



PERSATUAN BANK BANK DALAM MALAYSIA
THE ASSOCIATION OF BANKS IN MALAYSIA



ANNUAL REPORT 2017

CONTENTS

1	Corporate Information	32	ABM Permanent Committees and Its Members
2	The Council	36	Calendar of Events
9	The Council – Alternates	46	List of Press Releases Issued by ABM in 2017
14	The Association – Its Organisational Structure and Family Tree	48	Member Banks
16	Chairman's Statement	49	ABM State Sub-Committees
20	Financial Data	54	Directory of ABM Members
25	Report of the Council		

COVER

Promoting safe online banking practices in an increasingly digitalised era

The proliferation of digital banking in Malaysia over the past decade has been largely due to the rapid growth in internet penetration as well as the accessibility to a range of smart devices.

As the use of digital banking increases, banks have put in place appropriate measures to strengthen the security of their systems and platforms. Such security measures must be complemented by customers' awareness on their role in helping to maintain the security of the entire online banking ecosystem. This involves an understanding of the proper safe practices that need to be adhered to when performing financial transactions online. Towards this end, continuous efforts have been made by the commercial banking industry to educate the banking public on the various precautions and measures that they, as customers, need to practise to safeguard their accounts.

The Association of Banks in Malaysia (ABM) is proud to be part of this initiative through its safe online banking awareness campaigns which included, among other things, the setting up of a microsite on safe online banking (www.abm.org.my/safeonlinebanking/) and producing a series of three videos re-enacting common scam modus operandi. These together with the awareness campaigns run by ABM's member banks seek to better educate banking customers on ways to protect themselves and their banking accounts online.

Cover Designs of Past Annual Reports 2010 – 2016



CORPORATE INFORMATION

Chairman Bank

Malayan Banking Berhad (Maybank)
Datuk Abdul Farid Alias

Alternate:

Datuk Haji Hamirullah Boorhan

Principal Officer

Kalpana Sambasivamurthy
Executive Director

Council Members

Affin Bank Berhad
Kamarul Ariffin Mohd Jamil

Alternate:

Zulkanain Kassim

CIMB Bank Berhad
Tengku Dato' Sri Zafrul
Tengku Abdul Aziz

Alternate:

Renzo Christopher Viegas

Citibank Berhad
Lee Lung Nien

Alternate:

Elaine Fan

Hong Leong Bank Berhad
Domenic Fuda

Alternate:

Dominic Mascrin

HSBC Bank Malaysia Berhad
Mukhtar Malik Hussain

Alternate:

Lim Eng Seong

OCBC Bank (Malaysia) Berhad
Dato' Ong Eng Bin

Alternate:

Lim Yau Seong

Public Bank Berhad
Tan Sri Dato' Sri Tay Ah Lek

Alternate:

Dato' Chang Kat Kiam

RHB Bank Berhad
Dato' Khairussaleh bin Ramli

Alternate:

U Chen Hock
(until 13 April 2017)
Nazri bin Othman
(from 29 May 2017)

**Standard Chartered Bank
Malaysia Berhad**
Mahendra Gursahani
(until 31 October 2017)

Abrar A. Anwar
(from 1 November 2017)

Alternate:

Aaron Loo

United Overseas Bank (Malaysia) Bhd
Wong Kim Choong

Alternate:

Hendra Gunawan
(from 29 May 2017)

Co-Opted Members

Alliance Bank Malaysia Berhad
Joel Kornreich

Alternate:

Suparman Kusuma

AmBank (M) Berhad
Dato' Sulaiman Mohd Tahir

Alternate:

Datuk Iswaraan Suppiah
(from 16 March 2017)

Registered Office

34th Floor, UBN Tower
10, Jalan P. Ramlee
50250 Kuala Lumpur

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

Banker

Malayan Banking Berhad

Auditor

Messrs Azman, Wong, Salleh & Co

THE COUNCIL



Datuk Abdul Farid Alias

Group President & Chief Executive Officer
Malayan Banking Berhad (Maybank)

Datuk Abdul Farid Alias is currently the Group President and Chief Executive Officer (CEO)/Executive Director of Maybank. He is the President Commissioner of PT Bank Maybank Indonesia Tbk as well as member of the Board of Directors of Etiqa International Holdings Sdn Bhd, Cagamas Holdings Berhad (Malaysia's national mortgage corporation), Payments Network Malaysia Sdn Bhd, STF Resources Sdn Bhd and Asian Banking School Sdn Bhd. He is the Vice Chairman of the Asian Institute of Chartered Bankers (AICB) and Fellow, Chartered Bankers of AICB and the Chartered Banker Institute (CBI) in the United Kingdom (UK).

In addition, Datuk Abdul Farid is a member of the Asian Bankers Association (ABA) Policy Advocacy Committee and Emerging Markets Advisory Council (EMAC) of The Institute of International Finance based in Washington, DC. He was appointed a member of the ASEAN Business Advisory Council (ASEAN-BAC) Malaysia in 2016 and more recently, a Lee Kuan Yew Exchange Fellow under the Lee Kuan Yew Exchange Fellowship Programme of Singapore.

Datuk Abdul Farid holds Master of Business Administration (Finance) from University of Denver, United States of America (USA) and Bachelor of Science in Accounting, Pennsylvania State University, USA. He attended the Advanced Management Program at Harvard Business School.



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 15 countries worldwide. He is also the CEO/Executive Director of CIMB Bank Berhad and Commissioner of PT Bank CIMB Niaga Tbk.

With over 21 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. He also held senior positions in Citigroup Malaysia, Kenanga Holdings Berhad and Avenue Securities. He also experienced being an entrepreneur by setting up Tune Money Sdn Bhd, Asia's first "no-frills" online financial service provider.

Outside of CIMB, Tengku Zafrul is an advocate of Malaysia's socioeconomic development and currently heads the Kuala Lumpur Business Club. He is a Panel Member of the Industry Talent Advisory Panel, which provides independent

views and advice to the Government of Malaysia on issues and developments of the future of the workforce. He is also a member of the APEC Business Advisory Council (ABAC), representing Malaysia in promoting intra-trade and collaboration within APEC. Further, he is on the boards of the Malaysian Investment Development Authority (MIDA) and Perbadanan PR1MA Malaysia. Tengku Zafrul is also actively involved in developing the youth of the nation – he is currently the Chairman of Enactus Malaysia Foundation, an international non-profit organisation aimed at grooming university students into future leaders. Tengku Zafrul is also an Honorary Commander of the Navy Volunteer Reserve under the Royal Malaysian Navy.

Tengku Zafrul graduated from the University of Bristol, UK 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, UK. He also holds a Fellow Chartered Banker with the AICB.

THE COUNCIL (CONT'D)



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 28 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 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 23 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 Market, 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, USA.



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.



Dato' Ong Eng Bin

Chief Executive Officer
OCBC Bank (Malaysia) Berhad

Dato' Ong Eng Bin is CEO of OCBC Bank (Malaysia) Berhad. He has been with the bank for 29 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. Dato' 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, Dato' Ong is also the Chairman of Pac Lease Berhad, a director of e2 Power Sdn Bhd, Credit Guarantee Corporation Malaysia Bhd, Asian Banking School as well as a Council Member of AICB in Malaysia.

THE COUNCIL (CONT'D)



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 57 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 the Executive Vice President of Public Bank from 1995 to 1997 and prior to this appointment, he was the Executive Vice President of the former Public Finance Berhad.

He holds a Master's degree in Business Administration from Henley, UK 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 AICB, 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
Group 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 subsequently 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 Advanced Management Program, Harvard Business School. He is also a Fellow Chartered Banker of AICB.

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 a Council member of AICB as well as a Director of Payments Network Malaysia 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 the Chairman of RHB Foundation.

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



Abrar A. Anwar

Managing Director and Chief Executive Officer
Standard Chartered Bank Malaysia Berhad

Mr Abrar A. Anwar is the Managing Director and CEO for Standard Chartered Bank Malaysia Berhad and was appointed to the Board on 1 November 2017. As Managing Director and CEO, Mr Abrar is responsible for the implementation of Standard Chartered's business strategies and overall corporate governance for the Bank as well as for the Group's operations in Malaysia.

He joined the Bank in Bangladesh in January 2011 as Head of Corporate and Institutional Clients and led the corporate client coverage businesses until January 2015 when he was appointed CEO of the Bank in Bangladesh. As CEO, he has led the Bank to high performance amidst market and regulatory challenges.

Mr Abrar brings with him 26 years of banking experience across Retail, Corporate, Commercial and Investment Banking in Bangladesh, India and the UK. He started his career with ANZ Grindlays as a Management Trainee in 1991 and joined Citi in 2001, where he built and led the Corporate and Commercial Banking business.



Wong Kim Choong

Chief Executive Officer
United Overseas Bank (Malaysia) Bhd

Mr Wong Kim Choong was appointed as Director and CEO of United Overseas Bank (Malaysia) Bhd (UOB Malaysia) on 1 October 2012. He is also the Chairman of UOB Asset Management (Malaysia) Berhad. Mr Wong simultaneously serves as a director of UOB Cayman I Limited, United Investments Pte Ltd and Asia Alpha Fund. He was elected Fellow Chartered Banker by AICB in 2015.

He has 34 years of banking experience. He started his career with United Overseas Bank Ltd (UOB Singapore) in 1983 in Singapore, where he served for over 14 years. During his tenure with UOB Singapore, Mr Wong held various management and senior position roles across Consumer Banking, Corporate Banking and Commercial Banking. He was transferred to UOB Malaysia in 1997 where he was appointed Head of Corporate and Commercial Banking and subsequently Deputy CEO in 2003. In 2004, he was appointed Director and Country CEO of United Overseas Bank

(Thai) Public Company Limited, a position he held until his appointment as Director and CEO of UOB Malaysia in October 2012.

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

THE COUNCIL (CONT'D)



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.

He is an experienced banker with more than 26 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.

Prior to this, Mr Kornreich was a senior member of the Consumer Banking Team of ABN AMRO Bank as Head of Sales and Distribution for Asia, and Consumer Banking business manager for Indonesia and Hong Kong.

He holds a Masters of Science in Business Engineering with Magna cum Laude from Solvay Business School in Brussels, Belgium and is a Chartered Banker.



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. As the Group CEO of AmBank Group, Dato' Sulaiman is responsible for the management of all businesses in AmBank Group and in driving the Group's strategy and its aspirational agenda for all entities and businesses within the group.

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

He has a wealth of experience backed by more than 30 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.

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 Bank of Commerce (M) Berhad in 1987.

THE COUNCIL – ALTERNATES



Datuk Haji Hamirullah Boorhan
Executive Vice President (EVP) and
Head, Community Financial Services,
Malaysia

Malayan Banking Berhad (Maybank)

Datuk Haji Hamirullah Boorhan is the EVP and Head, Community Financial Services, Malaysia with responsibilities covering Consumer Finance, SME and Business Banking, Virtual Banking, High Net Worth and Affluent Banking, Channel and Branch Network of Maybank Malaysia. He joined Maybank upon graduation in 1985 and has wide and in-depth management experience covering almost the entire bank over the past 30 years. He is a Director of Maybank Cambodia and sits as a member of the Audit and Risk Committee Boards. Datuk Haji Hamirullah also served as the Honourable Secretary to the Association of Finance Companies in Malaysia.

He graduated with a Diploma in Accountancy from Institut Teknologi Mara and holds a Masters in Business Administration from International Islamic University. He is also a Certified International Retail Banker by London Executive Management – International Academy of Retail Banking.



Zulkanain Kassim
Chief Operating Officer
Affin Bank Berhad

Encik Zulkanain Kassim joined Affin Bank on 1 October 2016 as Chief Operating Officer (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 Malaysian Electronic Payment System Sdn Bhd (MEPS).

He 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.

Encik Zulkanain brings with him more than 26 years of experience in financial services industry, primarily in Information Technology, Banking Operations, Customer Solutions and Payments.



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. He was then designated Regional CEO of Consumer Banking till he moved into his current position in July 2016.

Mr Viegas held directorships in CIMB Bank Berhad, Sun Life Malaysia Assurance Berhad and Sun Life Malaysia Takaful Berhad. He now sits as a director in CIMB Bank PLC, Cambodia and Astro Malaysia Holdings Berhad.

He 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).

THE COUNCIL – ALTERNATES

(CONT'D)



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 34 years. She started her career in Corporate Banking and over the years, she has held various senior positions including Head of Multi National Corporates 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.



Dominic Mascrinas

Head of Operations & Technology
Hong Leong Bank Berhad

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.



Lim Eng Seong

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

Mr Lim Eng Seong joined HSBC Bank Malaysia Berhad (HSBC Bank) in 2007 from an established MNC for consumer goods. He has worked in the Philippines and Thailand in his previous portfolio, responsible for product development, mining insight and market strategy. Mr Lim joined HSBC Bank as the Head of Marketing and was appointed to the current role as the Country Head, Retail Banking and Wealth Management (RBWM) in 2008. The RBWM business in Malaysia has 68 branches for conventional and Islamic banking, and insurance manufacturing (Takaful). He is also a board member of HSBC Amanah Takaful.



Lim Yau Seong

**Head of Operations & Technology,
Malaysia**

OCBC Bank (Malaysia) Berhad

Mr Lim Yau Seong is a senior banker who has been with OCBC Bank Malaysia for 31 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, Mr Lim drives innovation and quality initiatives to improve efficiency, processes to achieve service level agreements and operational cost savings.

He holds a Masters in Business Administration from University of Strathclyde, UK 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 Masters degree in Business Administration.



Nazri Othman

Acting Head, Group Retail Banking
RHB Banking Group

Encik Nazri Othman is currently the Acting Head, Group Retail Banking of the RHB Banking Group. In his current role, he is responsible for leading, managing and growing the Retail Banking business by improving product and service margins, growing the Group's share of customers' wallets, expanding the Group's product range and customer portfolio domestically and identifying new markets and opportunities.

He has more than 25 years of experience in retail banking business at various levels of senior management, both at local and foreign banks.

Encik Nazri graduated from University of Leeds, England with a Bachelor of Science (Hons) in Civil Engineering degree in 1985.

THE COUNCIL – ALTERNATES

(CONT'D)



Aaron Loo

Country Head, Retail Banking
Standard Chartered Bank
Malaysia Berhad

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

He has more than 17 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.



Hendra Gunawan

Deputy Chief Executive Officer
United Overseas Bank (Malaysia) Bhd

Mr Hendra Gunawan was appointed the Deputy CEO of United Overseas Bank (Malaysia) Bhd (UOB Malaysia) on 17 April 2017. He assists the CEO in leading the Bank's overall business and ensuring good governance across the Bank. Mr Gunawan has overall responsibility for UOB Malaysia's Wholesale Banking business and in driving the Bank's strategic business initiatives. He also oversees UOB Malaysia's support functions.

Prior to assuming the role of Deputy CEO, Mr Gunawan served as Managing Director and Head of the Centre of Excellence responsible for Consumer Goods, Sector Solutions Group at UOB Singapore. Mr Gunawan brings with him more than 22 years of experience, having held various senior leadership roles at both commercial and global investment banks across Singapore and Indonesia.



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 Iswaraan Suppiah
Group Chief Operations Officer
 AmBank (M) Berhad

Datuk Iswaraan Suppiah's portfolio encompasses Digital Banking, Information Technology, Operations, and Data Governance. He has 30 years of experience in banking, audit, operations and information services.

As the management executive responsible for Digital Banking, he has crafted the Group's digital strategy and roadmap. He oversees the digital transformation of the Group while he continues to evolve the innovation agenda in response to the rapidly evolving industry and technology landscape. His technology focus is on embedding a resilient and agile enterprise platform that can embrace advances in technology while extracting higher value from IT spend. In Operations, he drives the adoption of continuous quality improvement best practices.

Prior to joining AmBank Group, Datuk Iswaraan was Group Chief Information and Operations Officer of CIMB Group. He led the digital transformation, information technology and operations functions across all business and geographical markets. His key focus area was to digitise the bank by applying technology innovation.

THE ASSOCIATION

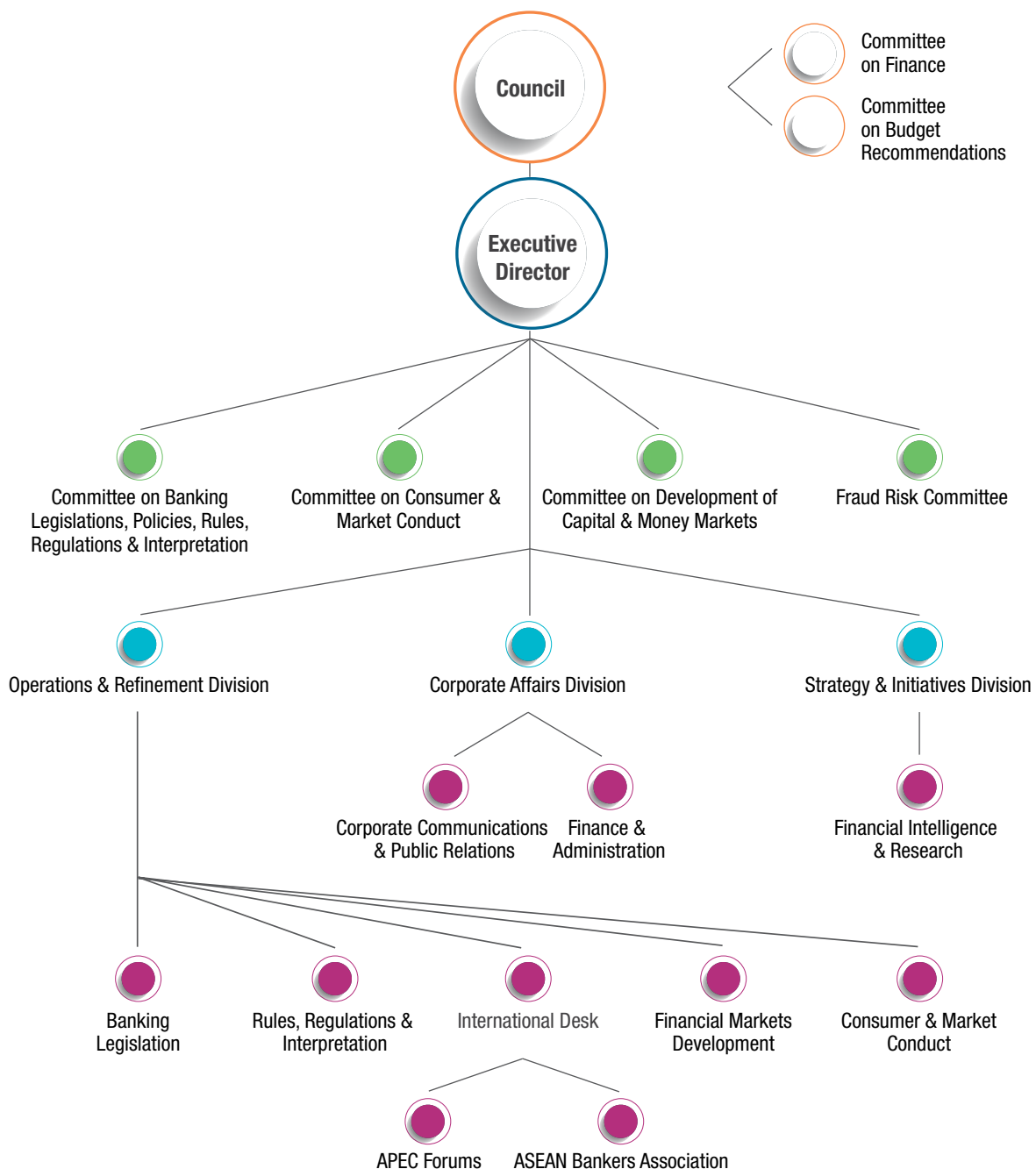
Its Organisational Structure and Family Tree

The Association of Banks in Malaysia (ABM) is structured into three core divisions, namely Operations & Refinement, Strategy & Initiatives and Corporate Affairs. As at the date of publication, ABM has a total of 19 employees.

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



ABM's Family Tree



PERSATUAN BANK BANK DALAM MALAYSIA
THE ASSOCIATION OF BANKS IN MALAYSIA

ABM Investments Sdn Bhd

ABM Investments Sdn Bhd, an investment holding company, was incorporated in July 1991.

The Company's investments presently comprise 31% of the ordinary shares in ABS, and 10.91% of the ordinary shares in CBM.

AFC Holdings (Malaysia) Sdn Bhd

AFC Holdings (Malaysia) Sdn Bhd was set up in April 1981 for the purposes of investing in the shares of ASEAN Finance Corporation Limited ("AFCL").

The Company disposed of its 20% investment in AFCL on 30 July 2017.

The Company commenced Members' Voluntary Liquidation on 23 March 2018.

31%

Asian Banking School Sdn Bhd ("ABS")

ABS was established to provide professional certification and capacity development programmes, specialising in professional banking education.

10.91%

Credit Bureau Malaysia Sdn Bhd ("CBM")

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

CHAIRMAN'S STATEMENT



“

As Chairman of The Association of Banks in Malaysia (ABM), I am pleased to present the 2017 Annual Report.”

The banking sector has had an eventful year grappling with the challenges and opportunities created by the increasingly technology-driven eco-system.

Technology and digitalisation are essentially a large part of our lifestyle today. With advancements and robust growth, technology and digitalisation in banking are spearheading innovations and paving the way towards a cashless society that is stable, secure and reliable. Through this remarkable platform, the commercial banking sector has also leveraged on technology and its suite of electronic products to meet the dynamic evolution of the banking and financial eco-system to deliver service excellence to consumers.

We now turn to the macroeconomic environment faced by the commercial banking sector in 2017.

Global Economy

Overall, the global economy recorded a better performance in 2017 as compared to 2016, continuing the positive momentum of the cyclical upswing which started in mid-2016. Growth was broad-based with global output estimated to have increased by 3.7% during the year, up 0.5 percentage point from the previous year. The positive growth was a result of rebound in investment and trade, accommodative policies, positive consumer sentiments and improving commodity prices. According to a report by The World Bank Group, in 2017, all major regions in the world recorded an uptick in economic growth for the first time since the global financial crisis. The growth in advanced economies was primarily driven by robust investment activity amidst stronger domestic demand.

The United States of America (U.S.) economy noted slower growth in the first half of 2017 mainly due to less expansionary fiscal expenditures than anticipated. In its October World Economic Outlook (WEO), the IMF has revised upwards the U.S. growth projection for 2018 by 0.2 percentage points as more data pointed for better economic outlook. Recent changes in the U.S. tax policy are also expected to stimulate economic activity going forward into 2018-2019.

2017 saw the euro zone economy expand at its fastest rate in 10 years, with estimated gross domestic product (GDP) in the 19 countries sharing the euro rising 2.7% year-on-year. This upward shift was supported by stronger domestic demand as well as improving labour market conditions. However, Spain and Italy continued to grapple with double-digit unemployment rates though their respective unemployment rates declined slightly during the year.

In Asia, China performed better than expected in 2017 supported by expansionary policies in public investments and strong credit growth. However, manufacturing growth in China slowed down towards the year-end. Notwithstanding the slowdown in manufacturing output, bilateral trade between China and Malaysia continued to grow.

Japan also recorded better performance which was supported by an improvement in its external demand and a stronger domestic demand with business conditions and labour market improvement. Other countries within the ASEAN 5 collectively achieved better economic performance than in 2016 and is set to grow at the same rate into 2018.

Overall, the recovery in global trade boosted the growth momentum in Asia, underpinned by strong domestic demand.

Malaysian Economic Outlook and Perspective

It has been two decades since the last Asian Financial Crisis crippled many areas of the Malaysian economy. I am proud to say that despite the many obstacles and challenges faced over the course of the Asian Financial Crisis as well as the global financial crisis in 2008, the Malaysian commercial banking industry has weathered these economic storms and emerged stronger. The regulatory reforms and policies put in place by the Malaysian regulators in the wake of these financial crises have helped to strengthen the domestic financial sector as a whole.

The Malaysian economy performed strongly with robust growth of 5.9% as compared to 2016 at only 4.2%. This growth was fuelled by an expansion in both private and public sector spending. Malaysia also benefited from the strengthening global demand as reflected by the rebound in gross exports growth. External factors such as improved external demand for Malaysia's electronics and electrical products and turnaround in commodity prices were also key factors that contributed to the economic growth in Malaysia. Malaysia's private consumption growth strengthened to 7.0% in 2017 supported by improved labour market conditions and wage growth.

CHAIRMAN'S STATEMENT

(CONT'D)

Meanwhile, headline inflation in Malaysia increased to 3.7% during the year, as compared to 2.1% in 2016. Among primary drivers of the increase were higher domestic fuel prices and higher global commodity prices. However, the effects were mitigated somewhat by the stronger ringgit exchange rate since April 2017 which helped to contain the rise in production cost for domestically produced goods.

Against a backdrop of stronger global economic conditions and projected faster pace of expansion in the global economy, Malaysia's economy is projected to grow by 5.5% - 6.0% in 2018. It is envisaged that domestic demand will continue to be the anchor of growth, supported by private sector activity. Favourable external demand conditions are expected to result in growth in both gross exports and imports at above-average trends in the year ahead.

Malaysian Banking Sector – Developments and Issues

In tandem with the growth in the Malaysian economy, the commercial banking sector continued to perform well in 2017 with improved profitability. The average return on equity increased to 13% while average return on assets rose to 1.5%. The conservative earnings retention policies resulted in higher capital buffers being maintained by banks. The Malaysian banking system remained well-capitalised with capital ratios well above the minimum regulatory requirements and the Basel III Capital Adequacy benchmark.

Banks continued to maintain 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 13.3%, 14.3% and 17.1% respectively as at end 2017. Outstanding

financing by banks grew by 4.1% to RM1,584.4 billion during the year, comprising mainly financing to households, and small and medium enterprises (SMEs). Loan loss coverage ratio of the banks stood at 82.9% at end 2017 indicating sufficient buffers for potential credit losses.

With the Internet of Things (IoT), financial technology (FinTech) platforms have been making waves with offerings such as e-wallet and mobile/online payment systems. Several of our member banks have also launched some of these offerings through their mobile and online platforms for their customers.

In 2017, the banking industry also witnessed the successful implementation of the PIN and Pay initiatives, paving the way for enhanced and improved secured payment channels. With secured and enhanced platforms, the banking industry will continue to bridge the gap in adapting to the dynamic changes of the digital era.

A notable challenge in 2017 came in the form of entry of several non-bank third party payment providers into the Malaysian market. And with the expected issuance of even more e-payment licenses in the future, there will be greater competition in the e-payment and e-wallet space. Banks must thus act quickly to remain relevant and competitive in the face of the fast changing payment landscape.

The risk of 'ransomware' attacks and hackers continues to be an ongoing threat not just to the banks but all industries. The commercial banking industry is therefore resolute in its commitment to protect its customers' data by having in place high standards of security measures as well as robust monitoring systems and alert mechanisms to reduce the probability of such attacks.

ABM's Strategy for 2018

ABM will continue to champion issues that affect our member banks in line with our objective to promote the establishment of a sound banking system in collaboration with the regulators. We will also support the banking industry in becoming more resilient, competitive and effective in meeting the needs of an ever changing economy.

In addition, ABM will continue to engage with and create greater awareness among the Malaysian public regarding the prevalence of banking and financial scams with the aim to educate the public from falling prey to such scams. Towards this end, ABM intends to develop appropriate communications strategies and roll-out various initiatives in collaboration with our member banks to keep the public abreast of common scam tactics used by fraudsters.

I would like to thank the various stakeholders such as Bank Negara Malaysia, the Securities Commission, government agencies and ministries, as well as other industry associations which have collaborated with and contributed to the success of ABM's efforts over the past year. To our member banks, we extend our sincere appreciation for support and invaluable feedback which has allowed us to continue serving the commercial banking industry in Malaysia more effectively.

I would also like to introduce Ms Kalpana Sambasivamurthy as the Executive Director who has been helming ABM since September 2017. Ms Kalpana is a lawyer by training and has extensive experience in the corporate arena. I am certain that under her capable leadership, ABM will grow to new heights.

Last but not least, I would like thank my colleagues at ABM for their dedication and contribution to the Association's achievements throughout 2017. Their commitment has made ABM a trusted and reliable collaborator in promoting and strengthening the commercial banking industry to become more resilient, effective and efficient.

Datuk Abdul Farid Alias

Chairman

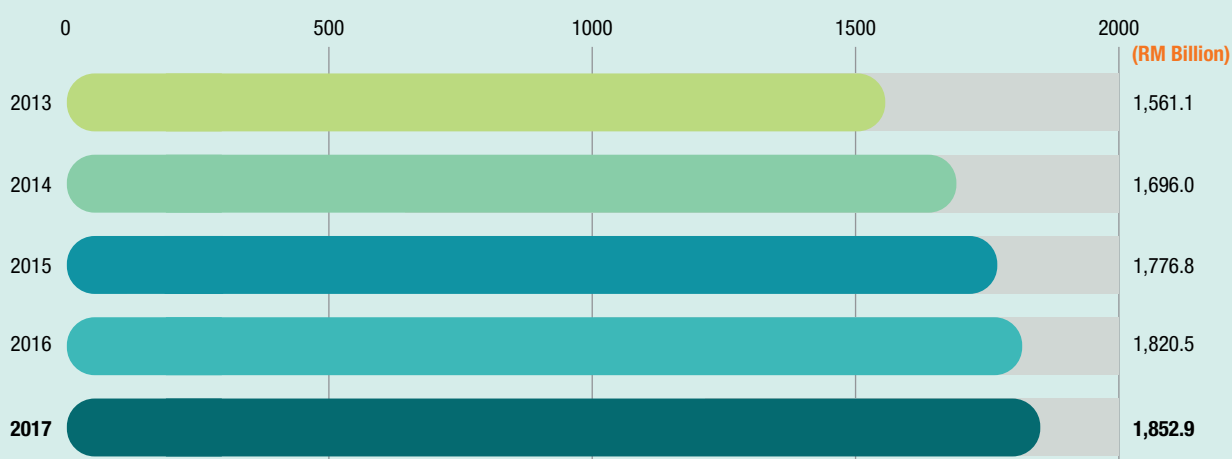
FINANCIAL DATA

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

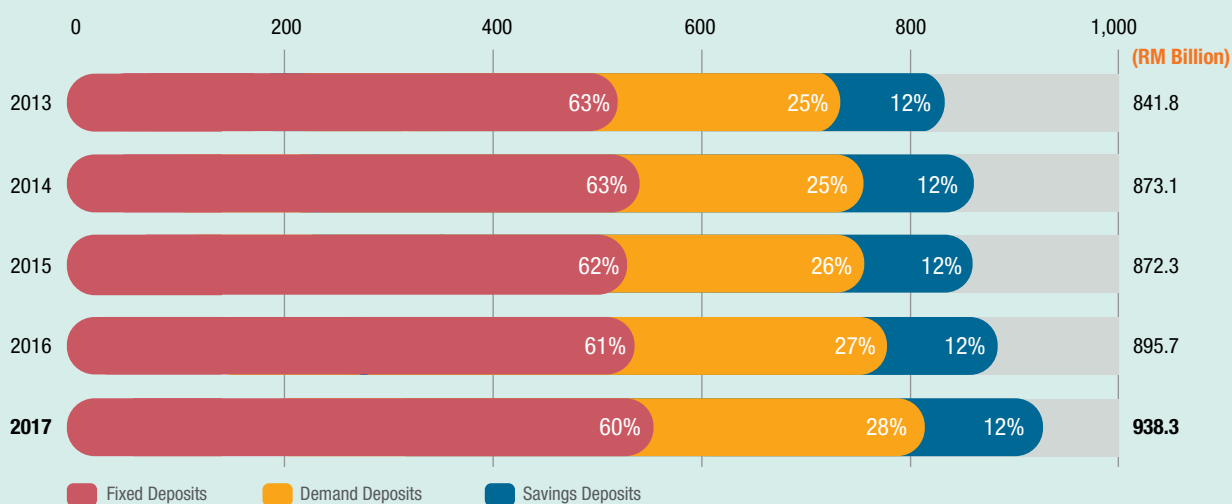
	2013		2014		2015		2016		2017	
	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)
Total Assets	1,561,115	7.4	1,695,981	8.6	1,776,817	4.8	1,820,521	2.5	1,852,926	1.8
Total Loans	933,980	7.9	996,701	6.7	1,048,346	5.2	1,080,260	3.0	1,098,300	1.7
Total Deposits	841,795	9.2	873,062	3.7	872,287	-0.1	895,673	2.7	938,281	4.8

yoy = year on year

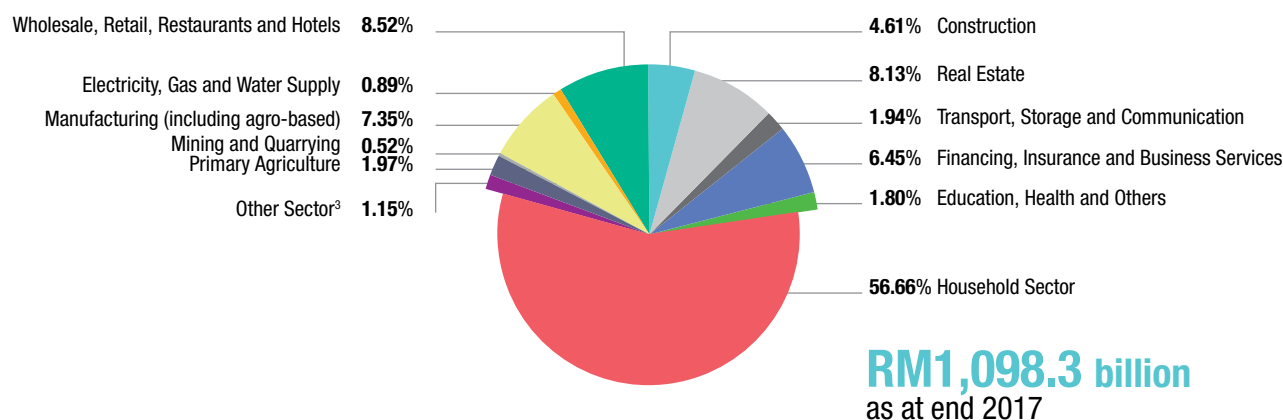
Total Assets ^a



Total Deposits ^a



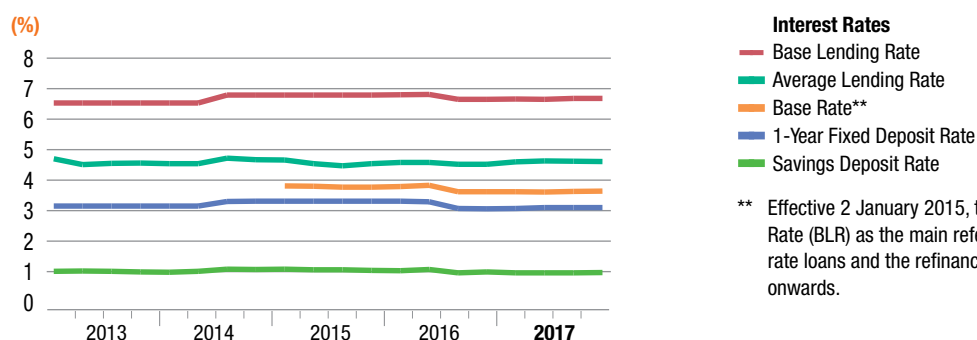
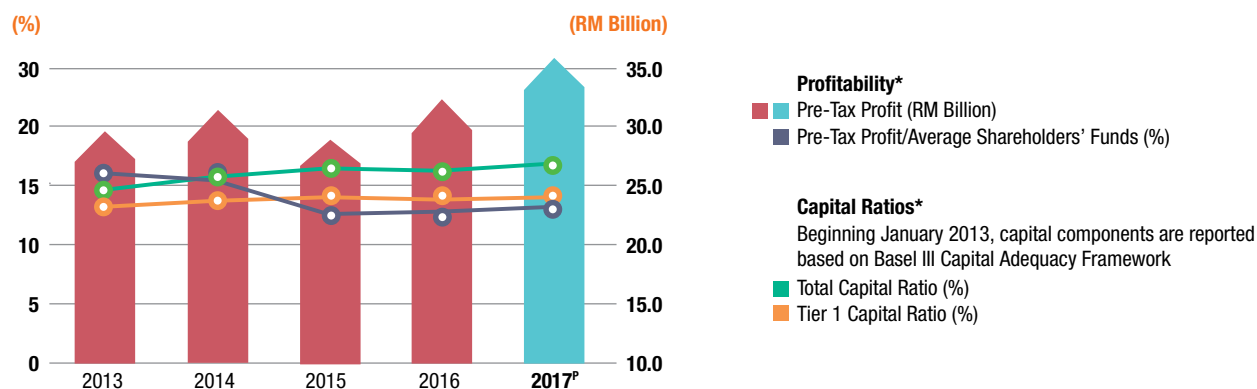
Total Loans¹ by Sector² as at end 2017^a



Notes:

1. Total loans as at end 2017 is RM1,098.3 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}



** Effective 2 January 2015, the Base Rate replaces the Base Lending Rate (BLR) as the main reference rate to be used for new retail floating rate loans and the refinancing of existing loans extended from this date onwards.

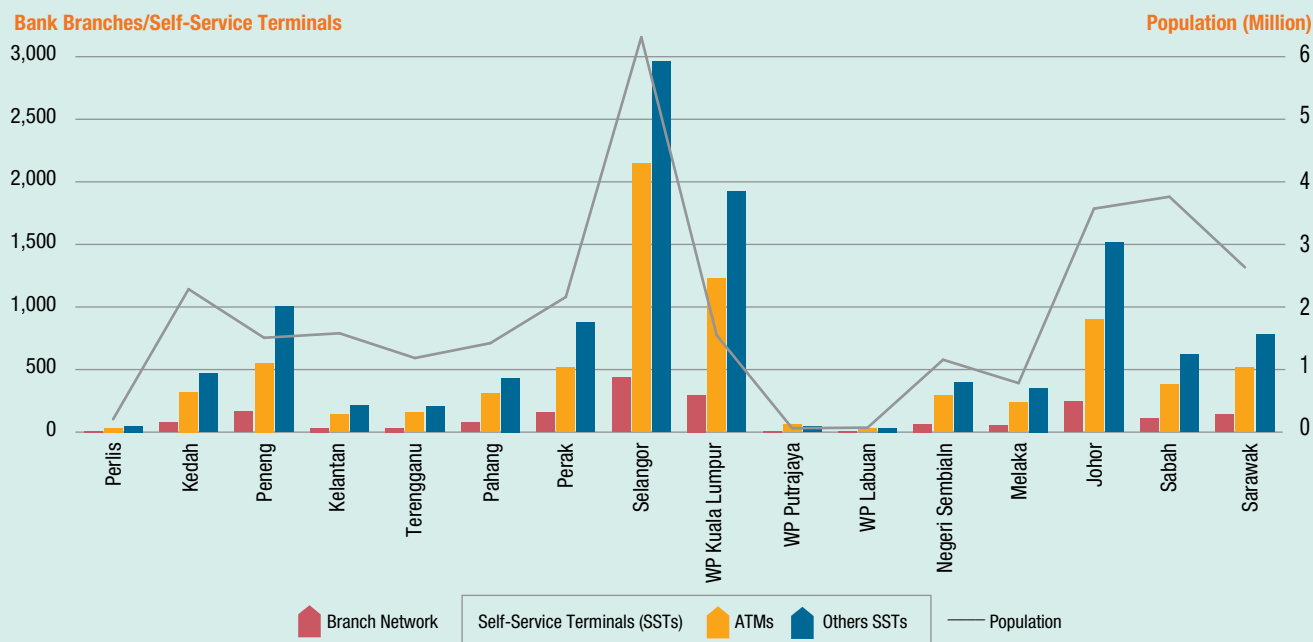
Source:

- a. Data for 2013 to 2017 extracted from Bank Negara Malaysia's Monthly Highlights and Statistics January 2018.
- b. Data for 2013 to 2017 extracted from Bank Negara Malaysia's Financial Stability and Payment Systems Report 2017.

FINANCIAL DATA

(CONT'D)

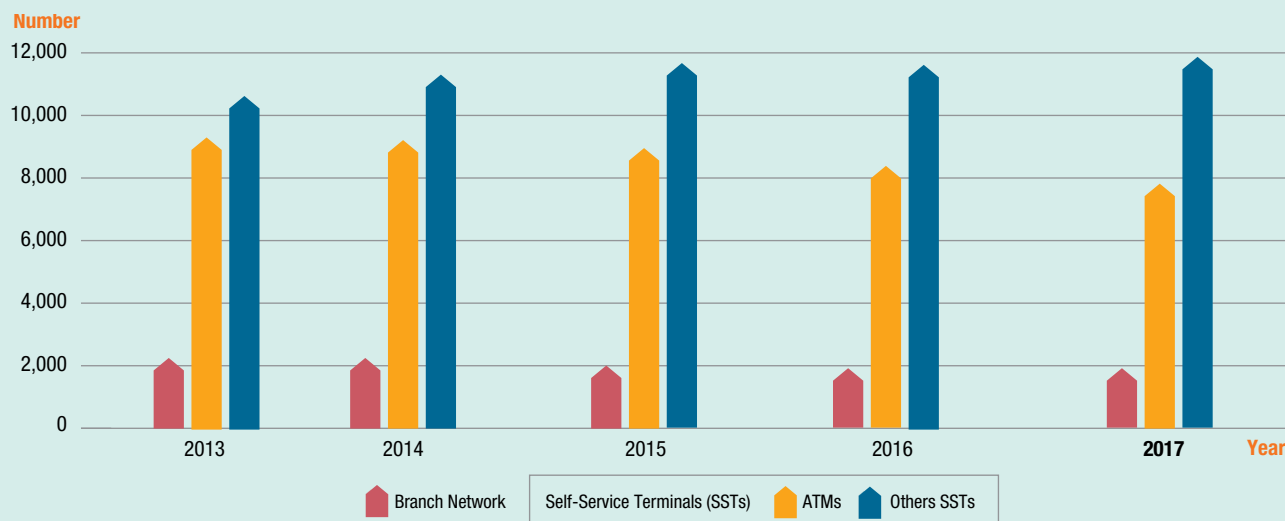
Branch Network and Self-Service Terminals of Commercial Banks by State as at 31 December 2017



Source:

Population Quick Info-Population by states, Malaysia (Department of Statistics Malaysia)

Current population estimate (2017) by Department of Statistics Malaysia, based on the Population and Housing Census 2010

Growth of Branches and Self-Service Terminals (SSTs) of Commercial Banks from 2013-2017 ^c

Source:

c. Data from 2013-2016, extracted from ABM Annual Reports 2013-2016

Data regarding number of branches for commercial banks as at 31 December 2017 – ABM's compilation

Bank Branches, Number of Staff and Self-Service Terminals of Commercial Banks as at 31 December 2017

	Bank Branches	Number of Staff	Self-Service Terminals (SSTs)					
			ATM	Cash Deposit Machine	Cash Recycler Machine	Cheque Deposit/ Scan Machine	Internet Kiosk/ Electronic Payment Kiosk	Others
Affin Bank Berhad	108	4,110	284	156	0	115	107	9 coin deposit machines, 13 EPF kiosks
Alliance Bank Malaysia Berhad	87	3,102	215	166	3	101	86	5 coin deposit machines, 22 EPF kiosks
AmBank (M) Berhad	175	8,822	766	314	0	214	175	13 coin deposit machines, 85 EPF kiosks
Bangkok Bank Berhad	5	232	0	0	0	0	0	0
Bank of America Malaysia Berhad	1	71	0	0	0	0	0	0
Bank of China (Malaysia) Berhad	7	348	0	0	18	8	13	0
BNP Paribas Malaysia Berhad	1	89	0	0	0	0	0	0
China Construction Bank (Malaysia) Berhad	1	65	0	0	0	0	0	0
CIMB Bank Berhad	264	14,437	2,039	176	834	524	329	23 coin deposit machines, 270 EPF kiosks
Citibank Berhad	10	2,055	28	35	0	19	16	4 coin deposit machines, 6 EPF kiosks, 70 phone kiosks
Deutsche Bank (Malaysia) Berhad	1	238	0	0	0	0	0	0
Hong Leong Bank Berhad	285	8,035	339	28	506	390	0	17 coin deposit machines, 108 EPF kiosks
HSBC Bank Malaysia Berhad	42	4,367	206	182	0	130	126	6 coin deposit machines, 57 EPF kiosks
India International Bank (Malaysia) Berhad	1	39	0	0	0	0	0	0
Industrial and Commercial Bank of China (Malaysia) Berhad	5	200	8	0	0	0	0	0
J.P. Morgan Chase Bank Berhad	1	136	0	0	0	0	0	0
Malayan Banking Berhad	356	20,421*	2,257	698	480	660	434	32 coin deposit machines, 81 EPF kiosks
Mizuho Bank (Malaysia) Berhad	1	188	0	0	0	0	0	0
MUFG Bank (Malaysia) Berhad [formerly known as Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad]**	2	420	0	0	0	0	2	0
National Bank of Abu Dhabi Malaysia Berhad	1	39	0	0	0	0	0	0
OCBC Bank (Malaysia) Berhad	32	3,450	97	98	0	68	32	4 coin deposit machines, 40 EPF kiosks
Public Bank Berhad	257	14,318	493	18	1,023	545	264	28 coin deposit machines, 16 EPF kiosks
RHB Bank Berhad	197	14,435	993	453	4	356	307	16 coin deposit machines, 268 EPF kiosks
Standard Chartered Bank Malaysia Berhad	29	2,062	54	62	0	45	36	4 coin deposit machines, 4 EPF kiosks, 46 phone kiosks
Sumitomo Mitsui Banking Corporation Malaysia Berhad	1	126	0	0	0	0	0	0
The Bank of Nova Scotia Berhad	3	71	0	0	0	0	0	0
United Overseas Bank (Malaysia) Bhd	45	4,923	45	50	75	80	71	6 coin deposit machines
Total	1,918	106,799	7,824	2,436	2,943	3,255	1,998	1,253

* This figure represents the staff of Malayan Banking Berhad only (i.e., excluding Maybank Islamic Berhad, Maybank Kim Eng and Maybank Asset Management), and not the entire Maybank Group as stated in ABM previous years' Annual Reports.

** Change of name effective from 2 April 2018.

FINANCIAL DATA

(CONT'D)

Alternative Delivery Channels of Commercial Banks as at 31 December 2017

	Alternative Delivery Channels		
	Internet Banking	Mobile Banking	Telebanking
Affin Bank Berhad	www.affinonline.com		
Alliance Bank Malaysia Berhad	Retail: https://www.allianceonline.com.my/personal/login/login.do Corporate: https://www.alliancebizsmart.com.my/business/	Retail: https://www.allianceonline.com.my/personal/login/login.do	Retail: 603-5516 9988 Corporate: 1-300 80 3388
AmBank (M) Berhad	https://ambank.amonline.com.my/	https://ambank.amonline.com.my/	
Bank of America Malaysia Berhad	Corporate: https://cashproonline.bankofamerica.com/		Corporate: 603-2034 3961/3962/3963
Bank of China (Malaysia) Berhad	www.bankofchina.com/my	Retail: via Mobile App	
BNP Paribas Malaysia Berhad	Corporate: https://connexis.bnpparibas.com/		
China Construction Bank (Malaysia) Berhad	Corporate: https://intl.ccb.com		
CIMB Bank Berhad	Retail: https://www.cimbclicks.com.my/ Corporate: https://www.cimb-bizchannel.com	Retail: CIMB Clicks Malaysia & CIMB EVA Malaysia, via Apple App Store and Google Play	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 : 603-2383 0000 Penang : 604-296 0000 Johor Bahru : 607-268 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: https://s.hongleongconnect.my Corporate: https://www.hlb.com.my	Retail: Hong Leong Mobile Banking (Apple App Store); Hong Leong Connect Mobile Banking (Google Play)	Retail: 603- 7626 8899
HSBC Bank Malaysia Berhad	www.hsbc.com.my	via Mobile Banking Apps	Retail Call Centre: 1-300 88 1388 Corporate Call Centre: 1-300 88 1128
Industrial and Commercial Bank of China (Malaysia) Berhad	www.icbcm.com		
J.P. Morgan Chase Bank Berhad	www.jpmorganaccess.com.my		
Malayan Banking Berhad	Retail: www.maybank2u.com.my Corporate: www.maybank2e.com	Mobile App 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		
MUFG Bank (Malaysia) Berhad <i>[formerly known as Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad]*</i>	Corporate: https://ebusiness.bk.mufg.jp/		Corporate: TOHLINE: 603-2034 8151
OCBC Bank (Malaysia) Berhad	http://www.ocbc.com.my	App available on Apple App Store and Google Play	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	Retail: https://logon.rhb.com.my	Retail: RHBNow Mobile Banking App	Retail: 603-9206 8118
Standard Chartered Bank Malaysia Berhad	Retail: https://ibank.standardchartered.com.my/nfs/login.htm Corporate: https://s2b.standardchartered.com/ssoapp/login.jsp	Retail: SC Mobile from Apple App Store and Google Play Corporate: SC Mobile App has view-only functions	Personal Banking (24-hour) 1-300 888 888 Calling from overseas 603-7711 8888
Sumitomo Mitsui Banking Corporation Malaysia Berhad	Corporate: https://gcms.smbc.co.jp/cmswebapp		
United Overseas Bank (Malaysia) Bhd	www.uob.com.my	Retail: UOB Mighty Malaysia	Kuala Lumpur : 603-26128 121 Penang : 604-2401 121 Johor Bahru : 607-2881 121 Kuching : 6082-287 121 Kota Kinabalu : 6088-477 121

* Change of name effective from 2 April 2018.

REPORT OF THE COUNCIL

“ As Executive Director of The Association of Banks in Malaysia (ABM), I have pleasure in submitting the Annual Report and Report of the Council for the year ended 31 December 2017 for and on behalf of the Council. ”



1. INTRODUCTION

Much of ABM's focus for 2017 has been in the area of electronic payment (e-payment), in particular the enforcement of the use of Personal Identification Numbers (PINs) for all payments using domestic payment cards at point of sales (POS) terminals from 1 July 2017, promoting the use of debit cards and e-payment channels, and creating greater awareness on safe online banking practices. In addition, issues concerning goods and services tax (GST), common reporting standards, personal data protection as well as other regulatory and security related matters also featured prominently in the work of the Association during the year.

The following report serves to highlight some of the key initiatives and milestones achieved in 2017.

2. REPORT OF KEY INITIATIVES IN 2017

A. e-Agenda

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

The industry intensified its efforts to ensure that the merchants and the public were properly educated and aware that the use of PIN would be fully enforced with effect from 1 July 2017 at all POS terminals when using any domestic payment cards. The steps taken included a nationwide “PIN and Pay” communication and awareness programme which encompassed print, radio and online media, engagement sessions with certain industries which were experiencing specific problems in enforcing the use of PIN, as well as placement of notices at POS terminals in retail outlets, petrol kiosks, hotels, etc. but to name a few.

REPORT OF THE COUNCIL

(CONT'D)

In addition, the PIN and Pay website continued to be a useful channel to disseminate information on the PIN and Pay initiative to the public. Cardholders and merchants were encouraged to visit the website periodically for the latest updates regarding the campaign.

Monthly meetings of the Chip and PIN Steering Committee were held to closely monitor the progress of PIN usage and to resolve any lingering issues faced which may hinder the successful migration to PIN.

A merchant incentivisation programme aimed at overcoming any initial resistance to a change in behaviour on the part of the merchants/cashiers ran from December 2016 to January 2017. Following from the success of this programme, a second phase was rolled out on 25 March 2017 for a 1-month period. This second phase involved a larger number of merchants covering a wider range of industries, such as food and beverages, retail, hotels and healthcare.

ABM is pleased to report that the cutover to enforced PIN on 1 July 2017 went smoothly and without any major incidents.

(ii) Initiatives to promote e-payments

e-Payment roadshows and township campaigns

As a continuation of the banking industry's efforts to promote the use of e-payments, ABM once again collaborated with Bank Negara Malaysia and member banks for the 2017 national e-payment roadshows and township campaigns, which were held in Seberang Perai, Penang, Johor Bahru, Johor and Kota Bharu, Kelantan in April 2017. The objective of the roadshows was to promote the use of e-payments, in particular enabling the acceptance of payment cards by merchants, while also highlighting the benefits of online banking, online filing and payments to statutory bodies to merchants.

To complement the roadshows, member banks with branches in the above mentioned towns also ran township campaigns for a period of three months to encourage businesses to accept payment from their customers via debit and credit cards.

B. Our Safety and Security Agenda

(i) Creating awareness on phishing

ABM embarked on a social media initiative to create greater awareness on phishing. This involved conceptualising and producing a series of videos which re-enacted three common scam modus operandi (MO), namely phone, short message service (SMS) and email. The videos were deployed through digital and social media channels covering four languages, as well as uploaded onto the websites of ABM member banks. The videos achieved over five million views and approximately 160,000 shares/likes during the 1.5 month campaign period. It is hoped that these videos will help the general public to be more alert to the prevalence of scams and the common MOs employed to prevent the public falling for such scams.

(ii) Safe online banking microsite

As part of ABM's agenda to promote safe online banking practices whilst also educating the public on current financial related scams, ABM created a safe online banking microsite at www.abm.org.my/safeonlinebanking. The microsite provides information on best practices to keep users safe when using internet banking services, frequently asked questions about scams, videos on the re-enactment of common scams as well as articles in the news on scams that occurred in Malaysia. Users can also obtain the contact numbers of ABM member banks from this microsite.

(iii) Collaboration with Commercial Crime Investigation Department (CCID)

In an effort to combat fraud and crime related to the banking industry, ABM together with member banks continue to collaborate closely with the CCID of the Royal Malaysian Police via *Jawatankuasa Bersama Kerja Memerangi Jenayah Komersil* between CCID and ABM, AIBIM as well as the Association of Development Financial Institution of Malaysia (ADFIM). Meetings were held with the CCID to share the latest fraud trends with the industry as well as to discuss issues relating to the security of bank premises. We are appreciative of the participation by CCID in the meetings in the spirit of mutual collaboration between the commercial banking industry and the police to create a safer environment for the banking public.

C. Our Consumer Agenda

(i) *Customer Service Charter*

ABM successfully launched the revised Customer Service Charter (“Charter”) for the commercial banking industry on 30 August 2017. The Charter establishes certain minimum industry standards with regard to the turnaround time for specified banking services. The service standards were designed from the customers’ perspective in the true spirit of being customer centric. In addition, the Charter has also taken into account new ways of banking such as digital channels.

The Charter, which was developed through a joint collaboration with ABM member banks, sets out the Four Pillars with emphasis on the core values of know your customer, timely and efficient service, transparent and personal service, and banking made accessible. It is hoped that the introduction of the minimum industry standards would bring about an even more positive banking experience for bank customers. The increased transparency will also allow customers to compare the services offered by each bank more easily, as each bank is free to set its own standards as long as the minimum industry standard is adhered to.

The Charter can be obtained at ABM’s website, www.abm.org.my as well as at the respective member banks’ websites and banking halls/branches.

(ii) *Karnival Kewangan*

ABM participated in the inaugural *Karnival Kewangan* in Kuala Lumpur organised by Bank Negara Malaysia which was held on 13-15 January 2017 at the Putra World Trade Centre. During the said carnival, ABM set up a booth to reach out to the public to create greater awareness on PIN and Pay, and promote safe online banking practices. In addition, ABM also used the opportunity to share with the general public on ABM’s role to assist the banking public in addressing issues pertaining to conventional commercial banks in Malaysia.

(iii) *ABMConnect*

ABMConnect, ABM’s hotline service on 1-300-88-9980, was first launched in 2009 and continues to play an important role in addressing queries and complaints from the public on issues relating to the conventional commercial banking industry. This service is complemented by the online version, *eABMConnect*, which is a 24/7 channel that allows the public to submit their complaints and/or queries at any time. Collectively, ABM has received approximately 35,823 calls and queries from members of the public through both channels since its inception. ABM is pleased to report that 99% of the cases were resolved by the banks with their customers.

D. Our Banking Efficacy Agenda

(i) *Focus Groups under PEMUDAH*

ABM continued to be 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.

E. Our Regulations Agenda

(i) *Personal Data Protection Act (PDPA)*

On 19 January 2017, the certificate of registration of the Personal Data Protection Code of Practice for the Banking and Financial Sector (“the Code”) was signed by the Personal Data Protection Commissioner, Malaysia. ABM facilitated the translation of the Code into Bahasa Malaysia for dissemination to all members. Copies of the Code in English and Bahasa Malaysia have also been made available on ABM’s website as well as the website of the Department of Personal Data Protection.

REPORT OF THE COUNCIL

(CONT'D)

As the appointed Data User Forum for the banking and financial sector, ABM continued to play a major role in liaising with the legal advisors for feedback and advice in relation to queries received from the banks. ABM also collated feedback from members and disseminated information in relation to personal data protection matters, including but not limited to the Public Consultation Paper on Guidance for Data Users, and Consultation Paper on White Listed Jurisdictions. During the year, ABM submitted feedback to the Personal Data Protection Commissioner in relation to the Guide for Data Users and Personal Data Protection Standards.

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

On behalf of our member banks, ABM continued to liaise closely with the Inland Revenue Board Malaysia (IRBM) in relation to the FATCA reporting requirements.

In addition, ABM sought clarification from IRBM on issues faced by member banks in relation to the operationalisation and reporting requirements under the OECD Standard for AEOI. At a special engagement session with IRBM and Bank Negara Malaysia in March 2017, IRBM agreed to consider issuing a set of standard guidelines or guidance notes in relation to the Common Reporting Standard (CRS) under the OECD Standard for AEOI. The CRS guidance notes were subsequently issued on 5 February 2018.

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

ABM acted as liaison between member banks and the Ministry of Finance (MOF)/Royal Malaysian Customs Department (RMCD) in relation to the recovery of input taxes for 2018. ABM also sought clarifications from the external tax consultants concerning various GST issues affecting the commercial banks. Member banks had the opportunity to have a dialogue with representatives from RMCD during a briefing session held in conjunction with the “Duta GST” programme, which is one of the approaches adopted pursuant to RMCD’s new principle of compliance through education.

During the year, ABM also coordinated the feedback on GST implications on certain banking operational issues and submitted the same to RMCD.

(iv) **Accounting and tax issues**

ABM and its member banks continued to work with Malaysian Accounting Standards Board (MASB) to provide comments on the various exposure drafts and discussion papers, such as the Exposure Draft on Improvements to IFRS 8 Operating Segments (proposed amendments to IFRS 8 and IAS 34), IASB Discussion paper on Disclosure Initiative – Principles of Disclosure, and Exposure Draft on Prepayment Features with Negative Compensation (proposed amendments to IFRS 9).

From a tax perspective, ABM continued to follow up with the MOF in relation to the proposal submitted on the tax issues arising from guidelines on the 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.

Another tax issue that arose was the tax treatment for interest/coupon/distribution payments in respect of Additional Tier 1 Capital Instruments under Basel III. ABM coordinated the feedback from member banks and engaged an external consultant to assist in this matter.

F. **Our Collaborative Agenda**

(i) **Bursa Malaysia and the Securities Commission Malaysia**

Throughout the year, ABM assisted Bursa Malaysia to seek feedback from ABM member banks in relation to proposed amendments to the Main Market and ACE Market Listing Requirements (collectively “the LR”). These included the proposed amendments to the LR arising from the implementation of the Companies Act 2016, proposed Islamic Securities Selling and Buying – Negotiated Transactions (“ISSBNT”) framework and the proposed amendments to the Rules of Bursa Malaysia Securities Clearing Sdn. Bhd. (“BMSC”), Rules of Bursa Malaysia Depository Sdn. Bhd. (“BM Depo”) and Rules of Bursa Malaysia Securities Bhd. (“BMS”) to reflect this framework, and review of the LR relating to the corporate governance requirements.

ABM also assisted the Securities Commission Malaysia to inform member banks on the updated and revised guidelines/lodgement kit to facilitate the implementation of the ASEAN Green Bond Standards (GBS).

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

ABM continued to be an active member of 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.

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

ABM remains a participant in the NUR Alert initiative which is headed by the Royal Malaysian Police and the Ministry of Women, Family and Community Development. As a participant, ABM is committed to post the notices 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 their websites within a stipulated timeframe. For each case, ABM is also required to submit a report on the action taken by our member banks and ABM itself.

(iv) *Companies Commission Malaysia (CCM)*

Following the implementation of the Companies Act 2016 ("CA2016") which came into force on 31 January 2017, ABM coordinated several engagement and briefing sessions on the CA2016 for member banks by the CCM. ABM also assisted to disseminate various updates and circulars from the CCM to member banks, as well as sought clarification from CCM on queries raised by member banks, in relation to the CA2016.

In addition, the CCM also invited ABM and a few member banks to an engagement session on the proposed introduction of a secured transaction framework in Malaysia. ABM member banks were invited to provide feedback to CCM on its Consultative Document on the Introduction of Personal Property Securities Registration Law in Malaysia.

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

ABM continued discussions with MyIPO and several member banks on the possible collaboration and co-investment between MyIPO and the banks. MyIPO extended an invitation to ABM to attend a demo and feedback session on the use of the National Intellectual Property Rights (IPR) Marketplace portal.

(vi) *SME Corporation Malaysia and other SME related organisations*

ABM assisted SME Corporation Malaysia (SME Corp) to obtain feedback from member banks in relation to the questionnaire on the 2018 ASEAN SME Policy Index, a joint-initiative between the Organisation for Economic Cooperation & Development (OECD) and Economic Research Institute for ASEAN (ERIA).

In addition, ABM garnered participation of its member banks in the 20th SME Annual Showcase and Conference 2017 (SMIDEX) organised by SME Corporation.

As in previous years, ABM helped to source for speakers from member banks for Bank Negara Malaysia's briefing sessions on assistance to SMEs which were held around Malaysia.

(vii) *Malaysia Department of Insolvency (Mdl)*

Following the enactment of the Bankruptcy (Amendment) Act 2017 which came into force on 6 October 2017, ABM collaborated with Mdl to hold a briefing session for ABM member banks on the implications and changes brought about by the said Act. During the session, Mdl also clarified issues on the operational aspects of bankruptcy and the implementation of the Insolvency Act 1967 (formerly known as the Bankruptcy Act 1967).

REPORT OF THE COUNCIL

(CONT'D)

(viii) Credit Guarantee Corporation Malaysia Berhad (CGC)

ABM organised a briefing by CGC for our member banks with SME business to create greater awareness of its new online imSME platform, www.imsme.com.my, which is supported by Bank Negara Malaysia, and to encourage the participation of more banks in the platform. The portal serves as an online referral platform for SME loans/financing and is aimed at bridging the SMEs' loan/financing needs by broadening their access to an array of loan/financing products and service options that are offered by participating financial institutions and agencies.

G. Our International Agenda

ASEAN Banking Council

In its role as Chair for the Permanent Committee on ASEAN Inter-Regional Relations under the umbrella of the ASEAN Bankers Association, ABM organised a study tour to Shanghai, China as a follow up to the visit to Beijing in 2015. The main objective of the study tour was to cultivate inter-regional relations with banks, industry associations and members of the banking and wider financial services in Shanghai as the financial capital of China. A total of 20 representatives from six of the ten ASEAN countries, namely Cambodia, Myanmar, Singapore, Thailand, Vietnam and Malaysia participated in the study tour.

The 2-day study tour was held on 12-13 September 2017, and included visits to six organisations, namely the Shanghai Banking Association, China Banking Regulatory Commission, China UnionPay, Shanghai Stock Exchange, Bank of China as well as Industrial and Commercial Bank of China's Data Centre. Among the topics covered by the respective hosts during the 2-day study tour were an overview of the Shanghai banking industry and the Shanghai Stock Exchange, fintech and quick response (QR) code payments, frameworks for credit, liquidity and operational risks, and the proliferation of mobile payments in China. ABM wishes to record its thanks and appreciation to all the host organisations for their warm hospitality and the sharing with the delegation during the visit to Shanghai.

ABM participated in the 47th ASEAN Banking Council Meeting, which was hosted by the Vietnam Banks' Association in Da Nang, Vietnam on 23-24 November 2017.

At the ASEAN Banking Council meeting, several key programmes were endorsed. These included the generation and socialising of quality insights and ideas in relation to cybersecurity to boost members' collective efforts to augment the cybersecurity posture of ASEAN banking and financial sector. On the education front, the Council agreed to the creation of a clearing house to exchange and share training/certification programmes and training requirements of the members of the ten national banking associations in ASEAN. It was also agreed that ASEAN Bankers Association should explore the development of a working relationship and cooperation with Asia Pacific Economic Cooperation (APEC) Business Advisory Council and ASEAN Business Advisory Council on banking and financial issues. The 48th ASEAN Banking Council Meeting will be hosted by The Brunei Association of Banks in November 2018.

H. Our Community Agenda

ABM is proud to be an active participant in the creation of the first industry-wide corporate social responsibility initiative which involves all financial institutions from the banking and insurance sectors and operates under the name FINCO, or Financial Industry Collective Outreach in full. As its initial areas of focus, FINCO aims to increase access to opportunities for underprivileged children by improving English literacy, beginning with primary school children, and also increase the life aspirations of underprivileged children through exposure to global careers and personal development opportunities. FINCO is participated by the 7 financial industry associations on behalf of their respective members. To-date, FINCO has launched two pilot programmes, namely FINCO Reads and FINCO Mentors. More information regarding these programmes as well as other initiatives under FINCO can be gleaned from www.finco.my.

3. MEMBERSHIP STRENGTH

As at 31 December 2017, the ordinary membership of ABM remained at 27 commercial banks operating in Malaysia. The branch network of commercial banks as at 31 December 2017 stood at 1,918.

4. CHANGES TO THE COUNCIL

At the 43rd Annual General Meeting held on 20 June 2017, pursuant to Article 13 (iii) of the Constitution, CIMB Bank Berhad, Citibank Berhad, HSBC Bank Malaysia Berhad and OCBC Bank (Malaysia) Berhad retired and were re-elected as Council members.

The ABM Council at its Special meeting held immediately following the 43rd Annual General Meeting once again elected Malayan Banking Berhad as Chairman Bank for the ensuing year. Alliance Bank Malaysia Berhad and AmBank (M) Berhad were co-opted as Council members for the year 2017/2018.

There was only one change in the Council representation during the year. ABM welcomed to the Council Mr Abrar A. Anwar, Managing Director/Chief Executive Officer of Standard Chartered Bank Malaysia Berhad who succeeds Mr Mahendra Gursahani. ABM thanks Mr Mahendra Gursahani for his contributions to the ABM Council and the commercial banking industry during his tenure as a Council member.

5. CONCLUSION

We at ABM look forward to the year ahead and to the opportunities it will bring for the commercial banking industry as a whole. We anticipate that 2018 will bring further changes to the payment landscape in Malaysia as more players enter the e-payment and e-wallet market, and the Real-time Retail Payments Platform is targeted to be rolled-out by Payments Network Malaysia Sdn Bhd ("PayNet").

ABM and the Council wish to record our thanks to Bank Negara Malaysia, the Ministry of Finance, Government agencies and other regulatory authorities including the Securities Commission for their assistance and guidance during the course of the year.

On behalf of the Council,
Kalpana Sambasivamurthy
 Executive Director

ABM PERMANENT COMMITTEES

and its Members

Committee on Finance



Kamarul Ariffin Mohd Jamil

Affin Bank Berhad (Chairman Bank)



Shahnaz Jammal

CIMB Bank Berhad



Foong Pik Yee

Hong Leong Bank Berhad



Chang Siew Yen

Public Bank Berhad



Tuan Syed Ahmad Taufik Albar

RHB Bank Berhad



Abrar A. Anwar

Standard Chartered Bank Malaysia Berhad

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



Datuk Jeffry Mohd Ali

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)



Ong Kien Meng

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



Sunny Ng Cheong San

Public Bank Berhad



Arivananthan a/l Supaya

RHB Bank Berhad



Laurence Ong

RHB Bank Berhad



Nancy Tan

Standard Chartered Bank
Malaysia Berhad



Chandrasekaran Velu

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)



Michelle Chia

CIMB Bank Berhad



Saw Say Pin

HSBC Bank Malaysia Berhad



Suhaimi Ilias

Malayan Banking Berhad

Committee on Development of Capital & Money Markets



Md Farid Kairi

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



Sylvia Wong Miew Hing

Standard Chartered
Bank Malaysia Berhad

Committee on Consumer & Market Conduct



Shaikh Munir Ahmad

Malayan Banking Berhad (Chairman Bank)



Malini Satgunavadivel

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



Sunny Ng Cheong San

Public Bank Berhad



Michelle Liew

RHB Bank Berhad



Jessie Liew

Standard Chartered Bank Malaysia Berhad



Vivian Mun

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

13

15

January 2017
Friday – Sunday

KARNIVAL KEWANGAN, KUALA LUMPUR

Bank Negara Malaysia, in collaboration with various ministries, agencies and the financial services industry, organised the inaugural *Karnival Kewangan* at the Putra World Trade Centre, Kuala Lumpur. The Association of Banks in Malaysia (ABM) participated by setting up a booth to create greater awareness on PIN and Pay and the functions of ABM, as well as to promote safe online banking.



Themed “Your Financial Needs Matter”, the carnival aims to inform and educate the public on financial matters, including available services that can help individuals and businesses manage their financial affairs more effectively.

Approximately 100 financial service providers, associations and agencies showcased a wide range of financial services and products catering to different needs at the carnival. These included financial counselling and dispute resolution services, as well as products and services for savings, financing, investments, insurance and takaful, payments and remittances, and financial management.



After a successful event in Kuala Lumpur, similar *Karnival Kewangan* events were held in East Malaysia, as follows :-

- Kota Kinabalu on Friday-Sunday, 4-6 August 2017, and
- Kuching on Friday-Sunday, 24-26 November 2017.

19

January 2017
Thursday

PERSONAL DATA PROTECTION CODE OF PRACTICE FOR THE BANKING AND FINANCIAL SECTOR

The certificate of registration of the Personal Data Protection Code of Practice for the Banking and Financial Institution Class of Data User was signed by the Personal Data Protection Commissioner, Malaysia, Encik Mazmalek bin Mohamad on Thursday, 19 January 2017. The event was held at the Commissioner's office in Putrajaya.

ABM is the appointed Data User Forum for the banking and financial sector which consists of members from the Association of Islamic Banking Institutions Malaysia, Association of Development Finance Institutions of Malaysia, Malaysian Investment Banking Association and ABM.



13

&

19

April 2017
Thursday & Wednesday**NATIONAL E-PAYMENT ROADSHOWS 2017,
SEBERANG PERAI, PENANG & JOHOR BAHRU,
JOHOR**

Bank Negara Malaysia collaborated with ABM, AIBIM, National Cards Group (NCG) and selected Government agencies to conduct the National e-Payment Roadshows 2017 at three (3) cities, namely:-

- Seberang Perai, Pulau Pinang on Thursday, 13 April;
- Johor Bahru, Johor on Wednesday, 19 April; and
- Kota Bharu, Kelantan on Thursday, 27 April.

The main objectives of the roadshows were as follows:

- to promote the PIN and Pay initiative;
- to create awareness among individuals and businesses on the benefits of e-payment, its features, access and channels; and
- to educate the public on safe practices when conducting financial transactions using e-payment.

ABM coordinated the participation of its member banks in the Seberang Perai and Johor Bahru roadshows and sourced for speakers for the same.

During the roadshows, banking institutions, payment system operators and payment service providers showcased their latest products on card acceptance and online banking, besides offering various incentives and promotional packages to participants.



e-Payment Roadshow, Seberang Perai – Thursday, 13 April 2017



e-Payment Roadshow, Johor Bahru – Wednesday, 19 April 2017

CALENDAR OF EVENTS

(CONT'D)

28

April 2017
Friday

MEETING BETWEEN OMBUDSMAN FOR FINANCIAL SERVICES (OFS) AND ABM MEMBER BANKS

As a follow-up to the first briefing by Ombudsman for Financial Services (OFS) which was held in January 2017 at Bank Negara Malaysia, a request was made by several member banks for ABM to facilitate a meeting with OFS to better understand the operations of the financial ombudsman scheme. A meeting was held on Friday, 28 April 2017 attended by 43 representatives from 21 member banks. Overall, it was a very interactive and insightful session, where many of the banks' concerns, the escalation process, Terms of Reference (TOR) and the fee structure of the OFS scheme, were addressed/clarified.



22

&

24

May 2017
Monday & Wednesday

ENGAGEMENT SESSIONS ON PIN AND PAY, JOHOR BAHRU & PENANG

The NCG and ABM jointly organised a nationwide awareness campaign to engage with various stakeholders. The sessions in both Johor Bahru and Penang were attended by representatives from various business sectors such as hotels, travel agencies, food and beverage, healthcare and retailers as well as government agencies.

The purpose of the sessions was to highlight the importance of PIN acceptance to merchants and to ensure that the migration to Chip and PIN which would be enforced starting 1 July 2017, is seamless and hassle-free for the merchants as well as their customers.

Several senior bankers representing ABM and the NCG were on hand to educate, create awareness and answer questions posed by the attendees.



Engagement Session on PIN and Pay, Johor Bahru – Monday, 22 May 2017



Engagement Session on PIN and Pay, Penang – Wednesday, 24 May 2017

1

July 2017
Saturday

CHIP AND PIN – TESTING AFTER 1 JULY 2017 CUT-OFF

The final test for the Chip and PIN migration was to ensure that all the system changes required at respective issuers' host systems to decline PIN bypass transactions, and thereby reject signature transactions, for domestic payment cards were properly configured effective 1 July 2017, the day that PIN was enforced.

A central testing room was set up at ABM for this purpose where 18 card organisations took part in the test. Some card organisations opted to carry out testing at their own premises. Issuers were requested to complete a set of test scenarios to validate the changes, namely that PIN bypass transactions were declined, to verify that PIN transactions continued to be processed correctly, and to verify that contactless transactions below a specified limit that do not require PIN continued to be processed correctly. Test results were immediately verified and signed off before submission to the regulators.

Additional resources were also allocated at the card organisations' call centres, including those at branches, to assist cardholders who may encounter problems in relation to PIN acceptance.



CALENDAR OF EVENTS

(CONT'D)

12

July 2017
Wednesday

MEETING WITH ASEAN+3 MACROECONOMIC RESEARCH OFFICE (AMRO), STAFF CONSULTATION VISIT 2017

The ASEAN+3 Macroeconomic Research Office (AMRO), an International Organization that serves as an independent regional surveillance unit of the Chiang Mai Initiative Multilateralisation (CMIM) established by the ASEAN+3 members, conducted its annual Staff Consultation Visit to Malaysia in July 2017.

During the annual consultation visit, AMRO conducted a series of meetings with the public sector, private sector representatives and academics as well as discuss a wide range of issues regarding economic outlook, labour policy, productivity growth, economic restructuring and financial stability. The discussions focused on the adequacy and appropriateness of policy measures, including the fiscal and monetary policy stance, macroprudential policies and measures to boost productivity growth.

As part of the visit to Malaysia, ABM together with Mr Desmond Ch'ng, Director, Equity Research from Malayan Banking Berhad hosted the meeting where topics including an overview of the banking sector in Malaysia and recent foreign exchange measures were discussed. AMRO also sought ABM's views on the regulations, such as goods and services tax, OECD's common reporting standards, and Automatic Exchange of Information, and trends in the industry as well as the recent developments in the ASEAN banking integration and its framework.

The feedback received from AMRO in relation to the meeting was very positive. The information gathered would be incorporated into its report which would be published and made available on its website.



12

-

13

September 2017
Tuesday – Wednesday

ASEAN BANKERS ASSOCIATION (ABA) STUDY TOUR TO SHANGHAI, CHINA

At the 46th ASEAN Banking Council Meeting held in Bangkok in November 2016, the Council members unanimously agreed to visit Shanghai, China as a sequel to the Beijing study tour in 2015.

The study tour to Shanghai was held on Tuesday-Wednesday, 12-13 September 2017, with the primary purpose to build and foster inter-regional relations and close cooperation with banks, industry associations and members of the banking and wider financial services in Shanghai. It also served as a platform or avenue to promote better communication and sharing of information between ASEAN banks and the financial services sectors in China.



Tuesday, 12 May 2017 – Shanghai Banking Association



Tuesday, 12 September 2017 – China Banking Regulatory Commission



Tuesday, 12 September 2017 – China UnionPay

A total of 20 delegates, inclusive of three ABM representatives, from six ASEAN countries, namely Cambodia, Myanmar, Singapore, Thailand, Vietnam and Malaysia participated in the study tour this year.

Based on the feedback from the ASEAN national banking associations, the following areas or topics were identified and covered by the respective hosts in Shanghai:-

1. Shanghai Banking Association
 - Overview of banking industry in Shanghai;
2. China Banking Regulatory Commission
 - Recent significant changes in banking regulations – FinTech and IT, shadow banking, credit risk, liquidity risk framework and operational risk;
3. China UnionPay
 - Overview of UnionPay and introduction of the main responsibilities of the risk control department, fraud prevention and payment security system;
 - Introduction of UnionPay's risk control products and services; and
 - Introduction of UnionPay's QR code products;
4. Shanghai Stock Exchange
 - Brief presentation on and tour of the stock exchange;
5. Bank of China
 - Internet banking;
 - Mobile payments; and
 - One Belt One Road (OBOR);

6. Industrial and Commercial Bank of China's (ICBC) Data Centre

- Briefing on ICBC Data Centre;
- FinTech; and
- Tour of ICBC Data Centre.

The delegates gave positive feedback on this year's study tour. It provided them with an interesting and enlightening insight into the development of the banking industry and financial services in Shanghai.



Wednesday, 13 September 2017 – Shanghai Stock Exchange

CALENDAR OF EVENTS

(CONT'D)

12

-

13

September 2017
Tuesday – Wednesday

ASEAN BANKERS ASSOCIATION (ABA) STUDY TOUR TO SHANGHAI, CHINA (continued)



Wednesday, 13 September 2017 – Bank of China



Wednesday, 13 September 2017 – Industrial and Commercial Bank of China's Data Centre

27

September 2017
Wednesday

MEETING ON ISSUES RELATING TO SECURITY AT BANK PREMISES

As part of the ABM Working Group on the Review of Security at Bank Premises (WG)'s continuous efforts to increase the security at bank premises, ABM initiated a joint working group meeting with the Bukit Aman Crime Prevention and Community Safety Department (CPCS). The joint working group meeting between ABM Council banks and CPCS' representatives was held at the ABM Dialogue Suite on 27 September 2017.



The joint working group meeting was co-chaired by CP Datuk Seri Tajudin bin Md. Isa, Director, CPCS, Bukit Aman and Dato' Ishak Hussin, Chairman of the ABM WG. Issues relating to security at bank premises were raised by CPCS and ABM Council banks respectively for discussion. CPCS was receptive to the request made by ABM to increase the frequency of police patrolling at designated high risk areas. ABM will continue to work with CPCS to discuss measures to improve security at the bank premises.



13

November 2017
Monday

BRIEFING BY MALAYSIA DEPARTMENT OF INSOLVENCY ON BANKRUPTCY (AMENDMENT) ACT 2017

The Bankruptcy (Amendment) Act 2017 was enacted by Parliament and received the Royal Assent in May 2017. Following the coming into force of the said Act on 6 October 2017, the Bankruptcy Act 1967 was renamed as the Insolvency Act 1967. In addition, the changes brought about by the Act have important implications to financial institutions. In view of this, ABM arranged a briefing by Malaysia Department of Insolvency (Mdl) for member banks to clarify issues on the operational aspects of bankruptcy and the implementation of the Insolvency Act 1967.



CALENDAR OF EVENTS

(CONT'D)

23

-

24

November 2017
Thursday – Friday

47TH ASEAN BANKING COUNCIL MEETING IN DA NANG, VIETNAM

This annual event of the regional banking community was successfully held in Da Nang, Vietnam, hosted by Vietnam Banks' Association.

In keeping with the usual itinerary, the meetings of the three Permanent Committees, namely the Permanent Committee on Cooperation in Finance, Investment and Trade, Permanent Committee on Banking Education and Permanent Committee on ASEAN Inter-Regional Relations were held on 23 November 2017. The reports of the three Committees were then tabled to the ASEAN Banking Council at its meeting on 24 November 2017.

Attended by banking associations of the 10 ASEAN countries, i.e. Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand and Vietnam, members of the ASEAN Bankers Association focused on discussing topics of regional interest to the banking community, such as sustainable and responsible financing, financial inclusion, application of modern technologies and human resource development, as well as proposing initiatives for cooperation and action plans for the upcoming year.



6

December 2017
Wednesday

CREDIT GUARANTEE CORPORATION MALAYSIA BERHAD (CGC) – BRIEFING ON SME FINANCING PORTAL

Credit Guarantee Corporation Malaysia Berhad (CGC) held a briefing for the SME Heads of the Commercial banks on its soon-to-be launched SME financing portal (targeted to be launched by January 2018) which was facilitated by ABM.

The initiative which was first mooted by Bank Negara Malaysia, is a nationwide “Online SME Aggregator”, officially known as imSME,



to help bridge the financing needs of micro, small and medium enterprises. The platform provides access to an array of financing products and services from the participating banks and agencies through a single website.

The briefing was attended by 23 representatives from 15 member banks.

14

December 2017
Thursday

ROYAL MALAYSIAN CUSTOMS DEPARTMENT'S “DUTA GST” PROGRAMME

The Royal Malaysian Customs Department (RMCD) invited ABM to participate in its “Duta GST” programme and provided a briefing session for member banks on 14 December 2017. This programme is one of the approaches adopted pursuant to RMCD’s new principle of compliance through education. One of the objectives of this programme is to increase the level of compliance by entities in relation to their responsibilities to issue tax invoices, keep records, accurate disclosure in the GST-03 return as well as submission of returns and payment of tax in accordance with the pre-determined taxable periods.

Member banks found the briefing fruitful as it was an engaging session where banks were able to seek the necessary clarifications from the “Duta GST” in relation to various GST related issues.



LIST OF PRESS RELEASES

issued by ABM in 2017

05 JAN	Financial institutions offer support to customers in flood affected areas
09 JAN	Demise of ABM's Executive Director, Madam Chuah Mei Lin
15 FEB	The Malaysian commercial banking sector is robust with ample liquidity
20 FEB	Beware of bogus phone calls using The Association of Banks in Malaysia's hotline number, 1-300-88-9980
03 MAR	Commercial banks support home ownership for all segments of society
17 MAR	Key factors in evaluating home loan applications
31 MAR	Use your 6-digit PIN at petrol stations
07 APR	Beware of calls purportedly from banks seeking personal information
27 APR	China Construction Bank (Malaysia) Berhad joins The Association of Banks in Malaysia
17 MAY	Online/internet banking and ATMs operating as usual
05 JUN	PIN and Pay engagement sessions with business communities and government sectors
20 JUN	ABM Council Members 2017/2018
21 JUL	Commercial banks are providing financing to eligible house buyers
04 AUG	ABM: In response to letter-to-editor on "All to protect the bottom line" published in The Star on 1 August 2017
15 AUG	Liquidity of commercial banks within acceptable levels
22 AUG	Commercial banks view cybersecurity issues seriously
04 SEP	Commercial banks have measures in place to detect and handle suspected counterfeit Malaysian banknotes
05 SEP	Commercial banks launch revised customer service charter
08 SEP	Banks exercise sound lending and valuation practices in commercial property lending
12 SEP	ABM: In response to letter-to-editor on "More privacy needed for PIN input on machines" published in The Star on 28 August 2017
20 SEP	ABM: In response to letter-to-editor on "Obstacles on the road to cashless society" published in The Star on 8 September 2017
30 SEP	The Association of Banks in Malaysia announces new Executive Director

09 OCT	Commercial Banks: Housing loan applications processed on timely basis
16 OCT	Tipping feature with credit card explained
20 OCT	Car loan approval rates remain steady
01 Nov	ABM: In response to letter-to-editor on “Beware the hidden counterfeit banknotes” published in The Star on 30 October 2017
06 Nov	Financial institutions to assist customers affected by recent flood
17 Nov	Proper processes in place before actions are taken on defaulted borrowers
20 Nov	Commercial banks continue to support eligible house buyers especially in the affordable housing segment
30 Nov	Precautionary measures are in place to detect fraud and unauthorised transactions
12 Dec	Commercial banks continue to provide financing to viable businesses including the oil and gas sector
13 Dec	ABM: In response to letter-to-editor on “Be alert when keying in PIN” published in The New Straits Times on 6 November 2017
19 Dec	ABM: In response to letter-to-editor on “Auto billing and auto debit are two different matters” published in The Star on 20 November 2017
20 Dec	ABM: In response to letter-to-editor on “Look at the public service needs of the blind” published in The Star on 19 December 2017

MEMBER BANKS

In accordance to Chairmanship and in alphabetical order of Member Banks

	Malayan Banking Berhad (Chairman Bank)		India International Bank (Malaysia) Berhad
	Affin Bank Berhad		Industrial and Commercial Bank of China (Malaysia) Berhad
	Alliance Bank Malaysia Berhad		J.P. Morgan Chase Bank Berhad
	AmBank (M) Berhad		Mizuho Bank (Malaysia) Berhad
	Bangkok Bank Berhad		MUFG Bank (Malaysia) Berhad [formerly known as Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad]
	Bank of America Malaysia Berhad		National Bank of Abu Dhabi Malaysia Berhad
	Bank of China (Malaysia) Berhad		OCBC Bank (Malaysia) Berhad
	BNP Paribas Malaysia Berhad		Public Bank Berhad
	China Construction Bank (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
	HSBC Bank Malaysia Berhad		

ABM STATE SUB-COMMITTEES



PENANG/KEDAH/PERLIS

Abd Halim bin Lehan
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

Alex Lim
RHB Bank Berhad
Secretary

Jean Koay
Citibank 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

Lai Hooi Lu
Hong Leong 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

Sean Hung
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

Roslailie bte Mahmood
CIMB Bank Berhad
Committee Member

Saadat Haphas
Hong Leong Bank Berhad
Committee Member

ABM STATE SUB-COMMITTEES

(CONT'D)

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

Lee Eng Khen

CIMB Bank Berhad

Vice Chairman

Lim Hui Boon

Hong Leong Bank Berhad

Secretary

Joe Tien Chee Chang

RHB Bank Berhad

Treasurer

Goh Boon Hoo

Public Bank Berhad

Auditor

Teri Wong Fui Yin

Standard Chartered Bank Malaysia Berhad

Auditor

Caryl Shim

United Overseas Bank (Malaysia) Bhd

Auditor

Mohd Basir bin Arshad

Affin Bank Berhad

Committee Member

Kong Min San

Affin Bank Berhad

Committee Member

Jewel Puah

Alliance Bank Malaysia Berhad

Committee Member

Lim Kok Beng

AmBank (M) Berhad

Committee Member

Mohd Sani Abbas

CIMB Bank Berhad

Committee Member

Raymond Chong Chee Min

Hong Leong Bank Berhad

Committee Member

Lee Choon Mei

HSBC Bank Malaysia Berhad

Committee Member

Leelah V. Tharmalingam

HSBC Bank Malaysia Berhad

Committee Member

Chris Lu Koon Wing

OCBC Bank (Malaysia) Berhad

Committee Member

Lee Yee Fun

OCBC Bank (Malaysia) Berhad

Committee Member

Leong Tze Yun

RHB Bank Berhad

Committee Member

Lim Boon Kuai

Standard Chartered Bank Malaysia Berhad

Committee Member

Kevin Lee Shee Kin

United Overseas Bank (Malaysia) Bhd

Committee Member

FEDERAL TERRITORY

Rajenthiran Koru

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 Zeinal Annual

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 1754/603-5520 7000

Fax : 603-5511 8171

Assistance for Negeri Sembilan

(from 15 December 2017)

Tham Wai Tong @ Tham Hon Tong

Manager

Maybank Seremban Main

Community Financial Services

166-169, Jalan Dato' Bandar Tunggal

70000 Seremban

Negeri Sembilan

Tel : 606-762 0027

Fax : 606-763 3340

JOHOR/MELAKA**Ng Peng Kee**

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**Ng Peng Kee**

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

Tee Lee Yong Hoch

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

Ali Mohamed

RHB Bank Berhad

Committee Member

Goh Boon Huat

United Overseas Bank (Malaysia) Bhd

Committee Member

MELAKA**Ng Peng Kee**

Malayan Banking Berhad

Chairman

Zamlee Kamari

Malayan Banking Berhad

Secretary

Adi Hanafi Abdul Hadi

Affin Bank Berhad

Committee Member

Keong Mei Fang

Alliance Bank Malaysia Berhad

Committee Member

Siti Mariam Daud

AmBank (M) Berhad

Committee Member

Rabiah Mohd Tahir

CIMB Bank Berhad

Committee Member

Sim Yeo Kim

Citibank Berhad

Committee Member

J. Saradaran Pillai

HSBC Bank Malaysia Berhad

Committee Member

Raja Khairuddin

OCBC Bank (Malaysia) Berhad

Committee Member

Lee Kee Chuan

Public Bank Berhad

Committee Member

Amir Abdul Aziz

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

ABM STATE SUB-COMMITTEES

(CONT'D)

PAHANG/KELANTAN/ TERENGGANU

Abd Razak bin Kamardin

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

Abdul Haizi Fadhil bin Abdul Hamid

AmBank (M) Berhad

Assistant Secretary

Mark Kong

OCBC Bank (Malaysia) Berhad

Treasurer

Wan Nora Wan Ibrahim

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

Wei Hui Kim

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

SABAH

Liew Kui Choi

Regional Director

Sabah

Community Distribution

Community Financial Services

Malayan Banking Berhad

Bangunan Maybank

1, Lorong Kemajuan

Karamunsing

88000 Kota Kinabalu, Sabah

Tel : 6088-247 000

Fax : 6088-234 743

Liew Kui Choi

Malayan Banking Berhad

Chairman

Stephen Chin Chee Kai

CIMB Bank Berhad
Secretary

Joe Ngu

Hong Leong Bank Berhad
Treasurer

John Guang

AmBank (M) Berhad
Committee Member

Ivy Primus

RHB Bank Berhad
Committee Member

Francis Yong Yun Fah

Standard Chartered Bank Malaysia Berhad
Committee Member

Shirli Soo

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

Maureen Paril

CIMB Bank Berhad
Treasurer

Hajah Bibi Adam

Affin Bank Berhad
Committee Member

Victor Liew Wui Tak

Alliance Bank Malaysia Berhad
Committee Member

Simon Su Hiong Tiing

AmBank (M) Berhad
Committee Member

Moses Wong King Kiu

Hong Leong Bank Berhad
Committee Member

Colin Tan Keng Yeong

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
Hotline : 1-800 88 3883
Fax : 603-2026 1415
E-mail : yourvoice@affinbank.com.my
Website : www.affinbank.com.my
SWIFT Code : PHBMMYKL

BOARD OF DIRECTORS

Chairman

General Dato' Seri Diraja Tan Sri (Dr) Mohd Zahidi bin
Hj Zainuddin (Retired)

Directors

Mohd Suffian bin Haji Haron
Tan Sri Mohd Ghazali bin Mohd Yusoff
Abd Malik bin A Rahman
Tang Peng Wah
Dato' Abdul Aziz bin Abu Bakar
Dato' Mohd Hata bin Robani
Ignatius Chan Tze Ching

Managing Director/Chief Executive Officer

Kamarul Ariffin bin Mohd Jamil

Chief Legal 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

Director, Group Treasury

Tan Kok Toon

Affin Bank Berhad (cont'd)

BUSINESS SUPPORT UNITS

Chief Operating Officer

Zulkanain 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

Group Chief Credit Officer

Norhazlizawati Mohd Razali

Chief Compliance Officer

Abu Bakar Abdul Rahman

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

Ou Shian Waei
Lee Ah Boon
Kung Beng Hong
Kuah Hun Liang
Datuk Wan Azhar bin Wan Ahmad
Lee Boon Huat
Ho Hon Cheong
Thayaparan a/I S. Sangarapillai
Tan Chian Khong

MANAGEMENT**Group Chief Executive Officer**

Joel Kornreich

Group Chief Operating Officer

Kong Kim Yihe

Group Chief Financial Officer

Raymond Wong Lai Loong

Group Chief Risk Officer

Pang Choon Han

Group Chief Credit Officer

Peter Fong Seow Loong

Group Chief Marketing Officer

Giuseppe Taibi

Group Chief Administrative Officer

Manuel Bulens

Group Chief Compliance Officer

Ang Lek Hui

Group Chief Internal Auditor

Leong Sow Yoke

Alliance Bank Malaysia Berhad (cont'd)**MANAGEMENT (cont'd)****Group Company Secretary**

Lee Wei Yen

Chief Business Development Officer

Fozia Amanulla

Head, Group Corporate, Commercial & Transactions

Jeff Tham Kok Kuen

Head, Group Consumer Banking

Suparman Kusuma

Head, Group SME Banking

Ernest Kwong Kah Wah

Head, Group Financial Markets

Tan Eng Kiang

Head, Group Human Resource

Chew Siew Suan

Head, Group Strategy & Performance Management

Aaron Sum Wei Wern

DIRECTORY OF ABM MEMBERS

(CONT'D)

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 1914
E-mail : customercare@ambankgroup.com
Website : www.ambankgroup.com
SWIFT Code : ARBKMYKL

BOARD OF DIRECTORS

Chairman

Tan Sri Azman Hashim

Directors

Tan Sri Azman Hashim (Chairman)
Raymond Fam Chye Soon
Voon Seng Chuan
Dato' Sri Abdul Hamidy bin Abdul Hafiz
Dr Veerinderjeet Singh a/l Tejwant Singh

SENIOR MANAGEMENT

Group Chief Executive Officer

Dato' Sulaiman Mohd Tahir

HEADS OF DIVISIONS

Managing Director, Wholesale Banking

Raja Teh Maimunah Raja Abdul Aziz

Managing Director, Retail Banking

Jade Lee Gaik Suan

Managing Director, Business Banking

Christopher Yap Huey Wen

CEO, Islamic Banking

Eqhwan Mokhzanee Muhammad

Group Chief Operations Officer

Datuk Iswaraan Suppiah

Chief Financial Officer

Jamie Ling Fou-Tsong

Chief Human Resource Officer

Penelope Gan

Chief Risk Officer

Jeroen Thijs

Chief Internal Audit

Shamsul Bahrom bin Mohamed Ibrahim

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

Chairman/Independent Director

Piti Sithi-Amnuai

Directors

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

SENIOR MANAGEMENT

Chief Executive Officer

Ng Jui Meng

Deputy Chief Executive Officers

Chiravit Supatanakul
Choo Joon Keong

HEADS OF DEPARTMENTS

Operations (Credit Administration, Branch Administration, Trade Finance, Trade Review, Centralised Operations)

Chin Yaw Chung

Business Banking

Choo Joon Keong

Treasury

Lim Fook Choy

Risk Management

Lai Yit Loong

Credit Management

Saw Chan Chern

Human Resources

Louisa Chin

Budget & Planning

Kaan Wai May

Audit & Control

Chew Boon Keong

Compliance

Eddy Siow Swee Kim

Company Secretarial

Fiona Lim

Bank of America Malaysia Berhad

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

Tel : 603-2034 3844
Fax : 603-2031 9084
E-mail : asia.sse.my@baml.com
Website : www.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 Chee Khiong
Ayesha Natchiar bte Dato' Ally Maricar

MANAGEMENT**Risk**

Choong Heng Theng

Operations

Yumin Osborne @ Jen Mei Yap

Corporate Treasury

Rodzlin Abdul Rahman

Compliance

Joanne Kwan

Human Resource

Samuel Tan

Bank of China (Malaysia) Berhad

2nd Floor, Plaza OSK
25, Jalan Ampang
50450 Kuala Lumpur

Tel : 603-2387 8888
Call Centre : 603-2059 5566
Fax : 603-2161 5150
E-mail : service.my@bankofchina.com
Website : www.boc.cn/malaysia/
SWIFT Code : BKCHMYKL

BOARD OF DIRECTORS**Chairman**

Guan Xuefei

Directors

Wang Hongwei
Chai Woon Chew
Eugene Khoo Kong Hooi
Dato' Low Kian Chuan

MANAGEMENT**Chief Executive Officer**

Wang Hongwei

Deputy Chief Executive Officers

Qiu Hengchang
Huang Lei
Datuk Alvin Tay Swee Gim

Assistant Chief Executive Officer

Shen Junyan

Chief Risk Officer cum Chief Compliance Officer

Ng Tew Keam

General Manager, Corporate Banking

Phelicia Ding Huey Chyi

General Manager, IT & Channel Management Department

Wang Qin

General Manager, Finance Department

Yang Lixin

General Manager, Internal Audit Department

Chong Siew Chin

General Manager, Personal Banking Department

Koh Tak Ming

General Manager, Human Resource & Administration Department

Michelle Chew Lee Lin

General Manager, Operation Service Department

Jiang Ning

General Manager, Risk Management Department

Wu Gan

Lead Manager, Loan Administration Department

Lim Yung Ping

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
Call Centre : 603-2179 8361
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

Chief Financial Officer

Ng Pooi Wah

Chief Compliance Officer

Muhamaad Nasir Hassan

Head of Corporate Credit Control

Tan Lan Fong

Head of Internal Audit

Nasrul Azam Mohd Bakri

Head of Legal

Marwalis Mohd Kassim

Associate, Corporate

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 Operations

Tarik Moustahib

Head of Loan Capital Markets

Chan Siew Kien

Head of Islamic Banking (Najmah)

Muhammad Faozie Shahari

Head of ALM Treasury

Ian Gan Kah Wai

Head of Credit Management

Lee Lay Kheng

Head of Investment Banking Asia Pacific Coverage

Anthony Lo Chiang Loong

Financial Institutions Coverage

Lim Tho Kin

Head of Multinational Corporates Coverage

Andy Tan Boon Huan

China Construction Bank (Malaysia) Berhad

Ground Floor, South Block, Wisma SDB
142A, Jalan Ampang
50450 Kuala Lumpur

Tel : 603-2160 1888
Fax : 603-2712 1819
E-mail : bh@my.ccb.com
Website : <http://my.ccb.com/malaysia/en/index.html>
SWIFT Code : PCBCMYKL

BOARD OF DIRECTORS**Non-Independent Non-Executive Director/Chairman**

Jiang Jianhua

Non-Independent Executive Director

Qian Lihong

Independent Non-Executive Directors

Datuk Tan Leh Kiah
Ng Soon Lai @ Ng Siek Chuan
Lim Kheng Boon

MANAGEMENT**Chief Executive Officer**

Felix Feng Qi

Deputy Managing Director

Chelsea Ma Yan

Chief Compliance Officer

Lim Fong Fong

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/Non-Independent Non-Executive Director

Dato' Sri Nazir Razak

Chief Executive Officer/Executive Director

Tengku Dato' Sri Zafrul Tengku Abdul Aziz

Non-Independent Non-Executive Directors

Ahmad Zulqarnain Che On (until 21 September 2017)

Dato' Lee Kok Kwan

Tan Mei Shwen, Serena (from 1 December 2017)

Independent Directors

Rosnah Dato' Kamarul Zaman
Datin Grace Yeoh Cheng Geok
Venkatachalam Krishnakumar
Dato' Sri Amrin Awaluddin
Datuk Mohd Nasir Ahmad
Afzal Abdul Rahim

Secretary

Datin Rossaya Mohd Nashir

SENIOR MANAGEMENT**Chief Executive Officer/Executive Director**

Tengku Dato' Sri Zafrul Tengku Abdul Aziz

Chief Executive Officer, Group Consumer Banking

Samir Gupta

Chief Executive Officer, Group Commercial Banking

Effendy Shahul Hamid

Chief Executive Officer, Group Wholesale Banking

Mak Lye Mun

Chief Executive Officer, Group Asset Management & Investments

Effendy Shahul Hamid

DIRECTORY OF ABM MEMBERS

(CONT'D)

CIMB Bank Berhad (cont'd)

SENIOR MANAGEMENT (cont'd)

Group Chief Marketing Officer

Mohamed Adam Wee Abdullah

Group Chief Financial Officer

Shahnaz Farouque bin Jammal Ahmad

Group Information & Operations Officer

Ramesh Narayanaswamy

Group Chief People Officer

Dato' Hamidah bte 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 a/l Gurbachan Singh

Group Chief Compliance Officer

Kwan Keen Yew

Head of Treasury

Chu Kok Wei

Secretary

Datin Rossaya Mohd Nashir

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 Dr Ghauth bin Jasmon

Philip P.K. Tan

MANAGEMENT

Chief Executive Officer

Lee Lung Nien

Consumer Business Manager

Elaine Fan

Country Chief Financial Officer

Tang Wan Chee

Consumer Risk Manager/Risk Management Country Officer

Manu Shinghal

Human Resources Director

Marcela Mihanovich

Chief Country Compliance Officer

Shovha Pushparajah

Country Legal Counsel

Lee Chee Ming

Head of Operations & Technology

Christina Ong

Head of Corporate Communications

Celina May Benjamin

Citibank Berhad (cont'd)**MANAGEMENT****Managing Director, Markets & Securities Service Malaysia**

Aida Mastura

Treasury & Trade Solutions Head

Noel Saminathan

Global Banking Head

Ho Heng Chuan

Citi Commercial Bank Head

Alfred Chan

Islamic Banking Head

Irnyza Ngah

Chief Internal Auditor

Raj Muthusamy

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
 Call Centre : 603-2053 6800/603-2053 6743/
 603-2031 7798/603-2031 7798
 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

Dato' Yusof Annuar Yaacob

Steven Choy Khai Choon

Koid Swee Lian

Seamus Toal

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

Chong Ai Ching

Head of Compliance

Goh Gan Eng

DIRECTORY OF ABM MEMBERS

(CONT'D)

Deutsche Bank (Malaysia) Berhad (cont'd)

HEADS OF DEPARTMENTS

Business

Global Transaction Banking/Investor Services

Jacqueline William

Cash Management – Financial Institutions

Renee Lim

Cash Management Corporates

Wendy Ang

Trade Finance

Chin Cheuk Kuan

Fixed Income Currencies

Kevin Yam

Institutional Client Group

Yvonne Phe

Corporate Banking Coverage

Jacqueline Ho

Infrastructure

Human Resources

Nik Ilyana Mohamed

Chief Technology Officer

Sapian Rashid

Hong Leong Bank Berhad

Level 19, Menara Hong Leong
6, Jalan Damanlela, Bukit Damansara
50490 Kuala Lumpur

Tel : 603-2081 8888

Call Centre : 603-7626 8899

Fax : 603-2081 8932

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

Managing Director, Business, Corporate Banking

Yow Kuan Tuck

Chief Credit Officer, Personal Financial Services

Leong Wai Mun

Chief Credit Officer, Wholesale Credit

Ng Wai Chong

Chief Internal Auditor

Chua Yew Lim

Chief Risk Officer

Soong Jia Seng, Justin

Chief Financial Officer

Foong Pik Yee

Hong Leong Bank Berhad (cont'd)

HEADS OF DIVISIONS (cont'd)

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

Edward Pinto

Head, Group Strategic Support

Dominic Mascrin

Chief Digital and Innovation Officer

Shailesh Grover

Chief Marketing & Communication Officer

Zalman Zainal

HSBC Bank Malaysia Berhad

2, Leboh Ampang
50100 Kuala Lumpur

Tel : 603-2075 3000
Call Centre : 1-300 88 1388
Fax : 603-2070 1146
Website : www.hsbc.com.my
SWIFT Code : HBMBMYKL

BOARD OF DIRECTORS

Independent Chairman

Tan Sri Dato' Krishnan Tan Boon Seng (from 15 March 2017)

Non-Independent Executive Director

Peter Wong Tung Shun

Non-Independent Executive Director and Chief Executive Officer

Mukhtar Malik Hussain

Independent Directors

Lee Choo Hock

Chen Kar Leng

Choo Yee Kwan

SENIOR MANAGEMENT

Chief Executive Officer

Mukhtar Malik Hussain

Deputy Chief Executive Officer

James Gossip

Country Head, Retail Banking & Wealth Management

Lim Eng Seong

Head of Commercial Banking

Andrew Mark Sill

Head of Global Banking & Markets

Piyush Kaul

Chief Financial Officer

Saw Say Pin

Chief Risk Officer

Prachetas Raykar

Chief Operating Officer

Cyril Duffy

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

Lim Yu Mei

Head of Internal Audit

Andrea Lim

DIRECTORY OF ABM MEMBERS

(CONT'D)

India International Bank (Malaysia) Berhad

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

Tel : 603-2026 1767
Call Centre : 603-2026 1767 ext 103
Fax : 603-2026 1766
E-mail : cs@iibm.com.my
Website : www.indiainternationalbank.com.my
SWIFT Code : IIMBMYKL

BOARD OF DIRECTORS

Chairman/Non-Executive Non-Independent Director

Palamadai Sundararajan Jayakumar

Non-Executive Independent Directors

Datuk Bhupatrai a/l Mansukhlal Premji

Goh Ching Chee

Santhanam Vangal Jagannathan

Chief Executive Officer

Jauhari Rajesh Mohan

MANAGEMENT

Chief Executive Officer

Jauhari Rajesh Mohan

Deputy Chief Executive Officer

Vijay Kumar

HEADS OF DIVISIONS

Chief Financial Officer

Muniandy a/l R. Krishnan

Chief Internal Auditor

K. Panir Selvam

Industrial and Commercial Bank of China (Malaysia) Berhad

Level 10, Menara Maxis
Kuala Lumpur City Center
50088 Kuala Lumpur

Tel : 603-2301 3399
Call Centre : 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

Managing Director

Wang Qiang

Independent Non-Executive Directors

Dato' Leong Sonny @ Leong Khee Seong

Ong Ah Tin @ Ong Chee Kwee

Chin Chee Kong

SENIOR MANAGEMENT

Chief Executive Officer/Managing Director

Wang Qiang

Deputy Chief Executive Officers

Wang Chunhai

Liu Feng

Assistant Chief Executive Officers

Xiao Jing

Lim Kok Fuat

Chief Compliance Officer

Kevin Liao 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
Call Centre : 603-2718 0596/603-2718 0581
Fax : 603-2163 5370
Website : www.jpmorganaccess.com.my
SWIFT Code : CHASMYKX

BOARD OF DIRECTORS**Chairman**

Faisal bin Ismail

Directors

Steven Ronald Clayton
John Leo Buckley
Omar bin Merican
Robert Armor Morris

MANAGEMENT**Chief Executive Officer**

Steven Ronald Clayton

Senior Country Business Manager

Mark Ling

Senior Financial Officer

Yee Mei Yan

Head of Treasury

Yong Eng Hwa

Treasury Services

Jeroen JP Kok

Global Corporate Banking

Nurjesmi Mohd Nashir

Compliance

Zameen Zahari

Client Credit Management

Khairul Mohd Kamal

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 9858 (Overseas)
E-mail : corporateaffairs@maybank.com
cfr@maybank.com (Complaint Unit)
Website : www.maybank.com
SWIFT Code : MBBEMYKL

BOARD OF DIRECTORS**Chairman/Non-Independent Non-Executive Director**

Datuk Mohaiyani Shamsudin (from 1 April 2017)

Non-Independent Executive Director/Group President & Chief Executive Officer

Datuk Abdul Farid Alias

Independent Non-Executive Directors

Datuk R. Karunakaran
Dato' Johan Ariffin
Edwin Gerungan
Nor Hizam Hashim
Dr Hasnita Dato' Hashim
Anthony Brent Elam
Datin Paduka Jamiah Abdul Hamid
Renato Tinio De Guzman (until 4 March 2018)
Che Zakiah Che Din (from 1 March 2018)

Non-Independent Non-Executive Director

Cheng Kee Check

Group General Counsel & Company Secretary

Wan Marzimin Wan Muhammad

Joint Company Secretary

Fariz Abdul Aziz

DIRECTORY OF ABM MEMBERS

(CONT'D)

Malayan Banking Berhad (cont'd)

MANAGEMENT

Group President & Chief Executive Officer

Datuk Abdul Farid Alias

Group Chief Financial Officer

Dato' Amirul Feisal Dato' Haji Wan Zahir

Group Head, Community Financial Services

Datuk Lim Hong Tat

Group Head, Global Banking

Dato' Muzaffar Hisham

Group Head, Islamic Banking & Chief Executive Officer, Maybank Islamic Berhad

Dato' Mohamed Rafique Merican bin Mohd Wahiduddin Merican

Group Head, Insurance & Takaful & Chief Executive Officer, Maybank Ageas Holdings Berhad

Kamaludin Ahmad

Group Chief Risk Officer

Gilbert Kohnke

Group Chief Human Capital Officer

Nora Abd Manaf

Group Chief Technology Officer

Mohd Suhail Amar Suresh Abdullah

Group Chief Strategy Officer

Michael Foong Seong Yew

Group Chief Operations Officer

Jerome Hon Kah Cho

Chief Executive Officer, Maybank Singapore

Dr John Lee Hin Hock

President Director, Maybank Indonesia

Taswin Zakaria

Chief Executive Officer, International

Pollie Sim

Mizuho Bank (Malaysia) Berhad

Level 27, Menara Maxis

Kuala Lumpur City Centre

50088 Kuala Lumpur

Tel : 603-2058 6881

Call Centre : 603-2058 6881

Fax : 603-2058 6988

Website : 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 Directors

Mohd Mokhtar bin Ghazali

Datuk Michael Lor Chee Leng

MANAGEMENT

Managing Director/Chief Executive Officer

Shojiro Mizoguchi

Deputy Chief Executive Officers

Shinichi Nishiyama

Shahriza Omar

HEADS OF DIVISIONS

Head of Corporate Banking I

Taro Yasuda

Acting Head of Corporate Banking II

Shojiro Mizoguchi

Head of Corporate Banking III

Tatsuya Hagiwara

Head of Risk Management

Low Jia Ying

Head of Treasury

Shinichi Sekigami

Head of Operations/Operation & System Planning

Tetsuya Tsunekage

Head of Finance

Angie Soo Moi Chin

Mizuho Bank (Malaysia) Berhad (cont'd)**HEADS OF DIVISION (cont'd)****Head of Islamic Finance/Financial Solution**

Takao Moriguchi

Head of Internal Audit

Rajan Ganapathy

Head of Legal & Compliance

Sarirah bte Ahmad

Acting Head, Human Resources

Shinichi Nishiyama

Acting Head, Information Technology

Shinichi Nishiyama

Head of Credit Administration

Alison Chiu Hwa Yong

Head of General Affairs

Richard Nee Lek Seng

Head of Business Promotion Support

Esther Ng Choi Ye

MUFG Bank (Malaysia) Berhad[formerly known as 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 8871

E-mail : customercare@my.mufg.jpWebsite : <https://s.bk.mufg.jp/global/malaysia/index.html>

SWIFT Code : BOTKMYKX

BOARD OF DIRECTORS**Chairman**

Dato Abdul Rahim bin Osman

President/Chief Executive Officer and Executive Director

Yuta Uchiyama

Non-Independent Non-Executive Director

Shigekatsu Niwa

Independent Directors

Dato' Mohd Sallehuddin bin Othman

Ismail bin Mahbob

MANAGEMENT**President/Chief Executive Officer and Executive Director**

Yuta Uchiyama

Executive Vice Presidents

Jun Haneji

Christopher Danker

Ravi Buchia

HEADS OF DIVISIONS**Senior Vice President, Human Resources**

Goh Ewe Teen, Mabel

**Senior Vice President, Corporate Banking 1 & 2,
Business Planning & Strategic Research**

Foo See Hee

Chief Risk Officer, Risk Management

Kiyoshi Sakoda

Chief Compliance Officer, Compliance

Adzamimah bte Adzmi

DIRECTORY OF ABM MEMBERS

(CONT'D)

MUFG Bank (Malaysia) Berhad

[formerly known as 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

Head of Tax

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

EDP Systems Development

Chin Kong Kim

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

MANAGEMENT

Chief Executive Officer

Susan Yuen

Chief Operating Officer

Joanne Oh Phaik Ean

Chief Risk Officer

David Ng Li Min

Acting Chief Compliance Officer

James Teh Chye Seong

Head of Finance

Tan Hai Huat

Head of Human Resource

Kua Kee Tui

Head of Corporate Banking/Trade Finance

Benson Ow Yeang

HEADS OF DIVISIONS

Head of Operations

Joanne Oh Phaik Ean

Head of Risk

David Ng Li Min

Acting Head of Compliance

James Teh Chye Seong

Head of Human Resource

Kua Kee Tui

Head of Finance

Tan Hai Huat

Head of Corporate Banking/Trade Finance

Benson Ow Yeang

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**

Tan Ngiaap Joo

Directors

Samuel N. Tsien
Lai Teck Poh
Tong Hon Keong
Datuk Azizan bin Haji Abd Rahman

MANAGEMENT**Chief Executive Officer**

Dato' Ong Eng Bin

Chief Financial Officer

Teoh Yin Meng

Chief Risk Officer

Thor Boon Lee

Head of Operations & Technology Division

Lim Yau Seong

Head of Consumer Financial Services Division

Wyson Lim

Head of Corporate & Commercial Banking Division

Jeffrey Teoh Nee Teik

Head of Emerging Business

Wong Chee Seng

Head of Global Investment Banking & Corporate Development

Tan Ai Chin

OCBC Bank (Malaysia) Berhad (cont'd)**MANAGEMENT (cont'd)****Head of Transaction Banking**

Chong Lee Ying

Head of Global Treasury

Stantley James Tan Boon Teck

Head of Human Resource

Kok Lai Ching

Head of Property Services

Jonathan Diong Jia Hoe

Head of Quality & Service Excellence

Alvin Lim Kim Leng

General Counsel

Susanne Ong Wai Yin

Senior Legal Advisor

Ng Choi Foong

Chief Compliance Officer

Doreen Keng Chun Ching

Head of Corporate Communications

Julius Evanson

Head of Internal Audit

Mazhatulshima bte Mohd Zahid

Company Secretary

Quah Boon Huat

DIRECTORY OF ABM MEMBERS

(CONT'D)

Public Bank Berhad

Menara Public Bank
146, Jalan Ampang
50450 Kuala Lumpur

Tel : 603-2176 6000, 603-2176 6666,
603-2163 8888, 603-2163 8899
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

Independent Non-Executive Deputy Chairman

Lai Wan

Independent Non-Executive Directors

Tang Wing Chew

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

Dato' Ab Razak bin Mohd Dali

Senior General Manager, Corporate Banking/ Credit Operations/HP Operations/Share Investment

Chan Chew Fung

Senior General Manager, Secretariat

Dato' Chia Lee Kee

Senior General Manager, Knowledge & Learning

Koay Seok Khim

Group Chief Internal Auditor

Lim Then Fui

Senior General Manager, Human Capital Management

Marlene Goh

Public Bank Berhad (cont'd)

HEADS OF DIVISIONS (cont'd)

Chief Financial Officer

Yik Sook Ling

General Manager, Retail Financial Services

Chan Chiew Peng

General Manager, Credit Administration & Supervision

Eddie Chan Kok Kwai

General Manager, Information Technology

Fam Yoke Fong

General Manager, Treasury

Lim Lye Ping

General Manager, Banking Operations

Patrick Lim Yoong Leng

Chief Risk Officer

Jasmine Loh Sook Ling

Chief Compliance Officer

Tan Shien Doon

General Manager, Corporate Planning, Strategy & Economics

Ng Seiw Kuan

Director, Security

Haji A. Wahab bin A. Raman

Director, HP Credit Control

Chan See Choi

Director, Property

Cheong Kien Meng

Director, Wealth Management & Transaction Banking

Carene Khoo Geok Kheng

Director, Credit Operations

Lee Kok Keong

Director, Branch Business Review & Support/Loan Product Development & Trade Finance

Poon Yuew Sim

Director, Corporate Banking

Samuel Soh Boon Leong

Director, PB Card Services & Support

Tee Chui Chee

Director, HP Operations

Wong Man Hoe

RHB Bank Berhad

Level 9, Tower One
RHB Centre, Jalan Tun Razak
50400 Kuala Lumpur

Tel : 603-9287 8888
Call Centre : 603-9206 8118
Fax : 603-9281 9314
E-mail : customer.service@rhbggroup.com
Website : www.rhbggroup.com
SWIFT Code : RHBBMYKL

BOARD OF DIRECTORS**Chairman**

Tan Sri Azlan Zainol

Directors

Tan Sri Saw Choo Boon
Abdul Aziz Peru Mohamed
Tan Sri Ong Leong Huat @ Wong Joo Hwa
Mohamed Ali Ismaeil Ali AlFahim
Tan Sri Dr Rebecca Fatima Sta Maria
Ong Ai Lin

Managing Director

Dato' Khairussaleh bin Ramli

SENIOR MANAGEMENT

**Group Managing Director, RHB Banking Group/
Managing Director, RHB Bank Berhad**

Dato' Khairussaleh bin Ramli

Group Chief Financial Officer

Syed Ahmad Taufik Albar

Head, Group Shariah Business

Dato' Adissadikin Ali

Head, Group Corporate Banking

Wendy Ting Wei Ling

Acting Head, Group Retail Banking

Nazri Othman

Head, Group Business & Transaction Banking

Jeffrey Ng Eow Oo

Head, Group Insurance

Kong Shu Yin

Country Head & CEO, Singapore

Mike Chan Cheong Yuen

RHB Bank Berhad (cont'd)**SENIOR MANAGEMENT (cont'd)****Group Chief Risk Officer**

Patrick Ho Kwong Hoong

Group Chief Operations Officer

Rohan Krishnalingam

Group Chief Human Resource Officer

Jamaluddin Bakri

Group Chief Communications Officer

Norazzah Sulaiman

Group Chief Marketing Officer

Abdul Sani bin Abdul Murad

Group Chief Strategy & Transformation Officer

Gan Pai Li

Head, Group Treasury & Global Markets

Mohd Rashid Mohamad

Group Chief Internal Auditor

Alex Tan Aun Aun

Head, Group Legal & Secretariat

Azman Shah Md Yaman

DIRECTORY OF ABM MEMBERS

(CONT'D)

Standard Chartered Bank Malaysia Berhad

Menara Standard Chartered
30, Jalan Sultan Ismail
50250 Kuala Lumpur

Tel : 603-2117 7777
Call Centre : 1-300 88 8888 (Within Malaysia)
603-7711 8888 (International)
Fax : 603-2711 6006
E-mail : Malaysia.Feedback@sc.com
Website : www.sc.com/my/
SWIFT Code : SCBLMYKX

BOARD OF DIRECTORS

Chairman

Datuk Yvonne Chia

Non-Executive Directors

Datuk Seri Michael Yam Kong Choy
Lai Pei Si
Mohd Rashid bin Mohd Yusof

MANAGEMENT

Chief Executive Officer & Managing Director

Abrar Alam Anwar

HEADS OF DIVISIONS

Head, Retail Banking

Aaron Loo

Head, Financial Markets

Sylvia Wong

Head, Corporate & Institutional Banking

Mak Joon Nien

Head, Commercial Banking

Robin Tan Chin Yang

Chief Financial Officer

Mabel Lau

Head, Human Resources

Florence Foo Wen Shin

Head, Compliance

Irene Tan Li Ching

Head, Corporate Affairs

Jennifer Kang

Head, Transaction Banking

Wong Hooi Ching

Chief Information Officer

Arshadul Hasan

Country Chief Risk Officer

Ram C. Ramachandran

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
Call Centre : 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

Dato' Md Agil bin Mohd Natt

President/Chief Executive Officer/Executive Director

Yoshimi Gunji

Executive Director

Yuichi Nishimura

Independent Non-Executive Directors

Chin Kok Sang
Tan Kim Seng

MANAGEMENT

President/Chief Executive Officer

Yoshimi Gunji

Deputy Chief Executive Officer

Anthony 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]

Steven Perng Chong Hann

Head of Business Promotion 1 (Japanese Corporate)

Akihiro Ando

Sumitomo Mitsui Banking Corporation Malaysia Berhad (cont'd)

MANAGEMENT (cont'd)

Head of Cash Management Services

Maszeri Maisah

Head of Treasury

Takafumi Aimoto

Head of Client Services

Jennifer Lee Suat Kiow

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

Vivien Foo

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

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

Theodoor Joseph Bark

Statutory Directors

Sivadas Menon

Murugiah M. N. Singham

Noel Singh

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

Steven Narendran

Head, Compliance

Chia Kwai Fun

Head, Human Resources

Shareen Tan

Internal Auditor

Venkatesan V. Krishnasamy

Senior Relationship Managers

Juanita Sri Cahaya Abdul Hamid

Ken Yap Wei Ming

Norman Lim Soh Chong

Jasmand Ng Kok Khoo

DIRECTORY OF ABM MEMBERS

(CONT'D)

United Overseas Bank (Malaysia) Bhd

Menara UOB
Jalan Raja Laut
50350 Kuala Lumpur

Tel : 603-2692 7722
Call Centre : 603-2612 8121
Fax : 603-2691 0281
E-mail : uobcustomerservice@uob.com.my
Website : www.uob.com.my
SWIFT Code : UOVBM MYKL

BOARD OF DIRECTORS

Chairman Emeritus and Adviser/

Non-Independent Non-Executive Director

Dr Wee Cho Yaw

Board Chairman/Independent Non-Executive Director

Ong Yew Huat

Deputy Chairman/Non-Independent Executive Director

Wee Ee Cheong

Independent Non-Executive Directors

Dato' Jeffrey Ng Tiong Lip

Fatimah bte Merican

Non-Independent Executive Director

Wong Kim Choong

SENIOR MANAGEMENT

Chief Executive Officer

Wong Kim Choong

Deputy Chief Executive Officer

Hendra Gunawan

Managing Director, Country Head, Global Markets

Michael Beh Soo Heng

Managing Director, Country Head,

Personal Financial Services

Ronnie Lim Kheng Swee

Executive Director, Country Head, Credit – Middle Market

Ajeep Rassidi bin Othman

Executive Director, Country Head, Commercial Banking II

Beh Wee Khée

Executive Director, Country Head, Debt Capital Markets

Terence Boon Choon Teik

Executive Director, Country Head,

Finance & Corporate Services, Chief Financial Officer

Chang Yeong Gung

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

SENIOR MANAGEMENT (cont'd)

Executive Director, Country Head, Transaction Banking

Lucas Chew Yee Lim

Executive Director, Country Head, Business Banking

Raymond Chui Keng Leng

Executive Director, Country Head, Commercial Banking I

Kan Wing Yin

Executive Director, Country Head, Human Resources

Lee Voon Seng

Executive Director, Country Head, Corporate Banking II

Lim Jit Yang

Executive Director, Country Head, Compliance

Daniel Loke Chee Keen

Executive Director, Country Head, Corporate Banking I

Steven Loong See Meng

Executive Director, Country Head, Technology & Operations

Lum Chee Onn

Executive Director, Country Head, Bumiputera Business Banking

Mohd Fhausi bin Muridan

Executive Director, Country Head, Specialised Financing

Steven Ng Ling Tee

Executive Director, Country Head, Islamic Banking

Nik Norishky Thani bin Hassan Thani

Executive Director, Country Head, Legal & Secretariat

Ong Kit Ping

Executive Director, Country Head, Risk Management

Alex Por Peng Seong

Executive Director, Country Head, Credit

– Corporate & Financial Institutions

Tam Chee Meng

Executive Director, Country Head,

Special Assets Management

Linda Tan Mei Lin

Executive Director, Country Head, Credit – Retail

Lenz Tan Tzu Hua

Executive Director, Country Head, Internal Audit

Bill Wong See Hong

Executive Director, Country Head, Channels and Digitalisation

Yap Kok Tee

VISION AND MISSION

The Association of Banks in Malaysia (ABM) was formed in November 1973 with the primary objective to promote the establishment of a sound banking structure 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 banking customers and its 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 yet competitive banking environment whilst promoting orderliness and ethical banking practices.



PERSATUAN BANK BANK DALAM MALAYSIA
THE ASSOCIATION OF BANKS IN MALAYSIA

34th Floor, UBN Tower

10, Jalan P. Ramlee

50250 Kuala Lumpur

Tel: 603-2078 8041

Fax: 603-2078 8004

E-mail: banks@abm.org.my

ABMConnect: 1-300 88 9980

www.abm.org.my