

PERSATUAN BANK BANK DALAM MALAYSIA

THE ASSOCIATION OF BANKS IN MALAYSIA



REPORT 2018

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 26 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.

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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 (until 18 September 2018)

Shahnaz Jammal (from 3-11 December 2018)

Omar Siddiq (from 24 January 2019 until 15 April 2019)

Citibank Berhad Lee Lung Nien

Alternate: Elaine Fan

Hong Leong Bank Berhad Domenic Fuda Alternate: Dominic Mascrinas

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HSBC Bank Malaysia Berhad Mukhtar Malik Hussain (until 23 May 2018)

Stuart Milne (from 24 May 2018)

Alternate: Lim Eng Seong (until 23 May 2018)

Saw Say Pin (from 6 June 2018)

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: Nazri bin Othman Standard Chartered Bank Malaysia Berhad Abrar A. Anwar

Alternate: Aaron Loo (until November 2018) Lai Pei-Si (from 24 January 2019)

United Overseas Bank (Malaysia) Bhd Wong Kim Choong

Alternate: Hendra Gunawan

CO-OPTED MEMBERS

Alliance Bank Malaysia Berhad Joel Kornreich

Alternate: Suparman Kusuma (until June 2018)

AmBank (M) Berhad Dato' Sulaiman Mohd Tahir

Alternate: Datuk Iswaraan Suppiah

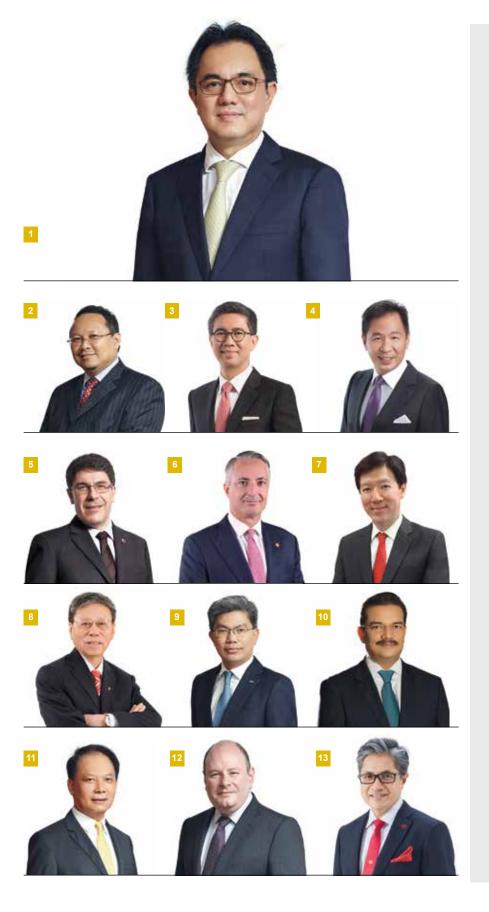
BANKER

Malayan Banking Berhad

AUDITOR

Messrs Sekhar & Tan

THE COUNCIL



- 1. DATUK ABDUL FARID ALIAS Group President & Chief Executive Officer Malayan Banking Berhad (Maybank)
- 2. KAMARUL ARIFFIN MOHD JAMIL Group Chief Executive Officer Affin Bank Berhad
- 3. TENGKU DATO' SRI ZAFRUL TENGKU ABDUL AZIZ Chief Executive Officer/ Executive Director CIMB Bank Berhad
- 4. LEE LUNG NIEN Chief Executive Officer Citibank Berhad
- 5. DOMENIC FUDA Group Managing Director & CEO Hong Leong Bank Berhad
- 6. STUART MILNE Group General Manager and Chief Executive Officer HSBC Bank Malaysia Berhad
- 7. DATO' ONG ENG BIN Chief Executive Officer OCBC Bank (Malaysia) Berhad
- 8. TAN SRI DATO' SRI TAY AH LEK Managing Director/ Chief Executive Officer Public Bank Berhad
- 9. DATO' KHAIRUSSALEH RAMLI Managing Director RHB Bank Berhad
- 10. ABRAR A. ANWAR Managing Director and Chief Executive Officer Standard Chartered Bank Malaysia Berhad
- 11. WONG KIM CHOONG Chief Executive Officer United Overseas Bank (Malaysia) Bhd
- 12. JOEL KORNREICH Group Chief Executive Officer Alliance Bank Malaysia Berhad
- 13. DATO' SULAIMAN MOHD TAHIR Chief Executive Officer AmBank (M) Berhad

THE COUNCIL

DATUK ABDUL FARID ALIAS

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

KAMARUL ARIFFIN MOHD JAMIL

Group Chief Executive Officer Affin Bank Berhad

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 a member of the Board of Directors of Maybank Singapore Limited, 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, a Lee Kuan Yew Exchange Fellow under the Lee Kuan Yew Exchange Fellowship Programme of Singapore and more recently was appointed as Panel of National Trust Fund.

Datuk Abdul Farid holds Masters in 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. **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 Group Chief Executive Officer of Affin Bank Berhad.

Prior to joining Affin Bank Berhad, 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

LEE LUNG NIEN

Chief Executive Officer Citibank Berhad

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

With over 22 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 Chief Executive Officer. 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.

He is currently a member of the APEC Business Advisory Council (ABAC), representing Malaysia in promoting intra-trade and collaboration within Asia Pacific. Further, Tengku Zafrul, an advocate of Malaysia's socioeconomic development, currently sits on the Boards of the Kuala Lumpur Business Club and the National Sports Council of Malaysia, in addition to being a member of the National Higher Education Entrepreneurship Council under the Ministry of Education. He 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 AICB. **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.

THE COUNCIL

DOMENIC FUDA

Group Managing Director & CEO Hong Leong Bank Berhad

STUART MILNE

Group General Manager and Chief Executive Officer HSBC Bank Malaysia 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. He is also a Council Member of AICB.

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 is also a Director of Hong Leong Islamic Bank Berhad and Hong Leong Bank (Cambodia) PLC and a Council member of Hong Leong Bank Vietnam Limited. 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. Mr Fuda is a Chartered Banker of AICB. **Mr Stuart Milne** started his career with HSBC in 1981 as an International Manager and has been with the Group since then. During his career, Mr Milne has held a number of senior management positions in the Middle East, Asia, Europe and Americas, leading various businesses and functions.

He was appointed President and CEO, Japan in 2009 and in 2012, he moved to India as Group General Manager and CEO India. He was subsequently appointed Group General Manager and CEO Malaysia in April 2018.

Mr Milne's experience across the banking domain and exposure to different markets puts him in a strong position to lead out Malaysia business into its next phase of growth.

DATO' ONG ENG BIN

Chief Executive Officer OCBC Bank (Malaysia) Berhad

TAN SRI DATO' SRI TAY AH LEK

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

Dato' Ong Eng Bin is CEO of OCBC Bank (Malaysia) Berhad (OCBC Bank). He has been with the bank for 31 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 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 Sdn Bhd as well as a Council member of AICB in Malaysia. **Tan Sri Dato' Sri Tay Ah Lek,** Managing Director/CEO of Public Bank Berhad, has 58 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 and the Economic Action Council.

THE COUNCIL

DATO' KHAIRUSSALEH RAMLI

Managing Director RHB Bank Berhad

ABRAR A. ANWAR

Managing Director and CEO Standard Chartered Bank Malaysia Berhad

Dato' Khairussaleh Ramli was appointed as Managing Director of RHB Bank Berhad and Deputy Group Managing Director of RHB Banking Group on 13 December 2013. He was subsequently appointed as Group Managing Director/Group Chief Executive Officer of RHB Banking Group on 5 May 2015.

He holds a Bachelor of Science in Business Administration from Washington University and is 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 also a Council member of AICB.

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

Dato' Khairussaleh's other directorships in public companies include RHB Capital Berhad (In Member's Voluntary Liquidation), RHB Indochina Bank Limited (Chairman) and RHB Bank Lao Limited (Chairman). He is also the Chairman and Trustee of RHB Foundation.

Mr Abrar A. Anwar is the Managing Director and CEO for Standard Chartered Bank Malaysia Berhad (SCBMB) and was appointed to this role 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 SCBMB and also for the Group's operations in Malaysia.

Prior to this appointment, Mr Abrar was the CEO of Standard Chartered Bank, Bangladesh, from January 2015 till his move to Malaysia. He joined the bank in 2011 as Head of Corporate & Institutional Clients.

Mr Abrar has more than 27 years of experience in corporate and investment banking in Bangladesh, India and the UK. His achievements include setting up of the first "Syndication & Structured Finance" business in Bangladesh (for the then ANZ Grindlays Bank), along with successful closure of milestone transactions in the Energy & Power, Infrastructure, Telecom, Aviation, Domestic and Export-oriented industries. During his tenure in Bangladesh, he transformed the business of the franchise and positioned Standard Chartered Bank as the most respected and profitable bank in the country.

Prior to joining Standard Chartered Bank Bangladesh, he was the Managing Director & Head of Global Corporate & Commercial Banking, Citibank NA, Bangladesh and Head of Specialist Finance & Advisory Services, ANZ Grindlays Bank. Mr Abrar holds a MBA degree from Bangladesh's premier business school, the Institute of Business Administration (IBA).

WONG KIM CHOONG

Chief Executive Officer United Overseas Bank (Malaysia) Bhd

JOEL KORNREICH

Group Chief Executive Officer Alliance Bank Malaysia Berhad

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 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 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.

Mr Joel Kornreich is the Group CEO of Alliance Bank Malaysia Berhad (Alliance Bank). He joined Alliance Bank on 1 January 2015.

Mr Kornreich has over 28 years of experience in the financial services industry. Before joining Alliance Bank, he 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 the 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.

Earlier, he joined the Consumer Banking business of ABN AMRO Bank as Head of Sales and Distribution for Asia, and Consumer Banking Business Manager for Indonesia and Hong Kong.

Mr Kornreich holds a Masters of Science in Business Engineering with Magna Cum Laude from Solvay Business School in Brussels, Belgium.

THE COUNCIL

DATO' SULAIMAN MOHD TAHIR

Chief Executive Officer AmBank (M) Berhad

Dato' Sulaiman Mohd Tahir is the Group CEO of AMMB Holdings Berhad (AMMB) 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 Berhad on 1 October 2016 as Chief Operating Officer. He is responsible for planning, organising and controlling all operational activities of the bank and Affin Islamic Bank Berhad, which includes IT Services, Digital Banking, Banking Operations and Loan Administration & Documentation.

Prior to Affin Bank Berhad, Encik Zulkanain held the position as Group Managing Director of Malaysian Electronic Payment System Sdn Bhd (MEPS).

He is the recipient of the coveted Leadership Award – Individual 2015 by Cards and Electronic Payments International Asia (CEPI Asia) in modernising Malaysia's payment infrastructure. He was also awarded Transformation Corporate Leader Brand ICON Leadership Award 2015 by Asia Pacific Brands Foundation.

Encik Zulkanain brings with him more than 27 years of experience in the financial services industry, primarily in Information Technology, Banking Operations, Customer Solutions and Payments from both local and foreign banks.

THE COUNCIL - ALTERNATES



OMAR SIDDIQ Group Chief Operating Officer CIMB Group Holdings Berhad (until 15 April 2019)

Encik Omar Siddiq is currently Group Chief Operating Officer at CIMB Group Holdings Berhad. Prior to this, he has held leadership positions with a regional banking group, Malaysia Airlines Berhad and Khazanah Nasional Berhad.

He holds a Bachelor of Science in Economics from the London School of Economics and Political Science and is a Fellow of the Institute of Chartered Accountants England and Wales (ICAEW). He is also a CFA Charterholder.

ELAINE FAN Consumer Business Manager Citibank Berhad

Ms Elaine Fan is the Consumer Business Manager of Citibank Berhad. She is a veteran Citibanker with 35 years of cross-functional experience between the corporate and consumer business. She started her career in Corporate Banking and over the years, she has held various senior positions including Head of Multi-National Corporate Group, Trade Head and 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 leading and managing the entire consumer business (including all consumer products, segments, distribution network and alternative channels).



DOMINIC MASCRINAS Head of Group Operations & Technology Hong Leong Bank Berhad

SAW SAY PIN Chief Financial Officer HSBC Bank Malaysia Berhad (from 6 June 2019)

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

He is a seasoned banking professional with 35 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 the Technology & Operations division and was responsible for delivering group wide performance standards across the operations franchise. Prior to 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.

Ms Saw Say Pin was appointed as HSBC Malaysia's country Chief Financial Officer in January 2015. She has been with HSBC for 24 years serving in various Finance roles including Chief Financial Officer of HSBC Amanah, Financial Controller, Head of Treasury Services, Head of Assets and Liabilities Management, Head of Management Information, etc. A large part of her career has been with HSBC Malaysia, except during the 2008-2009 Asian Financial Crisis period when she was working for HSBC Hong Kong.

Prior to joining HSBC, she was with a start-up stock broking firm where she worked for a few years and saw the firm expanding to a financial services group that was listed on Bursa. Her first work exposure was as an external auditor for three years.

Ms Saw is a Board member of HSBC Electronic Data Processing Malaysia Sdn Bhd and HSBC Software Development Malaysia Sdn Bhd.

A Fellow of CPA Australia with a Master in Finance (Australia), she has recently attained the AICB Chartered Banker qualification.

THE COUNCIL - ALTERNATES



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) Berhad (OCBC Bank Malaysia) for 33 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 is a certified Chartered Banker who also 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 Chief Operating Officer (COO) of Public Bank in 2006 and re-designated 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.



LAI PEI-SI Head of Retail Banking Malaysia Standard Chartered Bank Malaysia Berhad (from 24 January 2019)



HENDRA GUNAWAN Deputy Chief Executive Officer United Overseas Bank (Malaysia) Bhd

Ms Lai Pei-Si is the Head of Retail Banking for Standard Chartered Malaysia. She is responsible for building a sustainable retail franchise, optimising market opportunities for targeted segments and the implementation of the bank's digital services within Retail Banking.

She has 20 years of experience across various roles in retail banking, strategy, product management, branch operations, regulatory governance and business optimisation. She was previously the CEO and Head, Retail Clients for Standard Chartered in Brunei.

Ms Lai holds a Bachelor's (Honours) degree in Economics & Political Science from National University of Singapore.

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. He oversees UOB Malaysia's Wholesale and Retail Banking businesses and in driving the bank's strategic business initiatives. He also oversees UOB Malaysia's support functions including Technology and Operations, Special Asset Management, Customer Advocacy and Service Quality as well as Strategic Communications.

Prior to assuming the role of Deputy Chief Executive Officer, 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 to UOB Malaysia more than 25 years of extensive knowledge and experience having held various senior leadership roles at both commercial and global investment banks across Singapore and Indonesia. He started his financial career as an analyst at a leading global asset management firm.

THE COUNCIL - ALTERNATES



SUPARMAN KUSUMA Executive Vice President Head, Group Consumer Banking Alliance Bank Malaysia Berhad (until June 2018)



DATUK ISWARAAN SUPPIAH Group Chief Operations Officer AmBank (M) Berhad

Mr Suparman Kusuma was the Head, Group Consumer Banking at Alliance Bank Malaysia Berhad until June 2018. Prior to his departure from the bank, he oversaw all aspects of Consumer Banking, including wealth management, cards, loans, deposits, bancassurance and e-channels.

He has over 26 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's portfolio encompasses Digital Banking, Information Technology, Operations and Data Governance. He has over 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.

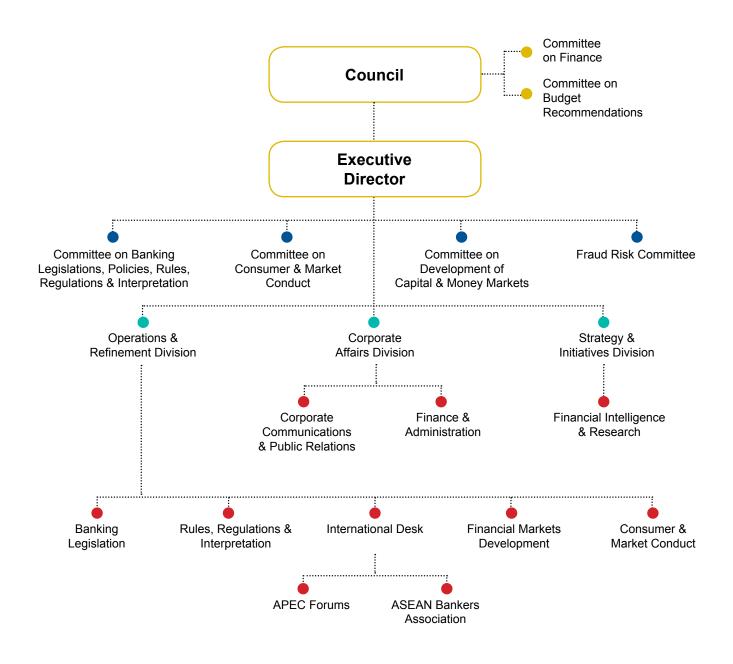
Prior to joining AmBank Group, Datuk Iswaraan was Group Chief Information and Operations Officer of CIMB Group. He led the digital transformation, information technology and operations functions across all business and geographical markets. His key focus area was to digitise the bank by applying technology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



THE ASSOCIATION ITS ORGANISATIONAL STRUCTURE AND FAMILY TREE (CONT'D)

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 (in Members' Voluntary Liquidation)

AFC Holdings (Malaysia) Sdn Bhd was set up in April 1981 for the purpose 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 2018 ANNUAL REPORT.

The banking sector is continuously evolving to meet the demands of its customers. The acceleration of technology has given rise to many innovations and processes which enabled member banks to improve their service offerings and provide ease of banking and financial transactions to their customers.

To further the national agenda towards a cashless society and a digital economy, the banking industry in Malaysia has spearheaded many evolutionary and defining changes in how customers conduct banking transactions in the present day. Bank customers today are embracing automated digital banking as part of their lifestyle as such banking experience has brought about convenience as well as time and cost savings.

Let us now briefly recap the macroeconomic environment faced by the commercial banking sector in 2018.

GLOBAL ECONOMY

The global economy was poised for a positive start to 2018 following expectations for stronger growth momentum in view of the pickup in global manufacturing and trade through 2017. Global trade and growth continued the upward trajectory in the early part of the year. However, this momentum was not sustained as investors' confidence began to waiver due to various headwinds, such as the escalation of trade conflicts, policy uncertainty surrounding Britain's exit from the European Union (EU) (or better known as Brexit), volatility in commodity prices and periods of volatility in global financial markets.

CHAIRMAN'S STATEMENT

The US economy expanded by 2.9%, just shy of the US government's target of 3.0% despite tax cuts and a government spending blitz. This expansion was supported by robust labour market conditions, solid consumer spending and investment activity, which was sufficient to more than counteract the effect of the many headwinds including the financial market volatility and the US-China trade conflict. On the EU front, the ongoing Brexit negotiations caused uncertainty in the market which weakened business sentiments and investments, with some UK-based operations of multinational corporations deferring investments in 2018. The Brexit issue remained a source of concern as it would affect major economies in the EU region, and also further escalated border trade frictions and immigration concerns. As the negotiations continued through the year, the effect and impact from the separation will only become clear when the precise terms of Brexit are finalised in the future.

Overall, the Eurozone economy remained sombre apart from Brexit uncertainties, with ongoing woes in the manufacturing sector. Risks to Eurozone economic activity growth linger from automobile tariffs, political uncertainty and sluggish global demand.

Growth in Asian economies also experienced weakened growth due to cyclical slowdown in external demand brought about by the trade tensions among major economies which started in April 2018. As a result, most Asian economies recorded an approximately 50% reduction in export growth.

Overall, the global economy recorded moderate growth of 3.6% in 2018, which was slightly below the International Monetary Fund (IMF)'s projection of 3.7%, amidst uncertainties in major economies. Meanwhile, global headline inflation was higher at 3.7% as compared to 3.2% in 2017.

MALAYSIAN ECONOMIC OUTLOOK AND PERSPECTIVE

The Malaysian economy faced several major challenges in 2018, both from external and domestic sources.

One of the first significant changes in 2018 saw Bank Negara Malaysia raise the Overnight Policy Rate (OPR) by 25 basis points, i.e. from 3.00% to 3.25% in January 2018, which was the first change since July 2016. The benchmark interest was maintained at 3.25% throughout the rest of the year.

On the political front on the other hand, Malaysia witnessed a smooth transition of power following the conclusion of the 14th General Election. The new Government embarked on a shift in policy towards expenditure reprioritisation and reforms on institutional and governance framework.

Another major policy change involved the abolishment of the Goods and Services Tax (GST) which was replaced by the Sales and Services Tax (SST). During the transition from GST to SST, Malaysians enjoyed a tax holiday from 1 June to 31 August 2018 which spurred domestic spending.

Overall, the Malaysian economy performed steadily in 2018 despite various headwinds, recording a growth of 4.7% (2017:5.9%). Domestic demand, supported mainly by private sector expenditure was the primary driver of growth. Headline inflation averaged 1.0% in 2018 (3.7% in 2017), in large due to the impact of fixing the retail price of fuel and zerorisation of the GST rate for part of the year.

Gross exports recorded a more moderate growth at 6.8% with continued support from key trade partners from China, the EU and the US. The growth was driven mainly by both volumes and product prices, an indication that Malaysia remained competitive in the global export front.

The Malaysian economy is projected to sustain its growth momentum of 4.3% - 4.8% in 2019 with headline inflation to average between 0.7% - 1.7%. The moderate but stable growth forecast is attributed partly to the gradual recovery from commodity disruptions experienced in 2018. Domestic demand will continue to be the key driver of growth. Labour market conditions are expected to be stable in 2019 attributed to the services and manufacturing sectors. These two sectors are seen as key contributors to the overall growth for 2019.

MALAYSIAN BANKING SECTOR – DEVELOPMENTS AND ISSUES

The average return on equity of the banking system remained healthy at 12.6% despite a slight decline from the previous year (2017:13.1%). The banking sector maintained strong capitalisation even though there were slight decreases in the various capital ratios for the banking system with total capital ratio of 17.4% (down 0.4% from 2017), common equity tier 1 at 13.1% (2017: 14.0%) and Tier 1 capital ratio at 13.9% (2017:14.9%).

Despite significant challenges in the operating environment in 2018, the commercial banking sector recorded positive growth. Total outstanding financing by the banking sector grew by 5.6% in 2018 (2017:4.1%) mainly driven by household financing. Commercial and business financing also recorded strong growth of 5.4%. Financing to the small and medium enterprise (SME) sector made up half of the total outstanding financing to businesses. During the year, loans amounting to RM65.5 billion were approved to over 108,700 SME accounts. Asset quality of the banks remains strong as indicated by the net impaired loans ratio which reduced to 0.9% from 1.1% in 2017.

The banking industry also played an important role in addressing issues in relation to access to financing especially in the affordable housing sector. It was encouraging to note that a total of RM133 billion was disbursed for house loans to approximately 350,000 borrowers in 2018. Approval rates for home loan borrowers were maintained above 70%, testament that banks remained supportive towards home ownership and access to financing for house buyers including in the affordable segment.

Banking today is no longer merely confined to a brick and mortar entity as it has progressed and developed beyond the physical into the digital realm. In this new era of banking, Artificial Intelligence (AI) has been pivotal in enabling the banking industry to anticipate emerging trends and to meet the ever changing demands of tech driven consumer behaviour and expectations, whilst at the same time maintaining a seamless and personalised banking experience.

The confluence of big data, innovation and the use of data analytics has enabled the banks to better understand what appeals to its customers, thereby allowing banks to anticipate their customers' financial needs. Al capabilities can also be used to improve productivity and efficiency which will enable the banking industry to better manage its operations more effectively and exploit synergies and enhance relationship with stakeholders.

The tech acceleration has also given rise to banks expanding into the adoption of Open Application Programming Interface (API). At present, there is an ongoing effort by the industry to develop technical specifications for Open APIs. Also, standardised specifications for Open APIs on product information in relation to SME financing, credit card and motor insurance/takaful sectors have already been developed. It is anticipated that several financial institutions, financial technology (FinTech) firms and relevant agencies may publish their Open APIs in 2019 which is expected to be a catalyst for more innovative solutions to further improve customer experiences in relation to financial services.

CHAIRMAN'S STATEMENT

Human capital was also a focus for banks in 2018 as our member banks continue to upskill their workforce as more emphasis is placed on areas such as digital automation and innovation. The upskilling programmes and re-deployment of their workforce also forms part of the member banks' talent retention strategies. The continuous development of our member banks' workforce is aimed at developing staff well-equipped to handle the progressive demands of the industry moving into digitalisation, AI and data security management.

Last but not least, cybersecurity remains high on the agenda of our member banks. Our member banks are committed towards the protection of sensitive personal data and are constantly monitoring threats and risks in the cyberspace realm.

ABM'S STRATEGY FOR 2019

ABM will continue to focus on our primary role to proactively promote the establishment of a sound banking system in collaboration with the regulators and industry stakeholders to meet the demands of the industry.

ABM is prepared to provide support to our member banks as we gear up for the regulatory and policy changes expected in 2019, including the potential announcement by the regulators on new requirements for virtual bank licensing. The increasingly prominent participation by FinTech companies in the financial services space has resulted in increased competition to our members. Our members are prepared to face the challenges but also look forward to opportunities to collaborate with such FinTech companies to bring about greater improvements and developments in the financial services industry. In addition, ABM is cognizant that incidences of financial scams are still prevalent in Malaysia. We are thus committed to create greater awareness among the Malaysian public through carefully devised communications strategies in an effort to increase public awareness of such scams and prevent the public from falling prey.

On behalf of ABM, I offer our sincere gratitude to the various stakeholders such as Bank Negara Malaysia, the Securities Commission, government agencies & ministries and other industry associations who had continuously worked closely together and supported the various initiatives of ABM over the past year.

We wish to extend a special note of thanks to our member banks for their infallible support that has contributed towards our success. Your valuable contributions and participation in various industry level initiatives and campaigns have greatly contributed to the continuous improvement of the commercial banking sector.

Finally, to my colleagues at ABM, a warm appreciation for the unwavering dedication and contribution which has enabled ABM to be a trusted and reliable collaborator to assist the commercial banking industry to become more resilient, effective and efficient.

Datuk Abdul Farid Alias Chairman

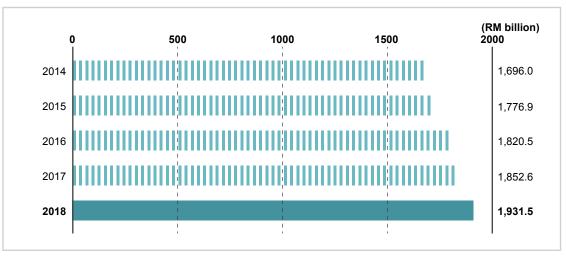
FINANCIAL DATA

TOTAL ASSETS, TOTAL LOANS AND TOTAL DEPOSITS OF COMMERCIAL BANKS^a

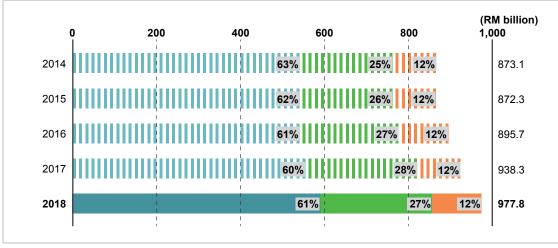
	2014		2015		2016		2017		2018	
	RM million	% Increase (yoy)								
Total Assets	1,695,981	8.6	1,776,917	4.8	1,820,521	2.5	1,852,616	1.8	1,931,464	4.3
Total Loans	996,701	6.7	1,048,346	5.2	1,080,260	3.0	1,098,300	1.7	1,134,973	3.3
Total Deposits	873,062	3.7	872,287	-0.1	895,673	2.7	938,281	4.8	977,786	4.2

yoy = year on year

TOTAL ASSETS^a



TOTAL DEPOSITS^a



Fixed Deposits Demand Deposits Savings Deposits

Source:

^a Data for 2014 to 2018 extracted from Bank Negara Malaysia's Monthly Highlights and Statistics January 2019.

FINANCIAL DATA (CONT'D)

TOTAL LOANS¹ BY SECTOR² AS AT END OF 2018^a

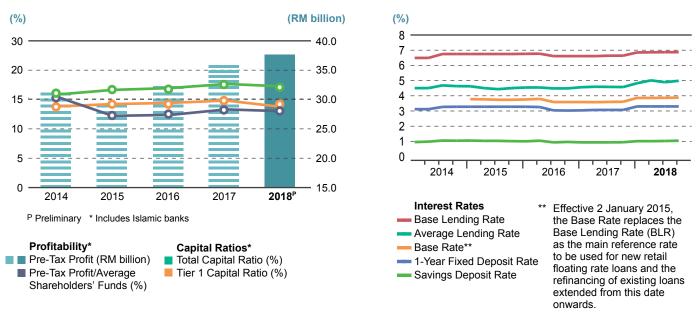


- 1. Total loans as at end 2018 is RM1,135.0 billion, and includes loans sold to Cagamas.
- 2. The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.

3. Includes loans to individual businesses.

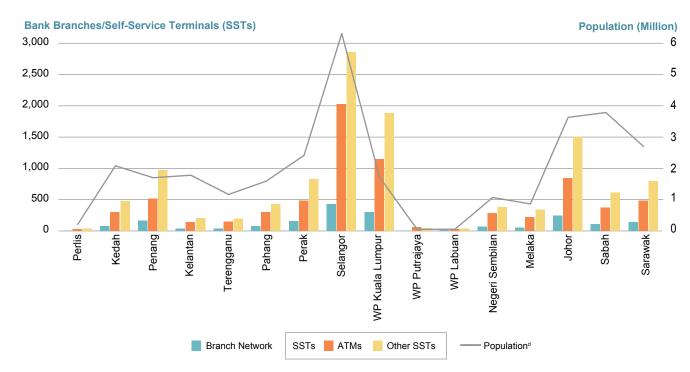
PROFITABILITY, CAPITAL RATIOS AND INTEREST RATES OF COMMERCIAL BANKS^{a, b}

as at end 2018



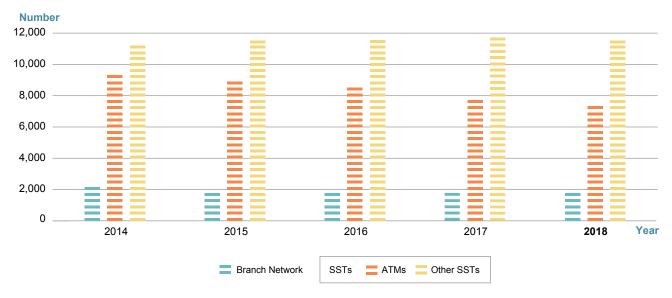
Source:

- a. Data for 2014 to 2018 extracted from Bank Negara Malaysia's Monthly Highlights and Statistics January 2019.
- b. Data for 2014 to 2018 extracted from Bank Negara Malaysia's Financial Stability and Payment Systems Report 2018.



BRANCH NETWORK AND SELF-SERVICE TERMINALS OF COMMERCIAL BANKS BY STATE AS AT 31 DECEMBER 2018°

GROWTH OF BRANCHES AND SELF-SERVICE TERMINALS OF COMMERCIAL BANKS FROM 2014-2018°



Source:

- c. Data from 2014-2017 extracted from ABM Annual Reports 2014-2017
- Data regarding number of branches and self-service terminals (SSTs) for commercial banks as at 31 December 2018 ABM's compilation d. Population Quick Info-Population by states, Malaysia (Department of Statistics Malaysia)
- Current population estimate (2018) by Department of Statistics Malaysia, based on the Population and Housing Census 2010

FINANCIAL DATA (CONT'D)

BANK BRANCHES, NUMBER OF STAFF AND SELF-SERVICE TERMINALS OF COMMERCIAL BANKS AS AT 31 DECEMBER 2018

			Self-Service Terminals (SSTs)						
	Bank Branches	Number of Staff	АТМ	Cash Deposit Machine	Cash Recycler Machine	Cheque Deposit/ Scan Machine	Internet Kiosk/ Electronic Payment Kiosk	Others	
Affin Bank Berhad	101	4,046	297	159	0	114	110	9 coin deposit machines, 11 EPF kiosks	
Alliance Bank Malaysia Berhad	82	3,202	204	129	43	98	81	5 coin deposit machines, 19 EPF kiosks	
AmBank (M) Berhad	171	7,381	764	282	0	211	176	13 coin deposit machines, 81 EPF kiosks	
Bangkok Bank Berhad	5	206	0	0	0	0	0	0	
Bank of America Malaysia Berhad	1	81	0	0	0	0	0	0	
Bank of China (Malaysia) Berhad	8	395	0	0	18	8	15	0	
BNP Paribas Malaysia Berhad	1	107	0	0	0	0	0	0	
China Construction Bank (Malaysia) Berhad	1	83	0	0	0	0	0	0	
CIMB Bank Berhad	254	14,770	1,933	106	879	501	302	23 coin deposit machines, 296 EPF kiosks	
Citibank Berhad	10	1,920	28	35	0	18	20	4 coin deposit machines, 9 EPF kiosks, 66 phone kiosks	
Deutsche Bank (Malaysia) Berhad	1	208	0	0	0	0	0	0	
Hong Leong Bank Berhad	249	8,242	278	7	512	262	0	16 coin deposit machines, 102 EPF kiosks	
HSBC Bank Malaysia Berhad	42	3,961	206	182	0	130	126	6 coin deposit machines, 57 EPF kiosks, 68 phone kiosks	
India International Bank (Malaysia) Berhad	1	38	0	0	0	0	0	0	
Industrial and Commercial Bank of China (Malaysia) Berhad	5	187	8	0	0	0	0	0	
J.P. Morgan Chase Bank Berhad	1	149	0	0	0	0	0	0	
Malayan Banking Berhad	347	20,177	2,076	301	866	468	389	32 coin deposit machines, 31 EPF kiosks	
Mizuho Bank (Malaysia) Berhad	1	192	0	0	0	0	0	0	
MUFG Bank (Malaysia) Berhad	2	423	0	0	0	0	2	0	
OCBC Bank (Malaysia) Berhad	33	3,306	101	102	0	70	0	4 coin deposit machines, 39 EPF kiosks	
Public Bank Berhad	263	14,311	386	1	1,174	543	277	28 coin deposit machines, 16 EPF kiosks	
RHB Bank Berhad	198	10,402	986	402	57	356	296	16 coin deposit machines, 267 EPF kiosks	
Standard Chartered Bank Malaysia Berhad	28	2,051	56	64	0	48	35	4 coin deposit machines, 4 EPF kiosks, 46 phone kiosks	
Sumitomo Mitsui Banking Corporation Malaysia Berhad	1	158	0	0	0	0	0	0	
The Bank of Nova Scotia Berhad	3	67	0	0	0	0	0	0	
United Overseas Bank (Malaysia) Bhd	45	5,060	44	48	77	80	119	6 coin deposit machines	
Total	1,854	101,123	7,367	1,818	3,626	2,907	1,948	1,278	

ALTERNATIVE DELIVERY CHANNELS OF COMMERCIAL BANKS AS AT 31 DECEMBER 2018

		Alternative Delivery Channels		
	Internet Banking	Mobile Banking	Telebanking	
Affin Bank Berhad	www.affinonline.com Call Centre: 03-8230 2222	-	-	
Alliance Bank Malaysia Berhad	Retail: www.allianceonline.com.my Corporate: www.alliancebizsmart.com.my	 Allianceonline Mobile Alliance Cash2Home (only for foreign workers) Available on App Store & Google Play 	Retail: 03-5516 9988 Corporate: 1300-80-3388	
AmBank (M) Berhad	https://ambank.amonline.com.my	Amonline Available on App Store & Google Play	Contact Centre: 03-2178 8888	
Bank of America Malaysia Berhad	Corporate: https://cashproonline.bankofamerica.com	-	Corporate: 03-2034 3961/3962/3963	
Bank of China (Malaysia) Berhad	www.bankofchina.com/my	Retail: mobile app Available on App Store & Google Play	-	
BNP Paribas Malaysia Berhad	Corporate: https://connexis.bnpparibas.com/	-	-	
China Construction Bank (Malaysia) Berhad	Corporate: https://intl.ccb.com 03-2160 1888	-	-	
CIMB Bank Berhad	Retail: www.cimbclicks.com.my/ Corporate: www.cimb-bizchannel.com.my/ Consumer Call Centre: 03-6204 7788 (local and overseas)	Retail: CIMB Clicks Malaysia & CIMB EVA Malaysia Available on App Store & Google Play Consumer Call Centre: 03-6204 7788 (local and overseas)	Consumer Call Centre: 03-6204 7788 (local and overseas)	
Citibank Berhad	Retail: www.citibank.com.my	Retail: https://mobile.citibank.com.my Available on App Store & Google Play	Retail: 03-2383 0000	
Deutsche Bank (Malaysia) Berhad	Corporate: https://ap-db-direct.db.com	Corporate: https://ap-db-direct.db.com	Corporate: 03-2053 6800	
Hong Leong Bank Berhad	Retail: https://s.hongleongconnect.my/rib/app/fo/login Corporate: https://www.hlb.com.my/en/business-banking/ connect- biz/hl-connectfirst.html	Retail: Hong Leong Connect Available on App Store & Google Play	Retail: 03-7626 8899	
HSBC Bank Malaysia Berhad	www.hsbc.com.my www.hsbcnet.com	 HSBC Malaysia Mobile Banking App (specifically supports DuitNow only) HSBC Mobile Banking App (supports all types of payments except DuitNow) HSBCnet Mobile App Available on App Store & Google Play 	Retail: 1300-88-1388 (local) 03-8321 5400 (overseas) Corporate: Call Centre: 1300-88-1018/ 03-8321 5511	
Industrial and Commercial Bank of China (Malaysia) Berhad	www.icbcmy.com Customer Care Hotline: 1800-18-5588 (local)/03-2788 1600 (overseas)	Retail: mobile app <i>Available on App Store & Google Play</i>	-	
J.P. Morgan Chase Bank Berhad	Corporate: www.jpmorganaccess.com.my	-	-	
Malayan Banking Berhad	www.maybank2u.com.my www.maybank2e.net www.maybank2e.com	Retail: Maybank2UMobileApp Available on App Store & Google Play	Retail: 1300-88-6688 (local) 03-7844 3696 (overseas) 1300-88-7788 (M2e)	
Mizuho Bank (Malaysia) Berhad	Corporate: https://otp.ffrontier.com	-	-	
MUFG Bank (Malaysia) Berhad	Corporate: https://ebusiness.bk.mufg.jp/	-	Corporate: TOHLINE: 03-2034 8151	
OCBC Bank (Malaysia) Berhad	www.ocbc.com.my	Retail: OCBC Malaysia Mobile Banking Corporate: OCBC Malaysia Business Mobile Banking Available on App Store & Google Play	Retail: 03-8317 5000 Corporate: 03-8317 5200	
Public Bank Berhad	www.pbebank.com Helpdesk: 03-2179 9999	PB engage Available on App Store & Google Play Helpdesk: 03-2179 9999	-	
RHB Bank Berhad	Retail: https://logon.rhb.com.my Corporate: https://reflex.rhbgroup.com	Retail: RHBNow Corporate: RHB Reflex Available on App Store & Google Play	03-9206 8118	
Standard Chartered Bank Valaysia Berhad	www.sc.com/my	Retail: SC Mobile Available on App Store & Google Play SMS Banking – Customers can send an SMS to 32656 with a relevant Service Code for basic banking services and enquiries.	Retail: 1300-88-8888 Corporate: 1300-88-3399	
Sumitomo Mitsui Banking Corporation Malaysia Berhad	Corporate: https://finglobe.smbc.co.jp/webotxportal/login	-	-	
United Overseas Bank (Malaysia) Bhd	Retail: The stail: https://pib.uob.com.my Corporate: www1.uob.com.my/corporate/bib-login.page	Retail: UOB Mighty Malaysia Available on App Store & Google Play	Kuala Lumpur : 03-26128 121 Penang : 04-2401 121 Johor Bahru : 07-2881 121 Kuching : 082-287 121 Kota Kinabalu : 088-477 121	

REPORT OF THE COUNCIL



AS EXECUTIVE DIRECTOR OF THE ASSOCIATION OF BANKS IN MALAYSIA (ABM), I HAVE PLEASURE IN SUBMITTING THE ANNUAL REPORT AND REPORT OF THE COUNCIL FOR THE YEAR ENDED 31 DECEMBER 2018 FOR AND ON BEHALF OF THE COUNCIL.

1. INTRODUCTION

Throughout the year, our team at ABM has been kept busy with a myriad of issues spanning a wide spectrum, from tax to data privacy to changes in legislation to consumer related matters. We have also been committed to promoting online safety when conducting financial transactions via internet and mobile banking to educate the banking public to avoid falling victim to fraudsters. With this in mind, ABM intensified our campaign to create greater awareness on safe online banking practices for the public to safeguard banking account credentials. Other focus areas for the year included the impact to member banks following the change in the indirect tax regime from goods and services tax (GST) to sales and service tax (SST), consumer related matters and other issues relating to security and regulatory matters.

The following report serves to highlight some of the key initiatives and milestones achieved in 2018.

2. REPORT OF KEY INITIATIVES IN 2018

A. Our Safety and Security Agenda

(i) Creating awareness on banking frauds and scams and keeping abreast on current scam tactics

ABM continued its endeavours to educate the Malaysian public and to raise awareness about the prevalence of banking frauds and scams. As fraudsters and scammers are constantly devising new methods to trick their victims, it is therefore, vital to constantly raise awareness and keep the public informed against such attempts. ABM's initiatives are conceptualised with the objective to reach out to the public with pertinent key messages to heighten vigilance. These initiatives are deployed through various channels, including social media, digital and out-of-home platforms. The initiatives were also amplified and shared by other stakeholders such as the Royal Malaysian Police and member banks to reach out to an even wider audience.

(ii) Safe online banking initiative goes Out-Of-Home (OOH)

Further to ABM's existing communication channels such as print, social media and digital platforms on safe online banking practices, ABM deployed the use of out-ofhome (OOH) channels via Mass Rapid Transit (MRT) trains as a means to engender greater awareness. ABM produced various creative posters featuring useful safety tips when conducting internet and/or mobile banking transactions which were posted on the MRT trains for a total duration of three months. It is estimated that these messages were viewed by approximately 13.6 million passengers who utilised the MRT trains in their daily commute.

These posters, which were presented in Bahasa Malaysia, also served to promote *ABMConnect* as an avenue to address queries and complaints from members of the public on banking matters relating to ABM member banks. Apart from the posters, digital videos of the same initiative were continuously broadcasted on 72 units of 'in-train' LCD panels with subtitles for greater message reinforcement for the duration of the campaign.

(iii) Collaboration with the Royal Malaysian Police

Meetings were organised with the Crime Prevention and Community Safety Department (CPCS) of the Royal Malaysian Police to discuss issues regarding security at bank premises. The meetings included a dialogue session between CPCS, local building managements and ABM Council banks, as well as an engagement session between CPCS and ABM Council banks. One of the steps taken was the compilation of a list of contact points at member banks for more efficient and effective communication.

ABM also invited the Special Branch of the Royal Malaysian Police to provide a briefing session for member banks on security threats and the impact on banks located in Malaysia. During the session, representatives from the Special Branch shared information regarding the key security risks around the world as well as the latest trends in Malaysia.

(iv) Malaysian Communications and Multimedia Commission (MCMC)

MCMC and ABM held discussions on a collaborative effort to improve consumer awareness of phishing and financial scams through MCMC's ongoing *Klik Dengan Bijak* (KDB) initiative. ABM also provided content for MCMC's *sebenarnya.my* website, which was set up to enable the public to check on the authenticity of news spread through social websites. This is one of the efforts taken by the Government to curb the spread of false news.

B. Our Consumer Agenda

(i) Karnival Kewangan

ABM assisted Bank Negara Malaysia to coordinate speakers for the *Karnival Kewangan* held in Kedah on 19-21 January 2018 and in Miri on 23-24 February 2018 as well as for the mini carnivals in Labuan on 14-15 April 2018 and in Taiping, Perak on 18-19 August 2018. Some of the topics covered included "Access to Financing" and "e-Payments".

(ii) Fairness of housing loan/financing terms and conditions

As part of its ongoing efforts to be more consumer centric, ABM is spearheading a review by the banking industry of the standardised template for housing loans of RM500,000 and below which was first rolled out in 2013 with the aim of revising and further improving the terms and conditions in favour of the borrowers. In addition, the banks are also embarking on an exercise to reword residential housing loan agreements and letters of offer in plain English.

REPORT OF THE COUNCIL

(iii) ABMConnect

ABMConnect. ABM's hotline service on 1300-88-9980, which was first launched in 2009, continues to play an important role in addressing gueries 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 36,849 calls and queries from members of the public through both channels since its inception. ABM is pleased to report that the cases channelled to ABM were resolved by the banks with their customers.

C. Our Banking Efficacy Agenda

(i) Focus Group under PEMUDAH

ABM continued to be an active participant of the Focus Group on Registering Property (FGRP) 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.

D. e-Agenda

To further promote the use of electronic payments (e-payments) in certain targeted sectors, ABM organised engagement sessions with members of the Malaysia Retail Association (MRA), representatives from eight local councils from Selangor and Wilayah Persekutuan Kuala Lumpur and participants from the four Malaysian remisier associations, namely, Koperasi Remisier Bumiputra Berhad (KRBB), Malaysian Association of Technical Analysts (MATA), Persatuan Wakil Perniaga Saham Malaysia (PERSAMA) and Persatuan Remisier Bumiputera (PRIBUMI). The sessions provided an overview of the e-payment infrastructure and highlighted the many advantages of using e-payments. Participants also had the opportunity to share with the banks the constraints faced by the specific sectors and discuss ways to address the issues identified in adopting e-payment facilities.

ABM is also collaborating with other industries to further promote the adoption of e-payments and accelerate the digitisation of business to enhance the efficiency of these industries.

E. Our Regulation Agenda

(i) Personal Data Protection Act (PDPA) and European Union's General Data Protection Regulations (EU GDPR)

Following the issuance of Public Consultation Paper (PCP) No. 1/2018 entitled "The Implementation of Data Breach Notification" by *Jabatan Perlindungan Data Peribadi* in August 2018, ABM proceeded to circulate the said PCP to member banks for their feedback on the PCP as data users.

As the appointed Data User Forum for the banking and financial sector, ABM led participating banks from ABM, Association of Islamic Banking and Financial Institutions Malaysia (AIBIM) and Malaysian Investment Banking Association (MIBA) to obtain legal advice on the impact of the EU GDPR, which came into effect in May 2018, on Malaysian banks. ABM will continue to liaise with member banks and the authorities in respect of the impact of the EU GDPR to Malaysian banks and financial institutions as well as the finalised European Data Protection Board's guidelines.

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

ABM continued to liaise closely with the Inland Revenue Board Malaysia (IRBM) on matters related to FATCA, namely on the appointment of Responsible Officer. ABM also provided updates to member banks and responded to queries received from member banks in relation to FATCA.

In addition, ABM followed up closely with IRBM for the issuance of the Common Reporting Standard (CRS) Guidance Notes under the OECD Standard for AEOI, which was subsequently issued on 5 February 2018. ABM also sought clarification from IRBM on the issues faced by member banks in relation to the operationalisation and reporting requirements of the CRS.

(iii) Indirect Taxes

In May 2018, the Malaysian Government announced that the Goods and Services Tax (GST) would be replaced by Sales and Service Tax (SST) commencing 1 September 2018. In the interim, however, the standard GST rate was reduced from 6% to 0% for all taxable goods and services for the period 1 June 2018 to 31 August 2018. Following from this announcement, ABM sought clarification from the Ministry of Finance (MOF)/Royal Malaysian Customs Department (RMCD) in relation to the various transitional issues arising from the change of GST rate as well as the transition from GST to SST. In addition, ABM arranged for RMCD to conduct a briefing on SST for member banks.

ABM also worked closely with RMCD and member banks on the format for the bank guarantees which are required by RMCD under the Customs Act 1967, Sales Tax Act 2018 and Excise Act 1976.

(iv) Accounting and tax issues

ABM and its member banks continued to provide feedback to the Malaysian Accounting Standards Board (MASB) on various discussion papers and Tentative Agenda Decisions (TAD) (for the purpose of formulating responses to the International Financial Reporting Standards (IFRS) Interpretations Committee (IFRIC)). These Discussion Paper DP/2018/1 included Financial Instruments with Characteristics of Equity, and TADs on Borrowing Costs on Land (IAS 23 Borrowing Costs), Expenditures on a Qualifying Asset (IAS 23 Borrowing Costs), and Determination of the exchange rate when there is a long-term lack of exchangeability (IAS 21 The Effects of Changes in Foreign Exchange Rates). ABM also works with MASB to keep member banks updated on issuance of MASB approved accounting standards.

On the tax front, ABM is liaising with MOF and IRBM on the appropriate tax treatment for current issues relevant to our members.

F. Our Collaborative Agenda

(i) SME related organisations

ABM coordinated speakers from member banks to participate in Bank Negara Malaysia's Small and Medium Enterprise (SME) briefing sessions that were held in various states around Malaysia as well as other SME-related events, which included *Persatuan Pedagang dan Pengusaha Melayu Malaysia* (Perdasama)'s workshop for Women Entrepreneurs in Food & Beverage Industry in conjunction with Malaysia International Machinery Fair 2018 and *Majlis Penasihat Wanita Sabah* in Kota Kinabalu, Sabah.

ABM is also working with other stakeholders in the ongoing effort towards establishing legislation on moveable property security interest and a centralised collateral registry for moveable assets in Malaysia, which is anticipated to improve the infrastructure for access to finance particularly for SMEs.

(ii) Bursa Malaysia and Securities Commission Malaysia

As part of ABM's ongoing collaboration with Bursa Malaysia, we assisted Bursa Malaysia to obtain feedback from ABM member banks in relation to the consultation papers issued during the year. These included the proposed amendments to the Main Market and ACE Market Listing Requirements (collectively "the LR") arising from rule amendments to reflect various enhancements to the framework for exchange traded-funds (ETFs), the continuing disclosure obligations and interim financial reporting framework under the LR, and the proposed reduction in the settlement cycle and corresponding proposed amendments to the Rules of Bursa Malaysia Securities Bhd and the Rules of Bursa Malaysia Securities Clearing Sdn Bhd to reflect the same.

ABM also assisted the Securities Commission Malaysia to seek participation and feedback from member banks on matters relating to funding and financing of green projects, such as for the Malaysia-Korea Energy Cooperation Workshop and the Financial Industry Dialogue Session with the Minister of Energy, Science, Technology, Environment and Climate Change.

REPORT OF THE COUNCIL

(ii) Jabatan Perumahan Negara (JPN) under the Ministry of Housing and Local Government

ABM actively participated in various meetings, focus groups and working groups under the JPN relating to housing matters, abandoned housing projects, amendments to the Housing Development (Control and Licensing) Act 1966, and national cost of living. In addition, ABM assisted JPN to collate feedback from ABM member banks on the enhancements of the bank guarantee format for the deposit of licensed housing developers.

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

During the year, as a participant of the NUR Alert initiative headed by the Royal Malaysian Police and the Ministry of Women, Family and Community Development, ABM disseminated notices regarding missing children to member banks and ensured that such notices were posted on ABM's website as soon as possible. We also issued reports on the action taken by our member banks and ABM itself for each case which was submitted to the NUR Alert secretariat.

(iv) Ombudsman for Financial Services (OFS)

ABM organised a briefing session by OFS as a platform for OFS to share with ABM member banks the nature of disputes it handles and the dispute resolution process. Engagement sessions such as this allow sharing of common and emerging issues based on disputes handled whilst also enabling member banks to enhance their own dispute resolution process.

(v) Intellectual Property Corporation of Malaysia (MyIPO)

MyIPO invited ABM member banks to provide feedback on the intellectual property strategy for Malaysia which was collated and submitted for MyIPO's consideration. Representatives from ABM were also invited to attend a consultation session on intellectual property policy in Malaysia.

(vi) Agensi Kaunseling dan Pengurusan Kewangan (AKPK)

ABM assisted AKPK to disseminate material on financial management to ABM member banks to be published on the respective banks' websites and social media platforms. In addition, ABM also collaborated with AKPK to raise awareness for its 'Pay on Time' campaign which aims to encourage the public to make their monthly loan repayments and utility bill payments on time, thereby resulting in better credit reports and avoiding the imposition of compounding interest and late payment charges.

G. Our Human Capital Agenda

(i) Asian Institute of Finance (AIF)

ABM organised a briefing for AIF to present its Financial Services Professional Board (FSPB) Professional Code for the Financial Services Industry ("the FSPB Code") to our member banks. The FSPB Code outlines the ten standards of professional conduct expected of organisations and individual across the industry.

ABM also assisted AIF to disseminate FSPB's Exposure Drafts on Continuing Professional Development to member banks for their comments.

(ii) Talent Corporation Berhad (TalentCorp)

As part of a review by the Critical Skills Monitoring Committee (CSC), jointly led by TalentCorp and the Institute of Labour Market Information and Analysis (ILMIA), Ministry of Human Resources, to address skills mismatches in the labour market, TalentCorp consulted ABM to better understand the banking and financial industry's talent needs. The objective of the consultation was to identify the general employment trends and specific talent issues that the industry is facing, alongside the impact of automation on individual occupations.

In addition, ABM assisted TalentCorp to disseminate its programmes, such as the Career Comeback Programme Grant, to member banks.

H. Our International Agenda

(i) ASEAN Banking Council

As Chair for the Permanent Committee on ASEAN Inter-Regional Relations under the auspices of the ASEAN Bankers Association (ABA), ABM organised a study tour to Singapore as agreed at the 47th ASEAN Banking Council meeting which was held in Da Nang, Vietnam. The study tour, which was held on 26 – 27 September 2018, was participated by 60 representatives from eight of the ten ASEAN countries, i.e. Brunei, Indonesia, Laos, Myanmar, Philippines, Singapore, Vietnam and Malaysia.

The 2-day study tour included sessions with five organisations, namely The Association of Banks in Singapore, Monetary Authority of Singapore, United Overseas Bank Limited (UOB), Oversea-Chinese Banking Corporation Limited (OCBC) and DBS Bank Limited. Among the topics covered by the respective hosts were an overview of the banking industry in Singapore and current trends involving financial technology (FinTech), regulator's role in promoting FinTech, cybersecurity risks, mitigation guidelines and procedures, the role of banks in the e-wallet ecosystem, open banking, and data and analytics to improve the performance of fraud detection. The participants benefited from the sharing of knowledge and gained insight into the changes and innovations in the financial services industry in Singapore.

ABM wishes to record our thanks and appreciation to The Association of Banks in Singapore for their assistance and to all the host organisations for their warm hospitality and fruitful discussions over the course of the study tour to Singapore. ABM is also appreciative of the active participation, cooperation and camaraderie extended by the participants throughout the study tour.

At the 48th ASEAN Banking Council meeting, which was held in Brunei on 7-8 November 2018, the members of ABA endorsed the proposals of the three permanent committees. These proposals included, among other things, the continuous active promotion of sustainable and responsible financing through awareness and capacity building workshops in the ASEAN countries and the creation of an Online Portal for Banking Education and Training through ABA's website. Following from the decision at the 46th ASEAN Banking Council meeting to explore the development of a working relationship and cooperation with Asia Pacific Economic Cooperation (APEC) Business Advisory Council (ABAC) and ASEAN Business Advisory Council (ASEAN BAC) on banking and financial issues, it was agreed at the 73rd ASEAN BAC meeting that a roadmap needs to be developed covering the timeline, area of focus and mechanism. It was further agreed that the areas of cooperation in Regional Connectivity, Payment & Settlements Systems, Cybersecurity, Cross Border Settlement and Investment, and more would need to first be identified and prioritised. A Memorandum of Understanding (MOU) for the formation of the ASEAN BAC Joint Business Council Financial Services Working Group was also proposed to underpin cooperation between ASEAN BAC and ABA.

The 49th ASEAN Banking Council Meeting and 22nd ASEAN Banking Conference will be hosted by The Association of Banks in Cambodia in 2019.

I. Our Community Agenda

ABM remains an active participant in the Financial Industry Collective Outreach (FINCO) which is an industry-wide corporate social responsibility initiative by the financial services industry in Malaysia which involves all financial institutions from the banking and insurance sectors. FINCO's aim is to provide underprivileged children and youth with the aspiration and educational tools they need to achieve their life goals. From its original two pillars of Life Aspiration and English Proficiency, FINCO has expanded to include two additional pillars, namely Financial Proficiency and Disaster Relief. FINCO has currently launched two pilot programmes in English Proficiency (FINCO Reads) and Life Aspiration (FINCO Mentor). Additionally, there are coordinated efforts on Financial Proficiency and Disaster relief and shared programmes supported by individual financial institutions.

REPORT OF THE COUNCIL

FINCO Reads, which was piloted in Sabah in 2017, has been rolled out to 28 schools, reaching over 1,000 students across Sabah whilst FINCO Mentor has been delivered in nine schools, reaching over 2,000 students across Sarawak since the launch of the pilot programme in Sarawak in 2017. FINCO aims to roll out these two pilot programmes to the whole of Malaysia in collaboration with the Ministry of Education over the next two years. More information regarding these programmes as well as other initiatives under FINCO can be gleaned from FINCO's website at www.finco.my.

3. MEMBERSHIP STRENGTH

As at 31 December 2018, the ordinary membership of ABM was reduced to 26 commercial banks operating in Malaysia following the cessation of operations of National Bank of Abu Dhabi Malaysia Berhad. The branch network of commercial banks as at 31 December 2018 stood at 1,854.

4. CHANGES TO THE COUNCIL

At the 44th Annual General Meeting held on 6 June 2018, pursuant to Article 13 (iii) of the Constitution, Affin Bank Berhad, Hong Leong Bank Berhad, Malayan Banking Berhad, Standard Chartered Bank Malaysia Berhad and United Overseas Bank (Malaysia) Bhd retired and were re-elected as Council members.

Malayan Banking Berhad was re-elected as Chairman Bank for the ensuing year by the ABM Council at its Special meeting held immediately following the 44th Annual General Meeting. Alliance Bank Malaysia Berhad and AmBank (M) Berhad were co-opted as Council members for the year 2018/2019. There was only one change in the Council representation during the year. ABM welcomed to the Council Mr Stuart Milne, Group General Manager and Chief Executive Officer of HSBC Bank Malaysia Berhad who succeeds Mr Mukhtar Hussain. ABM extends our thanks to Mr Mukhtar Hussain for his contributions to the ABM Council and the commercial banking industry during his tenure as a Council member.

5. CONCLUSION

The constant and fast-paced innovations in the banking and payment space which we have seen over the last few years is expected to carry into 2019 as Bank Negara Malaysia looks set to issue requirements for virtual bank licensing in the not too distant future. The entrance of new players into the e-payment and e-wallet market in Malaysia is also widely anticipated to increase competition to ABM member banks. ABM stands prepared to support our members to face these challenges, and to promote and strengthen the commercial banking industry to become more resilient, effective and efficient.

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











- 1. Kamarul Ariffin Mohd Jamil Affin Bank Berhad (Chairman Bank)
- 2. Khairul Rifaie CIMB Bank Berhad
- 3. Foong Pik Yee Hong Leong Bank Berhad
- 4. Chang Siew Yen Public Bank Berhad
- 5. Tuan Syed Ahmad Taufik Albar RHB Bank Berhad
- 6. Abrar A. Anwar Standard Chartered Bank Malaysia Berhad

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

- 1. Datuk Jeffry Mohd Ali Malayan Banking Berhad (Chairman Bank)
- 2. Kwan Keen Yew CIMB Bank Berhad
- 3. Chew Kwi Yin Citibank Berhad
- 4. James Gossip HSBC Bank Malaysia Berhad
- 5. Lim Yau Seong OCBC Bank (Malaysia) Berhad
- 6. Wong Kar Jee RHB Bank Berhad
- 7. Fong Kin Lung (Alternate) RHB Bank Berhad
- 8. Mabel Lau Standard Chartered Bank Malaysia Berhad



ABM PERMANENT COMMITTEES AND ITS MEMBERS

FRAUD RISK COMMITTEE



- 1. Lim Chin Heng Malayan Banking Berhad (Chairman Bank)
- 2. Ong Kien Meng Malayan Banking Berhad (Chairman Bank)
- 3. Gurnam Singh CIMB Bank Berhad
- 4. Steven Leong CIMB Bank Berhad
- 5. Manoj Kumar Sambanthan Citibank Berhad
- 6. Harish C Bhonsle HSBC Bank Malaysia Berhad
- 7. Veronica Foo Public Bank Berhad
- 8. Sunny Ng Cheong San Public Bank Berhad
- 9. Arivananthan a/l Supaya RHB Bank Berhad
- 10. Laurence Ong RHB Bank Berhad (until February 2019)
- 11. Nancy Tan Standard Chartered Bank Malaysia Berhad
- 12. Chandrasekaran Velu Standard Chartered Bank Malaysia Berhad

COMMITTEE ON BUDGET RECOMMENDATIONS

- 1. Ng Seiw Kuan Public Bank Berhad (Chairman Bank)
- 2. Michelle Chia CIMB Bank Berhad
- 3. Eugene Vong HSBC Bank Malaysia Berhad
- 4. Suhaimi Ilias Malayan Banking Berhad



COMMITTEE ON CONSUMER & MARKET CONDUCT





















- 1. Shaikh Munir Ahmad Malayan Banking Berhad (Chairman Bank)
- 2. Malini Satgunavadivel Affin Bank Berhad
- 3. Sharon Woo Alliance Bank Malaysia Berhad
- 4. Goh Siew Khee **CIMB Bank Berhad**
- **Bernard Callistus Fernandez** 5. Hong Leong Bank Berhad
- 6. Alvin Lim Kim Leng OCBC Bank (Malaysia) Berhad
- 7. Sunny Ng Cheong San Public Bank Berhad
- 8. Michelle Liew **RHB Bank Berhad**
- 9. Jessie Liew Standard Chartered Bank Malaysia Berhad
- 10. Annie Mammen United Overseas Bank (Malaysia) Bhd

COMMITTEE ON DEVELOPMENT OF CAPITAL & MONEY MARKETS

- 1. Md Farid Kairi Malayan Banking Berhad (Chairman Bank)
- 2. Thomas Tan CIMB Bank Berhad
- 3. Aida Mastura Citibank Berhad
- 4. Alvin Kong HSBC Bank Malaysia Berhad
- 5. Bacil Fernandez Public Bank Berhad
- 6. Suzaizi Mohd Morshid RHB Bank Berhad
- 7. Sylvia Wong Miew Hing Standard Chartered Bank Malaysia Berhad



CALENDAR OF EVENTS

January 2018, Thursday

Visit by Malaysian Communications and Multimedia Commission (MCMC)

ABM held a discussion with MCMC on a possible collaboration to raise public awareness on the prevalence of scams, especially banking scams and financial fraud. MCMC had previously collaborated on similar initiatives with ABM. ABM also contributed content to MCMC's *sebenarnya.my* portal that forms part of the government's efforts to curb the spread of false news and ensure the public receives real news.

16 January 2018, Tuesday

Meeting at Malaysia Department of Insolvency (Mdl)

ABM participated in Mdl's roundtable meeting in Putrajaya to discuss practical issues relating to the amendments made to the Insolvency Act and the bankruptcy process in Malaysia.

29 January 2018, Monday

Briefing by AKPK on the amendments to the Insolvency Act 1967

ABM was invited to attend *Agensi Kaunseling dan Pengurusan Kredit* (AKPK)'s briefing session on Voluntary Arrangement on Monday, 29 January 2018 at Lanai Kijang. The Voluntary Arrangement is a rescue mechanism that provides the debtor an opportunity to negotiate a debt repayment plan with creditors to arrive at an amicable solution. 5 February 2018, Monday

Meeting with Royal Malaysian Customs (Customs) on new bank guarantee formats

ABM participated in a meeting with *Cawangan Perakaunan Hasil, Customs,* on Monday, 5 February 2018, at Putrajaya, to discuss issues relating to Custom's new draft bank guarantee formats. Following from the discussion, the new bank guarantee formats were finalised and ABM has disseminated the same to all member banks for implementation.

22 February 2018, Thursday

Presentation by the Malaysia Productivity Corporation (MPC) on the Customer Satisfaction Index (CSI) 2017 Report and Results

MPC presented the CSI 2017 report to the 13 ABM member banks that participated in the CSI survey.

Overall, the Malaysian banking industry fared well in terms of overall customer satisfaction scores across the four pillars of the industry Customer Services Charter.

The CSI noted marked improvement in customer complaints management with a reported reduction in number of complaints by 85% vis-à-vis the 2013 CSI survey.





26-27 February 2018, Monday – Tuesday

The Malaysian Institute of Accountants (MIA)'s Briefing on Proposed Industry-Wide Electronic Bank Confirmation Platform





MIA held a briefing for ABM member banks to provide the banks a better understanding of the proposed industrywide electronic bank confirmation platform which would remove the need for paper-based requests and replies. The session was also aimed at gathering feedback and concerns of the banks regarding the proposed platform as well as obtaining additional information/clarification on the banks' process flows.

Other issues which were addressed included the responsibilities and liabilities of all parties, the security of the platform and entire system, benefits to be gained by the banks by using this platform, and future developments/phases.

CALENDAR OF EVENTS

4 March 2018, Wednesday

Dialogue Session between Jabatan Pencegahan Jenayah dan Keselamatan Komuniti (JPJKK), Local Building Managements and ABM Council Banks



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 dialogue session between JPJKK, local building managements and ABM Council banks which was held on 14 March 2018.

The dialogue session was chaired by Dato' Ishak Hussin, Chairman of the ABM WG and attended by the police personnel (led by DCP Dato' Hashim bin Ali, Deputy Director, JPJKK, Bukit Aman) and representatives from several local building managements. Issues relating to security at the buildings/complexes and the effective mechanism for the police to gain immediate access to the buildings/complexes in the event there are attempts by robbers to attack the banks' Off Premise ATMs (OPA) were discussed at the session. Building management representatives were receptive to the requests made by ABM and the police for building managements to increase the security measures at the buildings/ complexes with OPA.

ABM will continue to work with JPJKK to discuss measures to improve security at the bank premises as well as at buildings/complexes with OPA.

15 March 2018, Thursday

Engagement Sessions on Electronic Banking & Payment Channels



ABM initiated engagement sessions with the business chambers, merchant associations and local government agencies to promote the use of e-payments to displace cash and cheques. The sessions were attended by members of the Malaysia Retail Association (MRA), representatives from eight local councils from Selangor and Wilayah Persekutuan Kuala Lumpur and participants from the four Malaysian remisier associations, namely, *Koperasi Remisier Bumiputra Berhad* (KRBB), Malaysian Association of Technical Analysts (MATA), *Persatuan Wakil Perniaga Saham Malaysia* (PERSAMA) and *Persatuan Remisier Bumiputera* (PRIBUMI).

The objectives of the engagement sessions were to provide an overview of the e-payment infrastructure, highlighting the benefits, savings and ease of use of the various e-payment channels, and to serve as a platform to understand the constraints specific to each of these industries and address the issues identified in adopting e-payment facilities. The engagement sessions were facilitated with speakers from ABM member banks.



21-22 March 2018, Wednesday – Thursday

Briefing Sessions with Jabatan Pendaftaran Negara (JPN)

ABM organised two briefing sessions for JPN to brief member banks on the safety/security features of the MyKad. The sessions were held on 21 March and 22 March 2018 at the ABM Dialogue Suite. Bank representatives who attended the briefing sessions were expected to adopt the "train-the-trainer" concept and train their respective banks' staff on the same. Member banks who attended the briefings had a fruitful session and found the information and experiences shared by JPN officers (headed by En Mohd Khairul Nizam bin Jamalus, Deputy Director of the Investigation and Enforcement Division), very helpful.





26 April 2018, Thursday

Engagement Session between Ombudsman for Financial Services (OFS) and ABM Member Banks

OFS facilitated an engagement session to update ABM member banks on its operations since the implementation of the Financial Ombudsman Scheme (FOS) on 1 October 2016 as part of its stakeholders' engagement programme.

OFS presented the 2017 statistics of the overall disputes handled, observations and findings of the disputes and also included a Question and Answer (Q&A) session to address issues and concerns raised by the member banks.

The engagement session was attended by 35 representatives from 20 ABM member banks.



CALENDAR OF EVENTS

16 May 2018, Wednesday

Engagement Session with OFS and Payments Network Malaysia Sdn Bhd (PayNet)

Further to the engagement session with OFS held on 26 April 2018, ABM alongside three ABM member banks met with OFS and PayNet to discuss technical aspects of the PayNet rules applicable to certain disputes.

24 May 2018, Thursday

Polis Diraja Malaysia (PDRM) Briefing on Security Threat and Impact on Banks Located in Malaysia

At the request of the members of the ABM Working Group on the Review of Security at Bank Premises, ABM approached *Cawangan Khas*, PDRM (Special Branch) and organised a briefing session for member banks on security threat and the impact on banks located in Malaysia. Representatives from the Special Branch were invited to provide banks with an overview of the key security risks affecting the banking industry in Malaysia.



20 August 2018, Monday

Presentation by Asian Institute of Finance (AIF) – The Financial Services Professional Board (FSPB) Professional Code for the Financial Services Industry



AIF presented to ABM member banks the FSPB Professional Code for the Financial Services Industry (initially known as the FSPB Code of Conduct) which outlines the ten standards of professional conduct expected of organisations and individuals across the industry.

The FSPB, an industry-led initiative launched by Bank Negara Malaysia and the Securities Commission Malaysia in 2014 to support a strong culture of professionalism in the financial services industry, launched the FSPB Code of Ethics for the Financial Services Industry (CoE) in 2016 as well as the FSPB Guidance Notes in 2017. The FSPB Professional Code was successfully launched on 24 May 2018 and it is to be read together with the CoE and the FSPB Guidance Notes to move towards the complete suite of ethical and professional conduct.



26-27 September 2018, Wednesday – Thursday

ASEAN Inter-Regional Relations (IRR) – Study Tour to Singapore

At the 47th ASEAN Banking Council Meeting held in Da Nang, Vietnam in 2017, the Council approved the IRR Committee's recommendation for Singapore to be the destination for the 2018 study tour. The study tour to Singapore was held on Wednesday, 26 September and Thursday, 27 September 2018.

A total of 60 delegates comprising senior bankers from eight ASEAN countries, namely Brunei, Indonesia, Laos, Myanmar, Philippines, Singapore, Vietnam and Malaysia participated in the study tour.

Based on the feedback from the ASEAN national banking associations, the topics identified and covered by the respective hosts in Singapore during the 2-day study tour are as set out below:

- The Association of Banks in Singapore
 - Overview of Banking Industry in Singapore and Current Trends Involving FinTech
- Monetary Authority of Singapore
 - Regulator's Role in Promoting FinTech
 - Cybersecurity Risks, Mitigation Guideline and Procedures
 - Blockchain Implementation of Distributed Ledger Technology to Decentralise Interbank Payment and Settlement
 - Emergence of RegTech Regulations and Guidelines











CALENDAR OF EVENTS

ASEAN Inter-Regional Relations (IRR) – Study Tour to Singapore (cont'd)



- United Overseas Bank Limited (UOB)
 - The Role of Banks in the E-Wallet Ecosystem
 - Big Data in Banking Overview of Strategic Opportunities and Approaches
 - Robotic Process Automation: Collaboration of Human and Virtual Workforce
- Oversea-Chinese Banking Corporation Limited (OCBC)
 - Bank of the Future, AI and Co-innovation with FinTechs – Strategy overview
 - Open Banking
 - Ecosystem and FinTech Demos AI demos built by Singapore teams and FinTech projects by OCBC Malaysia Business Unit.
- DBS Bank Limited
 - Data & Analytics to Improve The Performance Of Fraud Detection
 - Data & Analytics in Transaction Monitoring
 - Branch of The Future
 - Use of Data in Audit Demonstration Of Internal Tools

The participants gained important knowledge and insight on the changes and innovations in the financial services industry in Singapore during the study tour.





November 2018, Thursday

General Data Protection Regulation (GDPR) Briefing on "Issues on Personal Data Protection Act"

A briefing on the Applicability of the European Union's GDPR to Malaysian banks was conducted by Mr Deepak Pillai of Messrs Christopher & Lee Ong on 1 November 2018. The briefing was attended by participating banks from ABM, AIBIM and Malaysian Investment Banking Association (MIBA).

The briefing was aimed at creating awareness among the banks on data protection and privacy regulations for banks that operate within the European Union.





7-8 November 2018, Wednesday – Thursday

48th ASEAN Banking Council Meeting, Bandar Seri Begawan, Negara Brunei Darussalam





The 48th ASEAN Banking Council (ABC) Meeting was hosted by The Brunei Association of Banks on 7-8 November 2018 in Bandar Seri Begawan, Brunei. A total of eight delegates from Malaysia attended the ABC meeting. ABM continued to be the chair of the Permanent Committee on ASEAN Inter-Regional Relations.



CALENDAR OF EVENTS

26 November 2018, Monday

Sales and Service Tax (SST) 2018 Briefing cum Q&A Session by Customs

The briefing cum Q&A session on SST was conducted by Puan Roszita bte Dim, *Penolong Kanan Pengarah Kastam I, Cawangan Dasar dan Pelaksanaan Cukai Perkhidmatan, Bahagian Cukai Dalam Negeri (SST)* and Puan Juliana bte Seman, *Penolong Pengarah Kastam, Ibu Pejabat Kastam.* Representatives from 25 member banks attended the session. Member banks were able to raise relevant questions to Customs and seek advice/clarification on queries which have not been clarified by Customs previously.





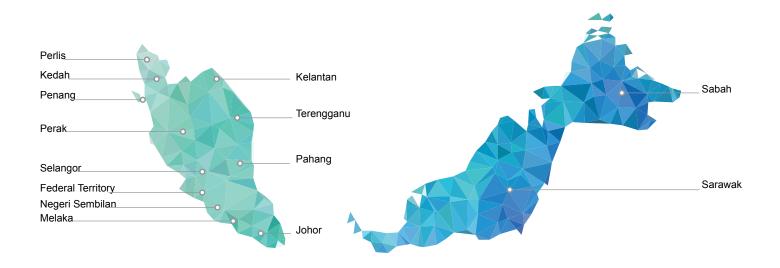


LIST OF PRESS RELEASES ISSUED BY ABM IN 2018

5 January 2018	Joint Press Release – Financial Institutions continue to assist customers in flood affected states
15 January 2018	Digitalisation in the banking sector introduces more opportunities for specialised skills
18 January 2018	Commercial banks adhere to responsible financing guidelines for banking products and services
25 January 2018	Commercial banks supportive of the automotive industry
14 February 2018	National initiative to 'Go Green' this Chinese New Year with quality fit banknotes
6 March 2018	Commercial banks offer various financial housing loan products to suit first time house buyers
23 March 2018	Banks clarify turnaround time for SME loan disbursement
4 April 2018	ABM: In response to letter-to-editor on "Hidden use of border charge" published in The Star on 3 April 2018
11 April 2018	ABM: In response to letter-to-editor on "More bank charges" published in The Star under SMS Your Views on 11 April 2018
24 April 2018	ABM: In response to article <i>"Taktik kenakan caj tahunan kad kredit"</i> published in Utusan Malaysia on 20 April 2018
10 May 2018	Banking services during public holidays 10 and 11 May 2018
17 May 2018	Joint Press Release of ABM and AIBIM – The banking industry announces Customer Satisfaction Index Survey score for 2017
31 May 2018	Goods and Services Tax (GST) at 0% for banking products and services effective 1 June 2018
26 July 2018	Social media video on unauthorised contactless transaction
12 November 2018	ABM: In response to letter-to-editor on "Unethical for banks to deduct RM200 when people use debit cards at petrol kiosks" published in the New Straits Times on 8 November 2018
12 November 2018	ABM: In response to letter-to-editor on "Shocked by unauthorised debit in account" published in The Star on 8 November 2018

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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 : 04-263 8841 Fax: 04-264 4739

Penang

Abd Halim bin Lehan Malayan Banking Berhad Chairman

Faridah Hanom CIMB Bank Berhad Deputy Chairman Lee Eng Aik RHB Bank Berhad Secretary

Khoo Gaik Hong Public Bank Berhad Auditor

Tong Chin Keong Citibank Berhad Committee Member

Kedah

Badrulhisham Yahaya Malayan Banking Berhad Chairman

Aphan Tri Alliance Bank Malaysia Berhad Secretary

Lai Hooi Lu Hong Leong Bank Berhad Treasurer Megat Zaidi Megat Mokhtar Public Bank Berhad Auditor

Lian Su Ching RHB Bank Berhad Auditor

Saiful Shawal bin Daud AmBank (M) Berhad Committee Member

Rohani bte Lid @ Khalid CIMB Bank Berhad Committee Member

Sean Hung HSBC Bank Malaysia Berhad Committee Member

Choy Meei Jye OCBC Bank (Malaysia) Berhad Committee Member

Perlis

Omar bin Hashim Malayan Banking Berhad Chairman

Kalai Selvi Muniandy Affin Bank Berhad Secretary

Ismal Adlan bin Mohd Darus Public Bank Berhad Treasurer

Haji Rahim bin Haji Elias AmBank (M) Berhad Committee Member

Mahmad Yunaidi bin Hamid CIMB Bank Berhad Committee Member

Hwa Teik Juah Hong Leong Bank Berhad Committee Member

Mohd Fauzi bin Mahmud RHB Bank Berhad Committee Member

PERAK

Mazlina Muhammad Regional Director Perak Community Distribution Community Financial Services Malayan Banking Berhad 3rd Floor, 194-206 Jalan Sultan Idris Shah 30000 Ipoh, Perak Tel : 05-254 5818 Fax: 05-253 8366

Mazlina Muhammad Malayan Banking Berhad Chairman Lee Eng Khen CIMB Bank Berhad Vice Chairman

Lim Hui Boon Hong Leong Bank Berhad Secretary

Mohd Rawi bin Idrus RHB Bank Berhad Treasurer

Goh Boon Hoo Public Bank Berhad Auditor

Wong May Jane Standard Chartered Bank Malaysia Berhad Auditor

Caryl Shim United Overseas Bank (Malaysia) Bhd Auditor

Kong Min San Affin Bank Berhad Committee Member

Beh Joo Long Affin Bank Berhad Committee Member

Jennifer Wong Yoke Mun Alliance Bank Malaysia Berhad Committee Member

Lim Kok Beng AmBank (M) Berhad Committee Member

Raymond Chong Chee Min Hong Leong Bank Berhad Committee Member

Leelah a/p V. Tharmalingam HSBC Bank Malaysia Berhad Committee Member **Tan Seow Ngee** HSBC Bank Malaysia Berhad Committee Member

Chris Lu Koon Wing OCBC Bank (Malaysia) Berhad 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 : 03-2295 8668 Fax: 03-2283 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 : 03-5512 1754/ 03-5520 7000 Fax: 03-5511 8171

Assistance for Negeri Sembilan **Tham Wai Tong @ Tham Hon Tong** Manager Maybank Seremban Main Community Financial Services 166-169, Jalan Dato' Bandar Tunggal 70000 Seremban Negeri Sembilan Tel : 06-762 0027 Fax: 06-763 3340

ABM STATE SUB-COMMITTEES

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 : 07-219 3630 Fax: 07-224 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 Liyong 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

Helen Lee Sun Sun HSBC Bank Malaysia 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

Tan Mei Lee Standard Chartered Bank Malaysia Berhad Committee Member

Goh Boon Siang 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 Sara Abdullah AmBank (M) Berhad Committee Member

Rabiah Mohd Tahir CIMB Bank Berhad Committee Member Raja Khairuddin Shah Raja Ismail OCBC Bank (Malaysia) Berhad Committee Member

Teoh Hock Lim Public Bank Berhad Committee Member

Amir Abdul Aziz RHB Bank Berhad Committee Member

Chan Chee Peng United Overseas Bank (Malaysia) Bhd Committee Member

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 : 09-516 1111/09-515 7262 Fax: 09-513 5387

Pahang

Abd Razak bin Kamardin Malayan Banking Berhad Chairman

Mohamad Souffie Abdul Rahman CIMB Bank Berhad Secretary

Abdul Haizi Fadhil bin Abdul Hamid AmBank (M) Berhad Assistant Secretary

Mark Kong OCBC Bank (Malaysia) Berhad Treasurer

Poh Ai Leng Affin Bank Berhad Committee (Government)

Lee Say Boon Public Bank Berhad Committee (Non-Government)

Thong Oi Chyn Standard Chartered Bank Malaysia Berhad Committee (Non-Government)

Yeo Chee Siong Hong Leong Bank Berhad Committee Member

Steven Goh HSBC Bank Malaysia Berhad Committee Member

Adlah bte Ahmad RHB Bank Berhad Committee Member

Liew Chai Kar United Overseas Bank (Malaysia) Bhd Committee Member

Kelantan

Sudirman bin Husein Malayan Banking Berhad Chairman

Nik Ismail bin Nik Abdullah HSBC Bank Malaysia Berhad Secretary

Salina bte Abdullah CIMB Bank Berhad Treasurer

Vivian Soo En Tze OCBC Bank (Malaysia) Berhad Committee Member

Shaharom bin Kahar United Overseas Bank (Malaysia) Bhd Committee Member

Terengganu

Mat Zamri bin Hassan Malayan Banking Berhad Chairman

Noorsalmiza bte Che Jamel 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 : 088-247 000 Fax: 088-234 743

Liew Kui Choi Malayan Banking Berhad President

Stephen Chin CIMB Bank Berhad Secretary Joe Ngu Hong Leong Bank Berhad Treasurer

Kevin Lim OCBC Bank (Malaysia) Berhad ExCo

Chris Niap Public Bank Berhad ExCo

Francis Yong Standard Chartered Bank Malaysia Berhad ExCo

Chua Chai Hua United Overseas Bank (Malaysia) Bhd ExCo

Kwan Sing Hung Affin Bank Berhad Committee Member

Jeffrey Law Hieng Kuok Alliance Bank Malaysia Berhad Committee Member

John Guang AmBank Group Committee Member

Judy Chu HSBC Bank Malaysia Berhad Committee Member

Jason Wong RHB Bank Berhad Committee Member

ABM STATE SUB-COMMITTEES

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 : 082-346 281 Fax: 082-342 529

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
 : 03-2055 9000

 Call Centre
 : 03-5522 3000

 Hotline
 : 1800-88-3883

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 : 03-2026 1415

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 : www.affinbank.com.my

 SWIFT Code
 : PHBMMYKL

BOARD OF DIRECTORS

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

Directors

Mohd Suffian bin Haji Haron Tan Sri Mohd Ghazali bin Mohd Yusoff Abd Malik bin A Rahman Dato' Abdul Aziz bin Abu Bakar Dato' Mohd Hata bin Robani Ignatius Chan Tze Ching Joseph Yuk Wing Pang Dato' Rozalila bte Abdul Rahman

Group 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

Chief Corporate Services Officer Lee Yoke Kiow

Group Chief Credit Officer Norhazlizawati Mohd Razali

Group Chief Compliance Officer Adzamimah Adzmi

DIRECTORY OF ABM MEMBERS



ALLIANCE BANK MALAYSIA BERHAD

3rd Floor, Menara Multi-PurposeCapital Square8, Jalan Munshi Abdullah50100 Kuala Lumpur

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 : 03-2604 3333

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 : 03-5516 9988

 Fax
 : 03-2694 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 (until 31 December 2018) Kuah Hun Liang Datuk Wan Azhar bin Wan Ahmad Lee Boon Huat Ho Hon Cheong Thayaparan a/I S. Sangarapillai Tan Chian Khong Susan Yuen Su Min

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 & Customer Experience Officer Giuseppe Taibi

ALLIANCE BANK MALAYSIA BERHAD (CONT'D)

MANAGEMENT (cont'd)

Head, Retail Banking Manuel Bulens

Group Chief Compliance Officer James Teh Chye Seong (from 1 February 2019)

Group Chief Internal Auditor Leong Sow Yoke

Group Company Secretary Lee Wei Yen

Chief Business Development Officer Fozia Amanulla

Head, Group Corporate, Commercial & Transactions Jeff Tham Kok Kuen

Head, Group SME 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





AMBANK (M) BERHAD

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

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 : 03-2036 2633

 Hotline
 : 03-2178 8888

 Fax
 : 03-2032 1914

 E-mail
 : customercare@ambankgroup.com

 Website
 : www.ambankgroup.com

 SWIFT Code
 : ARBKMYKL

BOARD OF DIRECTORS

Chairman

Voon Seng Chuan (from 1 January 2019)

Directors Voon Seng Chuan (Chairman) Soo Kim Wai Raymond Fam Chye Soon Dato' Sri Abdul Hamidy bin Abdul Hafiz Dr Veerinderjeet Singh a/I Tejwant Singh U Chen Hock Ng Chih Kaye

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

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

Group Chief Internal Audit Shamsul Bahrom bin Mohamed Ibrahim

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
 : 03-2174 6888

 Fax
 : 03-2174 6800

 E-mail
 : bbb@bangkokbank.com

 Website
 : www.bangkokbank.com.my

 SWIFT Code
 : BKKBMYKL

BOARD OF DIRECTORS

Chairman/Independent Director Banlue Chantadisai

Directors Rushda Theeratharathorn Chaiyarit Anuchitworawong Chris Chia Woon Liat YAM Tunku Ali Redhauddin ibni Tuanku Muhriz Lee Khee Joo @ Lee Ying Chong Tham Kwok Meng Bordin Unakul

SENIOR MANAGEMENT

Chief Executive Officer Choo Joon Keong Deputy Chief Executive Officer Chiravit Supatanakul

DIRECTORY OF ABM MEMBERS

BANGKOK BANK BERHAD (CONT'D)

HEADS OF DEPARTMENTS

Operations (Credit Administration, Branch Administration, Trade Finance, Trade Review, Centralised Operations) Chin Yaw Chung

Business Banking Lucas Chong Kim Onn

Treasury Lim Fook Choy

Risk Management Lai Yit Loong

Credit Management Saw Chan Chern

Acting Human Capital Shareen Tan

Budget & Planning Chan Tuck Yuan

Audit & Control Lee Tin Choo

Acting Compliance Andrea Chong Hon Ngian

Company Secretarial Fiona Lim Chui Kim



BANK OF AMERICA MALAYSIA BERHAD

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

Tel : 03-2034 3844 Fax : 03-2031 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
 : 03-2387 8888

 Call Centre
 : 03-2059 5566

 Fax
 : 03-2161 5150

 E-mail
 : service.my@bankofchina.com

 Website
 : www.boc.cn/malaysia

 SWIFT Code
 : BKCHMYKL

BOARD OF DIRECTORS

Chairman Zhu Yanlai

Directors Zhang Min (from 15 January 2019) Chai Woon Chew Eugene Khoo Kong Hooi Dato' Low Kian Chuan

MANAGEMENT

Chief Executive Officer Zhang Min (from 15 January 2019)

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

BANK OF CHINA (MALAYSIA) BERHAD (CONT'D)

MANAGEMENT (cont'd)

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 Tan Tii Lam

General Manager, Credit Approval Department Tay Wei Khang

General Manager, Transaction Banking Department Yue Yong Jun

General Manager, Global Market Department Qiu Chen

General Manager, Financial Institutions Unit Han Jui Kwang

DIRECTORY OF ABM MEMBERS



BNP PARIBAS MALAYSIA BERHAD

Level 48A, Vista Tower The Intermark 348, Jalan Tun Razak 50400 Kuala Lumpur

 Tel
 : 03-2179 8383

 Call Centre
 : 03-2179 8361

 Fax
 : 03-2179 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 Wahid Ali Mohd Khalil

Non-Independent Non-Executive Director Yves Maurice Guy Marie Drieux

Company Secretary Elizabeth Choy Yin Yee

MANAGEMENT

Chief Executive Officer Philippe Aroyo Chief Operating Officer

Marc Dapra

Chief Risk Officer Muhamaad Nasir Hassan

Head of Human Resources Rebecca Khor Ying Ying

Chief Financial Officer Ng Pooi Wah

Chief Compliance Officer Rohayati Talha

Head of Corporate Credit Control Tan Lan Fong

BNP PARIBAS MALAYSIA BERHAD (CONT'D)

MANAGEMENT (cont'd)

Head of Internal Audit Nasrul Azam Mohd Bakri

Head of Legal Marwalis Mohd Kassim

Associate, Corporate Aileen Oo Ai Lyn

HEADS OF DIVISIONS

Head of Global Markets Reza Ridzuan

Head of Transaction Banking Sharad Kumar

Head of Operations Helena Wong

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 Lim Ban Fang

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 Golden Eagle Realty 142A, Jalan Ampang 50450 Kuala Lumpur

 Tel
 : 03-2160 1888

 Fax
 : 03-2712 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 Lu Yang Non-Independent Executive Director Qian Lihong Independent Non-Executive Directors Datuk Tan Leh Kiah Chong Kwai Ying

MANAGEMENT

Lim Kheng Boon

Chief Executive Officer Felix Feng Qi

Deputy Managing Directors Jerry Wang Jieru Chelsea Ma Yan

Ng Soon Lai @ Ng Siek Chuan

Chief Compliance Officer Lim Fong Fong

Treasurer Gavin Wang Ziming



CIMB BANK BERHAD

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

Tel	: 03-2261 8888
Call Centre	: 03-6204 7788 (Local and overseas)
Fax	: 03-2261 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

Chief Executive Officer/Executive Director Tengku Dato' Sri Zafrul Tengku Abdul Aziz

Independent Directors Rosnah Dato' Kamarulzaman Datin Grace Yeoh Cheng Geok Venkatachalam Krishnakumar Dato' Sri Amrin Awaluddin Datuk Mohd Nasir Ahmad

Non-Independent Non-Executive Directors

Dato' Lee Kok Kwan Tan Mei Shwen, Serena

Secretary Datin Rossaya Mohd Nashir

SENIOR MANAGEMENT

Group Chief Executive Officer Country Head, Malaysia Chief Executive Officer/Executive Director, CIMB Bank Berhad Tengku Dato' Sri Zafrul Tengku Abdul Aziz Chief Executive Officer, Group Wholesale Banking Shahnaz Jammal

Chief Executive Officer, Group Consumer Banking Samir Gupta

Chief Executive Officer, Group Ventures & Partnerships Effendy Shahul Hamid

DIRECTORY OF ABM MEMBERS



CITIBANK BERHAD

Menara Citibank 165, Jalan Ampang 50450 Kuala Lumpur

 Tel
 : 03-2383 8585

 Call Centre
 : 1800-82-6363

 Fax
 : 03-2383 6000

 E-mail
 : HRSharedServicesMalaysia@citi.com

 Website
 : www.citibank.com.my

 SWIFT Code
 : CITIMYKL

BOARD OF DIRECTORS

Terence Kent Cuddyre (Chairman) Lee Lung Nien Dato' Siow Kim Lun @ Siow Kim Lin Agnes Liew Yun Chong Datuk Ali bin Abdul Kadir Philip Tan Puay Koon

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 Nisha Padbidri

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

CIMB BANK BERHAD (CONT'D)

SENIOR MANAGEMENT (cont'd)

Chief Executive Officer, Group Commercial Banking Chief Executive Officer, Group Transaction Banking Victor Lee Meng Teck (from 17 January 2019)

Group Chief Operating Officer Omar Siddiq Amin Noer Rashid

Group Chief People Officer/Chief Executive Officer, CIMB Foundation Dato' Hamidah bte Naziadin

Group Chief Strategy & Design Officer Gurdip Singh Sidhu a/I Gurbachan Singh

Group Chief Risk Officer David Richard Thomas

Group Chief Legal & Compliance Officer Kwan Keen Yew

Group Chief Internal Auditor Amran Mohamad

Group Company Secretary Datin Rossaya Mohd Nashir

Deutsche Bank

DEUTSCHE BANK (MALAYSIA) BERHAD

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

Tel	: 03-2053 6788
Call Centre	: 03-2053 6800/03-2053 6743/
	03-2031 7798
Fax	: 03-2031 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 Haziruddin bin Hasan

CITIBANK BERHAD (CONT'D)

MANAGEMENT (cont'd)

Managing Director, Markets & Securities Service Malaysia Aida Mastura

Treasury & Trade Solutions Head Abdul Jalil Jalaludin

Global Banking Head Zuliana Tann

Citi Commercial Bank Head Alfred Chan

Islamic Banking Head Norasyikin Safri

Chief Internal Auditor Raj Muthusamy

Global Independent Risk Management Head Rohit Bhan

DIRECTORY OF ABM MEMBERS

DEUTSCHE BANK (MALAYSIA) BERHAD (CONT'D)

HEADS OF DEPARTMENTS

Business

Global Transaction Banking/Investor Services Jacqueline William

Cash Management Corporates Wendy Ang

Trade Finance Chin Cheuk Kuan

Fixed Income Currencies Kevin Yam

Institutional Client Group Yvonne Phe

Corporate Banking Coverage Kevin Tan Li Zhia

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

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 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 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

Managing Director, Global Markets Hor Kwok Wai

Managing Director, Business, Corporate Banking Yow Kuan Tuck

Chief Credit Officer, Personal Financial Services Leong Wai Mun

HSBC (X)

HONG LEONG BANK BERHAD (CONT'D)

HEADS OF DIVISIONS (cont'd)

Chief Credit Officer, Wholesale Credit Ng Wai Chong

Chief Internal Auditor Chua Yew Lim

Chief Risk Officer Justin Soong

Chief Financial Officer

Foong Pik Yee

Chief Compliance Officer Wong Ai Ping

Head, Human Resources Fiona Fong

General Manager, Property Management Raymond Ng

Head, GALCO, Hong Leong Bank Allan Sze

Head, Group Operations & Technology Dominic Mascrinas

Chief Digital and Innovation Officer Shailesh Grover

Chief Marketing & Communication Officer Zalman Zainal

HSBC BANK MALAYSIA BERHAD

2, Leboh Ampang 50100 Kuala Lumpur

 Tel
 : 03-2075 3000

 Call Centre
 : 1300-88-1388

 Fax
 : 03-2070 1146

 Website
 : www.hsbc.com.my

 SWIFT Code
 : HBMBMYKL

BOARD OF DIRECTORS

Independent Chairman Tan Sri Dato' Krishnan Tan Boon Seng Non-Independent Executive Director

Mukhtar Malik Hussain

Non-Independent Executive Director and Chief Executive Officer Stuart Paterson Milne

Independent Directors Lee Choo Hock Chen Kar Leng Choo Yee Kwan

SENIOR MANAGEMENT

Chief Executive Officer Stuart Paterson Milne

Deputy Chief Executive Officer James Gossip

Head of Retail Banking & Wealth Management Tara M Latini

Head of Commercial Banking Andrew Mark Sill

Head of Global Banking Omar Mahmoud

Head of Global Markets Alvin C K Kong

Head of HSBC Securities Services Aloysius Wee

Chief Financial Officer Saw Say Pin

Chief Risk Officer Prachetas Raykar

DIRECTORY OF ABM MEMBERS

HSBC BANK MALAYSIA BERHAD (CONT'D)

SENIOR MANAGEMENT (cont'd)

Chief Operating Officer Cyril Duffy

Head of Human Resources Norlida Azmi

Head of Regulatory Compliance Tee Swee Vien

Head of Financial Crime Compliance Robby Abraham

Corporation Secretary & Head of Corporate Governance Ivy Chin

Head of Communications Marlene Kaur

Country General Counsel Lim Yu Mei

Head of Internal Audit Ahmer Ramzan



INDIA INTERNATIONAL BANK (MALAYSIA) BERHAD

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 Website
 : www.indiainternationalbank.com.my

 SWIFT Code
 : IIMBMYKL

BOARD OF DIRECTORS

Chairman/Non-Executive Non-Independent Director Santhanam Vangal Jagannathan

Non-Executive Independent Directors Datuk Bhupatrai a/I Mansukhlal Premji Goh Ching Chee

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 Sandran Govindasamy

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

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 : icbcmalaysia@my.icbc.com.cn

 Website
 : www.icbcmy.com

 SWIFT Code
 : ICBKMYKL

BOARD OF DIRECTORS

Chairman Chang Zhenwang

Chief Executive Officer/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

Liu Feng Xu Jing Lim Kok Fuat

Assistant Chief Executive Officer Xiao Jing Chief Compliance Officer Kevin Liau See Cheek J.P.Morgan

J.P. MORGAN CHASE BANK BERHAD

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

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 Call Centre
 : 03-2718 0596/03-2718 0581

 Fax
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 Website
 : www.jpmorganaccess.com.my

 SWIFT Code
 : CHASMYKX

BOARD OF DIRECTORS

Chairman Osman Morad

Directors Steven Ronald Clayton Faisal bin Ismail Omar bin Merican Robert Armor Morris John Terrence Murphy

MANAGEMENT

Chief Executive Officer Steven Ronald Clayton

Senior Country Business Manager Mark Ling

Senior Financial Officer Yee Mei Yan

Head of Treasury Robbie Ng

Treasury Services Jeroen JP Kok

Global Corporate Banking Nurjesmi Mohd Nashir

Compliance Goh Gan Eng

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

DIRECTORY OF ABM MEMBERS



MALAYAN BANKING BERHAD

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

Tel	: 03-2070 8833 (General)
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	1300-88-6688 (Local)
	03-7844 3696 (Overseas)
	Customer Feedback & Resolution
	Management
	03-2074 8075
Fax	: Maybank Group Customer Care
	1300-88-8899 (Local)
	03-7845 9858 (Overseas)
E-mail	: corporateaffairs@maybank.com
	cfrm@maybank.com
	(Customer Feedback &
	Resolution Management)
Website	: www.maybank.com
SWIFT Code	: MBBEMYKL

BOARD OF DIRECTORS

Non-Independent Non-Executive Director (Chairman) Datuk Mohaiyani Shamsudin

Non-Independent Executive Director (Group President & Chief Executive Officer) Datuk Abdul Farid Alias

Senior Independent Non-Executive Director Datuk R. Karunakaran

Non-Independent Non-Executive Director Cheng Kee Check

Independent Non-Executive Directors Edwin Gerungan Nor Hizam bin Hashim Dr Hasnita Dato' Hashim Anthony Brent Elam Che Zakiah Che Din Fauziah Hisham Shariffuddin Khalid

Group General Counsel & Company Secretary Wan Marzimin Wan Muhammad

Joint Company Secretary Fariz Abdul Aziz

MALAYAN BANKING BERHAD (CONT'D)

MANAGEMENT

Group President & Chief Executive Officer Datuk Abdul Farid Alias

Group Chief Financial Officer Dato' Amirul Feisal Wan Zahir

Group Chief Executive Officer, Community Financial Services Dato' John Chong Eng Chuan

Group Chief Executive Officer, Global Banking Dato' Muzaffar Hisham

Group Chief Human Capital Officer Nora Abd Manaf

Group Chief Risk Officer Gilbert Kohnke

Group Chief Strategy Officer & CEO, International Michael Foong Seong Yew

Group Chief Operations Officer Jerome Hon Kah Cho

Group Chief Technology Officer Mohd Suhail Amar Suresh Abdullah

MIZHO

MIZUHO BANK (MALAYSIA) BERHAD

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 SWIFT Code
 : MHCBMYKA

BOARD OF DIRECTORS

Chairman/Independent Non-Executive Director Dato' Seri Talaat bin Husain

Non-Independent Non-Executive Director Guan Yew Kwang

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 Jun Ikeda Shahriza Omar

HEADS OF DIVISIONS

Head of Corporate Banking I Hisanori Matsubayashi

Acting Head of Corporate Banking II Vaheesan Vijayendra

Head of Corporate Banking III Tatsuya Hagiwara

Head of Risk Management Noor Shima Noh

Head of Treasury Shinichi Sekigami

MIZUHO BANK (MALAYSIA) BERHAD (CONT'D)

HEADS OF DIVISIONS (cont'd)

Head of Operations/Operation & System Planning Tetsuya Tsunekage

Head of Finance Angie Soo Moi Chin

Head of Islamic Finance/Financial Solution Takao Moriguchi

Head of Internal Audit Rajan Ganapathy

Head of Legal & Compliance Sarirah bte Ahmad

Head, Human Resources Kua Kee Tui

Head, Information Technology Yasuo Oga

Head of Credit Administration Alison Chiu Hwa Yong

Head of General Affairs Richard Nee Lek Seng

Head of Business Promotion Support Ng Poi Fun

DIRECTORY OF ABM MEMBERS



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BOARD OF DIRECTORS

Chairman Dato Abdul Rahim bin Osman

Chief Executive Officer/President and Executive Director Takuma Matsuyama

Independent Directors Dato' Mohd Sallehuddin bin Othman Ismail bin Mahbob

Executive Director Hiroaki Demizu

SENIOR MANAGEMENT

Chief Executive Officer/President & Executive Director Takuma Matsuyama

Managing Director, Deputy Head of MUFG Bank (Malaysia) Berhad Jun Haneji

Managing Director, Operation & Information Technology Christopher Ignatius Danker

Managing Director, Head of Global Corporate Banking Malaysia Goh Kiat Seng

Managing Director, Head of Japanese Corporate Banking & Business Planning for Malaysia Foo See Hee

MUFG BANK (MALAYSIA) BERHAD (CONT'D)

SENIOR MANAGEMENT (cont'd)

Managing Director, Human Resources Mabel Goh Ewe Teen

Managing Director, Head of Global Markets Nik Azhar bin Abdullah

Chief Risk Officer Ong Thai Kee

Chief Compliance Officer Ang Lek Hui

Chief Internal Auditor Thanabalan a/I Pitchaymuthu



OCBC BANK (MALAYSIA) BERHAD

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 : OCBCMYKL

BOARD OF DIRECTORS

Chairman Tan Ngiap 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

Country 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

Head of Legal Tan Kiat Jane

Chief Compliance Officer Doreen Keng Chun Ching

Head of Brand & Communications Julius Evanson

Head of Audit Victor Ong Hock Seng

Company Secretary Quah Boon Huat

DIRECTORY OF ABM MEMBERS



PUBLIC BANK BERHAD

Menara Public Bank 146, Jalan Ampang 50450 Kuala Lumpur

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BOARD OF DIRECTORS

Founder, Chairman Emeritus, Director and Adviser Tan Sri Dato' Sri Dr Teh Hong Piow

Independent Non-Executive Chairman Lai Wan

Managing Director/Chief Executive Officer Tan Sri Dato' Sri Tay Ah Lek

Independent Non-Executive Directors Tang Wing Chew Lai Wai Keen Cheah Kim Ling Dato' Mohd Hanif bin Sher Mohamed

Non-Independent Non-Executive Director Lee Chin Guan

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

PUBLIC BANK BERHAD (CONT'D)

HEADS OF DIVISIONS (cont'd)

Senior General Manager, Retail Financial Services Chan Chiew Peng

Senior General Manager, Human Capital Management Marlene Goh

Chief Financial Officer Yik Sook Ling

General Manager, Credit Administration & Supervision Eddie Chan Kok Kwai

General Manager, Information Technology Fam Yoke Fong

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

Head, Treasury Bacil Fernandez

Director, HP Credit Control Chan See Choi

Director, Property Cheong Kien Meng

Director, Wealth Management & Transaction Banking Carene Khoo Geok Kheng

Head, Credit Operations

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

Head, Banking Operations Sunny Ng Cheong San



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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 Al Fahim Tan Sri Dr Rebecca Fatima Sta Maria Ong Ai Lin Lim Cheng Teck

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, Investment Banking Robert Huray

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

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 Officer Gan Pai Li

Group Treasurer Mohd Rashid Mohamad

Group Chief Internal Auditor Alex Tan Aun Aun

Group Chief Compliance Officer Fazlina Mohamed Ghazalli

Head, Group Legal & Secretariat Azman Shah Md Yaman

DIRECTORY OF ABM MEMBERS



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: www.sc.com/my/
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BOARD OF DIRECTORS

Chairman Datuk Yvonne Chia

Non-Executive Directors Datuk Tong Nguen Khoong Mohd Rashid bin Mohd Yusof

Executive Director Abrar Alam Anwar

HEADS OF DIVISIONS

Head, Retail Banking Lai Pei-Si

Head, Financial Markets Sylvia Wong

Head, Corporate & Institutional Banking Mak Joon Nien

Acting Head, Commercial Banking Andy Lim Yu Chai

Chief Financial Officer Mabel Lau

Head, Human Resources Rahmat R. Hashim

Head, Compliance Irene Tan Li Ching

Head, Corporate Affairs and Brand and Marketing Jennifer Kang

Head, Transaction Banking Wong Hooi Ching

Chief Information Officer Arshadul Hasan

Country Chief Risk Officer Darina Yusof



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BOARD OF DIRECTORS

Independent Non-Executive Chairman Chin Kok Sang

Executive Director Hiroshi Higuma

President/Chief Executive Officer/Executive Director Tetsuya Kainaka (from 23 January 2019)

Independent Non-Executive Directors Tan Kim Seng Dato' Wan Mohd Fadzmi bin Che Wan Othman Fadzilah

MANAGEMENT

President/Chief Executive Officer Tetsuya Kainaka (from 23 January 2019)

Deputy Chief Executive Officer Anthony Lim Choon Eng

Deputy President Tasuku Tanaka

Head of Risk Management/Chief Risk Officer Tomokazu Hirose

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) Shunichiro Tanaka

SUMITOMO MITSUI BANKING CORPORATION MALAYSIA BERHAD (CONT'D)

MANAGEMENT (cont'd)

Head of Cash Management Services Maszeri Maiseh

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 Fusaaki Tozawa

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

Chief Internal Auditor, Internal Audit Stephen Chin Beng Keat

Head of Islamic Banking Ritzza Rosli



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BOARD OF DIRECTORS

Chairman Theodoor Joseph Bark

Statutory Directors Sivadas Menon Murugiah M. N. Singham Vijayam Nadarajah

MANAGEMENT

Chief Executive Officer Sivadas Menon

Chief Risk Officer David Ng Li Min

Head, Treasury Kenny Foong

Head, Corporate Banking Chanchal Lahiri

Head, Global Wholesale Operations Steven Narendran

Head, Compliance Calvin Chua

Head, Human Resources Veronica Lai

Internal Auditor Venkatesan V. Krishnasamy

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

DIRECTORY OF ABM MEMBERS

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BOARD OF DIRECTORS

Chairman Emeritus and Adviser/ Non-Independent Non-Executive Director Dr Wee Cho Yaw (until 12 April 2019)

Board Chairman/Independent Non-Executive Director

Dato' Jeffrey Ng Tiong Lip (from 2 January 2019) Deputy Chairman/Non-Independent Executive Director Wee Ee Cheong

Independent Non-Executive Directors Fatimah bte Merican Ching Yew Chye Datuk Phang Ah Tong (from 2 January 2019) Ong Yew Huat (until 1 January 2019)

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 Khee

Executive Director, Country Head, Debt Capital Markets Terence Boon Choon Teik

UNITED OVERSEAS BANK (MALAYSIA) BHD (CONT'D)

SENIOR MANAGEMENT (cont'd)

Executive Director, Country Head, Finance & Corporate Services, Chief Financial Officer Chang Yeong Gung **Executive Director, Country Head, Transaction Banking** Lucas Chew Yee Lim **Executive Director, Country Head, Risk Management** William Chong Kim Khong **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** Lai Tak Ming Executive Director, Country Head, Technology & **Operations** Lim Ching Hui **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, Acting Head of Islamic Banking; Country Head, Bumiputera Business Banking Mohd Fhauzi bin Muridan Executive Director, Country Head, Specialised Financing Steven Ng Ling Tee Executive Director, Country Head, Legal & Secretariat Ong Kit Ping Executive Director, Country Head, Credit - Corporate 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

Printed on environmentally friendly paper made using pulp from sustainable forests.



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