



## PERSATUAN BANK BANK DALAM MALAYSIA

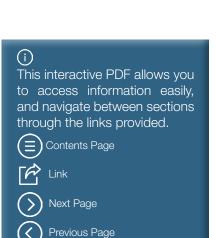
THE ASSOCIATION OF BANKS IN MALAYSIA



# **ANNUAL REPORT 2021**

FORTIFYING RESILIENCE. ENCOURAGING SUSTAINABILITY.





# FORTIFYING RESILIENCE. ENCOURAGING SUSTAINABILITY.

In 2021, the banking industry played a critical role in supporting the nation and society towards Recovery, Resilience and Reform. Heeding the government's call to protect lives, restore prosperity, rebuild businesses and boost the reform agenda during the pandemic period, The Association of Banks in Malaysia (ABM) continued championing its member banks' efforts to support customers in transitioning to the new normal, including embracing digitalisation in their business focus and operations while bolstering online banking facilities. ABM also encouraged and supported its member banks to integrate Sustainability into their business strategies and statements.

The cover depicts fast moving urban traffic representing the financial industry's fluidity and dynamic resilience in the digital era. Rows of lights in the sky blanketing the landscape symbolises ABM's inclusive goals in relation to the Environmental, Social and Governance matters, represented by the three glowing columns. Meanwhile, the shades of green and blue in the arrow-shaped light clusters pointing to the clouds epitomise the Association's commitment in moving towards a responsible and sustainable future.





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# CORPORATE INFORMATION

#### Chairman Bank

#### **MALAYAN BANKING BERHAD**

Dato' Sri Abdul Farid Alias (until 30 April 2022) Dato' Khairussaleh Ramli (from 1 May 2022)

Alternate: Datuk Haji Hamirullah Boorhan

## **Principal Officer**

Kalpana Sambasivamurthy **Executive Director** 

#### **Council Members**

#### **Affin Bank Berhad**

Datuk Wan Razly Abdullah bin Wan Ali

Alternate:

Abdul Malek bin Mohamed Said

#### **CIMB Bank Berhad**

Dato' Abdul Rahman Ahmad

Alternate:

Khairul Rifaie

### **Citibank Berhad**

Usman Ahmed (from 1 February 2021)

Alternate: Elaine Fan

### **Hong Leong Bank Berhad**

Domenic Fuda

Alternate:

Dominic Mascrinas

#### **HSBC Bank Malaysia Berhad**

Stuart Milne (until 30 March 2022) Omar Siddiq bin Amin Noer Rashid (from 31 March 2022)

Alternate: Lim Eng Seong (until 6 April 2021) Mily Liang (from 17 June 2021)

### 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 (until 24 March 2022) Mohd Rashid Mohamad (from 1 April 2022)

Alternate: Rakesh Kaul (until 15 August 2021) Jeffrey Ng Eow Oo (from 30 August 2021)

# Standard Chartered Bank Malaysia Berhad

Abrar A. Anwar

Alternate: Lai Pei-Si (until 27 September 2021) Sammeer (from 18 November 2021)

# United Overseas Bank (Malaysia) Bhd

Wong Kim Choong (until 30 April 2022) Ng Wei Wei (from 1 May 2022)

Alternate: Ronnie Lim (until 29 August 2021) Ng Wei Wei (from 30 August 2021 to 30 April 2022)

#### **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 No.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

As at 30 April 2022



Dato' Sri Abdul Farid Alias 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** 



Chief Executive Officer & Managing Director Citibank Berhad



**Domenic Fuda** Group Managing Director & CEO
Hong Leong Bank Berhad



Omar Siddiq bin Amin Noer Rashid 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



**Mohd Rashid Mohamad** Group Managing Director and Chief Executive Officer **RHB Banking Group** 



Abrar A. Anwar Managing Director and Chief Executive Officer Standard Chartered Bank Malaysia Berhad



Wong Kim Choong Chief Executive Office United Overseas Bank (Malaysia) Bhd



Alliance Bank Malaysia Berhad



Chief Executive Officer AmBank (M) Berhad



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# THE COUNCIL (CONT'D)

As at 30 April 2022

# DATO' SRI ABDUL FARID ALIAS

Group President & Chief Executive Officer

Malayan Banking Berhad (Maybank)



Dato' Sri Abdul Farid Alias ended his tenure as the Group President and Chief Executive Officer (CEO)/Executive Director of Maybank on 30 April 2022. He was 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 Fellow, Chartered Bankers of the Asian Institute of Chartered Bankers (AICB) and the Chartered Banker Institute (CBI) in the United Kingdom (UK).

In addition, Dato' Sri Abdul Farid is the Co-Chairmen of the Emerging Markets Advisory Council (EMAC) of The Institute of International Finance based in Washington, DC.

Dato' Sri 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)

As at 30 April 2022

# 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 ICAEW and the Malaysian Institute of Accountants (MIA).

#### **USMAN AHMED**

Chief Executive Officer & Managing Director

Citibank Berhad



Mr Usman Ahmed is the Chief Executive Officer and an Executive Director of Citibank Berhad since February 2021.

He is also the Chairman of Citigroup Global Markets, Malaysia and leads the entire Citi franchise in Malaysia including Citi's Solution Centers, which cater to over 50 countries around the globe.

Mr Ahmed has 28 years of international banking and Board-level experience in the Asia Pacific and EMEA regions, having been in various leadership positions spanning across Corporate & Investment Banking, Capital Markets, Commercial, Consumer and Islamic Banking.

Having worked in seven countries, some of his prior roles have included the following:

- CEO and Managing Director, Citi Bahrain, Kuwait and Qatar and CEO, Citi Islamic (Bahrain).
- Head of Corporate and Investment Banking & Managing Director, Citi Philippines, Board Member Citicorp Capital Philippines, Inc. (Manila).
- Chief Operating Officer, Asia Pacific (APAC) Corporate Bank and APAC Head of Islamic Banking (Hong Kong).
- Head of Corporate Banking & Managing Director, Emerging Markets Barclays Bank (led 14 countries across the Middle East, Africa and South Asia, Dubai).
- CEO and Managing Director of Global Islamic Banking, Citi (Dubai).
- Director, EMEA Capital Markets Origination (London).

Mr Ahmed also continues to be a Senior Credit Officer of Citi since 2013.

He is a member of the Board of Governors of the American Chamber of Commerce, Malaysia, AICB and FINCO.



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# THE COUNCIL (CONT'D)

As at 30 April 2022

#### **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 spent the past 17 years in various senior management roles across Australia and Asia in financial institutions, where he was responsible for the formulation and execution of customer segment strategies, business operations optimisation, products, distribution, customer experience, data analytics and increasingly digital strategies.

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 AICB and Visa Pacific Senior Client Council.

# OMAR SIDDIQ BIN AMIN NOER RASHID

Chief Executive Officer

**HSBC Bank Malaysia Berhad** 



Encik Omar was appointed as the Non-Independent Executive Director and Chief Executive Officer (CEO) on 31 March 2022.

Encik Omar graduated from the London School of Economics and Political Science with a Bachelor of Science degree in Economics. He is a Fellow member of ICAEW and a member of MIA. He is also a CFA charterholder.

Prior to his appointment to HSBC Malaysia, Encik Omar was the Deputy CEO, Malaysia and CEO, Group Wholesale Banking at CIMB Group Holdings Berhad. Before that, he has held other senior leadership roles including Group Chief Operating Officer at CIMB Group Holdings Berhad, Head of Group Wholesale Banking at RHB Bank Berhad, Executive Director/Group Chief Financial Officer at Malaysia Airlines Berhad and Executive Director in the Investments Division at Khazanah Nasional Berhad.

Encik Omar is a Non-Independent Executive Director of HSBC Amanah Malaysia Berhad.



## THE COUNCIL (CONT'D)

As at 30 April 2022

#### **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 33 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 61 years of experience in banking and finance. He joined the 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 is an Alumni of 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.

Tan Sri Dato' Sri Tay is presently the Chairman of Association of Hire Purchase Companies Malaysia and is a Council Member of AICB.



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# THE COUNCIL (CONT'D)

As at 30 April 2022

# MOHD RASHID MOHAMAD

Group Managing Director and Chief Executive Officer

**RHB Banking Group** 



Encik Mohd Rashid Mohamad was appointed as Group Managing Director and Chief Executive Officer of RHB Banking Group (RHB) on 1 April 2022. He was previously Managing Director, Group Wholesale Banking and Group Treasurer of RHB.

Encik Mohd Rashid has more than 20 years of experience in the financial services industry, where he has held senior positions in well-established financial institutions across Malaysia and Singapore, namely ABN Amro NV, The Royal Bank of Scotland and AmBank Group.

He was also the Chairman of the Investment Panel of Kumpulan Wang Amanah Pencen Inc. (KWAP) in 2019 to 2021.

Encik Mohd Rashid holds a Master of Business Administration with Distinction from University of Wales, UK and is a member of MIA. He attended the Advanced Strategic Management Program at the Institute for Management Development (IMD), Lausanne.

#### **ABRAR A. ANWAR**

Managing Director and Chief Executive Officer

Standard Chartered Bank Malaysia Berhad



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

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)

As at 30 April 2022

#### **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 AlCB in 2015.

He has 39 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.



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# THE COUNCIL (CONT'D)

As at 30 April 2022

# 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 also sits on the Board of FINCO and is an Alternate Director of PayNet.

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 AmBank (M) Berhad.

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 Haii 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





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

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



**KHAIRUL RIFAIE** Group Chief Financial Officer



Encik Khairul Rifaie is currently the Group Chief Financial Officer of CIMB Group. Prior to his current role. Encik Khairul held the position of Chief Financial Officer, 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 Khairul 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 Khairul 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 Khairul is also a member of ICAEW, Chartered Banker Institute (CBI) and MIA.



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# THE COUNCIL - ALTERNATES (CONT'D)



**ELAINE FAN**Consumer Business Manager **Citibank Berhad** 



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



MILY LIANG
Chief Operating Officer
HSBC Bank Malaysia Berhad



Ms Elaine Fan is the Consumer Business Manager of Citibanker Berhad. She is a veteran Citibanker with 38 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.



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

He oversees Group Operations and Technology where he is responsible for ensuring that appropriate infrastructure and resources are made available to support business growth plans and challenges. He is also responsible for driving technology enablement and innovation in business processes, customer channels and operations which support revenue building initiatives. He is an experienced banking professional with a wealth of management experience -Operations, Procurement, Customer Experience, Risk Management, Compliance, Process Redesign, Security, Property and Information Technology.

Prior to joining Hong Leong Bank, Mr Mascrinas 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 Mascrinas holds an MBA, graduated in Business Administration from Murdoch University Australia.



Ms Mily Liang is currently the COO of HSBC Malaysia, with a focus on leading and managing transformative digital initiatives, operational excellence, cost control and corporate services. Ms Liang joined HSBC in 2007 and has held key positions within the retail and wealth management business, notably launching new products and propositions, increasing customer growth and revenue and optimising customer experiences with an emphasis on digital rollouts. Prior to joining HSBC, she was with Accenture where she was involved in retail banking transformation initiatives, system deployments, merger integrations and change management in the financial services industry.



# THE COUNCIL - ALTERNATES (CONT'D)



LIM YAU SEONG
Chief Operating Officer and Head of Operations & Technology, Malaysia
OCBC Bank (Malaysia) Berhad



DATO' CHANG KAT KIAM
Deputy Chief Executive Officer
Public Bank Berhad



JEFFREY NG EOW OO
Managing Director,
Group Community Banking
RHB Bank Berhad



Mr Lim Yau Seong has served at OCBC Bank for 35 years and is currently its COO and Head of Operations & Technology. He is presently a Senior Vice President of OCBC Bank Malaysia.

Mr Lim has held various senior management positions commercial loans, consumer sales, emerging business and enterprise strategic marketing in his long tenure at the bank. His current role includes implementing and overseeing strategic initiatives to ensure efficient banking operations and implementation of new technologies. Mr Lim drives quality initiatives to achieve operational efficiency and excellence, create a robust data-driven culture and transform the current operating models in innovative ways for a better customer and staff experience.

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 was appointed to his present position as Deputy CEO in January 2016. He was appointed 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.



Mr Jeffrey Ng was appointed as the Managing Director, Group Community Banking on 1 July 2021.

In his current role, Mr Ng is responsible to lead the Group towards achieving its aspiration of becoming a true Community Bank, providing a seamless experience for individuals and SME customers. He will be responsible to ensure RHB Bank remains at the forefront in terms of asset size, deposit balances, wealth business, profitability and market share, leveraging on all available sales channels across the country and its on-going pursuit to digitise customer journeys.

He has close to 20 years of experience in the financial services industry, focusing particularly in the management of the SME segment. Prior to his current role, Mr Ng has been Head, Group Business & Transaction Banking since 18 December 2017.

Mr Ng is a qualified Chartered Accountant and spent the early part of his career with PwC covering assurance. He is also a chartered member of MIA, The Association of the Chartered Certified Accountants (ACCA) of the United Kingdom and a Chartered Banker with AICB.



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# THE COUNCIL - ALTERNATES (CONT'D)



SAMMEER
Country Head, Consumer,
Private and Business Banking
Standard Chartered Bank



Malaysia Berhad

Mr Sammeer is the Country Head of Consumer, Private and Business Banking (CPBB) for Standard Chartered Malaysia.

Mr Sammeer is a seasoned financial services professional with over 23 years of experience in driving strategic business transformation and change management actions across diverse markets. In his 19 years with Standard Chartered, he has built award-winning businesses across domains in digital wealth, investments, insurance, lending, payments, distribution and digital banking. This gave him a wide exposure to complex and varied businesses, across multiple complex markets such as Malaysia, Singapore and India.

In his role, Mr Sammeer is responsible for developing the strategy and driving the growth of the CPBB business of Standard Chartered Malaysia.



NG WEI WEI
Deputy Chief Executive Officer
United Overseas Bank (Malaysia) Bhd



Prior to her appointment as Chief Executive Officer effective 1 May 2022, Ms Ng Wei Wei was the Deputy Chief Executive Officer (CEO) of UOB Malaysia since July 2021. She assists the CEO in driving UOB Malaysia's strategic business priorities and supporting the growth of the UOB Group's franchise across Asia in the areas of Wholesale and Retail Banking, Channels and Digitalisation, Risk Management, FDI Advisory and Islamic Banking Window.

With over 20 years of banking experience, Ms Ng has worked in Hong Kong and Malaysia with several global financial institutions. She graduated from Monash University of Melbourne, Australia, with a Bachelor's Degree in Commerce, having double majored in Accounting and Management.



# THE COUNCIL - ALTERNATES (CONT'D)



RONNIE ROYSTON FERNANDIZ
Group Chief Financial Officer
Alliance Bank Malaysia Berhad



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



Mr Ronnie Royston Fernandiz is the Group Chief Financial Officer of Alliance Bank. He joined the Bank on 16 July 2020, and is responsible for the financial planning, forecasting and budgeting, and management of liquidity and capital risks.

He began his career as an auditor at Arthur Andersen/Ernst & Young before making the move to the Malaysia Industrial Development Finance. Prior to joining Alliance Bank, he was the Chief Financial Officer for Group Global Banking and Chief Financial Officer for International Business at Malayan Banking Berhad.

Mr Fernandiz is a certified public accountant, and a fellow member of MIA and Malaysian Institute of Certified Public Accountants (MICPA). He has a Bachelor of Accounting (Honours) degree from Universiti Malaya.



Datuk Iswaraan Suppiah's portfolio encompasses Digital Banking, Data Science, Information Technology and Operations. He has over 30 years of experience in banking industry.

As the management executive responsible for Digital Banking, he leads 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. He conceived and drives AmBank Group's intelligence-driven bank end-state. In Operations, he spearheads the adoption of continuous quality improvement and process automation.

Prior to joining AmBank Group, Datuk Iswaraan was Group Chief Information and Operations Officer of CIMB Group. He led regional integration, digital transformation, information technology and operations functions across all business and geographical markets.



THE ASSOCIATION OF BANKS IN MALAYSIA

# CHAIRMAN'S STATEMENT

As Chairman of
The Association of
Banks in Malaysia,
I am pleased to present
the 2021 Annual Report.

Dato' Sri Abdul Farid Alias
Chairman



It has now been about two years since the start of the COVID-19 crisis in Malaysia. Even though Malaysia (and many other countries) have recently transitioned to the endemic phase, the effects that the pandemic has wrought on the Malaysian economy are still very apparent and strongly felt, particularly among certain segments of society. Aside from the pandemic's threat to the people's health and livelihoods, political uncertainties also weighed heavily on sentiment.

2021 started on a cautiously optimistic, if somewhat restrained, note as the number of new COVID-19 cases appeared to be at manageable levels and the Malaysian Government had begun rolling out the National COVID-19 Immunisation Programme (PICK). By May, however, the Delta variant had emerged in Malaysia which resulted in a rapid escalation in the number of new COVID-19 infections. This led to the reimposition of a nationwide Movement Control Order (MCO) in mid-May 2021.

In June, the government launched the National Recovery Plan, comprising a 4-phase exit strategy from the pandemic as a guide to enable Malaysia to return to some form of normalcy. There were further relaxations of the pandemic-related restrictions announced in October when 90% of Malaysia's adult population were fully vaccinated, including the lifting of the ban on interstate travel for fully vaccinated individuals. This move brought some much welcome respite to the domestic tourism industry which had suffered badly since the start of the pandemic.

The uncertainty and volatility of 2021 have provided us with key insights and collective knowledge that must be applied so that we can stay on the path to recovery. It is therefore imperative that member banks stay focused on improving and strengthening their fundamentals such as vigilance in managing risk, maintaining resilience of capital buffers, ensuring operational and cyber resilience, and managing climate risks.

Let us now recap the macroeconomic environment faced by the Malaysian commercial banking sector in 2021.

#### THE GLOBAL ECONOMY

The global economy performed admirably to rally to an estimated 5.5% global growth in 2021 despite the many headwinds faced, including the emergence of multiple COVID-19 variants, soaring fuel prices and supply chain disruptions to name but a few. The near-term prospects for global growth are expected to be subdued, combined with an increase in global inflation. Expectations of possible new waves of COVID-19 infections, a reduction in fiscal support, and persistent supply bottlenecks have economists predicting a sharp drop in global growth to 4.1% in 2022.

# **CHAIRMAN'S STATEMENT (CONT'D)**

The positive economic growth recorded in 2021 was uneven over countries and regions, with countries that rely heavily on tourism recording significantly slower recovery compared to oil and commodity exporting countries. The differing rate of COVID-19 vaccination has also had an impact on the speed and degree of relaxation of COVID-19 related restrictions by individual nations, and the resultant resumption of economic activities.

Overall, the recovery in global output for 2021 can be primarily attributed to robust consumer spending and some uptake in investment. Trade in goods rebounded, even exceeding the pre-pandemic level. However, by end-2021, the growth momentum of China, the European Union (EU) and the United States of America (US) reduced as the impact of fiscal and monetary stimuli dissipated amid the return of major supply-chain disruptions. Generally, growth stimulus has also been mostly weaker in developing countries and economies in transition. Higher commodity prices have helped to boost commodity exporting countries at large, but rising food and energy prices have also triggered rapid inflation.

The US economy grew by 5.5% in the fourth quarter of 2021 compared to 4.9% in the third quarter, attributed to a broad-based improvement in private consumption. This was also underpinned by strong wage growth and employment conditions.

Meanwhile, the UK emerged as the fifth largest global economy behind the United States, China, Japan, and Germany with a gross domestic product (GDP) of 2.2 trillion British Pounds, recording annual growth of 7.5% and an unemployment rate of 3.8%. However, a 6.2% inflation rate driven by rising prices, tax increases, and geopolitical instability has somewhat tempered expectations of a straightforward path to recovery.

On the other side of the pond, the combined GDP of the EU's 27 member states amounted to approximately 14.45 trillion Euros. Meanwhile, with an annual growth rate of 13.7%, the Republic of Ireland emerged as the fastest growing economy in Europe in 2021. While Croatia, Greece, and the UK also reported high rates of growth, it is noted that almost every country in Europe reported some degree of growth, after having shrunk in 2020. Unemployment in the EU decreased to 6.4% in December 2021, indicating the positive collective response from the EU in tackling the pandemic.

Closer to home, Japan, the third largest economy globally, recorded an annualised 4.6% GDP growth in October-December 2021 while its inflation rate was -0.2% amid consumer and business spending growth being lower than previously reported.

As expected, China's economy achieved a GDP growth of about 8.1%. Partly attributable to its cheap and abundant labour force, China is the only major economy that maintained positive economic growth in 2020 when the pandemic first hit, maintaining comparatively low unemployment (5.8% urban unemployment) and inflation (2.39%) rates.

The GDP of Asia's developing countries may have grown by 6.9%, but this is not reflective of the uneven recovery across most of its economies. Driven by strong growth in China (8.1%) and Taipei, China (6.4%), East Asia's GDP expanded by 7.6%.

Despite the economic improvements that were seen in many countries in 2021, Russia's invasion of Ukraine in February 2022 means that a strong global economic recovery is far from certain. Russia's invasion of Ukraine shook financial markets and the increased geopolitical tensions are set to aggravate inflation rates and supply chain bottlenecks. Economists anticipate that the direct impact of reduced trade with Russia and economic sanctions levied on Moscow by the US and EU would likely be outweighed by the indirect consequences from the effect on business and consumer confidence and commodity markets. As the world keeps a close eye on this conflict, only time will tell if its repercussions on the global economy will be moderately contained or very severe.

# MALAYSIAN ECONOMIC OUTLOOK AND PERSPECTIVES

Malaysia embarked on its post-pandemic economic recovery journey in 2021. However, the reintroduction of the MCO due to the surge in COVID-19 cases in May 2021 reduced the momentum. Fortunately, additional essential economic sectors were permitted to operate during this period as compared to the first MCO in 2020. Aided by the accelerated implementation of PICK, more economic sectors were able to gradually reopen in the third quarter of the year. Sturdy exports and continued policy aid for households and businesses also supported the momentum of domestic growth. Overall, Malaysia's economic recovery was moderate and GDP grew by 3.1% in 2021.

The country's headline inflation averaged higher at 2.5% as rising global oil prices and supply chain disruptions resulted in higher costs and consequently, a bit of upward price pressures for certain categories of consumer goods and services. Still, the underlying inflation (as measured by core inflation), remained relatively subdued at 0.7% in 2021, reflecting the spare capacity in the economy amid a moderate recovery in the labour market.



THE ASSOCIATION OF BANKS IN MALAYSIA

# **CHAIRMAN'S STATEMENT (CONT'D)**

The Overnight Policy Rate (OPR) which was reduced to a historic low of 1.75% in July 2020 was kept unchanged throughout 2021. Fiscal measures were also implemented, easing the burden of households and businesses and thus, supporting the economic recovery.

The Malaysian Government announced four assistance and economic stimulus packages in 2021 comprising a combination of fiscal and non-fiscal measures – PERMAI¹, PEMERKASA², PEMERKASA +³ and PEMULIH⁴ – with a total value of RM225 billion, or 14.8% of GDP were rolled out. The aid and stimulus packages rolled out over 19 months since March 2020 saved 2.7 million jobs and benefitted more than 20 million people and 2.4 million businesses.

Meanwhile, the Statutory Reserve Requirement (SRR) was unchanged at 2.00% in 2021. However, the flexibility for banks to use Malaysian Government securities to meet SRR compliance was extended from 31 May 2021 to 31 December 2022 in order to provide sustained liquidity support during the economic recovery.

For 2022, the Malaysian economy is expected to strengthen, with projected GDP growth of between 5.3% and 6.3%, thanks to increased global trade, upliftment of most COVID-19 related containment measures including the reopening of international borders, and improvements in the labour market conditions. However, as the macroeconomic environment rapidly changes, there remains significant downside risks to the domestic growth projection. These risks mainly revolve around how the COVID-19 situation develops, the pace of rolling out public infrastructure projects, prolonged labour shortages, supply chain disruptions, and higher inflation rates.

# MALAYSIAN BANKING SECTOR – DEVELOPMENTS & ISSUES

The banking industry continued its swift and coordinated approach in meeting the needs of the public throughout the COVID-19 pandemic, working closely with the government to provide uninterrupted financial services to households and businesses nationwide. While 2020 saw various repayment assistance as well as funding programmes for the small and medium sized enterprises (SMEs) offered at an unprecedented scale to provide temporary relief to affected borrowers and businesses, 2021 saw Bank Negara Malaysia establish or enhance no less than 9 facilities to provide relief for and to support the recovery of SMEs, while Malaysian banks continued offering various loan repayment assistance schemes.

Throughout 2021, financial stability remained a key priority, with member banks supporting borrowers who continued to face difficulties servicing their loan obligations. These included repayment assistance packages with standardised features and simplified application processes to enable assistance to be rolled out swiftly and seamlessly. Unlike the automatic moratorium for all individual and SME loans implemented during the nationwide lockdown in the first half of 2020, borrowers who needed assistance could apply for it. This reflected the move towards more targeted assistance as the economy gradually reopened, while ensuring that borrowers who still needed financial assistance would continue to receive help. Borrowers who did not qualify for the targeted repayment assistance packages could also apply for more bespoke repayment assistance offered by their banks.

In the first half of 2021, the targeted repayment packages were made available to microenterprises and B40 individuals who had become unemployed or had experienced a significant reduction in income. Following the reimposition of MCO in June 2021, the scope of the assistance was expanded under the government's PEMULIH package. Under PEMULIH, all individual borrowers and microenterprises, as well as SMEs affected by the COVID-19 pandemic, could opt-in for a 6-month moratorium for qualifying loans<sup>5</sup>, and approval would be given automatically.

The Malaysia banks, together with Agensi Kaunseling dan Pengurusan Kredit (AKPK) also launched the Financial Management and Resilience Programme (URUS) in October 2021. URUS aims to help the most vulnerable B50 borrowers transition from existing repayment assistance to more holistic financial and debt management support. Financial management plans developed for borrowers under URUS take into account all their debt obligations.

More information regarding the various repayment assistance provided by the banks in 2020 and 2021 can be found on pages 33-35. 🖺

- Malaysian Economic and Rakyat Protection Assistant Package (PERMAI)
- 2 Strategic Programme to Empower the People and Economy (PEMERKASA)
- Strategic Programme to Empower the People and Economy Plus (PEMERKASA+)
- National People's Well-Being and Economic Recovery Package (PEMULIH)
- Loans approved before 1 July 2021 and are not in arrears for more than 90 days on the date the request for moratorium is submitted to the bank.



# **CHAIRMAN'S STATEMENT (CONT'D)**

The year ended on a very challenging note in December 2021 due to what the government dubbed a "once in a century" torrential downpour with abnormally heavy rain throughout most of Peninsular Malaysia that resulted in floods affecting eight states. Under the Disaster Relief Facility 2022 (DRF 2022), Bank Negara Malaysia made available RM200 million financing facilities to micro and small and medium enterprises (MSMEs) affected by the floods nationwide. The DRF 2022 assisted MSMEs in covering the costs of repairs and/or replacement of assets for business use (e.g. plant and machinery) which have been damaged by floods; and/or for working capital.

With up to 125,000 people affected, the floods were a harsh reminder that the battle against the pandemic and climate change were equally important.

Malaysia's Financial Sector Blueprint (FSB) 2022-2026 was unveiled on 24 January 2022 by Bank Negara Malaysia. With three broad themes of Finance for all, Finance for transformation and Finance for sustainability, the FSB 2022-2026 is focused on five strategic thrusts to promote a financial system that would secure long-term growth, planetary health and shared prosperity: 1) Fund Malaysia's economic transformation, 2) Elevate the financial well-being of households and businesses, 3) Advance digitalisation of the financial sector, 4) Position the financial system to facilitate an orderly transition to a greener economy and 5) Advance value-based finance through Islamic finance leadership. The ABM member banks are committed to working in tandem with the regulators to achieve the objectives set out in the FSB 2022-2026 over the next 5 years.

#### **ABM'S STRATEGY FOR 2022**

ABM proactively promotes 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. ABM will also work alongside the regulators to achieve the aspirations under the FSB 2022-2026.

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 view of the continued prevalence of financial and banking related scams in Malaysia, ABM prioritises educating the public on various scams currently being perpetrated. Building upon the initiatives and work done in prior years, ABM plans to further expand its scam awareness campaign in collaboration with other organisations and stakeholders.

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. In this regard, ABM will continue to support the ESG agenda, not only through its participation in the Joint Committee on Climate Change (JC3) but also through its own initiatives. Moving forward, our member banks will be placing more emphasis on ESG and working to incorporate these policies in their operations and strategies.

As Malaysia transitions to the endemic phase and the new normal brought about by the COVID-19 pandemic, ABM will continue working together with all our stakeholders to play our part in helping Malaysia stay firmly on the road to recovery, resilience and reform.

## CONCLUSION

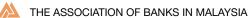
I have had the privilege of chairing ABM for the past 9 years and it is now time to pass on the baton as I also step down from my role as Group President and Chief Executive Officer of Maybank effective 30 April 2022. Before I take my leave, I wish to express my utmost appreciation to all the members of ABM and the Council for your support and cooperation throughout my tenure as Chairman. The trust and confidence placed in me to helm the Association since 2013 has indeed been humbling.

On behalf of ABM, I would also like to convey my appreciation to Bank Negara Malaysia, the Securities Commission, government ministries and consumer associations for their support, guidance and confidence in empowering us to drive various initiatives on behalf of the industry.

I wish ABM the very best as it continues serving its stakeholders.

#### **Dato' Sri Abdul Farid Alias**

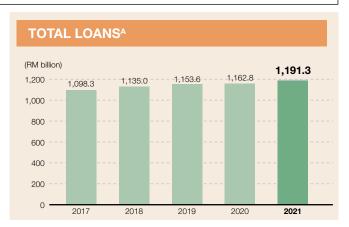
Chairman

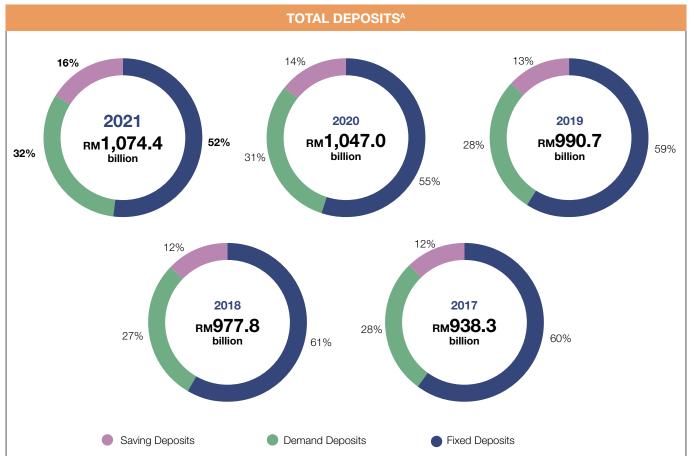


# FINANCIAL DATA

#### TOTAL ASSETS, TOTAL LOANS AND TOTAL DEPOSITS OF COMMERCIAL BANKSA 2021 % % % % % RM Increase **RM** Increase **RM** Increase **RM** Increase **RM** Increase million (yoy) million (yoy) million (yoy) million (yoy) million (yoy) **Total Assets** 1,851,854 1.9 1,932,090 1,966,865 2,046,809 4.1 2,112,918 3.2 1,098,300 Total Loans 1.7 1,134,973 3.3 1,153,597 1,162,792 1,191,304 2.5 1.6 8.0 Total Deposits 938,281 4.8 977,786 4.2 990,669 1.3 1,046,988 5.7 1,074,394 2.6





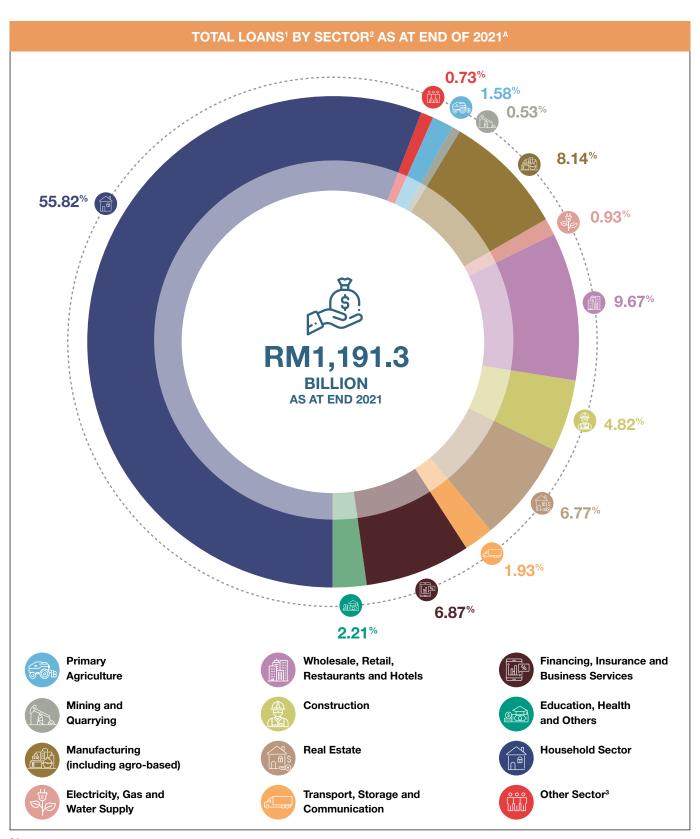


#### Source

A Data for 2017 to 2021 extracted from Bank Negara Malaysia's Monthly Highlights and Statistics in January 2022



# **FINANCIAL DATA (CONT'D)**



# Notes:

- <sup>1</sup> Total loans as at end 2021 is RM1,191.3 billion, and includes loans sold to Cagamas.
- <sup>2</sup> The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.
- <sup>3</sup> Includes loans to individual businesses.

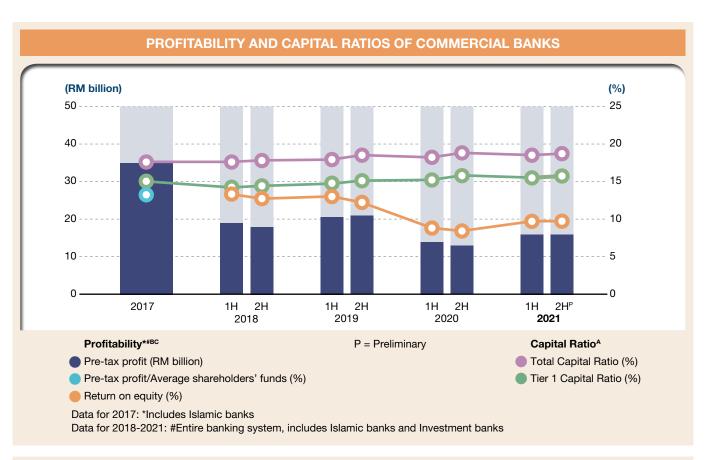
## Source:

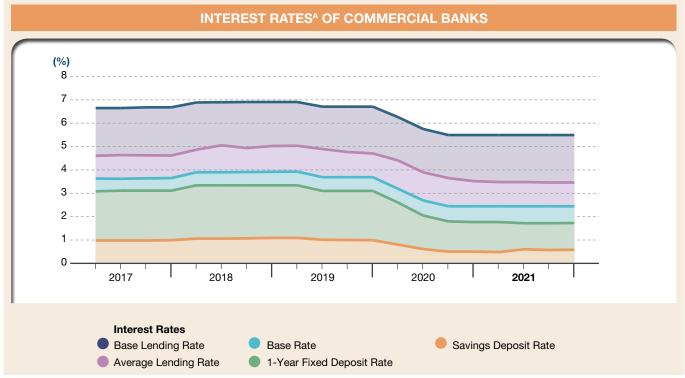
<sup>A</sup> Data extracted from Bank Negara Malaysia's Monthly Highlights and Statistics in January 2022



THE ASSOCIATION OF BANKS IN MALAYSIA

# **FINANCIAL DATA (CONT'D)**





#### Source:

- A Data for 2017 to 2021 extracted from Bank Negara Malaysia's Monthly Highlights and Statistics in January 2022
- <sup>B</sup> Data for 2017 extracted from Bank Negara Malaysia's Financial Stability and Payment Systems Report 2018
- <sup>c</sup> Data for 2018 to 2021 extracted from Bank Negara Malaysia's Economic and Financial Developments in the Malaysian Economy in the Fourth Quarter of 2019 and Fourth Quarter of 2020, Quarterly Bulletin for Fourth Quarter of 2021 and Financial Stability Review (FSR) of Second Half 2020 and Second Half 2021

Year



# **FINANCIAL DATA (CONT'D)**

0

2017

2018

Branch Network



BRANCH NETWORK AND SSTs OF COMMERCIAL BANKS BY STATES AS AT 31 DECEMBER 2021D

2019

SSTs • ATMs • Other SSTs

2020

		SSTs								
State	Branch Network	ATM	Cash Deposit Machine	Cash Recycler Machine	Cheque Deposit/ Scan Machine	Internet Kiosk/ Electronic Payment Kiosk	Others (coin deposit/EPF kiosk/ phone kiosk)			
Perlis	8	29	1	27	11	7	2			
Kedah	72	266	18	225	98	74	31			
Penang	147	447	53	369	221	171	67			
Kelantan	28	116	11	103	40	30	15			
Terengganu	30	132	2	105	38	35	16			
Pahang	77	278	26	175	101	83	29			
Perak	147	433	50	362	213	149	51			
Selangor	411	1,708	136	1,147	628	462	232			
WP Kuala Lumpur	278	911	88	675	439	339	137			
WP Putrajaya	7	47	4	20	8	7	6			
WP Labuan	9	26	6	15	8	7	3			
Negeri Sembilan	63	259	16	176	81	72	27			
Melaka	52	196	14	140	81	56	23			
Johor	235	768	86	674	341	248	97			
Sabah	105	316	47	257	134	117	43			
Sarawak	138	434	47	343	167	144	51			
Total	1,807	6,366	605	4,813	2,609	2,001	830			

### Source:

Data from 2017-2020, extracted from ABM Annual Reports 2017-2020

Data regarding number of branches and SSTs for commercial banks as at 31 December 2021 – ABM's compilation



THE ASSOCIATION OF BANKS IN MALAYSIA

# FINANCIAL DATA (CONT'D)

# BANK BRANCHES, NUMBER OF STAFF AND SSTs OF COMMERCIAL BANKS **AS AT 31 DECEMBER 2021**

			SSTs						
	Bank Branches		ATM	Cash Deposit Machine	Cash Recycler Machine	Cheque Deposit/ Scan Machine	Internet Kiosk/ Electronic Payment Kiosk	Others	
Affin Bank Berhad	110	4,634	291	26	121	98	111	9 coin deposit machines	
Alliance Bank Malaysia Berhad	79	3,579	178	98	74	98	81	5 coin deposit machines, 8 EPF kiosks	
AmBank (M) Berhad	169	7,325	631	0	242	202	200	13 coin deposit machines	
Bangkok Bank Berhad	5	182	0	0	0	0	0	_	
Bank of America Malaysia Berhad	1	91	0	0	0	0	0	_	
Bank of China (Malaysia) Berhad	8	515	0	0	18	8	11	_	
BNP Paribas Malaysia Berhad	1	105	0	0	0	0	0	_	
China Construction Bank (Malaysia) Berhad	1	92	0	0	0	0	0	_	
CIMB Bank Berhad	230	14,277	1,717	20	956	414	303	23 coin deposit machines, 233 EPF kiosks	
Citibank Berhad	10	1,707	26	34	0	18	14	4 coin deposit machines, 67 phone kiosks	
Deutsche Bank (Malaysia) Berhad	1	180	0	0	0	0	0	_	
Hong Leong Bank Berhad	232	7,787	243	0	549	231	0	17 coin deposit machines, 22 EPF kiosks	
HSBC Bank Malaysia Berhad	41	2,978	116	96	0	52	87	5 coin deposit machines, 42 phone kiosks	
India International Bank (Malaysia) Berhad	1	30	0	0	0	0	0	-	
Industrial and Commercial Bank of China (Malaysia) Berhad	5	187	8	0	0	0	5	-	
J.P. Morgan Chase Bank Berhad	1	150	0	0	0	0	0	-	
Malayan Banking Berhad	344	20,254	1,822	0	1,133	538	439	32 coin deposit machines, 17 EPF kiosks	
Mizuho Bank (Malaysia) Berhad	1	200	0	0	0	0	0	_	
MUFG Bank (Malaysia) Berhad	1	410	0	0	0	0	1	_	
OCBC Bank (Malaysia) Berhad	31	3,281	88	90	0	65	0	4 coin deposit machines	
Public Bank Berhad	262	14,600	278	0	1,326	438	284	27 coin deposit machines	
RHB Bank Berhad	202	10,418	932	241	217	352	315	16 coin deposit machines, 257 EPF kiosks	
Standard Chartered Bank Malaysia Berhad	24	1,828	4	0	52	25	31	24 phone kiosks	
Sumitomo Mitsui Banking Corporation Malaysia Berhad	1	213	0	0	0	0	0	-	
The Bank of Nova Scotia Berhad	1	47	0	0	0	0	0		
United Overseas Bank (Malaysia) Bhd	45	4,896	32	0	125	70	119	5 coin deposit machines	
Total	1,807	99,966	6,366	605	4,813	2,609	2,001	830	



# FINANCIAL DATA (CONT'D)

# ALTERNATIVE DELIVERY CHANNELS OF COMMERCIAL BANKS AS AT 31 DECEMBER 2021

	Internet Banking	Mobile Banking	Telebanking   Call Centre:	
Affin Bank Berhad	www.affinalways.com	-	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) Available on App Store, Google Play & Huawei AppGallery 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: CashPro Available on App Store & Google Play	Corporate: 03-2034 3961/3962/3963	
Bank of China (Malaysia) Berhad	www.bankofchina.com.my	Retail: Bank of China Available on App Store, Google Play & Huawei AppGallery	_	
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 Apply 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, Apply@HLB and HLB Pocket Connect App Available on App Store, Google Play & Huawei AppGallery Corporate: HLB ConnectFirst Available on App Store & Google Play	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.icbcmy.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 <i>Available on App Store &amp; Google Play</i>	Retail: 1300-88-6688 (local) 03-7844 3696 (overseas) 1300-88-7788 (M2e)	
Mizuho Bank (Malaysia) Berhad	Corporate: https://otp.ffrontier.com	-	_	
MUFG Bank (Malaysia) Berhad	Corporate: https://ebusiness.bk.mufg.jp/login/	-	_	
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	https://www.pbebank.com https://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	



THE ASSOCIATION OF BANKS IN MALAYSIA

# 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 2021
for and on behalf of the Council.

Kalpana Sambasivamurthy
Executive Director

#### 1. INTRODUCTION

Malaysia, and indeed the whole world, was presented with multiple challenges in 2021. The COVID-19 pandemic continued to stress health systems and posed considerable economic challenges globally. In addition, political instability on the domestic front added yet another layer of uncertainty.

On the part of the banks, financial relief in the form of repayment assistance and a 6-month moratorium (opt-in basis) was made available to all borrowers (individuals, microenterprises, and small and medium sized enterprises (SMEs)) that had been affected by the COVID-19 pandemic.

Owing to the reimposition of the Movement Control Order (MCO) 2.0 selected states in January 2021 for and MCO 3.0 nationwide in May 2021, the ABM team worked from home for most of the year. ABM nevertheless remained committed to ensuring there was no disruption in the provision of services to our members and we 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 2021.

#### 2. REPORT OF KEY INITIATIVES IN 2021

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

Following from the targeted repayment assistance and enhanced targeted repayment assistance announced in 2020, the banks continued to provide repayment assistance to their customers who were in need of financial assistance throughout the year.

In line with the National People's Well-Being and Economic Recovery Package (PEMULIH) announced by the Malaysian Government, the banks offered another 6-month moratorium for all qualifying credit facilities (excluding credit cards) on an opt-in basis to all individual borrowers and microenterprises, as well as SMEs that were affected by the COVID-19 pandemic. For credit card facilities, borrowers were given the option of converting the outstanding balances into a 3-year term loan with reduced interest rates to help borrowers to better manage their debt. The opt-in mechanism for the moratorium was simplified by the banks and approval was given automatically for all qualifying loans upon request.

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# REPORT OF THE COUNCIL (CONT'D)

The banks were cognisant that some of their B50 borrowers continued to be negatively impacted financially and were in need of further assistance. In October 2021, the banks worked in collaboration with Agensi Kaunseling dan Pengurusan Kredit (AKPK) to jointly launch the Financial Management and Resilience Programme (URUS) which was designed to help the most vulnerable segment of individual borrowers to alleviate their financial difficulties caused by the COVID-19 pandemic. URUS is a comprehensive financial aid initiative that was open to individual B50 customers who were under an existing repayment assistance programme as at 30 September 2021. Individual borrowers whose gross household income is RM5,880 or lower, have experienced either loss of employment or reduction of income of at least 50% and those whose loans are still performing (not in arrears exceeding 90 days) as at the date of their application are eligible for URUS. Under URUS, borrowers could choose an interest waiver for 3 months or a 3-month interest waiver together with reduced instalments for a period of up to 24 months in total. Borrowers who opted for the 24-month plan could also benefit from lower interest rates on any unsecured personal loans and outstanding credit card balances to further lessen their financial burden.

Over and on top of these specific moratoriums and financial assistance programmes, the banks continued to offer bespoken repayment assistance to their borrowers who do not qualify for or choose not to apply for the specific packages.

More information and statistics in relation to the various repayment assistance packages offered by the banks since the start of the COVID-19 pandemic can be found on pages 33 to 35.

ABM also supported and participated in the engagement sessions with various SME associations organised by Bank Negara Malaysia. These engagement sessions were used as a platform to ascertain whether eligible SMEs encountered any difficulties in obtaining repayment assistance from the banks and to better understand the challenges faced by the SMEs during the pandemic.

## B. Our Safety and Security Agenda

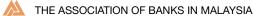
ABM continues to place focus on creating greater awareness on safe online banking as well as educating the general public, especially the more vulnerable segments of society, on the common modus operandi of scams. In pursuit of this objective, ABM launched the "Safe Online Banking" campaign in 2018 which has been ongoing till to-date. The main purpose 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.

To reach out to the senior citizens, who were identified as one of the vulnerable segments in relation to scams, ABM collaborated with the Ministry of Health, Geriatric Units of hospitals in the Klang Valley as well as Specialist Dentistry Clinics around Malaysia. The hospitals and clinics identified were requested to display ABM's posters on safe online banking, which highlighted some easy tips on how to stay safe when conducting online banking transactions.

ABM further expanded the communication channels for this campaign to the Keretapi Tanah Melayu (KTM) Komuter train, where posters setting out simple tips to stay safe online were placed in the KTM Komuter train to reach out to the suburban areas of Klang Valley.

In addition, ABM collaborated with Facebook Malaysia and other agencies in relation to the #TakNakScam campaign, which was launched in July 2021. ABM also participated in the "Financial Literacy Month 2021" (FLM 2021) organised by the Financial Education Network (FEN). ABM not only took up a booth at the virtual exhibition that was held as the finale to the FLM 2021, but also sourced for speakers/panellists to participate in the various webinars organised in conjunction with FLM 2021.

The 2-year industry-wide communication plan to mitigate against the public perception that e-payment is unsafe that commenced in January 2020, continued until end December 2021. Under this industry-wide communication campaign, ABM coordinated the sharing of various material to promote safe online banking and scam awareness across all ABM member banks' various touchpoints and/or channels for greater reach and amplification.



# REPORT OF THE COUNCIL (CONT'D)

### C. Our Sustainability Agenda

# (i) Focus on Environmental, Social and Governance (ESG) matters at an industry level

Understanding the growing need and urgency for banks to play an even greater role in ESG related issues and to promote the ESG agenda, many of ABM's member banks have already commenced their ESG journeys and announced their individual ESG related commitments. At an industry level, ABM will focus on initiatives to further promote and look into ESG matters among its member banks.

# (ii) Joint Committee on Climate Change (JC3)

The JC3, which is co-chaired by Bank Negara Malaysia and the Securities Commission Malaysia, was established in 2019 as part of the collective efforts of the financial sector to further strengthen and upskill the industry in climate action. The JC3 has three main objectives, namely 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. ABM has been and continues to be represented in the JC3 since its inception.

## (iii) Encouraging use of electronic payments (e-payments) and quality fit banknotes during festivities

Over the last few years, ABM and our member banks have been promoting the use of electronic angpows (e-angpows) and e-duit raya during Chinese New Year and Hari Raya Aidilfitri respectively through the "Go Green" initiative. 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 are more sustainable options as they inter alia help to reduce the need to print new banknotes.

### (iv) Greening ABM's internal operations

At an entity level, ABM has adopted certain green practices to reduce our greenhouse gas (GHG) emissions and to be more sustainable. Such practices include, among other things, energy conservation by taking advantage of natural lighting and thereby reducing use of artificial lighting, adoption of digital annual reports and doing away with printing of hardcopies, implementation of digital filing to encourage a paperless office, encouraging carpooling, and convening of virtual meetings to reduce the need to travel. Moving forward, ABM will progressively implement and promote the adoption of additional sustainable practices in its day to day operations.

#### D. Our Consumer and SME Agenda

# (i) Improving accessibility of information for SMEs

ABM has created an SME Info page on our website as well as a LinkedIn page, https://www.linkedin.com/company/ theassociationofbanksinmalaysia/ that are dedicated to sharing information relating to SMEs. This initiative is to assist SMEs to easily access relevant information that has been compiled from various ABM member banks in one place. ABM targets to create greater awareness among SMEs regarding the SME Info page and LinkedIn page for the benefit of SMEs. The information shared via these channels include the SME contact points at ABM member banks as well as products and services tailored specifically for SMEs that are offered by ABM member banks.

#### (ii) ABMConnect

ABMConnect, ABM's hotline service on 1300-88-9980 and its 24/7 online version, eABMConnect, remains an important channel for the public to make queries and complaints on issues relating to the conventional commercial banking industry. ABMConnect serves to complement the individual bank's customer service channels. Collectively, ABM has received over 53,800 calls and queries from members of the public through both channels since its inception in 2009. The vast majority of cases channelled to ABM were successfully resolved by the banks with their customers.



# REPORT OF THE COUNCIL (CONT'D)

### E. Our Banking Efficacy Agenda

# (i) Proposed improvements for operational efficiency

ABM continued to recommend changes to existing regulations and provide feedback on proposed new regulations affecting the banks for the betterment of the industry and to encourage greater transparency. The proposed changes were also aimed at promoting further improvements in operational efficiency on the part of the banks while enhancing risk management for the banking industry.

# F. Our Regulation Agenda

## (i) ASEAN Customs Transit System (ACTS)

As a continuation from the previous year, ABM worked closely with Royal Malaysian Customs Department (RMCD) and member banks on matters relating to ACTS. ABM also participated in numerous meetings with RMCD on ACTS.

# (ii) Legislations affecting the banking industry

ABM on behalf of its member banks, has been actively involved in providing feedback to the relevant ministries and agencies in relation to proposed new legislations that have implications on the banking industry. In addition, ABM has when consulted, put forward recommended revisions to existing legislations to the relevant government agencies.

#### (iii) Accounting and tax issues

As part of ABM's ongoing collaboration with the Malaysian Accounting Standards Board (MASB), ABM sought feedback from member banks on various exposure drafts (EDs) and "Requests for Information" for the purpose of formulating responses to the International Accounting Standards Board (IASB). Among the EDs included ED/2021/1 Regulatory Assets and Regulatory Liabilities, ED/2021/6 Management Commentary and ED/2021/9 Non-current Liabilities with Covenants (Proposed amendments to IAS 1). ABM also works with MASB to keep member banks updated on issuance of MASB approved accounting standards and Agenda Decisions issued by the International Financial Reporting Standards Interpretations Committee (IFRIC).

On the tax front, ABM coordinated the submission of feedback and arranged briefings by the Inland Revenue Board of Malaysia (IRBM) for member banks on the Stamp Assessment and Payment System (STAMPS) following the termination of the Digital Franking System.

ABM also continues to liaise with the Ministry of Finance and the IRBM on current tax issues relevant to our member banks.

# G. Our Collaborative Agenda

## (i) Bank Negara Malaysia

In view of the ongoing economic impact of the COVID-19 pandemic, ABM continued to work closely with Bank Negara Malaysia on matters pertaining to repayment assistance and opt-in moratorium offered to borrowers. ABM also advocated for changes and improvements to be made in relation to various policy documents, regulations and guidelines issued by Bank Negara Malaysia on behalf of the industry.

### (ii) Bursa Malaysia

During the year, ABM sought feedback from member banks on the consultation papers in relation to 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") issued by Bursa Malaysia as part of the ongoing collaboration between ABM and Bursa Malaysia. In addition, ABM assisted Bursa Malaysia to seek clarifications on feedback provided by member banks on the proposed amendments.

ABM also disseminated latest circulars issued by Bursa Malaysia, such as on additional relief measures accorded its Main, ACE and LEAP Market listed issuers amid the implementation of the full movement control order, and amendments to the LR in relation to public security holding spread together with the relevant Questions & Answers, to member banks.



THE ASSOCIATION OF BANKS IN MALAYSIA

# REPORT OF THE COUNCIL (CONT'D)

# (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 was represented in several committees set up by JPN.

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

ABM remains a participant of the NUR Alert initiative, which is headed by the Royal Malaysian Police and the Ministry of Women, Family and Community Development. In this regard, 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.

A list of the government agencies, other associations and organisations which ABM has collaborated with in 2021 is set out on page 32 of this Annual Report.

#### 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.

# I. Our International Agenda

For the second consecutive year, the ASEAN Banking Council meeting which was originally scheduled to be held in Indonesia in November 2020 had to be postponed due to the COVID-19 pandemic and the imposition of travel restrictions. The meeting is tentatively scheduled to be in the second half of 2022.

Likewise, the Permanent Committee on ASEAN Inter-Regional Relations study tour for 2021 was also cancelled for the same reasons.

During the year, ABM participated in several initiatives at the ASEAN level which are being undertaken by the ASEAN Bankers Association.

#### 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. FINCO currently has four pillars, namely English Proficiency, Life Aspiration, Financial Literacy and Disaster Relief.

With the adoption of digital technology, and by working with FINCO Activators and the Ministry of Education, FINCO was able to expand its reach for the English Proficiency and Life Aspiration pillars to all states across Malaysia in 2021.

Member banks were invited to participate as volunteers in the various activities organised by FINCO throughout 2021. This included storytelling under the English Proficiency Pillar, speaking at workshops for students under the Life Aspiration Pillar, acting as mentors to students under the Financial Literacy Pillar and contribution of food and other aid to B40 students' families under the Disaster Relief Pillar. 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 2021, 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 2021 stood at 1,807 (2020: 1,826).



# REPORT OF THE COUNCIL (CONT'D)

#### 4. CHANGES TO THE COUNCIL

At the 47th Annual General Meeting held on 17 June 2021, pursuant to Article 14(iii) of the Constitution, Affin Bank Berhad, Hong Leong Bank Berhad, Malayan Banking Berhad, Standard Chartered Bank Malaysia Berhad and United Overseas Bank (Malaysia) Bhd retired and were re-elected as Council members.

Malayan Banking Berhad was re-elected as Chairman Bank for the ensuing year by the ABM Council at its Special meeting held immediately following the 47th Annual General Meeting. Alliance Bank Malaysia Berhad and AmBank (M) Berhad were co-opted as Council members for the year 2021/2022.

In 2021, ABM welcomed Mr Usman Ahmed, Chief Executive Officer (CEO) of Citibank Berhad to the ABM Council. There have also been several changes in the ABM Council in the first few months of 2022. Mr Stuart Milne and Dato' Khairusalleh Ramli have stepped down from the ABM Council following their retirement from HSBC Bank Malaysia Berhad, and resignation from RHB Bank Berhad respectively. Mr Wong Kim Choong ceased to be an ABM Council member when he relinquished his position as CEO of United Overseas Bank (Malaysia) Bhd on 30 April 2022. ABM's Chairman, Dato' Sri Abdul Farid Alias has also stepped down from the ABM Council when he ended his tenure as Group President and CEO of Maybank on 30 April 2022. ABM extends our sincere 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 Mr Stuart Milne who served as Chairman of the ABM ESG Committee and Dato' Sri Abdul Farid for his stewardship during his tenure as the Chairman of ABM since 2013.

Following from the above, ABM welcomed to the Council Mr Omar Siddiq, CEO of HSBC Bank Malaysia Berhad, Mr Mohd Rashid Mohamad, Group Managing Director/Group CEO of RHB Bank Berhad, and Ms Ng Wei Wei, CEO of United Overseas Bank (Malaysia) Bhd. ABM is also pleased to welcome our new Chairman, Dato' Khairussaleh Ramli who took over helm of ABM on 1 May 2022.

#### 5. CONCLUSION

2022 started on a slightly more optimistic note, as more countries, including Malaysia, prepared to reopen their borders for the first time in approximately two years. This is expected to provide a much needed boost to the tourism and aviation sectors, as well as having a positive knock-on effect on other sectors of the economy.

ABM will provide industry input on behalf of member banks, where required, in relation to the various initiatives under the recently launched Financial Sector Blueprint 2022-2026 and in line with the growing urgency and importance on ESG matters. ABM will also continue to champion industry issues and lend support to our members whilst also creating greater awareness on scam prevention and 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



# COLLABORATION DURING THE YEAR 2021

ABM continued to collaborate with relevant ministries and government agencies, associations and organisations, and actively participated in numerous virtual meetings, dialogues and engagement sessions, to discuss a myriad of issues involving or affecting ABM member banks during the year 2021. Some of the parties that ABM engaged with in 2021, are as follows (in alphabetical order):

- ASEAN Business Advisory Council
- Asian Development Bank
- Bank Negara Malaysia
- Credit Counselling and Debt Management Agency (AKPK)
- Department of Lands and Mines
- Economic Action Council
- Facebook Malaysia
- Federation of Malaysian Consumers Associations
- Housing Cluster Working Committee of the National Action Council on Cost of Living
- Inland Revenue Board of Malaysia
- Local Authorities
- Malaysian Deposit Insurance Corporation
- Malaysian Employers Federation
- Malaysian Productivity Corporation

- Ministry of Finance
- Ministry of Home Affairs
- Ministry of Housing and Local Government
- Ministry of Science, Technology and Innovation
- Ministry of Tourism, Arts and Culture
- Ministry of Women, Family and Community Development
- Ombudsman for Financial Services
- Payments Network Malaysia Sdn Bhd (PayNet)
- Royal Malaysia Police
- Royal Malaysian Customs Department
- Securities Commission
- SME Associations and various chambers of commerce
- Syarikat Jaminan Pembiayaan Perniagaan (SJPP)
- United Nations Capital Development Fund





# REPAYMENT ASSISTANCE PROGRAMMES



Since the start of the COVID-19 pandemic in March 2020, ABM member banks have swiftly and consistently made available various forms of repayment assistance to their borrowers. The repayment assistance by the banks were aimed at providing immediate cash flow relief and to alleviate some of the financial burden of their individual, microenterprise and SME borrowers and help them manage the impact of the COVID-19 outbreak. Banks remain focussed and committed in providing flexibilities to respond to their borrowers' needs as well as to support to economic recovery of the nation.

In line with the banks' commitment to provide repayment assistance to their borrowers, ABM held 17 meetings with the regulators, various ministries, Government agencies, business associations to discuss matters relevant to the Repayment Assistance programmes throughout the year 2021.

A summary of the repayment assistance programmes extended by the banks since March 2020 is set out below (in chronological order).



THE ASSOCIATION OF BANKS IN MALAYSIA

# REPAYMENT ASSISTANCE PROGRAMMES (CONT'D)



#### BLANKET MORATORIUM



6 months

(effective from 1 April 2020 till 30 September 2020)



All individual and SME borrowers

The **AUTOMATIC BLANKET MORATORIUM** was applicable to all performing loans (excluding credit cards) denominated in Malaysian Ringgit that not been in arrears for more than 90 days as at 1 April 2020 of individual and SME borrowers. This temporary deferment or suspension of loan payment obligation was meant to ease cash flows for borrowers and to help individuals and businesses that were facing financial adversities cope with challenges during the COVID-19 pandemic.

For credit card facilities, the banks offered to convert the outstanding balances into a 3-year term loan with reduced interest rates to help borrowers better manage their debt.

As of 25 September 2020, the value of the blanket moratorium was estimated at RM97.26 billion<sup>1</sup>, out of which:



RM63.22 billion
- individuals



The moratorium benefitted more than **7.7 MILLION MALAYSIANS**, comprising **93**% of individual borrowers and **243,000 BUSINESSES** (95% of SMEs)

#### TARGETED REPAYMENT ASSISTANCE (TRA)



#### Minimum of 3 months

(effective from 1 October 2020 onwards)



- 1) Individuals who have lost their job in 2020 or suffered reduction in income due to the COVID-19 pandemic; and
- (2) All other individual borrowers, SMEs and corporates



With the expiry of the blanket moratorium on 30 September 2020, banks moved into the next phase of repayment assistance and continued to assist the affected borrowers in a more targeted, case-by-case approach in order to enable banks to focus on supporting those in real need of assistance as well as the country's economic recovery.

In January 2021, the **TRA** was also offered to **VICTIMS OF THE FLOODS** and **INDIVIDUALS WHO LOST THEIR JOBS** in 2021. In June 2021, the TRA was further expanded to include **SME BUSINESSES** that were not permitted to operate under the Movement Control Order with total lockdown.



650,000

No. of applications received (as at 6 November 2020)<sup>2</sup>



98%<sup>2</sup> Approval rate



Between 1 June 2021 and 24 December 2021, more than

2.7 MILLION INDIVIDUAL BORROWERS and 95,700 SME BORROWERS obtained repayment assistance



# REPAYMENT ASSISTANCE PROGRAMMES (CONT'D)

# **ENHANCED TARGETED REPAYMENT ASSISTANCE (ETRA)**



# Minimum of 3 months

(Open for application from 1 December 2020 till 30 June 2021)



- (1) B40 borrowers who are recipients of Bantuan Sara Hidup (BSH)/ Bantuan Prihatin Rakyat (BPR); and
- (2) Microenterprises with loans where the original facility amount is up to RM150,000



Eligible borrowers could choose between two options, i.e. a **3-MONTH DEFERMENT** of instalment or a **6-MONTH REDUCTION** in instalments by 50%. Only loans that were approved before 1 October 2020 and are not in arrears exceeding 90 days as at the date of request by the borrower were eligible for this ETRA.



#### **OPT-IN MORATORIUM**



# 6 months

(Open for application from 7 July 2021 till 31 December 2021)



- (1) All individual borrowers from the B40, M40 and T20 groups; and
- (2) Microenterprises and (3) SMEs that have been affected by the COVID-19 pandemic

In line with the Government's National People's Well-Being and Economic Recovery or *Inisiatif Pakej Perlindungan Rakyat dan Pemulihan Ekonomi* (**PEMULIH**) package, banks continued to provide comprehensive support to all individuals, microenterprises and all SMEs that have been affected by the COVID-19 pandemic in the form of a **6-MONTH MORATORIUM** on the installment of all credit facilities (excluding credit cards) on an **OPT-IN BASIS**. This opt-in moratorium was applicable for loans approved before 1 July 2021 and are not in arrears for more than 90 days on the date the request for moratorium is submitted to the bank.

# FINANCIAL MANAGEMENT AND RESILIENCE PROGRAMME/ PROGRAM PENGURUSAN DAN KETAHANAN KEWANGAN (URUS)



# Up to 24 months

(Open for application from 15 November 2021 till 31 March 2022)

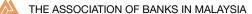


B50 borrowers who were under an existing repayment assistance programme as at 30 September 2021, with household income of RM5,880 or lower, have experienced either loss of employment or reduction in income of at least 50%



URUS is a holistic assistance package to assist borrowers with prolonged cash flow difficulties due to the COVID-19 pandemic. URUS was co-created by the banking industry and *Agensi Kaunseling & Pengurusan Kredit* (AKPK). Under URUS, AKPK provides borrowers with a **PERSONALISED FINANCIAL PLAN** that is developed holistically, taking into account the borrower's financial circumstances and ability to afford repayment of all the borrower's financing obligations. The financial plan encompassed the following options:

- an INTEREST/PROFIT WAIVER FOR A PERIOD OF 3 MONTHS, commencing the month following the customer's onboarding into the scheme; or
- a 3-month interest/profit waiver together with REDUCED INSTALMENTS FOR A PERIOD OF UP TO
   24 MONTHS in total. During this period, customers with unsecured personal loans/financing and credit cards may also benefit from reduced interest/profit rates to help alleviate their financial burden.



# LIST OF PRESS RELEASES AND MEDIA RESPONSES

# 17 January 2021

Joint Press Release – Banks continue to offer repayment assistance to borrowers/customers

# 22 January 2021

Media response to query on whether new banknotes will be available from banks for Chinese New Year (CNY) 2021

# 22 January 2021

Media response to query on alternatives to traditional ang pows for CNY

# 27 January 2021

Media response to query on CNY new banknotes

# 2 February 2021

Media response to query on Go Green campaign and use of e-ang pows

# 9 February 2021

Media response to query on scams

# 6 April 2021

Media response to query on alleged hacking of a bank's system

# 11 May 2021

Media response to query on loan moratorium

# 12 May 2021

Repayment assistance continues to be available

# 19 May 2021

Media response to query on consolidation of retail bank branches

# 1 June 2021

Banks offer loan repayment assistance to borrowers affected by MCO¹ 3.0

# 11 June 2021

Banks reaffirm commitment to provide financial relief assistance to all affected individuals and businesses

# 14 June 2021

Targeted moratorium is best solution for country by Datuk Abdul Farid Alias

# 29 June 2021

Joint Press Release – Banks to offer 6-month moratorium from 7 July in line with PEMULIH<sup>2</sup> package

# 1 July 2021

Media response to query on moratorium under PEMULIH

# 7 July 2021

Media response to query on moratorium under PEMULIH

# 13 July 2021

Media response to query on loan moratorium

# 22 September 2021

Media response to query on interest payment waiver for B50 group

# 7 October 2021

Media response to query on Budget 2022 wish list

# 14 October 2021

Joint press release – Banking industry collaboration with AKPK<sup>3</sup> to assist the most vulnerable Malaysians with an estimated contribution value of RM1 billion

# 14 October 2021

Media response to query on moratorium and repayment assistance

# 26 October 2021

Media response to query on Budget 2022 wish list

# **15 November 2021**

Joint press release – Applications for URUS<sup>4</sup> now open for eligible B50 customers

# **20 December 2021**

Banks ready to assist customers affected by floods

Movement Control Order

<sup>&</sup>lt;sup>2</sup> Pakej Perlindungan Rakyat dan Pemulihan Ekonomi/National People's Well-Being and Economic Recovery Package

<sup>&</sup>lt;sup>3</sup> Agensi Kaunseling dan Pengurusan Kredit

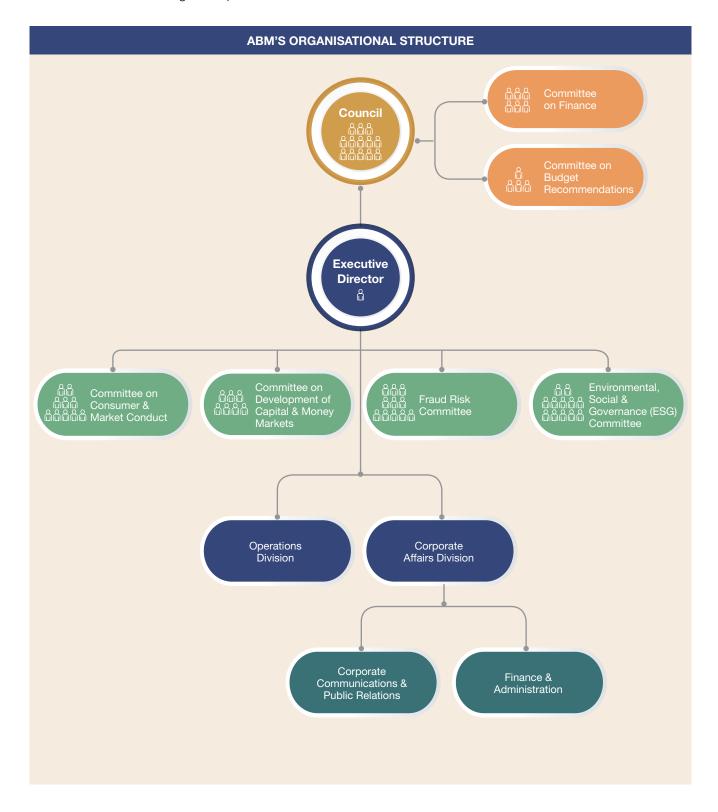
<sup>&</sup>lt;sup>4</sup> Program Pengurusan dan Ketahanan Kewangan/Financial Management and Resilience Programme



# 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 17 employees.

In addition, there are six Committees under ABM, which comprise senior bankers from our Council banks. Two of the Committees, i.e. the Committee on Finance and the Committee on Budget Recommendations, report directly to the Council while the remaining four report to the Executive Director of ABM.





# **ABM COMMITTEES**

# **COMMITTEE ON FINANCE**

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

**Khairul Rifaie** CIMB Bank Berhad

Malkit Singh Maan Hong Leong Bank Berhad









**Chang Siew Yen** 

Public Bank Berhad

Nik Rizal Kamil bin Tan Sri Nik Ibrahim Kamil 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 COMMITTEES (CONT'D)**

# **COMMITTEE ON BUDGET RECOMMENDATIONS**

Yik Sook Ling Public Bank Berhad (Chairman) Michelle Chia (pic) CIMB Bank Berhad (until September 2021)

Intan Nadia binti Jalil (from January 2022) **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 COMMITTEES (CONT'D)**

# FRAUD RISK COMMITTEE

Gaitri Sharma (pic)
Malayan Banking Berhad
(Chairman)
(until June 2021)
Cheong Yue Choe
(from July 2021)

**Gurnam Singh** CIMB Bank Berhad Steven Leong (pic) CIMB Bank Berhad (until May 2022) Paul Yap Eng Wah (from May 2022) Manoj Kumar Sambanthan Citibank Berhad











Dennis Thomas Joseph HSBC Bank Malaysia Berhad



Ong Kien Meng Malayan Banking Berhad



Veronica Foo (pic) Public Bank Berhad (until December 2021) Arul Dhaierya Nathan a/I A. Arul (from January 2022)



Susan Tai Shuk Huang Public Bank Berhad



Tan In Lunn RHB Bank Berhad



Raymond Gan Hiong Hup RHB Bank Berhad



Chandrasekaran Velu Standard Chartered Bank Malaysia Berhad



# **ABM COMMITTEES (CONT'D)**

# **ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG) COMMITTEE**

Stuart Milne (pic) HSBC Bank Malaysia Berhad (Chairman) (until March 2022)

Percy Talati (from April 2022)



**Datin Zameema Banu binti Mohamad Ariff** AmBank (M) Berhad Gurdip Singh CIMB Bank Berhad











Ameya Salvi Citibank Berhad



Zalman Zainal Hong Leong Bank Berhad



**Shahril Azuar Jimin** Malayan Banking Berhad



**Tan Ai Chin** OCBC Bank (Malaysia) Berhad



Chong Soo Loong Public Bank Berhad



Norazzah binti Sulaiman RHB Bank Berhad



**Darina Yusof** Standard Chartered Bank Malaysia Berhad



**Ng Wei Wei** United Overseas Bank (Malaysia) Bhd



# 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

# **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**

# Mohd Rohani bin Omar

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 binti Lid @ Khalid

CIMB Bank Berhad Committee Member



# **ABM STATE SUB-COMMITTEES (CONT'D)**

# **PERAK**

#### **Datin Munirah Che Rose**

Regional Director

#### **Perak**

Community Distribution Community Financial Services Malayan Banking Berhad 3rd Floor, 194-206 Jalan Sultan Idris Shah 30000 Ipoh Perak

Tel: 05-254 5818 Fax: 05-242 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

# **Gary Chin Wai Tai**

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**

#### Rajenthiran Koru

Regional Director

# **Federal Territory**

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

#### **Abd Razak bin Kamardin**

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

# **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



THE ASSOCIATION OF BANKS IN MALAYSIA

# **ABM STATE SUB-COMMITTEES (CONT'D)**

#### 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

# Ahmad Farid Qoureshmi bin Md Daud

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

#### **Adlah binti 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

# Ng Wai Fong

HSBC Bank Malaysia Berhad Secretary

# Ibrahim bin Mohamed

CIMB Bank Berhad Treasurer

# Vivian, Soo En Tze

OCBC Bank (Malaysia) Berhad Committee Member

#### Wei Hui Kim

United Overseas Bank (Malaysia) Bhd Committee Member



# **ABM STATE SUB-COMMITTEES (CONT'D)**

#### **TERENGGANU**

# Che Ku Rosik bin Che Ku Bakar

Malayan Banking Berhad Chairman

#### Noorsalmiza binti 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 binti 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

#### **Albert Wong Gin Sang**

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**

# Abang Jamili bin Abang Julai

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

# Abang Jamili bin Abang Julai

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 Soo**

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.affingroup.com

SWIFT Code: PHBMMYKL

# **BOARD OF DIRECTORS**

#### Chairman

Dato' Agil Natt

# **Directors**

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

# **President & Group Chief Executive Officer**

Datuk Wan Razly Abdullah bin Wan Ali

Chief Legal Officer & Company Secretary

Nimma Safira binti 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** 

Hanif bin Ghulam Mohammed

# **AFFIN BANK BERHAD (cont'd)**

# **BUSINESS SUPPORT UNITS**

**Chief Operating Officer** 

Risham Akashah Kamaruzaman

**Acting Group Chief Risk Officer &** 

**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





# **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 : enquiry@alliancefg.com Website : www.alliancebank.com.my

SWIFT Code: MFBBMYKL

#### **BOARD OF DIRECTORS**

#### Chairman

Tan Sri Dato' Ahmad bin Mohd Don

# **Senior Director**

Lee Boon Huat

# **Directors**

Wong Yuen Weng Ernest

Lee Ah Boon

Datuk Wan Azhar bin Wan Ahmad

Tan Chian Khong Susan Yuen Su Min

Lum Piew

Cheryl Khor Hui Peng

# **MANAGEMENT**

**Group Chief Executive Officer** 

Joel Kornreich

**Group Chief Operating Officer** 

Kong Kim Yihe

**Group Chief Financial Officer** 

Ronnie Royston Fernandiz

**Group Chief Risk Officer** 

Jacob Abraham a/I Thomas Rajan

**Group Chief Credit Officer** 

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

**Group Chief Internal Auditor** 

Shamita a/p Atputharaja

**Group Company Secretary** 

Lee Wei Yen

Group Chief Corporate, Transaction Banking &

**Business Development Officer** 

Tham Kok Kuen

Deputy Group Chief Corporate Banking & Business Development Officer

Foziakhatoon binti Amanulla Khan

**Group Chief SME & Commercial Banking Officer** 

Kwong Kah Wah

**Group Chief Financial Markets Officer** 

Tan Eng Kiang

**Group Chief Human Resource Officer** 

Tan Pueh Khim

**Group Chief Strategy & Marketing Officer** 

Sum Wei Wern





# **DIRECTORY OF ABM MEMBERS (CONT'D)**



# AMBANK (M) BERHAD

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

Tel : 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

Dato' Sri Abdul Hamidy Abdul Hafiz Dr. Veerinderjeet Singh a/I Tejwant Singh U Chen Hock Ng Chih Kaye

Foong Pik Yee

#### 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** 

Rohani Mustaffa

**Group Chief Risk Officer** 

Jeroen Petrus Margaretha Maria Thijs

**Group Chief Internal Audit** 

Shamsul Bahrom Mohamed Ibrahim

**Group Chief Compliance Officer** 

Faradina 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
Chaiyarit Anuchitworawong
Chris Chia Woon Liat
Tunku Ali Redhauddin ibni Tuanku Muhriz
Lee Khee Joo @ Lee Ying Chong
Tham Kwok Meng
Bordin Unakul
Por Peng Seong

# **SENIOR MANAGEMENT**

# **Chief Executive Officer**

Kanet Buranasin

# **Deputy Chief Executive Officer**

Surayud Kanchanabhogin





# **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 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

Kellee Kam Chee Khiong

# **Executive Director**

Raymond Yeoh Cheng Seong

#### **Directors**

Dato' Mohammed bin Haji Che Hussein Sarena Cheah Yean Tih Anthony Lim Choon Eng

# **MANAGEMENT**

#### Risk

Yvonne Lew

#### **Operations**

Siti Abdullah

#### **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

Eugene Khoo Kong Hooi Dato' Low Kian Chuan Lee Heng Guie

# **MANAGEMENT**

# **Chief Executive Officer**

Zhang Min

# **Deputy Chief Executive Officers**

Qiu Hengchang Huang Lei

Datuk Alvin Tay Swee Gim

# **Chief Risk Officer**

Yeung Ching Mun Anysia

# **General Manager, Corporate Banking Department**

Ding Huey Chyi

# **General Manager, Finance Department**

An Chenjin

# **General Manager, Internal Audit Department**

Chong Siew Chin

# **General Manager, Information Technology Department**

Zhu Jianguo

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

# **MANAGEMENT** (cont'd)

# **General Manager, Personal Digital Banking**

**Department** Koh Tak Ming

# General Manager, Human Resource &

**Administration Department** 

Zhang Fengmei

# **Acting HOD, Operation Service Department**

Mow Jiun Pey

# **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 Market 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





# **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**

Wahid Ali Mohd Khalil Vijayam Nadarajah Faisal Ismail

# **Non-Independent Non-Executive Director**

Yves Maurice Guy Marie Drieux

**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)

# **Assistant VP of Corporate Credit Control**

Elaine Tan Wei Ling **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**

lan 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

: 03-2160 1888 Tel Fax : 03-2712 1819 : bh@my.ccb.com E-mail Website : http://my.ccb.com/ 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**

Wana Qiiie

# **Deputy Managing Directors**

Jerry Wang Jieru Chelsea Ma Yan

# **Chief Compliance Officer**

Lim Fong Fong

#### **CIMB BANK BERHAD**

Level 13. 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 : cru@cimb.com F-mail

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

# SENIOR MANAGEMENT

**Group Chief Executive Officer/** 

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

Dato' Abdul Rahman Ahmad

**Chief Executive Officer, CIMB Digital Assets** 

Effendy Shahul Hamid

Chief Executive Officer, Group Islamic Banking

Ahmad Shahriman Mohd Shariff

**Chief Executive Officer, Group Consumer Banking** 

Samir Gupta







# **CIMB BANK BERHAD (cont'd)**

# **SENIOR MANAGEMENT (cont'd)**

**Chief Executive Officer, Group Transaction Banking** 

Rafe Haneef

Group Chief People Officer/Group Chief Sustainability Officer

Gurdip Singh Sidhu

**Group Chief Financial Officer** 

Khairul Rifaie

**Group Chief Legal & Compliance Officer** 

Kwan Keen Yew

**Group Chief Internal Auditor** 

Amran Mohamad

**Group Chief Strategy Officer** 

Haniz Nazlan

**Group Chief Risk Officer** 

Vera Handajani

**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**

Mark Fordyce Hart (Chairman) Usman Ahmed Datuk Ali bin Abdul Kadir Philip Tan Puay Koon Abhijit Dattanand Kumta

# **MANAGEMENT**

**Chief Executive Officer** 

Usman Ahmed

**Chief Administrative Officer** 

Stephanie Lim

**Consumer Business Manager** 

Elaine Fan

**Country Chief Financial Officer** 

Tang Wan Chee

**Head of Markets & Securities Service Malaysia** 

Aida Mastura

**Head of Treasury & Trade Solutions** 

Abdul Jalil Jalaludin

**Head of Global Banking** 

Zuliana Tann

**Head of Citi Commercial Banking** 

Raymond Lim



# **DIRECTORY OF ABM MEMBERS (CONT'D)**

# Deutsche Bank

# **CITIBANK BERHAD (cont'd)**

# **MANAGEMENT** (cont'd)

**Head of Islamic Banking** 

Norasyikin Safri

**Head of Operations & Technology** 

Tan Siew Kim

**Chief Country Compliance Officer** 

Shovha Pushparajah

Interim Global Public Affairs Head Malaysia

Sara Yasmine Mohamed

**Chief Human Resource Officer** 

Nisha Padbidri

**Country Legal Counsel** 

Lai Mew San

**Country Risk Head ICG & CCB** 

Omar Khan

Country Risk Manager, Malaysia Consumer

**Business** 

Koushik Chakraborty

**Head of Audit Malaysia** 

Raj Muthusamy

# **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** 

Koid Swee Lian Chong Kin Leong

#### **MANAGEMENT**

**Chief Executive Officer** 

Dato' Yusof Annuar Yaacob

**Head of Fixed Income & Currencies** 

Kevin Yam Woon Ken

**Head of Relationship & Transaction Management** 

Sakinah Nong

**Chief Financial Officer/Chief Operating Officer** 

Elaine Liew Yeh Yin

**Chief Risk Officer** 

Michael Guenther

**Treasurer** 

Dr. Muhammad Md Husin





# DEUTSCHE BANK (MALAYSIA) BERHAD HONG LEONG BANK BERHAD (cont'd)

# **MANAGEMENT** (cont'd)

**Head of Regulations, Compliance & Anti-Financial Crime** 

Haziruddin Hasan

**Head of Operations** 

Chong Ai Ching

**Head of Human Resources** 

Nik Ilyana Mohamed

**Head of Technology** 

Sapian Abd Rashid

**Chief Internal Auditor** 

Siti Noor Aminah Kamaruddin

: 03-2081 8932

Level 19, Menara Hong Leong 6, Jalan Damanlela, Bukit Damansara

50490 Kuala Lumpur

: 03-2081 8888 Call Centre : 03-7626 8899

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

Website : www.hlb.com.my SWIFT Code: HLBBMYKL

# **BOARD OF DIRECTORS**

#### Chairman

Fax

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

# **HEADS OF DIVISIONS**

**Managing Director, Personal Financial Services** 

Andrew Jong

**Managing Director, Global Markets** 

Hor Kwok Wai

**Managing Director, Business and Corporate** Banking

Yow Kuan Tuck



# **DIRECTORY OF ABM MEMBERS (CONT'D)**



# **HONG LEONG BANK BERHAD (cont'd)**

# **HEADS OF DIVISIONS (cont'd)**

**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 Mascrinas

**Chief Digital & Innovation Officer** 

Shailesh Grover

**Chief Marketing & Communication Officer** 

Zalman Zainal

# **HSBC BANK MALAYSIA BERHAD**

Menara IQ

Persiaran TRX

Tun Razak Exchange

55188 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**

Datuk Kamaruddin bin Taib

Non-Independent Executive Director and

**Chief Executive Officer** 

Omar Siddiq bin Amin Noer Rashid

**Non-Independent Non-Executive Director** 

Mukhtar Malik Hussain

**Independent Non-Executive Directors** 

Lee Choo Hock

Chen Kar Leng

Choo Yee Kwan

Zuraida binti Jamaluddin

# **SENIOR MANAGEMENT**

**Chief Executive Officer** 

Omar Siddig bin Amin Noer Rashid

**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





# HSBC BANK MALAYSIA BERHAD (cont'd)

# **SENIOR MANAGEMENT (cont'd)**

**Head of HSBC Securities Services** 

Ashok Lopez

**Chief Financial Officer** 

Wendy Sun

**Chief Risk Officer** 

Tim Liverton

**Chief Operating Officer** 

Mily Liang

**Chief of Staff** 

Percy Talati

**Head of Human Resources** 

Sugunah a/p Verumandy

**Chief Compliance Officer** 

Kelvin Yeow

**Corporation Secretary & Head of Corporate Governance** 

Ivy Chin

**Head of Communications** 

Sreejaya Menon

**Country General Counsel** 

Lim Yu Mei

**Country Head, Global Internal Audit Malaysia** 

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.mv

Website : www.indiainternationalbank.com.my

SWIFT Code: IIMBMYKL

#### **BOARD OF DIRECTORS**

# Chairman/Non-Executive Non-Independent Director (INED)

Santhanam Vangal Jagannathan

Non-Independent Non-Executive Director (NINED)

Datuk Bhupatrai a/I 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)**



# J.P.Morgan

# INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MALAYSIA) BERHAD

Level 10, Menara Maxis Kuala Lumpur City Centre 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.icbcmy.com

SWIFT Code: ICBKMYKL

#### **BOARD OF DIRECTORS**

#### Chairman

Chang Zhenwang

# **Chief Executive Officer/Managing Director**

Xie Shaoxiong

# **Independent Non-Executive Directors**

Chin Chee Kong Ng Lip Yong Sum Leng Kuang

# SENIOR MANAGEMENT

# **Chief Executive Officer/Managing Director**

Xie Shaoxiong

# **Deputy Chief Executive Officers**

Liu Feng Xu Jing Lim Kok Fuat

#### **Chief Compliance Officer**

Kevin Liau 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**

Wong Hooi Ching Robert Armor Morris John Terrence Murphy Mahani binti Amat

# **MANAGEMENT**

# **Chief Executive Officer**

Wong Hooi Ching

# **Senior Country Business Manager**

Mark Ling

# **Senior Financial Officer**

Yee Mei Yan

# **Head of Treasury**

Robbie Ng

#### **Treasury Services**

Victoria Yee

# **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





# **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

cfrm@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)

Dato' Sri 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

Shirley Goh

# **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

#### **GROUP EXECUTIVE COMMITTEE\***

**Group President & Chief Executive Officer** 

Dato' Sri Abdul Farid Alias

**Group Chief Financial Officer** 

Khalijah Ismail

**Group Chief Executive Officer, Community Financial Services** 

Dato' John Chong Eng Chuan

Group Chief Executive Officer, Global Banking

Dato' Muzaffar Hisham

**Group Chief Executive Officer, Islamic Banking** 

Dato' Mohamed Rafique Merican Mohd Wahiduddin Merican

**Chief Strategy Officer & CEO, International** 

Michael Foong Seong Yew

**Group Chief Human Capital Officer** 

Datuk Nora Abd Manaf

**Group Chief Technology Officer** 

Mohd Suhail Amar Suresh Abdullah

**Group Chief Risk Officer** 

Gilbert Kohnke

**Group Chief Operations Officer** 

Jerome Hon Kah Cho



# **DIRECTORY OF ABM MEMBERS (CONT'D)**

# MIZUHO

# **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**

Dato' Dr Zaha Rina binti Zahari

# **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**

# **Executive Director/Chief Executive Officer**

Katsutoshi Toba

#### **Deputy Chief Executive Officers**

Takayuki Shiozawa Shahriza Omar

#### **Company Secretary**

Irnawati Ismail

# **HEADS OF DIVISIONS**

**Head of Wholesale Banking** 

Lim Jit Yang

# **Head of Corporate Banking I**

Yuki Kuwagawa

# **Head of Corporate Banking II**

Vaheesan Vijayendra

# MIZUHO BANK (MALAYSIA) BERHAD (cont'd)

# **HEADS OF DIVISIONS (cont'd)**

#### **Head of Strategic Planning Department**

Yasuo Kudo

# **Head of Treasury**

Mohd Khalimi Ashraf bin Mohamed Rethuan

# **Chief Operations Officer**

Keiichi Hashikawa

# **Head of Operations**

Tracy Lee Siew Thena

# **Head of Treasury Operations & Planning**

Jacelyn Tay Meng Yee

# **Head of Finance**

Ku Pui See

#### **Head of Islamic Finance**

Mohd Muzamir

# **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**

Kenny Cheong

# **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







# **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 8860

E-mail : customercare@my.mufg.jp
Website : https://www.bk.mufg.jp/malaysia/

index.html

SWIFT Code: BOTKMYKX

# **BOARD OF DIRECTORS**

#### Chairman

Dato' Mohd Sallehuddin bin Othman

# Chief Executive Officer/Country Head of Malaysia

Fumio Takamatsu

# **Independent Directors**

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

# **SENIOR MANAGEMENT**

# Chief Executive Officer/Country Head of Malaysia

Fumio Takamatsu

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

Yoichi Aoki Foo See Hee

# Managing Director, Operation & Information Technology

Christopher Ignatius Danker

# Managing Director, Head of Global Corporate Banking Malaysia

Goh Kiat Seng

# **Managing Director, Head of Global Markets**

Nik Azhar bin Abdullah

# **Director, Human Resources**

Nishidaran Chandran

#### **Chief Risk Officer**

Ong Thai Kee

# **Chief Compliance Officer**

Ang Lek Hui

# **Chief Internal Auditor**

Thana Balan

# 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 Janet Yap Seong Yong George Lee Lap Wah

# **MANAGEMENT**

#### **Chief Executive Officer**

Dato' Ong Eng Bin

# **Chief Financial Officer**

Teoh Yin Meng

#### **Country Chief Risk Officer**

Thor Boon Lee

#### **Chief Transformation Officer**

Choong Wai Hong

# **Chief Operating Officer**

Lim Nian Jia @ Lim Yau Seong

# **Head of Consumer Financial Services**

Anne Leh Geok Meng

# **Head of Corporate & Commercial Banking**

Jeffrey Teoh Nee Teik

#### **Head of Emerging Business**

Wong Chee Seng

# Head of Investment Banking & Corporate Development

Tan Ai Chin

#### **Head of Transaction Banking**

Chong Lee Ying



# **DIRECTORY OF ABM MEMBERS (CONT'D)**



# OCBC BANK (MALAYSIA) BERHAD (cont'd)

# **MANAGEMENT** (cont'd)

Head of Global Treasury Stantley James Tan Boon Teck Head of Human Resources

Kok Lai Ching

**Head of Property Services**Jonathan Diong Jia Hoe

**Head of Operational Excellence** 

Alvin Lim Kim Leng

**Head of Legal**Tan Kiat Jane

**Chief Compliance Officer** 

Doreen Keng Chun Ching

**Head of Brand & Communications** 

Jeyaraj Julius

**Head of Internal Audit** 

Victor Ong Hock Seng

**Head of Technology** 

Yeo Yew Seng

**Company Secretary** 

Quah Boon Huat

#### **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** 

Cheah Kim Ling

Dato' Mohd Hanif bin Sher Mohamed

Tham Chai Fhong Lim Chao Li Gladys Leong

**Non-Independent Non-Executive Director** 

Lee Chin Guan

#### **MANAGEMENT**

**Managing Director/Chief Executive Officer** 

Tan Sri Dato' Sri Tay Ah Lek

**Deputy Chief Executive Officer** 

Dato' Chang Kat Kiam

**Senior Chief Operating Officers** 

Chang Siew Yen

Dato' Sulaiman bin Abd Manap

# **PUBLIC BANK BERHAD (cont'd)**

# **HEADS OF DIVISIONS**

Senior General Manager, Public Affairs

Dato' Ab Razak bin Mohd Dali

Senior General Manager, Corporate Banking/

**Credit Operations/HP Operations** 

Chan Chew Fung

Senior General Manager, Retail Financial

Services

Chan Chiew Peng

Senior General Manager, Knowledge & Learning Director, Corporate Planning, Strategy &

Koay Seok Khim

**Group Chief Internal Auditor** 

Lim Then Fui

Senior General Manager, Human Capital

Management

Mary Ng Poh Lyn

**Chief Financial Officer** 

Yik Sook Ling

**General Manager, Credit Administration &** 

Supervision

Eddie Chan Kok Kwai

**General Manager, HP Credit Control** 

Chan See Choi

**General Manager, Information Technology** 

Fam Yoke Fong

General Manager, Wealth Management &

**Transaction Banking** 

Carene Khoo Geok Kheng

**General Manager, Credit Operations** 

Lee Kok Keong

**Chief Risk Officer** 

Jasmine Loh Sook Ling

**General Manager, Corporate Banking** 

Samuel Soh Boon Leong

**Chief Compliance Officer** 

Tan Shien Doon

# PUBLIC BANK BERHAD (cont'd)

# **HEADS OF DIVISIONS (cont'd)**

General Manager, PB Card Services & Support

Tee Chui Chee

**General Manager, HP Operations** 

Wong Man Hoe

**Director, Security** 

Haji A. Wahab bin A. Raman

Head, Treasury

Bacil Fernandez

**Economics** 

Chong Soo Loong

**Director, Overseas Operations** 

Lim Say Huat

**Director, Banking Operations** 

Sunny Ng Cheong San

**Director. Branch Business Review & Support/** 

**Trade Finance & Share Investment Centre** 

Poon Yuew Sim

**Director, Secretariat** 

Wan Marhanim binti Wan Muhammad

Head, Property

Eddie Lim Yew Hui



THE ASSOCIATION OF BANKS IN MALAYSIA

# **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 Mohd 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 lain John Lo

**Group Managing Director/ Group CEO, RHB Banking Group** 

Mohd Rashid Mohamad

# **SENIOR MANAGEMENT**

Group Managing Director/ Group CEO, RHB Banking Group

Mohd Rashid Mohamad

**Managing Director, 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

Managing Director/CEO, Group Investment Banking

Ganesh Sabaratnam

**Managing Director, Group Community Banking** 

Jeffrey Ng Eow Oo

# RHB BANK BERHAD (cont'd)

# **SENIOR MANAGEMENT (cont'd)**

**Group Chief Risk Officer** 

Dr. Chong Han Hwee

**Group Chief Operations Officer** 

David Chong Ming Liang

**Group Chief Digital & Technology Officer** 

Rohan Krishnalingam

**Group Human Resource Advisor** 

Jamaluddin Bakri

**Group Chief Strategy Officer** 

Dr. Siew Chan Cheong

**Group Chief Compliance Officer** 

Fazlina Mohamed Ghazalli





# **✓** SMBC

# 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

#### **HEADS OF DIVISIONS**

Head, Consumer, Private & Business Banking

Sammeer

**Head, Financial Market Operations** 

Sylvia Wong

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

Mak Joon Nien

**Chief Financial Officer** 

Frederic Gilles Serpoul

**Head, Human Resources** 

Muhammad Rawi Abdullah

Head, Conduct, Financial Crime & Compliance

Irene Tan Li Ching

Head, Corporate Affairs, Brand and Marketing

Geraldine Tan

**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**

Dato' Wan Mohd Fadzmi bin Che Wan Othman Fadzilah

**Executive Director** 

Kazuya Ikeda

**President/Chief Executive Officer** 

Hiroshi Okawa

**Independent Non-Executive Directors** 

Tan Kim Seng Woo Chew Hong

# **MANAGEMENT**

**President/Chief Executive Officer** 

Hiroshi Okawa

**Deputy Chief Executive Officer** 

Mohammed Nizar Faisal

**Deputy President** 

Fusaaki Tozawa

**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

**Head of Business Promotion 1** 

(Japanese Corporate)

Naoki Takeshita



# **DIRECTORY OF ABM MEMBERS (CONT'D)**



# SUMITOMO MITSUI BANKING CORPORATION MALAYSIA BERHAD (cont'd)

# **MANAGEMENT** (cont'd)

**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** 

Masaya Wakigi

**Head of Human Resources** 

Vivien Foo

**Chief Compliance Officer** 

Chang Siew Ming

**Head of Legal** 

Gan Hua May

**Head of Cash** 

Joanne Khoo

**Head of Credit Review** 

Leong Mun Chin

**Head of Credit Administration** 

Loo Kok Chee

**Head of Credit Rocovery** 

Yip Li Jin

**Chief Information Security Officer** 

Vimala N. Rathnam

**Chief Internal Auditor** 

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 Manager

Norman Lim Soh Chong





# 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 binti Merican Ching Yew Chye Datuk Phang Ah Tong

**Non-Independent Executive Director** 

Wong Kim Choong

#### SENIOR MANAGEMENT\*

**Chief Executive Officer** 

Wong Kim Choong

**Deputy Chief Executive Officer** 

Ng Wei Wei

**Managing Director, Country Head, Global Markets** 

Lee Che Kong

Managing Director, Country Head, Personal Financial Services

Ronnie Lim Kheng Swee

**Executive Director, Country Head,** 

**Commercial Banking** 

Beh Wee Khee

Executive Director, Country Head, Finance & Corporate Services, Chief Financial Officer

Chang Yeong Gung

**Executive Director, Country Head,** 

Transaction Banking Lucas Chew Yee Lim UNITED OVERSEAS BANK (MALAYSIA) BHD (cont'd)

# **SENIOR MANAGEMENT\*** (cont'd)

**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, Acting Head, Corporate Banking** 

Anita Tang Wai Fong

**Executive Director, Country Head, Compliance** 

Daniel Loke Chee Keen

**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

**Executive Director, Country Head, Private Bank** 

Stevenson Yip Kien Yik

\* As at 30 April 2022



THE ASSOCIATION OF BANKS IN MALAYSIA

# TRIBUTE TO OUR OUTGOING CHAIRMAN

On 5 August 2013, Datuk Abdul Farid Alias (as he was then) was appointed Chairman of The Association of Banks in Malaysia (ABM), taking over from his predecessor, then Dato' Sri Abdul Wahid Omar who stepped down on 4 June 2013. Dato' Sri Abdul Farid Alias continued to serve as Chairman for nine years, until his retirement on 30 April 2022.

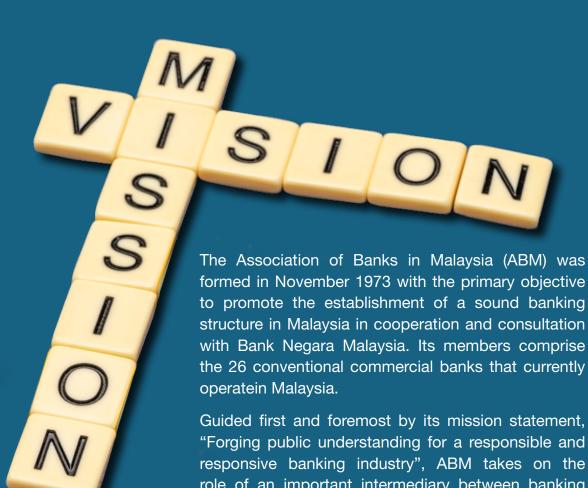
During his Chairmanship, Dato' Sri Farid ensured that ABM and its Council continued to maintain a high level of integrity. As Chairman of ABM, he participated actively not only at the domestic level but also at the ASEAN level during his 2-year tenure as the Chair of the ASEAN Bankers Association from 2019 to 2021. He has championed many relevant matters of concern on behalf of the industry and has represented ABM in various engagements with the regulators and government agencies.

His thought leadership has prompted ABM to look into certain key areas in anticipation of upcoming changes to the local banking landscape and consider proactive steps that should be taken.

Dato' Sri Farid has also played a vital and exemplary role in the CSR arena. His many contributions in this area include initiating and spearheading the contribution to MERCY Malaysia by ABM member banks of RM10.0 million to help Malaysia's fight against COVID-19 in the early days of the pandemic when such help was gravely needed. Dato' Sri Farid has also been an active member of the Financial Industry Collective Outreach (FINCO) Board and has participated as a volunteer for FINCO's programmes to reach out to students from underprivileged families.

With his strong diplomatic and leadership skills, Dato' Sri Farid has helped steer ABM through the challenging times brought about due to the COVID-19 pandemic. His tireless support and inspiring commitment have been a constant source of motivation for ABM towards carrying out our vision and mission – Forging public understanding for a responsible and responsive banking industry.

On behalf of ABM member banks and staff, we wish Dato' Sri Abdul Farid Alias happy retirement and all the best in his future endeavours.



"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.





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FORGING PUBLIC UNDERSTANDING FOR A RESPONSIBLE AND RESPONSIVE BANKING INDUSTRY