



PERSATUAN BANK BANK DALAM MALAYSIA
THE ASSOCIATION OF BANKS IN MALAYSIA

ANNUAL REPORT 2011

FORGING PUBLIC UNDERSTANDING FOR A RESPONSIBLE AND RESPONSIVE BANKING INDUSTRY



COVER RATIONALE

The Association of Banks in Malaysia constantly strives to dedicate balanced time and attention to our three main stakeholders, namely the banking public, our member banks and our oversight regulators including the relevant government agencies. As the demands of each stakeholder have to be prioritized and at times, harmonized, we try our level best to ensure the best possible outcomes. We are always mindful however that the banking industry must be responsible and responsive. Like an artful juggler who keeps several balls continually in the air and makes it all appear so easy, the Association aspires to serve all stakeholders efficiently and to tackle all issues effectively.

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CORPORATE INFORMATION

as at 1 April 2012

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 bin Mohamad)

CIMB Bank Berhad

DATO' SRI NAZIR RAZAK
(Alternate: Dato' Sulaiman Mohd Tahir)

Citibank Berhad

SANJEEV NANAVATI

Hong Leong Bank Berhad

DATUK YVONNE CHIA
(Alternate: Zulkiflee Hashim)

HSBC Bank Malaysia Berhad

MUKHTAR HUSSAIN
(Alternate: Jonathan William Addis,
until 31 August 2011)

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,
until 31 March 2011)

RENZO VIEGAS

(from 29 April 2011 until 13 November 2011)
(Alternate: Michael Lim Kheng Boon,
from 29 April 2011 until 13 November 2011)

JOHARI ABDUL MUID

(from 14 November 2011)
(Alternate: Renzo Viegas,
from 5 December 2011 until 22 March 2012)

**Standard Chartered Bank Malaysia
Berhad**

OSMAN TARIQUE MORAD
(Alternate: Raymond Wong Lai Loong)

**United Overseas Bank (Malaysia)
Bhd**

CHAN KOK SEONG
(Alternate: Kevin Lam Sai Yoke,
from 1 March 2012)

CO-OPTED MEMBERS

Alliance Bank Malaysia Berhad

SNG SEOW WAH
(Alternate: Raymond Leung Chun Kow,
from 29 April 2011)

AmBank (M) Berhad

CHEAH TEK KUANG
(until 1 April 2012)
(Alternate: Dato' James Lim Cheng Poh,
until 1 April 2012)

*Following the merger between EON Bank Berhad
and Hong Leong Bank Berhad, EON Bank Berhad
ceased to be a co-opted Council member with
effect from 6 May 2011.*

REGISTERED OFFICE

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10, Jalan P. Ramlee
50250 Kuala Lumpur
Tel : 603-2078 8041
Fax : 603-2078 8004
E-mail : banks@abm.org.my
ABMConnect : 1-300-88-9980

WEBSITE

www.abm.org.my

BANKER

Malayan Banking
Berhad

AUDITOR

Messrs Azman, Wong,
Salleh & Co

THE COUNCIL

as at 1 April 2012

Seated, from left to right:

Dato' Sri Abdul Wahid Omar
Malayan Banking Berhad

Chuah Mei Lin

The Association of Banks in Malaysia

Tan Sri Dato' Sri Tay Ah Lek

Public Bank Berhad

Chew Sun Teong, Jeffrey

OCBC Bank (Malaysia) Berhad

Standing, from left to right:

Datuk Yvonne Chia

Hong Leong Bank Berhad

Osman Tarique Morad

Standard Chartered Bank Malaysia
Berhad

Sng Seow Wah

Alliance Bank Malaysia Berhad

Dato' Sulaiman Mohd Tahir

(Alternate to Dato' Sri Nazir Razak)
CIMB Bank Berhad

Mukhtar Hussain

HSBC Bank Malaysia Berhad

Shariffudin bin Mohamad

(Alternate to Dato' Zulkiflee Abbas
bin Abdul Hamid)
Affin Bank Berhad

Dato' James Lim Cheng Poh

(Alternate to Cheah Tek Kuang)
AmBank (M) Berhad





THE COUNCIL (Cont'd)

as at 1 April 2012

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.

Prior to joining Maybank, he was 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.

Dato' Sri Abdul Wahid is a director of several Maybank subsidiaries including Maybank Ageas Holdings, Maybank Investment Bank and Bank Internasional Indonesia.

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

TAN SRI DATO' SRI TAY AH LEK
MANAGING DIRECTOR
PUBLIC BANK BERHAD

Tan Sri Dato' Sri Tay Ah Lek, Managing Director of Public Bank, has 51 years of 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 the Chairman of Association of Hire Purchase Companies Malaysia and is a Member of National Payments Advisory Board.

CHEW SUN TEONG, JEFFREY
DIRECTOR AND CHIEF
EXECUTIVE OFFICER
OCBC BANK (MALAYSIA)
BERHAD

Mr Jeffrey Chew Sun Teong is Director and 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.

DATUK YVONNE CHIA
GROUP MANAGING
DIRECTOR/CHIEF
EXECUTIVE
HONG LEONG BANK BERHAD

Datuk Yvonne Chia, an international banker for over 30 years, began her career in Bank of America and has worked in Malaysia and the region. Highly regarded in the banking community in Malaysia, she has the distinction of being the first female Chief Executive Officer of any bank in the region.

She is an Economics graduate from University of Malaya and a Certified Risk Professional. She was appointed as a Fellow of Institute of Bankers Malaysia in 2002 and to the Wharton Fellows in 2005. In 2008, CNBC nominated her amongst the finalists in the Asia Business Leaders Awards.

She is also a Director of Hong Leong Financial Group and Hong Leong Islamic Bank Berhad as well as the Chairman of ASEAN Finance Corporation Limited (which operates under the name AFC Merchant Bank), a regional merchant bank owned by banks and financial institutions from ASEAN, since July 2011.

She is known for her energetic inspiration for change, openness and learning values that drive her personal and organizational success. With an established track record in leading financial services organizations on sustainable and profitable growth paths in highly competitive environments, she is recognized as a banker of excellence, vision and integrity.



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, he spent 12 years as Chief Executive Officer in Bangladesh and Bahrain.

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

SNG SEOW WAH
GROUP CHIEF EXECUTIVE OFFICER
& DIRECTOR
ALLIANCE BANK MALAYSIA BERHAD

Mr Sng Seow Wah is 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 26 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 the 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 the 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. He is currently a Director of Malaysian Electronic Payment Systems Sdn Bhd.

MUKHTAR HUSSAIN
DEPUTY CHAIRMAN & CHIEF
EXECUTIVE OFFICER
HSBC BANK MALAYSIA BERHAD

Mr Mukhtar Hussain was appointed as Deputy Chairman and Chief Executive Officer of HSBC Malaysia Bank Berhad on 15 December 2009. He graduated from University of Wales with a Bachelor of Science in Economics. Mr Hussain first joined the HSBC Group in 1982 as a Graduate Trainee in Midland Bank International. He was then appointed as Assistant Director in Samuel Montagu in 1991. After close to 11 years of working in the HSBC Group's London offices, Mr. Hussain then held numerous posts in Dubai including Chief Executive Officer of HSBC Financial Services (Middle East) Limited from 1995 to 2003 and established the initiative to create the first foreign investment bank in Saudi Arabia for HSBC.

In 2003, he assumed the position of Chief Executive Officer of Global Banking and Market and became the Co-Head of Global Banking in 2005. He headed back to London as the Global Head of Principal Investments from 2006 to 2008. He was the Deputy Chairman, HSBC Bank Middle East Limited, Global Chief Executive Officer of HSBC Amanah and Chief Executive Officer of Global Banking and Markets, Middle East and North Africa, a dual role with global responsibilities for Islamic Finance and HSBC's wholesale banking activities in the Middle East and North Africa before he came to Malaysia.

In addition to his current role, Mr Hussain is also the Global Chief Executive Officer of HSBC Amanah, Chairman of HSBC Amanah Takaful (Malaysia) Sdn Bhd, and Non-Executive Director of HSBC Bank Middle East Limited and HSBC Amanah Malaysia Berhad. He is also a member of the Nominating Committee of the Bank.



THE COUNCIL (Cont'd)

as at 1 April 2012

DATO' ZULKIFLEE ABBAS BIN ABDUL HAMID

MANAGING DIRECTOR/CHIEF EXECUTIVE OFFICER
AFFIN BANK BERHAD

Dato' Zulkiflee Abbas bin Abdul Hamid, aged 55, was appointed Managing Director/Chief Executive Officer of Affin Bank Berhad ("AFFINBANK") on 1 April 2009.

Prior to joining AFFINBANK, Dato' Zulkiflee was the Chief Credit Officer in one of Malaysia's leading banks where he also served in various positions including as a Board member of its subsidiaries. He graduated with a Master's Degree in Business Administration from Southern Illinois University, United States of America. Dato' Zulkiflee joined AFFINBANK in March 2005 as Director, Enterprise Banking. He was later made the Director of Business in 2007 and subsequently the Executive Director, Banking in 2008 before assuming his current position.

Dato' Zulkiflee has more than 30 years of extensive experience in the banking sector. He possesses the necessary knowledge and professional competence in the conduct of the licensed institution's business.

DATO' SRI NAZIR RAZAK

DEPUTY CHAIRMAN
CIMB BANK BERHAD

Dato' Sri Nazir Razak, aged 45, 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) and obtained a 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 ASEAN universal bank via several acquisitions throughout the region.

CIMB Group is today Malaysia's second largest financial services group and fifth largest in ASEAN with total assets of about USD95 billion, and a staff force of over 40,000. In 2011, CIMB Group was recognised by *FinanceAsia* as Malaysia's Best Investment Bank. The Group was also named Best Islamic Bank in Asia and Best Bank in Malaysia by *Euromoney*. Most recently, CIMB Group was recognised as the Most Admired ASEAN Enterprise for Employment by the ASEAN Business Advisory Council.

Dato' Sri Nazir became the youngest recipient of *FinanceAsia*'s "Lifetime Achievement Award" in 2009, and was also named the "Best Executive in Malaysia" by *Asiamoney* in 2009 and 2010 as well as "Best CEO (Malaysia)" by *FinanceAsia* in 2011.

SANJEEV NANAVATI

CHIEF EXECUTIVE OFFICER
CITIBANK BERHAD

Mr Sanjeev Nanavati was appointed Citibank's Chief Executive Officer on 5 October 2007, responsible for Citi's overall consumer and corporate banking activities in Malaysia. Prior to this appointment, he was 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 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, United States of America.

At present, he is the President for the American Malaysian Chamber of Commerce.



JOHARI ABDUL MUID
MANAGING DIRECTOR
RHB BANK BERHAD

Encik Johari Abdul Muid has more than 30 years of experience in the financial sector. He started his career with Asian International Merchant Bankers Berhad, a subsidiary of Sime Bank Berhad in 1981. From 1983 to 1994, he was with Commerce International Merchant Bankers Berhad (CIMB), working in the Treasury Division. From 1995 to 2003, he was transferred to CIMB Securities where he was responsible for setting up the Institutional Sales Team. He joined ValueCap Sdn Bhd in February 2003 as the Chief Investment Officer. In August 2004, he joined the Employees Provident Fund Board as the Chief Investment Officer heading the Equity Investment and Equity Research Departments. In 2007, he was promoted to Deputy Chief Executive Officer in charge of the Investment Division and subsequently, he took charge of Corporate Planning and Policies.

He is a Fellow of the Chartered Institute of Management Accountants, United Kingdom (FCMA).

Encik Johari was appointed as a Director of RHB Bank on 1 April 2005, representing RHB Capital Berhad (RHB Capital), the holding company of RHB Bank. On 14 November 2011, he was appointed as the Managing Director of RHB Bank and accordingly resigned as a Non-Independent Non-Executive Director of the relevant Boards within RHB Banking Group on the same date. He also serves as a member of the Group IT & Transformation Strategy Committee.

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 member of UOB Malaysia's Board of Directors in August 2006.

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

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

Mr Chan is 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
(until 1 April 2012)

Mr Cheah Tek Kuang was appointed to the Board of AmBank (M) Berhad on 20 December 2001. Mr Cheah was the Group Managing Director of AMMB Holdings Berhad and Chief Executive Officer of AmBank until his retirement on 1 April 2012. Following his retirement, he was subsequently appointed as Adviser to the Chairman's Office. Mr Cheah will also be appointed Deputy Chairman of AmBank (M) Berhad and AmInvestment Bank Berhad respectively.

Mr Cheah joined AmInvestment 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 - ALTERNATES

as at 1 April 2012



LIM HONG TAT
DEPUTY PRESIDENT AND
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, Business Banking and Consumer segments as well as sales and distribution. This covers community banking, product innovation and industrialisation, 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 the University of Malaya. Being a Maybank scholar, he joined the bank upon graduation in 1981. He also holds a Diploma in Marketing & Selling Bank Services from International Management Centre. He has 30 years of experience covering all aspects of banking, having managed branches, regional banking, credit cards and international banking operations including holding senior management positions as Director/President and CEO of Maybank Philippines Inc, Head of International Banking and Head of Consumer Banking in Maybank Group. He is a member of the Board of Mayban Offshore Corporate Services (Labuan) Sdn Bhd. In addition, he is the Chairman for the FPX Gateway Sdn Bhd, a subsidiary of MEPS and a Director of Credit Bureau Malaysia Sdn Bhd.



SHARIFFUDIN BIN MOHAMAD
EXECUTIVE DIRECTOR, OPERATIONS
AFFIN BANK BERHAD

Encik Shariffudin bin 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 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 extensive banking experience with a well-known international financial institution and its acclaimed global outsourcing outfit. Encik Shariffudin holds a Masters in Business Administration and graduated with a Bachelor in Finance degree 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, aged 49, is the Head of Consumer Sales and Distribution Division, a position he held since July 2005. On 1 October 2009, Dato' Sulaiman was appointed Executive Director of CIMB Bank. With over 25 years of experience in consumer and commercial banking, he held various positions in the Bank including Group Head of the Japanese Business Unit, Branch Manager Shah Alam, Area Business Manager for Shah Alam and Petaling Jaya and Regional Manager for Business Credit for Selangor and Wilayah Persekutuan. In 2002, he was appointed to head the Credit Card Centre before being entrusted to the position of Head of Retail Sales. This was followed by the appointment as Head of Retail Sales and Distribution Division in January 2005. Presently, Dato' Sulaiman is responsible for the performance, management and development of the sales and distribution channels for CIMB Bank which encompass 324 branches, 37 mobile sales centres and contact centre to service the Bank's 6.4 million customers. A graduate of RMIT University, Australia with a degree in Accounting, Dato' Sulaiman served Price Waterhouse before joining Bank of Commerce (M) Berhad (now known as CIMB Bank) in 1987.



ZULKIFLEE HASHIM
CHIEF OPERATING OFFICER,
GROUP STRATEGIC SUPPORT
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 has held responsibilities in various areas in Hong Leong Bank. He is currently the Chief Operating Officer, Group Strategic Support.



JONATHAN WILLIAM ADDIS
EXECUTIVE DIRECTOR AND
DEPUTY CHIEF EXECUTIVE
HSBC BANK MALAYSIA BERHAD
(until 31 August 2011)

Mr Jonathan William Addis was the Executive Director and Deputy Chief Executive of HSBC Bank Malaysia Berhad from October 2008 to August 2011. He oversaw the operations and implementation of strategies at 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 also had extensive banking experience in different regions including Europe, Middle East, United States of America and Asia. His last position prior to his move to Malaysia was Chief Operating Officer, Asia Pacific based in HSBC Hong Kong, where he was responsible for banking operations, operations support services, security, administration, purchasing, property and business continuity. He was also the Chairman of the British Malaysian Chamber of Commerce. Mr Addis retired from the HSBC Group on 31 August 2011.



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.

THE COUNCIL - ALTERNATES (Cont'd)

as at 1 April 2012



MICHAEL LIM KHENG BOON
DIRECTOR, TREASURY
DIRECTOR, GROUP TRANSACTION BANKING
RHB BANK BERHAD
(until 13 November 2011)

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. In July 2010, Mr Lim was appointed as Director, Group Transaction Banking and in June 2011, he was redesignated as Director, Global Market & Transaction Services. With the refining of the organization structure in January 2012, he was redesignated as Director, Treasury and Director, Group Transaction Banking. Mr Lim also sits on the Board of RHB Bank Labuan Ltd and is currently the Chairman of 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.



RENZO VIEGAS
DEPUTY MANAGING DIRECTOR
RHB BANK BERHAD
(from 5 December 2011 until 22 March 2012)

Mr Renzo Viegas is a Fellow of the Institute of Chartered Accountants of India and has been trained as a chartered accountant. He also completed an advanced management programme in strategic marketing planning at the University of Michigan, Ann Arbor. Previously, Mr Viegas headed various aspects of banking operations in India, Singapore, Malaysia and the United States of America with Citibank NA over a 23-year period. He was the Consumer Finance and Unsecured Business Head for the Asia Pacific region with Citibank NA before he joined Citibank Malaysia where he served as the Chief Operating Officer and Chief Financial Officer. Mr Viegas joined the RHB Banking Group on 10 March 2008 as the Group's Head of Retail Banking. The Retail Banking arm includes the Consumer, Commercial, Hire Purchase and Insurance businesses. Mr Viegas was appointed the Principal Officer of the bank in March 2011 to oversee the bank's business and operations and in November 2011 he took over as Deputy Managing Director of the bank.



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.



KEVIN LAM SAI YOKE
MANAGING DIRECTOR AND COUNTRY HEAD,
PERSONAL FINANCIAL SERVICES
UNITED OVERSEAS BANK (MALAYSIA) BHD

Mr Kevin Lam Sai Yoke joined United Overseas Bank (Malaysia) Bhd on 10 January 2011. Mr Lam brings with him years of valuable experience from the banking industry, having dealt with various aspects of consumer banking services and financial technology for over 20 years, including strategic planning, business management, product development, sales & distribution, technology and banking infrastructure development, and other areas of corporate services as a senior member of the management committee. Prior to joining UOB (Malaysia), Mr Lam held various positions including the Head of Loans, Singapore and Regional; and the Head of Sales and Distribution, Singapore and Regional, with UOB Group headquartered in Singapore. Whilst there, he successfully increased UOB's home loan market share and led the loans and sales divisions in achieving record sales in both loans and wealth management products from 2006 to 2010. Kevin has worked for several large international foreign banks and technology companies in Singapore, United State of America and Hong Kong for more than a decade before joining the UOB Group.



RAYMOND LEUNG CHUN-KOW
GROUP CHIEF OPERATING OFFICER
ALLIANCE BANK MALAYSIA BERHAD

Mr Raymond Leung Chun-Kow joined Alliance Bank as Group Chief Operating Officer on 19 January 2011. He oversees the operations, technology and various support functions of the Bank, and is instrumental in developing key strategies that encompass all aspects of the Bank's business to drive growth. This includes product support, talent development, customer services and delivery. Prior to joining Alliance Bank, Mr Leung had gained a diverse wealth of experience with over 30 years in Citigroup, with assignments in Hong Kong, Toronto, New York and Singapore. He held key positions in both country and regional capacities for operations, technology, internal audit and product management.



DATO' JAMES LIM CHENG POH
MANAGING DIRECTOR, BUSINESS BANKING
AMBANK (M) BERHAD
(until 1 April 2012)

Dato' James Lim Cheng Poh joined AmBank (M) 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

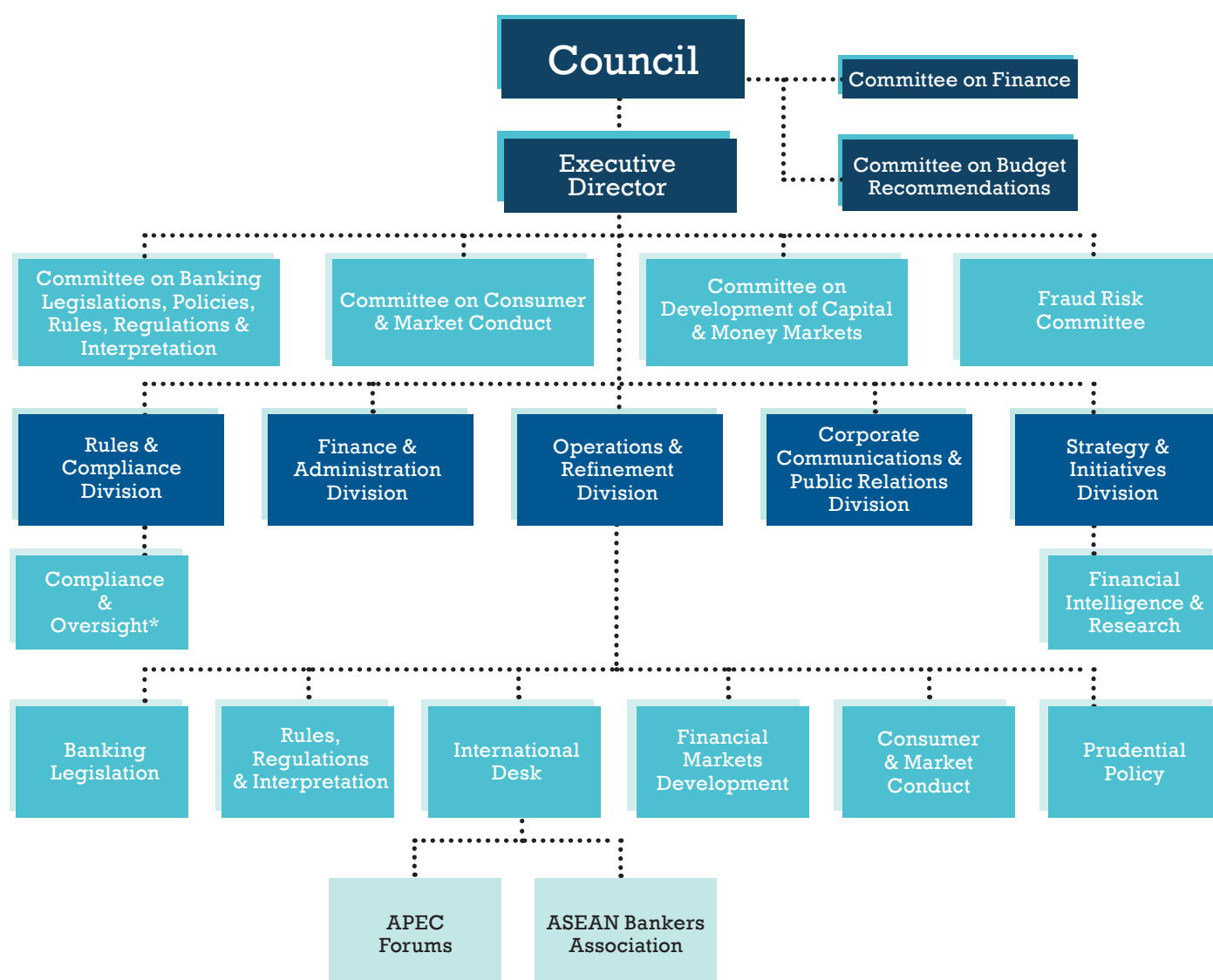
Its Organizational Structure and Family Tree

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. As at the date of publication, ABM has a total of 16 full-time staff and three Associates.

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:

Miko Ho, Joginder Kaur, Mazliza Mahdzar, Maya Abdul Rahman, Joanne Wong, Chuah Mei Lin, Nuur Azfareema bte Muzaffar Shah, Ng Ai Leen, Irean Tan, Moo Swee Choo, Michelle Leong, Feizal bin Haji Ahmad, Lydia Ore, Gerard Forsythe

Not in picture:

Ganesan a/l D. Raju, Lim Siew Lin, Onn Fauzie bin Jaafar, Timothy Ooi, Wong Ai Mei



CHUAH MEI LIN EXECUTIVE DIRECTOR

Ms Chuah Mei Lin was appointed as the Executive Director of ABM on 6 October 2008. She represents ABM on the Board of Directors of Financial Mediation Bureau. She is also an alternate director on the Board and Executive Committee of ASEAN Finance Corporation Limited, Singapore.

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 ABM as 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 subsequently promoted to Assistant General Manager, heading the Operations & Refinement Division. 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 ABM as Senior Manager, Strategy & Initiatives on 7 September 2009 and was subsequently promoted to Assistant General Manager. She heads the Strategy & 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 ABM in 2008 as Assistant Manager, Finance and was subsequently promoted to Senior Manager, Finance & Administration in 2011. 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.

THE ASSOCIATION (Cont'd)

Its Organizational Structure and Family Tree

FAMILY TREE



PERSATUAN BANK BANK DALAM MALAYSIA
THE ASSOCIATION OF BANKS IN MALAYSIA

ABM Investments Sdn Bhd

- ABM Investments Sdn Bhd, an investment holding company, was incorporated in July 1991.
- The Company's investments presently comprise a 30% stake in Akademi IBBM Sdn Bhd ("AIBBM") and 20% of the ordinary shares in Credit Bureau Malaysia Sdn Bhd ("CBM").
- The principal activity of AIBBM is to promote or take part in the formation, management, supervision or control of the business of a private higher educational institution.
- CBM is in the business of providing credit reference services, credit rating and such services related to a credit bureau.

30%
in Akademi
IBBM Sdn Bhd

20%
in Credit Bureau
Malaysia Sdn Bhd

AFC Holdings (Malaysia) Sdn Bhd

- AFC Holdings (Malaysia) Sdn Bhd was set up in April 1981 for the purpose of investing in the shares of ASEAN Finance Corporation Limited ("AFCL") and currently holds 20% of its ordinary shares.
- AFCL's principal activities are merchant banking, mobilizing of financial resources in order to finance projects and assisting in the promotion of industrialization and overall economic development in the ASEAN region.

20%
in ASEAN
Finance Corporation
Limited

BCF Holdings Sdn Bhd (in liquidation)

- BCF Holdings Sdn Bhd was incorporated in September 1985.
- The Company's sole investment comprised 45,000 ordinary shares in Malaysian Futures Clearing Corporation Sdn Bhd ("MFCC"). The liquidation of MFCC was completed in December 2008 and since then BCF Holdings Sdn Bhd has remained dormant.
- In June 2011, the shareholders of BCF Holdings Sdn Bhd approved the proposal to place the company in members' voluntary liquidation.

ABM PERMANENT COMMITTEES

and its Members
as at 31 December 2011

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**
Sanjay Uppal (replaced Premod Paul Thomas)
- 4 **Public Bank Berhad**
Leong Kwok Nyem
- 5 **RHB Bank Berhad**
Kellee Kam
- 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
 - b. Abdul Razak Kamardin (Alternate)
(replaced Teoh Gee Leong)
- 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 (until 31 October 2011)
- 6 **OCBC Bank (Malaysia) Berhad**
Lim Yau Seong
- 7 **RHB Bank Berhad**
 - a. Ee Yew Chai
 - b. Fong Kin Lung (Alternate)
- 8 **Standard Chartered Bank Malaysia Berhad**
Raymond Wong Lai Loong



ABM PERMANENT COMMITTEES (Cont'd)

and its Members
as at 31 December 2011

FRAUD RISK COMMITTEE

1 **HSBC Bank Malaysia Berhad** (Chairman Bank)

- a. Leong Soon Cheong (until 31 October 2011)
- b. Chong Kit Sim



2 **CIMB Bank Berhad**

- a. Balashanmugam Vadivelu
- b. Yunus Yusop



3 **Citibank Berhad**

- Chong Tong Lim



4 **Malayan Banking Berhad**

- a. Wong Fook Chun
- b. Muhd Nithya Thylen



5 **Public Bank Berhad**

- a. Paul Khoo Siew Keong
- b. Matthias Chay Khai Cheong
(replaced Chew Cheng Chan)



6 **RHB Bank Berhad**

- a. Arivananthan A/L Supaya
- b. V. Maslamani



7 **Standard Chartered Bank Malaysia Berhad**

- a. Steven Leong Wai Hoong
- b. Victor Ong



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**

- Suhaimi Ilias (replaced Raja Indra Putra bin Raja Ismail)



COMMITTEE ON CONSUMER & MARKET CONDUCT

- 1 **Malayan Banking Berhad** (Chairman Bank)
Chow Yin Li
- 2 **Affin Bank Berhad**
Abdul Nasir bin Ahmad Din (replaced Rosely Shamsudin)
- 3 **Alliance Bank Malaysia Berhad**
Yong Kok Mun
- 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**
Matthias Chay Khai Cheong (replaced Chew Cheng Chan)
- 8 **RHB Bank Berhad**
Nesaratnam Somasundram
- 9 **Standard Chartered Bank Malaysia Berhad**
Jessie Liew
- 10 **United Overseas Bank (Malaysia) Bhd**
Lin Kok Hoi



COMMITTEE ON DEVELOPMENT OF CAPITAL & MONEY MARKETS

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



CHAIRMAN'S STATEMENT

BUILDING RESILIENCE OF THE LOCAL COMMERCIAL BANKING SECTOR TO BETTER WITHSTAND THE IMPACT OF ANY DESTABILIZING EXTERNAL DEVELOPMENTS

Once again, as Chairman of The Association of Banks in Malaysia (ABM), it gives me great pleasure to present ABM's Annual Report 2011. Given the continued frailties of the international financial markets, ABM had focused consciously in 2011 on building resilience of the local commercial banking sector to better withstand the impact of any destabilizing external developments.

ABM continued to engage with the small and medium enterprises and other banking customers in general via several dialogues and meetings during the course of the year to further enhance the industry's effectiveness and efficiency. A large part of our time was also spent working with the various regulators and authorities on policies as well as the legislative framework to ensure that the industry's views were taken into account in the array of guidelines and legislation coming on-stream in 2012.

GLOBAL SCENARIO

2011 was an eventful and challenging year for the global economy, marked by natural disasters and political upheavals in various parts of the world as well as the European sovereign debt crisis. The latter worsened in a number of European countries in the second half of 2011 and aggravated the weaknesses in the balance sheets of banks sitting on related assets. Even the bold steps by the Governments of the European countries to reach an orderly sovereign debt workout for Greece were met with continued financial market turbulence and heightened concerns of debt default in some of the larger economies in the Eurozone, Italy in particular. The fiscal austerity measures taken in response are further weakening growth and employment prospects, making fiscal adjustment and the repair of financial sector balance sheets all the more challenging.

As the European sovereign debt crisis enters its third year, the world's largest currency union has yet to agree on an optimal or equitable solution to its current paralysis. Growth is likely to be constrained by the imposition of severe fiscal austerity measures which implies that any probable conclusion to its debt woes would be a prolonged process. Having said that, the recent election results in Greece and France have given rise to more uncertainty as the elected leaders are widely expected to adopt more pro-growth economic policies.

The United States economy also faced persistent high unemployment, shaken consumer and business confidence and financial sector fragility. The financial turmoil following the August 2011 political wrangling in the United States regarding the debt ceiling and the deepening Eurozone crisis caused a contagious sell-off in equity markets in several major developing countries, leading to sudden withdrawals of capital and pressure on their currencies. Despite this, the American economy had proven resilient enough to avoid another demand downturn in 2011 which will provide the basis for an economic recovery with more traction in its election year.

MALAYSIA RECORDED A COMMENDABLE GROWTH OF 5.1% IN THE YEAR 2011, BACKED BY HEALTHY DOMESTIC AND REGIONAL DEMAND

Meanwhile, Japan's economic recovery from the global demand downturn in 2009 stalled in 2011 primarily due to the loss of industrial output following the massive East Japan Earthquake in March. In the interim, the yen appreciated significantly, due mostly to the persistent weaknesses in other advanced economies, which did not help the export-oriented economy's short term growth prospects as well. However, reconstruction programs had spurred industries to redirect their efforts domestically, which will be the primary impetus of Japan's economic growth in 2012.

By way of contrast, many emerging markets enjoyed significant economic expansion last year. Relatively higher income levels and large populations had enabled these economies to cushion the impact of anaemic demand from the advanced economies. In the case of sparsely populated South-East Asian economies, increases in intra-regional trade had helped them to leverage off the demand bases of their more populated neighbours, China and India.

However, the outlook for developing countries is not risk-free. A few countries with especially open economies and dependence on demand in developed markets could struggle. Policy makers in larger developing countries generally have more flexibility than is available in the advanced world, meaning that the possibility of a soft landing is more likely than a hard one.

The outlook for the global economy thus remains cloudy and filled with uncertainties. In its latest report, The International Monetary Fund (IMF) has lowered its forecast for global economy to expand by 3.3% in 2012 (from a previous forecast of 4.0%) and expects much of the growth in 2012 to be contributed by the emerging economies under a backdrop of slower expansion in consumer prices and world trade.

MALAYSIAN ECONOMY IN 2011 AND OUTLOOK FOR 2012

While the financial turmoil in Europe had a contagion effect on certain parts of the world, the Malaysian economy

has remained relatively insulated. The more diversified economy and trade structures as well as a strong financial system and fundamentals have enhanced the strength of the Malaysian economy and its capacity to cope with such external challenges. Intra-trade among ASEAN countries have grown manifold.

Malaysia recorded a commendable growth of 5.1% in the year 2011, backed by healthy domestic and regional demand. Malaysia's employment market stayed very healthy with unemployment rate at only 3.1% (2010: 3.3%), indicating rising economic activities.

Domestic demand, supported by both private and public sectors spending has been resilient, growing by 8.2% in 2011. Underpinned by factors such as household and business spending, domestic demand is envisaged to be the key driver of growth for the economy. Meanwhile, the public sector will remain supportive of growth with the implementation of initiatives announced in Budget 2012 such as the Special Stimulus package and major infrastructure projects.

With robust fundamentals and policy frameworks in place, Malaysia is well positioned to face the challenging external environment in the period ahead. The Malaysian economy is expected to continue with its growth momentum in 2012. Domestic demand is expected to increase, and private consumption will be supported by capital spending in all economic sectors. Notwithstanding that the Overnight Policy Rate (OPR) was raised by 25 basis points to 3% on 5 May 2011 and the average Base Lending Rates rose to approximately 6.6%, the financing environment is still considered favourable.

Consolidating public finances remains a high priority, while structural reforms continue to be crucial to raise the economy's growth potential and achieve a more balanced and inclusive growth. Malaysia is still vulnerable to a prolonged downturn in advanced economies or a sharp escalation in global financial stress. Downside risks as the global environment deteriorates further include delays in awarding contracts, and households could

CHAIRMAN'S STATEMENT (Cont'd)

THE MALAYSIAN BANKING INDUSTRY IS FUNDAMENTALLY STURDY AND SOUND WITH STRONG CAPITAL AND LIQUIDITY POSITIONS

increase their level of savings as a precaution, putting a dampener on the local front. Should there be prolonged and significant slowdown in many of the advanced economies, especially Malaysian trade partners, the Malaysian economy will definitely be impacted. Having said that, should growth in the advanced economies turn out to be better than expected, then there will be upside potential to domestic growth.

Healthy financial and corporate balance sheets, ample foreign exchange reserves, and room to further loosen monetary policy would help to contain the impact of an external shock on the financial sector and the economy. Going forward, the Malaysian economy will be boosted by domestic demand, Government-led efforts to spur the economy and accelerated spending on infrastructure on Economic Transformation Programme-related projects. This would mitigate weakness on the external front.

MALAYSIAN BANKING SECTOR – DEVELOPMENTS AND ISSUES

The Malaysian banking industry is fundamentally sturdy and sound with strong capital and liquidity positions and still declining non-performing loans. Credit growth has accelerated in line with the economic recovery and, save for concerns on high household debt level, there are no signs of overheating or asset price excesses.

As at end February 2012, the banking system remained well-capitalized with the risk-weighted capital ratio (RWCR) and core capital ratio (CCR) at 14.8% and 13% respectively, well above the current regulatory minimum levels and the higher requirements under Basel III. The level of net impaired loans remained stable accounting for 1.9% of net loans. Loan loss coverage remained high at 97.5%. The banking system has strong financial buffers to withstand potential losses. As at end 2011, more than 70% of total capital remained in the form of high-quality instruments, comprising common equity and reserves. Consequently, total capital in excess of minimum RWCR requirement of 8% was above

RM70 billion as at end 2011, hence providing the banking system with the strong capacity to absorb any unexpected losses from adverse market and economic conditions.

The overall household debt to GDP ratio stood at 77.6% as at end 2011. The bulk of household debts continued to be directed towards asset accumulation through the purchase of residential properties and vehicles. Banks' credit to households through personal financing and credit cards increased at a faster pace but continued to represent less than 10 percent of overall banking system loans. The rising trend in household indebtedness level has been supported by strong household fundamentals and financial capacity.

Nevertheless, various measures had been introduced by Bank Negara Malaysia throughout the year to contain further rises in household debts. Among the initiatives are:-

- Issuance of revised credit card guidelines which in the main provides that applicants/ principal cardholders earning RM36,000 per annum or less, can only hold credit cards from a maximum of two issuers.
- Issuance of the Guidelines on Responsible Finance to promote responsible behaviour and practices by both the lenders and households, to strengthen the rigour of affordability assessments and to ensure more consistent practices in the conduct of such assessments across the industry.

In December 2011, the new Financial Sector Blueprint was formally unveiled. The Blueprint aptly built on the last masterplan and is in our view more ambitious and forward-looking. The previous Financial Sector Masterplan (from 2001-2010) had been successful in putting the financial services sector on a stronger footing by instilling discipline, sound risk management principles and resilience. The foundations built on the previous Masterplan afforded the Malaysian banking sector to avail itself from a position of strength to weather challenges and enabled the financial industry to emerge from the recent global crises relatively unscathed. The Blueprint with its nine focus areas

MALAYSIAN COMMERCIAL BANKING SECTOR WILL BE WELL PLACED TO MEET FUTURE CHALLENGES

will no doubt spur the banking sector to becoming even more vibrant and competitive. Malaysia's standing as a leader in the financial markets in the region and beyond will be enhanced given the twin pillars of the Blueprint which are safeguarding the stability of the financial system as well as enhancing regional and international financial linkages.

ABM and its members will continue to work closely with Bank Negara Malaysia as the regulator to ensure effective implementation of the Blueprint to achieve the desired results for the prosperity of the nation.

ABM'S STRATEGY FOR 2012

There remains much work to be done, but I am convinced ABM is better placed than ever to contribute to this process and to help drive our industry forward. Change is crucial – both for the industry and for ABM. One thing that remains constant is ABM's dedication and vigour in representing its members on various fronts.

Going forward, ABM will continue to drive issues to ensure that the industry's views are properly and robustly represented. In the year ahead we will be seeking to define our role more comprehensively, improve our engagement and communicate more effectively with our key stakeholders and our members.

CONCLUSION

To sum up, 2011 has been challenging on the global economic arena but thankfully more stable on the domestic front. ABM has taken stock of the lessons of the experience of 2011 and the Malaysian commercial banking sector will be well placed to meet future challenges.

On behalf of ABM, we would like to put on record our appreciation to Bank Negara Malaysia, Securities Commission Malaysia, other government agencies and our member banks for their firm support and collaboration. We would also like to thank our members who serve on our committees and working groups and particularly to the Council as well as to all staff at ABM for their dedication and tireless contribution. To all of them we should also offer our gratitude in advance for the demands we will continue to make on them in what is going to be another busy and challenging year.

Dato' Sri Abdul Wahid Omar
Chairman

FINANCIAL DATA

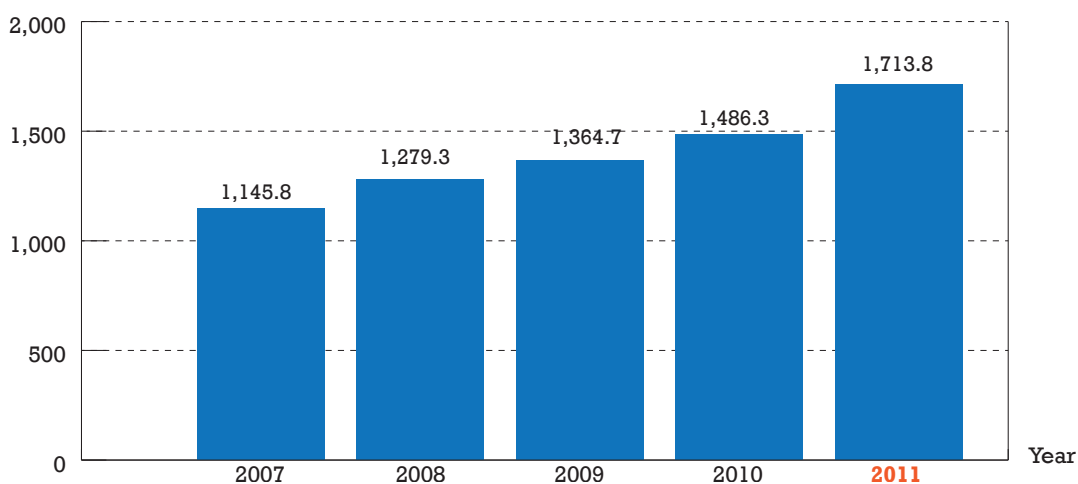
Total Assets, Total Loans and Total Deposits of Commercial Banks ^a

	2007		2008		2009		2010		2011	
	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)
Total Assets	1,145,816	11.5	1,279,314	11.7	1,364,664	6.7	1,486,333	8.9	1,713,789	15.3
Total Loans	587,250	7.6	614,678	4.7	644,980	4.9	716,879	11.1	798,359	11.4
Total Deposits (excluding NCDs, NIF deposits, Special Deposits & Hawkers' Deposit)	550,463	6.4	558,025	1.4	587,375	5.3	623,262	6.1	699,421	12.2

yoy= year on year

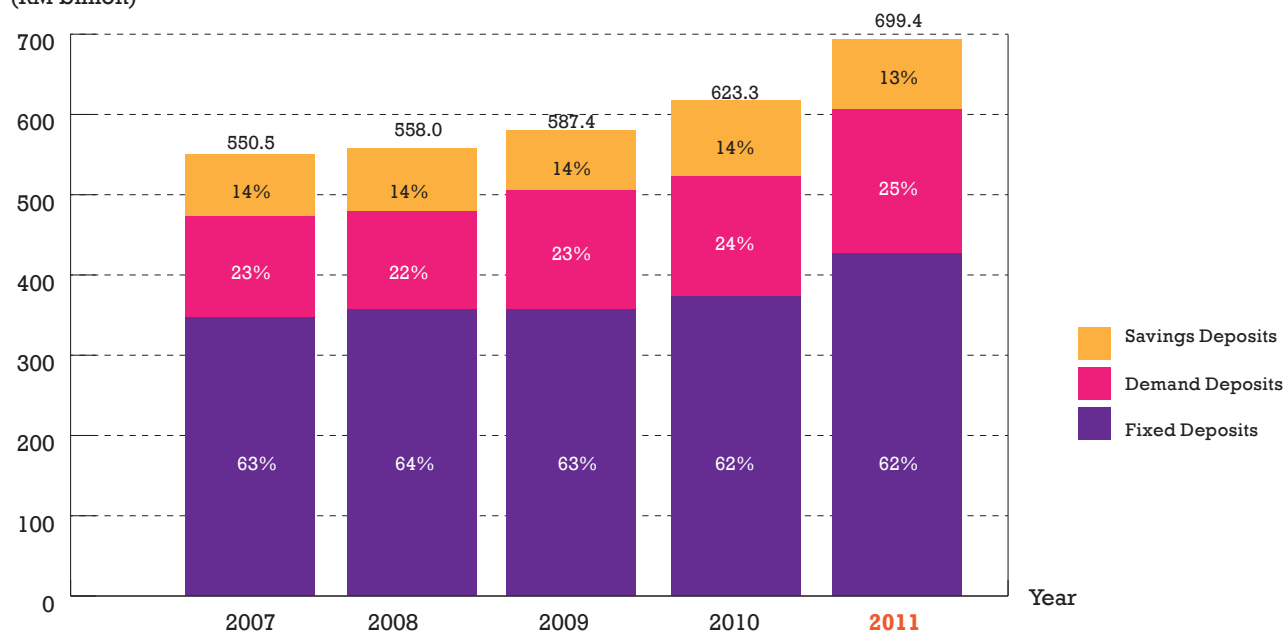
Total Assets ^a

(RM billion)



Total Deposits ^a

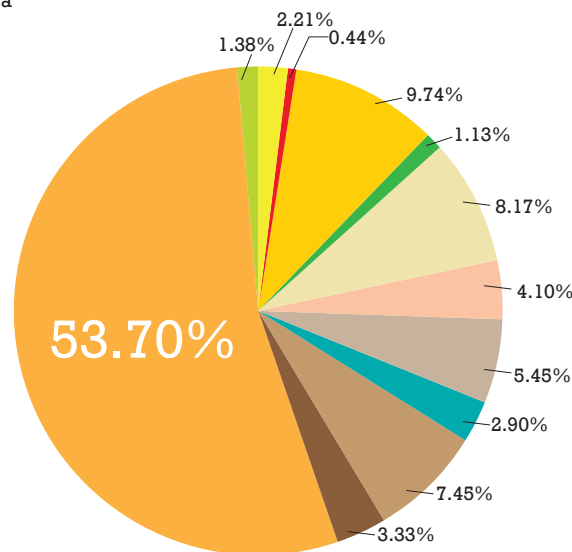
(RM billion)



Total Loans¹ by Sector as at end of 2011^a

Sector²

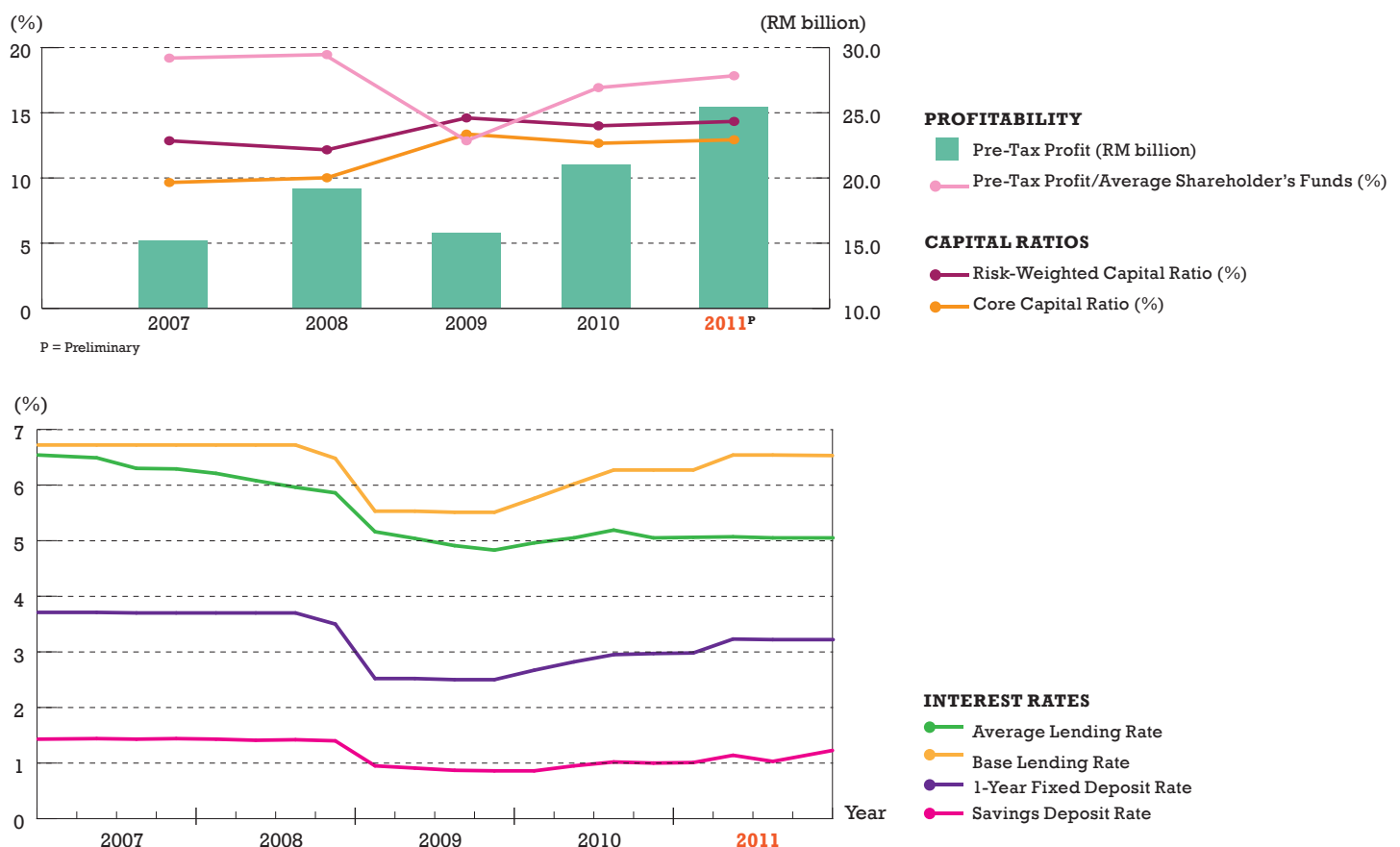
- Household Sector
- Other Sector³
- Primary Agriculture
- Mining and Quarrying
- Manufacturing (including Agro-based)
- Electricity, Gas and Water Supply
- Wholesale, Retail, Restaurants and Hotels
- Construction
- Real Estate
- Transport, Storage and Communications
- Financing, Insurance and Business Services
- Education, Health and others



Notes:

- 1 Total loans as at end 2011 is RM798.4 billion, and includes loans sold to Cagamas.
- 2 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MISC) 2000.
- 3 Includes loans to individual businesses.

Profitability, Capital Ratios and Interest Rates of Commercial Banks^{a,b}

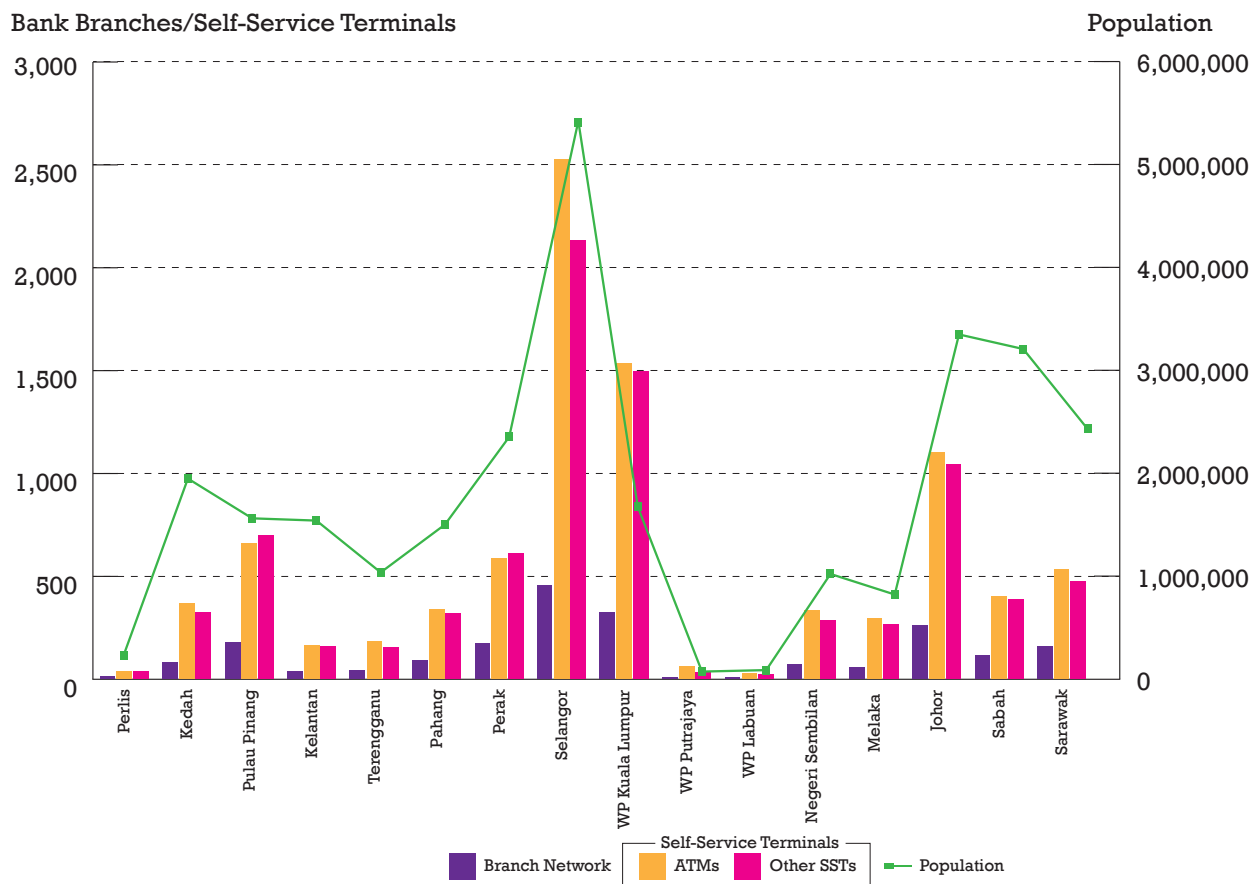


Source:

- a. Data for 2007 to 2011 extracted from Bank Negara Malaysia's Monthly Statistical Bulletin January 2012.
- b. Data for 2011 extracted from Bank Negara Malaysia's Financial Stability and Payment Systems Report 2011.

FINANCIAL DATA (Cont'd)

Branch Network and Self-Service Terminals of Commercial Banks by State as at 31 December 2011



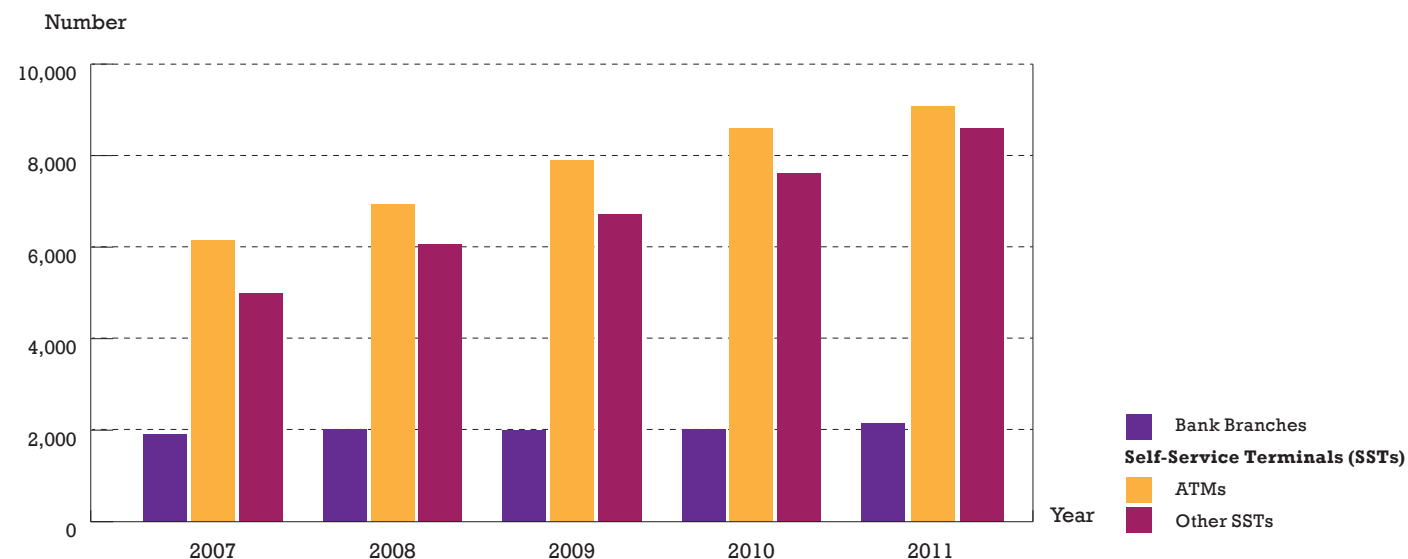
Source:

Population Distribution and Basic Demographic Characteristics 2010 (Table 1- Key summary statistic by state, Malaysia, 2010).

Population and Housing Census of Malaysia, Department of Statistics Malaysia.

The population and housing census is conducted once every 10 years.

Growth of Branches and Self-Service Terminals of Commercial Banks from 2007-2011 ^c



Source:

c. Data from 2007 - 2010 extracted from ABM Annual Report 2007 - 2010.

Bank Branches, Number of Staff, Self-Service Terminals and Alternative Delivery Channels of Commercial Banks as at 31 December 2011

	Bank Branches	Number of Staff	SELF-SERVICE TERMINALS (SSTs)			
			ATM	Cash Deposit Machine	Cheque Deposit/ Scan Machine	Others
Affin Bank Berhad	97	3,293	231	136	110	7 internet banking kiosks, 2 statement printers
Alliance Bank Malaysia Berhad	98	4,311	173	104	93	0
AmBank (M) Berhad	187	8,277	848	239	172	10 EPF kiosks, 2 phone banking
Bangkok Bank Berhad	5	153	0	0	0	0
Bank of America Malaysia Berhad	1	55	0	0	0	0
Bank of China (Malaysia) Berhad	5	138	0	0	5	0
Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad	1	333	0	0	0	0
BNP Paribas Malaysia Berhad	1	44	0	0	0	0
CIMB Bank Berhad	325	14,374	2,194	1,104	639	63 Maxis electronic payment kiosks, 10 EPF kiosks, 2 coin deposit machines
Citibank Berhad	11	3,286	38	48	35	11 internet kiosks, 7 EPF kiosks, 6 phone banking booths
Deutsche Bank (Malaysia) Berhad	1	151	0	0	0	0
Hong Leong Bank Berhad	328	10,392	669	436	348	0
HSBC Bank Malaysia Berhad	42	4,434	128	128	83	40 phone banking, 36 internet banking, 16 EPF kiosks
Industrial and Commercial Bank of China (Malaysia) Berhad	1	80	0	0	0	0
J.P. Morgan Chase Bank Berhad	1	90	0	0	0	0
Malayan Banking Berhad	392	42,693	2,866	986	759	76 internet kiosks, 1 recycle cash deposit machine, 1 EPF kiosk
Mizuho Corporate Bank (Malaysia) Berhad	1	62	0	0	0	0
OCBC Bank (Malaysia) Berhad	35	3,288	65	71	50	127 phonebank, 25 passbook update machines
Public Bank Berhad	251	14,235	529	476	506	20 recycle cash deposit machines, 16 EPF kiosks
RHB Bank Berhad	187	10,425	1,295	543	230	302 EPF kiosks
Standard Chartered Bank Malaysia Berhad	32	2,084	74	77	59	5 internet kiosks, 4 passbook update machines, 2 phone banking booths
Sumitomo Mitsui Banking Corporation Malaysia Berhad	1	49	0	0	0	0
The Bank of Nova Scotia Berhad	5	98	0	0	0	0
The Royal Bank of Scotland Berhad	2	107	0	0	0	0
United Overseas Bank (Malaysia) Bhd	45	3,931	76	75	88	31 recycle cash deposit machines, 2 EPF kiosks
Total	2,055	126,383	9,186	4,423	3,177	824

Bank Branches, Number of Staff, Self-Service Terminals and Alternative Delivery Channels of Commercial Banks as at 31 December 2011 (Cont'd)

	ALTERNATIVE DELIVERY CHANNELS			
	Internet Banking	Mobile Banking	Telebanking	PC/Desktop Banking
Affin Bank Berhad	www.affinonline.com			Corporate customers
Alliance Bank Malaysia Berhad	1) Retail: https://www.allianceonline.net.my 2) Corporate: www.alliancebank.com.my		1) Call Centre: 603-5516 9988 2) Platinum cardholders and Privilege Banking members: 603-5516 9898	
AmBank (M) Berhad	www.ambankgroup.com	1) Retail: www.amgenie.com 2) via mobile app	1) Domestic: 1-300-80-8888 2) Overseas: 603-2178 8888	
Bank of America Malaysia Berhad	Corporate: https://cashproonline.bankofamerica.com/			
Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad	Corporate: www.bk.mufg.jp/foreign/malaysia/index.html		603-2034 8055	Corporate customers
CIMB Bank Berhad	www.cimbclicks.com.my	Retail: www.cimbclicks.com.my	1-300-880-900	Yes
Citibank Berhad	www.citibank.com.my	www.mobile.citibank.com.my	603-2883 0000	
Deutsche Bank (Malaysia) Berhad	Corporate: https://my-db-direct.db.com			
Hong Leong Bank Berhad	www.hlb.com.my	Retail: via mobile app	Retail: 603-7626 8899	Corporate customers
HSBC Bank Malaysia Berhad	www.hsbc.com.my	www.hsbc.com.my	1-300-88-1388	
Industrial and Commercial Bank of China (Malaysia) Berhad	www.icbcm.com			
J.P. Morgan Chase Bank Berhad	Corporate: www.jpmorganaccess.com.my		Corporate: 603-2270 4119/ 4136	
Malayan Banking Berhad	1) www.maybank2u.com.my 2) Corporate: www.maybank2e.com	1) mobile.maybank2u.com.my 2) via mobile app	1) Call Centre: 1-300-886-688 2) Overseas: 603-7844 3696	Maintained for existing corporate customers who will eventually be migrated to M2E
Mizuho Corporate Bank (Malaysia) Berhad				Corporate customers
OCBC Bank (Malaysia) Berhad	www.ocbc.com.my	Retail: mobile.ocbc.com.my	1) Consumer: 1-300-885-000 2) Corporate: 1-300-887-000	
Public Bank Berhad	www2.pbebank.com	1) https://www.pbebank.mobi/app 2) https://www.pbebank.mobi		Corporate customers
RHB Bank Berhad	Retail: www.rhb.com.my	via mobile app	1) West Malaysia: 603-9206 8118 2) East Malaysia: 6082-276 118	
Standard Chartered Bank Malaysia Berhad	Retail: www.standardchartered.com.my	www.standardchartered.com.my	603-7711 8888	Corporate & SME customers: s2b.my@sc.com
Sumitomo Mitsui Banking Corporation Malaysia Berhad	Corporate: https://gcms.smbc.co.jp/cmswebapp			
The Royal Bank of Scotland Berhad	Corporate: https://my.access.rbsm.com/			
United Overseas Bank (Malaysia) Bhd	www.uob.com.my		Kuala Lumpur: 603-26128 121 Penang: 604-2401 121 Johor Bahru: 607-2881 121 Kuching: 6082-287 121 Kota Kinabalu: 6088-477 121	

Note: Bangkok Bank Berhad, Bank of China (Malaysia) Berhad, BNP Paribas Malaysia Berhad and The Bank of Nova Scotia Berhad have not been included in this table as these banks currently do not offer any of the alternative delivery channels mentioned above.

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 2011 ON BEHALF OF THE COUNCIL.

INTRODUCTION

2011 proved to be a hectic year for ABM as our juggling skills, so to say, were put to the test. We had to keep several balls in the air – the interests of our member banks in the face of a multitude of new legislation, the continued engagement with the banking consumers towards better efficiency and the fortification of the industry in the face of global as well as regional and domestic challenges. We are proud looking back, however, that the results have been very rewarding and all in all, it has been yet another fulfilling year.

REPORT OF KEY INITIATIVES IN 2011

New legislation affecting the banking industry

The **Strategic Trade Act 2010** (STA) which was gazetted on 10 June 2010, came into force on 1 January 2011. The Strategic Trade Controller of the Ministry of International Trade and Industry (MITI) was invited to brief member banks on key features of the STA as well as to clarify on certain aspects and provisions of the same. Member banks were concerned as to whether provisions of the STA with regard to a broker would apply to them and a request was made to have the same included in the Frequently-Asked-Questions (FAQs) on MITI's website. ABM will continue with efforts to engage with the Strategic Trade Controller to explore the establishment of a reporting channel which will allow banks to raise issues with regard to the STA.

With the **Competition Act 2010** slated to come into force on 1 January 2012, ABM initiated discussions with external counsel on the implications of the said Act to ABM and its members. A formal opinion was sought since the ABM Rules provide for rates, fees and charges which serve as a guide to member banks. In the spirit

of true competition, ABM was of the preliminary view that these provisions would no longer be operative.

Efforts were also underway to engage with member banks concerning the **Personal Data Protection Act 2010** (PDPA) which will take effect on a date to be announced in 2012. Taking into cognizance that banks will require time to reengineer their policies, processes, systems, terms and conditions in order to ensure compliance with the PDPA, submissions were made to the Ministry of Information, Communications and Culture (MICC) requesting MICC to provide banks a timeframe of 18 months for them to make the necessary changes. A listing of the queries raised by member banks in relation to the implementation of the PDPA was also submitted to the MICC for feedback. Experiences of foreign jurisdictions that had already implemented their data protection law were also shared with the MICC where data users were given transitional relief to comply with the PDPA. Moving forward, ABM will be looking at the appointment of a data user forum for the banking industry which would propose a code of practice for the use of all banks in Malaysia.

Under the sister legislation the **Credit Reporting Agencies Bill 2010** (CRA) which will also come into operation in 2012, credit reporting agencies will have to ensure that the financial information they provide to clients are correct and up-to-date, and that consent is obtained from a person for information on his financial status to be put in the database. ABM will continue to engage with all relevant stakeholders to promote and complement the objectives of ensuring fairness, accuracy and privacy in the practice of credit reporting under the CRA.

Guidelines issued by Bank Negara Malaysia

In March 2011, new **Credit Card Guidelines** were announced which set out the specific requirements and minimum standards to be observed by credit card issuers. Under the new Guidelines, cardholders who earn RM36,000 per annum or less, can only hold credit cards from a maximum of two issuers. To ensure a smooth implementation of the new Guidelines, ABM took the lead in ironing out issues faced by the card issuers to meet the deadlines set by Bank Negara Malaysia.

The **Guidelines on Responsible Finance** announced by Bank Negara Malaysia in November 2011 covers home financing products, personal financing products, vehicle financing products, credit and charge card products,

REPORT OF THE COUNCIL (Cont'd)

and financing products for the purchase of securities. ABM proactively came up with a set of FAQs to assist member banks to facilitate training and communication to all their staff, in particular front line staff, so that they could better attend to any queries raised by customers with regard to the Guidelines.

Bank Negara Malaysia also introduced the **Guidelines on Investor Protection** to ensure that registered persons within the banks are “fit and proper” to carry out capital market activities. The standard of “fit and proper” as set out in the Guidelines are met through compliance with education and examination requirements. Recognizing that the examination modules relating to *Persatuan Pasaran Kewangan Malaysia* (PPKM)’s modules 1, 2, 3 and 4 as set out in the Guidelines may not be suitable for employees of commercial banks, in particular employees involved in the selling and marketing of structured products, ABM together with its member banks and PPKM have proposed that a separate and more relevant syllabus be drawn up instead. ABM continues to actively engage with the relevant stakeholders to finalize the new syllabus and tackle any other issues relating to the Guidelines.

Other initiatives for the efficacy of the banking industry

As announced by Bank Negara Malaysia in its Financial Sector Blueprint 2011-2020, accelerating the migration to **electronic payments** (e-payments) will be one of the nine focus areas to further advance financial sector development to drive Malaysia’s transition to a high value-added, high-income economy. In support of this national agenda, ABM worked with its member banks to consider various measures to increase the use of e-payments. These included increasing the limit for interbank fund transfers via automated teller machines (ATMs) and internet banking, migration of the banks’ own payments to e-payments, reviewing the transaction limit for RENTAS third party payments, and eliminating the use of cheques for interbank settlements.

To promote e-payments in the capital markets, ABM with the assistance of participating member banks undertook a review of the revised Addendum to the Electronic Share Application agreement to be signed with the Issuing Houses in preparation of the implementation of e-Initial Public Offering. Discussions were also held with the insurance industry to encourage its members to make payments via e-channels. Implementation issues pertaining to the validation of the payment details were addressed and resolved.

As part of the efforts to mitigate fraud, in particular lost or stolen card fraud, ABM took the lead in the implementation of the **chip and PIN** verification for credit card, debit card, charge card and prepaid card transactions at merchants and cash withdrawals at the ATMs. The deadline for full implementation is by end 2014. A steering committee comprising card issuers and acquirers has been formed to see to the implementation of the said initiative. Experiences from other countries that have already introduced the chip and PIN were drawn upon to assist the committee in coming up with the Request for Proposal. We are excited to work with the card issuers and acquirers on this initiative and shall ensure that industry issues will be proactively addressed.

In tandem with the chip and PIN initiative, ABM also explored with the banks the proposal to migrate debit cards to **EMV standards**. It was noted that most of ABM’s member banks have already begun their own migration programmes for the scheme debit cards. ABM will continue to engage with the regulators to see how best to take this initiative forward.

As one of the initiatives on improving banking efficiency, ABM launched the standardized template for a **Customer Service Charter** (Charter) for commercial banks during the year. The aim of the Charter is to underscore the banks’ commitment to deliver a consistently high standard of customer service based on 5 key principles, namely:

1. Accountability;
2. Fairness;
3. Privacy;
4. Reliability; and
5. Transparency.

The Charter also sets out the time frames within which a customer can expect the banks to deliver the various services highlighted. Members of the public may obtain a copy of the Charter from ABM’s website at www.abm.org.my or at the respective member banks’ websites and /or banking halls.

In order to further enhance the public’s experience with banks, ABM together with its member banks have set out to work on a handbook to be used as a reference for customer service officers. The Nurturing 1st Class Customer Experience (or **NICCE**) Handbook will equip customer service officers with the relevant knowledge on how to deal with customers in a professional manner. It is envisaged that the NICCE Handbook will additionally

serve as a learning guide as it will contain information on the various financial products and services. ABM targets to roll out the NICCE Handbook in 2012.

Currently in the pipeline is a project to standardise the clauses in a loan agreement which would apply in respect of straight-forward/plain vanilla housing loans/mortgages with a principal sum of RM500,000 and below. This exercise aims to facilitate borrowers to understand the key provisions in a loan agreement and is targeted to be rolled out in 2012.

Collaboration with Other Agencies

ABM remains an active participant of the **Focus Group on Private Sector Efficiency and Accountability towards Consumerism** (FGPE) established under the auspices of PEMUDAH. The FGPE serves as a platform to identify initiatives for productivity improvement in the industries concerned that will benefit their consumers. Under the FGPE, five taskforce groups have been set up namely, Banking and Insurance, Retail, Public Utilities, Legal and Telecommunications. ABM is a member of the taskforce on Banking and Insurance chaired by Bank Negara Malaysia.

In addition to the above, ABM continues to be an active member in the **Focus Group on Registering Property**, contributing input and comments towards improving the processes and enhancing the transparency in the procedures in the pre and post registration of property in Malaysia.

A key financial education programme during the year was the Financial Capability Programme (also known as **POWER! programme**) launched by Bank Negara Malaysia which is aimed at equipping individuals (particularly new prospective borrowers and young working adults) with personal financial knowledge and basic financial management skills. Run by *Agensi Kaunseling Dan Pengurusan Kredit* (AKPK), ABM played a key role in coordinating member banks' participation where banks have come forward to host the programme at their premises in order to reach out to the public. We are glad to say that the response to the POWER! programme has been very encouraging based on feedback received. In addition, ABM's collaboration with AKPK includes participation in the industry working group formed by AKPK to address issues relating to its debt management programme, a programme aimed at assisting borrowers who are distressed by their financial obligations to financial service providers under the purview of Bank Negara Malaysia.

On the capital front, ABM continues to provide input to Bursa Malaysia on the proposed amendments to the **Listing Requirements** on listed issuers' disclosure obligations, corporate governance practices and other obligations. The year also saw the Companies Commission of Malaysia (CCM) extending to ABM its Consultation Document on selected provisions relating to the **Capital Maintenance Rules and Share Capital** for comments, as part of its corporate law reform programme towards introducing a new Companies Bill for Malaysia. This was circulated to the banks for their feedback to CCM.

Other issues that ABM looked at during the year included updating ABM's circular on Money Market Deposits to be read in light of and in conjunction with *Perbadanan Insurans Deposit Malaysia* (PIDM)'s **Deposit Insurance Coverage Guidelines** which formalised the insurability criteria applied by PIDM in determining whether the deposit products are eligible for deposit insurance.

Under the Ministry of Housing and Local Government, ABM is represented in the Special Taskforce on **Abandoned Projects** chaired by Tan Sri Ketua Setiausaha Negara to address issues relating to abandoned projects. Under the Special Taskforce, three working groups have been formed i.e. (i) Working Group on the Revival and Monitoring of abandoned projects, (ii) Working Group on the Direction and National Housing Development Policy, and (iii) Working Group on the Legal, Enforcement and Monitoring Mechanism.

ABM is an active member of all the three working groups. Meetings are held regularly every month and issues relating to alleged non-enforcement of Letters of Undertaking issued by developers, non-compliance of banks in maintaining the minimum balance in Housing Development accounts and financing of unlicensed projects by banks had to be explained by ABM for and on behalf of its member banks. In addition, proposed amendments to Schedules G and H of the Housing Development (Control and Licensing) Regulations 1989 are also being reviewed by ABM and input given to the Ministry of Housing and Local Government to ensure that the banks' interests are protected.

In addition to the above, ABM is a member of the **Strata Titles Working Group** chaired by the Director General of the Department of Land and Mines to address issues relating to the issuance of strata titles. Measures to expedite the issuance of strata titles have been discussed and member banks have been requested to assist on projects where the developers had wound up.

REPORT OF THE COUNCIL (Cont'd)

During the year, engagements with other government agencies such as MITI continued to be held where issues relating to the setting up of a **National Single Window** to facilitate trade in Malaysia were deliberated at length. At the Ministry of Domestic Trade, Cooperatives and Consumerism, banks' concerns pertaining to the **new Hire Purchase Act** were clarified.

As part of its corporate social responsibility agenda, ABM and its members banks collaborated with the Royal Malaysian Police (the Police) and Ministry of Women, Family and Community Development on the **missing child alert (Nur alert) initiative** where notices of missing children were quickly disseminated to the banks and posted at the bank premises, on ATM screens and the respective bank's websites.

Working with Small and Medium Enterprises (SMEs) and the banking public

Recognizing the importance of SMEs as engines of growth of our economy, ABM and its member banks had launched a series of initiatives towards enhancing banking efficiency and customer services under the banner called "**PARTNER**" in 2010. In an effort to reach out to a wider audience, in 2011, ABM made available the key material relating to Phase 1 of the PARTNER initiative in Bahasa Malaysia and Mandarin. These documents can be downloaded from ABM's website. Phase 2 of PARTNER which sets out to further refine the timeline for the processing of straightforward loan applications and pursue other areas of improvement in providing access to financing for SMEs is currently in the works.

Very much in line with the saying "Teach the man to fish and he shall have fish for life", ABM and its member banks worked with Bank Negara Malaysia to **train the trainers** for the SME training programmes which took off firstly in the Klang Valley and was eventually rolled out to other parts of the country in an organized manner. The thrust of the programme was to have bankers train persons nominated by the respective SME organizations on the critical technical aspects of lending who can then in turn take on the training of SMEs themselves. Help desks manned by the SME organizations themselves were also established as part of this initiative.

The **1-InnoCERT** certification by SME Corporation Malaysia (SMECorp), a programme used to recognise and certify innovative enterprises and SMEs, and to encourage entrepreneurs to venture into high technology

and innovation-driven industries was promoted to member banks. To create more awareness on the process and controls of the 1-InnoCERT certification, a technical workshop conducted by SIRIM was arranged for the banks where details of the evaluation mechanism for companies seeking certification were explained. A pitching session by the 1-InnoCERT companies was then organized which gave banks the opportunity to better understand these companies to lend them the support in terms of financing. Positive feedback has been received from the 1-InnoCERT companies following from these initiatives.

In cognizance of the need to provide greater awareness to the SMEs on the various financing options available, ABM collaborated with SMECorp on several initiatives during the year. These included coordinating member banks' participation in the "Micro Financing Open Day" where SMEs had the opportunity to learn of the micro financing options.

To kick start ABM's ongoing public engagement agenda in 2011, ABM and Bank Negara Malaysia jointly held a **dialogue with the business organizations** in Kuantan, Pahang. More than 90 participants including representatives from ABM's member banks, SMEs and trade organizations in Pahang took part in the half-day dialogue. Thirteen member banks with commercial presence in Pahang turned up in full support. Such dialogues not only serve as a platform for frank and open discussions on issues relating to SME financing but also provide attendees the opportunity to learn about the wide spectrum of financing options available for SMEs and other businesses through presentations by SMECorp, CGC and Malaysian Green Technology Corporation (GreenTech Malaysia).

ABM later held the **SME Seminar and Dialogue** in Sungai Petani, Kedah in conjunction with *Minggu Kesedaran Kewangan (M2K)* organized by Bank Negara Malaysia. More than 100 participants, comprising mostly business owners and entrepreneurs from Sungai Petani itself, Alor Setar, Kulim and the vicinity attended the Seminar. Over the course of the day, attendees had the opportunity to listen to presentations by Bank Negara Malaysia, SMECorp, CGC and several member banks on the different financing options available as well as practical tips on cash-flow management and business loan application. Following from the Seminar, a closed-door dialogue session with the SME organizations in the region was held.

ABMConnect, a toll free service on 1-300-88-9980 set up 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 in 2008, it has received about 4,700 calls from members of the public. 98% 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.

Combating Fraud

Fraud related issues affecting the banking industry continued to be keenly pursued by ABM. Modus operandi of fraud syndicates were shared amongst member banks to alert them of the latest fraud trends. Dialogues were held with the Commercial Crime Investigation Department (CCID) to explore ways to combat fraud. We are grateful to CCID for agreeing to our proposal to have a joint taskforce set up comprising members of CCID and relevant officers of the banks. The envisaged scope of the taskforce would be:-

- (i) To establish a dedicated channel of communication between the Police and member banks for speedier actions to be taken against fraudsters;
- (ii) If possible, to develop some form of case classification to prioritize reported cases. This may help to manage the increasing number of reported cases to the Police;
- (iii) To develop clear guidelines and timeframe on the reporting and handling of cases inclusive of how an arrest is made to create better understanding between the Police and banks; and
- (iv) To recommend preventive measures that can be taken by bank customers and banks based on an analysis of cases and the modus operandi of the fraudsters.

In an effort to reduce or mitigate the number of **cheque fraud** incidents, several measures were explored by ABM with the Cheque Truncation and Cheque Conversion Working Group. These included reviewing new security features to be incorporated into the

cheques and the setting up of a cheque fraud detection system. After much deliberation, new designed cheques with added security features were agreed upon. In tandem with the new cheque design, amendments were made to the operational procedures and guidelines on the handling of old designed or non-conforming cheques.

Tax and Accounting

ABM continued to work closely with the banks on issues relating to implementation of FRS139 which would come into effect on 1 January 2012. ABM through PriceWaterhouseCoopers (PwC) sought guidance from the Ministry of Finance (MOF) to ascertain whether the **FRS139** Tax Guidelines issued by MOF also covered the adoption or variations of principles provided for in Bank Negara Malaysia's FRS139 guidelines. After much follow up, we are grateful to have obtained MOF's clarification on the tax treatment of the collective impairment for year of assessment 2010.

Other tax related issues which were pursued by ABM included reviewing the tax treatment with regard to bonuses and other accruals, surveillance fees and contributions to the Staff Training Fund. The relevant authorities were asked to reconsider the positions taken by them to disallow the following expenses under Section 33(1) of the Income Tax Act 1967:-

- (a) Provisions such as provisions for bonus, provision for EPF on bonus, provision for director fees;
- (b) Over-accrual; and
- (c) Other expenses including rating fees and contribution to the IBBM Staff Training Fund.

An appeal was also made by ABM to the relevant authorities not to impose a penalty on member banks even though they are prepared, on a without prejudice basis, to accept the authorities' position as banks had at all material times acted in good faith in determining their tax liability.

Since the coming into effect of the imposition of the **service tax** of RM50 on each principal credit card and charge card as well as RM25 service tax a year on each supplementary card on 1 January 2010, ABM had been liaising with the Royal Malaysian Customs Department (Customs) to address the operational issues faced by

REPORT OF THE COUNCIL (Cont'd)

the card issuers in implementing the service tax. We are grateful to Customs for clarifying the treatment for cards which have been cancelled and those that are non-performing, which has facilitated the banks in their submission of the required documents to Customs for processing.

In the middle of 2011, work resumed in earnest in respect of the **Goods and Services Tax**. The Customs met with ABM and member banks in several rounds of discussion as to the approach to be adopted in the more complicated aspects of banking business such as hire purchase and leasing.

ABM is pleased to report that after continuous 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**, on 31 March 2011, YAB Minister of Finance in accordance to Section 80(2) of the Stamp Act agreed to reduce the stamp duty payable in respect of such instruments to 0.1% ad valorem instead of 0.5%. The remission order is currently in the final stages of drafting.

FINANCIAL SECTOR BLUEPRINT

Bank Negara Malaysia launched its Financial Sector Blueprint in late 2011. It outlined the direction for the development of the financial sector during this next decade. In particular, it focuses on strengthening the effectiveness of financial intermediation in the new environment, in particular, in the new growth areas and to support the increased economic and financial linkages with the regional and international economy. To be sure, every banker is poring over the details of the Blueprint to align the strategy of the banks with the direction envisaged.

REGIONAL COLLABORATION

Taking the cue from last year's ASEAN Banking Council meeting theme, "Towards One ASEAN Market – Enhancing and Strengthening the Collaboration among ASEAN Countries", ABM as the chair for the Permanent Committee on ASEAN Inter-Regional Relations under the umbrella of the ASEAN Bankers Association organized a **study visit to Brussels, Belgium** to see what knowledge and lessons could be shared from the European Union (EU) towards the creation of a single

market for banking and financial services. A total of 13 delegates from 3 countries namely Singapore, Vietnam and Malaysia participated in the study visit which was held on 17 and 18 October 2011.

The delegation visited several organizations in Brussels such as the Belgian Bankers' Association (Febelfin), BNP Paribas Fortis, ING Belgium, SWIFT, Directorate General of Internal Market and Services, and Directorate General of Employment, Social Affairs and Equal Opportunities. The itinerary allowed the delegates not only to gain good insight into the banking sector in Belgium and the EU, but also highlighted the many lessons ASEAN could learn from the Eurozone – especially on the benefits and shortcomings of the integration of the capital markets and payment system in the region. ABM wishes to record its thanks and appreciation for the warm hospitality and reception that was extended by the various organizations to the delegation during the visit to Brussels.

In November 2011, ABM participated in the **41st ASEAN Banking Council Meeting** in Vientiane, Lao PDR. Recognizing the need for banks in the region to cooperate amongst each other, several key programmes were adopted by the ASEAN Banking Council for 2012 which included the setting up of a taskforce to review the role, framework and structure of the ASEAN Bankers Association to make it more relevant in the current environment. In accordance to the tradition of rotating the venue of the meeting, the 19th ASEAN Banking Conference and 42nd ASEAN Banking Council Meeting will be hosted by ABM in Kuala Lumpur in 2012. We are looking forward to welcoming our guests from ASEAN to Malaysia.

Regionally, as Malaysia's representative at the **annual meetings of the APEC Financial Institutions Dealing with SMEs**, ABM attended the 8th APEC Financial Institutions Dealing with SMEs Annual Meeting in Mexico hosted by Nacional Financiera, S.N.C. during the year. The objective of the annual meetings is to review cooperation activities in the past year and discuss future plans among the participating countries. In accordance to the Memorandum of Understanding signed in 2003, signatory countries meet at least once a year prior to the APEC Finance Ministers Meeting on economies in alphabetical rotation. Next year's Annual Meeting will be hosted by the Planters Development Bank, Philippines.

With the **Foreign Account Tax Compliance Act (FATCA)** signed into law by the President of the United

States of America and to take effect in Year 2013, ABM together with The Association of Banks in Singapore, Thailand, Indonesia and the Philippines, made a joint submission to the US Internal Revenue Service to sound out the concerns about FATCA and the difficulties envisaged in complying with the same. Under FATCA, all non-US Financial Institutions are required to enter into an agreement with the United States Treasury to report accounts of United States person. Any non-US Financial Institution which fails to enter into such an agreement with the United States Treasury will be subject to 30% withholding tax on its US-source investment income and on sales proceeds from the disposition of US investment assets. ABM will continue to engage with its ASEAN counterparts on how to move the matter forward.

MEMBERSHIP STRENGTH

During the year, Sumitomo Mitsui Banking Corporation Malaysia Berhad, BNP Paribas Malaysia Berhad and Mizuho Corporate Bank (Malaysia) Berhad commenced operations in Malaysia and were admitted as members of ABM. The year also saw the completion of the merger of EON Bank Berhad with Hong Leong Bank Berhad. Consequently as at 31 December 2011, the ordinary membership of ABM increased to 25 commercial banks operating in Malaysia. The branch network of commercial banks increased to 2,055 branches as at 31 December 2011.

CHANGES TO THE COUNCIL

At the 37th Annual General Meeting held on 16 June 2011, pursuant to Article 13 (iii) of the Constitution, CIMB Bank Berhad, Citibank Berhad, HSBC Bank Malaysia Berhad and OCBC Bank (Malaysia) 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 Bhd was re-elected as Chairman Bank for the ensuing year.

Following the merger between EON Bank Berhad and Hong Leong Bank Berhad in 2011, the Council was reduced to 13.

The year also saw some changes in the Council representation. ABM welcomes Encik Johari Abdul Muid, Managing Director of RHB Bank Berhad who joined the Council on 14 November 2011. At the same

time, we bid a fond farewell to Mr Cheah Tek Kuang, Chief Executive Officer of AmBank (M) Berhad who will be retiring. We would like to take this opportunity to record our appreciation to him for his contributions to the industry.

CONCLUSION

Whilst the prospects for the global economy for 2012 are clouded by uncertainties, growth in most Asian economies is expected to remain favourable with strong domestic demand and intra-regional trade. We are optimistic that the commercial banking industry will remain resilient, with strong capitalisation, profitability and stable asset quality.

For ABM, the year 2011 had been a challenging one with rapid developments impacting the banking industry both domestically and regionally. 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 wishes to record their highest appreciation to Bank Negara Malaysia, the Ministry of Finance, Government agencies and other regulatory authorities including the Securities Commission for their assistance and guidance during the course of the year.

On behalf of the Council

Chuah Mei Lin
Executive Director

CALENDAR OF EVENTS

MARCH
4
FRIDAY

BRIEFING ON STRATEGIC TRADE ACT

The Association of Banks in Malaysia (ABM) organized a briefing on the Strategic Trade Act by officials from the Ministry of International Trade and Industry (MITI) to enable member banks to be better apprised on the Act and also to seek clarification on certain aspects of the same.



MARCH
11
FRIDAY

BRIEFING BY DANAJAMIN

Danajamin conducted a briefing for some of ABM's member banks which are involved in debt capital market business. The government bond-guarantee agency explained its role in providing financial guarantee insurance for bonds and *sukuk* issuance for purposes of fund raising by Malaysian corporations in the capital market. It also shared with the banks its views on business opportunities available as well as its role as a catalyst to further develop the private debt securities market in order to complement the banking sector.



APRIL
17
SUNDAY

DIALOGUE WITH FLOOD VICTIMS IN SEGAMAT

Following the floods that hit Johor at the beginning of 2011, a dialogue was organized by YB Datuk Dr S. Subramaniam, the Minister of Human Resources and also the Member of Parliament for Segamat with the affected community in Segamat. The dialogue was attended by nearly 200 participants. The event's focus was to assist and recommend measures to ease the financial burden of those affected by the floods.

ABM shared an overview of the assistance rendered by member banks, which ranged from restructuring, rescheduling and/or temporary deferment of instalment payments and providing additional loans, to advising customers on the submission of general insurance claims for losses suffered. ABM also reaffirmed the banks' commitment to continuously support and assist their customers who have suffered financial losses as a result of the said floods.





BRIEFING BY MINISTRY OF DOMESTIC TRADE, COOPERATIVES & CONSUMERISM (KPDNKK) ON “UNIFIED MALAYSIA SALE” PROJECT

A briefing was held by KPDNKK to ABM's member banks on the “Unified Malaysia Sale” project. The objective of the project was to bring together all sectors of the economy, including the financial services sector in an annual event, by showcasing the discounts, promotions and incentives offered by the various retail and service sectors.



37TH ABS/ABM ANNUAL GOLF TOURNAMENT

The 37th annual golf tournament between ABM and The Association of Banks in Singapore (ABS) was held at the beautiful Sentosa Golf Club.

Hosted by ABS this year, more than 65 bankers from the two countries participated in the team event for the challenge trophy. Started since the 1970s, the friendly game has successfully brought bankers from both sides of the causeway together in the spirit of friendship, teamwork and dedication.



SESI BERINTERAKSI BERSAMA ORGANISASI PERNIAGAAN, KUANTAN

ABM in collaboration with Bank Negara Malaysia continued to organize its series of Sesi Berinteraksi Bersama Organisasi Perniagaan, this year in Kuantan, Pahang. The half-day dialogue proved to be fruitful, as it presented an excellent opportunity for Small and Medium Enterprise (SME) organizations, other relevant business organizations and representatives of the financial services industry to exchange ideas, and feedback for better collaboration.

The response was very encouraging with more than 90 participants from all over Pahang such as Bentong, Temerloh, Mentakab and Triang taking part. Thirteen member banks with commercial presence in Pahang turned up to show their full support while prominent business organizations in the region including SMI Association of Pahang, Malaysian International Chamber of Commerce and Industry (MICCI), Malaysian Timber Industry Board, Kuantan Chinese Chamber of Commerce and Industry as well as Pahang Indian Chamber of Commerce & Industry sent representatives.

To ensure that the participants were kept abreast of the wide spectrum of financing options available for their businesses, Bank Negara Malaysia, SME Corporation Malaysia, Credit Guarantee Corporation Malaysia Berhad (CGC) and Malaysian Green Technology Corporation (GreenTech) were on hand to give presentations.



CALENDAR OF EVENTS (Cont'd)



8TH ANNUAL MEETING AND CONFERENCE OF APEC FINANCIAL INSTITUTIONS DEALING WITH SMES, NAYARIT, MEXICO

ABM together with a senior representative from Affin Bank attended the 8th Annual Meeting and Conference of APEC Financial Institutions Dealing with SMEs themed "Challenges and Current Trends in Financial Programs for SMEs".



As one of the Signatory Members that signed the Memorandum of Understanding in 2003, the Malaysian delegation briefed the other signatories with regard to the country's recent plans on SME development and financing. It was pointed out that Malaysia had launched several financial and guarantee schemes to assist the SMEs in getting better access to financing for their business activities.

The Philippines was showcased as the next host for the 9th Annual Meeting and Conference of APEC Financial Institutions Dealing with SMEs in 2012.



BRIEFING ON 1-INNOCERT

ABM organized a briefing on 1-InnoCERT by officials from SIRIM to enable member banks to better understand the certification process and criteria for SMEs to qualify for this certification.



PERSIDANGAN PERKHIDMATAN KEWANGAN DAN PENGGUNA SERTA MAJLIS PELANCARAN BULAN KEWANGAN BERHEMAT 2011

ABM participated in an event organized by the Federation of Malaysian Consumers Associations (FOMCA) in conjunction with the launch of Prudential Financial Month in October at the national level with the theme "Financial Responsibility Begins With Me". A brief introduction on the history, structure and objectives of ABM was presented to the audience. ABM also shared its key initiatives in 2011 which mainly focus on the banking public, as well as other key stakeholders.





MEETING WITH HANWHA GROUP

Hanwha Group paid a courtesy visit to ABM to gain insights on the general banking industry in Malaysia. Hanwha Group is one of South Korea's top ten conglomerates with diversified holdings in various sectors including retail, construction and the financial services industry.



SESI BERINTERAKSI BERSAMA ORGANISASI PERNIAGAAN, SUNGAI PETANI, KEDAH

ABM in collaboration with Bank Negara Malaysia, organized a dialogue with business organizations in the state of Kedah at Swiss Inn Sungai Petani. The interactive session served to enable parties to have a candid discussion on issues faced by SMEs, particularly those in the region, and to strengthen the communication channel between SMEs and bankers. More than seventy bankers and representatives from the business chambers and associations attended the session.



SME SEMINAR IN CONJUNCTION WITH M2K, SUNGAI PETANI, KEDAH

ABM organized a SME Seminar in Sungai Petani, Kedah in conjunction with Minggu Kesedaran Kewangan (M2K) 2011, an annual event jointly organized, this year by Bank Negara Malaysia, the Securities Commission, Financial Mediation Bureau, Perbadanan Insurans Deposit Malaysia and Agensi Kaunseling dan Pengurusan Kredit.

Held at the Concourse, Village Mall, more than 120 participants, comprising mostly business owners and entrepreneurs from Sungai Petani, Alor Setar, Kulim and the vicinity attended the SME Seminar.



Over the course of the morning and afternoon sessions, attendees had the opportunity to listen to presentations by Bank Negara Malaysia, SME Corporation Malaysia, CGC, GreenTech, ABM and its member banks. Topics covered included practical tips on cash-flow management, business loan applications, tackling foreign exchange risks and the various alternative avenues of financing such as SME funds.

ABM also took the opportunity to announce the introduction of a standardized template for a Customer Service Charter for commercial banks which is aimed at underscoring their commitment to deliver a consistent high standard of customer service. A collaborative effort between ABM and its members, the Customer Service Charter is yet another initiative by the commercial banking sector to improve efficiency and to enhance accountability towards consumerism. Most of ABM's member banks have posted their Customer Service Charters either on their websites and/or banking halls.



CALENDAR OF EVENTS (Cont'd)



ASEAN BANKERS ASSOCIATION'S STUDY VISIT TO BRUSSELS, BELGIUM

ABM as the chair of the Permanent Committee on ASEAN Inter-Regional Relations took the cue from last year's ASEAN Banking Council meeting themed, "Towards One ASEAN Market – Enhancing and Strengthening the Collaboration among ASEAN Countries". It was agreed that Brussels be selected as the venue for this year's study visit to learn from the European Union's experience in creating a single market for banking and financial services.



Thirteen delegates comprising senior bankers from Singapore, Vietnam and Malaysia participated in the two-day study tour. The primary purpose of the study tour was to build and foster inter-regional relations and close cooperation with Belgian banks, industry associations and members of the banking and wider financial services. Visits to Febelfin (the Belgian Association of Banks) and two of its member banks, namely BNP Paribas Fortis and ING Belgium provided an excellent overview of the financial landscape in both Belgium and the Eurozone as well as the issues and challenges facing the respective banking sectors.



DIALOGUE WITH BAR COUNCIL

A dialogue session was held with the banks' Heads of Legal and the Bar Council to address issues raised by both bankers and lawyers relating to the commercial banking sector.

All issues raised were discussed and clarified during the session.



At its scenic headquarters, the SWIFT team presented on the various aspects of the payment systems in Europe. The delegation visited the European Commission's Directorate General Internal Market and Services where they were given a detailed briefing on the integration of capital markets and financial services in the Eurozone.

The feedback for the study tour from the participants was positive as it had benefitted them with both the knowledge and insight to the European banking and financial markets. The study tour also served as a platform to promote better communication and sharing of information between ASEAN banks and the financial services sector in Belgium and the Eurozone.



NOVEMBER

10

THURSDAY

MEETING WITH COMMERCIAL CRIME INVESTIGATION DEPARTMENT (CCID)

A dialogue session was held with the CCID to address issues relating to fraud cases and to share on the latest fraud modus operandi with the objective of combating such fraudulent activities.

During the dialogue, it was agreed that a taskforce comprising members of CCID and relevant officers of ABM's member banks be established. The envisaged scope of the taskforce would include establishing a dedicated channel of communication between the police and the banks for speedier actions to be taken against fraudsters, developing clear guidelines and timeframe on reporting and handling of cases, and recommending preventive measures that can be taken by bank customers and banks based on analysis of cases and modus operandi of the fraudsters.



NOVEMBER

14

MONDAY

FORUM WITH MALAYSIAN INSTITUTE OF ACCOUNTANTS (MIA)

ABM organized a forum between its member banks and MIA to discuss issues relating to banks' audit confirmation process for its customers. Concerns from both the auditors and bankers were discussed and the meeting managed to solve some of the highlighted issues. There will be further discussions in the near future between banks and auditors in order to develop a better working relationship.



NOVEMBER

17-18

THURSDAY - FRIDAY

41ST ASEAN BANKING COUNCIL MEETING

This year, the annual ASEAN Banking Council Meeting was hosted by the Lao Bankers' Association on behalf of the ASEAN Bankers Association (ABA). As a member of ABA, ABM participated in the two-day event.

More than 150 delegates from ASEAN countries shared their views and exchanged ideas on banking issues as well as areas for further collaboration between the ten National Banking Associations.

The Malaysian contingent comprised representatives from Maybank, Alliance Bank, Institute of Bankers Malaysia (IBBM) and ABM.



DECEMBER

7

WEDNESDAY

MEETING WITH REAL ESTATE AND HOUSING DEVELOPERS' ASSOCIATION MALAYSIA (REHDA)

The member banks of ABM and REHDA held a dialogue session to discuss issues in connection with Build-Then-Sell (BTS) projects. At the dialogue, ABM reaffirmed that its members would continue to provide financing for BTS projects that are viable.



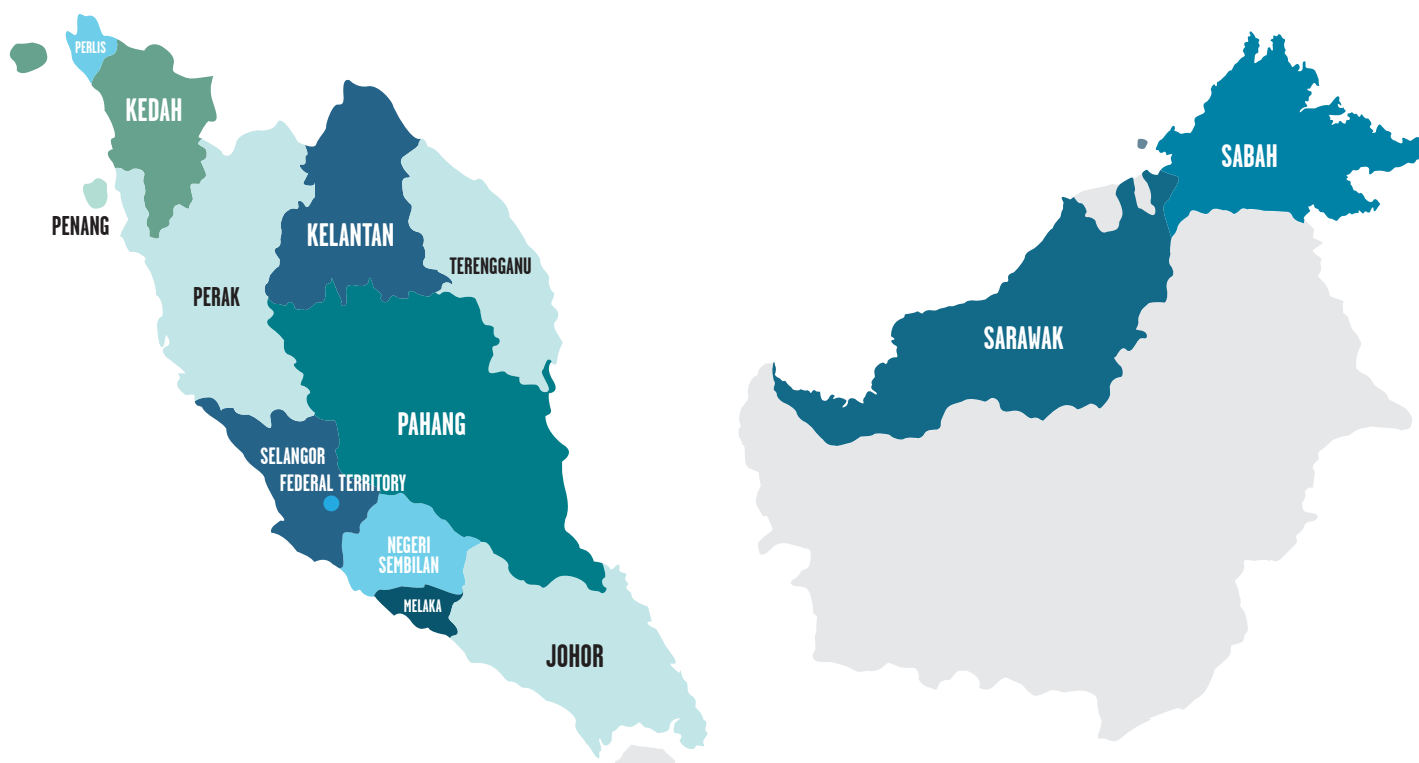
LIST OF PRESS RELEASES

Issued by ABM in 2011

<div>JANUARY</div> <div>19</div> <p>Active Involvement Envisaged by Commercial Banks in the Financial Capability Programme</p>	<div>APRIL</div> <div>14</div> <p>Credit Card Alerts by Credit Card Issuers Not Bank Negara</p>	<div>JULY</div> <div>21</div> <p>BNP Paribas Malaysia Berhad is The Association of Banks in Malaysia's Newest Member</p>
<div>JANUARY</div> <div>31</div> <p>Floods in Segamat and Labis - Banks Forced to Close Today</p>	<div>APRIL</div> <div>14</div> <p>Credit Card Delivery Options Continually Reviewed for Better Security</p>	<div>OCTOBER</div> <div>13</div> <p>Commercial Banks Launch Customer Service Charter</p>
<div>FEBRUARY</div> <div>2</div> <p>Update on Bank Closure Owing to Floods in Segamat and Labis</p>	<div>MAY</div> <div>25</div> <p>The Association of Banks in Malaysia: In Response to Article in The Star Titled "Banks Not Keen on Funding SMEs, says Association"</p>	<div>OCTOBER</div> <div>21</div> <p>The Association of Banks in Malaysia: In response to Letters-to-Editor on Updating of Passbooks</p>
<div>MARCH</div> <div>3</div> <p>Commercial Banks Pledge Full Support to Assist Customers Affected by Recent Floods</p>	<div>JUNE</div> <div>21</div> <p>Key Material for The Association of Banks in Malaysia's PARTNER Initiative Now Available in Bahasa Malaysia and Mandarin</p>	<div>NOVEMBER</div> <div>14</div> <p>Mizuho Corporate Bank (Malaysia) Berhad Joins The Association of Banks in Malaysia</p>
<div>MARCH</div> <div>18</div> <p>Commercial Bank Card Issuers Will Consider Individual Financial Circumstances for New Credit Card Eligibility Requirements</p>	<div>JUNE</div> <div>22</div> <p>The Association of Banks in Malaysia and Bank Negara Malaysia Hold Dialogue with Business Organizations in Kuantan, Pahang</p>	<div>NOVEMBER</div> <div>18</div> <p>Commercial Banks' Policies and Practices Already Largely in Line with the Guidelines on Responsible Financing</p>
	<div>JUNE</div> <div>27</div> <p>The Association of Banks in Malaysia Welcomes Sumitomo Mitsui Banking Corporation Malaysia Berhad as its 24th Member</p>	

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

Goay Yeap Siang
Regional Director,
Penang/Kedah/Perlis
 Community Distribution
 Community Financial Services
 1st Floor, Plaza MWE
 8, Farquhar Street
 10200 Penang
 Tel : 604-263 8841
 Fax : 604-264 4739

PENANG

Goay Yeap Siang
 Malayan Banking Berhad
Chairman

Liew Chee Cheang
 CIMB Bank Berhad
Deputy Chairman

Christopher Looi
 The Royal Bank of Scotland Berhad
Secretary

Soon Chee Beng
 Hong Leong Bank Berhad
Assistant Secretary

Tan Guan Leong
 United Overseas Bank (Malaysia) Bhd
Treasurer

Khoo Gaik Hong
 Public Bank Berhad
Auditor

Evelyn Goh
 Standard Chartered Bank Malaysia
 Berhad
Auditor

KEDAH

Azhadi bin Ahmad
 Malayan Banking Berhad
Chairman

Kalaiselvi M
 Affin Bank Berhad
Secretary

Chow Tow Heng
 United Overseas Bank (Malaysia) Bhd
Treasurer

Rosli Omar
 AmBank (M) Berhad
Auditor

Megat Zaidi Megat Mokhtar
 Public Bank Berhad
Auditor

Aphan Tri
 Alliance Bank Malaysia Berhad
Committee Member

Mohd Azrul Abdul Rahman
 CIMB Bank Berhad
Committee Member

Lai Hooi Lu
 Hong Leong Bank Berhad
Committee Member

Saifullizan Ghazali
 HSBC Bank Malaysia Berhad
Committee Member

Choy Meei Jye
 OCBC Bank (Malaysia) Berhad
Committee Member

Lian Su Ching
 RHB Bank Berhad
Committee Member

Wong Kang Yang
 Standard Chartered Bank Malaysia
 Berhad
Committee Member

ABM STATE SUB-COMMITTEES (Cont'd)

PERLIS

Hazri Ismail
Malayan Banking Berhad
Chairman

Mohd Asri Mohd Zain
EON Bank Berhad (as it then was)
Secretary

Saadat bt Haphas
Hong Leong Bank Berhad
Treasurer

PERAK

Mohd Zaini bin Aris
Regional Director, Perak
Community Distribution
Community Financial Services
3rd Floor, 194-206
Jalan Sultan Idris Shah
30000 Ipoh, Perak
Tel : 605-254 5818
Fax : 605-253 8366

PERAK

Mohd Zaini bin Aris
Malayan Banking Berhad
Chairman

Abdul Rahim bin Mohd Arif
Malayan Banking Berhad
Secretary

Sherine Lee Guat Tin
Affin Bank Berhad
Committee Member

Lim Kim Suan
Alliance Bank Malaysia Berhad
Committee Member

Beh Leong Joo
AmBank (M) Berhad
Committee Member

Mohammad Harith Abdullah
CIMB Bank Berhad
Committee Member

Heah Hock Hin
Hong Leong Bank Berhad
Committee Member

Lee Eng Khen
HSBC Bank Malaysia Berhad
Committee Member

Chris Lu Koon Wing
OCBC Bank (Malaysia) Berhad
Committee Member

Ng Boon Kem
Public Bank Berhad
Committee Member

Loh Soon On
RHB Bank Berhad
Committee Member

Lee Jiun Han
Standard Chartered Bank Malaysia
Berhad
Committee Member

Tan Guan Leong
United Overseas Bank (Malaysia) Bhd
Committee Member

FEDERAL TERRITORY

Haji Yusoff Ghani
**Regional Director,
Federal Territory**
(until 14 February 2012)

Lai Keng Thing
**Acting Regional Director,
Federal Territory**
(from 15 February 2012)
Community Distribution
Community Financial Services
Level 6, Tower A
Dataran Maybank Bangsar
1, Jalan Maarof
59200 Kuala Lumpur
Tel : 603-2295 8662
Fax : 603-2283 1186

SELANGOR/ NEGERI SEMBILAN

Tuan Mohd Zeinal Annual bin
Tuan Noor
**Regional Director,
Selangor/Negeri Sembilan**
(from 2 January 2012)
Community Distribution
Community Financial Services
Level 6, 10, Persiaran Perbandaran
Seksyen 14, 40000 Shah Alam
Selangor
Tel : 603-5512 1754
Fax : 603-5511 8171

JOHOR/MELAKA

Md Gharif bin Haji Talib
Regional Director, Johor/Melaka
Community Distribution
Community Financial Services
Level 8, Office Tower
Johor Bahru City Square
108, Jalan Wong Ah Fook
80000 Johor Bahru, Johor
Tel : 607-219 3630
Fax : 607-224 4939

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

Ng Teck Lee
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

Cynthia Chin Oi Kim
Hong Leong Bank Berhad
Committee Member

Yee Fook Seng
OCBC Bank (Malaysia) Berhad
Committee Member

Peter Cheong Kwok Liong
Public Bank Berhad
Committee Member

Ahmad Zaini bin Sofian
RHB Bank Berhad
Committee Member

Asmadi Jasin
Standard Chartered Bank Malaysia
Berhad
Committee Member

Lai Swee Kim
The Bank of Nova Scotia Berhad
Committee Member

Teoh Chong Meng
United Overseas Bank (Malaysia) Bhd
Committee Member

MELAKA

Md Gharif bin Haji Talib
Malayan Banking Berhad
Chairman

Haji Mahadzir Mohamad
Malayan Banking Berhad
Secretary

Alex Lee Boon Hak
Affin Bank Berhad
Committee Member

Khoo Suk Hung
Alliance Bank Malaysia Berhad
Committee Member

Nazri bin Smail
AmBank (M) Berhad
Committee Member

Rashid bin Ibrahim
CIMB Bank Berhad
Committee Member

Sim Yeo Kim
Citibank Berhad
Committee Member

Bong Yaw Ming
EON Bank Berhad (as it then was)
Committee Member

J. Saradaran Pillai
HSBC Bank Malaysia Berhad
Committee Member

Goh Wee Lei
OCBC Bank (Malaysia) Berhad
Committee Member

Lee Kee Chuan
Public Bank Berhad
Committee Member

Wan Noriani Wan Hasan
RHB Bank Berhad
Committee Member

Cindy Yeoh Yee Lien
Standard Chartered Bank Malaysia
Berhad
Committee Member

Yeow Kheng Leh
United Overseas Bank (Malaysia) Bhd
Committee Member

PAHANG/KELANTAN/ TERENGGANU

Tuan Mohd Zeinal Annual bin
Tuan Noor
Regional Director,
Pahang/Kelantan/Terengganu
(until 31 December 2011)

Haji Abdul Halim Lehan
Regional Director,
Pahang/Kelantan/Terengganu
(from 15 January 2012)
Community Distribution
Community Financial Services
1st Floor, 67-69, Jalan Tun Ismail
25000 Kuantan, Pahang
Tel : 609-516 1111
Fax : 609-513 5387

PAHANG

Haji Abdul Halim Lehan
Malayan Banking Berhad
Chairman

Tengku Jamil Iklil bin Tengku Hussin
CIMB Bank Berhad
Secretary

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

Wong Swei Tah
OCBC Bank (Malaysia) Berhad
Treasurer

Ahmad Fauzi bin Omar Shukri
Affin Bank Berhad
Committee (Government)

Chan Boon Seng
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)

Zulrani Yan
Hong Leong Bank Berhad
Committee Member

Bonnie Lim
HSBC Bank Malaysia Berhad
Committee Member

Nazri Othman
RHB Bank Berhad
Committee Member

Liew Chai Kar
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

ABM STATE SUB-COMMITTEES (Cont'd)

TERENGGANU

Hasnee bin Husain
Malayan Banking Berhad
Chairman

Wan Nora bt Wan Ibrahim
Affin Bank Berhad
Secretary

Talahat bin Omar
Public Bank Berhad
Sports Committee

Mohammad Fatin bin Ahmed
Alliance Bank Malaysia 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
Hong Leong 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

Jatry Abie @ Jeffry Mohd Ali
Regional Director, Sabah
Community Distribution
Community Financial Services
2nd Floor, Maybank Building
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88000 Kota Kinabalu, Sabah
Tel : 6088-217 013
Fax : 6088-234 743

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

Liew Chee Yuen
HSBC Bank Malaysia Berhad
Committee Member

Chieng Yew Hoon
Public Bank Berhad
Committee Member

SARAWAK

Nasir Khan bin Istiar Hussain Khan
Regional Director, Sarawak
Community Distribution
Community Financial Services
4th Floor, Crown Towers
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93450 Kuching, Sarawak
Tel : 6082-346 281
Fax : 6082-342 529

SARAWAK

Nasir Khan bin Istiar Hussain Khan
Malayan Banking Berhad
Chairman

Chua Ko Onn
Public Bank Berhad
Secretary

David Ling Ee Kuong
CIMB Bank Berhad
Treasurer

Patrick Lau Sie Kong
Hong Leong Bank Berhad
Committee Member

Loo Siong Ching
HSBC Bank Malaysia Berhad
Committee Member

Yong Kin Leng
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

MEMBER BANKS

(in accordance to Chairmanship and in alphabetical order of Member Banks)
as at 1 April 2012

	Malayan Banking Berhad (Chairman Bank)		HSBC Bank Malaysia Berhad
	Affin Bank Berhad		Industrial and Commercial Bank of China (Malaysia) Berhad
	Alliance Bank Malaysia Berhad		J.P. Morgan Chase Bank Berhad
	AmBank (M) Berhad		Mizuho Corporate Bank (Malaysia) Berhad
	Bangkok Bank Berhad		OCBC Bank (Malaysia) Berhad
	Bank of America Malaysia Berhad		Public Bank Berhad
	Bank of China (Malaysia) Berhad		RHB Bank Berhad
	Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad		Standard Chartered Bank Malaysia Berhad
	BNP Paribas Malaysia Berhad		Sumitomo Mitsui Banking Corporation Malaysia Berhad
	CIMB Bank Berhad		The Bank of Nova Scotia Berhad
	Citibank Berhad		The Royal Bank of Scotland Berhad
	Deutsche Bank (Malaysia) Berhad		United Overseas Bank (Malaysia) Bhd
	Hong Leong Bank Berhad		

DIRECTORY OF ABM MEMBERS

(in accordance to alphabetical order of Member Banks)

AFFIN BANK BERHAD

17th Floor, Menara AFFIN
80, Jalan Raja Chulan
50200 Kuala Lumpur
Tel : 603-2055 9000
Hotline : 603-5522 3000 (Call Centre)
1-800-88-3883 (CareLine)
Fax : 603-2031 4721
E-mail : yourvoice@affinbank.com.my
Website : www.affinbank.com.my
SWIFT Code : PHBMMYKL

BOARD OF DIRECTORS

Chairman

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

Directors

Dato' Zulkiflee Abbas bin Abdul Hamid (until 31 October 2011)
Tan Sri Dato' Lodin bin Wok Kamaruddin
Dr Raja Abdul Malek bin Raja Jallaludin
Vice Admiral Tan Sri Dato' Seri Ahmad Ramli bin Mohd Nor (Rtd) (until 29 September 2011)
Dato' Sri Abdul Aziz bin Abdul Rahman
Aubrey Li Kwok-Sing
Stephen Charles Li (until 15 August 2011)
Mohd Suffian bin Haji Haron
Tan Sri Dato' Seri Mohamed Jawhar bin Hassan (from 1 November 2011)
Brian David Li Man-Bun (Principal/Alternate Director to Aubrey Li Kwok-Sing) (until 17 April 2011)
Gary Cheng Shui Hee (Principal/Alternate Director to Aubrey Li Kwok-Sing) (from 18 April 2011)
Lee Chor Kee (Principal/Alternate Director to Stephen Charles Li) (from 18 April until 15 August 2011)

Managing Director/

Chief Executive Officer

Dato' Zulkiflee Abbas bin Abdul Hamid

Company Secretary

Nimma Safira binti Khalid
Azizah binti Shukor (until 11 January 2012)

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' Mohamad Aslam Khan bin Gulam Hassan

Group Chief Risk Officer, Risk Management

Kasinathan a/l T. Kasipillai

Chief Financial Officer, Finance

Ee Kok Sin

Group Chief Internal Auditor

Khatimah binti Mahadi

Chief Human Resource Officer

Nor Rozita binti Nordin

Chief Corporate Strategist

Nazlee bin Khalifah

ALLIANCE BANK MALAYSIA BERHAD

3rd Floor, Menara Multi-Purpose
Capital Square 8
Jalan Munshi Abdullah
50100 Kuala Lumpur
Tel : 603-2694 8800
Fax : 603-2694 6200
E-mail : info@alliancebank.com.my
Website : www.alliancebank.com.my
SWIFT Code : MFBBMYKL

BOARD OF DIRECTORS

Chairman

Dato' Thomas Mun Lung Lee

Directors

Sng Seow Wah
Haji Megat Dziauddin bin Megat Mahmud
Phoon Siew Heng
Kung Beng Hong
Tan Yuen Fah
Zakaria bin Abd Hamid
Ou Shian Waei
Kuah Hun Liang
Chua Eng Kee

MANAGEMENT

Group Chief Executive Officer

Sng Seow Wah

Group Chief Operating Officer

Raymond Leung Chun-Kow

Group Chief Financial Officer

Eric Lee Eng Leong

Group Chief Risk Officer

Pang Choon Han

Head, Consumer Banking

Ronnie Lim Kheng Swee

Head, SME Banking

Steven Kenneth Miller

Head, Wholesale Banking

Choo Joon Keong

Head, Financial Markets

Yeo Chin Tiong

Head, Alliance Investment Management Berhad

Yong Yit Hin

Chief Executive Officer, Alliance Investment Bank Berhad

Rafidz Rasiddi

Chief Executive Officer, Alliance Islamic Bank Berhad

Haji Yahya Ibrahim

Head, Corporate Strategy & Development

Amarjeet Kaur

Group Chief Credit Officer

Andrew Chow Thim Kwong

Chief Internal Auditor

Leong Sow Yoke

Head, Group Human Resource

Chew Siew Suan

Group Company Secretary

Lee Wei Yen

AMBank (M) BERHAD

22nd Floor, Bangunan AmBank Group
55, Jalan Raja Chulan
50200 Kuala Lumpur
Tel : 603-2036 2633
Fax : 603-2031 6453
Email : -
Website : www.ambankgroup.com
SWIFT Code : ARBKMYKL

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

SENIOR MANAGEMENT

Chief Executive Officer

Ashok Ramamurthy

Deputy Group Managing Director

Datuk Mohamed Azmi bin Mahmood

HEADS OF DIVISION

Managing Director, Business Banking

Dato' James Lim Cheng Poh

Managing Director, Corporate & Institutional Banking

Pushpa Rajadurai

Managing Director, Markets Division

Yvonne Phe Kheng Peng

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

Senior General Manager, Transaction Banking

Tan Chin Aun

BANGKOK BANK BERHAD

105, Jalan Tun H S Lee
50000 Kuala Lumpur
Tel : 603-2173 7200
Fax : 603-2173 7300
E-mail : bbb@bangkokbank.com
Website : www.bangkokbank.com.my
SWIFT Code : BKKBMYKL

BOARD OF DIRECTORS

Chairman

Staporn Kavitanon
(deceased 1 February 2012)

Directors

Rushda Theeratharathorn
Toh Chong
Professor Dato' Ruslan Khalid
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 & 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

Chief Internal Auditor

Chew Boon Keong

Compliance

Zainal Abidin bin Ahmad Zaighu

Company Secretarial

Loo Choon Keow

General Affairs

Michelle Khoo Sheau Feuan

BANK OF AMERICA MALAYSIA BERHAD

Wisma Goldhill
Jalan Raja Chulan
50200 Kuala Lumpur
Tel : 603-2032 1133
Fax : 603-2031 9087
Email : asia.sse.my@baml.com
Website : www.bankofamerica.com/my/
SWIFT Code : BOFAMY2X

BOARD OF DIRECTORS

Chairman

Richard David Maloney Jr

Executive Director

Tracy Ong Guat Kee

Directors

Tan Sri Dato' IR (DR) Wan Abdul Rahman bin Wan Yaacob
Dato' Chew Kong Seng
Henry Pelaez
Arthur Hu Koon Phei

MANAGEMENT

Credit

Choong Heng Theng

Operations

Joanne Oh Phaik Ean

Treasury

Rodzlin Abdul Rahman

Human Resource

Anna Tan Lee Geng

Finance

Hee Wei Jean

BANK OF CHINA (MALAYSIA) BERHAD

Ground, Mezzanine & 1st Floor
Plaza OSK
25, Jalan Ampang
50450 Kuala Lumpur
Tel : 603-2162 6633
Fax : 603-2161 4240
E-mail : gmoffice@bkchmy.po.my
Website : www.boc.cn/malaysia/
SWIFT Code : BKCHMYKL

DIRECTORY OF ABM MEMBERS (Cont'd)

(in accordance to alphabetical order of Member Banks)

BANK OF CHINA (MALAYSIA) BERHAD (Cont'd)

BOARD OF DIRECTORS

Chairman

Zheng Weiping

Directors

Zheng Jingbo

Gao Xingmao

Tan Siak Tee

Dato' Ter Leong Yap

MANAGEMENT

Chief Executive Officer

Zheng Jingbo

Deputy Chief Executive Officer

Liu Nengsheng

Deputy Chief Executive Officer

Xu Zanjun

Assistant Chief Executive Officer

Seet Meng Hui

General Manager, Corporate Banking

An Qi

General Manager, Channel

Development

Li Qiusheng

General Manager, Risk Management

Lim Seong Soon

Assistant General Manager, Finance & Treasury Settlement

Cho Lai Kuan

Assistant General Manager, Internal Audit

Chong Siew Chin

Director, Personal Banking

Han Jui Kwang

Director, Human Resource & Administration

Michelle Chew Lee Lin

BANK OF TOKYO- MITSUBISHI UFJ (MALAYSIA) BERHAD

Level 9-12, Menara IMC

8, Jalan Sultan Ismail

50250 Kuala Lumpur

Tel : 603-2034 8000, 2034 8008

Fax : 603-2078 8870

Email : customercare@my.mufg.jp

Website : [www.bk.mufg.jp/foreign/](http://www.bk.mufg.jp/foreign/malaysia/index.html)

malaysia/index.html

SWIFT Code : BOTKMYKX

BOARD OF DIRECTORS

Chairman

Lee Dang Fook

Managing Director

Masato Nakamura

Non-Executive Directors

Takashi Morisaki

Jun Minamoto

Tetsuya Takahashi

Independent Directors

Dato' Hashim bin Dato' Dr Md Salleh

Dato Abdul Rahim bin Osman

MANAGEMENT

President/CEO

Masato Nakamura

Executive Vice Presidents

Hideaki Yamashita

Abdul Khalil bin Abdul Hamid

HEADS OF DIVISION

SENIOR VICE PRESIDENT

Operations Unit

Christopher Danker

Corporate Banking Department 4

Ravi Buchia

Human Resources Department

Norsaida bt Mohd Said

SENIOR MANAGER

Planning & Coordination Department

Michelle Deng Yuet Yan

Corporate Banking Department 1

Foo See Hee

Corporate Banking Department 3

Leong Yuh Haw

Operation 2 Department

Adlin bin Abdul Razak

Accounts Department

Lee Sien Tuck

EDP System Development Department

Ong Chin Kee

BNP PARIBAS MALAYSIA BERHAD

Level 48A, Vista Tower

The Intermark, 182 Jalan Tun Razak

50400 Kuala Lumpur

Tel : 603-2179 8383

Fax : 603-2179 8203

E-mail : -

Website : -

SWIFT Code : BNPAMYKL

BOARD OF DIRECTORS

Chief Executive Officer

Dayakrishna Vaidynatha Chetti

Chairman/Independent

Non-Executive Director

Dato' Abdullah bin Mat Noh

Non-Independent Non-Executive Directors

Jean Pierre Roger Beno Bernard

Didier Raymond Marie Balme

Independent Non-Executive Director

Halim Hj Din

MANAGEMENT

Chief Executive Officer

Dayakrishna Vaidynatha Chetti

Chief Operating Officer

Khairuddin Mohd Rawi

Head of Fixed Income

Jamzidi Khalid

Chief Financial Officer

Wong Poh Leng

Head of Compliance

Cheryl Tan Hooi Ling

HEADS OF DIVISION

Head of Cash Management

Kenny Tan

Head of Global Trade Services

Alvin Ang

Head of Structured Finance

Chan Siew Kien

Head of Islamic Banking

Syed Alwi

Head of Treasury ALM

Ian Gan

Senior Banker

Tan Chong Hin

Head of Credit Risk Control

Tan Lan Fong

CIMB BANK BERHAD

5th Floor, Bangunan CIMB
Jalan Semantan, Damansara Heights
50490 Kuala Lumpur

Tel : 603-2084 8888

Fax : 603-2093 9688

E-mail : callcentre@cimb.com

Website : www.cimbbank.com.my

SWIFT Code : CIBBMYKL

BOARD OF DIRECTORS

Chairman

Independent Non-Executive Director

Dato' Zainal Abidin Putih

Members

Deputy Chairman

Non-Independent Non-Executive

Director

Dato' Sri Nazir Razak

Executive Director

Dato' Sulaiman Mohd Tahir

Non-Independent Non-Executive
Director

Joseph Dominic Silva

Independent Non-Executive Directors

Datuk Dr Syed Muhamad Syed

Abdul Kadir

Dato' Seri Yeap Leong Huat

Rosnah Kamarul Zaman

Company Secretary

Datin Rossaya Mohd Nashir

SENIOR MANAGEMENT

GROUP MANAGEMENT

COMMITTEE

Group Managing Director/

Chief Executive Officer

Dato' Sri Nazir Razak

Deputy Chief Executive Officer,
Investment Banking/Chief Executive
Officer, CIMB Investment Bank

Dato' Charon Wardini Mokhzani

Deputy Chief Executive Officer,
Corporate Banking, Treasury and
Markets

Dato' Lee Kok Kwan

Deputy Chief Executive Officer and
Head of Consumer Banking

Renzo Christopher Viegas

Adviser, Investment Banking

Dato' Robert Cheim Dau Meng

Country Head, Indonesia/President
Director/Chief Executive Officer,
CIMB Niaga

Arwin Rasyid

Country Head, Thailand/President/
Chief Executive Officer, CIMB Thai
Bank

Subhak Siwaraksa

Country Head, Singapore/Chief
Executive Officer, CIMB Bank,
Singapore

Mak Lye Mun

Group Chief Financial Officer/Head,
Group Strategy and Strategic
Investments

Kenny Kim

Head, Group Islamic Banking/Chief
Executive Officer, CIMB Islamic Bank

Badlisyah Abdul Ghani

Head, Group Information and
Operations

Iswaraan Suppiah

Head, Group Corporate Resources

Hamidah Naziadin

Head, Corporate Client Solutions/
Deputy Chief Executive Officer, CIMB
Investment Bank

Kong Sooi Lin

Head, Group Marketing and
Communications

Effendy Shahul Hamid

CITIBANK BERHAD

Menara Citibank

165, Jalan Ampang

50450 Kuala Lumpur

Tel : 603-2383 8585

Fax : 603-2383 6000

E-mail : -

Website : www.citibank.com.my

SWIFT Code : CITIMYKL

BOARD OF DIRECTORS

Jonathan Christian Larsen

Sanjeev Nanavati

Tan Sri Dato' Hj Omar bin Ibrahim

Dato' Siow Kim Lun @ Siow Kim Lin

Agnes Liew Yun Chong

Terence Kent Cuddyre

MANAGEMENT

Chief Executive Officer

Sanjeev Nanavati

Consumer Markets Head

Fabio Fontainha

Country Chief Financial Officer

Tang Wan Chee

Country Risk Head

Suresh Raman

Country Human Resource Head

Aditya Mittal

Country Compliance Head

Shova Pushparajah

Country Legal Counsel

Lee Chee Ming

Country Operation & Technology Head

Abhijit Kumta

Country Corporate Affairs Head

Sreejaya Menon

Country Treasurer & Markets Head

Stantley Tan

DIRECTORY OF ABM MEMBERS (Cont'd)

(in accordance to alphabetical order of Member Banks)

Card & Unsecured Lending Head

Anand Cavale

Mortgage Business Head

Lum Choong Yu

Retail Banking Head

Elaine Fan

Global Transaction Services Head

Noel Saminathan

Global Banking Head

Ho Heng Chuan

Local Commercial Bank Head

Alfred Chan

Country Islamic Head

Ahmad Shahriman Mohd Shariff

DEUTSCHE BANK (MALAYSIA) BERHAD

Level 18-20, Menara IMC

8, Jalan Sultan Ismail

50250 Kuala Lumpur

Tel : 603-2053 6788

Fax : 603-2031 9822

E-mail : -

Website : www.db.com/malaysia

SWIFT Code : DEUTMYKL

BOARD OF DIRECTORS

Chairman

Tun Mohamed Dzaidin Haji Abdullah

Directors

Dato' Mohamed Nizam bin Abdul Razak

Dato' Ahmad Johari bin Abdul Razak

Ng Soon Lai @ Ng Siek Chuan

Richard Anthony Yacenda Jr

Stefan Ulrich Dietmar Boecker

Raymond Yeoh Cheng Seong

SENIOR MANAGEMENT

Chief Executive and Managing Director

Raymond Yeoh Cheng Seong

Chief Operating Officer

Donna Chang

Head Global Markets

Raymond Yeoh Cheng Seong

Head of Finance

Elaine Liew Yeh Yin

Head of Operations

Jeremy Lewis

Human Resources

Nor Azliza Abd Rahman

HEADS OF DEPARTMENT

Debt Capital Market

Raja Ali Raja Othman

Corporate Treasury Sales

Jacqueline Ho

Institutional Coverage Group

Nik Azhar Abdullah

Global Rates

Rohaizat Rahim

GFFX

Kevin Yam

Corporate Banking Coverage

Axel Gross

Cash Management Corporates

Karthiyani Ramalingam

Cash Management-FI

Renee Lim

Domestic Custody Services

Jacqueline William

Trade Services

Wendy Ang

Compliance

Nadia Kamaruddin

HONG LEONG BANK BERHAD

Level 3, Wisma Hong Leong

18, Jalan Perak, 50450 Kuala Lumpur

Tel : 603-2164 2828

Fax : 603-2715 6363

E-mail : -

Website : www.hlb.com.my

SWIFT Code : HLBBMYKL

BOARD OF DIRECTORS

Chairman

Tan Sri Quek Leng Chan

Group Managing Director/ Chief Executive

Datuk Yvonne Chia

Directors

Kwek Leng Hai

Datuk Kwek Leng San

Dato' Mohamed Nazim bin Abdul

Razak

Choong Yee How

Quek Kon Sean

Lim Lean See

Tan Sri A. Razak bin Ramli

Lim Beng Choon

Dato' Syed Faisal Albar bin Syed A.R
Albar

MANAGEMENT

Group Managing Director/ Chief Executive

Datuk Yvonne Chia

HEADS OF DIVISION

Chief Operating Officer,
Group Strategic Support
Zulkiflee Hashim

Chief Financial Officer
Sanjay Uppal

Chief Risk Officer
Justin Soong Jia Seng

Chief Operating Officer,
Group Consumer Banking
Moey Tan

Chief Operating Officer,
Group Business Banking
Peter Chow Ying Choon

Chief Operating Officer,
Global Markets
Hor Kwok Wai

Chief Credit Officer,
Consumer Banking
Leong Wai Mun

Chief Credit Officer,
Wholesale Credit
Peter Tan Shu Teng

Chief Special Assets Officer
Janet Choo Kam Leng

Chief Internal Auditor
Lim Kim Seng

Chief Information &
Technology Officer
Wong Chee Kong

Chief Branch Customer Service & Operations Officer

Richmond Liew Thian Ak

Chief Branch Strategic Network Officer

Alan Wee Mun Seng

HSBC BANK MALAYSIA BERHAD

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 Chief Financial Officer

Baldev Singh

Non-Executive Directors

Tan Sri Dato' Sulaiman bin Sujak

Datuk Ramli bin Ibrahim

Dato' Henry Sackville Barlow

Professor Emeritus Datuk Dr

Mohamad Ariff bin Abdul Kareem

Ching Yew Chye

SENIOR MANAGEMENT

Deputy Chairman and Chief Executive Officer

Mukhtar Hussain

Executive Director and Chief Financial Officer

Baldev Singh

Managing Director, Commercial Banking

Andrew Grisdale

Head of Retail Banking and Wealth Management

Lim Eng Seong

Head of Global Markets

Piyush Kaul

Head of Client Management, Global Banking

Rajesh KP

Managing Director, Strategic Business Development

Datuk Richard Lee

Acting Chief Risk Officer

Edmund Pui

Head of Human Resources

Uji Sherina Abdullah

Head of Compliance and Company Secretary

Grace Tong

Head of Group Communications & Corporate Sustainability

Marlene Kaur

Head Of Marketing

Abdul Sani bin Abdul Murad

Country General Counsel

Elsie Kok

Chief Technology and Services Officer

James Gossip

Senior Manager Internal Audit

Chan Chow Loong

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MALAYSIA) BERHAD

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 Khee

Seong

Ong Ah Tin @ Ong Chee Kwee

MANAGEMENT

Chief Executive Officer

Tian Fenglin

Deputy Chief Executive Officers

Wei Xiaogang

Xie Shaoxiong

Deputy Chief Compliance Officer

Liau See Cheek

Assistant CEO

Lim Kok Hoong

HEADS OF DIVISION

Head, HR and Administration

Li Kezhao

Head, Global Trade Finance

Chen Yun

Head, Global Market and Treasury

Xu Hongtao

Head, Investment Banking

Lim Kok Hoong

Head, Corporate Banking

Lim Kok Fuat

Head, Commercial Banking

Lim Hsien Loong

Head, Consumer Banking

Liu Tingting

Head, Risk Management

Chong Foo Lim

Head, Internal Audit

Kee Chin Teck

Head, Legal and Compliance

Liau See Cheek

Head, Information Technology

Lin Pingfa

Head, Finance and Settlement

Zhong Xuejing

DIRECTORY OF ABM MEMBERS (Cont'd)

(in accordance to alphabetical order of Member Banks)

J.P. MORGAN CHASE BANK BERHAD

Level 26, Menara Dion
Jalan Sultan Ismail
50250 Kuala Lumpur
Tel : 603-2270 4111
Fax : 603-2270 4110
E-mail : -
Website : www.jpmorganaccess.com.my
SWIFT Code : CHASMYKX

BOARD OF DIRECTORS

Chairman

Kevin Wong Chee Wah

Directors

Steven Ronald Clayton
Anthony Julian Cole
Tan Sri Dato' Ahmad bin Mohd Don
Christine Lau Souk Huan
Faisal bin Ismail

MANAGEMENT

Chief Executive Officer

Steven R. Clayton

Chief Administrative Officer

Alex Law

Head of Treasury

Yong Eng Hwa

Treasury Services

Wong Hooi Ching

Global Corporate Banking

Steve Chen

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

Head of Wholesale Operations

Chua Seu Kee

Corp Customer Service

Tan Siew Liang

MALAYAN BANKING BERHAD

14th Floor, Menara Maybank
100, Jalan Tun Perak
50050 Kuala Lumpur
Tel : 603-2070 8833 (General)
1-300-88-8899 (Maybank
Group Customer Care)
Fax : 603-2711 3421 (Customer
Feedback Management)
E-mail : 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
Datuk Mohaiyani Shamsudin

Non-Independent Non-Executive
Directors

Zainal Abidin bin Jamal
Dato' Sreesanthan Eliathamby
(until 29 March 2012)

General Counsel and
Company Secretary

Mohd Nazlan Mohd Ghazali

MANAGEMENT

President & CEO

Dato' Sri Abdul Wahid Omar

Deputy President &
Group Chief Financial Officer

Dato' Khairussaleh Ramli
(until 10 April 2012)

Deputy President &
Head, Community Financial Services
Lim Hong Tat

Deputy President &
Head, Global Wholesale Banking
Abdul Farid Alias

Group Chief Risk Officer
Dr John Lee Hin Hock

Head, Enterprise Transformation
Services
Geoffrey Stecyk

Head, Group Human Capital
Nora Abd Manaf

Head, Islamic Banking &
CEO, Maybank Islamic Berhad
Muzaffar Hisham

Acting President Director,
PT Bank Internasional Indonesia Tbk
Rahardja Alimhamzah
(until 10 April 2012)
Dato' Khairussaleh Ramli
(from 11 April 2012)

CEO, Maybank Singapore
Pollie Sim Sio Hoong

CEO, Maybank Investment Bank
Berhad & Maybank Kim Eng
Tengku Dato' Zafrul Tengku Abdul
Aziz

Head, Insurance and Takaful & CEO,
Maybank Ageas Holdings Berhad
Hans de Cuyper

Chief Strategy &
Transformation Officer
Michael Foong Seong Yew

MIZUHO CORPORATE BANK (MALAYSIA) BERHAD

Level 27, Menara Maxis
Kuala Lumpur City Centre
50088 Kuala Lumpur
Tel : 603-2058 6881
Fax : 603-2058 6988
E-mail : -
Website : -
SWIFT Code : MHCBMYKA

BOARD OF DIRECTORS

Chairman/Non-Executive Director
Hiroshi Suehiro

Non-Independent Non-Executive Director
Akira Sugano

**Managing Director/
Chief Executive Officer**
Hiroyuki Yoshinari

Independent Non-Executive Directors
Mohd Mokhtar bin Ghazali
Dato' Seri Talaat bin Husain

MANAGEMENT

**Managing Director/
Chief Executive Officer**
Hiroyuki Yoshinari

Deputy Chief Executive Officer
Fumio Sakurai

HEADS OF DIVISION

Head of Corporate Banking I
Koji Kawase

Head of Corporate Banking II
Norsiah Hashim

Head of Risk Management
Shahriza Omar

Head of Treasury
Satoshi Obinata

Head of Operations
Kazuya Sakata

Head of Finance
Angie Soo

Head of Islamic Finance
Tomohiro Seo

Head of Internal Audit
Rajan Ganapathy

Head of Compliance/Legal
Shabreena Abdul Rahman

Head of General Affairs/Human Resource
Mayumi Miyagawa

Head of Information Technology
Khay Hock Ang

OCBC BANK (MALAYSIA) BERHAD

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 (until 15 April 2012)
David Wong Cheong Fook
Dr Raja Lope bin Raja Shahrome
Soon Tit Koon
Tan Siok Choo
Lai Teck Poh
Dato' Ooi Sang Kuang (from 6 April 2012)
Darren Tan Siew Peng (from 6 April 2012)
Samuel Tsien (from 15 April 2012)

MANAGEMENT

Director & Chief Executive Officer
Chew Sun Teong, Jeffrey

Country Chief Risk Officer
Choo Yee Kwan

Chief Financial Officer
Tan Fong Sang (until 31 March 2012)
Teoh Yin Meng (from 1 April 2012)

Head of Business Banking Division
Ong Eng Bin (from 24 April 2012)

Head of Consumer Financial Services Division
Sik Wan King, Charles

Head of Treasury Division

Gan Kok Kim (until 30 July 2011)
Ng Seow Pang (from 7 November 2011)

Head of Investment Banking Division
Tan Ai Chin

Head of Transaction Banking Division
Chuang Boon Kheng

Head of Operations Division
Lim Yau Seong

Head of Technology Division
Yeo Yew Seng

Head of Internal Audit Division
Joseph Chan Fook Onn

Head of Human Resource
Cheah Syn Yeam

Company Secretary
Quah Boon Huat

PUBLIC BANK BERHAD

Menara Public Bank
146, Jalan Ampang
50450 Kuala Lumpur
Tel : 603-2176 6000, 2176 6666,
2163 8888, 2163 8899
Fax : 603-2163 9917
E-mail : customerservice@
publicbank.com.my
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
Dato' Haji Abdul Aziz bin Dato' Dr Omar
Quah Poh Keat
Tang Wing Chew
Lai Wan (from 26 April 2012)

DIRECTORY OF ABM MEMBERS (Cont'd)

(in accordance to alphabetical order of Member Banks)

MANAGEMENT

Managing Director

Tan Sri Dato' Sri Tay Ah Lek

Executive Director

Dato' Sri Lee Kong Lam

Chief Operating Officer

Dato' Chang Kat Kiam

HEADS OF DIVISION

Senior General Manager,

Secretariat Division

Dato' 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

Senior General Manager,

Public Affairs Division

Ab Razak bin Mohd Dali

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, Credit

Administration & Supervision Division

Chan Kok Kwai, Eddie

General Manager, Information

Technology Division

Tan Teck Kong

Director, Risk Management Division

Lim Then Fui

Group Chief Internal Auditor, Internal

Audit Division

Chai Ming Kiat

Director, Security Division

Haji A Wahab bin A Raman

Director, Property Division

Sim Goay Chye

Director, Banking Operations Division

Patrick Lim Yoong Leng

Director, Human Resource Division

Nur Marlene Goh bt Abdullah

Deputy Director, Treasury Division

Lim Lye Ping (from 1 May 2012)

Deputy Director, HP Operations

Wong Man Hoe (from 1 May 2012)

RHB BANK BERHAD

Head Office, 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

Haji Khairuddin Ahmad

Ong Seng Pheow

Choong Tuck Oon

Dato' Mohd Ali Mohd Tahir

Abdul Aziz Peru Mohamed

Dato' Mohamed Khadar Merican

Managing Director

Johari Abdul Muid

GROUP SENIOR MANAGEMENT

Group Managing Director

Kellee Kam Chee Khiong

Managing Director, RHB Bank Berhad

Johari Abdul Muid

Managing Director, RHB Islamic Bank Berhad

Haji Abd Rani Lebai Jaafar

Officer in Charge, RHB Investment

Bank Berhad/Director,

Corporate Banking

Mike Chan Cheong Yuen

Managing Director,

RHB Insurance Berhad

Kong Shu Yin

Managing Director, RHB Investment

Management Sdn Bhd

Sharifatul Hanizah Said Ali

Director, Group Corporate Services

Norazzah Sulaiman

Director, Treasury and Transaction

Services

Michael Lim Kheng Boon

Director, Retail Banking (Acting)

Vince Au Yoong See Weng

Director, Business Banking

Amy Ooi Swee Lian

Director, Human Resource

Management (Acting)

Azaharin Abd Latiff

Head, Group Risk Management

Patrick Ho Kwong Hoong

Chief Internal Auditor

Wong Yih Yin

Company Secretary

Azman Shah Md Yaman

Head, Credit Management

Mazlan Md Yusof

Head, Group Japanese Business

Akira Miyama

Head, Loan Recovery

Azahar Hollis Abdullah

Head, Operations

Ee Yew Chai

Head, Information Technology

Ho Sin Kheong

Head, Compliance

V. Maslamani a/l Vatharajoo

Head, Bank Finance (Acting)

Boey Wai Yee

STANDARD CHARTERED BANK MALAYSIA BERHAD

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

Neeraj Swaroop
Datuk Abu Hassan Kendut
Datuk Ishak Imam Abas
Datuk Seri Michael Yam Kong Choy
Karen Fawcett
Edward Martin Williams

MANAGEMENT

Chief Executive Officer & Managing Director

Osman Tarique Morad

HEADS OF DIVISION

Country Head, Consumer Banking
Tiew Siew Chuen

Head of Global Markets

Leon Koay Li Onn

Managing Director, Origination &
Client Coverage, Wholesale Banking
Saif Malik

Chief Financial Officer

Raymond Wong Lai Loong

Country Head, Human Resources

Rahmat Roslan Hashim

Head of Compliance

Irene Tan Li Ching

Country Head of Corporate Affairs

Norliza Kamaruddin

Chief Information Officer

Arif Siddiqui

Country Chief Risk Officer

Jai Raj Batra

SUMITOMO MITSUI BANKING CORPORATION MALAYSIA BERHAD

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The Intermark, 348, Jalan Tun Razak
50400 Kuala Lumpur
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Fax : 603-2168 1770
E-mail : GeneralEnquiries@
my.smbc.co.jp
Website : www.smbc.co.jp/global/
malaysia/index.html
SWIFT Code : SMBCMYKL

BOARD OF DIRECTORS

Non-Independent Executive Director/ CEO

Hitoshi Suyama

Non-Independent Non-Executive Directors

Masayuki Shimura
Hiroshi Irie

Independent Non-Executive Director – Chairman

Razman Hafidz bin Abu Zarim

Independent Non-Executive Director

Lim Choon Eng

MANAGEMENT

President/CEO

Hitoshi Suyama

Deputy President

Takeshi Futagami

Head of Treasury

Atsushi Morimoto

Head of Business Promotion 1

Kazunori Murakami

Head of Credit Risk Management

Chew Ae Hoh

Head of Cash Management Services

Maszeri Maiseh

Head of Internal Audit

Stephen Chin

Head of Legal and Compliance

Albert Tai

Head of Human Resources

Tracy Wong

Head of Planning

Takeo Kaminaga

Head of Cash Department

Joanne Khoo

THE BANK OF NOVA SCOTIA BERHAD

Menara Boustead
69, Jalan Raja Chulan
50200 Kuala Lumpur
Tel : 603-2141 0766
Fax : 603-2141 2160
E-mail : 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
(deceased 20 March 2012)
Dato' Thillainathan Ramasamy
Michele Kwok Chiu

MANAGEMENT

Managing Director
Rasool Khan

Director, Credit Solutions

Sivadas Menon

Senior Manager, Operations

Leong Soon Cheong

HEADS OF DIVISION

Director & Head of Commercial
Branches

Low Kok Ang

Senior Relationship Managers

Terence Chin
Shaleza Mohd Haniff

Treasurer

Kenny Foong

DIRECTORY OF ABM MEMBERS (Cont'd)

(in accordance to alphabetical order of Member Banks)

THE ROYAL BANK OF SCOTLAND BERHAD

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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
Stephen Mckie

Company Secretary

Chua Siew Chuan

MANAGEMENT

Managing Director/Country Executive
Andrew Mark Sill

Chief Operating Officer

Lim Yu Mei

Chief Financial Officer

Jeremy Loh

Acting Country Credit Risk Officer

Arief Ariyana

Treasurer

Rozainol Bahari

UNITED OVERSEAS BANK (MALAYSIA) BHD

Menara UOB
Jalan Raja Laut
50350 Kuala Lumpur
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Fax : 603-2691 0281
E-mail : uob121@uob.com.my
Website : www.uob.com.my
SWIFT Code : UOVBM YKL

BOARD OF DIRECTORS

Chairman

Wee Cho Yaw

Directors

Wee Ee Cheong
Lee Chin Yong, Francis
Abdul Latif bin Yahaya
Chan Kok Seong
Datuk Abu Huraira bin Abu Yazid

SENIOR MANAGEMENT

Chief Executive Officer

Chan Kok Seong

Managing Director

Country Head, Personal Financial Services

Lam Sai Yoke, Kevin

Managing Director

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

Executive Director

Country Head, Commercial Banking II
Beh Wee Khee

Executive Director

Head, Retail Technology & Operations
Chan Shu Peng

Executive Director

Head, Wholesale/Treasury Technology & Operations
Chun Choy Wan

Executive Director

Head, High Networth Banking
Goh Cheng Ean

Executive Director

Country Head, Commercial Banking I
Kan Wing Yin

Executive Director

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

Executive Director

Country Head, Transaction Banking
Lee Ean Chye, Andre

Executive Director

Country Head, Human Resources
Lee Voon Seng

Executive Director

Country Head, Corporate Banking II
Lim Jit Yang

Executive Director

Country Head, Corporate Banking I
Loong See Meng, Steven

Executive Director

Country Head, Technology & Operations
Lum Chee Onn

Executive Director

Country Head, Bumiputera Business Banking
Mohd Fauzi bin Muridan

Managing Director

Country Head, Specialised Financing
Ng Ling Tee, Steven

Executive Director

Country Head, Internal Audit
Ong Yee Ben

Executive Director

Country Head, Risk Management
Por Peng Seong, Alex

Executive Director

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

Executive Director

Country Head, Business Banking
Chui Keng Leng, Raymond

Executive Director & Country Head

Credit - Corporates & Financial Institutions
Tan Kok Soon, David

Executive Director

Country Head, Special Assets Management
Tan Mei Lin, Linda

Executive Director

Country Head, Credit - Retail
Wee Hock Kiong

Executive Director

Country Head, Credit - Middle Market
Low Choon Seong

ABM'S 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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