



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

# SHAPING A SUSTAINABLE FUTURE



ANNUAL  
REPORT **2019**

# Vision and Mission

The Association of Banks in Malaysia (ABM) was formed in November 1973 with the primary objective to promote the establishment of a sound banking structure in Malaysia in cooperation and consultation with Bank Negara Malaysia. Its members comprise the 26 conventional commercial banks that currently operate in Malaysia.

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

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



## Cover

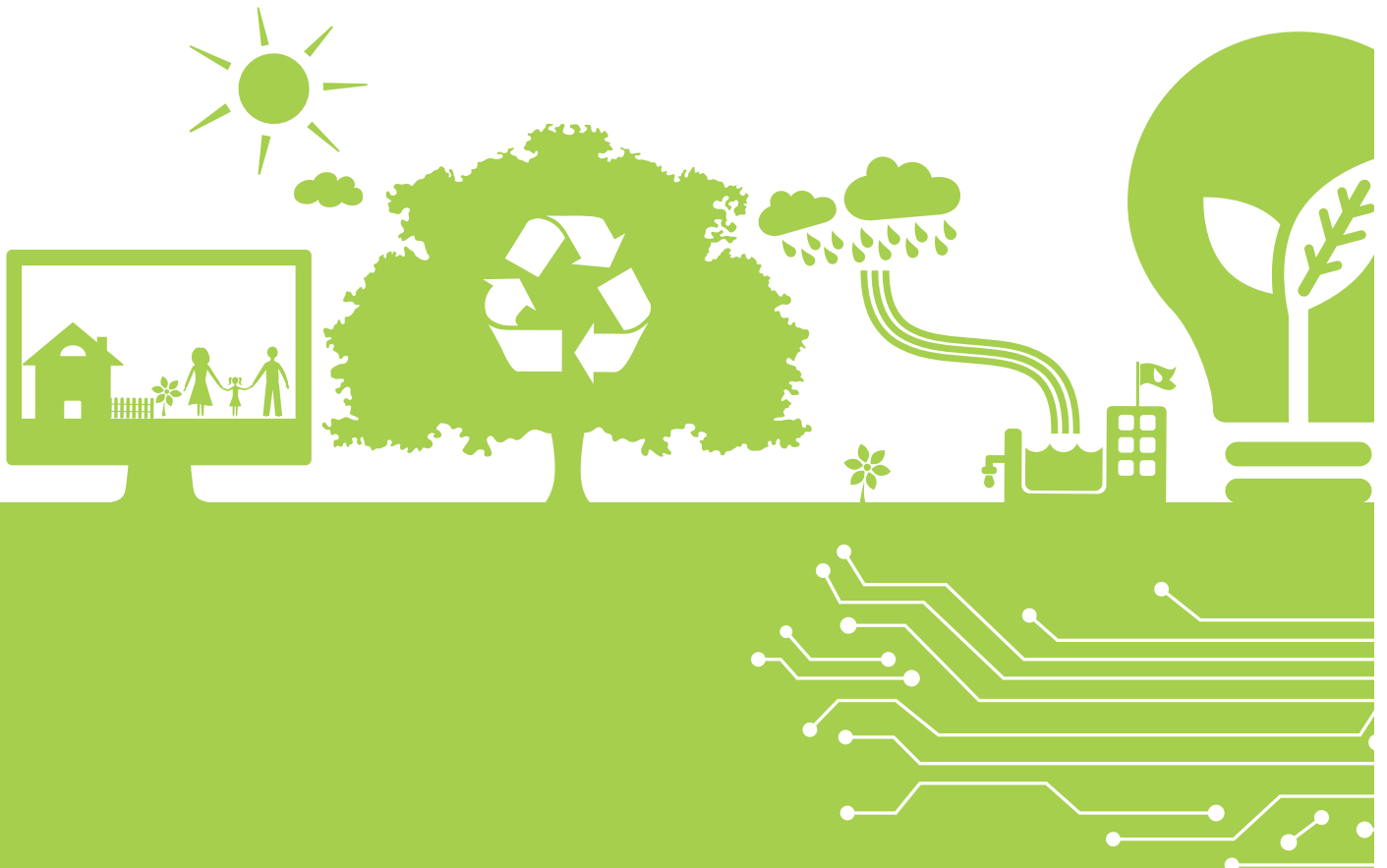
This year’s Annual Report cover depicts digital connectivity as a key priority that the member banks of The Association of Banks in Malaysia (ABM) have taken towards moving to the next chapter of growth and elevating the future of the financial industry. This is represented by an open book with graphic lines running across the emergence of the Malaysian cityscape.

Within this evolving landscape, ABM’s focus on driving awareness of sustainable economic, environmental and social factors amongst its member banks is reflected by the icons depicting:-

- advancement into a paperless future via digitalisation,
- responding to the challenge of climate change,
- recycling and recovery of waste,
- smart water and energy management,
- harnessing natural energy,
- investments in solar technology, and
- nurturing and caring for Earth’s resources

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As part of our efforts to create greater accessibility through technology, and in line with environmental efforts to go paperless, scan this QR Code with your smartphone to view this annual report online.

## CORPORATE INFORMATION

### Chairman Bank

#### Malayan Banking Berhad (Maybank)

Datuk Abdul Farid Alias

Alternate:

Datuk Haji Hamirullah Boorhan

### Principal Officer

Kalpana Sambasivamurthy

**Executive Director**

### Council Members

#### Affin Bank Berhad

Kamarul Ariffin Mohd Jamil  
(until 31 March 2020)

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

Alternate:

Zulkanain Kassim

#### CIMB Bank Berhad

Tengku Dato' Sri Zafrul  
Tengku Abdul Aziz  
(until 9 March 2020)

Omar Siddiq  
(from 11 March 2020)

Alternate:

Khairulanwar Rifaie  
(from 18 June 2019)

#### Citibank Berhad

Lee Lung Nien

Alternate:

Elaine Fan

#### Hong Leong Bank Berhad

Domenic Fuda

Alternate:

Dominic Mascinas

#### HSBC Bank Malaysia Berhad

Stuart Milne

Alternate:

Saw Say Pin  
(until 31 August 2019)

Lim Eng Seong  
(from 1 September 2019)

#### OCBC Bank (Malaysia) Berhad

Dato' Ong Eng Bin

Alternate:

Lim Yau Seong

#### Public Bank Berhad

Tan Sri Dato' Sri Tay Ah Lek

Alternate:

Dato' Chang Kat Kiam

#### RHB Bank Berhad

Dato' Khairussaleh bin Ramli

Alternate:

Nazri bin Othman  
(until 23 October 2019)

Rakesh Kaul  
(from 22 January 2020)

#### Standard Chartered Bank Malaysia Berhad

Abrar A. Anwar

Alternate:

Lai Pei-Si  
(from 24 January 2019)

#### United Overseas Bank (Malaysia) Bhd

Wong Kim Choong

Alternate:

Hendra Gunawan  
(until July 2019)

Ronnie Lim  
(from 20 August 2019)

### Co-Opted Members

#### Alliance Bank Malaysia Berhad

Joel Kornreich

#### AmBank (M) Berhad

Dato' Sulaiman Mohd Tahir

Alternate:

Datuk Iswaraan Suppiah

### Registered Office

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

Tel : 03-2078 8041

Fax : 03-2078 8004

ABMConnect : 1300-88-9980

Website : www.abm.org.my

### Banker

Malayan Banking Berhad

### Auditor

Messrs Sekhar & Tan

## THE COUNCIL



**Datuk Abdul Farid Alias**  
Group President & Chief Executive Officer  
Malayan Banking Berhad (Maybank)



**Kamarul Ariffin Mohd Jamil**  
Group Chief Executive Officer  
Affin Bank Berhad



**Tengku Dato' Sri Zafrul Tengku Abdul Aziz**  
Chief Executive Officer/Executive Director  
CIMB Bank Berhad



**Lee Lung Nien**  
Chief Executive Officer  
Citibank Berhad



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



**Stuart Milne**  
Group General Manager and Chief Executive Officer  
HSBC Bank Malaysia Berhad



**Dato' Ong Eng Bin**  
Chief Executive Officer  
OCBC Bank (Malaysia) Berhad



**Tan Sri Dato' Sri Tay Ah Lek**  
Managing Director/Chief Executive Officer  
Public Bank Berhad



**Dato' Khairussaleh Ramli**  
Managing Director  
RHB Bank Berhad



**Abrar A. Anwar**  
Managing Director and CEO  
Standard Chartered Bank Malaysia Berhad



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



**Joel Kornreich**  
Group Chief Executive Officer  
Alliance Bank Malaysia Berhad



**Dato' Sulaiman Mohd Tahir**  
Chief Executive Officer  
AmBank (M) Berhad

## THE COUNCIL (CONT'D)

### **Datuk Abdul Farid Alias**

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

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

In addition, Datuk Abdul Farid is the Chairman of ASEAN Bankers Association, a member of the Emerging Markets Advisory Council (EMAC) of The Institute of International Finance based in Washington, DC, and more recently was appointed as Panel of National Trust Fund.

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

### **Kamarul Ariffin Mohd Jamil**

Group Chief Executive Officer  
**Affin Bank Berhad**

Encik Kamarul Ariffin Mohd Jamil joined Affin Bank Berhad in 2003 as Head, Corporate Strategy Division. In 2005, he was appointed as Head, Islamic Banking Division. With the establishment of Affin Islamic Bank, he was appointed as its CEO in 2006 a post he held until 1 April 2015 when he was appointed as the Group Chief Executive Officer of Affin Bank Berhad. He retired from Affin Bank upon completion of his contract on 31 March 2020.

Prior to joining Affin Bank Berhad, Encik Kamarul held various positions at Pengurusan Danaharta Nasional Berhad, Trenergy Malaysia Berhad and Shell Malaysia Trading Sdn Bhd in different capacities including business development, and strategic planning.

He graduated from the University of Cambridge with a Bachelor of Arts in Economics.



## THE COUNCIL (CONT'D)

### **Tengku Dato' Sri Zafrul Tengku Abdul Aziz**

Chief Executive Officer/Executive Director  
**CIMB Bank Berhad**

Prior to his resignation from CIMB Group effective 9 March 2020, Tengku Dato' Sri Zafrul Tengku Abdul Aziz was the Group Chief Executive Officer/Executive Director of CIMB Group Holdings Berhad, a leading ASEAN universal bank and a world leader in Islamic finance with presence in 15 countries worldwide. He was also the Chief Executive Officer/Executive Director of CIMB Bank Berhad and President Commissioner of PT Bank CIMB Niaga Tbk.

With over 22 years of experience in the financial services sector, specialising in Investment Banking and change management, Tengku Zafrul also served at Maybank Investment Bank Berhad and Maybank Kim Eng Holdings as Chief Executive Officer. He has also held senior positions in Citigroup Malaysia, Kenanga Holdings Berhad and Avenue Securities. He also experienced being an entrepreneur by setting up Tune Money Sdn Bhd, Asia's first "no-frills" online financial service provider.

He is currently a member of the APEC Business Advisory Council (ABAC), representing Malaysia in promoting intra-trade and collaboration within Asia Pacific. Further, as an advocate of Malaysia's socioeconomic development, he currently sits on the Board of the National Sports Council of Malaysia, in addition to being a Trustee of the Perdana Leadership Foundation. He is also an Honorary Commander of the Navy Volunteer Reserve under the Royal Malaysian Navy.

Tengku Zafrul graduated from the University of Bristol, UK with a Bachelor of Science (Hons) Economics and Accounting and obtained a Master of Arts (MA) in Finance and Management from the University of Exeter, UK. He also holds a Fellow Chartered Banker with the AICB.

### **Lee Lung Nien**

Chief Executive Officer  
**Citibank Berhad**

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

He is a veteran Citibanker with over 28 years of experience. Prior to his current appointment, Mr Lee was the Anti-Money Laundering (AML) Business Head for Asia and had senior oversight of the Citi Regional AML monitoring hub in Kuala Lumpur. He was responsible for streamlining the AML business processes regionally, implementing policy changes and managing global AML implementations to enhance controls and mitigate AML risk. Together with Compliance, he developed a regional AML strategy for Asia Pacific.

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

Mr Lee has 23 years of experience in Markets, his last posting being the Co-Head of Corporate Sales & Structuring for Asia Pacific in 2007. He was responsible for all foreign exchange, options and derivatives sales to corporate and institutional clients in the region.

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

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

## THE COUNCIL (CONT'D)

### **Domenic Fuda**

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

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

Before joining HLB, Mr Fuda served as Deputy Group Head of Consumer Banking & Wealth Management at DBS Bank and was a member of the DBS Group Management Committee, where he was responsible for driving business growth and digitisation of the business across its six regional markets. Prior to his position in DBS Bank, he spent 16 years at Citigroup covering various senior roles in Australia and Asia.

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

### **Stuart Milne**

Group General Manager and  
Chief Executive Officer  
**HSBC Bank Malaysia Berhad**

Mr Stuart Milne started his career with HSBC in 1981 as an International Manager and has been with the Group since then. During his career, Mr Milne has held a number of senior management positions in the Middle East, Asia, Europe and Americas, leading various businesses and functions.

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

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



## THE COUNCIL (CONT'D)

### **Dato' Ong Eng Bin** Chief Executive Officer **OCBC Bank (Malaysia) Berhad**

Dato' Ong Eng Bin is CEO of OCBC Bank (Malaysia) Berhad (OCBC Bank). He has been with the bank for 31 years, serving in various capacities before being appointed to his current role in 2014. In the early 1990s, he headed the credit and marketing functions of a branch before joining the corporate banking division. In 2000, he was appointed Head of Corporate Banking & Large Corporates, before being promoted to Head of Business Banking in 2012, with responsibilities covering corporate and commercial, emerging business and transaction banking.

Prior to OCBC Bank, he worked for two years in Price Waterhouse. Dato' Ong holds a Bachelor's degree in Accounting & Finance from the University of Manchester and currently serves on the Board of Governors of Methodist Boys School Penang, where he had his early education.

Apart from his role in OCBC Bank, Dato' Ong is also the Chairman of Pac Lease Berhad, a director of e2 Power Sdn Bhd, Credit Guarantee Corporation Malaysia Bhd, ABS as well as a Council Member of AICB in Malaysia.

### **Tan Sri Dato' Sri Tay Ah Lek** Managing Director/Chief Executive Officer **Public Bank Berhad**

Tan Sri Dato' Sri Tay Ah Lek, Managing Director/CEO of Public Bank Berhad, has 59 years of experience in banking and finance. He joined Public Bank Group as a pioneer staff in 1966. He was Executive Director of Public Bank from 18 June 1997 to 30 June 2002 and was re-designated as Managing Director/CEO with effect from 1 July 2002. Tan Sri Dato' Sri Tay was the Executive Vice President of Public Bank from 1995 to 1997 and prior to this appointment, he was the Executive Vice President of the former Public Finance Berhad.

He holds a Master's degree in Business Administration from Henley, UK and attended the Advanced Management Program at Harvard Business School. Tan Sri Dato' Sri Tay is an Emeritus Fellow of the Malaysian Institute of Management, a Fellow, Chartered Banker of AICB, and is a Fellow of CPA Australia and the Financial Services Institute of Australasia.

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

## THE COUNCIL (CONT'D)

### **Dato' Khairussaleh Ramli**

Managing Director  
RHB Bank Berhad

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

He holds a Bachelor of Science in Business Administration from Washington University and is a graduate of the Advanced Management Program, Harvard Business School. He is also a Fellow Chartered Banker of AICB.

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

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

Dato' Khairussaleh is a director of RHB Capital Berhad (In Member's Voluntary Liquidation) and the Chairman and Trustee of RHB Foundation.

### **Abrar A. Anwar**

Managing Director and CEO  
Standard Chartered Bank Malaysia Berhad

Mr Abrar A. Anwar is the Managing Director and CEO for Standard Chartered Bank Malaysia Berhad (SCBMB) and was appointed to this role on 1 November 2017. As Managing Director and CEO, Mr Abrar is responsible for the implementation of Standard Chartered's business strategies and overall Corporate Governance for SCBMB and also for the Group's operations in Malaysia.

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

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

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

## THE COUNCIL (CONT'D)

### Wong Kim Choong

Chief Executive Officer  
United Overseas Bank (Malaysia) Bhd

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

He has 36 years of banking experience. He started his career with United Overseas Bank Ltd (UOB Singapore) in 1983 in Singapore, where he served for over 14 years. During his tenure with UOB Singapore, Mr Wong held various management and senior roles across Consumer Banking, Corporate Banking and Commercial Banking. He was transferred to UOB Malaysia in 1997 where he was appointed Head of Corporate and Commercial Banking and subsequently Deputy CEO in 2003. In 2004, he was appointed Director and Country CEO of United Overseas Bank (Thai) Public Company Limited, a position he held until his appointment as Director and CEO of UOB Malaysia in October 2012.

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

### Joel Kornreich

Group Chief Executive Officer  
Alliance Bank Malaysia Berhad

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

Mr Kornreich has over 29 years of experience in the financial services industry. Before joining Alliance Bank, he was with Citigroup for 20 years in various roles around the world. His last position with Citigroup was as its Country Business Manager of Citibank Global Consumer Group, South Korea. Prior to this, he served as the CEO for Spain, Belgium and Greece 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, and Head of Mortgages and Liabilities for Asia Pacific, as well as Retail Banking Head for Singapore.

Earlier, Mr Kornreich joined the Consumer Banking business of ABN AMRO Bank as Head of Sales and Distribution for Asia, and Consumer Banking business manager for Indonesia and Hong Kong.

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

## THE COUNCIL (CONT'D)

### **Dato' Sulaiman Mohd Tahir**

Chief Executive Officer  
**AmBank (M) Berhad**

Dato' Sulaiman Mohd Tahir is the Group CEO of AMMB Holdings Berhad (AMMB) and CEO of AmBank (M) Berhad. As the Group CEO of AmBank Group, Dato' Sulaiman is responsible for the management of all businesses in AmBank Group and in driving the Group's strategy and its aspirational agenda for all entities and businesses within the group.

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.

Prior to joining AmBank Group, he has held many prominent positions at one of the largest banks in Malaysia before his appointment as Chief Executive Officer/Executive Director of the Bank.

Dato' Sulaiman holds a Bachelor of Business in Accountancy from Royal Melbourne Institute of Technology (RMIT University) in Australia. He has a wealth of experience backed by 30 years of managing and spearheading growth in consumer banking, as well as in commercial and corporate banking in Malaysia.

## THE COUNCIL – ALTERNATES



**Datuk Haji Hamirullah Boorhan**  
Executive Vice President (EVP) and Head,  
Community Financial Services, Malaysia  
Malayan Banking Berhad (Maybank)



**Zulkanain Kassim**  
Chief Operating Officer  
Affin Bank Berhad



**Khairulanwar Rifaie**  
Group Chief Financial Officer  
CIMB Group



**Elaine Fan**  
Consumer Business Manager  
Citibank Berhad



**Dominic Mascrinas**  
Head of Group Operations & Technology  
Hong Leong Bank Berhad



**Lim Eng Seong**  
Deputy Chief Executive Officer  
HSBC Bank Malaysia Berhad



**Lim Yau Seong**  
Head of Operations & Technology, Malaysia  
OCBC Bank (Malaysia) Berhad



**Dato' Chang Kat Kiam**  
Deputy Chief Executive Officer  
Public Bank Berhad



**Mr Rakesh Kaul**  
Head for Group Retail Banking and  
Asset Management Business  
RHB Bank Berhad



**Lai Pei-Si**  
Head of Retail Banking Malaysia  
Standard Chartered Bank Malaysia Berhad



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



**Datuk Iswaraan Suppiah**  
Group Chief Operations Officer  
AmBank (M) Berhad

## THE COUNCIL – ALTERNATES (CONT'D)

### Datuk Haji Hamirullah Boorhan

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

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

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

### Zulkanain Kassim

Chief Operating Officer  
**Affin Bank Berhad**

Encik Zulkanain Kassim joined Affin Bank Berhad on 1 October 2016 as Chief Operating Officer. He is responsible for planning, organising and controlling all operational activities of the bank and Affin Islamic Bank Berhad, which includes IT Services, Digital Banking, Banking Operations, Loan Administration & Documentation and Property & Logistics.

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

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

Encik Zulkanain brings with him more than 28 years of experience in the financial services industry, primarily in Information Technology, Banking Operations, Customer Solutions and Payments from both local and foreign banks.

### Khairulanwar Rifaie

Group Chief Financial Officer  
**CIMB Group**

Encik Khairulanwar Rifaie is currently the Group Chief Financial Officer of CIMB Group. He joined CIMB in January 2016 and prior to his current role, he held the position of Chief Financial Officer, CIMB Malaysia as well as the Regional Head, Financial Control. Prior to joining CIMB Group, Encik Khairulanwar was working at RHB Group, Malaysia as the Head of Finance of RHB Islamic and Head of Investor Relations.

He holds a First Class Honours degree in Accounting and Finance from University of Warwick and an MSc in Finance from Imperial College. Encik Khairulanwar is also a member of the Institute of Chartered Accountants in England and Wales (ICAEW).



## THE COUNCIL – ALTERNATES (CONT'D)

### Elaine Fan

Consumer Business Manager  
**Citibank Berhad**

Ms Elaine Fan is the Consumer Business Manager of Citibank Berhad. She is a veteran Citibanker with 36 years of cross-functional experience between the corporate and consumer business. She started her career in Corporate Banking and over the years, she has held various senior positions including Head of Multi-National Corporate Group, Trade Head and with her last appointment as Head of Global Transaction Services in 2006.

She moved to the Consumer Banking business in 2011 assuming the role of Retail Banking Head with primary responsibility for building up the Wealth Management business.

In March 2014, Ms Fan was appointed as the Consumer Business Manager with overall responsibilities for leading and managing the entire consumer business, including all consumer products, customer segments, distribution network, digital platforms and channels.

### Dominic Mascrin

Head of Group Operations & Technology  
**Hong Leong Bank Berhad**

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

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

Prior to joining the bank, Mr Mascrin served at CIMB Investment Bank and ICIMB (BPO). His previous stints include Standard Chartered Bank (4 years) and American Express (20 years).

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

### Lim Eng Seong

Deputy Chief Executive Officer  
**HSBC Bank Malaysia Berhad**

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

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

## THE COUNCIL – ALTERNATES

### Lim Yau Seong

Head of Operations &  
Technology, Malaysia

**OCBC Bank (Malaysia) Berhad**

Mr Lim Yau Seong is a senior banker who has been with OCBC Bank (Malaysia) Berhad (OCBC Bank Malaysia) for 34 years. He is presently a Senior Vice President of OCBC Bank Malaysia.

Throughout his career in OCBC, he has held various senior positions and has experience in branch, consumer and business banking. He is presently the Head of Operations and Technology as well as Head of Reporting. His current role includes implementing and overseeing strategic initiatives to ensure efficient banking operations as well as implementing new technology to enable business capabilities. Furthermore, Mr Lim drives innovation and quality initiatives to improve efficiency, processes to achieve service level agreements and operational cost savings.

He is a certified Chartered Banker who also holds a Masters in Business Administration from University of Strathclyde, UK and has a First Class Honours in Bachelors of Economics from Universiti Malaya.

### Dato' Chang Kat Kiam

Deputy Chief Executive Officer  
**Public Bank Berhad**

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

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

Dato' Chang holds a Masters degree in Business Administration.

### Mr Rakesh Kaul

Head for Group Retail Banking and  
Asset Management Business

**RHB Bank Berhad**

Mr Rakesh Kaul joined RHB group on 1 August 2019 and is the current Head for Group Retail Banking and Asset Management Business for Malaysia and ASEAN. He is responsible for growing RHB's market share across consumer and asset management products, segments and channels by leveraging on a digital first strategy and building an agile workforce. Through a 'client first' obsession, RHB has been able to serve its retail clients across their banking life stage needs by being a partner of choice and living by its brand promise – 'Together We Progress'

Prior to joining RHB group, he worked with Citigroup for 22 years spanning various roles and geographies. Mr Rakesh is a proven business leader who has held senior leadership responsibilities across retail banking, corporate banking, SME and capital market divisions. In his last role with Citi, he was the Asia Pacific Head for retail commercial banking and helped deliver business growth across key countries and client coverage groups. He was also the Retail Banking Head for Citi in Malaysia. In India, apart from other roles, he has also served on the Board of Citi's capital market's division where he headed its wealth management and retail brokerage unit.

## THE COUNCIL – ALTERNATES

### Lai Pei-Si

Head of Retail Banking Malaysia  
**Standard Chartered Bank**  
**Malaysia Berhad**

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

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

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

### Ronnie Lim

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

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

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

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

### Datuk Iswaraan Suppiah

Group Chief Operations Officer  
**AmBank (M) Berhad**

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

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

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

## CHAIRMAN'S STATEMENT

**As Chairman of  
The Association of  
Banks in Malaysia (ABM),  
I am pleased to present  
the 2019 Annual Report.**



I am happy to share that Malaysia as represented by ABM, has assumed the Chairmanship of the ASEAN Bankers' Association (ABA) for a 2-year term from 2019 – 2021. With the passing of the baton from Laos to Malaysia, we will continue to uphold core principles, strengthen inter regional ties and further the objectives and goals including the ASEAN Economic Community (AEC) Blueprint 2025 amongst other endeavours. This has certainly put Malaysia into focus as we drive banking innovation to greater heights.

Following on from our previous year's strategy, strategic partnerships by our member banks with FinTech companies are beginning to bear fruit. Through these collaborations, our member banks and FinTech companies are able to share valuable insights and "know how" of each other's businesses. This has helped the banks to remain competitive by offering digitally innovative products and services to their customers.

As more and more consumers are embracing the capabilities and convenience of technology, the financial and banking industry is progressively improving the banking experience through electronic and online channels for customers. The take up rate for cashless financial products and services has increased in various segments of the economy. The growth in the cashless payment ecosystem has afforded convenience in our daily lives with a myriad of offerings in terms of accessibility and in enabling greater financial inclusion to the various segments of our society.

The emergence of the novel coronavirus, now known officially as COVID-19, which spread to Malaysia in early 2020, encourage the use of cashless transactions, including contactless credit card payments, electronic wallets (e-wallets) and online banking, to minimise physical contact and face-to-face transactions. This in turn helped accelerate the cashless agenda as more customers have moved from traditional banking to electronic banking channels.

Let us now briefly recap the macroeconomic environment faced by the commercial banking sector in 2019.

## GLOBAL ECONOMY

The global economy remained subdued as trade tensions between the United States of America (US) and China intensified in 2019.

Against the backdrop of the continuing trade tensions, tariff impositions and weakened investment activities, global economy and global trade recorded weakened growth of 2.9% and 1.0% respectively in 2019 as compared to the previous year at 3.6% and 3.7% respectively.

In the first quarter of 2019, the US economy grew by 3.2%, driven mostly by higher state and government spending, a build-up in inventories through investment by private companies and more exports with fewer imports. However, performance in the third and fourth quarter of 2019 fell to 2.1%, resulting in an annual Gross Domestic Product (GDP) of 2.3% (2018:2.9%) instead of the growth target of 3.0%.

Across the Atlantic, Brexit issues continued to leave a mark on the United Kingdom (UK) economy and sent ripples across the European Union (EU) region with uncertainties and speculations of a no-deal Brexit. Despite the current economic turmoil caused mainly by Brexit, UK reported that its economy grew by 1.4% in 2019 (2018:1.3%).

Meanwhile, growth in China remained stable at the start of the year with stronger-than-expected domestic activity attributed to infrastructure investment, tax reforms and targeted monetary easing. GDP in China grew by 6.1% in 2019. However, China's growth is projected to weaken further in 2020 due to the COVID-19 pandemic and continued trade tensions with the US.

Japan, however, recorded strong growth in the second quarter of 2019, mainly driven by stronger than expected private consumption and public spending. However, GDP growth shrank 7.1% based on an annualised basis in the fourth quarter of 2019.

Southeast Asian markets on the other hand recorded varying rates of economic growths. Rapid growth countries such as Vietnam (7.02%), Philippines (5.9%) and Indonesia (5.0%) offset the slower growth rates of other ASEAN countries including Singapore (0.7%) and Thailand (2.4%). According to Asian Development Bank's report, Southeast Asia's GDP stood on average at 4.4% in 2019, down from 5.1% in 2018.

## CHAIRMAN'S STATEMENT (CONT'D)

### MALAYSIAN ECONOMIC OUTLOOK AND PERSPECTIVE

The Malaysian economy recorded moderate growth in 2019. Reformative economic measures were undertaken by the regulators to safeguard economic stability amidst uncertainties on the global front. Unresolved trade tensions and prolonged country specific weaknesses in major economies impacted the Malaysian economy to some extent.

The Malaysian economy started off the year with a GDP at 4.5% for the first quarter of 2019. However, growth rates fluctuated with a spike in the second quarter at 4.9% before trending downwards in the third and fourth quarters of 2019. Overall, Malaysia's GDP grew by 4.3% in 2019, mainly driven by private sector activity and firm private consumption growth.

The year also saw the Monetary Policy Committee of Bank Negara Malaysia reducing the Overnight Policy Rate (OPR) from 3.25 to 3.00 percent in May 2019. The adjustment to the OPR was in alignment with the monetary policy stance to support steady growth and as an economic stimulus to spur domestic economic activity. Besides the OPR reduction, the Statutory Reserve Requirement (SRR) Ratio was also lowered from 3.50% to 3.00% effective November

2019. The reduction in SRR by the regulators was to maintain sufficient liquidity in the domestic financial system and to facilitate effective liquidity management by the banking institutions.

In light of the challenging headwinds on the global front, Malaysia's GDP growth is projected to be between -0.2% and 0.5% in 2020 (2019:4.3%). This is largely due to the impact of the COVID-19 pandemic. Almost every economic sector suffered disruptions as the nation was placed under a Movement Control Order (MCO) effective from 18 March 2020 and continues to be in force, albeit with some relaxation at the time of writing.

Headline inflation decreased to 0.7% (2018:1.0%) mainly attributed to lower global oil and food prices. Headline inflation for 2020 is forecasted to dip to -1.5% to 0.5% due to the significant decrease in oil and commodity prices.

### MALAYSIAN BANKING SECTOR – DEVELOPMENTS AND ISSUES

As at the end of 2019, the banking sector remained strongly capitalised and was able to withstand the challenging global economic environment. The banking industry maintained healthy capital ratios with total capital ratio of 18.3%

(2018:18.1%), common equity Tier 1 at 14.3% (2018:13.9%) and Tier 1 capital ratio at 14.8% (2018:14.6%) respectively. Net loan impairment ratio for the industry remained low at 1.0% (2018:0.9%).

The banks have seen positive growth in non-interest income due to efforts to diversify revenue sources. Conversely, net interest income from financing activities moderated due to slower credit growth and compression in the banks' interest margins.

Access to financing remains one of the priorities of our member banks. Whilst adhering to responsible financing policies, the banking industry is cognizant towards the plight of house buyers desiring to gain home ownership especially for the affordable segment. To this end, various initiatives were rolled out by the regulators and the banking industry to provide avenues for house buyers to obtain financing. Overall housing loan approval rate stood at 73.5% as at end 2019. The total outstanding housing loans by the banking industry expanded by 7.3% as at end of 2019 to RM604.3 billion. In terms of volume, loan applications increased by 3.4% which reflected the positive outcomes of activities such as the Home Ownership Campaign aimed at encouraging home ownership with discounts and stamp duty



## CHAIRMAN'S STATEMENT (CONT'D)

exemptions. It was positively noted that in 2019, banks have approved RM158.1 billion for house financing, of which 53% were granted to first-time house buyers.

The Small and Medium Enterprises (SME) segment remained a key focus for member banks in 2019 as SMEs are the backbone of Malaysia's economy. As the nation moves progressively to achieve the national agenda towards Industrial Revolution 4.0 (Industry 4WRD) member banks remained supportive to accelerate and propel Malaysian businesses into the next phase of industrial revolution by way of providing sufficient financing for growth to viable businesses.

In 2019, a total of RM217.3 billion was disbursed to enable SMEs for growth acceleration in their respective businesses.

The banking industry is also empathetic to the plight of unsuccessful loan applicants seeking financing for SME or home financing. Our member banks are providing assistance to and directing unsuccessful borrowers to *Khidmat Nasihat Pembiayaan* (MyKNP) set up by Bank Negara Malaysia, in collaboration with Credit Guarantee Corporation Malaysia Berhad (CGC) and *Agensi Kaunseling dan Pengurusan Kredit* (AKPK). MyKNP's

objective is to provide advisory assistance to unsuccessful SME loan and home financing applicants to better understand the factors affecting their financing application and improve their eligibility for future financing from the formal financial system.

The environment and climate agenda has also become increasingly important globally and in Malaysia. Industries are becoming more aware of the Environmental and Sustainability Governance (ESG) factors which contribute to the conservation of natural resources and business sustainability. Our member banks are also in the midst of incorporating ESG policies into their sustainable financing framework.

Constant vigilance on the cyber sphere remains a priority as banking today extends beyond branches and physical handling of cash. Cashless banking and the emergence of various tech-driven payment systems which include Quick Response (QR) payment systems and e-wallets have transcended across traditional payment systems. To this end, our member banks place great importance on keeping banking transactions safe, secure and protected, and to do so, will continue to invest substantial resources in cybersecurity.

## ABM'S STRATEGY FOR 2020

ABM will continue to focus on our primary role to proactively promote the establishment of a sound banking system in collaboration with the regulators and industry stakeholders to meet the demands of the industry. ABM is constantly engaging with the regulators to highlight the various issues affecting of our member banks. Amidst the COVID-19 pandemic, our member banks will continue to be responsive in leading initiatives to provide financing assistance to eligible customers adversely affected by the COVID-19 pandemic.

In relation to members of the public, ABM is consistently taking on an active advisory communication and facilitator role in all matters concerning conventional commercial banking. During the time of COVID-19, ABM worked to provide and disseminate banking related communications to keep members of the public informed and up-to-date.

Scam education and awareness will also remain as one of the priorities of ABM in the year ahead. ABM places significant focus on such initiatives by amplifying public awareness and education on the prevalence of banking fraud and scams. To date,

## CHAIRMAN'S STATEMENT (CONT'D)

ABM's initiatives are widely available on various platforms for greater accessibility to timely information. Through the use of social and digital integrated communication channels, ABM has been able to reach out to a wider audience to provide up-to-date information on how to avoid falling prey to such fraudulent activities.

As the nation is faced with the unprecedented crisis of the COVID-19 pandemic, the financial industry will work hand in hand with all stakeholders to progressively improve the country's economy. The banking industry will also continue to

support the various businesses and industries affected by the COVID-19 pandemic by providing access to financing which will enable them to have business continuity and to save jobs in those sectors.

Our sincere thanks to Bank Negara Malaysia, the Securities Commission, government agencies and ministries, and other industry associations for your cooperation and collaboration throughout the year.

We would also like to express our appreciation to our member banks for their continuous support which have contributed to our success.

Your invaluable contribution has enabled us to continue serving the commercial banking industry in Malaysia more effectively.

And finally, as we continue to face the challenging times ahead at home and on the global front brought about by the COVID-19 pandemic, the industry will work together to play our part in order for us to safely navigate this adversity and come out stronger as a nation.

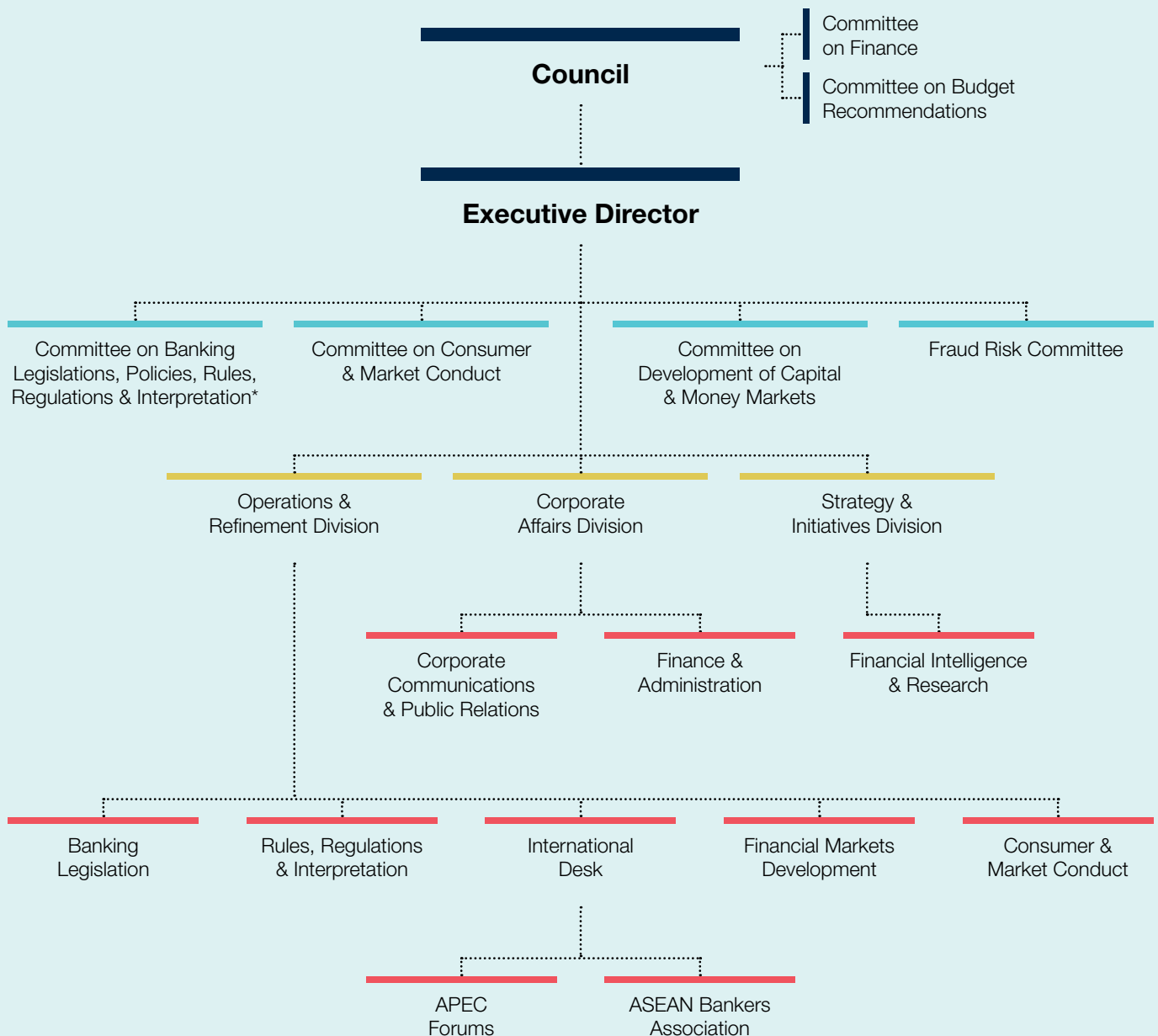
**Datuk Abdul Farid Alias**  
Chairman

## ORGANISATIONAL STRUCTURE

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

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

### ABM's Organisational Structure



\* This Committee was dissolved in January 2020.

## FINANCIAL DATA

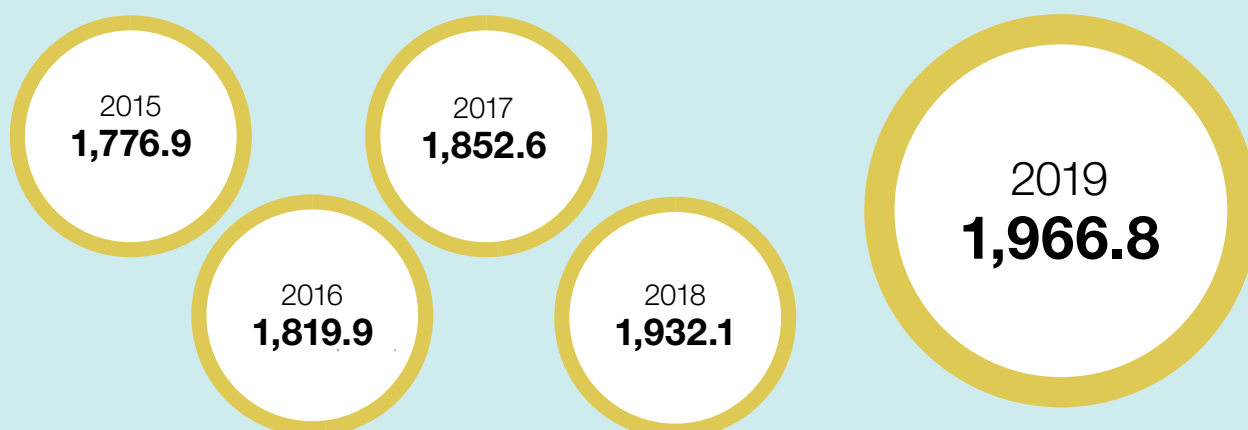
### TOTAL ASSETS, TOTAL LOANS AND TOTAL DEPOSITS OF COMMERCIAL BANKS<sup>A</sup>

	2015		2016		2017		2018		2019	
	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)
Total Assets	1,776,917	4.8	1,819,928	2.4	1,852,616	1.8	1,932,090	4.3	1,966,778	1.8
Total Loans	1,048,346	5.2	1,080,260	3.0	1,098,300	1.7	1,134,973	3.3	1,153,599	1.6
Total Deposits	872,287	-0.1	895,673	2.7	938,281	4.8	977,786	4.2	990,669	1.3

yoy = year on year

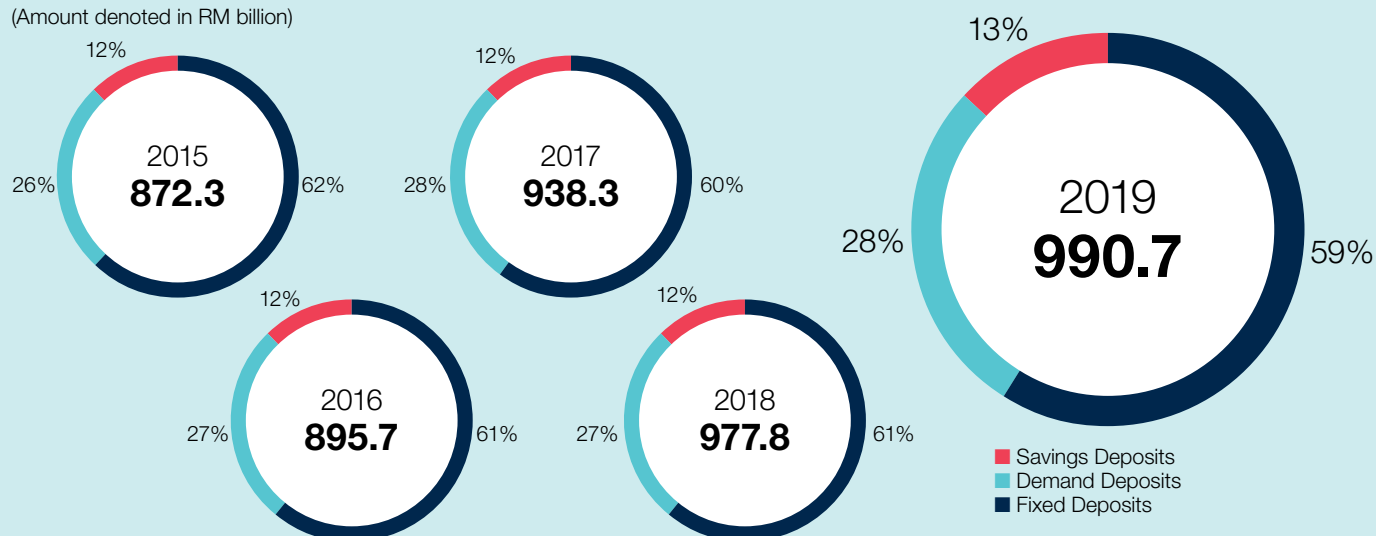
#### TOTAL ASSETS<sup>A</sup>

(Amount denoted in RM billion)



#### TOTAL DEPOSITS<sup>A</sup>

(Amount denoted in RM billion)



Source:

<sup>A</sup> Data for 2015 to 2019 extracted from Bank Negara Malaysia's Monthly Statistical Bulletin January 2020

## FINANCIAL DATA (CONT'D)

TOTAL LOANS<sup>1</sup> BY SECTOR<sup>2</sup> AS AT END OF 2019<sup>A</sup>

## Notes:

<sup>1</sup> Total loans as at end 2019 is RM1,153.6 billion, and includes loans sold to Cagamas.

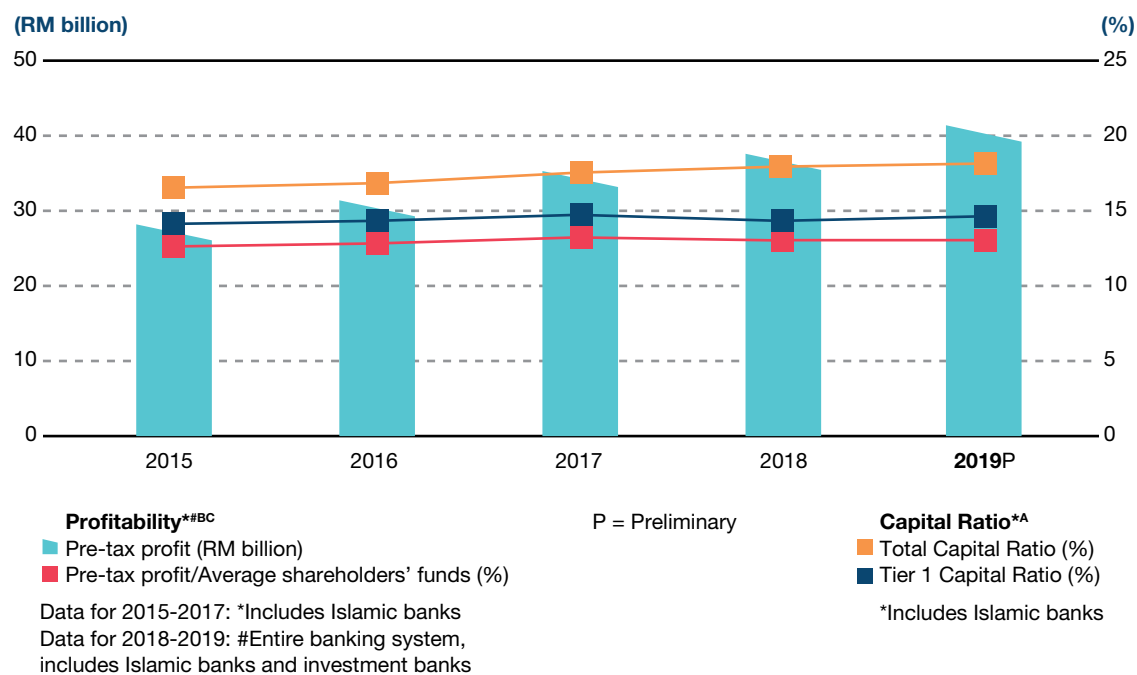
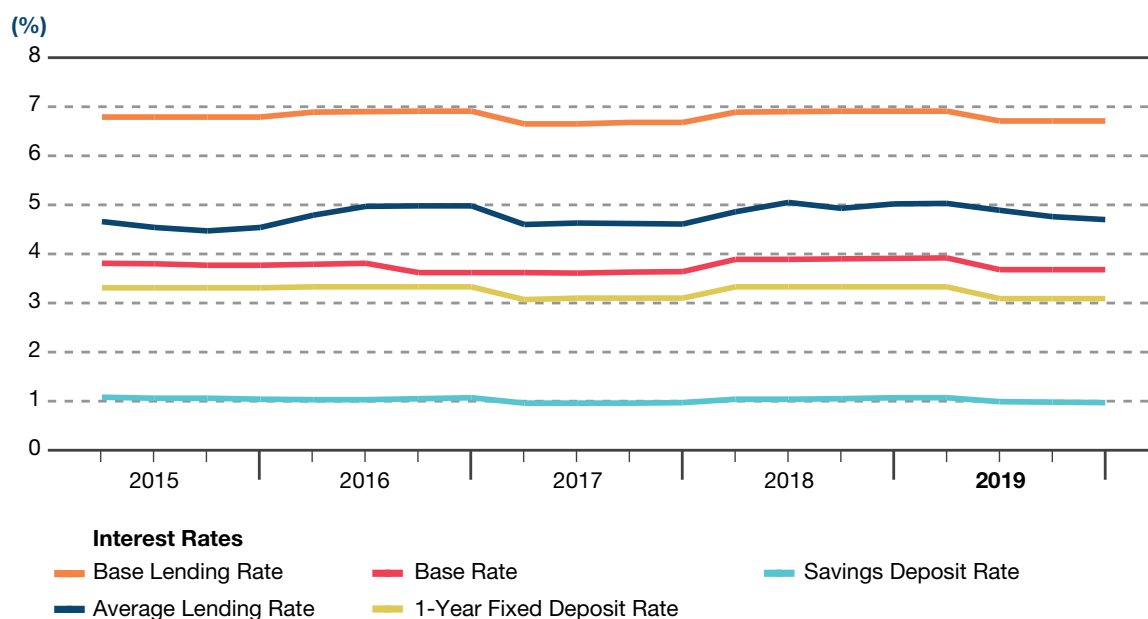
<sup>2</sup> The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.

<sup>3</sup> Includes loans to individual businesses.

**RM1,153.6** billion  
as at end 2019

## FINANCIAL DATA (CONT'D)

## PROFITABILITY AND CAPITAL RATIOS OF COMMERCIAL BANKS

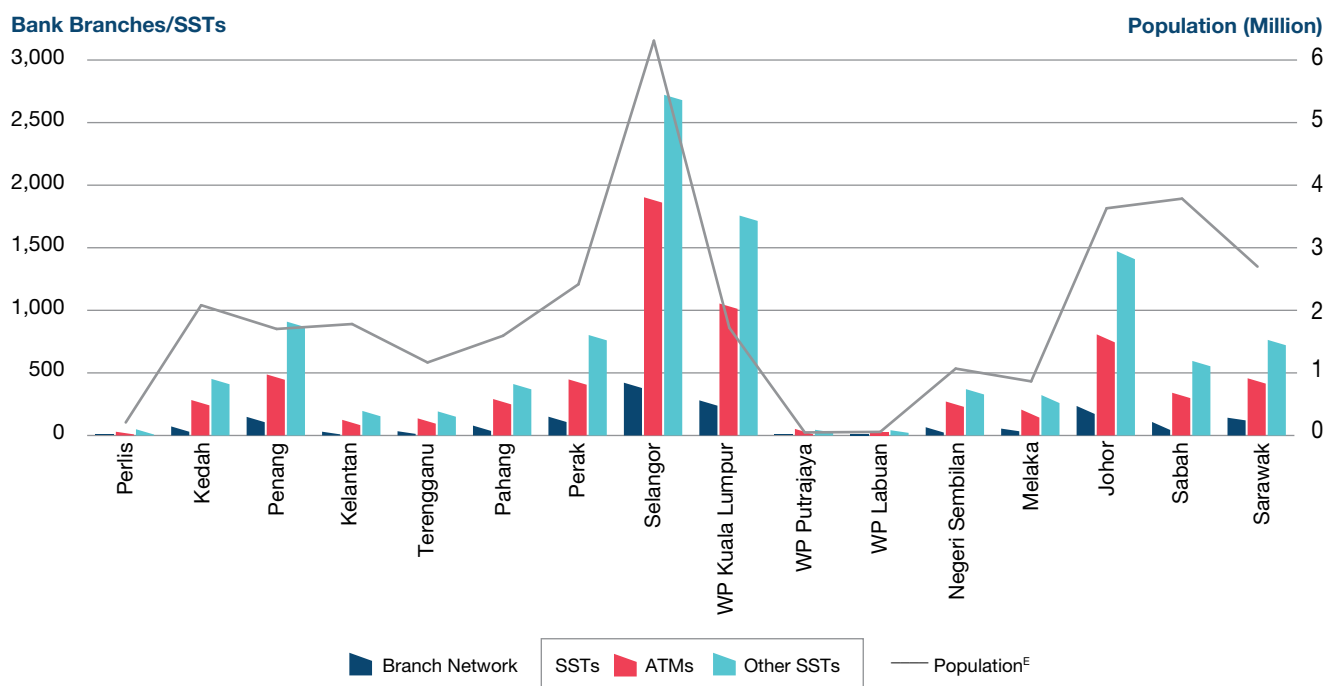
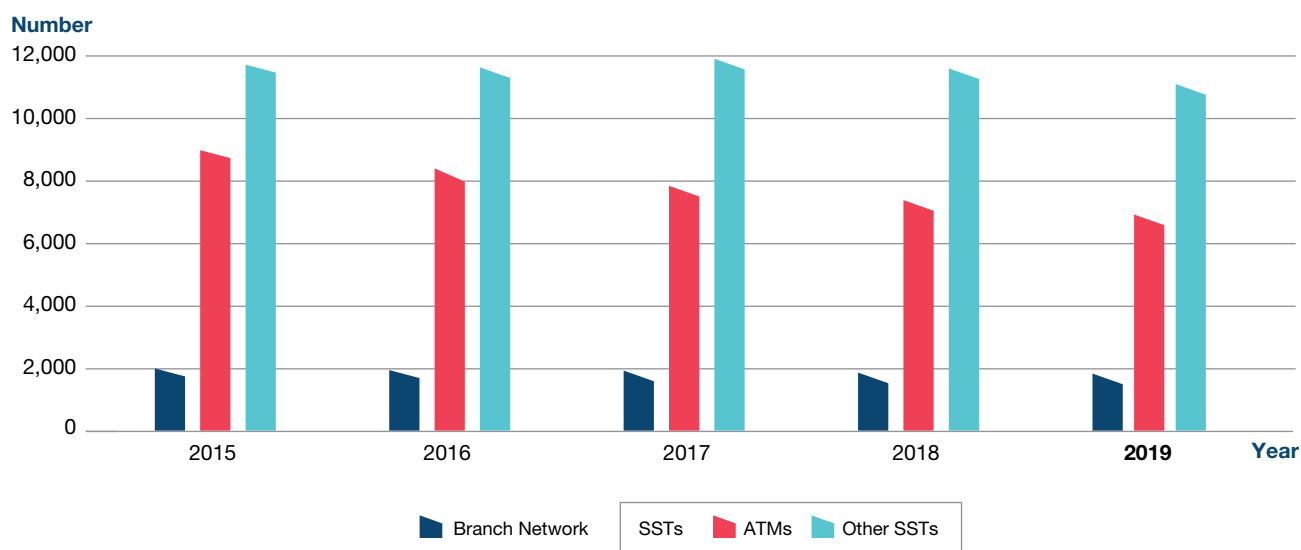
INTEREST RATES<sup>A</sup> OF COMMERCIAL BANKS

Source:

<sup>A</sup> Data for 2015 to 2019 extracted from Bank Negara Malaysia's Monthly Statistical Bulletin January 2020<sup>B</sup> Data for 2015 to 2017 extracted from Bank Negara Malaysia's Financial Stability and Payment Systems Report 2018<sup>C</sup> Data for 2018 to 2019 extracted from Bank Negara Malaysia's Economic and Financial Developments in the Malaysian Economy in the Fourth Quarter of 2019 and Financial Stability Review (FSR) of Second Half 2019.



## FINANCIAL DATA (CONT'D)

BRANCH NETWORK AND SELF-SERVICE TERMINALS (SSTs) OF COMMERCIAL BANKS BY STATE AS AT 31 DECEMBER 2019<sup>D</sup>GROWTH OF BRANCHES AND SSTs OF COMMERCIAL BANKS FROM 2015-2019<sup>D</sup>

Source:

<sup>D</sup> Data from 2015-2018, extracted from ABM Annual Report 2015-2018.

Data regarding number of branches for commercial banks as at 31 December 2019 – ABM's compilation

<sup>E</sup> Population Quick Info – Population by states, Malaysia (Source: Department of Statistics, Malaysia)

Current population estimate (2019) by Department of Statistics Malaysia, based on the Population and Housing Census 2010

## FINANCIAL DATA (CONT'D)

BANK BRANCHES, NUMBER OF STAFF AND SSTs OF COMMERCIAL BANKS  
AS AT 31 DECEMBER 2019

	Bank Branches	Number of Staff	SSTs					Others
			ATM	Cash Deposit Machine	Cash Recycler Machine	Cheque Deposit/ Scan Machine	Internet Kiosk/ Electronic Payment Kiosk	
Affin Bank Berhad	101	4,069	296	140	0	103	110	9 coin deposit machines, 11 EPF kiosks
Alliance Bank Malaysia Berhad	82	3,404	180	100	71	99	0	5 coin deposit machines, 24 EPF kiosks
AmBank (M) Berhad	168	7,513	744	75	187	206	176	13 coin deposit machines, 73 EPF kiosks
Bangkok Bank Berhad	5	208	0	0	0	0	0	0
Bank of America Malaysia Berhad	1	89	0	0	0	0	0	0
Bank of China (Malaysia) Berhad	8	432	0	0	18	8	13	0
BNP Paribas Malaysia Berhad	1	99	0	0	0	0	0	0
China Construction Bank (Malaysia) Berhad	1	92	0	0	0	0	0	0
CIMB Bank Berhad	229	14,511	1,824	102	870	454	300	23 coin deposit machines, 233 EPF kiosks
Citibank Berhad	10	1,757	27	36	0	18	20	4 coin deposit machines, 65 phone kiosks
Deutsche Bank (Malaysia) Berhad	1	198	0	0	0	0	0	0
Hong Leong Bank Berhad	249	8,130	290	0	539	264	0	16 coin deposit machines, 38 EPF kiosks
HSBC Bank Malaysia Berhad	42	3,754	206	182	0	130	126	6 coin deposit machines, 68 phone kiosks
India International Bank (Malaysia) Berhad	1	35	0	0	0	0	0	0
Industrial and Commercial Bank of China (Malaysia) Berhad	5	189	8	0	0	0	5	0
J.P. Morgan Chase Bank Berhad	1	153	0	0	0	0	0	0
Malayan Banking Berhad	345	20,380	1,915	0	1,145	378	395	32 coin deposit machines, 27 EPF kiosks
Mizuho Bank (Malaysia) Berhad	1	199	0	0	0	0	0	0
MUFG Bank (Malaysia) Berhad	2	421	0	0	0	0	2	0
OCBC Bank (Malaysia) Berhad	33	3,421	101	102	0	70	0	4 coin deposit machines, 40 EPF kiosks
Public Bank Berhad	262	14,636	281	0	1,271	464	275	28 coin deposit machines
RHB Bank Berhad	198	10,394	942	256	201	354	300	16 coin deposit machines, 266 EPF kiosks
Standard Chartered Bank Malaysia Berhad	28	2,020	49	57	0	42	33	4 coin deposit machines, 43 phone kiosks
Sumitomo Mitsui Banking Corporation Malaysia Berhad	1	167	0	0	0	0	0	0
The Bank of Nova Scotia Berhad	3	66	0	0	0	0	0	0
United Overseas Bank (Malaysia) Bhd	45	5,200	44	48	77	80	119	6 coin deposit machines
<b>Total</b>	<b>1,823</b>	<b>101,537</b>	<b>6,907</b>	<b>1,098</b>	<b>4,379</b>	<b>2,670</b>	<b>1,874</b>	<b>1,054</b>

## FINANCIAL DATA (CONT'D)

ALTERNATIVE DELIVERY CHANNELS OF COMMERCIAL BANKS  
AS AT 31 DECEMBER 2019

	Alternative Delivery Channels		
	Internet Banking	Mobile Banking	Telebanking
Affin Bank Berhad	www.affinonline.com	–	Call Centre: 03-8230 2222
Alliance Bank Malaysia Berhad	Retail: www.allianceonline.com.my Corporate: https://www.alliancebizsmart.com.my	Retail: 1. allianceonline Mobile 2. Alliance Cash2Home (only for foreign workers) Corporate: BizSmart Mobile Approval (only for transaction approval for business customers) Available on App Store & Google Play	Retail: 03-5516 9988 Corporate: 1300-80-3388
AmBank (M) Berhad	https://ambank.amonline.com.my	AmOnline Available on App Store & Google Play	Contact Centre: 03-2178 8888
Bank of America Malaysia Berhad	Corporate: https://cashproonline.bankofamerica.com	–	Corporate: 03-2034 3961/3962/3963
Bank of China (Malaysia) Berhad	www.bankofchina.com.my	Retail: Bank of China Available on App Store & Google Play	–
BNP Paribas Malaysia Berhad	Corporate: https://connexis.bnpparibas.com/	–	–
China Construction Bank (Malaysia) Berhad	Corporate: https://intl.ccb.com 03-2160 1888	–	–
CIMB Bank Berhad	Retail: https://www.cimbclicks.com.my/ Corporate: http://www.cimb-bizchannel.com.my/	Retail: CIMB Clicks Malaysia & CIMB EVA Malaysia Available on App Store & Google Play	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/en/business-banking/connect-biz/hl-connectfirst.html	Retail: Hong Leong Connect Available on App Store & Google Play	Retail: 03-7626 8899
HSBC Bank Malaysia Berhad	www.hsbc.com.my www.hsbcnet.com	HSBC Malaysia Mobile Banking App Mobile App: HSBcnet Available on App Store & Google Play	Retail: 1300-88-1388 (local) 03-8321 5400 (overseas) Corporate: Call Centre: 1300-88-1018/03-8321 5511
Industrial and Commercial Bank of China (Malaysia) Berhad	www.icbcm.com Customer Care Hotline: 1800-18-5588 (local)/03-2788 1600 (overseas)	Retail: ICBC Mobile Banking Available on App Store & Google Play	–
J.P. Morgan Chase Bank Berhad	Corporate: www.jpmorganaccess.com.my	–	–
Malayan Banking Berhad	www.maybank2u.com.my www.maybank2e.net www.maybank2e.com	Retail: Maybank2U Mobile App Available on App Store & Google Play	Retail: 1300-88-6688 (local) 03-7844 3696 (overseas) 1300-88-7788 (M2e)
Mizuho Bank (Malaysia) Berhad	Corporate: https://otp.ffrontier.com	–	–
MUFG Bank (Malaysia) Berhad	Corporate: https://ebusiness.bk.mufg.jp/	–	Corporate: TOHLINE: 03-2034 8151
OCBC Bank (Malaysia) Berhad	www.ocbc.com.my	Retail: OCBC Malaysia Mobile Banking Corporate: OCBC Malaysia Business Mobile Banking Available on App Store & Google Play	Personal: 03-8317 5000 Business: 03-8317 5200
Public Bank Berhad	www.pbebank.com www.pbenterprise.com Helpdesk: 03-2179 9999	PB engage MY Available on App Store & Google Play Helpdesk: 03-2179 9999	–
RHB Bank Berhad	Retail: https://logon.rhb.com.my Corporate: https://reflex.rhbgroup.com	Retail: 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/webotportal/login	–	–
United Overseas Bank (Malaysia) Bhd	Retail: https://piu.uob.com.my Corporate: https://www1.uob.com.my/corporate/bib-login.page	Retail: UOB Mighty Malaysia Available on App Store & Google Play	Kuala Lumpur : 03-26128 121 Penang : 04-2401 121 Johor Bahru : 07-2881 121 Kuching : 082-287 121 Kota Kinabalu : 088-477 121

## REPORT OF THE COUNCIL

**As Executive Director of The Association of Banks in Malaysia (ABM), I have pleasure in submitting the Annual Report and Report of the Council for the year ended 31 December 2019 for and on behalf of the Council.**



### 1. INTRODUCTION

2019 was an eventful year not just for our team at ABM but also the banking industry as a whole. Much has been happening behind the scenes to further improve the efficacy of the banking industry in the short as well as medium term. Issues such as climate change, promotion of electronic banking, fair treatment of consumers and taxation matters are among those that have kept our team working hard over the last 12 months. We have also continued to be the public face of the commercial banking industry for various campaigns to create even greater awareness of scams and to promote safe practices when conducting financial transactions online, whilst also maintaining our international agenda.

The following report serves to highlight some of the key initiatives and milestones achieved in 2019.

### 2. REPORT OF KEY INITIATIVES IN 2019

#### A. Our Sustainability Agenda

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

ABM is part of the Joint Committee on Climate Change (JCCC) which is co-chaired by Bank Negara Malaysia and the Securities Commission Malaysia. The JCCC 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 JCCC has three main objectives, namely building capacity through sharing of knowledge, expertise and best practices in assessing and managing climate-related risk, identifying issues, challenges and priorities facing the financial sector in managing the transition towards a low carbon economy, and facilitating collaboration between stakeholders in advancing coordinated solutions to address challenges and issues.

##### (ii) *United Nations Environmental Programme Finance Initiative (UNEP-FI) Draft Principles for Responsible Banking*

The UNEP-FI launched a set of draft Principles for Responsible Banking on 26 November 2018. These Principles provide a framework for the sustainable banking system of the future, and help the industry to demonstrate how it makes a positive contribution to society. ABM helped to create awareness on the UNEP-FI's draft Principles for Responsible Banking by encouraging its member banks to provide feedback and comments on the said draft Principles during the global public consultation period. ABM also collaborated with a member bank that has committed to become a core group member of UNEP-FI to arrange a briefing for member banks

## REPORT OF THE COUNCIL (CONT'D)

to share the bank's experience as a starter bank. And, to encourage other member banks to take into account sustainable banking matters and to create greater awareness of the Principles for Responsible Banking.

In addition, ABM also hosted the ASEAN level industry meeting to discuss and agree on the collective submission by the ASEAN Bankers Association to UNEP-FI on the draft Principles for Responsible Banking.

### (iii) **Green Technology Financing Scheme 2.0 (GTFS 2.0)**

A briefing session on the GTFS 2.0 by Credit Guarantee Corporation Malaysia Berhad (CGC) and the Malaysian Green Technology Corporation (MGTC) was organised to provide information and to clarify any uncertainties on the part of the banks in relation to this Scheme. ABM will continue to assist CGC and MGTC to disseminate information relating to GTFS to member banks.

### (iv) **Green Financing Taskforce under Ministry of Energy, Science, Technology, Environment and Climate Change (MESTECC)**

Securities Commission Malaysia, as the appointed Chair for the Green Financing Taskforce established by MESTECC, invited ABM to be a member of the multi-stakeholder Taskforce. The objective of the Taskforce is to recommend initiatives and policies to harness Malaysia's green financing capabilities to facilitate the country's transition towards a more sustainable and green economy.

### (v) **Encouraging use of quality fit banknotes during festivities**

In line with Bank Negara Malaysia's Go Green initiative aimed at promoting sustainability and conserving the environment, ABM and its member banks have been encouraging members of the public to use quality fit banknotes, instead of new banknotes, during the various festivities throughout the year. Such initiatives included issuing a press release, posting banners online and at branches, as well as promoting the use of electronic *angpows* (e-angpows) and *e-duit raya*.

### (vi) **Sustainable Finance Workshop on Managing Climate Risks & Opportunities with the Taskforce on Climate-related Financial Disclosures (TCFD)**

ABM assisted WWF and RAM Holdings to disseminate an invitation to its Sustainable Finance Workshop on Managing Climate Risks & Opportunities with the TCFD. As the regulators in Malaysia are placing more import on environmental,

social and governance (ESG) reporting as well as sustainable financing, financial institutions in Malaysia would also need to take greater action to address climate change, and build more resilient and sustainable portfolios. This workshop allowed member banks to hear first-hand from leading experts on climate risk and ESG disclosures, while also sharing the experience of international peers who have begun to implement the recommendations of the TCFD which were developed to help financial institutions better assess and address climate risk in the portfolio companies and clients.

## B. Our Safety and Security Agenda

### (i) **Safe online banking**

ABM continued on with its "Safe Online Banking" campaign which was launched in 2018. The main objective of this campaign is to educate the general public on safe practices when conducting internet/mobile banking. It also serves to highlight several useful and easy to remember tips to help customers stay safe online. The campaign included the publication of feature articles/advertisements in several major daily newspapers as well as postings on social media in various languages.

### (ii) **Awareness on mule account scams**

During the year, ABM embarked on a new initiative to create awareness on Mule Accounts. This nationwide initiative is aimed at educating the public on the prevalence of mule account scams and how to avoid falling victim to "easy money" schemes through such scams. ABM produced a video with details of its modus operandi, legal implications if convicted and how the public can protect themselves against this scam. This video was shared on ABM's website, published on the various news dailies' and network's Facebook pages and website channels. In addition, ABM's mule account video was also shared by various government agencies such as *Jabatan Penerangan Malaysia*, *Jabatan Siasatan Jenayah Komersial Negeri Sembilan*, Cyber Crime Alert Royal Malaysia Police, and local police departments around Malaysia.

### (iii) **Collaboration with the Royal Malaysian Police**

Representatives from ABM member banks were invited to attend a seminar on latest trends in commercial crime organised by the Commercial Crime Investigation Department (CCID). During the seminar, officers from the Royal Malaysian Police shared updates in relation to cybercrimes, investment syndicates and other commercial crimes to create greater awareness on the latest developments on the modus operandi used by fraudsters.

## REPORT OF THE COUNCIL (CONT'D)

### C. Our Consumer Agenda

#### (i) *Karnival Kewangan*

ABM assisted Bank Negara Malaysia to coordinate speakers for the 2-week pre-event programmes which were held in and around the Kuala Terengganu area, in the run up to the national level *Karnival Kewangan* held in Kuala Terengganu in April 2019. Some of the topics covered included "Access to Financing" and "e-Payments".

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

ABM is working with member banks to review and update the template for standardised key provisions for housing loan agreements of RM500,000 and below in view of the policy document on Fair Treatment of Financial Consumers which was issued in November 2019, and also to simplify the language used in the said agreements.

#### (iii) *Auto Balance Conversion (ABC) programme*

ABM assisted the National Cards Group (NCG) with the setting up of a temporary microsite for the ABC programme, [www.autobalconvert.com.my](http://www.autobalconvert.com.my), to create awareness of the programme to eligible credit cardholders. The microsite went live on 24 July 2019, and will remain active until June 2020. Thereafter, all information regarding the ABC programme will be available on each bank's website.

The ABC programme is aimed at assisting eligible credit cardholders to pay off their outstanding credit card balances in a shorter period at a lower rate. The programme is also designed to promote more prudent financial management among consumers.

#### (iv) *Rescheduling and Restructuring of SME loans/financing*

On behalf of our member banks, ABM lobbied the regulators to reintroduce the exemption from reporting loans as having been "rescheduled and restructured" and from classifying performing SME loans/financing which have been rescheduled or restructured as credit impaired in the Central Credit Reference Information System (CCRIS). In June 2019, the regulators issued guidelines on the treatment of Rescheduled and Restructured SME loans/financing which introduced measures aimed at assisting SMEs that are viable but are facing temporary constraints in challenging economic conditions for a 2-year time frame starting 1 July 2019, subject to various conditions.

#### (v) *ABMConnect*

*ABMConnect*, ABM's hotline service on 1300-88-9980 and its 24/7 online version, *eABMConnect*, continues to play an important role in complementing the individual bank's customer service channels and addresses queries and complaints from the public on issues relating to the conventional commercial banking industry. Collectively, ABM has received approximately 38,800 calls and queries from members of the public through both channels since its inception in 2009. ABM is pleased to report that the cases channelled to ABM were successfully resolved by the banks with their customers.

### D. Our Banking Efficacy Agenda

#### (i) *ISO20022 Payment Messaging Standard*

SWIFT, the global financial messaging provider, will be implementing the ISO20022 Payment Messaging Standard in place of its existing messaging standard, SWIFT MT. In this regard, financial institutions have a specific timeline of four years from November 2021 to transition from SWIFT MT to ISO20022 as the SWIFT MT messages will be decommissioned after this transition period. To assist member banks gain a better understanding of the ISO20022 standard as well as the migration process, briefing and engagement sessions were held with SWIFT and the regulators. In addition, representatives from several ABM member banks have been nominated to be members of the ISO20022 Industry Working Group established by the regulator.

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

#### (ii) *Proposed improvements for operational efficiency*

ABM has been lobbying the regulators on various initiatives and suggestions for improvements to promote greater transparency as well as for better risk management purposes. The proposed changes would also help to promote greater operational efficiency on the part of the banks.

### E. Our Regulation Agenda

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

Following a 2-day workshop to study the review of the PDPA which was organised by *Jabatan Perlindungan Data Peribadi* in August 2019, ABM collated and submitted feedback from member banks in relation to challenges faced by member banks on personal data issues as well as proposed amendments to the PDPA that can be considered in addressing data protection issues going forward.



## REPORT OF THE COUNCIL (CONT'D)

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

ABM continued to liaise closely with the Inland Revenue Board Malaysia (IRBM) on matters related to FATCA and the CRS. In addition, ABM circulated various updates on CRS, collated the attendance for the CRS engagement session organised by IRBM and collated feedback from member banks on issues, comments, suggestions and inputs relating to CRS.

### (iii) **Indirect Taxes and Bank Guarantees**

In light of the introduction of the Sales and Service Tax (SST) 2.0 with effect from 1 September 2018 and the expansion of the scope of SST to include digital services with effect from 1 January 2020, ABM assisted member banks to seek clarification from the Royal Malaysian Customs Department (RMCD) and the Ministry of Finance (MOF) on multiple issues faced by its members in the implementation of the SST. ABM also assisted member banks to follow up with RMCD on a few outstanding issues related to the transition from Goods and Services Tax (GST) to SST.

Separately, ABM worked closely with RMCD and member banks on new and revised formats for the bank guarantees, including the Single Journey and Multiple Journey bank guarantees under the ASEAN Customs Transit System (ACTS).

### (iv) **Accounting and tax issues**

As part of ABM's ongoing collaboration with the Malaysian Accounting Standards Board (MASB), we assisted MASB to seek feedback from member banks on various exposure drafts (EDs) and Tentative Agenda Decisions (TAD) for the purpose of formulating responses to the International Accounting Standards Board (IASB) and International Financial Reporting Standards (IFRS) Interpretations Committee (IFRIC) respectively. These EDs included ED/2019/1 Interest Rate Benchmark Reform (Proposed amendments to IFRS 9 and IAS 39), ED/2019/4 Amendments to IFRS 17 Insurance Contracts, and ED/2019/6 Disclosure of Accounting Policies (Proposed amendments to IAS 1 and IFRS Practice Statement 2). ABM also works with MASB to keep member banks updated on issuance of MASB approved accounting standards and Agenda Decisions issued by IFRIC.

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

## F. **Our Collaborative Agenda**

### (i) **Bank Negara Malaysia**

ABM sourced for speakers from member banks for the Knowledge Sharing Workshop on SME Financing with SME Corporation Malaysia's Business Counsellors and the Financing Seminar for Small and Medium Enterprise (SME), both of which were organised by Bank Negara Malaysia. In addition, ABM facilitated and coordinated speakers/panellists for Bank Negara Malaysia's briefing sessions, joint media briefings, press conferences and Leaders' Dialogue Sessions with SME Associations/Business Chambers and SMEs.

For the inaugural MyFintech Week 2019 which was hosted by Bank Negara Malaysia from 17 to 21 June 2019, ABM garnered the participation by member banks as exhibitors, speakers and panellists, and by conducting various masterclasses.

### (ii) **Bursa Malaysia**

As in prior years, ABM assisted Bursa Malaysia to obtain feedback from ABM member banks in relation to the consultation papers issued by Bursa Malaysia during the year. These included the proposed amendments to the Rules of Bursa Malaysia Depository Sdn Bhd (Bursa Depository) and the Main Market and ACE Market Listing Requirements (collectively "the LR") in relation to the dematerialised framework for all securities deposited with Bursa Depository and changes to facilitate the listed corporation's migration towards dematerialisation, and in relation to CDS eServices (Release 2) and other amendments. ABM also disseminated the latest circulars issued by Bursa Malaysia, such as on the amendments to the Rules and Directives of Bursa Malaysia Securities Bhd and the Rules of Bursa Malaysia Securities Clearing Sdn Bhd in relation to the T+2 settlement cycle, to member banks.

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

ABM participated in various meetings and provided feedback on matters and working groups under the JPN relating to the National Housing Policy 2018-2025 housing matters, access to financing and home ownership among the B40 and M40 groups, abandoned housing projects and national cost of living. In addition, ABM assisted JPN to seek clarification from member banks on various issues as well as collate feedback from ABM member banks on new and revised bank guarantee formats, such as those that fall under the Strata Management Act 2013 and the Strata Management (Maintenance and Management) Regulations.

## REPORT OF THE COUNCIL (CONT'D)

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

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

### (v) **Ombudsman for Financial Services (OFS)**

On 11 July 2019, ABM facilitated an engagement session between OFS and ABM member banks. During this session, OFS updated attendees on OFS's 2018 performance in dispute management, and highlighted key trends and insights on banking disputes. Member banks were given the opportunity to seek clarification on matters pertaining to OFS during the Q&A session that followed. ABM will continue to work closely with OFS to address banking-related disputes.

## G. Our Human Capital Agenda

### (i) **Talent Corporation Berhad (TalentCorp)**

TalentCorp once again consulted ABM and its member banks in relation to the banking industry talent needs for its Critical Occupation List Report as part of a review by the Critical Skills Monitoring Committee (CSC), jointly led by TalentCorp and the Institute of Labour Market Information and Analysis (ILMIA), Ministry of Human Resources. The survey conducted by TalentCorp covered general employment trends for the banking industry, identification of jobs that are difficult to fill, strategies employed by the industry to meet its talent needs and banking related jobs that are expected to be in high demand in the future.

## H. Our International Agenda

### (i) **ASEAN Banking Council**

In 2019, ABM, as the Chair for the Permanent Committee on ASEAN Inter-Regional Relations under the auspices of the ASEAN Bankers Association (ABA), organised a study tour to Bangkok, Thailand as agreed at the 48th ASEAN Banking Council meeting which was held in Bandar Seri Begawan, Brunei. The 2-day study tour was held on 4-5 September 2019 and saw the participation of 34 representatives from seven of the ten ASEAN countries, i.e. Cambodia, Laos, Myanmar, Singapore, Thailand, Vietnam and Malaysia.

Over the course of the 2-day study tour, delegates had the opportunity to meet and benefited from the knowledge sharing sessions with representatives from nine organisations, namely The Thai Bankers Association (TBA), Bank of Thailand, Siam Commercial Bank, Bangkok Bank, Kasikorn Bank/Kasikorn Business-Technology Group, Krung Thai Bank, Thai Credit Guarantee Corporation, Government Saving Bank and National ITMX. Many topics including Thailand's digital banking journey and ecosystem, SME financing and how this has played a part in fostering economic developments in Thailand, Industrial Code of Conduct under the 5-Year Strategic Plan of TBA Good Governance, risk mitigation through credit guarantee scheme in Thailand, were covered by the respective hosts.

ABM wishes to record our thanks and appreciation to TBA for their assistance, Bank of Thailand as the venue host for the first day, as well as to all the host organisations for their warm hospitality and fruitful discussions throughout the study tour to Bangkok. We would also like to thank the delegates for their active participation, cooperation and camaraderie during the study tour.

At the 49th ASEAN Banking Council meeting which was held in Phnom Penh, Cambodia on 26 – 27 November 2019, the members of ABA endorsed the proposals of the three permanent committees. These proposals included, among other things, a project to enable interoperability of QR payment codes across ASEAN, proposal to digitalise cross-border trade practices and processes across the region, capacity building in the area of sustainable and responsible financing, and a portal on training and banking education programmes. In addition, the ABC also approved the proposal for ABA to enter into a Memorandum of Understanding with Asia-Pacific Financial Forum (APFF), which is under the management of Asia Pacific Economic Cooperation (APEC) Business Advisory Council (ABAC).

ABM, as Malaysia's representative to the ABA, assumed the Chairmanship of ABA at the 49th ASEAN Banking Council meeting. The Chairmanship of ABA is for a term of two years and is rotated among the ABA members in alphabetical order.

## REPORT OF THE COUNCIL (CONT'D)

### I. Our Community Agenda

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 was originally formed with the objective of providing underprivileged children and youths with the aspiration and educational tools they need to achieve their life goals, through two pilot programmes in English Proficiency (FINCO Reads) and Life Aspiration (FINCO Mentor). FINCO's objectives have since expanded to include two additional pillars, namely Financial Proficiency and Disaster Relief. To-date, there have been coordinated efforts on Financial Proficiency and Disaster Relief and shared programmes supported by individual financial institutions.

During the year, FINCO has engaged with 175 schools throughout Malaysia and impacted over 67,000 students, both directly and indirectly, through the two pilot programmes. In addition, FINCO also trained 164 teachers and school counsellors and engaged with over 790 teachers. Over 120 volunteers from ABM member banks were involved in FINCO Reads and FINCO Mentor activities held at the various schools in 2019. More information regarding FINCO's programmes as well as other initiatives under FINCO is available on FINCO's website at [www.finco.my](http://www.finco.my).

### 3. MEMBERSHIP STRENGTH

As at 31 December 2019, the ordinary membership of ABM was unchanged at 26 conventional commercial banks operating in Malaysia. The branch network of commercial banks as at 31 December 2019 stood at 1,823.

### 4. CHANGES TO THE COUNCIL

At the 45th Annual General Meeting held on 18 June 2019, pursuant to Article 13 (iii) of the Constitution, Public Bank Berhad and RHB Bank Berhad retired and were re-elected as Council members.

Malayan Banking Berhad was re-elected as Chairman Bank for the ensuing year by the ABM Council at its Special meeting held immediately following the 45th Annual General Meeting. Alliance Bank Malaysia Berhad and AmBank (M) Berhad were co-opted as Council members for the year 2019/2020.

There were no changes in the Council representation during the year. However, in March 2020, Tengku Dato' Sri Zafrul Aziz ceased to be a member of the ABM Council following his resignation from CIMB Bank Berhad after his appointment as the Minister of Finance. Encik Kamarul Ariffin Mohd Jamil, who retired as Group Chief Executive Officer of Affin Bank Berhad also ceased to be a member of the ABM Council effective 1 April 2020. ABM extends our thanks to Tengku Dato' Sri Zafrul and Encik Kamarul Ariffin for their contributions to the ABM Council and the commercial banking industry during their respective tenures as Council members. In addition, the Council would also like to place on record its appreciation to Encik Kamarul Ariffin for his role as the Chairman of the ABM Committee on Finance.

### 5. CONCLUSION

With the very rocky start to 2020, which has been marred with headwinds including most prominently the coronavirus disease (COVID-19) outbreak which has had tremendous negative economic implications in Malaysia as well as across the globe, the year ahead is anticipated to be particularly challenging for the commercial banks in Malaysia. With low to negative growth anticipated for Malaysia in 2020, the banking industry is bracing for tougher times in the coming year at the very least.

We at ABM are committed to providing the necessary support to its members during this tumultuous period. In addition to this, we will continue to assist the banking public wherever possible whilst also proceeding with our ongoing public education and awareness campaigns.

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

On behalf of the Council,  
**Kalpana Sambasivamurthy**  
 Executive Director

## ABM PERMANENT COMMITTEES AND ITS MEMBERS

### Committee on Finance



**Kamarul Ariffin Mohd Jamil**  
(until 31 March 2020)  
Wan Razly Abdullah bin Wan Ali  
(from 8 April 2020)  
Affin Bank Berhad  
(Chairman Bank)



**Khairulanwar Rifaie**  
CIMB Bank Berhad



**Malkit Singh Maan**  
Hong Leong Bank Berhad



**Chang Siew Yen**  
Public Bank Berhad



**Tuan Syed Ahmad Taufik Albar**  
RHB Bank Berhad



**Abrar A. Anwar**  
Standard Chartered Bank  
Malaysia Berhad

### Committee on Development of Capital & Money Markets



**Md Farid Kairi**  
(until January 2020)  
Lai Kwok Wai  
(from February 2020)  
Malayan Banking Berhad  
(Chairman Bank)



**Thomas Tan**  
CIMB Bank Berhad



**Aida Mastura**  
Citibank Berhad



**Alvin Kong**  
HSBC Bank Malaysia Berhad



**Bacil Fernandez**  
Public Bank Berhad



**Suzaizi Mohd Morshid**  
RHB Bank Berhad



**Sylvia Wong Miew Hing**  
Standard Chartered Bank  
Malaysia Berhad

## ABM PERMANENT COMMITTEES AND ITS MEMBERS (CONT'D)

### Committee on Budget Recommendations



**Ng Seiw Kuan**  
Public Bank Berhad  
(Chairman Bank)



**Michelle Chia**  
CIMB Bank Berhad



**Eugene Vong**  
HSBC Bank Malaysia Berhad



**Suhaimi Ilias**  
Malayan Banking Berhad

### Committee on Consumer & Market Conduct



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



**Malini Satgunavadevel**  
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



**Jessie Liew**  
(until January 2020)  
Rena Tan  
(from January 2020)  
Standard Chartered Bank  
Malaysia Berhad



**Annie Mammen**  
United Overseas Bank  
(Malaysia) Bhd



## ABM PERMANENT COMMITTEES AND ITS MEMBERS (CONT'D)

### Fraud Risk Committee



**Lim Chin Heng**  
(until February 2020)  
Gaitri Sharma  
(from March 2020)  
Malayan Banking Berhad  
(Chairman Bank)



**Ong Kien Meng**  
Malayan Banking Berhad



**Gurnam Singh**  
CIMB Bank Berhad



**Steven Leong**  
CIMB Bank Berhad



**Manoj Kumar Sambanthan**  
Citibank Berhad



**Harish C. Bhonsle**  
HSBC Bank Malaysia Berhad



**Veronica Foo**  
Public Bank Berhad



**Sunny Ng Cheong San**  
Public Bank Berhad



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



**Raymond Gan Hiong Hup**  
RHB Bank Berhad



**Nancy Tan**  
Standard Chartered Bank  
Malaysia Berhad



**Chandrasekaran Velu**  
Standard Chartered Bank  
Malaysia Berhad

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

## CALENDAR OF EVENTS



**12 FEBRUARY 2019  
TUESDAY**

### **BRIEFING BY PAYMENTS NETWORK MALAYSIA SDN BHD (PayNet) ON SETTLEMENT FOR RENTAS**

ABM organised a session on the settlement for Real-time Electronic Transfer of Funds and Securities System (RENTAS) by PayNet on Tuesday, 12 February 2019. Representatives from 25 conventional commercial banks and seven Islamic banks attended the session. At the briefing, PayNet introduced additional tools to manage liquidity in RENTAS to the industry. The attendees were able to raise their queries and provide their proposals during the Q&A session. PayNet will work together with the industry to further discuss the development of such tools to manage liquidity.





## CALENDAR OF EVENTS (CONT'D)

**13 MARCH 2019  
WEDNESDAY**

### MEETING WITH KOREA FEDERATION OF BANKS

Representatives from the Korea Federation of Banks and a Korean bank called on ABM for a courtesy visit with the aim to foster ties between the two banking associations. There was a mutual sharing of information regarding the banking landscape in each country and some best practices in areas such as financial fraud and funds transfer. Possible areas of cooperation, which included corporate social responsibility services, were also discussed.



**29 MARCH 2019  
FRIDAY**

### **AGENSI KAUNSELING DAN PENGURUSAN KREDIT (AKPK) FINANCIAL LITERACY BRIEFING THEMED "POWER! FAMILY"**

As part of ABM's continuous skill and knowledge enrichment for members of staff, ABM collaborated with AKPK to bring about greater awareness and understanding on financial literacy and prudence.

The objective of the session was to ensure ABM staff recognise the need for better financial management and planning for their future.

The activity was attended by ABM staff who came away with better knowledge in personal financial planning and management.





## CALENDAR OF EVENTS (CONT'D)

**12 APRIL 2019  
FRIDAY**

### INAUGURAL NETWORKING LUNCH WITH SECRETARIES

HSBC Bank Malaysia Berhad hosted the inaugural networking lunch for the secretaries of the Chief Executives of member banks on Friday, 12 April 2019. The networking lunch provided the opportunity for the secretaries to meet for the first time and get to know each other.

**2 MAY 2019  
THURSDAY**

### COFITT'S SESSION TO DISCUSS THE SUBMISSION OF THE INDUSTRY FEEDBACK ON THE UNEPFI'S CONSULTATION PAPER ON PRINCIPLES FOR RESPONSIBLE BANKING (PRB) AT THE ASEAN LEVEL

ABM hosted the Permanent Committee on Cooperation in Finance, Investment, Trade and Technology (COFITT)'s session to discuss the submission of the industry's feedback on the United Nations Environmental Programme Finance Initiative (UNEPFI)'s consultation paper on PRB at the ASEAN level. During this session, representatives from The Association of Banks in Singapore as the Chair of COFITT, which is under the umbrella of the ASEAN Bankers Association (ABA), deliberated the feedback received from the member states of ABA with the attendees with the aim of agreeing the ASEAN banks' common position for submission to UNEPFI by ABA. The session was productive and the ABA's proposed feedback to UNEPFI on its consultation paper on PRB was agreed.



## CALENDAR OF EVENTS (CONT'D)

**14 JUNE 2019  
FRIDAY**

### BRIEFING CUM Q&A SESSION BY SWIFT ON ISO20022 AND PAYMENT MARKET PRACTICE HARMONISATION

SWIFT conducted a detailed briefing cum Q&A session on ISO20022 Standards for ABM member banks on Friday, 14 June 2019. Ms Kiyono Hasaka, Lead Standards Specialist, Asia Pacific of SWIFT and Mr Bernard Woodruff, Country Manager of SWIFT facilitated the briefing. They also responded to queries from the participants with regard to operational and cost implications in relation to the migration from the current messaging standard to the ISO20022 standards and the need to harmonise data requirements and establish market practice rules for corporate payments via industry consultation by leveraging on the migration from SWIFT MT message standard to ISO20022. SWIFT also provided insights on the way forward in relation to the migration to the ISO20022 standards and shared the ways in which SWIFT would be able to assist the banks with the same, both at the bank level and industry level.



**5 JULY 2019  
FRIDAY**

### ANNUAL DIALOGUE WITH *PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM)*

ABM assisted PIDM to coordinate the attendance of ABM member banks for the PIDM Annual Dialogue which was attended by Chief Executives and other senior management of PIDM's members. This dialogue was part of PIDM's ongoing efforts to engage its stakeholders, having in mind the common interest to pursue long term financial system stability in Malaysia. Members were briefed on the latest key financial and regulatory developments, and had the opportunity to raise any issues they faced in relation to their dealings with PIDM.

**11 JULY 2019  
THURSDAY**

### ENGAGEMENT SESSION BETWEEN OMBUDSMAN FOR FINANCIAL SERVICES (OFS) AND THE BANKS

OFS organised an engagement session with ABM member banks for OFS to share updates regarding its 2018 performance, observations and insights on issues in relation to the disputes handled as well as some case studies. OFS also took the opportunity to discuss the members' survey and feedback towards improving the overall dispute resolution process for cases involving the financial services industry.

## CALENDAR OF EVENTS (CONT'D)

**26 JULY 2019  
FRIDAY**

### **TALENTCORP MALAYSIA BERHAD (TALENTCORP) – CRITICAL OCCUPATION LIST (COL)**

TalentCorp consulted ABM to identify the general employment trends and specific talent issues that the industry is facing, as part of a review by the Critical Skills Monitoring Committee (CSC), a committee jointly led by TalentCorp and the Institute of Labour Market Information and Analysis (ILMIA) under the Ministry of Human Resources. This is to address skills mismatches in the labour market and help fulfil industry talent needs through key initiatives and policy interventions.



**23 AUGUST 2019  
FRIDAY**

### **INTEROPERABLE QUICK RESPONSE (QR) CODE FOR ASEAN WORKSHOP**

ABM, as a member of the ABA participated in the Interoperable QR Code for ASEAN Workshop which was hosted by The Thai Bankers Association in Bangkok, Thailand. The objective of the workshop was to understand the current QR code landscape in each member state of ABA and to discuss and broadly agree on the way forward for the standardisation of QR codes for the ASEAN region.



## CALENDAR OF EVENTS (CONT'D)

**29 AUGUST 2019  
THURSDAY**

### **EXECUTIVE TALK ON “INTEGRITY & GOVERNANCE” BY *INSTITUT INTEGRITI MALAYSIA* (INTEGRITI) AND THE MALAYSIAN ANTI-CORRUPTION COMMISSION (MACC)**

The National Anti-Corruption Plan (NACP) was launched by *YAB Perdana Menteri Malaysia* on 29 January 2019 with the objective to tackle corruption and create a corruption-free Malaysia.

INTEGRITI was tasked collaboratively with MACC to channel the objective of NACP to the public and private sectors in Malaysia. As such, an engagement session with ABM member banks was held to introduce NACP and on how to best tackle corruption at its many levels.

At the session, INTEGRITI and MACC elaborated and explained to member banks on the importance of governance and the Corporate Liability Provision under Section 17A of the MACC Act 2009. The session also

highlighted the importance of identifying structural weaknesses in an organisation that may facilitate corruption as well as the establishment of a risk-based framework for all staff to participate in identifying the risk factors and treatments.

Key points the NACP session advocated in corruption prevention were:

- i. Setting up of Anti-bribery Management Systems
- ii. Utilisation of Integrity Assessment Tools
- iii. Assessment and implementation of Corruption Risk Management
- iv. Organisational Anti-Corruption Plan
- v. Ethics and Integrity Training Programme

**3 SEPTEMBER 2019  
TUESDAY**

### **LAUNCHING OF SME MONTH 2019 WITH MEMBER BANKS**

In an effort to bring about greater awareness on access to financing for Small and Medium Enterprises (SMEs), ABM in collaboration with member banks launched the SME Month 2019 on 3 September 2019. The objective of this initiative was to convey to SMEs that access to financing is available to eligible borrowers.



Member banks that offer financing products and services for SMEs participated in the initiative and had various activities to promote their SME product and service offerings throughout the month long campaign.

## CALENDAR OF EVENTS (CONT'D)



**4-5 SEPTEMBER 2019  
WEDNESDAY-THURSDAY**

### **ASEAN INTER-REGIONAL RELATIONS – STUDY TOUR TO BANGKOK**

As the Chair for the Permanent Committee on ASEAN Inter-Regional Relations (IRR) under the umbrella of the ABA, ABM organised a study tour to Bangkok, Thailand following the decision made at the 48th ASEAN Banking Council meeting. The study tour which was held on Wednesday, 4 September and Thursday, 5 September 2019 saw the participation of 34 delegates comprising senior bankers from seven ASEAN countries namely, Cambodia, Laos, Myanmar, Singapore, Thailand, Vietnam and Malaysia.





## CALENDAR OF EVENTS (CONT'D)

### 4-5 SEPTEMBER 2019 (WEDNESDAY-THURSDAY)

#### ASEAN INTER-REGIONAL RELATIONS – STUDY TOUR TO BANGKOK (CONT'D)

Based on the feedback from the ASEAN national banking associations, the areas or topics identified and covered by the respective hosts in Bangkok during the 2-day study tour included risk and compliance (in particular sharing of best practices for a uniformed understanding among the ASEAN countries), cybersecurity and digital economy/banking (including SME financing and financial inclusion).

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





## CALENDAR OF EVENTS (CONT'D)

**19 SEPTEMBER 2019  
TUESDAY**

### BRIEFING ON GREEN TECHNOLOGY FINANCING SCHEME (GTFS) 2.0

A briefing cum Q&A session was conducted jointly by Credit Guarantee Corporation Malaysia Berhad (CGC) and Malaysian Green Technology Corporation (MGTC) to create awareness on and promote participation by the financial institutions in the GTFS 2.0 Scheme. The GTFS 2.0, which was launched on 1 August 2019, is a government initiative to encourage local companies and entrepreneurs to be involved in green technology projects to support the national green technology agenda. Member banks had the opportunity to raise relevant questions to CGC and MGTC and seek advice/clarification with regard to GTFS 2.0 to facilitate better understanding of the Scheme.



**25-27 NOVEMBER 2019  
MONDAY-WEDNESDAY**

### 22nd ASEAN BANKING CONFERENCE & 49th ASEAN BANKING COUNCIL MEETING, PHNOM PENH, CAMBODIA

At the 49th ASEAN Banking Council (ABC) Meeting which was held on 27 November 2019 in Phnom Penh, Cambodia, Malaysia, as represented by ABM, assumed the Chairmanship of the ABA for a 2-year period till 2021. Ms Adoni Idris of Maybank, who was representing the Chairman of ABM, accepted the handover of the Chairmanship from the outgoing Chairman, Mr Phoukong Chanthachack of the Lao Bankers Association.





## CALENDAR OF EVENTS (CONT'D)

**25-27 NOVEMBER 2019 (MONDAY-WEDNESDAY)**

### **22nd ASEAN BANKING CONFERENCE & 49th ASEAN BANKING COUNCIL MEETING, PHNOM PENH, CAMBODIA (CONT'D)**

Some of the initiatives which were endorsed at the ABC meeting included a project to enable interoperability of QR payment codes across ASEAN, proposal to digitalise cross-border trade practices and processes across the region, capacity building in the area of sustainable and responsible financing, and a portal on training and banking education programs. In addition, the ABC also approved the proposal for ABA to enter into a Memorandum of Understanding with Asia-Pacific Financial Forum (APFF), which is under the management of Asia Pacific Economic Cooperation (APEC) Business Advisory Council (ABAC).



**13 DECEMBER 2019  
FRIDAY**

### **SECOND NETWORKING LUNCH WITH CEO'S SECRETARIES**

Building on the first networking lunch which was held in April 2019, ABM hosted the second networking lunch for the secretaries of the Chief Executives of member banks on 13 December 2019. The networking lunch was an opportunity for ABM and the secretaries to meet and share best practices, and also to foster closer relationship.



## LIST OF PRESS RELEASES AND MEDIA RESPONSES

7 January 2019	Media response on advice to the public to remain vigilant toward attempts to gain sensitive information and personal details
22 January 2019	Media response on advice to bank customers experiencing difficulties repaying housing loans
23 January 2019	Go Green this Chinese New Year
13 February 2019	Media response on advice to the public to remain vigilant toward attempts to gain banking information
1 March 2019	Initiate contact with banks at first instance when faced with difficulties with loan repayments
5 April 2019	Payment card industry works with stakeholders to ensure security of commerce ecosystem
5 April 2019	Media response to query on the imposition of fees for Over The Counter and Cash/Cheque Deposit Machine transactions
14 May 2019	Media response to query on Transaction Authorisation Code (TAC) scam issues
30 May 2019	Media response to query on the outreach efforts by ABM and banks to create awareness on the prevalence of scams
21 June 2019	Widening access to banking services
27 June 2019	Media response to query on good practices for credit cardholders
8 August 2019	Media response to query on issuance of credit cards
6 September 2019	Powering the growth of Small and Medium Enterprises (SME) through a myriad of financing products and services
24 September 2019	Media response to query on additional charges for Over The Counter transactions and at Cash Deposit Machines
26 September 2019	Cessation of fees imposed for cheque and cash payments for credit card and financing repayments performed over the counter and at Cash Deposit Machines (CDM)
11 October 2019	Media response to query on fraud calls involving TAC
29 November 2019	In response to the article "1 in 2 home loans are rejected in Malaysia" published in the New Straits Times on 28 November 2019
9 December 2019	Media response on "Overall Housing Approval Rate Stands at 74.6% as End June 2019"

## ABM STATE SUB-COMMITTEES



### PENANG/KEDAH/PERLIS

**Abd Halim bin Lehan**  
Regional Director  
**Penang/Kedah/Perlis**  
Community Distribution  
Community Financial Services  
Malayan Banking Berhad  
1st Floor, Plaza MWE  
8, Farquhar Street  
10200 Penang  
Tel : 04-263 8841  
Fax : 04-263 6792

#### PENANG

**Abd Halim bin Lehan**  
Malayan Banking Berhad  
Chairman

**Tong Chin Keong**  
Treasurer  
Citibank Berhad

**Lee Eng Aik**  
Secretary  
RHB Bank Berhad

### KEDAH

**Abdul Wahid bin Hassan**  
Malayan Banking Berhad  
Chairman

**Aphan Tri**  
Alliance Bank Malaysia Berhad  
Secretary

**Lai Hooi Lu**  
Hong Leong Bank Berhad  
Treasurer

**Megat Zaidi Megat Mokhtar**  
Public Bank Berhad  
Auditor

**Shahrul Asri**  
RHB Bank Berhad  
Auditor

**Saiful Shawal bin Daud**  
AmBank (M) Berhad  
Committee Member

**Rohani bte Lid @ Khalid**  
CIMB Bank Berhad  
Committee Member

**Sean Hung**  
HSBC Bank Malaysia Berhad  
Committee Member

**Choy Meei Jye**  
OCBC Bank (Malaysia) Berhad  
Committee Member

**Azamine Rahimin**  
Standard Chartered Bank  
Malaysia Berhad  
Committee Member

**Choo Kin Chuan**  
United Overseas Bank  
(Malaysia) Bhd  
Committee Member

### PERLIS

**Zulkifli bin Md Isa**  
Malayan Banking Berhad  
Chairman

**Kalaiselvi a/p Muniandy**  
Affin Bank Berhad  
Secretary

**Ismal Adlan bin Mohd Darus**  
Public Bank Berhad  
Treasurer

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

**Rohani bte Lid @ Khalid**  
CIMB Bank Berhad  
Committee Member

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

### PERAK

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

Regional Director

#### **Perak**

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

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

Malayan Banking Berhad  
Chairman

#### **Lee Eng Khen**

CIMB Bank Berhad  
Vice Chairman

#### **Lim Hui Boon**

Hong Leong Bank Berhad  
Secretary

#### **Joe Thien Chee Chang**

RHB Bank Berhad  
Treasurer

#### **Wee Soon Huat**

Public Bank Berhad  
Auditor

#### **Teri Wong Fui Yin**

Standard Chartered Bank  
Malaysia Berhad  
Auditor

#### **Caryl Shim**

United Overseas Bank (Malaysia)  
Bhd  
Auditor

#### **Beh Leong Joo**

Affin Bank Berhad  
Committee Member

#### **Jennifer Wong Yoke Mun**

Alliance Bank Malaysia Berhad  
Committee Member

#### **Lim Kok Beng**

AmBank (M) Berhad  
Committee Member

#### **Leelah a/p V. Tharmalingam**

HSBC Bank Malaysia Berhad  
Committee Member

#### **Tan Seow Ngee**

HSBC Bank Malaysia Berhad  
Committee Member

#### **Chris Lu Koon Wing**

OCBC Bank (Malaysia) Berhad  
Committee Member

### FEDERAL TERRITORY

#### **Rajenthiran Koru**

Regional Director

#### **Federal Territory**

Community Distribution  
Community Financial Services  
Malayan Banking Berhad  
Level 6, Tower A  
Dataran Maybank  
1, Jalan Maarof  
59200 Kuala Lumpur  
Tel : 03-2295 8668

### SELANGOR/NEGERI SEMBILAN

#### **Tuan Mohd Zeinal Annual**

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

#### **Bazura bte Abu Bakar**

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

#### **Amiruddin Abdullah**

Malayan Banking Berhad  
Secretary

#### **Ng Kang Kee**

Affin Bank Berhad  
Committee Member

#### **Jennifer Wong**

Alliance Bank Malaysia Berhad  
Committee Member

#### **Shaiful Bahri Mohd Yaacob**

AmBank (M) Berhad  
Committee Member

#### **Tee Liyong Hoch**

Bangkok Bank Berhad  
Committee Member



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

### **Chua Sher Yan**

Bank of China (Malaysia) Berhad  
Committee Member

### **Faridah Mohammad**

CIMB Bank Berhad  
Committee Member

### **Lim Chin Siong**

Citibank Berhad  
Committee Member

### **Norfinah Mohd Nor**

Hong Leong Bank Berhad  
Committee Member

### **Helen Lee Sun Sun**

HSBC Bank Malaysia Berhad  
Committee Member

### **R. Arzat Aziz**

OCBC Bank (Malaysia) Berhad  
Committee Member

### **Peter Cheong Kwok Liong**

Public Bank Berhad  
Committee Member

### **Ali Mohamed**

RHB Bank Berhad  
Committee Member

### **Tan Mei Lee**

Standard Chartered Bank  
Malaysia Berhad  
Committee Member

### **Goh Boon Siang**

United Overseas Bank  
(Malaysia) Bhd  
Committee Member

## **MELAKA**

### **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

### **Teoh Hock Lim**

Public Bank Berhad  
Committee Member

### **Chan Chee Peng**

United Overseas Bank  
(Malaysia) Bhd  
Committee Member

## **PAHANG/KELANTAN/ TERENGGANU**

### **Abd Razak bin Kamardin**

Regional Director  
**Pahang/Kelantan/Terengganu**  
Community Distribution  
Community Financial Services  
Malayan Banking Berhad  
2nd Floor, 69-73, Jalan Tun Ismail  
25000 Kuantan  
Pahang  
Tel : 09-516 1111/09-515 7262  
Fax : 09-513 5387

## **PAHANG**

### **Abd Razak bin Kamardin**

Malayan Banking Berhad  
Chairman

### **Mohamad Souffie**

**Abdul Rahman**  
CIMB Bank Berhad  
Secretary

### **Abdul Haizi Fadhil bin**

**Abdul Hamid**  
AmBank (M) Berhad  
Assistant Secretary

### **Mark Kong**

OCBC Bank (Malaysia) Berhad  
Treasurer

### **Poh Ai Leng**

Affin Bank Berhad  
Committee (Government)

### **Lee Say Boon**

Public Bank Berhad  
Committee (Non-Government)

### **Thong Oi Chyn**

Standard Chartered Bank  
Malaysia Berhad  
Committee (Non-Government)

### **Chee Pey Cheng**

Hong Leong Bank Berhad  
Committee Member

### **Steven Goh**

HSBC Bank Malaysia Berhad  
Committee Member

### **Adlah bte Ahmad**

RHB Bank Berhad  
Committee Member

### **Liew Chai Kar**

United Overseas Bank  
(Malaysia) Bhd  
Committee Member

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

### KELANTAN

**Sudirman bin Husein**  
Malayan Banking Berhad  
Chairman

**Nik Ismail bin Nik Abdullah**  
HSBC Bank Malaysia Berhad  
Secretary

**Salina bte Abdullah**  
CIMB Bank Berhad  
Treasurer

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

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

### TERENGGANU

**Che Ku Rosik bin Che Ku Bakar**  
Malayan Banking Berhad  
Chairman

**Noorsalmiza bte Che Jamel**  
Malayan Banking Berhad  
Secretary

**Mohd Nasir bin Mohd Noor**  
AmBank (M) Berhad  
Treasurer

**Jeff Ng Kee Heng**  
Alliance Bank Malaysia Berhad  
Sports Committee

**Kok Sze Huat**  
Public Bank Berhad  
Sports Committee

**Che Asmah bte Ahmad**  
Affin Bank Berhad  
Social Committee

### SABAH

**Liew Kui Choi**  
Regional Director  
**Sabah**  
Community Distribution  
Community Financial Services  
Malayan Banking Berhad  
Bangunan Maybank  
1, Lorong Kemajuan  
Karamunsing  
88000 Kota Kinabalu  
Sabah  
Tel : 088-247 000  
Fax : 088-234 743

**Liew Kui Choi**  
Malayan Banking Berhad  
President

**Ivy Primus**  
RHB Bank Berhad  
Secretary

**Stephen Chin Chee Kai**  
CIMB Bank Berhad  
Treasurer

**Joe Ngu**  
Hong Leong Bank Berhad  
Committee Member

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

**Christopher Niap Tien Choy**  
Public Bank Berhad  
Committee Member

**Francis Yong**  
Standard Chartered Bank  
Malaysia Berhad  
Committee Member

### SARAWAK

**Nasir Khan bin Istiar Hussain Khan**  
Regional Director  
**Sarawak**  
Community Distribution  
Community Financial Services  
Malayan Banking Berhad  
4th Floor, Crown Towers  
88, Jalan Pending  
93450 Kuching  
Sarawak  
Tel : 082-346 281  
Fax : 082-342 529

**Nasir Khan bin Istiar Hussain Khan**  
Malayan Banking Berhad  
Chairman

**Chua Ko Onn**  
Public Bank Berhad  
Secretary

**Maureen Paril**  
CIMB Bank Berhad  
Treasurer

**Hajah Bibi Adam**  
Affin Bank Berhad  
Committee Member

**Victor Liew Wui Tak**  
Alliance Bank Malaysia Berhad  
Committee Member

**Simon Su Hiong Tiing**  
AmBank (M) Berhad  
Committee Member

**Moses Wong King Kiu**  
Hong Leong Bank Berhad  
Committee Member

**Sharley Spp**  
HSBC Bank Malaysia Berhad  
Committee Member

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

**Haji Mohammad Tony Ong Abdullah**  
RHB Bank Berhad  
Committee Member

**Iris Ngui**  
Standard Chartered Bank  
Malaysia Berhad  
Committee Member

**Emily Rolando Yong**  
United Overseas Bank  
(Malaysia) Bhd  
Committee Member

## DIRECTORY OF ABM MEMBERS



### AFFIN BANK BERHAD

17th Floor, Menara AFFIN  
80, Jalan Raja Chulan  
50200 Kuala Lumpur  
Tel : 03-2055 9000  
Hotline : 1800-88-3883  
Fax : 03-2026 1415  
E-mail : yourvoice@affinbank.com.my  
Website : www.affinbank.com.my  
SWIFT Code : PHBMMYKL

### BOARD OF DIRECTORS

#### Chairman

Dato' Agil Natt

#### Directors

Mohd Suffian bin Haji Haron  
Tan Sri Mohd Ghazali bin Mohd Yusoff  
Abd Malik bin A. Rahman  
Dato' Abdul Aziz bin Abu Bakar  
Dato' Mohd Hata bin Robani  
Ignatius Chan Tze Ching  
Dato' Rozalila bte Abdul Rahman  
Yuen Peter Wai Hung

#### Group Chief Executive Officer

Kamarul Ariffin bin Mohd Jamil  
(until 31 March 2020)  
Wan Razly Abdullah bin Wan Ali  
(from 2 April 2020)

#### Chief Legal Officer & Company Secretary

Nimma Safira bte Khalid

### MANAGEMENT BUSINESS UNITS

#### Director, Corporate Banking Division

Mohammed Nizar Faisal

#### Director, SME Banking Division

Lim Kee Yeong

#### Director, Consumer Banking

Nazri Othman

#### Director, Group Treasury

Tan Kok Toon

### AFFIN BANK BERHAD (CONT'D)

### BUSINESS SUPPORT UNITS

#### Chief Operating Officer

Zulkanain Kassim

#### Group Chief Risk Officer

Steven Low Weng Haw

#### Chief Financial Officer

Ramanathan Rajoo  
(until 31 March 2020)

#### Group Chief Internal Auditor

Khatimah Mahadi  
(until 31 March 2020)  
Wahdania Mohd Khir  
(from 1 May 2020)

#### Chief Human Resource Officer

Nor Rozita Nordin  
(until 30 April 2020)

#### Chief Corporate Services Officer/

#### Acting Chief Financial Officer

Lee Yoke Kiow

#### Group Chief Credit Officer

Norhazlizawati Mohd Razali

#### Group Chief Compliance Officer

Adzamimah Adzmi



## DIRECTORY OF ABM MEMBERS (CONT'D)



### ALLIANCE BANK MALAYSIA BERHAD

3rd Floor, Menara Multi-Purpose  
Capital Square  
8, Jalan Munshi Abdullah  
50100 Kuala Lumpur  
Tel : 03-2604 3333  
Call Centre : 03-5516 9988  
Fax : 03-2694 6200  
E-mail : info@alliancefg.com  
Website : www.alliancebank.com.my  
SWIFT Code : MFBBMYKL

#### BOARD OF DIRECTORS

##### Chairman

Tan Sri Dato' Ahmad bin Mohd Don

##### Directors

Lee Ah Boon  
Datuk Wan Azhar bin Wan Ahmad  
Lee Boon Huat  
Ho Hon Cheong  
Thayaparan S. Sangarapillai  
Tan Chian Khong  
Susan Yuen Su Min

#### MANAGEMENT

##### Group Chief Executive Officer

Joel Kornreich

##### Group Chief Operating Officer

Kong Kim Yihe

##### Group Chief Financial Officer

Raymond Wong Lai Loong (until 31 December 2019)

##### Acting Group Chief Financial Officer

Goh Chee Ho (from 12 December 2019)

##### Group Chief Risk Officer

Pang Choon Han

##### Group Chief Credit Officer

Peter Fong Seow Loong

### ALLIANCE BANK MALAYSIA BERHAD (CONT'D)

#### MANAGEMENT (CONT'D)

##### Head, Group Consumer Banking

Gan Pai Li (from 1 August 2019)

##### Group Chief Compliance Officer

James Teh Chye Seong

##### Group Chief Internal Auditor

Leong Sow Yoke

##### Group Company Secretary

Lee Wei Yen

##### Chief Business Development Officer

Fozia Amanulla

##### Head, Group Corporate, Commercial & Transactions

Jeff Tham Kok Kuen

##### Head, Group SME Banking

Ernest Kwong Kah Wah

##### Head, Group Financial Markets

Tan Eng Kiang

##### Head, Group Human Resource

Tan Pueh Khim (from 11 September 2019)

##### Group Chief Strategy & Marketing Officer

Dr. Aaron Sum Wei Wern

## DIRECTORY OF ABM MEMBERS (CONT'D)



**AmBank**

### AMBANK (M) BERHAD

22nd Floor, Bangunan AmBank Group  
55, Jalan Raja Chulan  
50200 Kuala Lumpur  
Tel : 03-2036 2633  
Hotline : 03-2178 8888  
Fax : 03-2032 1914  
E-mail : [customercare@ambankgroup.com](mailto:customercare@ambankgroup.com)  
Website : [www.ambankgroup.com](http://www.ambankgroup.com)  
SWIFT Code : ARBKMYKL

#### BOARD OF DIRECTORS

##### Chairman

Voon Seng Chuan

##### Directors

Soo Kim Wai  
Raymond Fam Chye Soon  
Dato' Sri Abdul Hamidy Abdul Hafiz  
Dr. Veerinderjeet Singh a/l Tejwant Singh  
U Chen Hock  
Ng Chih Kaye

#### SENIOR MANAGEMENT

##### Group Chief Executive Officer

Dato' Sulaiman Mohd Tahir

#### HEADS OF DIVISIONS

##### Managing Director, Wholesale Banking

Raja Teh Maimunah Raja Abdul Aziz

##### Managing Director, Retail Banking

Aaron Loo Boon Seng

##### Managing Director, Business Banking

Christopher Yap Huey Wen

##### Group Chief Operations Officer

Datuk Iswaraan Suppiah

##### Group Chief Financial Officer

Jamie Ling Fou-Tsong

##### Chief Human Resource Officer

Penelope Gan Mei Lynn

##### Group Chief Risk Officer

Jeroen Petrus Margaretha Maria Thijs

##### Group Chief Internal Audit

Shamsul Bahrom bin Mohamed Ibrahim

##### Group Chief Compliance Officer

Faradina bte Mohammad Ghouse



**Bangkok Bank**

### BANGKOK BANK BERHAD

1-45-01, Menara Bangkok Bank  
Laman Sentral Berjaya  
105, Jalan Ampang  
50450 Kuala Lumpur  
Tel : 03-2174 6888  
Fax : 03-2174 6800  
E-mail : [bbb@bangkokbank.com](mailto:bbb@bangkokbank.com)  
Website : [www.bangkokbank.com.my](http://www.bangkokbank.com.my)  
SWIFT Code : BKKBMYKL

#### BOARD OF DIRECTORS

##### Chairman/Independent Director

Banlue Chantadisai

##### Directors

Rushda Theeratharathorn  
Chris Chia Woon Liat  
Tunku Ali Redhaudin ibni Tuanku Muhriz  
Lee Khee Joo @ Lee Ying Chong  
Tham Kwok Meng  
Chaiyavit Anuchitworawong  
Bordin Unakul

#### SENIOR MANAGEMENT

##### Chief Executive Officer

Choo Joon Keong

##### Deputy Chief Executive Officer

Chiravit Supatanakul

## DIRECTORY OF ABM MEMBERS (CONT'D)

### BANGKOK BANK BERHAD (CONT'D)

#### HEADS OF DEPARTMENTS

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

Chiravit Supatanakul

**Business Banking**

Lucas Chong Kim Onn

**Treasury**

Michael Koh Tian Ming (person in charge)

**Risk Management**

Lai Yit Loong

**Credit Management**

Saw Chan Chern

**Human Capital**

Shareen Tan

**Budget & Planning**

Chan Tuck Yuan

**Audit & Control**

Lee Tin Choo

**Compliance**

Mohd Saharizal bin Bahrudin

**Company Secretarial**

Fiona Lim Chui Kim

### BANK OF AMERICA

### BANK OF AMERICA MALAYSIA BERHAD

18th Floor, Wisma Goldhill

67, Jalan Raja Chulan

50200 Kuala Lumpur

Tel : 03-2034 3844

Fax : 03-2031 9084

E-mail : asia.sse.my@bofa.com

Website : [www.bofaml.com/en-us/content/apac-malaysia.html](http://www.bofaml.com/en-us/content/apac-malaysia.html)

SWIFT Code : BOFAMY2X

#### BOARD OF DIRECTORS

**Chairman**

David Allan Cairns

**Executive Director**

Raymond Yeoh Cheng Seong

**Directors**

Dato' Mohammed bin Haji Che Hussein

Kellee Kam Chee Khiong

Ayesha Natchiar bte Dato' Ally Maricar

#### MANAGEMENT

**Risk**

Choong Heng Theng

**Operations**

Yumin Osborne @ Jen Mei Yap

**Corporate Treasury**

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 : service.my@bankofchina.com

Website : www.boc.cn/malaysia

SWIFT Code : BKCHMYKL

### BOARD OF DIRECTORS

#### Chairman

Zhu Yanlai

#### Directors

Zhang Min

Chai Woon Chew

Eugene Khoo Kong Hooi

Dato' Low Kian Chuan

### MANAGEMENT

#### Chief Executive Officer

Zhang Min

#### Deputy Chief Executive Officers

Qiu Hengchang

Huang Lei

Datuk Alvin Tay Swee Gim

#### Assistant Chief Executive Officer

Shen Junyan

#### Chief Risk Officer

Ng Tew Keam

#### General Manager, Corporate Banking Department

Ding Huey Chyi

#### Acting General Manager, Finance Department

An Chenjin

#### General Manager, Internal Audit Department

Chong Siew Chin

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

### MANAGEMENT (CONT'D)

#### General Manager, Personal Digital Banking Department

Koh Tak Ming

#### General Manager, Human Resource & Administration Department

Zhang Fengmei

#### General Manager, Operation Service Department

Jiang Ning

#### General Manager, Risk Management Department

Tan Tii Lam

#### General Manager, Credit Approval Department

Tay Wei Khang

#### General Manager, Transaction Banking Department

Yue Yongjun

#### General Manager, Global Market Department

Qiu Chen

#### General Manager, Financial Institutions Unit

Han Jui Kwang

## DIRECTORY OF ABM MEMBERS (CONT'D)



# BNP PARIBAS

## BNP PARIBAS MALAYSIA BERHAD

Level 48A, Vista Tower

The Intermark

348, Jalan Tun Razak

50400 Kuala Lumpur

Tel : 03-2179 8383

Call Centre : 03-2179 8361

Fax : 03-2179 8203

Website : [www.bnpparibas.com.my](http://www.bnpparibas.com.my)

SWIFT Code: BNPAMYKL

## BOARD OF DIRECTORS

### Chairman/Independent Non-Executive Director

Dato Abdullah bin Mat Noh

### Independent Non-Executive Directors

Halim bin Haji Din

Chia Seng Leng

Wahid Ali Mohd Khalil

Vijayam Nadarajah (from 1 October 2019)

### Non-Independent Non-Executive Directors

Yves Maurice Guy Marie Drieux

Jean Pierre Roger Beno Bernard

### Executive Director

Joris Dierckx (from 8 March 2019)

### Company Secretary

Elizabeth Choy Yin Yee

## MANAGEMENT

### Chief Executive Officer

Anthony Lo

### Chief Operating Officer

Marc Dapra

### Chief Risk Officer

Muhamaad Nasir Hassan

### Head of Human Resources

Rebecca Khor Ying Ying

### Chief Financial Officer

Ng Pooi Wah

## BNP PARIBAS MALAYSIA BERHAD (CONT'D)

## MANAGEMENT (CONT'D)

### Chief Compliance Officer

Rohayati Talha

### Head of Corporate Credit Control

Tan Lan Fong

### Head of Internal Audit

Nasrul Azam Mohd Bakri

### Head of Legal

Marwalis Mohd Kassim

### Associate, Brand & Communication

Aileen Oo Ai Lyn

## HEADS OF DIVISIONS

### Head of Global Markets

Reza Ridzuan

### Head of Transaction Banking

Samuel Ding (from 10 February 2020)

### Head of Operations

Helena Wong

### Head of Loan Capital Markets

Chan Siew Kien

### Head of Islamic Banking (Najmah)

Muhammad Faozie Shahari

### Head of ALM Treasury

Ian Gan Kah Wai

### Head of Credit Management

Lim Ban Fang

### Financial Institutions Coverage

Lim Tho Kin

### Head of Multinational Corporates Coverage

Andy Tan Boon Huan

## DIRECTORY OF ABM MEMBERS (CONT'D)



### CHINA CONSTRUCTION BANK (MALAYSIA) BERHAD

Ground Floor, South Block  
Wisma Golden Eagle Realty  
142A, Jalan Ampang  
50450 Kuala Lumpur  
Tel : 03-2160 1888  
Fax : 03-2712 1819  
E-mail : bh@my.ccb.com  
Website : <http://my.ccb.com/malaysia/en/index.html>  
SWIFT Code : PCBCMYKL

#### BOARD OF DIRECTORS

##### Non-Independent Non-Executive Director/ Chairman

Lu Yang

##### Non-Independent Executive Director

Qian Lihong

##### Independent Non-Executive Directors

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

#### MANAGEMENT

##### Chief Executive Officer

Felix Feng Qi

##### Deputy Managing Directors

Jerry Wang Jieru  
Chelsea Ma Yan

##### Chief Compliance Officer

Lim Fong Fong

##### Treasurer

Gavin Wang Ziming



### CIMB BANK BERHAD

17th Floor, Menara CIMB  
Jalan Stesen Sentral 2  
Kuala Lumpur Sentral  
50470 Kuala Lumpur  
Tel : 03-2261 8888  
Call Centre : 03-6204 7788 (Local and overseas)  
Fax : 03-2261 8889  
E-mail : cru@cimb.com  
Website : [www.cimbbank.com.my](http://www.cimbbank.com.my)  
SWIFT Code : CIBBMYKL

#### BOARD OF DIRECTORS

##### Chairman/Non-Independent Non-Executive Director

Dato' Zainal Abidin Putih

##### Chief Executive Officer/Executive Director

Tengku Dato' Sri Zafrul Tengku Abdul Aziz  
(until 9 March 2020)

##### Independent Directors

Rosnah Dato' Kamarulzaman  
Datin Grace Yeoh Cheng Geok  
Venkatachalam Krishnakumar  
Datuk Mohd Nasir Ahmad  
Chu Hong Keong  
Nadzirah Abd Rashid  
Sukanta Kumar Dutt

##### Non-Independent Non-Executive Directors

Dato' Lee Kok Kwan  
Tan Mei Shwen, Serena

##### Secretary

Datin Rossaya Mohd Nashir

## DIRECTORY OF ABM MEMBERS (CONT'D)

### CIMB BANK BERHAD (CONT'D)

#### SENIOR MANAGEMENT

##### Group Chief Executive Officer

##### Country Head, Malaysia

##### Chief Executive Officer/Executive Director, CIMB Bank Berhad

Tengku Dato' Sri Zafrul Tengku Abdul Aziz  
(until 9 March 2020)

##### Officer-in-Charge

##### Group Chief Operating Officer

Omar Siddiq

##### Group Chief Financial Officer

Khairulanwar Rifaie

##### Chief Executive Officer, Group Wholesale Banking

Shahnaz Jammal

##### Chief Executive Officer, Group Consumer Banking

Samir Gupta

##### Chief Executive Officer, Group Ventures & Partnerships

Effendy Shahul Hamid

##### Chief Executive Officer, Group Transaction Banking

Mohamed Rafe Mohamed Haneef

##### Chief Executive Officer, Group Commercial Banking

Victor Lee Meng Teck

##### Group Chief People Officer/Chief Executive Officer, CIMB Foundation

Dato' Hamidah bte Naziadin

##### Group Chief Strategy & Design Officer

Gurdip Singh Sidhu a/l Gurbachan Singh

##### Group Chief Risk Officer

David Richard Thomas

##### Group Chief Legal & Compliance Officer

Kwan Keen Yew

##### Group Chief Internal Auditor

Amran Mohamad

##### Group Company Secretary

Datin Rossaya Mohd Nashir



### CITIBANK BERHAD

Menara Citibank

165, Jalan Ampang

50450 Kuala Lumpur

Call Centre : 03-2383 0000

E-mail : Login to *Citibank Online*

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

SWIFT Code : CITIMYKL

#### BOARD OF DIRECTORS

Terence Kent Cuddyre (Chairman)

Lee Lung Nien

Datuk Ali bin Abdul Kadir

Philip Tan Puay Koon

Dato' Bazlan bin Osman

#### MANAGEMENT

##### Chief Executive Officer

Lee Lung Nien

##### Consumer Business Manager

Elaine Fan

##### Country Chief Financial Officer

Tang Wan Chee

##### Acting Consumer Risk Manager/ Risk Management Country Officer

Koushik Chakraborty

##### Human Resources Director

Nisha Padbiri

##### Chief Country Compliance Officer

Shovha Pushparajah

##### Country Legal Counsel

Lee Chee Ming

##### Head of Operations & Technology

Christina Ong



## DIRECTORY OF ABM MEMBERS (CONT'D)

### CITIBANK BERHAD (CONT'D)

#### MANAGEMENT (CONT'D)

##### Head of Corporate Communications

Celina May Benjamin

##### Managing Director, Markets & Securities Service Malaysia

Aida Mastura

##### Treasury & Trade Solutions Head

Abdul Jalil Jalaludin

##### Global Banking Head

Zuliana Tann

##### Acting Citi Commercial Bank Head

Raymond Lim

##### Islamic Banking Head

Norasyikin Safri

##### Chief Internal Auditor

Raj Muthusamy

##### Global Independent Risk Management Head

Rohit Bhan



### DEUTSCHE BANK (MALAYSIA) BERHAD

Level 18-20, Menara IMC

8, Jalan Sultan Ismail

50250 Kuala Lumpur

Tel : 03-2053 6788

Call Centre : 03-2053 6800/03-2053 6743/  
03-2031 7798

Fax : 03-2031 9822

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

Website : www.db.com/malaysia

SWIFT Code : DEUTMYKL

#### BOARD OF DIRECTORS

##### Chairman

Tunku Dato' Mahmood Fawzy bin Tunku Muhiyiddin

##### Directors

Dato' Yusof Annuar Yaacob

Steven Choy Khai Choon

Koid Swee Lian

Seamus Toal

#### SENIOR MANAGEMENT

##### Chief Executive Officer

Dato' Yusof Annuar Yaacob

##### Chief Financial Officer/Chief Operating Officer

Elaine Liew Yeh Yin

##### Head of Finance

Chan Tse Ning

##### Head of Risk

Michael Guenther

##### Head of Operations

Chong Ai Ching

##### Head of Compliance

Haziruddin bin Hasan

## DIRECTORY OF ABM MEMBERS (CONT'D)



### DEUTSCHE BANK (MALAYSIA) BERHAD (CONT'D)

#### HEADS OF DEPARTMENTS

##### Business

##### Global Transaction Banking/Investor Services

Jacqueline William

##### Cash Management Corporates

Chan Tse Ning

##### Trade Finance

Chin Cheuk Kuan

##### Fixed Income Currencies

Kevin Yam

##### Institutional Client Group

Yvonne Phe

##### Corporate Banking Coverage

Kevin Tan Li Zhia

##### Infrastructure

##### Human Resources

Nik Ilyana Mohamed

##### Chief Technology Officer

Sapian Rashid

### HONG LEONG BANK BERHAD

Level 19, Menara Hong Leong

6, Jalan Damanlela, Bukit Damansara

50490 Kuala Lumpur

Tel : 03-2081 8888

Call Centre : 03-7626 8899

Fax : 03-2081 8932

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

Website : www.hlb.com.my

SWIFT Code : HLBBMYKL

#### BOARD OF DIRECTORS

##### Chairman

Tan Sri Quek Leng Chan

##### Group Managing Director/Chief Executive Officer

Domenic Fuda

##### Directors

Tan Kong Khoon

Kwek Leng Hai

Chok Kwee Bee

Dato' Nicholas John Lough @ Sharif Lough bin Abdullah

Datuk Dr. Md Hamzah bin Md Kassim

Chong Chye Neo

Lau Souk Huan

#### MANAGEMENT

##### Group Managing Director/Chief Executive Officer

Domenic Fuda

## DIRECTORY OF ABM MEMBERS (CONT'D)

### HONG LEONG BANK BERHAD (CONT'D)

#### HEADS OF DIVISIONS

##### **Managing Director, Personal Financial Services**

Charles Sik

##### **Managing Director, Global Markets**

Hor Kwok Wai

##### **Managing Director, Business and Corporate Banking**

Yow Kuan Tuck

##### **Chief Credit Officer, Personal Financial Services**

Leong Wai Mun

##### **Chief Credit Officer, Wholesale Credit**

Ng Wai Chong

##### **Chief Internal Auditor**

Chua Yew Lim

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

Justin Soong

##### **Chief Financial Officer**

Malkit Singh Maan

##### **Chief Compliance Officer**

Jack Babani

##### **Head, Human Resources**

Fiona Fong

##### **Head, GALCO, Hong Leong Bank**

Allan Sze

##### **Head, Group Operations & Technology**

Dominic Mascinas

##### **Chief Digital and Innovation Officer**

Shailesh Grover

##### **Chief Marketing & Communication Officer**

Zalman Zainal



### HSBC BANK MALAYSIA BERHAD

2, Leboh Ampang

50100 Kuala Lumpur

Tel : 03-2075 3000

Call Centre : 1300-88-1388

Fax : 03-2070 1146

Website : [www.hsbc.com.my](http://www.hsbc.com.my)

SWIFT Code : HBMBMYKL

#### BOARD OF DIRECTORS

##### **Independent Chairman**

Tan Sri Dato' Krishnan Tan Boon Seng

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

Mukhtar Malik Hussain

##### **Non-Independent Executive Director and Chief Executive Officer**

Stuart Paterson Milne

##### **Independent Directors**

Lee Choo Hock

Chen Kar Leng

Choo Yee Kwan

Datin Che Teh Ija bte Mohd Jalil

#### SENIOR MANAGEMENT

##### **Chief Executive Officer**

Stuart Paterson Milne

##### **Deputy Chief Executive Officer**

Lim Eng Seong

##### **Head of Retail Banking & Wealth Management**

Tara M. Latini

##### **Head of Commercial Banking**

Andrew Mark Sill

##### **Head of Global Banking**

Omar Mahmoud

##### **Head of Global Markets**

Alvin C.K. Kong

## DIRECTORY OF ABM MEMBERS (CONT'D)



### HSBC BANK MALAYSIA BERHAD (CONT'D)

#### SENIOR MANAGEMENT (cont'd)

##### Head of HSBC Securities Services

Aloysius Wee

##### Chief Financial Officer

Wendy Sun

##### Chief Risk Officer

Tim Liverton

##### Chief Operating Officer

Cyril Duffy

##### Head of Human Resources

Norlida Azmi

##### Head of Regulatory Compliance

Tee Swee Vien

##### Head of Financial Crime Compliance

Kelvin Yeow

##### Corporation Secretary & Head of Corporate Governance

Ivy Chin

##### Head of Communications

Marlene Kaur

##### Country General Counsel

Lim Yu Mei

##### Head of Internal Audit

Ahmer Ramzan

### INDIA INTERNATIONAL BANK (MALAYSIA) BERHAD

Mezzanine Floor, Bangunan Yee Seng

15, Jalan Raja Chulan

50200 Kuala Lumpur

Tel : 03-2026 1767

Call Centre : 03-2026 1767 ext 103

Fax : 03-2026 1766

E-mail : cs@iibm.com.my

Website : www.indiainternationalbank.com.my

SWIFT Code : IIMBMYKL

#### BOARD OF DIRECTORS

##### Chairman/Non-Executive Non-Independent Director

Santhanam Vangal Jagannathan

##### Non-Executive Independent Directors

Datuk Bhupatrai a/I Mansukhlal Premji

Goh Ching Chee

##### Chief Executive Officer

Jauhari Rajesh Mohan

#### MANAGEMENT

##### Chief Executive Officer

Jauhari Rajesh Mohan

##### Deputy Chief Executive Officer

Vijay Kumar

##### Chief Financial Officer

Sandran Govindasamy

##### Chief Internal Auditor

Venkatesan V. Krishnasamy

## DIRECTORY OF ABM MEMBERS (CONT'D)



### INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MALAYSIA) BERHAD

Level 10, Menara Maxis  
Kuala Lumpur City Center  
50088 Kuala Lumpur  
Tel : 03-2301 3399  
Call Centre : 03-2301 3399  
Fax : 03-2301 3388  
E-mail : icbcmalaysia@my.icbc.com.cn  
Website : www.icbcm.com  
SWIFT Code : ICBKMYKL

#### BOARD OF DIRECTORS

##### Chairman

Chang Zhenwang

##### Chief Executive Officer/Managing Director

Wang Qiang

##### Independent Non-Executive Directors

Chin Chee Kong  
Ng Lip Yong  
Sum Leng Kuang

#### SENIOR MANAGEMENT

##### Chief Executive Officer/Managing Director

Wang Qiang

##### Deputy Chief Executive Officers

Liu Feng  
Xu Jing  
Lim Kok Fuat

##### Assistant Chief Executive Officer

Xiao Jing

##### Chief Compliance Officer

Kevin Liao See Cheek



### J.P. MORGAN CHASE BANK BERHAD

Level 18, Integra Tower  
The Intermark  
348, Jalan Tun Razak  
50400 Kuala Lumpur  
Tel : 03-2718 0500  
Call Centre : 03-2718 0596/03-2718 0581  
Fax : 03-2163 5370  
Website : www.jpmorganaccess.com.my  
SWIFT Code : CHASMYKX

#### BOARD OF DIRECTORS

##### Chairman

Osman Morad

##### Directors

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

#### MANAGEMENT

##### Chief Executive Officer

Steven Ronald Clayton

##### Senior Country Business Manager

Mark Ling

##### Senior Financial Officer

Yee Mei Yan

##### Head of Treasury

Robbie Ng

##### Treasury Services

Jeroen J.P. Kok

##### Global Corporate Banking

Nurjesmi Mohd Nashir

##### Compliance

Goh Gan Eng

##### Client Credit Management

Khairul Mohd Kamal

#### HEADS OF DIVISIONS

##### Head of Wholesale Operations

Chua Seu Kee

##### Global Technology Infrastructure

Kua Swee Meng

##### Human Resources

Francis Yoong



## DIRECTORY OF ABM MEMBERS (CONT'D)



### MALAYAN BANKING BERHAD

14th Floor, Menara Maybank

100, Jalan Tun Perak

50050 Kuala Lumpur

Tel : 03-2070 8833 (General)

Call Centre : Maybank Group Customer Care  
1300-88-6688 (Local)  
03-7844 3696 (Overseas)  
Customer Feedback & Resolution  
Management  
03-2074 8075

Fax : Maybank Group Customer Care  
1300-88-8899 (Local)  
03-7845 9858 (Overseas)

E-mail : corporateaffairs@maybank.com  
cfm@maybank.com (Customer  
Feedback & Resolution Management)

Website : www.maybank.com

SWIFT Code : MBBEMYKL

### BOARD OF DIRECTORS

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

Datuk Mohaiyani Shamsudin

#### Non-Independent Executive Director (Group President & Chief Executive Officer)

Datuk Abdul Farid Alias

#### Senior Independent Non-Executive Director

Datuk R. Karunakaran

#### Non-Independent Non-Executive Director

Cheng Kee Check

#### Independent Non-Executive Directors

Edwin Gerungan

Dr. Hasnita Dato' Hashim

Anthony Brent Elam

Che Zakiah Che Din

Fauziah Hisham

Shariffuddin Khalid

Dato' Idris Kechot

Dato' Zulkiflee Abbas Abdul Hamid

### MALAYAN BANKING BERHAD (CONT'D)

### BOARD OF DIRECTORS

#### Group General Counsel & Company Secretary

Wan Marzimin Wan Muhammad

#### Joint Company Secretary

Fariz Abdul Aziz

### MANAGEMENT

#### Group President & Chief Executive Officer

Datuk Abdul Farid Alias

#### Group Chief Financial Officer

Dato' Amirul Feisal Wan Zahir

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

Dato' John Chong Eng Chuan

#### Group Chief Executive Officer, Global Banking

Dato' Muzaffar Hisham

#### Group Chief Human Capital Officer

Nora Abd Manaf

#### Group Chief Risk Officer

Gilbert Kohnke

#### Group Chief Strategy Officer & CEO, International

Michael Foong Seong Yew

#### Group Chief Operations Officer

Jerome Hon Kah Cho

#### Group Chief Technology Officer

Mohd Suhail Amar Suresh Abdullah

## DIRECTORY OF ABM MEMBERS (CONT'D)



### MIZUHO BANK (MALAYSIA) BERHAD

Level 27, Menara Maxis  
Kuala Lumpur City Centre  
50088 Kuala Lumpur  
Tel : 03-2058 6881  
Call Centre : 03-2058 6881  
Fax : 03-2058 6988  
Website : [www.mizuhobank.com/malaysia/](http://www.mizuhobank.com/malaysia/)  
SWIFT Code : MHCBMYKA

#### BOARD OF DIRECTORS

##### Chairman/Independent Non-Executive Director

Datuk Ahmad Hizzad bin Baharuddin  
(from 1 March 2020)

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

Guan Yeow Kwang

##### Executive Director/Chief Executive Officer

Shojiro Mizoguchi

##### Independent Non-Executive Directors

Abdul Khalil bin Abdul Hamid  
Lim Kim Seng

#### MANAGEMENT

##### Executive Director/Chief Executive Officer

Shojiro Mizoguchi

##### Deputy Chief Executive Officers

Jun Ikeda  
Shahriza Omar

### MIZUHO BANK (MALAYSIA) BERHAD (CONT'D)

#### HEADS OF DIVISIONS

##### Head of Corporate Banking I

Yasuo Kudo

##### Acting Head of Corporate Banking II

Vaheesan Vijayendra

##### Head of Corporate Banking III

Tatsuya Hagiwara

##### Head of Treasury

Shinichi Sekigami

##### Head of Operations/Operation & System Planning

Keiichi Hashikawa

##### Head of Finance

Danny Tan Khang Wae

##### Head of Islamic Finance/Financial Solution

Takao Moriguchi

##### Head of Internal Audit

Ken Koh Kok Hong

##### Head of Legal & Compliance

Thong Lit Seen

##### Head, Human Resources

Kua Kee Tui

##### Head, Information Technology

Yasuo Oga

##### Head of Credit Administration

Alison Chiu Hwa Yong

##### Head of General Affairs

Richard Nee Lek Seng

##### Head of Business Promotion Support

Ng Poi Fun

## DIRECTORY OF ABM MEMBERS (CONT'D)



### MUFG BANK (MALAYSIA) BERHAD

Level 9, Menara IMC  
8, Jalan Sultan Ismail  
50250 Kuala Lumpur  
Tel : 03-2034 8000, 03-2034 8008  
Fax : 03-2078 8871  
E-mail : [customercare@my.mufg.jp](mailto:customercare@my.mufg.jp)  
Website : <https://s.bk.mufg.jp/global/malaysia/index.html>  
SWIFT Code : BOTKMYKX

#### BOARD OF DIRECTORS

##### Chairman

Dato' Mohd Sallehuddin bin Othman

##### Chief Executive Officer/President and Executive Director

Takuma Matsuyama

##### Independent Directors

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

#### SENIOR MANAGEMENT

##### Chief Executive Officer/President and Executive Director

Takuma Matsuyama

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

Yoichi Aoki

##### Managing Director, Operation & Information Technology

Christopher Ignatius Danker

### MUFG BANK (MALAYSIA) BERHAD (CONT'D)

#### SENIOR MANAGEMENT (cont'd)

##### Managing Director, Head of Global Corporate Banking Malaysia

Goh Kiat Seng

##### Managing Director, Head of Japanese Corporate Banking & Business Planning for Malaysia

Foo See Hee

##### Managing Director, Human Resources

Mabel Goh Ewe Teen

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

Nik Azhar bin Abdullah

##### Chief Risk Officer

Ong Thai Kee

##### Chief Compliance Officer

Ang Lek Hui

##### Chief Internal Auditor

Thana Balan

## DIRECTORY OF ABM MEMBERS (CONT'D)



### OCBC BANK (MALAYSIA) BERHAD

Menara OCBC  
18, Jalan Tun Perak  
50050 Kuala Lumpur  
Tel : 03-2034 5034  
Call Centre : 03-8317 5000  
Fax : 03-2698 4363  
Website : www.ocbc.com.my  
SWIFT Code : OCBCMYKL

#### BOARD OF DIRECTORS

##### Chairman

Tan Ngiam Joo

##### Directors

Samuel N. Tsien  
Tong Hon Keong  
Datuk Azizan bin Haji Abd Rahman  
Janet Yap Seong Yong

#### MANAGEMENT

##### Chief Executive Officer

Dato' Ong Eng Bin

##### Chief Financial Officer

Teoh Yin Meng

##### Country Chief Risk Officer

Thor Boon Lee

##### Head of Operations & Technology Division

Lim Yau Seong

##### Head of Consumer Financial Services Division

Wyson Lim

##### Head of Corporate & Commercial Banking Division

Jeffrey Teoh Nee Teik

##### Head of Emerging Business

Wong Chee Seng

##### Head of Global Investment Banking & Corporate Development

Tan Ai Chin

##### Head of Global Transaction Banking

Chong Lee Ying

### OCBC BANK (MALAYSIA) BERHAD (CONT'D)

#### MANAGEMENT (cont'd)

##### Head of Global Treasury

Stanley James Tan Boon Teck

##### Head of Human Resource

Kok Lai Ching

##### Head of Property Services

Jonathan Diong Jia Hoe

##### Head of Quality & Service Excellence

Alvin Lim Kim Leng

##### Head of Legal

Tan Kiat Jane

##### Chief Compliance Officer

Doreen Keng Chun Ching

##### Head of Brand & Communications

Julius Evanson

##### Head of Audit

Victor Ong Hock Seng

##### Head of Technology

Yeo Yew Seng

##### Company Secretary

Quah Boon Huat

## DIRECTORY OF ABM MEMBERS (CONT'D)



**PUBLIC BANK**

### 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

#### Independent Non-Executive Chairman

Lai Wan

#### Managing Director/Chief Executive Officer

Tan Sri Dato' Sri Tay Ah Lek

#### Independent Non-Executive Directors

Tang Wing Chew

Lai Wai Keen

Cheah Kim Ling

Dato' Mohd Hanif bin Sher Mohamed

Tham Chai Phong

#### 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

### HEADS OF DIVISIONS

#### Senior General Manager, Public Affairs

Dato' Ab Razak bin Mohd Dali

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

Chan Chew Fung

#### Senior General Manager, Secretariat

Dato' Chia Lee Kee

#### Senior General Manager, Knowledge & Learning

Koay Seok Khim

### PUBLIC BANK BERHAD (CONT'D)

### HEADS OF DIVISIONS (cont'd)

#### Group Chief Internal Auditor

Lim Then Fui

#### Senior General Manager, Retail Financial Services

Chan Chiew Peng

#### Chief Financial Officer

Yik Sook Ling

#### General Manager, Credit Administration & Supervision

Eddie Chan Kok Kwai

#### General Manager, Information Technology

Fam Yoke Fong

#### Chief Risk Officer

Jasmine Loh Sook Ling

#### Chief Compliance Officer

Tan Shien Doon

#### General Manager, Human Capital Management

Mary Ng Poh Lyn

#### General Manager, Corporate Planning, Strategy & Economics

Ng Seiw Kuan

#### General Manager, HP Operations

Wong Man Hoe

#### Director, Security

Haji A. Wahab bin A. Raman

#### Head, Treasury

Bacil Fernandez

#### Director, HP Credit Control

Chan See Choi

#### Director, Property

Cheong Kien Meng

#### Director, Wealth Management & Transaction Banking

Carene Khoo Geok Kheng

#### Head, Credit Operations

Lee Kok Keong

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

Poon Yew Sim

#### Director, Corporate Banking

Samuel Soh Boon Leong

#### Director, PB Card Services & Support

Tee Chui Chee

#### Head, Banking Operations

Sunny Ng Cheong San



## 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 Azlan Zainol

#### Directors

Tan Sri Saw Choo Boon  
Abdul Aziz Peru Mohamed  
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  
Datuk Seri Dr. Govindan Kunchambo  
(from 1 January 2020)  
Dato' Mohamad Nasir Ab Latif  
(from 16 March 2020)

#### Managing Director

Dato' Khairussaleh Ramli

### SENIOR MANAGEMENT

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

Dato' Khairussaleh Ramli

#### Group Chief Financial Officer

Syed Ahmad Taufik Albar

#### Head, Group Shariah Business

Dato' Adissadikin Ali

#### Head, Investment Banking

Robert Huray

#### Head, Group Corporate Banking

Wendy Ting Wei Ling

### RHB BANK BERHAD (CONT'D)

### SENIOR MANAGEMENT (cont'd)

#### Head, Group Retail Banking

Rakesh Kaul

#### Head, Group Business & Transaction Banking

Jeffrey Ng Eow Oo

#### Head, Group Insurance

Kong Shu Yin

#### Group Chief Risk Officer

Patrick Ho Kwong Hoong

#### Chief Operations Officer

David Chong Ming Liang (from 6 January 2020)

#### Head, Group Operations

Wong Kar Jee (until December 2019)

#### Group Chief Digital & Technology Officer

Rohan Krishnalingam

#### Group Chief Human Resource Officer

Jamaluddin Bakri

#### Group Chief Communications Officer

Norazzah Sulaiman

#### Group Chief Marketing Officer

Abdul Sani Abdul Murad

#### Group Chief Strategy Officer

Dr. Siew Chan Cheong

#### Group Treasurer

Mohd Rashid Mohamad

#### Group Chief Internal Auditor

Alex Tan Aun Aun

#### Group Chief Compliance Officer

Fazlina Mohamed Ghazalli

#### Head, Group Legal & Secretariat

Azman Shah Md Yaman

## DIRECTORY OF ABM MEMBERS (CONT'D)



### STANDARD CHARTERED BANK MALAYSIA BERHAD

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

#### BOARD OF DIRECTORS

##### Chairman

Datuk Yvonne Chia

##### Non-Executive Directors

Datuk Tong Nguen Khoong  
Mohd Rashid bin Mohd Yusof

##### Executive Director

Pedro Sousa Cardoso  
(from 21 April 2020)

##### Managing Director & Chief Executive Officer

Abrar Alam Anwar

#### HEADS OF DIVISIONS

##### Head, Retail Banking

Lai Pei-Si

##### Head, Financial Market Operations

Sylvia Wong

##### Head, Corporate & Institutional Banking

Mak Joon Nien

##### Head, Commercial Banking

Manish Gupta

##### Acting Chief Financial Officer

Kevin Wong

##### Head, Human Resources

Rahmat R. Hashim

##### Head, Conduct, Financial Crime & Compliance

Irene Tan Li Ching

##### Head, Corporate Affairs, Brand and Marketing

Jennifer Kang

##### Head, Transaction Banking

Mabel Lau

##### 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  
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E-mail : GeneralEnquiries@my.smbc.co.jp  
Website : www.smbc.co.jp/global/malaysia/  
index.html

SWIFT Code : SMBCMYKL

#### BOARD OF DIRECTORS

##### Independent Non-Executive Chairman

Chin Kok Sang

##### Executive Director

Kazuya Ikeda

##### President/Chief Executive Officer/Executive Director

Tetsuya Kainaka

##### Independent Non-Executive Directors

Tan Kim Seng

Dato' Wan Mohd Fadzmi bin Che Wan Othman Fadzilah

#### MANAGEMENT

##### President/Chief Executive Officer

Tetsuya Kainaka

##### Deputy Chief Executive Officer

Anthony Lim Choon Eng

##### Deputy President

Soji Takano

##### Head of Risk Management/Chief Risk Officer

Tomokazu Hirose

##### Head of Internal Control

Joseph Ng Mun Fai

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

Steven Perng Chong Hann

## DIRECTORY OF ABM MEMBERS (CONT'D)

### SUMITOMO MITSUI BANKING CORPORATION MALAYSIA BERHAD (CONT'D)

#### MANAGEMENT (cont'd)

##### Head of Business Promotion 1 (Japanese Corporate)

Shunichiro Tanaka

##### Head of Cash Management Services

Maszeri Maiseh

##### Head of Treasury

Daisuke Okuro

##### Head of Client Services

Jennifer Lee Suat Kiow

##### Head of Credit Risk Management

Chew Ae Hoh

##### Head of Market Risk Management

Khaizy Osman

##### Head of Operational Risk Management

Chris Liang Soo Soo

##### Head of Planning

Fusaaki Tozawa

##### Head of Human Resources

Vivien Foo

##### Head of Compliance/Chief Compliance Officer

Yap Sieh Wai

##### Head of Legal

Gan Hua May

##### Head of Cash

Joanne Khoo

##### Chief Internal Auditor, Internal Audit

Stephen Chin Beng Keat

##### Head of Islamic Banking

Ritza Rosli



### THE BANK OF NOVA SCOTIA BERHAD

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E-mail : [bns.kualalumpur@scotiabank.com](mailto:bns.kualalumpur@scotiabank.com)

Website : [www.scotiabank.com.my](http://www.scotiabank.com.my)

SWIFT Code : NOSCMYKL

#### BOARD OF DIRECTORS

##### Chairman

Theodoor Joseph Bark

##### Statutory Directors

Sivadas Menon

Murugiah M.N. Singham

Alexander Kwai Lap Choi

#### MANAGEMENT

##### Chief Executive Officer

Sivadas Menon

##### Head, Risk

Ragu Nelligan

##### Head, Treasury

Kenny Foong

##### Head, Corporate Banking

Lai Swee Kim

##### Head, Global Wholesale Operations

Steven Narendran

##### Head, Finance

Kok Weng Kheong

##### Head, Compliance

Calvin Chua

##### Head, Human Resources

Veronica Lai

##### Internal Auditor

Rosesaliza Abdullah

##### Senior Relationship Managers

Ken Yap Wei Ming

Norman Lim Soh Chong

Jasmand Ng Kok Khoon

## DIRECTORY OF ABM MEMBERS (CONT'D)



### UNITED OVERSEAS BANK (MALAYSIA) BHD

Menara UOB  
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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 : UOVBMKYL

#### BOARD OF DIRECTORS

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

**Board Chairman/Independent Non-Executive  
Director**

Dato' Jeffrey Ng Tiong Lip

**Deputy Chairman/Non-Independent Executive  
Director**

Wee Ee Cheong

**Independent Non-Executive Directors**

Fatimah bte Merican

Ching Yew Chye

Datuk Phang Ah Tong

**Non-Independent Executive Director**

Wong Kim Choong

#### SENIOR MANAGEMENT

**Chief Executive Officer**

Wong Kim Choong

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

Michael Beh Soo Heng

**Managing Director, Country Head, Personal Financial  
Services**

Ronnie Lim Kheng Swee

**Managing Director, Country Head, Wholesale Banking**

Ng Wei Wei

**Executive Director, Country Head,  
Credit – Middle Market**

Ajeep Rassidi bin Othman

**Executive Director, Country Head,  
Commercial Banking II**

Beh Wee Khee

**Executive Director, Country Head,  
Debt Capital Markets**

Terence Boon Choon Teik

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

#### SENIOR MANAGEMENT

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

Chang Yeong Gung

**Executive Director, Country Head,  
Transaction Banking**

Lucas Chew Yee Lim

**Executive Director, Country Head, Risk Management**

William Chong Kim Khong

**Executive Director, Country Head, Business Banking**

Raymond Chui Keng Leng

**Executive Director, Country Head,  
Commercial Banking I**

Kan Wing Yin

**Executive Director, Country Head, Human Resources**

Lai Tak Ming

**Executive Director, Country Head, Credit – Retail**

Liew Chee Choong

**Executive Director, Country Head, Technology  
& Operations**

Lim Ching Hui

**Executive Director, Country Head, Corporate Banking II**

Lim Jit Yang

**Executive Director, Country Head, Compliance**

Daniel Loke Chee Keen

**Executive Director, Country Head, Corporate Banking I**

Steven Loong See Meng

**Executive Director, Head of Islamic Banking;  
Country Head, Bumiputera Business Banking**

Mohd Fhaazi bin Muridan

**Executive Director, Country Head, Legal & Secretariat**

Ong Kit Ping

**Executive Director, Country Head, Credit – Corporate**

Tam Chee Meng

**Executive Director, Country Head, Special Assets  
Management**

Linda Tan Mei Lin

**Executive Director, Country Head, Internal Audit**

Bill Wong See Hong

**Executive Director, Country Head, Channels and  
Digitalisation**

Yap Kok Tee

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