

Cover Designs of Past Annual Reports



2010
Partnering our stakeholders



2011
Serving all stakeholders efficiently



2012
Putting the pieces together



2013
Banking the electronic way



2014
Bank safely online

COVER RATIONALE



Evolution of Payment Systems

We at The Association of Banks in Malaysia (ABM) have been very focused on the promotion of electronic payments (e-payments) in 2015 and moving into 2016. It is thus perhaps timely to take a step back and reflect on how payment systems have evolved over time.

The evolution of payment systems has been exciting – the way we spend, move and manage our money today bears little resemblance to the early days of the barter system. Throughout history we have continually improved our methods of payment, clearly favouring convenience and security. From the traditional method of bartering goods to the use of payment cards and online banking, technology has played a critical role in influencing the way consumers and businesses make financial transactions.

In the current day and age, there is an abundance of ways to pay. While it is acknowledged that a deeply ingrained cash system would take a while to replace, we have seen a gradual shift of mindset in consumers and businesses. It is becoming increasingly clear that Malaysians are changing their behaviour in terms of how they pay for goods and services in the form of small evolutionary steps.

ABM is proud to have played a role in educating the Malaysian public on the benefits of, and encouraging the use of, e-payments. We look forward to being at the center of more interesting changes in the development of alternative channels through which transactions can be conducted.

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CORPORATE INFORMATION

Chairman Bank

Malayan Banking Berhad (Maybank)

Datuk Abdul Farid Alias

Alternate:

Datuk Haji 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

Renzo Christopher Viegas

(until 19 January 2016)

Tengku Dato' Sri Zafrul

Tengku Abdul Aziz

(from 20 January 2016)

Alternate:

Dato' Sulaiman Mohd Tahir

(until 22 August 2015)

Shahnaz Jammal

(from 9 October 2015 until

19 January 2016)

Renzo Christopher Viegas

(from 14 March 2016)

Citibank Berhad

Lee Lung Nien

Alternate:

Elaine Fan

Hong Leong Bank Berhad

Tan Kong Khoon

(until 4 February 2016)

Domenic Fuda

(from 5 February 2016)

Alternate:

Zulkiflee Hashim

(until 29 April 2015)

Dominic Mascrin

(from 29 May 2015)

HSBC Bank Malaysia Berhad

Mukhtar Malik Hussain

Alternate:

Lim Eng Seong

OCBC Bank (Malaysia) Berhad

Ong Eng Bin

Alternate:

Lim Yau Seong

Public Bank Berhad

Tan Sri Dato' Sri Tay Ah Lek

Alternate:

Quah Poh Keat

(until 30 December 2015)

Dato' Chang Kat Kiam

(from 14 March 2016)

RHB Bank Berhad

Dato' Khairussaleh bin Ramli

Alternate:

Charles Sik

(until 29 January 2015)

U Chen Hock

(from 12 March 2015)

Standard Chartered Bank Malaysia Berhad

Osman Tarique Morad

(until 17 February 2015)

Mahendra Gursahani

(from 17 February 2015)

Alternate:

Kwan Keen Yew

(until 17 February 2015)

Aaron Loo

(from 29 May 2015)

United Overseas Bank (Malaysia) Bhd

Wong Kim Choong

Alternate:

Kevin Lam Sai Yoke

Co-Opted Members

Alliance Bank Malaysia Berhad

Joel Kornreich

Alternate:

Raymond Leung Chun-Kow

(until 19 January 2016)

AmBank (M) Berhad

Ashok Ramamurthy

(until 1 April 2015)

Datuk Mohamed Azmi Mahmood

(from 2 April 2015 until

22 November 2015)

Dato' Sulaiman Mohd Tahir

(from 23 November 2015)

Alternate:

Datuk Mohamed Azmi Mahmood

(until 1 April 2015;

from 14 March 2016)

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 Mohamed Azmi
Mahmood**
Deputy Group Chief
Executive Officer
AmBank Group

Datuk Abdul Farid Alias
Group President &
Chief Executive Officer
Maybank

Lee Lung Nien
Chief Executive Officer
Citibank Berhad



Ong Eng Bin

Chief Executive Officer
OCBC Bank (Malaysia) Berhad

Domenic Fuda

**Group Managing Director/
Chief Executive Officer**
Hong Leong Bank Berhad
(from 5 February 2016)

**Tengku Dato' Sri
Zafrul Tengku
Abdul Aziz**

Chief Executive Officer
CIMB Bank Berhad
(from 20 January 2016)

Mahendra Gursahani

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



THE COUNCIL (CONT'D)

Lim Eng Seong

**Country Head, Retail Banking
and Wealth Management**
HSBC Bank Malaysia Berhad

Wong Kim Choong

Chief Executive Officer
United Overseas Bank
(Malaysia) Bhd

Kamarul Ariffin

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

U Chen Hock

**Executive Director/
Head, Group Retail Banking**
RHB Bank Berhad





Datuk Abdul Farid Alias

Group President & Chief Executive Officer
Maybank

Datuk Abdul Farid Alias has over 20 years of experience in investment banking, corporate finance and capital markets, having served with various investment and merchant banks such as Aseambankers Malaysia Berhad from 1992 to 1994, Schroders from 1994 to 1995, Malaysia International Merchant Bankers Berhad from 1996 to 1997, and J.P. Morgan from 1997 to 2005, serving in Kuala Lumpur and Singapore, and with Khazanah Nasional Berhad from 2005 to 2008.

He was appointed as Group President and Chief Executive of Maybank Group on 2 August 2013. Prior to this appointment, he was Deputy President & 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 University of Denver, United States of America (USA); Bachelor of Science in Accounting from Pennsylvania State University, University Park, USA; and attended the executive education Advanced Management Program 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 Maybank Indonesia as well as Cagamas Holdings Berhad, Malaysia's national mortgage corporation. Datuk Abdul Farid is Chairman of Malaysian Electronic Payment System Sdn Bhd (MEPS), Vice Chairman and a Fellow of Chartered Bankers of the Asian Institute of Chartered Bankers (AICB) and the Chartered Banker Institute (CBI) in the United Kingdom. He is also a member of the Investment Panel of Kumpulan Wang Persaraan (KWAP), Asian Bankers Association (ABA) Policy Advocacy Committee and Emerging Markets Advisory Council (EMAC) of Institute of International Finance based in Washington, DC.

Datuk Abdul Farid was named CEO of The Year in the ASEAN Business Awards 2015, which recognises outstanding enterprises in the ASEAN business community. He was also awarded the CNBC Asia Business Leader Award for Corporate Social Responsibility in 2015.



Kamarul Ariffin Mohd Jamil

Managing Director/Chief Executive Officer

Affin Bank Berhad

Encik Kamarul Ariffin Mohd Jamil joined Affin Bank Berhad in 2003 as Head, Corporate Strategy Division. In 2005, he was appointed as Head, Islamic Banking Division. With the establishment of Affin Islamic Bank, he was appointed as its Chief Executive Officer in 2006, a post he held until 1 April 2015 when he was appointed as the Managing Director/Chief Executive Officer of Affin Bank Berhad. He currently holds dual position as the Group CEO of Affin Holdings Berhad and MD/CEO of Affin Bank Berhad.

Prior to joining Affin Bank, Encik Kamarul held various positions at Pengurusan Danaharta Nasional Berhad, Trenergy Malaysia Berhad and Shell Malaysia Trading Sdn Bhd in different capacities including business development, and strategic planning.

He graduated from the University of Cambridge in 1992 with a Bachelor of Arts in Economics.



Renzo Christopher Viegas

Chief Executive Officer, Group Consumer Banking

CIMB Bank Berhad

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

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 in April 2012 as Deputy Chief Executive Officer.

Mr Viegas holds a Bachelor Degree in Commerce from University of Mumbai and is a Chartered Accountant and Fellow Member of The Institute of Chartered Accountants of India (ICAI).



Lee Lung Nien

Chief Executive Officer

Citibank Berhad

Mr Lee Lung Nien is the Chief Executive Officer of Citibank Berhad, Citigroup's wholly-owned subsidiary in Malaysia, a position he has held since 2014. He has overall responsibility for Citi's franchise in Malaysia including its Institutional Clients Group, Consumer Banking, Cards and Wealth Management businesses.

A veteran Citibanker with more than 25 years of experience, Mr Lee has served in Malaysia for a collective period of over six years since 2001 when he was first posted to Malaysia as Head of Treasury. In 2013, he returned to Malaysia as the Anti-Money

Laundering (AML) Business Head for Asia and had senior oversight of the Citi Regional AML monitoring hub in Kuala Lumpur. He was responsible for streamlining the AML business processes regionally, implementing policy changes and managing global AML implementations to enhance controls and mitigate AML risk. Together with Compliance, he developed a regional AML strategy for Asia Pacific.

Mr Lee was the Chief Operating Officer for Singapore in 2010 and tasked to drive the bank's business results, implement the country's strategy, develop the talent pool and execute cost franchise initiatives.

His career with Citi includes 20 years of experience in Markets. He was Co-Head of Corporate Sales & Structuring for Asia Pacific in 2007 and responsible for all foreign exchange, options and derivatives sales to corporate and institutional clients in the region. He was also the Head of Singapore Treasury Marketing and Singapore Markets Manager, working closely with Singapore regulators to coordinate compliance and regulatory processes for Citi Singapore.

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



Tan Kong Khoon

Group Managing Director/Chief Executive Officer

(until 4 February 2016)

Hong Leong Bank Berhad

Mr Tan Kong Khoon, aged 59, a Singaporean, holds a Bachelor's degree in Business Administration from Bishop's University, Canada and is an alumnus of the Harvard Business School Advance Management Programme.

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

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

Mr Tan was appointed as the Group Managing Director/Chief Executive Officer of Hong Leong Bank Berhad on 1 July 2013, a position he held until his appointment as the President and Chief Executive Officer of Hong Leong Financial Group Berhad effective 5 February 2016.

THE COUNCIL (CONT'D)



Mukhtar Malik Hussain

Deputy Chairman & Chief Executive Officer

HSBC Bank Malaysia Berhad

Mr Mukhtar Malik Hussain is the Chief Executive Officer of HSBC Bank Malaysia Berhad. He was appointed to this role in December 2009. He was also appointed as Group General Manager for the HSBC Group in May 2008.

He graduated from the University of Wales with a Bachelor of Science in Economics. He first joined the HSBC Group in 1982 as a graduate trainee in Midland Bank International.

Mr Hussain was then appointed as Assistant Director in Samuel

Montagu in 1991. After more than 10 years of working in the HSBC Group's London offices, he held numerous posts in Dubai, including Chief Executive Officer of HSBC Financial Services (Middle East) Limited from 1995 to 2003. He established the initiative to create the first foreign investment bank in Saudi Arabia for HSBC.

In 2003, Mr Hussain assumed the position of Chief Executive Officer, Corporate and Investment Banking. He then headed back to London as the Co-Head of Global Banking in 2006. He was the Global Head of Principal Investments in London from 2006 to 2008. Between 2008 and 2009, he was the Deputy Chairman HSBC Bank Middle East Limited and Global Chief Executive Officer of HSBC Amanah. He was also the Chief Executive Officer, Global Banking and Markets for Middle East and North Africa.

Mr Hussain is also a Non-Executive Director of HSBC Amanah Malaysia Berhad, a member of the Nominating Committee of HSBC Bank Malaysia Berhad and a member of the Executive Committee of HSBC Asia Pacific.



Ong Eng Bin

Chief Executive Officer

OCBC Bank (Malaysia) Berhad

Mr Ong Eng Bin, 53, is Chief Executive Officer of OCBC Bank (Malaysia) Berhad. He has been with the bank for 28 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. He 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 e2 Power Sdn Bhd and Credit Guarantee Corporation Malaysia Berhad. Presently, he is a Council member of the Asian Institute of Chartered Bankers in Malaysia.



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 Berhad, 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. Tan Sri Dato' Sri Tay was Executive Vice President of Public Bank from 1995 to 1997 and prior to this appointment, was Executive Vice President of the former Public Finance.

He holds a Master's degree in Business Administration from Henley, United Kingdom and attended the Advanced Management Programme at Harvard Business School. Tan Sri Dato' Sri Tay 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.



Dato' Khairussaleh bin Ramli

Managing Director/Chief Executive Officer

RHB Bank Berhad

Dato' Khairussaleh bin Ramli was appointed as Group Managing Director/Group Chief Executive Officer of RHB Banking Group and Managing Director (MD)/Chief Executive Officer (CEO) of RHB Capital Berhad on 5 May 2015. He joined the Group as Deputy Group MD and MD/CEO of RHB Bank Berhad in December 2013. He continues to hold the position of MD/CEO of RHB Bank Berhad.

He is a Council member of the Asian Institute of Chartered Bankers (AICB) and a director of the Malaysian Electronic Payment System Sdn Bhd (MEPS).

Dato' Khairussaleh has more than 25 years of experience in the financial services and capital markets industry, where he has held senior positions in well-established local financial institutions.

His knowledge and experience 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. He is also a Chartered Banker of AICB.

THE COUNCIL (CONT'D)



Mahendra Gursahani

Managing Director/Chief Executive Officer

Standard Chartered Bank Malaysia Berhad

Mr Mahendra Gursahani is the Managing Director and Chief Executive Officer (CEO) for Standard Chartered Bank Malaysia Berhad (SCBMB) and was appointed to the Board on 17 February 2015. As the Managing Director and CEO, he is responsible for the implementation of Standard Chartered's business strategies and overall Corporate governance for SCBMB and also for the Group's operations in Malaysia.

Prior to this appointment, Mr Gursahani was the CEO and Head of Retail Clients, Standard Chartered Bank Philippines.

His career with Standard Chartered Bank began over 20 years ago and has varied across its businesses in the Middle East, Asia Pacific, Africa, Europe and Americas. Mr Gursahani's experience spans Retail Banking, Corporate Banking, Credit Risk Management, Asset Management, Audit, Risk and a variety of roles in Finance.

Prior to Standard Chartered Bank, he served with the American Express Bank in Mumbai, India. He started his career with Arthur Andersen in London.

An Australian national, Mr Gursahani is a Chartered Accountant, having qualified in London with the Institute of Chartered Accountants in England and Wales.



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. 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.

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



Joel Kornreich

Group Chief Executive Officer

Alliance Bank Malaysia Berhad

Mr Joel Kornreich is the Group Chief Executive Officer of Alliance Bank Malaysia Berhad. He joined Alliance Bank on 1 January 2015 and was appointed the Chief Executive Officer of Alliance Financial Group Berhad on 1 April 2015.

He is an experienced banker with more than 24 years in the financial services industry. Before joining Alliance Bank, Mr Kornreich was with Citigroup for 20 years in various roles around the world. His last position with Citi was as its Country

Business Manager of Citibank Global Consumer Group, South Korea. Prior to his South Korean appointment, he managed Citi's Consumer Banking businesses in Indonesia and Russia, and served as CEO for Spain, Belgium and Greece. Before his tenure in Indonesia and Europe, Mr Kornreich was Citi's Marketing Director and Head of Mortgages and Liabilities for Asia Pacific, as well as Retail Banking Head for Singapore.

Mr Kornreich left Citi between 1998 – 2001 to join the Consumer Banking business of ABN AMRO Bank as Head of Sales and Distribution for Asia, and Consumer Banking business manager for Indonesia and Hong Kong.

He holds a Masters in Science in Business Engineering with Magna cum Laude from Solvay Business School in Brussels, Belgium.



Dato' Sulaiman Mohd Tahir

Chief Executive Officer

AmBank (M) Berhad

Dato' Sulaiman Mohd Tahir is the Group Chief Executive Officer (Group CEO) of AMMB Holdings Berhad and Chief Executive Officer of AmBank (M) Berhad (a wholly-owned subsidiary of AMMB), the commercial banking arm of AmBank Group, a position he has held since November 2015.

He has a wealth of experience backed by 28 years of managing and spearheading growth in consumer banking, as well as in commercial and corporate banking in Malaysia.

Prior to joining AmBank, he has held many prominent positions at CIMB Bank Berhad before his appointment as Chief Executive Officer/Executive Director of CIMB Bank Berhad, where he led the overall development, management and performance of the sales and distribution channels for CIMB Bank. At CIMB Bank, Dato' Sulaiman was responsible for the management of Retail Banking in CIMB Singapore and Cambodia. He also chaired and was a member of several Management Committees in CIMB Bank.

As Group CEO of AmBank Group, Dato' Sulaiman is responsible for the management of all businesses in AmBank Group, including Wholesale and Retail Banking, Life and General Insurance/Takaful.

An accounting graduate from the Royal Melbourne Institute of Technology in Australia, Dato' Sulaiman served at Price Waterhouse before repositioning his career in banking with the Bank of Commerce (M) Berhad (now known as CIMB Bank) in 1987.

THE COUNCIL – ALTERNATES



Datuk Haji Hamirullah Boorhan

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

Datuk Haji Hamirullah Boorhan is the EVP and Head, Community Financial Services, Malaysia 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 30 years. He is a Director of Maybank Cambodia and sits as a member of the Audit and Risk Committee Boards. Datuk Haji 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.



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.

Since joining AFFINBANK, he has been involved in Corporate Strategy, Human Resource, E-Channel, Process Management, Legal & Secretarial, Network Sales & Support, 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.



Shahnaz Jammal

Group Chief Financial Officer
CIMB Bank Berhad

Encik Shahnaz Jammal is the Group Chief Financial Officer of CIMB Group. He joined CIMB Group in March 2009 and has worked in various capacities in CIMB Group, including Group Risk Management, Corporate Client Solutions and PT CIMB Niaga, Indonesia. Encik Shahnaz was most recently the Deputy

Group Chief Financial Officer and Head of Capital and Balance Sheet Management.

He has over 17 years of banking experience, covering M&A Advisory, Risk Advisory, Trading and Risk Management. Prior to joining CIMB Group, Encik Shahnaz was with Goldman Sachs in London. He has also worked at Bankers Trust and Dresdner Kleinwort Wasserstein in London, as well as ABN AMRO Bank in Kuala Lumpur.

Encik Shahnaz holds Bachelor (Double First Class) and Master of Arts degrees in Economics from the University of Cambridge and an MPhil in Economics from the University of Oxford.



Elaine Fan

Consumer Business Manager
Citibank Berhad

Ms Elaine Fan is Consumer Business Manager of Citibank Berhad. She has been with the bank for 32 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, Ms Fan was appointed as the Consumer Business Manager with overall responsibilities for the consumer franchise of the bank in Malaysia.

THE COUNCIL – ALTERNATES (CONT'D)



Dominic Mascrinas

Chief Operating Officer, Group Strategic Support

Hong Leong Bank Berhad

Mr Dominic Mascrinas joined Hong Leong Bank as Chief Operating Officer, Group Strategic Support on 4 February 2015.

He is a seasoned banking professional with 30 years of management experience – operations management, financial metric management, service delivery, receivables management, operational risk, process improvement and re-engineering.

Prior to joining the bank, Mr Mascrinas served at CIMB Investment Bank as Group Head of Operations (Consumer Bank) and Wholesale Bank Operations & IT (Malaysia) where he played a critical role within Technology & Operations division and was responsible for delivering group wide performance standards across the operations franchise. Before that, Mr Mascrinas was the Group Head of Consumer Banking Operations & Chief Executive Officer (ICIMB-BPO). He played a dual role in the organisation and was accountable for managing all operational activities for consumer banking regionally. His previous stints include Standard Chartered Bank (4 years) and American Express (20 years).

Mr Mascrinas holds a MBA graduated in Business Administration from Murdoch University Australia.



Lim Eng Seong

Country Head, Retail Banking and Wealth Management

HSBC Bank Malaysia Berhad

Mr Lim Eng Seong joined HSBC Bank Malaysia Berhad (HSBC Bank) in 2007 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 of HSBC Amanah Takaful.



Lim Yau Seong

Head of Operations & Technology, Malaysia

OCBC Bank (Malaysia) Berhad

Mr Lim Yau Seong is a senior banker who has been with OCBC Bank Malaysia for 30 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.



Quah Poh Keat

Deputy Chief Executive Officer

(until 31 December 2015)

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 position as Deputy Chief Executive Officer on 28 November 2013. Prior to his retirement from the bank in December 2015, he was a member on the Board of Directors of several subsidiary companies in the Public Bank Group.



U Chen Hock

Executive Director/Head, Group Retail Banking

RHB Bank Berhad

Mr U Chen Hock is currently the Executive Director/Head of Group Retail Banking, RHB Banking Group. In this role, he is responsible for the overall growth and profitability of the Retail Banking and Wealth Management business in Malaysia and the ASEAN region.

He was previously the Chief Executive Officer of OSK Investment Bank Berhad (OSKIB), before its merger with RHB Investment Bank in 2013. Prior to joining OSKIB, Mr U had a long career with a global bank during which time he had acquired broad based experience in corporate, commercial and consumer banking from holding numerous senior positions and responsibilities in Malaysia, Taiwan and Hong Kong.

Mr U graduated from the National University of Malaysia (UKM) with a Bachelor of Economics (Honours) degree in 1980.

THE COUNCIL – ALTERNATES (CONT'D)



Aaron Loo

Country Head, Retail Banking

Standard Chartered Bank Malaysia Berhad

Mr Aaron Loo joined Standard Chartered Bank in April 2015. As Country Head, Retail Banking, he is responsible for driving the Retail Banking business performance in Malaysia and delivering the best products and services to Personal, Priority and Business clients.

He has more than 16 years' experience in retail banking covering strategy, product management, operations, credit management, IT and project management over a range of retail products and support functions.

Mr Loo holds a Bachelor of Engineering in Computation and Master of Science in Advanced Computation, both from Imperial College London. He started his career as a consultant with McKinsey & Co before joining the banking sector in 2000.



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.



Raymond Leung Chun-Kow

Group Chief Operating Officer

(until 19 January 2016)
Alliance Bank Malaysia Berhad

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



Datuk Mohamed Azmi Mahmood

Deputy Group Chief Executive Officer

AmBank Group

Datuk Mohamed Azmi Mahmood, a Malaysian aged 61 is currently the Deputy Group Chief Executive Officer of AmBank Group and has over 35 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 2012.

Datuk Azmi is currently a Director of AmMetLife Takaful Berhad, AmMortgage One Berhad, AmInvestment Group Berhad, AmLabuan Holdings (L) 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 Secretary of the Association of Finance Companies of Malaysia, a Council Member & Honorary Secretary 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.

THE ASSOCIATION

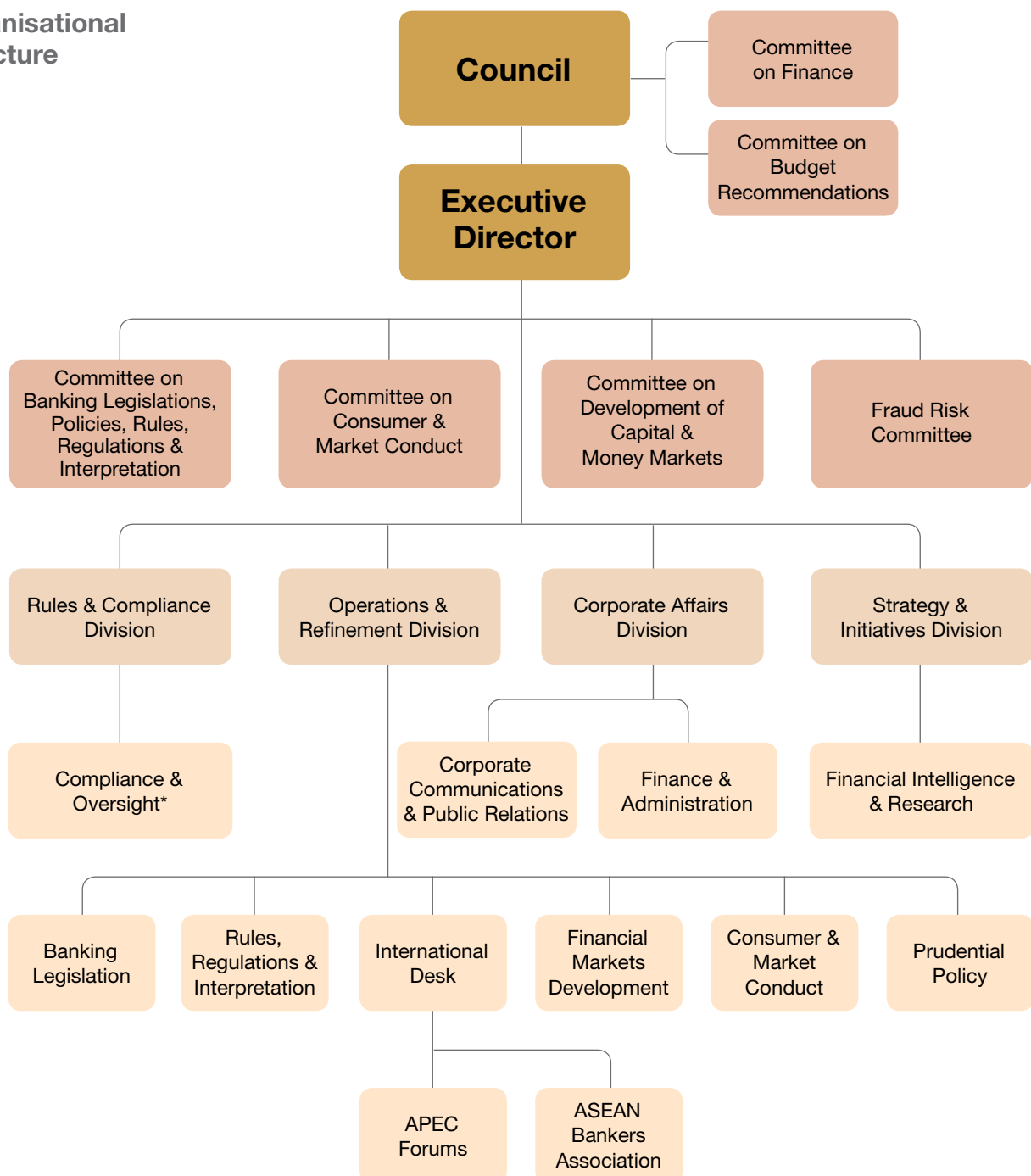
Its Organisational Structure and Family Tree

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

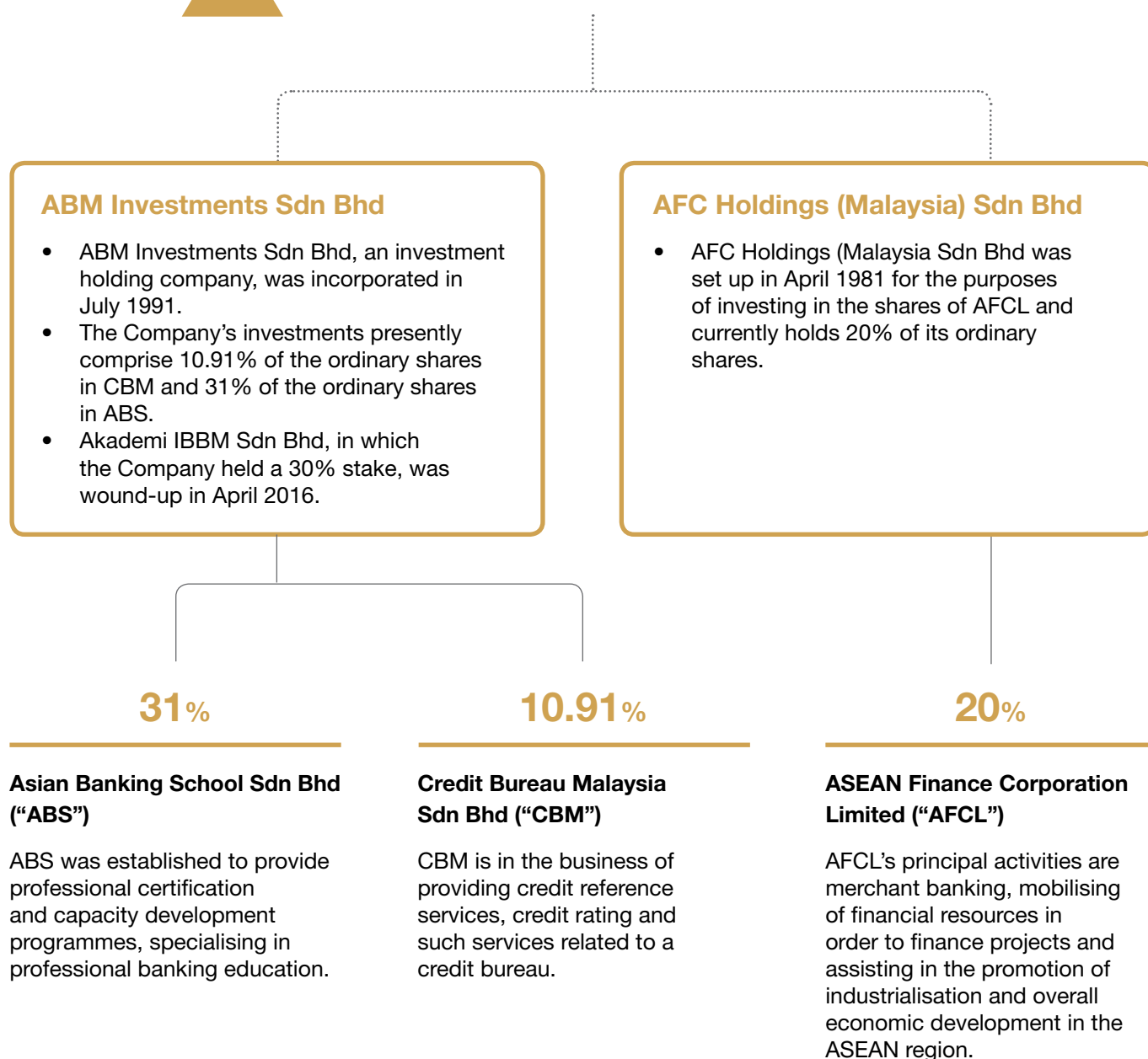


Note: * to be established

ABM's Family Tree



PERSATUAN BANK BANK DALAM MALAYSIA
THE ASSOCIATION OF BANKS IN MALAYSIA



CHAIRMAN'S STATEMENT



“ As Chairman of The Association of Banks in Malaysia (ABM), it is my privilege and honour to present this year's Annual Report. ”

2015 was a significant year for ABM as we laid important foundations for the future development and sustainability of the commercial banking sector. The pace of change in the industry over the past year has been both robust and critical. Technological advancements, new and emerging regulations, scrutiny on corporate governance and customer appetite for new products and services have prompted banks to take a holistic view of the improvements required to remain competitive in an increasingly globalised world. Amidst the sea of changes, the industry has had to grapple with operating in a challenging global economy.

Global Economy

The global economy in 2015 remained subdued, with growth in emerging markets falling for a fifth straight year even as a modest recovery continued in advanced countries. Market sentiment was shaped by several factors throughout the year, including

geopolitical concerns, a sharp decline in energy prices and concerns over the economic recovery across the globe. Economic performance diverged as deflationary pressures weighed on economies in Europe and Japan, while the United States of America (US) and United Kingdom (UK) economies strengthened.

The US economy picked up during the year, with domestic demand gaining momentum, as reflected in rising retail sales and investment figures. Despite healthy employment growth and a falling unemployment rate, wage pressures remained muted. Inflation has stayed low, aided by a strong dollar and weak energy prices. Credit growth remained robust but US equity markets, industrial production, and exports were held back by economic weakness in the rest of the world. Meanwhile, UK ended 2015 as one of the fastest growing of the major developed economies due to improving labour conditions, a robust housing market and strong consumer spending.

However, the euro zone and Japan faced a difficult combination of weak growth, near-deflationary price changes, and the absence of fundamental reforms needed to revive domestic demand. Meanwhile, China's economy faltered, posting its slowest pace of expansion in 25 years as it entered into an orderly transition to a more subdued but sustainable growth.

The world economy is expected to recover at a slower pace than previously envisioned as stagnation could further stifle investment, smother wage growth, curb employment and push government debt to unsustainable levels in some countries. Three key transitions will continue to influence the global outlook. Firstly, the gradual slowdown and rebalancing of economic activity in China away from investment and manufacturing toward consumption and services. Secondly, lower prices for energy and other commodities and lastly, a gradual tightening of monetary policy in the US in the context of a resilient US recovery as several other major advanced economy central banks continue to ease monetary policy.

Meanwhile, the euro zone is facing a number of political conflicts at the outset of 2016, which may interfere with the region's recovery and the bloc's unity as a whole. The UK will vote on whether to remain in the European Union (EU) in June 2016 and the decision to stay is far from certain. A vote to leave the EU would have significant economic repercussions for both the UK and the euro zone.

Closer to home, the ASEAN economy grew by 4.4% in 2015 as domestic demand continued to support growth in the region. The ASEAN Economic Community (AEC) which was successfully established in December 2015 is aimed at liberalising the flow of goods, services, capital, and skilled labour across the region. If fully implemented, the extra steps envisaged under the AEC are expected to provide positive impetus to the

region's trade and gross domestic product (GDP). Going forward, global growth is expected to be modest and uneven as all eyes focus on commodities-based economies.

Malaysian Economic Outlook and Perspective

Despite the moderation of the world economy, the Malaysian economy was intact and expanded by 5% year-on-year (2014: 6%) driven by domestic demand as the contribution of the external sector to overall growth weakened. Private consumption continued to expand, albeit at a more moderate pace as households adjusted their spending to the higher cost of living arising from the implementation of Goods and Services Tax (GST), adjustments in administrative prices, and the depreciation in the ringgit. Household spending was also supported by continued income growth and stable labour market conditions. Public consumption recorded a sustained growth of 4.3% in 2015 (2014: 4.4%), reflecting the continued efforts by the Government to provide support to grow while remaining committed to the steady reduction in the fiscal deficit.

The continued strength of our economic fundamentals is a reflection of the structural adjustments and reforms undertaken in the recent decade which showcases the resilience that underpins the Malaysian economy. However, the country's economic outlook will be challenging in view of the uncertainties arising from local and external conditions. For 2016, the Malaysian economy is expected to ease further amid intensifying downside risks from a potential slowdown in China's economy, the impending US interest rate hike, weak commodity prices, and moderating domestic demand. Headline inflation is projected to be higher at 2.5%-3.5%, due mainly to upward adjustments in several price-administered items and the weak ringgit exchange rate.

CHAIRMAN'S STATEMENT (CONT'D)

Domestic demand is expected to offset the drag on the economy from a slowdown in growth in emerging markets. Meanwhile, lower commodity prices, depreciating currencies in emerging markets and volatility in financial markets will be hurdles to economic growth. However, these would be counterbalanced with activity by the private and public sectors, with private expenditure as the main anchor while public expenditure is likely to increase moderately.

The picture is not all bleak though. The Malaysian economy has diversified from commodities and steps have been taken to broaden the revenue base with the implementation of GST in 2015. The Government has lined up a number of reforms to achieve economic growth that is primarily driven by the private sector and aims to move the Malaysian economy into higher value-added activities in both industry and services. Possible upside surprises include better than expected growth in US, EU and China as well as a recovery in commodity prices benefiting Malaysia's diversified exports. Faster than expected turn around in consumer sentiment leading to them loosening their purse strings may likewise result in stronger than projected private consumption growth. The country's future economic growth will also hinge on its choice of fiscal discipline and dependency on oil prices.

Malaysian Banking Sector – Developments and Issues

Against a persistently difficult economic backdrop both on the domestic and global front, the Malaysian commercial banking sector has remained resilient, backed by strong capital and stable funding levels. The sector's Basel III liquidity coverage ratio (LCR) stood at 125% as at end-January 2016 – higher than the final

requirement of 100% which takes effect from 1 January 2019. Meanwhile, the industry's ample liquidity and capital buffers are reflected by the common-equity tier-1 capital ratio, tier-1 capital ratio and total capital ratio which stood at 13.0%, 13.9% and 16.6% respectively. The level of net impaired loans also remained low at 1.1% during the same period.

However, the Malaysian banking sector is expected to face further pressure on earnings due to slower GDP growth, persistently low commodity prices and lacklustre domestic sentiment. Banks may encounter some headwinds this year, including some spill-over effects that have already created a tougher environment in 2016. One of the challenges which will impact the outlook of the banking sector this year is easing loan growth due to slower economic growth. While high levels of household indebtedness had stabilised, concerns remain in the credit quality of household financing due to escalating cost of living and rising job cuts. On the positive side, asset quality is expected to remain robust this year with ample liquidity to fund domestic growth.

As the financial technology (FinTech) driven movement gains momentum, commercial banks are monitoring the evolution of this emerging ecosystem closely and are actively pursuing opportunities to play an integral part in it. Banks recognise that they have much to gain from FinTech's innovations. Soon, many FinTech driven offerings may become pivotal elements in banks' operating models, enabling banks to reduce costs, reach underserved markets and open up new products and revenue streams. To achieve this, a FinTech ecosystem needs to be embedded into the banks' transformation strategies to drive change across the organisation – people, processes and technologies.

Over the past year, we have also seen more local banks expanding their operations into China and other ASEAN markets as greater intra-ASEAN trade and investment have encouraged more banks to create a bigger presence regionally to better serve their clients. As ASEAN economies mature, this will result in higher demand for more sophisticated financial products, thus providing ample opportunities and incentive for banks.

ABM's Strategy for 2016

Banks are working hard to respond to a growing and potentially profound shift in the financial services world. Undoubtedly existing and emerging regulatory changes will shape or dictate when changes will happen. Our priority is to be on the front foot, and treat regulatory change as a way to enhance the stability of the industry in the long-run. This rapidly changing dynamic places a big responsibility on the Association to ensure that the industry is fit for an ever more challenging future. In helping to shape the policy and regulatory agenda, ABM will continue to provide industry input and expert feedback through constant engagements with policymakers at regular dialogues and at high-level events.

Over the past year, we had gained notable traction in promoting e-payments as we saw transaction volumes through Internet banking, mobile banking and ATMs increasing at impressive growth rates per annum. Our focus now is to build on this progress. Going forward, online banking is expected to replace the traditional mode of banking as more and more people move away from cash towards the use of card payment systems or cashless systems. Encouraging businesses, governments and individuals to use e-payments will

remain a high agenda for ABM as the benefits of using these payment channels have proven to be manifold including improving the efficiency of the financial system by reducing cost of transactions, enhancing liquidity, and facilitating better allocation of financial resources.

All these drivers combined have created ideal conditions for the industry to come together, share their views, hear from both consumers and businesses and consider the capabilities required to meet all stakeholder needs. We will continue to prioritise the twin objectives of promoting our members' interests while forging public understanding for a responsible and responsive banking industry.

It has been a busy but important year for ABM, and we would like to thank our key stakeholders namely Bank Negara Malaysia, the Securities Commission, government ministries and consumer associations for their guidance, continuing commitment and support. We would also like to express our appreciation to our members who have been steadfast in their support and thank them for their co-operation and trust bestowed upon us to advocate industry issues on their behalf. ABM will be guided by the views of our members and will continue to act in a way that safeguards their interests.

Last but certainly not least, I want to pay tribute to the unstinting efforts of my colleagues at ABM for their dedication, commitment and hard work in maintaining the high standards which is expected of the Association. We look forward to serving the interests of our members and key stakeholders for many years to come.

Datuk Abdul Farid Alias

Chairman

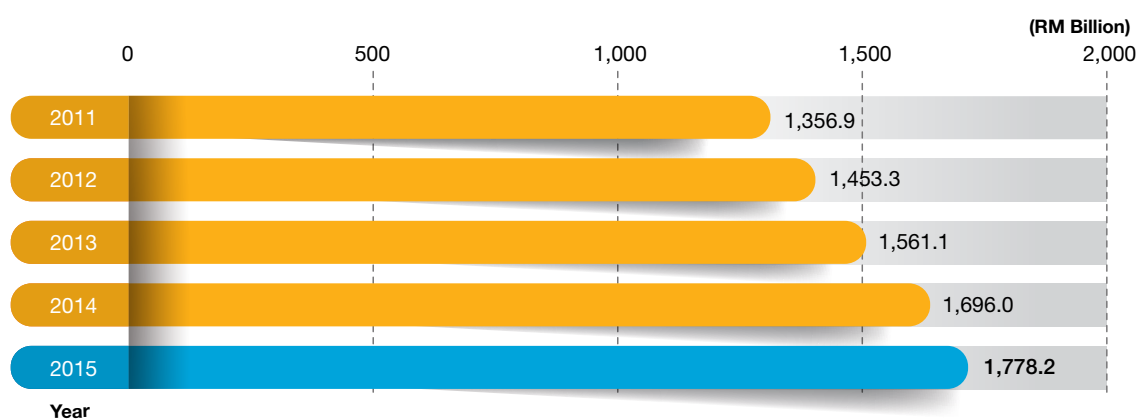
FINANCIAL DATA

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

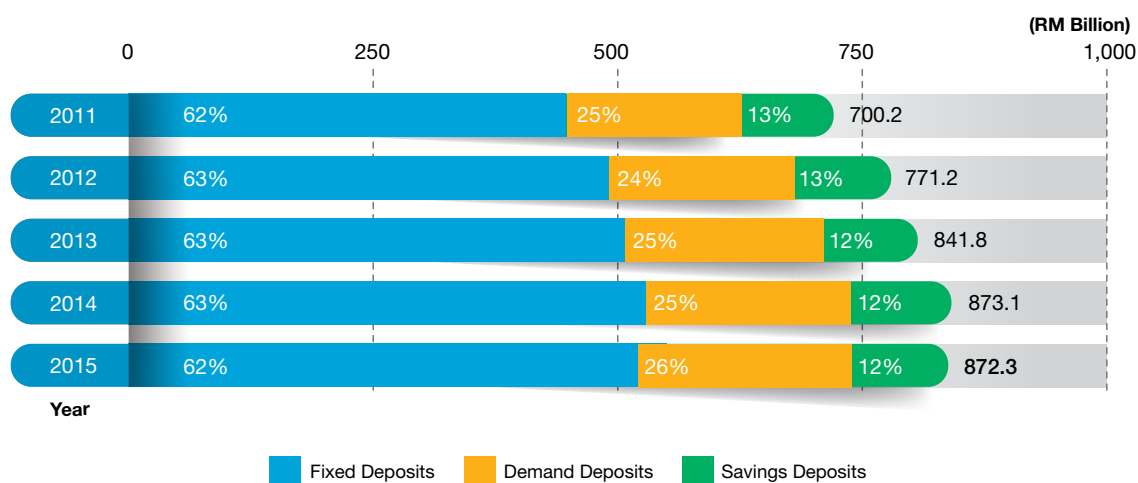
	2011		2012		2013		2014		2015	
	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)
Total Assets	1,356,862	13.3	1,453,333	7.1	1,561,115	7.4	1,695,981	8.6	1,778,243	4.9
Total Loans	798,350	11.4	865,322	8.4	933,980	7.9	996,701	6.7	1,048,346	5.2
Total Deposits	700,163	12.3	771,197	10.1	841,785	9.2	873,055	3.7	872,266	(0.1)

yoy = year on year

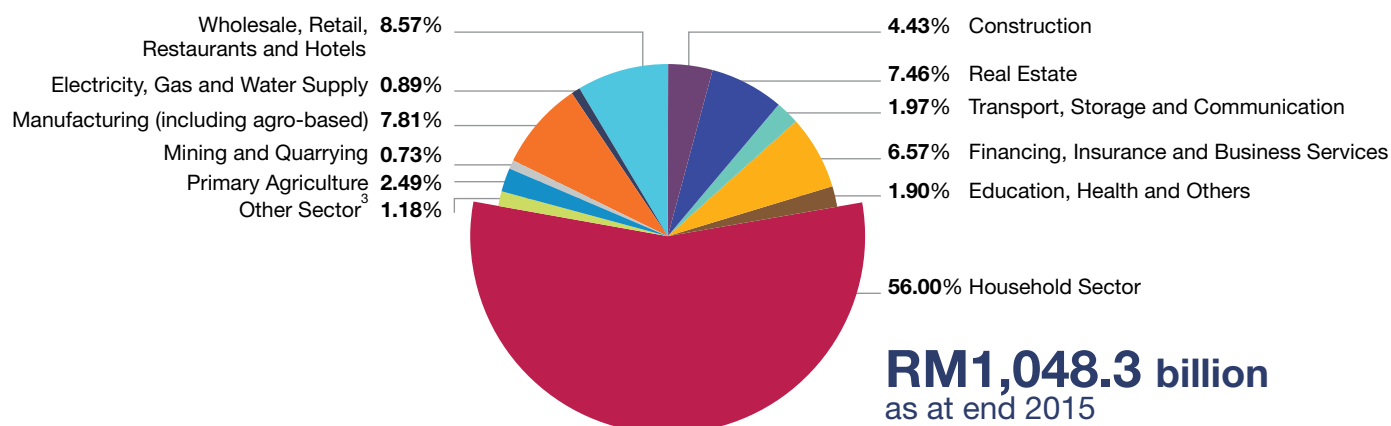
Total Assets ^a



Total Deposits ^a



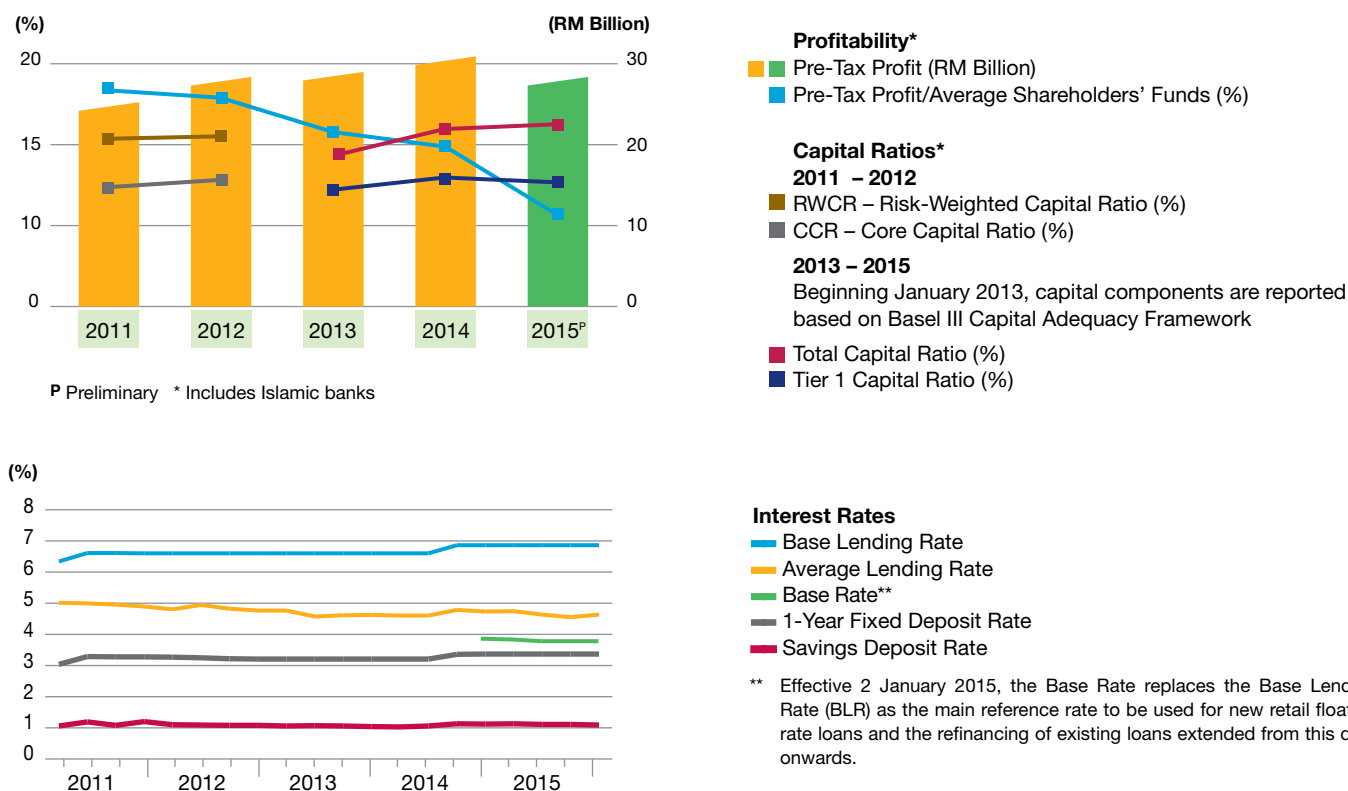
Total Loans¹ by Sector² as at end of 2015^a



Notes:

1. Total loans as at end 2015 is RM1,048.3 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*}

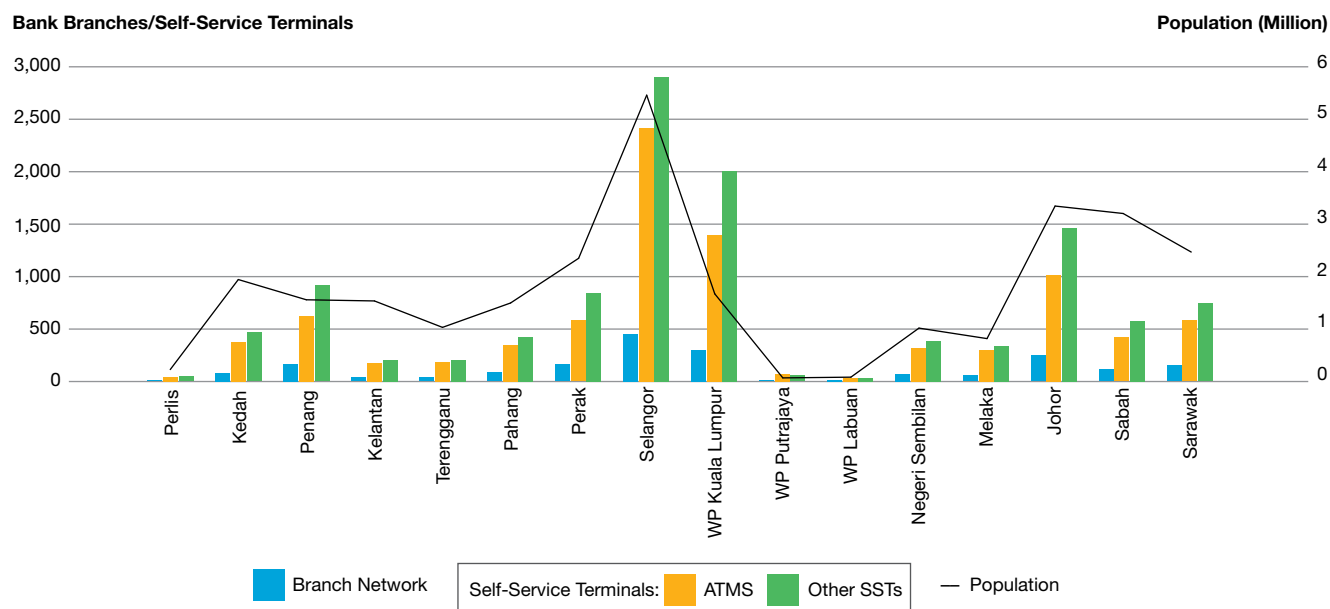


Source:

- a. Data for 2011 to 2015 extracted from Bank Negara Malaysia's Monthly Statistical Bulletin January 2016.
- b. Data for 2011 to 2015 extracted from Bank Negara Malaysia's Financial Stability and Payment Systems Report 2015.

FINANCIAL DATA (CONT'D)

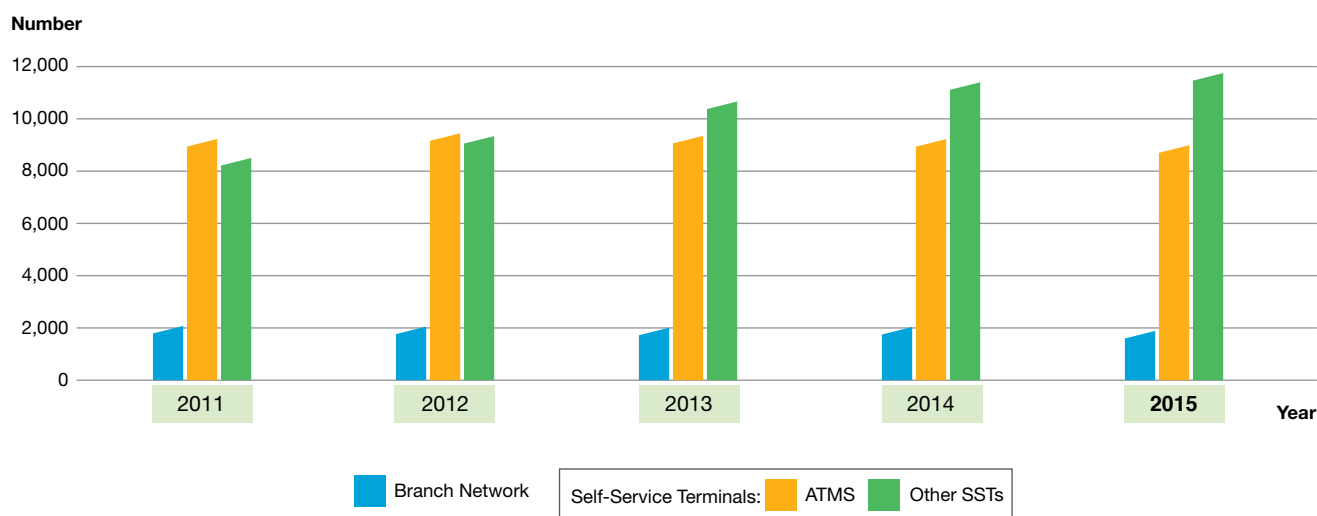
Branch Network and Self-Service Terminals (SSTs) of Commercial Banks by State as at 31 December 2015



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 (SSTs) of Commercial Banks from 2011-2015 ^c



Source:

- c. Data from 2011-2014, extracted from ABM Annual Report 2011-2014.
Data regarding number of branches for commercial banks as at 31 December 2015 – ABM's compilation.

Bank Branches, Number of Staff and Self-Service Terminals of Commercial Banks as at 31 December 2015

	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	106	3,620	267	150	116	105	9 coin deposit machines
Alliance Bank Malaysia Berhad	88	3,773	215	167	102	87	5 coin deposit machines, 66 EPF kiosks
AmBank (M) Berhad	172	7,882	834	303	219	175	13 coin deposit machines, 70 EPF kiosks
Bangkok Bank Berhad	5	177	0	0	0	0	0
Bank of America Malaysia Berhad	1	63	0	0	0	0	0
Bank of China (Malaysia) Berhad	7	326	14	14	7	8	0
Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad	2	417	0	0	0	2	0
BNP Paribas Malaysia Berhad	1	91	0	0	0	0	0
CIMB Bank Berhad	293	12,079	2,291	1,114	597	363	23 coin deposit machines, 10 EPF kiosks, 5 recycle cash deposit machines
Citibank Berhad	11	2,490	30	44	19	17	4 coin deposit machines, 11 EPF kiosks, 8 phone kiosks
Deutsche Bank (Malaysia) Berhad	1	215	0	0	0	0	0
Hong Leong Bank Berhad	285	8,323	525	400	390	285	18 coin deposit machines, 49 EPF kiosks, 173 recycle cash deposit machines
HSBC Bank Malaysia Berhad	42	4,185	128	128	83	55	6 coin deposit machines, 54 EPF kiosks
India International Bank (Malaysia) Berhad	1	36	0	0	0	0	0
Industrial and Commercial Bank of China (Malaysia) Berhad	5	188	7	0	0	6	0
J.P. Morgan Chase Bank Berhad	1	171	0	0	0	0	0
Malayan Banking Berhad	393	45,958	2,586	1,022	713	121	33 coin deposit machines, 85 EPF kiosks, 134 recycle cash deposit machines
Mizuho Bank (Malaysia) Berhad	1	185	0	0	0	0	0
National Bank of Abu Dhabi Malaysia Berhad	1	47	0	0	0	0	0
OCBC Bank (Malaysia) Berhad	32	3,637	102	101	63	31	4 coin deposit machines, 43 EPF kiosks
Public Bank Berhad	257	14,674	596	63	546	264	27 coin deposit machines, 16 EPF kiosks, 791 recycle cash deposit machines
RHB Bank Berhad	200	11,948	1,258	643	347	214	16 coin deposit machines, 498 EPF kiosks
Standard Chartered Bank Malaysia Berhad	31	1,993	62	66	48	44	4 coin deposit machines
Sumitomo Mitsui Banking Corporation Malaysia Berhad	1	101	0	0	0	0	0
The Bank of Nova Scotia Berhad	3	80	0	0	0	0	0
The Royal Bank of Scotland Berhad	2	72	0	0	0	0	0
United Overseas Bank (Malaysia) Bhd	45	4,849	48	57	88	70	6 coin deposit machines, 59 recycle cash deposit machines
Total	1,987	127,580	8,963	4,272	3,338	1,847	2,240

FINANCIAL DATA (CONT'D)

Alternative Delivery Channels of Commercial Banks as at 31 December 2015

	Alternative Delivery Channels		
	Internet Banking	Mobile Banking	Telebanking
Affin Bank Berhad	www.affinonline.com		
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://www.ambankgroup.com/sites/amgenie/en/Mobile/Pages/default.aspx	Retail: Domestic : 1-300-80-8888 Overseas : 603-2178 8888 Corporate : 603-2381 8800
Bank of America Malaysia Berhad	Corporate: CashPro Online https://cashproonline.bankofamerica.com	Corporate: CashPro Mobile 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		Corporate: 603-2034 8151 (TOHLINE)
BNP Paribas Malaysia Berhad	Corporate: https://connexis.bnpparibas.com/		
CIMB Bank Berhad	Retail: www.cimbclicks.com.my Corporate: https://www.cimbizchannel.com	Retail: 1) mobile.cimbclicks.com.my 2) CIMB Clicks App	Consumer contact centre: 603-6204 7788 Business call centre: 1-300-88-8068
Citibank Berhad	Retail: www.citibank.com.my/index.htm Corporate: http://portal.citidirect.com/ https://www.asia.citibank.com/	Retail: https://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
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 : 603-7661 7777
HSBC Bank Malaysia Berhad	Retail: www.hsbc.com.my Corporate: www.hsbcnet.com	Retail: Mobile Banking Apps Corporate: www.hsbcnet.com/mobile	Retail call centre : 1-300-88-1388 Corporate call centre: 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	Mobile Apps 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)
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: 603-8317 5000 Premier Banking: 603-8315 4288 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	http://www.rhbgroup.com	Retail: Rhb Now Mobile App	Call Centre: 1-300-888-RHB (742) 03-9206 8118
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: Breeze Malaysia Corporate: Straight2Bank	Retail : 1-300-888-888
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 2015 for and on behalf of the Council.”

1. Introduction

For ABM, 2015 continued to be a year of significant engagement and pro-active initiatives as we dealt with a wide range of issues facing both the industry and the Association. An important part of ABM's day-to-day work focused on member services, including the work carried on through various committees to look into matters affecting the industry. Despite the quantity and complexity of the issues we face, we forged on to be the leading voice for the commercial banks in various fora and dialogues.

This year, we had devoted substantial effort and time in promoting and developing the efficacy of payment systems, as reflected in the cover. Payment systems are the mechanisms that enable the smooth transfer of funds between buyers and sellers, and/or between banks. In the modern society, no economic activities are possible without the transfer of money. Banks have made significant investments into enhancing their payment systems to be able to process growing volumes of transactions through various payment methods in the most efficient manner. Over the last five years in particular, an increasing array of solutions aimed at different customer segments, and expanding channels such as online, mobile and ATM, have demonstrated the fast-moving evolution occurring in the payment and transaction space.

Apart from focusing on payment systems, ABM has had to juggle many other issues affecting the industry. The following report highlights some of the milestones achieved in 2015 as well as the changes taking place in the commercial banking industry.

2. Report Of Key Initiatives In 2015

A. Continuing the 'e' Agenda

In line with Bank Negara Malaysia's 10-year roadmap to accelerate the country's migration to electronic payments (e-payments) as set out in the Financial Sector Blueprint 2011-2020, ABM has been working hand-in-hand with the regulator and our member banks to foster an enabling environment to encourage greater provision and adoption of e-payment services.

Some of the initiatives which have been put in place include implementing price reforms to increase the affordability of e-payments, expanding the access points to widen the accessibility to e-payment, and promoting awareness to increase familiarity and confidence in the use of e-payments. There are indeed many benefits of using e-payments such as being more cost-effective, efficient and convenient than using cheques. The regulator and commercial banking industry have strived to make the many benefits known to members of the public and businesses alike via roadshows, media campaigns and other promotional efforts.

It is heartening to see that, due to the initiatives and awareness programmes put in place, more consumers and businesses have turned to e-payments instead of using cash, which will ultimately work in business owners' favour as cash handling cost is reduced and the risk of pilferage and robbery is minimised. However much remains to be done to ensure that using e-payments become the method of choice for most, if not all, financial transactions.

The following segment highlights some of the endeavours the commercial banking industry has been involved in over the past year to promote e-payments.

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

The year saw the Chip and PIN project going into full speed ahead of the January 2017 deadline for full migration and monthly meetings were convened with the Chip and PIN Steering Committee to address wide-ranging issues to ensure the smooth progression of this initiative. These included the provision of financial services to persons with disabilities where several options were considered to address the needs of this category of cardholders, and the preparation of advisories to educate bank customers on the importance of knowing their PIN if they have been issued a PIN-enabled card when they travel overseas.

We are pleased to report that as at 31 December 2015, issuers have begun re-carding both credit and debit cards. Terminals are also being upgraded to support this initiative.

Cognizant that the petrol companies are key players in this initiative, engagements were held with the petrol companies to brief them on the project and to seek their agreement to upgrade their island pump terminals by the deadline of 1 January 2017. The concerns raised by the petrol companies were duly addressed by the relevant parties.

In the first quarter of the year, an advertising and public relations agency was commissioned, following an objective selection process, to handle the communication plans for the Chip and PIN project. The envisaged communication plan involves a six-phase approach to achieve the desired change in behaviour. The first set of the deliverables which included a user guide and campaign branding guidelines to standardise the usage of the PIN and Pay campaign communication material has been delivered to all the participating banks.

As part of the communication plan and to facilitate more effective dissemination of information to all stakeholders, a PIN and Pay website, www.pinandpay.com.my, was launched in November 2015. All cardholders, merchants/retailers and terminal service providers are encouraged to refer to the website for the latest news on the PIN and Pay initiative, the Frequently Asked Questions (FAQs) as well as guidance videos. There will be updates on the website from time to time as the project progresses.

(ii) e-Payment Incentive Fund (ePIF)

In 2014, Bank Negara Malaysia announced three measures to accelerate the migration to e-payments, one of which was the introduction of the ePIF framework with effect from 2 January 2015 to complement the introduction of the 50 sen cheque processing fee. Under this framework, banks would channel the said cheque processing fee collected from their customers into a fund called the ePIF fund to be used for infrastructure development and to provide incentives to their customers to adopt e-payments by waiver of internet banking maintenance or subscription fee, security token fees and e-payment transaction fee.

From the banks' perspective, the framework also sets out the pre-requisites that the banking institutions must fulfill to be eligible to claim from the ePIF funds. These include providing sufficient limits for online Interbank GIRO (IBG), future-dated IBG services, offering IBG or Instant Transfer (formerly known as Interbank Fund Transfer or IBFT) via automated teller machines (ATMs), waiving security token fees for individuals and SMEs, as well as waiver of SMS charges for notification and maintenance fees for SMEs. Where the pre-requisites are not fully met, 100% of the cheque fee collected will go into the individual banks' ePIF account for purposes of providing incentives to their customers to adopt e-payments. Where the pre-requisites are fully met, only 50% of the cheque processing fee collected is required to be put into the ePIF account.

In October 2015, to promote greater utilisation of the ePIF funds by banking institutions to provide incentives to their customers to migrate to e-payments, the framework was enhanced to incorporate an expanded list of eligible ePIF claims. These included (i) additional incentives in the form of gifts or prizes given to bank customers who adopt e-payments and (ii) incentives provided to banking hall staff who have contributed in converting their customers to use e-payments when making credit card or loan repayments or payments to the government agencies at bank counters using funds drawn from the current and savings accounts.

(iii) Initiatives to promote e-payments

E-payment roadshows

ABM collaborated with Bank Negara Malaysia and AIBIM for the e-payment roadshows in 2015. A total of five roadshows were held around Malaysia from May to August to promote the use of e-payments, in particular IBG and Instant Transfers.

The presentations made during the roadshows served to highlight the main advantages of these e-payment channels including the affordable pricing following the implementation of the Pricing Reform Framework in May 2013, fast crediting time, and easy reconciliation with the inclusion of payment reference information. Further, customers were given the assurance that the payment would reach their intended recipient with beneficiary validation through the recipient's identity card number or company number available for IBG transfers. For instant transfers on the other hand the name of the beneficiary is displayed to the sender prior to payment confirmation. Presenters also shared on the widespread accessibility of e-payments through multiple channels such as online and mobile banking, ATMs and over-the-counter.

Township campaigns

Concurrent with the e-payment roadshows, a series of township campaigns was carried out in various states to encourage businesses to accept payment from their customers via debit and credit cards. To promote debit cards, the interchange fees for debit cards has been reduced, making it more affordable for smaller merchants to accept the cards. Merchants have also been empowered to be able to choose the lower debit card network to process the payment transactions.

Radio interviews and calendars

To create greater awareness on IBG and Instant Transfers, ABM in collaboration with some of our member banks broadcasted radio interviews in three languages to highlight the benefits of using IBG and Instant Transfers and the various channels available to conduct such transfers.

We also published calendars containing tips on how to avoid being an online banking fraud victim. The calendars were distributed to members of the public with the help of Bank Negara Malaysia's LINK offices as well as selected consumer associations.

(iv) Payment Card Reform Framework

The Payment Card Reform Framework issued by Bank Negara Malaysia in December 2014 provides that an operator of a payment card network may establish a Market Development Fund (MDF) to manage the interchange fee for purposes of funding the deployment of POS terminals by the financial institutions in its network.

Following from the agreement of the payment card network operators to operate a MDF, a Steering Committee was formed to oversee the administration of the MDF. Five member banks representing the NCG together with one member bank from ABM and AIBIM respectively and a representative from each of the payment card network operators form the Steering Committee. In addition, ABM assisted in the drafting of the MDF framework setting out the roles and responsibilities of the Steering Committee, payment card network operators, card organisations and the Programme Manager for the MDF. The draft MDF framework has been submitted to Bank Negara Malaysia by the payment card network operators for approval.

ABM has also been tasked to compile the monthly Key Performance Indexes (KPIs) of each card organisation which are then presented to the NCG members at its monthly meetings. At the start of 2016, ABM and NCG presented to Bank Negara Malaysia the KPIs for both POS terminals and debit card transactions achieved for the year 2015.

B. Our Consumer and Security Agenda

(i) ABMConnect

ABMConnect, ABM's hotline service on 1-300-88-9980 was set up in 2009 to address queries and complaints from the public on issues related to the commercial banking industry. Together with the online version, *eABMConnect*, which is a 24/7 channel that allows the public to submit their complaints and/or queries at any time, approximately 21,454 calls and queries from members of the public have been received since its inception. ABM is pleased to report that 98% of the cases were resolved by the banks with their customers.

(ii) Measures to enhance security of ATMs

ABM continued to engage with the Council banks, ATM manufacturers and Cash in Transit companies to explore more effective security measures to safeguard the banks' ATMs in the wake of the attacks on ATMs. One such measure is the pilot test involving the installation of ink-staining technology which was launched on 11 May 2015 by the Deputy Governor of Bank Negara Malaysia. The ink-staining technology will help to deter criminals from attacking the ATMs because the money inside would be stained with chemical ink. This staining would make the banknotes easily identifiable as stolen.

Regular dialogues were also held with the Royal Malaysian Police to discuss ways to further improve security at the ATMs. These included reinforcing/bolting the ATMs more securely to the ground, installing stronger barricades near the entrance to deter ATMs from being hoisted away, upgrading of the CCTV system with the latest technology and placing the CCTV cameras at places which are not easily accessible.

C. Our Banking Efficacy Agenda

(i) Focus Groups under PEMUDAH

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

The FGRP is tasked to look at ways and means of improving processes and enhancing the transparency in the procedures in the pre and post registration of property in Malaysia, while the FGPE serves as a platform to identify initiatives to improve productivity in the industries concerned that will benefit the consumers. FGRI, on the other hand, aims to look at ways to expedite the insolvency process in Malaysia.

D. Our Regulations Agenda

(i) Personal Data Protection Act (PDPA)

As the Data User Forum for the banking industry, ABM is responsible for the preparation of the Code of Practice (“the Code”) for the banking industry. A Data User Forum Working Group comprising representatives from Malaysian Investment Banking Association (MIBA), AIBIM and ABM worked on the draft Code. The first draft of the Code was submitted to the Commissioner in the first quarter of the year.

Apart from the Code, ABM also coordinated the feedback from members, MIBA and AIBIM on the Standards in relation to the Security, Retention and Data Integrity principles which were issued by the Commissioner during the year. The comments were compiled and submitted to the Commissioner for consideration.

(ii) 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 relating to its discussions with the Ministry of Finance (MOF) and Inland Revenue Board Malaysia (IRBM) regarding FATCA.

Member banks were given a slight reprieve when the IRBM announced that the submission for the 2014 reportable information under FATCA to IRBM had been deferred to 30 June 2016.

ABM together with other industry associations were invited by Bank Negara Malaysia to a special engagement session organised by IRBM with the OECD Global Forum Secretariat to discuss the Common Reporting Standard (CRS) under the new global standard on AEOI. A follow-up meeting was held in early 2016.

In view of Malaysia’s commitment to implement the CRS with the first exchanges to take place in 2018 and due diligence to start on 1 January 2017, IRBM has highlighted that it is necessary to finalise the issues and the options available for Malaysia for inclusion in the domestic CRS regulation. A submission was subsequently made to Bank Negara Malaysia on behalf of all 27 member banks based on the industry feedback on the (i) List of CRS Implementation Options, (ii) List of Proposed Financial Institutions to be included in the List of Non-Reporting Financial Institutions, and (iii) List of Proposed Accounts to be included in the Excluded Accounts for Reporting.

(iii) Goods and Services Tax (GST)

In preparation for the implementation of the GST effective 1 April 2015, ABM published a document on its website setting out the GST treatment by its member banks on over 300 general bank products and services. In addition, ABM also drew up a set of FAQs, which is available on its website, to provide better clarity to the banking public on the approach taken by banks for GST.

The ABM GST Implementation Working Group held monthly meetings with the GST tax consultant to address the issues impacting the commercial banks. Several proposals and appeals were submitted to MOF and Royal Malaysian Customs Department (RMCD) covering a wide variety of issues. These included proposals to mitigate the impact of GST on outsourcing and shared services for commercial banks, treatment of interchange fees on credit card transactions, GST for bulk payments/cash management, as well as seeking clarification relating to designated areas, bank guarantee fees/commissions and issuance of tax invoices for the transitional period.

ABM also worked closely with Bank Negara Malaysia, RMCD and MOF on the Fixed Input Tax Recovery (FITR) rate applicable for commercial banks and investment banks for the period from 1 April 2015 to 31 March 2016.

At the close of 2015, ABM together with member banks worked on the 3-year financial data to derive the proposed 2016 FITR rate. Representations were made to MOF and RMCD for an industry FITR rate to be used for better uniformity and ease of application and administration. A submission was accordingly made to MOF in January 2016.

(iv) Proposed amendments to the Stamp Act 1949

ABM continued to engage with IRBM on the proposed amendments to the Stamp Act 1949. Issues raised by IRBM with regard to cheques, factoring activity, negotiable instruments of deposits, and foreign exchange transactions were addressed and explained.

(v) Accounting issues

On the accounting front, as in past years, ABM and its member banks have provided feedback to Malaysian Accounting Standards Board (MASB) on the various exposure drafts such as transfers of investment property and leases.

With the publication of IFRS 9 (2014), which replaces IAS 39, ABM organised a forum for MASB to brief member banks on the key issues and the impact to banks. It was highlighted to the banks that a significant amount of time will be needed to prepare for the transition from IAS 39 to IFRS 9. The new Expected Credit Loss Model for impairment will represent a fundamental change to current practice and will have significant implications from an implementation as well as systems perspective.

E. Our Collaborative Agenda

(i) Bursa Malaysia and the Securities Commission

ABM continued its collaboration with Bursa Malaysia through the provision of input on the proposed amendments to the Main Market and ACE Market Listing Requirements in various areas such as Issuance of Amendments to the Listing Requirements relating to Sustainability Statement in Annual Reports and the Sustainability Reporting Guide.

During the first half of the year, the Securities Commission launched the Lodge and Launch (LOLA) Framework and issued "Guidelines on Unlisted Capital Market Products". Under the LOLA Framework, unlisted capital market products (namely private debt securities, sukuk, wholesale funds, structured products and asset-backed securities) can be made available to sophisticated investors upon compliance with the regulatory requirements and lodgment of required information and documents with the Securities Commission via its online submission system. Hence, wholesale offering of these products no longer requires the Securities Commission's approval or authorisation. Following the launch of the LOLA Framework, the Securities Commission sought feedback from member banks on any issues and challenges faced with the online submission system.

Comments from member banks were consolidated and forwarded to Bursa Malaysia and Securities Commission respectively for consideration.

In addition, the ABM Committee on the Development of Capital and Money Markets held discussions with the Securities Industry Development Corporation on its proposal to determine the requisite competencies such as knowledge, skills and attitude of persons undertaking regulated and permitted capital market activities under Schedule 2 and Schedule 4 of the Capital Markets and Services Act 2007.

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

ABM participated in the Special Taskforce on Abandoned Housing Projects chaired by the Chief Secretary, MUHL. There were three working groups set up under the Special Taskforce, 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.

At the start of 2015, the Ministry decided to merge the three working groups to form the *Jawatankuasa Kerja Pemulihan Projek Perumahan Terbengkalai* (JKPPPT) chaired by the Director General of Jabatan Perumahan Negara. Issues relating to abandoned housing projects and the revival of the same continued to be addressed under the JKPPPT.

(iii) Department of Land and Mines

As a member of the Strata Titles Working Group chaired by the Director General of the Department of Land and Mines, ABM provided the industry's input on matters relating to the issuance of strata titles. Feedback was given to the Department of Land and Mines on the proposed amendments to the Strata Title Act 1985.

The Strata Titles (Amendment) Act 2013 came into effect on 1 June 2015 for the whole of Peninsular Malaysia. With the amendment, a new concept for the issuance of strata titles with vacant possession has been introduced. The duration of the work process for issuance of strata titles has been shortened and owners of strata units will now be able to receive their strata titles sooner.

(iv) Commercial Crime Investigation Department (CCID)

To combat fraud related to the banking industry, ABM together with member banks collaborated closely with the CCID via a joint taskforce and steering committee. The taskforce/steering committee held several dialogues during the year to address the latest fraud issues. We are grateful to CCID for their participation in the dialogues which proved to be an effective avenue for greater collaboration between the industry and the police.

To create better awareness on fraud scams, ABM worked in partnership with Malaysian Communications and Multimedia Commission (MCMC) to publish print advertisements and produce a video featuring security tips related to online banking. The video was made available on the internet and was shared on MCMC's social media channels.

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

ABM worked with the Royal Malaysian Police and the Ministry of Women, Family and Community Development on the ongoing missing child alert initiative. Under this initiative, ABM is committed to post the notice regarding the missing children on our website as soon as possible. We also ensure that our member banks post the said notice at its premises, on ATM screens and on websites within a stipulated timeframe.

(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, which is aimed at assisting borrowers who are distressed by their financial obligations to financial service providers under the purview of Bank Negara Malaysia.

(vii) Companies Commission Malaysia

ABM once again participated in the annual dialogue organised by Companies Commission Malaysia. At the dialogue, issues relating to the position of banks in Malaysia in treating Limited Liability Partnerships (LLP) for loan facilities were raised. Member banks were reminded to ensure that their front liners, branches and complaints division/department are duly briefed about the LLP structure and to accept the LLP's notice of registration as evidence of registration for the purposes of opening a bank account.

F. Our International Agenda

(i) ASEAN Banking Council

As the Chair for the Permanent Committee on ASEAN Inter-Regional Relations under the umbrella of the ASEAN Bankers Association, ABM organised a study visit to Beijing, China. The main objective of the study tour was to cultivate inter-regional relations with Beijing banks, industry associations and members of the banking and wider financial services. A total of 22 participants comprising senior bankers from Cambodia, Indonesia, Myanmar, Philippines, Singapore, Thailand, Vietnam and Malaysia took part in the study tour which was held in May 2015.

The delegation visited several organisations, namely China Banking Association, Bank of China Limited, Industrial and Commercial Bank of China Limited, China Investment Corporation, China Banking Regulatory Commission, and People's Bank of China. The topics covered by the respective hosts included wealth management, renminbi internationalisation, retail banking, e-banking, credit risk management, Basel III implementation and asset securitisation but to name a few. ABM wishes to record its thanks and appreciation for the warm hospitality and reception that were extended to the delegation during the visit to Beijing.

In June 2015, ABM participated in the 45th ASEAN Banking Council Meeting in Singapore. In his keynote address, Mr Ravi Menon, Managing Director of the Monetary Authority of Singapore shared that while the pace of financial integration among ASEAN has not been as fast as the region would have liked, there has been progress made by the ASEAN members and opportunities created. A key achievement on banking integration has been the establishment of the ASEAN Banking Integration Framework which provides a platform for greater market access and operational flexibility.

Several key programmes were endorsed at the ASEAN Banking Council meeting which included new regional initiatives in the remittances and supply chain financing, in particular leveraging new digital technologies and solutions, as well as work on the common skills competencies for employees undertaking roles in credit analysis, operational risk and compliance. The 21st ASEAN Banking Conference and 46th ASEAN Banking Council Meeting will be hosted by The Thai Bankers' Association in 2016.

(ii) APEC Financial Institutions Dealing with SMEs

ABM and the Chairman Bank participated in the 12th Annual Meeting and Conference which was hosted this year by the Nacional Financiera (NAFIN) SNC IBD, Mexico from 30 June to 2 July 2015. In accordance to the Memorandum of Understanding (MOU) signed in 2003, signatory economies meet at least once a year prior to the APEC Finance Ministers Meeting on Economies.

At the annual meeting, cooperation activities in the past year were reviewed and future plans among the participating economies were discussed. In addition, People's Micro Bank Limited, Papua New Guinea was admitted as an official party to the MOU.

Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) will be the host for the 13th Annual Meeting and Conference in 2016 on a voluntary basis. It is envisaged that in 2017, the host will be SME Development Bank of Thailand based on the alphabetical rotation again.

3. Membership Strength

As at 31 December 2015, the ordinary membership of ABM remained at 27 commercial banks operating in Malaysia. The branch network of commercial banks as at 31 December 2015 stood at 1,987.

4. Changes To The Council

At the 41st Annual General Meeting held on 22 June 2015, pursuant to Article 13 (iii) of the Constitution, Malayan Banking Berhad, Standard Chartered Bank Malaysia Berhad, Hong Leong Bank Berhad, United Overseas Bank (Malaysia) Bhd and Affin Bank Berhad retired and were re-elected as Council members. Alliance Bank Malaysia Berhad and AmBank (M) Berhad were co-opted as Council members for the year.

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

There were many changes of the guard, so to say, during the year among the Council banks. We bade farewell to Mr Osman Tarique Morad, Chief Executive Officer and Managing Director of Standard Chartered Bank Malaysia Berhad, and Mr Ashok Ramamurthy, Chief Executive Officer of AmBank (M) Berhad, who resigned from the banks respectively. Dato' Zulkiflee Abbas bin Abdul Hamid, Managing Director/Chief Executive Officer of Affin Bank Berhad also stepped down from the Council following his retirement from the bank. Shortly after the year-end, Mr Tan Kong Khoo relinquished his position as Group Managing Director/Chief Executive Officer of Hong Leong Bank Berhad following his appointment as President and Chief Executive Officer of Hong Leong Financial Group Berhad. We would like to record our sincere appreciation to all four of them 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 welcomed to the Council Mr Mahendra Gursahani, Chief Executive Officer and Managing Director of Standard Chartered Bank Malaysia Berhad, Encik Kamarul Ariffin Mohd Jamil, Managing Director/Chief Executive Officer of Affin Bank Berhad, Dato' Sulaiman Mohd Tahir, Chief Executive Officer of AmBank (M) Berhad, and Mr Domenic Fuda, Group Managing Director/Chief Executive Officer of Hong Leong Bank Berhad.

5. Conclusion

We expect the pace of global economy to remain volatile as we move through 2016. The Malaysian economy is however envisaged to maintain a steady growth path albeit at a more moderate pace, with domestic demand as the main growth driver. We will continue to engage actively both domestically and internationally to ensure that our members are in a good stead to remain competitive and in a positive position to face the challenges ahead.

2015 has indeed been a busy yet fulfilling one for us with various developments impacting the banking industry. I would like to record our utmost gratitude to the various working group and committee members for sharing their expertise and providing their constant support for the benefit of the industry as a whole. We will continue to work hand-in-hand with them to address and resolve issues to improve the sector's efficiency and efficacy.

As always, 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

Committee on Finance

1. **Affin Bank Berhad (Chairman Bank)**
Kamarul Ariffin Mohd Jamil
(replaced Dato' Zulkiflee Abbas bin Abdul Hamid)
2. **CIMB Bank Berhad**
Shafiq Jabbar
(replaced 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**
Mahendra Gursahani
(replaced Osman Tarique Morad)

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

1. **Malayan Banking Berhad (Chairman Bank)**
 - a. **Dato' Mohd Hanif Suadi**
 - b. **Abdul Razak Kamardin** (Alternate)
2. **CIMB Bank Berhad**
Kwan Keen Yew
(replaced Devabalan Theyventheran)
3. **Citibank Berhad**
Lin Siew Foong
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





Fraud Risk Committee

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

ABM PERMANENT COMMITTEES (CONT'D)

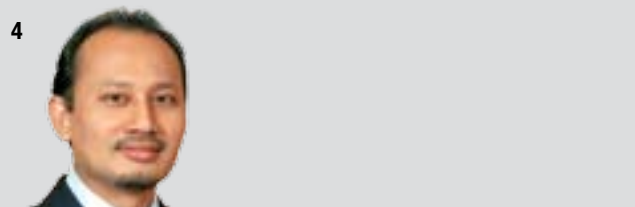
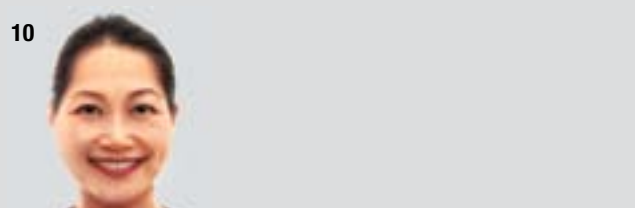
and Its Members

Committee on Consumer & Market Conduct

1. **Malayan Banking Berhad (Chairman Bank)**
Manpreet Singh
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
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**
Rena Tan
(replaced Jessie Liew)
10. **United Overseas Bank (Malaysia) Bhd**
Michelle Liew Yang Har

Committee on Budget Recommendations

1. **Public Bank Berhad (Chairman Bank)**
Ng Seiw Kuan
2. **CIMB Bank Berhad**
Maslynnawati Ahmad
(replaced Julia Goh)
3. **HSBC Bank Malaysia Berhad**
Saw Say Pin
4. **Malayan Banking Berhad**
Suhaimi Ilias





Committee on Development of Capital & Money Markets

1. **Malayan Banking Berhad (Chairman Bank)**
Leslie Foo Chek Shen
2. **CIMB Bank Berhad**
Thomas Tan
3. **Citibank Berhad**
Yousuf Sandeela
4. **HSBC Bank Malaysia Berhad**
Alvin Kong
5. **Public Bank Berhad**
Lim Lye Ping
6. **RHB Bank Berhad**
Suzaizi Mohd Morshid
(replaced Datin Zaimah bte Zakaria)
7. **Standard Chartered Bank Malaysia Berhad**
Goh Kiat Seng
(replaced Leon Koay)

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

ABM SENIOR MANAGEMENT TEAM



*From Left:
Standing: Michelle Leong,
Chuah Mei Lin
Seated: Wong Ai Mei,
Joanne Wong*

Chuah Mei Lin Executive Director

Mei Lin was appointed as the Executive Director of ABM on 6 October 2008. She represents ABM on the Board of Directors of Financial Mediation Bureau and the Education Committee of Asian Institute of Chartered Bankers. She is also an alternate director on the Board and Executive Committee of ASEAN Finance Corporation Limited and an Alternate Council Member of ASEAN Bankers Association, both of which are incorporated in Singapore. Besides this, Mei Lin is a member of the Focus Group on Private Sector Efficiency and Accountability and the Focus Group on Registering Property formed under the auspices of PEMUDAH (the Special Task Force to Facilitate Business). She also serves on the National Consumer Advisory Council (*Majlis Penasihat Pengguna Negara*) as well as the Industry Advisory Council, Department of Polytechnic Education (*Jabatan Pendidikan Politeknik*).

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, FSA and GST. In 2015, Mei Lin continued to helm various engagements with the Association's wide range of stakeholders including roadshows for businesses and consumers, dialogues with business chambers and consumer associations, as well as making presentations on behalf of the industry to regulators and government agencies. During the year, ABM held over 150 meetings with fellow bankers, regulators and various ministries to bring to the fore and deliberate on issues affecting the commercial banking industry.

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 by any ABM member banks. 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 to 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.

Wong Ai Mei

Director, Corporate Affairs

Ai Mei joined ABM in 2008 as Assistant Manager, Finance and was later promoted to Finance Manager and Senior Finance Manager. She was then 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 14 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.

CALENDAR OF EVENTS

Bank Negara Malaysia's 2015 *National e-Payment Roadshows*

Following from the success of the Experience IBG roadshows in 12 states in 2013/2014, Bank Negara Malaysia continued to conduct similar electronic payment (e-payment) roadshows in 2015.

With the support of all 13 Council banks, the roadshows in 2015 were held in the following five states:-

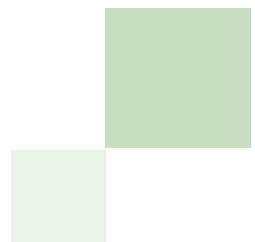
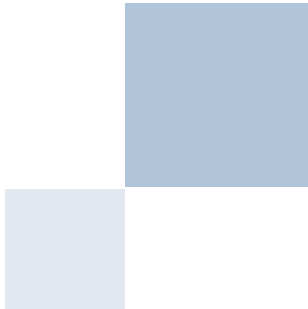
- Tuesday, 26 May 2015 – Pulau Pinang, led by Public Bank
- Wednesday, 10 June 2015 – Johor, led by Maybank
- Monday, 15 June 2015 – Kelantan, led by RHB Bank
- Tuesday, 4 August 2015 – Sabah, led by CIMB Bank
- Thursday, 6 August 2015 – Sarawak, led by Hong Leong Bank

During the roadshows, representatives from the ABM Council banks were on hand to promote the various e-payment products and provide demonstrations on the suite of online banking facilities. Sincere appreciation to all lead banks and the Council banks which participated in Bank Negara Malaysia's 2015 National e-Payment Roadshows.



26
MAY

Butterworth,
Pulau Pinang



10
JUNE

Johor Bahru,
Johor

CALENDAR OF EVENTS (CONT'D)



15
JUNE

Kota Bharu,
Kelantan





4
AUGUST

Kota Kinabalu,
Sabah



6
AUGUST

Kuching,
Sarawak



CALENDAR OF EVENTS (CONT'D)



16 MARCH 2015

Monday

Talk on US Sanctions and Export Controls

Member banks had the opportunity to learn about US sanctions and export controls during a talk by Ms Meredith Rathbone and Mr Eric Emerson. Ms Rathbone and Mr Emerson are partners in Steptoe & Johnson LLP, a legal firm based in Washington DC, with expertise in international regulatory compliance including sanctions and export controls amongst others.

Ms Rathbone also spoke on the evolving world of economic sanctions and how to manage the challenges.



6 MAY 2015

Wednesday

Sharing Session on White Paper 'A Review of the Regulatory Framework Governing Personal Information in the Credit Granting Process in Malaysia'

With the implementation of the Credit Reporting Agencies Act in 2010, Mr Rory Matthews was invited to present his White Paper on the topic "A Review of the Regulatory Framework Governing Personal Information in the Credit Granting Process in Malaysia" at a sharing session organized by ABM and CTOS Data Systems Sdn Bhd. During this session, best practices and potential areas for improvement were shared with the banks.





13 - 15 MAY 2015

Wednesday - Friday

ASEAN Bankers Association (ABA) Study Tour to Beijing

As part of the ongoing objective of promoting good relations between members of the ASEAN Bankers Association and the financial services industries in other countries, ABM as the chair of the Permanent Committee on Inter-Regional Relations organised a study tour to Beijing, China.

The delegation, comprising 22 participants from eight member nations, had the opportunity to visit and have exchanges of information with representatives from:-

- People's Bank of China (Central Bank);
- China Banking Regulatory Commission;
- China Banking Association;
- Bank of China;
- Industrial and Commercial Bank of China;
- and
- China Investment Corporation.

Topics covered included wealth management and private banking, China's investment strategies in ASEAN, Basel III implementation in China, risk management, asset securitisation and many more. The delegates found the study tour to be fruitful, enlightening and informative, and provided good insight into the financial services industry in Beijing as well as the recent developments and innovations in the banking sector.



CALENDAR OF EVENTS (CONT'D)

20 MAY 2015

Wednesday

Presentation on Ink-Staining Pilot Implementation Programme to Polis DiRaja Malaysia

Following from the launch of the ink-stain technology on 11 May 2015 by Bank Negara Malaysia, ABM arranged a dialogue with the Commercial Crime Investigation Department of Polis DiRaja Malaysia (PDRM) to brief them on the latest security measure deployed by the banks to further enhance the security of the Automated Teller Machines (ATMs) and also to enlist their support for this initiative.

We were honoured with the presence of the Deputy Inspector General of the PDRM, YDH Dato' Sri Noor Rashid Ibrahim and his team. Representatives from Bank Negara Malaysia's Currency Management and Operation Department were also present at the dialogue session.



21 MAY 2015

Thursday

SME Finance Forum – Accelerating Finance for Businesses

Dr Matthew Gamser, Chief Executive Officer of SME Finance Forum gave a briefing to the Council banks on the following:-

- The SME Finance Forum – what it is, how it might be of use to Malaysian banks/financial institutions;
- Latest developments in SME banking – how to stay competitive;
- G20/B20 work in SME finance and financial inclusion, and International Finance Corporation's work in SME finance; and
- Discussions on the World Bank Group's work in Islamic Finance.

Ten representatives from six member banks attended the dialogue session. He was accompanied by Mr Ahmad Mohamed Tawfick Rostam who is a Financial Sector Specialist, Finance & Markets Global Practice at the World Bank.





11 - 12 JUNE 2015

Thursday - Friday

45th ASEAN Banking Council Meeting

The 45th ASEAN Banking Council meeting was held in Singapore hosted by The Association of Banks in Singapore. More than 170 banking executives and experts from the 10 ASEAN countries attended the Council Meeting. Meetings of the three Permanent Committees, namely 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.

The 21st ASEAN Banking Conference and 46th ASEAN Banking Council Meeting which will be hosted by The Thai Bankers' Association is scheduled to be held on 27-30 November 2016 in Bangkok.

CALENDAR OF EVENTS (CONT'D)

30 JUNE - 2 JULY 2015

Tuesday - Thursday

12th Annual Meeting and Conference of APEC Financial Institutions Dealing with SMEs

ABM, as one of the Signatory Members that signed the Memorandum of Understanding on 5 September 2003, together with Maybank participated in the 12th Annual Meeting and Conference of APEC Financial Institutions Dealing with SMEs which was held on 30 June to 2 July 2015. The event, themed “The Role of Financial Institutions in Fostering Financial Inclusion, Sustainable Growth and Gender Equality”, was

hosted by Nacional Financiera (NAFIN) in Mexico. Delegates from the signatory countries had the opportunity to share with each other the progress of SME development and financing in their country.

The 13th Annual Meeting and Conference of APEC Financial Institutions Dealing with SMEs to be hosted by Vietinbank, Vietnam will be held in July 2016.

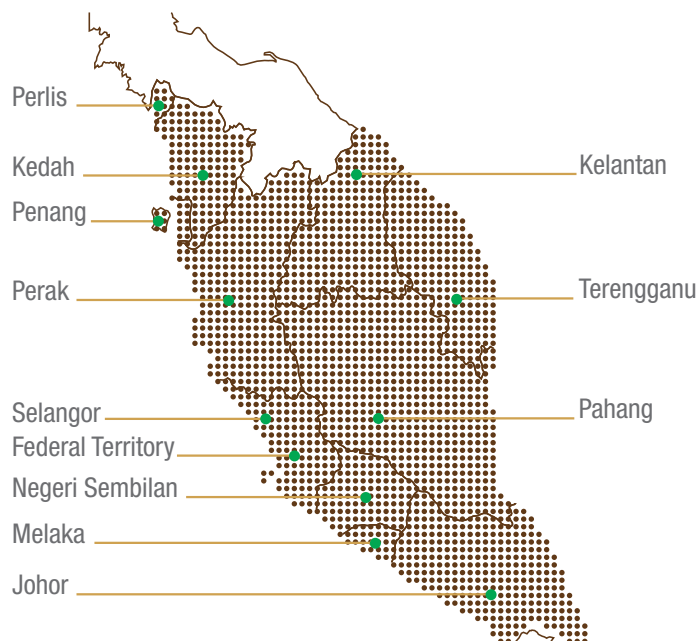


LIST OF PRESS RELEASES

issued by ABM in 2015

January	22	Basic banking services being provided to flood affected areas
March	26	Better clarity for banking customers on GST implementation
May	11	New measures introduced to enhance security of Automated Teller Machines
	25	Commercial banks support home ownership
July	13	Commercial banks offer assistance to victims of recent earthquake in Sabah
	29	ABM: In response to the article “Small change, big problem” published in The Star
September	10	ABM: In response to the article “Banking woes of the elderly” published in The Star
October	3	ABM: In response to letter-to-editor on “Banks are burdening customers” published in The Star
	21	ABM: In response to letter-to-editor on “Fixed deposits calculation rate differs” published in The Star
November	9	Clarification on Malaysian banks’ foreign currency liabilities
	16	Clarification on commercial banks and home financing for first time buyers

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

H'ng Lim Leng

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

Badrulhisham Yahaya

Malayan Banking Berhad

Chairman

Kalaiselvi Muniandy

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

Leong Weng Onn

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

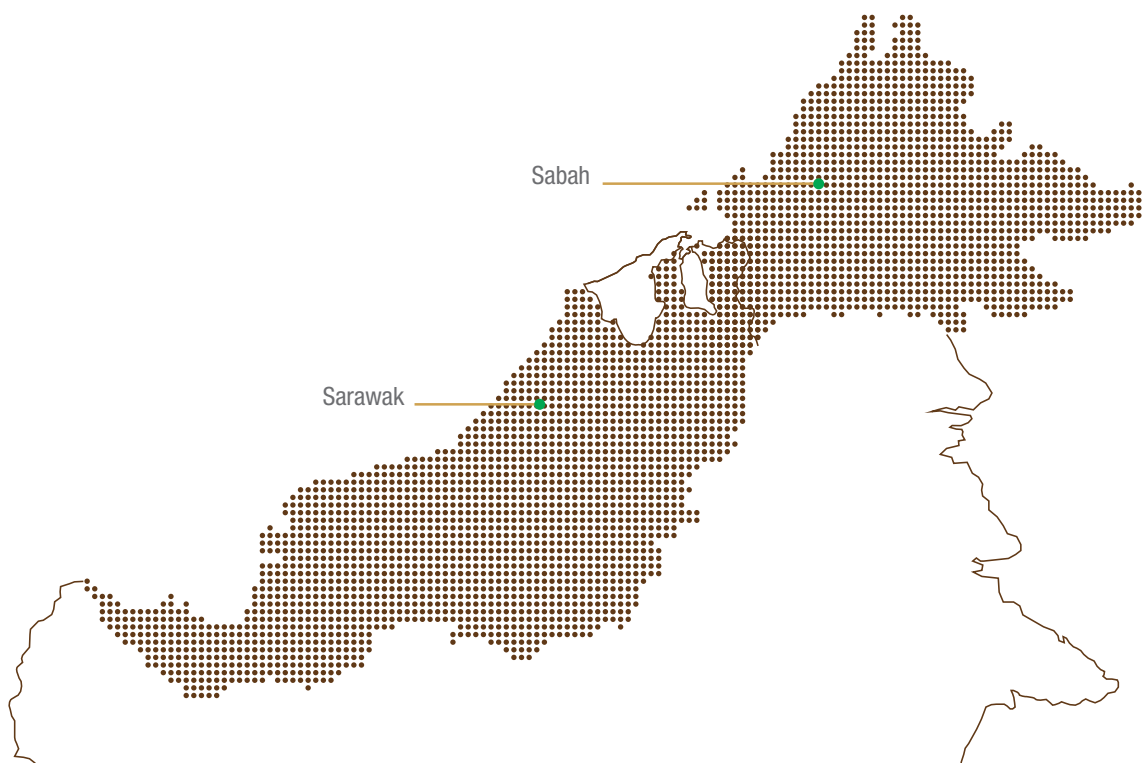
Committee Member

Vuitton Pang Nyuk Vui

Standard Chartered Bank

Malaysia Berhad

Committee Member



Perlis

Omar bin Hashim
Malayan Banking Berhad
 Chairman

Siti Hanizah bte Ahmad
RHB Bank Berhad
 Secretary

Nor Adhlan bin Darus
Public Bank Berhad
 Treasurer

Salbiah bte Ali
Affin Bank Berhad
 Committee Member

Lee Siew Chuen
AmBank (M) Berhad
 Committee Member

Roslailee bte Mahmood
CIMB Bank Berhad
 Committee Member

Saadat Haphas
Hong Leong Bank Berhad
 Committee Member

Perak

Mazlina Muhammad
 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

Mazlina Muhammad
Malayan Banking Berhad
 Chairman

Teoh Cheng Gaik
RHB Bank Berhad
 Secretary

Sherine Lee Guat Tin
Affin Bank Berhad
 Committee Member

Darren Lee Kwang Yong
Alliance Bank Malaysia Berhad
 Committee Member

Beh Leong Joo
AmBank (M) Berhad
 Committee Member

Mohd Said Zakaria
CIMB Bank Berhad
 Committee Member

Lim Hui Boon
Hong Leong Bank Berhad
 Committee Member

Lee Choon Mei
HSBC Bank Malaysia Berhad
 Committee Member

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

Goh Boon Hoo
Public Bank Berhad
 Committee Member

Teri Wong Fui Yin
Standard Chartered Bank
Malaysia Berhad
 Committee Member

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

ABM STATE SUB-COMMITTEES (CONT'D)

Federal Territory

Datuk Jeffry Mohd Ali

Regional Director

Federal Territory

Community Distribution

Community Financial Services

Malayan Banking Berhad

Level 6, Tower A

Dataran Maybank Bangsar

1, Jalan Maarof

59200 Kuala Lumpur

Tel : 603-2295 8668

Fax : 603-2283 1186

Selangor/Negeri Sembilan

Tuan Mohd Zeinal Annual

bin Tuan Noor

Regional Director

Selangor/Negeri Sembilan

Community Distribution

Community Financial Services

Malayan Banking Berhad

Level 6, 10, Persiaran Perbandaran

Seksyen 14, 40000 Shah Alam

Selangor

Tel : 603-5512 1754

Fax : 603-5511 8171

Johor/Melaka

Haji Adnan Sharif

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

Ng Kang Kee

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

Chew Ah Chin

CIMB Bank Berhad

Committee Member

Wong Siew Fong

Citibank Berhad

Committee Member

Norfinah Mohd Nor

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

Koh Boon Huat

United Overseas Bank

(Malaysia) Bhd

Committee Member

Melaka

Adnan Sharif

Malayan Banking Berhad

Chairman

Zamlee Kamari

Malayan Banking Berhad

Secretary

Alex Lee Boon Hak

Affin Bank Berhad

Committee Member

Fong Hong Meng

Alliance Bank Malaysia Berhad

Committee Member

Nazri bin Somail

AmBank (M) 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

Yong Choon Keong

CIMB Bank Berhad
Secretary

Mohd Nawî bin Mohd Yusof

AmBank (M) Berhad
Assistant Secretary

Ginny Lim Ai Mei

OCBC Bank (Malaysia) Berhad
Treasurer

Yusoff Ahmad Jalil

Affin Bank Berhad
Committee (Government)

Chan Boon Seng

Alliance Bank Malaysia Berhad
Committee (Government)

Tong Tian Seong

Public Bank Berhad
Committee (Non-Government)

Thong Oi Chyn

**Standard Chartered Bank
Malaysia Berhad**
Committee (Non-Government)

Chee Pey Cheng

Hong Leong Bank Berhad
Committee Member

Steven Goh

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

Salina bte Abdullah

CIMB Bank Berhad
Treasurer

Ong Pang Ming

OCBC Bank Malaysia Berhad
Committee Member

Shaharom bin Kahar

**United Overseas Bank
(Malaysia) Bhd**
Committee Member

Terengganu

Hasnee bin Husain

Malayan Banking Berhad
Chairman

Wan Nora binti Wan Ibrahim

Affin Bank Berhad
Secretary

Zuraiddi bin Lazid

Malayan Banking Berhad
Sports Committee

Mohd Ezanee bin Hj Md Zain

RHB Bank Berhad
Sports Committee

Mohd Maulana bin Muda

Hong Leong Bank Berhad
Social Committee

Jamilah Shaikh Mahmood

RHB Bank Berhad
Social Committee

Jeffery Wong Wen Yeong

HSBC Bank Malaysia Berhad
Committee Member

Kok Sze Huat

Public Bank Berhad
Committee Member

ABM STATE SUB-COMMITTEES (CONT'D)

Sabah

Liew Kui Choi

Regional Director

Sabah

Community Distribution

Community Financial Services

Malayan Banking Berhad

Bangunan Maybank

1, Jln Kemajuan

Karamunsing

88000 Kota Kinabalu, Sabah

Tel : 6088-233 652

Fax : 6088-235 511

Liew Kui Choi

Malayan Banking Berhad

President

Lo Mei Hwa

RHB Bank Berhad

Secretary

Albert Wong Gin Sang

CIMB Bank Berhad

Treasurer

Felix Lo

Affin Bank Berhad

Committee Member

Katty Leong

AmBank (M) Berhad

Committee Member

Ngu Kan

Hong Leong Bank Berhad

Committee Member

Francis Yong Yun Fah

Standard Chartered Bank

Malaysia Berhad

Committee Member

Sarawak

Nasir Khan bin

Istiar Hussain Khan

Regional Director

Sarawak

Community Distribution

Community Financial Services

Malayan Banking Berhad

4th Floor, Crown Towers

88, Jalan Pending

93450 Kuching, Sarawak

Tel : 6082-346 281

Fax : 6082-342 529

Nasir Khan bin

Istiar Hussain Khan

Malayan Banking Berhad

Chairman

Chua Ko Onn

Public Bank Berhad

Secretary

Chung Yun Hin @ Johnny

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 2015

In accordance to Chairmanship and in alphabetical order of Member Banks

 Maybank	Malayan Banking Berhad (Chairman Bank)		India International Bank (Malaysia) Berhad
	Affin Bank Berhad	 ICBC 工银马来西亚	Industrial and Commercial Bank of China (Malaysia) Berhad
 ALLIANCE BANK	Alliance Bank Malaysia Berhad	J.P.Morgan	J.P. Morgan Chase Bank Berhad
	AmBank (M) Berhad		Mizuho Bank (Malaysia) Berhad
 Bangkok Bank <small>BANGKOK BANK BERHAD (2007-4096)</small>	Bangkok Bank Berhad		National Bank of Abu Dhabi Malaysia Berhad
	Bank of America Malaysia Berhad		OCBC Bank (Malaysia) Berhad
 中國銀行 BANK OF CHINA	Bank of China (Malaysia) Berhad	 PUBLIC BANK	Public Bank Berhad
 Bank of Tokyo-Mitsubishi UFJ <small>MUFG</small>	Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad		RHB Bank Berhad
 BNP PARIBAS <small>The bank for a changing world</small>	BNP Paribas Malaysia Berhad		Standard Chartered Bank Malaysia Berhad
 CIMB BANK	CIMB Bank Berhad		Sumitomo Mitsui Banking Corporation Malaysia Berhad
	Citibank Berhad		The Bank of Nova Scotia Berhad
 Deutsche Bank	Deutsche Bank (Malaysia) Berhad		The Royal Bank of Scotland Berhad
 Hong Leong Bank	Hong Leong Bank Berhad		United Overseas Bank (Malaysia) Bhd
	HSBC Bank Malaysia Berhad		

DIRECTORY OF ABM MEMBERS

Affin Bank Berhad

17th Floor, Menara AFFIN
80, Jalan Raja Chulan
50200 Kuala Lumpur

Tel : 603-2055 9000
Call Centre : 603-5522 3000
Fax : 603-2031 4721
E-mail : yourvoice@affinbank.com.my
Website : www.affinbank.com.my
SWIFT Code : PHBMMYKL

BOARD OF DIRECTORS

Chairman

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

Directors

Tan Sri Dato' Seri Lodin bin Wok Kamaruddin
Aubrey Li Kwok-Sing
Mohd Suffian bin Haji Haron
Tan Sri Dato' Seri Mohamed Jawhar
Tan Sri Mohd Ghazali bin Mohd Yusoff
Tang Peng Wah (Alternate Director to Aubrey Li Kwok-Sing)
Abd Malik bin A Rahman

Managing Director/Chief Executive Officer

Kamarul Ariffin Mohd Jamil

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

Wong Kok Leong

Chief Financial Officer, Finance

Ramanathan Rajoo

Group Chief Internal Auditor

Khatimah bte Mahadi

Chief Human Resource Officer

Nor Rozita bte Nordin

Chief Corporate Strategist

Nazlee bin Khalifah

Group Chief Credit Officer

Norhazlizawati Mohd Razali

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
Lee Boon Huat
Ho Hon Cheong

MANAGEMENT

Group Chief Executive Officer

Joel Kornreich

Group Chief Operating Officer

Raymond Leung Chun-Kow (until 19 January 2016)

Group Chief Financial Officer

Raymond Wong Lai Loong

Head, Group Consumer Banking

Suparman Kusuma

Head, Group Transaction and SME Banking

Victor Khor Eng Swee

Head, SME

Christopher Yap Huey Wen

Head, Group Corporate and Commercial

Jeff Tham Kok Kuen

Head, Group Financial Markets

Tan Eng Kiang

Chief Executive Officer, Alliance Investment Bank Berhad

Mahesh P Rupawalla

Chief Executive Officer, Alliance Islamic Bank Berhad

Fozia Amanulla

Group Chief Administrative Officer

Manuel Bulens

Group Chief Risk Officer

Pang Choon Han

Head, Group Human Resource

Chew Siew Suan

Alliance Bank Malaysia Berhad (cont'd)

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

Ang Lek Hui

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

Tan Sri Azman Hashim (Chairman)

Raymond Farn Chye Soon

Voon Seng Chuan

Dato' Sri Abdul Hamidy bin Abdul Hafiz

Graham Kennedy Hodges

SENIOR MANAGEMENT

Chief Executive Officer

Dato' Sulaiman Mohd Tahir

Deputy Group Chief Executive Officer

Datuk Mohamed Azmi bin Mahmood

HEADS OF DIVISIONS

Acting Head, Retail Banking

Anthony Chin Min Khong

Chief Financial Officer

Mandy Simpson

Chief Human Resource Officer

Uji Sherina Abdullah

Chief Information Officer

Charles Tan Keng Lock

Chief Risk Officer

Nigel Denby

Chief Internal Audit

Thein Kim Mon

DIRECTORY OF ABM MEMBERS (CONT'D)

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
Toh Chong
Rushda Theeratharathorn
Chris Chia Woon Liat
YAM Tunku Ali Redhaudin Ibni Tuanku Muhriz
Lee Khee Joo @ Lee Ying Chong
Tham Kwok Meng

SENIOR MANAGEMENT

Chief Executive Officer (Acting)

Ng Jui Meng

Deputy Chief Executive Officer

Chiravit Supatanakul

HEADS OF DEPARTMENT

Operations (Credit Administration, Trade Finance, Communication, Payment, Settlement, General Affairs, EDP and CIS Unit)

Chiravit Supatanakul

Trade Review

Liew Boon Teik

Business Banking

Choo Joon Keong

Treasury

Calbert Loh Wai Mun

Risk Management

Pramoj U-nontakarn

Branch Administration

Tan Eu Jeen

Credit Management

Albert Lim Choong Weng

Human Resources

Louisa Michelle Chin

Budget & Planning

Kaan Wai May

Audit & Control

Chew Boon Keong

Compliance

Kathleen Yap Pick Wan

AML/CFT

Lee Poh Khim

Company Secretarial

Loo Choon Keow

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://bofaml.com/en-us/content/apac-malaysia.html>
SWIFT Code : BOFAMY2X

BOARD OF DIRECTORS

Chairman

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

Rajesh Balaraju

Treasury

Rodzlin Abdul Rahman

Compliance

Bakri Jamaluddin

Human Resource

Samuel Tan

Bank of China (Malaysia) Berhad

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

Tel : 603-2059 5566
Fax : 603-2161 4240
E-mail : GM_Office@mail.notes.bank-of-china.com
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 Officers

Meng Qingbo
Datuk Alvin Tay Swee Gim

Acting General Manager, Corporate Banking I

Phelicia Ding Huey Chyi

General Manager, Corporate Banking II

Wu Xichun

General Manager, Information Channel 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.mufig.jp
Website : www.bk.mufig.jp/global/malaysia/
SWIFT Code : BOTKMYKX

BOARD OF DIRECTORS

Chairman

Dato Abdul Rahim bin Osman

Managing Director

Naoki Nishida

Non-Executive Directors

Saburo Arai
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

DIRECTORY OF ABM MEMBERS (CONT'D)

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

SENIOR MANAGERS

Planning & Coordination

Michelle Deng Yuet Yan

Corporate Banking 1 & 2, Business Planning

Foo See Hee

Corporate Banking 3

Eric Leong Yuh Haw

Corporate Banking 5

Patrick Liew Su Wei

Accounts

Lee Sien Tuck

Operation and System Planning

Adlin Abdul Razak

Corporate Banking 6

Cheah Kiu Beng

Credit

Catherine Gan Ai Chin

Front Support

Fong Seow Khan

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

Independent Non-Executive Directors

Halim Haji Din

Chia Seng Leng

Non-Independent Non-Executive Directors

Jean Pierre Roger Beno Bernard

Yves Maurice Guy Marie Drieux

Pierre Veyres

Company Secretary

Elizabeth Choy Yin Yee

MANAGEMENT

Chief Executive Officer

Philippe Aroyo

Chief Operating Officer

Frederic Barcza (until 31 March 2016)

Marc Dapra (from 1 April 2016)

Chief Risk Officer

Daniel Keane

Head of Human Resources

Rebecca Khor Ying Ying

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

Brand & Communications

Aileen Oo Ai Lyn

BNP Paribas Malaysia Berhad (cont'd)

HEADS OF DIVISION

Head of Global Markets

Reza Ridzuan

Head of Transaction Banking

Sharad Kumar

Head of Cash Management

Kenny Tan Kian Lye

Head of Loan Capital Markets

Chan Siew Kien

Head of Islamic Banking (Najmah)

Muhammad Faozie Shahari

Head of Treasury ALM

Ian Gan Kah Wai

Head of Credit Management

Jonathan Chin Kem Loong

Head of Investment Banking Asia Pacific Coverage

Anthony Lo Chiang Loong

Head of Financial Institutions Coverage

Tunku Danny Nasaifuddin Mudzaffar

Head of Local Corporates Coverage

Chua Cherng Woei

Head of Multinational Corporates Coverage

Andy Tan Boon Huan

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

Deputy Chairman

Dato' Sri Nazir Razak

CEO/Executive Director

Tengku Dato' Sri Zafrul Tengku Abdul Aziz

Non-Independent Non-Executive Directors

Ahmad Zulqarnain Che On

Datuk Dr Syed Muhamad Syed Abdul Kadir

Dato' Lee Kok Kwan

Independent Directors

Rosnah Dato' Kamarulzaman

Venkatachalam Krishnakumar

Datin Grace Yeoh Cheng Geok

Dato' Sri Amrin Awaluddin

Datuk Mohd Nasir Ahmad

Company Secretary

Datin Rossaya Mohd Nashir

SENIOR MANAGEMENT

Group Chief Executive Officer

Tengku Dato' Sri Zafrul Tengku Abdul Aziz

Chief Executive Officer, Group Consumer Banking

Renzo Christopher Viegas

Chief Executive Officer, Group Commercial Banking

Yong Jiunn Run

Chief Executive Officer, Group Wholesale Banking

Tengku Dato' Sri Zafrul Tengku Abdul Aziz (until 31 March 2016)

Mak Lye Mun (from 1 April 2016)

Chief Executive Officer,

Group Asset Management & Investments

Effendy Shahul Hamid

Chief Executive Officer, Group Islamic Banking

Mohamed Rafe Mohamed Haneef

Chief Executive Officer, Indonesia

Tigor M. Siahaan

DIRECTORY OF ABM MEMBERS (CONT'D)

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 Officer

Mohamed Adam Wee Abdullah

Group Head Investment Banking

Dato' Kong Sooi Lin

Group Chief Financial Officer

Shahnaz Farouque Jammal Ahmad

Group Chief Information & Operations Officer

Datuk Iswaraan Suppiah

Group Chief People Officer

Hamidah Naziadin

Group Chief Risk Officer

David Richard Thomas

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

Datuk Ali bin Abdul Kadir

Dato' Siow Kim Lun @ Siow Kim Lin

Agnes Liew Yun Chong

Terence Kent Cuddyre

Tan Sri Ghauth bin Jasmon

Philip P.K. Tan

MANAGEMENT

Chief Executive Officer

Lee Lung Nien

Consumer Business Manager

Elaine Fan

Country Finance Officer

Tang Wan Chee

Country Risk Head

Suresh Raman

Country Human Resource Head

Marcela Mihanovich

Country Compliance Head

Shova Pushparajah

Country Legal Counsel

Lee Chee Ming

Country Operations & Technology Head

Christina Ong

Country Corporate Affairs Head

Celina May Benjamin

Head of Markets & Securities Services Malaysia

Aida Mastura

Country Sales & Distribution Head

Kelvin Tan

Retail Banking & Mortgage Head

Rakesh Kaul

Treasury & Trade Solutions Head

Noel Saminathan

Citibank Berhad (cont'd)

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

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 Risk

Michael Guenther

HEADS OF DEPARTMENT

Business

Islamic Banking

Zulfikar Hashman Jamalkhir

GTB/Investor Services

Jacqueline William

Cash Management – FI

Renee Lim

Finance/Cash Management Corporates

Chintan Shah

Fixed Income Currencies

Kevin Yam

Institutional Client Group (ICG)

Yvonne Phe

Corporate Finance/Capital Market

Jacqueline Ho

Infrastructure

Human Resources

Nik Ilyana Mohamed

Compliance

Nadia Kamaruddin

IT

Sapian Rashid

DIRECTORY OF ABM MEMBERS (CONT'D)

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 : MatthewOngGH@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

Domenic Fuda

Directors

Tan Kong Khoo

Kwek Leng Hai

Quek Kon Sean

Lim Lean See

Tan Sri A. Razak bin Ramli

Chok Kwee Bee

Dato' Nicholas John Lough @ Sharif Lough bin Abdullah

Datuk Wira Azhar bin Abdul Hamid

MANAGEMENT

Group Managing Director/Chief Executive Officer

Domenic Fuda

HEADS OF DIVISION

Chief Financial Officer

Foong Pik Yee

Chief Operating Officer, Group Strategic Support

Dominic Mascrin

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 Internal Auditor

Chang Kong Chong, Alan

Chief Information & Technology Officer

Kang Yew Jin

Hong Leong Bank Berhad (cont'd)

Chief Operating Officer, Group ALCO

Chee Li Har

Chief Operating Officer, Customer Experience & Analytics

Edward Pinto

Chief Operating Officer, Wholesale Credit Division

Chang Kian Seong, Johnson

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
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 and Chief Executive Officer

Mukhtar Malik Hussain

Independent Non-Executive Directors

Lee Choo Hock

Choo Yee Kwan

Tan Sri Dato' Tan Boon Seng @ Krishnan

Chen Kar Leng

SENIOR MANAGEMENT

Chief Executive Officer

Mukhtar Malik Hussain

Managing Director, Head of Retail Banking & Wealth Management

Lim Eng Seong

Managing Director, Head of Commercial Banking

Mahbub Ur Rahman

Managing Director, Head of Global Banking & Markets

Piyush Kaul

Chief Financial Officer

Saw Say Pin

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

Head of Internal Audit

Andrea Lim

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

Rajaveloo Koteeswaran

Non-Executive Independent Directors

Datuk Bhupatrai M. Premji

Gopala Krishnan a/l C.P. Gopalan

V.J. Santhanam

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

Nor Izad Mamud

Chief Compliance Officer

Lohesh Kumar Subramaniam

Head, Treasury

Brahm Prakash

Head, Credit (Acting)

K.V.N. Sreekanth

Head, Information Technology (Acting)

Kumar Petluru

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

DIRECTORY OF ABM MEMBERS (CONT'D)

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@my.icbc.com.cn
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

Assistant Chief Executive Officer

Lim Kok Fuat

Chief Compliance Officer

Liau See Cheek

HEADS/OFFICERS-IN-CHARGE OF DEPARTMENT

Head, HR and Administration

Wang Shaoqiang

Head, Finance Management

Yang Ting

Head, Internal Audit

Kee Chin Teck

Head, Risk Management

Alfred Chong Foo Lim

Head, Corporate Banking I

Lim Kok Fuat

Head, Corporate Banking II

Wei Aidong

Head, Corporate Banking III

Mohd Khalil Alkhushairi

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

Officer-in-Charge, Global Market

Wu Zhejun

Head, Credit Management

Cai Hongbin

Head, Credit Evaluation

Liu Hongguang

Head, Operations Management

Bai Ming

Officer-in-Charge, Information Technology

Feng Rudu

Head, E-Banking

Lin Pingfa

Officer-in-Charge, Commercial and SME Banking

Peter Ee Shiu Loong

Head, Financial Institution

Tan Chin Chin

Head, Retail Banking/Private Banking

Zhang Yuan

Officer-in-Charge, Legal and Compliance

Susie Ling Kiong

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

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)
Customer Feedback & Resolution
Management
603-2074 8075
Fax : Maybank Group Customer Care
1-300-88-8899 (Local)
603-7845 9858 (Overseas)
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

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

Dato' Johan Ariffin

Datuk Mohaiyani Shamsudin

Datuk R. Karunakaran

Non-Independent Non-Executive Directors

Cheng Kee Check

Edwin Gerungan

Group General Counsel & Company Secretary

Wan Marzimin bin Wan Muhammad

MANAGEMENT

Group President & CEO

Datuk Abdul Farid Alias

Group Chief Financial Officer

Dato' Mohamed Rafique Merican

Mohd Wahiduddin Merican

DIRECTORY OF ABM MEMBERS (CONT'D)

Malayan Banking Berhad (cont'd)

MANAGEMENT (CONT'D)

Group Head, Community Financial Services & CEO, Singapore

Datuk Lim Hong Tat

Group Head, Global Banking

Dato' Amirul Feisal Wan Zahir

Group Head, Islamic Banking &

CEO, Maybank Islamic Berhad

Dato' Muzaffar Hisham

CEO, International

Pollie Sim Sio Hoong

Group Head, Insurance and Takaful &

CEO, Maybank Ageas Holdings Berhad

Kamaludin Ahmad

President Director, Maybank Indonesia &

CEO, 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

Mohd Suhail Amar Suresh Abdullah

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 Directors

Katsuyuki Mizuma

Takuya Ito

Managing Director/Chief Executive Officer

Shojiro Mizoguchi

Independent Non-Executive Director

Mohd Mokhtar bin Ghazali

MANAGEMENT

Managing Director/Chief Executive Officer

Shojiro Mizoguchi

Deputy Chief Executive Officer

Shinichi Nishiyama

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

Takanori Kawahigashi

Head of Internal Audit

Rajan Ganapathy

Head of Legal & Compliance

Gafino Arshad

Head of General Affairs & Human Resources (Acting)

Shinichi Nishiyama

Head of Information Technology

Ang Khay Hock

Head of Business Promotion Administration

Alison Chiu

Global e-Banking Department

Lai Ming Hui

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

Joanne Oh Phaik Ean

Head of Finance

Tan Hai Huat

Head of Treasury

Lee Loo Ee

Head of Client Relationships

Benson Ow Yeang

HEADS OF DIVISION

Head of Operations

Joanne Oh Phaik Ean

Head of Finance

Tan Hai Huat

Head of Treasury

Lee Loo Ee

Head of Client Relationships

Benson Ow Yeang

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 N. Tsien
Lai Teck Poh
Tan Siew Peng, Darren
Ng Hon Soon
Tong Hon Keong
Tan Ngiap Joo

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

Kok Lai Ching

Company Secretary

Quah Boon Huat

DIRECTORY OF ABM MEMBERS (CONT'D)

Public Bank Berhad

Menara Public Bank
146, Jalan Ampang
50450 Kuala Lumpur
Tel : 603-2176 6000 603-2176 6666
603-2163 8888
603-2163 8899
Fax : 603-2163 9917
E-mail : customerservice@publicbank.com.my
Website : www.publicbankgroup.com
SWIFT Code : PBBEMYKL

BOARD OF DIRECTORS

Chairman

Tan Sri Dato' Sri Dr Teh Hong Piow

Managing Director/Chief Executive Officer

Tan Sri Dato' Sri Tay Ah Lek

Deputy Chairman

Dato' Sri Lee Kong Lam

Non-Executive Directors

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

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/Credit Operations/HP Operations/Share Investment

Chan Chew Fung

Senior General Manager, Secretariat Division

Dato' Chia Lee Kee

Senior General Manager, Knowledge & Learning

Koay Seok Khim

Public Bank Berhad (cont'd)

HEADS OF DIVISION (CONT'D)

Group Chief Internal Auditor

Lim Then Fui

Chief Financial Officer

Yik Sook Ling

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, Treasury Division

Lim Lye Ping

Chief Compliance Officer

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, 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 : RHBBMYKL

BOARD OF DIRECTORS

Chairman

Tan Sri Azlan Zainol

Directors

Haji Khairuddin Ahmad
Ong Seng Pheow
Abdul Aziz Peru Mohamed
Dato' Mohamed Khadar Merican
Tan Sri Ong Leong Huat @ Wong Joo Hwa
Mohamed Ali Ismaeil Ali AlFahim
Chin Yoong Kheong
Dato' Sri Haji Syed Zainal Abidin Syed Mohamed Tahir

Managing Director

Dato' Khairussaleh bin Ramli

SENIOR MANAGEMENT

Group Managing Director, RHB Banking Group

Managing Director, RHB Bank Berhad

Dato' Khairussaleh bin Ramli

Managing Director, RHB Investment Bank Berhad

Head, Group Corporate & Investment Banking

Mike Chan Cheong Yuen

Managing Director, RHB Islamic Bank Berhad

Head, Group Shariah Business

Ibrahim bin Hassan

Head, Group Retail Banking

U Chen Hock

Group Chief Financial Officer

Yap Choi Foong

Group Chief Marketing & Communications Officer

Norazzah bte Sulaiman

Group Chief Human Resource Officer

Jamaluddin bin Bakri

Group Chief Risk Officer

Head, Group Risk, Compliance & Credit Management

Patrick Ho Kwong Hoong

Group Chief Operations Officer

Rohan a/I Krishnalingam

RHB Bank Berhad (cont'd)

SENIOR MANAGEMENT (CONT'D)

Group Chief Strategy Officer

Head, Group Strategy & International Business

Christopher Loh Meng Heng

Head, Group Treasury & Global Markets

Mohd Rashid bin Mohamad

Head, Group Business & Transaction Banking

Datin Amy Ooi Swee Lian

Group Chief Internal Auditor

Wong Yih Yin

Head, Group Legal & Secretariat

Azman Shah bin Md Yaman

DIRECTORY OF ABM MEMBERS (CONT'D)

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

Deputy Chairman

Lim Cheng Teck

Non-Executive Directors

Datuk Ishak Imam Abas

Datuk Seri Michael Yam Kong Choy

Datuk Khairil Anuar bin Abdullah

MANAGEMENT

Chief Executive Officer & Managing Director

Mahendra Gursahani

HEADS OF DIVISION

Head, Retail Banking

Aaron Loo

Head, Financial Markets

Goh Kiat Seng

Head, Financial Institutions

Yow Kuan Tuck

Head, Commercial Banking

Robin Tan Chin Yang

Chief Financial Officer

Mabel Lau

Head, Human Resources

Florence Foo Wen Shin

Head, Compliance

Kok Yien Fui

Head, Corporate Affairs

Nimmi Kamal

Head, Transaction Banking

Haroon Anwar

Chief Information Officer

Dato' Arif Siddiqui

Country Chief Risk Officer

Ram C. Ramachandran

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 : SMBCMYKL

BOARD OF DIRECTORS

Chairman/Independent Non-Executive Director

Md Agil bin Mohd Natt

Chief Executive Officer/Non-Independent Executive Director

Yoshimi Gunji

Non-Independent Non-Executive Director

Hiroshi Irie

Non-Independent Non-Executive Director

Yuichi Nishimura

Independent Non-Executive Director

Chin Kok Sang

MANAGEMENT

President/CEO

Yoshimi Gunji

Deputy CEO

Lim Choon Eng

Deputy President

Nobuya Kubo

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)

Akihiro Ando

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)

Head of Planning

Osamu Kakinouchi

Head of Human Resources

Ng Soon Mong

Head of Compliance

Yap Sieh Wai

Head of Legal

Gan Hua May

Head of Cash

Joanne Khoo

Head of Internal Audit

Stephen Chin

Head of Islamic Banking

Ritzza Rosli

The Bank of Nova Scotia Berhad

Level 10, Menara Hap Seng 2

Plaza Hap Seng

No.1 Jalan P. Ramlee

50250 Kuala Lumpur

Tel : 603-2052 3600

Fax : 603-2052 3700

E-mail : bns.kualalumpur@scotiabank.com

Website : www.scotiabank.com.my

SWIFT Code : NOSCMYKL

BOARD OF DIRECTORS

Chairman

Theodor Joseph Bark

Statutory Directors

Murugiah M. N. Singham

Lodewijk Govaerts

Dr Veerinderjeet Singh

Noel Singh

Brian Toda

MANAGEMENT

Managing Director & Country Head/CEO

Lodewijk Govaerts

Chief Risk Officer

Cris van Kempen

Head, Treasury

Kenny Foong

Head, Corporate Banking

Chanchal Lahiri

Head, Credit Execution

Jason Blackburn

Head, Operations

Muhamad Abdul Rahiman

Head, Compliance

Chia Kwai Fun

Head, Human Resources

Shareen Tan

Senior Relationship Managers

Juanita Sri Cahaya Abdul Hamid

Daryll Tan Chor Wei

Ken Yap Wei Ming

Norman Lim Soh Chong

Jasmand Ng Kok Khoo

DIRECTORY OF ABM MEMBERS (CONT'D)

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

Jonathan William Addis

Stefan Masuhr

John Shelley

Company Secretary

Mak Chooi Peng

MANAGEMENT

Managing Director/Country Executive

Andrew Mark Sill

Chief Operating Officer

Lim Yu Mei

Chief Financial Officer

Kok Weng Kheong

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

Chan Chow Loong

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

Non-Executive Chairman

Ong Yew Huat

Directors

Wee Ee Cheong

Dato' Ng Tiong Lip, Jeffrey

Fatimah bte Merican

Kwan Koh Wah, Robert

Wong Kim Choong

SENIOR MANAGEMENT

Chief Executive Officer

Wong Kim Choong

Deputy Chief Executive Officer

Kevin Lam Sai Yoke

Executive Director, Country Head,

Finance & Corporate Services

Chief Financial Officer

Chang Yeong Gung

Managing Director, Country Head,

Personal Financial Services

Ronnie Lim Kheng Swee

Executive Director, Country Head, Business Banking

Raymond Chui Keng Leng

Executive Director, Country Head, Commercial Banking I

Kan Wing Yin

Executive Director, Country Head, Commercial Banking II

Beh Wee Khee

Executive Director, Country Head, Corporate Banking I

Steven Loong See Meng

Executive Director, Country Head, Corporate Banking II

Lim Jit Yang

Executive Director, Country Head,

Bumiputera Business Banking

Mohd Fhausi Muridan

Managing Director, Country Head, Global Markets

Michael Beh Soo Heng

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

Executive Director, Country Head, Transaction Banking

Andre Lee Ean Chye

Executive Director, Country Head, Debt Capital Markets

Terence Boon Choon Teik

Executive Director, Country Head, Specialised Financing

Steven Ng Ling Tee

Executive Director, Country Head, Islamic Banking

Rosmah bte Ismail

Executive Director, Country Head, Credit

– Middle Market

Low Choon Seong/Ajeep Rassidi bin Othman

Executive Director, Country Head, Credit

– Corporates & Financial Institutions

Tam Chee Meng

Executive Director, Country Head, Credit – Retail

Wee Hock Kiong

Executive Director, Country Head, Channels

Yap Kok Tee

Executive Director, Country Head,

Technology & Operations

Lum Chee Onn

Executive Director, Country Head, Risk Management

Alex Por Peng Seong

Executive Director, Country Head, Compliance

Daniel Loke Chee Keen

Executive Director, Country Head, Human Resources

Lee Voon Seng

Executive Director, Country Head, Legal & Secretariat

Ong Kit Ping

Executive Director, Country Head, Internal Audit

Ong Yee Ben

Executive Director, Country Head,

Special Assets Management

Linda Tan Mei Lin

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