



PERSATUAN BANK BANK DALAM MALAYSIA
THE ASSOCIATION OF BANKS IN MALAYSIA



ANNUAL REPORT 2013

FORGING PUBLIC UNDERSTANDING FOR A RESPONSIBLE AND RESPONSIVE BANKING INDUSTRY

Cover Rationale

Banking the electronic way

In this digital age, there are constant technological advancements in all aspects of our lives, from healthcare to education to transportation, and even the way we shop. Likewise, the banking industry has also evolved and progressed with the times, introducing innovative products and services to suit the increasingly sophisticated financial palate of its customers.

As technology advances rapidly, commercial banks in Malaysia are re-defining their traditional roles and integrating into the larger electronic ecosystem in different ways. With the advent of new, as well as improvements in existing electronic payment products, banking has never been as easy as it is today. One can pay bills, settle credit card payments or even transfer funds to a loved one miles away all at a click of a button, or mouse, without ever having to leave the comfort of home.

“Banking the electronic way” was chosen as our theme for this year’s annual report as we at The Association of Banks in Malaysia (ABM) have spent a sizable amount of time, effort and resources in 2013 to promote the use of electronic payments (e-payments), in particular Interbank GIRO (IBG) funds transfer. Together with our key stakeholders, namely the regulators, member banks and the general public, we will continue to plot strategies to advocate the national agenda of migrating to e-payments.

The Malaysian payment landscape is indeed changing dramatically and will continue to do so over the next few years. We look forward to this challenge with real optimism and confidence, ready to grasp the opportunities presented to us.

Contents

Page Number

01	Corporate Information
02	The Council
12	The Council – Alternates
15	The Association – Its Organisational Structure and Family Tree
19	ABM Permanent Committees and its Members
22	Chairman’s Statement
25	Financial Data
30	Report of the Council
39	Calendar of Events
45	Snippets of Our Journey towards e-Payment
54	List of Press Releases Issued by ABM in 2013
55	ABM State Sub-Committees
60	Member Banks
61	Directory of ABM Members

Corporate Information

Chairman Bank

Malayan Banking Berhad (Maybank)

Dato' Sri Abdul Wahid Omar (until 4 June 2013)
Datuk Abdul Farid Alias (from 5 August 2013)
(Alternate: Datuk Lim Hong Tat, until 11 December 2013;
Hamirullah Boorhan, from 11 December 2013)

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 (until 30 June 2013)
Tan Kong Khoon (from 1 July 2013)
(Alternate: Zulkiflee Hashim)

HSBC Bank Malaysia Berhad

Mukhtar Malik Hussain
(Alternate: Baldev Singh a/l Gurdial Singh)

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, until 27 November 2013; Quah Poh Keat, from 11 March 2014)

RHB Bank Berhad

Johari Abdul Muid (until 18 July 2013)
Dato' Khairussaleh bin Ramli (from 13 December 2013)
(Alternate: Yeoh Beng Hooi, from 11 March 2014)

Standard Chartered Bank Malaysia Berhad

Osman Tarique Morad
(Alternate: Raymond Wong Lai Loong)

United Overseas Bank (Malaysia) Bhd

Wong Kim Choong
(Alternate: Kevin Lam Sai Yoke)

Co-Opted Members

Alliance Bank Malaysia Berhad

Sng Seow Wah
(Alternate: Raymond Leung Chun-Kow)

AmBank (M) Berhad

Ashok Ramamurthy
(Alternate: Dato' James Lim Cheng Poh, until 11 December 2013; Datuk Mohamed Azmi Mahmood, from 11 December 2013)

Registered Office

34th Floor, UBN Tower
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



DATUK ABDUL FARID ALIAS
Maybank

TAN SRI DATO' SRI TAY AH LEK
Public Bank Berhad

DATUK ABDUL FARID ALIAS

**Group President & Chief Executive Officer (CEO)
Maybank**

Datuk Abdul Farid Alias was appointed as Group President & CEO of Maybank with effect from 2 August 2013 replacing former President and CEO, Dato' Sri Abdul Wahid Omar, who has been appointed as Minister in the Prime Minister's Department in June 2013.

Prior to this, Datuk Abdul Farid was Deputy President and Head of Global Banking (formerly Global Wholesale Banking) of Maybank Group since 1 July 2010. His areas of responsibility were corporate banking, investment banking, transaction banking, client coverage, global markets and international business for the Group, amongst others.

Datuk Abdul Farid has a Master's degree in Business Administration, Finance from Denver University, United States of America. He graduated from Pennsylvania State University, University Park, United States of America, with a Bachelor of Science in Accounting. He joined Maybank as Head of International on 1 January 2009.

He is a member of the Board of Directors of Maybank Investment Bank Berhad and Maybank Ageas Holdings Berhad. He is also the Chairman for the Permanent Committee on ASEAN Inter-Regional Relations, ASEAN Banking Council (ABC); Chairman of Malaysian Electronic Payment System Sdn Bhd; Director of Cagamas Holdings Berhad; Vice Chairman of Institute of Bankers Malaysia; and member of the Investment Panels of Retirement Fund (Incorporated).

Over the course of his career, he has been attached to Aseambankers Malaysia Berhad, Malaysia International Merchant Bankers Berhad (MIMB), Schroders Ltd and Jardine Fleming, which was subsequently acquired by Chase Manhattan Bank and later merged with J.P. Morgan in 2000. He was in the Investment Banking division of J.P. Morgan from 1997 until 2005, serving in Kuala Lumpur and Singapore.

He joined Khazanah Nasional Bhd in March 2005 as Director of Investments. He was a member of the Board of Commissioners of PT Bank LippoTbk and PT Excelcomindo PratamaTbk, both of which are listed on Indonesia Stock Exchange. He was also a member of the Board of Directors of UEM World Berhad, PLUS Expressways Berhad and UEM Builders Berhad.

TAN SRI DATO' SRI TAY AH LEK

**Managing Director
Public Bank Berhad**

Tan Sri Dato' Sri Tay Ah Lek, Managing Director of Public Bank, has 53 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/Chief Executive Officer with effect from 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 Programme at Harvard Business School. He is an Emeritus Fellow of the Malaysian Institute of Management and is a Fellow of CPA Australia, Financial Services Institute of Australasia and Institute of Bankers Malaysia.

He is presently the Chairman of Association of Hire Purchase Companies Malaysia and is a Member of National Payments Advisory Board.

The Council (Cont'd)



DATO' ZULKIFLEE ABBAS BIN ABDUL HAMID
Affin Bank Berhad

CHEW SUN TEONG, JEFFREY
OCBC Bank (Malaysia) Berhad

DATO' ZULKIFLEE ABBAS BIN ABDUL HAMID

**Managing Director/Chief Executive Officer
Affin Bank Berhad**

Dato' Zulkiflee Abbas bin Abdul Hamid is the Managing Director/Chief Executive Officer of Affin Bank Berhad, a position held since April 2009. Dato' Zulkiflee has been entrusted to lead Affin Banking Group's strategic and developmental agenda for all entities within the Group since 2011.

Prior to his current role, Dato' Zulkiflee was appointed the Director, Enterprise Banking upon joining Affin Bank Berhad on 1 March 2005. He was subsequently made the Executive Director, Banking in 2008 with expanded responsibilities in overseeing both business and consumer banking.

Dato' Zulkiflee carries with him more than 30 years of local and international banking experience, covering all aspects of banking in Malaysia, London and New York. Throughout his career, he has assumed pivotal roles which include Regional Manager, Chief Credit Officer, and Global Head of Enterprise Banking, amongst others.

Dato' Zulkiflee holds a Master's degree in Business Administration and a Bachelor of Science degree in Marketing, both from Southern Illinois University.

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 banking 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, Credit Bureau Malaysia Sdn Bhd and Credit Guarantee Corporation Malaysia Berhad. Presently, he is a council member of Institute of Bankers Malaysia.

The Council (Cont'd)



MUKHTAR MALIK HUSSAIN
HSBC Bank Malaysia Berhad

SANJEEV NANAVATI
Citibank Berhad

MUKHTAR MALIK HUSSAIN

Deputy Chairman & Chief Executive Officer
HSBC Bank Malaysia Berhad

Mr Mukhtar Malik Hussain was appointed as Deputy Chairman and Chief Executive Officer 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 a Non-Executive Director of HSBC Amanah Malaysia Berhad. He is a member of the Nominating Committee of the Bank.

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.



OSMAN TARIQUE MORAD

Standard Chartered Bank Malaysia Berhad

WONG KIM CHOONG

United Overseas Bank (Malaysia) Bhd

OSMAN TARIQUE MORAD

**Chief Executive Officer and Managing Director
Standard Chartered Bank Malaysia Berhad**

Mr Osman Tarique Morad is the Managing Director and Chief Executive Officer for Standard Chartered Bank Malaysia Berhad (SCBMB) and was appointed to the Board on 20 October 2009. As the CEO and Managing Director, 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 Price Solutions Sdn Bhd. Mr Morad also sits on the board of Standard Chartered Saadiq Berhad, the wholly owned Islamic Finance subsidiary of SCBMB.

Prior to this, he was the CEO of Standard Chartered Bank in Bangladesh, a position he held since September 2004.

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 Standard Chartered Bank Financial Institutions business teams in India, Bangladesh, Pakistan, Sri Lanka and the Middle East. From 1999 to 2004, he was the CEO Standard Chartered Bank in Bahrain.

He started his banking career at the Bank of America as a Management Trainee in 1977 and worked in the bank's Operations, Credit, Corporate & Institutional Banking departments in the Gulf. In 1987, he joined the First Interstate Bank of California and was appointed Vice President and Middle East Representative based in the United Arab Emirates and Singapore.

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

WONG KIM CHOONG

**Chief Executive Officer
United Overseas Bank (Malaysia) Bhd**

Mr Wong Kim Choong was appointed as Director and Chief Executive Officer of United Overseas Bank (Malaysia) Bhd (UOB Malaysia) on 1 October 2012. He has 29 years of banking experience.

He started his career with UOB Singapore in 1983, where he served for over 14 years. During the 14 years with UOB Singapore, Mr Wong held various management and senior positions in Consumer Banking, Corporate Banking and Commercial Banking. He was transferred to UOB Malaysia in 1997 where he was appointed as Head of Corporate and Commercial Banking and subsequently as Deputy CEO in 2003. In 2004, he was appointed as Director and Country CEO of United Overseas Bank (Thai) Public Company Limited, a position he held until his appointment as Director and CEO of UOB Malaysia in October 2012.

Mr Wong holds a Bachelor of Commerce from the University of Toronto, Canada.

The Council (Cont'd)



DATO' SRI NAZIR RAZAK

**Group Managing Director/
Chief Executive Officer
CIMB Bank Berhad**

Dato' Sri Nazir Razak, aged 47, is the Group Managing Director/Chief Executive Officer of CIMB and President Commissioner of PT Bank CIMB Niaga Tbk.

Dato' Sri Nazir graduated from the University of Bristol with a Bachelor of Science (Hons) and obtained a Masters of Philosophy (MPhil) 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.

Dato' Sri Nazir has been recognised as Malaysia's top executive/CEO on several occasions. He was the youngest recipient of Finance Asia's 'Lifetime Achievement Award' in 2009 and was also awarded Euromoney's '2012 Outstanding Achievement Award' in recognition of his outstanding contribution to the Asian Financial Markets.

Dato' Sri Nazir is a member of the Investment Panel and Chairman of the Investment Panel Risk Committee of the Employees Provident Fund. He holds directorships in various CIMB companies, Malaysian Electronic Payment System Sdn Bhd and is an Executive Committee member of the Malaysia International Islamic Financial Centre. He is Trustee of the Rahah Foundation and the Pride Foundation.

TAN KONG KHOON

**Group Managing Director/
Chief Executive Officer
Hong Leong Bank Berhad**

Mr Tan Kong Khoon, aged 56, a Singaporean, holds a Bachelor's degree in Business Administration from Bishop's University, Canada and is an alumnus of the Harvard Business School Advance Management Programme.

Mr Tan began his banking career with Development Bank of Singapore ("DBS") in 1981 and his career has seen him successfully build consumer banking franchises across multiple markets in Asia for Citibank N.A., Standard Chartered Bank and ANZ Bank.

He was the Group Executive, Consumer Banking Group of DBS from 1 December 2010 to 15 April 2013 where he led and managed strategy formulation and execution for consumer banking globally across the DBS Group. Prior to that, he was President and Chief Executive Officer of Bank of Ayudhya, the fifth largest bank in Thailand listed on the Thailand Stock Exchange. Under his leadership, Bank of Ayudhya had expanded rapidly in its business and turnover.

Mr Tan was appointed as the Group Managing Director/Chief Executive Officer of Hong Leong Bank Berhad on 1 July 2013.

DATO' KHAIRUSSALEH RAMLI

**Managing Director/
Chief Executive Officer
RHB Bank Berhad**

Dato' Khairussaleh Ramli, a Malaysian, was appointed as the Managing Director/Chief Executive Officer of RHB Bank Berhad and the Deputy Group Managing Director of the RHB Banking Group effective 13 December 2013. He also serves as a member of the Group IT Strategy Committee.

Dato' Khairussaleh has more than 20 years of experience in the financial services and capital markets industry, where he has held senior positions in well-established financial institutions. Dato' Khairussaleh was Maybank's Group Chief Financial Officer from November 2008 to January 2012. He was thereafter appointed President Director/Chief Executive Officer of Bank Internasional Indonesia, ranked among the top banks in Indonesia. Prior to joining Maybank, Dato' Khairussaleh served in Telekom Malaysia Berhad for two years with his last position being the Group Strategy Officer. He also spent eight years with Bursa Malaysia Berhad, holding various positions before rising to the post of Chief Financial Officer in 2004. He spent seven years with Public Bank Group, one of the top banks in Malaysia, from 1990 to 1997.

His knowledge and experience have earned him the "Best CFO in Malaysia Award" in 2010 and 2011 from Finance Asia and the "Best CFO in Malaysia Award" in 2012 from Alpha Southeast Asia.

He holds a Bachelor of Science in Business Administration from Washington University and is also a graduate of the Advanced Management Programme at Harvard Business School.



SNG SEOW WAH

**Group Chief Executive Officer & Director
Alliance Bank Malaysia Berhad**

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

He is an experienced commercial banker with more than 30 years of delivering high performance in a few well respected regional and international banks.

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

Prior to joining Alliance Bank, Mr Sng was the EVP, Head of Human Resources and Special Projects 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, ASEAN Finance Corporation Ltd and Alliance Financial Group Berhad.



ASHOK RAMAMURTHY

**Chief Executive Officer
AmBank (M) Berhad**

Mr Ashok Ramamurthy is the Chief Executive Officer of AmBank (M) Berhad. He was also appointed as the Group Managing Director and a member of the Board of AMMB Holdings Berhad (AMMB) on 2 April 2012. Mr Ramamurthy, an Australian, joined AmBank Group in 2007 as a representative of Australia and New Zealand Banking Group Limited (ANZ), holding the position of Chief Financial Officer (CFO). He was subsequently appointed to hold dual roles as Deputy Group Managing Director and CFO of AMMB in October 2008.

He is also a Board member of several subsidiaries of AMMB, namely AmBank (M) Berhad, Amlslamic Bank Berhad, AmInvestment Group Berhad, AmInvestment Bank Berhad, AmInvestment Management Sdn Bhd and AmLife Insurance Berhad.

Prior to serving the AmBank Group, Mr Ramamurthy was with ANZ for over 23 years building an impressive track record, holding key positions across various jurisdictions including New Zealand, Australia, India and now Malaysia. His vast banking experience includes commercial banking, financial markets, funds management and insurance, wealth management, banking products and transaction services, and personal banking.

Mr Ramamurthy has a Master's degree in Business Administration from XLRI, Jamshedpur, India and Bachelor Degree of Commerce (Accounting) from University of Madras. He is a Senior Fellow member of the Financial Services Institute of Australasia.

The Council - Alternates



HAMIRULLAH BOORHAN
Maybank

HAMIRULLAH BOORHAN

Executive Vice President (EVP) and Head, Community Financial Services Maybank

Encik Hamirullah Boorhan is the EVP and Head, Community Financial Services with responsibilities covering Consumer Finance, SME and Business Banking, Virtual Banking, High Net Worth and Affluent Banking, Channel and Branch Network of Maybank Malaysia. He joined Maybank upon graduation in 1985 and has wide and in-depth management experience covering almost the entire bank over the past 27 years. He is a Director of Maybank Cambodia and sits as a member of the Audit and Risk Committee Boards. Encik Hamirullah also served as the Honourable Secretary to the Association of Finance Companies in Malaysia (AFCM). He graduated with a Diploma in Accountancy from Institut Teknologi Mara and holds a Masters in Business Administration from International Islamic University. He is also a Certified International Retail Banker by London Executive Management – International Academy of Retail Banking.

SHARIFFUDIN BIN MOHAMAD

Executive Director, Operations and Strategic Services Affin Bank Berhad

Encik Shariffudin bin Mohamad is the Executive Director, Operations and Strategic Services 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.



SHARIFFUDIN BIN MOHAMAD
Affin Bank Berhad



DATO' SULAIMAN MOHD TAHIR
CIMB Bank Berhad

DATO' SULAIMAN MOHD TAHIR

Executive Director, Deputy Head of Consumer Banking & Head of Consumer Sales & Distribution CIMB Bank Berhad

Dato' Sulaiman Mohd Tahir, aged 51, 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 and subsequently the Deputy Head of Consumer Banking on 22 July 2013. Presently, Dato' Sulaiman is responsible for the development, performance and management of the sales and distribution channels for CIMB Bank which encompass about 8,200 staff, 297 branches (including five Private Banking branches), 36 mobile sales centres and contact centre to service the Bank's 8.0 million customers. Besides that, he is also responsible for the management of Retail Banking in CIMB Singapore and Cambodia. Dato' Sulaiman sits on the Board of CIMB Bank and various Management Committees within CIMB Bank Berhad. 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. 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 N.A. 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.



ZULKIFLEE HASHIM
Hong Leong Bank Berhad



BALDEV SINGH A/L GURDIAL SINGH
HSBC Bank Malaysia Berhad

BALDEV SINGH A/L GURDIAL SINGH

Chief Financial Officer
HSBC Bank Malaysia Berhad

In addition to his current role as Executive Director and Chief Financial Officer of HSBC Bank Malaysia Berhad, Mr Baldev Singh is also the Chairman of HSBC Malaysia Trustee Berhad and a Non-Executive Director of HSBC Software Development (M) Sdn Bhd. Mr Baldev was appointed as Non-Independent Executive Director on 10 November 2011. He graduated from University of Malaya with a Bachelor of Economics (Honours), majoring in accounting and is a Fellow of the Malaysian Institute of Taxation. He began his career with Inland Revenue Board and moved on to work for one of the big four accounting firms prior to joining HSBC in 1983. Since then, he has held a number of senior positions within the Bank and has been the Bank's Chief Financial Officer for the past 16 years.

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 in 2007, 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 was conferred an Associate Fellowship by the Institute of Bankers Malaysia and has served on the Education Committee of the Institute since 2000.



CHOO YEE KWAN
OCBC Bank (Malaysia) Berhad



QUAH POH KEAT
Public Bank Berhad

QUAH POH KEAT

Deputy Chief Executive Officer
Public Bank Berhad

Mr Quah Poh Keat, a qualified accountant, has more than 30 years of work experience of which he was a partner/senior partner for 25 years in an established accounting firm. He was an Independent Non-Executive Director of Public Bank from July 2008 until his appointment on 1 October 2013 as Deputy Chief Executive Officer II. Mr Quah was redesignated to his present position on 28 November 2013. He is a member on the Board of Directors of several subsidiary companies in the Public Bank Group.

YEOH BENG HOOI

Head, Group Retail Distribution and Acting Head, Group Retail Banking
RHB Bank Berhad

Mr Yeoh Beng Hooi is currently the Head of Group Retail Distribution and Acting Head of Group Retail Banking at RHB Bank Berhad. He also sits on the Board of Malaysian Electronic Payment System Sdn Bhd (MEPS) and RHB Kawal Sdn Bhd. He has more than 30 years of banking experience covering retail banking, business banking, corporate banking and distribution. He holds a Bachelor of Economics (majoring in Business Administration) from University of Malaya.



YEOH BENG HOOI
RHB Bank Berhad

The Council - Alternates (Cont'd)



RAYMOND WONG LAI LOONG
Standard Chartered Bank
Malaysia Berhad



KEVIN LAM SAI YOKÉ
United Overseas Bank
(Malaysia) Bhd



**RAYMOND LEUNG
CHUN-KOW**
Alliance Bank Malaysia Berhad



**DATUK MOHAMED AZMI
MAHMOOD**
AmBank Group

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) and Standard Chartered Saadiq Berhad. 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 with oversight responsibilities over the Risk/Capital Forum and Data Quality Governance jointly with the Chief Risk Officer and the Chief Information Officer. 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 fellow member of the Chartered Global Management Accountant, United Kingdom.

KEVIN LAM SAI YOKÉ

Deputy Chief Executive Officer
United Overseas Bank (Malaysia) Bhd

Mr Kevin Lam Sai Yoke joined United Overseas Bank (Malaysia) Bhd (UOB Malaysia) on 10 January 2011 as the Managing Director and Country Head of Personal Financial Services. He 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 and distribution, technology and banking infrastructure development, and other areas of corporate services as a senior member of the management committee. On 1 December 2013, he was appointed as the Deputy Chief Executive Officer of UOB Malaysia. Prior to joining UOB Malaysia, Mr Lam held various positions with UOB Singapore, including the Head of Loans Singapore and Regional; and the Head of Sales and Distribution, Singapore and Regional. While 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. Mr Lam has worked for several large international foreign banks and technology companies in Singapore, United States 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.

DATUK MOHAMED AZMI MAHMOOD

Deputy Group Managing Director
AmBank Group

Datuk Mohamed Azmi Mahmood (Datuk Azmi), is currently the Deputy Group Managing Director of AmBank Group and has over 30 years of experience in the banking industry. He first joined Arab-Malaysian Finance Berhad in 1981. Over the years, Datuk Azmi has held various positions in the Senior Management in the Group and was appointed to his current position in April 2012. He is also a Director of several companies within AmBank Group as well as a Director of Malaysian Electronic Payment System Sdn Bhd, MEPS Currency Management Sdn Bhd, Akademi IBBM Sdn Bhd, Financial Information Services Sdn Bhd and FIS Data Link Sdn Bhd. Datuk Azmi is a Council Member and Honorary Treasurer of the Association of Finance Companies of Malaysia and Association of Hire Purchase Companies of Malaysia, Fellow of the Institute of Bankers Malaysia and a member of the Malaysian Financial Planning Council. He was conferred the "Darjah Mulia Seri Melaka" with the title "Datuk" on 11 October 2008.

The Association

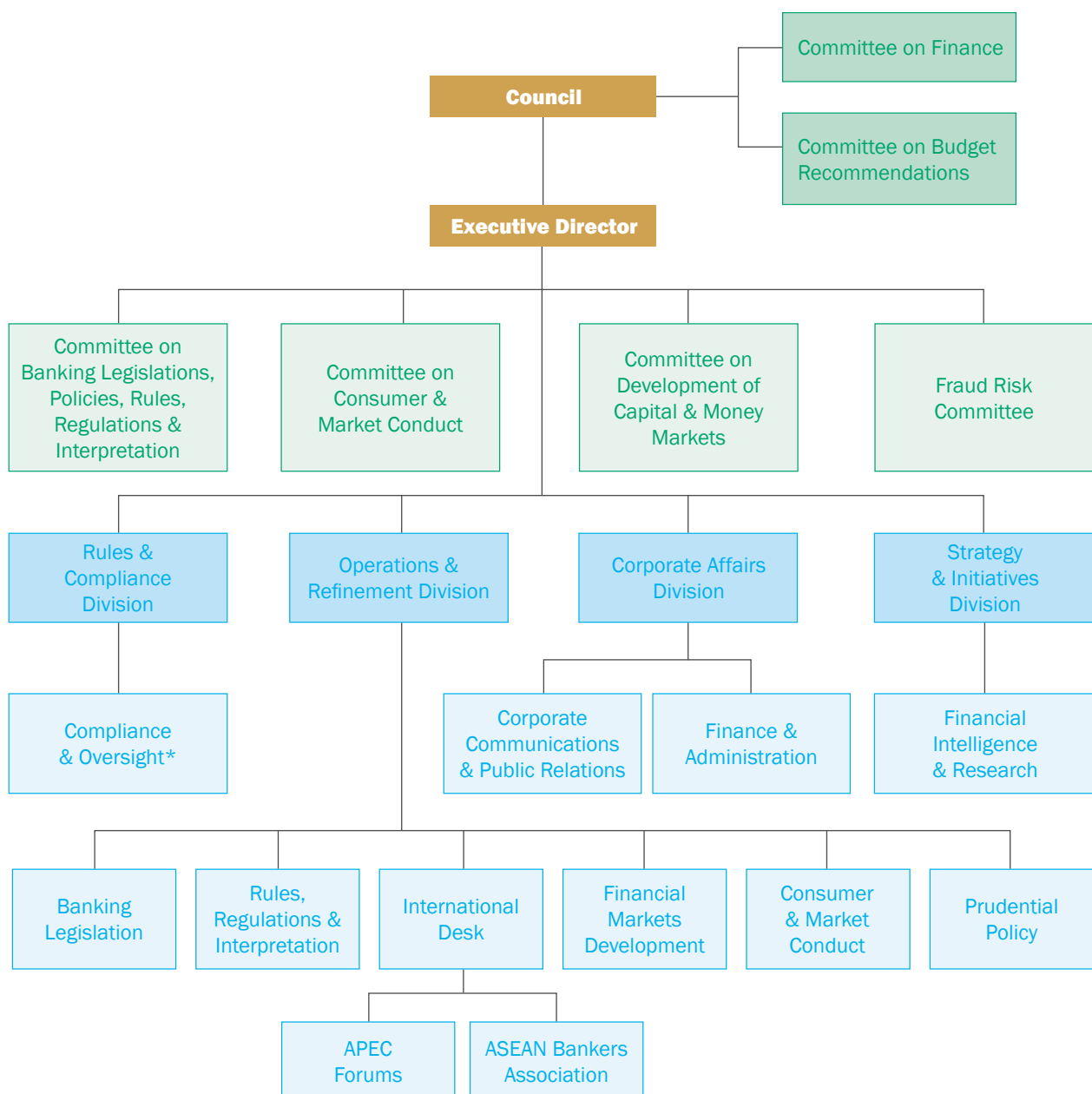
Its Organisational Structure and Family Tree

The Association of Banks in Malaysia (ABM) is structured into four core divisions, namely Operations & Refinement, Strategy & Initiatives, Corporate Affairs 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 Organisational Structure is depicted below.

Organisational Structure



Note: * to be established

The Association (Cont'd)

Its Organisational Structure and Family Tree

Senior Management



Sitting, from left: Chuah Mei Lin, Feizal bin Haji Ahmad

Standing, from left: Ng Ai Leen, Michelle Leong, Gerard Forsythe, Wong Ai Mei, Joanne Wong

CHUAH MEI LIN

Executive Director

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 and the Education Committee of Institute of Bankers Malaysia. She is also an alternate director on the Board and Executive Committee of ASEAN Finance Corporation Limited, Singapore. Besides this, Mei Lin served as a member of the National Consumer Advisory Council for a two-year term beginning 2011.

Her legal background stands her in good stead as ABM tackles the myriad of issues facing the banking sector in recent months. The issues have been meaty, straddling subjects as diverse and intriguing as PDPA, CRA, FATCA, CA, FSA and GST. Additionally, Mei Lin has had to sharpen her organisational skills seriously in 2013 as her small but industrious team took on road-shows, Open Days, dialogues and ad hoc meetings dealing with various agenda. On a quick tally-up, 2013 saw ABM bearing the flag for the commercial banks in six road-shows and seven dialogues with external parties. ABM also held over 50 meetings with fellow bankers in 2013.

Indeed, under Mei Lin's leadership, ABM has evolved to assume a pivotal role as the voice for the commercial banking industry. Long has the post-box function been discarded – no doubt ABM

is still very much involved in the collation of views and data but in responding to the authorities and the public alike, ABM sets out to grasp the underlying facts and issues, re-write, prioritise, strategise and recommend, value add and speak out.

In addition, consumerism has been very much on the radar in her tenure thus far. With the establishment of *ABMConnect* in 2008 and *eABMConnect* soon thereafter in 2009, ABM has been able to assist in bridging any gaps which may occur in the individual bank's communication with its customers. Bank customers may request for clarification on best practices and general concerns about credit through these channels. They may also seek ABM's intermediation if they are dissatisfied with the handling or treatment of their complaints. Recognising that understanding issues on the ground is crucial, engagements with the public and in particular the small and medium enterprises have become permanent features in ABM's annual calendar of events.

Mei Lin 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, Mei Lin 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 reorganisation of the Group in 2002–2005 and before that, Senior Vice President, Legal Advisory & Membership Services Division of Bursa Malaysia Securities Berhad.

JOANNE WONG

Director, Operations & Refinement

Joanne joined ABM as Senior Administrative Officer in August 1991 and has over the years moved up the ranks steadily, first to Assistant Manager, then to Manager and later, Senior Manager. She was subsequently promoted to Assistant General Manager, heading the Operations & Refinement Division. The division oversees, in the main, issues relating to the overall operations and efficacy of the commercial banking sector with the aim of streamlining the same and/or introducing new policies or necessary changes. She also represents the Association at various external working groups/committees as the alternate to the Executive Director. These include the Ministry of Housing and Local Government's Working Group on the revival of Abandoned Housing Projects, Bank Negara Malaysia's Working Committee on e-Payments and on the National Bill Payments Scheme. A graduate from University of Ottawa, Canada with a Bachelor in Business Administration, Joanne first started her career with a development company as an officer in its leasing and credit department overseeing the housing loans division.

She was redesignated as Director, Operations & Refinement with effect from March 2013.

WONG AI MEI

Director, Corporate Affairs

Ai Mei joined ABM in 2008 as Assistant Manager, Finance and was promoted to Director, Corporate Affairs in 2013. Her current portfolio includes overseeing the Corporate Communications Department as well as the Finance & Administration Department.

She began her career at Arthur Andersen, which later became part of Ernst & Young, where she joined the Tax Department. During her six years there, she was involved in tax compliance for corporations and individuals, as well as the provision of tax advisory services. From there, she ventured 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. In addition to her accounting portfolio, Ai Mei also gained experience in event management, magazine publication and customer service. She graduated with a Bachelor (Honours) degree in Accounting & Finance from Middlesex University, United Kingdom.

NG AI LEEN

Director, Strategy & Initiatives

Ai Leen joined ABM as Senior Manager, Strategy & Initiatives on 7 September 2009 and was subsequently promoted to Assistant General Manager before the redesignation to Director with effect from March 2013. The Strategy & Initiatives Division oversees, in the main, the planning, development and implementation of the broad or macro aspects of the Association's work for the commercial banking industry, including the gathering of financial intelligence and the conduct of research on relevant issues to support the Association's key objectives.

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.

GERARD FORSYTHE

Senior Associate, Operations & Refinement

Gerard joined ABM as Senior Associate, Operations & Refinement, bringing with him 33 years of work experience from a locally incorporated international bank. He currently assists with the management of several projects such as the Chip and PIN project and the enhancements to security at bank premises. Gerard also attends to issues relating to fraud risk and cheque clearing.

MICHELLE LEONG

Senior Associate, Corporate Communications & Public Relations

Michelle rejoins ABM as a Senior Associate after taking a reprieve from work to enjoy motherhood. She has over 12 years of experience in external and internal corporate communications, having worked with a financial regulator and a leading property developer. Michelle's portfolio in the main includes media relations, event management, publications, website strategy and stakeholder management.

FEIZAL BIN HAJI AHMAD

Senior Executive, Public Relations

Feizal has been a member of the ABM team since January 2009, when he was recruited to helm ABM's hotline, *ABMConnect*, and subsequently the online version, *eABMConnect*. In addition to managing queries and complaints on issues relating to the local conventional banking industry, Feizal also attends to views about commercial banking services in general, thus providing an avenue to the banking public to channel its feedback.

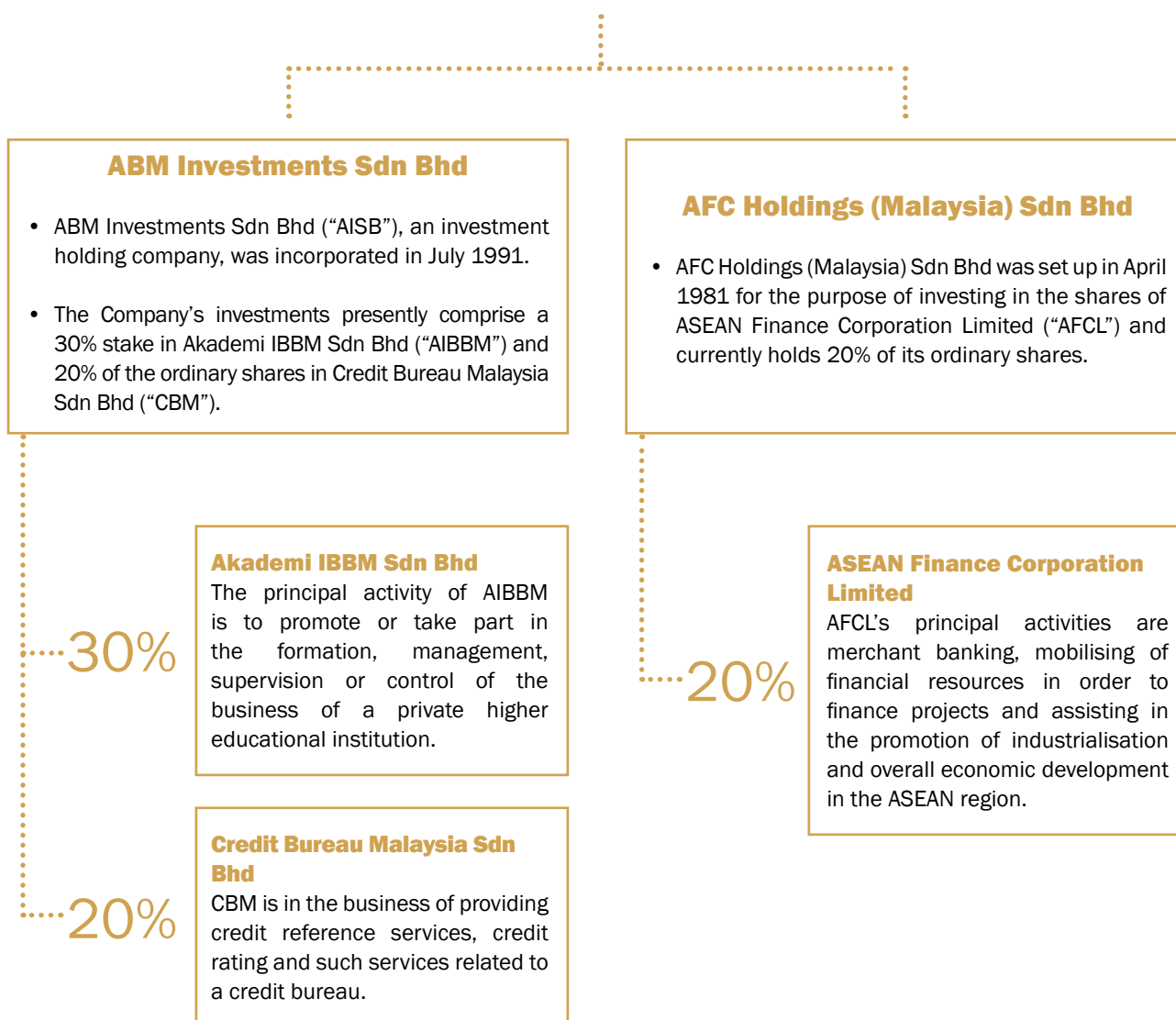
The Association (Cont'd)

Its Organisational Structure and Family Tree

ABM's Family Tree

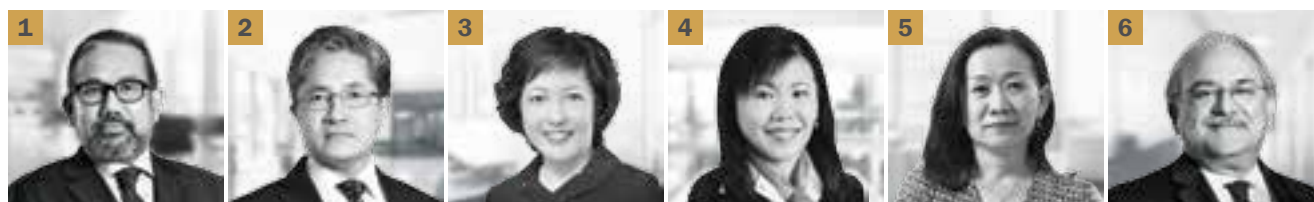


PERSATUAN BANK BANK DALAM MALAYSIA
THE ASSOCIATION OF BANKS IN MALAYSIA



ABM Permanent Committees

and its Members as at 31 December 2013



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

Foong Pik Yee (replaced Sanjay Uppal)

4 Public Bank Berhad

Chang Siew Yen

5 RHB Bank Berhad

Yap Choi Foong (replaced 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. Dato' Mohd Hanif Suadi

b. Abdul Razak Kamardin (Alternate)

2 Affin Bank Berhad

Ee Kok Sin (until March 2014)

3 CIMB Bank Berhad

Devabalan Theyventheran

4 Citibank Berhad

June Lee Siew Yee (until November 2013)

5 HSBC Bank Malaysia Berhad

James Gossip

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 2013



Fraud Risk Committee

- | | |
|---|---|
| <p>1 Malayan Banking Berhad (Chairman Bank)
a. Lim Chin Heng
b. Mohd Nassir Abd Rahman (replaced Mustafa Hassan)</p> <p>2 CIMB Bank Berhad
a. Balashanmugam Vadivelu
b. Siva Subramaniam Seenivasagam (replaced Yunos Yusop)</p> <p>3 Citibank Berhad
Chong Tong Lim</p> <p>4 HSBC Bank Malaysia Berhad
a. Dennis Cheah
b. Andrea Lim</p> | <p>5 Public Bank Berhad
a. Veronica Foo
b. Siew Lup Yan (replaced Matthias Chay)</p> <p>6 RHB Bank Berhad
a. Arivananthan a/I Supaya
b. V. Maslamani a/I Vatharajoo</p> <p>7 Standard Chartered Bank Malaysia Berhad
a. Steven Leong Wai Hoong
b. Tashvinder Singh (replaced Victor Ong)</p> |
|---|---|



Committee on Budget Recommendations

- | | |
|---|--|
| <p>1 CIMB Bank Berhad
Lee Heng Guie</p> <p>2 HSBC Bank Malaysia Berhad
Baldev Singh a/I Gurdial Singh</p> | <p>3 Malayan Banking Berhad
Suhaimi Ilias</p> |
|---|--|

ABM Permanent Committees (Cont'd)

and its Members as at 31 December 2013



Committee on Consumer & Market Conduct

- | | |
|--|---|
| <p>1 Malayan Banking Berhad (Chairman Bank)
Chow Yin Li</p> <p>2 Affin Bank Berhad
Mohd Azhar Shahbudin</p> <p>3 Alliance Bank Malaysia Berhad
Yong Kok Mun</p> <p>4 CIMB Bank Berhad
Datin Aziyah Omar</p> <p>5 Hong Leong Bank Berhad
Josephine Leong</p> | <p>6 OCBC Bank (Malaysia) Berhad
Alvin Lim Kim Leng</p> <p>7 Public Bank Berhad
Siew Lup Yan (replaced Matthias Chay)</p> <p>8 RHB Bank Berhad
Nesaratnam Somasundram</p> <p>9 Standard Chartered Bank Malaysia Berhad
Jessie Liew</p> <p>10 United Overseas Bank (Malaysia) Bhd
Michelle Liew Yang Har (replaced Lau Chee Kheong)</p> |
|--|---|



Committee on Development of Capital & Money Markets

- | | |
|--|---|
| <p>1 Malayan Banking Berhad (Chairman Bank)
Leslie Foo Chek Shen</p> <p>2 CIMB Bank Berhad
a. Dato' Lee Kok Kwan
b. Thomas Tan (Alternate)</p> <p>3 Citibank Berhad
Yousuf Sandeela</p> | <p>4 HSBC Bank Malaysia Berhad
Alvin Kong (replaced Piyush Kaul)</p> <p>5 Public Bank Berhad
Lim Lye Ping</p> <p>6 RHB Bank Berhad
Datin Zaimah bte Zakaria</p> <p>7 Standard Chartered Bank Malaysia Berhad
Leon Koay Li Onn</p> |
|--|---|

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

Chairman's Statement



I am honoured to present The Association of Banks in Malaysia (ABM)'s 2013 Annual Report, my first since taking over the helm as Chairman in August 2013.

Be that as it may, I am certainly no stranger to ABM and the role it plays. Having been involved in ABM's work for several years now, I have come to appreciate the positive impact that the Association has had on the industry and our stakeholders in general.

My predecessor, Dato' Sri Abdul Wahid Omar, has done an admirable job in steering the Association to be a more influential voice in the commercial banking industry. It is my intention to further strengthen ABM's role in fostering an environment in which banking services are valued and can prosper.

Global Scenario

The world economy had a relatively good run in 2013 as global activity and world trade picked up in the second half of the year. Of course for many countries, it was still a struggle. In particular, the eurozone continued its recession for much

of the year, and living standards in most of the developed world were still below their 2007 peak. However, by the end of 2013, there were signs of improvements on many fronts, especially in the developed countries, and the long spell of recession and its aftermath began to recede.

The rate of recovery in the US seems to have sped up despite the shadow cast by the feud over its budget. This was in large due to the revival of the real estate market, the continuous improvement in employment figures and the positive rise on the stock markets in the second half of 2013. Strong support to the U.S. economy came from the Federal Reserve's expansive monetary policy. On the flip side, the US government also significantly tightened its fiscal policy by introducing various measures including tax hikes. Despite this, the US economy continued to grow. The fact that the US economy managed to expand as much as it did in 2013 in spite of this fiscal retrenchment suggests that the economy has a reasonable amount of underlying momentum. Indeed, this was a key factor behind the Federal Reserve's decision at its final meeting for 2013 to commence tapering its Quantitative Easing programme.

Meanwhile, the eurozone finally emerged from recession in the second quarter of 2013, although the recovery remains modest. The north, led by Germany, had a solid year, recording a downward trend in unemployment and boosting

living standards. The Mediterranean countries fared more poorly, with Italy, Spain, Portugal and Greece all enduring a year of rising unemployment. However, the numbers have started to improve. Europe and the euro are not out of the woods yet, but the acute phase of their difficulties may be past. A key challenge for the eurozone in the next few years will be to lift aggregate demand in a meaningful way, so as to prevent further disinflation and/or deflation.

In Japan, economic growth rose slightly to 1.5% in 2013, a development driven by expansive fiscal and monetary policies, the first two pillars of what has been termed "Abenomics". Japan's overall economic activity is projected to slow moderately in response to a tightening fiscal policy stance in 2014-15 as a result of a two-step doubling of the consumption tax rate.

Meanwhile, China's growth is expected to slow to 7.5% this year, the lowest rate in 23 years, from 7.7% in 2013, according to the International Monetary Fund (IMF) as it urges the country to shift its economy towards more domestic consumption, and less exports and business investment. On the positive side, the likelihood of a hard landing in China after over-investment and a credit boom continues to be small.

In 2014, global recovery is expected to gather momentum amid renewed confidence in stronger and more sustained growth for the developed economies, premised on recent economic data and indicators. In particular, the US is seen to inspire the most optimism as 2014 also marks the end of monetary-led stimulus programmes which were introduced to invigorate cyclical demand in the American economy.

Apart from the expected recovery of the US economy, the momentum of the improvement in global economy will depend on the following factors:

- Sustainability of the merging turnaround in Europe;
- The execution of economic reforms and rebalancing in China;
- Japan's policies to reflate its economy; and
- Macroeconomic management and policies in emerging market economies to balance between sustaining growth, dealing with volatile capital flows and financial markets, and safeguarding fundamentals and financial stability.

Although the fundamental drivers for emerging economies remain in place, investors will watch closely how countries are able to take on reform challenges to reduce their vulnerabilities and fulfil their potential. We draw comfort from the fact that Asian economies have become more resilient in recent years, with high reserves, high national savings rates,

more flexible exchange rates, stronger financial systems and low external borrowings. This should stand the Asian economies in good stead to weather the impact of capital reversals while implementing the necessary reforms and transformations to lift their growth trend over the medium term.

Barring any major negative surprises, the global economy is expected to stabilise after three years of slowdown and is expected to experience a mild pickup in 2014. We expect 2014 to be a year of transition for the global economy. All in all, the outlook appears to be more balanced and encouraging than it has been in years.

Malaysian Economic Outlook and Perspective

As developed economies begin to exhibit clearer signs of a turnaround, and with Japan and China expected to maintain their stable growth this year, this bodes well for Malaysia's economy. The signs of a more solid growth momentum in the advanced economies augur well for Malaysia's international trade, to sustain the country's current account surplus.

Fundamentally, Malaysia should not experience any long-term adverse effects as its macroeconomic fundamentals are still healthy. Bank Negara Malaysia's international reserves stood at RM441.7 billion as at the end of 2013, equivalent to 3.7 times the country's short-term external debts and sufficient to cover 9.6 months of retained imports. By benchmarking against the IMF's threshold, Malaysia's position remains sufficient in terms of foreign-reserve adequacy, and should be able to weather the short-term volatility in the ringgit caused by monetary normalisation in the advanced economies. The expected improvement in the current account surplus and the resilience of commodity prices will also support the nation's reserves.

The Malaysian economy grew by 4.7% year-on-year in 2013, but in the fourth quarter the economy expanded by 5.1% year-on-year. One of the key reasons for this pickup has been high levels of investment into infrastructure. Additionally, this has been supported by household spending. Malaysia has very stable employment conditions which are helping to sustain real growth in the economy.

The Malaysian government has also been enacting numerous reform measures across the whole economy, such as tackling fiscal consolidation. The effects of these reforms are beginning to show their positive impact and will continue to do so. In addition to measures to restrain spending growth so as to manage the budget deficit, the government is also progressively liberalising certain sectors, particularly in the services sub-sectors.

Chairman's Statement (Cont'd)

Whilst the household debt level in Malaysia remains high, it is not expected to be a systemic threat to the banking system. To date, the asset quality trend of household loans remains benign due to the country's healthy domestic economic growth, low unemployment rate, accommodative interest rate environment and a relatively stable property market.

The country's overall economic growth in 2014 is expected to be supported by a continued investment up-cycle, driven by major infrastructure and investment projects, still-healthy private consumption and investment as well as accommodative monetary policies. However, growth in consumption may moderate slightly as consumers turn more cautious, largely on heightened inflationary expectations.

Malaysian Banking Sector – Developments and Issues

The Malaysian banking sector delivered yet another commendable scorecard in 2013, due to excellent asset quality, strong capital buffers as well as favourable funding and liquidity positions.

Banks achieved a smooth transition into the first phase of strengthened capital requirements under Basel III which began from January 2013. As at end 2013, the banking system capitalisation remained strong with the common equity tier 1 (CET1) capital ratio, tier 1 capital ratio and total capital ratio well above the minimum regulatory levels, at 12.1%, 13% and 14.4% respectively. The capital buffers of the banks in excess of the minimum total capital requirement stood at more than RM79.3 billion. Thus, Malaysian banks continue to be well-positioned to manage external risks arising from the unwinding of the monetary policies in the developed economies as prospects for stronger economic recovery emerge.

Commercial banks had also adapted well to the recent enforcement of various regulations and policies affecting the industry, such as the Financial Services Act 2013, the Personal Data Protection Act, and Bank Negara Malaysia's policies on Single Counterparty Exposure Limit and Risk Governance. All of these will certainly reinforce the integrity and sustainability of the banking system in the long-term.

2014 will be a challenging year for banks as we tackle various industry issues, including the adoption of the new reference rate framework and transition into the new Basel III liquidity standards, both of which will be effected in January 2015. The impending implementation of the Goods and Services Tax (GST) in April 2015 is another major issue that the banks will have to tussle with over the next year.

We also expect to see slower industry loan growth this year. Retail loan growth is envisaged to ease amid weaker consumer sentiment brought on by rising cost pressures and the macro-prudential measures announced via Budget 2014 and by Bank Negara Malaysia since mid-2013. However, the demand for business loans is expected to be supported by the resurgence in exports and continued investment in the various projects under the 10th Malaysia Plan and the Economic Transformation Programme.

ABM's Strategy for 2014

The guiding theme of ABM's work has been to foster public understanding for a responsible and responsive banking industry. From discussions with my fellow bankers, it is clear that this is high on their agenda too. There is a growing appreciation that while the sustainable success of commercial banks is the key business objective, that success must be aligned with wider public interest.

Going into 2014, the recent and upcoming changes in the payment system landscape are expected to feature prominently in ABM's agenda. Not only will ABM continue to promote the use of electronic payments (e-payments) through campaigns and engagements with the general public, we will also be dealing with the issues faced by our member banks as a result of the changes.

Other key areas that will be high on our agenda are several new initiatives with regard to credit/debit cards as well as implementation issues concerning GST which will have a critical impact on how the commercial banking industry operates.

It has been a busy and very productive year for ABM and I look forward to delivering more positive change in 2014.

I would like to extend my gratitude to all stakeholders who have engaged with us and helped us in achieving the goals which we had set for the year. On behalf of ABM, I would like to convey our appreciation to Bank Negara Malaysia, the Securities Commission, government ministries and business and consumer associations for their support.

Finally, my sincere thanks go to the management team and staff at ABM for their continued commitment, hard work, dedication and support in achieving ABM's cause.

Datuk Abdul Farid Alias
Chairman

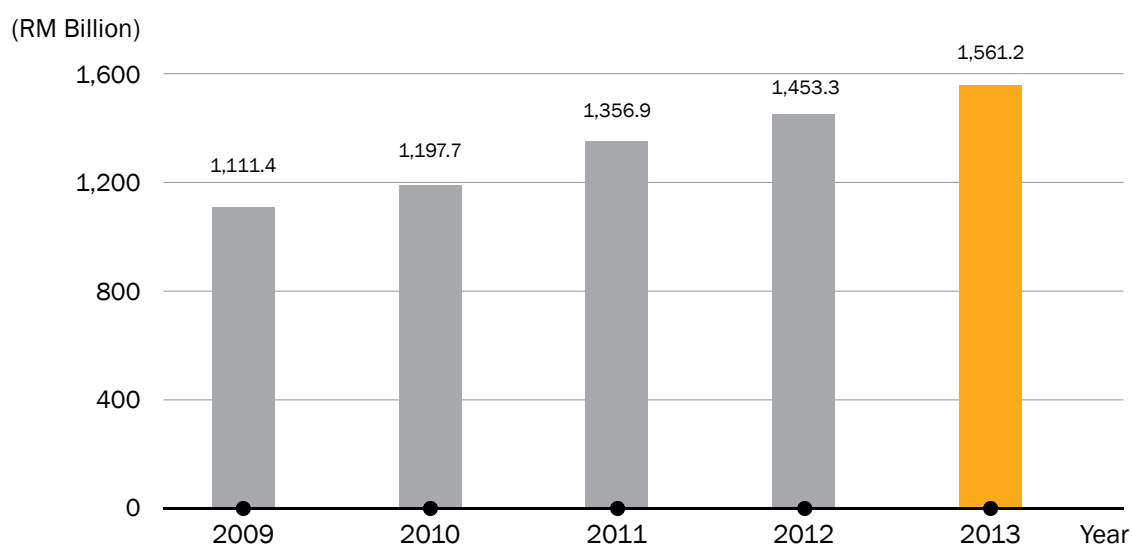
Financial Data

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

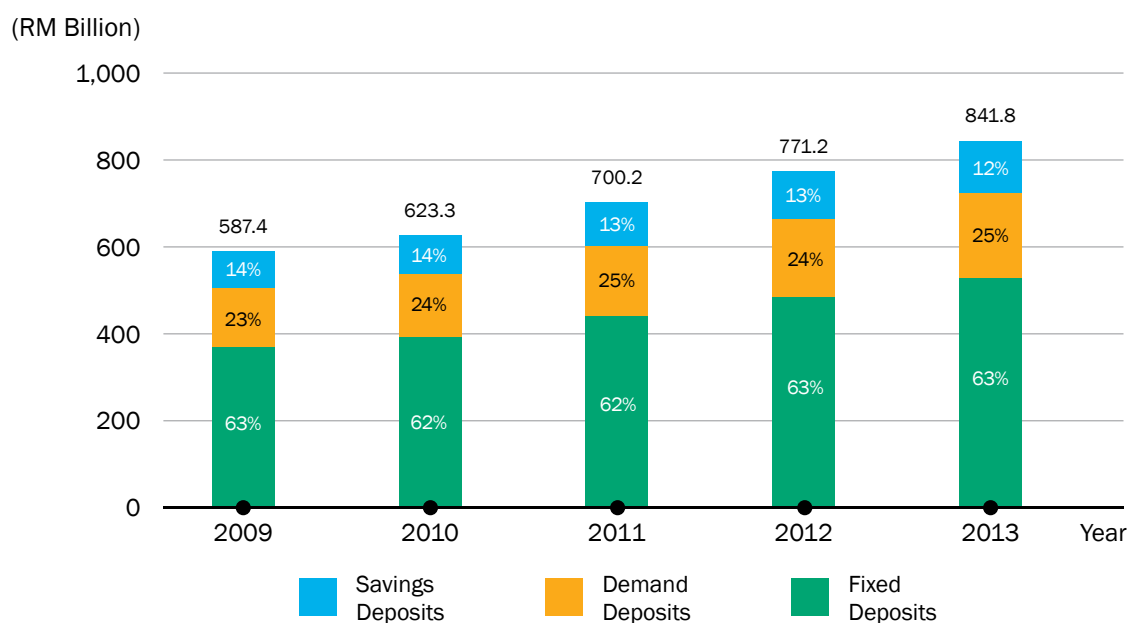
	2009		2010		2011		2012		2013	
	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)
Total Assets	1,111,386	4.5	1,197,711	7.8	1,356,862	13.3	1,453,333	7.1	1,561,229	7.4
Total Loans	644,980	4.9	716,879	11.1	798,350	11.4	865,322	8.4	933,980	7.9
Total Deposits	587,375	5.3	623,262	6.1	700,163	12.3	771,197	10.1	841,826	9.2

yoy = year on year

Total Assets ^a

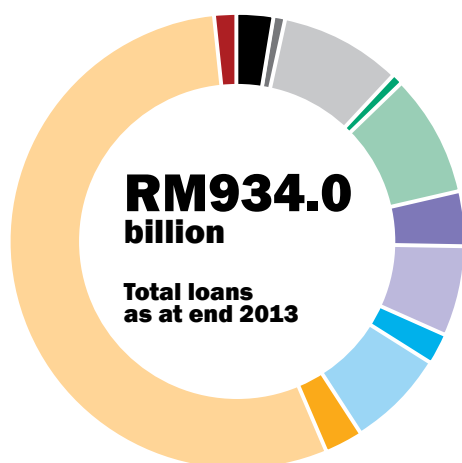


Total Deposits ^a



Financial Data (Cont'd)

Total Loans¹ by Sector as at end of 2013 ^a



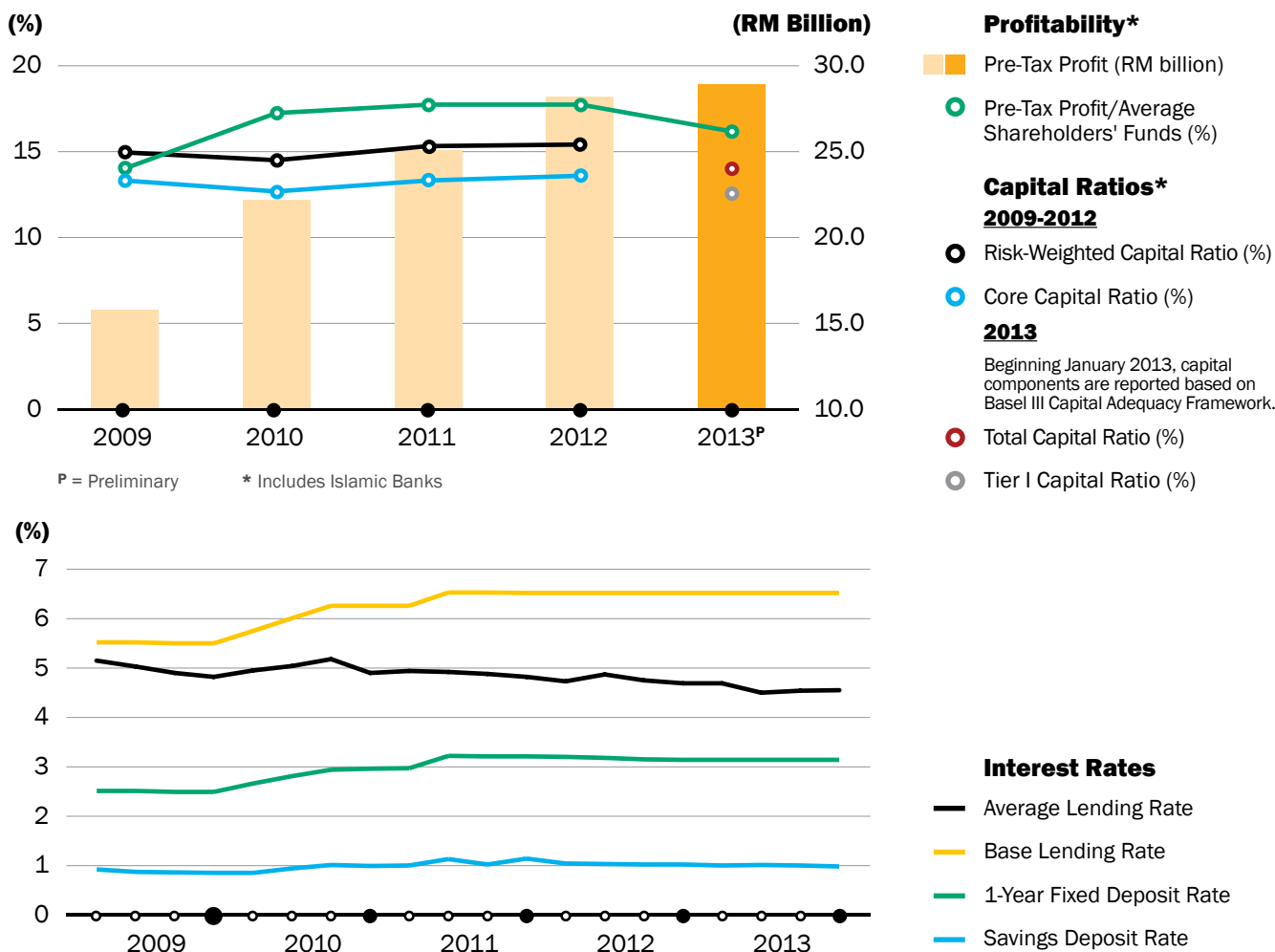
Sector ²

Primary Agriculture	- 2.77%
Mining and Quarrying	- 0.69%
Manufacturing (including agro-based)	- 8.70%
Electricity, Gas and Water Supply	- 0.68%
Wholesale, Retail, Restaurants and Hotels	- 8.57%
Construction	- 4.03%
Real Estate	- 6.26%
Transport, Storage and Communication	- 2.28%
Financing, Insurance and Business Services	- 7.06%
Education, Health and Others	- 2.71%
Household Sector	- 54.85%
Other Sector ³	- 1.41%

Notes:

- 1 Total loans as at end 2013 is RM934.0 billion, and includes loans sold to Cagamas.
- 2 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.
- 3 Includes loans to individual businesses.

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



Source: ^a Data for 2009 to 2013 extracted from Bank Negara Malaysia's Monthly Statistical Bulletin February 2014.
^b Profitability data for 2009 to 2013 extracted from Bank Negara Malaysia's Financial Stability and Payment Systems Report 2013.

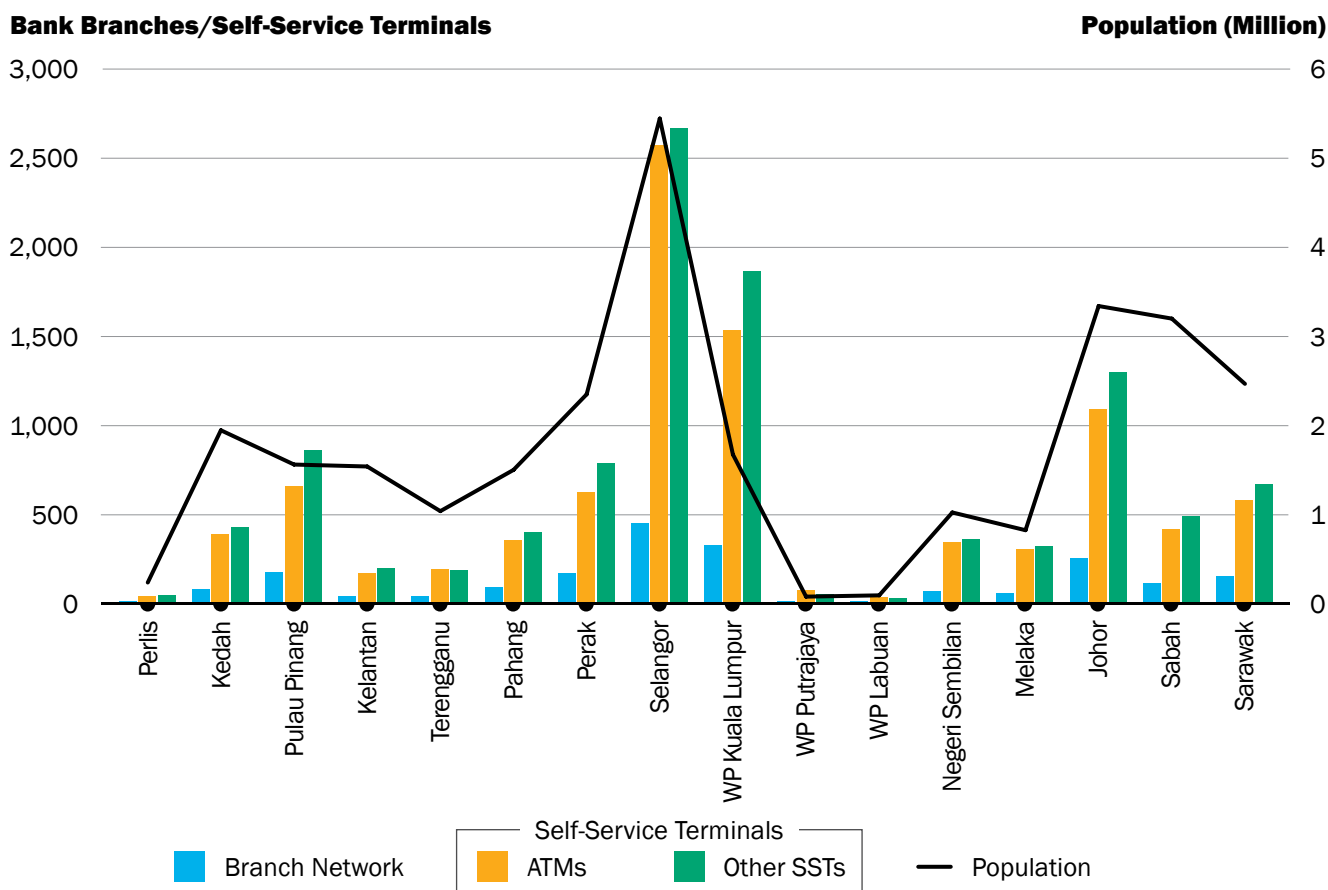
Bank Branches, Number of Staff and Self-Service Terminals of Commercial Banks as at 31 December 2013

	Bank Branches	Number of Staff	Self-Service Terminals (SSTs)				
			ATM	Cash Deposit Machine	Cheque Deposit/ Scan Machine	Internet Kiosk/ Electronic Payment Kiosk	Others
Affin Bank Berhad	103	3,187	253	144	114	7	6 coin deposit machines, 2 statement printers
Alliance Bank Malaysia Berhad	89	3,851	180	125	104	0	3 coin deposit machines
AmBank (M) Berhad	184	9,162	882	288	214	0	13 coin deposit machines, 112 EPF kiosks
Bangkok Bank Berhad	5	163	0	0	0	0	0
Bank of America Malaysia Berhad	1	60	0	0	0	0	0
Bank of China (Malaysia) Berhad	7	207	0	0	1	0	0
Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad	2	408	0	0	0	0	0
BNP Paribas Malaysia Berhad	1	90	0	0	0	0	0
CIMB Bank Berhad	297	13,523	2,217	1,112	591	415	14 coin deposit machines, 10 EPF kiosks
Citibank Berhad	11	3,092	37	45	19	10	2 coin deposit machines, 7 EPF kiosks, 6 phone banking kiosks
Deutsche Bank (Malaysia) Berhad	1	179	0	0	0	0	0
Hong Leong Bank Berhad	277	9,351	638	466	355	100	3 coin deposit machines, 12 EPF kiosks
HSBC Bank Malaysia Berhad	42	4,239	128	128	83	55	6 coin deposit machines, 30 EPF kiosks
India International Bank Malaysia Berhad	1	32	0	0	0	0	0
Industrial and Commercial Bank of China (Malaysia) Berhad	4	164	0	0	0	8	0
J.P. Morgan Chase Bank Berhad	1	113	0	0	0	0	0
Malayan Banking Berhad	399	47,523	2,777	1,034	510	478	17 multi function kiosks, 82 smart recycler machines
Mizuho Bank (Malaysia) Berhad	1	97	0	0	0	0	0
National Bank of Abu Dhabi Malaysia Berhad	1	25	0	0	0	0	0
OCBC Bank (Malaysia) Berhad	41	3,601	93	94	78	31	4 coin deposit machines, 40 EPF kiosks, 26 passbook update machines
Public Bank Berhad	257	14,427	570	202	539	263	410 cash recycler machines, 17 coin deposit machines, 16 EPF kiosks
RHB Bank Berhad	194	17,740	1,417	616	312	241	10 coin deposit machines, 476 EPF kiosks
Standard Chartered Bank Malaysia Berhad	32	2,002	76	80	51	70	32 phone banking
Sumitomo Mitsui Banking Corporation Malaysia Berhad	1	64	0	0	0	0	0
The Bank of Nova Scotia Berhad	5	92	0	0	0	0	0
The Royal Bank of Scotland Berhad	2	87	0	0	0	0	0
United Overseas Bank (Malaysia) Bhd	45	4,693	58	52	88	47	6 coin deposit machines, 2 EPF kiosks, 45 phone banking, 57 recycle cash deposit machines
Total	2,004	138,172	9,326	4,386	3,059	1,725	1,466

Alternative Delivery Channels of Commercial Banks

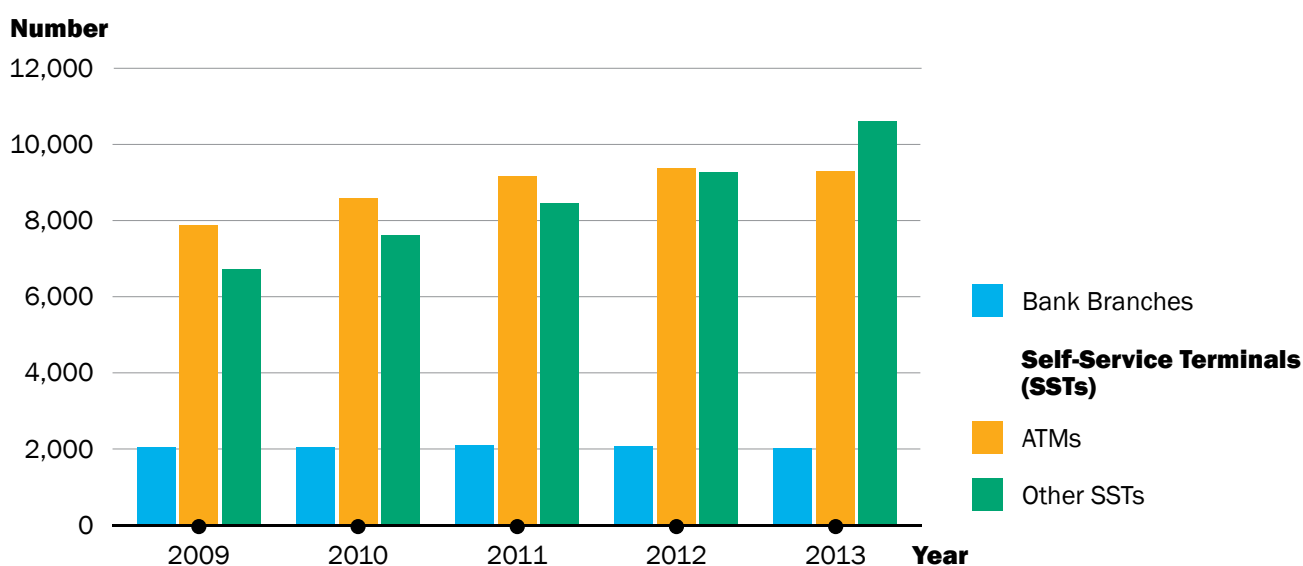
	Alternative Delivery Channels			
	Internet Banking	Mobile Banking	Telebanking	PC/Desktop Banking
Affin Bank Berhad	www.affinonline.com			Corporate customers
Alliance Bank Malaysia Berhad	1) Retail: https://www.allianceonline.com.my 2) Corporate: https://www.alliancebizsmart.com.my		1) Call Centre: 603-5516 9988 2) Platinum cardholders and Privilege Banking members: 603-5516 9898	
AmBank (M) Berhad	www.ambankgroup.com www.ambank.com.my	Retail: via Mobile App	Domestic : 1-300-80-8888 Overseas : 603-2178 8888	
Bank of America Malaysia Berhad	Corporate: https://cashproonline.bankofamerica.com	Corporate: https://cpmobile.bofa.com		
Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad	Corporate: https://ebusiness.bk.mufg.jp		603-2034 8055	
BNP Paribas Malaysia Berhad	Corporate: https://connexis.bnpparibas.com			
CIMB Bank Berhad	Retail: www.cimbclicks.com.my Corporate: http://www.cimbbizchannel.com	Retail: 1) mobile.cimbclicks.com.my 2) CIMB Clicks App 3) MyMobile Service (USSD)	Call Centre: 1-300-88-0900	
Citibank Berhad	Retail: www.citibank.com.my Corporate: www.asia.citibank.com , www.citidirect.com	Retail: www.mobile.citibank.com.my	Kuala Lumpur : 603-2883 0000 Penang : 604-296 0000 Johor Bahru : 607-268 0000 Kuantan : 609-509 0000 Melaka : 606-852 0000 Sabah & Sarawak : 1-800-82-1010	
Deutsche Bank (Malaysia) Berhad	Corporate: https://db-direct.kl.gtib.db.com			
Hong Leong Bank Berhad	Retail: https://s.hongleongconnect.my Corporate: http://www.hlb.com.my/hongleongonlinebusiness2.htm	Retail: via mobile App	Retail: 603-7626 8899	Corporate customers
HSBC Bank Malaysia Berhad	Retail: www.hsbc.com.my Corporate: www.hsbcnet.com	Retail: via mobile App Corporate: www.hsbcnet.com/mobile	General : 1-300-88-1388 Premier : 1-300-88-9393 Commercial : 1-300-88-1128	
Industrial and Commercial Bank of China (Malaysia) Berhad	www.icbcm.com			
J.P. Morgan Chase Bank Berhad	Corporate: http://www.jpmorganaccess.com.my			
Malayan Banking Berhad	www.maybank2u.com.my	Retail: mobile. maybank2u.com.my	Retail : 1-300-88-6688 Overseas : 603-7844 3696	Corporate customers (Regional Cash Management Services) https://www.maybank2e.com/index.html
Mizuho Bank (Malaysia) Berhad	Corporate: https://otp.ffrontier.com			
OCBC Bank (Malaysia) Berhad	www.ocbc.com.my	Retail customers, application that runs on java midlet	1) Retail : 1-300-88-5000 2) Corporate : 1-300-88-7000	
Public Bank Berhad	www2.pbebank.com www.pbebank.com	Retail: MyMobile Service (USSD) Corporate: 1) https://www.pbebank.mobi/app 2) https://www.pbebank.mobi		Corporate customers
RHB Bank Berhad	Retail: www.rhbgroup.com	Retail: via mobile App	Retail: Call Centre : 1-300-888-742	
Standard Chartered Bank Malaysia Berhad	Retail: https://ibank.standardchartered.com.my Corporate: Straight 2Bank (S2B) https://s2b.standardchartered.com	via mobile App	Retail : 1-300-888-888 Corporate : 1-300-883-399 SME Hotline : 1-300-888-111 High Value SMEs : 1-300-880-028	
Sumitomo Mitsui Banking Corporation Malaysia Berhad	Corporate: https://gcms.smbc.co.jp/cmswebapp/AEGSL00_Login.jsp			
The Royal Bank of Scotland Berhad	Corporate: https://my.access.rbsm.com			
United Overseas Bank (Malaysia) Bhd	Retail: https://www.uob.com.my/uob/index.jsp Corporate: https://biz.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	

Branch Network and Self-Service Terminals of Commercial Banks by State as at 31 December 2013



Source: Population Distribution and Basic Demographic Characteristics 2010 (Table 1 - Key summary statistics 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 2009-2013 ^c



Source: ^c Data from 2009 to 2012, extracted from ABM Annual Reports 2009 to 2012.
Data regarding number of branches for commercial banks as at 31 December 2013 - ABM's compilation.

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 2013 for and on behalf of the Council.

1. INTRODUCTION

A sound and efficient payment systems infrastructure is vital to the Malaysian economy as it has a profound effect on the way we live, do business and attract investments. In line with Malaysia's vision to attain developed nation status by the year 2020, Bank Negara Malaysia has set out several targets to be achieved in meeting this agenda. One of these targets is to increase the use of electronic payments (e-payments) to 200 transactions per capita while reducing paper-based payment products, in particular the number of cheques cleared, by half from 204 million in 2012 to 100 million by 2020. We are proud to say that the commercial banking industry is in full support of this initiative for the betterment of the country.

Towards this end, since the beginning of the year, ABM had devoted a substantial amount of its time, energy and resources to support the national agenda of migration to e-payment. It is not only crucial that the payment systems are competitive and responsive to the business community and customer needs, but also that it remains secure and reliable. In the course of our work, we engaged with, and listened to a wide range of stakeholders, and took on board their feedback as regards what would be required to drive behavioural change from paper-based payment products to e-payments.

During the year, ABM committed to an action plan to promote, and improve e-payments, which included deepening engagements with businesses and stakeholders to address existing barriers to e-payments and boosting public awareness of the benefits of electronic alternatives.

As reflected in our cover rationale this year of "Banking the electronic way", the Malaysian payments landscape is changing dramatically and will continue to do so over the next few years. We look forward to this challenge with real optimism and confidence and will grasp the opportunities this presents for the commercial banking industry.

Apart from the e-payment agenda, ABM had to tackle a wide spectrum of industry issues ranging from the more complex legal and regulatory changes to the on-going need to extend our reach for better access to financing.

2. REPORT OF KEY INITIATIVES IN 2013

A. Our 'e' agenda

(i) Accelerating the migration to e-payments

In March 2013, Bank Negara Malaysia announced a new two-pronged pricing strategy for payment services to address the current price distortion between e-payments and paper-based payment instruments, with the key objective of accelerating the migration to e-payments. The need to accelerate migration is important as Malaysia transitions towards a high value added, high income economy driven by targets as set out in Bank Negara Malaysia's Financial Sector Blueprint 2011-2020.

The first prong of the pricing strategy saw the lowering of the transaction fee for Interbank GIRO (IBG) fund transfer conducted via internet and mobile banking from RM2 to a maximum of 10 sen with effect from 2 May 2013. The second prong would have involved the introduction of a cheque processing fee of 50 sen commencing 1 April 2014. However, the effective date for the implementation of the cheque processing fee has since been deferred to 2 January 2015 to allow government agencies to facilitate a comprehensive acceptance of e-payments.

The purpose of the cheque processing fee is to bring the cost to the customer closer to the actual cost of production, which is currently about RM3 per

cheque. It is hoped that this fee would dissuade the public from using cheques and thus move to e-payment methods. At present, customers pay only 15 sen stamp duty per cheque leaf.

Following from this announcement by Bank Negara Malaysia, work began in earnest at ABM to not only promote the use of e-payments but also make it more convenient for customers to use e-payment channels.

From our engagements with the public, one common issue raised was the difficulty faced by the recipient when trying to identify and reconcile funds received through IBG. To overcome this problem, ABM together with our participating member banks worked on a set of payment reference standards for IBG transactions made via internet banking or mobile banking. The Recipient Reference and Sender's Name are now mandatory fields while the Other Payment Details field is optional. As such, the payer may choose to include information such as the invoice, bill, insurance policy or car registration particulars and the period for which the payment relates. These details, together with the sender's name will be shown on the online and/or hard-copy version of the recipient's bank account statement. The main aim of the payment reference standards was to facilitate reconciliation on the part of the payee or recipient. A communiqué was drawn up to explain to members of the public the different reference fields.

Besides the payment reference standards, ABM in collaboration with member banks agreed on a set of guidelines for the imposition of the cheque processing fee. The industry, after much deliberation, agreed that the cheque processing fee is to be charged to the drawer or issuer of the cheque. The cheque processing fee will be in addition to the stamp duty and commission collected by the bank. In the case of a banker's cheque (whether in local or foreign currency, depending on the bank concerned)/bank draft/foreign currency demand draft/cashier's order, the applicant of the instrument will have to pay the cheque processing fee at the time of application. Issues relating to the imposition of the cheque processing fee on cheques which were returned unpaid and re-presented cheques were also addressed. The cheque processing fee guidelines together with the Frequently Asked Questions (FAQs) in three languages (English, Bahasa Malaysia and Mandarin) have been posted onto ABM's website, www.abm.org.my.

Being mindful that our member banks which are IBG and RENTAS members would need to cease issuing cheques for inter-bank payments by 30 September 2013, ABM held discussions with the Bar Council to see how the new e-payment procedures on the part of the banks, would affect the redemption and disbursement processes in the context of a sale and purchase transaction of an immoveable property. Briefly, member banks have agreed that the vendor's financier will include in the redemption statement, the particulars of the account to which the redemption sum is to be paid as well as pertinent additional information not necessarily contained in the electronic transmission. In addition, the banks will provide the details of a liaison person for any queries relating to the transaction. The list of the liaison persons, collated by ABM, has been extended to all the banks.

Following from the discussions held with the Bar Council, ABM drew up the proposed guidelines for inter-bank e-payment in respect of redemption/disbursement of financing facilities. The draft guidelines have been circulated to the member banks and to Bar Council for feedback. The finalised guidelines are targeted to be rolled out in 2014.

Road-shows, Open Days and Showcasing of e-payment products

In support of the national agenda for the migration to e-payment, ABM worked arduously with its member banks and Bank Negara Malaysia to encourage members of the public and businesses to adopt e-payment, in particular IBG as the preferred mode of making payment and transferring funds via several outreach programmes. ABM and its member banks also actively participated in engagement sessions with the SMEs and business chambers to encourage their members to engage with their bankers to learn more about the benefits, security features and safe practices in conducting online banking and e-payments.

From October 2013 to March 2014, 12 road-shows were conducted across the country to promote the IBG fund transfer campaign. At the "Experience IBG" road-shows, bankers as well as customers who/which have made a successful migration to IBG shared their knowledge and experience of the numerous benefits of using e-payment. The Council banks had set up booths at the road-shows nationwide to showcase their e-payment products. In conjunction with the road-shows, the banks held

“Open Days” at their participating branches in near-by cities/towns. In this way, customers were able to visit the branches to better try or experience IBG for themselves or, as the case may be, to just find out more. The Open Day stretched over a week to coincide with the relevant road-show. Small businesses and members of the public were encouraged to attend these events to learn more about e-payments and online banking services. It is heartening to note that the response from the attendees at these road-shows has been positive with a take-up rate of about 70%.

To cater for segments of the public that do not have internet access, member banks have committed to provide at least one internet banking kiosk at all their branches nationwide to enable the public to have access to online banking and IBG services. Staff ‘ambassadors’ will be assigned at the banking halls to assist customers to familiarize themselves with e-payment channels positioned at the bank premises themselves.

Taking into consideration that there may be initial concerns and reservations regarding the use of internet banking and mobile banking to transfer funds and pay bills, ABM together with several of its member banks held engagement sessions with the media and with The Associated Chinese Chambers of Commerce Industry of Malaysia to showcase the various e-payment channels and products offered by the said banks. Participating banks explained their respective ranges of online cash management suites, in particular the use of IBG via internet banking and mobile banking. A step-by-step demonstration on how to perform an IBG transaction online was also provided to the participants.

Media Campaign

Apart from the engagement sessions, ABM embarked on a two phased media outreach campaign via print, radio and online advertisements. The first phase (October – December 2013) was to inform the public of the reduction in the IBG fee to a maximum of 10 sen for internet banking and mobile banking. The tagline, Fast, Affordable, Convenient, which highlights the benefits of using e-payment was adopted for the media campaign. Print advertisements were published in four languages, i.e. English, Bahasa Malaysia, Chinese and Tamil

and were featured in four major newspapers. In addition, radio advertisements were aired in three languages. Online banners and advertisements were placed on several key portals and websites. The second phase which ran from January to March 2014, focused on the impending imposition of the 50 sen cheque processing fee. A press conference was held on 13 February 2014 to better explain to the media the latest e-payment initiatives and on 6 March 2014, ABM hosted a step-by-step demonstration on IBG to showcase the benefits of using e-payments to members of the press.

ABM would like to extend a note of appreciation to all our fellow bankers who have contributed their time and effort to make this campaign a success.

(ii) Implementation of Europay-MasterCard-Visa (EMV) Chip and PIN

During the year, ABM persisted with its appeal to Bank Negara Malaysia for a reconsideration of the proposal to implement Chip and PIN for international brand payment cards. In August 2013, Bank Negara Malaysia wrote to ABM agreeing to defer the implementation of Chip and PIN for international brand credit, debit, charge and prepaid cards at point of sale from end 2014 to 1 January 2017. However, implementation at ATMs shall remain to be completed by 1 January 2015. The deferment was granted after taking into account the resources required for the industry to migrate the domestic debit card to the EMV standard, which shall be completed by 1 January 2018.

Being cognizant of the extended deadline, meetings of the Chip and PIN Steering Committee were quickly convened. ABM has invited several consultants to submit their proposal for this project. At the same time, the Steering Committee also formalised the setting up of the various sub-committees, i.e. Policy and Procedure, Request for Proposal (RFP), and Technology and Communications to look into the various aspects for the implementation of the Chip and PIN initiative. Quarterly reports on the progress are to be submitted to Bank Negara Malaysia. The RFP sub-committee kick-started its meetings to review the proposals received before making its recommendation to the Steering Committee. It is envisaged that the review and selection process will be completed by first quarter of 2014.

B. Our consumer and SME agenda

(i) Customer Satisfaction Index

Following from the successful roll-out of the Customer Service Charter and the “Handbook for Nurturing First Class Customer Experience” or N1CCE Handbook for frontline/call centre staff in 2011 and 2012 respectively, ABM together with the Consumer and Market Conduct Committee proposed that an industry benchmarking exercise on customer service be conducted.

It was noted that a customer satisfaction index will raise service standards and promote a culture of service excellence. Not only will the index also measure the impact of the banks’ initiatives to improve customer satisfaction but will also identify the gaps and priority action areas.

Several discussions were held with Malaysia Productivity Corporation (MPC), which has been given the licence to carry out surveys based on the American Customer Service Index (ACSI) methodology, to work out the details of the survey to be carried out. The results from the ACSI model can be benchmarked not only within the industry but also at the national and internationally level given that countries such as USA, Singapore, South Korea and Europe have already adopted this methodology to benchmark across various industries. Identification of customer satisfaction components and the methodology to be used were ironed out and agreed upon.

ABM is pleased to report that nine Council banks agreed to participate in the survey. The collection of data kicked-off in December 2013 with the findings to be announced in the first quarter of 2014.

(ii) PARTNER, Phase 2

ABM and its commercial bank members first launched a series of initiatives towards enhancing banking efficiency and customer services for the Small & Medium Enterprises (SMEs) under the banner called “PARTNER” in 2010 in line with the vision of commercial banks as a true partner of SMEs in their growth and development. Under Phase 1 of PARTNER (or PARTNER 1), ABM and its

members streamlined and simplified the processes and procedures of applications for a SME loan.

Spurred on by the positive response and feedback from both SME businesses and ABM’s participating member banks for PARTNER 1, a second phase, code-named PARTNER 2 was rolled out on 15 July 2013. The following were introduced under PARTNER 2:-

- a. A template for the guidance of, and adoption by, banks, which provides a checklist of areas in which the applicant has failed to satisfy, covering broad reasons such as:-
 - The weaknesses of the business plan;
 - The adequacy of the security / collateral;
 - The back to back approval of Credit Guarantee Corporation Malaysia Berhad (CGC);
 - The impact of financial records;
 - The relevance of the credit history;
 - Such other reasons which may be applicable;
- b. A chart depicting the timeline in respect of the processing of loan/financing applications for straight-forward cases supported by CGC which should take a maximum of 52 days; and
- c. A chart depicting a refined timeline in respect of the processing of loan/financing applications for straight-forward cases which has been shortened from a maximum of 70 days to a maximum of 43 days.

Documents relating to PARTNER 2 are available on ABM’s website.

(iii) ABMConnect

ABMConnect, ABM’s hotline service on 1-300-88-9980, was set up in 2008. The hotline has played a key role in addressing queries and complaints from the public on issues related to the commercial banking industry. The online version, *eABMConnect*, is a 24/7 channel allowing the public to submit their complaints and/or queries at any time of the day or night, and remains a popular alternative. Since its inception, *ABMConnect* and *eABMConnect* have attended to approximately 11,300 calls and queries from members of the public, and ABM is pleased to report that 98% of the cases were resolved by the banks with their customers.

(iv) E-banking fraud awareness campaign

In January 2013, ABM, in collaboration with 13 Council member banks, the Association of Islamic Banking Institutions Malaysia (AIBIM), CyberSecurity Malaysia, the Malaysian Communications and Multimedia Commission, and the Royal Malaysian Police under the auspices of Bank Negara Malaysia's Internet Banking Task Force launched the e-banking fraud awareness campaign.

The six-month campaign was aimed at creating awareness among the general public on current e-banking scams so that they could avoid becoming victims by empowering them with knowledge regarding the methods deployed by cyber criminals. In conjunction with the launch, print ads to alert members of the public of email, SMS and phone scams were placed in six newspapers, from 15 January till 6 February 2013. This was followed by radio ads aired over three radio stations.

In addition, ABM arranged for a spot on NTV7's Breakfast Show to promote the awareness campaign which was aired in April 2013, in conjunction with its banking and finance week.

At the dialogue sessions held in Kota Kinabalu and Kuching with Bank Negara Malaysia, SME organisations and banks, ABM also took the opportunity to brief the media at a press conference about the e-banking awareness campaign. Leaflets on the Do's and Don't's were distributed by the participating banks to educate members of the public of the different scams and modus operandi.

C. Our banking efficacy agenda

(i) Standardised template for description of key terms and conditions

The 13 Council Banks of ABM have adopted a standardised template for the description of key terms and conditions in respect of housing loan or home financing agreements for individuals involving principal sums of RM500,000 and below with effective from 1 January 2013, which in the main takes the form of a 3-part agreement as follows:-

- Part A which contains the standardised provisions;
- Part B which contains other terms not covered in Part A; and
- Part C which contains the respective bank's Letter of Offer.

The standardised template, Part A, allows terms to be presented in a manner which is consistent, clear and easy to understand. It thus helps promote consumers' understanding of their rights and obligations and enables them to make informed decisions that best meet their financial circumstances and needs. With greater consistency being introduced through the adoption of the standardised template for housing loans or home financing agreements across the industry, consumers will also be able to make a more direct comparison of the financial products and services offered. A Bahasa Malaysia version of the standardised template was introduced subsequently in November 2013.

A copy each of the English and Bahasa Malaysia versions of the standardised Part A are available on ABM's website.

(ii) Focus Groups under PEMUDAH

ABM remains an active participant of the Focus Group on Registering Property (FGRP), the Focus Group on Resolving Insolvency (FGRI) as well as the Focus Group on Private Sector Efficiency and Accountability towards Consumerism (FGPE), all established under the auspices of PEMUDAH.

The FGRP is tasked to look at ways and means of improving processes and enhancing the transparency in the procedures in the pre and post registration of property in Malaysia, while the FGPE serves as a platform to identify initiatives to improve productivity in the industries concerned that will benefit the consumers. FGRI, on the other hand, aims to look at ways to expedite the insolvency process in Malaysia. ABM is a member of the taskforce on Banking and Insurance chaired by Bank Negara Malaysia, one of the five taskforce groups set up under the FGPE. The other four are Retail, Public Utilities, Legal and Telecommunications.

D. Our regulations agenda

(i) Personal Data Protection Act (PDPA)

The PDPA came into force on 15 November 2013 following the announcement of the effective date and the appointment of En Abu Hasan Ismail as the PDPA Commissioner on the same day. On behalf of Malaysian Investment Banking Association, AIBIM and our members, we wrote to the new Commissioner as the agreed data user forum for the financial institutions in December 2013 highlighting

our concerns in respect of the PDPA regulations and seeking clarification on certain aspects of the registration regulations.

ABM had already prior thereto continued to pursue the issues and concerns raised in connection to the PDPA with the Ministry of Information, Communications and Culture. On 10 September 2013, a public consultation was held by Jabatan Perlindungan Data Peribadi (JPDP) with the financial services sector to discuss the issue of whether registration for PDPA should be on the basis of activities or on the basis of licences that the financial institutions hold. A follow-up letter putting forth our views and rationale as to why registration should be on the basis of licences that the financial institutions hold was also sent to JPDP subsequently.

ABM will actively follow-up with JPDP on members' concerns and to seek engagement opportunities with the PDPA Commissioner to discuss the steps that need to be taken in order to formalize the establishment of the data user forum for the banking sector.

(ii) Credit Reporting Agencies Act (CRAA)

The CRAA was gazetted on 10 June 2010. In preparation for the implementation of the CRAA, ABM followed up with the newly appointed Registrar with regard to the issues raised by member banks pertaining to the CRAA. A key concern of the banks was in relation to the collecting, retaining and sharing of credit information with another entity within the banking group.

A meeting with the Registrar was held in January 2014 to discuss the issues raised. The Registrar has since responded to indicate that the sharing of information and credit data among the entities in the same group would not come under the CRAA as the shared information is not for the purpose of generating a report to a third party but more for internal reference within the group.

(iii) Foreign Account Tax Compliance Act (FATCA)

ABM has been actively following-up with Bank Negara Malaysia on the developments relating to its discussion with the Ministry of Finance (MOF) on the Intergovernmental Agreement (IGA) to be adopted by Malaysia. As the commercial banking industry's association, ABM's role is to spearhead

the concerns of the industry whilst the banks will review their own compliance based on their individual profiles. Accordingly, ABM had written to Bank Negara Malaysia to explain the benefits and rationale for local authorities of Malaysia and the financial institutions to adopt IGA Model 1. In this regard, we appointed solicitors to provide an analysis of the IGAs for FATCA and the FATCA Partner's role in the different IGA models. A presentation on the analysis was made to representatives from Bank Negara Malaysia, Inland Revenue Board of Malaysia (IRB) and MOF. We have been given to understand that MOF's preference is to pursue with the US authorities on a Model 1 IGA for Malaysia. We are pleased to note that the majority of ABM's members have made positive progress or are in the process of taking the necessary steps to comply.

(iv) Goods and Services Tax (GST)

During the year, ABM made several submissions to Bank Negara Malaysia on the fixed input tax recovery rate (FITR) mechanism for purposes of GST. Appeals were made to the regulators that a balance sheet method of computing the FITR be maintained for our member banks. The impact to our member banks and to the market were also highlighted to the authorities should a revenue based approach be adopted. One of the key concerns is the impact to the banks' operating cost that would be brought about by the irrecoverable input. Agreement was sought from the authorities on the income streams that could be included into the income based FITR. The draft GST guide on commercial banking was issued by the Royal Malaysian Customs at the beginning of 2014 and member banks were requested to give their comments which they have through the conduit of ABM.

(v) Proposed amendments to the Stamp Act 1949

Following ABM's submission of feedback from its members on the proposed amendments of the Stamp Act 1949 in December 2011, a meeting with all stakeholders was called by the MOF to discuss the feedback and proposals submitted. At the meeting, IRB briefed all those present on the list of suggested amendments made by stakeholders which are proposed by IRB to be included in the Act as well as those which will not be considered.

In the interim, we will share our feedback and input to periodic queries raised by IRB on specific areas within the Stamp Act.

(vi) Accounting issues

As in previous years, ABM gave input to the Malaysian Accounting Standards Board (MASB) on issues relating to consolidated financial statements which came into effect on 1 January 2013.

Comments on the Leases Exposure Drafts were also provided to MASB. Under the existing requirements, a lessee recognises lease assets and lease liabilities on the balance sheet for financial leases whereas for operating leases, a lessee does not recognise lease assets or liabilities on the balance sheet. The exposure draft proposes a new approach, referred to as a "right-of-use model" to lease accounting that would require a lessee to recognise assets and liabilities for the rights and obligations created by leases. This is a fundamental change to lease accounting and would bring most leases on-balance sheet for lessees.

E. Our collaborative agenda

(i) Bursa Malaysia and the Securities Commission

On the capital market front, ABM collaborated with Bursa Malaysia by providing input on the proposed review of the Listing Requirements in various areas such as the role of principal adviser and sponsor or adviser vis-à-vis independent adviser. Amendments to the Main Market Listing Requirements and ACE Market Listing Requirements in relation to the review of time frame for issuance of annual reports and other enhancements were extended to the banks for review. Feedback from member banks on the various consultation papers were compiled and forwarded to Bursa Malaysia for consideration.

During the year, the Securities Commission extended its Revised Guidelines on Private Debt Securities and Guidelines on Sukuk & Issuance of Technical Note to ABM. These guidelines have been forwarded to the banks.

(ii) Ministry of Housing and Local Government

Under the Ministry of Housing and Local Government (MHLG), ABM has been represented in the Special Taskforce on Abandoned Projects chaired by the Chief Secretary to address issues relating to abandoned projects since 2009. Under the Special Taskforce, three working groups have been formed, i.e. (a) Working Group on the Revival and Monitoring of Abandoned Projects; (b) Working Group on the

Direction and National Housing Development Policy; and (c) Working Group on the Legal, Enforcement and Monitoring Mechanism.

ABM together with representatives from the Chairman Bank are active members of all three working groups. Meetings are held regularly to address issues relating to abandoned projects and the revival of the same. The proposed 10:90 Build-Then-Sell concept remains a hotly debated topic and ABM has constantly reiterated to the MHLG that banks will support projects that are viable, be it Build-Then-Sell or Sell-Then-Build.

(iii) Department of Land and Mines

ABM is a member of the Strata Titles Working Group set up in 2011 and chaired by the Director General of the Department of Land and Mines which addresses issues relating to the issuance of strata titles. Measures to expedite the issuance of strata titles were discussed and member banks have been requested specifically to assist on projects where the developers had wound up.

(iv) Ministry of International Trade and Industry (MITI)

ABM held engagements with other government agencies such as MITI during the year. Input was given to MITI on the Strategic Trade Act 2010 (STA) where banks have asked to be excluded from the definition of a broker under the provisions of the STA. We are grateful that MITI has responded that banks would be one to the categories that MITI would be looking at positively on the exclusion. Issues in relation to facilitating trade across borders were also deliberated at length.

(v) Commercial Crime Investigation Department (CCID)

Fraud related issues affecting the banking industry stay high on ABM's agenda. The joint taskforce between CCID, members of the ABM Fraud Risk Committee and ABM held two dialogues during the year. At the dialogue sessions, the latest fraud trends were shared with the banks. Additionally, measures were proposed to facilitate police investigations such as providing the police with the banks' respective branch code to enable them to detect the branch where the fraud was committed. We are appreciative to CCID for the dialogues which have provided an avenue for greater collaboration to combat fraud.

(vi) Royal Malaysian Police and Ministry of Women, Family and Community Development

As part of its corporate social responsibility, ABM is working together with the Royal Malaysian Police and the Ministry of Women, Family and Community Development on the missing child alert initiative where notices of missing children are quickly disseminated to the banks and posted at the bank premises, on ATM screens and on the respective bank's websites. A set of Standard Operating Procedures for the dissemination of the alert as well as a standardised notice have been finalised and will be updated as and when the need arises.

(vii) Agensi Kaunseling dan Pengurusan Kredit (AKPK)

ABM is an active member of 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. Proposals reviewed included the revision of parameters for interest rate and waivers of interest for loss after sale for housing and/or hire-purchase loans.

(viii) Multimedia Development Corporation (MDeC) and Malaysian Biotechnology Corporation Sdn Bhd (Biotech)

In 2013, several business matching sessions were jointly organised with Bank Negara Malaysia and MDeC and Biotech for the MSC/IT companies and biotechnology companies respectively. The sessions serve as well-structured platforms for these companies to present to the banks their business strategies, viability and products so that the banks could better understand their operations and lend them support in terms of financing. Positive feedback has been received from these companies as banks have approached them afterwards to explore financing options.

F. Our international agenda

(i) ASEAN Banking Council

ABM as the Chair for the Permanent Committee on ASEAN Inter-Regional Relations under the umbrella of the ASEAN Bankers Association organised a study visit to Melbourne, Australia. The primary purpose of the study tour was to build and foster inter-regional relations and close cooperation with Australian

banks, industry associations and members of the banking and wider financial services. The study tour was held in October 2013 with a total of 21 participants comprising senior bankers from Myanmar, Singapore and Malaysia.

During the visit, the delegation visited several organisations, namely National Australia Bank, Australia and New Zealand Banking Group, Members Equity Bank, RMB Resources and Australia Prudential Regulation Authority. The topics covered by the respective hosts included financing for the junior mining sector, prudential regulation in Australia, depositor protection, Basel III and developments in risk measurement models, but to name a few. ABM wishes to record its thanks and appreciation for the warm hospitality and reception that was extended to the delegation during the visit to Melbourne.

In November 2013, ABM participated in the 43rd ASEAN Banking Council Meeting in Yangon, Myanmar. Recognising the need for banks in the region to cooperate amongst each other, several key programmes were adopted by the ASEAN Banking Council which included the establishment of an ASEAN wide certification programme in preparation for the ASEAN One Banking Integration, and conducting of workshops to promote the awareness of ISO 20022. In accordance to the tradition of rotating the venue of the meeting, the 20th ASEAN Banking Conference and 44th ASEAN Banking Council Meeting will be hosted by the Bankers Association of the Philippines in 2014.

(ii) APEC Financial Institutions Dealing with SMEs

The 10th Annual Meeting and Conference hosted by The Association of Banks in Singapore from 9-10 May 2013 was attended by ABM and representatives from several member banks. The theme for the Annual Meeting and Conference was "Banks as Valued Partners to SMEs".

The objective of the annual meetings is to review cooperation activities in the past year and discuss future plans among the participating economies. In accordance to the Memorandum of Understanding signed in 2003, the meeting of signatory economies is held at least once a year prior to the APEC Finance Ministers Meeting on Economies, and is hosted in alphabetical rotation. Taiwan Cooperative Bank and Taiwan Business Bank will co-host the 11th Annual Meeting and Conference in 2014.

3. MEMBERSHIP STRENGTH

As at 31 December 2013, the ordinary membership of ABM remained at 27 commercial banks operating in Malaysia. The branch network of commercial banks as at 31 December 2013 stood at 2,004.

4. CHANGES TO THE COUNCIL

At the 39th Annual General Meeting held on 19 June 2013, pursuant to Article 13(iii) of ABM's Constitution, Public Bank Berhad and RHB Bank Berhad retired and were re-elected as Council members. Alliance Bank Malaysia Berhad and AmBank (M) Berhad were co-opted as Council members for the year.

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

The year saw several changes in the Council representation beginning in June when we bid a fond farewell to our Chairman, Dato' Sri Abdul Wahid Omar, who left Malayan Banking Berhad following his appointment as a Minister in the Prime Minister's Department. The Officer-in-Charge of Malayan Banking Berhad, Encik Mohamed Rafique Merican, assumed the position of interim Chairman of ABM until the bank appointed its new President/CEO, Datuk Abdul Farid Alias, in August 2013. On 5 August 2013, Datuk Farid was officially appointed as Chairman of ABM. We extend a warm welcome to Datuk Farid and look forward to excel further under his leadership.

ABM also bade farewell to Datuk Yvonne Chia, Group Managing Director/Chief Executive of Hong Leong Bank Berhad who retired from the bank as well as to Encik Johari Abdul Muid, Managing Director of RHB Bank Berhad who resigned from the bank. Datuk Yvonne Chia has been a member of the Council, representing various banks, since 1995 and she will certainly be missed. We would like to record our sincere appreciation to both Datuk Yvonne Chia and Encik Johari for their wise counsel and support during their tenure as Council members of ABM and wish them well in their future endeavours.

At the same time, ABM welcomes to the Council Mr Tan Kong Khoon, Group Managing Director/Chief Executive Officer of Hong Leong Bank Berhad and Dato' Khairussaleh Ramli, Managing Director/CEO of RHB Bank Berhad.

5. CONCLUSION

The global economy is expected to grow moderately in 2014. For the Malaysian economy, private sector activity is expected to continue to be the anchor of growth. The Malaysian banking industry will remain an important cog-wheel of the domestic economy, backed by strong capitalisation, sustained profitability and ample liquidity. To meet the ever-changing demands in the market place, banks will have to enhance product lines, add value to the existing value chain, compete on pricing and concentrate on higher service standards to attract and retain customers.

As we reflect on 2013, we must say that it has indeed been a very hectic but rewarding one, fraught with lots of challenges thrown our way. We have, however, persevered and, with the invaluable cooperation of our member banks, achieved much of what we have set out to do during the year.

I would like to record my appreciation for the enthusiasm and commitment displayed by our various working groups and committees. We are grateful for their unwavering support, dedication and expertise which have been a benefit to the industry. We will continue to collaborate closely with them to address and resolve issues to strengthen the integrity and improve the effectiveness of the commercial banking industry.

Once again, ABM and the Council wish to record our 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

3 January 2013

Thursday



Media Briefing on Standardised Documentation for Description of Key Terms for Housing Loan/Home Financing Agreements

The Association of Banks in Malaysia (ABM) held a media briefing to announce the adoption of a standardised template by its Council banks relating to the description of key terms and conditions in respect of housing loan or home financing agreements for individuals involving principal sums of RM500,000 and below, with effect from 1 January 2013. The media was briefed on the objectives of the standardised template, Part A, which in the main allows terms to be presented in a manner which is consistent, clear and simple, thus boosting consumers' understanding of their rights and obligations to enable them to make informed decisions that best meet their financial circumstances and needs. With greater consistency being introduced through the adoption of the standardised template, consumers will also be able to make better comparison of the financial products and services offered.

15 January 2013

Tuesday

Launching of e-Banking Fraud Awareness Campaign

An electronic banking (e-banking) fraud awareness campaign was launched on 15 January 2013 and officiated by Encik Abu Hassan Alshari Yahaya, Assistant Governor of Bank Negara Malaysia. ABM was tasked to lead this campaign in collaboration with the Internet Banking Taskforce which comprises representatives from Bank Negara Malaysia, Royal Malaysian Police, Malaysian Communications and Multimedia Commission, CyberSecurity Malaysia, commercial banks, Islamic banks and the development financial institutions. This first concerted awareness campaign was aimed at raising public awareness about e-banking scams and new threats in cyber security as well as providing useful tips on how to avoid being a victim to such scams.

4 March 2013

Monday



Briefing on the Financial Services Act 2013

With the coming into force of the Financial Services Act 2013, ABM organised briefing sessions for member banks. Messrs Abdullah Chan, Advocates & Solicitors was invited to provide banks with an overview as well as highlight and explain the key provisions of the said Act.

Calendar of Events (Cont'd)

18-19 April 2013

Thursday - Friday



Engagements with Financial Institutions' Regional Heads and Business Chambers/Associations, Kota Kinabalu & Kuching

ABM collaborated with Bank Negara Malaysia and the Association of Islamic Banking Institutions Malaysia (AIBIM) to engage with the business chambers in Sabah in an active dialogue. The event provided an interactive avenue for the business community to better understand the financing schemes which are available to them. Meanwhile, banks set up mobile counters in Lahad Datu, Semporna and Tawau in Sabah to assist the SMEs which were affected by the Lahad Datu intrusion by providing advice and rescheduling of loans.

A similar engagement session was held in Kuching the next day, involving business chambers and banks to discuss issues relating to financing.

9-10 May 2013

Thursday - Friday



10th Annual Meeting and Conference of APEC Financial Institutions Dealing with SMEs, Singapore

As one of the 13 Signatory Members that signed the Memorandum of Understanding on 5 September 2003, ABM together with senior representatives from Maybank, Alliance Bank Malaysia Berhad, AmBank (M) Berhad, Hong Leong Bank Berhad and RHB Bank Berhad participated in the 10th Annual Meeting and Conference of APEC Financial Institutions Dealing with SMEs. During the two-day event, which was themed "Banks as Valued Partners to SMEs" and hosted by The Association of Banks in Singapore (ABS), Malaysian delegates had the opportunity to share with the other signatories the progress of SME development and financing in the country.

11 May 2013

Saturday



39th ABS/ABM Annual Golf Tournament

The 39th annual golf tournament between ABM and the host for this year's event, ABS, was held at the Singapore Island Country Club. A total of 76 bankers from both nations participated in the friendly game as they took the opportunity to network together in the spirit of camaraderie and friendship fostered over the years. This tournament, which first begun in 1975, is hosted alternately by ABS and ABM.

16 May 2013

Thursday

Dialogue with Credit Guarantee Corporation Malaysia Berhad (CGC)

At the dialogue session held with CGC and the Council banks, issues relating to the CGC guaranteed facilities were discussed. CGC also took the opportunity to brief the banks on the new schemes that are available.

20 June 2013

Thursday



Briefing session by Perumahan Rakyat 1Malaysia (PR1MA) Berhad

To enable buyers from the lower income brackets to own houses, PR1MA Berhad was tasked to plan, develop, construct and maintain affordable housing for middle-income households in key urban areas. ABM organised a dialogue session for PR1MA Berhad to brief the banks on its programme and roll-out plans. Discussions on the possible financing schemes to be offered by banks were also deliberated and queries relating to the PR1MA home scheme were raised and clarified.

3-8 July 2013

Wednesday - Monday

Foreign Exchange Administration Rules Workshop

ABM, in collaboration with Bank Negara Malaysia, organised workshops in major cities across the country, namely George Town, Johor Bahru, Kota Kinabalu, Kuching, Kuantan and Kuala Lumpur, to brief bankers on the new foreign exchange administration rules under the Financial Services Act which came into force in June 2013. The workshops were attended by almost 800 participants from ABM member banks.

Calendar of Events (Cont'd)

9 July 2013

Tuesday



Third Meeting of the Joint Working Committee between Commercial Crime Investigation Department (CCID) and ABM

The Joint Working Committee had its 3rd meeting on 9 July 2013 and it was chaired by YDH SAC Dato' Lim Char Boo. The joint CCID/ABM meetings have been recognised as a useful forum where the latest fraud modus operandi affecting the banking industry are shared with the banks and measures to combat these fraud schemes are also discussed.

18 July 2013

Thursday



Media Briefing for PARTNER 2

Spurred by the positive response and feedback from both SME businesses and ABM's participating member banks to Phase 1 of PARTNER, a second phase, code-named PARTNER 2 was rolled out on 15 July 2013. Under Phase 1 of PARTNER, ABM and its members streamlined and simplified the processes and procedures of applications for a SME loan. Under PARTNER 2, ABM and its members had further refined the processes and procedures relating to a SME loan and introduced a template for the guidance of, and adoption by banks, which provides a checklist of areas in which the applicant has failed to satisfy. PARTNER 2 also provides a chart depicting the timeline in respect of the processing of loan/financing applications for straight-forward cases supported by CGC and a chart depicting a refined timeline in respect of the processing of loan/financing applications for straight-forward cases. A briefing was held to better explain to the press the benefits and salient features of PARTNER 2.

6 August 2013

Tuesday



Briefing by Ernst & Young on the Registration Process for Foreign Account Tax Compliance Act (FATCA)

ABM invited Dr Chong Han Hwee, Director, Advisory Services from Ernst & Young, who is a FATCA consultant, to give a briefing to ABM's members on the registration process for FATCA. Members of ABM also took the opportunity to ask Dr Chong for his advice on issues relating to FATCA such as its requirements and banks' compliance.

21-22 October 2013

Monday - Tuesday



ASEAN Bankers Association Study Tour to Melbourne, Australia

ABM as the chair of the Permanent Committee on ASEAN Inter-Regional Relations, organised a two-day study tour to Melbourne, Australia to build and foster inter-regional relations and close cooperation with banks, industry associations and members of the banking and wider financial services in the country. 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 Australia.

A total of 21 delegates comprising senior bankers from Myanmar, Singapore and Malaysia participated in the study tour. The delegation engaged in lively and interesting sessions with banks and related financial services organisations, namely National Australia Bank, Australia and New Zealand Banking Group, Members Equity Bank, RMB Resources and the Australia Prudential Regulation Authority.

The participants provided positive feedback to the study tour which they opined had given them a better understanding of and insight to the challenges, changes and innovations in the financial services industry in Australia.

Calendar of Events (Cont'd)

26 November 2013

Tuesday



Joint Central Committee Meeting between CCID and ABM

The Joint Central Committee which oversees the Joint Working Committee had its first meeting on 26 November 2013. The meeting was chaired by YDH DCP Dato' Tajudin bin Md Isa, Deputy Director I, CCID. It was proposed that going forward, banks should organise greater consumer awareness programmes to educate consumers of the various scams related to the commercial banking industry. Additionally, CCID will collaborate with ABM to set up a workshop for their investigating officers to better understand banking procedures so as to assist fraud investigations.

28 November 2013

Thursday



Visit by Sub-Committee on Ethics and Professionalism of the Nigerian Bankers Committee

Seventeen delegates from the Sub-Committee on Ethics and Professionalism of the Nigerian Bankers Committee paid a visit to ABM to gain a better understanding on international best practice in consumer complaints management adopted by the Malaysian commercial banking industry. They also wanted to understand the various ethical and professional factors as well as banker-customer relationship practices that have helped to sustain the stability of the banking system in Malaysia despite the global financial crisis and recession.

The delegates had a fruitful session and were grateful for the information and experiences shared by ABM and its member banks.

Snippets of Our Journey towards e-Payment

Phase 1 Print Advertisements



Snippets of Our Journey towards e-Payment (Cont'd)

Beginning October 2013, ABM and its member banks embarked on a nationwide campaign to promote IBG through various channels. This included a media campaign which encompassed television, radio, print and online advertisements. Other initiatives included "Experience IBG" road-shows, a Payment Systems Forum, Open Days and briefings to stakeholders (for details, please refer to the Report of the Council in this Annual Report itself).

We wish to recognise and thank all our banker friends from around Malaysia for their camaraderie, contributions and support throughout this journey.

October-November 2013 - "Experience IBG" Road-shows



Tuesday, 22 October 2013 – Seberang Perai, Penang
Wednesday, 30 October 2013 – Seremban, Negeri Sembilan
Wednesday, 13 November 2013 – Melaka
Monday, 18 November 2013 – Ipoh, Perak

**December 2013-January 2014 -
"Experience IBG" Road-shows**



Monday, 2 December 2013 – Kuantan, Pahang
Wednesday, 4 December 2013 – Johor Bahru, Johor
Monday, 6 January 2014 – Kangar, Perlis
Wednesday, 8 January 2014 – Alor Setar, Kedah

Snippets of Our Journey towards e-Payment (Cont'd)

February 2014-March 2014 - "Experience IBG" Road-shows



Monday, 10 February 2014 – Kota Bharu, Kelantan
 Wednesday, 12 February 2014 – Kuala Terengganu, Terengganu
 Monday, 3 March 2014 – Kota Kinabalu, Sabah
 Wednesday, 5 March 2014 – Kuching, Sarawak

**Thursday, 13 February 2014 - Media briefing on the imposition of
the cheque processing fee beginning 1 April 2014 and new initiatives
pertaining to IBG fund transfers**



A media briefing was held to explain to members of the press, recent initiatives relating to e-payment, including the introduction of the payment reference standards.

Snippets of Our Journey towards e-Payment (Cont'd)

Thursday, 6 March 2014 - Media briefing to showcase the benefits of internet banking and e-payment products



ABM held a media briefing to share the benefits of e-payments with members of the press. During the briefing, the banks showcased their e-payment products and highlighted the convenience of using e-payments.

Demonstrations to the media also encompassed a step-by-step walkthrough of how to perform IBG transactions via internet banking and mobile banking, and security features of online banking including the use of passwords, tokens and security devices. In addition, the banks explained their respective range of online cash management suites which are available to entrepreneurs and businesses.

**Wednesday, 26 March 2014 -
Engagement session with ACCCIM**



ABM organised an engagement session for members of The Associated Chinese Chambers of Commerce and Industry of Malaysia (ACCCIM) to provide a step by step demonstration on how to perform an IBG transaction online and also showcase the various e-payment products offered by member banks. The banks explained the processes and controls that are in place so that businesses will have the confidence to adopt e-payments as the preferred method of making payments and transferring funds.

Phase 2 Print Advertisements



GOODBYE CHEQUES

HELLO 10 SEN IBG

From 1 April 2014, there will be a 50 sen cheque processing fee for each cheque. Save more when you use Interbank GIRO (IBG) Fund Transfer for a maximum of 10 sen per transaction via internet or mobile banking.

By end February 2014, IBG Fund Transfers will be faster with crediting time of within two hours for four clearing window cycles.


10 Sen IBG Fund Transfer.
Fast, Affordable, Convenient.

Log on to www.abim.org.my to find out more.

Association of Islamic Banking Institutions Malaysia



PERKESAMAAN BANGSA BAHAGI BUKAN BAHAGIAN
THE ASSOCIATION OF ISLAMIC BANKING INSTITUTIONS MALAYSIA



GOODBYE CHEQUES

HELLO 10 SEN IBG


From 1 April 2014, there will be a 50 sen cheque processing fee for each cheque. Save more when you use Interbank GIRO (IBG) Fund Transfer for a maximum of 10 sen per transaction via internet or mobile banking.

You can also make an IBG Fund Transfer via internet kiosks at bank branches or self-service terminals and selected ATMs.

10 Sen IBG Fund Transfer.
Fast, Affordable, Convenient.

Log on to www.abim.org.my to find out more.

Association of Islamic Banking Institutions Malaysia



PERKESAMAAN BANGSA BAHAGI BUKAN BAHAGIAN
THE ASSOCIATION OF ISLAMIC BANKING INSTITUTIONS MALAYSIA



GOODBYE CHEQUES

HELLO 10 SEN IBG

From 1 April 2014, there will be a 50 sen cheque processing fee for each cheque. Save more when you use Interbank GIRO (IBG) Fund Transfer for a maximum of 10 sen per transaction via internet or mobile banking.

It will be easier for you to verify IBG transactions and funds transferred with information such as recipient, reference, sender's name and other payment details. Regular reconciliation of your statements will keep your account in check.

10 Sen IBG Fund Transfer.
Fast, Affordable, Convenient.

Log on to www.abim.org.my to find out more.

Association of Islamic Banking Institutions Malaysia



PERKESAMAAN BANGSA BAHAGI BUKAN BAHAGIAN
THE ASSOCIATION OF ISLAMIC BANKING INSTITUTIONS MALAYSIA

The imposition of the cheque processing fee has been deferred to 2 January 2015 following Bank Negara Malaysia's announcement on 19 March 2014.

List of Press Releases

Issued by ABM in 2013

Date	Subject
2 January	The Association of Banks in Malaysia: In response to article in The Malay Mail titled "Cosmetic gloss on mortgages"
3 January	The Association of Banks in Malaysia introduces standardised documentation for housing loan agreements at media briefing
7 January	The Association of Banks in Malaysia: In response to article in China Press titled "13 banks adopt standardised housing loan document A, 5 banks will join later"
7 January	The Association of Banks in Malaysia: In response to article in Kwong Wah Yit Poh titled "Banks maintain healthy competition, in compliance with Competition Act"
7 January	The Association of Banks in Malaysia: In response to article in Guang Ming Daily titled "18 banks' standardised housing loan agreements for loan below RM500,000"
14 January	Banks Team-up to Combat Online Fraud – Banks announce latest e-banking awareness campaign
15 January	Clarification in respect of The Malay Mail's article entitled "True competition lacking for mortgages" published on 7 January 2013
21 January	Clarification in respect of The Malay Mail's article entitled "A twist in the tail for house buyers - Banks are free to hike housing loan interest rate at any time" published on 18 January 2013
18 April	Commercial Banks Pledge Support to Victims of Lahad Datu Intrusion
3 June	ABM Launches New Revamped Website
26 June	The Association of Banks in Malaysia: In response to letter-to-editor titled "ATM thefts still on the rise", The Sun on Thursday, 20 June 2013
27 June	Announcement – Re-election of Chairman Bank of ABM and Appointment of Interim Chairman
2 July	ABM Member Banks to Recycle Fit Banknotes for Hari Raya in Support of Bank Negara Malaysia's "Go Green" Agenda
15 July	ABM Council Banks to Explain Why SME Loan Applications Cannot Be Considered in Phase 2 of "PARTNER"
18 July	Media Briefing for PARTNER 2 by The Association of Banks in Malaysia
25 October	ABM views Budget 2014 as a pragmatic one
6 December	Commercial Banks in Johor to continue to observe Saturday and Sunday as rest days
9 December	Commercial Banks Offer Support to Customers Affected by Recent Floods
20 December	The Association of Banks in Malaysia: In response to letter-to-editor in The Star entitled "Foreigner in a dilemma over bank account"

ABM State Sub-Committees



PENANG/KEDAH/PERLIS

Goay Yeap Siang
(until 31 January 2014)
Rajenthiran Koru
(from 1 February 2014)
Regional Director
Penang/Kedah/Perlis
Community Distribution
Community Financial Services
Malayan Banking Berhad
1st Floor, Plaza MWE
8, Farquhar Street
10200 Penang
Tel : 604-263 8841
Fax : 604-264 4739

PENANG

Goay Yeap Siang
(until 31 January 2014)
Rajenthiran Koru
(from 1 February 2014)
Malayan Banking Berhad
Chairman

Liew Chee Cheang
CIMB Bank Berhad
Deputy Chairman

Christopher Looi
The Royal Bank of Scotland Berhad
Secretary

Ong Gaik Leng
AmBank (M) Berhad
Assistant Secretary

Tan Guan Leong
United Overseas Bank (Malaysia) Bhd
Treasurer

Khoo Gaik Hong
Public Bank Berhad
Auditor

Wong Kang Yang
Standard Chartered Bank
Malaysia Berhad
Auditor

ABM State Sub-Committees (Cont'd)

KEDAH

Fauziah bte Yahaya
Malayan Banking Berhad
Chairman

Kalaiselvi M.
Affin Bank Berhad
Secretary

Chow Tow Heng
United Overseas Bank (Malaysia) Bhd
Treasurer

Lian Su Ching
RHB Bank Berhad
Auditor

Megat Zaidi Megat Mokhtar
Public Bank Berhad
Auditor

Aphan Tri
Alliance Bank Malaysia Berhad
Committee Member

Lee Jiun Han
AmBank (M) Berhad
Committee Member

Mohd Azrul Abdul Rahman
CIMB Bank Berhad
Committee Member

Lai Hooi Lu
Hong Leong Bank Berhad
Committee Member

Christine Lee Wai Ying
HSBC Bank Malaysia Berhad
Committee Member

Choy Meei Jye
OCBC Bank (Malaysia) Berhad
Committee Member

Wong Kang Yang
Standard Chartered Bank
Malaysia Berhad
Committee Member

PERLIS

Badrulhisham Yahaya
Malayan Banking Berhad
Chairman

Soffiah bte Yakob
RHB Bank Berhad
Secretary

Lam Chee Yoong
Public Bank Berhad
Treasurer

Abdul Rahim bin Sharif
Affin Bank Berhad
Committee Member

Leong Weng Onn
AmBank (M) Berhad
Committee Member

Abdul Halim Haji Mat Alwi
CIMB Bank Berhad
Committee Member

Tiu Jon Sen, Johnson
Hong Leong Bank Berhad
Committee Member

PERAK

Mohd Zaini bin Aris
Regional Director
Perak
Community Distribution
Community Financial Services
Malayan Banking Berhad
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

Darren Lee Kwang Yong
Alliance Bank Malaysia Berhad
Committee Member

Janny Cheah
AmBank (M) Berhad
Committee Member

Mohd Sayadi Damansuri
CIMB Bank Berhad
Committee Member

Lim Hui Boon
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

Lee See Chuan
Public Bank Berhad
Committee Member

Wong Peng Wan, Esmond
RHB Bank Berhad
Committee Member

Lim Boon Khai
Standard Chartered Bank
Malaysia Berhad
Committee Member

Choo Kin Chuan
United Overseas Bank (Malaysia) Bhd
Committee Member

FEDERAL TERRITORY

Jatry Abie @ Jeffry Mohd Ali
Regional Director
Federal Territory
 Community Distribution
 Community Financial Services
 Malayan Banking Berhad
 Level 6, Tower A
 Dataran Maybank Bangsar
 1, Jalan Maarof
 59200 Kuala Lumpur
 Tel : 603-2295 8668
 Fax : 603-2283 1186

SELANGOR/NEGERI SEMBILAN

Tuan Mohd Zeinal Annual bin
 Tuan Noor
Regional Director
Selangor/Negeri Sembilan
 Community Distribution
 Community Financial Services
 Malayan Banking Berhad
 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
 Malayan Banking Berhad
 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

 Fong Hong Meng
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

Koh Boon Huat
United Overseas Bank (Malaysia) Bhd
Committee Member

MELAKA

Md Gharif bin Haji Talib
Malayan Banking Berhad
Chairman

Haji Mahadzir Mohamad
Malayan Banking Berhad
Secretary

Nazri bin Somail
AmBank (M) Berhad
Treasurer

Alex Lee Boon Hak
Affin Bank Berhad
Committee Member

Fong Hong Meng
Alliance Bank Malaysia Berhad
Committee Member

Rashid bin Ibrahim
CIMB Bank Berhad
Committee Member

Sim Yeo Kim
Citibank Berhad
Committee Member

J. Saradaran Pillai
HSBC Bank Malaysia Berhad
Committee Member

ABM State Sub-Committees (Cont'd)

MELAKA (Cont'd)

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

Haji Abd Halim Lehan

Regional Director
Pahang/Kelantan/Terengganu

Community Distribution

Community Financial Services

Malayan Banking Berhad

2nd Floor, 69–73, Jalan Tun Ismail

25000 Kuantan, Pahang

Tel : 609-516 1111

609-515 7262

Fax : 609-513 5387

PAHANG

Haji Abd Halim Lehan

Malayan Banking Berhad
Chairman

Nik Edlin bin Nik Naw

CIMB Bank Berhad
Secretary

Mohd Nawî bin Mohd Yusof

AmBank (M) Berhad
Assistant Secretary

Ginny Lim Ai Mei

OCBC Bank (Malaysia) Berhad
Treasurer

Yusoff Ahmad Jalil

Affin Bank Berhad
Committee (Government)

Daniel Chan Boon Seng

Alliance Bank Malaysia Berhad
Committee (Government)

Tong Tian Seong

Public Bank Berhad
Committee (Non-Government)

Thong Oi Chyn

Standard Chartered Bank
Malaysia Berhad
Committee (Non-Government)

Melinda Chew Yuet Ling

Hong Leong Bank Berhad
Committee Member

Bonnie Lim

HSBC Bank Malaysia Berhad
Committee Member

Shaharuddin bin Ming

RHB Bank Berhad
Committee Member

Liew Chai Kar

United Overseas Bank (Malaysia) Bhd
Committee Member

KELANTAN

Mohd Razuhan Abdul Razab

Malayan Banking Berhad
Chairman

Simon Tan Sai Hin

HSBC Bank Malaysia Berhad
Secretary

Abdullah bin Hattan

CIMB Bank Berhad
Treasurer

Ong Pang Ming

OCBC Bank (Malaysia) Berhad
Committee Member

Shaharom bin Kahar

United Overseas Bank (Malaysia) Bhd
Committee Member

TERENGGANU

Rasdi Hussin

Malayan Banking Berhad
Chairman

Wan Nora bte Wan Ibrahim

Affin Bank Berhad
Secretary

Talahat bin Omar

Public Bank Berhad
Sports Committee

Mohd Nasir bin Mohd Noor

AmBank (M) Berhad
Committee Member

Muhamat bin Mustaffa

CIMB Bank Berhad
Committee Member

Ibrahim bin Hassan

Hong Leong Bank Berhad
Committee Member

Jayne Puan Gek Cheng

HSBC Bank Malaysia Berhad
Committee Member

Kok Sze Huat

Public Bank Berhad
Committee Member

Aminudin bin Mohamad Napiah

RHB Bank Berhad
Committee Member

SABAH

Liew Kui Choi
Regional Director
Sabah
 Community Distribution
 Community Financial Services
 Malayan Banking Berhad
 Bangunan Maybank
 1, Jalan Kemajuan
 Karamunsing
 88000 Kota Kinabalu, Sabah
 Tel : 6088-217 013
 Fax : 6088-234 743

SABAH

Liew Kui Choi
Malayan Banking Berhad
President

Albert Wong Gin Sang
CIMB Bank Berhad
Secretary

Philip Chua Khain Weo
Hong Leong Bank Berhad
Treasurer

Lo Mei Hwa
RHB Bank Berhad
Committee Member

Chieng Yew Hoon
Public Bank Berhad
Committee Member

Irene Chung
Alliance Bank Malaysia Berhad
Committee Member

Kathy Leong
AmBank (M) Berhad
Committee Member

SARAWAK

Nasir Khan bin Istiar Hussain Khan
Regional Director
Sarawak
 Community Distribution
 Community Financial Services
 Malayan Banking Berhad
 4th Floor, Crown Towers
 88, Jalan Pending
 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

Mohamad Shibli Abang Sapuan
Affin Bank Berhad
Committee Member

Kau Fook Chiang
Alliance Bank Malaysia Berhad
Committee Member

Simon Su Hiong Tiing
AmBank (M) Berhad
Committee Member

Patrick Lau Sie Kong
Hong Leong Bank Berhad
Committee Member

Loo Siong Ching
HSBC Bank Malaysia Berhad
Committee Member

Jessie Lim Pei Lian
OCBC Bank (Malaysia) Berhad
Committee Member

Hajah Johanna bte Abdullah
RHB Bank Berhad
Committee Member



























Iris Ngui
Standard Chartered Bank
Malaysia Berhad
Committee Member

Emily Rolando Yong
United Overseas Bank (Malaysia) Bhd
Committee Member

Member Banks

as at 31 December 2013

In accordance to Chairmanship and in alphabetical order of Member Banks

	Malayan Banking Berhad (Chairman Bank)		India International Bank Malaysia Berhad
	Affin Bank Berhad		Industrial and Commercial Bank of China (Malaysia) Berhad
	Alliance Bank Malaysia Berhad	J.P.Morgan	J.P. Morgan Chase Bank Berhad
	AmBank (M) Berhad		Mizuho Bank (Malaysia) Berhad
	Bangkok Bank Berhad		National Bank of Abu Dhabi Malaysia Berhad
	Bank of America Malaysia Berhad		OCBC Bank (Malaysia) Berhad
	Bank of China (Malaysia) Berhad		Public Bank Berhad
	Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad		RHB Bank Berhad
	BNP Paribas Malaysia Berhad		Standard Chartered Bank Malaysia Berhad
	CIMB Bank Berhad		Sumitomo Mitsui Banking Corporation Malaysia Berhad
	Citibank Berhad		The Bank of Nova Scotia Berhad
	Deutsche Bank (Malaysia) Berhad		The Royal Bank of Scotland Berhad
	Hong Leong Bank Berhad		United Overseas Bank (Malaysia) Bhd
	HSBC Bank Malaysia 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
Call Centre : 603-5522 3000
Fax : 603-2031 4721
E-mail : yourvoice@affinbank.com.my
Website : www.affinbank.com.my
SWIFT Code : PHBMMYKL

BOARD OF DIRECTORS

Chairman

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

Directors

Tan Sri Dato' Seri Lodin bin Wok Kamaruddin
Dr Raja Abdul Malek bin Raja Jallaludin
Tan Sri Dato' Sri Abdul Aziz bin Abdul Rahman
Aubrey Li Kwok-Sing
Mohd Suffian bin Haji Haron
Tan Sri Dato' Seri Mohamed Jawhar
Gary Cheng Shui Hee
(Alternate Director to Aubrey Li Kwok-Sing)

Managing Director/Chief Executive Officer

Dato' Zulkiflee Abbas bin Abdul Hamid

Company Secretary

Nimma Safira bte Khalid

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 and Strategic Services

Shariffudin bin Mohamad

Group Chief Risk Officer, Risk Management

Kasinathan a/I T. Kasipillai

Chief Financial Officer, Finance

Ee Kok Sin (until March 2014)

Group Chief Internal Auditor

Khatimah bte Mahadi

Chief Human Resource Officer

Nor Rozita bte 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 : 603-2604 3333
Fax : 603-2694 6200
E-mail : info@alliancefg.com
Website : www.alliancebank.com.my
SWIFT Code : MFBBMYKL

BOARD OF DIRECTORS

Chairman

Dato' Thomas Mun Lung Lee

Directors

Sng Seow Wah
Tuan Haji Megat Dziauddin bin Megat Mahmud
Kung Beng Hong
Tan Yuen Fah
Ou Shian Waei
Kuah Hun Liang
Lee Ah Boon

MANAGEMENT

Group Chief Executive Officer

Sng Seow Wah

Group Chief Operating Officer

Raymond Leung Chun-Kow

Group Chief Financial Officer

Gary Teo Wee Chee

Group Chief Risk Officer

Pang Choon Han

Head, Group Consumer Banking

Ronnie Lim Kheng Swee

Head, Group Business Banking

Steven Kenneth Miller

Head, Financial Markets

Yeo Chin Tiong

Head, Group Transaction & Alternate Banking

Victor Khor Eng Swee

Chief Executive Officer, Alliance Investment Bank Berhad

Rafidz Rasid

Chief Executive Officer, Alliance Islamic Bank Berhad

Fozia Amanulla Khan

Head, Group Corporate Strategy & Development

Amarjeet Kaur

Head, Group Corporate Credit

Peter Fong Seow Loong

Group Chief Information Officer

Mary James

Group Chief Internal Auditor

Leong Sow Yoke

Head, Group Human Resource

Chew Siew Suan

Group Company Secretary

Lee Wei Yen

Directory of ABM Members (Cont'd)

(In accordance to alphabetical order of Member Banks)

AMBANK (M) BERHAD

22nd Floor, Bangunan AmBank Group
55, Jalan Raja Chulan
50200 Kuala Lumpur

Tel : 603-2036 2633
Hotline : 1-300-80-8888 (Domestic)
603-2178 8888
Fax : 603-2031 6453
E-mail : customercare@ambankgroup.com
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
Loh Chen Peng
Ashok Ramamurthy

SENIOR MANAGEMENT

Chief Executive Officer

Ashok Ramamurthy

Deputy Group Managing Director

Datuk Mohamed Azmi bin Mahmood

Managing Director/Senior Banker, Group MD's office

Dato' James Lim Cheng Poh

HEADS OF DIVISION

Managing Director, Wholesale Banking Products

Kok Tuck Cheong

Managing Director, Wholesale Banking Coverage

Pushpa Rajadurai

Managing Director, Retail Banking

Paul Lewis

Chief Financial Officer

Mandy Simpson

Chief Human Resource Officer

Fauziah Jacob

Chief Information Officer

Charles Tan Keng Lock

Chief Risk Officer

Nigel Denby

Chief Internal Audit

Thein Kim Mon

Chief Operations Officer

Ross Neil Foden

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

Directors

Piti Sithi-Amnuai
Robert Loke Tan Cheng
Toh Chong
Rushda Theeratharathorn
Chris Chia Woon Liat
YAM Tunku Redhaudin Ibni Tuanku Muhriz
Lee Khee Joo @ Lee Ying Chong

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

Branch Admin

Mariamah bte Abu Hassan

Credit Management

Lim Choong Weng

Human Resources

Rebecca Khor Ying Ying

Budget & Planning

Kaan Wai May

Chief Internal Auditor

Chew Boon Keong

Compliance

Mohd Yunus Yusop

Company Secretarial

Loo Choon Keow

General Affairs

Arizal bin Ariffin @ Sulaiman

Directory of ABM Members (Cont'd)

(In accordance to alphabetical order of Member Banks)

BANK OF AMERICA MALAYSIA BERHAD

18th Floor, Wisma Goldhill
Jalan Raja Chulan
50200 Kuala Lumpur

Tel : 603-2034 3900
Fax : 603-2031 9084
E-mail : asia.sse.my@baml.com
Website : <http://corp.bankofamerica.com/business/bj/Malaysia>
SWIFT Code : BOFAMY2X

BOARD OF DIRECTORS

Chairman

Richard David Maloney Jr

Executive Director

Raymond Yeoh Cheng Seong

Directors

Tan Sri Dato' IR (Dr) Wan Abdul Rahman bin Wan Yaacob
Dato' Chew Kong Seng
Ayesha Natchiar bte Dato' Maricar
David Allen Cairns
Rodney Gordan Ward

MANAGEMENT

Credit

Choong Heng Theng

Operations

Joanne Oh Phaik Ean

Treasury

Rodzlin Abdul Rahman

Compliance

Bakri Jamaluddin

Human Resource

Samuel Tan

Finance

Divyesh Shah

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 : gmooffice@bkchmy.po.my
Website : www.boc.cn/malaysia/
SWIFT Code : BKCHMYKL

BOARD OF DIRECTORS

Chairman

Zheng Weiping

Directors

Wang Hongwei
Liu Lijing
Datuk Ter Leong Yap
Chai Woon Chew, Michael

MANAGEMENT

Chief Executive Officer

Wang Hongwei

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

Assistant General Manager, Finance & Operation Service

Cho Lai Kuan

Assistant General Manager, Internal Audit

Chong Siew Chin

Director, Personal Banking

Han Jui Kwang

Director, Human Resource & Administration

Chew Lee Lin

Directory of ABM Members (Cont'd)

(In accordance to alphabetical order of Member Banks)

BANK OF TOKYO-MITSUBISHI UFJ (MALAYSIA) BERHAD

Level 9, Menara IMC
8, Jalan Sultan Ismail
50250 Kuala Lumpur

Tel : 603-2034 8000, 603-2034 8008
Fax : 603-2078 8870
E-mail : customercare@my.mufg.jp
Website : www.bk.mufg.jp/global/malaysia/
SWIFT Code : BOTKMYKX

BOARD OF DIRECTORS

Chairman

Lee Dang Fook (until 31 December 2013)

Managing Director

Naoki Nishida

Non-Executive Directors

Ichinari Matsui

Tetsuya Takahashi

Independent Directors

Dato' Hashim bin Dato' Dr Md Salleh

Dato Abdul Rahim bin Osman

Dato' Mohd Sallehuddin bin Othman

MANAGEMENT

President/CEO

Naoki Nishida

Executive Vice Presidents

Hideaki Yamashita

Christopher Danker

Chief Risk Officer

Thor Boon Lee

HEADS OF DIVISION

SENIOR VICE PRESIDENTS

Corporate Banking Department 4

Ravi Buchia

Human Resources Department

Norsaida bte Mohd Said

SENIOR MANAGERS

Planning & Coordination Department

Michelle Deng Yuet Yan

Corporate Banking Department 1

Foo See Hee

Corporate Banking Department 3

Eric Leong Yuh Haw

Corporate Banking Department 5

Patrick Liew Su Wei

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
Website : www.bnpparibas.com.my
SWIFT Code : BNPAMYKL

BOARD OF DIRECTORS

Chairman/Independent Non-Executive Director

Dato' Abdullah bin Mat Noh

Chief Executive Officer

Dayakrishna Vaidynatha Chetti

Independent Non-Executive Director

Halim Haji Din

Non Independent Non-Executive Directors

Jean Pierre Roger Beno Bernard

Yves Maurice Guy Marie Drieux

MANAGEMENT

Chief Executive Officer

Dayakrishna Vaidynatha Chetti

Chief Operating Officer

Frederic Barcza

Chief Risk Officer

Jeremy Lewis

Chief Financial Officer

Wong Poh Leng

Head of Compliance

Cheryl Tan Hooi Ling

Head of Credit Risk Control

Tan Lan Fong

Head of Internal Audit

Nasrul Azam Mohd Bakri

Head of Legal

Marwalis Mohd Kassim

HEADS OF DIVISION

Head of Fixed Income

Jamzidi Khalid

Head of Cash Management

Kenny Tan Kian Lye

Head of Global Trade Services

Alvin Ang Hock Sam

Head of Structured Finance

Chan Siew Kien

Head of Islamic Banking

Syed Alwi Mohammed Sultan

Head of Treasury ALM

Ian Gan Kah Wai

Senior Banker

Tan Chong Hin

Directory of ABM Members (Cont'd)

(In accordance to alphabetical order of Member Banks)

CIMB BANK BERHAD

13th Floor, Menara CIMB
Jalan Stesen Sentral 2
Kuala Lumpur Sentral
50470 Kuala Lumpur

Tel : 603-2261 8888
Fax : 603-2261 8889
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

Chief Executive Officer

Dato' Sri Nazir Razak

Executive Director

Dato' Sulaiman Mohd Tahir

Executive Director

Renzo Christopher Viegas

Non-Independent Non-Executive Director

Joseph Dominic Silva

Independent Non-Executive Directors

Datuk Dr Syed Muhamad Syed Abdul Kadir

Rosnah Dato' Kamarul Zaman

Venkatachalam Krishnakumar

Grace Yeoh Geok Cheng Geok

Company Secretary

Datin Rossaya Mohd Nashir

CIMB BANK BERHAD (Cont'd)

SENIOR MANAGEMENT

Group Chief Executive Officer

Dato' Sri Nazir Razak

Adviser, Investment Banking

Dato' Robert Cheim Dau Meng

Chief Executive Officer

Corporate Banking, Treasury and Markets

Dato' Lee Kok Kwan

Chief Executive Officer, Consumer Banking

Renzo Christopher Viegas

Chief Executive Officer, CIMB Investment Bank

Tengku Dato' Zafrul Tengku Abdul Aziz

President Director & Chief Executive Officer, CIMB Niaga

Arwin Rasyid

President & Chief Executive Officer, CIMB Thai

Subhak Siwaraksa

Chief Executive Officer, CIMB Bank, Singapore

Mak Lye Mun

Group Chief Financial Officer & Chief Executive Officer,

Group Strategy and Strategic Investments

Kenny Kim

Chief Executive Officer, CIMB Islamic Bank

Badlisyah Abdul Ghani

Group Chief Information & Operations Officer

Iswaraan Suppiah

Group Chief Internal Auditor

Lim Tiang Siew

Group Chief People Officer

Hamidah Naziadin

Deputy Chief Executive Officer, CIMB Investment Bank/

Co-Head, Corporate Clients Solutions/Advisory

Kong Sooi Lin

Group Chief Marketing & Communications Officer

Effendy Shahul Hamid

Group Chief Risk Officer

David Richard Thomas

Directory of ABM Members (Cont'd)

(In accordance to alphabetical order of Member Banks)

CITIBANK BERHAD

Menara Citibank
165, Jalan Ampang
50450 Kuala Lumpur

Tel : 603-2383 8585
Fax : 603-2383 6000
Website : www.citibank.com.my
SWIFT Code : CITIMYKL

BOARD OF DIRECTORS

Sanjeev Nanavati
Tan Sri Dato' Haji Omar bin Ibrahim
Dato' Dr Thillainathan a/l Ramasamy
Dato' Siow Kim Lun @ Siow Kim Lin
Agnes Liew Yun Chong
Terence Kent Cuddyre

MANAGEMENT

Chief Executive Officer

Sanjeev Nanavati

Consumer Business Manager

Elaine Fan

Country Chief Financial Officer

Tang Wan Chee

Country Risk Head

Suresh Raman

Country Human Resource Head

Nikki Grant-Cook

Country Compliance Head

Shova Pushparajah

Country Legal Counsel

Lee Chee Ming

Country Operations & Technology Head

Christina Ong

Country Corporate Affairs Head

Celina May Benjamin

Country Treasurer & Markets Head

Yousuf Sandeela

Cards & Consumer Lending Head

Anand Cavale

Country Sales & Distribution Head

Lum Choong Yu

Retail Banking & Mortgage Head

Elaine Fan

Treasury & Trade Solutions Head

Noel Saminathan

Securities & Funds Services Head

Benedict Ler

Global Banking Head

Ho Heng Chuan

Citi Commercial Bank Head

Alfred Chan

Country Islamic Head

Irryza Ngah

Enterprise Risk Management Head

Francis Lu

Internal Audit Head

Chua Yew Lim

DEUTSCHE BANK (MALAYSIA) BERHAD

Level 18-20, Menara IMC
8, Jalan Sultan Ismail
50250 Kuala Lumpur

Tel : 603-2053 6788
Fax : 603-2031 9822
Website : www.db.com/malaysia
SWIFT Code : DEUTMYKL

BOARD OF DIRECTORS

Chairman

Tun Mohamed Dzaiddin Haji Abdullah

Directors

Dato' Ahmad Johari bin Abdul Razak
Ng Soon Lai @ Ng Siek Chuan
Choy Khai Choon
Choo Nyen Fui

SENIOR MANAGEMENT

Chief Executive and Managing Director

Dato' Yusof Annuar Yaacob (from 20 February 2014)

Chief Operating Officer

Donna Chang Wai Kah

Head of Finance

Elaine Liew Yeh Yin

Head of Operations

Yap Jen Mei

Human Resources

Nik Ilyana Mohamed

HEADS OF DEPARTMENT

BUSINESS

Islamic Banking

Norhaida Esa

Direct Securities Services

Jacqueline William

Cash Management-FI

Renee Lim

Trade Finance/Cash Management Corporates

Chintan Shah

Fixed Income Currencies

Kevin Yam

Institutional Client Group (ICG)

Yvonne Phe

Global Credit Trading

Syed Nasir Shahabudin

Equity Research

Chia Aun Ling

Corporate Finance/Capital Market

Jacqueline Ho

INFRASTRUCTURE

Compliance

Nadia Kamaruddin

Corporate Real Estate & Services

Vivian Chew

IT

Sapian Rashid

HONG LEONG BANK BERHAD

Level 3, Wisma Hong Leong
18, Jalan Perak
50450 Kuala Lumpur

Tel : 603-2180 8888
Fax : 603-2732 7902
E-mail : Norlina.yunus@hlbb.hongleong.com.my
Website : www.hlb.com.my
SWIFT Code : HLBBMYKL

BOARD OF DIRECTORS

Chairman

Tan Sri Quek Leng Chan

Group Managing Director/Chief Executive Officer

Tan Kong Khoon

Directors

Kwek Leng Hai
Dato' Mohamed Nazim bin Abdul Razak
Choong Yee How
Quek Kon Sean
Lim Lean See
Tan Sri A. Razak bin Ramli
Lim Beng Choon
Chok Kwee Bee

MANAGEMENT

Group Managing Director/Chief Executive Officer

Tan Kong Khoon

HEADS OF DIVISION

Chief Operating Officer, Group Strategic Support

Zulkiflee Hashim

Chief Financial Officer

Foong Pik Yee

Chief Risk Officer

Justin Soong Jia Seng

Chief Operating Officer, Personal Financial Services

Moey Tan

Chief Operating Officer, Global Markets

Hor Kwok Wai

Chief Credit Officer, Personal Financial Services

Leong Wai Mun

Chief Special Assets Officer

Janet Choo Kam Leng

Chief Internal Auditor

Lim Kim Seng

Chief Information & Technology Officer

Kang Yew Jin

Chief Operating Officer, Group ALCO

Chee Li Har

Chief Operating Officer, Business Intelligence & Analytics

Glenn Saunders

Head, Human Resources

Roselaini Faiz

Managing Director/Chief Executive Officer, Hong Leong

Islamic Bank Berhad

Raja Teh Maimunah Raja Abdul Aziz

HSBC BANK MALAYSIA BERHAD

2, Leboh Ampang
50100 Kuala Lumpur

Tel : 603-2075 3000
Fax : 603-2070 1146
Website : www.hsbc.com.my
SWIFT Code : HBMBMYKL

BOARD OF DIRECTORS

Non-Independent Non-Executive Director/Chairman

Peter Wong Tung Shun

Non-Independent Executive Director/Deputy Chairman and Chief Executive Officer

Mukhtar Malik Hussain

Non-Independent Executive Director/Chief Financial Officer

Baldev Singh a/l Gurdial Singh

Independent Non-Executive Directors

Tan Sri Dato' Sulaiman bin Sujak
Dato' Henry Sackville Barlow
Datuk Ramli bin Ibrahim
Ching Yew Chye @ Chng Yew Chye
Datuk Shireen Ann Zaharah Muhiudeen
(from 5 December 2013)
Lee Choo Hock (from 5 December 2013)

SENIOR MANAGEMENT

Deputy Chairman and Chief Executive Officer

Mukhtar Malik Hussain

Executive Director and Chief Financial Officer

Baldev Singh a/l Gurdial Singh

Head of Commercial Banking

Andrew Grisdale

Head of Retail Banking & Wealth Management

Lim Eng Seong

Managing Director, Head of Global Banking & Markets

Piyush Kaul

Head of Regulatory Compliance

Irene Tan

Head of Financial Crime Compliance

Joseph Ng

Chief Risk Officer

Ramnath Krishnan

Head of Human Resources

Vincent Ho

Corporation Secretary & Head of Corporate Governance

Grace Tong

Head of Communications

Marlene Kaur

General Counsel

Elsie Kok

Chief Operating Officer

James Gossip

Senior Manager, Internal Audit

Fong Cha Ping

Directory of ABM Members (Cont'd)

(In accordance to alphabetical order of Member Banks)

INDIA INTERNATIONAL BANK MALAYSIA BERHAD

Ground Floor, Bangunan Yee Seng
15, Jalan Raja Chulan
50200 Kuala Lumpur

Tel : 603-2026 1767
Fax : 603-2026 1766
E-mail : cs@iibm.com.my
Website : www.indiainternationalbank.com.my
SWIFT Code : IIMBMYKL

BOARD OF DIRECTORS

Chairman, Non-Executive Non-Independent Director

Subhash Mundra

Non-Executive Non-Independent Director

Mairpady Narendra

Non-Executive Independent Directors

Datuk Bhupatrai M. Premji

Gopala Krishnan a/I C.P. Gopalan

Chief Executive Officer and Managing Director

T.N. Ramakumar

MANAGEMENT

Chief Executive Officer

T.N. Ramakumar

Deputy Chief Executive Officer

Haresh Jairamdas Keswani

HEADS OF DIVISION

Chief Financial Officer

Muniandy a/I R. Krishnan

Chief Internal Auditor

K. Panir Selvam

Chief Risk Officer

Pallath Ramakrishnan

Head, Treasury

Brahm Prakash

Head, Credit

Vishwananda Kadamba

Head, Compliance

Lohesh Kumar Subramaniam

Head, Information Technology

Basanta Kumar Patra

Head, Human Resources

Jayanthi Nair a/p Govendan

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MALAYSIA) BERHAD

Level 35, 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

Mo Fumin

Non-Independent Non-Executive Directors

Tian Fenglin

Lan Li

Hong Guilu

Independent Non-Executive Directors

Dato' Leong Sonny @ Leong Khee Seong

Ong Ah Tin @ Ong Chee Kwee

MANAGEMENT

Deputy Chief Executive Officers

Wei Xiaogang (Officer-in-Charge)

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

Cai Hongbin

Head, Global Market and Treasury

Xu Hongtao

Head, Investment Banking

Lim Kok Hoong

Head, Corporate Financial Services

Lim Kok Fuat

Head, Consumer Financial Services

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

Yang Ting

General Manager, Branch Administration

Chew Cheng Chan

Directory of ABM Members (Cont'd)

(In accordance to alphabetical order of Member Banks)

J.P. MORGAN CHASE BANK BERHAD

Level 18, Integra Tower
The Intermark
348, Jalan Tun Razak
50400 Kuala Lumpur

Tel : 603-2718 0500
Fax : 603-2163 5370
Website : www.jpmorganaccess.com.my
SWIFT Code : CHASMYKX

BOARD OF DIRECTORS

Chairman

Kevin Wong Chee Wah

Directors

Steven Ronald Clayton
Anthony Julian Cole
Christine Lau Souk Huan
Faisal bin Ismail
Omar bin Merican

MANAGEMENT

Chief Executive Officer

Steven Ronald Clayton

Chief Administrative Officer

Alex Law

Head of Treasury

Yong Eng Hwa

Treasury Services

Wong Hooi Ching

Global Corporate Banking

Nurjesmi Mohd Nashir

Compliance

Chan Yew Ling

Client Credit Management

Leong Ket Ti

HEADS OF DIVISION

Finance

Mark Ling

Priority Sector

Lee Teen Fai

Global Technology Infrastructure

Lau Kam Fatt

Human Resources

Francis Yoong

Head of Wholesale Operations

Chua Seu Kee

MALAYAN BANKING BERHAD

14th Floor, Menara Maybank
100, Jalan Tun Perak
50050 Kuala Lumpur

Tel : 603-2070 8833 (General)
Maybank Group Customer Care
1-300-88-6688 (Local)
603-7844 3696 (Overseas)
Fax : 603-2711 3421
(Customer Feedback & Resolution 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/Group President & CEO

Datuk Abdul Farid Alias

Independent Non-Executive Directors

Tan Sri Datuk Dr Hadenan A. Jalil

Dato' Seri Ismail Shahudin

Dato' Dr Tan Tat Wai

Alister Maitland (until 28 March 2013)

Cheah Teik Seng

Dato' Johan Ariffin

Datuk Mohaiyani Shamsudin

Erry Riyana Hardjapamekas

Non-Independent Non-Executive Director

Zainal Abidin bin Jamal

Group General Counsel & Company Secretary

Mohd Nazlan Mohd Ghazali

Directory of ABM Members (Cont'd)

(In accordance to alphabetical order of Member Banks)

MALAYAN BANKING BERHAD (Cont'd)

MANAGEMENT

Group President & CEO

Datuk Abdul Farid Alias

Group Chief Financial Officer

Mohamed Rafique Merican Mohd Wahiduddin Merican

Deputy President, Group Head, Community Financial Services & CEO, Singapore

Datuk Lim Hong Tat

Acting Group Head, Global Banking

Datuk Abdul Farid Alias

Group Chief Risk Officer

Dr John Lee Hin Hock

Group Chief Technology Officer

Geoffrey Stecyk

Group Chief Human Capital Officer

Nora Abd Manaf

Group Head, Islamic Banking & CEO, Maybank Islamic Berhad

Muzaffar Hisham

CEO, International

Pollie Sim Sio Hoong

Group Head, Insurance and Takaful & CEO, Maybank Ageas Holdings Berhad

Kamaludin Ahmad

Group Chief Strategy Officer

Michael Foong Seong Yew

Group Chief Operations Officer

Jerome Hon Kah Cho

President Director, PT Bank Internasional Indonesia Tbk

Taswin Zakaria (from 11 March 2014)

CEO, Maybank Kim Eng Group & Maybank Investment Bank

John Chong Eng Chuan (from 12 February 2014)

MIZUHO BANK (MALAYSIA) BERHAD

Level 27, Menara Maxis
Kuala Lumpur City Centre
50088 Kuala Lumpur

Tel : 603-2058 6881

Fax : 603-2058 6988

SWIFT Code : MHCBMYKA

BOARD OF DIRECTORS

Chairman/Non-Executive Director

Hiroshi Suehiro

Non-Independent Non-Executive Director

Katsuyuki Mizuma

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

Hiroshi Uematsu

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

Ikuro Nagano

Head of Information Technology

Ang Khay Hock

Directory of ABM Members (Cont'd)

(In accordance to alphabetical order of Member Banks)

NATIONAL BANK OF ABU DHABI MALAYSIA BERHAD

Level 28, Menara Maxis
Kuala Lumpur City Centre
50088 Kuala Lumpur

Tel : 603-2330 3800
Fax : 603-2330 3801
E-mail : customersupport.malaysia@nbad.com
Website : www.nbad.com
SWIFT Code : NBADMYKL

BOARD OF DIRECTORS

Chairman

Alexander Vincent Thursby

Directors

Qamber Ali Qamber AlMulla
Ernest Law Shee Wing
Datuk Nik Azman bin Mohd Zain
Ahmad Nazim bin Abd Rahman

MANAGEMENT

Chief Executive Officer

Leong See Meng

Head of Operations

Peter Cheah

Head of Finance

Tan Hai Huat

Head of Treasury

Sukardi Rahmani

HEADS OF DIVISION

Head of Operations

Peter Cheah

Head of Finance

Tan Hai Huat

Head of Treasury

Sukardi Rahmani

OCBC BANK (MALAYSIA) BERHAD

Menara OCBC
18, Jalan Tun Perak
50050 Kuala Lumpur

Tel : 603-2034 5034
Fax : 603-2698 4363
Website : www.ocbc.com.my
SWIFT Code : OCBCMYKL

BOARD OF DIRECTORS

Chairman

Tan Sri Dato' Nasruddin bin Bahari

Deputy Chairman

Dato' Ooi Sang Kuang

Directors

Chew Sun Teong, Jeffrey
Samuel Tsien
Ching Wei Hong
Dr Raja Lope bin Raja Shahrome
Tan Siok Choo
Lai Teck Poh
Tan Siew Peng, Darren

MANAGEMENT

Director & Chief Executive Officer

Chew Sun Teong, Jeffrey

Country Chief Risk Officer

Choo Yee Kwan

Chief Financial Officer

Teoh Yin Meng

Head of Business Banking Division

Ong Eng Bin

Head of Consumer Financial Services Division

Sik Wan King, Charles

Head of Treasury Division

Ng Seow Pang

Head of Investment Banking Division

Tan Ai Chin

Head of Transaction Banking Division

Chong Lee Ying

Head of Operations & Technology Division

Lim Yau Seong

Head of Internal Audit Division

Joseph Chan Fook Onn

Head of Human Resource

Cheah Syn Yeam

Company Secretary

Quah Boon Huat

Directory of ABM Members (Cont'd)

(In accordance to alphabetical order of Member Banks)

PUBLIC BANK BERHAD

Menara Public Bank
146, Jalan Ampang
50450 Kuala Lumpur

Tel : 603-2176 6000
603-2176 6666
603-2163 8888
603-2163 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/Chief Executive Officer

Tan Sri Dato' Sri Tay Ah Lek

Non-Executive Directors

Dato' Sri Lee Kong Lam

Dato' Yeoh Chin Kee

Dato' Haji Abdul Aziz bin Dato' Dr Omar

Tang Wing Chew

Lai Wan

Lai Wai Keen

MANAGEMENT

Managing Director/Chief Executive Officer

Tan Sri Dato' Sri Tay Ah Lek

Deputy Chief Executive Officer

Quah Poh Keat

Senior Chief Operating Officer

Dato' Chang Kat Kiam

Chief Operating Officers

Chang Siew Yen

Sulaiman bin Abd Manap

PUBLIC BANK BERHAD (Cont'd)

HEADS OF DIVISION

Senior General Manager, Public Affairs Division

Ab Razak bin Mohd Dali

Senior General Manager, Corporate Banking

Chan Chew Fung

Senior General Manager, Secretariat Division

Dato' Chia Lee Kee

Group Chief Internal Auditor

Lim Then Fui

Chief Financial Officer

Yik Sook Ling

General Manager, Credit Administration & Supervision Division

Chan Kok Kwai, Eddie

General Manager, Knowledge & Learning

Koay Seok Khim

General Manager, Human Resource Division

Marlene Goh

General Manager, Compliance Division

Patrick Lim Yoong Leng

General Manager, Information Technology Division

Tan Teck Kong

Director, Security Division

Haji A. Wahab bin A. Raman

Director, Retail Financial Services Division

Chan Chiew Peng

Director, Credit Operations Division

Choo Yew Ching

Director, Risk Management Division

Jasmine Loh Sook Ling

Director, Treasury Division

Lim Lye Ping

Director, Banking Operations Division

Quah Ewe Lee

Director, Property Division

Sim Goay Chye

Director, PB Card Services & Support

Tee Chui Chee (from 1 January 2014)

Director, HP Operations

Wong Man Hoe

Directory of ABM Members (Cont'd)

(In accordance to alphabetical order of Member Banks)

RHB BANK BERHAD

Head Office
Towers Two & Three
RHB Centre
Jalan Tun Razak
50400 Kuala Lumpur

Tel : 603-9287 8888
Fax : 603-9287 9000
Website : www.rhbgroup.com.my
SWIFT Code : RHBBMYKL

BOARD OF DIRECTORS

Chairman

Tan Sri Azlan Zainol

Directors

Haji Khairuddin Ahmad
Ong Seng Pheow
Choong Tuck Oon
Abdul Aziz Peru Mohamed
Dato' Mohamed Khadar Merican
Tan Sri Ong Leong Huat @ Wong Joo Hwa

Managing Director

Dato' Khairussaleh bin Ramli

GROUP SENIOR MANAGEMENT

Group Managing Director

Kellee Kam

Deputy Group Managing Director

Managing Director, RHB Bank Berhad

Dato' Khairussaleh bin Ramli

Managing Director, RHB Investment Bank Berhad

Mike Chan

Executive Director, Group International Business

U Chen Hock

Managing Director, RHB Islamic Bank Berhad

Ibrahim bin Hassan

Group Chief Financial Officer

Yap Choi Foong

Group Chief Governance Officer

Norazzah Sulaiman

Group Chief Human Resource Officer

Jamaluddin Bakri

Group Chief Risk Officer

Patrick Ho

Group Chief Strategy & Transformation Officer

Christopher Loh

Group Chief Operations Officer

Rohan Krishnalingam

RHB BANK BERHAD (Cont'd)

BUSINESS & FUNCTIONAL HEADS

Deputy Group Managing Director, RHB Banking Group

Managing Director, RHB Bank Berhad

Dato' Khairussaleh bin Ramli

Head, Group Treasury & Global Markets

Mohd Rashid bin Mohamad

Head, Retail Banking (Acting)

Yeoh Beng Hooi

Head, Group Retail Distribution

Yeoh Beng Hooi

Head, Group Japanese Business

Akira Miyama

Head, Group Business Banking

Amy Ooi Swee Lian

Head, Group Corporate Banking

Wendy Ting Wei Ling

Head, Group Transaction Banking

Michael Lim Kheng Boon

Head, EASY

Lee Ee Hui

Head, Group Operations

Ee Yew Chai

Head, Group Technology

Andy Tan Eng Teik

Head, Group Credit Management

Yeo Hock Lee

Head, Commercial Bank Audit

Chang Kong Chong

Head, Group Compliance

V. Maslamani a/I Vatharajoo

Directory of ABM Members (Cont'd)

(In accordance to alphabetical order of Member Banks)

STANDARD CHARTERED BANK MALAYSIA BERHAD

Menara Standard Chartered
30, Jalan Sultan Ismail
50250 Kuala Lumpur

Tel : 603-2117 7777
Fax : 603-2711 6006
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
Judy Hsu Chung Wei
Edward Martin Williams

MANAGEMENT

Chief Executive Officer & Managing Director

Osman Tarique Morad

HEADS OF DIVISION

Country Head, Consumer Banking

Sonia Bozena Wedrychowicz-Horbatowska

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 Legal & Compliance

Kwan Keen Yew

Country Head of Corporate Affairs

Christopher Domitter

Chief Information Officer

Dato' Arif Siddiqui

Country Chief Risk Officer

Matthew Nagy

Chief Executive Officer, Standard Chartered Saadiq Berhad

Wasim Akhtar Saifi

SUMITOMO MITSUI BANKING CORPORATION MALAYSIA BERHAD

Level 51, Vista Tower
The Intermark
348, Jalan Tun Razak
50400 Kuala Lumpur

Tel : 603-2168 1500
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

Chairman/Independent Non-Executive Director

Razman Hafidz bin Abu Zarim

Chief Executive Officer/Non-Independent Executive Director

Yasuhiro Oashi

Non-Independent Non-Executive Directors

Masayuki Shimura
Hiroshi Irie

Independent Non-Executive Director

Lim Choon Eng

MANAGEMENT

President/CEO

Yasuhiro Oashi

Deputy President

Atsushi Morimoto

Chief Risk Officer

Tasuku Tanaka

Head of Business Promotion 1 (Japanese Corporate), Business Promotion 2 (Non-Japanese Corporate) and Strategic Business Promotion

Kazunori Murakami

Head of Cash Management Services

Maszeri Maiseh

Head of Treasury

Takafumi Aimoto

Head of Credit Risk Management

Chew Ae Hoh

Head of Market Risk Management

Khaizy Osman

Head of Planning

Osamu Kakinouchi

Head of Human Resource

Ng Soon Mong

Head of Compliance

Albert Tai

Head of Legal

Gan Hua May (from 2 May 2014)

Head of Cash Department

Joanne Khoo

Head of Internal Audit

Stephen Chin

Head of Islamic Banking

Ritza Rosli

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

Chairman

Claude David Morin

Directors

Philip Victor Seymour
Dato' Kok Wee Kiat
Geh Cheng Hooi
Rasool Khan
Murugiah M N Singham
Theodoor Joseph Bark
Lodewijk Govaerts

MANAGEMENT

Vice President & Country Head

Lodewijk Govaerts

Chief Risk Officer

Sivadas Menon

Director, Treasury

Kenny Foong

Director, Credit Solutions

Caroline Ong

Senior Manager, Operations

Leong Soon Cheong

Head of Compliance

Chia Kwai Fun

Head of Human Resources

Shareen Tan

Senior Relationship Managers

Terence Chin
Shaleza Mohd Hanif
Lai Swee Kim
Jasmand Ng Kok Khooon
Mohamed Azman Mohamed Taufik

THE ROYAL BANK OF SCOTLAND BERHAD

Level 1, Menara Maxis
Kuala Lumpur City Centre
50088 Kuala Lumpur

Tel : 603-2160 9888
Fax : 603-2160 9993
Website : www.rbs.my
SWIFT Code : ABNAMYKL

BOARD OF DIRECTORS

Chairman

Tan Sri Asmat Kamaluddin

Country Executive

Andrew Mark Sill

Directors

Dato' Jorgen Bornhoft
Choo Tuck Wai
Peter Andrew Akwaboah
David Edward Hourican

Company Secretary

Mak Chooi Peng

MANAGEMENT

Managing Director/Country Executive

Andrew Mark Sill

Chief Operating Officer

Lim Yu Mei

Chief Financial Officer

Jeremy Loh

Country Credit Risk Officer

Ravi Verma

Head of Legal & Compliance

Karen Ng Saw Gaik

Head of Markets

Rozainol Bahari

Directory of ABM Members (Cont'd)

(In accordance to alphabetical order of Member Banks)

UNITED OVERSEAS BANK (MALAYSIA) BHD

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

BOARD OF DIRECTORS

Chairman Emeritus & Adviser

Wee Cho Yaw

Chairman

Ong Yew Huat

Directors

Wee Ee Cheong
Francis Lee Chin Yong
Abdul Latif bin Yahaya
Datuk Abu Huraira bin Abu Yazid
Wong Kim Choong

SENIOR MANAGEMENT

Chief Executive Officer

Wong Kim Choong

Deputy Chief Executive Officer

Kevin Lam Sai Yoke

Managing Director, Country Head, Personal Financial Services

Annie Tan Huey Ping

Executive Director, Country Head, Finance & Corporate Services, Chief Financial Officer

Albert Quah Chei Jin

Executive Director, Country Head, Risk Management

Alex Por Peng Seong

Executive Director, Country Head, Transaction Banking

Andre Lee Ean Chye

Executive Director, Country Head, Commercial Banking II

Beh Wee Khee

Executive Director, Country Head, Credit – Corporates & Financial Institutions

David Tan Kok Soon

Executive Director, Country Head, Commercial Banking I

Kan Wing Yin

Executive Director, Country Head, High Networth Banking

Goh Cheng Ean

Executive Director, Country Head, Human Resources

Lee Voon Seng

Executive Director, Country Head, Corporate Banking II

Lim Jit Yang

UNITED OVERSEAS BANK (MALAYSIA) BHD (Cont'd)

SENIOR MANAGEMENT (Cont'd)

Executive Director, Country Head, Special Assets Management

Linda Tan Mei Lin

Executive Director, Country Head, Credit – Middle Market

Low Choon Seong

Executive Director, Country Head, Technology & Operations

Lum Chee Onn

Executive Director, Country Head, Global Markets & Investment Management

Michael Beh Soo Heng

Executive Director, Country Head, Bumiputera Business Banking

Mohd Fhauzi bin Muridan

Executive Director, Country Head, Internal Audit

Ong Yee Ben

Executive Director, Country Head, Debt Capital Markets/ Corporate Finance, Investment Banking

Phoebe Yap

Executive Director, Country Head, Business Banking

Raymond Chui Keng Leng

Executive Director, Country Head, Corporate Banking I

Steven Loong See Meng

Executive Director, Country Head, Specialised Financing

Steven Ng Ling Tee

Executive Director, Country Head, Credit – Retail

Wee Hock Kiong

Executive Director, Country Head, Channels

Yap Kok Tee

Vision and Mission

The Association of Banks in Malaysia (ABM) was formed in November 1973 with the primary objective of establishing and promoting a sound banking system in Malaysia in cooperation and consultation with Bank Negara Malaysia. Its members comprise the 27 commercial banks that currently operate in Malaysia.

Guided first and foremost by its mission statement, “Forging public understanding for a responsible and responsive banking industry”, ABM takes on the role of an important intermediary between bank customers and the member banks. In this respect it assists in bridging any gaps which may occur in the individual bank’s communication with its customers where necessary.

On a broader front, ABM pursues a wide-ranging set of issues and policies affecting banking infrastructure and clearing system, as well as areas such as consumer education, risk management and talent development to establish best practices and set industry standards. All in all, ABM strives to facilitate and create a conducive banking environment whilst promoting orderliness and ethical behaviour.



PERSATUAN BANK BANK DALAM MALAYSIA
THE ASSOCIATION OF BANKS IN MALAYSIA

34th Floor, UBN Tower, 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