



PERSATUAN BANK BANK DALAM MALAYSIA
THE ASSOCIATION OF BANKS IN MALAYSIA

ANNUAL REPORT 2020

STRENGTHENING RESILIENCE IN THE BANKING INDUSTRY





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 conventional 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 banking sector’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.



STRENGTHENING RESILIENCE IN THE BANKING INDUSTRY

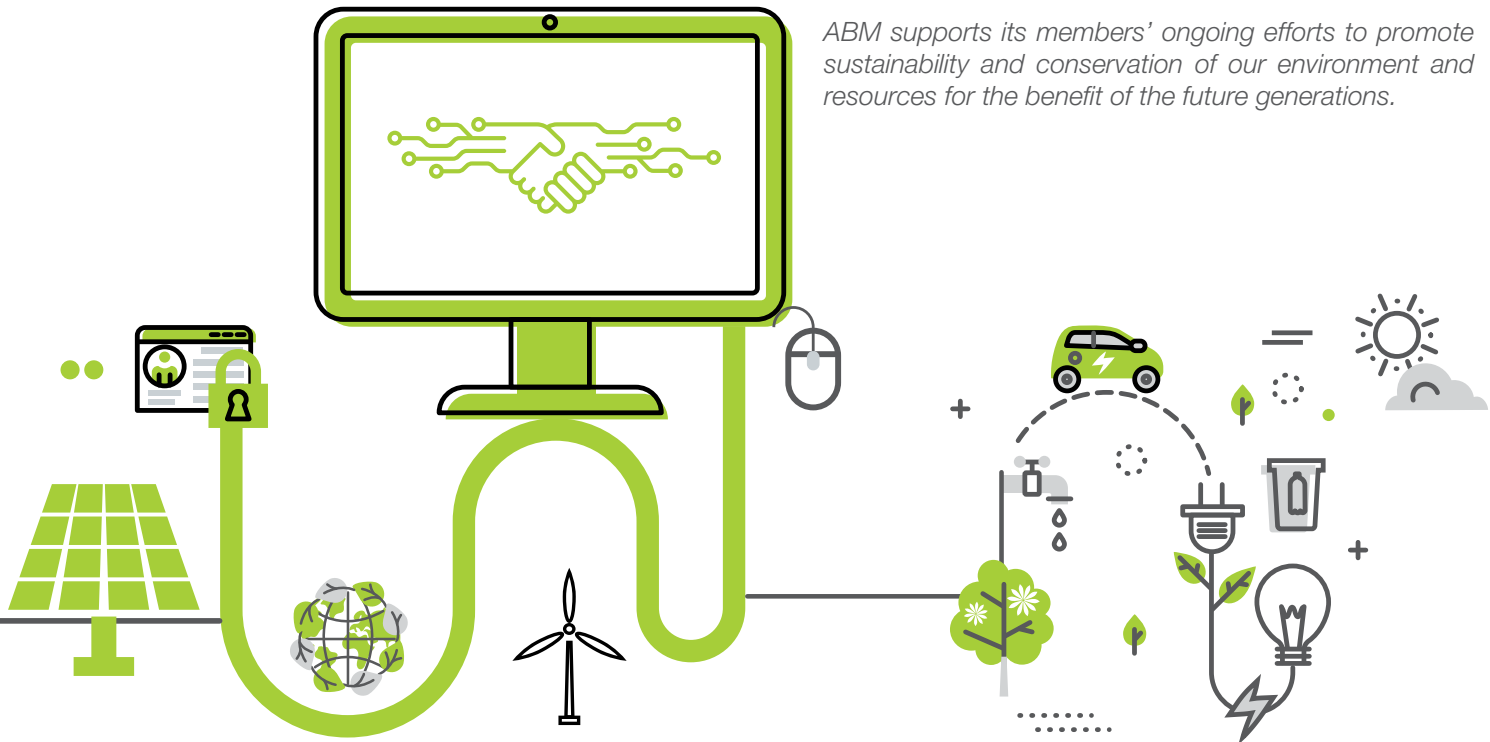
One key area of ABM’s focus has always been to provide strong unwavering support to its member banks, and the banking industry at large, to promote the continuous improvements in the provision of banking services to benefit the general public. While it has been a challenging 2020, ABM remains committed to working with the regulators to ensure solid fundamentals, value added services and a spirit of perseverance. During the year, ABM played an important role in creating awareness regarding the loan repayment deferment and other targeted repayment assistance offered by the banks to provide temporary relief for customers affected by the COVID-19 pandemic. Through these measures, the conventional commercial banking industry is elevating resilience and forging a more sustainable future for all.





CONTENTS

➤ Corporate Information	02
➤ The Council	03
➤ The Council – Alternates	11
➤ Chairman’s Statement	15
➤ Financial Data	20
➤ Report of the Council	26
➤ List of Meetings held in 2020	32
➤ Initiatives in response to COVID-19 pandemic	36
➤ List of Press Releases and Media Responses	38
➤ Organisational Structure	40
➤ ABM Permanent Committees and Its Members	41
➤ ABM State Sub-Committees	44
➤ Directory of ABM Members	48
➤ Office Relocation	70



ABM supports its members’ ongoing efforts to promote sustainability and conservation of our environment and resources for the benefit of the future generations.



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
(until 31 March 2020)

Datuk Wan Razly Abdullah
bin Wan Ali
(from 2 April 2020)

Alternate:

Zulkanain Kassim
(until 17 November 2020)

Abdul Malek bin Mohamed Said
(from 18 November 2020)

CIMB Bank Berhad

Tengku Datuk Seri Utama Zafrul
bin Tengku Abdul Aziz
(until 9 March 2020)

Omar Siddiq

(11 March 2020 – 9 June 2020)

Dato' Abdul Rahman Ahmad
(from 10 June 2020)

Alternate:

Khairulanwar Rifaie

Citibank Berhad

Lee Lung Nien
(until August 2020)

Elaine Fan
(August 2020 – January 2021)

Usman Ahmed
(from 1 February 2021)

Alternate:

Elaine Fan

Hong Leong Bank Berhad

Domenic Fuda

Alternate:

Dominic Mascrinias

HSBC Bank Malaysia Berhad

Stuart Milne

Alternate:

Lim Eng Seong

OCBC Bank (Malaysia) Berhad

Dato' Ong Eng Bin

Alternate:

Lim Yau Seong

Public Bank Berhad

Tan Sri Dato' Sri Tay Ah Lek

Alternate:

Dato' Chang Kat Kiam

RHB Bank Berhad

Dato' Khairussaleh Ramli

Alternate:

Rakesh Kaul

Standard Chartered Bank Malaysia Berhad

Abrar A. Anwar

Alternate:

Lai Pei-Si

United Overseas Bank (Malaysia) Bhd

Wong Kim Choong

Alternate:

Ronnie Lim

› Co-Opted Members

Alliance Bank Malaysia Berhad

Joel Kornreich

Alternate:

Ronnie Royston Fernandiz
(from 21 January 2021)

AmBank (M) Berhad

Dato' Sulaiman Mohd Tahir

Alternate:

Datuk Iswaraan Suppiah

› Registered Office

A-11-1, AICB Building
10, Jalan Dato' Onn
50480 Kuala Lumpur

Tel: 03-2202 7223
ABMConnect: 1300-88-9980
Website: www.abm.org.my

› Banker

Malayan Banking Berhad

› Auditor

Messrs Sekhar & Tan



THE COUNCIL



Datuk Abdul Farid Alias

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



**Datuk Wan Razly Abdullah
bin Wan Ali**

President & Group Chief Executive Officer
Affin Bank Berhad



Dato' Abdul Rahman Ahmad

Chief Executive Officer
CIMB Bank Berhad



Usman Ahmed

Chief Executive Officer
Citibank Berhad



Domenic Fuda

Group Managing Director & CEO
Hong Leong Bank Berhad



Stuart Milne

Group General Manager and
Chief Executive Officer
HSBC Bank Malaysia Berhad



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' Khairussaleh Ramli

Managing Director
RHB Bank Berhad



Abrar A. Anwar

Managing Director and CEO
Standard Chartered Bank Malaysia Berhad



Wong Kim Choong

Chief Executive Officer
United Overseas Bank (Malaysia) Bhd



Joel Kornreich

Group Chief Executive Officer
Alliance Bank Malaysia Berhad



Dato' Sulaiman Mohd Tahir

Chief Executive Officer
AmBank (M) Berhad



THE COUNCIL (CONT'D)

Datuk Abdul Farid Alias

Group President & Chief Executive Officer

**Malayan Banking Berhad
(Maybank)**



Datuk Abdul Farid Alias is currently the Group President and Chief Executive Officer (CEO)/Executive Director of Maybank. He is the President Commissioner of PT Bank Maybank Indonesia Tbk as well as a member of the Board of Directors of Maybank Singapore Limited, Cagamas Holdings Berhad (Malaysia's national mortgage corporation), Financial Industry Collective Outreach (FINCO), Payments Network Malaysia Sdn Bhd (PayNet), STF Resources Sdn Bhd and Asian Banking School Sdn Bhd (ABS). 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 the Chairman of ASEAN Bankers Association and a member of the Emerging Markets Advisory Council (EMAC) of The Institute of International Finance based in Washington, DC.

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

Datuk Wan Razly Abdullah bin Wan Ali

President & Group Chief Executive Officer

Affin Bank Berhad



Datuk Wan Razly Abdullah bin Wan Ali was appointed as President & Group Chief Executive Officer of Affin Bank Berhad (AFFINBANK) on 2 April 2020. He is an experienced banker, having had solid banking experience in Commercial and Investment banks, both in Malaysia and Indonesia. He has more than 24 years of experience in corporate strategy, finance, investment banking, accounting and audit services.

He started his career in 1995 with PricewaterhouseCoopers (PwC) providing audit services to companies within financial services industry in London, after which he joined Northern Trust, London in 1999, managing its Audit Services Department. Datuk Wan Razly joined Aseambankers Malaysia (now known as Maybank Investment Bank Berhad) as Head, Business Development in 2002. Thereafter in 2004, Datuk Wan Razly joined CIMB Investment Bank as Director, Corporate Client Solutions where he was responsible for providing optimal financial solutions to corporate clients. Subsequently, he was appointed as Chief Financial Officer in CIMB Niaga in 2009. During his tenure at CIMB Niaga, Datuk Wan Razly helped CIMB Niaga to achieve significant milestones in its Asset Growth, Profit Before Tax, CASA Growth and Asset Quality.

Prior to his appointment as Group Chief Executive Officer of AFFINBANK, Datuk Wan Razly was a Senior Managing Director, with a leading Banking Group in Malaysia. He holds a Bachelor of Arts in Law and Accounting from the University of Manchester, UK and is a member of the Institute of Chartered Accountants in England and Wales (ICAEW).



THE COUNCIL (CONT'D)

Dato' Abdul Rahman Ahmad

Chief Executive Officer

CIMB Bank Berhad



Dato' Abdul Rahman Ahmad is the Group Chief Executive Officer of CIMB Group Holdings Berhad (CIMB) and Chief Executive Officer of CIMB Bank Berhad effective 10 June 2020.

Prior to joining CIMB, he was the Non-Executive Non-Independent Chairman of Sime Darby Berhad and Velesto Energy Berhad. He has more than 20 years of leadership experience across multiple industries where he held Chief Executive Officer positions in well-established organisations such as Malaysian Resources Corporation Berhad, Media Prima Berhad, Ekuiti Nasional Berhad and Permodalan Nasional Berhad.

Dato' Abdul Rahman holds a Masters of Arts in Economics from Cambridge University, UK. He is also a member of the ICAEW and the Malaysian Institute of Accountants (MIA).

Usman Ahmed

Chief Executive Officer

Citibank Berhad



Mr Usman Ahmed has been appointed as the Chief Executive Officer for Citibank Berhad, Malaysia with effect from 1 February 2021.

Prior to this appointment, Mr Usman was the CEO of Citigroup for Bahrain, Kuwait and Qatar and concurrently the Global Head of Citi's Islamic Banking business, since October 2015. From August 2012 till October 2015, Mr Usman was the Managing Director and Head of Corporate and Investment Banking for the Philippines and the Head of Global Islamic Banking for the Asia Pacific region. He was based in Manila and was also an Executive Director on the Board of Citicorp Capital Philippines, Inc.

Mr Usman was appointed as Managing Director, Chief Operating Officer, Corporate Banking as well as Managing Director, Head of Global Islamic Banking for the Asia Pacific region in August 2011 and was based in Hong Kong till July 2012. Between April 2008 and July 2011, Mr Usman was the Managing Director and Head of Corporate Banking for Emerging Markets at Barclays Bank, with responsibility for 14 countries across the Middle East, Africa and South Asia. Mr Usman was the Chief Executive Officer and Managing Director of Global Islamic Banking at Citi, based in Dubai prior to joining Barclays Bank and has also worked with Citi in various other roles, including as a Director in Capital Markets Origination, London, and as a Product Manager and Relationship Manager in Bahrain and Pakistan.

Mr Usman is also a Senior Credit Officer of Citi since 2013 and has banking experience of over 25 years, in various product, coverage and franchise leadership roles across the Europe, Middle East and Africa, and Asia Pacific regions.



THE COUNCIL (CONT'D)

Domenic Fuda

Group Managing Director & CEO

**Hong Leong Bank
Berhad**



Mr Domenic Fuda was appointed as the Group Managing Director and CEO of Hong Leong Bank Berhad (HLB) on 5 February 2016. Mr Fuda is a member of the HLB Credit Supervisory Committee and HLB’s Executive Committee. He is also a Director of Hong Leong Islamic Bank Berhad and Hong Leong Bank (Cambodia) PLC as well as a Council Member of Hong Leong Bank Vietnam Limited. He is also a Council Member of AICB.

Before 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. Prior to his position in DBS Bank, he spent 16 years at Citigroup covering various senior roles in Australia and Asia.

Mr Fuda holds a Bachelor of Economics from Macquarie University, Sydney, as well as a Master of Business (Banking & Finance) and a Master of Business Administration (MBA), both from University of Technology, Sydney. Mr Fuda is a Chartered Banker of the AICB.

Stuart Milne

Group General Manager and
Chief Executive Officer

**HSBC Bank Malaysia
Berhad**



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.



THE COUNCIL (CONT'D)

Dato' Ong Eng Bin

Chief Executive Officer

OCBC Bank (Malaysia)
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, ABS as well as a Council Member of AICB in Malaysia.

Tan Sri Dato' Sri Tay Ah Lek

Managing Director/Chief Executive Officer

Public Bank Berhad



Tan Sri Dato' Sri Tay Ah Lek, Managing Director/CEO of Public Bank Berhad, has 60 years of experience in banking and finance. He joined Public Bank Group as a pioneer staff in 1966. He was the 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 (CONT'D)

Dato' Khairussaleh Ramli

Managing Director, RHB Bank Berhad

RHB Bank Berhad



Dato' Khairussaleh Ramli was appointed as Group Managing Director/Group Chief Executive Officer of RHB Banking Group on 5 May 2015. He was previously Managing Director of RHB Bank Berhad and Deputy Group Managing Director of RHB Banking Group, positions which he held since 13 December 2013.

He sets the Group's vision and strategic direction while defining and shaping RHB's corporate culture and brand values. He leads the Group in managing its businesses and operations to achieve set targets and goals and maximise the Group's return on capital invested.

Dato' Khairussaleh has more than 25 years of experience in the financial services and capital markets industry, where he has held senior positions in well-established regional financial institutions. He is also a Council member of AICB.

His knowledge and experience have earned him the "Best CFO in Malaysia Award" in 2010 and 2011 from Finance Asia and the "Best CFO in Malaysia Award" in 2012 from Alpha Southeast Asia. Dato' Khairussaleh holds a Bachelor of Science in Business Administration from Washington University and is a graduate of the Advanced Management Programme, Harvard Business School. He is also a Fellow Chartered Banker of AICB.

Dato' Khairussaleh is an Adjunct Professor with Universiti Kebangsaan Malaysia's Graduate School of Business. He is Chairman of the Board of Trustees, RHB Foundation and a member of the Board of Directors of PayNet.

Abrar A. Anwar

Managing Director and CEO

Standard Chartered Bank Malaysia Berhad



As Managing Director and Chief Executive Officer of Standard Chartered Malaysia (SCB Malaysia), Mr Abrar A. Anwar is an instrumental figure in implementing SCB Malaysia's business strategies and overall corporate governance in Malaysia. In his role, he also oversees the SCB Group's operations in the country.

No stranger to the banking industry, Mr Abrar has close to 30 years of experience in corporate and investment banking. He has achieved many successes throughout his career, including setting up the first "Syndication and Structured Finance" business in Bangladesh (for the then ANZ Grindlays Bank) along with the successful closure of milestone transactions in the Energy and Power, Infrastructure, Telecom, Aviation, Domestic and Export-oriented industries.

Mr Abrar's banking journey has brought him to countries such as India, the UK and Bangladesh, where he first joined the Bank in 2011 as Head of Corporate and Institutional Clients. He rose through the ranks and was appointed as Chief Executive Officer of Standard Chartered Bangladesh in 2015. Under his leadership, he transformed the business of the franchise and positioned Standard Chartered as the most respected and profitable bank in the country before assuming his current position in November 2017.

Prior to joining Standard Chartered Bangladesh, he was the Managing Director and Head of Global Corporate and Commercial Banking at Citibank NA in Bangladesh as well as Head of Specialist Finance and Advisory Services at ANZ Grindlays Bank. He holds an MBA degree from Bangladesh's premier business school, the Institute of Business Administration.

Mr Abrar also serves as Chairman of the British Malaysian Chamber of Commerce since being elected to the role on 25 August 2020.



THE COUNCIL (CONT'D)

Wong Kim Choong

Chief Executive Officer

United Overseas Bank
(Malaysia) Bhd



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

He has 38 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.

Mr Wong 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.

Joel Kornreich

Group Chief Executive Officer

Alliance Bank Malaysia
Berhad



Mr Joel Kornreich is the Group Chief Executive Officer of Alliance Bank Malaysia Berhad (Alliance Bank), and Director of Alliance Islamic Bank Berhad. He joined Alliance Bank on 1 January 2015.

Mr Kornreich has over 30 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. Before this, he served as the CEO for Spain, Belgium and Greece Consumer businesses, 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, Head of Mortgages and Liabilities for Asia Pacific, and Retail Banking Head for Singapore.

Earlier, Mr Kornreich 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 Master of Science in Business Engineering with magna cum laude from Solvay Business School in Brussels, Belgium.



THE COUNCIL (CONT'D)

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 Group businesses, to ensure sustainable growth and long-term value creation for shareholders, customers, employees and other stakeholders.

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

Dato’ Sulaiman has a wealth of experience backed by more than three decades of managing and spearheading growth in the Malaysian banking industry. Prior to joining AmBank Group, he has held many prominent positions at one of the largest banks in Malaysia before his appointment as Chief Executive Officer/Executive Director of the bank.

Dato’ Sulaiman holds a Bachelor of Business in Accountancy from Royal Melbourne Institute of Technology (RMIT University) in Australia.

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.



Abdul Malek bin Mohamed Said

Chief Corporate Strategy Officer
Affin Bank Berhad



Encik Abdul Malek bin Mohamed Said was appointed as Chief Corporate Strategy Officer on 17 August 2020. In his role as the Chief Corporate Strategy Officer, he is responsible for overall vision and mission of AFFINBANK to conceptualise and formulate strategic initiatives to transform AFFINBANK.

He is a Chartered Accountant and a member of the MIA. He holds a Certificate of Fellowship from ICAEW and is a member of the Insolvency Practitioners Association of Malaysia.

Encik Malek brings with him more than 20 years of working experience, primarily in strategic management and corporate planning. He has served in various consultation firms and assumed various roles including as Equity Partner in Deloitte and Executive Director in PwC.



Khairulanwar Rifaie

Group Chief Financial Officer
CIMB Group



Encik Khairulanwar Rifaie is currently the Group Chief Financial Officer of CIMB Group. Prior to his current role, Encik Khairulanwar held the position of CFO, Malaysia and Regional Head, Financial Control with responsibility for tax, regulatory reporting, financial accounting, management reporting, business finance advisory, product control and financial planning.

Encik Khairulanwar started his career with KPMG, London focusing on servicing Investment Banking clients. In 2006, he joined Goldman Sachs, London as an equity analyst covering the European Insurance Sector. He then joined UBS, Malaysia in 2009 to cover the Malaysian Banking Sector and later on also covered the Singapore Banking sector.

Prior to joining CIMB Group, Encik Khairulanwar was working at RHB Group, Malaysia as the Head of Finance of RHB Islamic and Head of Investor Relations.

He holds a First Class Honours degree in Accounting and Finance from University of Warwick and an MSc in Finance from Imperial College. Encik Khairulanwar is also a member of ICAEW, Chartered Banker Institute (CBI) and MIA.

THE COUNCIL – ALTERNATES (CONT'D)

**Elaine Fan**

Consumer Business Manager
Citibank Berhad



Ms Elaine Fan is the Consumer Business Manager of Citibank Berhad. She is a veteran Citibanker with 37 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, customer segments, distribution network, digital platforms and channels.

**Dominic Mascrin**

Head of Group Operations & Technology
Hong Leong Bank Berhad



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

He currently oversees Group Operations and Technology where he is responsible for driving strategies and initiatives around building and strengthening the infrastructure, cost management, customer experience and security. He is a seasoned banking professional with a wealth of management experience – operations & productivity management, procurement, customer experience, risk management, process redesign and IT.

Prior to joining Hong Leong Bank, Mr Mascrin served at CIMB Investment Bank and ICIMB (BPO) for six years. His previous stints include Standard Chartered Bank (four years) and American Express (20 years).

Mr Mascrin holds an MBA, graduated in Business Administration from Murdoch University Australia.

**Lim Eng Seong**

Deputy Chief Executive Officer
HSBC Bank Malaysia Berhad



Mr Lim Eng Seong has more than 20 years of experience in driving different businesses across Asia. He started his career in 1996 and was the Marketing Director of an International Fast-Moving Consumer Goods company before he left to join HSBC. Mr Lim has also worked in the Philippines and Thailand, with extensive experience in product management and marketing of retail business.

He joined HSBC in 2007 as the Head of Marketing, and was made the Head of Retail Banking and Wealth Management in 2008. He was actively involved in building a successful bank in HSBC Amanah (Islamic) and the insurance business with HSBC Amanah Takaful (Insurance) in Malaysia. Mr Lim was also made a Board member of the takaful business during that period. In 2018, he moved to the Regional Asia Pacific Commercial Banking office, based in Hong Kong, which oversees 19 HSBC commercial banking sites in the region. Mr Lim returned to Malaysia in June 2019 and assumed the role of Deputy Chief Executive Officer of HSBC Bank Malaysia Berhad till now.

THE COUNCIL – ALTERNATES (CONT'D)



Lim Yau Seong

Head of Operations & Technology, Malaysia
OCBC Bank (Malaysia) Berhad



Mr Lim Yau Seong is a senior banker who has been with OCBC Bank (Malaysia) Berhad (OCBC Bank Malaysia) for 35 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, Public Bank Vietnam Ltd and AIA Public Takaful Bhd.

Dato' Chang holds a Masters degree in Business Administration and is a Chartered Banker of AICB and CBI, UK.



Rakesh Kaul

Group Head of Consumer Banking
RHB Bank Berhad



Mr Rakesh Kaul serves as the Group Head of Consumer Banking for Malaysia and ASEAN markets. He is responsible for growing RHB's market share and consumer preference across products, segments and channels. Leveraging on a digital first strategy and building an agile@scale culture, RHB has been at the cutting edge of launching industry first innovations. Through a 'client first' obsession, the consumer business has been able to serve its client needs by being a trusted advisor and partner of choice.

RHB's business and culture transformation has shown tremendous progress and while 2020 brought its fair share of challenges, its retail business grew market share across all lending and deposit products while significantly improving its asset quality all through living its brand promise – 'Together We Progress'.

Previously Mr Rakesh was with Citigroup where he served for 22 years and in his last role was the Head for Asia Pacific Small Business Banking Group. He was also the Retail Banking and Wealth Management Head for Citi in Malaysia. Apart from other roles in Citi India, he also served on the Board of Citi's Capital Market division where he was the Country Head of its Wealth Management and Retail Brokerage business.

Mr Rakesh is a proven global business leader who has delivered successful results across Consumer Banking, Corporate Banking, SME and Capital Market divisions.

THE COUNCIL – ALTERNATES (CONT'D)

**Lai Pei-Si**

Head of Consumer,
Private and Business Banking Malaysia
**Standard Chartered Bank
Malaysia Berhad**



Ms Lai Pei-Si is the Country Head of Consumer, Private and Business 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, distribution, 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.

**Ronnie Lim**

Managing Director and Country Head of
Personal Financial Services
United Overseas Bank (Malaysia) Bhd



Mr Ronnie Lim is the Managing Director and Country Head of Personal Financial Services, United Overseas Bank (Malaysia) Bhd (UOBM). He joined UOBM in 2015, and in this role, he leads UOBM's retail business, overseeing all business areas that directly impact the retail clients covering High Net Worth and Affluent Banking, Wealth Management, Bancassurance, Deposits, Cards & Payment Products, Branch Banking and Sales & Distribution. Mr Lim is also at the forefront to accelerate Digital Banking services with innovation and transformation to meet consumers' growing needs for digital-led services.

Mr Lim has more than 30 years' experience in the retail banking arena serving local and international banks in Malaysia and Singapore. He achieved many 'firsts' in the banking industry, such as the first Dotcom business model in early 2000, pioneered revolutionary mortgage solutions and rolled out the first agency-based direct sales force.

He holds a Bachelor of Economics degree from the National University of Malaysia and is an alumnus of the Judge Business School, Cambridge University and Saïd Business School, Oxford University. Mr Lim also attended Senior Leadership Development Programme at Harvard Business School, Harvard University. As he is a certified financial planner, Mr Lim spearheaded the Financial Literacy Programme (FLP) for UOBM. He is also a Financial Institutions Directors' Education (FIDE) certified and trained Corporate Director and has served on the Board of banking subsidiaries.

**Datuk Iswaraan Suppiah**

Group Chief Operations Officer
AmBank (M) Berhad



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

As the management executive responsible for Digital banking, he has crafted AmBank Group's digital strategy and roadmap. He oversees the digital transformation of AmBank 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 digitalise the bank by applying technology innovation.

CHAIRMAN'S STATEMENT



As Chairman of The Association of Banks in Malaysia (ABM), I am pleased to present the 2020 Annual Report.

Datuk Abdul Farid Alias

Chairman

2020 has had a profound impact on the global economy as the COVID-19 pandemic spread quickly around the world. Almost no country has been spared and Malaysia was no exception. The Malaysian economy recorded its most significant contraction in the second quarter of the year, its worst performance to date since the Asian financial crisis in 1998.

Navigating through such an unfamiliar and uncertain environment was extremely challenging as containment measures brought the country to a near standstill for several weeks starting from mid-March 2020. However, the banking industry has been swift and coordinated in its approach to meet the needs of the public by working closely with the Government to provide uninterrupted financial services to households and businesses throughout the country. Various repayment assistance as well as funding programmes for the Small and Medium Sized Enterprises (SMEs) were also offered at an unprecedented scale to provide temporary relief to affected borrowers and businesses.

The pandemic has also changed the way we live our lives, and with the announcement of a national Movement Control Order (MCO), ABM like many other businesses and organisations had started working from home to help curb the spread of COVID-19. Restrictions may have slowed progress but ABM has continued to cultivate, foster and maintain conducive relationships with our member banks, regulators and the government in the interests of our banking customers and the nation as a whole.

Recognising the need for ABM to play our part in helping the country in its battle against COVID-19, our member banks came together to contribute funds amounting to RM10 million. Working in collaboration with MERCY Malaysia, the majority of these funds were used to purchase much needed medical equipment as well as medical and non-medical supplies for government hospitals and clinics, especially those servicing the B40 communities.

CHAIRMAN'S STATEMENT (CONT'D)

While the COVID-19 virus will not disappear entirely in the near future, the year ahead shows some promise as the world economy is anticipated to start recovering, and predictions are for 6% growth in 2021 with the global roll-out of vaccines. However, there is still much uncertainty as new strains of the COVID-19 virus continue to emerge and complacency in complying with the prescribed health precautionary measures could lead to resurgences of the COVID-19 virus. The uneven economic recovery in some sectors may also affect future growth potential of the economy. Therefore, it is critical we apply the insights and collective knowledge gained during this past year in order for us to make a sustained recovery.

Let us now recap the macroeconomic environment faced by the commercial banking sector in 2020.

The Global Economy

At the start of 2020, there were expectations for moderate expansion in global growth and trade amid the easing of trade tensions between the United States of America (US) and China. However, these expectations were quickly derailed by the unexpected outbreak of COVID-19 which culminated in a sharp decline in economic growth.

The rapid spread of the virus and high numbers of infections threatened the healthcare systems of many countries. Governments around the world instituted stringent containment measures in an attempt to break the transmission chain in the quickest way possible. Such measures included strict lockdowns whereby most non-essential businesses were forced to close, people were told to stay at home and travel restrictions were imposed as international borders were closed. These measures taken on a global scale naturally resulted in severe production disruptions and a collapse in demand, particularly affecting those in the consumer and tourism-related industries.

Consequently, labour market conditions also weakened amid a decline in firms' production activities. This weighed on countries' domestic demand, external trade and global growth, particularly in the second quarter of 2020 which triggered unprecedented global policy responses, including large fiscal stimuli, accommodative monetary policies and quantitative easing measures.

For China, the early aggressive lockdowns resulted in a sharp gross domestic product (GDP) contraction of 6.8% in the first quarter of 2020. However, swift control of the pandemic partly led to a faster growth rebound in the rest of 2020, bringing its GDP growth for the year to 2.3%.

The impact of the coronavirus also affected the GDP growth for US as it contracted by -3.5% in comparison to positive growth of 2.2% the previous year.

Across the Atlantic, the United Kingdom (UK) recorded an expansion of 1.4% in 2019 but its economy experienced an even larger contraction of 9.8% in its GDP in 2020, its largest contraction in more than 300 years.

Our neighbouring countries Thailand, Singapore and Indonesia fared little better, recording negative GDP growth of 6.1%, 5.4% and 2.1% respectively for 2020. The Philippines was particularly hard hit compared to its peers in the ASEAN region with a fall in GDP of 9.5% in 2020.

At the time of writing, the global economic recovery looks to be gaining some momentum as progress has been made in containing the COVID-19 pandemic in many countries. Several major economies have recorded positive GDP growth in the first few months of 2021. This is underpinned by the roll out of vaccination programmes in many countries, which are lifting confidence and signalling a gradual return to some form of normalcy.

CHAIRMAN'S STATEMENT (CONT'D)

Malaysia: Economic Outlook and Perspective

Broad-based weaknesses in exports and global trade compounded by weakened domestic demand, as a result of introduction of stringent domestic containment measures, caused Malaysia's economy to contract by 5.6% in 2020. As a small and open economy, Malaysia also bore the brunt of the twin health and economic crises.

The impact to the Malaysian economy was highest in the second quarter of 2020, with GDP contracting by 17.1% and unemployment reaching its peak of 5.3% in May 2020. Gradual improvement was seen in the second half of the year which was partly supported by an increase in external demand and the resumption of a majority of businesses and trade nationwide amid a more targeted approach to mitigate the pandemic.

Overall, strong fiscal, monetary and financial policy responses have helped cushion the economic shock from the pandemic and ensure the country's financial stability. The government provided significant support in the form of cash handouts, tax incentives and wage subsidies, together with financial measures, including a six-month automatic loan repayment deferment for eligible households and SMEs. Various financing facilities for SMEs were also established to provide immediate relief to those affected. These stimulus packages worth RM320 billion which were announced by the Malaysian government in 2020 were designed to support the economy throughout the crisis.

The policy measures laid out helped ease cash flow constraints and reduce job losses. As a move to further support the economy, the Monetary Policy Committee (MPC) reduced the Overnight Policy Rate (OPR) by a cumulative 125 basis points during the year to a historical low of 1.75%. In addition, the Statutory Reserve Requirement (SRR) ratio was also reduced from 3.00% to 2.00% in March 2020. This coupled with a temporary flexibility to recognise holdings of Malaysian Government Securities (MGS) and Malaysian Government Investment Issues (MGII) by banking institutions as part of the SRR compliance has, to a certain extent, relieved liquidity constraints for the banks.

Malaysia's economy is expected to recover somewhat in 2021, with growth projected between 6.0 – 7.5%, driven by a strong recovery in manufacturing and construction. However, this path of recovery will likely be gradual and uneven across the different economic sectors, and progress may be hampered if downside risks materialise. As demand for pandemic-related products starts to decline and the rebound in domestic demand raises imports, inflation is also expected to recover to 2%.

The National COVID-19 Immunisation Programme that started in February 2021 is anticipated to lift sentiments and support economic activities. Malaysia's integration in fast growing segments of global value chains and diversified external trade structures, along with its commitment to fiscal reform, medium term consolidation and policy support would be the key factors in consolidating economic growth for the year ahead.

CHAIRMAN'S STATEMENT (CONT'D)

Malaysian Banking Sector: Developments and Issues

The targeted repayment assistance programmes offered by banks in the second half of 2020 to assist household and business borrowers manage temporary cash flow constraints helped contain the impact of the pandemic on bank impairment levels. The potential downside risk to impairment levels was further mitigated by the recommencement of loan repayments by most household and SME borrowers since October 2020 and overall repayments almost returning to levels prior to the automatic loan repayment deferment. Nevertheless, the gross impairment ratio of the banking system did record a slight increase to 1.6%, up from an average of 1.5% in 2019, following the end of the blanket automatic loan repayment deferment period. This was mainly due to a slight increase in household impairments.

In view of uncertainties regarding the debt-servicing capacity of borrowers under loan deferments and the recoverability of loans after the various repayment assistance schemes come to an end, the level of provisioning for credit losses by the banking industry increased by 40.6% year on year.

Banks continued to record healthy liquidity positions as indicated by the aggregate banking system Liquidity Coverage Ratio (LCR) of 148.2%, thanks in part to the regulatory flexibilities accorded earlier which enabled banks to draw down on liquidity buffers and correspondingly, lower their internal LCR and/or Net Stable Funding Ratio limits. Growth in banking system deposits also remained firm, above the 5-year compounded annual growth rate of 4%, as households and businesses chose to hold more cash amid the challenging operating environment.

While lower profits have been recorded during the year, banks have continued to maintain strong capitalisation levels in December 2020 where the total capital ratio was at 18.5% and aggregate

excess capital buffers amounting to RM126.7 billion as at the end of the year. Anticipating higher credit losses going into 2021, banks have taken various steps to preserve their buffers, such as lowering their dividend payments, implementing dividend reinvestment programmes and raising new equity.

The decline on earnings is likely to continue in the first half of 2021 but is expected to be less severe than that experienced in 2020. The number of borrowers needing repayment assistance is also expected to be lower and banks are far better prepared operationally to provide this support. Additional relief measures and fiscal stimulus packages introduced under the 2021 Budget will further help sustain debt serviceability. Credit costs are expected to normalise in the second half of 2021 following the pre-emptive measures made by the Government in 2020.

One of the upsides for the banking industry was the increased adoption of e-payments and online banking services due to the uncertainties and risks brought about by the pandemic. The total value of e-remittance transactions more than doubled to RM6.6 billion in 2020, while the use of e-payments for online and contactless transactions recorded a double digit growth of 14% to 5.5 billion transactions. On average, Malaysians made 170 e-payment transactions in 2020 as compared to 150 in 2019.

ABM's Strategy for 2021

2021 is projected to be a turning point for the world as we anticipate an economic rebound. While growth is expected to move at an uneven pace across countries and there are lingering uncertainties surrounding resurgences of cases or even the possible re-imposition of lockdowns, the deployment of vaccines is expected to pave the way for some normalisation in economic activities worldwide.



CHAIRMAN'S STATEMENT (CONT'D)

With this in mind, ABM will continue to proactively promote the establishment of a resilient, competitive and innovative banking industry that delivers excellent and justifiable outcomes for customers and industry stakeholders. ABM will maintain close collaboration with the regulators to promote and encourage policies that improve banking services and highlight the various issues affecting our member banks as well as lobby for changes to existing regulations for better efficiency. This year, helping customers deal with the pandemic has been added to our set of priorities.

In relation to members of the public and the community, ABM is consistently taking on an active role in all matters concerning conventional commercial banking. In 2020, ABM worked to provide and disseminate banking related information and the measures available, particularly the loan deferment and repayment assistance available to help borrowers adversely affected by the COVID-19 pandemic and keep the public informed and up-to-date.

Issues involving the environment and climate change have also become an increasingly important domestic and international agenda as industries are becoming more aware of the Environmental, Social and Governance (ESG) factors. Moving forward, our member banks will be placing more emphasis on ESG and incorporating these policies in their operations.

In view of the continued prevalence of financial and banking related scams being perpetrated in Malaysia, scam education and awareness will remain one of the priorities for the year ahead. The use of social and digital communication channels has helped ABM reach out to a wider audience and provide up-to-date information on how to avoid falling prey to such fraudulent activities.

We would like to express our gratitude and sincere thanks to Bank Negara Malaysia, the Securities Commission, government agencies and ministries, and other industry associations for your cooperation and collaboration in handling the challenges faced throughout the year. To our member banks, we extend our appreciation for your continuous support and feedback which have contributed to our success.

And finally, as we continue to handle the new normal brought about by the COVID-19 pandemic, we will work together with all our stakeholders to play our part in order for us come out as a stronger and more resilient nation than before.

Datuk Abdul Farid Alias
Chairman

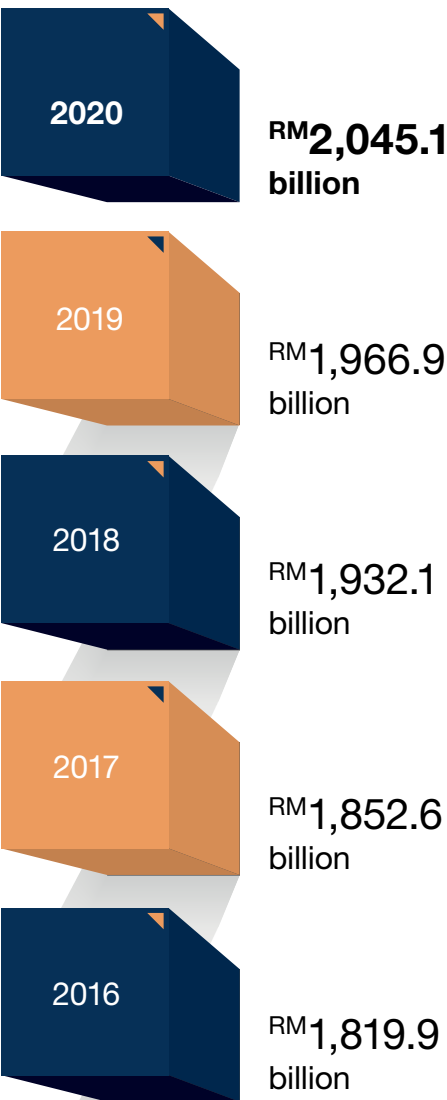
FINANCIAL DATA

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

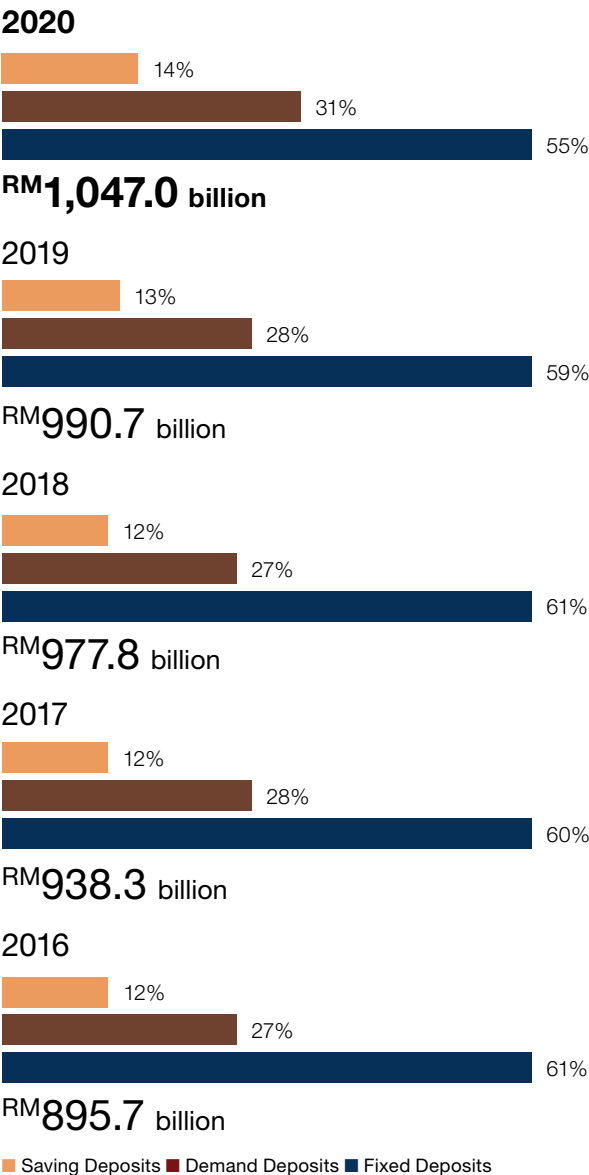
	2016		2017		2018		2019		2020	
	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)
Total Assets	1,819,928	2.4	1,852,616	1.8	1,932,090	4.3	1,966,865	1.8	2,045,057	4.0
Total Loans	1,080,260	3.0	1,098,300	1.7	1,134,973	3.3	1,153,597	1.6	1,162,792	0.8
Total Deposits	895,673	2.7	938,281	4.8	977,786	4.2	990,669	1.3	1,046,988	5.7

yoy = year on year

TOTAL ASSETS^A



TOTAL DEPOSITS^A

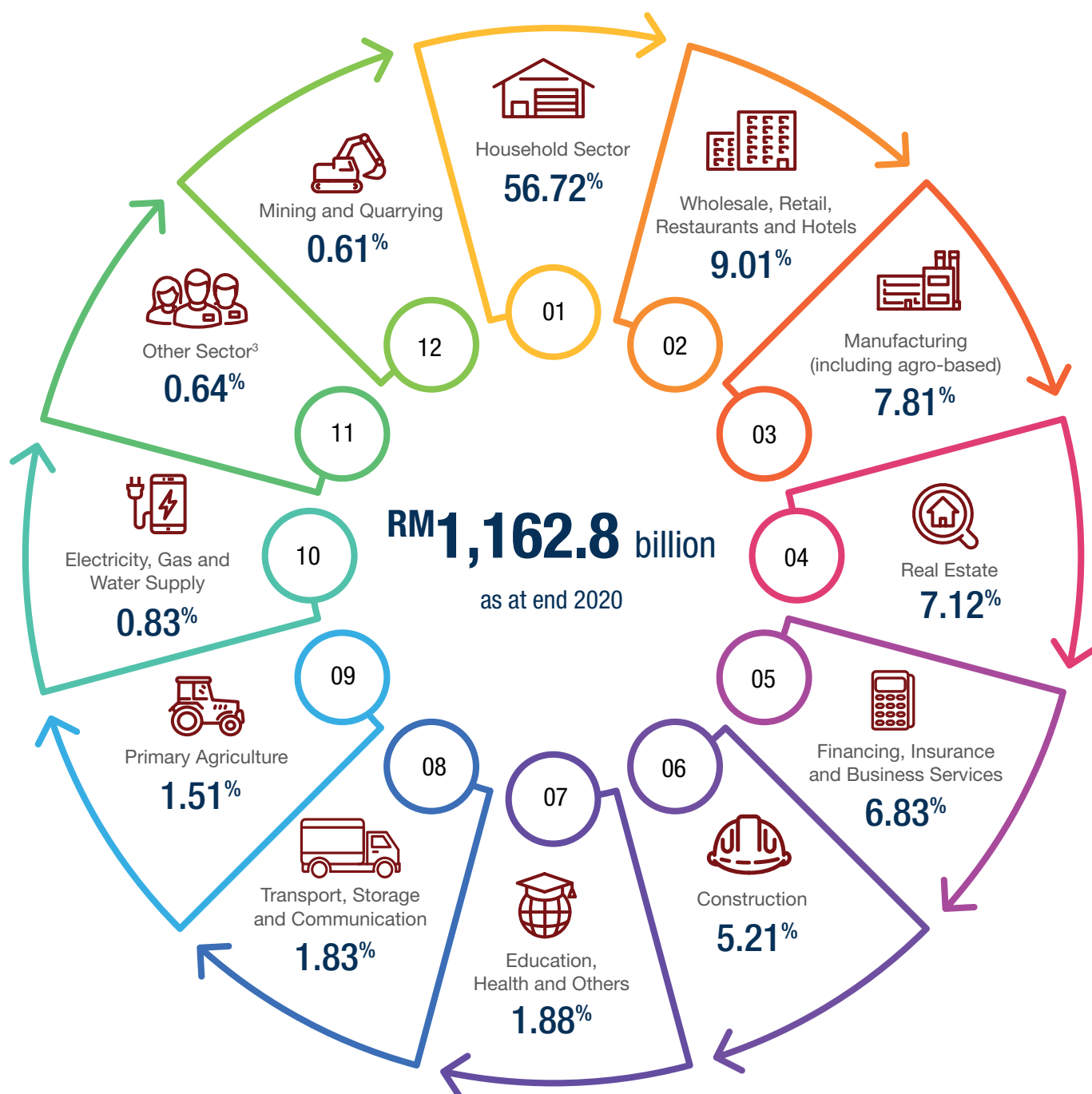


Source:

^A Data for 2016 to 2020 extracted from Bank Negara Malaysia's Monthly Highlights and Statistics February 2021.

FINANCIAL DATA (CONT'D)

TOTAL LOANS¹ BY SECTOR² AS AT END OF 2020^A



Notes:

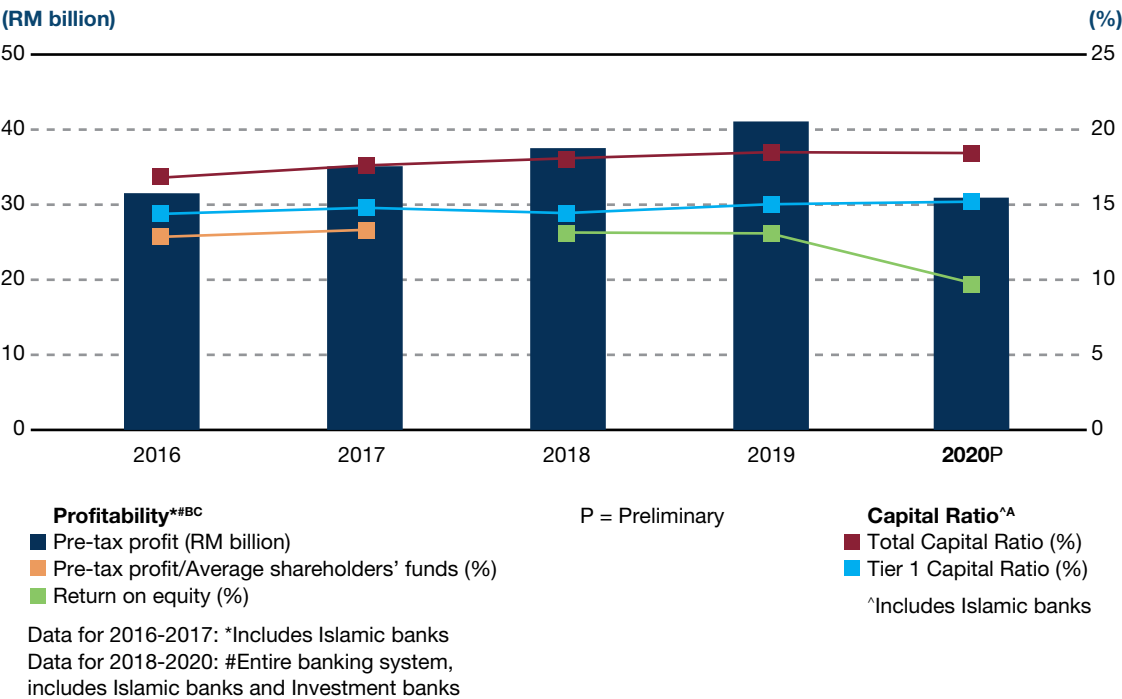
¹ Total loans as at end 2020 is RM1,162.8 billion, and includes loans sold to Cagamas.

² The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.

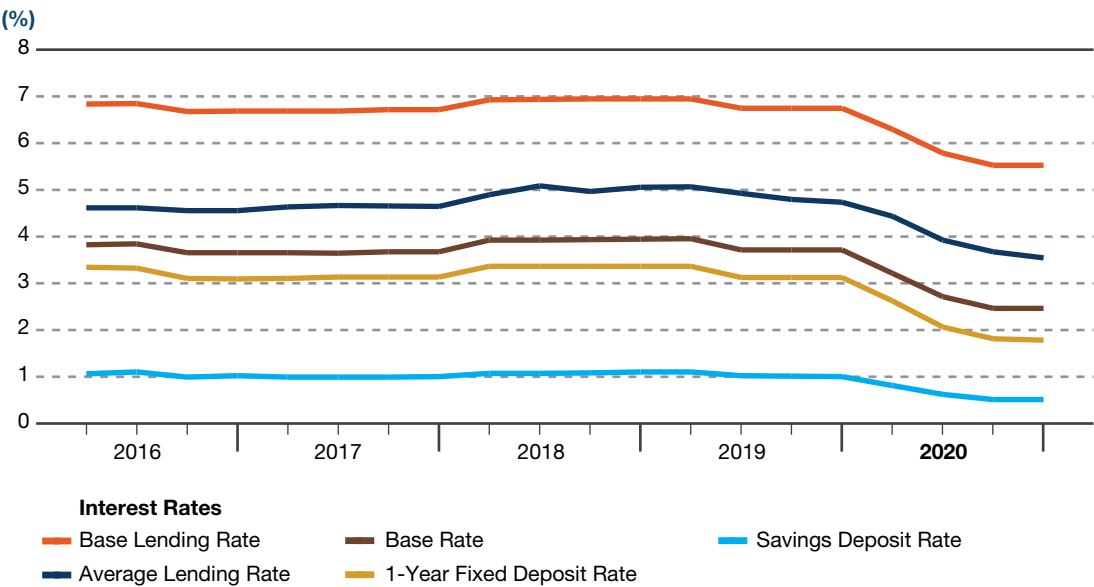
³ Includes loans to individual businesses.

FINANCIAL DATA (CONT'D)

PROFITABILITY AND CAPITAL RATIOS OF COMMERCIAL BANKS



INTEREST RATES^A OF COMMERCIAL BANKS

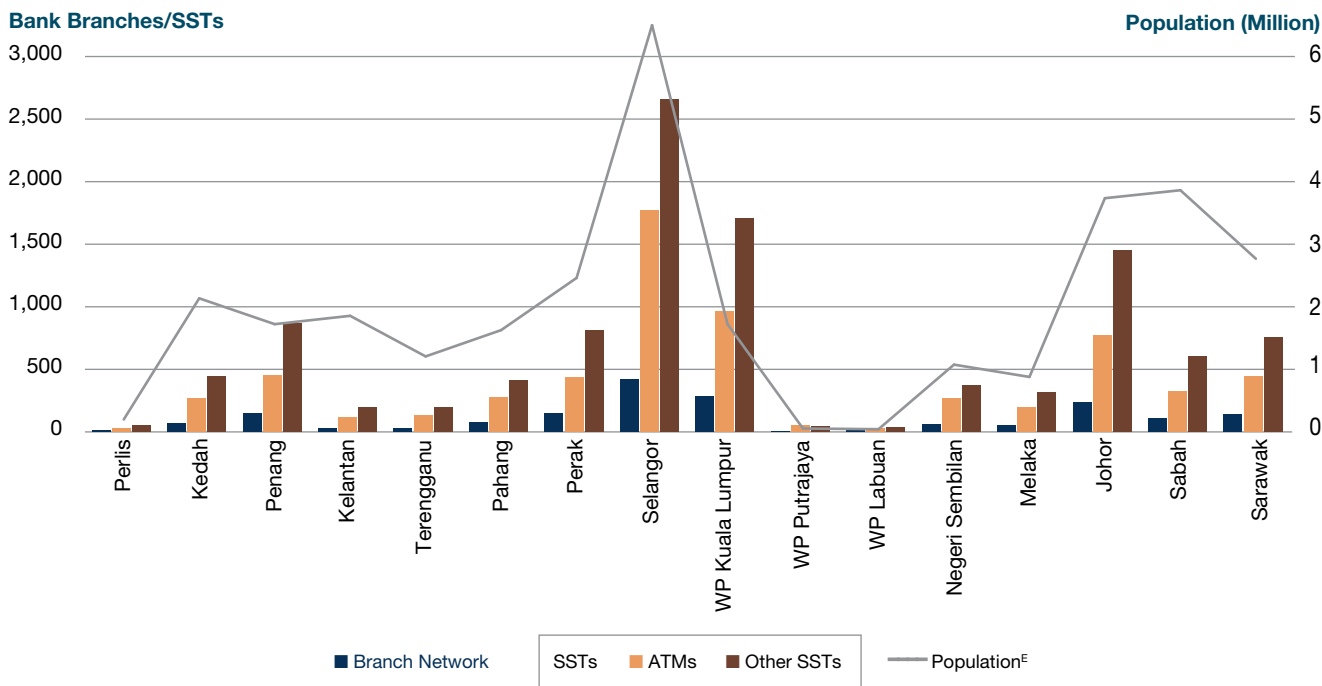


Source:

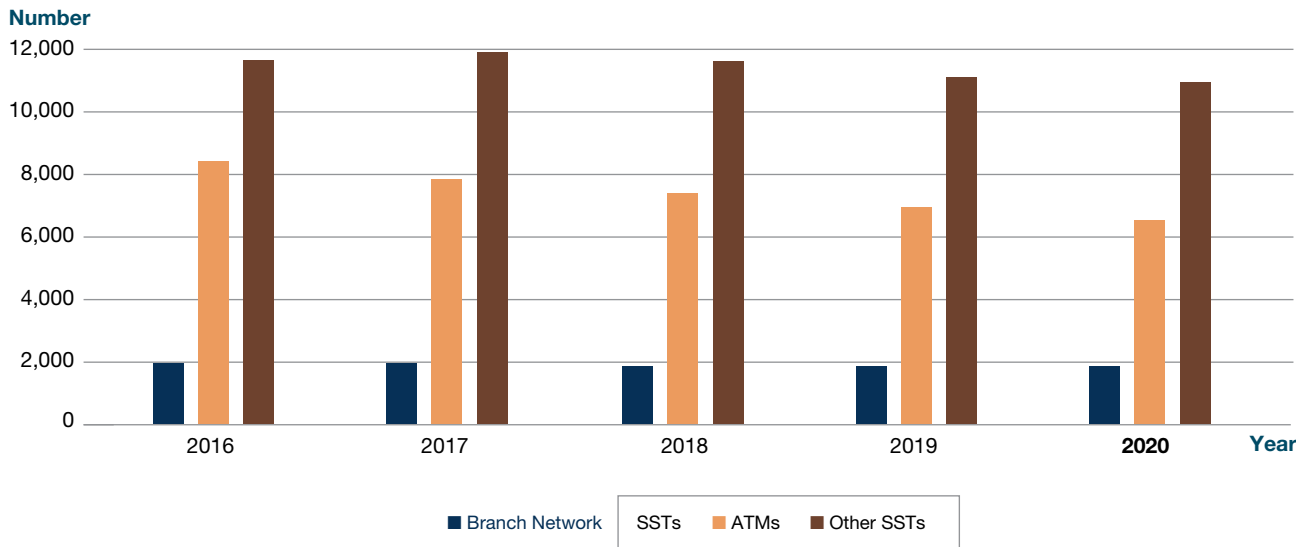
^A Data for 2016 to 2020 extracted from Bank Negara Malaysia's Monthly Highlights and Statistics February 2021
^B Data for 2016 to 2017 extracted from Bank Negara Malaysia's Financial Stability and Payment Systems Report 2018
^C Data for 2018 to 2020 extracted from Bank Negara Malaysia's Economic and Financial Developments in the Malaysian Economy in the Fourth Quarter of 2019, Quarterly Bulletin for 4th Quarter of 2020 and Financial Stability Review (FSR) of Second Half 2020

FINANCIAL DATA (CONT'D)

BRANCH NETWORK AND SELF-SERVICE TERMINALS (SSTs) OF COMMERCIAL BANKS BY STATES AS AT 31 DECEMBER 2020^D



GROWTH OF BRANCHES AND SSTs OF COMMERCIAL BANKS FROM 2016-2020^D



Source:

^D Data from 2016-2019, extracted from ABM Annual Report 2016-2019

Data regarding number of branches and SSTs for commercial banks as at 31 December 2020 – ABM’s compilation

^E Population Quick Info – Population by states, Malaysia (Source: Department of Statistics, Malaysia)

Current population estimate (2020) by Department of Statistics, Malaysia, based on the Population and Housing Census 2010



FINANCIAL DATA (CONT'D)

BANK BRANCHES, NUMBER OF STAFF AND SSTs OF COMMERCIAL BANKS
AS AT 31 DECEMBER 2020

	Bank Branches	Number of Staff	SSTs					
			ATM	Cash Deposit Machine	Cash Recycler Machine	Cheque Deposit/ Scan Machine	Internet Kiosk/ Electronic Payment Kiosk	Others
Affin Bank Berhad	105	4,252	294	30	113	102	110	9 coin deposit machines
Alliance Bank Malaysia Berhad	82	3,157	178	98	74	98	81	5 coin deposit machines, 8 EPF kiosks
AmBank (M) Berhad	168	7,531	642	36	212	205	200	13 coin deposit machines
Bangkok Bank Berhad	5	207	0	0	0	0	0	0
Bank of America Malaysia Berhad	1	86	0	0	0	0	0	0
Bank of China (Malaysia) Berhad	8	523	0	0	18	8	13	0
BNP Paribas Malaysia Berhad	1	106	0	0	0	0	0	0
China Construction Bank (Malaysia) Berhad	1	94	0	0	0	0	0	0
CIMB Bank Berhad	230	14,436	1,792	92	892	452	303	23 coin deposit machines, 233 EPF kiosks
Citibank Berhad	10	1,752	26	34	0	18	18	4 coin deposit machines, 64 phone kiosks
Deutsche Bank (Malaysia) Berhad	1	198	0	0	0	0	0	0
Hong Leong Bank Berhad	248	7,703	284	0	540	247	0	17 coin deposit machines, 22 EPF kiosks
HSBC Bank Malaysia Berhad	41	3,419	116	96	0	52	87	6 coin deposit machines, 42 phone kiosks
India International Bank (Malaysia) Berhad	1	32	0	0	0	0	0	0
Industrial and Commercial Bank of China (Malaysia) Berhad	5	194	8	0	0	0	5	0
J.P. Morgan Chase Bank Berhad	1	145	0	0	0	0	0	0
Malayan Banking Berhad	345	20,189	1,788	0	1,115	529	387	32 coin deposit machines, 27 EPF kiosks
Mizuho Bank (Malaysia) Berhad	1	200	0	0	0	0	0	0
MUFG Bank (Malaysia) Berhad	2	430	0	0	0	0	2	0
OCBC Bank (Malaysia) Berhad	33	3,358	96	97	0	69	0	4 coin deposit machines
Public Bank Berhad	262	14,587	281	0	1,331	440	282	28 coin deposit machines
RHB Bank Berhad	202	10,345	935	243	214	352	308	16 coin deposit machines, 263 EPF kiosks
Standard Chartered Bank Malaysia Berhad	26	1,985	46	48	6	38	36	1 coin deposit machine, 39 phone kiosks
Sumitomo Mitsui Banking Corporation Malaysia Berhad	1	197	0	0	0	0	0	0
The Bank of Nova Scotia Berhad	1	62	0	0	0	0	0	0
United Overseas Bank (Malaysia) Bhd	45	4,986	33	0	125	79	119	6 coin deposit machines
Total	1,826	100,174	6,519	774	4,640	2,689	1,951	862



FINANCIAL DATA (CONT'D)

ALTERNATIVE DELIVERY CHANNELS OF COMMERCIAL BANKS
AS AT 31 DECEMBER 2020

	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: https://www.alliancebizsmart.com.my	Retail: 1. allianceonline Mobile 2. Alliance Cash2Home (only for foreign workers) Corporate: BizSmart® Mobile Available on App Store & Google Play	Retail: 03-5516 9988 Corporate: 1300-80-3388
AmBank (M) Berhad	https://ambank.amonline.com.my	https://ambank.amonline.com.my	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: Bank of China	–
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: https://www.cimbclicks.com.my/ Corporate: http://www.cimb-bizchannel.com.my/	Retail: CIMB Clicks Malaysia & CIMB EVA Malaysia Available on App Store, Google Play & Huawei AppGallery Corporate: BizChannel@CIMB Mobile App Available on App Store & Google Play	Retail: Consumer Call Centre: 03-6204 7788 (local and overseas) Corporate: Business Call Centre: 1300-88-8828 (local) 03-2297 3000 (overseas)
Citibank Berhad	Retail: https://www.citibank.com.my	Retail: Citi Mobile App Available on App Store & Google Play	Retail: 03-2383 0000
Deutsche Bank (Malaysia) Berhad	Corporate: https://autobahn.db.com/login	–	Corporate: 03-2053 6800
Hong Leong Bank Berhad	Retail: https://s.hongleongconnect.my/rib/app/fo/login Corporate: https://www.hlb.com.my/hlcf	Retail: HLB Connect Mobile Banking App Available on App Store, Google Play & Huawei AppGallery	Retail: 03-7626 8899
HSBC Bank Malaysia Berhad	Retail: www.hsbc.com.my Corporate: www.hsbcnet.com	Retail: HSBC Malaysia Mobile Banking App Corporate: HSBCnet Mobile Available on App Store & Google Play	Retail: 1300-88-1388 (local) 03-8321 5400 (overseas) Corporate: Call Centre: 1300-88-1018/03-8312 3696
Industrial and Commercial Bank of China (Malaysia) Berhad	www.icbcm.com Customer Care Hotline: 1800-18-5588 (local) 03-2788 1600 (overseas)	Retail: ICBC Mobile Banking Available on App Store & Google Play	–
J.P. Morgan Chase Bank Berhad	Corporate: www.jpmorganaccess.com.my	–	–
Malayan Banking Berhad	www.maybank2u.com.my www.maybank2e.com	Retail: Maybank2u Mobile App MAE by Maybank2u 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.mufig.jp/	–	–
OCBC Bank (Malaysia) Berhad	www.ocbc.com.my	OCBC Malaysia Business Mobile Banking OCBC Malaysia Mobile Banking Available on App Store & Google Play	Personal Banking: 03-8317 5000 Business Banking: 03-8317 5200
Public Bank Berhad	www.pbebank.com www.pbenterprise.com Helpdesk: 03-2179 9999	Retail: PB engage Available on App Store, Google Play & Huawei AppGallery Helpdesk: 03-2179 9999	–
RHB Bank Berhad	Retail: https://logon.rhb.com.my Corporate: https://reflex.rhbgroup.com	Retail: RHB Mobile Banking App Corporate: RHB Reflex Mobile App Available on App Store & Google Play	03-9206 8118
Standard Chartered Bank Malaysia Berhad	www.sc.com/my	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: https://pib.uob.com.my Corporate: https://www1.uob.com.my/corporate/bib-login.page	Retail: UOB Mighty Malaysia Available on App Store, Google Play & Huawei AppGallery	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 am pleased to submit the Annual Report and Report of the Council for the year ended 31 December 2020 for and on behalf of the Council.

1. Introduction

2020 was a very unusual and unprecedented year, filled with multiple challenges on many fronts. Following an increase in the number of COVID-19 cases in Malaysia and the declaration of COVID-19 as a pandemic by the World Health Organisation (WHO) on 11 March 2020, the Malaysian government announced various measures to contain the spread of the virus. One such measure was the implementation of a Movement Control Order (MCO) which took effect on 18 March 2020. Under the MCO, all non-essential businesses and services were mandated to close and people were required to stay home except to obtain essential goods and services.

The banking industry, realising the immediate need for some form of financial relief during the MCO, was one of the first industries to announce assistance in the form of an automatic loan repayment deferment for a period of six months. The banks also rallied to contribute funds to help with the fight against COVID-19, both as an industry and by the banks individually.

Arising from the declaration of the MCO, ABM had to transition quickly to enable the ABM team to work from home for the first time ever. Despite the turmoil and uncertainty brought about by the COVID-19 pandemic, ABM continued to play our role as an important intermediary between our key stakeholders, namely member banks, the regulators and the banking public.

The following report serves to highlight some of the key initiatives and milestones achieved in 2020.

2. Report of Key Initiatives in 2020

A. Promoting resilience among the public and member banks amid the COVID-19 pandemic

Following the declaration and the announcement of the MCO by the Malaysian Government, the banking industry acted quickly to provide financial support to their borrowers. An automatic deferment of loan repayments (automatic loan deferment) for a period of six months, i.e. from 1 April to 30 September 2020, was granted to all individual and SME borrowers. The automatic loan deferment was applicable for all Ringgit denominated loans (excluding credit cards) that were not in arrears for more than 90 days as at 1 April 2020. The purpose of the automatic loan deferment was to ease cash flows for borrowers who were affected by the COVID-19 pandemic and to help individuals and businesses facing financial adversities cope with challenges during this period.

The banks were cognisant that there were still borrowers who needed further financial assistance after the end of the 6-month loan deferment period as some industries were still not able to operate fully, such as the tourism, hospitality and aviation industries to name a few. Accordingly, the banks transitioned to a more focused approach through the targeted repayment assistance. On top of this 6-month automatic loan deferment, borrowers who lost their jobs in 2020 and were still jobless could seek a further 3-month extension of the loan deferment, while those who experienced a reduction in their income due to the COVID-19 pandemic could apply for a reduction in their monthly instalment payments. For all other individual borrowers who did not fall within these categories, assistance from banks was still available upon application.

Kalpana Sambasivamurthy
Executive Director



Under the enhanced targeted repayment assistance, B40 borrowers who are recipients of the *Bantuan Sara Hidup* or the *Bantuan Prihatin Rakyat* could request to defer their monthly instalments for three months or reduce the monthly instalment for six months. This enhanced targeted repayment assistance was also extended to microenterprises with original facility amount of up to RM150,000. The banks also simplified the documentation process and requirements for M40 borrowers who are recipients of the *Bantuan Prihatin Nasional*.

In addition to the direct assistance granted to borrowers via the loan deferment and targeted repayment assistance, the banks and ABM also participated in webinars and online awareness sessions for distressed SMEs, as well as attended dialogues with leaders of SME associations and business chambers on repayment assistance, to better understand the issues faced by businesses on the ground.

ABM assisted Bank Negara Malaysia to source and coordinate panellists from member banks to participate in a series of Bank Negara Malaysia's scheduled and regular engagements with SME associations on repayment assistance. Panellists and speakers were also sourced from member banks for webinars organised by Bank Negara Malaysia in relation to loan repayment assistance for SMEs and several engagement/dialogue sessions organised by the Ministry Of Tourism, Arts and Culture (MOTAC) on the PENJANA Tourism Financing (PTF).

On behalf of member banks, ABM worked with the regulators and government agencies to facilitate a more conducive environment for businesses and to grow the economy.

B. Our Safety and Security Agenda

(i) Safe online banking

With online banking safety remaining as one of ABM's key focus areas for 2020, the "Safe Online Banking" campaign which was launched in 2018 was continued in earnest. The main objective of this campaign is to educate and create greater awareness on good practices for online banking and inform the public on ways to transact safely online including awareness on the latest modus operandi of scam syndicates.

In 2020, the campaign was expanded to East Malaysia via various digital channels and media platforms. A video showing easy ways to protect your online banking account was produced in various languages and posted on social media pages of several key publications in East Malaysia. Since recent statistics show that the elderly are often the target of fraudsters, as a means to combat this menace, ABM also collaborated with several hospitals in the Klang Valley with Geriatric Units to enhance awareness among senior citizens regarding safe online banking.

Further, ABM has initiated a 2-year industry-wide communication plan to mitigate against the public perception that e-payment is unsafe. Under this industry-wide communication campaign which commenced on 1 January 2020, ABM coordinated the sharing of various material to promote safe online banking and scam awareness across the banks' various touchpoints and/or channels available for greater reach and amplification.

REPORT OF THE COUNCIL (CONT'D)

(iii) Collaboration with the Royal Malaysian Police

ABM continued our collaboration with the Commercial Crime Investigation Department (CCID) of the Royal Malaysian Police through the mutual sharing of updates in relation to cybercrimes, investment syndicates and other commercial crimes. ABM also assisted to circulate fraud/security alerts to member banks on recent fraud trends to create greater awareness on the latest developments on the modus operandi used by fraudsters.

C. Our Consumer and SME Agenda

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

During the year, ABM worked with member banks to fine tune and translate the updated template for standardised key provisions for housing loan agreements of RM500,000 and below in view of the Policy Document on Fair Treatment of Financial Consumers which was issued in November 2019. The updated template has been circulated to member banks for the respective banks' adoption by middle of 2021.

(ii) Customer Satisfaction Survey

In November 2020, ABM announced the Customer Satisfaction Survey results for the banking industry for the year 2019, which saw the participation of 13 ABM member banks. This Survey aims to promote the quality and transparency of customer services of the Malaysian banking sector as set out in the Customer Service Charter.

The purpose of the Survey is to establish an industry benchmark of the Malaysian banking sector in terms of customer service which will be used as a baseline to measure current performance and track future improvement. The results of the Survey indicated a strong industry performance, with the Malaysian banking industry's Net Promoter Score (NPS) outperforming the Global Ipsos NPS banking benchmark score. However, the Malaysian banking industry's NPS score was slightly lower compared to the South East Asian banking benchmark score. Further details regarding the Survey can be found on ABM's website.

(iii) ABMConnect

In view of the MCO and calls by the government to work from home which were in effect during parts of the year, *ABMConnect*, ABM's hotline service on 1300-88-9980 and the 24/7 online version, *eABMConnect*, played an even more important role to complement the individual bank's customer service channels and address queries and complaints from the public on issues relating to the conventional commercial banking industry. Collectively, ABM has received over 41,200 calls and queries from members of the public through both channels since its inception in 2009. The cases channelled to ABM were successfully resolved by the banks with their customers.

(iv) Improving accessibility of information for SMEs

To assist SMEs to obtain information pertaining to SME contact points at ABM member banks as well as products and services tailored specifically for SMEs that are offered by ABM member banks, ABM has created an SME Info page on our website as well as a LinkedIn page, <https://www.linkedin.com/company/theassociationofbanksinmalaysia/> that has dedicated to sharing information relating to SMEs. SMEs can easily access relevant information that has been pulled together from various sources in one place. ABM targets to create greater awareness among SMEs regarding the SME Info page and LinkedIn page for the benefit of SMEs.

D. Our Banking Efficacy Agenda

(i) ISO20022 Payment Messaging Standard

In preparation for the implementation of the ISO20022 Payment Messaging Standard in place of the existing messaging standard, SWIFT MT, ABM worked with our member banks to determine the preferred migration strategy for the industry for submission to the regulators.

ABM will continue to liaise with SWIFT, the regulators and member banks on any industry issues and assistance required by member banks in relation to the ISO20022 migration.

(ii) Proposed improvements for operational efficiency

ABM continued to propose changes for the betterment of the industry and to encourage greater transparency. The proposed changes were also aimed at further improving risk management for the banking industry and promote enhanced operational efficiency on the part of the banks.

REPORT OF THE COUNCIL (CONT'D)

E. Our Regulation Agenda

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

Following the issuance of the Public Consultation Paper (No. 1/2020) on Review of Personal Data Protection Act 2010 by *Jabatan Perlindungan Data Peribadi* (JPDP) in February 2020, ABM collated the responses from member banks and submitted the same to JPDP.

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

ABM continued to liaise closely with the Inland Revenue Board Malaysia (IRBM) and the Ministry Of Finance (MOF) on matters related to FATCA, and IRBM on CRS. In addition, ABM circulated various updates on CRS and collated feedback from member banks on issues, comments, suggestions and inputs relating to CRS.

(iii) **ASEAN Customs Transit System (ACTS)**

ABM worked closely with Royal Malaysian Customs Department and member banks on the formats for the bank guarantees, including the Single Journey and Multiple Journey bank guarantees under ACTS. ABM also organised several briefing sessions on ACTS for member banks.

(iv) **Transition from London Interbank Offered Rate (LIBOR) to Risk-Free Rates (RFRs)**

In view of the announcement by the Financial Conduct Authority that LIBOR will be discontinued by the end of 2021 and replaced by RFRs as part of the global reform of benchmark interest rates, ABM organised a briefing for member banks by the International Swaps and Derivatives Association (ISDA) and a local legal firm on the LIBOR transition. The briefing offered member banks the opportunity to seek clarification on the steps that the banks would need to take to ensure a smooth transition from LIBOR to RFRs for their affected loan agreements. It also gave them a better understanding of the latest developments of ISDA's work in relation to the IBOR transition as well as the latest changes to the 2006 ISDA Definitions.

(v) **Accounting and tax issues**

During the year, ABM assisted Malaysian Accounting Standards Board (MASB) to seek feedback from member banks on various exposure drafts (EDs) and Tentative Agenda Decisions (TAD) for the purpose of formulating responses to the International Accounting Standards Board (IASB) and International Financial Reporting Standards (IFRS) Interpretations Committee (IFRIC) respectively. This was done as part of our ongoing collaboration with MASB. Among the EDs included ED/2019/7 General Presentation and Disclosures, ED/2020/1 Interest Rate Benchmark Reform – Phase 2 (Proposed amendments to IFRS 9, IAS 39, IFRS 7, IFRS 4 and IFRS 16), and ED/2020/4 Lease Liability in a Sale and Leaseback (Proposed amendment to IFRS 16). ABM also works with MASB to keep member banks updated on issuance of MASB approved accounting standards and Agenda Decisions issued by IFRIC.

On the tax front, ABM continues to liaise with MOF and IRBM on current tax issues relevant to our member banks.

F. Our Sustainability Agenda

(i) **Joint Committee on Climate Change (JC3)**

ABM is represented in the JC3 which is co-chaired by Bank Negara Malaysia and the Securities Commission Malaysia. The JC3, established in 2019 as part of the collective efforts of the financial sector to further strengthen and upskill the industry in climate action, has three main objectives. These objectives are to build capacity through sharing of knowledge, expertise and best practices in assessing and managing climate-related risk, identify issues, challenges and priorities facing the financial sector in managing the transition towards a low carbon economy, and facilitate collaboration between stakeholders in advancing coordinated solutions to address challenges and issues.

(ii) **Encouraging use of electronic payments (e-payments) and quality fit banknotes during festivities**

In light of the COVID-19 pandemic, ABM and member banks promoted the use of electronic *angpows* (e-angpows) and e-duit raya during Chinese New Year and Hari Raya Aidilfitri respectively to help curb the spread of COVID-19. Members of the public were also encouraged to use quality fit banknotes, instead of new banknotes, during the various festivities during the year. These initiatives were promoted via the placement of banners/posters online and at branches.

REPORT OF THE COUNCIL (CONT'D)

(iii) Malaysian Sustainable Finance Initiative (MSFI)

ABM coordinated participation by member banks in the inaugural virtual roundtable engagement of the Malaysian Sustainable Finance Initiative (MSFI) entitled “A Real Conversation: A Commitment to Advancing Sustainable Finance”. The objective of the MSFI, which is an initiative by Capital Markets Malaysia, is to provide the necessary impetus for industry stakeholders to facilitate capacity building, upskilling, awareness and thought leadership on sustainable finance.

G. Our Collaborative Agenda

(i) Bank Negara Malaysia

ABM championed various issues on behalf of the industry in relation to the policy documents, regulations and guidelines issued by Bank Negara Malaysia. ABM also worked closely with Bank Negara Malaysia on matters pertaining to the automatic loan deferment and targeted repayment assistance offered to borrowers in view of the exceptional circumstances brought about by the COVID-19 pandemic.

(ii) Bursa Malaysia

In the ongoing collaboration between ABM and Bursa Malaysia, ABM sought feedback from member banks in relation to the consultation papers issued by Bursa Malaysia during the year. These included the proposed amendments to the Rules of Bursa Malaysia Depository Sdn Bhd (Bursa Depository) and the Main Market and ACE Market Listing Requirements (collectively “the LR”) in relation to public security holding spread.

ABM also disseminated the latest circulars issued by Bursa Malaysia, such as amendments to LR in relation to the new issue of securities and other amendments, and amendments to the LEAP Market listing requirements in relation to anti-corruption and whistle-blowing measures together with the relevant Questions & Answers, to member banks.

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

On behalf of member banks, ABM provided feedback and comments to JPN relating to several proposed new legislations and amendments to existing legislations/regulations. In addition, ABM liaised with JPN on the new and revised bank guarantee formats, such as those that fall under the Strata Management Act 2013 and the Strata Management (Maintenance and Management) Regulations.

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

As a participant of the NUR Alert initiative, which is headed by the Royal Malaysian Police and the Ministry of Women, Family and Community Development, ABM disseminated notices regarding missing children to member banks to be posted on the banks’ available channels including websites, branches, social media pages and ATMs. These notices were also posted on ABM’s website. Reports on the action taken by ABM as well as our member banks for each case are prepared by ABM and submitted to the NUR Alert secretariat.

(v) Malaysian Department of Insolvency (MDI)

ABM assisted the MDI to collate feedback from ABM member banks on the proposed amendments to the Insolvency Act 1967 as well as the proposed new policies to reduce the effects of COVID-19. ABM also facilitated a discussion between member banks and MDI on the comments raised by the banking industry and other stakeholders.

(vi) Perbadanan Insurans Deposit Malaysia (PIDM)

As part of PIDM’s report on “Supporting Financial Literacy in Malaysia”, which focused on Strategic Priority 2 of the National Strategy for Financial Literacy 2019-2023 – “Increase access to financial management information, tools and resources”, ABM provided input on the current state of financial literacy and behaviour in Malaysia as well as on the gaps in the existing programmes/initiatives for financial literacy. Suggestions on how to improve financial literacy in the country were also shared.

H. Our Human Capital Agenda

(i) Talent Corporation Berhad (TalentCorp)

TalentCorp once again engaged with ABM on the annual Critical Occupations List to understand the banking industry’s human capital requirements. Member banks were also invited to attend the virtual briefings by TalentCorp in relation to its Structured Internship Programme (SIP).

I. Our International Agenda

Due to the COVID-19 pandemic, the ASEAN Banking Council meeting which was originally scheduled to be held in Indonesia in November 2020 was postponed, and will tentatively be held in the second half of 2021.

The Permanent Committee on ASEAN Inter-Regional Relations study tour for 2020 was also cancelled in view of the travel restrictions imposed due to the COVID-19 pandemic.

REPORT OF THE COUNCIL (CONT'D)

J. Our Community Agenda

As a member of the Steering Committee and the Board, ABM continues to be actively involved in the Financial Industry Collective Outreach (FINCO), 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. From its original two pilot programmes in English Proficiency (FINCO Reads) and Life Aspiration (FINCO Mentor), FINCO has expanded its objectives to include two additional pillars, namely Financial Literacy and Disaster Relief.

Despite restrictions during the MCO, FINCO continued to maintain social connections, adapting to work with schools using virtual platforms such as WhatsApp and Zoom, and innovating with new teaching methodologies and programmes that were designed to be delivered in multiple ways.

Apart from the FINCO Reads Activity Fairs and FINCO Mentor Life Aspiration workshops, member banks were invited to participate in the GP2000 programme which aims to develop and mentor youth in collaboration with industry experts and offer work placements with financial institutions to unemployed graduates. More information regarding FINCO's programmes as well as other initiatives under FINCO is available on FINCO's website at www.finco.my.

3. Membership Strength

As at 31 December 2020, the ordinary membership of ABM remained unchanged at 26 conventional commercial banks operating in Malaysia. The branch network of commercial banks as at 31 December 2020 stood at 1,826 (2019: 1,823).

4. Changes to the Council

At the 46th Annual General Meeting held on 9 July 2020, pursuant to Article 13 (iii) of the Constitution, CIMB Bank Berhad, Citibank Berhad, HSBC Bank Malaysia Berhad and OCBC Bank (Malaysia) Berhad retired and were re-elected as Council members.

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 46th Annual General Meeting. Alliance Bank Malaysia Berhad and AmBank (M) Berhad were co-opted as Council members for the year 2020/2021.

In 2020, there were several changes to the ABM Council. Encik Kamarul Ariffin Mohd Jamil, Mr Lee Lung Nien and Tengku Dato' Sri Zafrul Tengku Abdul Aziz (as he was then) resigned from the ABM Council following their departure from Affin Bank Berhad, Citibank Berhad and CIMB Bank Berhad respectively. ABM extends our thanks to them for their contributions to the ABM Council and the commercial banking industry during their tenure as Council members. In addition, the Council would also like to place on record its appreciation to Encik Kamarul Ariffin for his role as the Chairman of the ABM Committee on Finance.

Following from the above, ABM welcomed to the Council Datuk Wan Razly Abdullah bin Wan Ali, President & Group Chief Executive Officer of Affin Bank Berhad and Dato' Abdul Rahman Ahmad, Chief Executive Officer of CIMB Bank Berhad in 2020, and Mr Usman Ahmed, Chief Executive Officer of Citibank Berhad in February 2021.

5. Conclusion


The start of 2021 saw the implementation of a second MCO (MCO 2.0) in a number of states and Federal Territories in Malaysia and the imposition of the Conditional MCO for a few other states. Though more businesses were permitted to operate during the MCO 2.0, there was still significant impact to the Malaysian economy. ABM member banks continue to make available financial assistance to borrowers who have been affected by the MCO 2.0 as well as by the floods in several states. Affected borrowers who have lost their jobs in 2020 or 2021 are able to apply for repayment relief for a period of three months any time before the end of 2021.

ABM will continue to play our role in championing industry issues and lending support to our members whilst also assisting the banking public wherever possible.

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

LIST OF MEETINGS HELD IN 2020

Date	Day	Event/Meeting
31 January 2020	Friday	Second meeting of Joint Committee on Climate Change (JC3) with Bank Negara Malaysia
10 February 2020	Monday	Meeting with Ministry of Entrepreneur Development And Cooperatives (MEDAC)
19 February 2020	Wednesday	Meeting with stakeholders and real estate authority
26 February 2020	Wednesday	Stakeholder consultation on current Malaysian Sustainable Palm Oil (MSPO) Standards
6 May 2020	Wednesday	Virtual briefing on the ASEAN Customs Transit System (ACTS) programme with the Royal Malaysian Customs Department (Customs)
10 June 2020	Wednesday	Discussion with the Ministry of Housing and Local Government
16 June 2020	Tuesday	Engagement session and submission of feedback on proposed amendments to the Insolvency Act 1967
19 June 2020	Friday	<div>  <div> Handing over of ventilators to Hospital Kuala Lumpur as part of the collective initiative by the commercial banking industry in partnership with MERCY Malaysia in its commitment to aid efforts and to support the communities and nation to combat COVID-19 </div> </div>
22 June 2020	Monday	Meeting with the Ministry of Housing and Local Government
26 June 2020	Friday	Official e-launch of industry-wide electronic bank confirmation platform (eConfirm.my)
7 July 2020	Tuesday	Briefing session to deposit-taking members by <i>Perbadanan Insurans Deposit Malaysia</i> (PIDM)

* Meetings from 18 March 2020 onwards were conducted virtually.

LIST OF MEETINGS HELD IN 2020 (CONT'D)

Date	Day	Event/Meeting
16 July 2020	Thursday	Preparatory workshop themed “Malaysia Digital Economy” to discuss the post COVID-19 economic recovery plan
16 July 2020	Thursday	Discussion with the Malaysian Communications and Multimedia Commission (MCMC)
22 July 2020	Wednesday	Dialogue with leaders of SME associations and business chambers together with Bank Negara Malaysia
29 July 2020	Wednesday	Dialogue with leaders of SME associations and business chambers together with Bank Negara Malaysia
4 August 2020	Tuesday	Launch of FinTech Booster by Bank Negara Malaysia and Malaysia Digital Economy Corporation (MDEC)
13 August 2020	Thursday	Engagement session with the Ministry Of Tourism, Arts & Culture (MOTAC) and tourism industry players
19 August 2020	Wednesday	Webinar for SMEs on loans/financing repayment assistance with National Chamber of Commerce and Industry of Malaysia (NCCIM)
21 August 2020	Friday	Virtual dialogue session with Companies Commission of Malaysia (CCM)
24 August 2020	Monday	Meeting with <i>Agensi Kaunseling & Pengurusan Kredit</i> (AKPK)
10 September 2020	Thursday	Dialogue on the ACTS programme with Customs
15 September 2020	Tuesday	Engagement session with SME associations on repayment assistance together with Bank Negara Malaysia
15 September 2020	Tuesday	Dialogue on the ACTS programme with Customs
18 September 2020	Friday	Engagement session with SME associations on repayment assistance together with Bank Negara Malaysia
21 September 2020	Monday	Dialogue on the ACTS programme with Customs

LIST OF MEETINGS HELD IN 2020 (CONT'D)

Date	Day	Event/Meeting
22 September 2020	Tuesday	Engagement session with SME associations on repayment assistance together with Bank Negara Malaysia
25 September 2020	Friday	Engagement session with SME associations on repayment assistance together with Bank Negara Malaysia
28 September 2020	Monday	Engagement session on preparatory ACTS start-up phase and subsequent ACTS live operations with Customs
2 October 2020	Friday	Virtual meeting of ASEAN Central Bank Governors and Financial Institutions (FIs) CEOs' dialogue
2 October 2020	Friday	Dialogue on the ACTS programme with Customs
7 October 2020	Wednesday	FINCO Disaster Resilience Forum
9 October 2020	Friday	Bank Negara Malaysia's Webinar themed "Repayment Assistance for SMEs – It's not too late"
14 October 2020	Wednesday	Progress and follow up dialogue on the ACTS programme with Customs
16 October 2020	Friday	Engagement session with SME associations on repayment assistance together with Bank Negara Malaysia
20 October 2020	Tuesday	Progress and follow up dialogue on the ACTS programme with Customs
23 October 2020	Friday	Engagement session with SME associations on repayment assistance together with Bank Negara Malaysia
28 October 2020	Wednesday	Progress and follow up dialogue on the ACTS programme with Customs
30 October 2020	Friday	Engagement session with SME associations on repayment assistance together with Bank Negara Malaysia

LIST OF MEETINGS HELD IN 2020 (CONT'D)

Date	Day	Event/Meeting
2 November 2020	Monday	Progress and follow up dialogue on the ACTS programme with Customs
16 November 2020	Monday	Engagement session with SME associations on repayment assistance together with Bank Negara Malaysia
17 November 2020	Tuesday	Progress and follow up dialogue on the ACTS programme with Customs
26 November 2020	Thursday	Engagement session with SME associations on repayment assistance together with Bank Negara Malaysia
27 November 2020	Friday	Briefing on the transition from interbank offered rate (IBOR) to risk-free rates (RFRs) by International Swaps and Derivatives Association (ISDA) and a Malaysian law firm
27 November 2020	Friday	Industry engagement with Ombudsman for Financial Services (OFS) and other dispute resolution bodies
8 December 2020	Tuesday	Engagement session with SME associations on repayment assistance together with Bank Negara Malaysia
9 December 2020	Wednesday	Focus group discussion on draft legislation
15 December 2020	Tuesday	ISO 20022 workshop session with Society for Worldwide Interbank Financial Telecommunication (SWIFT) and Bank Negara Malaysia
16 December 2020	Wednesday	Meeting with AKPK
16 December 2020	Wednesday	Engagement session with SME associations on repayment assistance together with Bank Negara Malaysia
22 December 2020	Tuesday	Weekly video conference on the ACTS programme with Customs

INITIATIVES IN RESPONSE TO COVID-19 PANDEMIC

The Malaysian financial industry’s response to COVID-19 pandemic has been quick and decisive. Immediate action was taken to provide financial relief during the various Movement Control Orders (MCOs) which brought many industries to a halt.



Malaysia was the **FIRST AND ONLY COUNTRY** to provide blanket **AUTOMATIC LOAN DEFERMENT** on all qualifying loans (excluding credit cards) for individuals and SMEs for a period of six months.

** Qualifying loans are loans denominated in Ringgit Malaysia and not in arrears for more than 90 days as at 1 April 2020.*



Malaysian banks also introduced **TARGETED REPAYMENT ASSISTANCE (TRA)** after the end of the automatic loan deferment whereby:

- borrowers who lost their jobs in 2020 and were still jobless could seek a further 3-month extension of the loan deferment; and
- those who experienced a reduction in their income due to the COVID-19 pandemic could apply for a reduction in their monthly instalment payments.

No. of Applications*	Approval Rate*
1,600,000	95%

** up to 21 March 2021*



The automatic loan deferment benefited more than **7.7 MILLION MALAYSIANS**, comprising 93% of individual borrowers, as well as **243,000 BUSINESSES** or **95% of SMEs**.

ABM member banks contributed funds of **RM10 MILLION** to MERCY Malaysia to help in our nation’s fight against the threat of COVID-19. The funds were utilised for the provision of, among other things, ventilators and powered air-purifying respirators, medical equipment and supplies, hygiene and test kits, as well as provision of logistics for the distribution of food to poor communities, and non-food items and needed supplies to identified facilities and institutions. It also included establishing online platform and other methods of access to qualified mental health and psychosocial support.





INITIATIVES IN RESPONSE TO COVID-19 PANDEMIC (CONT'D)

TARGETED REPAYMENT ASSISTANCE

B40, M40 BORROWERS GET LIFELINE

They can choose either 3-month deferment or 6-month reduction in instalments by 50pc

B. SURESH RAM
KUALA LUMPUR

BELANJAWAN
2021



ment assistance.

ABM members ready to assist affected businesses



HOME / MALAYSIA

Banks express support for BNM's move freeze loan repayments

Wednesday, 25 Mar 2020 03:53 PM MYT
BY DANIAL OZULKITFLY



ABM supports Bank Negara's proactive moves

ABM assures customers essential bank services uninterrupted during MCO

SMEs still in need should contact banks, says ABM

Updated 3 days ago · Published on 9 Oct 2020 2:40PM · 5 Comments

KLIA LUMPUR, Oct 12 — Banking institutions are ready to assist clients thrown in a quandary by the Conditional Movement Control Order (CMCO) or Enhanced Movement Control Order (EMCO) imposed in their respective areas that were prompted by the spike in COVID-19 cases.

The Association of Banks in Malaysia (ABM) and Association of Islamic Banking Institutions Malaysia (ABIM) said borrowers and customers in CMCO or EMCO areas who face difficulties in repayment assistance.

"Banks are ready to facilitate requests for repayment assistance to suit borrowers and customers' financial circumstances. They can contact their banks via email or telephone if they are unable to statement today.

For safety purposes, banks in the CMCO areas are operating with heightened vigilance and adherence to COVID-19 standard operating procedures (SOPs).

"Borrowers and customers in these affected areas are advised to check on their respective banks' websites for information on any changes in operating hours or arrangements for over-the-counter services.

"They can also continue to perform banking services at self-service terminals, such as automated teller machines (ATMs) and cash deposit machines (CDMs) located in the CMCO areas," they said.

For further information on repayment assistance, members of the public can also contact ABM Connect via the ABM website: <https://www.abm.org.my/abmconnect> or ABIM at 03-2026-8002/8003 or via email: staff@abim.com.

"Borrowers or customers

THE EDGE MARKETS
MAKING BETTER DECISIONS

Home Corporate Sections ▼ The Edge TV ▼ Others ▼ 新聞 Frankly Speaking EdgeProperty

TRENDING NOW

SC Annual Report 2020 Economic Recovery Plan The Edge Covid-19 funds

MALAYSIA CORPORATE

11 member banks of ABM donate RM10m to fight Covid-19

Aryana Chandrahan Shankar / theedgemarkets.com

March 26, 2020 10:40 pm +08



PERSATUAN BANK-BANK DALAM MALAYSIA
THE ASSOCIATION OF BANKS IN MALAYSIA



11 member banks of the Association of Banks in Malaysia (ABM) will donate RM10 million each to fight against the Covid-19 pandemic.

ABM said the donation will be channelled through the Special Relief Facility, Agrofood Facility and Automation and Digitalisation Facility of BNM's Fund for SMEs, totalling RM682 million.

This was on top of other financing provided to SMEs by the banks under their own financing schemes, totalling RM42 billion in the first two months of the year.

ABM said the donation will be channelled through the Special Relief Facility, Agrofood Facility and Automation and Digitalisation Facility of BNM's Fund for SMEs, totalling RM682 million.

This was on top of other financing provided to SMEs by the banks under their own financing schemes, totalling RM42 billion in the first two months of the year.

ABM said the donation will be channelled through the Special Relief Facility, Agrofood Facility and Automation and Digitalisation Facility of BNM's Fund for SMEs, totalling RM682 million.

This was on top of other financing provided to SMEs by the banks under their own financing schemes, totalling RM42 billion in the first two months of the year.

ABM said the donation will be channelled through the Special Relief Facility, Agrofood Facility and Automation and Digitalisation Facility of BNM's Fund for SMEs, totalling RM682 million.

This was on top of other financing provided to SMEs by the banks under their own financing schemes, totalling RM42 billion in the first two months of the year.

ABM said the donation will be channelled through the Special Relief Facility, Agrofood Facility and Automation and Digitalisation Facility of BNM's Fund for SMEs, totalling RM682 million.

This was on top of other financing provided to SMEs by the banks under their own financing schemes, totalling RM42 billion in the first two months of the year.

ABM said the donation will be channelled through the Special Relief Facility, Agrofood Facility and Automation and Digitalisation Facility of BNM's Fund for SMEs, totalling RM682 million.

This was on top of other financing provided to SMEs by the banks under their own financing schemes, totalling RM42 billion in the first two months of the year.

ABM said the donation will be channelled through the Special Relief Facility, Agrofood Facility and Automation and Digitalisation Facility of BNM's Fund for SMEs, totalling RM682 million.

This was on top of other financing provided to SMEs by the banks under their own financing schemes, totalling RM42 billion in the first two months of the year.

ABM said the donation will be channelled through the Special Relief Facility, Agrofood Facility and Automation and Digitalisation Facility of BNM's Fund for SMEs, totalling RM682 million.

This was on top of other financing provided to SMEs by the banks under their own financing schemes, totalling RM42 billion in the first two months of the year.

ABM said the donation will be channelled through the Special Relief Facility, Agrofood Facility and Automation and Digitalisation Facility of BNM's Fund for SMEs, totalling RM682 million.

This was on top of other financing provided to SMEs by the banks under their own financing schemes, totalling RM42 billion in the first two months of the year.

ABM said the donation will be channelled through the Special Relief Facility, Agrofood Facility and Automation and Digitalisation Facility of BNM's Fund for SMEs, totalling RM682 million.

This was on top of other financing provided to SMEs by the banks under their own financing schemes, totalling RM42 billion in the first two months of the year.

Financing readily available for SMEs affected by virus — ABM

BY WONG EE LIN

KLIA LUMPUR, Oct 12 —

Banking institutions are ready to assist clients thrown in a quandary by the Conditional Movement Control Order (CMCO) or Enhanced Movement Control Order (EMCO) imposed in their respective areas that were prompted by the spike in COVID-19 cases.

The Association of Banks in Malaysia (ABM) and Association of Islamic Banking Institutions Malaysia (ABIM) said borrowers and customers in CMCO or EMCO areas who face difficulties in repayment assistance.

"Banks are ready to facilitate requests for repayment assistance to suit borrowers and customers' financial circumstances. They can contact their banks via email or telephone if they are unable to statement today.

For safety purposes, banks in the CMCO areas are operating with heightened vigilance and adherence to COVID-19 standard operating procedures (SOPs).

"Borrowers and customers in these affected areas are advised to check on their respective banks' websites for information on any changes in operating hours or arrangements for over-the-counter services.

"They can also continue to perform banking services at self-service terminals, such as automated teller machines (ATMs) and cash deposit machines (CDMs) located in the CMCO areas," they said.

For further information on repayment assistance, members of the public can also contact ABM Connect via the ABM website: <https://www.abm.org.my/abmconnect> or ABIM at 03-2026-8002/8003 or via email: staff@abim.com.

"Borrowers or customers

laysia (BNM) announced that it would be increasing the allocation to BNM's Fund for SMEs by RM4 billion, bringing the total allocation to RM13.1 billion.

"This fund, which is aimed at providing assistance to more SMEs in sustaining business operations and preserving jobs as well as to support economic growth, will be made available to the SME segment via the participating financial institutions," said ABM, adding that interested SMEs should contact the participating banks to apply for the financing available under the facilities announced by the central bank.

As at April 2, financial institu-

tions had approved about 1,300 applications under the Special Relief Facility, Agrofood Facility and Automation and Digitalisation Facility of BNM's Fund for SMEs, totalling RM682 million.

This was on top of other financing provided to SMEs by the banks under their own financing schemes, totalling RM42 billion in the first two months of the year.

ABM said the donation will be channelled through the Special Relief Facility, Agrofood Facility and Automation and Digitalisation Facility of BNM's Fund for SMEs, totalling RM682 million.

This was on top of other financing provided to SMEs by the banks under their own financing schemes, totalling RM42 billion in the first two months of the year.

ABM said the donation will be channelled through the Special Relief Facility, Agrofood Facility and Automation and Digitalisation Facility of BNM's Fund for SMEs, totalling RM682 million.

This was on top of other financing provided to SMEs by the banks under their own financing schemes, totalling RM42 billion in the first two months of the year.

ABM said the donation will be channelled through the Special Relief Facility, Agrofood Facility and Automation and Digitalisation Facility of BNM's Fund for SMEs, totalling RM682 million.

This was on top of other financing provided to SMEs by the banks under their own financing schemes, totalling RM42 billion in the first two months of the year.

ABM said the donation will be channelled through the Special Relief Facility, Agrofood Facility and Automation and Digitalisation Facility of BNM's Fund for SMEs, totalling RM682 million.

This was on top of other financing provided to SMEs by the banks under their own financing schemes, totalling RM42 billion in the first two months of the year.

ABM said the donation will be channelled through the Special Relief Facility, Agrofood Facility and Automation and Digitalisation Facility of BNM's Fund for SMEs, totalling RM682 million.

This was on top of other financing provided to SMEs by the banks under their own financing schemes, totalling RM42 billion in the first two months of the year.

ABM said the donation will be channelled through the Special Relief Facility, Agrofood Facility and Automation and Digitalisation Facility of BNM's Fund for SMEs, totalling RM682 million.

This was on top of other financing provided to SMEs by the banks under their own financing schemes, totalling RM42 billion in the first two months of the year.

ABM said the donation will be channelled through the Special Relief Facility, Agrofood Facility and Automation and Digitalisation Facility of BNM's Fund for SMEs, totalling RM682 million.

This was on top of other financing provided to SMEs by the banks under their own financing schemes, totalling RM42 billion in the first two months of the year.

ABM said the donation will be channelled through the Special Relief Facility, Agrofood Facility and Automation and Digitalisation Facility of BNM's Fund for SMEs, totalling RM682 million.

This was on top of other financing provided to SMEs by the banks under their own financing schemes, totalling RM42 billion in the first two months of the year.

ABM said the donation will be channelled through the Special Relief Facility, Agrofood Facility and Automation and Digitalisation Facility of BNM's Fund for SMEs, totalling RM682 million.

This was on top of other financing provided to SMEs by the banks under their own financing schemes, totalling RM42 billion in the first two months of the year.

A deserted street in Kuala Lumpur as the movement control order continued yesterday. Photo by Patrick Goh





LIST OF PRESS RELEASES AND MEDIA RESPONSES

11 February 2020	Commercial banks stand ready to assist businesses affected by the Novel Coronavirus (2019-nCoV) outbreak
21 February 2020	Media response to query on business continuity plans of the banks
17 March 2020	Essential banking services continue to be available during movement restriction period from 18-31 March 2020
25 March 2020	Media Statement by ABM on measures to mitigate economic impact caused by COVID-19 outbreak
26 March 2020	Commercial banks raise RM10.0 million for medical necessities for public hospitals to combat COVID-19
31 March 2020	Processing of bank loans are still being carried out during Movement Control Order
8 April 2020	Banks remain supportive towards lending to Small and Medium Enterprises during COVID-19
20 April 2020	Joint Press Release by ABM, ADFIM and AIBIM – Be cautious and vigilant against scams involving stimulus package and relief measures announced by Bank Negara Malaysia and the financial industry during COVID-19 outbreak/ <i>Sentiasa berhati-hati dan berwaspada terhadap penipuan yang melibatkan pakej rangsangan dan langkah-langkah bantuan yang diumumkan oleh Bank Negara Malaysia dan industri kewangan semasa penularan wabak COVID-19</i>
30 April 2020	Financing Moratorium Changes for Hire Purchase
30 April 2020	Media response to query on changes to banking industry operations post Movement Control Order
21 May 2020	Media response to query on aggressive housing deals
19 June 2020	Commercial banks deliver ventilator to Hospital Kuala Lumpur to aid efforts to combat COVID-19



LIST OF PRESS RELEASES AND MEDIA RESPONSES (CONT'D)

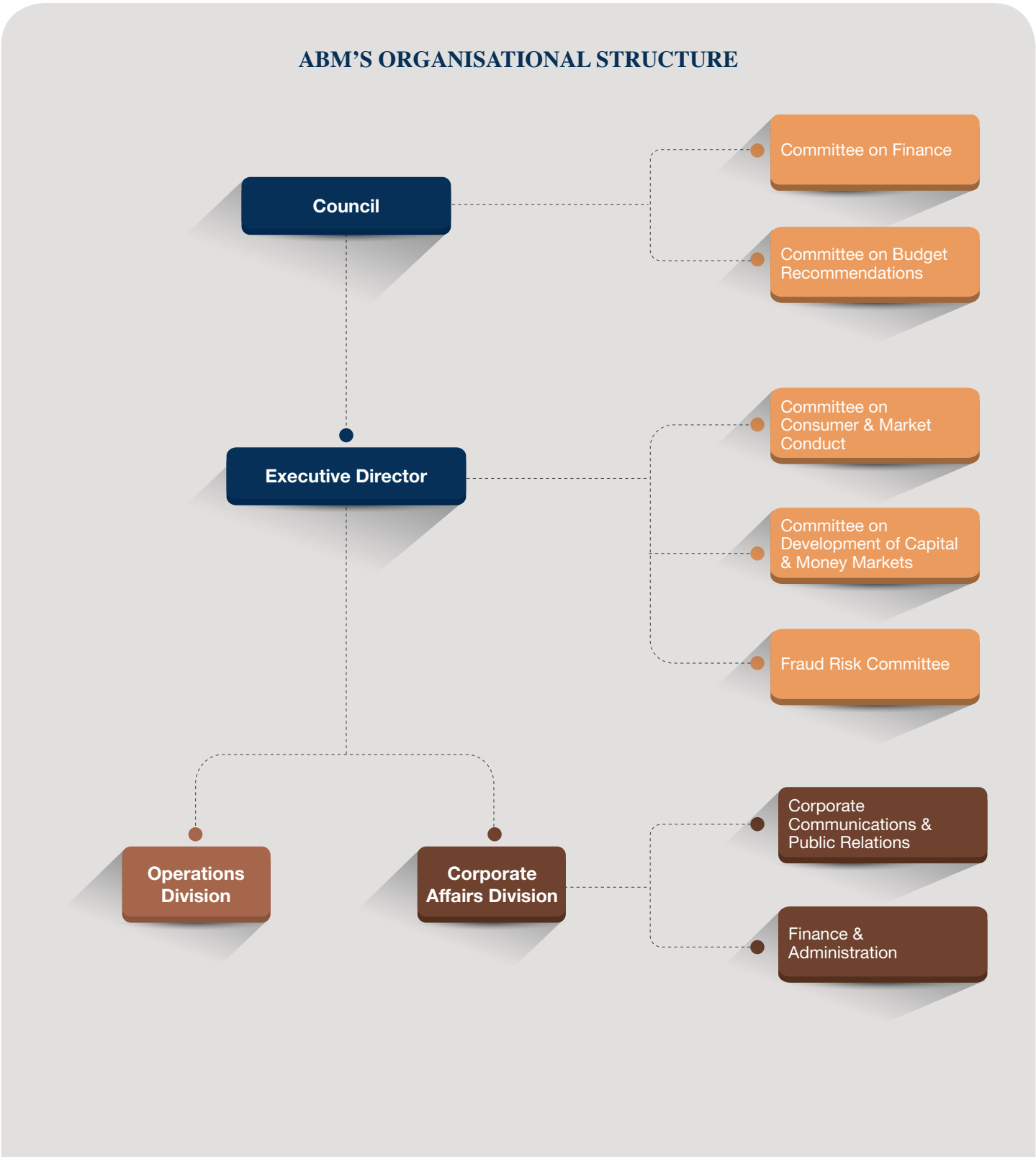
9 July 2020	ABM Council Members 2020/2021
24 July 2020	Media response to query pertaining to the loan deferment
30 July 2020	Joint Press Release by ABM and AIBIM – Banks to provide repayment flexibility to borrowers/customers affected by COVID-19
6 August 2020	Joint Press Release by ABM, ADFIM and AIBIM – PENJANA Tourism Financing for SMEs and Micro Enterprises Open for Application at Participating Banks
7 August 2020	Media response to query on banking services for the blind
3 September 2020	Media response to query on follow up on loan deferment
4 September 2020	Exclusive interview with Ms Kalpana Sambasivamurthy, Executive Director of ABM on blanket loan deferment
7 September 2020	Media response to query on extension of loan deferment and move to target repayment assistance
30 September 2020	Media response to query on loan deferment data/statistics
30 September 2020	Joint Press Release by ABM and AIBIM – Repayment Assistance: Banks Continue Commitment To Assist Affected Borrowers/Customers
12 October 2020	Joint Press Release by ABM and AIBIM – Banking institutions ready to assist borrowers/customers in CMCO and EMCO areas
2 November 2020	The banking industry announces Customer Satisfaction Survey Results for 2019
6 November 2020	Enhancements to the Targeted Repayment Assistance



ORGANISATIONAL STRUCTURE

The Association of Banks in Malaysia (ABM) is structured into two core divisions, namely Operations and Corporate Affairs. As at the date of publication, ABM has a total of 20 employees.

In addition, there are five 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 three report to the Executive Director of ABM.



ABM PERMANENT COMMITTEES AND ITS MEMBERS

COMMITTEE ON FINANCE



Datuk Wan Razly Abdullah bin Wan Ali
Affin Bank Berhad
(Chairman)



Khairulanwar Rifaie
CIMB Bank Berhad



Malkit Singh Maan
Hong Leong Bank Berhad



Chang Siew Yen
Public Bank Berhad



Syed Ahmad Taufik Albar
(until February 2021)
Nik Rizal Kamil bin Tan Sri Nik Ibrahim Kamil
(from April 2021)
RHB Bank Berhad



Abrar A. Anwar
Standard Chartered Bank
Malaysia Berhad

COMMITTEE ON DEVELOPMENT OF CAPITAL & MONEY MARKETS



Lai Kwok Wai
Malayan Banking Berhad
(Chairman)



Thomas Tan
CIMB Bank Berhad



Aida Mastura
Citibank Berhad



Alvin Kong
HSBC Bank Malaysia Berhad



Bacil Fernandez
Public Bank Berhad



Suzaizi Mohd Morshid
RHB Bank Berhad



Sylvia Wong Miew Hing
Standard Chartered
Bank Malaysia Berhad

ABM PERMANENT COMMITTEES AND ITS MEMBERS (CONT'D)

COMMITTEE ON BUDGET
RECOMMENDATIONS

Ng Seiw Kuan
(until May 2020)

Chong Soo Loong
(June 2020-January 2021)

Yik Sook Ling
(from January 2021)
Public Bank Berhad
(Chairman)



Michelle Chia
CIMB Bank Berhad



Eugene Vong
HSBC Bank Malaysia Berhad



Suhaimi Ilias
Malayan Banking Berhad

COMMITTEE ON CONSUMER &
MARKET CONDUCT

Shaikh Munir Ahmad
Malayan Banking Berhad
(Chairman)



Malini Satgunavadivel
Affin Bank Berhad



Sharon Woo
Alliance Bank Malaysia Berhad



Goh Siew Khee
CIMB Bank Berhad



Bernard Callistus Fernandez
Hong Leong Bank Berhad



Alvin Lim Kim Leng
OCBC Bank (Malaysia) Berhad



Sunny Ng Cheong San
Public Bank Berhad



Michelle Liew
RHB Bank Berhad



Rena Tan
Standard Chartered
Bank Malaysia Berhad



Annie Mammen
United Overseas
Bank (Malaysia) Bhd

ABM PERMANENT COMMITTEES AND ITS MEMBERS (CONT'D)

FRAUD RISK COMMITTEE



Gaitri Sharma
Malayan Banking Berhad
(Chairman)



Gurnam Singh
CIMB Bank Berhad



Steven Leong
CIMB Bank Berhad



Manoj Kumar Sambanthan
Citibank Berhad



Harish C. Bhonsle
(until September 2020)
Dennis Thomas Joseph
(from December 2020)
HSBC Bank Malaysia Berhad



Ong Kien Meng
Malayan Banking Berhad



Veronica Foo
Public Bank Berhad



Susan Tai Shuk Huang
Public Bank Berhad



Arivananthan a/I Supaya
(until February 2021)
Tan In Lunn
(from February 2021)
RHB Bank Berhad



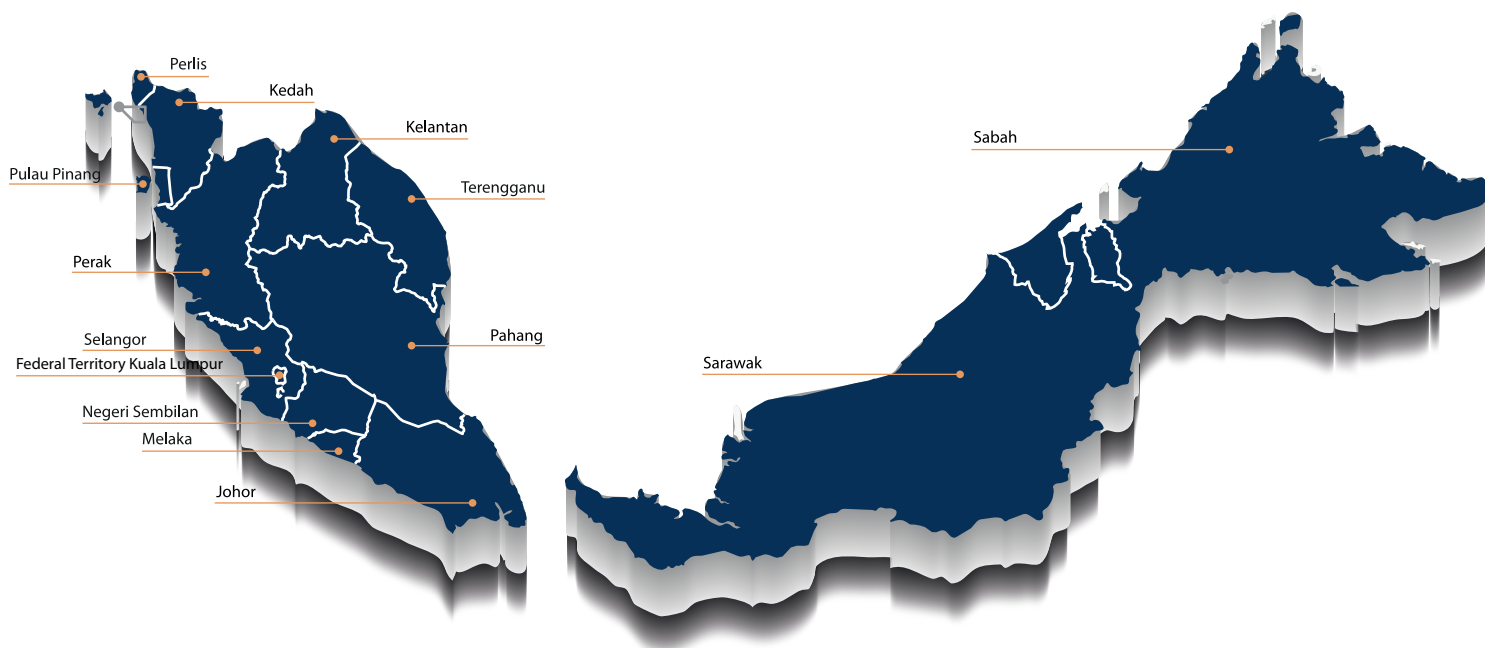
Raymond Gan Hiong Hup
RHB Bank Berhad



Chandrasekaran Velu
Standard Chartered Bank
Malaysia Berhad

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

ABM STATE SUB-COMMITTEES



PENANG/KEDAH/PERLIS

Zolkefli bin Awang

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 : 04-263 6792

PENANG**Zolkefli bin Awang**

Malayan Banking Berhad

Chairman

Tong Chin Keong

Citibank Berhad

Treasurer

Chea Hak Tee

OCBC Bank (Malaysia) Berhad

Secretary

KEDAH**Abdul Wahid bin Hassan**

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

Shahrul Asri

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

Azamine Rahimin

Standard Chartered Bank

Malaysia Berhad

Committee Member

Choo Kin Chuan

United Overseas Bank

(Malaysia) Bhd

Committee Member

PERLIS**Zulkifli bin Md Isa**

Malayan Banking Berhad

Chairman

Kalaiselvi a/p Muniandy

Affin Bank Berhad

Secretary

Ismal Adlan bin Mohd Darus

Public Bank Berhad

Treasurer

Haji Rahim Haji Elias

AmBank (M) Berhad

Committee Member

Rohani bte Lid @ Khalid

CIMB Bank Berhad

Committee Member



ABM STATE SUB-COMMITTEES (CONT'D)

PERAK**Datin Munirah Che Rose**

Regional Director

PerakCommunity Distribution
Community Financial Services

Malayan Banking Berhad

3rd Floor, 194-206

Jalan Sultan Idris Shah

30000 Ipoh

Perak

Tel : 05-254 5818

Fax : 05-242 4828

Datin Munirah Che Rose

Malayan Banking Berhad

Chairman

Desmond Foong

CIMB Bank Berhad

Vice Chairman

Lim Hui Boon

Hong Leong Bank Berhad

Secretary

Tai Kai Ping

RHB Bank Berhad

Treasurer

Wee Soon Huat

Public Bank Berhad

Auditor

Teri Wong Fui Yin

Standard Chartered Bank

Malaysia Berhad

Auditor

Caryl Shim

United Overseas Bank (Malaysia) Bhd

Auditor

Beh Leong Joo

Affin Bank Berhad

Committee Member

Wong Hee Lee

Alliance Bank Malaysia Berhad

Committee Member

Jaya Prakash

AmBank (M) Berhad

Committee Member

Leelah a/p V. Tharmalingam

HSBC Bank Malaysia Berhad

Committee Member

Lee Choon Mei

HSBC Bank Malaysia Berhad

Committee Member

Chris Lu Koon Wing

OCBC Bank (Malaysia) Berhad

Committee Member

**FEDERAL TERRITORY
KUALA LUMPUR****Rajenthiran Koru**

Regional Director

Federal Territory Kuala Lumpur

Community Distribution

Community Financial Services

Malayan Banking Berhad

Level 6, Tower A

Dataran Maybank

1, Jalan Maarof

59200 Kuala Lumpur

Tel : 03-2295 8668

**SELANGOR/NEGERI
SEMBILAN****Tuan Mohd Zeinal Annual**

(until 31 December 2020)

Abd Razak bin Kamardin

(from 1 January 2021)

Regional Director

Selangor/Negeri Sembilan

Community Distribution

Community Financial Services

Malayan Banking Berhad

Level 6, No.10

Persiaran Perbandaran

Seksyen 14, 40000 Shah Alam

Selangor

Tel : 03-5512 1754/

03-5520 7000

Fax : 03-5511 8171

Assistance for Negeri Sembilan

Rita Rahayu Punari

Branch Manager

Maybank Seremban Main

166-169, Jalan Dato' Bandar Tunggal

70000 Seremban

Negeri Sembilan

Tel : 06-762 0027

Fax : 06-763 3340

JOHOR/MELAKA**Alan Ng**

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 : 07-223 7777

JOHOR**Alan Ng**

Malayan Banking Berhad

Chairman

Zamlee bin Kamari

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



ABM STATE SUB-COMMITTEES (CONT'D)

Wallace Wei

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

Hue Sze Sean

Industrial and Commercial Bank of
China (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

Lim Ghat Kun

Standard Chartered Bank
Malaysia Berhad
Committee Member

Lai Swee Kim

The Bank of Nova Scotia Berhad
Committee Member

Goh Boon Siang

United Overseas Bank
(Malaysia) Bhd
Committee Member

MELAKA**Alan Ng**

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

Michael Tan Hiang Tak

AmBank (M) Berhad
Committee Member

Rabiah Mohd Tahir

CIMB Bank Berhad
Committee Member

**Raja Khairuddin Shah
Raja Ismail**

OCBC Bank (Malaysia) Berhad
Committee Member

Christopher Niap

Public Bank Berhad
Committee Member

Chan Chee Peng

United Overseas Bank
(Malaysia) Bhd
Committee Member

**PAHANG/KELANTAN/
TERENGGANU**

Abd Razak bin Kamardin
(until 31 December 2020)

**Ahmad Farid Qoureshmi bin
Md Daud**

(from 1 January 2021)
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**Ahmad Farid Qoureshmi bin
Md Daud**

Malayan Banking Berhad
Chairman

**Mohamad Souffie
Abdul Rahman**

CIMB Bank Berhad
Secretary

Winnie Lee Sze Wei

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



ABM STATE SUB-COMMITTEES (CONT'D)

Adlah bte Ahmad
RHB Bank Berhad
Committee Member

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

KELANTAN

Mohd Fauzolzakee bin Mohamed Amin
Malayan Banking Berhad
Chairman

Nik Ismail bin Nik Abdullah
HSBC Bank Malaysia Berhad
Secretary

Ibrahim bin Mohamed
CIMB Bank Berhad
Treasurer

Ivy Goo Kay Bee
OCBC Bank (Malaysia) Berhad
Committee Member

Vivian, Soo En Tze
United Overseas Bank
(Malaysia) Bhd
Committee Member

TERENGGANU

Che Ku Rosik bin Che Ku Bakar
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

Abbas CK Yahya
Regional Director
Sabah
Community Distribution
Community Financial Services
Malayan Banking Berhad
2nd Floor, Bangunan Maybank
1, Lorong Kemajuan
Karamunsing
88000 Kota Kinabalu
Sabah
Tel : 088-217 013
Fax : 088-234 743

Abbas CK Yahya
Malayan Banking Berhad
President

Stephen Chin Chee Kai
RHB Bank Berhad
Secretary

Muhamad Arif Hariffin
CIMB Bank Berhad
Treasurer

John Guang Wei Ming
AmBank Group
Internal Audit

Joe Ngu
Hong Leong Bank Berhad
Committee Member

Kevin Lim Chuang Hui
OCBC Bank (Malaysia) Berhad
Committee Member

Francis Yong Yun Fah
Standard Chartered Bank
Malaysia Berhad
Committee Member

SARAWAK

Nasir Khan bin Istiar Hussain Khan
Regional Director
Sarawak
Community Distribution
Community Financial Services
Malayan Banking Berhad
4th Floor, Crown Towers
88, Jalan Pending
93450 Kuching
Sarawak
Tel : 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

Francis Ling
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

Sharley Spp
HSBC Bank Malaysia Berhad
Committee Member

Jessie Lim Pei Lian
OCBC Bank (Malaysia) Berhad
Committee Member

Haji Mohammad Tony Ong 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
Hotline : 1800-88-3883
Fax : 03-2026 1415
E-mail : yourvoice@affinbank.com.my
Website : www.affinbank.com.my
SWIFT Code : PHBMMYKL

BOARD OF DIRECTORS

Chairman

Dato' Agil Natt

Directors

Mohd Suffian bin Haji Haron
Dato' Abdul Aziz bin Abu Bakar
Dato' Mohd Hata bin Robani
Ignatius Chan Tze Ching
Dato' Rozalila bte Abdul Rahman
Yuen Peter Wai Hung
Marzida bte Mohd Noor
Gregory J.G. Fernandes

President & Group Chief Executive Officer

Datuk Wan Razly Abdullah bin Wan Ali

Chief Legal Officer & Company Secretary

Nimma Safira bte Khalid

MANAGEMENT BUSINESS UNITS

Acting Director, Corporate Banking Division

Hanif Mohd Yusof

Executive Director, Enterprise Banking

Lim Kee Yeong

Executive Director, Community Banking

Nazri Othman

Executive Director, Group Treasury

Tan Kok Toon

AFFIN BANK BERHAD (cont'd)

BUSINESS SUPPORT UNITS

Chief Operating Officer

Risham Akashah Kamaruzaman

Group Chief Risk Officer

Steven Low Weng Haw

Chief Financial Officer

Joanne Rodrigues

Group Chief Internal Auditor

Wahdania Mohd Khir

Chief People Officer

Mohd Syukri Ahmad Sudari

Chief Corporate Strategy Officer

Abdul Malek Mohamed Said

Group Chief Credit Officer

Norhazlizawati Mohd Razali

Group Chief Compliance Officer

Adzamimah Adzmi



DIRECTORY OF ABM MEMBERS (CONT'D)



ALLIANCE BANK MALAYSIA BERHAD

3rd Floor, Menara Multi-Purpose
Capital Square
8, Jalan Munshi Abdullah
50100 Kuala Lumpur
Tel : 03-2604 3333
Call Centre : 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

Lee Boon Huat
Lee Ah Boon
Datuk Wan Azhar bin Wan Ahmad
Ho Hon Cheong
Tan Chian Khong
Susan Yuen Su Min
Lum Piew

MANAGEMENT

Group Chief Executive Officer

Joel Kornreich

Group Chief Operating Officer

Kong Kim Yihe

Group Chief Financial Officer

Ronnie R. Fernandez

Acting Group Chief Risk Officer

Juliana Tan bte Abdullah

Group Chief Credit Officer

Peter Fong Seow Loong

Group Chief Consumer Banking Officer

Gan Pai Li

ALLIANCE BANK MALAYSIA BERHAD (cont'd)

MANAGEMENT (cont'd)

Group Chief Compliance Officer

James Teh Chye Seong

Acting Group Chief Internal Auditor

Shamita Atputharaja

Group Company Secretary

Lee Wei Yen

Group Chief Business Development Officer

Fozia Amanulla

Group Chief Corporate, Commercial & Transaction Banking Officer

Jeff Tham Kok Kuen

Group Chief SME Banking Officer

Ernest Kwong Kah Wah

Group Chief Financial Markets Officer

Tan Eng Kiang

Group Chief Human Resource Officer

Tan Pueh Khim

Group Chief Strategy & Marketing Officer

Aaron Sum Wei Wern

DIRECTORY OF ABM MEMBERS (CONT'D)

**AmBank****AMBANK (M) BERHAD**

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

Tel : 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

Directors

Soo Kim Wai
Raymond Fam Chye Soon
Dato' Sri Abdul Hamidy Abdul Hafiz
Dr. Veerinderjeet Singh a/l 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

Aaron Loo Boon Seng

Managing Director, Business Banking

Christopher Yap

Group Chief Operations Officer

Datuk Iswaraan Suppiah

Group Chief Financial Officer

Jamie Ling Fou-Tsong

Group Chief Human Resource Officer

Penelope Gan Mei Lynn

Group Chief Risk Officer

Jeroen Petrus Margaretha Maria Thijs

Group Chief Internal Audit

Shamsul Bahrom bin Mohamed Ibrahim

Group Chief Compliance Officer

Faradina bte Mohammad Ghouse

**Bangkok Bank****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
Chris Chia Woon Liat
Tunku Ali Redhaudin ibni Tuanku Muhriz
Lee Khee Joo @ Lee Ying Chong
Tham Kwok Meng
Chaiyarit Anuchitworawong
Bordin Unakul

SENIOR MANAGEMENT**Chief Executive Officer**

Choo Joon Keong

Deputy Chief Executive Officer

Chiravit Supatanakul



DIRECTORY OF ABM MEMBERS (CONT'D)

BANGKOK BANK BERHAD (cont'd)

HEADS OF DEPARTMENTS

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

Elaine Chan Kam Lin

Business Banking

Lucas Chong Kim Onn

Treasury

Lok Kin Seng

Risk Management

Lai Yit Loong

Human Capital

Shareen Tan

Budget & Planning

Chan Tuck Yuan

Audit & Control

Lee Tin Choo

Compliance

Mohd Saharizal bin Bahrudin

Company Secretarial

Fiona Lim Chui Kim

BANK OF AMERICA

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@bofa.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

Yvonne Lew

Operations

Yumin Osborne @ Jen Mei Yap

Corporate Treasury

Lim Fook Choy

Compliance

Joanne Kwan

Human Resource

Samuel Tan



DIRECTORY OF ABM MEMBERS (CONT'D)



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 : callcenter@bankofchina.com.my

Website : www.bankofchina.com.my

SWIFT Code : BKCHMYKL

BOARD OF DIRECTORS

Chairman

Zhu Yanlai

Directors

Zhang Min

Chai Woon Chew

Eugene Khoo Kong Hooi

Dato' Low Kian Chuan

MANAGEMENT

Chief Executive Officer

Zhang Min

Deputy Chief Executive Officers

Qiu Hengchang

Huang Lei

Datuk Alvin Tay Swee Gim

Assistant Chief Executive Officer

Shen Junyan

Chief Risk Officer

Yeung Ching Mun Anysia

General Manager, Corporate Banking Department

Ding Huey Chyi

Acting General Manager, Finance Department

An Chenjin

General Manager, Internal Audit Department

Chong Siew Chin

BANK OF CHINA (MALAYSIA) BERHAD (cont'd)

MANAGEMENT (cont'd)

General Manager, Information Technology Department

Zhu Jianguo

General Manager, Personal Digital Banking Department

Koh Tak Ming

General Manager, Human Resource & Administration Department

Zhang Fengmei

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 Yongjun

General Manager, Global Markets Department

Qiu Chen

General Manager, Financial Institutions Unit

Han Jui Kwang

General Manager, Compliance Department

Wong Hie Yung Euriica

Senior Manager, Loan Administration Department

Lim Yung Ping

DIRECTORY OF ABM MEMBERS (CONT'D)



BNP PARIBAS

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' Mohamed Khadar Merican

Independent Non-Executive Directors

Chia Seng Leng

Yves Maurice Guy Marie Drieux

Wahid Ali Mohd Khalil

Vijayam Nadarajah

Faisal Ismail

Non-Independent Non-Executive Director

Jean Pierre Roger Beno Bernard

Executive Director

Joris Dierckx

Company Secretary

Elizabeth Choy Yin Yee

MANAGEMENT

Chief Executive Officer

Anthony Lo

Chief Operating Officer

Stephane Metivet

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

BNP PARIBAS MALAYSIA BERHAD (cont'd)

MANAGEMENT (cont'd)

Head of Corporate Credit Control

Tan Lan Fong

Head of Internal Audit

Nasrul Azam Mohd Bakri

Head of Legal

Marwalis Mohd Kassim

Associate, Brand & Communication

Aileen Oo Ai Lyn

HEADS OF DIVISIONS

Head of Global Markets

Reza Ridzuan

Head of Transaction Banking

Samuel Ding

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

Financial Institutions Coverage

Lim Tho Kin

Head of Multinational Corporates Coverage

Andy Tan Boon Huan



DIRECTORY OF ABM MEMBERS (CONT'D)



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
Ng Soon Lai @ Ng Siek Chuan
Lim Kheng Boon

MANAGEMENT

Chief Executive Officer

Felix Feng Qi

Deputy Managing Directors

Jerry Wang Jieru
Chelsea Ma Yan

Chief Compliance Officer

Lim Fong Fong

Treasurer

Gavin Wang Ziming



CIMB BANK BERHAD

17th 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 : cru@cimb.com
Website : www.cimbbank.com.my
SWIFT Code : CIBBMYKL

BOARD OF DIRECTORS

Chairman/Independent Director

Datuk Mohd Nasir Ahmad

Chief Executive Officer/Executive Director

Dato' Abdul Rahman Ahmad

Independent Directors

Datin Grace Yeoh Cheng Geok
Chu Hong Keong
Nadzirah Abd Rashid
Sukanta Kumar Dutt

Non-Independent Non-Executive Directors

Dato' Lee Kok Kwan
Tan Mei Shwen, Serena

Secretary

Datin Rossaya Mohd Nashir



DIRECTORY OF ABM MEMBERS (CONT'D)

CIMB BANK BERHAD (cont'd)

SENIOR MANAGEMENT

**Group Chief Executive Officer/Executive Director/
Country Head, Malaysia/Chief Executive Officer,
CIMB Bank Malaysia**

Dato' Abdul Rahman Ahmad

**Deputy Chief Executive Officer,
CIMB Bank Malaysia/Chief Executive Officer,
Group Wholesale Banking**

Omar Siddiq

Group Chief Financial Officer

Khairulanwar Rifaie

Chief Executive Officer, Group Consumer Banking

Samir Gupta

**Chief Executive Officer, Group Transaction
Banking/Group Chief Sustainability Officer**

Mohamed Rafe Mohamed Haneef

**Chief Executive Officer, Group Commercial
Banking**

Victor Lee Meng Teck

Group Chief People Officer

Gurdip Singh Sidhu a/l Gurbachan Singh

Group Chief Risk Officer

David Richard Thomas

Group Chief Legal & Compliance Officer

Kwan Keen Yew

Group Chief Internal Auditor

Amran Mohamad

Acting Group Chief Technology & Data Officer

Ros Aziah bte Mohd Yusoff

Head, Group Branding and Communication

Faridah Hashim

Group Company Secretary

Datin Rossaya Mohd Nashir



CITIBANK BERHAD

Menara Citibank

165, Jalan Ampang

50450 Kuala Lumpur

Call Centre : 03-2383 0000

E-mail : Login to *Citibank Online*

Website : <https://www.citibank.com.my>

SWIFT Code : CITIMYKL

BOARD OF DIRECTORS

Terence Kent Cuddyre (Chairman)

Usman Ahmed

Datuk Ali bin Abdul Kadir

Philip Tan Puay Koon

Dato' Bazlan bin Osman

Mark Fordyce Hart

MANAGEMENT

Chief Executive Officer

Usman Ahmed

Consumer Business Manager

Elaine Fan

Country Chief Financial Officer

Tang Wan Chee

**Country Risk Manager, Malaysia Consumer
Business**

Koushik Chakraborty

Chief Human Resource Officer

Nisha Padbidri

Chief Country Compliance Officer

Shovha Pushparajah

Country Legal Counsel

Lai Mew San

Head of Operations & Technology

Tan Siew Kim



DIRECTORY OF ABM MEMBERS (CONT'D)

CITIBANK BERHAD (cont'd)

MANAGEMENT (cont'd)

Head of Corporate Communications

Celina May Benjamin

Managing Director, Markets & Securities Service Malaysia

Aida Mastura

Treasury & Trade Solutions Head

Abdul Jalil Jalaludin

Global Banking Head

Zuliana Tann

Citi Commercial Banking

Raymond Lim

Islamic Banking Head

Norasyikin Safri

Director, Head of Audit Malaysia

Raj Muthusamy

Global Independent Risk Management Head

Rohit Bhan

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

Executive Directors

Dato' Yusof Annuar Yaacob

Seamus Toal

Independent Non-Executive Directors

Steven Choy Khai Choon

Koid Swee Lian

MANAGEMENT

Chief Executive Officer

Dato' Yusof Annuar Yaacob

Head of Fixed Income & Currencies

Kevin Yam Woon Ken

Head of Institutional Client Group

Yvonne Phe Kheng Peng

Head of Global Transaction Banking/Head of Securities Services

Jacqueline William

Chief Financial Officer/Chief Operating Officer

Elaine Liew Yeh Yin

Chief Risk Officer

Michael Guenther



DIRECTORY OF ABM MEMBERS (CONT'D)

DEUTSCHE BANK (MALAYSIA) BERHAD (cont'd)

MANAGEMENT (cont'd)

Treasurer

Muhammad Md Husin

Head of Regulations, Compliance & Anti-Financial Crime

Haziruddin Hasan

Head of Operations

Chong Ai Ching

Head of Human Resources

Nik Ilyana Mohamed

Head of Global Technology

Sapian Abd Rashid

Chief Internal Auditor

Siti Noor Aminah bte Kamaruddin



HONG LEONG BANK BERHAD

Level 19, Menara Hong Leong

6, Jalan Damanlela, Bukit Damansara

50490 Kuala Lumpur

Tel : 03-2081 8888

Call Centre : 03-7626 8899

Fax : 03-2081 8932

E-mail : HLOnline@hlbb.hongleong.com.my

Website : www.hlb.com.my

SWIFT Code : HLBBMYKL

BOARD OF DIRECTORS

Chairman

Tan Sri Quek Leng Chan

Group Managing Director/Chief Executive Officer

Domenic Fuda

Directors

Tan Kong Khoon

Kwek Leng Hai

Chok Kwee Bee

Dato' Nicholas John Lough @ Sharif Lough bin Abdullah

Datuk Dr. Md Hamzah bin Md Kassim

Chong Chye Neo

Lau Souk Huan

MANAGEMENT

Group Managing Director/Chief Executive Officer

Domenic Fuda



DIRECTORY OF ABM MEMBERS (CONT'D)

HONG LEONG BANK BERHAD (cont'd)

HEADS OF DIVISIONS

Managing Director, Personal Financial Services

Charles Sik

Managing Director, Global Markets

Hor Kwok Wai

Managing Director, Business and Corporate Banking

Yow Kuan Tuck

Chief Credit Officer, Personal Financial Services

Leong Wai Mun

Chief Credit Officer, Wholesale Credit

Ng Wai Chong

Chief Internal Auditor

Chua Yew Lim

Chief Risk Officer

Justin Soong

Chief Financial Officer

Malkit Singh Maan

Chief Compliance Officer

Jack Babani

Head, Human Resources

Fiona Fong

Head, GALCO, Hong Leong Bank

Allan Sze

Head, Group Operations & Technology

Dominic Mascrin

Chief Digital and Innovation Officer

Shailesh Grover

Chief Marketing & Communication Officer

Zalman Zainal



HSBC BANK MALAYSIA BERHAD

2, Leboh Ampang

50100 Kuala Lumpur

Tel : 03-2075 3000

Call Centre : 1300-88-1388

Fax : 03-2070 1146

Website : www.hsbc.com.my

SWIFT Code : HBMBMYKL

BOARD OF DIRECTORS

Independent Non-Executive 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 Non-Executive Directors

Lee Choo Hock

Chen Kar Leng

Choo Yee Kwan

Datin Che Teh Ija bte Mohd Jalil

SENIOR MANAGEMENT

Chief Executive Officer

Stuart Paterson Milne

Deputy Chief Executive Officer

Lim Eng Seong

Acting Head of Wealth and Personal Banking

Renee M Bullock-Cann

Head of Commercial Banking

Andrew Mark Sill

Head of Global Banking

Christina Cheah

Managing Director, Head of Markets and Securities Services

Alvin C.K. Kong

DIRECTORY OF ABM MEMBERS (CONT'D)

**HSBC BANK MALAYSIA BERHAD
(cont'd)****SENIOR MANAGEMENT (cont'd)****Head of HSBC Securities Services**

Aloysius Wee

Chief Financial Officer

Wendy Sun

Chief Risk Officer

Tim Liverton

Chief Operating Officer

Mily Liang

Head of Human Resources

Sugunah a/p Verumandy

Chief Compliance Officer

Kelvin Yeow

Corporation Secretary & Head of Corporate Governance

Ivy Chin

Country General Counsel

Lim Yu Mei

Head of Internal Audit

Ahmer Ramzan

**INDIA INTERNATIONAL BANK
(MALAYSIA) BERHAD**

Mezzanine Floor, Bangunan Yee Seng

15, Jalan Raja Chulan

50200 Kuala Lumpur

Tel : 03-2026 1767

Call Centre : 03-2026 1767 ext 102

Fax : 03-2026 1766

E-mail : cs@iibm.com.my

Website : www.indiainternationalbank.com.my

SWIFT Code : IIMBMYKL

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

Santhanam Vangal Jagannathan

Non-Independent Non-Executive Director (NINED)

Datuk Bhupatrai a/l Mansukhlal Premji

Independent Non-Executive Director (INED)

Goh Ching Chee

MANAGEMENT**Chief Executive Officer**

Jauhari Rajesh Mohan

Acting Deputy Chief Executive Officer/**Chief Financial Officer**

Sandran Govindasamy

Chief Internal Auditor

Venkatesan V. Krishnasamy



DIRECTORY OF ABM MEMBERS (CONT'D)



INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MALAYSIA) BERHAD

Level 10, Menara Maxis

Kuala Lumpur City Center

50088 Kuala Lumpur

Tel : 03-2301 3399

Call Centre : 03-2301 3399

Fax : 03-2301 3388

E-mail : icbcmalaysia@my.icbc.com.cn

Website : www.icbcm.com

SWIFT Code : ICBKMYKL

BOARD OF DIRECTORS

Chairman

Chang Zhenwang

Chief Executive Officer/Managing Director

Wang Qiang

Independent Non-Executive Directors

Chin Chee Kong

Ng Lip Yong

Sum Leng Kuang

SENIOR MANAGEMENT

Chief Executive Officer/Managing Director

Wang Qiang

Deputy Chief Executive Officers

Liu Feng

Xu Jing

Lim Kok Fuat

Chief Compliance Officer

Kevin Liao See Cheek



J.P. MORGAN CHASE BANK BERHAD

Level 18, Integra Tower

The Intermark

348, Jalan Tun Razak

50400 Kuala Lumpur

Tel : 03-2718 0500

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

Fax : 03-2163 5370

Website : www.jpmorganaccess.com.my

SWIFT Code : CHASMYKX

BOARD OF DIRECTORS

Chairman

Osman Morad

Directors

Steven Ronald Clayton

Robert Armor Morris

John Terrence Murphy

Mahani bte Amat

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 J.P. Kok

Global Corporate Banking

Nurjesmi Mohd Nashir

Compliance

Goh Gan Eng

Client Credit Management

Khairul Mohd Kamal

HEADS OF DIVISIONS

Head of Wholesale Operations

Lian Yong Wai

Global Technology Infrastructure

Kua Swee Meng

Human Resources

Francis Yoong

DIRECTORY OF ABM MEMBERS (CONT'D)

**MALAYAN BANKING BERHAD**

14th Floor, Menara Maybank

100, Jalan Tun Perak

50050 Kuala Lumpur

Tel : 03-2070 8833 (General)

Call Centre : Maybank Group Customer Care
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
cfm@maybank.com (Customer
Feedback & Resolution Management)

Website : www.maybank.com

SWIFT Code : MBBEMYKL

BOARD OF DIRECTORS**Non-Independent Non-Executive Director
(Chairman)**

Tan Sri Dato' Sri Zamzamzairani Mohd Isa

**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

Dr. Hasnita Dato' Hashim

Anthony Brent Elam

Che Zakiah Che Din

Fauziah Hisham

Shariffuddin Khalid

Dato' Idris Kechot

Dato' Zulkiflee Abbas Abdul Hamid

MALAYAN BANKING BERHAD (cont'd)**BOARD OF DIRECTORS (cont'd)****Group General Counsel & Company Secretary**

Wan Marzimin Wan Muhammad

Joint Company Secretary

Fariz Abdul Aziz

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

Datuk 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



DIRECTORY OF ABM MEMBERS (CONT'D)



MIZUHO BANK (MALAYSIA) BERHAD

Level 27, Menara Maxis

Kuala Lumpur City Centre

50088 Kuala Lumpur

Tel : 03-2058 6881

Call Centre : 03-2058 6881

Fax : 03-2058 6988

Website : www.mizuhobank.com/malaysia/

SWIFT Code : MHCBMYKA

BOARD OF DIRECTORS

Chairman/Independent Non-Executive Director

Datuk Ahmad Hizzad bin Baharuddin

Independent Non-Executive Directors

Abdul Khalil bin Abdul Hamid

Lim Kim Seng

Non-Independent Non-Executive Director

Guan Yeow Kwang

Chief Executive Officer

Katsutoshi Toba

MANAGEMENT

Managing Director/Chief Executive Officer

Katsutoshi Toba

Deputy Chief Executive Officers

Jun Ikeda

Shahriza Omar

Company Secretary

Rohaya Yazid

Irnawati Ismail

MIZUHO BANK (MALAYSIA) BERHAD (cont'd)

HEADS OF DIVISIONS

Head of Corporate Banking I

Yasuo Kudo

Head of Corporate Banking II

Vaheesan Vijayendra

Head of Corporate Banking III

Tatsuya Hagiwara

Head of Treasury

Mohd Khalimi Ashraf bin Mohamed Rethuan

Head of Operations/Operation & System Planning

Keiichi Hashikawa

Head of Finance

Danny Tan Khang Wae

Head of Islamic Finance

Takao Moriguchi

Head of Financial Solutions

Esther Ng Choi Ye

Head of Internal Audit

Ken Koh Kok Hong

Head of Legal & Compliance

Thong Lit Seen

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

Wong Poi Fun

Head of Risk Management

Linda Loh



DIRECTORY OF ABM MEMBERS (CONT'D)



MUFG BANK (MALAYSIA) BERHAD

Level 9, Menara IMC
8, Jalan Sultan Ismail
50250 Kuala Lumpur

Tel : 03-2034 8000, 03-2034 8008
Fax : 03-2078 8871
E-mail : customercare@my.mufg.jp
Website : <https://s.bk.mufg.jp/global/malaysia/index.html>
SWIFT Code : BOTKMYKX

BOARD OF DIRECTORS

Chairman

Dato' Mohd Sallehuddin bin Othman

Chief Executive Officer/President and Executive Director

Fumio Takamatsu

Independent Directors

Datuk Seri Dr. Nik Norzrul Thani bin N. Hassan Thani
Ismail bin Mahbob

SENIOR MANAGEMENT

Chief Executive Officer/President and Executive Director

Fumio Takamatsu

Managing Directors, Deputy Heads of MUFG Bank (Malaysia) Berhad

Yoichi Aoki
Foo See Hee

Managing Director, Operation & Information Technology

Christopher Ignatius Danker

MUFG BANK (MALAYSIA) BERHAD (cont'd)

SENIOR MANAGEMENT (cont'd)

Managing Director, Head of Global Corporate Banking Malaysia

Goh Kiat Seng

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

Thana Balan



DIRECTORY OF ABM MEMBERS (CONT'D)



OCBC BANK (MALAYSIA) BERHAD

Menara OCBC

18, Jalan Tun Perak

50050 Kuala Lumpur

Tel : 03-2034 5034

Call Centre : 03-8317 5000

Fax : 03-2698 4363

Website : www.ocbc.com.my

SWIFT Code : OCBCMYKL

BOARD OF DIRECTORS

Chairman

Tan Ngiap Joo

Directors

Helen Wong Pik Kuen

Tong Hon Keong

Datuk Azizan bin Haji Abd Rahman

Janet Yap Seong Yong

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

Anne Leh Geok Meng

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

Head of Global Transaction Banking

Chong Lee Ying

OCBC BANK (MALAYSIA) BERHAD (cont'd)

MANAGEMENT (cont'd)

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

Head of Technology

Yeo Yew Seng

Company Secretary

Quah Boon Huat

DIRECTORY OF ABM MEMBERS (CONT'D)

**PUBLIC BANK BERHAD**

Menara Public Bank
146, Jalan Ampang
50450 Kuala Lumpur
Tel : 03-2176 6000, 03-2176 6666,
03-2163 8888, 03-2163 8899
Call Centre : 1800-22-5555
Fax : 03-2163 9917
E-mail : customerservice@publicbank.com.my
Website : www.publicbankgroup.com
SWIFT Code : PBBEMYKL

BOARD OF DIRECTORS**Founder, Chairman Emeritus, Director and Adviser**

Tan Sri Dato' Sri Dr. Teh Hong Piow

Non-Independent Non-Executive Chairman

Lai Wan

Managing Director/Chief Executive Officer

Tan Sri Dato' Sri Tay Ah Lek

Independent Non-Executive Directors

Lai Wai Keen

Cheah Kim Ling

Dato' Mohd Hanif bin Sher Mohamed

Tham Chai Phong

Lim Chao Li

Non-Independent Non-Executive Directors

Tang Wing Chew

Lee Chin Guan

MANAGEMENT**Managing Director/Chief Executive Officer**

Tan Sri Dato' Sri Tay Ah Lek

Deputy Chief Executive Officer

Dato' Chang Kat Kiam

Senior 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, 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

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, Human Capital Management

Mary Ng Poh Lyn

General Manager, HP Operations

Wong Man Hoe

Director, Security

Haji A. Wahab bin A. Raman

Head, Treasury

Bacil Fernandez

Director, HP Credit Control

Chan See Choi

Director, Corporate Planning, Strategy & Economics

Chong Soo Loong

**Director, Wealth Management & Transaction
Banking**

Carene Khoo Geok Kheng

Head, Credit Operations

Lee Kok Keong

Director, Overseas Operations

Lim Say Huat

Director, Banking Operations

Sunny Ng Cheong San

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

Poon Yew Sim

Director, Corporate Banking

Samuel Soh Boon Leong

Director, PB Card Services & Support

Tee Chui Chee

Director, Secretariat

Wan Marhanim bte Wan Muhammad

DIRECTORY OF ABM MEMBERS (CONT'D)

**RHB BANK BERHAD**

Level 10, Tower One

RHB Centre, Jalan Tun Razak

50400 Kuala Lumpur

Tel : 03-9287 8888

Call Centre : 03-9206 8118

Fax : 03-9281 9314

E-mail : customer.service@rhbgroup.com

Website : www.rhbgroup.com

SWIFT Code : RHBBMYKL

BOARD OF DIRECTORS**Chairman**

Tan Sri Ahmad Badri Mohamad Zahir

Directors

Tan Sri Ong Leong Huat @ Wong Joo Hwa

Tan Sri Dr. Rebecca Fatima Sta Maria

Ong Ai Lin

Lim Cheng Teck

Sharifatu Laila Syed Ali

Dato' Mohamad Nasir Ab Latif

Donald Joshua Jaganathan

Datuk Iain John Lo

Managing Director

Dato' Khairussaleh Ramli

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

Dato' Khairussaleh Ramli

Head, Group International Business

Syed Ahmad Taufik Albar

Group Chief Financial Officer

Nik Rizal Kamil bin Tan Sri Nik Ibrahim Kamil

Head, Group Shariah Business

Dato' Adissadikin Ali

Head, Group Investment Banking

Robert Huray

Head, Group Corporate Banking

Wendy Ting Wei Ling

RHB BANK BERHAD (cont'd)**SENIOR MANAGEMENT (cont'd)****Head, Group Retail Banking & Asset Management**

Rakesh Kaul

Head, Group Business & Transaction Banking

Jeffrey Ng Eow Oo

Group Chief Risk Officer

Dr. Chong Han Hwee

Chief Operations Officer

David Chong Ming Liang

Group Chief Digital & Technology Officer

Rohan Krishnalingam

Group Chief Human Resource Advisor

Jamaluddin Bakri

Group Chief Communications Officer

Norazzah Sulaiman

Group Chief Marketing Officer

Abdul Sani Abdul Murad

Group Chief Strategy Officer

Dr. Siew Chan Cheong

Group Treasurer

Mohd Rashid Mohamad

Group Chief Internal Auditor

Alex Tan Aun Aun

Group Chief Compliance Officer

Fazlina Mohamed Ghazalli

Head, Group Legal, Secretariat & Governance

Azman Shah Md Yaman



DIRECTORY OF ABM MEMBERS (CONT'D)



STANDARD CHARTERED BANK MALAYSIA BERHAD

Level 26, Equatorial Plaza
Jalan Sultan Ismail
50250 Kuala Lumpur
Tel : 03-7682 9989
Call Centre : 1300-88-8888 (Within Malaysia)
03-7711 8888 (International)
Fax : 03-2711 6006
E-mail : Malaysia.Feedback@sc.com
Website : www.sc.com/my/
SWIFT Code : SCBLMYKX

BOARD OF DIRECTORS

Chairman

Datuk Yvonne Chia

Independent Non-Executive Directors

Datuk Tong Nguen Khoong
Mohd Rashid bin Mohd Yusof

Managing Director & Chief Executive Officer

Abrar Alam Anwar

Executive Director

Pedro Sousa Cardoso

HEADS OF DIVISIONS

Head, Consumer, Private & Business Banking

Lai Pei-Si

Head, Financial Market Operations

Sylvia Wong

Head, Corporate, Commercial Banking, Institutional Banking and Client Coverage

Mak Joon Nien

Chief Financial Officer

Frederic Gilles Serpoul

Interim Head, Human Resources

Muhammad Rawi Abdullah

Head, Conduct, Financial Crime & Compliance

Irene Tan Li Ching

Head, Corporate Affairs, Brand and Marketing

Jennifer Kang

Head, Transaction Banking

Wendy Ang

Chief Information Officer

Joy Chowdhury

Country Chief Risk Officer

Darina Yusof



SUMITOMO MITSUI BANKING CORPORATION MALAYSIA BERHAD

Suite 22-03, Level 22
Integra Tower, The Intermark
348, Jalan Tun Razak
50400 Kuala Lumpur
Tel : 03-2176 1500
Call Centre : 03-2176 1500
Fax : 03-2165 1599
E-mail : GeneralEnquiries@my.smbc.co.jp
Website : www.smbc.co.jp/global/malaysia/
index.html
www.smbc.co.jp/asia/malaysia/
SWIFT Code : SMBCMYKL

BOARD OF DIRECTORS

Independent Non-Executive Chairman

Chin Kok Sang

Executive Director

Kazuya Ikeda

President/Chief Executive Officer/Executive Director

Tetsuya Kainaka

Independent Non-Executive Directors

Tan Kim Seng

Dato' Wan Mohd Fadzmi bin Che Wan Othman Fadzilah

MANAGEMENT

President/Chief Executive Officer

Tetsuya Kainaka

Deputy Chief Executive Officer

Mohammed Nizar Faisal

Deputy President

Soji Takano

Head of Risk Management/Chief Risk Officer

Tomokazu Hirose

Head of Internal Control

Joseph Ng Mun Fai

Head of Corporate Banking [Business Promotion 2 (Non-Japanese Corporate)]

Steven Perng Chong Hann



DIRECTORY OF ABM MEMBERS (CONT'D)

SUMITOMO MITSUI BANKING CORPORATION MALAYSIA BERHAD (cont'd)

MANAGEMENT (cont'd)

Head of Business Promotion 1 (Japanese Corporate)

Shunichiro Tanaka

Head of Cash Management Services

Maszeri Maiseh

Head of Treasury

Fong Chee Choong

Head of Client Services

Jennifer Lee Suat Kiow

Head of Credit Risk Management

Sarah Rahim

Head of Market Risk Management

Khaizy Osman

Head of Operational Risk Management

Kalsum Hassan

Head of Planning

Fusaaki Tozawa

Head of Human Resources

Vivien Foo

Chief Compliance Officer

Chang Siew Ming

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



THE BANK OF NOVA SCOTIA BERHAD

Level 10, Menara Hap Seng 2

Plaza Hap Seng

1, Jalan P. Ramlee

50250 Kuala Lumpur

Tel : 03-2052 3600

Fax : 03-2052 3700

E-mail : bns.kualalumpur@scotiabank.com

Website : www.scotiabank.com.my

SWIFT Code : NOSCMYKL

BOARD OF DIRECTORS

Chairman

Theodoor Joseph Bark

Statutory Directors

Sivadas Menon

Murugiah M.N. Singham

Alexander Kwai Lap Choi

MANAGEMENT

Chief Executive Officer

Sivadas Menon

Head, Risk

Ragu Nelligan

Head, Treasury

Kenny Foong

Head, Corporate Banking

Lai Swee Kim

Head, Global Wholesale Operations

Steven Narendran

Head, Finance

Kok Weng Kheong

Head, Compliance

Calvin Chua

Head, Human Resources

Veronica Lai

Internal Auditor

Rosesaliza Abdullah

Senior Relationship Managers

Ken Yap Wei Ming

Norman Lim Soh Chong

Jasmand Ng Kok Khoon



DIRECTORY OF ABM MEMBERS (CONT'D)



UNITED OVERSEAS BANK (MALAYSIA) BHD

Menara UOB
Jalan Raja Laut
50350 Kuala Lumpur
Tel : 03-2692 7722
Call Centre : 03-2612 8121
Fax : 03-2691 0281
E-mail : uobcustomerservice@uob.com.my
Website : www.uob.com.my
SWIFT Code : UOVBMYKL

BOARD OF DIRECTORS

Chairman Emeritus and Honorary Adviser

Dr. Wee Cho Yaw

Board Chairman/Independent Non-Executive Director

Dato' Jeffrey Ng Tiong Lip

Deputy Chairman/Non-Independent Executive Director

Wee Ee Cheong

Independent Non-Executive Directors

Fatimah bte Merican

Ching Yew Chye

Datuk Phang Ah Tong

Non-Independent Executive Director

Wong Kim Choong

SENIOR MANAGEMENT

Chief Executive Officer

Wong Kim Choong

Managing Director, Country Head, Global Markets

Lee Che Kong

Managing Director, Country Head, Personal Financial Services

Ronnie Lim Kheng Swee

Managing Director, Country Head, Wholesale Banking

Ng Wei Wei

Executive Director, Co-Country Head, Credit – Commercial

Ajeep Rassidi bin Othman

Executive Director, Country Head, Commercial Banking

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, Co-Country Head, Credit – Commercial

Kan Wing Yin

Executive Director, Country Head, Human Resources

Lai Tak Ming

Executive Director, Country Head, Credit – Retail

Liew Chee Choong

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, Country Head, Islamic Banking

Mohd Fhauzi bin Muridan

Executive Director, Country Head, Credit – Corporate

Tam Chee Meng

Executive Director, Country Head, Special Assets Management

Linda Tan Mei Lin

Executive Director, Country Head, Wholesale Banking Business Management

Anita Tang Wai Fong

Executive Director, Country Head, Legal & Secretariat

Penny Wan Yoke Nee

Executive Director, Country Head, Internal Audit

Bill Wong See Hong

Executive Director, Country Head, Channels and Digitalisation

Yap Kok Tee



OFFICE RELOCATION



After many years at our office in UBN Tower, ABM has relocated to our new office at the AICB Building with effect from 17 March 2021.



The Association of Banks in Malaysia

A-11-1 AICB Building
No. 10 Jalan Dato' Onn
50480 Kuala Lumpur
Tel: 03-2202 7223
ABMConnect: 1300-88-9980
www.abm.org.my





PERSATUAN BANK-BANK DALAM MALAYSIA
THE ASSOCIATION OF BANKS IN MALAYSIA

A-11-1, AICB Building, 10, Jalan Dato Onn, 50480 Kuala Lumpur

Tel: 03-2202 7223

ABMConnect: 1300-88-9980

Website: www.abm.org.my

**FORGING PUBLIC UNDERSTANDING FOR A RESPONSIBLE
AND RESPONSIVE BANKING INDUSTRY**