



PERSATUAN BANK BANK DALAM MALAYSIA
THE ASSOCIATION OF BANKS IN MALAYSIA

PIN & PAY

CREDIT. DEBIT. CHARGE. PREPAID



ANNUAL REPORT
2016

FORGING PUBLIC UNDERSTANDING FOR A RESPONSIBLE AND RESPONSIVE BANKING INDUSTRY

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



2015 Evolution of Payment Systems



COVER RATIONALE

PIN and Pay – Towards better security for card payments

In mid-2014, Malaysia embarked on a journey to change how card payments are being verified and The Association of Banks in Malaysia (ABM) is proud to have played a lead role in this campaign. The initiative to migrate from signature to PIN (Personal Identification Number) to verify payments made using credit, debit, charge and prepaid cards is called the PIN and Pay campaign. This campaign not only involves the upgrading of the physical infrastructure, including cards and payment terminals, but also a change of behaviour on the part of the cardholder as well as the merchant.

The main reason for this campaign is to align Malaysia with global best practices for card use as well as to improve security for

Malaysian cards at both Malaysian terminals and those terminals overseas that support PIN entry. The introduction of this 2-factor authentication, that is “something you have” (payment card) and “something you know” (PIN) also helps to combat fraud due to lost or stolen cards.

With effect from 1 July 2017, signature will no longer be accepted as verification for all domestic credit, debit, charge and prepaid cards. Accordingly, all the key stakeholders in this campaign hope that both cardholders and merchants will embrace the switch to PIN and Pay wholeheartedly.

PIN & Pay, the safer way to pay with your payment cards.

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CORPORATE INFORMATION

Chairman Bank

**Malayan Banking Berhad
(Maybank)**

Datuk Abdul Farid Alias

Alternate:

Datuk Haji Hamirullah Boorhan

Principal Officer

Joanne Wong

Officer in Charge

Council Members

Affin Bank Berhad

Kamarul Ariffin Mohd Jamil

Alternate:

Shariffudin bin Mohamad
(until 16 September 2016)

Ramanathan Rajoo
(from 18 October 2016
until 8 December 2016)

Zulkanain bin Kassim
(from 8 December 2016)

CIMB Bank Berhad

Renzo Christopher Viegas

(until 19 January 2016)

Tengku Dato' Sri Zafrul

Tengku Abdul Aziz

(from 20 January 2016)

Alternate:

Shahnaz Jammal
(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:

Dominic Mascrin

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:

Dato' Chang Kat Kiam
(from 14 March 2016)

RHB Bank Berhad

Dato' Khairussaleh bin Ramli

Alternate:

U Chen Hock
(until 13 April 2017)

**Standard Chartered Bank
Malaysia Berhad**

Mahendra Gursahani

Alternate:

Aaron Loo

**United Overseas Bank
(Malaysia) Bhd**

Wong Kim Choong

Alternate:

Kevin Lam Sai Yoke
(until May 2016)

Co-Opted Members

Alliance Bank Malaysia Berhad

Joel Kornreich

Alternate:

Raymond Leung Chun-Kow
(until 19 January 2016)

Suparman Kusuma
(from 18 May 2016)

AmBank (M) Berhad

Dato' Sulaiman Mohd Tahir

Alternate:

Datuk Mohamed Azmi Mahmood
(until February 2017)

Datuk Iswaraan Suppiah
(from 16 March 2017)

Registered Office

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50250 Kuala Lumpur

Tel : 603-2078 8041
Fax : 603-2078 8004
E-mail : banks@abm.org.my
ABMConnect : 1-300-88-9980
Website : www.abm.org.my

Banker

Malayan Banking Berhad

Auditor

Messrs Azman, Wong, Salleh & Co

THE COUNCIL

Datuk Abdul Farid Alias
Group President & Chief Executive Officer
Maybank

Datuk Abdul Farid Alias has over 20 years of experience in investment banking, corporate finance and capital markets. He served with various investment and merchant banks such as Aseambankers Malaysia Berhad from 1992 to 1994, Schrodgers 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 Tbk, Etiqa International Holdings Sdn Bhd as well as Cagamas Holdings Berhad, Malaysia's national mortgage corporation, STF Resources Sdn Bhd and Asian Banking School Sdn Bhd.

Datuk Abdul Farid is the Chairman of Malaysian Electronic Payment System Sdn Bhd (MEPS), Vice Chairman and a Fellow, Chartered Banker of 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. Recently, he was appointed as Member for ASEAN Business Advisory Council (ASEAN-BAC) Malaysia.

Datuk Abdul Farid was named Chief Executive Officer (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 CEO in 2006, a post he held until 1 April 2015 when he was appointed as the Managing Director/CEO 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.



Tengku Dato' Sri Zafrul Tengku Abdul Aziz

Chief Executive Officer/Executive Director

CIMB Bank Berhad

Tengku Dato' Sri Zafrul Tengku Abdul Aziz is the Group CEO/Executive Director of CIMB Group Holdings Berhad, a leading ASEAN universal bank and a world leader in Islamic finance with presence in 16 countries worldwide. He is also the CEO/Executive Director of CIMB Bank Berhad.

With over 20 years of experience in the financial services sector, specialising in Investment Banking, Tengku Zafrul's last position was with Maybank Investment Bank Berhad and Maybank Kim Eng Holdings as CEO. In addition to his senior positions in Citigroup Malaysia, Kenanga Holdings Berhad and Avenue Securities (now known as ECM Libra), he also experienced being an entrepreneur by setting up Tune Money Sdn Bhd, Asia's first "no-frills" online financial service provider.

Tengku Zafrul is an advocate of Malaysia's socio-economic development and currently heads the Kuala Lumpur Business Club. He sits on the boards of the Malaysian Investment Development Authority (MIDA) and Perbadanan PR1MA Malaysia. He is also actively involved in developing the youth of the nation – he is on the Advisory Board of the Young Corporate Malaysians and was appointed by the Ministry of Education Malaysia as an Adjunct Professor at University Sains Islam Malaysia under the CEO Faculty Programme. He is the Chairman of Enactus Malaysia Foundation, an international non-profit organisation aimed at grooming university students into future leaders and an Honorary Commander of the Navy Volunteer Reserve under the Royal Malaysian Navy.

He graduated from the University of Bristol, United Kingdom with a Bachelor of Science (Hons) Economics and Accounting and obtained a Master of Arts (MA) in Finance and Management from the University of Exeter, United Kingdom. Tengku Zafrul also holds a fellowship with the Asian Institute of Chartered Bankers.



Lee Lung Nien

Chief Executive Officer

Citibank Berhad

Mr Lee Lung Nien is the CEO of Citibank Berhad, Citigroup's wholly-owned subsidiary in Malaysia. He has overall responsibility for Citi's franchise in Malaysia including its Institutional Clients Group, Consumer Banking, Cards and Wealth Management businesses.

He is a veteran Citibanker with over 25 years of experience. Prior to his current appointment, Mr Lee was 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.

In 2010, Mr Lee was the Chief Operating Officer (COO) for Singapore and was tasked to drive the bank's business results, implementing the country's strategy, developing the talent pool and executing cost franchise initiatives. He was also the Singapore Markets Manager and worked closely with Singapore regulators to coordinate compliance and regulatory processes for Citi Singapore.

Mr Lee has 20 years of experience in Markets, his last posting being the Co-Head of Corporate Sales & Structuring for Asia Pacific in 2007. He was responsible for all foreign exchange, options and derivatives sales to corporate and institutional clients in the region.

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

He graduated with a Bachelor of Business Administration, Magna Cum Laude from Chaminade University, United States of America.



Domenic Fuda

Group Managing Director & CEO

Hong Leong Bank Berhad

Mr Domenic Fuda was appointed as the Group Managing Director and CEO of Hong Leong Bank Berhad ("HLB") on 5 February 2016. Mr Fuda is a member of the HLB Credit Supervisory Committee and HLB's Executive Committee.

Prior to joining HLB, Mr Fuda served as Deputy Group Head of Consumer Banking & Wealth Management at DBS Bank and was a member of the DBS Group Management Committee, where he was responsible for driving business growth and digitisation of the business across its six regional markets.

He was also on the Boards of AXS (Singapore) Pte Ltd, DBS Compass Limited (Hong Kong) and NETS (Singapore) Pte Ltd. Prior to joining DBS Bank, he spent 16 years at Citigroup covering various senior roles in Australia and Asia.

Mr Fuda holds an undergraduate degree from Macquarie University, Sydney and an MBA from the University of Technology, Sydney.



Mukhtar Malik Hussain

Chief Executive Officer

HSBC Bank Malaysia Berhad

Mr Mukhtar Malik Hussain is the CEO 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 CEO 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 CEO, 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 CEO of HSBC Amanah. He was also the CEO, 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 is CEO of OCBC Bank (Malaysia) Berhad. He has been with the bank for 28 years, serving in various capacities before being appointed to his current role in 2014. In the early 1990s, he headed the credit and marketing functions of a branch before joining the corporate banking division. 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. Prior to OCBC Bank, he worked for two years in Price Waterhouse. Mr Ong holds a Bachelor's degree in Accounting & Finance from the University of Manchester and currently serves on the Board of Governors of the Methodist Boys School Penang, where he had his early education.

Apart from his role in OCBC Bank, Mr Ong is also a Chairman of Pac Lease Sdn Bhd, a director of e2 Power Sdn Bhd, Credit Guarantee Corporation Malaysia Bhd, Asian Banking School as well as being 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/CEO of Public Bank Berhad, has 56 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/CEO 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 Program at Harvard Business School. Tan Sri Dato' Sri Tay is an Emeritus Fellow of the Malaysian Institute of Management, a Fellow, Chartered Banker, of the Asian Institute of Chartered Bankers, and is a Fellow of CPA Australia and the Financial Services Institute of Australasia.

He is presently the Chairman of Association of Hire Purchase Companies Malaysia and is a Member of the Steering Committee and the Service Provider Consultative Group of the National Payments Advisory Council.



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

Dato' Khairussaleh bin Ramli was appointed as Managing Director (MD) of RHB Bank Berhad and Deputy Group MD of RHB Banking Group on 13 December 2013. He was further appointed as Group MD/Group CEO of RHB Banking Group on 5 May 2015.

Graduated with a Bachelor of Science in Business Administration from Washington University, St Louis, Dato' Khairussaleh is also a graduate of the Advance Management Program, Harvard Business School. He is also a Fellow Chartered Banker of the Asian Institute of Chartered Bankers.

Dato' Khairussaleh has more than 20 years of experience in the financial services and capital markets industry, where he has held senior positions in well-established regional financial institutions. He is also a Council member of the Asian Institute of Chartered Bankers as well as a Director of the Malaysian Electronic Payment System Sdn Bhd.

Dato' Khairussaleh's other directorships include RHB Capital Berhad (In Member's Voluntary Winding Up), RHB Indochina Bank Ltd, RHB Bank Lao Ltd, and RHB Securities (Thailand) Private Company Limited. He is also a trustee of RHB Foundation.

His knowledge and experience earned him a recognition as 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.

Mahendra Gursahani

Managing Director/Chief Executive Officer

Standard Chartered Bank Malaysia Berhad

Mr Mahendra Gursahani is the Managing Director and 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 CEO of UOB (Malaysia) on 1 October 2012. He is also the Chairman of UOB Asset Management (Malaysia) Berhad. He is also a director of UOB Cayman I Limited, United Investments Pte Ltd and Asia Alpha Fund. He was elected Fellow Chartered Banker by Asian Institute of Chartered Bankers in 2015. He has 33 years of banking experience.

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

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





Joel Kornreich
Group Chief Executive Officer
Alliance Bank Malaysia Berhad

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

He is an experienced banker with more than 25 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 Citigroup was as its Country Business Manager of Citibank Global Consumer Group, South Korea. Prior to this, he served as CEO for Spain, Belgium and Greece and managed Citigroup's Consumer Banking businesses in Indonesia and Russia.

Before his tenure in Indonesia and Europe, Mr Kornreich was Citigroup's Marketing Director and Head of Mortgages and Liabilities for Asia Pacific, as well as Retail Banking Head for Singapore. Subsequently, he joined 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.

Mr Kornreich holds a Masters of 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 CEO of AMMB Holdings Berhad and CEO 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.

As Group CEO of AmBank Group, he is responsible for the management of all businesses in AmBank Group and also responsible in driving AmBank Group's strategy and its aspirational agenda for all entities and businesses within the group including Wholesale, Business and Retail Banking, Life and General Insurance/Takaful. He oversees and delivers the organisation's performance by driving them towards the right direction and ensuring proper metrics to accurately gauge performance.

He is a Board member of several subsidiaries of AMMB, namely AmGeneral Holdings Berhad, AmGeneral Insurance Berhad, AmMetLife Insurance Berhad and AmMetLife Takaful Berhad.

Dato' Sulaiman 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 Group, he has held many prominent positions at one of the largest banks in Malaysia before his appointment as CEO/Executive Director of the bank, where he led the bank's overall development, management and performance of the consumer sales and distribution channels. At the bank, he was also responsible for the management of Retail Banking in Singapore and Cambodia.

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 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.



**Datuk Haji
Hamirullah Boorhan**

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

Encik Zulkanain bin Kassim joined Affin Bank Berhad (“AFFIN BANK”) on 1 October 2016 as COO. He is responsible for planning, organising and controlling of all operational activities of the Bank, which includes IT Services, Banking Operations, and Loan Administration and Documentation.

Prior to AFFIN BANK, Encik Zulkanain held the position as Group Managing Director of MEPS.

He brings with him more than 25 years of experience in financial services industry, primarily in Information Technology, Banking Operations, Customer Solutions, and Payments.

Encik Zulkanain holds a Bachelor of Science (Hons) degree in Computer Science, Universiti Teknologi Malaysia and recipient of the coveted Leadership Award – Individual by CEPI Asia in modernising Malaysia’s payment infrastructure.



Zulkanain bin Kassim

Chief Operating Officer
Affin Bank Berhad

THE COUNCIL - ALTERNATES (CONT'D)



Renzo Christopher Viegas

**Adviser to Group
Chief Executive Officer**
CIMB Group Holdings Berhad

Mr Renzo Christopher Viegas is currently Adviser to Group CEO, CIMB Group advising on group strategies and execution of key business plans.

He 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, Mr Viegas joined a Malaysian bank where he rose to the position of Deputy Managing Director before joining CIMB Group in April 2012 as Deputy CEO.

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).



Elaine Fan

**Consumer Business
Manager**
Citibank Berhad

Ms Elaine Fan is the Consumer Business Manager of Citibank Berhad. She has been with the bank for 33 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.

Mr Dominic Mascrinas joined Hong Leong Bank as COO, 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, re-engineering and IT.

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 & CEO (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.



Dominic Mascrinas

**Chief Operating Officer,
Group Strategic Support**
Hong Leong Bank 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 Eng Seong

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

THE COUNCIL - ALTERNATES (CONT'D)



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 a 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. He is presently the Head of Operations and Technology as well as Head of Reporting. His current role includes implementing and overseeing strategic initiatives to ensure efficient banking operations as well as implementing new technology to enable business capabilities. Furthermore, he drives innovation and quality initiatives to improve efficiency, processes to achieve service level agreements and operational cost savings.

He holds a Master's in Business Administration from University of Strathclyde, United Kingdom and has a First Class Honours in Bachelors of Economics from Universiti Malaya.



**Dato' Chang Kat
Kiam**

**Deputy Chief
Executive Officer**

Public Bank Berhad

Dato' Chang Kat Kiam was appointed to his present position as Deputy CEO in January 2016. He was appointed COO of Public Bank in 2006 and redesignated Senior COO in October 2013. He has been in the banking industry since 1975 and is experienced in all aspects of banking having managed branches and banking business portfolios in Head Office.

His directorships in the Public Bank Group are as Director of Public Financial Holdings Ltd, Public Bank (Hong Kong) Ltd, Public Finance Ltd, Cambodian Public Bank Plc, Campu Lonpac Insurance Plc, Campu Securities Plc and Public Bank Vietnam Ltd.

Dato' Chang holds a Master's degree in Business Administration.

Mr U Chen Hock was the Executive Director/Head of Group Retail Banking, RHB Banking Group prior to his retirement in April 2017. He was 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 CEO 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.



U Chen Hock

**Executive Director/
Head, Group Retail Banking
(until 13 April 2017)**

RHB Bank 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.



Aaron Loo

**Country Head,
Retail Banking**

Standard Chartered Bank
Malaysia Berhad

THE COUNCIL - ALTERNATES (CONT'D)



Suparman Kusuma

**Executive Vice President
Head, Group Consumer Banking**
Alliance Bank Malaysia Berhad

Mr Suparman Kusuma is the Head, Group Consumer Banking at Alliance Bank Malaysia Berhad. He joined the Bank in July 2015 and oversees all aspects of Consumer Banking, including wealth management, cards, loans, deposits, bancassurance and e-channels.

He has over 25 years of experience in Consumer Banking. Prior to his appointment at Alliance Bank, Mr Suparman was the Managing Director, Consumer Banking for Bank Mega in Indonesia.

He served at various banking institutions in Asia and the Middle East, including Citibank, Emirates National Bank of Dubai, Tokyo Star Bank, Standard Chartered Bank in Taiwan, Hong Kong and Singapore, as well as Bank Danamon in Indonesia.

Mr Suparman holds a Bachelor of Science in Mathematics and Business Administration from the University of Pittsburgh, USA.



**Datuk Mohamed
Azmi Mahmood**

**Deputy Group Chief
Executive Officer
(until February 2017)**
AmBank Group

Datuk Mohamed Azmi Mahmood, with over 35 years of experience in the banking industry, was the Deputy Group CEO of AmBank Group from April 2012 until his retirement in February 2017.

He first joined Arab-Malaysian Finance Berhad in 1981 as an Accountant. Over the years, he held various positions in the Senior Management level i.e. Senior General Manager, Managing Director, Managing Director – Retail Banking and Deputy Group Managing Director.

Datuk Azmi was 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 was also 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” in 2008.

THE ASSOCIATION

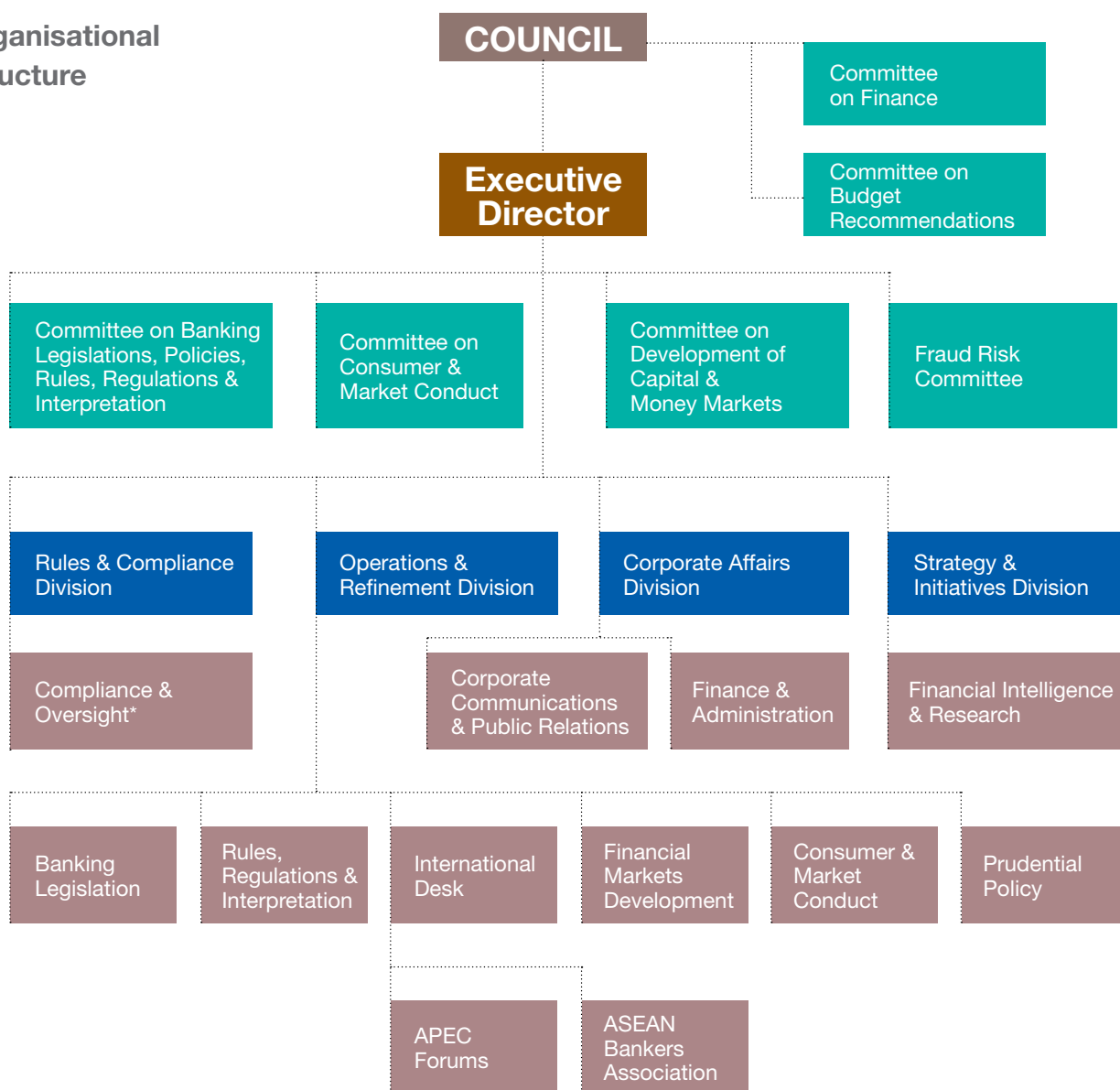
ITS ORGANISATIONAL STRUCTURE AND FAMILY TREE

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

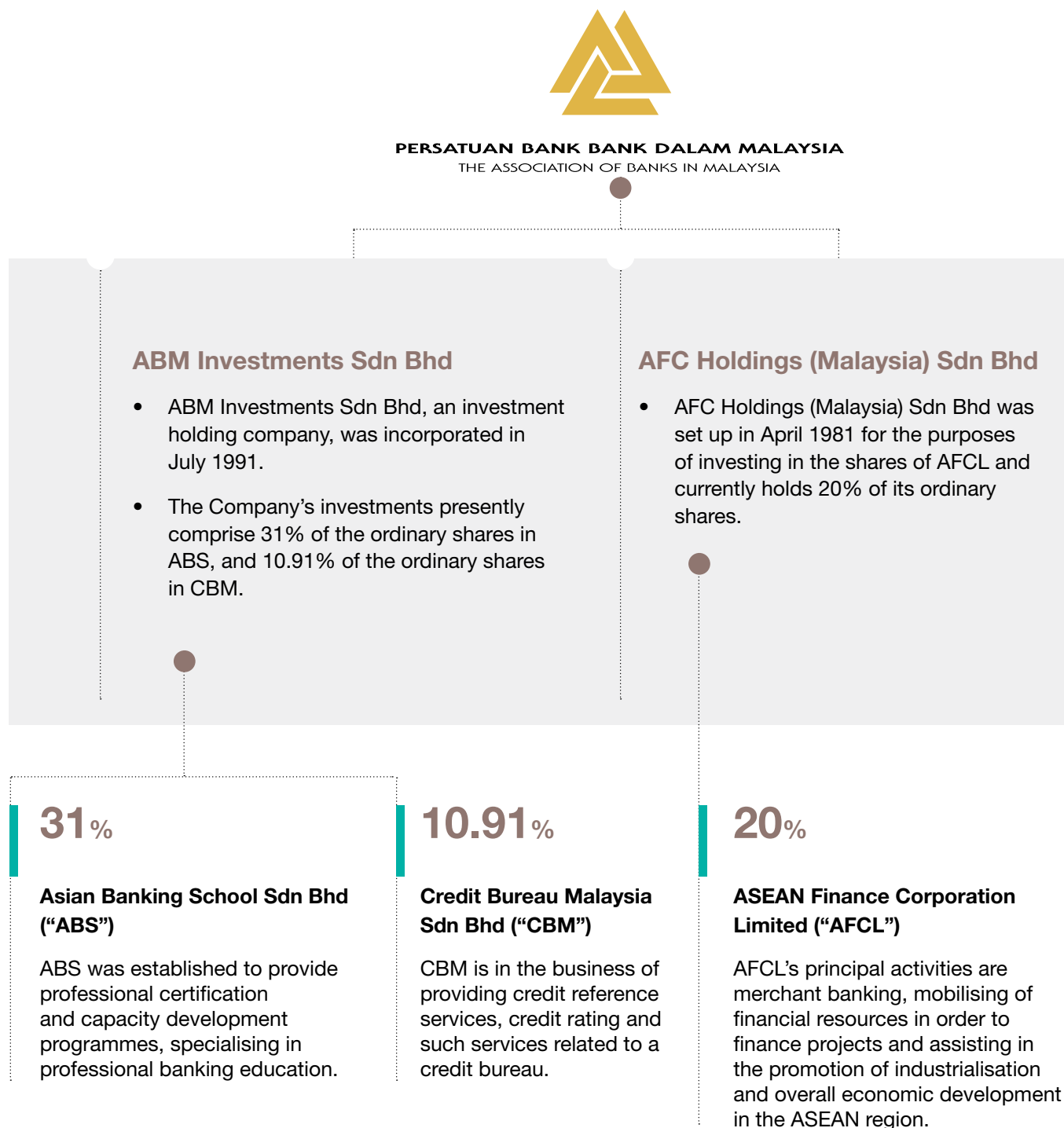


Note: * to be established

THE ASSOCIATION

ITS ORGANISATIONAL STRUCTURE AND FAMILY TREE (CONT'D)

ABM's Family Tree



CHAIRMAN'S STATEMENT

“ As Chairman of The Association of Banks in Malaysia (ABM), I am honoured to present this year's Annual Report. ”



In 2016, ABM continued to support efforts to raise standards in our industry. ABM actively participated in engagements and mooted numerous issues with policymakers through meetings, formal submissions and reports. In helping to shape the regulatory agenda, ABM provided industry input across various aspects of banking policy with members participating in committees, working groups with industry peers, as well as interacting with regulators and government officials. It is apparent that such collaboration has borne fruit as the industry's views were taken into consideration in the formulation of policies and in the development of initiatives charting the future of the banking landscape.

We have seen how our member banks provide fuel to the engines of growth – helping businesses to invest, hire and innovate. Recognising that small and medium enterprises (SMEs) are the backbone of the country's economic growth, ABM remains focused on ensuring that the banking industry supports businesses in a wide range of ways, from providing them the right information, advice to better understand their options, to improving access to financing. The banking industry is committed to working with SMEs, helping them to expand, create jobs and drive economic growth. Thus, ABM will keep collaborating with the government, regulators and other agencies to increase the availability and sources of financing for SMEs.

CHAIRMAN'S STATEMENT (CONT'D)

Global Economy

The world economy recorded a poorer performance in 2016 due to subdued investment activities in most countries amid heightened political and policy uncertainties in major economies. The global economic landscape was challenging due to weak demand and low commodity prices. International financial markets were also subjected to heightened uncertainty with significant reversal of capital flows from emerging economies. This was driven by the unexpected political developments particularly in the United Kingdom (UK) and the United States of America (US), and the macroeconomic policies adopted by these nations.

Gross Domestic Product (GDP) growth in the US moderated to 1.6% in 2016, its worst performance since 2011, due to weakened private consumption and slower corporate earnings. However, economists are expecting the country to perform better in 2017, driven by strong consumer spending, improving business investment, and inventory expansion. There could also be upside to growth from increased fiscal expenditure, especially infrastructure spending and tax cuts.

Across the Atlantic, the euro area faced a demanding external environment due to episodes of heightened uncertainty and short-lived peaks in financial market volatility. Despite a series of shocks, including Brexit, the region's growth held up relatively well in the second half of the year. Germany posted healthy growth, led by a pick-up in government spending and buoyant construction activity while economic activity firmed in France, but eased a little in Italy and Finland. Spain's economy also continued to expand, although Greece's economy contracted. Meanwhile, Britain's growth prospects will be hindered by lingering uncertainty about a future outside the European Union.

In Asia, China's growth expanded at a more gradual pace due to ongoing rebalancing from an investment-driven growth model towards a consumption-led one. Many Asian economies registered stronger expansion, allowing the region to grow at a faster pace relative to other emerging market economies.

On a brighter note, the ASEAN region steadily recorded positive growth in 2016, expanding by 4.6% amidst global uncertainties. Going forward, domestic demand will continue to be a key driver of regional growth, while structural reforms, public spending and fiscal stimulus will enhance investments in the region. The outlook for the region remains optimistic as ASEAN countries are committed to promoting closer trade and investment ties between the economies.

The world economy is expected to gather momentum in the coming months. A broad-based upswing in manufacturing activity in the US and other key economies, stronger recovery in developing economies and the benefits of higher commodity prices for low-income countries are all drivers to better global growth prospects. However, political uncertainties and any shift to protectionism may disrupt global output and trade. These risks will threaten global economic integration and the cooperative global economic order that has served the world economy, especially emerging market and developing economies, well. Against this backdrop, economic policies have an important role to play in staving off downside risks. A renewed multilateral effort is also needed to tackle common challenges in an integrated global economy.

Malaysian Economic Outlook and Perspective

The Malaysian economy remained resilient throughout 2016, registering a commendable growth of 4.2% year-on-year, underpinned by sustained expansion in private sector expenditure. On the supply side, growth was driven by the manufacturing and services sectors. Meanwhile, private consumption sustained its strength, inching higher during the year. This was supported by the impact from a hike in minimum wage and civil servants' pay in July 2016 as well as the temporary reduction in employees' contribution to the Employees Provident Fund (EPF). Domestic demand was further boosted by the higher payments under *Bantuan Rakyat 1Malaysia* (BR1M) during the year to support low and middle-income households.

In the external sector, the current account of the balance of payments remained in surplus, but by a smaller amount. This stemmed from a lower trade surplus as export growth moderated in line with the subdued global demand. The constant structural deficits in the services and income accounts also contributed further to the narrowing of the current account surplus. The financial account persistently recorded net outflows, while direct investment registered net inflows. Notwithstanding any external shocks, the Malaysian economy is projected to perform better in 2017. Apart from expected gradual improvement in global growth, domestic demand would continue to be the main impetus for the local economy, supported by Government spending and the recovery in global commodity prices. Meanwhile, private consumption would be supported by sustained employment and income growth. Investment activity will continue to be anchored by the on-going implementation of infrastructure projects as well as capital spending in the manufacturing and services sectors. However, main challenges remain such as inflationary pressure, geopolitical concerns and monetary policy shifts which may pose risks to the country's growth.

Malaysian Banking Sector – Developments and Issues

Despite operating in a more challenging global and local environment, the Malaysian commercial banking sector consistently performed well due to strong capital and stable funding levels. The domestic banking system remains well-capitalised, with ample liquidity to support the financing needs of businesses and households. As businesses and households adjust to the exigent economic outlook and rising cost of living, these financial buffers will support the resilience of the financial institutions.

Banks have maintained a high level and quality of capitalisation as reflected in the high common equity tier-1, tier-1 and total capital ratios of banks which stood at 13.1%, 14.0% and 16.9% respectively as at end January 2017. The level of net impaired loans was sustained at 1.2% of net loans, with loan loss coverage ratio at 91.5%.

However, there will be challenging times ahead for banks as we tackle issues such as a softening property market and lacklustre domestic sentiment due to higher cost of living and a modest business environment. Even though growth is expected to pick up on improvement in external demand for the country's exports, inflation is expected to be higher, while capital flows remain volatile. Nonetheless, overall the banking sector is expected to remain resilient, with ample buffers to absorb losses, benefiting from various regulations on capital management.

The industry will face other challenges such as the rise in offerings by financial technology (FinTech) companies. Banks will continuously need to improve the way they interface with customers and embrace the customer-led digital revolution by making it easier for people to manage their money on the move.

CHAIRMAN'S STATEMENT (CONT'D)

Consumers are becoming increasingly more confident using online payments, debit cards and contactless payments. Going forward, online banking, smart-phones and contactless technology will be dominating the way we pay, shop and bank. Indeed, the payment system landscape is undergoing significant change with many different drivers. In such a fast-moving environment it is vital that a clear industry strategy and vision is developed, to ensure the best outcome for all stakeholders concerned. Banks are constantly harnessing new technologies to change the way they do business and to improve their customers' experience of their products and services.

ABM's Strategy for 2017

ABM's overarching and long-term ambition is to promote a better banking industry for the benefit of Malaysia as a whole. Going forward, we will carry on to deliver this by focusing on promoting growth and raising standards in our industry as well as to forge public understanding of banking issues. As the pace of innovation accelerates in influencing how banks operate, ABM will play an important role in shaping policy, serving our members and will continue to champion the agenda for consumers and businesses in the coming years.

Over the last few years, the banking industry in Malaysia has seen many exciting changes in the payment systems. With much more change expected on the horizon, we have a great opportunity to proceed to deliver world class payments across the board. To make this happen, the industry's collaborative know-how and resources will be tested like never before – but with customers remaining as the industry's key focus I am confident great outcomes will be achieved. There are currently numerous regulatory and legislative changes underway on payment systems in Malaysia. All of these will need to be sequenced and implemented effectively in a way that brings the best outcomes for customers and protects the veracity and security of the payment systems. The role of ABM as an advocate in this landscape has never been more critical to ensure that our member banks remain at the forefront of the changes.

On behalf of ABM, I would like to convey my appreciation to Bank Negara Malaysia, the Securities Commission, government ministries and consumer associations for their support and collaborative spirit. We are also grateful to our member banks for their confidence in empowering us to champion various initiatives on behalf of the industry.

I would like to acknowledge my colleagues at ABM for their contribution to the Association's achievements, and thank them on behalf of member banks for all their endeavours, commitment and hard work in 2016. I am confident that they will keep up the good work that is currently underway to ensure that the commercial banking industry is well informed, supported and competitive.

On a final and somber note, I wish to place on record the commercial banking industry's appreciation to ABM's former Executive Director, the late Chuah Mei Lin, who passed away suddenly in January 2017. In her eight years helming ABM, Mei Lin became a formidable force and voice in advocating critical issues on behalf of member banks. She was well known for her tenacity, passion and her ability to tackle a myriad of complex issues. During her tenure at the Association, she had focused on building strong relationships with our key stakeholders which was crucial in driving the organisation's agenda and goals. Under her sturdy leadership, ABM became a respected channel for communicating the commercial banking industry's views to regulators, government agencies as well as regional and global counterparts. Mei Lin will certainly be missed, but her contributions to the commercial banking industry will live on.

Datuk Abdul Farid Alias
Chairman

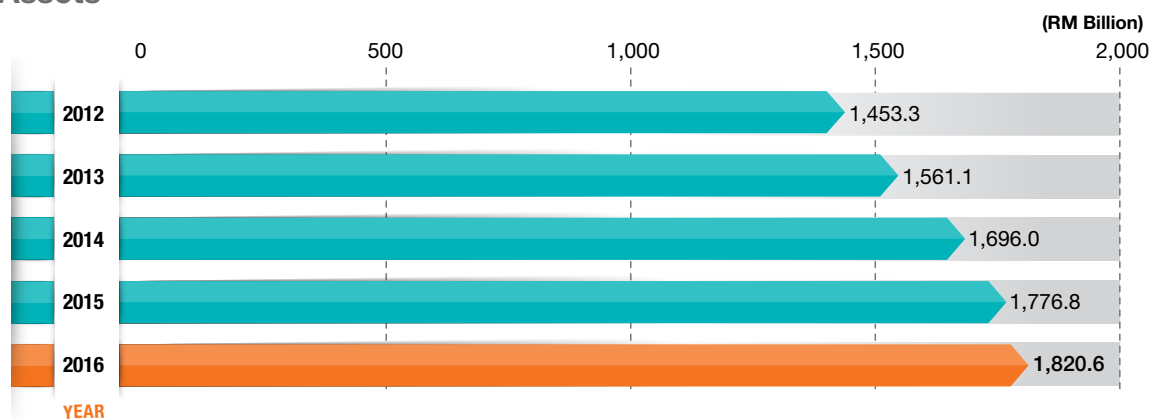
FINANCIAL DATA

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

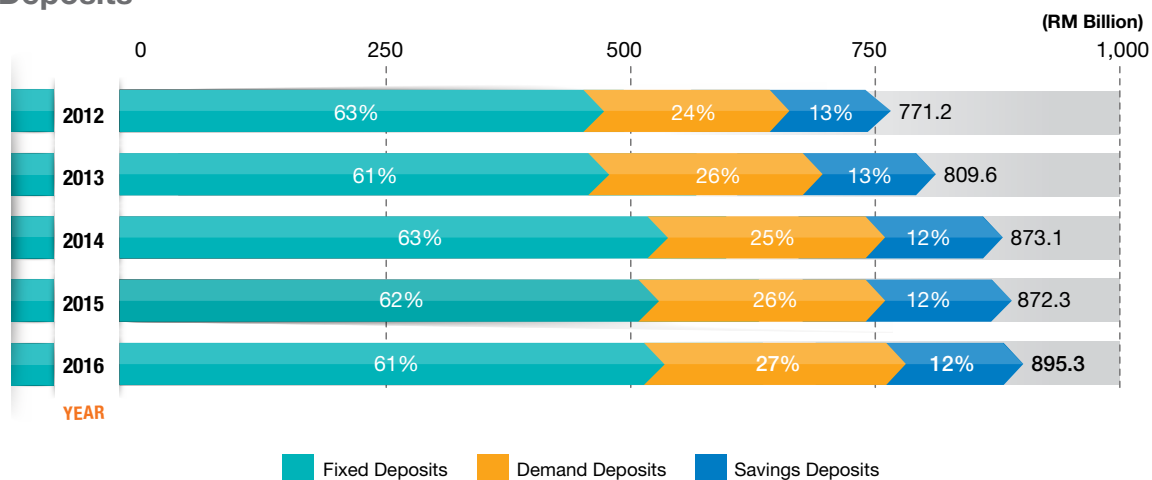
	2012		2013		2014		2015		2016	
	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)
Total Assets	1,453,333	7.1	1,561,115	7.4	1,695,981	8.6	1,776,820	4.8	1,820,553	2.5
Total Loans	865,322	8.4	933,980	7.9	996,701	6.7	1,048,346	5.2	1,080,260	3.1
Total Deposits	771,197	10.1	809,548	5.0	873,055	7.8	872,266	-0.1	895,347	2.6

yoy = year on year

Total Assets ^a

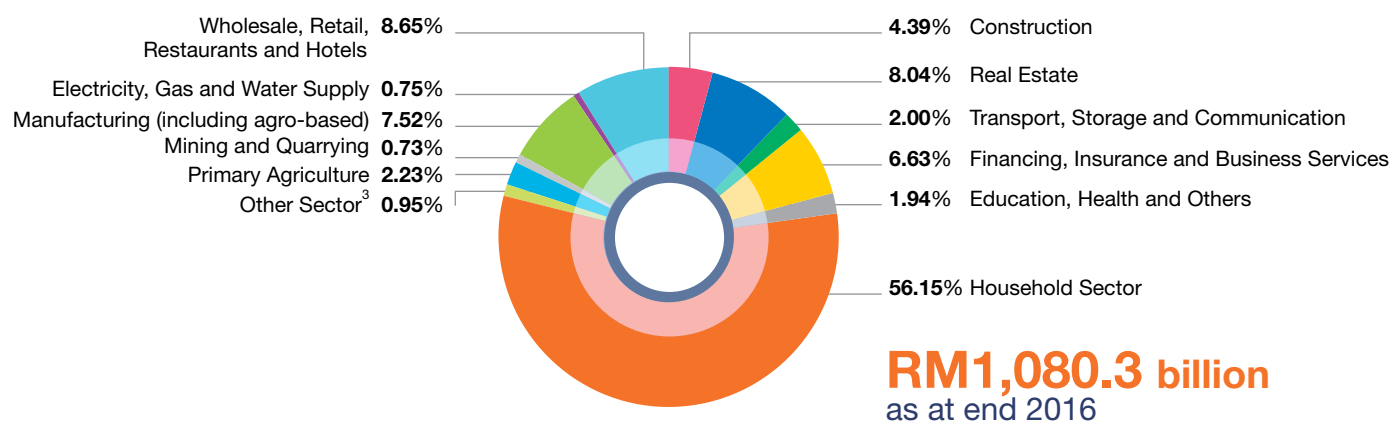


Total Deposits ^a



FINANCIAL DATA (CONT'D)

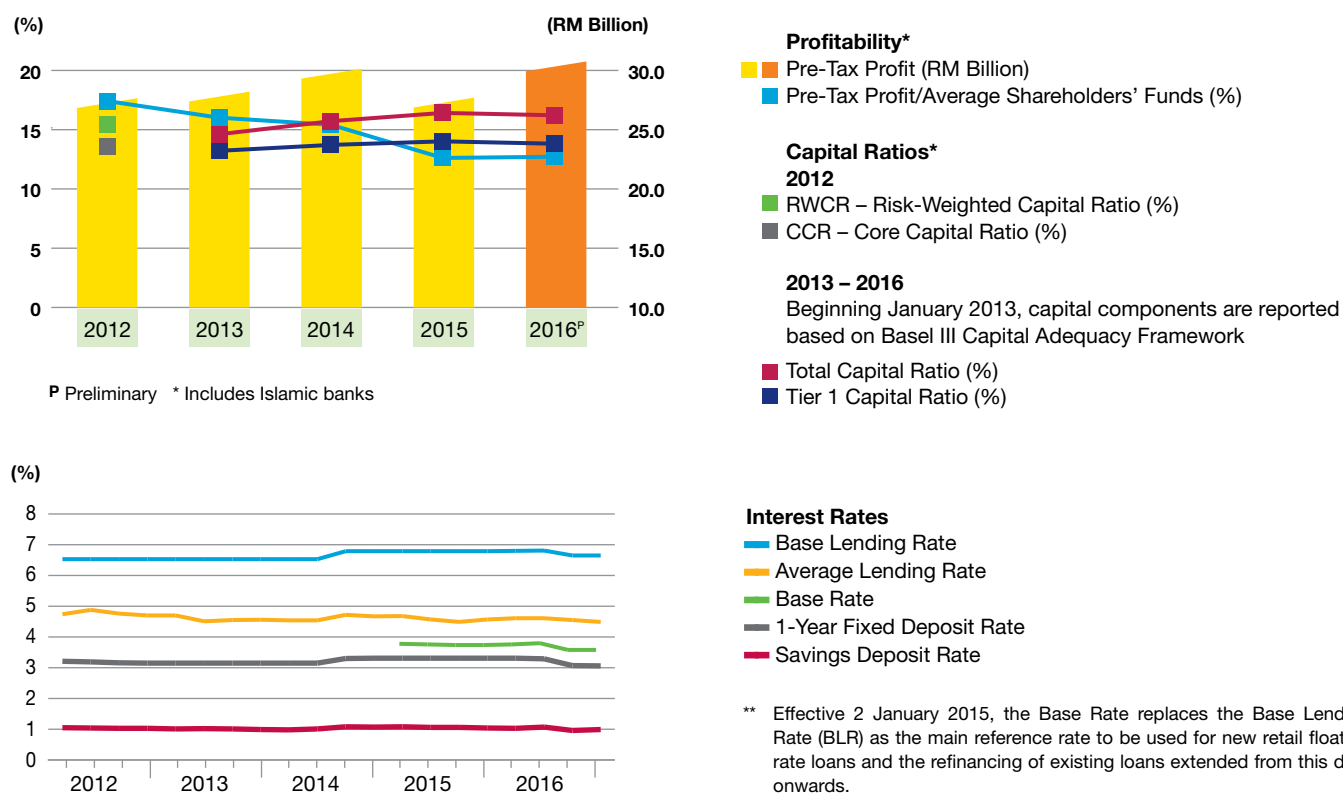
Total Loans¹ by Sector² as at end of 2016 ^a



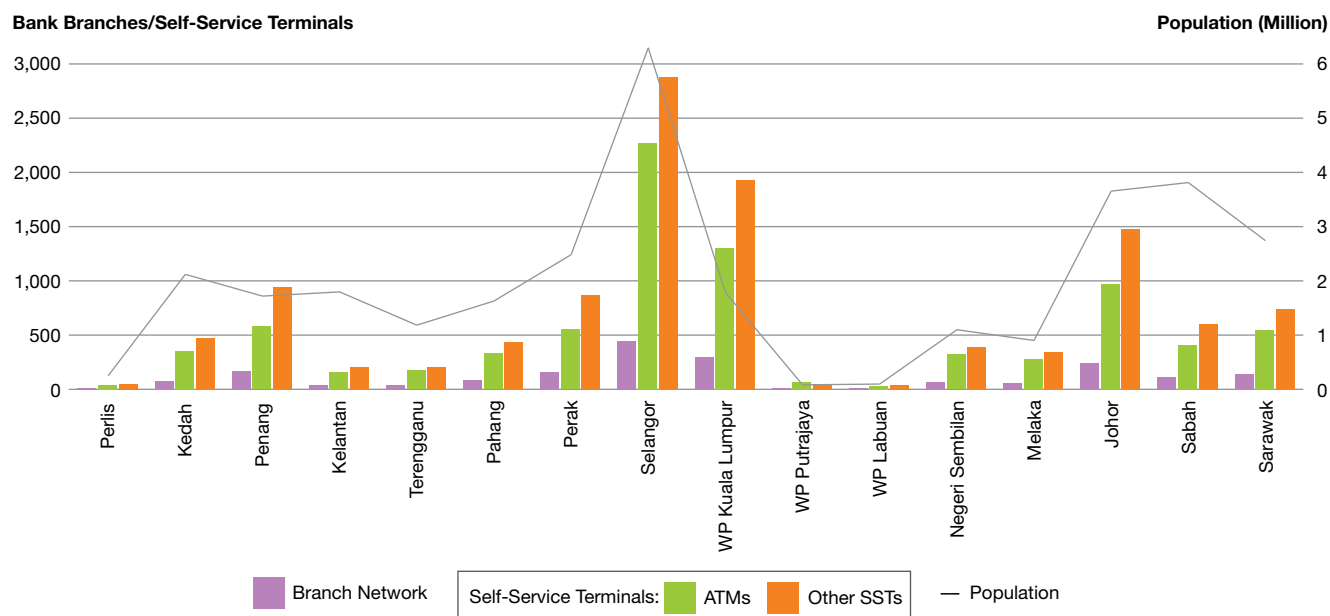
Notes:

1. Total loans as at end 2016 is RM1,080.3 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*}



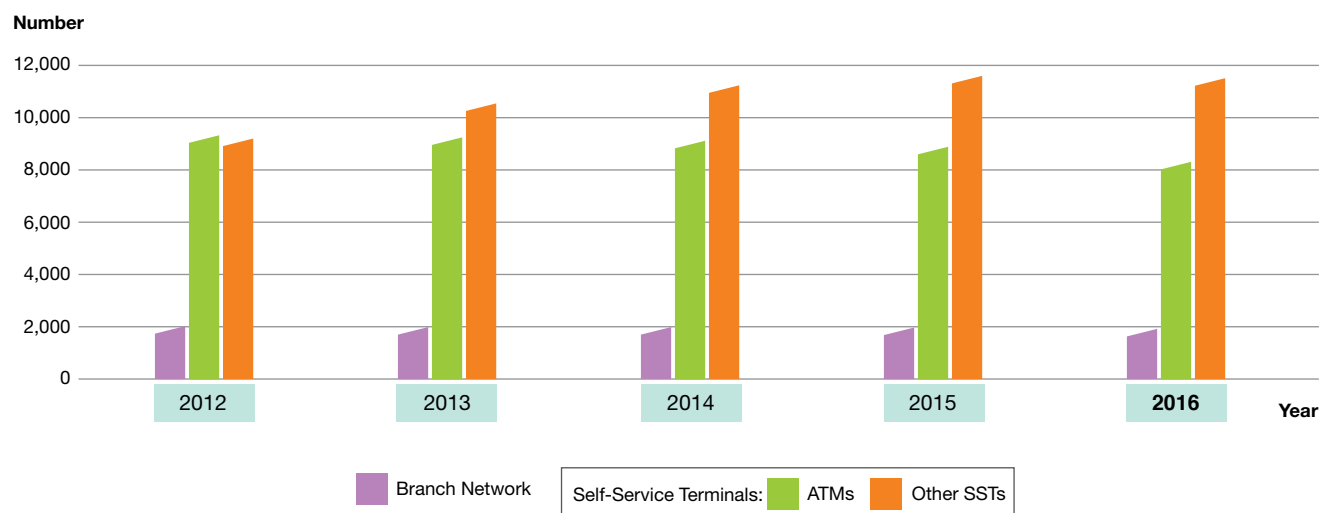
Branch Network and Self-Service Terminals (SSTs) of Commercial Banks by State as at 31 December 2016



Source:

- Population Quick Info- Population by states, Malaysia, 2016 (Department of Statistics Malaysia).
- Current population estimate (2016) by Department of Statistics Malaysia, based on the Population and Housing Census 2010.

Growth of Branches and SSTs of Commercial Banks from 2012-2016 ^c



Source:

c. Data from 2012-2015, extracted from ABM Annual Report 2012-2015.

Data regarding number of branches for commercial banks as at 31 December 2016 – ABM's compilation.

FINANCIAL DATA (CONT'D)

Bank Branches, Number of Staff and SSTs of Commercial Banks as at 31 December 2016

	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	108	3,792	272	153	115	107	9 coin deposit machines
Alliance Bank Malaysia Berhad	88	3,436	218	166	103	87	5 coin deposit machines, 67 EPF kiosks
AmBank (M) Berhad	175	8,277	855	311	218	175	13 coin deposit machines, 71 EPF kiosks
Bangkok Bank Berhad	5	198	0	0	0	0	0
Bank of America Malaysia Berhad	1	65	0	0	0	0	0
Bank of China (Malaysia) Berhad	7	298	0	0	7	8	14 cash recycler machines
Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad	2	402	0	0	0	2	0
BNP Paribas Malaysia Berhad	1	80	0	0	0	0	0
CIMB Bank Berhad	271	12,025	2,231	936	551	318	139 cash recycler machines, 23 coin deposit machines, 252 EPF kiosks
Citibank Berhad	11	2,257	30	42	19	17	4 coin deposit machines, 11 EPF kiosks, 8 phone kiosks
Deutsche Bank (Malaysia) Berhad	1	223	0	0	0	0	0
Hong Leong Bank Berhad	285	8,724	449	225	391	0	340 cash recycler machines, 17 coin deposit machines, 88 EPF kiosks
HSBC Bank Malaysia Berhad	42	4,077	128	127	79	74	6 coin deposit machines, 31 EPF kiosks
India International Bank (Malaysia) Berhad	1	38	0	0	0	0	0
Industrial and Commercial Bank of China (Malaysia) Berhad	5	227	7	0	0	6	0
J.P. Morgan Chase Bank Berhad	1	169	0	0	0	0	0
Malayan Banking Berhad	363	43,976	2,390	812	672	442	362 cash recycler machines, 32 coin deposit machines, 94 EPF kiosks
Mizuho Bank (Malaysia) Berhad	1	192	0	0	0	0	0
National Bank of Abu Dhabi Malaysia Berhad	1	46	0	0	0	0	0
OCBC Bank (Malaysia) Berhad	32	3,476	97	98	70	32	4 coin deposit machines, 43 EPF kiosks
Public Bank Berhad	257	14,545	567	15	548	264	902 cash recycler machines, 27 coin deposit machines, 16 EPF kiosks
RHB Bank Berhad	197	14,790	1,022	461	354	287	16 coin deposit machines, 273 EPF kiosks
Standard Chartered Bank Malaysia Berhad	31	1,957	68	71	56	35	4 coin deposit machines
Sumitomo Mitsui Banking Corporation Malaysia Berhad	1	106	0	0	0	0	0
The Bank of Nova Scotia Berhad	3	72	0	0	0	0	0
United Overseas Bank (Malaysia) Bhd	45	4,810	48	54	87	70	68 cash recycler machines, 6 coin deposit machines
Total	1,935	128,258	8,382	3,471	3,270	1,924	2,945

Note: The Royal Bank of Scotland Berhad has been excluded from the above table as it has ceased operations in Malaysia.

Alternative Delivery Channels of Commercial Banks as at 31 December 2016

	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 : 603-2178 8888 Corporate : 603-2381 8800 SME : 603-2178 3188
Bank of America Malaysia Berhad	Corporate: https://cashproonline.bankofamerica.com	Corporate: https://cpmobile.bofa.com	
Bank of China (Malaysia) Berhad	www.bankofchina.com/my		
Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad	Corporate: https://ebusiness.bk.mufg.jp/		Corporate: TOHLINE: 603-2034 8151
BNP Paribas Malaysia Berhad	Corporate: https://connexis.bnpparibas.com/		
CIMB Bank Berhad	Retail: https://www.cimbclicks.com.my Corporate: https://www.cimbbizchannel.com	Retail: https://mobile.cimbclicks.com.my CIMB Clicks App (On iOS and Android operated phones)	Consumer Call Centre: 603-6204 7788 (local and overseas)
Citibank Berhad	Retail: https://www.citibank.com.my/index.htm Corporate: https://portal.citidirect.com/ https://www.asia.citibank.com/	Retail: https://mobile.citibank.com.my/	Retail Call Centre: 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: www.autobahn.db.com/login		
Hong Leong Bank Berhad	Retail: www.hongleongconnect.my Corporate: www.hlb.com.my/main/connect-biz	Retail: via mobile app from Apple and Google play Store	
HSBC Bank Malaysia Berhad	Retail: www.hsbc.com.my Corporate: www.business.hsbc.com.my	Retail: via mobile app	HSBC Bank Malaysia : 1-300-88-1388 HSBC Premier : 1300-88-9393 HSBCnet : 1-300-88-1018
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) Corporate: 1-300-88-7788 (local) 603-7844 3015 (overseas)
Mizuho Bank (Malaysia) Berhad	Corporate: https://otp.ffrontier.com		
OCBC Bank (Malaysia) Berhad	http://www.ocbc.com.my	Retail: App available on Google play and Apple AppStore	Personal Banking: 603-8317 5000 Business Banking: 1-300-88-7000
Public Bank Berhad	www.pbebank.com	via mobile app from App Store and Google play	
RHB Bank Berhad	http://www.rhbgroupp.com.my	Retail: RHB Mobile Banking App	Call Centre: 03-9206 8118 : 082-276 118
Standard Chartered Bank Malaysia Berhad	Retail: https://ibank.standardchartered.com.my/nfs/login.htm Corporate: https://s2b.standardchartered.com/ssoapp/login.jsp	via mobile app Retail: Breeze Malaysia Corporate: Straight2Bank	Retail: 1-300-888-888
Sumitomo Mitsui Banking Corporation Malaysia Berhad	Corporate: https://gcms.smbc.co.jp/cmswebapp		
United Overseas Bank (Malaysia) Bhd	www1.uob.com.my		Kuala Lumpur : 603-26128 121 Penang : 604-2401 121 Johor Bahru : 607-2881 121 Kuching : 6082-287 121 Kota Kinabalu : 6088-477 121

Note: The Royal Bank of Scotland Berhad has been excluded from the above table as it has ceased operations in Malaysia.

REPORT OF THE COUNCIL

“ As Officer in Charge 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 2016 for and on behalf of the Council. ”

1. INTRODUCTION

We are now slightly past the half way mark of the 10-year period covered by the Financial Sector Blueprint, i.e. 2011-2020. Much has been done by the commercial banking industry towards achieving Bank Negara Malaysia's and the country's aspirations to migrate to electronic payments (e-payments).

Some of the initiatives which are on-going from the previous year include the implementation of price reforms to increase the affordability of e-payments, promoting safe online banking practices, the migration of payment cards (i.e. credit, debit, charge and prepaid) to Chip and PIN (from Chip and signature), and the upgrading of the physical infrastructure to facilitate payment using PIN, but to name a few. Despite the significant progress made to-date, the industry never rests on its laurels and is always pressing forward with exciting innovations in the e-payment space.

New technology such as blockchain and financial technology (or FinTech in short) are the current buzzwords in the banking arena. With the rise of FinTech players in the payment sphere, advances in mobile payment applications are reaching new heights. Banks too have not been lagging behind as they strive to introduce ever more efficient and innovative products and services for the benefit of their customers.

Despite much efforts placed on the e-agenda, the Association was no less committed to pursuing the multitude of other issues that concern our members such as the Personal Data Protection Act, fixed input tax recovery rate for the commercial banks, as well as accounting and tax related matters. On the public front, ABM remained focus on the consumer agenda through its *ABMConnect* and *eABMConnect* channels.

The following report serves to highlight some of the key initiatives and milestones achieved in 2016.

2. REPORT OF KEY INITIATIVES IN 2016

A. e-Agenda

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

Work on the Chip and PIN project continued in earnest as the industry stepped into high gear to meet the milestones leading up to the 31 December 2016 deadline. These milestones included the changing of all credit cards to the PIN-enabled version as well as the upgrading of all point of sales terminals.

Monthly meetings were convened with the Chip and PIN Steering Committee to tackle the myriad of issues that emerged along the way. Among such issues were the limitation of PIN entry to 4 digits in a small number of markets overseas, debit card delivery process, and retailers' proposition but to name a few.

The communications plan to increase the level of awareness among the public on the use of PIN in place of signature, known as the "PIN and Pay" campaign, was intensified towards the second half of the year as the market achieved critical mass in terms of the number of PIN-enabled cards and terminals. In addition to the newspaper, radio and digital advertisements, ABM also engaged the media to reach out to a wider audience with the aim of educating cardholders regarding the PIN and Pay campaign.

The PIN and Pay website, www.pinandpay.com.my, which was launched in November 2015, also serves as a useful channel where information on the PIN and Pay campaign are disseminated to the public. All cardholders and merchants were encouraged to visit the website periodically for the latest updates regarding the campaign.

Throughout the year, ABM and the project manager held engagements with the petrol companies which form one of the major stakeholders in this initiative. Concerns about disrupted customer service which could impact their businesses were addressed. A specific communication plan was also drawn up to advise motorists on the use of PIN at the outdoor payment terminals (OPTs) to ensure minimum disruption. These included placing of notices at the OPTs to inform cardholders who do not know their PIN that they will have to proceed to the shop to pay and advise them to contact their card issuers quickly to request for a Chip and PIN card. Education material for the forecourt attendants on how to assist cardholders who do not know their PIN was also shared with

the petrol companies. We are glad to have the commitment of the petrol companies to upgrade their OPTs to require PIN entry as well as to implement appropriate measures to educate their customers.

During the course of the year, it was observed that many retailers were automatically bypassing PIN when presented with a new PIN-enabled card to avoid having to present the PIN pad to the customer. Part of the problem was attributed to retailers not perceiving a benefit in allowing a PIN to be entered and cashiers continued to behave as they always had by processing signature.

To overcome any initial resistance to a change in behavior, the industry decided to run a campaign to encourage retailers to remind their customers to enter a PIN when prompted. The retailer incentivisation programme commenced on 15 December 2016 and ended on 14 January 2017. The results of the programme were positive with a significant drop in the average PIN bypass rate recorded for this period. Following the success of the programme, a phase 2 has been proposed, targeted for March 2017.

(ii) e-Payment Incentive Fund (ePIF)

As one of the measures to accelerate the migration to e-payments by Bank Negara Malaysia, an ePIF framework was introduced to complement the implementation of the 50 sen cheque processing fee. Under the framework, an ePIF fund was set up, into which the cheque processing fee collected from bank customers would be channeled. Banks could then use the fund for infrastructure development as well as to provide incentives to their customers who adopted e-payments when making credit card or loan repayments, or payments to the Government agencies at bank counters, using funds drawn from their current or savings account. Such incentives could also be given to banking staff who have contributed in converting their customers to using e-payments.

Any accumulated unutilised ePIF funds at the end of each year would then be distributed to Malaysian Electronic Clearing Corporation Sdn Bhd (MyClear), Malaysian Electronic Payment System Sdn Bhd (MEPS), and to ABM and Association of Islamic Banking Institutions Malaysia (AIBIM) for industry-wide promotional and educational campaigns.

ABM which was allocated some monies from the unutilised ePIF funds from 2015 embarked on an awareness campaign to educate the public on safety measures to avoid becoming victims of phishing fraud. The campaign lasted for three months spanning October to December 2016.

(iii) Initiatives to promote e-payments

e-Payment roadshows

ABM collaborated with Bank Negara Malaysia in the 2016 national e-payment roadshows covering 20 towns and cities across nine states around Malaysia from April to August 2016. The objective of the roadshows was to promote the use of e-payments, in particular enabling the acceptance of payment cards by merchants, the benefits of online banking to merchants as well as online filing and payments to statutory bodies.

Township campaigns

As in the previous year, a series of township campaigns was carried out by participating member banks in various towns in conjunction with the e-payment roadshows. The township campaign, which ran for a period of three months in each town, was aimed at promoting the acceptance of payment cards by merchants and adoption of e-payments by both individuals and merchants.

B. Our Consumer Agenda

(i) ABMConnect

Since its inception in 2009, *ABMConnect*, ABM's hotline service on 1-300-88-9980 has maintained its important role of addressing 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 27,836 calls and queries from members of the public have been received since inception. ABM is pleased to report that 98% of the cases were resolved by the banks with their customers.

(ii) Customer Service Charter

The first Customer Service Charter for the commercial banks was rolled-out in October 2011 with the intention to outline key commitments and service standards for all banks when providing service to customers. Taking into cognizance the advancements in the banking industry, especially in terms of the services and different channels in which customers are now able to access banking services, ABM worked with the Council banks to review and revamp the Charter to make it more relevant. The revised Charter is expected to be launched in 2017.

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)*

The draft Code of Practice (“the Code”) for the banking industry was finalised and submitted to the Commissioner of the Personal Data Protection Department for his agreement. Subsequently, in early 2017, the Commissioner signed the certificate of registration of the Code for the banking industry. Members are given three months from the date of finalisation of the Code to operationalise and train their staff on the requirements of the Code.

Apart from the Code, feedback from members on the Guide for Data Users and Personal Data Protection Standards 2015 was also sought during the year. The comments received were subsequently submitted to the Commissioner in early 2017.

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

ABM remains in close contact with the Inland Revenue Board Malaysia (IRBM) to obtain regular updates with regard to the FATCA reporting. Malaysia was granted a further deferment to 2018 from the earlier date of 30 June 2016 as the intergovernmental agreement has yet to be finalised and signed.

Similarly, ABM held regular engagements with IRBM on the Common Reporting Standard (CRS) under the OECD Standard for AEOI, and successfully obtained IRBM’s agreement for a 6-month transition period for banks to comply with the due diligence for new accounts.

At a special engagement session with IRBM and Bank Negara Malaysia in early 2017, IRBM agreed to consider issuing a set of standard guidelines or guidance notes for each industry. It is envisaged that the guidelines will provide more comprehensive assistance to the financial institutions in operationalising the CRS.

(iii) *Goods and Services Tax (GST)*

Appeals and submissions on GST issues affecting the commercial banks were submitted to the Ministry of Finance (MOF) and Royal Malaysian Customs Department (RMCD) for consideration. These included a request to standardise the different approaches in the imposition of GST for interbank GIRO bulk payments that is charged to customers, in particular corporate customers. To align the Fixed Input Tax Recovery Rate (FITR) year with the most common accounting year, an appeal was made to MOF to extend the 2016 FITR for commercial banks to be applicable from 1 April 2016 to 31 December 2016. The FITR rate for 2017 and subsequent years should accordingly also follow the calendar year. The request by the industry was approved by MOF.

In the last quarter of 2016, ABM worked closely with member banks, MOF and RMCD on the FITR applicable for commercial banks for the year 2017. A submission was subsequently made to MOF on the proposed 2017 industry FITR.

REPORT OF THE COUNCIL (CONT'D)

(iv) Accounting and tax issues

ABM and its member banks have maintained cordial relations with Malaysian Accounting Standards Board (MASB) and provided comments on the various exposure drafts.

During the year, ABM coordinated the issues faced by the banking industry in relation to the implementation of the impairment requirements under Malaysian Financial Reporting Standards (MFRS) 9 *Financial Instruments* for submission to IRBM. In addition, a dialogue session on MFRS 9 led by the Technical Director of the International Accounting Standards Board (IASB) was held.

Other tax related issues were also addressed. A proposal was submitted to MOF on the tax issues arising from guidelines on tax treatment related to the implementation of MFRS 121 *The Effects of Changes in Foreign Exchange Rates* and Public Ruling No. 12/2014 on Qualifying Plant and Machinery for Claiming Capital Allowances.

ABM also lobbied and appealed to IRBM on the issue of the non-deductible expenses relating to single tier dividends.

Following the introduction of the Lodge and Launch (LOLA) Framework by the Securities Commission in 2015, ABM coordinated engagement sessions with the Securities Commission where members had the opportunity to seek clarification on the Guidelines on Unlisted Capital Market Products under the LOLA Framework as well as operational matters concerning private debt securities and Sukuk.

(ii) Jabatan Perumahan Negara (JPN) under the Ministry of Urban Wellbeing, Housing and Local Government (MUHL)

ABM participated in the joint Working Group on Revival of Abandoned Housing Projects chaired by the Director General of JPN. Issues relating to abandoned projects and the revival of the same were addressed under this working group.

During the year, JPN also sought feedback from member banks on issues relating to the Housing Development (Control and Licensing) Act 1966 and the proposed bank guarantee to be used for the earnest money to be deposited to the Housing Development Account. The comments were collated and submitted to JPN for consideration.

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. These included the proposed amendments in relation to the Revision of the Uptick Rules and Expansion of the Purposes of Securities Borrowing under the Securities and Lending – Negotiated Transactions Framework to Facilitate the Settlement of Potential Failed Trades as well as the proposed rules governing the listing, trading and depository framework of its (New) Market.

(iii) Commercial Crime Investigation Department (CCID)

In an effort to combat fraud related to the banking industry, ABM together with member banks continue to collaborate closely with the CCID via the joint taskforce and steering committee. Several dialogues were held during the year where the CCID shared the latest fraud trends with the industry representatives. We are appreciative of the participation by CCID in the dialogues which serve to strengthen the mutual collaboration between the commercial banking industry and the police.

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

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

(v) *Agensi Kaunseling dan Pengurusan Kredit (AKPK)*

ABM continues to be 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. During the year, ABM provided feedback to AKPK on the Programme for Asnaf Al Charimin and the proposal for full and final settlement debt management programme.

(vi) *Registrar of Unclaimed Moneys*

Discussions were held with the Registrar of Unclaimed Moneys (Registrar), Bank Negara Malaysia, AIBIM, Life Insurance Association of Malaysia and Persatuan Insurans Am Malaysia to agree on the procedures for unclaimed moneys pertaining to rightful claimant, wrongful submission of forms and inactive accounts. The Registrar had agreed to look at the proposed procedures to facilitate the claim process.

(vii) *Companies Commission Malaysia*

ABM collated the feedback from member banks in relation to the proposed Practice Directive 1/2017 on Audit Exemption issued by Companies Commission Malaysia. The industry's comments were submitted to Companies Commission Malaysia for consideration.

(viii) *Intellectual Property Corporation of Malaysia (MyIPO)*

In support of the Government's call for financial institutions to consider intellectual property (IP) as a new form of collateral to spur development in the innovation industry, ABM worked with MyIPO to arrange a kick-off meeting with the banks and IP owners to discuss possible collaboration and co-investment. A briefing on the proposed IP Marketplace was also held for member banks to give them a better understanding of this initiative. Banks' views on the IP valuation initiatives were conveyed to MyIPO and Bank Negara Malaysia for consideration.

(ix) *SME Corporation and other SME related organisations*

As part of Bank Negara Malaysia's continuous efforts to enhance SMEs' awareness of the array of financial assistance that is available, ABM coordinated speakers from member banks for SME Corporation's roadshows and Bank Negara Malaysia's briefing sessions which were held around Malaysia. In addition, ABM also helped to source for speakers for other ad-hoc SME-related engagements with other stakeholders such as various business chambers and Secretariat for Empowerment of Indian Entrepreneurs (SEED). At these sessions, bankers shared with the SMEs what they look for when evaluating a business loan.

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 Tokyo, Japan. The main objective of the study tour was to cultivate inter-regional relations with Japanese banks, industry associations and members of the banking and wider financial services. This year saw very good participation with a total of 25 representatives from nine of the 10 ASEAN countries, namely Cambodia, Indonesia, Lao PDR, Myanmar, Philippines, Singapore, Thailand, Vietnam and Malaysia.

The study tour, which was held on 31 October and 1 November 2016, included visits to seven organisations. The host organisations comprised the Japanese Bankers Association, Bank of Tokyo-Mitsubishi UFJ, Sumitomo Mitsui Banking Corporation, Mizuho Bank, Financial Services Agency, Tokyo Stock Exchange and Bank of Japan. Over the 2-day study tour, the topics covered by the respective hosts included an overview of the Japanese banking industry, financial technology (FinTech), project finance and renewable projects, and banking regulations in Japan but to name a few. ABM wishes to record its thanks and appreciation to the host organisations for their warm hospitality and the sharing with the delegation during the visit to Tokyo.

ABM participated in the 21st ASEAN Banking Conference and 46th ASEAN Banking Council Meeting, which were held in Bangkok, Thailand at the end of November 2016. The Conference was hosted by the Thai Bankers' Association with the theme "Enhancing and Strengthening the Roles of Regional ASEAN Banks in the Context of Growing the ASEAN Economic Community (AEC)". The Governor of Bank of Thailand, Dr Veerathai Santiprabhob presented the keynote address titled "Transforming financial services to meet new business needs in the growing AEC". The four panel discussions covered pertinent and current topics such as how banks should adapt in the digital and FinTech age, the banks' role in facilitating more regional trade and investments, adoption of the sustainable finance framework, and how banks can help to develop regional infrastructure. The sessions were very enlightening and explored the strategic enablers and emerging trends in the ASEAN context. It also served to highlight and identify some potential areas for collaboration between the ASEAN countries.

Several key programmes were endorsed at the ASEAN Banking Council meeting which included workshops to share information and deep dive into Application Programming Interface as well as blockchain applications, and responsible financing. On the education front, a study on the possibility of cross-border certification of courses/training programmes was agreed. The 47th ASEAN Banking Council Meeting will be hosted by Vietnam Banks Association in November 2017.

(ii) APEC Financial Institutions Dealing with SMEs

The 13th Annual Meeting and Conference which was scheduled to be held in Vietnam in July 2016 was postponed due to unforeseen circumstances.

3. MEMBERSHIP STRENGTH

As at 31 December 2016, the ordinary membership of ABM remained at 27 commercial banks operating in Malaysia. The branch network of commercial banks as at 31 December 2016 stood at 1,935.

4. CHANGES TO THE COUNCIL

At the 42nd Annual General Meeting held on 16 June 2016, pursuant to Article 13 (iii) of the Constitution, Public Bank Berhad and RHB Bank Berhad retired and were re-elected as Council members. Alliance Bank Malaysia Berhad and AmBank (M) Berhad were co-opted as Council members for the year.

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

The year saw a couple of changes in the Council representation. ABM welcomed to the Council Tengku Dato' Sri Zafrul Tengku Abdul Aziz, Chief Executive Officer of CIMB Bank Berhad and Mr Domenic Fuda, Group Managing Director/Chief Executive Officer of Hong Leong Bank Berhad.

5. CONCLUSION

The year ahead is expected to be a fairly challenging one for the Malaysian economy with political and economic uncertainties plaguing several of Malaysia's major trading partners. Domestic demand is once again seen to be the main driver of growth, albeit at a slower pace due to a slowdown in investment and consumption expenditure.

The Association remains positive that its members are well-positioned to stay competitive and resilient to face the challenges ahead.

On a more personal level, the Association was dealt a severe blow at the start of 2017 with the sudden demise of its Executive Director, the late Ms Chuah Mei Lin. Her unexpected passing left a huge gap not only at the Association itself but in the banking industry as a whole. On behalf of the ABM Council and staff, we wish to place on record our deep appreciation to the late Ms Chuah for her invaluable contributions to the Association.

ABM and the Council wish to acknowledge and thank 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,
Joanne Wong
Officer in Charge

ABM PERMANENT COMMITTEES

AND ITS MEMBERS

COMMITTEE ON FINANCE



**Kamarul Ariffin
Mohd Jamil**
Affin Bank Berhad
(Chairman Bank)



Shafiq Jabbar
(until December
2016)
CIMB Bank Berhad



Foong Pik Yee
Hong Leong Bank
Berhad



Chang Siew Yen
Public Bank
Berhad



Yap Choi Foong
(until November
2016)
RHB Bank Berhad



**Mahendra
Gursahani**
Standard Chartered
Bank Malaysia Berhad

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



**Dato' Mohd
Hanif Suadi**
(until December
2016)
Malayan Banking
Berhad
(Chairman Bank)



Kwan Keen Yew
CIMB Bank Berhad



Chew Kwi Yin
Citibank Berhad



James Gossip
HSBC Bank
Malaysia Berhad



Lim Yau Seong
OCBC Bank (Malaysia)
Berhad



Wong Kar Jee
RHB Bank Berhad



Fong Kin Lung
(Alternate)
RHB Bank Berhad



Mabel Lau
Standard Chartered
Bank Malaysia Berhad

FRAUD RISK COMMITTEE



Lim Chin Heng
Malayan Banking
Berhad
(Chairman Bank)



Mustafa Hassan
Malayan Banking
Berhad
(Chairman Bank)



Gurnam Singh
CIMB Bank Berhad



**Chris Lee
Kah Koon**
CIMB Bank Berhad



**Manoj Kumar
Sambanthan**
Citibank Berhad



Dennis Cheah
HSBC Bank
Malaysia Berhad



Timothy Choy
HSBC Bank
Malaysia Berhad



Veronica Foo
Public Bank Berhad



Siew Lup Yan
Public Bank Berhad



**Arivananthan
a/I Supaya**
RHB Bank Berhad



Laurence Ong
RHB Bank Berhad



Ankit Gutgutia
Standard Chartered
Bank Malaysia Berhad



**Fairoshawal
Idrus**
Standard Chartered
Bank Malaysia Berhad

ABM PERMANENT COMMITTEES

AND ITS MEMBERS (CONT'D)

COMMITTEE ON BUDGET RECOMMENDATIONS



Ng Seiw Kuan
Public Bank Berhad
(Chairman Bank)



Maslynnawati Ahmad
(until July 2016)
CIMB Bank Berhad



Saw Say Pin
HSBC Bank
Malaysia Berhad



Suhaimi Ilias
Malayan Banking
Berhad

COMMITTEE ON DEVELOPMENT OF CAPITAL & MONEY MARKETS



Leslie Foo Chek Shen
Malayan Banking
Berhad
(Chairman Bank)



Thomas Tan
CIMB Bank Berhad



Aida Mastura
Citibank Berhad



Alvin Kong
HSBC Bank
Malaysia Berhad



Lim Lye Ping
Public Bank Berhad



Suzaizi Mohd Morshid
RHB Bank Berhad



Goh Kiat Seng
(until December 2016)
Standard Chartered
Bank Malaysia Berhad

COMMITTEE ON CONSUMER & MARKET CONDUCT



**Shaikh Munir
Ahmad**
Malayan Banking
Berhad
(Chairman Bank)



**Mohd Azhar
Shahbudin**
Affin Bank Berhad



Sharon Woo
Alliance Bank
Malaysia Berhad



**Datin Aziyah
Omar**
CIMB Bank Berhad



**Bernard Callistus
Fernandez**
Hong Leong
Bank Berhad



**Alvin Lim
Kim Leng**
OCBC Bank
(Malaysia) Berhad



Siew Lup Yan
Public Bank Berhad



Noraini Ibrahim
(until March 2017)
RHB Bank Berhad



Jessie Liew
Standard Chartered
Bank Malaysia Berhad



**Michelle Liew
Yang Har**
(until February 2017)
United Overseas Bank
(Malaysia) Bhd

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

CALENDAR OF EVENTS

NATIONAL E-PAYMENT ROADSHOW 2016 – MOVING FORWARD WITH E-PAYMENTS

Bank Negara Malaysia in collaboration with ABM, the Association of Islamic Banking Institutions Malaysia (AIBIM) and the National Cards Group (NCG) conducted the National e-Payment Roadshow 2016 at 20 towns in nine states nationwide. The main objectives of the roadshow were to promote the benefits and features of e-payments to businesses and members of the public as well to educate bank customers on safe practices when conducting financial transactions using online banking. During the roadshows, banking institutions, payment system operators as well as providers showcased their latest offerings and promotions on cards and online banking products. In conjunction with the e-payment roadshow, NCG organised a series of township campaigns in Perak, Melaka, Pahang, Perlis, Kedah, Negeri Sembilan, Terengganu, Sabah and Sarawak from 1 April to 31 December 2016 aimed at encouraging businesses to accept payments from their customers via debit and credit cards. Various promotional offers and incentives were offered at participating bank branches.

Photos taken at selected roadshows.

27
APR

Ipoh,
Perak



5
MAY

Bandaraya Melaka,
Melaka

9
MAY

Kuantan,
Pahang



11
MAY

Raub,
Pahang



18
JUL

Alor Setar,
Kedah



10
AUG

Kudat,
Sabah



CALENDAR OF EVENTS (CONT'D)



5 APRIL 2016, Tuesday

JOINT WORKING COMMITTEE MEETING BETWEEN CCID AND ABM

The Joint Working Committee had its first meeting for the year on 5 April 2016 and it was chaired by YDH SAC Mohd Nordin bin Mohd Idris. The joint meetings between Commercial Crime Investigation Department (CCID), AIBIM, the Association of Development Finance Institutions of Malaysia and ABM have been recognised as a useful forum where the latest fraud modus operandi affecting the banking industry are shared with the banks and measures to combat these fraud schemes are also discussed.

31 OCTOBER - 1 NOVEMBER 2016,
Monday-Tuesday

STUDY TOUR TO TOKYO, JAPAN

ABM as the chair of the Permanent Committee on ASEAN Inter-Regional Relations, organised a study tour to Tokyo, Japan after conducting a survey with members of the ASEAN Bankers Association. Twenty five delegates comprising senior bankers from nine ASEAN countries namely Cambodia, Indonesia, Lao PDR, Myanmar, Philippines, Singapore, Thailand, Vietnam and Malaysia participated in the two-day study tour to visit the following organisations in Japan:

- Bank of Japan
- Bank of Tokyo-Mitsubishi UFJ
- Japanese Bankers Association
- Financial Services Agency
- Japanese Bankers Association
- Mizuho Bank
- Sumitomo Mitsui Banking Corporation (SMBC)
- Tokyo Stock Exchange

The hosts enlightened the delegates on a wide range of topics which included an overview of the Japanese banking system, bank supervision and regulation in Japan, market trends of developed countries, renewable energy, FinTech and more.

The study tour was successful thanks to the active participation and engaging sessions with the gracious Japanese hosts. Delegates deemed the tour to be fruitful and informative as they were provided with an excellent insight into the financial services industry in Tokyo as well as recent developments and innovations in the country.



16 NOVEMBER 2016, Wednesday

BRIEFING BY SECURITIES INDUSTRY DISPUTE RESOLUTION CENTRE

In 2016, Bank Negara Malaysia and Securities Commission Malaysia decreed that commercial and Islamic banks offering capital market products in Malaysia must become members of the Securities Industry Dispute Resolution Centre (SIDREC) as part of the regulators' efforts to enhance financial dispute resolution and financial inclusion for consumers. Following this development, ABM assisted to arrange a briefing by SIDREC to provide member banks with a formal introduction about the organisation and its services.

16 NOVEMBER 2016, Wednesday

BRIEFING BY SECURITIES INDUSTRY DISPUTE RESOLUTION CENTRE (CONT'D)

SIDREC's Chief Executive Officer, Ms Sujatha Sekhar Naik explained the role of the centre as a one stop independent dispute resolution avenue for disputes involving monetary claims relating to capital market products and services. She highlighted that SIDREC also provides investors an independent and impartial alternative dispute resolution avenue to resolve their disputes with capital market intermediaries who are their members. However, she emphasised that the disputes must relate to capital market products or services involving monetary claims. The event was attended by more than 30 members from ABM and AIBIM.



27 - 30 NOVEMBER 2016, Sunday - Wednesday

21ST ASEAN BANKING CONFERENCE & 46TH ASEAN BANKING COUNCIL MEETING

The 21st ASEAN Banking Conference and 46th ASEAN Banking Council Meeting was hosted by the Thai Bankers Association from 27 November to 30 November 2016 in Bangkok, Thailand. The theme of the conference was "Enhancing and Strengthening the Roles of Regional ASEAN Banks in the context of growing the ASEAN Economic Community (AEC)".

This gathering of bankers and financiers from the ASEAN region is an important platform to strengthen the collaboration within the regional financial sector. It is also an avenue to deliberate on current challenges as well as opportunities faced towards achieving the common goal of the AEC.

Following the Conference, the three permanent committees of the ASEAN Bankers Association namely the Committee on Cooperation in Finance, Investment and Trade (COFIT), Committee on ASEAN Inter-Regional Relations and Committee on Banking Education held meetings to discuss their past activities as well future plans. Their reports for the past year as well as plans for 2017 were tabled at the Council Meeting the next day. The 47th ASEAN Banking Council Meeting will be hosted by Vietnam in November 2017.



7 DECEMBER 2016, Wednesday

COLLABORATING WITH MALAYSIA DIGITAL ECONOMY CORPORATION (MDEC) ON FINANCIAL TECHNOLOGY (FINTECH)

In June 2016, Bank Negara Malaysia announced the establishment of a Financial Technology Enabler Group (FTEG) to look at formulating and enhancing regulatory policies to facilitate the adoption of technological innovations in the Malaysian financial services industry. MDEC, which has been given the mandate to drive the digital economy in Malaysia, embarked on certain initiatives to leverage on the opportunities of FinTech as the enabler to drive the digital adoption in financial services.

ABM facilitated a meeting between MDEC and the Council banks to explore possible collaborative opportunities in the FinTech space. During the meeting, MDEC shared some of its projects that are currently in the pipeline and encouraged banks to take an active role in the development of FinTech, whether independently or jointly with FinTech companies.

It was a fruitful engagement with representatives from nine Council banks in attendance.

PIN AND PAY COMMUNICATIONS PLAN

ABM in collaboration with the Association of Islamic Banking Institutions Malaysia and the National Cards Group, embarked on an aggressive nationwide communications plan to create awareness on the PIN and Pay campaign.

Various strategies were employed to ensure that the key messages were communicated effectively to cardholders. We issued press releases, engaged with the press, and deployed several media channels according to the different phases of the campaign as follows:



Meanwhile, card issuers communicated the messages directly to their customer via SMS, letters, notifications on websites as well as emails.

Acquirers also played a role in educating and training the merchants on the importance of asking customers to key in their PIN.

PIN & Pay print advertisements



LIST OF PRESS RELEASES

ISSUED BY ABM IN 2016

MAR	02	Banks offer various finance packages for first time house buyers
MAR	24	Notice of commercial bank closure on Mondays due to public holidays which fall on Sundays in the state of Johor
JUN	01	Why banks adjust their interest rates
JUN	16	ABM Council Members 2016/2017
JUN	24	ABM: In response to the article "It is important to educate credit card users on PIN" published in The Star
JUN	30	Business as usual for commercial banks on Friday, 8 July 2016
JUL	20	Key factors when applying for a housing loan
JUL	25	ABM: In response to the article " <i>Tingkatkan ciri keselamatan kad</i> " published in Utusan Malaysia
AUG	10	Various financing options for homebuyers
SEP	20	Banking institutions will continue to extend home financing facilities to eligible customers
OCT	04	Businesses still have access to financing
OCT	12	Banks enhancing operational efficiency to serve customers better
OCT	19	Pay with confidence using your contactless payment card
NOV	10	Commercial banks are supportive of the nation's economic growth
DEC	08	The Association of Banks in Malaysia is supportive of measures to stabilize ringgit
DEC	13	Do not wait – Shop with your PIN-enabled card today
DEC	20	ABM: In response to the article, "Members of the public face long queues to change cards" published on Borneo Post Online
DEC	22	ABM: In response to letter-to-editor on "Contactless concerns" published in The Star on 21 December 2016

MEMBER BANKS

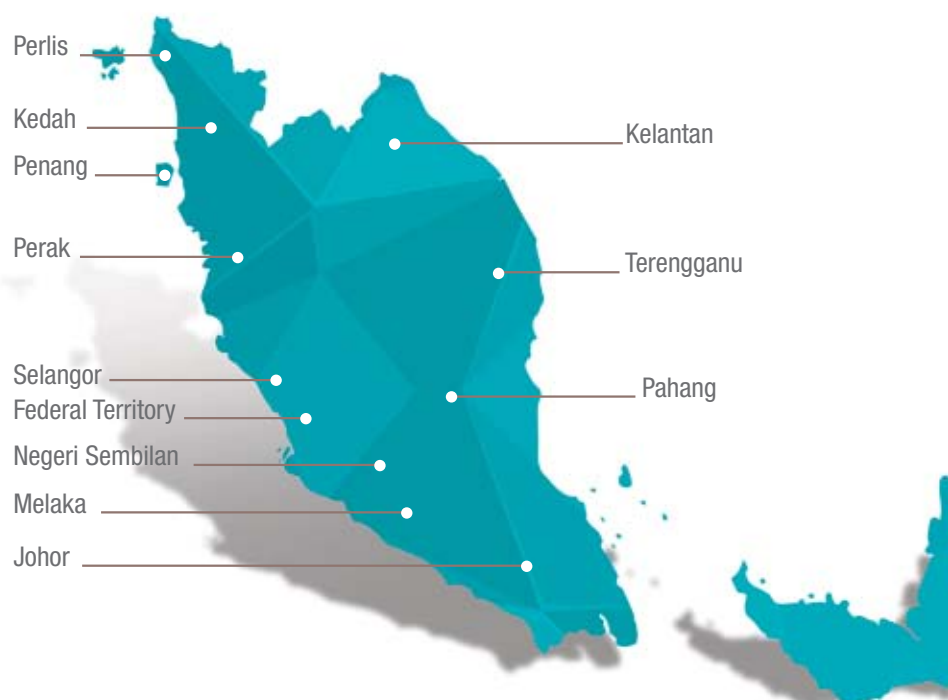
AS AT 31 DECEMBER 2016

In accordance to Chairmanship and in alphabetical order of Member Banks

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

Note: The Royal Bank of Scotland Berhad has ceased operations but remains a member of ABM pending the surrender of its commercial banking license to Bank Negara Malaysia.

ABM STATE SUB-COMMITTEES



Penang/Kedah/Perlis

Rajenthiran Koru
(until November 2016)

Abd Halim bin Lehan
(from December 2016)
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

Abd Halim bin Lehan
Malayan Banking Berhad
Chairman

Faridah Hanom
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

Lee Teik Seng
United Overseas Bank
(Malaysia) Bhd
Treasurer

Megat Zaidi Megat Mokhtar
Public Bank Berhad
Auditor

Aphan Tri

Alliance Bank Malaysia Berhad
Committee Member

Leong Weng Onn
AmBank (M) Berhad
Committee Member

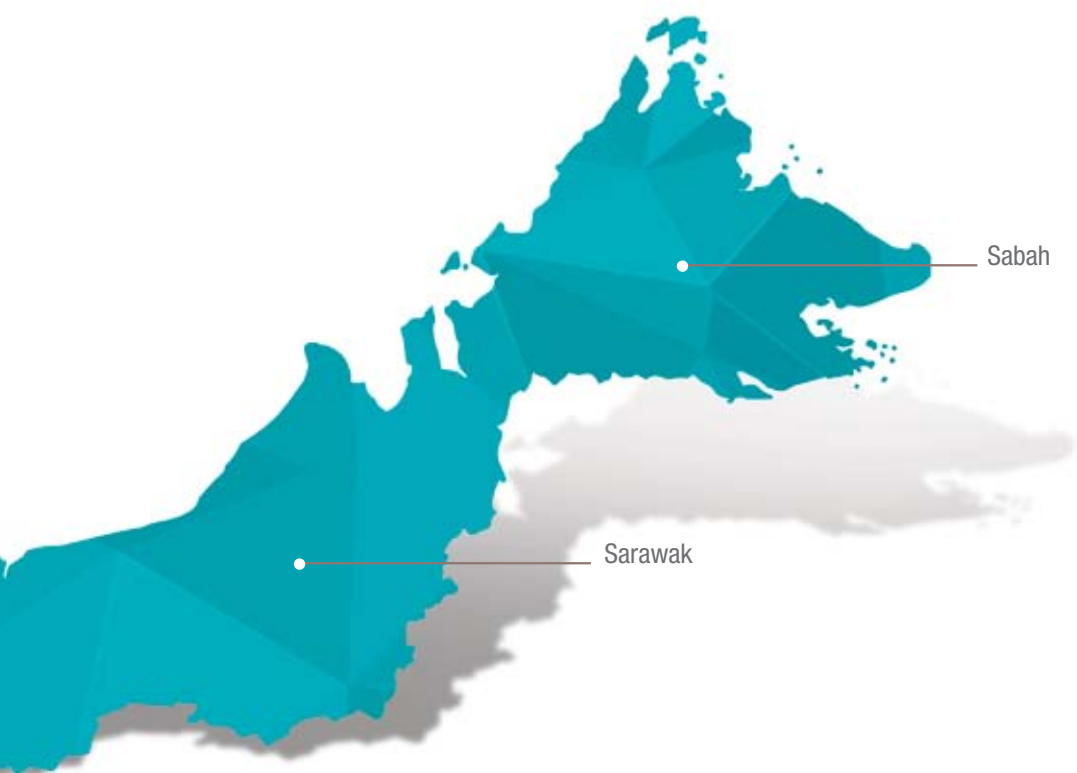
Kamarul Norradzi
CIMB Bank Berhad
Committee Member

Lai Hooi Lu
Hong Leong Bank Berhad
Committee Member

Megat Ahmad Ridzuan bin Mohamad
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

Jewel Puah
Alliance Bank Malaysia Berhad
 Secretary

Lee Eng Khen
CIMB Bank Berhad
 Treasurer

Sherine Lee Guat Tin
Affin Bank Berhad
 Committee Member

Lee Soon Peng
AmBank (M) 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

Ali Mohamed
RHB Bank Berhad
 Committee Member

Teri Wong Fui Yin
Standard Chartered Bank
Malaysia Berhad
 Committee Member

Caryl Shim
United Overseas Bank
(Malaysia) Bhd
 Committee Member

ABM STATE SUB-COMMITTEES (CONT'D)

Federal Territory

Datuk Jeffrey Mohd Ali
(until November 2016)

Rajenthiran Koru
(from December 2016)
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 Financial Services
Malayan Banking Berhad
Level 6, 10, Persiaran Perbandaran
Seksyen 14, 40000 Shah Alam
Selangor
Tel : 603-5512 1754
Fax : 603-5511 8171

Negeri Sembilan

Shukor Mohd Nor
Manager
Malayan Banking Berhad
Seremban Main
Community Financial Services
166-169, Jalan Dato'
Bandar Tunggal
70000 Seremban
Negeri Sembilan
Tel : 06-762 0027
Fax : 06-763 3340

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 bin Sharif
Malayan Banking Berhad
Chairman

Amiruddin Abdullah
Malayan Banking Berhad
Secretary

Ng Kang Kee
Affin Bank Berhad
Committee Member

Jennifer Wong
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

Faridah Mohammad
CIMB Bank Berhad
Committee Member

Lim Chin Siong
Citibank Berhad
Committee Member

Norfinah Mohd Nor
Hong Leong Bank Berhad
Committee Member

R. Arzat Aziz
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 bin Sharif
Malayan Banking Berhad
Chairman

Zamlee Kamari
Malayan Banking Berhad
Secretary

Ng Kang Kee
Affin Bank Berhad
Committee Member

Jennifer Wong
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

Abd Halim bin Lehan

(until December 2016)

Abd Razak bin Kamardin

(from December 2016)

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

Abd Razak bin Kamardin

Malayan Banking Berhad

Chairman

Yong Choon Keong

CIMB Bank Berhad

Secretary

Mohd Nawī bin Mohd Yusof

AmBank (M) Berhad

Assistant Secretary

Mark Kong

OCBC Bank (Malaysia) Berhad

Treasurer

Shahrim bin Sulaiman

Affin Bank Berhad

Committee (Government)

Rachel Chan Mem Fun

Alliance Bank Malaysia Berhad

Committee (Government)

Lee Say Boon

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

Rasdi bin Hussin

Malayan Banking Berhad

Chairman

Noorsalmiza bte Che Jamil

Malayan Banking Berhad

Secretary

Mohd Nasir bin Mohd Noor

AmBank (M) Berhad

Treasurer

Jeff Ng Kee Heng

Alliance Bank Malaysia Berhad

Sports Committee

Kok Sze Huat

Public Bank Berhad

Sports Committee

Che Asmah bte Ahmad

Affin Bank Berhad

Social Committee

ABM STATE SUB-COMMITTEES (CONT'D)

Sabah

Liew Kui Choi

Regional Director

Sabah

Community Distribution

Community Financial Services

Malayan Banking Berhad

Bangunan Maybank

1, Lorong Kemajuan

Karamuning

88000 Kota Kinabalu, Sabah

Tel : 6088-247 000

Fax : 6088-234 743

Liew Kui Choi

Malayan Banking Berhad

President

Felix Lo

Affin Bank Berhad

Secretary

Joe Ngu Kan

Hong Leong Bank Berhad

Treasurer

Stephen Chin Chee Kai

CIMB Bank Berhad

Committee Member

Lo Mei Hwa

RHB Bank Berhad

Committee Member

Francis Yong Yun Fah

Standard Chartered Bank

Malaysia Berhad

Committee Member

Soo Shir Li

United Overseas Bank

(Malaysia) Bhd

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

Hajah Bibi Adam

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

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 : 603-2026 1415
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

Aubrey Li Kwok-Sing

Tang Peng Wah

(Alternate Director to Aubrey Li Kwok-Sing)

Mohd Suffian bin Haji Haron

Tan Sri Dato' Seri Mohamed Jawhar

Tan Sri Mohd Ghazali bin Mohd Yusoff

Abd Malik bin A Rahman

Managing Director/Chief Executive Officer

Kamarul Ariffin Mohd Jamil

Chief Compliance Officer & Company Secretary

Nimma Safira bte Khalid

MANAGEMENT BUSINESS UNITS

Director, Corporate & Public Sector Business

Mohammed Nizar Faisal

Director, SME & Commercial Business

Lim Kee Yeong

Director, Consumer Banking

Idris Abd Hamid

Group Director, Treasury

Tan Kok Toon

BUSINESS SUPPORT UNITS

Chief Operating Officer

Zulkanain bin Kassim

Group Chief Risk Officer

Wong Kok Leong

Chief Financial Officer

Ramanathan Rajoo

Group Chief Internal Auditor

Khatimah Mahadi

Chief Human Resource Officer

Nor Rozita Nordin

Chief Corporate Strategist

Nazlee 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
Call Centre : 603-5516 9988
Fax : 603-2694 6200
E-mail : info@alliancefg.com
Website : www.alliancebank.com.my
SWIFT Code : MFBBMYKL

BOARD OF DIRECTORS

Chairman

Tan Sri Dato' Ahmad bin Mohd Don

Directors

Kung Beng Hong

Ou Shian Waei

Kuah Hun Liang

Lee Ah Boon

Datuk Wan Azhar bin Wan Ahmad

Lee Boon Huat

Ho Hon Cheong

Thayaparan a/l S Sangarapillai

MANAGEMENT

Group Chief Executive Officer

Joel Kornreich

Group Chief Operating Officer

Kong Kim Yihe

Group Chief Financial Officer

Raymond Wong Lai Loong

Head, Group Consumer Banking

Suparman Kusuma

Head, Group SME Banking

Ernest Kwong Kah Wah

Head, Group Corporate and Commercial

Jeff Tham Kok Kuen

Head, Group Financial Markets

Tan Eng Kiang

DIRECTORY OF ABM MEMBERS (CONT'D)

Alliance Bank Malaysia Berhad (cont'd)

MANAGEMENT (CONT'D)

Chief Executive Officer, Alliance Investment Bank Berhad

Mahesh P Rupawalla

Chief Executive Officer, Alliance Islamic Bank Berhad

Foziakhatoon bte Amanulla Khan

Group Chief Marketing Officer

Giuseppe Taibi

Group Chief Administrative Officer

Manuel Bulens

Group Chief Risk Officer

Pang Choon Han

Head, Group Human Resource

Chew Siew Suan

Group Chief Credit Officer

Peter Fong Seow Loong

Group Chief Internal Auditor

Leong Sow Yoke

Head, Group Strategy & Performance 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 : 603-2178 8888

Fax : 603-2032 2398

E-mail : customercare@ambankgroup.com

Website : www.ambankgroup.com

SWIFT Code : ARBKMYYKL

BOARD OF DIRECTORS

Chairman

Tan Sri Azman Hashim

Directors

Tan Sri Azman Hashim (Chairman)

Raymond Fam Chye Soon

Voon Seng Chuan

Dato' Sri Abdul Hamidy bin Abdul Hafiz

SENIOR MANAGEMENT

Group Chief Executive Officer

Dato' Sulaiman Mohd Tahir

HEADS OF DIVISIONS

CEO, AmInvestment/Managing Director, Wholesale Banking

Raja Teh Maimunah Raja Abdul Aziz

Managing Director, Retail Banking

Jade Lee Gaik Suan

CEO, AmBank Islamic Bhd

Eqhwan Mokhzanee Muhammad

Managing Director, Business Banking

Christopher Yap Huey Wen

Group Chief Operations Officer

Datuk Iswaraan Suppiah

Chief Financial Officer

Mandy Simpson

Chief Human Resource Officer

Uji Sherina Abdullah

Chief Risk Officer

Jeroen Thijs

Chief Internal Audit

Thein Kim Mon

Group Chief Compliance Officer

Faradina Mohammad Ghouse

Bangkok Bank Berhad

1-45-01, Menara Bangkok Bank
Laman Sentral Berjaya
105, Jalan Ampang
50450 Kuala Lumpur

Tel : 603-2174 6888
Fax : 603-2174 6800
E-mail : bbb@bangkokbank.com
Website : www.bangkokbank.com.my
SWIFT Code : BKKBMYKL

BOARD OF DIRECTORS

Directors

Piti Sithi-Amnuai
Rushda Theeratharathorn
Chris Chia Woon Liat
YAM Tunku Ali Redhaudin Ibni Tuanku Muhriz
Lee Khee Joo @ Lee Ying Chong
Tham Kwok Meng
Chaiyarit Anuchitworawong

SENIOR MANAGEMENT

Chief Executive Officer

Ng Jui Meng

Deputy Chief Executive Officer

Chiravit Supatanakul

Bangkok Bank Berhad (cont'd)

HEADS OF DEPARTMENTS

**Operations (Credit Administration,
Branch Administration, Trade Finance,
Trade Review, Centralised Ops, EDP)**

Chin Yaw Chung

Business Banking

Choo Joon Keong

Treasury

Lim Fook Choy

Risk Management

Pramoj U-nontakarn

Credit Management

Albert Lim Choong Weng

Human Resources

Louisa Chin

Budget & Planning

Kaan Wai May

Audit & Control

Chew Boon Keong

Compliance

Kathleen Yap Pick Wan

Company Secretarial

Fiona Lim

DIRECTORY OF ABM MEMBERS (CONT'D)

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
Kellee Kam
Ayesha Natchiar bte Dato' Ally Maricar

MANAGEMENT

Credit

Choong Heng Theng

Operations

Rajesh Balaraju

Corporate Treasury

Rodzlin Abdul Rahman

Compliance

Joanne Kwan

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

Guan Xuefei

Directors

Wang Hongwei
Datuk Ter Leong Yap
Chai Woon Chew, Michael
Eugene Khoo Kong Hooi

MANAGEMENT

Chief Executive Officer

Wang Hongwei

Deputy Chief Executive Officer

Qiu Hengchang

Assistant Chief Executive Officers

Shen Junyan
Datuk Alvin Tay Swee Gim

Acting General Manager, Corporate Banking

Phelicia Ding Huey Chyi

General Manager, Treasury Department

Yang Chaojia

General Manager, Credit Approval Department

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.mufg.jp
Website : www.bk.mufg.jp/global/malaysia/
SWIFT Code : BOTKMYKX

BOARD OF DIRECTORS

Chairman

Dato Abdul Rahim bin Osman

Executive Director

Yuta Uchiyama

Non-Executive Director

Shigekatsu Niwa

Independent Directors

Dato' Mohd Sallehuddin bin Othman

Ismail bin Mahbob

MANAGEMENT

Chief Executive Officer/President

Yuta Uchiyama

Executive Vice Presidents

Jun Haneji

Christopher Danker

Ravi Buchia

HEADS OF DIVISIONS

Senior Vice President, Human Resources & Communications

Norsaida Mohd Said

Senior Vice President, Corporate Banking 1 & 2 and Business Planning

Foo See Hee

Chief Risk Officer, Risk Management

Thor Boon Lee

Chief Compliance Officer, Compliance

Adzamimah bte Adzmi

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

SENIOR MANAGERS

Corporate Banking 3

Eric Leong Yuh Haw

Corporate Banking 6

Patrick Liew Su Wei

Accounts

Lee Sien Tuck

Operation and System Planning

Adlin Abdul Razak

Credit

Catherine Gan Ai Chin

Front Support

Fong Seow Khan

International Currency Business Unit/ Islamic Banking Window

Norazua bte Mohd Marzuki

DIRECTORY OF ABM MEMBERS (CONT'D)

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 bin Haji Din
Chia Seng Leng
Jean Pierre Roger Beno Bernard

Non-Independent Non-Executive Directors

Yves Maurice Guy Marie Drieux
Pierre Veyres

Company Secretary

Elizabeth Choy Yin Yee

MANAGEMENT

Chief Executive Officer
Philippe Aroyo

Chief Operating Officer
Marc Dapra

Chief Risk Officer
Daniel Keane

Head of Human Resources
Rebecca Khor Ying Ying

Finance Director
Ng Pooi Wah

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 DIVISIONS

Head of Global Markets

Reza Ridzuan

Head of Transaction Banking

Sharad Kumar

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
Call Centre : 603-6204 7788 (Local and overseas)
Fax : 603-2261 8889
E-mail : callcentre@cimb.com
Website : www.cimbbank.com.my
SWIFT Code : CIBBMYKL

BOARD OF DIRECTORS

Chairman/Non-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
(until 30 June 2016)

Dato' Lee Kok Kwan

Independent Directors

Rosnah Dato' Kamarulzaman

Venkatachalam Krishnakumar

Datin Grace Yeoh Cheng Geok

Dato' Sri Amrin Awaluddin

Datuk Mohd Nasir Ahmad

Afzal Abdul Rahim (from 29 June 2016)

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

Samir Gupta

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

CIMB Bank Berhad (cont'd)

SENIOR MANAGEMENT (CONT'D)

Chief Executive Officer, Group Islamic Banking

Mohamed Rafe Mohamed Haneef

Chief Executive Officer, Indonesia

Tigor M. Siahaan

Chief Executive Officer, Thailand

Kittiphun Anutarasoti

Chief Executive Officer, Singapore

Mak Lye Mun

Group Chief Marketing Officer

Mohamed Adam Wee Abdullah

Chief Executive Officer, CIMB Investment Bank Berhad

Dato' Kong Sooi Lin

Group Chief Financial Officer

Shahnaz Farouque Jammal Ahmad

Acting Group Chief Information & Operations Officer

Adrian Seow Chin Hwee

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

Group Head of Treasury and Markets

Chu Kok Wei

Group Head, Group Company Secretarial

Datin Rossaya Mohd Nashir

DIRECTORY OF ABM MEMBERS (CONT'D)

Citibank Berhad

Menara Citibank
165, Jalan Ampang
50450 Kuala Lumpur

Tel : 603-2383 8585
Call Centre : 1-800-82-6363
Fax : 603-2383 6000
E-mail : HRSharedServicesMalaysia@citi.com
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

Consumer Risk Manager/Country Risk Officer

Manu Shinghal

Country Human Resources 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

Markets & Securities Services Head

Aida Mastura

Citibank Berhad (cont'd)

MANAGEMENT (CONT'D)

Treasury & Trade Services Head

Noel Saminathan

Global Banking Head

Ho Heng Chuan

Citi Commercial Bank Head

Alfred Chan

Islamic Banking Head

Irnyza Ngah

Operational Risk Management Head

Joydeep Lahiri

Chief Internal Auditor

Chua Yew Lim

Global Independent Risk Management Head

Rohit Bhan

Deutsche Bank (Malaysia) Berhad

Level 18-20, Menara IMC

8, Jalan Sultan Ismail

50250 Kuala Lumpur

Tel : 603-2053 6788

Fax : 603-2031 9822

E-mail : ams.kualalumpur@list.db.com
(Customer Service)

Website : www.db.com/malaysia

SWIFT Code : DEUTMYKL

BOARD OF DIRECTORS

Chairman

Tunku Dato' Mahmood Fawzy bin Tunku Muhiyiddin

Directors

Steven Choy Khai Choon

Koid Swee Lian

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

Head of Operations

Allan Ngam Kim Hon

Head of Compliance

Goh Gan Eng

Deutsche Bank (Malaysia) Berhad (cont'd)

HEADS OF DEPARTMENTS

Business

Global Transaction Banking (GTB)/Investor Services

Jacqueline William

Cash Management – Financial Institutions (CM-FI)

Renee Lim

Cash Management Corporates (CMC)

Karthiyani Ramalingam

Trade Finance (TF)

Wendy Ang

Fixed Income Currencies (FIC)

Kevin Yam

Institutional Client Group (ICG)

Yvonne Phe

Corporate Finance/Capital Market

Jacqueline Ho

Infrastructure

Human Resources

Nik Ilyana Mohamed

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
Call Centre : 603-7626 8899
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 Khoon

Kwek Leng Hai

Lim Lean See

Chok Kwee Bee

Dato' Nicholas John Lough @ Sharif Lough bin Abdullah

Datuk Wira Azhar bin Abdul Hamid

Datuk Dr Md Hamzah bin Md Kassim

MANAGEMENT

Group Managing Director/Chief Executive Officer

Domenic Fuda

HEADS OF DIVISIONS

Managing Director, Personal Financial Services

Charles Sik Wan King

Managing Director, Global Markets

Hor Kwok Wai

Chief Credit Officer, Personal Financial Services

Leong Wai Mun

Chief Credit Officer, Wholesale Credit

Chang Kian Seong, Johnson

Chief Internal Auditor

Chang Kong Chong, Alan

Hong Leong Bank Berhad (cont'd)

HEADS OF DIVISIONS (CONT'D)

Chief Risk Officer

Soong Jia Seng, Justin

Chief Financial Officer

Foong Pik Yee

Chief Compliance Officer

Wong Ai Ping

Head, Human Resources

Fiona Fong

General Manager, Property Management

Raymond Ng Kee Seng

Head, GALCO, Hong Leong Bank

Chee Li Har

Head, Customer Experience & Analytics, Hong Leong Bank

Edward Pinto

Head, Group Strategic Support, Hong Leong Bank

Dominic Mascrin

Acting Head/Chief Operating Officer, Hong Leong Islamic Bank Berhad

Jasani bin Abdullah

HSBC Bank Malaysia Berhad

2, Leboh Ampang
50100 Kuala Lumpur

Tel : 603-2075 3000
Call Centre : 1300-88-1388
Website : www.hsbc.com.my
SWIFT Code : HBMBMYKL

BOARD OF DIRECTORS

Non-Independent Executive Director

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

Head of Retail Banking & Wealth Management

Lim Eng Seong

Head of Commercial Banking

Andrew Sill

Head of Global Banking & Markets

Piyush Kaul

Chief Financial Officer

Saw Say Pin

Chief Risk Officer

Prachetas Raykar

Chief Operating Officer

James Gossip

Head of Human Resources

Callister Koh

Chief Compliance Officer

Tee Swee Vien

Head of Financial Crime Compliance

Michael Sprake

Corporation Secretary & Head of Corporate Governance

Grace Tong

Head of Communications

Marlene Kaur

General Counsel

Amanda Parshall

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

Palamadai Sundararajan Jayakumar

Non-Executive Independent Directors

Datuk Bhupatrai a/l Mansukhlal 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

Vijay Kumar

HEADS OF DIVISIONS

Chief Financial Officer

Muniandy a/l R. Krishnan

Chief Internal Auditor

K. Panir Selvam

Chief Risk Officer

Nor Izad Mamud

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

Chang Zhenwang

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

Wang Qiang

Deputy Chief Executive Officers

Wang Chunhai

Liu Feng

Assistant Chief Executive Officer

Lim Kok Fuat

Chief Compliance Officer

Liau See Cheek

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

John Leo Buckley

Christine Lau Souk Huan

Faisal bin Ismail

Omar bin Merican

MANAGEMENT

Chief Executive Officer

Steven Ronald Clayton

Senior Country Business Manager

Alex Law

Senior Financial Officer

Yee Mei Yan

Head of Treasury

Yong Eng Hwa

Treasury Services

Rohit Godara

Global Corporate Banking

Nurjesmi Mohd Nashir

Compliance

Chan Yew Ling

Client Credit Management

Leong Ket Ti

HEADS OF DIVISIONS

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)
Call Centre : 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 4545 (Overseas)
E-mail : publicaffairs@maybank.com
cfrn@maybank.com
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

Dato' Dr Tan Tat Wai

Dato' Johan Ariffin

Datuk Mohaiyani Shamsudin

Datuk R. Karunakaran

Nor Hisham bin Hashim

Dr Hasnita bte Dato' Hashim

Anthony Brent Elam

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' Amirul Feisal Wan Zahir

Group Head, Community Financial Services & CEO, Singapore

Datuk Lim Hong Tat

Malayan Banking Berhad (cont'd)

MANAGEMENT (CONT'D)

Group Head, Global Banking

Dato' Muzaffar Hisham

Group Head, Islamic Banking & CEO, Maybank Islamic Berhad

Dato' Mohamed Rafique Merican Mohd
Wahiduddin Merican

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

DIRECTORY OF ABM MEMBERS (CONT'D)

Mizuho Bank (Malaysia) Berhad

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

Tel : 603-2058 6881
Fax : 603-2058 6988
Website : <https://www.mizuhobank.com/malaysia/>
SWIFT Code : MHCBMYKA

BOARD OF DIRECTORS

Chairman/Independent Non-Executive Director

Dato' Seri Talaat bin Husain

Non-Independent Non-Executive Director

Seiji Imai

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 DIVISIONS

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

Shinichi Sekigami

Mizuho Bank (Malaysia) Berhad (cont'd)

HEADS OF DIVISIONS (CONT'D)

Head of Operations/Operation & System Planning

Tetsuya Tsunekage

Head of Finance

Angie Soo

Head of Islamic Finance

Takashi Moriguchi

Head of Internal Audit

Rajan Ganapathy

Head of Legal & Compliance

Gafino Arshad

Head of Human Resources (Acting)

Shinichi Nishiyama

Head of Information Technology

Ang Khay Hock

Head of Credit Administration

Alison Chiu

Head of Global e-Banking Department

Lai Ming Hui

Head of General Affairs

Richard Nee

Head of Business Promotion Support

Esther Choi

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

Datuk Nik Azman bin Mohd Zain

Directors

Datuk Dr Philip Ting
Caesar Loong
Abhijit Choudhury

MANAGEMENT

Chief Executive Officer

Susan Yuen

Chief Operating Officer

Joanne Oh Phaik Ean

Chief Risk Officer

Tarek Nil

Chief Compliance Officer

Cheryl Tan Hooi Ling

Chief Financial Officer

Shaiful Adhli Yazid

Head of Human Resource

Kua Kee Tui

Head of ALM, FX & Rates, Global Markets Malaysia

Lee Loo Ee

Head of Client Relationships

Benson Ow Yeang

Head of Financial Institutions

Chew Hoi Meng

National Bank of Abu Dhabi Malaysia Berhad (cont'd)

HEADS OF DIVISIONS

Head of Operations

Joanne Oh Phaik Ean

Head of Risk

Tarek Nil

Head of Compliance

Cheryl Tan Hooi Ling

Head of Human Resource

Kua Kee Tui

Head of Finance

Shaiful Adhli Yazid

Head of ALM, FX & Rates, Global Markets Malaysia

Lee Loo Ee

Head of Client Relationships

Benson Ow Yeang

Head of Financial Institutions

Chew Hoi Meng

Company Secretary

Choong Shaw Hney

DIRECTORY OF ABM MEMBERS (CONT'D)

OCBC Bank (Malaysia) Berhad

Menara OCBC
18, Jalan Tun Perak
50050 Kuala Lumpur

Tel : 603-2034 5034
Call Centre : 603-8317 5000
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
Ng Hon Soon
Tong Hon Keong
Tan Ngiap Joo

MANAGEMENT

Chief Executive Officer

Ong Eng Bin

Acting Country Chief Risk Officer

William Shak

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

Acting Head of Treasury Division

Tan Ley Ley

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

Public Bank Berhad

Menara Public Bank
146, Jalan Ampang
50450 Kuala Lumpur

Tel : 603-2176 6000, 603-2176 6666
603-2163 8899, 603-2163 8888
Call Centre : 1-800-22-5555
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
Dato' Sulaiman bin Abd Manap

HEADS OF DIVISIONS

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)

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, Information Technology Division

Fam Yoke Fong

General Manager, Human Capital Management

Marlene Goh

General Manager, Treasury Division

Lim Lye Ping

General Manager, Banking Operations Division

Patrick Lim Yoong Leng (from 16 March 2017)

Chief Compliance Officer

Tan Shien Doon (from 16 March 2017)

Chief Risk Officer

Jasmine Loh Sook Ling

General Manager, Corporate Planning & Strategy

Ng Seiw Kuan

Director, Security Division

Haji A. Wahab bin A. Raman

Director, Wealth Management & Transaction Banking

Carene Khoo Geok Kheng

Director, Credit Operations Division

Lee Kok Keong

Director, Property Division

Sim Goay Chye

Director, Corporate Banking

Samuel Soh Boon Leong

Director, PB Card Services & Support

Tee Chui Chee

Director, HP Credit Control

Wong Juat Poo

Director, HP Operations

Wong Man Hoe

RHB Bank Berhad

Registered Office

Level 9, Tower One

RHB Centre, Jalan Tun Razak

50400 Kuala Lumpur

Tel : 603-9287 8888

Call Centre : 603-9206 8118

Fax : 603-9287 9000

E-mail : customer.service@rhbgroup.com

Website : www.rhbgroup.com

SWIFT Code : RHBBMYKL

BOARD OF DIRECTORS

Chairman

Tan Sri Azlan Zainol

Directors

Tan Sri Saw Choo Boon

Ong Seng Pheow

Abdul Aziz Peru Mohamed

Tan Sri Ong Leong Huat @ Wong Joo Hwa

Mohamed Ali Ismaeil Ali AlFahim

Dato' Sri Haji Syed Zainal Abidin Syed Mohamed Tahir

Tan Sri Dr Rebecca Fatima Sta Maria

Managing Director

Dato' Khairussaleh Ramli

SENIOR MANAGEMENT

Group Managing Director, RHB Banking Group

Managing Director, RHB Bank Berhad

Dato' Khairussaleh Ramli

Group Chief Financial Officer

Syed Ahmad Taufik Albar

Managing Director/CEO RHB Islamic Bank Berhad

Head, Group Shariah Business

Dato' Adissadikin Ali

CEO, RHB Investment Bank Berhad

Head, Group Corporate & Investment Banking

Robert Angelo Hendro Santoso Huray

Head, Group Retail Banking

U Chen Hock

Head, Group Business & Transaction Banking

Datin Amy Ooi Swee Lian

Managing Director, RHB Insurance Berhad

Head, Group Insurance

Kong Shu Yin

DIRECTORY OF ABM MEMBERS (CONT'D)

RHB Bank Berhad (cont'd)

SENIOR MANAGEMENT (CONT'D)

Country Head & CEO, Singapore

Mike Chan Cheong Yuen

Group Chief Risk Officer

Head, Group Risk, Compliance & Credit Management

Patrick Ho Kwong Hoong

Group Chief Operations Officer

Rohan Krishnalingam

Group Chief Human Resource Officer

Jamaluddin Bakri

Group Chief Marketing & Communications Officer

Norazzah Sulaiman

Group Chief Strategy Officer

Head, Group Strategy & International Business

Christopher Loh Meng Heng

Head, Group Treasury & Global Markets

Mohd Rashid Mohamad

Group Chief Internal Auditor

Wong Yih Yin

Head, Group Legal & Secretariat

Azman Shah Md Yaman

Standard Chartered Bank Malaysia Berhad

Menara Standard Chartered

30, Jalan Sultan Ismail

50250 Kuala Lumpur

Tel : 603-2117 7777

Call Centre : 603-7711 8888

Fax : 603-2711 6006

E-mail : Malaysia.Feedback@sc.com

Website : www.standardchartered.com.my

SWIFT Code : SCBLMYKX

BOARD OF DIRECTORS

Chairman

Datuk Yvonne Chia

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 DIVISIONS

Head, Retail Banking

Aaron Loo

Head, Financial Markets

Sylvia Wong

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

Irene Tan

Head, Corporate Affairs

Jennifer Kang

Head, Transaction Banking

Wong Hooi Ching

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

Executive Director/Chief Executive Officer

Yoshimi Gunji

Executive Director

Yuichi Nishimura

Independent Non-Executive Directors

Chin Kok Sang
Tan Kim Seng

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]

Perng Chong Hann

Head of Business Promotion 1 (Japanese Corporate)

Akihiro Ando

Head of Cash Management Services

Maszeri Maiseh

Head of Treasury

Takafumi Aimoto

Head of Client Services

Jennifer Lee Suat Kiow

Sumitomo Mitsui Banking Corporation Malaysia Berhad (cont'd)

MANAGEMENT (CONT'D)

Head of Credit Risk Management

Chew Ae Hoh

Head of Market Risk Management

Khaizy Osman

Head of Operational Risk Management

Chris Liang Soo Soo

Head of Planning

Wataru Dosaka

Head of Human Resources

Ng Soon Mong

Head of Compliance/Chief Compliance Officer

Yap Sieh Wai

Head of Legal

Gan Hua May

Head of Cash

Joanne Khoo

Head of Internal Audit/Chief Internal Auditor

Stephen Chin

Head of Islamic Banking

Ritzza Rosli

DIRECTORY OF ABM MEMBERS (CONT'D)

The Bank of Nova Scotia Berhad

Level 10, Menara Hap Seng 2
Plaza Hap Seng
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
Dr Veerinderjeet Singh
Noel Singh
Sivadas Menon

MANAGEMENT

Chief Executive Officer

Sivadas Menon

Chief Risk Officer

Cris van Kempen

Head, Treasury

Kenny Foong

Head, Corporate Banking

Chanchal Lahiri

Head, Global Wholesale Operations

Muhamad Abdul Rahiman

Head, Compliance

Chia Kwai Fun

Head, Human Resources

Shareen Tan

Internal Auditor

Farlewin Ozairs

Senior Relationship Managers

Juanita Sri Cahaya Abdul Hamid
Ken Yap Wei Ming
Norman Lim Soh Chong
Jasmand Ng Kok Khoon

United Overseas Bank (Malaysia) Bhd

Menara UOB
Jalan Raja Laut
50350 Kuala Lumpur

Tel : 603-2692 4511
Call Centre : 603-2612 8121
Fax : 603-2690 0121
E-mail : uobcustomerservice@uob.com.my
Website : www.uob.com.my
SWIFT Code : UOVBMYKL

BOARD OF DIRECTORS

Chairman Emeritus and Adviser/

Non-Independent Non-Executive Director

Wee Cho Yaw

Board Chairman/Independent Non-Executive Director

Ong Yew Huat

Deputy Chairman/Non-Independent

Non-Executive Director

Wee Ee Cheong

Independent Non-Executive Directors

Dato' Jeffrey Ng Tiong Lip
Fatimah bte Merican
Robert Kwan Koh Wah

Non-Independent Executive Director

Wong Kim Choong

SENIOR MANAGEMENT

Chief Executive Officer

Wong Kim Choong

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 Fauzi Muridan

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

Managing Director, Country Head, Global Markets

Michael Beh Soo Heng

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

Senior Vice President, Acting Country Head,

Islamic Banking

Amir Alfatakh bin Yusof

Executive Director, Country Head, Credit

– Middle Market

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

Tribute to the late Ms Chuah Mei Lin

Executive Director (October 2008 to January 2017)

The commercial banking industry was shocked and saddened by the sudden demise of the late Ms Chuah Mei Lin, Executive Director of The Association of Banks in Malaysia (ABM) on 6 January 2017.

The late Ms Chuah assumed her role at ABM in October 2008. A lawyer by training, she had a wealth of experience in both the financial services and the securities industries.

Under her capable leadership, she steered ABM to gain a prominent standing on the local and regional front as an influential voice in advocating commercial banking industry issues. The late Ms Chuah was well known for her eloquence and many were in awe of her finesse in managing the organisation's wide range of stakeholders comprising regulators, government officials, member banks, consultants, the media as well as the general public. She was skillful in handling a wide range of complex issues affecting the industry. Her passion to engage with the public and facilitate a deeper understanding of the banking issues led her to establish *ABMConnect*, a hotline service to receive queries and complaints pertaining to the commercial banking industry.

She was also pivotal in coming up with several notable initiatives such as the "Handbook for Nurturing First Class Customer Experience", or N1CCE handbook, for front line/call centre staff for a more consistent set of answers or approach when addressing queries posed by bank customers. In addition, she spearheaded the development of PARTNER, an SME initiative to enhance banking efficiency and customer services towards true business partnership. The Customer Service Charter was another project which was championed by the late Ms Chuah to promote a higher standard of customer services among member banks.

She was firm, yet compassionate; busy yet focused; and she was always willing to listen. To many, she was the face and voice of ABM.

Her effusive personality is certainly missed but her footprints on the commercial banking industry will always be remembered.





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VISION AND MISSION

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

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

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



PERSATUAN BANK BANK DALAM MALAYSIA
THE ASSOCIATION OF BANKS IN MALAYSIA

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ABMConnect: 1-300-88-9980

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