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Cover Rationale

Bank Safely Online

This year’s annual report cover design highlights the need for bank customers to pause and assess the array of security features which have been implemented to make their online banking experience as safe as possible. “Stop!” The right hand in the picture says, “Don’t be an online fraud victim.” “Here you are,” the left hand says, “Here are the numerous safety and security features you should be aware of.”

Please allow us to explain the icons depicted on the cover which represent the various security tools/features used in relation to internet banking, clockwise, starting with the key and ending with the lock:

Key

Your password is like a key to all your personal information. Do not share usernames and passwords via email, hyperlinks or over the phone.

Password/PIN

Change your password or PIN regularly and avoid easy-to-guess passwords.

Firewall

Constantly update anti-virus software on personal computer/mobile devices and use a personal firewall.

Trusted Site

The presence of a trusted site icon, such as VeriSign, WebTrust and GlobalSign, allows you to confirm the online banking website’s identity before transmitting any personal information by clicking on the ‘secure’ logo. It also guarantees that all data transmitted within the site is encrypted and protected.

Security Token

Some banks offer a personal security device/token that generates a one-time passcode to prove that you are the genuine customer when conducting online banking transactions.

Lock

Check that your online banking browser address begins with “https” and there is a closed padlock symbol on the status bar.

The Association of Banks in Malaysia together with our member banks will continue to educate and create greater awareness among the banking public about the importance of adopting best online practices. By being vigilant, the banking public will be able to safeguard their personal information, banking credentials and their accounts so that they can embrace the full benefits of online banking with peace of mind.

Corporate Information

Chairman Bank

Malayan Banking Berhad (Maybank)

Datuk Abdul Farid Alias

(Alternate: Hamirullah Boorhan)

Principal Officer

Chuah Mei Lin

Executive Director

Council Members

Affin Bank Berhad

Dato' Zulkiflee Abbas bin

Abdul Hamid

(until 31 March 2015)

Kamarul Ariffin Mohd Jamil

(from 1 April 2015)

(Alternate: Shariffudin bin Mohamad)

CIMB Bank Berhad

Dato' Sri Nazir Razak

(until 31 August 2014)

Renzo Viegas

(from 1 September 2014)

(Alternate: Dato' Sulaiman Mohd Tahir)

Citibank Berhad

Sanjeev Nanavati

(until 31 July 2014)

Lee Lung Nien

(from 7 October 2014)

(Alternate: Elaine Fan, from

4 December 2014)

Hong Leong Bank Berhad

Tan Kong Khoon

(Alternate: Zulkiflee Hashim,

until 29 April 2015)

HSBC Bank Malaysia Berhad

Mukhtar Hussain

(Alternate: Baldev Singh, until

4 December 2014; Lim Eng Seong,

from 4 December 2014)

OCBC Bank (Malaysia) Berhad

Chew Sun Teong, Jeffrey

(until 30 June 2014)

Ong Eng Bin (from 8 August 2014)

(Alternate: Choo Yee Kwan, until

30 June 2014; Lim Yau Seong, from

23 October 2014)

Public Bank Berhad

Tan Sri Dato' Sri Tay Ah Lek

(Alternate: Quah Poh Keat)

RHB Bank Berhad

Dato' Khairussaleh bin Ramli

(Alternate: Yeoh Beng Hooi, until

23 October 2014; Charles Sik,

from 23 October 2014 until

29 January 2015)

Standard Chartered Bank

Malaysia Berhad

Osman Tarique Morad

(until 17 February 2015)

Mahendra Gursahani

(from 17 February 2015)

(Alternate: Raymond Wong Lai Loong,

until 19 May 2014; Kwan Keen Yew,

from 27 June 2014 until

17 February 2015)

United Overseas Bank

(Malaysia) Bhd

Wong Kim Choong

(Alternate: Kevin Lam Sai Yoke)

Co-Opted Members

Alliance Bank Malaysia Berhad

Sng Seow Wah (until 3 October 2014)

Joel Kornreich (from 1 January 2015)

(Alternate: Raymond Leung Chun-Kow)

AmBank (M) Berhad

Ashok Ramamurthy

(until 1 April 2015)

Datuk Mohamed Azmi Mahmood

(from 2 April 2015)

(Alternate: Datuk Mohamed Azmi

Mahmood, until 1 April 2015)

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

Group President & Chief Executive Officer

Maybank

Datuk Abdul Farid Alias was appointed as Group President and Chief Executive Officer of Maybank Group on 2 August 2013. Prior to this appointment, he was Deputy President and Head, Global Banking where his areas of responsibility covered corporate banking, investment banking, transaction banking, client coverage, global markets and international business for Maybank Group. He joined Maybank as Head of International on 1 January 2009.

Datuk Abdul Farid has a Master's degree in Business Administration, Finance from Denver University, USA. He graduated from Pennsylvania State University, University Park, United States of America, with a Bachelor of Science in Accounting; and attended the executive education Advanced Management Programme at Harvard Business School.

He is a member of the Board of Directors of Maybank Investment Bank Berhad, Maybank Ageas Holdings Berhad, Board of Commissioners of PT Bank Internasional Indonesia as well as Cagamas Holdings Berhad, Malaysia's national mortgage corporation.

Datuk Abdul Farid is Chairman of Malaysian Electronic Payment System Sdn Bhd, and Vice Chairman of Asian Institute of Chartered Bankers (formerly known as the Institute of Bankers Malaysia).

He is also a member of the Investment Panel of Kumpulan Wang Persaraan, Asian Bankers Association Policy Advocacy Committee and Emerging Markets Advisory Council of Institute of International Finance based in Washington, DC.

Tan Sri Dato' Sri Tay Ah Lek

Managing Director/Chief Executive Officer

Public Bank Berhad

Tan Sri Dato' Sri Tay Ah Lek, Managing Director/Chief Executive Officer of Public Bank, has 54 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 Asian Institute of Chartered Bankers.

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



Datuk Abdul Farid Alias

**Group President &
Chief Executive Officer**
Maybank



**Tan Sri Dato' Sri
Tay Ah Lek**

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

The Council (cont'd)

Lee Lung Nien

Chief Executive Officer

Citibank Berhad

Mr Lee Lung Nien is a veteran Citibanker with 24 years' experience.

Prior to his current appointment, Mr Lee was the Anti-Money Laundering (AML) Business Head for Asia and had senior oversight of the AML monitoring hub in Kuala Lumpur. He was responsible for streamlining the AML business processes regionally, implementing policy changes and managing global AML implementations. He was also the primary AML contact with Business Leadership, and tasked with implementing globally consistent AML initiatives to enhance controls and mitigate AML risk. Together with Compliance, he developed a regional AML strategy for the region.

In 2010, Mr Lee was the Chief Operating Officer (COO) for Citi Singapore where he was responsible for driving the bank's business results, implementing the country's strategy, developing the bank's talent pool, and executing the various cross franchise initiatives. In addition to his role as COO, Mr Lee was also the Singapore Markets Manager and worked closely with Singapore regulators to coordinate compliance and regulatory processes for Citi Singapore's dealing room.

Mr Lee was the Co-Head of the Corporate Sales & Structuring for Asia Pacific in 2007. He was responsible for all foreign exchange, options and derivatives sales to corporate and institutional clients in the region.

He started his career as a credit analyst in the bank and has held various key positions including Head of Singapore Treasury Marketing, Regional e-Commerce Head for Asia, Sales and Trading Head for Malaysia.

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.



Lee Lung Nien
Chief Executive Officer
Citibank Berhad



Mukhtar Malik Hussain
Deputy Chairman &
Chief Executive Officer
HSBC Bank Malaysia Berhad

Ong Eng Bin

Chief Executive Officer

OCBC Bank (Malaysia) Berhad

Mr Ong Eng Bin, 52, is Chief Executive Officer of OCBC Bank (Malaysia) Berhad. He has been with the bank for 27 years, joining as a management trainee in 1988. Prior to OCBC Bank, he worked for two years in Price Waterhouse. In 2000, he was appointed Head of Corporate Banking & Large Corporates, before being promoted to Head of Business Banking in 2012, with responsibilities covering corporate and commercial, emerging business and transaction banking. Mr Ong holds a Bachelor's degree in Accounting & Finance from the University of Manchester and currently serves on the Board of Governors of the Methodist Boys School Penang, where he had his early education.

Apart from his role in OCBC Bank, Mr Ong is also Chairman of Pac Lease Sdn Bhd and a director of Credit Guarantee Corporation Malaysia Berhad and Credit Bureau Malaysia Sdn Bhd. Presently, he is a Council member of Asian Institute of Chartered Bankers.

Dato' Khairussaleh bin Ramli

Managing Director/Chief Executive Officer

RHB Bank Berhad

Dato' Khairussaleh Ramli is the Chief Executive Officer/Managing Director of RHB Capital Berhad and Group CEO/Group MD of RHB Banking Group, effective 5 May 2015. Dato' Khairussaleh is responsible for steering the Group to continue its aspirations of being a leading integrated financial services institution.

Dato' Khairussaleh joined the Group in December 2013 as Deputy Group Managing Director and Managing Director of RHB Bank Berhad. He continues to hold the position of Managing Director, RHB Bank Berhad.

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 in Malaysia and Indonesia.

His knowledge and vast 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.

Dato' Khairussaleh holds a Bachelor of Science in Business Administration from Washington University and is a graduate of the Advanced Management Programme, Harvard Business School, Harvard University.



Ong Eng Bin
Chief Executive Officer
OCBC Bank (Malaysia) Berhad



Dato' Khairussaleh Ramli
**Managing Director/
Chief Executive Officer**
RHB Bank Berhad



Dato' Zulkiflee Abbas bin Abdul Hamid (until 31 March 2015)

Managing Director/Chief Executive Officer

Affin Bank Berhad

Dato' Zulkiflee Abbas bin Abdul Hamid was the Managing Director/Chief Executive Officer of Affin Bank Berhad, a position held from April 2009 till March 2015. On 1 December 2011, Dato' Zulkiflee was accorded the mandate to drive Affin Banking Group's strategic and developmental agenda for all entities within the group, namely AFFIN Bank Berhad, AFFIN Islamic Bank Berhad and AFFIN Investment Bank Berhad (now known as AFFIN Hwang Investment Bank Berhad).

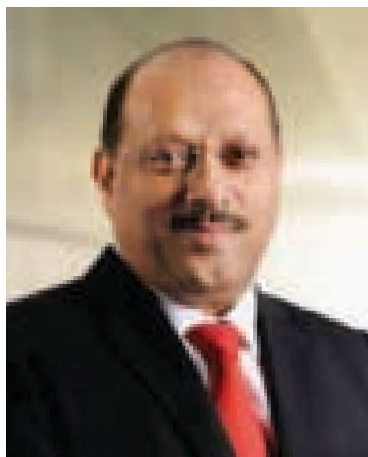
Subsequently, effective 2 January 2014, Dato' Zulkiflee was appointed the Group Chief Executive Officer of Affin Holdings Berhad while still assuming the role of MD/CEO of Affin Bank Berhad.

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.

He carries with him more than 31 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 was a member on the Board of ABM Investments Sdn Bhd, AFC Holdings (Malaysia) Sdn Bhd, Malaysia Electronic Payment System Sdn Bhd and Asian Institute of Chartered Bankers. He is also a Trustee of Yayasan Budiman UiTM and Tabung RM1B Alumni Universiti Teknologi Mara.

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



Renzo Christopher Viegas

Chief Executive Officer, Group Consumer Banking

CIMB Bank Berhad

Mr Renzo Christopher Viegas is the Chief Executive Officer, Group Consumer Banking of CIMB Bank Berhad.

His areas of responsibility include the development and smooth implementation of overall business strategies for consumer banking across the group. He is also responsible for the overall performance of the consumer bank.

Mr Viegas has extensive experience in the banking industry and started his working career with Citibank in 1985 where he progressively held senior positions in various Asia Pacific countries including regional responsibilities. In 2008, he joined a Malaysian bank where he rose to the position of Deputy Managing Director before joining CIMB Group. He joined CIMB Group in April 2012.



Tan Kong Khoon

Group Managing Director/Chief Executive Officer

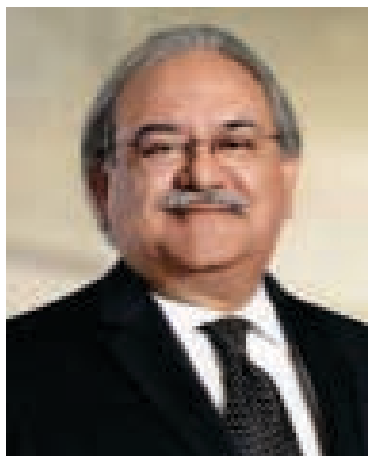
Hong Leong Bank Berhad

Mr Tan Kong Khoon, aged 58, a Singaporean, holds a Bachelor's degree in Business Administration from Bishop's University, Canada and is an alumnus of the Harvard Business School Advanced 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.



Osman Tarique Morad (until 17 February 2015)

Chief Executive Officer and Managing Director

Standard Chartered Bank Malaysia Berhad

Mr Osman Tarique Morad was the Managing Director and Chief Executive Officer (CEO) 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 was 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 included Scope International (M) Sdn Bhd and Price Solutions Sdn Bhd. Mr Morad also sat 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 of 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) in 2012. Mr Wong holds a Bachelor of Commerce from the University of Toronto, Canada. He has more than 30 years of banking experience.

He started his career with United Overseas Bank Singapore in 1983, where he served for over 14 years. During this period, he held various management and senior positions in Consumer Banking, Corporate Banking and Commercial Banking. Mr Wong 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 the 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.



Sng Seow Wah (until 3 October 2014)

Group Chief Executive Officer & Director

Alliance Bank Malaysia Berhad

Mr Sng Seow Wah was the Group Chief Executive Officer and Director of Alliance Bank Malaysia Berhad until 3 October 2014. 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 was a Director of Malaysian Electronic Payment System Sdn Bhd, ASEAN Finance Corporation Limited and Alliance Financial Group Berhad.



Ashok Ramamurthy (until 1 April 2015)

Chief Executive Officer

AmBank (M) Berhad

Mr Ashok Ramamurthy was the Chief Executive Officer of AmBank (M) Berhad until 1 April 2015. 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 was also a Board member of several subsidiaries of AMMB, namely AmBank (M) Berhad, AmIslamic Bank Berhad, AmInvestment Bank Berhad and AmMetLife 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

1 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. 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.

2 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 & Strategic Services Division encompassing Loan Administration & Documentation, Transactional Banking Operations, 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.

3 Dato' Sulaiman Mohd Tahir | **Deputy Chief Executive Officer, Consumer Banking & Head, Consumer Sales & Distribution** CIMB Bank Berhad

Dato' Sulaiman Mohd Tahir, aged 52, is the Head of Consumer Sales and Distribution Division of CIMB Bank Berhad (CIMB Bank), a position he has held since July 2005. In July 2013, he was appointed as the Deputy Head of Consumer Banking.

Dato' Sulaiman spearheads the overall development, management and performance of the sales and distribution channels for CIMB Bank which encompasses about 8,200 staff, 293 branches, 36 mobile sales centres, a retail telemarketing centre and a contact centre that services the bank's 8.0 million customers.

He is also responsible for the management of Retail Banking in CIMB Singapore and Cambodia. He chairs as well as is a member of several Management Committees in CIMB Bank.

An accounting graduate from the Royal Melbourne Institute of Technology in Australia, Dato' Sulaiman served Price Waterhouse before repositioning his career with the Bank of Commerce (M) Berhad (now known as CIMB Bank) in 1987. Since then he has held various prominent positions in the bank including Group Head of the Japanese Business Unit, Business Banking Branch Manager, Area Business Manager for Shah Alam and Petaling Jaya before being appointed as the Regional Manager for Selangor and Wilayah Persekutuan.

In 2002, he was identified to head the Credit Card Centre and subsequently to the position of Head of Retail Sales. This was followed by the appointment as Head of Consumer Sales and Distribution Division in July 2005.

**4****Elaine Fan****Consumer Business Manager**

Citibank Berhad

Ms Elaine Fan is Consumer Business Manager of Citibank Berhad. She has been with the bank for 31 years. She started her career in Corporate Banking and over the years, she has held various senior positions including Head of Global Subsidiaries Group with her last appointment as Head of Global Transaction Services in 2006. She moved to the Consumer Banking business in 2011 assuming the role of Retail Banking Head with primary responsibility for building up the Wealth Management business. In March 2014, she was appointed as the Consumer Business Manager with overall responsibilities for the consumer franchise of the bank in Malaysia.

**5****Zulkiflee Hashim****Chief Operating Officer, Group Strategic Support**

(until 29 April 2015)

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.

**6****Lim Eng Seong****Country Head, Retail Banking and Wealth Management**

HSBC Bank Malaysia Berhad

Mr Lim Eng Seong graduated from University of Malaya with a Bachelor of Economics (Business Administration) Honors. He joined HSBC Bank Malaysia Berhad (HSBC Bank) eight years ago from an established MNC for consumer goods. He has worked in the Philippines and Thailand for his previous portfolio.

Mr Lim joined HSBC Bank as the Head of Marketing and was appointed to the current role as the Country Head of Retail Banking and Wealth Management (RBWM) in 2008. The RBWM business in Malaysia has 68 branches for conventional and Islamic banking, and insurance manufacturing (Takaful). He is also a board member (non-independent non-executive director) of HSBC Amanah Takaful.



The Council – Alternates (cont'd)

7 Lim Yau Seong | **Heads of Operations & Technology, Malaysia** OCBC Bank (Malaysia) Berhad

Mr Lim Yau Seong is a senior banker who has been with OCBC Bank Malaysia for 29 years. He is presently Senior Vice President of OCBC Bank Malaysia. Throughout his career in OCBC, he has held various senior positions and has experience in branch, consumer and business banking. Mr Lim is now the Head of Operations & Technology, Malaysia. He oversees OCBC Bank's processing centres and technology operations, driving for productivity gains and cost efficiency. He holds a Master of Business Administration from University of Strathclyde, United Kingdom and a First Class Honors in Bachelor of Economics from University of Malaya.

8 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.

9 Kwan Keen Yew | **Head of Legal and Compliance** (until 17 February 2015) | Standard Chartered Bank Malaysia Berhad

Mr Kwan Keen Yew has over 15 years of experience in legal practice in banking, finance and capital markets and in Standard Chartered Bank across Corporate & Institutional, Commercial and Retail segments as well as Financial Markets, Corporate Finance and Islamic Banking products. His experience includes advising on conventional and Islamic derivatives; setting up of the Islamic subsidiary in Malaysia; advising on corporate finance transactions in Malaysia and Hong Kong; and handling compliance and regulatory risk issues and investigations in Malaysia and Hong Kong.

10 Kevin Lam Sai Yoke | **Deputy Chief Executive Officer** United Overseas Bank (Malaysia) Bhd

Mr Kevin Lam Sai Yoke is the Deputy Chief Executive Officer of United Overseas Bank (Malaysia) Bhd (UOB Malaysia). His current role includes spearheading UOB Malaysia's Corporate, Commercial, Bumiputra, Transaction Banking and Investment Banking lines of business, overseeing the support functions and assisting the Chief Executive Officer in the overall management of the bank.

Prior to his current position, Mr Lam served as the Managing Director and Country Head of Personal Financial Services for UOB Malaysia, overseeing the Consumer Banking business. He also held key positions in UOB Singapore, including the Head of Loans Singapore and Regional; and the Head of Sales and Distribution, Singapore and Regional. During his tenure, Mr Lam 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 brings to UOB Malaysia more than 20 years of extensive knowledge and experience, having served in senior positions at well-established multinational companies across Singapore, United States of America and Hong Kong. His expertise spans across 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.



7

11

Raymond Leung Chun-Kow

Group Chief Operating Officer
Alliance Bank Malaysia Berhad

Mr Raymond Leung Chun-Kow joined Alliance Bank Malaysia Berhad 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.



8

12

Datuk Mohamed Azmi Mahmood

(until 1 April 2015)

Acting Group Managing Director
AmBank Group

Datuk Mohamed Azmi Mahmood (Datuk Azmi), a Malaysian aged 60 is currently the Acting Group Managing Director of AmBank Group and has over 34 years of experience in the banking industry.

He first joined Arab-Malaysian Finance Berhad in 1981 as an Accountant. Over the years, he has held various positions in the Senior Management level i.e. Senior General Manager, Managing Director, Managing Director – Retail Banking and Deputy Group Managing Director. He was appointed to the current position effective 2 April 2015.

Datuk Azmi is currently a Director of AmGeneral Insurance Berhad, AmMetLife Takaful Berhad, AmMortgage One Berhad, AmInvestment Group Berhad, AmCapital (Brunei) Sdn Bhd, AmInternational (Labuan) Ltd, MBF Cards (M'sia) Sdn Bhd, AmCard Services Berhad, Malaysian Electronic Payment System (1997) Sdn Bhd (MEPS), MEPS Currency Management Sdn Bhd, Akademi IBBM Sdn Bhd, Financial Information Services Sdn Bhd and FIS Data Link Sdn Bhd.

He is also a Council Member & Honorary Treasurer of the Association of Finance Companies of Malaysia, a Council Member & Honorary Treasurer of the Association of Hire Purchase Companies of Malaysia, Fellow of the Asian Institute of Chartered Bankers and member of the Malaysian Financial Planning Council.

For his years of contribution to the industry, Datuk Azmi was conferred the "Darjah Mulia Seri Melaka" which carries the title "Datuk" on 11 October 2008



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The Association

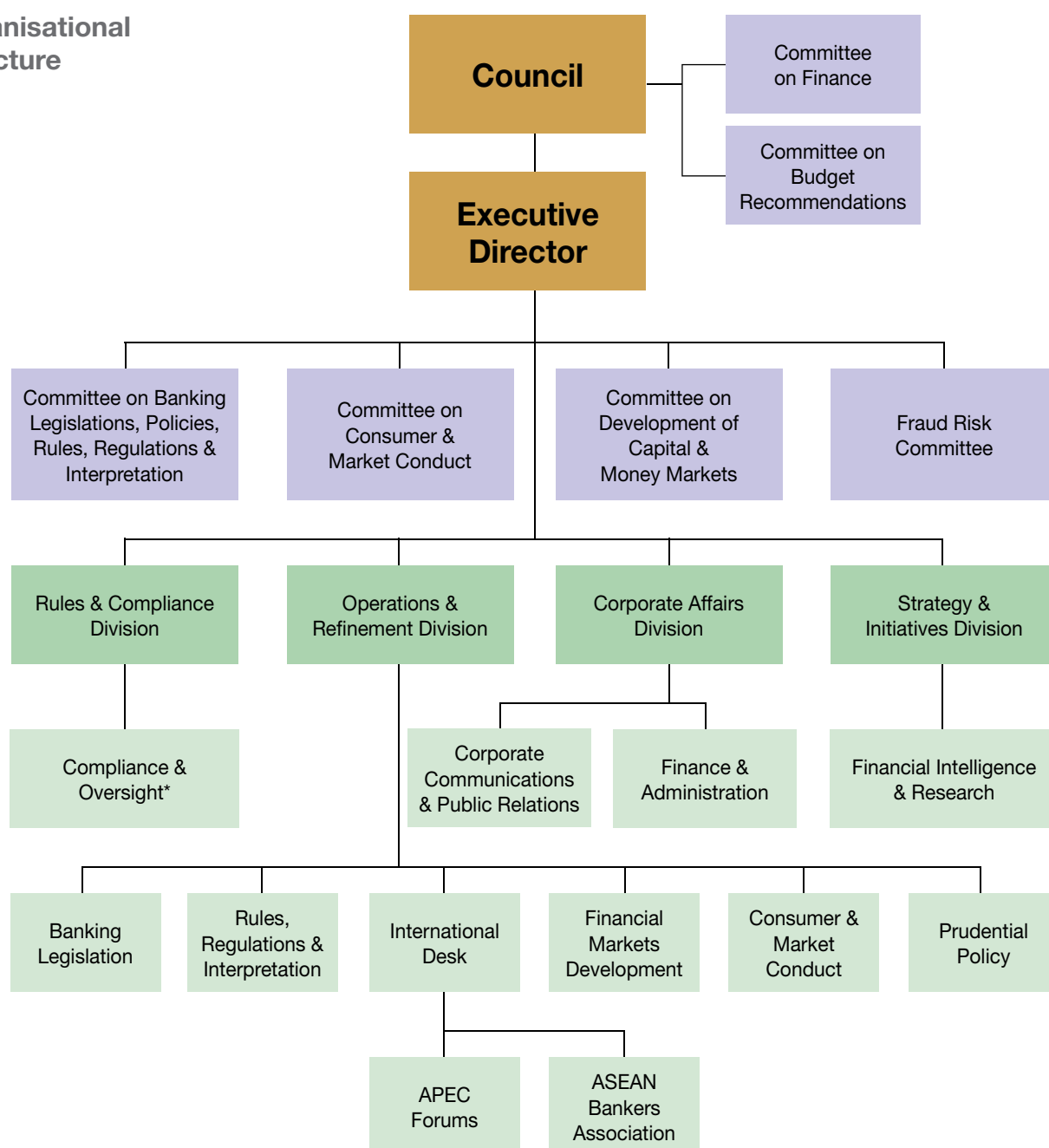
Its Organisational Structure and Family Tree

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 15 full-time staff and four 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

ABM's Family Tree



PERSATUAN BANK BANK DALAM MALAYSIA
THE ASSOCIATION OF BANKS IN MALAYSIA

ABM Investments Sdn Bhd

- ABM Investments Sdn Bhd, an investment holding company, was incorporated in July 1991.
- The Company's investments presently comprise a 30% stake in AIBBM and 20% of the ordinary shares in CBM.

30%

Akademi IBBM Sdn Bhd ("AIBBM")

The principal activity of AIBBM is to promote or take part in the formation, management, supervision or control of the business of a private higher educational institution.

20%

Credit Bureau Malaysia Sdn Bhd ("CBM")

CBM is in the business of providing credit reference services, credit rating and such services related to a credit bureau.

AFC Holdings (Malaysia) Sdn Bhd

- AFC Holdings (Malaysia) Sdn Bhd was set up in April 1981 for the purpose of investing in the shares of AFCL and currently holds 20% of its ordinary shares.

20%

ASEAN Finance Corporation Limited ("AFCL")

AFCL's principal activities are merchant banking, mobilising of financial resources in order to finance projects and assisting in the promotion of industrialisation and overall economic development in the ASEAN region.

Chairman's Statement

I am pleased to present this Annual Report as Chairman of The Association of Banks in Malaysia (ABM).



Over the past year, we have seen positive changes in the commercial banking industry and I am proud of the role ABM has played.

From an economic perspective, banks have had to operate in a challenging domestic and global arena while grappling with changes on the regulatory front and facing regulatory constraints. At the same time, banks still had to juggle the expectations of its customers and shareholders, while supporting domestic growth. Let us briefly review the macroeconomic environment within which the commercial banking sector operated during 2014.

Global Economy

The year 2014 was a challenging year for the global economy with growth picking up only marginally compared to the previous year. According to the International Monetary Fund, the global economy grew by a modest 3.4% in 2014, with emerging markets and developing economies accounting for three-fourths of global growth during the year.

While activity in the United States of America (US) and the United Kingdom has improved as labour markets healed and monetary policy remained accommodative, the recovery has been sputtering in the eurozone and Japan as legacies of the financial crisis linger, intertwined with structural bottlenecks.

In 2014, there were clear signs that the recovery in the US economy was gaining momentum, supported by strong domestic economic fundamentals with an improved job market, rising consumer confidence and retail spending.

Meanwhile, the momentum of the fragile recovery which the eurozone recorded in 2013 could not be sustained in the first half of 2014 and came largely to a standstill in the second half. While countries such as Spain and Ireland, performed better than expected, the major economies of Germany, France and Italy performed worse due to the impact of the Ukraine crisis, sanctions imposed on Russia, coupled with the slowdown in growth in China and other emerging markets.

Japan too experienced a setback after an increase in the tax on consumer spending. The global economy, slowed by stagnation in Europe and Japan, was being further hampered by China's decelerating growth. China is attempting to avert a further decline in growth while not allowing the imbalances in the financial system to become overwhelming.

Disappointing growth in other developing countries in 2014 reflected weak external demand, but also domestic policy tightening, political uncertainties and supply-side constraints.

The world economy is in the middle of a balancing act. On the one hand, countries must address the legacies of the global financial crisis, ranging from debt overhangs to high unemployment. On the other, they face a cloudy future. Potential growth rates are being revised downward, and these worsened prospects are in turn affecting confidence, demand and growth.

Looking forward to 2015, the outlook for the global economy remains mixed. Strong domestic demand is driving growth in the US, which, combined with dollar appreciation, is adding to demand in the rest of the world. The eurozone should benefit from sharply lower oil prices, quantitative easing and euro depreciation, which will hopefully offer the chance to escape from stagnation. China will continue its "soft fall" growth trajectory, as already limited government stimuli will have less effect despite recent monetary easing. Downsides to the global outlook could also come from possible intensified political and economic risks.

Closer to home, the establishment of the ASEAN Economic Community (AEC) by end of 2015 will bear economic significance to the region. The AEC is aimed at transforming ASEAN into a region with "free movement of goods, services, investment, skilled labor and freer flow of capital," based on four key pillars, namely a single market and production base, a highly competitive economic region, equitable economic development and full integration into the global economy. With the integration of ten countries into a single market with a population of more than 600 million people, the dismantling of trade and economic cross-border barriers will result in various opportunities for economic and business growth.

Malaysian Economic Outlook and Perspective

Despite the volatile global front, the Malaysian economy recorded an impressive annual growth of 6.0% in 2014, mainly due to robust domestic demand and improvement in external trade performance. The faster pace of recovery, particularly in the US, UK and selected euro area economies as well as moderate growth in the emerging economies provided strong support to the export-oriented industries and trade-related services.

Private consumption grew by an impressive 7.1%, to contribute more than half of gross domestic product (GDP) growth from the demand side. The rise was driven by job creation, low unemployment and higher wages. Government efforts to rein in the budget deficit saw expansion in government consumption ease to 4.4%. From the supply side, services grew by 6.3% to generate most of the GDP growth. Communications, wholesale and retail trade, and real estate and business services recorded robust growth, reflecting buoyant household spending and business expansion.

In 2015, the Malaysian economy is expected to sustain its growth momentum underpinned by the continued strength of private investment and domestic demand as well as improving export performance. The country's fundamentals will continue to remain strong: a well-diversified economy; healthy labour market conditions; resilient balance of payments position; deep financial markets; strong banking system and ample liquidity conditions, among others.

In the first quarter of the year, consumption is expected to experience a relatively sharp spike as businesses and consumers prepare for the implementation of the Goods and Services Tax (GST). The following quarters however will likely see limited spending as the economy acclimatizes itself to the new tax system. Lower crude oil prices should also help mitigate matters, adding some extra spending money for consumers while cushioning the impact of the GST. The favourable labour market conditions and the government measures to assist low- and middle-income households will continue to sustain consumer spending.

Meanwhile, projects under the Economic Transformation Plan will provide support to overall financing growth, bolstering the effect of weakening consumer demand. Imports are also anticipated to stay buoyant amid the ongoing investment-driven economic growth, especially with the commencement of big-ticket projects.

Malaysian Banking Sector – Developments and Issues

The Malaysian banking sector remained resilient due to sound capital ratios, solid liquidity and low credit risks. The industry delivered a respectable performance, demonstrating its ability to deliver notwithstanding the challenging market conditions and uncertainties in the global economy.

Malaysian banks are well capitalized, with common-equity tier-1 capital ratio, tier-1 capital ratio and total capital ratio at 12.4 per cent, 13.1 per cent and 15.1 per cent respectively as at end-January 2015. Pre-emptive measures have helped maintain the robust credit quality of the system's household loans, with the household debt-to-GDP ratio hovering around 87 per cent.

On 2 January 2015, the base rate replaced the base lending rate as the main reference rate for new retail floating rate loans in accordance with the new reference rate framework introduced by Bank Negara Malaysia. Other components of loan pricing such as borrower credit risk, liquidity risk premium and operating costs would be reflected in a spread above the base rate. Effective 1 June 2015, banks in Malaysia must comply with the minimum requirements of the Basel III liquidity capital ratio of 60% which should not be an issue for most banks.

The industry's strong credit fundamentals are well poised to withstand the uncertain environment amid cautious business and consumer sentiment, the volatile ringgit and uneven global growth. The system's capitalisation levels are expected to stay intact while funding and liquidity conditions will remain

accommodative. While loan growth may moderate due to macro prudential measures that have slowed the momentum of household debt, banks need to focus on their core businesses and would need to become more savvy in selecting their target segments and product offerings.

The commercial banking sector is well-positioned to weather various challenges in 2015 given the system's strong regulatory framework. With new regulatory requirements such as the liquidity cover ratio and supplementary leverage ratio that were finalised in 2014, banks are already making changes to their balance sheets by holding additional low-yielding assets.

While the implementation of GST would not affect the sector outright it is nevertheless anticipated to impact loan growth as household borrowers would feel the pinch in the wake of the introduction of GST. To respond to increasing competition and other challenges, banks will have to make their business models more cost-efficient and try to improve the banks' earnings through an optimum mix of interest income and non-interest income. To achieve this, banks will constantly optimise the use of various tools such as technology as the change agent.

With the advent of the AEC, there are indeed very strong pull-factors for ASEAN banks to look beyond their own shores. These factors include the growing demand for financial products and services, and the demand for financing of infrastructure projects. In fact, many Malaysian banks have already established footprints in other ASEAN countries.

In addition, our local banks would need to be swift and efficient to take advantage of the opportunities which AEC will present for growth and progress. Banks can take advantage of economies of scale to improve efficiency and reduce costs by operating across borders. The deepening of banking integration in ASEAN will also generally contribute to the overall health of the domestic financial sector, which in turn may produce more jobs for Malaysians.

ABM's Strategy for 2015

The banking landscape in Malaysia continues to evolve, and is making good progress to become more innovative to serve the changing needs of its customers. Throughout the year, we continued to engage with the regulators on legislative reforms, to strengthen the integrity and sustainability of the industry.

In the year ahead, driving and implementing changes in the payment landscape will continue to be a high priority for ABM as we support the Government's agenda to promote migration to electronic payments (e-payments). ABM, the regulators and member banks are united in our commitment to create a positive payments experience for banking customers as well as finding new and better ways to make the payment systems more efficient and innovative. The promotion and enhancement of other payment tools such as debit and credit cards will also be high on our agenda.

Indeed, there are exciting changes afoot in the way we manage our money. While we are already making good progress with more consumers and businesses alike embracing the many benefits of using e-payments, there remain some perceived barriers and concerns about using e-payments which need to be addressed. To create greater awareness, ABM and our member banks worked on campaigns on the importance of banking online safely so that bank customers can conduct their online transactions confidently and with peace of mind.

The implementation of various acts such as GST and Personal Data Protection Act kept us pre-occupied over the past year, and will continue to do so in the coming months.

Overall, ABM has made good progress in achieving the goals which we had set out in 2014. Throughout the year, we devoted a substantial amount of resources in providing exceptional service to our members and pursued objectives that promote their interests. At the same time, we have had to keep public interest in mind to ensure that we forge a responsible and responsive banking industry.

To discharge this role effectively, ABM seeks input from a range of stakeholders in various forms and fora. The numerous levels of engagement and decision-making is aimed at promoting collaboration and openness, and ensuring appropriate input from a range of stakeholders to a sound and robust banking system.

We are encouraged by and grateful for the ongoing support of all our stakeholders. On behalf of ABM, I would like to extend my gratitude to Bank Negara Malaysia, Securities Commission, government ministries and business and consumer associations for their support and co-operation.

Finally, I would like to acknowledge the Executive Director and her team for their contributions to ABM's achievements in these challenging times. On behalf of ABM member banks, I would like to thank them for their good work and unwavering support in 2014.

The year 2014 was a year of challenges and change for our industry – but there is much more to come. We look forward to brighter and better times ahead.

Datuk Abdul Farid Alias
Chairman

Financial Data

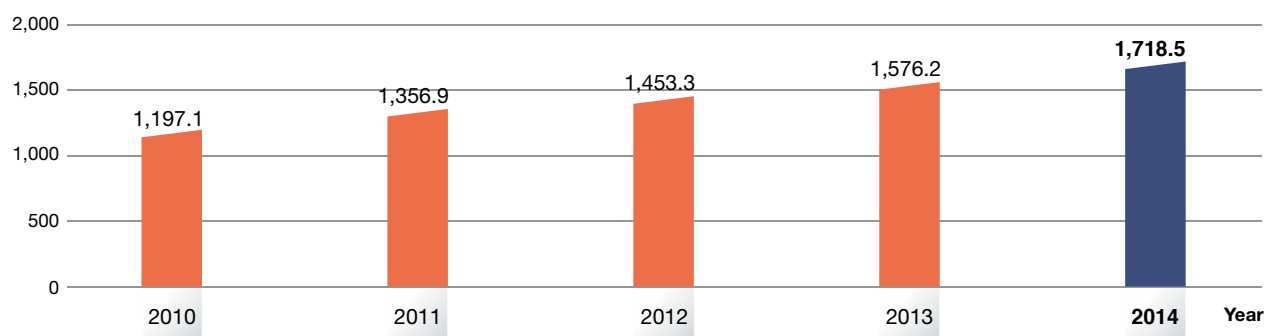
Total Assets, Total Loans and Total Deposits of Commercial Banks ^a

	2010		2011		2012		2013		2014	
	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)
Total Assets	1,197,711	7.8	1,356,862	13.3	1,453,333	7.1	1,576,167	8.5	1,718,479	9.0
Total Loans	716,879	11.1	798,350	11.4	865,322	8.4	933,980	7.9	996,701	6.7
Total Deposits	623,262	6.1	700,163	12.3	771,197	10.1	841,785	9.2	873,055	3.7

yoy = year on year

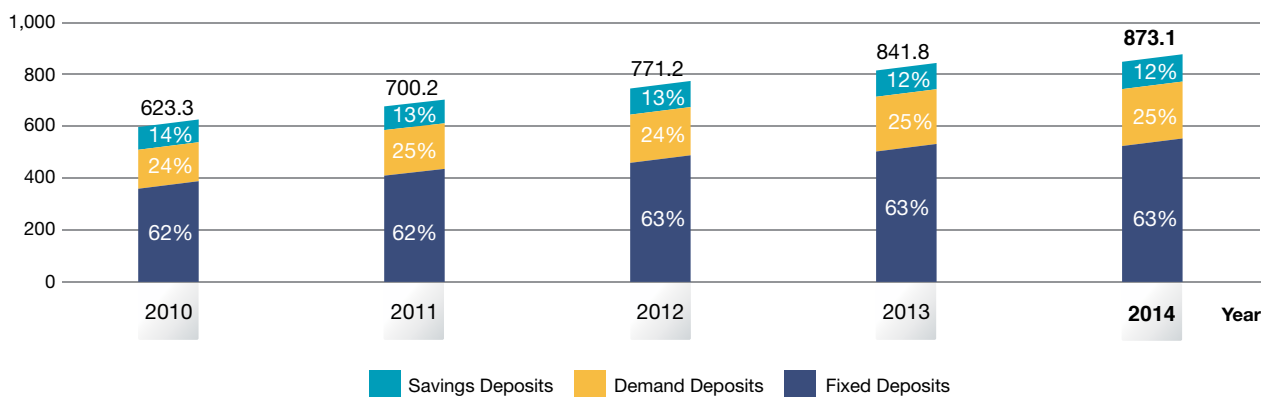
Total Assets ^a

(RM Billion)

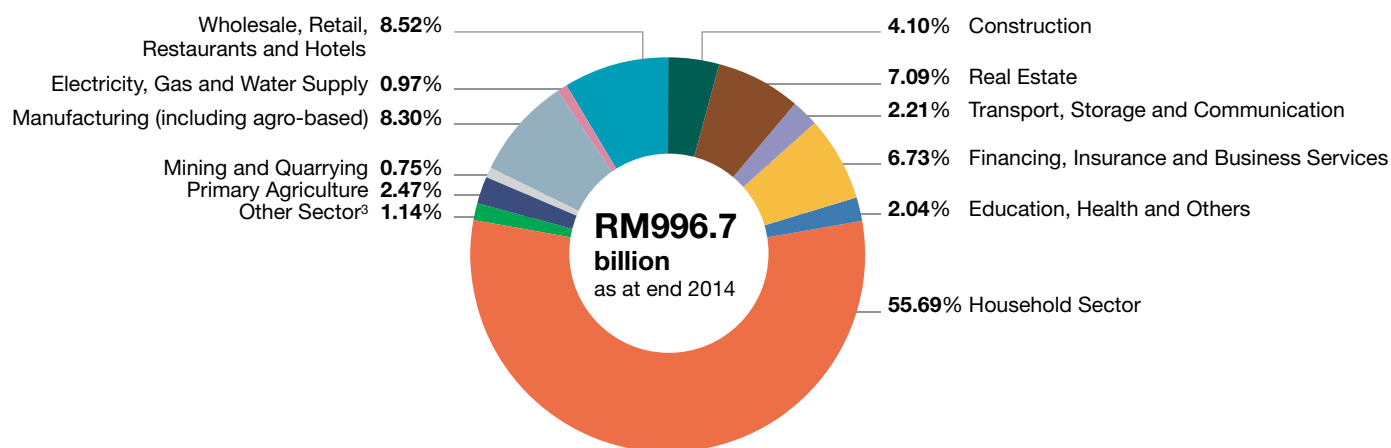


Total Deposits ^a

(RM Billion)



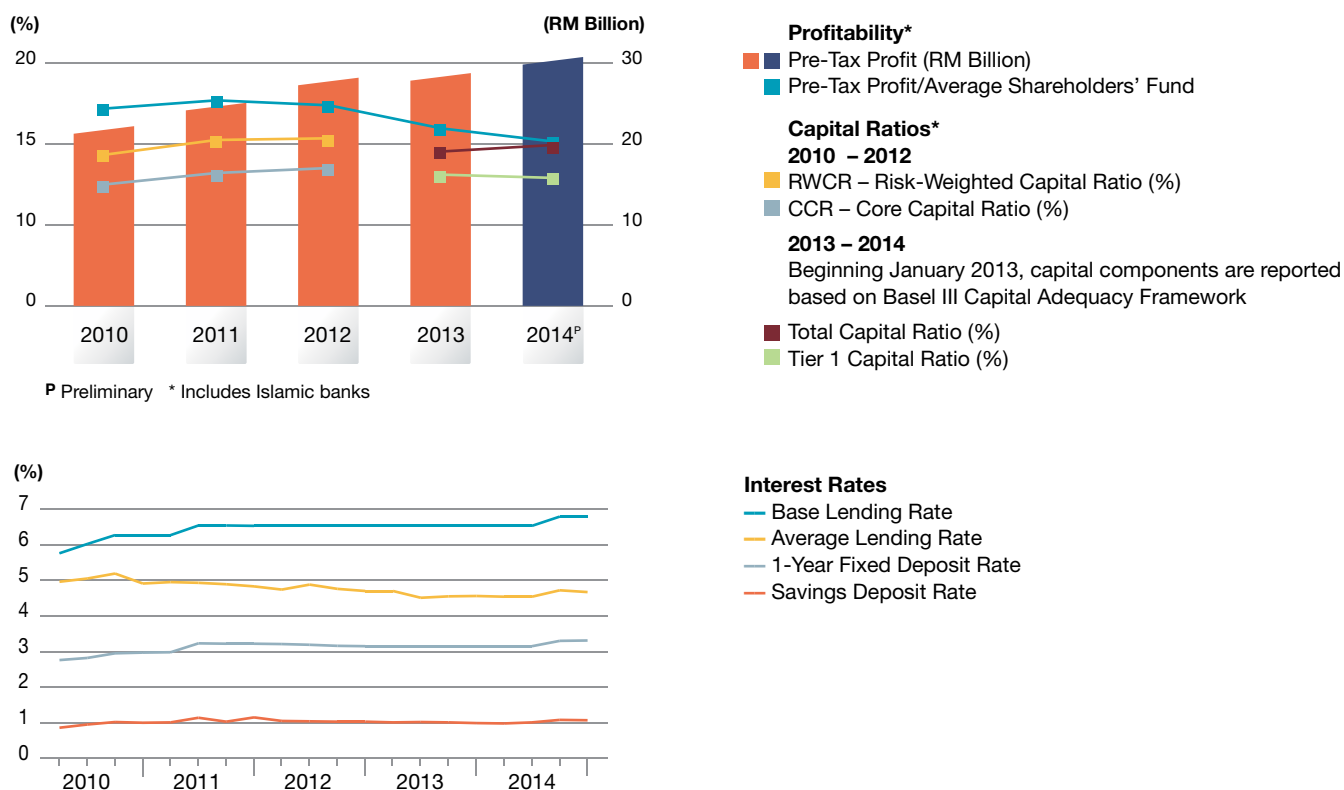
Total Loans¹ by Sector² as at end of 2014 ^a



Notes:

1. Total loans as at end 2014 is RM996.7 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.

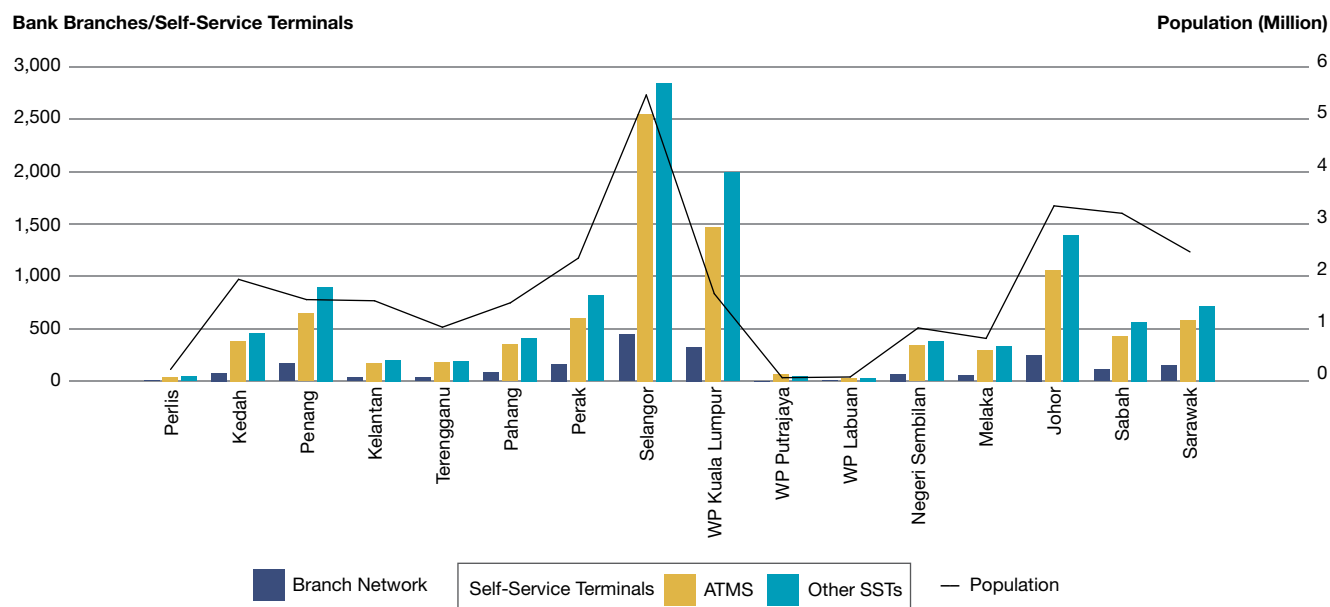
Profitability, Capital Ratios and Interest Rates of Commercial Banks ^{a,b*}



Source:

- a. Data for 2010 to 2014 extracted from Bank Negara Malaysia's Monthly Statistical Bulletin January 2015.
- b. Data for 2010 to 2014 extracted from Bank Negara Malaysia's Financial Stability and Payment Systems Report 2014.

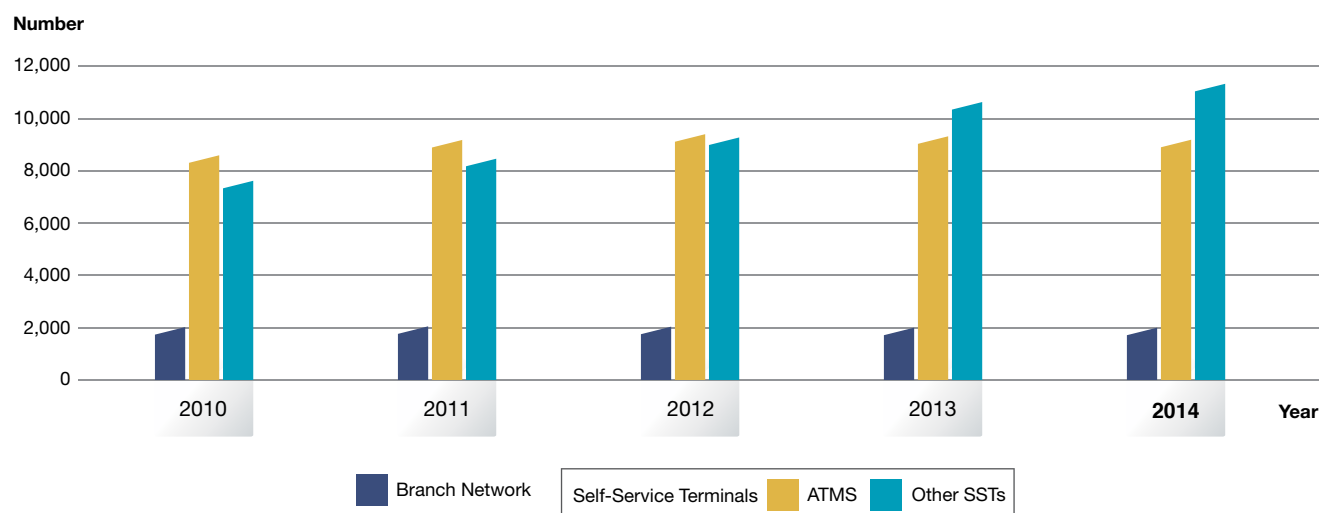
Branch Network and Self-Service Terminals of Commercial Banks by State as at 31 December 2014



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 2010-2014 ^c



Source:

- c. Data from 2010-2013, extracted from ABM Annual Report 2010-2013. Data regarding number of branches for commercial banks as at 31 December 2014 – ABM's compilation.

Bank Branches, Number of Staff and Self-Service Terminals of Commercial Banks as at 31 December 2014

	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	105	3,250	264	148	115	7	9 coin deposit machines, 2 statement printers
Alliance Bank Malaysia Berhad	89	3,877	202	150	109	89	5 coin deposit machines
AmBank (M) Berhad	174	7,889	866	301	214	177	13 coin deposit machines, 110 EPF kiosks
Bangkok Bank Berhad	5	175	0	0	0	0	0
Bank of America Malaysia Berhad	1	62	0	0	0	0	0
Bank of China (Malaysia) Berhad	7	303	0	0	7	8	0
Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad	2	420	0	0	0	0	0
BNP Paribas Malaysia Berhad	1	94	0	0	0	0	0
CIMB Bank Berhad	294	13,152	2,283	1,115	601	351	25 coin deposit machines, 10 EPF kiosks
Citibank Berhad	11	2,731	35	44	19	15	4 coin deposit machines, 7 EPF kiosks, 6 phone banking kiosks
Deutsche Bank (Malaysia) Berhad	1	201	0	0	0	0	0
Hong Leong Bank Berhad	283	9,838	563	411	378	303	17 coin deposit machines, 47 EPF kiosks, 133 recycle cash deposit machines
HSBC Bank Malaysia Berhad	42	4,207	128	128	83	55	6 coin deposit machines, 54 EPF kiosks
India International Bank (Malaysia) Berhad	1	34	0	0	0	0	0
Industrial and Commercial Bank of China (Malaysia) Berhad	4	160	0	0	0	6	0
J.P. Morgan Chase Bank Berhad	1	128	0	0	0	0	0
Malayan Banking Berhad	402	47,058	2,615	1,022	503	505	33 coin deposit machines, 122 smart cash recycle machines
Mizuho Bank (Malaysia) Berhad	1	119	0	0	0	0	0
National Bank of Abu Dhabi Malaysia Berhad	1	28	0	0	0	0	0
OCBC Bank (Malaysia) Berhad	41	3,733	94	94	57	31	4 coin deposit machines, 40 EPF kiosks, 26 passbook update machines
Public Bank Berhad	257	14,586	595	188	542	262	442 cash recycling machines, 25 coin deposit machines, 16 EPF kiosks
RHB Bank Berhad	199	13,136	1,416	635	315	244	15 coin deposit machines, 489 EPF kiosks
Standard Chartered Bank Malaysia Berhad	31	2,245	75	78	60	61	4 coin deposit machines
Sumitomo Mitsui Banking Corporation Malaysia Berhad	1	83	0	0	0	0	0
The Bank of Nova Scotia Berhad	3	76	0	0	0	0	0
The Royal Bank of Scotland Berhad	2	86	0	0	0	0	0
United Overseas Bank (Malaysia) Bhd	45	4,883	59	55	88	48	6 coin deposit machines, 43 recycle cash deposit machines
Total	2,004	132,554	9,195	4,369	3,091	2,162	1,713

Alternative Delivery Channels of Commercial Banks as at 31 December 2014

	Alternative Delivery Channels			
	Internet Banking	Mobile Banking	Telebanking	PC/Desktop Banking
Affin Bank Berhad	www.affinonline.com			Corporate customers
Alliance Bank Malaysia Berhad	Retail: https://www.allianceonline.com.my Corporate: https://www.alliancebizsmart.com.my/business/	Retail: https://www.allianceonline.com.my	603-5516 9988	
AmBank (M) Berhad	Retail: https://ambank.amonline.com.my Corporate: https://www.e-ambiz.com.my/	Retail: https://mobile.amonline.com.my	Retail: Domestic : 1-300-80-8888 Overseas : 603-2178 8888 Corporate : 603-2381 8800	
Bank of America Malaysia Berhad	Corporate: https://cashproonline.bankofamerica.com	Corporate: https://cpmobile.bofa.com		
Bank of China (Malaysia) Berhad	www.bankofchina.com/my			
Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad	Corporate: https://ebusiness.bk.mufg.jp		603-2034 8151	
BNP Paribas Malaysia Berhad	Corporate: https://connexis.bnpparibas.com			
CIMB Bank Berhad	Retail: www.cimbclicks.com.my Corporate: www.cimb-bizchannel.com.my	Retail: 1) mobile.cimbclicks.com.my 2) CIMB Clicks App	Call Centre : 1-300-88-0900	
Citibank Berhad	Retail: www.citibank.com.my Corporate: http://portal.citidirect.com/ https://www.asia.citibank.com/ https://m.citidirect.com	Retail: mobile.citibank.com.my	Retail: 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 Corporate: Citiservice : 603-2382 1111 604-8181 555 607-2678 888	
Deutsche Bank (Malaysia) Berhad	Corporate: https://my-db-direct.db.com			
Hong Leong Bank Berhad	Retail: https://s.hongleongconnect.my Corporate: http://www.hlb.com.my/hongleongonlinebusiness2.htm	Retail: via mobile App	Call Centre : 603-7626 8899	Corporate customers (government bodies)
HSBC Bank Malaysia Berhad	Retail: www.hsbc.com.my Corporate: www.hsbcnet.com	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: www.jpmorganaccess.com.my			
Malayan Banking Berhad	Retail: www.maybank2u.com.my Corporate: www.maybank2e.com	Retail: Maybank2u Malaysia Corporate: Maybank2E	Retail: 1-300-88-6688 (local) 603-7844 3696 (overseas) Overseas: 1-300-88-7788 (local) 603-7844 3015 (overseas)	Corporate: www.maybank2e.com
Mizuho Bank (Malaysia) Berhad	Corporate: https://otp.ffrontier.com/gcms/FFrontier			
OCBC Bank (Malaysia) Berhad	http://www.ocbc.com.my	Retail: via Natives and IOS Apps	Retail: 1-300-88-5000 (local) 603-8317 5000 (overseas) Corporate: 1-300-88-7000 (local) 603-8317 5200 (overseas)	
Public Bank Berhad	www.pbebank.com	via mobile App from App Store and Google Play		
RHB Bank Berhad	www.rhbgroup.com	Retail: via mobile App from Apple Store and Google Play	Retail: KL : 603-9206 8118 Kuching : 6082-276 118	
Standard Chartered Bank Malaysia Berhad	Retail: https://ibank.standardchartered.com.my/nfs/login.htm Corporate: https://s2b.standardchartered.com/ssoapp/login.jsp	via mobile App	Retail : 1-300-888-888 Corporate : 1-300-883-399 SME Hotline : 1-300-888-111	
Sumitomo Mitsui Banking Corporation Malaysia Berhad	Corporate: https://gcms.smbc.co.jp/cmswebapp/AEGSL00_Login.jsp			
The Royal Bank of Scotland Berhad	Corporate: http://cib.rbs.com/our-locations/asia-pacific/malaysia/en.html			
United Overseas Bank (Malaysia) Bhd	Retail: https://www.uob.com.my/uob/index.jsp Corporate: https://biz.uob.com.my/ELO/login.jsp		Kuala Lumpur : 603-26128 121 Penang : 604-2401 121 Johor Bahru : 607-2881 121 Kuching : 6082-287 121 Kota Kinabalu : 6088-477 121	

Report of the Council

As Executive Director of The Association of Banks in Malaysia (ABM), I have pleasure in submitting the Annual Report and the Audited Financial Statements for the year ended 31 December 2014 for and on behalf of the Council.



1. Introduction

Banks have been in the forefront of harnessing technology to improve their products, services and efficiency in order to serve customers better. They are evolving to offer more digital banking options – moving away from transaction-based customer relationships, towards a more proactive and personalized experience across multiple channels, products and services.

With its many benefits, internet banking is fast gaining popularity as consumers monitor their bank balances, transfer money, pay bills, apply for a loan, and access their statements from their computers and mobile devices. Unfortunately with the growth in the number of users, fraudsters have also taken advantage of the situation.

In efforts to minimize the incidences of fraud, banks use multiple tools to safeguard cybersecurity within their domain. Such tools, which include strict privacy policies, rigorous security standards and complex encryption systems, aim to provide a secure environment for their customers to conduct online banking

transactions. Further, together with our member banks, ABM has constantly monitored and had exchanges of ideas with the relevant authorities and agencies in the fight against the perpetrators of such fraud and scams. Banks have also taken various steps to engage their customers so that they are fully aware and kept updated on the latest scams.

As banks continue to invest substantial resources to reduce the risk of fraud and protect customers online, there are also simple steps bank customers can take to safeguard their own assets and savings. This includes being aware of the types of scams which are out there as well as being vigilant over suspicious emails and calls.

Thus, our cover rationale, “Bank Safely Online” reflects our commitment to promote greater awareness and reiterate the importance for consumers to protect themselves by making good and informed choices when conducting online banking transactions.

While we devoted increased attention to promoting internet banking in line with the Government's initiative to boost the use of electronic payments (e-payments) in 2014, we also continued to manage a wide array of issues for and on behalf of our member banks to enhance the integrity and efficiency of the industry throughout the year.

2. Report of Key Initiatives in 2014

A. Continuing the 'e' Agenda

(i) Implementation of Europay-MasterCard-Visa (EMV) Chip and PIN for international brand credit, debit, charge and prepaid cards at point of sale by 1 January 2017

The appointment of a Project Manager for the Chip and PIN initiative was finalized in July 2014 and work on the project commenced the following month. A series of meetings was held with the Technology, and Policy and Procedures Sub-Committees to discuss the specifications and business plan which were finalized and signed off by the Chairman of the Chip & PIN Steering Committee and ABM in October 2014.

Taking into cognizance the need to align the implementation date of the Chip and PIN project and the migration of domestic debit/Automated Teller Machine (ATM) cards to EMV standard to avoid any re-carding, meetings were also held with Malaysian Electronic Payment System Sdn Bhd (MEPS) and Malaysian Electronic Clearing Corporation Sdn Bhd (MyClear). We are appreciative of the cooperation extended by all parties to ABM to ensure the smooth implementation of this project.

Whilst the technical issues were being addressed, the Sub-Committee on Communications convened to look at the communications strategy for the Chip and PIN project. Based on the experience of other markets that have implemented Chip

and PIN, it was indicated that a change in behaviour for cardholders and retailers is critical for the success of this project. A Request for Proposal from media agencies was issued and it is envisaged that the selection process would be completed by first quarter of 2015.

(ii) Accelerating the migration to e-payments

Tiered pricing structure

In August 2014, Bank Negara Malaysia announced the following measures to accelerate the migration to e-payments:-

- (a) Tiered pricing structure for e-payment services with effect from 1 October 2014;
- (b) Disclosure requirements for e-payment services and fees with effect from 1 October 2014; and
- (c) e-Payment Incentive Fund (ePIF) framework with effect from 2 January 2015.

Under the tiered pricing structure, banks are required to provide incentives to customers to use the more cost effective payment channels. Fees imposed by banks for transactions conducted via online channels would attract the lowest fee followed by transactions made at the ATM and those performed over-the-counter. ABM on behalf of member banks made several proposals to Bank Negara Malaysia on the tiered pricing and Bank Negara Malaysia has given its views on the same.

ABM also met with Bank Negara Malaysia to discuss the disclosure requirements where banks are required to disclose, amongst other things, the types of e-payment services offered and the corresponding fees and charges as well as the incentives offered. The information in the form of a comparative table was to be posted onto the websites of BNM, ABM and Association of Islamic Banking Institutions Malaysia (AIBIM).

As the comparative table comprises both commercial and Islamic banks' information, Bank Negara Malaysia agreed to host the comparative table at its website. In support of this initiative, a link to the comparative table on Bank Negara Malaysia's website was also placed at ABM's website.

Experience Interbank GIRO (IBG) road-shows

In the first quarter of the year, ABM continued to take part in the "Experience IBG road-shows" which were organized by Bank Negara Malaysia to promote the IBG fund transfer campaign. The road-shows showcased informative speeches by bankers as well as by customers who/which have made a successful migration to IBG. Selected member banks, Islamic financial institutions and MyClear also took the opportunity to exhibit their products and services on e-payments. In conjunction with the road-shows, our Council banks held an "Open Day" at their participating branches in near-by cities/towns to allow customers to better try or experience IBG for themselves.

E-payment media campaign

To further promote the benefits of e-payments, ABM embarked on a media campaign featuring several entrepreneurs who have successfully used internet banking as part of their business. The advertisements were featured in major newspapers across the country.

To create greater awareness on the importance of banking safely online, ABM published a brochure titled "Don't be an online banking fraud victim". The brochure, which contains tips when using internet banking services as well as the latest modus operandi related to online banking frauds and scams, was distributed to all member banks for dissemination to their customers. The brochures were also distributed by BNMLINK and selected consumer associations.

"Think Online Safety, Think C.A.R.D." campaign

ABM, in collaboration with the participating members of the National Cards Group (NCG) and with support from MasterCard Worldwide and Visa International launched a national awareness and education campaign on safety measures in using credit cards for online transactions. The "Think Online Safety, Think C.A.R.D." campaign was launched in October 2014. The campaign used the acronym C.A.R.D., which stands for "Confirm, Authenticate, Re-verify and Detect", to remind credit card users of the steps to protect themselves against credit card fraud. Credit card users should first "confirm" the confidentiality of their transactions by keeping their passwords and devices secure. They should then "authenticate" the website by looking out for the MasterCard SecureCode or Verified by Visa logos. Following that, they should "re-verify" by checking the SMS sent to the mobile phone during the transaction for any irregularities. And finally, they should "detect" potential fraud by reporting any suspicious activity or transaction.

The two-month campaign successfully reached out to an estimated 3,000 Malaysians via a series of six road shows that were held in locations around the Klang Valley including Bangsar Village, One Utama, Publika, Paradigm Mall and Tropicana City Mall, with the final leg at Sasana Kijang, Bank Negara Malaysia.

A survey, held among close to 600 road-show participants, revealed that almost half conduct online banking, 63% online shopping, while 27% admitted to having never conducted online transactions. The top three security measures Malaysians were aware of prior to the campaign are – to always use strong passwords, never share login details with others and never store login details on public or shared computers.

(iii) Payment Card Reform Framework

Throughout the first half of the year, ABM together with the NCG held many engagements with Bank Negara Malaysia on the proposed Payment Card Reform Framework to deliberate on issues relating to the proposed development fund and the setting of the interchange fee for debit and credit cards.

ABM submitted a detailed framework setting out the aggregate annual Key Performance Indexes (KPIs) up to 2020 for the parties concerned (banks, including Islamic financial institutions and non-banks) to Bank Negara Malaysia. The KPIs set by ABM have been incorporated into the Payment Card Reform Framework issued by Bank Negara Malaysia in December 2014. Bank Negara Malaysia will be monitoring the achievement of the industry whilst ABM and the NCG will monitor the compliance of the individual KPIs by the respective institutions.

B. Our Consumer and Security Agenda

(i) ABMConnect

In 2009, ABM set up the *ABMConnect*, hotline service on 1-300-88-9980. 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*, which is a 24/7 channel, allows the public to submit their complaints and/or queries at any time of the day or night. Since its inception, *ABMConnect* and *eABMConnect* have attended to approximately 16,442 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.

(ii) Customer Satisfaction Index

In December 2013, nine Council banks participated in an industry benchmarking exercise on customer service. The exercise was undertaken by Malaysia Productivity Corporation based on the American Customer Service Index. The key findings were presented to ABM, the participating Council banks and Bank Negara Malaysia in March 2014. The participating banks acknowledged that the Customer Satisfaction Index was a good start and proposed that the exercise be continued. The conduct of a similar or enhanced survey will be carried out once every two or three years to allow the banks sufficient time to review their own findings and make the necessary changes. ABM would like to congratulate Alliance Bank Malaysia Berhad, Maybank and CIMB Bank Berhad which were ranked the top three banks.

(iii) Measures to enhance security of ATMs

Throughout the year, ABM engaged with the Council banks, ATM manufacturers and Cash in Transit (CIT) companies to enhance security measures to safeguard the banks' ATMs. Meetings were also held to explore a possible holistic solution to address malware attacks on ATMs.

As an immediate measure, the banks have stepped up their vigilance to improve ATM security. ABM also held discussions with the Royal Malaysian Police on the latest modus operandi and reviewed measures taken by the banks.

C. Our Regulations Agenda

(i) Personal Data Protection Act (PDPA)

In December 2014, ABM was appointed as the Data User Forum for the banking industry by the Personal Data Protection Commissioner, Encik Mazmalek bin Mohamad. As the Data User Forum, ABM is responsible for the preparation of the Code of Practice (Code) for the banking industry. A Data User Forum Working Group comprising representatives from Malaysian Investment Banking Association, AIBIM and ABM was quickly formed to work on the draft Code. The first draft of the Code to be submitted to the Commissioner is targeted for the first quarter of 2015.

(ii) Companies Bill

When the draft Companies Bill was first issued by the Companies Commission of Malaysia (CCM) for public consultation, issues raised by member banks were collated and submitted to CCM for consideration. During the year, ABM, on behalf of its members made a further submission to CCM with regard to the provisions relating to the introduction of judicial management as a corporate rescue mechanism. In reply, CCM advised ABM that the judicial management framework will not be applicable to banks but it will however be applicable to companies which have taken loans from banks. A meeting with Bank Negara Malaysia was subsequently held to discuss the matter further.

(iii) Credit Reporting Agencies Act (CRAA)

With the appointment of a new Registrar of Credit Reporting Agencies (CRA), ABM together with member banks met with the Registrar in August to discuss issues relating to the CRAA. Following from the meeting, ABM wrote to the Registrar to ask

if there was any possibility of deferring the target effective date of 16 October 2014 given that the guidelines on CRAs have yet to be finalized. ABM also highlighted a key concern of the banks with regard to the need to obtain consent for the disclosure of information under Section 24 of the CRAA.

The Registrar replied that the effective date would unlikely be postponed. Member banks were advised that they are not required to gather consent and pass such information to the CRAs under Section 22(3) of the Act. The CRAs have to bear full responsibility on the information they gather.

(iv) Foreign Account Tax Compliance Act (FATCA) and OECD Standard for Automatic Exchange of Financial Account Information (AEOI)

ABM remains in close contact with Bank Negara Malaysia on the developments regarding its discussions with the Ministry of Finance and Inland Revenue Board Malaysia (IRBM) on the developments relating to FATCA.

During the year, Bank Negara Malaysia advised ABM that Malaysia has been listed on the United States of America (US) Treasury website as a country having a Model 1 Inter-Governmental Agreement (IGA). In substance, this ensures that financial institutions in Malaysia will be deemed compliant and will not be imposed the 30% withholding tax on their US-sourced income provided that they comply with the FATCA requirements. The IGA will be signed once US completes its relevant due process. This would allow additional time until the end of the year for the partner country to finalise and sign the IGA. Notwithstanding that, a country with an agreement in substance is treated as having an agreement in effect until the agreement is signed.

In view of the above, member banks were duly advised that they may retain their status as Model 1 IGA Foreign Financial Institutions for registration and compliance with FATCA.

Apart from FATCA, member banks were also invited to give feedback as to whether they are ready to be early adopters of the new OECD Standard for the AEOI in Tax Matters. Mandatory compliance will begin in September of 2016. The feedback from members was collated and subsequently forwarded to Bank Negara Malaysia for consideration. Generally, the banks asked for further guidance on the requirements and rules before they can confirm compliance.

(v) Goods and Services Tax (GST)

Since the start of 2014, monthly meetings were held with the GST Implementation Working Group and the tax consultant to address the issues impacting the commercial banks.

Noting that the banks would require time to make the system enhancements to generate the relevant reports to comply with the GST requirements, ABM made numerous representations to the authorities and also requested for meetings to discuss the said issues. Diagrammatic transaction flows for the various banking products and services as well as the List of Supplies and the proposed GST treatment were drawn up and submitted to the authorities.

The practical difficulties and complexities in implementing the draft GST Exempt Supply Order, where all fees and charges relating to facilities incidental and ancillary to the operation of any current, deposit or savings account would be subject to GST, were highlighted to the authorities. Proposed amendments to the draft Exempt Supply Order based on the practices of other jurisdictions were submitted to the authorities for consideration.

In October, the Exempt Supply Order and Zero Rated Supply Order were issued. As there were no changes made to the provisos relating to the financial services in the Exempt Supply Order, the Working Group members began to review the operational issues that need to be standardized across the banks.

To facilitate better public understanding on how bank customers will be impacted by the implementation of GST, ABM issued a press release and published a set of frequently-asked-questions as well as a list of the GST treatment on over 300 general bank products and services on its website.

(vi) Proposed amendments to the Stamp Act 1949

Engagements with IRBM continued in 2014 on the proposed amendments to the Stamp Act 1949. Issues relating to the promissory note, equitable mortgage/legal mortgage and trusts were explained to IRBM. Queries relating to negotiable instruments of deposit and how these instruments are used/applied were also clarified to IRBM. In addition, feedback from the banks on the various proposals to amend the Stamp Act such as reviewing the stamp duty payable for foreign currency loans was given to IRBM and Bank Negara Malaysia.

(vii) Accounting issues

Since 2011, ABM and its member banks have given input to the Malaysian Accounting Standards Board (MASB) on the various exposure drafts. With the impending finalization of the International Accounting Standards Board (IASB)'s standard on Financial Instruments: Expected Credit Losses and Classification, and Measurement: Limited Amendments to IFRS 9, ABM organized a session for MASB to brief members on the key issues and the impact to the banks.

In essence, it was noted that based on a survey conducted in other countries, banks would require three years' implementation time. In addition, the expected loss approach will result in the impairment provisions to be higher under IFRS 9. Banks would be required to hold more regulatory capital which may lead to increase in cost of capital and in turn impact product pricing.

D. Our Banking Efficacy Agenda

(i) Focus Groups under PEMUDAH

ABM has been 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 these groups are 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. Meanwhile the FGPE serves as a platform to identify initiatives to improve productivity in the various industries which will benefit the consumers and FGRI aims to look at ways to expedite the insolvency process in Malaysia.

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 amendments to the Main Market and ACE Market Listing Requirements in various areas such as related party transactions requirements, regularization plans for financially distressed listed corporations, framework for listed corporations with inadequate level of operations, foreign listing

requirements and disclosure obligations particularly on material information. The proposed amendments are aimed at promoting efficiency and providing greater clarity and certainty.

During the year, the Securities Commission extended its Revised Guidelines on Private Debt Securities and Guidelines on Sukuk & Issuance of Technical Note to ABM.

Feedback from member banks on the various consultation papers was compiled and forwarded to Bursa Malaysia and Securities Commission respectively for consideration.

(ii) Ministry of Urban Wellbeing, Housing and Local Government

Under the Ministry of Urban Wellbeing, Housing and Local Government (MUHL) 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, namely (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 the representatives from the Chairman Bank, are active members of all the 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 key topic for discussion. ABM continued to reiterate to MUHL that banks will support projects that are viable, be it Build-Then-Sell or Sell-Then-Build.

To address the issues relating to abandoned projects, a guarantee scheme based on Housing Guarantee Scheme of Korea has been mooted by the developers to MUHL.

Essentially, the scheme would undertake the completion or refund of the paid progress payments to the purchasers in the event of abandonment. Initial comments on the proposed scheme have been given to MUHL.

(iii) Department of Land and Mines

ABM is a member of the Strata Titles Working Group which was set up in 2011. Chaired by the Director General of the Department of Land and Mines, issues relating to the issuance of strata titles were addressed and measures were proposed to expedite the issuance of the same.

(iv) Commercial Crime Investigation Department (CCID)

Fraud related issues affecting the banking industry continue to be a key focus. The joint taskforce between the 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. In addition to the joint taskforce, a Steering Committee comprising representatives from Association of Development Financial Institutions of Malaysia, AIBIM and ABM was formed by the CCID to address fraud issues that cut across the banking industry. The dialogues have provided an avenue for greater collaboration to combat fraud, and we are grateful to CCID for such collaboration.

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

As part of its corporate social responsibility, ABM works 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. We are grateful for the proactive actions taken by the banks in disseminating the notices.

(vi) 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.

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 organized a study visit to Hong Kong. The primary purpose of the study tour was to build and foster inter-regional relations and close cooperation with Hong Kong banks, industry associations and members of the banking and wider financial services. The study tour was held in September 2014 with a total of 25 participants comprising senior bankers from 6 ASEAN countries, namely Cambodia, Indonesia, Myanmar, Singapore, Thailand and Malaysia.

During the visit, the delegation visited the Hong Kong Association of Banks, Hang Seng Bank, Bank of East Asia Ltd, HSBC Hong Kong, Financial Services Development Council, Hong Kong Monetary Authority and Joint Electronic Teller Services Limited (JETCO). The topics covered by the respective hosts included wealth management, card services, risk management, and payment systems and services in Hong Kong but to name a few. ABM wishes to record its thanks and appreciation to the hosts for the fruitful discussions and warm hospitality that was extended to the delegation during the visit to Hong Kong.

In November 2014, ABM participated in the 20th ASEAN Banking Conference and 44th ASEAN Banking Council Meeting in Cebu, Philippines. The theme of the Conference was “ASEAN Financial Integration: Moving Ahead to 2015 and Beyond”. In the keynote address by the Honorable Dr Felipe M Dedalla, Monetary Board Member of Bangko Sentral ng Pilipinas, delegates were reminded to work towards greater regional financial integration as there are tremendous benefits to be reaped such as increasing the scale and liquidity of ASEAN markets and lowering costs.

At the ASEAN Banking Council meeting held the following day, several key programmes were endorsed. These included pursuing the ASEAN Economic Community issues and identifying regionally relevant and topical matters to promote ASEAN banking co-operation in the areas of finance, investment and trade as well as working on the standardisation of the certification courses across ASEAN. In accordance to the tradition of rotating the venue of the meeting, the 45th ASEAN Banking Council Meeting will be hosted by The Association of Banks in Singapore in 2015.

(ii) **APEC Financial Institutions Dealing with SMEs**

The 11th Annual Meeting and Conference of APEC Financial Institutions Dealing with SMEs hosted by Taiwan Cooperative Bank and Taiwan Business Bank from 16-18 July 2014 was attended by ABM and representatives from several member banks.

The objective of the annual meetings is to review cooperation activities in the past year and discuss future plans among the participating economies. In accordance to the Memorandum of Understanding signed in 2003, signatory economies meet at least

once a year prior to the APEC Finance Ministers Meeting on Economies, and is hosted in alphabetical rotation or on a voluntary basis as agreed by the majority. Nacional Financiera, SNC IBD, Mexico will be the host for the 12th Annual Meeting and Conference in 2015 on a voluntary basis. It is envisaged that in 2016, the host will be SME Development Bank of Thailand based on alphabetical rotation again.

3. Membership Strength

As at 31 December 2014, the ordinary membership of ABM remained at 27 commercial banks operating in Malaysia. The branch network of commercial banks as at 31 December 2014 stood at 2,004.

4. Changes to The Council

At the 40th Annual General Meeting held on 27 June 2014, pursuant to Article 13(iii) of the Constitution, CIMB Bank Berhad, Citibank Berhad, HSBC Bank Malaysia Berhad and OCBC Bank (Malaysia) Berhad retired and were re-elected as Council members. Alliance Bank Malaysia Berhad 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 where we bid farewell to Mr Jeffrey Chew, Director and Chief Executive Officer of OCBC Bank (Malaysia) Berhad, Mr Sng Seow Wah, Group Chief Executive Officer and Director of Alliance Bank Malaysia Berhad as well as to Mr Sanjeev Nanavati, Chief Executive Officer of Citibank Berhad who resigned from the respective banks. More recently, we also bade adieu to Mr Osman Morad, Chief Executive Officer and Managing Director of Standard Chartered Bank Malaysia Berhad and Dato' Zulkiflee Abbas bin Abdul Hamid, Managing Director/Chief Executive Officer of Affin Bank Berhad, both

of whom have retired from the banks, and to Mr Ashok Ramamurthy, Chief Executive Officer of AmBank (M) Berhad who has opted to return to Australia upon completion of his contract with the Bank. We would like to record our sincere appreciation to all these gentlemen 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 Ong Eng Bin, Chief Executive Officer of OCBC Bank (Malaysia) Berhad; Mr Lee Lung Nien, Chief Executive Officer/Executive Director of Citibank Berhad; Mr Joel Kornreich, Group Chief Executive Officer of Alliance Bank Malaysia Berhad; Mr Mahendra Gursahani, Chief Executive Officer and Managing Director of Standard Chartered Bank Malaysia Berhad; Encik Kamarul Ariffin bin Mohd Jamil, Managing Director/Chief Executive Officer of Affin Bank Berhad and Datuk Mohamed Azmi Mahmood, Acting Chief Executive Officer of AmBank (M) Berhad.

5. Conclusion

For 2015, the Malaysian economy is expected to remain resilient albeit at a more moderate growth pace of 4.5 – 5.5% backed by domestic demand. We are optimistic that the outlook for the Malaysian banking industry remains positive with strong capitalization, profitability and stable asset quality to meet the challenges ahead.

The year 2014 has indeed been an exciting and challenging one for ABM with numerous developments impacting the banking industry. I would like to record my appreciation for the dedication and commitment extended to us by the various working groups and committees. We are grateful for their support and expertise which have been a benefit to the industry. We will continue to collaborate closely with them to address and resolve issues to improve the effectiveness and strengthen the sustainability 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

ABM Permanent Committees

and its Members as at 31 December 2014

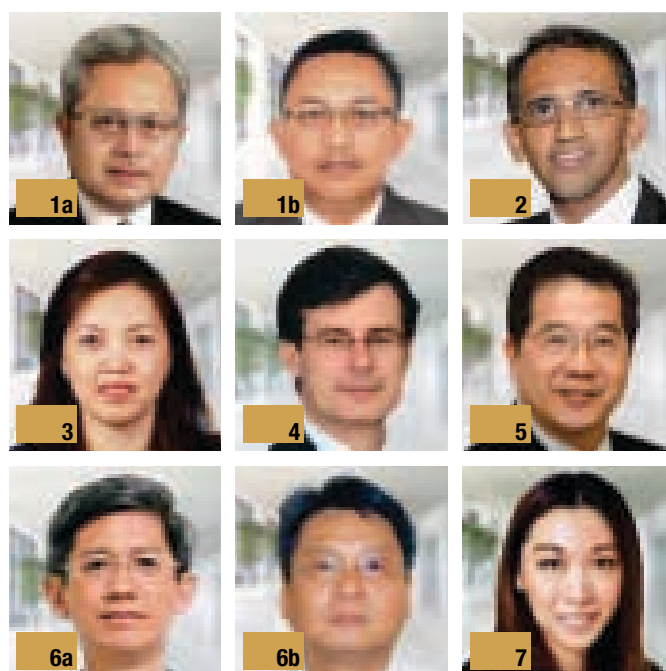
Committee on Finance

1. **Affin Bank Berhad (Chairman Bank)**
Dato' Zulkiflee Abbas bin Abdul Hamid
(until March 2015)
2. **CIMB Bank Berhad**
Dato' Sulaiman Mohd Tahir
3. **Hong Leong Bank Berhad**
Foong Pik Yee
4. **Public Bank Berhad**
Chang Siew Yen
5. **RHB Bank Berhad**
Yap Choi Foong
6. **Standard Chartered Bank Malaysia Berhad**
Osman Tarique Morad (until February 2015)



Committee on Banking Legislations, Policies, Rules, Regulations and Interpretation

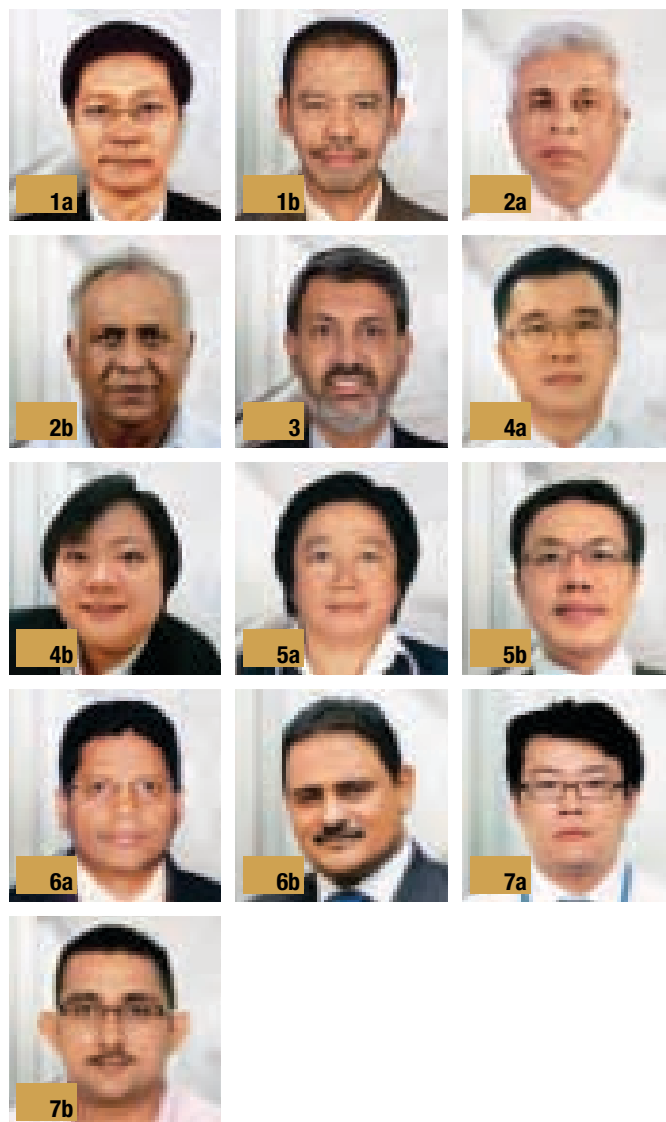
1. **Malayan Banking Berhad (Chairman Bank)**
 - a. **Dato' Mohd Hanif Suadi**
 - b. **Abdul Razak Kamardin** (Alternate)
2. **CIMB Bank Berhad**
Devabalan Theyventheran
3. **Citibank Berhad**
Lin Siew Foong (replaced June Lee)
4. **HSBC Bank Malaysia Berhad**
James Gossip
5. **OCBC Bank (Malaysia) Berhad**
Lim Yau Seong
6. **RHB Bank Berhad**
 - a. **Ee Yew Chai**
 - b. **Fong Kin Lung** (Alternate)
7. **Standard Chartered Bank Malaysia Berhad**
Mabel Lau (replaced Raymond Wong)



ABM Permanent Committees (cont'd) and its Members as at 31 December 2014

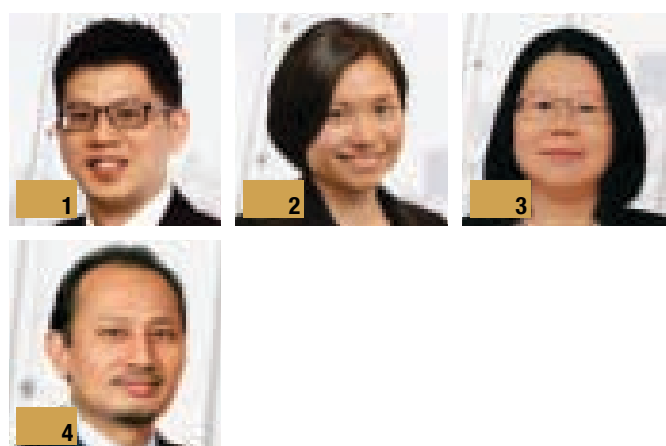
Fraud Risk Committee

1. **Malayan Banking Berhad (Chairman Bank)**
 - a. **Lim Chin Heng**
 - b. **Mustafa Hassan**
2. **CIMB Bank Berhad**
 - a. **Balashanmugam Vadivelu**
 - b. **Siva Subramaniam Seenivasagam**
3. **Citibank Berhad**
Gurnam Singh (replaced Chong Tong Lim)
4. **HSBC Bank Malaysia Berhad**
 - a. **Dennis Cheah**
 - b. **Andrea Lim**
5. **Public Bank Berhad**
 - a. **Veronica Foo**
 - b. **Siew Lup Yan**
6. **RHB Bank Berhad**
 - a. **Arivananthan a/l Supaya**
 - b. **V. Maslamani**
7. **Standard Chartered Bank Malaysia Berhad**
 - a. **Steven Leong Wai Hoong**
 - b. **Tashvinder Singh**



Committee on Budget Recommendations

1. **Public Bank Berhad (Chairman Bank)**
Ng Seiw Kuan (replaced Nasaruddin Arshad)
2. **CIMB Bank Berhad**
Julia Goh Mei Ling (replaced Lee Heng Guie)
3. **HSBC Bank Malaysia Berhad**
Saw Say Pin (replaced Baldev Singh)
4. **Malayan Banking Berhad**
Suhaimi Ilias



Committee on Consumer & Market Conduct

1. **Malayan Banking Berhad (Chairman Bank)**
Manpreet Singh (replaced Chow Yin Li)
2. **Affin Bank Berhad**
Mohd Azhar Shahbudin
3. **Alliance Bank Malaysia Berhad**
Yong Kok Mun
4. **CIMB Bank Berhad**
Datin Aziyah Omar
5. **Hong Leong Bank Berhad**
Loo Jian Sern (replaced Josephine Leong)
6. **OCBC Bank (Malaysia) Berhad**
Alvin Lim Kim Leng
7. **Public Bank Berhad**
Siew Lup Yan
8. **RHB Bank Berhad**
Nesaratnam Somasundram
9. **Standard Chartered Bank Malaysia Berhad**
Jessie Liew
10. **United Overseas Bank (Malaysia) Bhd**
Michelle Liew Yang Har



Committee on Development of Capital & Money Markets

1. **Malayan Banking Berhad (Chairman Bank)**
Leslie Foo Chek Shen
2. **CIMB Bank Berhad**
 - a. **Dato' Lee Kok Kwan**
 - b. **Thomas Tan** (Alternate)
3. **Citibank Berhad**
Yousuf Sandeela
4. **HSBC Bank Malaysia Berhad**
Alvin Kong
5. **Public Bank Berhad**
Lim Lye Ping
6. **RHB Bank Berhad**
Datin Zaimah bte Zakaria (until April 2015)
7. **Standard Chartered Bank Malaysia Berhad**
Leon Koay Li Onn



ABM Senior Management Team



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 Asian Institute of Chartered Bankers (formerly known as 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 since 2011.

Her legal background stands her in good stead as ABM tackles the myriad of issues facing the banking sector. The issues have been meaty, straddling subjects as diverse and intriguing as PDPA, CRA, FSA and GST. In 2014, Mei Lin continued to helm various engagements with the Association's wide range of stakeholders including road-shows for businesses and consumers, dialogues with business chambers, and presentations to regulators and government agencies. ABM also held over 70 meetings with fellow bankers and regulators in 2014 to mitigate, discuss and resolve issues affecting the commercial banking industry.

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. Prior to this appointment, she headed the Legal and Group Internal Compliance Division of a public listed entity 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 a commercial bank, Head of the Legal and Secretarial Division of a conglomerate during its major reorganization of the group in 2002 – 2005 and before that, Senior Vice President, Legal Advisory & Membership Services Division of Bursa Malaysia Securities Berhad.

Joanne Wong

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. 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.



Michelle Leong

Senior Associate, Corporate Communications & Public Relations

Michelle has over 13 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. She holds a Bachelor (Honours) degree in Accounting & Finance from University of East London, United Kingdom.



Promoting e-payments

ABM continued to promote the benefits of e-payments, especially to entrepreneurs and businesses via various mediums, such as print advertisements and web banners.

Ad 1 (Left):

"As a busy mother and entrepreneur, using e-payment channels has given me new found freedom. I can now make and approve payments even from home and no longer need to be in the office all the time."

Elisa She
Executive Director
Executive Director (Marketing & Sales)
Nexus Software Sdn Bhd
Managing Director of Nexus Software Sdn Bhd

E-payment - The smarter option
Log on to www.abm.org.my to find out more.

Ad 2 (Middle):

"Since our company began implementing Interbank GIRO (IBG) and other e-payment solutions, the cost of dealings has been successfully brought down by 11%. In addition, these e-payment solutions have also served to promote a standardised work flow across all our businesses."

Donker Loo
Executive Director
Executive Director (Marketing & Sales)
Santapada Murni

E-payment - The smarter option
Log on to www.abm.org.my to find out more.

Ad 3 (Right):

Effective 2 January 2015, a cheque processing fee of 50 sen will be introduced.

Like Harleen and Hainbauria, migrate to e-payment and experience the benefits today!

"E-payment makes it so easy to monitor our day-to-day cashflow, enabling us to build good long-term relationships with our suppliers and employees."

Harleen Harleen
Executive Director
Harleen Harleen Sdn Bhd

"As an online retailer, the success of my business relies on the ability to quickly and efficiently confirm payments from, and process refunds to customers in a secured manner."

Hainbauria Hainbauria
Executive Director
Hainbauria Hainbauria Sdn Bhd

E-payment - The smarter option
Log on to www.abm.org.my to find out more.

Key Messages on e-payments

from the Regulator

“Over the years, Bank Negara Malaysia has taken many measures in promoting financial inclusion and in accelerating the country's migration to electronic payments (e-payments).”

“The success of any financial inclusion tool or policy would depend largely on the presence of a reliable, efficient and safe payment system. In this regard, with the advancement and the willingness of the general public to experiment with new technology, the electronic payment system possesses distinct advantages over the traditional paper-based payment system.

While the unbanked and the underbanked may have limited access to financial services due to geographical limitations and cost considerations, the usage of e-payments by the underserved via mobile technology could help transcend these obstacles by delivering financial services efficiently, securely and at a lower cost compared to the traditional brick and mortar branches.

Accelerating the migration to e-payments remains a primary agenda for the country. In carrying our mandate to foster a safe, efficient and reliable payment system in Malaysia, a clear roadmap has been formulated to drive the country's migration to e-payments.

As provided in the Central Bank's Financial Sector Blueprint (2011 to 2020), specific targets have been set to reduce the number of cheques processed per annum from 207 million in 2010 to 100 million by 2020 and to increase the number of point-of-sale (POS) terminals from 7 per thousand inhabitants in 2010 to 25 per thousand inhabitants by 2020. At the same time, targets are also set to increase the per capita e-payment transactions from 43 in 2010 to 200 by 2020 and the per capita debit card transactions from 0.6 in 2010 to 30 by 2020.”

Excerpt from Deputy Governor Dato' Muhammad bin Ibrahim's Speech at the Regulatory Forum for the Asia Pacific Region: "Developing a Safe and Secure Electronic Payment Ecosystem to Promote Financial Inclusion" (Kuala Lumpur, 4 August 2014)

“The local banking industry is expected to invest about RM1.1 billion over the next six years on infrastructure upgrades and deployment of terminals to help accelerate Malaysia's migration to e-payments.

Bank Negara Malaysia director of payment system policy Tan Nyat Chuan said the successful migration can drive further efficiency gains and cost savings which will improve the country's competitiveness. Malaysia is now at the turning point in its migration to e-payments and Bank Negara has been garnering industry support to address among others, accessibility, confidence, awareness, value proposition, pricing and industry incentive structure.

Over the past years, banks have made significant investments to widen the accessibility, enhance the security and introduce new features to augment the value proposition of e-payment services to customers, Tan said. “In this regard, banking institutions have given their commitment to facilitating and advising customers on safe practices in migrating away from cheques to adopt e-payments.”

Excerpt from the article entitled "Banks to invest more in technology" published in The New Straits Times, 20 November 2014

“Our country is at a critical juncture in its migration to e-payments. The various reform measures and the substantial infrastructure investments have created an enabling environment to transform Malaysia's payment landscape into one that is highly efficient, reliable and competitive. To ensure a successful transformation, the support from all stakeholders for a bold reform is needed. An efficient and competitive payment system is an important strategic advantage in today's highly challenging and rapidly evolving world. Consumers and businesses alike should re-invent themselves and take full advantage of innovations in payment systems in order to capitalise on the benefits and opportunities that it brings.”

Excerpt from Deputy Governor Dato' Muhammad bin Ibrahim's Keynote Address at the Payment System Forum and Exhibition 2014 (Kuala Lumpur, 27 November 2014)

“A successful payment system is often dependent on the network of payment systems reaching an optimum size, thus enabling its participants to build critical mass and achieve economies of scale. However, building a payment system infrastructure and expanding the network can be costly to an individual market player. Hence, the industry should pool its resources to develop and share infrastructure costs.”

Excerpt from Deputy Governor Dato' Muhammad bin Ibrahim's Keynote Address at the JomPAY's Official Launch Event (Kuala Lumpur, 9 April 2015)

Calendar of Events

6 January
Kangar



Experience IBG

Since October 2013, The Association of Banks in Malaysia (ABM) in collaboration with Bank Negara Malaysia and its member banks organized road-shows across the country to promote the IBG fund transfer campaign. From January to March 2014, six road-shows were conducted in Kangar, Alor Setar, Kota Bharu, Kuala Terengganu, Kota Kinabalu and Kuching.

8 January
Alor Setar



10 February
Kota Bharu





5 March
Kuching

Road-shows 2014

The road-shows showcased informative speeches by bankers as well as testimonials by customers who/which have made a successful migration to IBG. Participating banks also explained their range of e-payment products which are available for members of the public and businesses.



12 February
Kuala
Terengganu



3 March
Kota
Kinabalu





13 February 2014

Thursday

Media Briefing on imposition of cheque processing fee and latest initiatives on IBG fund transfers

A BM held a briefing for members of the media to update them with regard to the latest developments related to e-payments, which included the introduction of payment reference standards for IBG fund transfers.



6 March 2014

Thursday

Media Briefing with live demonstration on advantages of Internet Banking

Members of the press were invited to a live demonstration session whereby participating member banks showcased the benefits of using internet banking and mobile banking for consumers as well as businesses.

The banks also took the opportunity to highlight the security features of online banking including the use of passwords and security devices such as tokens.

▼ **26 March 2014**

Wednesday

Showcasing e-payment products for the Associated Chinese Chambers of Commerce and Industry of Malaysia (ACCCIM)

To promote the use of e-payments, ABM together with selected member banks held an engagement session with members of ACCCIM to address their queries and concerns regarding the use of online banking. The attendees were given a walk-through on how to perform an online IBG transaction. They were also briefed on the wide range of online banking products available to assist them in managing the finances of their businesses.



▲ **6 May 2014**

Tuesday

Joint Central Committee Meeting between Commercial Crime Investigation Department (CCID) and ABM

The Joint Central Committee between CCID and ABM which oversees the Joint Working Committee had its first meeting for the year on 6 May 2014. The meeting was chaired by YDH CP Dato' Sri Mortadza bin Nazarene. Following from the proposal in 2013 that greater consumer awareness programmes to educate consumers of the various scams related to the commercial banking industry be planned, CCID tabled its proposed 2014/2015 activity plans which will be held in collaboration with Association of Islamic Banking Institutions Malaysia (AIBIM), The Association of Development Finance Institutions of Malaysia (ADFIM) and ABM.

Calendar of Events (cont'd)



25 June 2014

Wednesday

Meeting of the Joint Working Committee between CCID and ABM

The Joint Working Committee held its first meeting for the year on 25 June 2014 and it was chaired by YDH SAC Wong Wai Loong. The joint CCID/ABM meetings have been recognized as a useful forum where the latest statistics and modus operandi on frauds affecting the banking industry are shared with the banks and subsequently, measures to combat these fraud schemes are also discussed.



17-18 July 2014

Thursday-Friday

11th Annual Meeting and Conference of APEC Financial Institutions Dealing with SMEs, Taipei, Taiwan

As one of the Signatory Members that signed the Memorandum of Understanding on 5 September 2003, ABM together with senior representatives from Maybank, CIMB Bank and Hong Leong Bank participated in the 11th Annual Meeting and Conference of APEC Financial Institutions Dealing with SMEs. The two-day event was themed “Engaging with SME Financing & Supporting Innovation” and jointly hosted by Taiwan Cooperative Bank and Taiwan Business Bank. The conference aimed to find solutions and provide innovative SMEs in the Asia Pacific region with better financial support in an increasingly globalised world.

The next Annual Meeting and Conference of APEC Financial Institutions Dealing with SMEs will be held in Mexico and hosted by Nacional Financiera (NAFIN).



28 August 2014

Thursday

ISO 20022 Standard for ASEAN Payment Systems Workshop

ABM, in collaboration with the ASEAN Bankers Association (ABA) and the Working Committee on Payment and Settlement Systems (WC-PSS) of the ASEAN Central Banks organized a one-day ISO 20022 Workshop on 28 August 2014. The objective of the workshop was to enable member banks to gain a better understanding of the ISO 20022 standard as well as to provide an overview of the ASEAN Central Bank Governors'/Finance Ministers' objectives and implications on the integration of the region's payment systems.

Puan Lailatul Akma Mohd Shukor of Payment Systems Policy Department, Bank Negara Malaysia, delivered the opening address. She stated that Bank Negara Malaysia is supportive of the ISO 20022 initiative and banks were encouraged to start preparation for the move to ISO 20022.

The Bank of Thailand which is the Chair of the WC-PSS of the ASEAN Central Banks provided an overview of the subject matter. Representatives from Bangkok Bank Thailand, Electronic Transactions Development Agency (ETDA) of Thailand, United Overseas Bank of Singapore and Society for Worldwide Interbank Financial Telecommunication (SWIFT) were also on hand to share their experiences in implementing the ISO 20022 standards.

Feedback from the bankers who attended the workshop was positive as doubts and concerns relating to the standard were clarified by the panel of speakers during the Question and Answer session.





4-5 September 2014

Thursday-Friday

ASEAN Bankers Association (ABA) Study Tour to Hong Kong

As the chair of the Permanent Committee on ASEAN Inter-Regional Relations under the ABA, ABM organized a study visit to Hong Kong to learn from the Special Administration Region of China's status as an international financial centre. The two-day study tour was also aimed at providing an opportunity for ASEAN delegates to network and share experiences with their counterparts in the financial services industry.

Twenty four delegates comprising senior bankers from Singapore, Thailand, Myanmar, Cambodia, and Malaysia joined the study tour which included visits to the Hong Kong Monetary Authority, Hong Kong Association of Banks, Financial Services Development Council, Hang Seng Bank, Joint Electronic Teller Services Limited, Bank of East Asia, and HSBC Hong Kong. Topics such as risk governance model, BASEL III, latest developments in the payment cards system and wealth management were covered.

The participants gave positive feedback to the study tour as they had gained better insight and understanding of the vibrant banking industry in Hong Kong.



12-14 November 2014

Wednesday-Friday

20th ASEAN Banking Conference and 44th ASEAN Banking Council Meeting, Cebu, Philippines

The 20th ASEAN Banking Conference and 44th ASEAN Banking Council Meeting was held in Cebu, Philippines. The conference was hosted by Bankers Association of Philippines with the theme "ASEAN Financial Integration: Moving Ahead to 2015 and Beyond." Meetings of the three Permanent Committees, i.e. Cooperation in Finance, Investment and Trade (COFIT), ASEAN Inter-Regional Relations (IRR), and Banking Education were convened, and their reports and plans for the coming year were tabled at the Council Meeting the following day. A presentation on the One ASEAN initiative was also presented at the Council meeting. The initiatives identified and to be carried out by the three Permanent Committees and the One ASEAN initiative demonstrated the close cooperation amongst the ABA members.

The 45th ASEAN Banking Council Meeting will be held in June 2015 and hosted by The Association of Banks in Singapore.





5-6 December 2014

Friday-Saturday

SME Dialogue and Micro Finance Carnival, Miri, Sarawak

A dialogue with the banks and business organisations was held in Miri, Sarawak, chaired by Encik Abu Hassan Alshari bin Yahaya, Assistant Governor of Bank Negara Malaysia to discuss issues related to access to financing and banking matters.

Issues raised by the business chambers included availability of funds for SMEs, implementation of goods and services tax (GST) and electronic payments. In conjunction with the dialogue, a Microfinance carnival was also held the same day. The purpose of the carnival was to create awareness and to provide information on microfinancing products offered by the banks.

Prior to the event, ABM held a pre-dialogue session with the bankers in Miri on Friday, 5 December 2014 to get to know the bankers in the region and to also update them of ABM's latest activities.



List of Press Releases

Issued by ABM in 2014

Date Subject

JAN

- 6 Clarification in respect of The Star's article entitled "Surge in number of people switching to online banking"
- 21 Clarification in respect of The Star's article entitled "Shortage of talent in insurance industry"
- 23 Imposition of the cheque processing fee beginning 1 April 2014
- 24 Clarification in respect of Utusan Malaysia's article entitled "Cheque processing fee beginning 1 April"

FEB

- 11 Commercial banks make reconciliation of Interbank GIRO fund transfers easier
- 27 The Association of Banks in Malaysia: In response to article titled "Too much if recipients of cheques are charged" published in Nanyang Siang Pau
- 27 The Association of Banks in Malaysia: In response to letters-to-editor on "Updating of passbooks" published in The Star

MAR

- 3 ABM reaches out to East Malaysia to promote latest e-payment initiatives
- 6 ABM and member banks showcase the benefits of internet banking to the media
- 26 ABM and member banks engage with ACCCIM to showcase e-payment products

APR

- 1 Clarification to the article, "ABM will announce details of additional business charges on e-payment by next month" published in China Press on Saturday, 29 March 2014
- 29 The Association of Banks in Malaysia: In response to letters-to-editor in The Star titled "Baffling credit card payment"

SEP

- 30 Commercial banks step-up vigilance in relation to recent cases of ATM heists

OCT

- 16 The Association of Banks in Malaysia: Reply to letter from the Consumers Association of Penang titled "Is Our Cyber Security Non-Existent?"

DEC

- 24 The Association of Banks in Malaysia: Reply to letter from the Consumers Association of Penang titled "Concerns regarding our Cyber Security and Electronic Banking Unanswered."
- 24 Customers affected by recent floods can count on commercial banks for support

ABM State Sub-Committees

Penang/Kedah/Perlis

Rajenthiran Koru

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

Rajenthiran Koru

Malayan Banking Berhad

Chairman

Liew Chee Cheang

CIMB Bank Berhad

Deputy Chairman

Krishnaveni Somasundaram

Affin Bank Berhad

Secretary

G. Sarkuru

HSBC Bank Malaysia Berhad

Treasurer

Khoo Gaik Hong

Public Bank Berhad

Auditor

Wong Kang Yang

Standard Chartered Bank

Malaysia Berhad

Auditor



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

Tan Yam Hiok
AmBank (M) Berhad
Committee Member

Nasaruddin Saidu Mohammed
CIMB Bank Berhad
Committee Member

Saadat Haphas
Hong Leong Bank Berhad
Committee Member

Perak

Mohd Zaini bin Aris
(until 12 October 2014)

Mazlina Muhammad
(from 1 February 2015)
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

Mazlina Muhammad
Malayan Banking Berhad
Chairman

Wong Peng Wan
RHB Bank Berhad
Secretary

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

ABM State Sub-Committees (cont'd)

Johor/Melaka

Md Gharif bin Haji Taib
(until 31 January 2014)

Adnan Sharif
(from 1 February 2014)

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

Adnan Sharif
Malayan Banking Berhad
Chairman

Amiruddin Abdullah
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

Mohd Yusof Hanifah
CIMB Bank Berhad
Committee Member

Wong Siew Fong
Citibank Berhad
Committee Member

Cynthia Chin Oi Kim
Hong Leong Bank Berhad
Committee Member

Fiona Gan
OCBC Bank (Malaysia) Berhad
Committee Member

Peter Cheong Kwok Liong
Public Bank Berhad
Committee Member

Asoka Balan
RHB Bank 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

Adnan Sharif
Malayan Banking Berhad
Chairman

Norhisham Azahar
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

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

Mohd Fauzi Che Soh
CIMB Bank Berhad
Secretary

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

Mark Kong Chok Meng
OCBC Bank (Malaysia) Berhad
Treasurer

Yusoff Ahmad Jalil
Affin Bank Berhad
Committee (Government)

Ng Kee Heng
Alliance Bank Malaysia Berhad
Committee (Government)

Siow Chan Chun
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 Fakri bin Che Harun
Malayan Banking Berhad
Chairman

Simon Tan Sai Hin
HSBC Bank Malaysia Berhad
Secretary

Lee Geok Hua
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 bin Hussin
Malayan Banking Berhad
Chairman

Wan Nora bte Wan Ibrahim
Affin Bank Berhad
Secretary

Talahat bin Omar
Public Bank Berhad
Sports Committee

Mohd Johan bin Ismail
Alliance Bank Malaysia Berhad
Social Committee

Mohd Nasir bin Mohd Noor
AmBank (M) Berhad
Committee Member

Muhamat bin Mustaffa
CIMB Bank Berhad
Committee Member

Arifin bin Osman
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

Ngu Kan
Hong Leong Bank Berhad
Treasurer

ABM State Sub-Committees (cont'd)

Sabah (cont'd)

Felix Lo

Affin Bank Berhad

Committee Member

Jeffrey Law

Alliance Bank Malaysia Berhad

Committee Member

Liew Chee Yuen

HSBC Bank Malaysia Berhad

Committee Member

Chua Chai Hua

United Overseas Bank

(Malaysia) Bhd

Committee Member

Sarawak

Nasir Khan bin Istiar

Hussain Khan

Regional Director

Sarawak

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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

Yeo Kim Teck

Hong Leong Bank Berhad

Committee Member

Sarad Pillai

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 2014

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 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
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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
Tan Sri Dato' Sri Abdul Aziz bin Abdul Rahman
Aubrey Li Kwok-Sing
Mohd Suffian bin Haji Haron
Tan Sri Dato' Seri Mohamed Jawhar
Tan Sri Mohd Ghazali bin Mohd Yusoff (from 20 June 2014)
Tan Peng Wah (from 23 June 2014)
(Alternate Director to Aubrey Li Kwok-Sing)

Managing Director/Chief Executive Officer

Kamarul Ariffin Mohd Jamil (from 1 April 2015)

Company Secretary

Nimma Safira bte Khalid

Management Business Units

Executive Director, Banking

Amirudin bin Abdul Halim

Director, Consumer Banking

Idris bin Abd Hamid

Group Director, Treasury

Tan Kok Toon

Business Support Units

Executive Director, Operations and Strategic Services

Shariffudin bin Mohamad

Group Chief Risk Officer

Kasinathan a/I T. Kasipillai

Chief Financial Officer, Finance

Ramanathan Rajoo (from 1 April 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

Kung Beng Hong
Tan Yuen Fah
Ou Shian Waei
Kuah Hun Liang
Lee Ah Boon
Datuk Wan Azhar bin Wan Ahmad (from 7 April 2015)
Lee Boon Huat (from 7 April 2015)

Management

Group Chief Executive Officer

Joel Kornreich (from 1 January 2015)

Group Chief Operating Officer

Raymond Leung Chun-Kow

Group Chief Financial Officer

Gary Teo Wee Chee

Head, Group Transaction and SME Banking

Victor Khor Eng Swee

Head, SME

Christopher Yap Huey Wen

Head, Group Financial Markets

Tan Eng Kiang

Chief Executive Officer, Alliance Investment Bank Berhad

Maresh P Rupawalla

Chief Executive Officer, Alliance Islamic Bank Berhad

Fozia Amanulla

Group Chief Risk Officer

Pang Choon Han

Head, Group Human Resource

Chew Siew Suan

Group Chief Credit Officer

Peter Fong Seow Loong

Group Chief Information Officer

Head, Group Infrastructure

Mary James

Group Chief Internal Auditor

Leong Sow Yoke

Head, Group Corporate Strategy and Development

Amarjeet Kaur

Head, Franchise Management

Aaron Sum Wei Wern

Head, Group Compliance

Yap Sieh Wai

Group Company Secretary

Lee Wei Yen

AmBank (M) Berhad

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

Tel : 603-2036 2633
Hotline : 1-300-80-8888 (Domestic)
603-2178 8888
Fax : 603-2032 2398
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
Ashok Ramamurthy

Senior Management

Chief Executive Officer

Ashok Ramamurthy (until 1 April 2015)

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

Acting Head, Retail Banking

Anthony Chin Min Khong

Chief Financial Officer

Mandy Simpson

Chief Human Resource Officer

Fauziah Yacob

Chief Information Officer

Charles Tan Keng Lock

Chief Risk Officer

Nigel Denby

Chief Internal Audit

Thein Kim Mon

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 Ali Redhaudhin Ibni Tuanku Muhriz
Lee Khee Joo @ Lee Ying Chong

Senior Management

Chief Executive Officer

Robert Loke Tan Cheng

Heads of Department

Operations (Credit Administration, Trade Finance, Corresponding Banking, Settlement, General Affairs & 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

Kathleen Yap Pick Wan

AMLA/CFT

Mohd Yunus Yusop

Company Secretarial

Loo Choon Keow

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/bi/Malaysia>
SWIFT Code : BOFAMY2X

Board of Directors

Directors

David Allan Cairns

Executive Director

Raymond Yeoh Cheng Seong

Directors

Dato' Mohammed bin Haji Che Hussein

Dato' Teo Tong Kooi

Ayesha Natchiar bte Dato' Ally Maricar

Management

Credit

Choong Heng Theng

Operations

Joanne Oh Phaik Ean

Treasury

Rodzlin Abdul Rahman

Compliance

Bakri Jamaluddin

Human Resource

Samuel Tan

Finance

Yvonne Lew (from 1 January 2015)

Bank of China (Malaysia) Berhad

Ground, Mezzanine & 1st Floor, Plaza OSK
25, Jalan Ampang
50450 Kuala Lumpur

Tel : 603-2162 6633
Fax : 603-2161 4240
E-mail : gmoffice@bkchmy.po.my
Website : www.boc.cn/malaysia/
SWIFT Code : BKCHMYKL

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 Officers

Liu Nengsheng

Xu Zanjun

Assistant Chief Executive Officer

Meng Qingbo

Deputy General Manager, Corporate Banking

Phelicia Ding Huey Chyi

General Manager, Information Technology Development

Wang Qin

General Manager, Finance Department

Yang Lixin

General Manager, Internal Audit

Chong Siew Chin

General Manager, Personal Banking

Han Jui Kwang

General Manager, Human Resource & Administration

Chew Lee Lin

Director, Operation Service Department

Jiang Ning

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

Dato Abdul Rahim bin Osman

Managing Director

Naoki Nishida

Non-Executive Directors

Ichinari Matsui

Hideyuki Toriumi

Independent Directors

Dato' Mohd Sallehuddin bin Othman

Ismail bin Mahbob

Management

President/CEO

Naoki Nishida

Executive Vice Presidents

Mikiyasu Yuasa

Christopher Danker

Ravi Buchia

Head of Divisions

Senior Vice President, Human Resources & Administration

Norsaida Mohd Said

Chief Risk Officer, Risk Management

Thor Boon Lee

Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad (cont'd)

Senior Managers

Planning & Coordination

Michelle Deng Yuet Yan

Corporate Banking 1 & 2

Foo See Hee

Corporate Banking 3

Eric Leong Yuh Haw

Corporate Banking 5

Patrick Liew Su Wei

Accounts

Lee Sien Tuck

System Development

Ong Chin Kee

Operation and System Planning

Adlin Abdul Razak

Business Planning

Chin Kong Kim

Non-Japanese Credit Control

Cheah Kiu Beng

Credit

Catherine Gan Ai Chin

Front Support

Fong Seow Khan

Directory of ABM Members (cont'd)

(In accordance to alphabetical order of Member Banks)

BNP Paribas Malaysia Berhad

Level 48A, Vista Tower
The Intermark
348, 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

Philippe Aroyo (from 8 April 2015)

Independent Non-Executive Director

Halim Haji Din

Chia Seng Leng

Non Independent Non-Executive Directors

Jean Pierre Roger Beno Bernard

Yves Maurice Guy Marie Drieux

Pierre Veyres

Management

Chief Executive Officer

Philippe Aroyo (from 8 April 2015)

Chief Operating Officer

Frederic Barcza

Chief Risk Officer

Daniel Keane

Chief Financial Officer

Wong Poh Leng

Head of Compliance

Muhammad Nasir Hassan

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

Reza Ridzuan

Head of Cash Management

Kenny Tan Kian Lye

Head – Transaction Banking, Malaysia

Sharad Kumar

Head of Structured Finance

Chan Siew Kien

Head of Islamic Banking

Muhammad Faozie Shahari

Head of Treasury ALM

Ian Gan Kah Wai

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

Deputy Chairman

Dato' Sri Nazir Razak

CEO/Executive Director

Dato' Sulaiman Mohd Tahir (from 1 May 2015)

Non-Independent Non-Executive Directors

Ahmad Zulkarnain Che On

Datuk Dr Syed Muhamad Syed Abdul Kadir

Independent Non-Executive Directors

Rosnah Dato' Kamarul Zaman

Venkatachalam Krishnakumar

Grace Yeoh Geok Cheng Geok

Dato' Sri Amrin Awaluddin

Company Secretary

Datin Rossaya Mohd Nashir

Senior Management

Group Chief Executive Officer

Tengku Dato' Zafrul Tengku Abdul Aziz

Chief Executive Officer, Group Consumer Banking

Renzo Christopher Viegas

Chief Executive Officer, Group Commercial Banking

Yong Jiunn Run – Acting

Chief Executive Officer, Group Wholesale Banking

Tengku Dato' Zafrul Tengku Abdul Aziz

Chief Executive Officer, Group Asset Management & Investments

Effendy Shahul Hamid

Chief Executive Officer, Group Islamic Banking

Badlisayah Abdul Ghani

Chief Executive Officer, CIMB Bank Berhad

Dato' Sulaiman Mohd Tahir (from 1 May 2015)

Chief Executive Officer, Indonesia

James Rompas – Acting

CIMB Bank Berhad (cont'd)

Senior Management (cont'd)

Chief Executive Officer, Thailand

Subhak Siwaraksa

Chief Executive Officer, Singapore

Mak Lye Mun

Group Chief Marketing & Communications Officer

Effendy Shahul Hamid

Group Head Investment Banking

Dato' Kong Sooi Lin

Group Chief Financial Officer

Shahnaz Farouque Jammal Ahmad

Group Chief Information & Operations Officer

Iswaraan Suppiah

Group Chief People Officer

Hamidah Naziadin

Group Chief Risk Officer

David Richard Thomas

Adviser, Wholesale Banking

Dato' Lee Kok Kwan

Adviser, Finance, Asset Management & Investments

Kenny Kim

Group Chief Internal Auditor

Lim Tiang Siew

Group General Counsel

Lee Chin Tok

Group Chief Strategy Officer

Gurdip Singh Sidhu

Group Chief Compliance Officer

Kwan Keen Yew

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

Lee Lung Nien (from 7 October 2014)
Datuk Ali bin Abdul Kadir
Dato' Dr Thillainathan a/l Ramasamy
Dato' Siow Kim Lun @ Siow Kim Lin
Agnes Liew Yun Chong
Terence Kent Cuddyre

Management

Chief Executive Officer

Lee Lung Nien (from 7 October 2014)

Consumer Business Manager

Elaine Fan

Country Finance 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

Kelvin Tan (from 1 April 2015)

Retail Banking & Mortgage Head

Rakesh Kaul

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

Irnyza Ngah

Operational Risk Management Head

Joydeep Lahiri

Internal Audit Head

Chua Yew Lim

Directory of ABM Members (cont'd)

(In accordance to alphabetical order of Member Banks)

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
Richard Joseph Austin
Dato' Yusof Annuar Yaacob

Senior Management

Chief Executive and Managing Director

Dato' Yusof Annuar Yaacob

Chief Operating Officer

Elaine Liew Yeh Yin

Head of Finance

Chan Tse Ning

Head of Operations

Yap Jen Mei

Human Resources

Nik Ilyana Mohamed

Heads of Department

Business

Islamic Banking

Raja Ali bin Raja Othman (from 1 May 2015)

GTB/Investor 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

Equity Research

Chia Aun Ling

Corporate Finance/Capital Market

Jacqueline Ho

Infrastructure

Compliance

Nadia Kamaruddin

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
Chok Kwee Bee
Nicholas John Lough @ Sharif Lough bin Abdullah

Management

Group Managing Director/Chief Executive Officer

Tan Kong Khoon

Heads of Division

Chief Financial Officer

Foong Pik Yee

Chief Risk Officer

Soong Jia Seng, Justin

Chief Operating Officer, Global Markets

Hor Kwok Wai

Chief Credit Officer, Personal Financial Services

Leong Wai Mun

Chief Special Assets Officer

Choo Kam Leng, Janet

Chief Internal Auditor

Chang Kong Chong, Alan

Chief Information & Technology Officer

Kang Yew Jin

Chief Operating Officer, Group ALCO

Chee Li Har

Chief Operating Officer, Customer Experience & Analytics

Edward Pinto

Hong Leong Bank Berhad (cont'd)

Heads of Division (cont'd)

Chief Operating Officer, Wholesale Credit Division

Chang Kian Seong, Johnson

Chief Operating Officer, Corporate Banking

Chen Thien Yin, Steve

Head, Human Resources

Roselaini Faiz

General Manager, Property Management

Raymond Ng Kee Seng

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

Independent Non-Executive Directors

Ching Yew Chye

Lee Choo Hock

Datuk Shireen Ann Zaharah Muhiudeen

Tan Sri Dato' Tan Boon Seng @ Krishnan

Chen Kar Leng

Senior Management

Deputy Chairman and Chief Executive Officer

Mukhtar Malik Hussain

Managing Director, Head of Retail Banking & Wealth Management

Lim Eng Seong

Managing Director, Head of Commercial Banking

Md Mahbub Ur Rahman

Managing Director, Head of Global Banking & Markets

Piyush Kaul

Chief Financial Officer

Saw Say Pin (from 16 January 2015)

Chief Risk Officer

Ramnath Krishnan

Chief Operating Officer

James Gossip

Head of Human Resources

Callister Koh

Head of Regulatory Compliance

Irene Tan

Head of Financial Crime Compliance

Joseph Ng

Corporation Secretary & Head of Corporate Governance

Grace Tong

Head of Communications

Marlene Kaur

General Counsel

Elsie Kok

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

Non-Executive Non-Independent Director

C.V.R. Rajendran

Non-Executive Independent Directors

Datuk Bhupatrai M. Premji

Gopala Krishnan a/l C.P. Gopalan

Chief Executive Officer and Managing Director

T.N. Ramakumar

Management

Chief Executive Officer and Managing Director

T.N. Ramakumar

Deputy Chief Executive Officer

Haresh Jairamdas Keswani

Heads of Division

Chief Financial Officer

Muniandy a/l 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, Information Technology Project

Kumar Petluru

Head, Marketing and Trade

K.V.N. Sreekanth

Head, Branch and Trade Operations

L. Chand Kumar

Head, Credit Monitoring and Asset Management

Vikash Kumar

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

Executive Director

Yuan Bin

Non-Independent Non-Executive Directors

Lan Li

Hong Guilu

Independent Non-Executive Directors

Dato' Leong Sonny @ Leong Khee Seong

Ong Ah Tin @ Ong Chee Kwee

Senior Management

Chief Executive Officer

Yuan Bin

Deputy Chief Executive Officers

Wang Chunhai

Xie Shaoxiong

Deputy Chief Compliance Officer

Liau See Cheek

Assistant Chief Executive Officer

Lim Kok Hoong

Heads/Officers-in-Charge of Department

Head, HR and Administration

Wang Shaoqiang

Head, Finance Management

Yang Ting

Officer-in-Charge, Operations Management

Bai Ming

Head, Global Market

Lim Kok Hoong

Head, Financial Institution

Tan Chin Chin

Head, Corporate Banking I

Lim Kok Fuat

Officer-in-Charge, Corporate Banking II

Yap Yew Kong

Officer-in-Charge, Commercial and SME Banking

Peter Ee Shiu Loong

Industrial and Commercial Bank of China (Malaysia) Berhad (cont'd)

Heads/Officers-in-Charge of Department (cont'd)

Head, Investment Banking

Lim Kok Hoong

Offier-in-Charge, Trade Finance

Yap Yew Kong

Head, Retail Banking

Liu Tingting

Head, Information Technology

Lin Pingfa

Head, Risk Management

Chong Foo Lim

Head, Legal and Compliance

Liau See Cheek

Head, Internal Audit

Kee Chin Teck

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

Fauziah bte Hisham

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

Senior Financial Officer

Mark Ling

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

Head of Wholesale Operations

Chua Seu Kee

Global Technology Infrastructure

Lau Kam Fatt

Human Resources

Francis Yoong

Directory of ABM Members (cont'd)

(In accordance to alphabetical order of Member Banks)

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

Cheah Teik Seng

Dato' Johan Ariffin

Datuk Mohaiyani Shamsudin

Erry Riyana Hardjapamekas

Datuk R. Karunakaran (from 16 July 2014)

Non-Independent Non-Executive Director

Cheng Kee Check (from 19 November 2014)

Group General Counsel & Company Secretary

Mohd Nazlan Mohd Ghazali

Management

Group President & CEO

Datuk Abdul Farid Alias

Group Chief Financial Officer

Mohamed Rafique Merican Mohd Wahiduddin Merican

Group Head, Community Financial Services &

CEO, Singapore

Datuk Lim Hong Tat

Group Head, Global Banking

Amirul Feisal Wan Zahir

Group Head, Islamic Banking &

CEO, Maybank Islamic Berhad

Muzaffar Hisham

Malayan Banking Berhad (cont'd)

Management (cont'd)

CEO, International

Pollie Sim Sio Hoong

Group Head, Insurance and Takaful &

CEO, Maybank Ageas Holdings Berhad

Kamaludin Ahmad

President Director, Bank Internasional Indonesia

Taswin Zakaria

Group Chief Strategy Officer

Michael Foong Seong Yew

Group Chief Human Capital Officer

Nora Abd Manaf

Group Chief Risk Officer

Dr John Lee Hin Hock

Group Chief Technology Officer

Geoffrey Stecyk

Group Chief Operations Officer

Jerome Hon Kah Cho

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/Independent Non-Executive Director

Dato' Seri Talaat bin Husain

Non-Independent Non-Executive Director

Katsuyuki Mizuma
Takuya Ito

Managing Director/Chief Executive Officer

Eiji Sasaki

Independent Non-Executive Director

Mohd Mokhtar bin Ghazali

Management

Managing Director/Chief Executive Officer

Eiji Sasaki

Deputy Chief Executive Officer

Yuki Chikamoto

Heads of Division

Head of Corporate Banking I

Taro Yasuda

Head of Corporate Banking II

Norsiah Hashim

Head of Corporate Banking III

Yoichi Akagashi

Head of Risk Management

Shahriza Omar

Head of Treasury

Satoshi Obinata

Head of Operations/Operation & System Planning

Tetsuya Tsunekage

Head of Finance

Angie Soo

Head of Islamic Finance

Tomohiro Seo

Head of Internal Audit

Rajan Ganapathy

Head of Legal & Compliance

Shabreena Abdul Rahman

Head of General Affairs & Human Resources

Ikuro Nagano

Head of Information Technology

Ang Khay Hock

Head of Business Promotion Administration

Alison Chiu

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 Al Mulla
Abhijit Choudhury
Datuk Nik Azman bin Mohd Zain
Ahmad Nazim bin Abd Rahman

Management

Chief Executive Officer

Susan Yuen

Head of Operations

Peter Cheah

Head of Finance

Tan Hai Huat

Head of Treasury

Sukardi Rahmani

Head of Client Relationships

Benson Ow Yeang

Heads of Division

Head of Operations

Peter Cheah

Head of Finance

Tan Hai Huat

Head of Treasury

Sukardi Rahmani

Head of Client Relationships

Benson Ow Yeang

Directory of ABM Members (cont'd)

(In accordance to alphabetical order of Member Banks)

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

Dato' Ooi Sang Kuang

Directors

Samuel Tsien
Ching Wei Hong
Dr Raja Lope bin Raja Shahrome
Lai Teck Poh
Tan Siew Peng, Darren
Ng Hong Soon
Tong Hon Keong

Management

Chief Executive Officer

Ong Eng Bin

Country Chief Risk Officer

Jeroen Thijs

Chief Financial Officer

Teoh Yin Meng

Head of Corporate & Commercial Division

Jeffrey Teoh

Head of Emerging Business Division

Wong Chee Seng

Head of Consumer Financial Services Division

Wyson Lim

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

Mazhatulshima bte Mohd Zahid

Head of Human Resource

Cheah Syn Yeam

Company Secretary

Quah Boon Huat

Public Bank Berhad

Menara Public Bank
146, Jalan Ampang
50450 Kuala Lumpur

Tel : 603-2176 6000
603-2176 6666
603-2163 8888
603-2163 8899
Fax : 603-2163 9917
E-mai : 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

Tang Wing Chew

Lai Wan

Lai Wai Keen

Cheah Kim Ling

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

Heads of Division

Senior General Manager, Public Affairs Division

Dato' Ab Razak bin Mohd Dali

Senior General Manager, Corporate Banking

Chan Chew Fung

Senior General Manager, Secretariat Division

Dato' Chia Lee Kee

Senior General Manager, Knowledge & Learning

Koay Seok Khim

Group Chief Internal Auditor

Lim Then Fui

Chief Financial Officer

Yik Sook Ling

Public Bank Berhad (cont'd)

Heads of Division (cont'd)

General Manager, Retail Financial Services

Chan Chiew Peng

General Manager, Credit Administration & Supervision Division

Eddie Chan Kok Kwai

General Manager, Human Capital Management

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, Credit Operations Division

Choo Yew Ching

Director, Wealth Management & Transaction Banking

Carene Khoo Geok Kheng

Director, Treasury Division

Lim Lye Ping

Director, Risk Management Division

Jasmine Loh Sook Ling

Director, Banking Operations Division

Quah Ewe Lee

Director, Property Division

Sim Goay Chye

Director, PB Card Services & Support

Tee Chui Chee

Director, HP Operations

Wong Man Hoe

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

SWIFT Code : RHBEMYKL

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

Mohamed Ali Ismaeil Ali AlFahim

Chin Yoong Kheong

Managing Director

Dato' Khairussaleh bin Ramli

Group Senior Management

Group Managing Director, RHB Banking Group

Managing Director, RHB Bank Berhad

Dato' Khairussaleh bin Ramli

Managing Director, RHB Investment Bank Berhad

Mike Chan

Managing Director, RHB Islamic Bank Berhad

Ibrahim bin Hassan

Head, Group Retail Banking

U Chen Hock

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 Kwong Hoong

Group Chief Operations Officer

Rohan Krishnalingam

Group Chief Strategy & Transformation Officer

Christopher Loh

Directory of ABM Members (cont'd)

(In accordance to alphabetical order of Member Banks)

RHB Bank Berhad (cont'd)

Business & Functional Heads

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, Group Retail Banking

U Chen Hock

Head, Group Retail Distribution

Nazri Othman

Co-Heads, Group Japanese Business

Toshiro Kubota

Yew Li Lin

Head, Group Business Banking

Amy Ooi Swee Lian

Head, Group Corporate Banking

Wendy Ting Wei Ling

Head, Group Transaction Banking (Acting)

Amy Ooi Swee Lian

Head, EASY

Lee Ee Hui

Head, Group Operations

Ee Yew Chai

Head, Group Technology

Andy Tan Eng Teik

Head, Group Internal Audit

Wong Yih Yin

Head, Group Compliance

V. Maslamani a/l Vatharajoo

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

Mahendra Gursahani (from 17 February 2015)

Non-Executive Directors

Lim Cheng Teck

Datuk Abu Hassan Kendut

Datuk Ishak Imam Abas

Datuk Seri Michael Yam Kong Choy

Judy Hsu Chung Wei

Management

Chief Executive Officer & Managing Director

Mahendra Gursahani (from 17 February 2015)

Heads of Division

Head, Retail Clients

Aaron Loo (from 20 April 2015)

Head, Financial Markets

Leon Koay Li Onn

Head, Corporate & Institutional Clients

Saif Malik

Head, Commercial Clients

Eddie Hu

Chief Financial Officer

Mabel Lau

Head, Human Resources

Rahmat Roslan Hashim

Head, Legal & Compliance

Kok Yien Fui

Head, Corporate Affairs

Nimmi Kamal

Chief Information Officer

Dato' Arif Siddiqui

Country Chief Risk Officer

Matthew Nagy

Chief Executive Officer, Standard Chartered Saadiq Berhad

Adhha Abdullah

Sumitomo Mitsui Banking Corporation Malaysia Berhad

Suite 22-03, Level 22
Integra Tower
The Intermark
348, Jalan Tun Razak
50400 Kuala Lumpur

Tel : 603-2176 1500
Fax : 603-2165 1599
E-mail : GeneralEnquiries@my.smbc.co.jp
Website : www.smbc.co.jp/global/malaysia/index.html
SWIFT Code : SBCMYKL

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

Yuichi Nishimura (from 28 August 2014)

Hiroshi Irie

Independent Non-Executive Director

Lim Choon Eng

Management

President/CEO

Yasuhiro Oashi

Deputy President

Atsushi Morimoto

Head of Risk Management/Chief Risk Officer

Tasuku Tanaka

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

Kazunori Murakami

Head of Business Promotion 1 (Japanese Corporate)

Keizaburo Hara

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

Sumitomo Mitsui Banking Corporation Malaysia Berhad (cont'd)

Management (cont'd)

Head of Planning

Osamu Kakinouchi

Head of Human Resource

Ng Soon Mong

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

Ritzza Rosli

Directory of ABM Members (cont'd)

(In accordance to alphabetical order of Member Banks)

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

Theodor Joseph Bark

Directors

Murugiah M. N. Singham
Lodewijk Govaerts
Dr Veerinderjeet Singh
Noel Singh
Janis Bremner

Management

Managing Director & Country Head

Lodewijk Govaerts

Chief Risk Officer

Cris van Kempen

Director, Treasury

Kenny Foong

Director, Credit Solutions

Caroline Ong Aik Yuan

Director, Operations

Leong Soon Cheong

Head of Compliance

Chia Kwai Fun

Head of Human Resources

Shareen Tan

Senior Relationship Managers

Shaleza Mohd Hanif
Daryll Tan
Irene Siow Ai Ling
Lai Swee Kim
Jasmand Ng Kok Khoon

The Royal Bank of Scotland Berhad

Level 9, 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

Choo Tuck Wai
Peter Andrew Akwaboah
Jonathan William Addis

Company Secretary

Mak Chooi Peng

Management

Managing Director/Country Executive

Andrew Mark Sill

Chief Operating Officer

Lim Yu Mei

Acting Chief Financial Officer

Kok Weng Kheong (from 13 January 2015)

Country Credit Risk Officer

Ravi Verma

Head of Legal & Compliance

Karen Ng Saw Gaik

Head of Trading

Ooi Eam Giap

Head of Coverage

Ho Weng Yew

Head of Human Resources

Veronica Lai

Country Head of Audit

Wong Kok Loon

United Overseas Bank (Malaysia) Bhd

Menara UOB
Jalan Raja Laut
50350 Kuala Lumpur

Tel : 603-2612 8121
Fax : 603-2690 0121
E-mail : uobcustomerservice@uob.com.my
Website : www.uob.com.my
SWIFT Code : UOVBMKYL

Board of Directors

Chairman Emeritus & Adviser

Wee Cho Yaw

Chairman

Ong Yew Huat

Directors

Wee Ee Cheong
Francis Lee Chin Yong
Datuk Abu Huraira bin Abu Yazid
Dato' Jeffrey Ng Tiong Lip
Fatimah bte Merican
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, Global Markets

Michael Beh Soo Heng

Executive Director, Country Head, Commercial Banking II

Beh Wee Khee

Executive Director, Country Head, Debt Capital Markets

Terence Boon Choon Teik

Executive Director, Country Head, Business Banking

Raymond Chui Keng Leng

Executive Director, Country Head, High Networth Banking

Goh Cheng Ean

Executive Director, Country Head, Commercial Banking I

Kan Wing Yin

Executive Director, Country Head, Transaction Banking

Andre Lee Ean Chye

United Overseas Bank (Malaysia) Bhd (cont'd)

Senior Management (cont'd)

Executive Director, Country Head, Human Resources

Lee Voon Seng

Executive Director, Country Head, Corporate Banking II

Lim Jit Yang

Executive Director, Country Head, Compliance

Daniel Loke Chee Keen

Executive Director, Country Head, Corporate Banking I

Steven Loong See Meng

Executive Director, Country Head, Credit – Middle Market

Low Choon Seong

Executive Director, Country Head, Technology & Operations

Lum Chee Onn

Executive Director, Country Head, Bumiputera Business Banking

Mohd Fauzi Muridan

Executive Director, Country Head, Specialised Financing

Steven Ng Ling Tee

Executive Director, Country Head, Legal & Secretariat

Ong Kit Ping

Executive Director, Country Head, Internal Audit

Ong Yee Ben

Executive Director, Country Head, Risk Management

Alex Por Peng Seong

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

David Tan Kok Soon

Executive Director, Country Head, Special Assets Management

Linda Tan Mei Lin

Executive Director, Country Head, Credit – Retail

Wee Hock Kiong

Executive Director, Country Head, Finance & Corporate Services

Chief Financial Officer

Chang Yeong Gung (from 1 March 2015)

Executive Director, Country Head, Channels

Yap Kok Tee

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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.