Fah
Tee Kim Chan
Zakaria bin Abd Hamid
Ou Shian Waei

SENIOR MANAGEMENT

Group Chief Executive Officer

Sng Seow Wah

Group Chief Financial Officer

Eric Lee Eng Leong

Group Chief Operating Officer

Raymond Leung Chun-Kow

Group Chief Risk Officer

Pang Choon Han

Head, Consumer Banking

Ronnie Lim Kheng Swee

Head, SME Banking

Steven Kenneth Miller

Head, Corporate & Commercial Banking

Choo Joon Keong

Head, Corporate Strategy & Corporate Communications

Timothy Daniels

Head, Alliance Investment Management Berhad

Nik Azhar bin Abdullah

Chief Executive Officer, Alliance Islamic Bank Berhad

Yahya Ibrahim

Relief Officer, Alliance Investment Bank Berhad

Choy Kah Yew

Group Chief Credit Officer Head, Group Special Assets

Low Choon Seong

Head, Financial Markets

Yeo Chin Tiong

Chief Internal Auditor

Leong Sow Yoke

Head, Group Human Resource

Michelle Chow Lai Pheng

Group Company Secretary

Lee Wei Yen

AMBANK (M) BERHAD

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BOARD OF DIRECTORS

Chairman

Tan Sri Azman Hashim

Directors

Tun Mohammed Hanif bin Omar
Tan Sri Datuk Clifford Francis Herbert
Dato' Gan Nyap Liou @ Gan Yap Liow
Chin Yuen Yin
Cheah Tek Kuang
Ashok Ramamurthy

MANAGEMENT

Chief Executive Officer
Cheah Tek Kuang

Managing Director, Retail Banking
Datuk Mohamed Azmi bin Mahmood

Managing Director, Business Banking
Dato' James Lim Cheng Poh

Managing Director, Markets Division
Yvonne Phe Kheng Peng

Chief Financial Officer
Ashok Ramamurthy

Chief Human Resource Officer
Fauziah Yacob

Chief Information Officer
Charles Tan Keng Lock

Chief Risk Officer
Andrew Strain Kerr

Chief Internal Audit
Thein Kim Mon

Chief Operations Officer
Ross Neil Foden

**Chief General Manager,
Transformation, Channel & Sales**
Bradley David Gravell

Senior General Manager, Business Banking
Sim How Chuah

**Senior General Manager,
Transaction Banking**
Tan Chin Aun

**Senior General Manager,
Group Loan Rehab**
Lam Song Shen

**Senior General Manager,
Group Corporate Strategy**
Wong Jee Seng

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BOARD OF DIRECTORS

Chairman
Staporn Kavitanon

Directors
Prasong Uthaisangchai
Rushda Theeratharathorn
Toh Chong
Prof Dato' Ruslan Khalid
Dato' Koay Soon Eng
Chris Chia Woon Liat
Robert Loke Tan Cheng

SENIOR MANAGEMENT

Chief Executive Officer
Robert Loke Tan Cheng

Chief Operating Officer
Chaiwat Suvanasingha

HEADS OF DEPARTMENT

**Operations (Credit Administration,
Trade Finance, Corresponding Banking,
Settlement, Customer Service &
Information Technology)**
Amar Jauhari bin Abang

Business Banking
Ng Wai Hoy

Treasury
Calbert Loh Wai Mun

Risk Management
Kwan Kim Fai

Human Resources
Rebecca Khor Ying Ying

Budget & Planning
Kaan Wai May

General Affairs
Sarojini Kailash Narain Mehrotra

Acting Chief Internal Auditor
Clarence Leslie Dass

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BOARD OF DIRECTORS

Chairman
Ernest Mak Hin Mun

Executive Directors
Mohamad Abdul Naser Md Jaafar
Arthur Hu Koon Phei

Directors
Tan Sri Dato' IR (DR) Wan Abdul Rahman bin
Wan Yaacob
Dato' Chew Kong Seng
Henry Pelaez

MANAGEMENT

Credit
Arthur Hu Koon Phei

Operations
Joanne P E Oh

Treasury
Rodzlin Abdul Rahman

BANK OF CHINA (MALAYSIA) BERHAD

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SWIFT Code : BKCHMYKL

BOARD OF DIRECTORS

Chairman
Zhang Lianli

Directors
Zheng Jingbo
Du Chaohua
Tan Siak Tee
Gao Xingmao
Ter Leong Yap

MANAGEMENT

Chief Executive Officer
Zheng Jingbo

Deputy Chief Executive Officer
Liu Nengsheng

Assistant Chief Executive Officer
Seet Meng Hui

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SWIFT Code : BOTKMYKX

BOARD OF DIRECTORS

Chairman

Tetsuya Wada

Managing Director

Masato Nakamura

Non-Executive Director

Kiyoshi Waki

Alternate Director to Tetsuya Wada

Hideaki Kojima

Independent Directors

Dato' Hashim bin Dato' Dr Md Salleh
Lee Dang Fook

MANAGEMENT

President/CEO

Masato Nakamura

Executive Vice Presidents

Koichiro Shimoyama
Abdul Khalil bin Abdul Hamid

Senior Manager (Operation)

Chin Yoong Hin

Vice President, Treasury

John Patrick Thompson

Company Secretary/Vice President, Planning & Coordination

Michelle Deng Yuet Yan

CIMB BANK BERHAD

GENERAL INFORMATION

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SWIFT Code : CIBBMYKL

BOARD OF DIRECTORS

Chairman

Independent Non-Executive Director

Tan Sri Dato' Seri Haidar Mohamed Nor

Members

Deputy Chairman

Non-Independent Non-Executive Director

Dato' Sri Nazir Razak

Executive Director

Dato' Sulaiman Mohd Tahir

Executive Director, Risk Management

Dato' Dr Gan Wee Beng

Independent Non-Executive Directors

Tan Sri G K Rama Iyer
Dato' Zainal Abidin Putih
Datuk Dr Syed Muhamad Syed Abdul Kadir
Dato' Dr Mohamad Zawawi Ismail
Dato' Seri Yeap Leong Huat

Non-Independent Non-Executive Director

Dato' Mohd Shukri Hussin

Company Secretary

Datin Rossaya Mohd Nashir

SENIOR MANAGEMENT

GROUP MANAGEMENT COMMITTEE

Group Managing Director/

Chief Executive Officer

Dato' Sri Nazir Razak

Executive Director

Dato' Mohd Shukri Hussin

Deputy Chief Executive Officer, Corporate and Investment Banking

Dato' Charon Wardini Mokhzani

Deputy Chief Executive Officer, Group Risk Management

Dato' Dr Gan Wee Beng

Deputy Chief Executive Officer, Group Treasury and Investments

Dato' Lee Kok Kwan

Adviser, Corporate and Investment Banking

Dato' Robert Cheim Dau Meng

Group Chief Financial Officer, Group Strategy and Finance

Kenny Kim

Consumer Sales and Distribution

Dato' Sulaiman Mohd Tahir

Islamic Banking

Badlisyah Abdul Ghani

Retail Banking

Peter England

Auto Finance

Abdul Karim Md Lassim

Group Cards & Personal Financing

Jean Yap Yoke Yuen

Group Asset Management

Raja Noorma Othman

Group Information and Operations

Iswaraan Suppiah

Group Corporate Resources

Hamidah Naziadin

Group Special Asset Management

Ahmad Shazli Kamarulzaman

Head, Corporate Client Solutions

Kong Sooi Lin

President Director, PT Bank CIMB Niaga Tbk

Arwin Rasyid

President/Chief Executive Officer, CIMB Thai Bank Public Company Limited

Subhak Siwaraksa

Chief Executive Officer, CIMB Bank, Singapore

Mak Lye Mun

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SWIFT Code : CITIMYKL

BOARD OF DIRECTORS

Jonathan Christian Larsen
Sanjeev Nanavati
Tan Sri Dato' Haji Omar Ibrahim
Dato' Syed Sidi Idid Syed Abdullah Idid
Dato' Siow Kim Lun

MANAGEMENT

Chief Executive Officer
Sanjeev Nanavati

Country Treasurer
Stantley Tan

Human Resource Director
Aditya Mittal

DEUTSCHE BANK (MALAYSIA) BERHAD

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Tun Mohamed Dzaidin Haji Abdullah

Directors

Dato' Mohamed Nizam bin Abdul Razak
Dato' Ahmad Johari bin Abdul Razak
Ng Soon Lai @ Ng Siek Chuan
William Cheah Yoke Loong
Richard Anthony Yacenda Jr
Stefan Ulrich Dietmar Boecker
Raymond Yeoh Cheng Seong

MANAGEMENT

Chief Executive and Managing Director
Raymond Yeoh Cheng Seong

Chief Operating Officer
Donna Chang

Head Global Markets
Raymond Yeoh Cheng Seong

Debt Capital Market
Raja Ali Raja Othman

Corporate Coverage Group
Jacqueline Ho

Institutional Coverage Group
Jamzidi bin Khalid

Global Rates
Rohaizat Rahim

STIRT
Kevin Yam

Global Cash Management
Mohd Yusoff bin Mohd Hassan

Corporate Banking Coverage
Axel Gross

Domestic Custody Services
Mohd Ridzal Mohd Sheriff

Global Technology & Operations
Jeremy Lewis

Human Resources
Nor Azliza Abd Rahman

Trade Services
Wendy Ang

Finance
Elaine Liew Yeh Yin

EON BANK BERHAD

GENERAL INFORMATION

12th Floor, Menara EON Bank
288, Jalan Raja Laut
50350 Kuala Lumpur
Tel : 603-2694 1188
Fax : 603-2694 9588
Email : caf@eonbank.com.my
(For complaints & general enquiries)
Website : www.eonbank.com.my
SWIFT Code : EOBBMYKL

BOARD OF DIRECTORS

Gooi Hoe Soon
Dato' Dr Mohamad Shahari Ahmad Jabar
Dato' Tiong Ing
Dato' Mohzani Datuk Dr Abdul Wahab
Jeroen Nieuwkoop
Rin Nan Lun
Tengku Azman Ibni Almarhum Sultan Abu Bakar
Dr Zaha Rina Zahari

SENIOR MANAGEMENT

Group Chief Executive Officer, EON Bank Berhad
Datuk Michael Lor Chee Leng
(until 24 February 2011)

Head, Group Business & Investment Banking
Peter Chow Ying Choon

Chief Financial Officer
Amarjeet Kaur

Head, Group Operations and Information Technology
Richmond Liew Thian Ak

Head, Group Human Resource
Nor Rozita Nordin

Chief Risk Officer
Justin Soong Jia Seng

Chief Credit Officer
Rajaretnam Solomon Daniel

Head, Group Legal
Selvi Nachiappan

Co-Head, Investment Banking, MIMB Investment Bank
Ng Chee Kiet

Chief Executive Officer and Executive Director, EONCAP Islamic Bank Bhd
Foziakhatoon Amanulla Khan

HONG LEONG BANK BERHAD

GENERAL INFORMATION

Level 3, Wisma Hong Leong
18, Jalan Perak
50450 Kuala Lumpur
Tel : 603-2164 2828
Fax : 603-2715 6363
Email : -
Website : www.hlb.com.my
SWIFT Code : HLBBMYKL

BOARD OF DIRECTORS

Chairman
Tan Sri Quek Leng Chan

Group Managing Director/Chief Executive
Yvonne Chia

Executive Director
Zulkiflee Hashim

Directors
Kwek Leng Hai
Datuk Kwek Leng San
Dato' Mohamad Nazim bin Abdul Razak
Choong Yee How
Quek Kon Sean
Lim Lean See

MANAGEMENT

Group Managing Director/Chief Executive
Yvonne Chia

HEADS OF DIVISION
Executive Director, Operations
Zulkiflee Hashim

Chief Financial Officer, Finance

Premod Paul Thomas

Chief Risk Officer, Integrated Risk Management & Compliance

James Chong Wai Choy

Chief Operating Officer, Personal Financial Services

Moey Tan

Chief Operating Officer, HL Markets

Hor Kwok Wai

Chief Credit Officer, Consumer Credit & Collections

Leong Wai Mun

Chief Credit Officer, Wholesale Credit

Janet Choo Kam Leng

Chief Human Resources Officer, Human Resources

Ramon Albert Chelvarajasingam

Chief Information & Technology Officer, Information Technology

Wong Chee Kong

General Manager, Commercial/SME BBD (Business Banking)

Wong Kee Poh

General Manager, Corporate Segment (Business Banking)

Andrea Lim

General Manager, Global Transaction Services

Surinder Singh Shingara Singh

General Manager, Trade & Financial Institutions

Chan Su Sin

General Manager, Strategic Planning

Andrew Jong Ann Kee

Group Chief Internal Auditor, Group Internal Audit Division

Lim Kim Seng

HSBC BANK MALAYSIA BERHAD

GENERAL INFORMATION

2 Leboh Ampang

50100 Kuala Lumpur

Tel : 603-2075 3000

Fax : 603-2070 1146

Email : -

Website : www.hsbc.com.my

SWIFT Code : HBMBMYKL

BOARD OF DIRECTORS

Chairman

Peter Wong Tung Shun

Deputy Chairman and Chief Executive Officer

Mukhtar Hussain

Executive Director and Deputy Chief Executive

Jonathan William Addis

Non-Executive Directors

Tan Sri Dato' Sulaiman bin Sujak

Datuk Ramli bin Ibrahim

Dato' Henry Sackville Barlow

Datuk Dr Mohamed Ariff bin Abdul Kareem

Ching Yew Chye

MANAGEMENT

Deputy Chairman and Chief Executive Officer

Mukhtar Hussain

Executive Director and Deputy Chief Executive

Jonathan William Addis

Chief Risk Officer

Paul Norton

Chief Financial Officer

Baldev Singh

Chief Internal Auditor

Chan Chow Loong

Chief Operating Officer

Leong Soon Cheong

Head of Compliance and Company Secretary

Grace Tong

Senior Legal Adviser

Elsie Kok

Head of Human Resources

Uji Sherina Abdullah

Head of Group Communication and Corporate Sustainability

Elizabeth Wee

Managing Director, Commercial Banking

David Morton

Treasurer

Piyush Kaul

Managing Director, Strategic Business Development

Datuk Richard Lee

Managing Director, Global Banking

K P Rajesh

Head of Personal Financial Services

Lim Eng Seong

Area Manager North

Rosli Rahmat

Area Manager South

Hamdan bin Ali

Area Manager East

Ong Eng Mun

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MALAYSIA) BERHAD

GENERAL INFORMATION

Level 34C, Menara Maxis

Kuala Lumpur City Centre

50088 Kuala Lumpur

Tel : 603-2301 3399

Fax : 603-2301 3388

E-mail : icbcmalaysia@icbcmalaysia.com.my

Website : www.icbcm.com

SWIFT Code : ICBKMYKL

BOARD OF DIRECTORS

Chairman

Yi Huiman

Managing Director/ Chief Executive Officer

Tian Fenglin

Non-Executive Directors

Tang Wei

Zhao Guicai

Independent Directors

Dato' Leong Sonny @ Leong Khue Seong

Ong Ah Tin @ Ong Chee Kwee

MANAGEMENT

Chief Executive Officer

Tian Fenglin

Deputy Chief Executive Officers

Wei Xiaogang

Xie Shaoxiong

Head, HR and Administration

Li Kezhao

Head, Global Trade Finance

Chen Yun

Head, Finance and Settlement

Zhong Xuejing

Head, Global Market and Treasury

Xu Hongtao

Head, Investment Banking

Lim Kok Hoong

Head, Compliance

Liau See Cheek

J.P. MORGAN CHASE BANK BERHAD

GENERAL INFORMATION

Level 26, Menara Dion

Jalan Sultan Ismail

50250 Kuala Lumpur

Tel : 603-2270 4111

Fax : 603-2270 4110

Email : -

Website : www.jpmorganaccess.com.my

SWIFT Code : CHASMYKX

BOARD OF DIRECTORS

Chairman

Kevin Wong Chee Wah

Directors

Razman Hafidz Abu Zarim

Anthony Julian Cole

Tan Sri Dato' Ahmad bin Mohd Don

Christine Lau Souk Huan

Clement Chew

Datin Azlina Mahmad

MANAGEMENT

Chief Executive Officer

Datin Azlina Mahmad

Chief Financial Officer and

Chief Operations Officer

Bridget Lee

Head of Global Market & Treasury

Stephen Dunstan

Treasury Services

Chin Yu Kim

Compliance

Chan Yew Ling

Client Credit Management

Leong Ket Ti

HEADS OF DIVISION

Finance

Mark Ling

Priority Sector

Goh Kee Boon

Global Technology Infrastructure

Lau Kam Fatt

Human Resources

Francis Ong

Payment and Deposit Operations

Tham Yu Kay

Investment Banking Operations

Chua Seu Kee

Corp Customer Service

Tan Siew Liang

MALAYAN BANKING BERHAD

GENERAL INFORMATION

14th Floor, Menara Maybank

100, Jalan Tun Perak

50050 Kuala Lumpur

Tel : 603-2070 8833 (General)

: 1-300-88-6688 (Maybank Group
Customer Care)

Fax : 603-7845 9858 (Maybank Group
Customer Care)

Email : publicaffairs@maybank.com.my

Website : www.maybank.com

SWIFT Code : MBBEMYKL

BOARD OF DIRECTORS

Chairman

Non-Independent Non-Executive Director

Tan Sri Dato' Megat Zaharuddin Megat Mohd Nor

Vice Chairman

Independent Non-Executive Director

Dato' Mohd Salleh Haji Harun

Non-Independent Executive Director/ President & CEO

Dato' Sri Abdul Wahid Omar

Independent Non-Executive Directors

Tan Sri Datuk Dr Hadenan A Jalil

Dato' Seri Ismail Shahudin

Dato' Dr Tan Tat Wai

Alister Maitland

Cheah Teik Seng

Dato' Johan Ariffin

Non-Independent Non-Executive Directors

Zainal Abidin bin Jamal

Sreesanthan Eliathamby

General Counsel and Company Secretary

Mohd Nazlan Mohd Ghazali

MANAGEMENT

President & CEO

Dato' Sri Abdul Wahid Omar

Deputy President &

Group Chief Financial Officer

Khairussaleh Ramli

Group Chief Risk Officer

Dr John Lee Hin Hock

(from 17 January 2011)

Deputy President & Head,

Community Financial Services

Lim Hong Tat

Deputy President & Head,

Global Wholesale Banking

Abdul Farid Alias

Head, Enterprise Transformation Services

Geoffrey Stecyk

Head, Group Human Capital

Nora Abd Manaf

Head Group Islamic Banking

Muzaffar Hisham (from 7 February 2011)

President Director, Bank Internasional Indonesia

Ridha Wirakusumah

CEO, Maybank Singapore

Pollie Sim Sio Hoong

CEO, Maybank Investment Bank

Tengku Dato' Zafrul Tengku Abdul Aziz

Acting CEO, Mayban Ageas

Acting Head, Insurance and Takaful

Hans de Cuyper

OCBC BANK (MALAYSIA) BERHAD

GENERAL INFORMATION

Menara OCBC
18, Jalan Tun Perak
50050 Kuala Lumpur
Tel : 603-2034 5034
Fax : 603-2698 4363
E-mail : -
Website : www.ocbc.com.my
SWIFT Code : OCBCMYKL

BOARD OF DIRECTORS

Chairman

Tan Sri Dato' Nasruddin bin Bahari

Directors

Chew Sun Teong, Jeffrey
Ching Wei Hong
David Conner
David Wong Cheong Fook
Dr Raja Lope bin Raja Shahrome
Soon Tit Koon
Tan Siok Choo
Lai Teck Poh

MANAGEMENT

Director & Chief Executive Officer/ Head of Business Banking Division

Chew Sun Teong, Jeffrey

Head of Consumer Financial Services Division

Sik Wan King, Charles

Head of Treasury Division

Gan Kok Kim

Country Chief Risk Officer

Choo Yee Kwan

Head of Internal Audit Division

Joseph Chan Fook Onn

Chief Financial Officer

Tan Fong Sang

Head of Human Resource

Cheah Syn Yeam

Head of Investment Banking

Tan Ai Chin

Company Secretary

Quah Boon Huat

PUBLIC BANK BERHAD

GENERAL INFORMATION

Menara Public Bank
146, Jalan Ampang
50450 Kuala Lumpur
Tel : 603-2176 6000, 603-2176 6666
Fax : 603-2163 9917
E-mail : -
Website : www.publicbank.com.my
SWIFT Code : PBBEMYKL

BOARD OF DIRECTORS

Chairman

Tan Sri Dato' Sri Dr Teh Hong Piow

Co-Chairman

Tan Sri Datuk Seri Utama Thong Yaw Hong

Managing Director

Tan Sri Dato' Sri Tay Ah Lek

Executive Director

Dato' Sri Lee Kong Lam

Non-Executive Directors

Dato' Yeoh Chin Kee
Y A M Tengku Abdul Rahman Ibni Sultan Haji
Ahmad Shah Al-Mustain Billah
Dato' Haji Abdul Aziz bin Dato' Dr Omar
Dato' (Dr) Haji Mohamed Ishak bin Haji
Mohamed Ariff
Quah Poh Keat

SENIOR MANAGEMENT

Chairman

Tan Sri Dato' Sri Dr Teh Hong Piow

Managing Director

Tan Sri Dato' Sri Tay Ah Lek

Executive Director

Dato' Sri Lee Kong Lam

Chief Operating Officer

Dato' Chang Kat Kiam

Chief Operating Officer

Leong Kwok Nyem

Senior General Manager, Secretariat Division

Chia Lee Kee

Senior General Manager, PB Card Services & Support

Chong You Lin

Senior General Manager, Credit Operations and Retail Loans Marketing, Product Development & Trade Finance

Sulaiman bin Abd Manap

Group Economist, Economics Division

Nasaruddin bin Arshad

General Manager, Corporate Banking

Chan Chew Fung

General Manager, Finance and Corporate Planning & Strategy

Chang Siew Yen

General Manager, Knowledge & Learning

Koay Seok Khim

General Manager, Human Resource Division

Salmah bte Mohd Yunus

General Manager, Public Affairs Division

Ab Razak bin Mohd Dali

Director, Credit Administration & Supervision Division

Chan Kok Kwai, Eddie

Director, HP Operations

Chew Han Kang

Director, Information Technology Division

Tan Teck Kong

Director, Risk Management Division

Lim Then Fui

Director, Treasury Division

Tang Hong Keat

Group Chief Internal Auditor Internal Audit Division

Chai Ming Kiat

Director, Security Division

Nizam bin Haji Zainal Abidin

Director, Property Division

Sim Goay Chye

Director, Banking Operations Division

Patrick Lim Yoong Leng

RHB BANK BERHAD

GENERAL INFORMATION

Towers Two & Three
RHB Centre
Jalan Tun Razak
50400 Kuala Lumpur
Tel : 603-9287 8888
Fax : 603-9287 9000
Email : -
Website : www.rhb.com.my
SWIFT Code : RHBBMYKL

BOARD OF DIRECTORS

Chairman

Tan Sri Azlan Zainol

Directors

Johari Abdul Muid
 Mohamed Ali Ahmed Hamad Al Dhaheri
 Dato Abdullah Mat Noh
 Haji Khairuddin Ahmad
 Ong Seng Pheow
 Choong Tuck Oon
 Dato' Mohd Ali Mohd Tahir
 (from 1 January 2011)
 Abdul Aziz Peru Mohamed
 (from 7 February 2011)

Managing Director

Dato' Tajuddin Atan (until 31 March 2011)

SENIOR MANAGEMENT

Group Managing Director

Dato' Tajuddin Atan (until 31 March 2011)

Director, Retail

Renzo Viegas

Director, Corporate & Investment Banking

Chay Wai Leong

Director, Global Financial Banking

Wan Mohd Fadzmi Che Wan Othman Fadzi

Director, Global Transaction Banking

Michael Lim Kheng Boon

Director, Business Banking

Amy Ooi Swee Lian

Director, Group Finance

Kellee Kam Chee Khiong

Director, Group Corporate Services

Norazzah Sulaiman

Managing Director, RHB Islamic Bank Berhad

Haji Abd Rani Lebai Jaafar
 (from 14 February 2011)

STANDARD CHARTERED BANK MALAYSIA BERHAD

GENERAL INFORMATION

Menara Standard Chartered
 30, Jalan Sultan Ismail
 50250 Kuala Lumpur
 Tel : 603-2117 7777
 Fax : 603-2711 6006
 E-mail : -
 Website : www.standardchartered.com.my
 SWIFT Code : SCBLMYKX

BOARD OF DIRECTORS

Chairman

Tan Sri Dato' Mohd Sheriff Mohd Kassim

Executive Director

Osman Tarique Morad

Non-Executive Directors

Raymond John Ferguson
 Datuk Abu Hassan Kendut
 Datuk Ishak Imam Abas
 Datuk Seri Michael Yam Kong Choy
 Karen Fawcett
 Foo Mee Har
 Edward Martin Williams

MANAGEMENT

Chief Executive Officer & Managing Director

Osman Tarique Morad

HEADS OF DIVISION

Country Head, Consumer Banking

Tiew Siew Chuen

Head, Financial Markets

Sandeep Bahl

Head, Origination & Client Coverage

Saif Malik

Chief Financial Officer

Raymond Wong Lai Loong

Country Head, Human Resources

Rahmat Roslan Hashim

Chief Executive Officer of Standard Chartered Saadiq Berhad

Azrulnizam Abdul Aziz

Regional Head, Compliance & Assurance

Kwan Keen Yew

Head, Corporate Affairs

Norliza Kamaruddin

Chief Information Officer

Arif Siddiqui

Chief Risk Officer

R Nagaraj

THE BANK OF NOVA SCOTIA BERHAD

GENERAL INFORMATION

Menara Boustead
 69, Jalan Raja Chulan
 50200 Kuala Lumpur
 Tel : 603-2141 0766
 Fax : 603-2141 2160
 Email : bns.kualalumpur@scotiabank.com
 Website : www.scotiabank.com.my
 SWIFT Code : NOSCMYKL

BOARD OF DIRECTORS

Directors

Dato' Kok Wee Kiat
 Geh Cheng Hooi
 Rasool Khan
 Dato' Roger Tan Kim Hock
 Michele Kwok Chiu

MANAGEMENT

Managing Director

Rasool Khan

Director, Client Solutions

Sivadas Menon

Senior Manager, Operations

Kee Chin Teck

HEADS OF DIVISION

Senior Manager & Head of Commercial Branches

Low Kok Ang

Senior Relationship Manager

Terence Chin

Treasurer

Kenny Foong

THE ROYAL BANK OF SCOTLAND BERHAD

GENERAL INFORMATION

Level 1, Menara Maxis
 Kuala Lumpur City Centre
 50088 Kuala Lumpur
 Tel : 603-2160 9888
 Fax : 603-2160 9993
 E-mail : -
 Website : www.rbs.my
 SWIFT Code : ABNAMYKL

BOARD OF DIRECTORS

Chairman

General (Rtd) Tan Sri Dato' Mohd Ghazali Seth

Managing Director

Andrew Mark Sill

Directors

Dato' Jorgen Bornhoft
 Tan Sri Datuk Asmat Kamaludin
 Robert Ralph Davis

Company Secretary

Suguna Shunmugam

Directory of ABM Members (Cont'd)

MANAGEMENT

Managing Director/Country Executive
Andrew Mark Sill

Acting Chief Operating Officer
Lim Yu Mei

Acting Chief Financial Officer
Lim Chen Meng

Country Credit
Albert Tan

Treasurer
Rozainol Bahari

Head, Commercial Banking I
Kan Wing Yin

Head, Sales & Distributions, Personal Financial Services
Khoo Chock Seang

Head, Personal Financial Services
Lam Sai Yoke, Kevin

Head, Transaction Banking
Lee Ean Chye, Andre

Head, Human Resources
Lee Voon Seng

Head, Corporate Banking II
Lim Jit Yang

Head, Retail Business/Channel Support
Lin Kok Hoi

Head, Corporate Banking I
Loong See Meng, Steven

Head, Technology & Operations
Lum Chee Onn

Head, Bumiputra Business Banking
Mohd Fauzi bin Muridan

Head, Loan Syndication & Structured Finance, Investment Banking
Ng Ling Tee, Steven

Acting Head, Internal Audit
Ong Yee Ben

Head, Risk Management
Por Peng Seong, Alex

Head, Corporate Credit
Tan Kok Soon, David

Chief Financial Officer and Head, Finance & Corporate Services
Quah Chei Jin, Albert

Head, Business Banking
Seow Hooi Choon, James

Head, Retail Credit - Credit Management
Wee Hock Kiong

Head, Commercial Credit - Credit Management
Yong Yen Ee

UNITED OVERSEAS BANK (MALAYSIA) BHD

GENERAL INFORMATION

Menara UOB
Jalan Raja Laut
50350 Kuala Lumpur
Tel : 603-2692 7722
Fax : 603-2691 0281
Email : uob121@uob.com.my
Website : www.uob.com.my
SWIFT Code : UOVBMKYL

BOARD OF DIRECTORS

Chairman
Wee Cho Yaw

Directors
Wee Ee Cheong
Lee Chin Yong, Francis
Ng Kee Wei
Lim Kean Chye
Abdul Latif bin Yahaya
Chan Kok Seong
Datuk Abu Huraira bin Abu Yazid

SENIOR MANAGEMENT

Director & Chief Executive Officer
Chan Kok Seong

HEADS OF DIVISION

Head, Global Markets & Investment Management
Beh Soo Heng, Michael

Head, Commercial Banking II
Beh Wee Khee

Head, Technology & Operations – Retail
Chan Shu Peng

Head, Technology & Operations – Wholesales
Chun Choy Wan

www.abm.org.my

PERSATUAN BANK BANK DALAM MALAYSIA
THE ASSOCIATION OF BANKS IN MALAYSIA

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Email : banks@abm.org.my