



PERSATUAN BANK BANK DALAM MALAYSIA
THE ASSOCIATION OF BANKS IN MALAYSIA



2022 ANNUAL REPORT



As Malaysia rallied from the pandemic-induced economic shock during the reporting year, the banking industry played a pivotal role in supporting the nation's recovery agenda by providing financial assistance to individuals and businesses to help them regain their footing and successfully transition to the endemic phase. During the year, member banks also continued to provide financing to those in need.

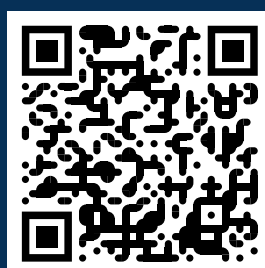
The Association of Banks in Malaysia (ABM) and its member banks remained steadfast in their commitment towards:-

- creating greater awareness about financial scams and frauds,
- responding to emerging issues, and
- reinforcing the industry's commitment to the ESG agenda.

The cover reflects ABM's and its member banks' resoluteness and commitment in progressing the banking industry towards inter alia these three focus areas.

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CORPORATE INFORMATION

CHAIRMAN BANK

Malayan Banking Berhad

Dato' Khairussaleh Ramli

Alternate: Datuk Haji Hamirullah Boorhan

PRINCIPAL OFFICER

Kalpana Sambasivamurthy

Executive Director

COUNCIL MEMBERS

Affin Bank Berhad

Datuk Wan Razly Abdullah bin Wan Ali

Alternate: Abdul Malek bin Mohamed Said

CIMB Bank Berhad

Dato' Abdul Rahman Ahmad

Alternate: Khairul Rifaie

Citibank Berhad

Usman Ahmed
(until 17 November 2022)
Tang Wan-Chee
(from 11 December 2022 until 30 April 2023)
Vikram Singh
(from 1 May 2023)

Alternate: Elaine Fan
(until 31 October 2022)

Hong Leong Bank Berhad

Domenic Fuda

Alternate: Dominic Mascrin

HSBC Bank Malaysia Berhad

Dato' Omar Siddiq

Alternate:
Mily Liang
(until 19 August 2022)
Christina Cheah
(from 3 October 2022)

OCBC Bank (Malaysia) Berhad

Dato' Ong Eng Bin
(until 31 December 2022)
Tan Chor Sen
(from 1 January 2023)

Alternate: Lim Yau Seong

Public Bank Berhad

Tan Sri Dato' Sri Dr. Tay Ah Lek

Alternate: Dato' Chang Kat Kiam

RHB Bank Berhad

Mohd Rashid Mohamad

Alternate: Jeffrey Ng Eow Oo

Standard Chartered Bank Malaysia Berhad

Abrar A. Anwar
(until 17 August 2022)
Mak Joon Nien
(from 18 August 2022)

Alternate: Sammeer

United Overseas Bank (Malaysia) Bhd

Ng Wei Wei

Alternate:
Ronnie Lim
(from 21 June 2022)

CO-OPTED MEMBERS

Alliance Bank Malaysia Berhad

Joel Kornreich
(until 31 August 2022)
Kellee Kam Chee Khiong
(from 1 September 2022)

Alternate: Ronnie Royston Fernandiz

AmBank (M) Berhad

Dato' Sulaiman Mohd Tahir

Alternate: Datuk Iswaraan Suppiah

REGISTERED OFFICE

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

Tel: 03-2202 7223
ABMConnect: 1300-88-9980
Website:

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Instagram:

@abm.org.my

LinkedIn:

@TheAssociationofBanksinMalaysia

BANKER

Malayan Banking Berhad

AUDITOR

Messrs Sekhar & Tan

THE COUNCIL

AS AT 30 APRIL 2023



Dato' Khairussaleh Ramli

Group President and
Chief Executive Officer and
Executive Director
Malayan Banking Berhad (Maybank)



**Datuk Wan Razly
Abdullah bin Wan Ali**

President & Group
Chief Executive Officer
Affin Bank Berhad



**Dato' Abdul Rahman
Ahmad**

Chief Executive Officer
CIMB Bank Berhad



Tang Wan-Chee

Interim Chief Executive
Officer/Chief Financial
Officer
Citibank Berhad



Domenic Fuda

Group Managing
Director & CEO
Hong Leong Bank Berhad



**Dato' Omar Siddiq
bin Amin Noer Rashid**

Chief Executive Officer
**HSBC Bank
Malaysia Berhad**



Tan Chor Sen

Chief Executive Officer
**OCBC Bank (Malaysia)
Berhad**



**Tan Sri Dato' Sri
Dr. Tay Ah Lek**

Managing Director/
Chief Executive Officer
Public Bank Berhad



**Mohd Rashid
Mohamad**

Group Managing Director
and Chief Executive Officer
RHB Banking Group



Mak Joon Nien

Managing Director and
Chief Executive Officer
**Standard Chartered Bank
Malaysia Berhad**



Ng Wei Wei

Chief Executive Officer
**United Overseas Bank
(Malaysia) Bhd**



**Kellee Kam
Chee Khiong**

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



**Dato' Sulaiman
Mohd Tahir**

Chief Executive Officer
AmBank (M) Berhad



THE COUNCIL (CONT'D)

AS AT 30 APRIL 2023

Dato' Khairussaleh Ramli

Group President and
Chief Executive Officer and
Executive Director
Malayan Banking Berhad
(Maybank)

Dato' Khairussaleh Ramli was appointed as Chairman of ABM on 1 May 2022.

Dato' Khairussaleh is currently the Group President and Chief Executive Officer and Executive Director of Maybank. He also serves as Chairman of the Group Executive Committee and a member of the Board Credit Review Committee and Board Sustainability Committee.

He holds a Bachelor of Science in Business Administration from Washington University, United States of America (USA) and is a graduate of the Advanced Management Programme at Harvard Business School, USA. He is also a Fellow Chartered Banker with the Asian Institute of Chartered Bankers (AICB).

Prior to re-joining Maybank, Dato' Khairussaleh was the Group Managing Director of RHB Banking Group, where he was responsible for charting the Group's strategic direction and leading the organisation to achieve its goals and value creation objectives. He brings with him a wealth of knowledge and experience from the financial services and capital markets industry of close to 30 years.

Prior to joining RHB Banking Group, he was with Maybank between November 2008 and September 2013, having served over three years as the Group Chief Financial Officer before taking up the position of President Director and Chief Executive Officer of PT Bank Maybank Indonesia Tbk (Maybank Indonesia).

His other corporate sector experiences include positions as Group Chief Strategy Officer of Telekom Malaysia Berhad, Chief Executive Officer of TM Ventures and Chief Financial Officer of Bursa Malaysia Berhad, where he led the listing of the company on its own exchange in 2005. He also spent eight years at Public Bank Group in the Corporate Banking and Stockbroking/Futures broking divisions.

Within the Maybank Group, Dato' Khairussaleh is currently the President Commissioner of Maybank Indonesia. He also sits on the Board of Maybank Singapore Limited. Besides Maybank Group, he sits on the boards of Payments Network Malaysia Sdn Bhd (PayNet), Cagamas Holdings Berhad and Financial Industry Collective Outreach (FINCO).

Currently, Dato' Khairussaleh is also Vice Chairman of AICB and Co-Chairman of the Emerging Markets Advisory Council of The Institute of International Finance, Washington DC.

THE COUNCIL (CONT'D)

AS AT 30 APRIL 2023

Datuk Wan Razly Abdullah bin Wan Ali

President & Group Chief
Executive Officer
Affin Bank Berhad

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

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

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

Dato' Abdul Rahman Ahmad

Chief Executive Officer
CIMB Bank Berhad

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

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

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



THE COUNCIL (CONT'D)

AS AT 30 APRIL 2023

Tang Wan-Chee

Interim Chief Executive Officer/
Chief Financial Officer
Citibank Berhad

Ms Tang Wan-Chee is the Chief Financial Officer of Citibank Berhad. She began her career in Finance with Citibank Malaysia in 1991 under Global Consumer Banking. In 1992, she was transferred to Institutional Clients Group (ICG) Finance and later moved to head the Controller function before her appointment as Chief Financial Officer in 1998.

Ms Tang also serves as director in two Citi entities in Malaysia, namely Citigroup Transaction Services (M) Sdn Bhd and Menara Citi Holding Company Sdn Bhd.

With more than 30 years of working experience, Ms Tang is responsible for the financial planning and advisory, regulatory reporting, tax support and capital management of the Citi franchise. She is acknowledged for her expertise, professionalism and many contributions to the franchise.

Ms Tang is a Certified Practicing Accountant and received her Bachelor of Economics from Monash University in Melbourne, Australia. Prior to joining Citibank, she has professional tax and audit working experience in Australia, New Zealand and Malaysia.

Domenic Fuda

Group Managing Director and
Chief Executive Officer
Hong Leong Bank Berhad

Mr Domenic Fuda was appointed as the Group Managing Director and Chief Executive Officer of Hong Leong Bank Berhad (HLB) in February 2016. He is a member of the Executive Committee and Credit Supervisory Committee of HLB, a Director of Hong Leong Islamic Bank Berhad and Hong Leong Bank (Cambodia) PLC and a Council Member of Hong Leong Bank Vietnam Limited, all wholly-owned subsidiaries of HLB. He is also a Council Member and Chairman of General Purpose Committee of AICB.

Before joining HLB, Mr Fuda spent the past 18 years in various senior management roles across Australia and Asia in financial institutions, where he was responsible for the formulation and execution of customer segment strategies, business operations optimisation, products, distribution, customer experience, data analytics and increasingly digital strategies. He has successfully managed banking operations through the global financial crises (GFC) and the COVID-19 pandemic in more recent times. Mr Fuda is a Fellow Chartered Banker of AICB and Visa Asia Pacific Senior Client Council Member.

Mr Fuda holds a Bachelor of Economics from Macquarie University, Sydney, as well as a Master of Business (Banking & Finance) and a Master of Business Administration (MBA), both from the University of Technology, Sydney. He is also a Chicago Booth Executive Program alumni.

THE COUNCIL (CONT'D)

AS AT 30 APRIL 2023

Dato' Omar Siddiq bin Amin Noer Rashid
Chief Executive Officer
HSBC Bank Malaysia Berhad

Dato' Omar Siddiq bin Amin Noer Rashid was appointed as the Non-Independent Executive Director and Chief Executive Officer (CEO) of HSBC Bank Malaysia Berhad on 31 March 2022.

Dato' Omar graduated from the London School of Economics and Political Science with a Bachelor of Science degree in Economics. He is a Fellow member of ICAEW and a member of MIA. He is also a Chartered Financial Analyst (CFA) charterholder.

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

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

Tan Chor Sen
Chief Executive Officer
OCBC Bank (Malaysia) Berhad

Mr Tan Chor Sen was appointed as Chief Executive Officer of OCBC Bank (Malaysia) Berhad on 1 January 2023.

Mr Tan has over 35 years of banking experience that began in commercial banking with postings in consumer banking and later several positions in corporate and offshore banking. He joined OCBC Bank in Singapore in 2005 as Head of Emerging Business and led the formation of the unit. During this time, he redefined the Bank's coverage of small businesses, positioning OCBC Bank as a leading SME bank in Singapore serving one in every two SMEs. Mr Tan was instrumental in expanding the SME business regionally in Malaysia, Indonesia and Hong Kong, introducing new business models, digital solutions and service innovations tailored for SMEs. For Malaysia, he oversaw the launch of the SME cash business and digital account opening for businesses.

In 2012, Mr Tan was appointed Head of International, Global Commercial Banking. In addition to overseeing the growth of the emerging business segment in OCBC Bank's core markets, he became responsible for developing cross-border capabilities and business within the region, leveraging the OCBC network and partner banks in key markets. In the decade under his leadership, he progressively led the Bank's strategic thrust in capturing the cross-border trade and investment flows within ASEAN and with Greater China.

Mr Tan holds a Bachelor of Business Administration from the National University of Singapore and is an IBF (Institute of Banking and Finance Singapore) Fellow (Corporate Banking).



THE COUNCIL (CONT'D)

AS AT 30 APRIL 2023

Tan Sri Dato' Sri Dr. Tay Ah Lek

Managing Director/
Chief Executive Officer
Public Bank Berhad

Tan Sri Dato' Sri Dr. Tay Ah Lek, Managing Director/CEO of Public Bank Berhad, has 62 years of experience in banking and finance. He joined the Public Bank Group as a pioneer staff in 1966. He was the Executive Director of Public Bank from 18 June 1997 to 30 June 2002 and was re-designated as Managing Director/CEO with effect from 1 July 2002. Tan Sri Dato' Sri Dr. Tay was the Executive Vice President of Public Bank from 1995 to 1997 and prior to this appointment, he was the Executive Vice President of the former Public Finance Berhad.

He holds a Master's degree in Business Administration from Henley, UK and is an Alumni of Harvard Business School. Tan Sri Dato' Sri Dr. 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 Council Member of AICB.

Mohd Rashid Mohamad

Group Managing Director and
Chief Executive Officer
RHB Banking Group

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

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

He was also the Chairman of the Investment Panel of Kumpulan Wang Amanah Pencen Inc. (KWAP) from 2019 to 2021. Currently, he is a Council Member of AICB.

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

THE COUNCIL (CONT'D)

AS AT 30 APRIL 2023

Mak Joon Nien

Managing Director and
Chief Executive Officer
**Standard Chartered Bank
Malaysia Berhad**

Mr Mak Joon Nien was appointed as Chief Executive Officer (CEO) and Board member of Standard Chartered Bank Malaysia on 18 August 2022. He is the first Malaysian CEO of the country's first and oldest bank with a presence that dates back to 1875. As CEO, Mr Mak will drive the bank's business strategy and performance, oversee the country's operations and take responsibility for overall corporate governance.

A seasoned banker with deep experience in Investment and Corporate Banking, Mr Mak has had a distinguished career having spent more than 25 years with Standard Chartered. He began his banking career with Standard Chartered Malaysia in 1997. In 2002, Mr Mak joined the regional Corporate Advisory and Industries Coverage group in Singapore where he spent 15 years executing landmark Merger and Acquisition, and Leveraged Finance transactions in the region. Subsequently, he assumed the Managing Director role for the coverage of Private Equity clients in the region. In 2017, Mr Mak returned to Malaysia to take on the role of Country Coverage Head of Corporate, Commercial and Institutional Banking. He is a Council Member of AICB and Board Member of FINCO.

Mr Mak graduated with a Business degree from Bradford University and attained his Masters degree from Imperial College London.

Ng Wei Wei

Chief Executive Officer
**United Overseas Bank
(Malaysia) Bhd**

Ms Ng Wei Wei was appointed Chief Executive Officer (CEO) of UOB Malaysia on 1 May 2022. Prior to this appointment, Ms Ng was the Deputy CEO of UOB Malaysia.

Ms Ng is a career banker with over two decades of experience having held various senior leadership roles at global financial institutions in Malaysia and Hong Kong. During the initial phase of her career, she was attached to Malaysian International Merchant Bankers Berhad, Standard Chartered Bank Malaysia Berhad and UOB Malaysia.

Subsequently, Ms Ng served in HSBC Bank in Malaysia and Hong Kong where she held several senior country and regional leadership positions spanning across various business functions namely Commercial, Corporate and Transaction Banking. In Hong Kong, she was responsible for driving the Global Trade & Receivables Finance business covering ten countries in the Asia Pacific region.

Ms Ng rejoined UOB Malaysia in June 2019 as Managing Director and Country Head of Wholesale Banking where she was instrumental in growing the wholesale business. She was subsequently promoted to be the Deputy CEO of UOB Malaysia on 1 July 2021 and was entrusted to oversee Retail Banking, Channels and Digitalisation as well as the Risk Management functions while continuing to lead the Wholesale Banking business. Ms Ng is currently a Council Member of AICB.

She holds a Bachelor of Commerce degree with double major in Accounting and Management from the Monash University of Melbourne, Australia.



THE COUNCIL (CONT'D)

AS AT 30 APRIL 2023

Kellee Kam Chee Khiong

Group Chief Executive Officer
Alliance Bank Malaysia Berhad

Mr Kellee Kam Chee Khiong joined Alliance Bank as Group Chief Executive Officer on 1 September 2022.

Mr Kam brings with him over 24 years of experience in the financial services industry. He most recently served as an independent director of Bank of America Malaysia Berhad since October 2016, and was appointed its Chairman in June 2021.

Prior to his stint at the Bank of America, Mr Kam was with the RHB Banking Group for over 13 years and served as its Group Managing Director from 2011 to 2015.

As Alliance Bank's Group Chief Executive Officer, Mr Kam is responsible for the development and implementation of the Group's strategies, objectives and policies with a focus on meeting its commitments to its stakeholders. Together with the Board of Directors, Mr Kam will continue to promote a sound corporate culture that reinforces ethical, prudent and professional behaviour.

Mr Kam graduated with an LLB (Hons) from the Manchester Metropolitan University, UK. He also holds a Master in Business Administration from Richmond, the American International University in London, and a Master of Arts in South East Asian Business World from the School of Oriental and African Studies of the University of London.

Dato' Sulaiman Mohd Tahir

Chief Executive Officer
AmBank (M) Berhad

Dato' Sulaiman Mohd Tahir is the Group CEO of AMMB Holdings Berhad (AMMB) and CEO of AmBank (M) Berhad. As the Group CEO of AmBank Group, Dato' Sulaiman is responsible for the management of all Group businesses, to ensure sustainable growth and long-term value creation for shareholders, customers, employees and other stakeholders.

He is a Board Member of several other subsidiaries and joint ventures of AMMB, namely AmGeneral Holdings Berhad, AmMetLife Insurance Berhad, AmMetLife Takaful Berhad and AMAB Holdings Sdn Bhd. Dato' Sulaiman also sits on the Board of Liberty Insurance Berhad, FINCO and PayNet.

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

Dato' Sulaiman holds a Bachelor of Business in Accountancy from the Royal Melbourne Institute of Technology (RMIT University) in Australia and also a Chartered Banker, AICB.

THE COUNCIL – ALTERNATES



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



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

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



Abdul Malek bin Mohamed Said
Chief Corporate Strategy Officer
Affin Bank Berhad



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

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

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



Khairul Rifaie
Group Chief Financial Officer
CIMB Group



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

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

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

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



THE COUNCIL – ALTERNATES (CONT'D)



Dominic Mascrin

Head of Group Operations & Technology
Hong Leong Bank Berhad



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

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

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

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



Christina Cheah

Managing Director
Country Head of Global Banking
HSBC Bank Malaysia Berhad



After graduating from University of London with a Bachelor of Science (BSc) in Economics and Management (Honours), Ms Christina Cheah has been a career banker for more than 20 years and joined HSBC since 2013 in various roles within Global Banking.

In her current role as Head of Global Banking HSBC Malaysia, Ms Cheah is responsible for overseeing and supporting the Global Banking clients' coverage management in the Financial Institutions, Public Sector, Large Local Corporates and Large Multinationals segments. She also oversees the investment banking businesses locally in Debt Capital Markets and Advisory services. She is also responsible for driving the strategy, growth and risk management of the Global Banking business in Malaysia.

Ms Cheah is a key member of HSBC Malaysia's leadership team and has led many of HSBC's long-established client relationships. The Global Banking business focuses on bringing the global connectivity of the bank in serving client's needs, facilitating international corridors growth and providing innovative financing solutions.



Lim Yau Seong

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



Mr Lim Yau Seong has served at OCBC Bank for 36 years and is currently its Chief Operating Officer and Head of Operations & Technology. He is also a Senior Vice President of OCBC Bank (Malaysia) Berhad.

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

He is a certified Chartered Banker who also holds a Master of Business Administration from University of Strathclyde, UK, and a Bachelor of Economics (First Class Honours) from Universiti Malaya.

THE COUNCIL – ALTERNATES (CONT'D)



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



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

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

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



Jeffrey Ng Eow Oo
Managing Director
Group Community Banking
RHB Bank Berhad



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

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

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

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



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



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

Mr Sammeer is a seasoned financial services professional with over 24 years of experience in driving strategic business transformation and change management actions across diverse markets. In his 20 years with Standard Chartered, he has built award-winning businesses across domains in digital wealth, investments, insurance, lending, payments, distribution and digital banking. This gave him a wide exposure to complex and varied businesses, across multiple complex markets such as Malaysia, Singapore and India.

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



THE COUNCIL – ALTERNATES (CONT'D)



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 33 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 (2002), rolled out the first agency-based direct sales force – Price

Solutions (2004), first bank in South East Asia to roll out an E2E customer engagement journey for sales of Bancassurance products (with Prudential Assurance) in late 2021 and pioneered the Facial Recognition on-line on-boarding for CASA products (2021), amongst others.

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. He is currently a Non-Independent Non-Executive Director of UOB Asset Management Malaysia Berhad since November 2018.

THE COUNCIL – ALTERNATES (CONT'D)



Ronnie Royston Fernandiz
Group Chief Financial Officer
Alliance Bank Malaysia Berhad



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

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

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



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



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

As the management executive responsible for Digital banking, he leads AmBank Group's digital strategy and roadmap. He oversees the digital transformation of AmBank Group while he continues to evolve the innovation agenda in response to the rapidly evolving industry and technology landscape. His technology focus is on embedding a resilient and agile enterprise platform that can embrace advances in technology while extracting higher value from IT spend. He conceived and drives AmBank Group's intelligence-driven bank end-state. In Operations, he spearheads the adoption of continuous quality improvement and process automation.

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



CHAIRMAN'S STATEMENT

I am pleased to present the 2022 Annual Report, my first since taking over as Chairman of The Association of Banks in Malaysia (ABM) in May 2022.

Dato' Khairussaleh Ramli
Chairman



It has been about three years since the COVID-19 pandemic outbreak in Malaysia. Even though Malaysia (and many other countries) are now in the endemic phase, the effects that the pandemic has brought onto the Malaysian economy and businesses are still apparent, particularly among certain segments of society.

2022 saw the transition from the pandemic phase to the endemic phase in Malaysia, and along with it, the easing of COVID-19 related restrictions. These relaxations included, inter alia, all economic sectors being allowed to operate, removal of limitations on operating hours for business premises and the reopening of international borders, and provided a much-needed boost to Malaysia's economy.

Overall, Malaysia's economy coped reasonably well with the challenges brought by COVID-19, which included escalating inflationary pressures due to high commodity and food prices, and weakened global

economic and trade growth. This is evidenced by Malaysia's growth rate of 8.7% in 2022 which exceeded expectations.

This cautious yet encouraging economic performance for Malaysia can be credited to the various measures taken by the government to help the population and businesses weather the effects of inflationary pressures and higher costs of living, including an expansionary fiscal policy through Budget 2022, positive spill over from the assistance and economic stimulus packages and Budget 2022, as well as a monetary policy which remained accommodative. The banking sector played a significant role in the recovery of the economy since the start of the COVID-19 pandemic by providing continuous assistance to borrowers who faced financial difficulties arising from the pandemic, such as blanket moratorium and bespoke repayment assistance, as well as through the provision of loans to individuals and businesses.

CHAIRMAN'S STATEMENT (CONT'D)

THE GLOBAL ECONOMY

In 2022, several significant developments shaped the global economic landscape, namely the Russian-Ukraine war, effects of the COVID-19 pandemic, domestic issues in China, elevated inflation, and tightening of monetary policy by regulators around the world. The war in Ukraine and China's zero-COVID policy caused major disruptions to the global supply chain which led to a rapid increase in commodity prices as well as global inflation.

Meanwhile, China's zero-COVID policy, which was in place for most of the year and was only relaxed in December 2022, resulted in significant economic disruptions and depressed consumer confidence in China.

Amid these challenges, global gross domestic product (GDP) recorded slower growth of 3.4% in 2022, down from 6.2% in 2021, reflecting the economic slowdown in advanced economies and emerging and developing economies (EMDEs). For 2022, the GDP growth in advanced economies moderated to 2.7% as a result of high inflation that eroded household purchasing power and weakened confidence. At the same time, rapid monetary tightening had a negative effect on demand. Likewise, growth of EMDEs moderated to 3.9%, reflecting the unwinding of pent-up demand and declining growth in export of goods, which outweighed the recovery in the tourism sector.

The slower economic activity worldwide translated into moderate growth of world trade by 5.4%. Global inflation on the other hand saw a sharp spike to 8.7% in 2022 from 4.7% the previous year, mainly due to increases in food and energy prices.

Strengthening multilateral cooperation is essential to make progress in creating a more resilient global economy, including by strengthening the global financial safety net, mitigating the costs of climate change and reducing the negative impacts of geo-economic fragmentation.

The International Monetary Fund's World Economic Outlook April 2023 reported that the tentative signs in early 2023 that the global economy might achieve a soft landing – with falling inflation and stable growth – evaporated in the face of stubbornly high inflation and recent turmoil in the financial sector. Although inflation came down as central banks raised interest rates and food and energy prices fell, underlying price pressures are proving stubborn and labour markets are tight in a number of economies. The side effects of

the rapid rise in policy rates are becoming apparent as the vulnerability of the banking sector has come to the fore and fears of contagion across the financial sector, including non-banks, have increased. Policymakers have accordingly had to take strong measures to stabilise the banking system.

Global growth is expected to slow further to 2.8% in 2023 due to continued pressures from inflation, tightening global financial conditions and economic slowdown in major economies.

The weak outlook reflects the tight policy measures needed to bring down inflation, as well as the impact of the recent deterioration in financial conditions, the ongoing war in Ukraine and increasing geo-economic fragmentation. Headline global inflation is projected to fall from 8.7% in 2022 to 7.0% in 2023 due to lower commodity prices, but underlying (core) inflation is likely to decline more slowly. Inflation is not expected to return to target before 2025 in most cases. Once inflation rates return to target, deeper structural factors are likely to lower interest rates towards their pre-pandemic levels.

MALAYSIAN ECONOMY IN 2022 AND OUTLOOK FOR 2023

Despite weakened global growth, Malaysia's economy recorded strong growth of 8.7% in 2022, exceeding the initial forecast of 6.5%-7%, with real output value above pre-pandemic levels. The positive GDP growth was driven by domestic demand and the improved labour market following the transition to the endemic phase. This was the result of an increase in economic activity, including household spending, investment and tourism.

Consumer sentiment in Malaysia has been gradually improving since the second quarter of 2022. This was in line with the continuous increase in the employment index, which has also maintained positive momentum since the second quarter of 2022. The improvement in the domestic labour environment seems to correlate with higher expectations of future job opportunities, income and inflation.

However, with Malaysian consumers having a mixed view of the economic environment and adopting more careful consideration in their spending plans this year, the optimism about their future finances, incomes and jobs was mitigated with a cautious approach towards making major purchases, especially on houses and cars.

CHAIRMAN'S STATEMENT (CONT'D)

Ultimately, the Malaysian economy in 2023 is expected to be challenging. Therefore, it is imperative that consumers' rising sentiment is maintained so that the domestic economy can continue its growth despite the uncertain global and local circumstances.

Looking ahead to 2023, the reopening of international borders across the Asia-Pacific region, particularly in mainland China, will aid in the gradual recovery of the international tourism industry, which was a significant contributor to Malaysia's pre-pandemic economy. While goods exports may experience slower growth, domestic demand is expected to remain resilient due to improvements in labour market conditions. The easing of restrictions on entry for migrant labour will also help to support industries that rely on foreign labour.

There are potential risks to Malaysia's near-term growth prospects, mainly due to a slowdown in global growth. Malaysia's export sector is susceptible to weakening economic growth momentum in the US and EU, two key markets for Malaysia. However, the easing of COVID-19 restrictions in mainland China may help to boost exports to the country which is Malaysia's largest export market, accounting for approximately 15% of total exports.

Overall, the medium to long-term outlook for Malaysia's growth is favourable, with projected increases in total nominal GDP and per capita GDP, indicating the growth of the domestic consumer market.

The Malaysian government has also implemented various policies to further support the country's economic growth. For instance, the government has allocated significant funds to accelerate the digitalisation of the economy, focusing on the development of digital infrastructure, digital talent, and digital adoption. This is expected to improve Malaysia's competitiveness and productivity in the long run.

Moreover, the government has implemented initiatives to attract foreign investments, particularly in high-tech and high-value-added sectors. These investments are expected to create more job opportunities and spur innovation and technology transfer in Malaysia. The government has also prioritised sustainability in its economic development plans, with a focus on promoting green investments and transitioning towards a low-carbon economy.

The Malaysian economy is projected to grow by 4-5% in 2023 supported by firm domestic demand. However, the government remains cautious due to the ongoing uncertainties caused by the COVID-19 pandemic and the global economic environment.

Malaysia's economy has shown resilience and strength, with various factors contributing to its growth. The government's continued efforts to support the economy and promote sustainable growth are expected to further enhance Malaysia's economic prospects in the medium to long term.

MALAYSIAN BANKING SECTOR – DEVELOPMENTS & ISSUES

Countries around the world continue to embark on tightened monetary policies to manage inflationary pressure and Malaysia was no different. Throughout 2022, Bank Negara Malaysia increased the Overnight Rate Policy (OPR) four times, which saw OPR rise from 1.75% at the start of the year to 2.75% at the close of the year.

From a medium-term perspective, policy rate normalisation is viewed as necessary to avoid risks that could destabilise the future economic outlook, for example persistently high inflation and a further rise in household debt.

Malaysian banks have demonstrated stability and preparedness in the face of potential shocks and challenges based on Bank Negara Malaysia's Financial Stability Review for the second half of 2022 ("Review"). The Review evaluated the financial institutions' resilience against two severe scenarios spanning over three years, more severe than the 2008 Global Financial Crisis and the COVID-19 pandemic.

The liquidity buffers of banks in Malaysia remained healthy, with liquidity coverage and net stable funding ratios at 154.0% and 118.2% respectively, well above regulatory requirements. This enabled the banks to maintain lending activities while mitigating the impact of rising interest rates on high-quality liquid assets held for liquidity needs.

Banks in Malaysia also remain well capitalised with the total capital ratio of the banking system of 18.8% at the end of 2022, and capital buffers of RM134.8 billion in excess of the regulatory minimum. Improvements in profitability together with the capital conservation strategies by most banks are expected to reinforce the banks' capacity to support intermediation and absorb unexpected losses.

CHAIRMAN'S STATEMENT (CONT'D)

Malaysian financial institutions (FIs) continued supporting the recovery of small and medium enterprises (SMEs) by providing them with the financing they needed. In 2022, the banking system approved RM155.1 billion in financing for about 230,000 SME accounts, up from RM131.0 billion to about 196,000 accounts in 2021. In addition, participating FIs also approved over RM200 million in financing under the Disaster Relief Facility 2022 to provide urgent financing to SMEs impacted by the nationwide floods.

The banks in collaboration with Agensi Kaunseling dan Pengurusan Kredit (AKPK) have assisted over 7,000 most vulnerable individuals under the Financial Management and Resilience Programme (URUS). Under URUS, individual borrowers received help to manage their debt and personal finances under a two-year programme. Beneficiaries continued to have access to advisory, education, and income support services from AKPK throughout the two years.

Although the COVID-19 repayment assistance programmes have concluded, member banks and AKPK continue to provide assistance to customers in need, offering customised restructuring and rescheduling (R&R) plans to borrowers who are still facing difficulties servicing their debt.

ABM'S STRATEGY FOR 2023

On 24 January 2022, Bank Negara Malaysia launched the Financial Sector Blueprint 2022-2026 ("Blueprint"). At its heart, the Blueprint sets out the vision for the next steps for Malaysia's financial sector journey, alongside financial sector strategies to advance desired outcomes from 2022 to 2026. Beyond supporting the economic recovery, the financial sector will play a key role in helping Malaysia to realise a more dynamic, inclusive and sustainable development path.

In line with the Blueprint, ABM affirms its commitment to Bank Negara Malaysia's mission to develop and promote of a sound and progressive financial system that delivers 'finance for all', 'finance for transformation' and 'finance for sustainability'.

In supporting Bank Negara Malaysia's doubling down on efforts to ensure emerging cyber threats are well-managed, ABM will increase its collaboration with Bank Negara Malaysia, relevant government institutions and agencies, and the private sector to combat online financial scams and create greater awareness among the public.

Issues involving the environment and climate change are an increasingly important domestic and international agenda as industries are becoming more aware of the Environmental, Social and Governance (ESG) factors. In this regard, ABM will continue to support the ESG agenda, not only through its participation in the Joint Committee on Climate Change (JC3) but also through its own initiatives.

ABM is cognisant that ESG and climate change are no longer seen as a peripheral issue, becoming centre stage for even developing nations and is seen as a key agenda of the Malaysian financial services sector. Consequently, ABM and its member banks recognise the importance of ESG and managing climate-related risks and intend to take the lead in shaping this narrative in the Malaysian financial services sector. As financial intermediaries, our members are dedicated to championing the goal of achieving Net Zero Carbon Emissions 2050 through social and financial inclusion and sustainable future growth for all and placing ESG at the heart of our policies, operations and strategies.

On behalf of ABM, I would also like to convey my appreciation to ABM's member banks, Bank Negara Malaysia, the Securities Commission, government ministries and consumer associations for their strong and relentless support, guidance and confidence in empowering us to drive various initiatives for the betterment of the industry. To achieve this, I call upon the banking sector to continue their strong positive contributions to Malaysia's economy towards making Malaysia more competitive, sustainable and inclusive.

Dato' Khairussaleh Ramli
Chairman



FINANCIAL DATA



Total Assets

RM2,261,903
million



Total Loans

RM1,215,774
million



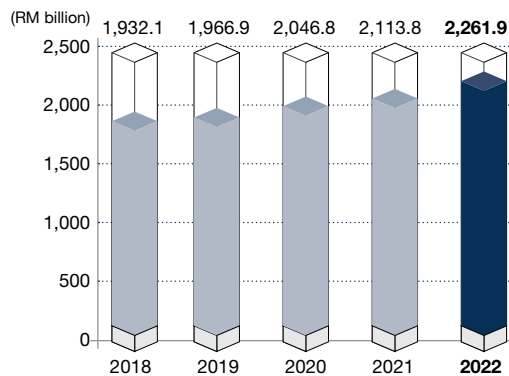
Total Deposits

RM1,080,789
million

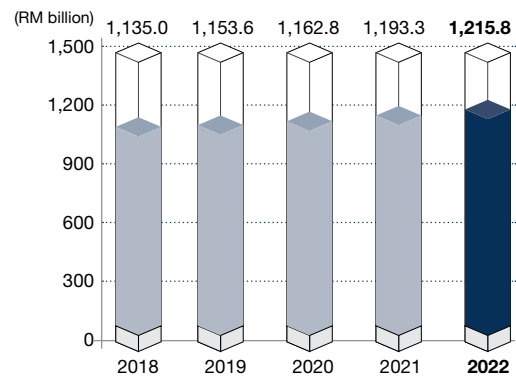
TOTAL ASSETS, TOTAL LOANS AND TOTAL DEPOSITS OF COMMERCIAL BANKS^A

	2018		2019		2020		2021		2022	
	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)
Total Assets	1,932,090	4.3	1,966,865	1.8	2,046,809	4.1	2,113,763	3.3	2,261,903	7.0
Total Loans	1,134,973	3.3	1,153,597	1.6	1,162,792	0.8	1,193,305	2.6	1,215,774	1.9
Total Deposits	977,786	4.2	990,669	1.3	1,046,988	5.7	1,074,394	2.6	1,080,789	0.6

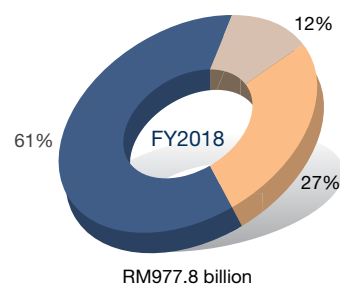
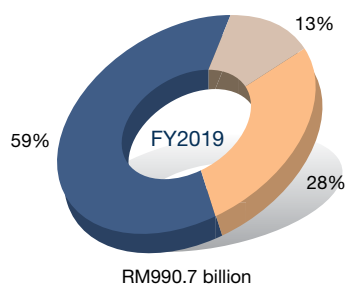
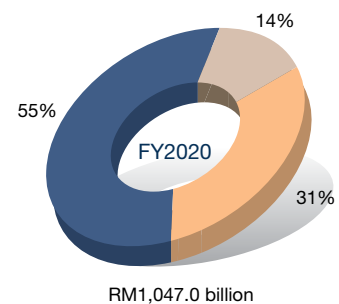
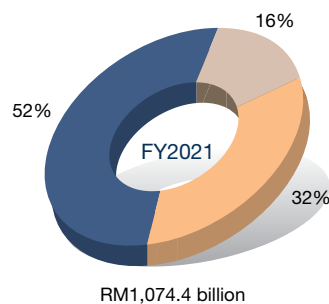
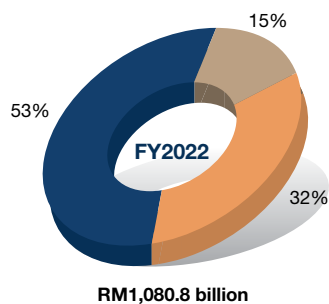
Total Assets^A



Total Loans^A



Total Deposits^A



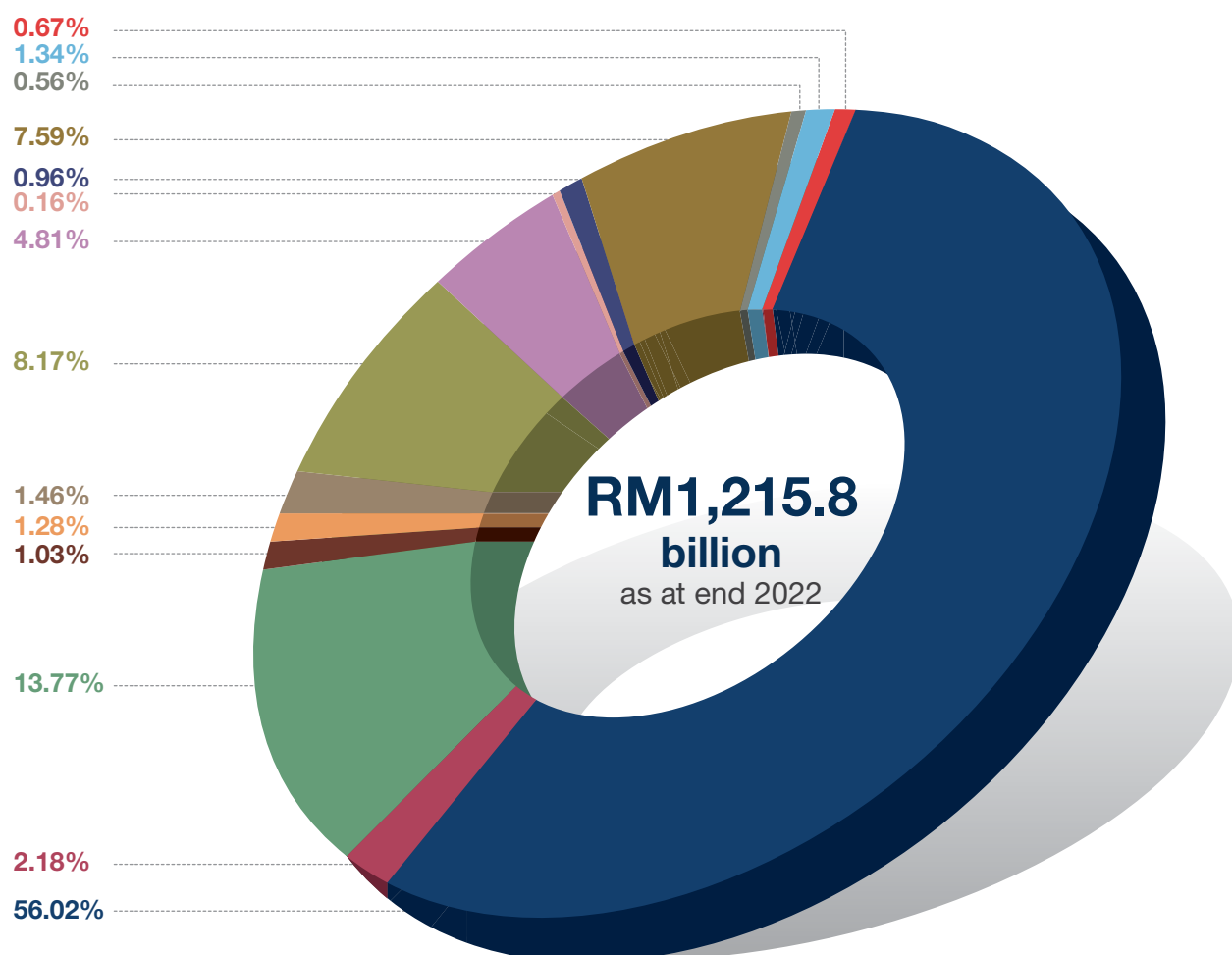
- Fixed Deposits
- Demand Deposits
- Saving Deposits

Source:

^A Data for 2018 to 2022 extracted from Bank Negara Malaysia's Monthly Highlights & Statistics in March 2023

FINANCIAL DATA (CONT'D)

Total Loans¹ by Sectors²
as at end of 2022^A



● 1.34%	Agriculture, Forestry and Fishing	● 4.81%	Construction	● 13.77%	Finance, Insurance, Real Estate and Business Activities
● 0.56%	Mining and Quarrying	● 8.17%	Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	● 2.18%	Education, Health and Others
● 7.59%	Manufacturing	● 1.46%	Accommodation and Food Service Activities	● 56.02%	Household Sector
● 0.96%	Electricity, Gas, Steam and Air Conditioning Supply	● 1.28%	Transportation and Storage	● 0.67%	Other Sector ³
● 0.16%	Water Supply, Sewerage, Waste Management and Remediation Activities	● 1.03%	Information and Communication		

Notes:

¹ Total loans as at end 2022 is RM1,215.8 billion. It refers to outstanding gross loans including housing loans sold to Cagamas.

² The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2008.

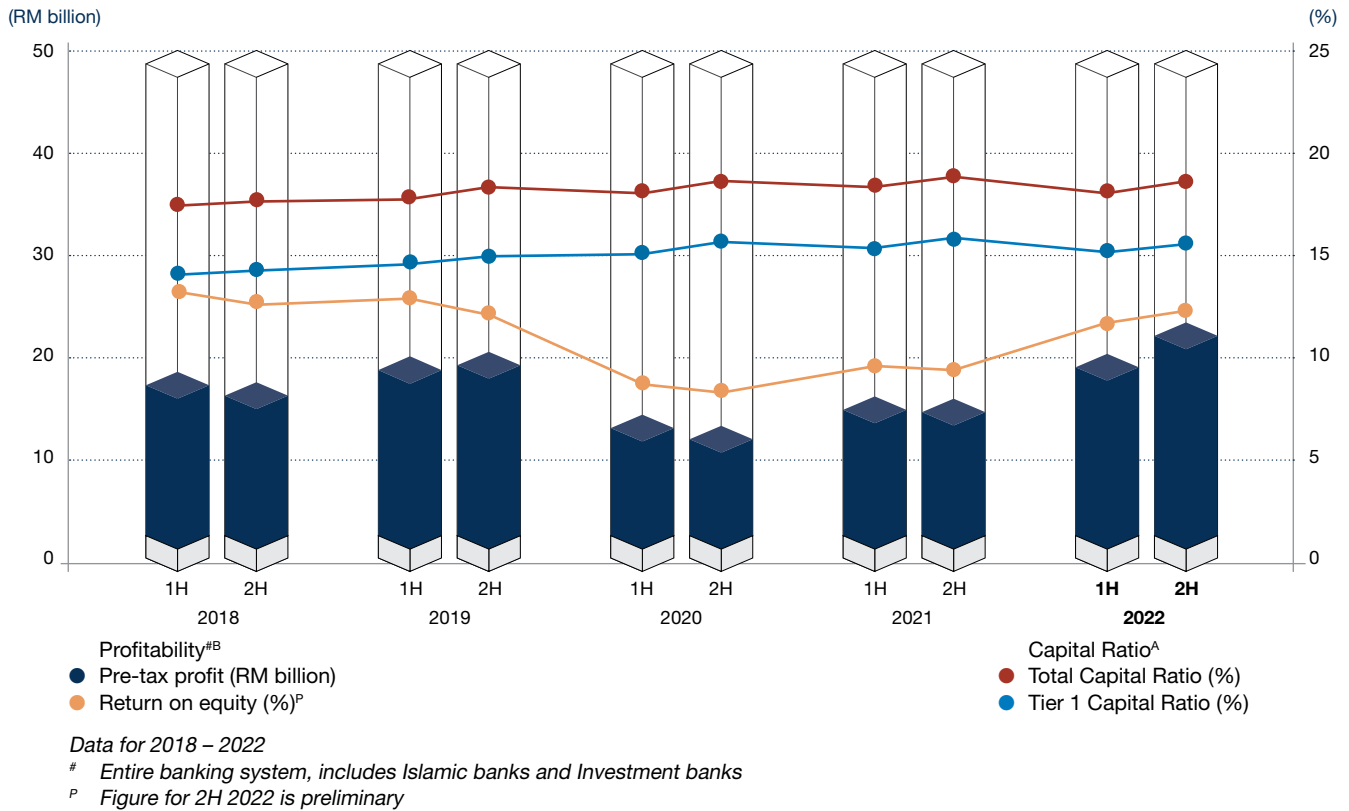
³ Other Sector includes loans to individual businesses.

Source:

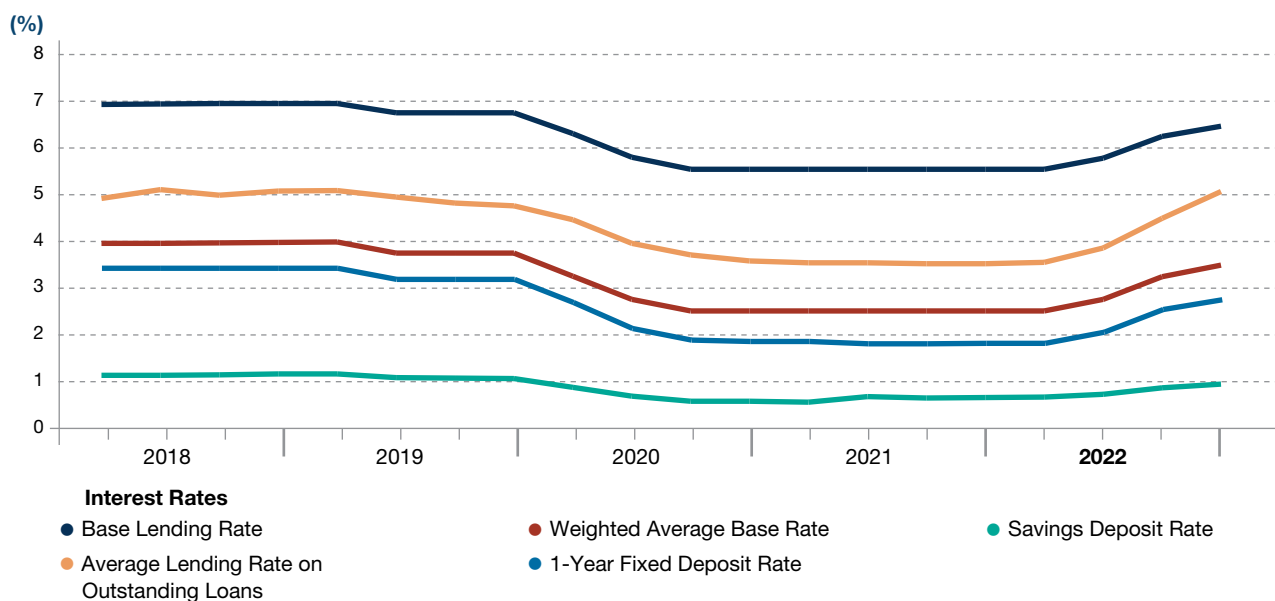
^A Data extracted from Bank Negara Malaysia's Monthly Highlights & Statistics in March 2023

FINANCIAL DATA (CONT'D)

Profitability and Capital Ratios of Commercial Banks



Interest Rates^A of Commercial Banks

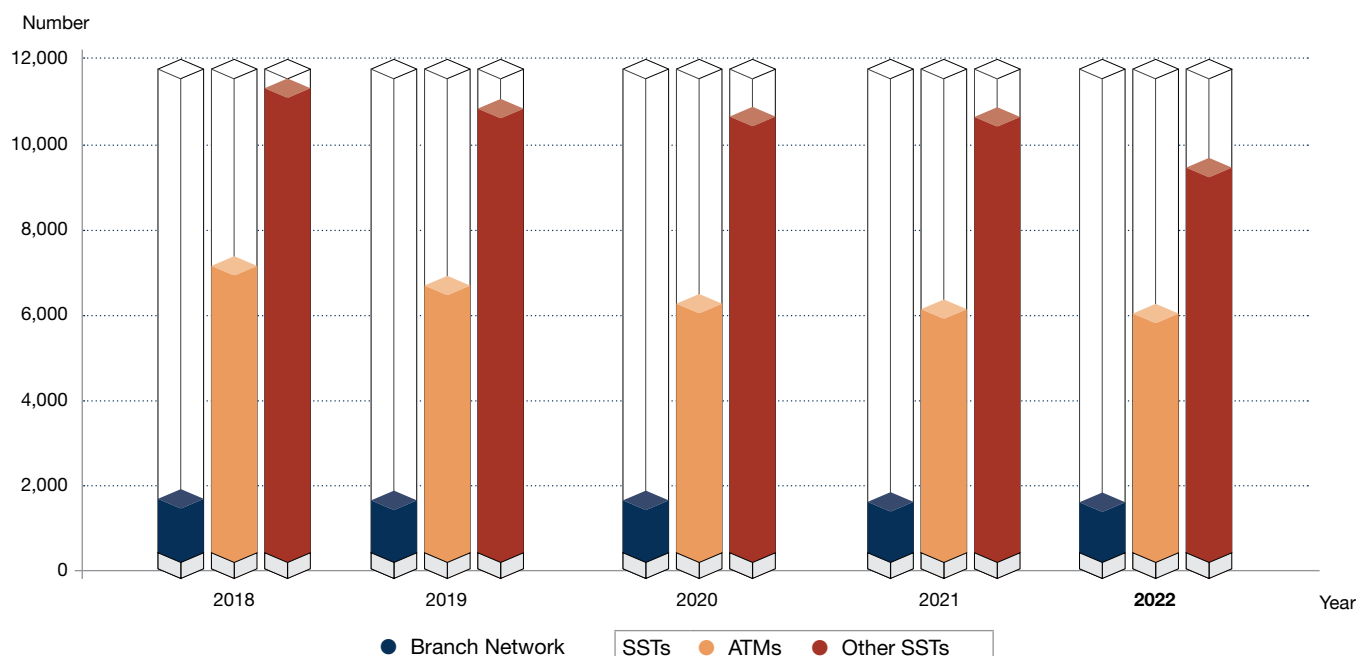


Source:

^A Data for 2018 to 2022 extracted from Bank Negara Malaysia's Monthly Highlights & Statistics in March 2023

^B Data for 2018 to 2022 extracted from Bank Negara Malaysia's Economic and Financial Developments in the Malaysian Economy in the Fourth Quarter of 2019 and Fourth Quarter of 2020; Quarterly Bulletin 4Q 2021, 2Q 2022, 3Q 2022, 4Q 2022 and 1Q 2023; Financial Stability Review (FSR) Second Half 2019, second Half 2021 and Second Half 2022

FINANCIAL DATA (CONT'D)

Branches and Self Service Terminals (SSTs) of Commercial Banks from 2018-2022^{CD}Branch Network and SSTs of Commercial Banks by State as at 31 December 2022^D

State	Branch Network	SSTs					
		ATM	Cash Deposit Machine	Cash Recycler Machine	Cheque Deposit/ Scan Machine	Internet Kiosk/ Electronic Payment Kiosk	Others SSTs
Perlis	8	29	1	27	10	7	0
Kedah	70	261	14	221	89	64	9
Penang	144	448	40	379	199	144	12
Kelantan	27	112	9	97	37	28	5
Terengganu	29	126	0	106	35	32	5
Pahang	74	270	16	183	89	71	6
Perak	145	435	36	376	205	133	11
Selangor	405	1,658	103	1,160	583	373	71
WP Kuala Lumpur	273	892	65	679	415	258	35
WP Putrajaya	8	45	4	22	6	8	4
WP Labuan	8	24	3	16	7	6	0
Negeri Sembilan	62	258	12	181	75	58	8
Melaka	52	191	9	145	77	50	6
Johor	233	754	60	694	324	204	22
Sabah	105	313	32	271	134	100	18
Sarawak	136	432	34	351	164	132	10
Total	1,779	6,248	438	4,908	2,449	1,668	222

Source:

^C Data from 2018-2021, extracted from ABM Annual Reports 2018-2021^D Data regarding number of branches and SSTs for commercial banks as at 31 December 2022 – ABM's compilation

FINANCIAL DATA (CONT'D)

Bank Branches, Number of Staff and SSTs of Commercial Banks as at 31 December 2022

	Bank Branches	Number of Staff	SSTs					
			ATM	Cash Deposit Machine	Cash Recycler Machine	Cheque Deposit/ Scan Machine	Internet Kiosk/ Electronic Payment Kiosk	Others
Affin Bank Berhad	115	4,806	288	26	159	96	116	9 coin deposit machines, 4 side cars ¹
Alliance Bank Malaysia Berhad	79	3,754	174	89	78	94	81	5 coin deposit machines
AmBank (M) Berhad	169	7,228	610	0	253	197	198	13 coin deposit machines
Bangkok Bank Berhad	5	190	0	0	0	0	0	-
Bank of America Malaysia Berhad	1	91	0	0	0	0	0	-
Bank of China (Malaysia) Berhad	8	479	0	0	18	8	11	-
BNP Paribas Malaysia Berhad	1	96	0	0	0	0	0	-
China Construction Bank (Malaysia) Berhad	1	112	0	0	0	0	0	-
CIMB Bank Berhad	217	14,301	1,679	16	940	299	226	23 coin deposit machines
Citibank Berhad	1	368	0	0	0	0	0	-
Deutsche Bank (Malaysia) Berhad	1	186	0	0	0	0	0	-
Hong Leong Bank Berhad	223	7,974	255	0	546	219	0	15 coin deposit machines
HSBC Bank Malaysia Berhad	32	2,754	89	13	62	42	32	5 coin deposit machines, 32 phone kiosks
India International Bank (Malaysia) Berhad	1	33	0	0	0	0	0	-
Industrial and Commercial Bank of China (Malaysia) Berhad	4	165	7	0	0	0	5	-
J.P. Morgan Chase Bank Berhad	1	153	0	0	0	0	0	-
Malayan Banking Berhad	344	20,522	1,820	0	1,133	531	344	32 coin deposit machines, 4 EPF kiosks
Mizuho Bank (Malaysia) Berhad	1	200	0	0	0	0	0	-
MUFG Bank (Malaysia) Berhad	1	403	0	0	0	0	1	-
OCBC Bank (Malaysia) Berhad	31	3,378	88	90	0	65	0	4 coin deposit machines
Public Bank Berhad	260	14,354	273	0	1,314	436	284	27 coin deposit machines
RHB Bank Berhad	202	12,467	905	170	227	347	215	16 coin deposit machines
Standard Chartered Bank Malaysia Berhad	24	1,805	4	0	52	25	36	24 phone kiosks
Sumitomo Mitsui Banking Corporation Malaysia Berhad	1	222	0	0	0	0	0	-
The Bank of Nova Scotia Berhad	1	28	0	0	0	0	0	-
United Overseas Bank (Malaysia) Bhd	55	6,195	56	34	126	90	119	9 coin deposit machines
Total	1,779	102,264	6,248	438	4,908	2,449	1,668	222

Note:

¹ Affin Bank Berhad – “side car” is a bolt-on machine to Cash Recycler Machine, enabling the Cheque Deposit function.

FINANCIAL DATA (CONT'D)

Alternative Delivery Channels of Commercial Banks as at 31 December 2022

	Alternative Delivery Channels		
	Internet Banking	Mobile Banking	Telebanking
Affin Bank Berhad	www.affinways.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) Available on App Store, Google Play & Huawei AppGallery Corporate: BizSmart® Mobile Available on App Store, Google Play & Huawei AppGallery	Retail: 03-5516 9988 Corporate: 1300-80-3388
AmBank (M) Berhad	https://ambank.amonline.com.my	https://ambank.amonline.com.my	Contact Centre: 03-2178 8888
Bank of America Malaysia Berhad	Corporate: https://cashproonline.bankofamerica.com	Corporate: CashPro Available on App Store & Google Play	Corporate: 03-2034 3961/3962/3963
Bank of China (Malaysia) Berhad	www.bankofchina.com.my	Retail: Bank of China Available on App Store, Google Play & Huawei AppGallery	–
BNP Paribas Malaysia Berhad	Corporate: https://connexis.bnpparibas.com/	–	–
China Construction Bank (Malaysia) Berhad	Corporate: https://intl.ccb.com 03-2160 1888	–	–
CIMB Bank Berhad	Retail: https://www.cimbclicks.com.my/ Corporate: http://www.cimb-bizchannel.com.my/	Retail: CIMB Clicks Malaysia, CIMB Octo MY & CIMB Apply Available on App Store, Google Play & Huawei AppGallery Corporate: BizChannel@CIMB Mobile App Available on App Store & Google Play	Retail: Consumer Call Centre: 03-6204 7788 (local and overseas) Corporate: Business Call Centre: 1300-88-8828 (local) 03-2297 3000 (overseas)
Citibank Berhad	Corporate: https://www.citidirect.com/login/	Corporate: Citi Mobile App Available on App Store & Google Play	Corporate: General Line: 03-2383 1111 Platinum Line: 03-2383 6446
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/hicf	Retail & Corporate: HLB Connect Mobile Banking App, Apply@HLB, HLB Pocket Connect App and HLB ConnectFirst App Available on App Store, Google Play & Huawei AppGallery	Retail: 03-7626 8899 Business Corporate Banking: 03-7661 7777
HSBC Bank Malaysia Berhad	Retail: www.hsbc.com.my Corporate: www.hsbcnet.com	Retail: HSBC Malaysia Mobile Banking App Corporate: HSBCnet Mobile Available on App Store & Google Play	Retail: 1300-88-1388 (local) 03-8321 5400 (overseas) Corporate: Call Centre: 1300-88-1018/03-8312 3696
Industrial and Commercial Bank of China (Malaysia) Berhad	www.icbcm.com Customer Care Hotline: 1800-18-5588 (local) 03-2788 1600 (overseas)	Retail: ICBC Mobile Banking Available on App Store, Google Play & Huawei AppGallery	–
J.P. Morgan Chase Bank Berhad	Corporate: www.jp.morganaccess.com.my	–	–
Malayan Banking Berhad	www.maybank2u.com.my www.maybank2e.com	Maybank2u Mobile App and MAE by Maybank2u Available on App Store, Google Play & Huawei AppGallery Maybank2E Mobile App Available on App Store & Google Play	1300-88-6688 (Maybank2u local) 03-7844 3696 (Maybank2u overseas) 1300-88-7788 (M2e local) 03-7844 3015 (M2e overseas)
Mizuho Bank (Malaysia) Berhad	Corporate: https://otp.ffrontier.com	–	–
MUFG Bank (Malaysia) Berhad	Corporate: https://ebusiness.bk.mufg.jp/login/	–	–
OCBC Bank (Malaysia) Berhad	www.ocbc.com.my	OCBC Malaysia Business Mobile Banking OCBC Malaysia Mobile Banking Available on App Store & Google Play	Personal Banking: 03-8317 5000 Business Banking: 03-8317 5200
Public Bank Berhad	https://www.pbebank.com https://www.pbenterprise.com/ Helpdesk: 03-2170 8000	Retail: PB engage MY Available on App Store, Google Play & Huawei AppGallery Helpdesk: 03-2170 8000	–
RHB Bank Berhad	Retail: https://onlinebanking.rhbgroup.com/my/login 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://pib.uob.com.my Corporate: https://www1.uob.com.my/corporate/bib-login.page	Retail: UOB Mighty Malaysia Available on App Store, Google Play & Huawei AppGallery	Kuala Lumpur : 03-26128 121 Penang : 04-2401 121 Johor Bahru : 07-2881 121 Kuching : 082-287 121 Kota Kinabalu : 088-477 121



REPORT OF THE COUNCIL



As Executive Director of The Association of Banks in Malaysia (ABM), I am pleased to submit the Annual Report and Report of the Council for the year ended 31 December 2022 for and on behalf of the Council.

Kalpana Sambasivamurthy
Executive Director

1. INTRODUCTION

2022 was a challenging year due to numerous factors, such as ongoing restrictions due to the COVID-19 pandemic, eruption of the Russia-Ukraine war which disrupted global trade that was still recovering from the pandemic and caused food prices to soar, political uncertainty in Malaysia, volatile stock markets, and fiscal tightening across the globe including Malaysia. On the bright side, during the year, Malaysia and many other countries began relaxing their pandemic related restrictions and opened international borders to once again allow cross-border travel which had a positive impact to the tourism sector.

Nevertheless, many segments of the *rakyat* still faced financial difficulties arising from the pandemic and the banks continued to provide bespoke repayment assistance to those who needed it.

Another positive development during the pandemic was the accelerated adoption of electronic payments (e-payments) in Malaysia. However, this has also led to an upsurge in scams and cybercrimes by bad actors. In view of this, ABM and its member banks have intensified efforts to educate the public on scams and good cyber hygiene practices and also implemented several key measures to combat financial scams in 2022.

The following report serves to highlight some of the key initiatives and milestones achieved in 2022.

2. REPORT OF KEY INITIATIVES IN 2022

A. Our Safety and Security Agenda

Following the rise in the adoption of e-payments and online banking among the *rakyat* over the past two years, there has unfortunately also been an uptick in the number of cases of financial scams and fraud. In an effort to combat such financial scams, the banks have and will continue to implement additional key measures aimed at creating a more secure ecosystem for customers to conduct their online banking and e-payments.

In September 2022, Bank Negara Malaysia announced several key measures that would be adopted by the banks to further strengthen safeguards against financial scams, as follows:

- a. Migration from short messaging service (SMS) one time password (OTP) to more secure forms of authentication for online transactions and activities;
- b. Restricting each customer to one mobile device for the authentication of online banking transactions;
- c. Strengthening processes for enrolling new mobile devices and changing “trusted devices”;
- d. Providing convenient ways for customers to temporarily suspend their bank accounts if they suspect that their accounts have been compromised as a result of a scam;

REPORT OF THE COUNCIL (CONT'D)

- e. Tightening fraud detection rules and triggers for blocking suspicious transactions;
- f. Enhancing the cyber hygiene of customer devices used for online banking or payments services; and
- g. Setting up of dedicated hotlines for customers to report financial scam incidents.

In addition, banks will be removing all clickable hyperlinks in SMS and email communications to customers.

To complement these efforts by the banks, ABM has continued to reach out to the public to promote safe online banking as well as to educate on the common modus operandi of scams. At the start of the year, ABM expanded its “Safe Online Banking” initiatives through collaborations with several private universities in the Klang Valley. As cash-strapped students and young adults are common targets for scammers, in particular mule account scams, ABM organised talks to create greater awareness amongst the university students and staff on scam awareness and safe online banking.

ABM also extended the outreach to senior citizens, which was identified as one of the vulnerable segments in relation to scams, by providing talks to various groups and hospitals. As part of the ongoing collaboration with the Ministry of Health, ABM obtained the agreement of Geriatric Units of hospitals around Malaysia to display ABM’s posters on safe online banking, which highlighted some easy tips on how to stay safe when conducting online banking transactions.

ABM’s scam awareness campaign also utilised public transport as another medium to create awareness. Posters with tips on how to stay safe online were placed in the KTM Komuter train, to reach the suburban communities of Klang Valley, for a period of 16 months from March 2021 until July 2022.

In July 2022, ABM launched its Instagram page, @abm.org.my, as an additional new channel to spread awareness and education regarding scams and to promote safe online banking tips. ABM shares original content and reposts relevant content from other stakeholders such as the Royal Malaysia Police, Bank Negara Malaysia and Malaysian Communications and Multimedia Commission (MCMC), each week.

The banking industry launched the National Scam Awareness Campaign, with the tagline “*Awas, Fikir, Blok. Ingat 3 Saat OK*” and hashtag #JanganKenaScam, on 30 October 2022 in conjunction with the finale of the “Financial Literacy Month 2022” (FLM 2022) organised by the Financial Education Network (FEN). The industry-wide campaign aims to educate and empower the public to adopt good online hygiene practices and create awareness of the various types of scams.

Following the launch of the National Scam Awareness Campaign, ABM held a media roundtable on combating financial scams on 13 December 2022. During the roundtable, the banking industry reaffirmed its commitment to take a holistic approach towards tackling the concerning trend of financial scams.

For the second consecutive year, ABM collaborated with Facebook Malaysia and other ministries and agencies in relation to the #TakNakScam 2022 campaign, which was launched in August 2022.

More information on ABM’s scam awareness initiatives can be found on pages 39 to 45.

B. Our Sustainability Agenda

(i) **Focus on Environmental, Social and Governance (ESG) matters at an industry level – ESG Principles for Commercial Banking Industry**

ABM member banks recognise the importance of ESG and managing climate-related risks as well as the important role that the banks can play in progressing the sustainability agenda in Malaysia. While some ABM member banks have already announced their individual ESG related commitments, at an industry level, ABM members have come together to agree on a set of seven broad ESG Principles for the commercial banking industry in Malaysia. The seven ESG Principles were launched at the inaugural Malaysian Banking Conference, which was jointly organised by Asian Institute of Chartered Bankers (AICB) and ABM, on 13 September 2022.

The ESG Principles include the commitment to promote Carbon Net Zero across the banks’ entire business and financed customer portfolio, incorporate ESG into governance and risk management approach, and to identify, mitigate and manage risks of modern slavery and human rights.

REPORT OF THE COUNCIL (CONT'D)

The rationale for developing the ESG Principles is to drive systemic change within the industry towards a common goal of supporting the transition to a low carbon and ESG-resilient economy. The banks also seek to ensure social and financial inclusion and sustainable future growth for all.

ABM and its members will continue to work together with their stakeholders to strengthen the embedding of the ESG Principles in the banks' operations and the operations of their stakeholders.

(ii) Joint Committee on Climate Change (JC3)

ABM continues to be represented at the JC3, which is co-chaired by Bank Negara Malaysia and the Securities Commission Malaysia. Established in 2019, the JC3 aims to pursue collaborative actions for building climate resilience within the Malaysia financial sector. The JC3's initiatives and priorities are undertaken by its five sub-committees, namely Risk Management; Governance and Disclosure; Product and Innovation; Engagement and Capacity Building; and Bridging Data Gaps.

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

ABM and our member banks have been promoting the use of electronic *angpows* (e-angpows) and e-duit raya during Chinese New Year and Hari Raya Aidilfitri respectively as a more sustainable option through the "Go Green" initiative. Members of the public were also encouraged to use quality fit banknotes, instead of new banknotes, during the various festivities during the year to help reduce the need to print new banknotes. The environmental benefits arising from reduced use, and printing, of banknotes include lower utilisation of raw materials such as paper, ink and electricity, as well as lower carbon emissions as a result of less processing and transportation of banknotes.

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

Despite the reopening of all economic sectors in Malaysia during the year, the banks were cognisant that some borrowers (especially from the most vulnerable segment) were still struggling financially

and were in need of continued financial assistance. In view of this, the application period for the Financial Management and Resilience Programme (URUS) was extended from 31 January 2022 to 31 March 2022. URUS was launched in October 2021 by the banking industry in collaboration with Agensi Kaunseling dan Pengurusan Kredit (AKPK) and was designed to help the most vulnerable segment of individual borrowers to alleviate their financial difficulties caused by the COVID-19 pandemic.

The banks also continued to offer bespoke repayment assistance to their borrowers who do not qualify for URUS or any specific repayment assistance packages.

D. Our Consumer and SME Agenda

(i) Improving accessibility of information for SMEs

ABM's SME Info page on our website and LinkedIn page, [linkedin.com/company/theassociationofbanksinmalaysia/](https://www.linkedin.com/company/theassociationofbanksinmalaysia/) aim to assist SMEs to easily access relevant information that has been collated from various ABM member banks in one place. The information shared via these channels include the SME contact points at ABM member banks as well as products and services tailored specifically for SMEs that are offered by ABM member banks.

(ii) ABMConnect

ABMConnect, ABM's hotline service on 1300-88-9980 and its 24/7 online version, *eABMConnect*, remain an important channel for the public to make queries and complaints on issues relating to the conventional commercial banking industry. *ABMConnect* serves to complement the individual bank's customer service channels. Collectively, ABM has received close to 55,000 calls and queries from members of the public through both channels since its inception in 2009. The vast majority of cases channelled to ABM were successfully resolved by the banks with their customers.

In December 2022, ABM upgraded the *eABMConnect* form following a revamp of ABM's website.

REPORT OF THE COUNCIL (CONT'D)

E. Our Banking Efficacy Agenda

(i) *Proposed improvements for operational efficiency*

During the year, on behalf of member banks, ABM lobbied for changes to existing regulations and systems affecting the banks for the betterment of the industry and to encourage greater transparency. The changes proposed were also aimed at promoting further improvements in operational efficiency on the part of the banks while enhancing risk management for the banking industry.

F. Our Regulation Agenda

(i) *Legislations affecting the banking industry*

ABM was actively involved in providing feedback to the relevant ministries and agencies in relation to proposed new legislations that have implications on the banking industry. ABM also provided feedback on proposed changes to existing legislations affecting the banking industry.

(ii) *Accounting and tax issues*

ABM continued its collaboration with the Malaysian Accounting Standards Board (MASB). As part of this collaboration, ABM sought feedback from member banks on various exposure drafts (EDs) and "Requests for Comments" for the purpose of formulating responses to the International Accounting Standards Board (IASB) and IFRS Interpretations Committee (IFRIC). Among the EDs circulated for feedback included IASB/ED/2022/1 Third edition of the IFRS for SMEs Accounting Standard. ABM also assists MASB to circulate updates on issuance of MASB approved accounting standards and Agenda Decisions issued by IFRIC to ABM member banks.

On the tax front, ABM coordinated several briefings for member banks by the Inland Revenue Board of Malaysia (IRBM) and a tax consultant.

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

ABM worked closely with Royal Malaysian Customs Department (RMCD) and member banks on matters relating to ACTS. ABM also participated in meetings with RMCD on ACTS.

G. Our Collaborative Agenda

(i) *Bank Negara Malaysia*

During the year, Bank Negara Malaysia launched the Financial Sector Blueprint 2022-2026 ("Blueprint"). ABM and its members collaborated with Bank Negara Malaysia in relation to the Blueprint Industry Roadmap and will work in tandem with the regulator to achieve the desired outcomes of the Blueprint.

ABM also continued to work closely with Bank Negara Malaysia on matters pertaining to the extension of repayment assistance to eligible customers who are in need of further financial assistance.

On the regulations and policy front, ABM advocated for changes and improvements to be made in relation to various policy documents, regulations and guidelines issued by Bank Negara Malaysia on behalf of the industry.

(ii) *Bursa Malaysia*

As part of the ongoing collaboration between ABM and Bursa Malaysia, ABM sought feedback from member banks in relation to the consultation papers on proposed amendments to the Rules of Bursa Malaysia Depository Sdn Bhd (Bursa Depository) and the Main Market and ACE Market Listing Requirements (collectively "the LR") issued by Bursa Malaysia.

ABM also disseminated latest circulars issued by Bursa Malaysia, such as on amendments to the Main Market Listing Requirements on the Directors' Fit and Proper Policy for management company of listed real estate investment trust (REIT), Director Appointment, Independence and Miscellaneous Changes, and Enhanced Sustainability Reporting Framework, together with the relevant Questions and Answers, to member banks.

REPORT OF THE COUNCIL (CONT'D)

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

ABM is represented in several committees set up by JPN, and provided feedback and comments to JPN on matters pertaining to existing legislation on housing development on behalf of member banks.

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

As part of ABM's ongoing collaboration with the Royal Malaysian Police and the Ministry of Women, Family and Community Development, ABM continues to participate in the NUR Alert initiative. In this regard, ABM disseminated notices regarding missing children to member banks to be posted on the banks' available channels including websites, branches, social media pages and ATMs. These notices were also posted on ABM's website. Reports on the action taken by ABM as well as our member banks for each case are prepared by ABM and submitted to the NUR Alert secretariat.

H. Our Human Capital Agenda

(i) Human Resource Development Corporation (HRD Corp)

During the year, ABM was invited to be a member of one of HRD Corp's Technical Working Committees.

ABM also facilitated discussions between HRD Corp and ABM member banks to resolve various operational issues faced by the banks in relation to the submission of claims to HRD Corp.

I. Our International Agenda

In light of the uncertainties caused by the COVID-19 pandemic, ABM, as the Chair of the Permanent Committee on ASEAN Inter-Regional Relations, decided to hold the study tour for 2022 virtually. As part of the Study Tour 2022, a virtual meeting with the ASEAN Secretariat was held on 11 October 2022. The topics presented by representatives from ASEAN Secretariat were overview of the masterplan on ASEAN Community Vision 2025, ASEAN efforts/recovery post-COVID19, update on the Financial Integration and overview of the masterplan on ASEAN Connectivity 2025. A total of 93 representatives comprising senior bankers

from eight ASEAN countries namely, Brunei, Cambodia, Indonesia, Laos, Myanmar, Philippines, Vietnam and Malaysia, participated in the virtual study tour this year.

ABM wishes to record our thanks and appreciation to the Indonesian Banks Association (PERBANAS) for their assistance, speakers from ASEAN Secretariat as well as the delegates for their active participation during the virtual Study Tour 2022.

After two years of postponements due to the COVID-19 pandemic and the restrictions on international travel, the 50th ASEAN Banking Council meeting, which was originally scheduled to be held in November 2020, was held in Labuan Bajo on 1 December and 2 December 2022. The meeting agreed on the importance of connectivity, integration and sustainability of payment systems that would increase the scale and capacity of the ASEAN economy. At the meeting, the proposals put forward by the three permanent committees – Cooperation in Finance, Investment, Trade and Technology, Inter-Regional Relations, and Banking Education – were endorsed. The proposals included, among others, publishing a best practice guide for connecting payment systems between countries and development of an interoperable data framework for ASEAN.

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

J. Our Community Agenda

Since the inception of the Financial Industry Collective Outreach (FINCO) in 2017, ABM has been an active member of FINCO's Steering Committee and Board of Directors. FINCO was set up as an industry-wide corporate social responsibility initiative by the financial services industry in Malaysia. FINCO membership comprises financial institutions from the banking and insurance sectors. FINCO's activities are focused around four pillars, namely English Proficiency, Life Aspiration, Financial Literacy and Disaster Relief.

In 2022, over 242,000 students from around Malaysia benefitted from FINCO's programmes under all four pillars. As a result of the English Proficiency programmes, 91% of students who participated in the programmes improved their reading proficiency. FINCO also recorded increased understanding of financial literacy concepts in 92% of students who attended the financial literacy programmes.

REPORT OF THE COUNCIL (CONT'D)

Staff of ABM member banks participated as volunteers in the various activities organised by FINCO throughout 2022. The volunteers filled a variety of roles which included acting as mentors to students, storytelling under the English Proficiency Pillar, speaking at workshops for students under the Life Aspiration Pillar, being judges for the Good SENS Dragon's Den competition under the Financial Literacy Pillar, and contributing food and other aid to B40 students' families under the Disaster Relief Pillar. More information regarding FINCO's programmes as well as other initiatives under FINCO is available on FINCO's website at www.finco.my.

3. MEMBERSHIP STRENGTH

As at 31 December 2022, the ordinary membership of ABM remained unchanged at 26 conventional commercial banks operating in Malaysia. The branch network of commercial banks as at 31 December 2022 stood at 1,779 (2021: 1,807).

4. CHANGES TO THE COUNCIL

At the 48th Annual General Meeting held on 21 June 2022, pursuant to Article 14(iii) of the Constitution, Public Bank Berhad and RHB Bank Berhad retired and were re-elected as Council members.

Malayan Banking Berhad was once again re-elected as Chairman Bank for the ensuing year by the ABM Council at its Special meeting held immediately following the 48th Annual General Meeting. Alliance Bank Malaysia Berhad and AmBank (M) Berhad were co-opted as Council members for the year 2022/2023.

ABM saw a change of Chairman when Dato' Khairussaleh Ramli took over the helm of Maybank from Tan Sri Abdul Farid Alias.

In addition to the change of Chairman, there were several other changes to the ABM Council during the year. In 2022, ABM welcomed Dato' Omar Siddiq (CEO of HSBC Bank Malaysia Berhad), Encik Mohd Rashid Mohamad (Group Managing Director and CEO of RHB Bank Berhad), Mr Mak Joon Nien (CEO and Managing Director of Standard Chartered Bank Malaysia Berhad), Ms Ng Wei Wei (CEO of United Overseas Bank (Malaysia) Bhd) and Mr Kellee Kam Chee Khiong

(Group CEO of Alliance Bank Malaysia Berhad) to the Council. ABM extends our sincere thanks to their respective predecessors, namely Mr Stuart Milne, Dato' Khairussaleh Ramil (who re-joined the ABM Council as the Group President and CEO of Maybank), Mr Abrar A. Anwar, Mr Wong Kim Choong and Mr Joel Kornreich, for their contributions to the ABM Council and the commercial banking industry during their tenure as Council members. We would also like to record our appreciation to Mr Usman Ahmed, who stepped down as CEO of Citibank Berhad and Dato' Ong Eng Bin who retired from OCBC Bank (Malaysia) Berhad in 2022.

The start of 2023 saw a new addition to the ABM Council following Mr Tan Chor Sen's appointment as CEO of OCBC Bank (Malaysia) Berhad.

5. CONCLUSION

For the year ahead, ABM will focus our efforts on several key areas, namely creating greater awareness among the public on scams and safe online banking, supporting our member banks to achieve the desired outcomes as set out in the Blueprint, and promoting sustainability and the ESG agenda.

ABM will also continue to champion industry issues and assist the banking public wherever possible.

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

On behalf of the Council,
Kalpana Sambasivamurthy
 Executive Director

LIST OF PRESS RELEASES AND MEDIA RESPONSES

Date Issued	Press Release/Enquiry
25 January 2022	Joint press release by ABM, AIBIM, ADFIM and AKPK: Applications for URUS now extended
11 February 2022	Media response to queries on current issues relating to banking
14 April 2022	Media response to query on how technology has changed the way banks operate
29 April 2022	Media response to query on issue of fraud calls
20 May 2022	Media response to query on special news features story, "Safe online banking"
31 May 2022	Media response to query on special news features story, "Safe online banking"
10 June 2022	Public advised to remain vigilant against financial fraudsters at all times
21 June 2022	ABM Council Members 2022/2023
28 July 2022	Media response to query on how banks help people deal with financial dilemma
11 August 2022	Joint press release by ABM and AIBIM: Banks take security of cardholders seriously, have appropriate safeguards in place
25 August 2022	Media response to query on <i>dakwaan duit pelanggan hilang dari akaun</i>
13 September 2022	AICB and ABM jointly host the inaugural Malaysian Banking Conference 2022
27 September 2022	Joint press release by ABM, AIBIM and ADFIM: Banks to implement five key measures to combat financial scams
4 October 2022	Media response to query on opening of joint account and measures taken to reduce the expected delay in the banking services
14 October 2022	Media response to query on financial scams
30 October 2022	Joint press release by ABM, AIBIM and ADFIM: Banking industry launches National Scam Awareness Campaign
13 December 2022	Banking industry bands together in combatting financial scams to ensure a safe and secure banking environment

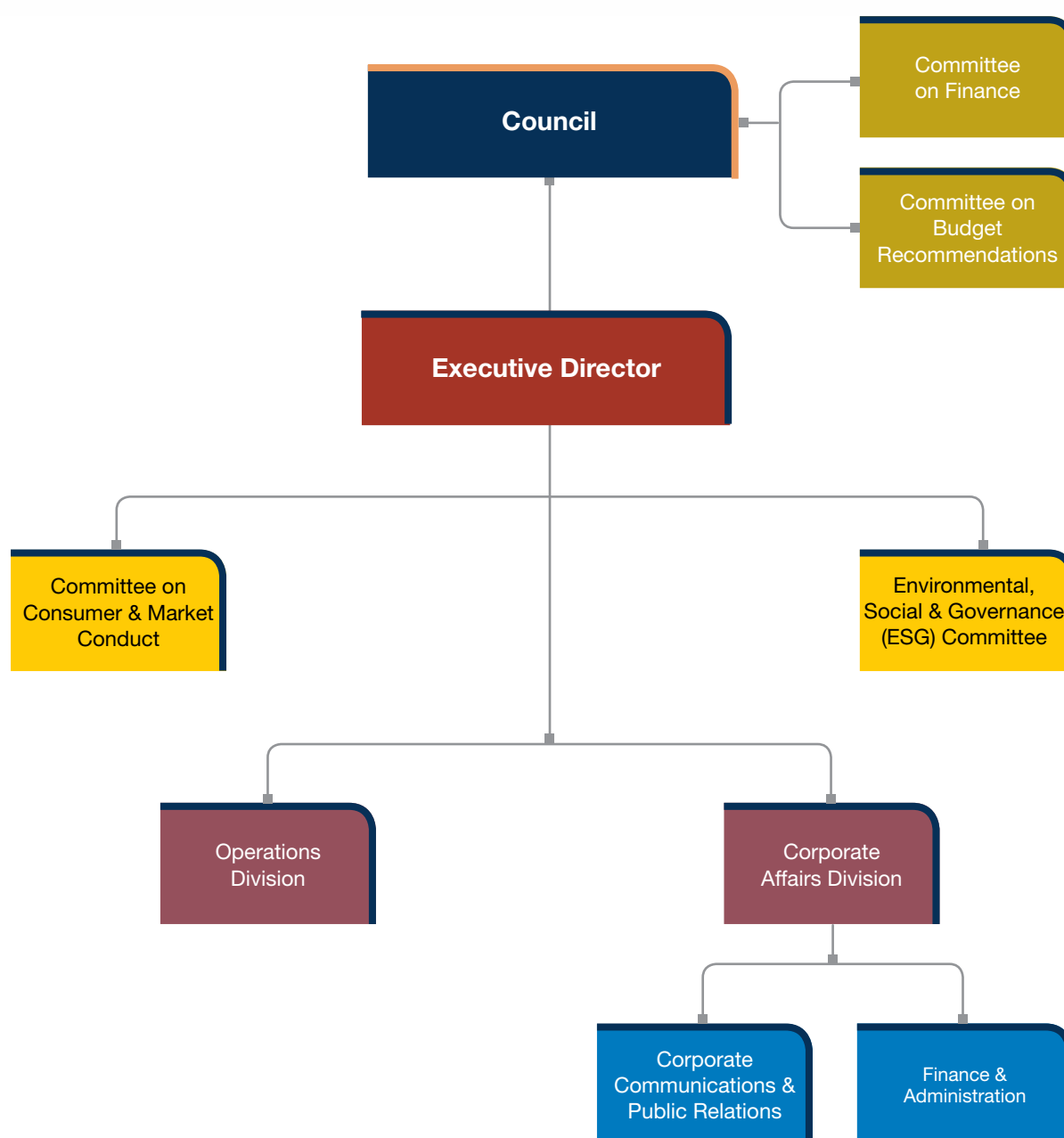


ORGANISATIONAL STRUCTURE

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

In addition, there are four 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 two report to the Executive Director of ABM.

ABM'S ORGANISATIONAL STRUCTURE



Notes:

1. The Committee on Development of Capital & Money Markets was dissolved in 2022.
2. In 2022, the Fraud Risk Committee was substituted with the working group on Best Practices to Mitigate Fraud.



ABM COMMITTEES

COMMITTEE ON FINANCE



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



Khairul Rifaie
CIMB Bank Berhad



Malkit Singh Maan
Hong Leong Bank
Berhad



Chang Siew Yen
Public Bank Berhad



**Nik Rizal Kamil bin
Tan Sri Nik Ibrahim
Kamil**
RHB Bank Berhad



Abrar A. Anwar (pic)
(until August 2022)
Standard Chartered Bank
Malaysia Berhad

Mak Joon Nien
(from October 2022)

COMMITTEE ON CONSUMER & MARKET CONDUCT



Shaikh Munir Ahmad
Malayan Banking
Berhad
(Chairman)



**Malini
Satgunavadivel**
Affin Bank Berhad



Sharon Woo
Alliance Bank Malaysia
Berhad



Goh Siew Khee
CIMB Bank Berhad



**Bernard Callistus
Fernandez** (pic)
(until August 2022)
Hong Leong Bank Berhad

**Angel Chong
Wei Teing**
(from September 2022)



Alvin Lim Kim Leng
OCBC Bank (Malaysia)
Berhad



**Sunny Ng
Cheong San**
Public Bank Berhad



Michelle Liew
RHB Bank Berhad



Rena Tan
Standard Chartered Bank
Malaysia Berhad



Annie Mammen
United Overseas Bank
(Malaysia) Bhd

ABM COMMITTEES (CONT'D)

COMMITTEE ON BUDGET RECOMMENDATIONS



Yik Sook Ling
Public Bank Berhad
(Chairman)



Intan Nadia binti Jalil
CIMB Bank Berhad



Eugene Vong
HSBC Bank Malaysia
Berhad



Suhaimi Ilias
Malayan Banking Berhad

ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG) COMMITTEE



Shahril Azuar Jimin
Malayan Banking Berhad
(Chairman)



Mok Fan Wai
Alliance Bank Malaysia
Berhad



**Datin Zameema
Banu binti
Mohamad Ariff**
AmBank (M) Berhad



Gurdip Singh
CIMB Bank Berhad



Ameya Salvi (pic)
(until December 2022)
Citibank Berhad
Omar Khan
(from December 2022)



Zalman Zainal
Hong Leong Bank Berhad



Tan Ai Chin
OCBC Bank (Malaysia)
Berhad



Chong Soo Loong
Public Bank Berhad



**Norazzah binti
Sulaiman**
RHB Bank Berhad



Darina Yusof
Standard Chartered Bank
Malaysia Berhad



Moreen Joseph
United Overseas Bank
(Malaysia) Bhd

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

ABM INITIATIVES AND EFFORTS 2022

ABM continued to collaborate with relevant ministries and government agencies, associations and organisations, and actively participated in various meetings, dialogues and engagement sessions. The following pages seek to highlight some of ABM's key initiatives and efforts during the year 2022.

THE ESG COMMITMENT

Environmental, Social and Governance (ESG) associated opportunities and risks are becoming more and more relevant for financial institutions. Not only do ESG considerations make sense for the environment, sustainable operations are linked with better economic performance.



ESG Principles for Commercial Banking Industry

ABM and its members recognise that the objective of achieving carbon net zero whilst ensuring just transition is a huge challenge facing all of us. Therefore, in support of the Government of Malaysia's Intended Nationally Determined Contribution in accordance with the United Nations Framework Convention on Climate Change and as enablers of a just transition, ABM has launched the following seven ESG Principles at the Malaysian Banking Conference 2022 jointly organised by ABM and Asian Institute of Chartered Bankers (AICB) held on 13 September 2022.

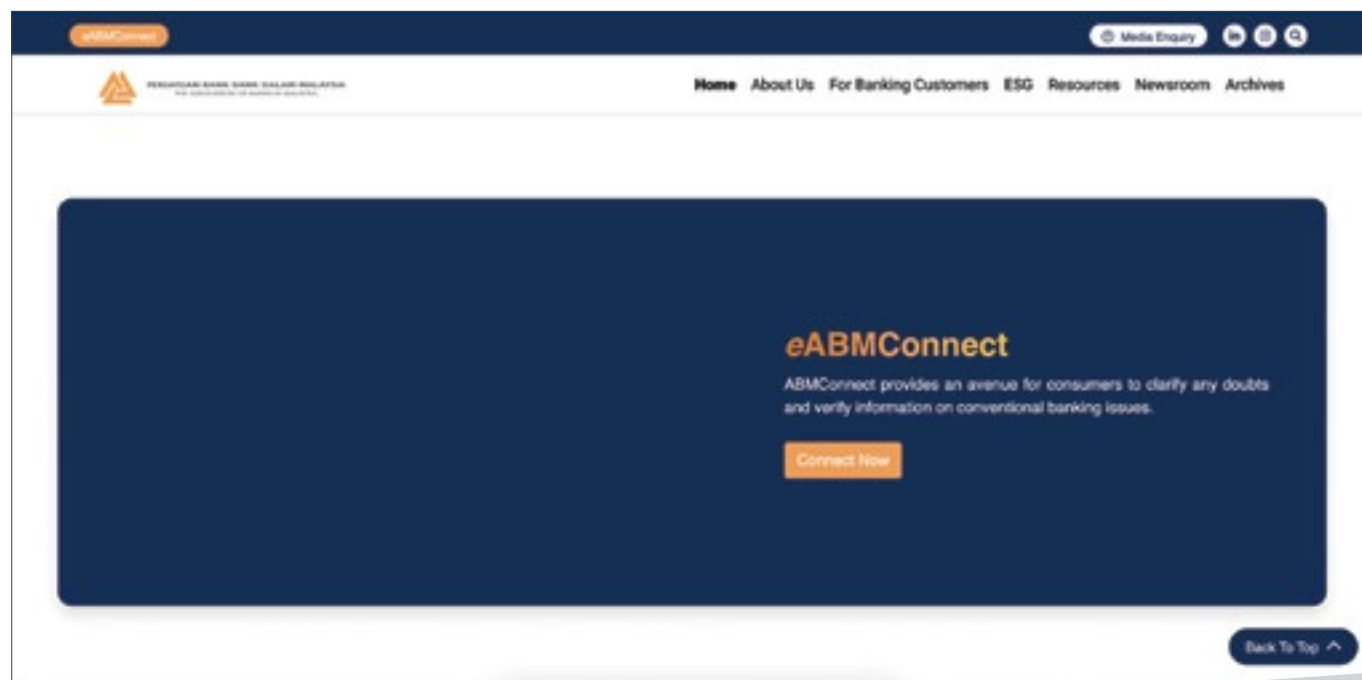
We commit

1. to promote Carbon Net Zero across our entire business and financed customer portfolio;
2. to incorporate ESG into our governance and risk management approach;
3. to identify, mitigate & manage risks of modern slavery and human rights;
4. to support financing for Agribusiness customers;
5. to encourage sustainable practices within the high impact sectors for ESG;
6. to promote social & financial inclusion to ensure a sustainable future; and
7. to promote transparency by making periodic disclosures on our ESG practices and progress.

ABM INITIATIVES AND EFFORTS 2022 (CONT'D)

ABMConnect

ABMConnect, together with its online channel, provides an avenue for consumers and members of the public to clarify doubts and verify information on conventional banking matters and issues. During the year, the issues logged via *ABMConnect* were mainly in relation to frauds and scams, savings/current/fixed deposit accounts and debit/credit card matters.



ABM INSTAGRAM PAGE

TUESDAY, 26 JULY 2022

ABM launched an Instagram account “@abm.org.my” with the main objective of creating greater awareness among the public on the modus operandi (MOs) of scams as well as sharing simple effective ways to stay safe online.

Every week ABM publishes new content and shares relevant content from member banks and the authorities that includes tips, advice, quizzes, videos and more. We invite the public to visit our Instagram page regularly to stay updated and informed regarding various scam MOs and on how to keep safe while online.



ABM INITIATIVES AND EFFORTS 2022 (CONT'D)



LINKEDIN PAGE

ABM continues to share educational and useful information relating to SMEs by reposting them on its LinkedIn page – <https://www.linkedin.com/company/theassociationofbanksinmalaysia/>

The main purpose for this initiative is to assist SMEs to easily obtain relevant information compiled from ABM member banks in one place.

Scam awareness postings from the social media pages of *Amaran Scam*, *Polis Diraja Malaysia* (PDRM), *CyberSecurity Malaysia*, *Malaysian Communications and Multimedia Commission* (MCMC) and ABM member banks are also reposted and shared on ABM's LinkedIn page for the benefit of SMEs and the general public.

ENGAGEMENT SESSIONS IN 2022

During the year, ABM organised the following engagement sessions with various organisations:-

International Level

Briefing by the ASEAN Secretariat as part of the ASEAN Bankers Association Virtual Study Tour to Indonesia 2022. The topics covered were:-

- a. Overview of ASEAN Economic Blueprint 2025;
- b. ASEAN Comprehensive Recovery Framework;
- c. Update on Financial Integration; and
- d. Overview on the masterplan on ASEAN Connectivity 2025.

National Level

1. Briefing on the tax corporate governance framework by Deloitte Tax Services.
2. Briefing on transfer pricing and intra-group services by the Inland Revenue Board (IRB).
3. Meeting with Asian Development Bank (ADB) on ADB's services and offerings.



ABM INITIATIVES AND EFFORTS 2022 (CONT'D)

SCAM AWARENESS CAMPAIGN 2022

As part of ABM's ongoing scam awareness campaign, ABM adopted a 2-prong approach in relation to the awareness initiatives in 2022 to create greater awareness regarding scams and mule accounts, and safe online banking. The following are some of the key initiatives that were carried out by ABM in 2022:-

1st prong: Mass

KTM Komuter train – Posters setting out simple tips on how to stay safe online were placed in KTM Komuter trains to reach out to the suburban areas of Klang Valley. This 16-month campaign commenced in March 2021 and concluded in July 2022.

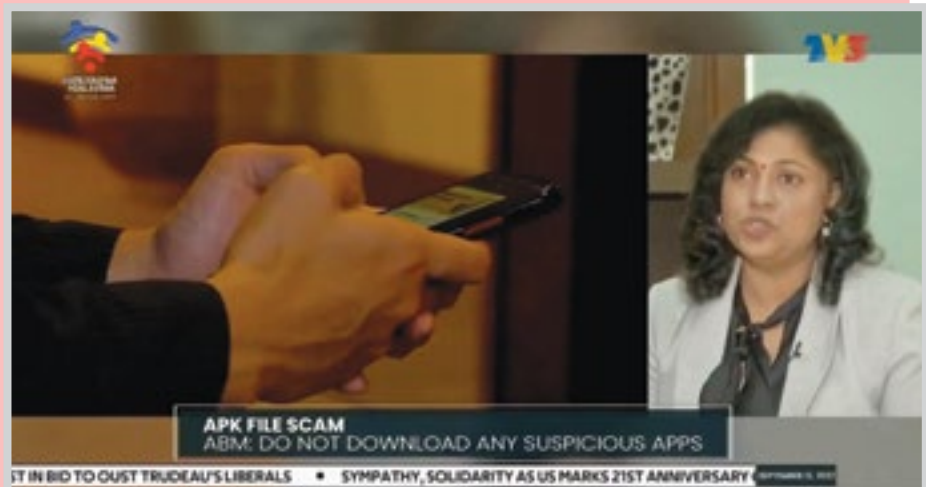


Facebook campaign – #TakNakScam 2022 campaign in collaboration with Facebook/Meta, PDRM's Commercial Crime Investigation Department (PDRM CCID), Ministry of Domestic Trade and Consumer Affairs (KPDNHEP), Securities Commission Malaysia, Bursa Malaysia Berhad, MCMC, CyberSecurity Malaysia, and Federation of Malaysian Consumers Association (FOMCA). As part of this campaign, ABM published content on scam awareness prepared by Facebook/Meta on ABM's website and Instagram account. This is the second year that ABM has collaborated with Facebook to run the #TakNakScam campaign.

Special Report on APK Scams, Nightline TV3

SUNDAY, 11 SEPTEMBER 2022

Ms Kalyani a/p Balakrishnan Nair, Group Chief Digital Officer of Maybank was ABM's spokesperson for an interview for a special report on APK scams which was featured on Nightline TV3. The objective of the report was to enlighten the viewers to scammers' tactics in deceiving its victims, to explain how this MO works and what the public can do to avoid such scams.



ABM INITIATIVES AND EFFORTS 2022 (CONT'D)

SCAM AWARENESS CAMPAIGN 2022 (CONT'D)

2nd prong: Community Outreach

To reach out to the youth and elderly which are two demographic groups that are often the target of scammers based on data available from the police.

- a. ABM has collaborated with selected private colleges and universities to provide talks on mule accounts and general scam awareness to the students. During the year, ABM has successfully organised four such talks for the following:-

SEGi University Kota Damansara WEDNESDAY, 23 MARCH 2022

The talk was given by Mr Leong Wai Mun, Chief Credit Officer, Personal Financial Services at Hong Leong Bank Berhad.

Taylor's University FRIDAY, 13 MAY 2022

The virtual briefing was given by Ms Priya Muniandy, who was Head, Cyber Security, Virtual Banking & Payments of Maybank at that time.

UCSI University TUESDAY, 4 OCTOBER 2022

The talk was given by Mr Leong Wai Mun, Chief Credit Officer, Personal Financial Services at Hong Leong Bank Berhad.



First City University College FRIDAY, 14 OCTOBER 2022

The talk was given by Mr Lim Kong Chin, Head of Fraud Management & Surveillance, and Ms Carina Teh, Fraud Management & Surveillance Unit of OCBC Bank (Malaysia) Berhad.



ABM INITIATIVES AND EFFORTS 2022 (CONT'D)

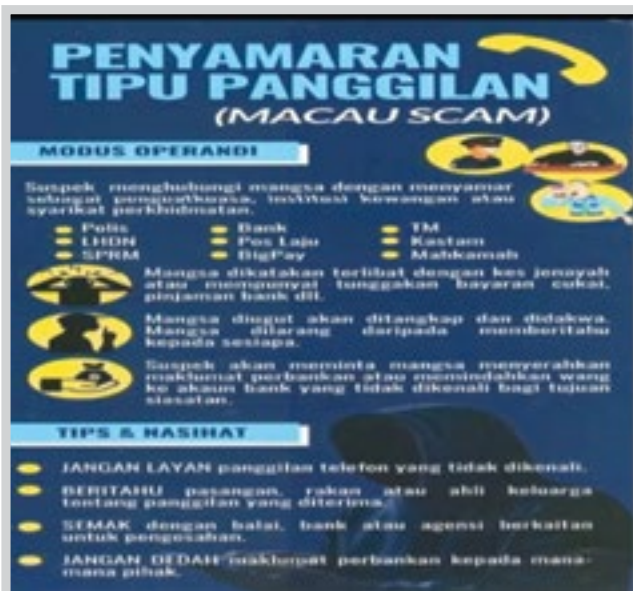
SCAM AWARENESS CAMPAIGN 2022 (CONT'D)

- b. ABM also collaborated with other organisations to provide talks on scam awareness to the elderly.

Senior Citizens Association Selangor and Federal Territory (SECITA)

TUESDAY, 12 JULY 2022

The talk was given by Ms Priya Muniandy, who was Head, Cyber Security, Virtual Banking & Payments of Maybank at that time and Inspector Sheila Sharon a/p Steven Kumar, Investigation Officer, PDRM CCID.



Forum Bersama Masyarakat – Jenayah Cyber

SATURDAY, 10 SEPTEMBER 2022

ABM, as represented by Encik Yunos Yusop, Senior Vice President & Head, Group AML/CFT Compliance of Affin Bank Berhad participated as a panellist at the *Forum Bersama Masyarakat – Jenayah Cyber* which was organised by the State Legislative Assembly for Bandar Utama. This event also included panellists from PDRM and MCMC.

Majlis Bandaraya Petaling Jaya

SATURDAY, 20 AUGUST 2022

The speaker for this session was Mr Chandrasekaran Velu, Head of Fraud Risk Management, Standard Chartered Bank Malaysia Berhad.



Scams and Mule Account Awareness



ABM INITIATIVES AND EFFORTS 2022 (CONT'D)

SCAM AWARENESS CAMPAIGN 2022 (CONT'D)

- c. ABM collaborated with the Ministry of Health (MOH), in particular the Geriatric Units and Specialist Dentistry Clinics of the hospitals around Malaysia to display “Safe Online Banking” and “Mule Account” posters. These posters set out simple tips to stay safe online and warn the public to beware of mule accounts.



Hospital Kuala Lumpur

FRIDAY, 25 FEBRUARY 2022

Staff members from *Jabatan Bedah Mulut & Maksilofasial (JBMM)* of Hospital Kuala Lumpur (HKL) attended the Scam Awareness Campaign programme which was jointly organised by ABM and JBMM HKL.

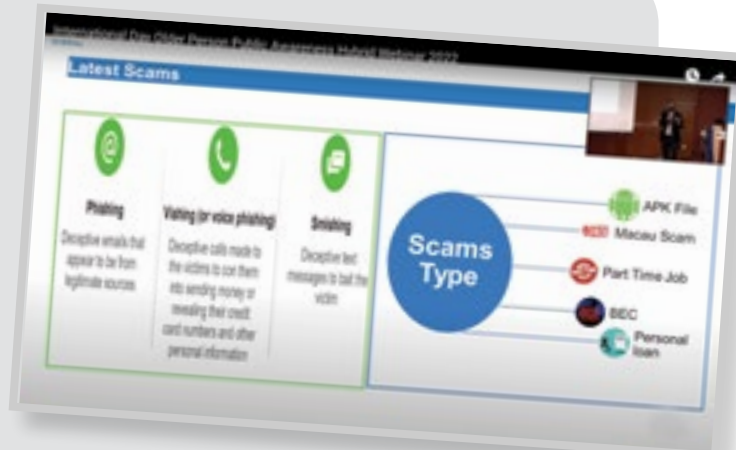
The talk on financial scams and frauds was given by Mr Sukdev Singh, Head, Fraud Risk & Compliance, Group Retail Banking, RHB Bank Berhad and Mr Raymond Gan, who was the Head, Group Operational Risk Management, Group Risk & Credit Management, RHB Bank Berhad at that time.

University Malaya Medical Centre

WEDNESDAY, 12 OCTOBER 2022

A hybrid programme on financial scam awareness and safe online banking for senior citizens was organised by ABM in collaboration with University Malaya Medical Centre (UMMC).

The talk was given by Mr Chandrasekaran Velu, Head of Fraud Risk Management, Standard Chartered Bank Malaysia Berhad as part of UMMC's celebration in conjunction with International Day of Older Persons.



ABM would like to record our thanks to all speakers from our member banks for their contributions towards the Scam Awareness Campaign.

ABM INITIATIVES AND EFFORTS 2022 (CONT'D)

MALAYSIAN BANKING CONFERENCE

TUESDAY-WEDNESDAY, 12-13 SEPTEMBER 2022

ABM and AICB jointly hosted the inaugural Malaysian Banking Conference 2022 themed “Banking on Change: Turning the ESG Momentum into Action” that was held on 12-13 September 2022 at Shangri-La Kuala Lumpur.

At this Conference, an assembly of accomplished experts on sustainable and responsible finance convened to discuss ESG-related issues centering on climate change and risk in Malaysia, giving a heightened focus to its issues, challenges and opportunities.

Amongst the topics covered at the Malaysian Banking Conference 2022 were:-

- A Conversation with Dr Ben Caldecott (Founder and Director, Oxford Sustainable Finance Group, University of Oxford, United Kingdom)
- Malaysia’s Net Zero Carbon Future — Building on the Green Momentum and Delivering on the Priorities
- Transforming the Global Workforce for the Future of Banking
- Why Climate Change is Important to Bank and Bankers
- Importance of Sustainable Governance
- Climate Data and Disclosures

The closing remarks at the Conference was delivered by ABM Chairman Dato’ Khairussaleh Ramli.





ABM INITIATIVES AND EFFORTS 2022 (CONT'D)

NATIONAL SCAM AWARENESS CAMPAIGN 2022 OFFICIAL LAUNCH

SUNDAY, 30 OCTOBER 2022

The banking industry, as represented by ABM, Association of Islamic Banking and Financial Institutions Malaysia (AIBIM) and The Association of Development Finance Institutions Malaysia (ADFIM), launched the National Scam Awareness Campaign. The launch was officiated by Dato' Marzunisham Omar, Deputy Governor, Bank Negara Malaysia, Dato' Khairussaleh Ramli, Chairman of ABM, Encik Mohd Muazzam Mohamed, President of AIBIM and Encik Jay Khairil Jeremy Abdullah, Vice Chairman of ADFIM.



As part of the campaign, the banking industry created a logo to help members of the public remember three (3) simple steps, also known as the 3-second rule, i.e. STOP, THINK, BLOCK (or AWAS. FIKIR. BLOK in Bahasa Malaysia), when they receive any calls, messages or emails from unknown parties. Together with the tagline "Ingat 3 Saat OK" and the hashtag #JanganKenaScam, the banking industry urges everyone to remember the 3-second rule to keep safe and not fall victim to scams.

The National Scam Awareness Campaign was rolled out in November 2022 as a continuation of the banking industry's efforts to combat scams as well as to educate consumers regarding scams while sharing easy tips to stay safe online. The Campaign complements the five (5) key measures to be implemented by the banks to combat financial scams as announced by the Governor of Bank Negara Malaysia, Tan Sri Nor Shamsiah binti Mohd Yunos at the launch of the Financial Crime Exhibition on 26 September 2022.

ABM INITIATIVES AND EFFORTS 2022 (CONT'D)



CEO MEDIA ROUNDTABLE ON COMBATING FINANCIAL SCAMS

TUESDAY, 13 DECEMBER 2022

ABM organised a CEO Media Roundtable session as part of the National Scam Awareness Campaign for the year 2022. During the roundtable, the banking industry reaffirmed its commitment to band together to combat financial scams to ensure a safe and secure banking environment as well as to take a holistic approach towards tackling the concerning trend of financial scams. Measures would include amplifying the education and awareness amongst the public to be more vigilant against financial scams and fraud.

The banking industry was represented by:-

1. Dato' Abdul Rahman Ahmad, Chair of the Industry Communications Task Force, ABM Council Member and Group CEO of CIMB Group Holdings Berhad;
2. Dato' John Chong Eng Chuan, Chair of the Industry Task Force on Measures to Combat Financial Scams and Group CEO of Community Financial Services at Maybank;
3. Dato' Sulaiman Mohd Tahir, ABM Council Member and Group CEO of AmBank;
4. Dato' Omar Siddiq, ABM Council Member and CEO of HSBC Bank Malaysia Berhad;
5. En Mohd Muazzam Mohamed, President of AIBIM and Group CEO of Bank Islam Malaysia Berhad; and
6. En Jay Khairil Jeremy Abdullah, Vice Chairman of ADFIM and Chief Executive of Bank Simpanan Nasional (BSN).

The launch received extensive media coverage with over 40 media publishing the session.





ABM STATE SUB-COMMITTEES



PENANG/KEDAH/PERLIS

Zolkefli bin Awang

Regional Director

Penang/Kedah/Perlis

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Community Financial Services

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PENANG

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Tong Chin Keong

Citibank Berhad

Treasurer

Chea Hak Tee

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Secretary

KEDAH

Chong Swee Ghee

Malayan Banking Berhad

Chairman

Adrian Wong Chee Khim

Standard Chartered Bank

Malaysia Berhad

Secretary

Ahmad Yunaidi Hamid

CIMB Bank Berhad

Treasurer

Megat Zaidi Megat Mokhtar

Public Bank Berhad

Auditor

Nor'Azam bin Ismail

RHB Bank Berhad

Auditor

Cek Rosnah Zainol

Affin Bank Berhad

Committee Member

Juliana Ho Joo Lee

Alliance Bank Malaysia Berhad

Committee Member

Moris Faizan Mokhtar

AmBank (M) Berhad

Committee Member

Jackson Lim Chin Sheng

Hong Leong Bank Berhad

Committee Member

Sean Hung Yik Shong

HSBC Bank Malaysia Berhad

Committee Member

Choy Meei Jye

OCBC Bank (Malaysia) Berhad

Committee Member

Choo Kin Chuan

United Overseas Bank

(Malaysia) Bhd

Committee Member

PERLIS

Mohd Rohani bin Omar

Malayan Banking Berhad

Chairman

Kalaiselvi a/p Muniandy

Affin Bank Berhad

Secretary

ABM STATE SUB-COMMITTEES (CONT'D)

Ismal Adlan bin Mohd Darus

Public Bank Berhad
Treasurer

Haji Rahim Haji Elias

AmBank (M) Berhad
Committee Member

Rohani binti Lid @ Khalid

CIMB Bank Berhad
Committee Member

PERAK

Sidek bin Ismail

Regional Director

Perak

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Sidek bin Ismail

Malayan Banking Berhad
Chairman

Ng Boon Kem

Public Bank Berhad
Vice Chairman

Lim Hui Boon

Hong Leong Bank Berhad
Secretary

Jack Ling Chye Wei

RHB Bank Berhad
Treasurer

Chris Lu Koon Wing

OCBC Bank (Malaysia) Berhad
Auditor

Gary Chin Wai Tai

Standard Chartered Bank
Malaysia Berhad
Auditor

Caryl Shim Weng Han

United Overseas Bank
(Malaysia) Bhd
Auditor

Harsendi

Affin Bank Berhad
Committee Member

Wong Hee Lee

Alliance Bank Malaysia Berhad
Committee Member

Jaya Prakash

AmBank (M) Berhad
Committee Member

Dasmen Fong

CIMB Bank Berhad
Committee Member

Norhaizatul Akmar Muda

HSBC Bank Malaysia Berhad
Committee Member

Lee Choon Mei

HSBC Bank Malaysia Berhad
Committee Member

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Federal Territory Kuala Lumpur

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SELANGOR/ NEGERI SEMBILAN

Abd Razak bin Kamardin

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Selangor/Negeri Sembilan

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Fax : 03-5511 8171

Assistance for **Negeri Sembilan**

Rita Rahayu Punari

Branch Manager
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JOHOR/MELAKA

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Regional Director

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JOHOR

Datin Munirah Che Rose
Malayan Banking Berhad
Chairman

Zamlee bin Kamari
Malayan Banking Berhad
Secretary

Akmal Nu'man bin Abas
Affin Bank Berhad
Committee Member

Jennifer Wong
Alliance Bank Malaysia Berhad
Committee Member

Sharon Yan
Alliance Bank Malaysia Berhad
Committee Member

Michael Tan Hiang Tak
AmBank (M) Berhad
Committee Member

Lim Wee Kiat
Bangkok Bank Berhad
Committee Member

Wallace Wei Fuzhen
Bank of China (Malaysia) Berhad
Committee Member

Faridah Mohammad
CIMB Bank Berhad
Committee Member

Tan Chang Chyuan
CIMB Bank Berhad
Committee Member

Lim Chin Siong
Citibank Berhad
Committee Member

Norfinah Mohd Nor
Hong Leong Bank Berhad
Committee Member

Sanjeev Sreedharan
Hong Leong Bank Berhad
Committee Member

Helen Lee Sun Sun
HSBC Bank Malaysia Berhad
Committee Member

Hue Sze Sean

Industrial and Commercial
Bank of China (Malaysia) Berhad
Committee Member

R. Arzat Aziz
OCBC Bank (Malaysia) Berhad
Committee Member

Peter Cheong Kwok Liong
Public Bank Berhad
Committee Member

Ali Mohamed
RHB Bank Berhad
Committee Member

Lim Ghat Kun
Standard Chartered Bank
Malaysia Berhad
Committee Member

Goh Boon Siang
United Overseas Bank
(Malaysia) Bhd
Committee Member

MELAKA

Datin Munirah Che Rose
Malayan Banking Berhad
Chairman

Zamlee Kamari
Malayan Banking Berhad
Secretary

Elaine Yap Pui Leng
Alliance Bank Malaysia Berhad
Committee Member

Rabiah Mohd Tahir
CIMB Bank Berhad
Committee Member

**Raja Khairuddin Shah
Raja Ismail**
OCBC Bank (Malaysia) Berhad
Committee Member

Christopher Niap
Public Bank Berhad
Committee Member

PAHANG/KELANTAN/ TERENGGANU

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Md Daud**
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PAHANG

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Md Daud**
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Chairman

**Mohamad Souffie Abdul
Rahman**
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Secretary

Winnie Lee Sze Wei
AmBank (M) Berhad
Assistant Secretary

Mark Kong
OCBC Bank (Malaysia) Berhad
Treasurer

Poh Ai Leng
Affin Bank Berhad
Committee (Government)

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

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

Yeo Chee Siong
Hong Leong Bank Berhad
Committee Member

Steven Goh
HSBC Bank Malaysia Berhad
Committee Member

ABM STATE SUB-COMMITTEES (CONT'D)

Adlah binti Ahmad

RHB Bank Berhad
Committee Member

Liew Chai Kar

United Overseas Bank
(Malaysia) Bhd
Committee Member

KELANTAN**Mohd Fauzolzakee bin Mohamed Amin**

Malayan Banking Berhad
Chairman

Yasin Lotfi Low

HSBC Bank Malaysia Berhad
Secretary

Alwi bin Daud

CIMB Bank Berhad
Treasurer

Vivian, Soo En Tze

OCBC Bank (Malaysia) Berhad
Committee Member

Wei Hui Kim

United Overseas Bank
(Malaysia) Bhd
Committee Member

TERENGGANU**Che Ku Rosik bin Che Ku Bakar**

Malayan Banking Berhad
Chairman

Noorsalmiza binti Che Jamel

Malayan Banking Berhad
Secretary

Mohd Nasir bin Mohd Noor

AmBank (M) Berhad
Treasurer

Jeff Ng Kee Heng

Alliance Bank Malaysia Berhad
Sports Committee

Muhammad Firdaus Kumar bin Abdullah

Public Bank Berhad
Sports Committee

Che Asmah binti Ahmad

Affin Bank Berhad
Social Committee

SABAH**Abbas CK Yahya**

Regional Director

Sabah

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Community Financial Services
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Abbas CK Yahya

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President

Stephen Chin Chee Kai

RHB Bank Berhad
Secretary

Sharon Liew

CIMB Bank Berhad
Treasurer

John Guang Wei Ming

AmBank Group
Internal Audit

Joe Ngu

Hong Leong Bank Berhad
Committee Member

Kevin Lim Chuang Hui

OCBC Bank (Malaysia) Berhad
Committee Member

Francis Yong Yun Fah

Standard Chartered Bank
Malaysia Berhad
Committee Member

SARAWAK**Abang Jamili bin Abang Julai**

Regional Director

Sarawak

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Community Financial Services
Malayan Banking Berhad
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Sarawak
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Abang Jamili bin Abang Julai

Malayan Banking Berhad
Chairman

Chua Ko Onn

Public Bank Berhad
Secretary

Maureen Paril

CIMB Bank Berhad
Treasurer

Ronny Jim

Affin Bank Berhad
Committee Member

Victor Liew Wui Tak

Alliance Bank Malaysia Berhad
Committee Member

Simon Su Hiong Tiing

AmBank (M) Berhad
Committee Member

Moses Wong King Kiu

Hong Leong Bank Berhad
Committee Member

Sharley Soo

HSBC Bank Malaysia Berhad
Committee Member

Jessie Lim Pei Lian

OCBC Bank (Malaysia) Berhad
Committee Member

Haji Mohammad Tony Ong Abdullah

RHB Bank Berhad
Committee Member

Iris Ngui

Standard Chartered Bank
Malaysia Berhad
Committee Member

Emily Rolando Yong

United Overseas Bank
(Malaysia) Bhd
Committee Member



DIRECTORY OF ABM MEMBERS



AFFIN BANK

AFFIN BANK BERHAD

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SWIFT Code : PHBMMYKL

BOARD OF DIRECTORS

Chairman

Dato' Agil Natt

Directors

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

President & Group Chief Executive Officer

Datuk Wan Razly Abdullah bin Wan Ali

Group Chief Legal Officer & Company Secretary

Nimma Safira binti Khalid

AFFIN BANK BERHAD (CONT'D)

MANAGEMENT BUSINESS UNITS

Executive Director, Corporate Banking

Hanif Mohd Yusof

Executive Director, Enterprise Banking

Lim Kee Yeong

Executive Director, Community Banking

Nazri Othman

Executive Director, Group Treasury

Hanif bin Ghulam Mohammed

BUSINESS SUPPORT UNITS

Chief Operating Officer

Risham Akashah Kamaruzaman

Group Chief Risk Officer

Ricky Dang Cheong Min

Group Chief Financial Officer

Joanne Rodrigues

Group Chief Internal Auditor

Wahdania Mohd Khir

Group Chief People Officer

Mohd Syukri Ahmad Sudari

Group Chief Corporate Strategy Officer

Abdul Malek Mohamed Said

Group Chief Credit Officer

Norhazlizawati Mohd Razali

Group Chief Compliance Officer

Adzamimah Adzmi

DIRECTORY OF ABM MEMBERS (CONT'D)



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SWIFT Code : MFBBMYKL

BOARD OF DIRECTORS

Chairman

Tan Sri Dato' Ahmad bin Mohd Don

Senior Director

Lee Boon Huat

Directors

Wong Yuen Weng Ernest
Lee Ah Boon
Datuk Wan Azhar bin Wan Ahmad
Tan Chian Khong
Susan Yuen Su Min
Lum Piew
Cheryl Khor Hui Peng

MANAGEMENT

Group Chief Executive Officer

Kellee Kam Chee Khiong

Group Chief Operating Officer

Kong Kim Yihe

Group Chief Financial Officer

Ronnie Royston Fernandiz

ALLIANCE BANK MALAYSIA BERHAD (CONT'D)

MANAGEMENT (CONT'D)

Group Chief Risk Officer

Jacob Abraham a/l Thomas Rajan

Group Chief Credit Officer

Fong Seow Loong

Group Chief Consumer Banking Officer

Gan Pai Li

Group Chief Compliance Officer

James Teh Chye Seong

Group Chief Internal Auditor

Shamita a/p Atputharaja

Group Company Secretary

Lee Wei Yen

Group Chief Corporate & Transaction Banking Officer

Kwong Kah Wah

Group Chief SME & Commercial Banking Officer

Raymond Chui Keng Leng

Group Chief Financial Markets Officer

Tan Eng Kiang

Group Chief Human Resource Officer

Tan Pueh Khim

Group Chief Strategy, Marketing & Business Development Officer

Dr. Aaron Sum Wei Wern



DIRECTORY OF ABM MEMBERS (CONT'D)


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BOARD OF DIRECTORS

Chairman

Voon Seng Chuan

Directors

Soo Kim Wai
Dato' Sri Abdul Hamidy Abdul Hafiz
Dr. Veerinderjeet Singh a/l Tejwant Singh
U Chen Hock
Ng Chih Kaye
Foong Pik Yee

SENIOR MANAGEMENT

Group Chief Executive Officer

Dato' Sulaiman Mohd Tahir

HEADS OF DIVISIONS

Managing Director, Wholesale Banking

Jamzidi Khalid

Managing Director, Retail Banking

Aaron Loo Boon Seng

Managing Director, Business Banking

Christopher Yap

Group Chief Operations Officer

Datuk Iswaraan Suppiah

Group Chief Financial Officer

Jamie Ling Fou-Tsong

Group Chief Human Resource Officer

Rohani Mustaffa

Group Chief Risk Officer

Jeroen Petrus Margaretha Maria Thijs

Group Chief Internal Audit

Shamsul Bahrom Mohamed Ibrahim

Group Chief Compliance Officer

Faradina Mohammad Ghouse


Bangkok Bank

BANGKOK BANK BERHAD

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Website : www.bangkokbank.com.my
SWIFT Code : BKKBMYKL

BOARD OF DIRECTORS

Chairman/Independent Director

Banlue Chantadisai

Directors

Rushda Theeratharathorn
Chaiyarit Anuchitworawong
Chris Chia Woon Liat
Tunku Ali Redhaudin ibni Tuanku Muhriz
Bordin Unakul
Por Peng Seong
Leong Sow Yoke
Chew Boon Keong

SENIOR MANAGEMENT

Chief Executive Officer

Kanet Buranasin

Deputy Chief Executive Officer

Surayud Kanchanabhogin

DIRECTORY OF ABM MEMBERS (CONT'D)

BANGKOK BANK BERHAD (CONT'D)

HEADS OF DEPARTMENTS

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

Elaine Chan Kam Lin

Business Banking

Lucas Chong Kim Onn

Risk Management

Lai Yit Loong

Human Capital

Shareen Tan

Budget & Planning

Chan Tuck Yuan

Audit & Control

Lee Tin Choo

Compliance

Mohd Saharizal bin Bahrudin

Company Secretarial

Fiona Lim Chui Kim

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SWIFT Code : BOFAMY2X

BOARD OF DIRECTORS

Chief Executive Officer and Executive Director

Raymond Yeoh Cheng Seong

Directors

Dato' Wan Kamaruzaman bin Wan Ahmad

Sarena Cheah Yean Tih

Anthony Lim Choon Eng

Andrew Mark Sill

MANAGEMENT

Risk

Yvonne Lew

Operations

Siti Abdullah

Corporate Treasury

Lim Fook Choy

Compliance

Joanne Kwan

Human Resource

Samuel Tan



DIRECTORY OF ABM MEMBERS (CONT'D)



中國銀行
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BOARD OF DIRECTORS

Chairman

Zhu Yanlai

Directors

Zhang Min

Eugene Khoo Kong Hooi

Tan Sri Dato' Low Kian Chuan

Lee Heng Guie

MANAGEMENT

Chief Executive Officer

Zhang Min

Deputy Chief Executive Officers

Qiu Hengchang

Huang Lei

Datuk Alvin Tay Swee Gim

Chief Risk Officer

Yeung Ching Mun Anyisia

General Managers, Corporate Banking Department

Ding Huey Chyi

Zhao Ruisong

General Manager, Finance Department

An Chenjin

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

MANAGEMENT (CONT'D)

General Manager, Internal Audit Department

Chong Yoke Loong

General Manager, Information Technology Department

Zhu Jianguo

General Manager, Personal Digital Banking Department

Koh Tak Ming

General Manager, Human Resource & Administration Department

Zhang Fengmei

Director, Operation Service Department

Mow Jiun Pey

Director, Risk Management Department

Lau Chun Hau

General Manager, Credit Approval Department

Tay Wei Khang

General Manager, Transaction Banking Department

Wu Yue

General Manager, Global Market Department

Qiu Chen

General Manager, Financial Institutions Unit

Han Jui Kwang

General Manager, Compliance Department

Wong Hie Yung Euriica

Senior Manager, Loan Administration Department

Lim Yung Ping

DIRECTORY OF ABM MEMBERS (CONT'D)



BNP PARIBAS

BNP PARIBAS MALAYSIA BERHAD

Level 48A, Vista Tower
The Intermark
348, Jalan Tun Razak
50400 Kuala Lumpur
Tel : 03-2179 8383
Call Centre : 03-2179 8361
Fax : 03-2179 8203
Website : www.bnpparibas.com.my
SWIFT Code : BNPAMYKL

BOARD OF DIRECTORS

Chairman/Independent Non-Executive Director
Dato' Mohamed Khadar Merican

Independent Non-Executive Directors
Vijayam Nadarajah
Faisal Ismail
Khoo Lian Kim

Executive Directors
Joris Dierckx
Lau Mui Pin

Company Secretary
Elizabeth Choy Yin Yee

MANAGEMENT

Chief Executive Officer
Anthony Lo

Chief Operating Officer
Stephane Metivet

Chief Risk Officer
Muhamaad Nasir Hassan

Head of Human Resources
Rebecca Khor Ying Ying

Chief Financial Officer
Kevin JV Wong

BNP PARIBAS MALAYSIA BERHAD (CONT'D)

MANAGEMENT (CONT'D)

Assistant VP of Corporate Credit Control
Elaine Tan Wei Ling

Head of Internal Audit
Nasrul Azam Mohd Bakri

Head of Legal
Marwalis Mohd Kassim

Associate, Brand & Communication
Aileen Oo Ai Lyn

HEADS OF DIVISIONS

Head of Global Markets
Reza Ridzuan

Head of Transaction Banking
Jennifer Y Lim

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

Level 20, Menara CCB, Quill 6
6, Leboh Ampang
50100 Kuala Lumpur

Tel : 03-2160 1888
Fax : 03-2712 1819
E-mail : bh@my.ccb.com
Website : <http://my.ccb.com/>
SWIFT Code : PCBCMYKL

BOARD OF DIRECTORS

Non-Independent Non-Executive Director/ Chairman

Lu Yang

Non-Independent Executive Director

Qian Lihong

Independent Non-Executive Directors

Chong Kwai Ying
Lee Teck Seng
Datin Ooi Swee Lian
Dato' Lee Teck Hua

MANAGEMENT

Chief Executive Officer

Wang Qijie

Deputy Managing Directors

Jerry Wang Jieru
Liu Zeng
Chelsea Ma Yan

Chief Compliance Officer

Lim Fong Fong

Treasurer

Gavin Wang Ziming



CIMB BANK BERHAD

Level 13, Menara CIMB
Jalan Stesen Sentral 2
Kuala Lumpur Sentral
50470 Kuala Lumpur

Tel : 03-2261 8888
Call Centre : 03-6204 7788 (Local and overseas)
Fax : 03-2261 8889
E-mail : cru@cimb.com
Website : www.cimbbank.com.my
SWIFT Code : CIBBMYKL

BOARD OF DIRECTORS

Chairman/Independent Director

Datuk Mohd Nasir Ahmad

Chief Executive Officer/Executive Director

Dato' Abdul Rahman Ahmad

Independent Directors

Chu Hong Keong
Nadzirah Abd Rashid
Sukanta Kumar Dutt

Non-Independent Non-Executive Directors

Dato' Lee Kok Kwan
Hafriz Abdul Rahman

SENIOR MANAGEMENT

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

Dato' Abdul Rahman Ahmad

Chief Executive Officer, Group Consumer & Digital Banking

Effendy Shahul Hamid

DIRECTORY OF ABM MEMBERS (CONT'D)

CIMB BANK BERHAD (CONT'D)

SENIOR MANAGEMENT (CONT'D)

Chief Executive Officer, Group Islamic Banking

Ahmad Shahriman Mohd Shariff

Chief Executive Officer, Group Commercial Banking

Victor Lee Meng Teck

Chief Executive Officer, Group Transaction Banking

Rafe Haneef

Group Chief People Officer/Group Chief Sustainability Officer

Gurdip Singh Sidhu

Group Chief Financial Officer

Khairul Rifaie

Group Chief Legal & Compliance Officer & Group Chief Integrity & Governance Officer

Kwan Keen Yew

Group Chief Internal Auditor

Amran Mohamad

Group Chief Strategy Officer

Haniz Nazlan

Group Chief Risk Officer

Vera Handajani

Co-Chief Executive Officers, Group Wholesale Banking

Novan Amirudin

Chu Kok Wei

Group Company Secretary

Datin Rossaya Mohd Nashir



CITIBANK BERHAD

Menara Citibank

165, Jalan Ampang

50450 Kuala Lumpur

Call Centre : 03-2383 0000

E-mail : Login to *Citibank Online*

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

SWIFT Code : CITIMYKL

BOARD OF DIRECTORS

Mark Fordyce Hart (Chairman)

Datuk Ali bin Abdul Kadir

Philip Tan Puay Koon

Abhijit Dattanand Kumta

MANAGEMENT

Chief Executive Officer

Tang Wan-Chee (Interim)
(until 30 April 2023)

Vikram Singh
(from 1 May 2023)

Chief Administrative Officer

Stephanie Lim

Country Chief Financial Officer

Tang Wan-Chee

Head of Markets & Securities Service Malaysia

Aida Mastura

Head of Treasury & Trade Solutions

Abdul Jalil Jalaludin

Head of Corporate Bank

Zuliana Tann

Head of Citi Commercial Banking

Raymond Lim

Acting Head of Islamic Banking

Halina Shahril

Head of Operations & Technology

Tan Siew Kim

Chief Country Compliance Officer

Shovha Pushparajah

Public Affairs Officer

Sara Yasmine Mohamed

Country Human Resource Officer

Tooba Modasir

Country Legal Counsel

Lai Mew San

Country Risk Head ICG & CCB

Omar Khan

Head of Audit Malaysia

Raj Muthusamy



DIRECTORY OF ABM MEMBERS (CONT'D)

Deutsche Bank

DEUTSCHE BANK (MALAYSIA) BERHAD

Level 19-20, Menara IMC

8, Jalan Sultan Ismail

50250 Kuala Lumpur

Tel : 03-2053 6788

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

Fax : 03-2031 9822

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

Website : www.db.com/malaysia

SWIFT Code : DEUTMYKL

BOARD OF DIRECTORS

Chairman

Tunku Dato' Mahmood Fawzy bin Tunku Muhiyiddin

Executive Directors

Dato' Yusof Annuar Yaacob

Seamus Toal

Independent Non-Executive Directors

Koid Swee Lian

Chong Kin Leong

MANAGEMENT

Chief Executive Officer

Dato' Yusof Annuar Yaacob

Head of Fixed Income & Currencies

Kevin Yam Woon Ken

Head of Relationship & Transaction Management

Sakinah Nong

Head of Coverage

Kevin Tan Li-Zhia

Head of Securities Services

Richard Lim Hock Seng

DEUTSCHE BANK (MALAYSIA) BERHAD (CONT'D)

MANAGEMENT (CONT'D)

Chief Financial Officer/Chief Operating Officer

Elaine Liew Yeh Yin

Chief Risk Officer

Michael Guenther

Treasurer

Dr. Muhammad Md Husin

Head of Regulations, Compliance & Anti-Financial Crime

Haziruddin Hasan

Head of Operations

Chong Ai Ching

Head of Human Resources

Nik Ilyana Mohamed

Head of Country Technology Management

Sapian Abd Rashid

Chief Internal Auditor

Siti Noor Aminah Kamaruddin

DIRECTORY OF ABM MEMBERS (CONT'D)



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
Dato' Nicholas John Lough @
Sharif Lough bin Abdullah
Datuk Dr. Md Hamzah bin Md Kassim
Lau Souk Huan
Cheong Soo Ching
Fa'izah binti Mohamed Amin

MANAGEMENT

Group Managing Director/Chief Executive Officer

Domenic Fuda

HEADS OF DIVISIONS

Managing Director, Personal Financial Services

Andrew Jong

Managing Director, Global Markets

Kelly Ong

Managing Director, Business and Corporate Banking

Yow Kuan Tuck

HONG LEONG BANK BERHAD (CONT'D)

HEADS OF DIVISIONS (CONT'D)

Managing Director, Regional Wealth Management

Hor Kwok Wai

Chief Credit Officer, Personal Financial Services

Leong Wai Mun

Chief Credit Officer, Wholesale Credit

Ng Wai Chong

Chief Internal Auditor

Chua Yew Lim

Chief Risk Officer

Justin Soong

Chief Financial Officer

Malkit Singh Maan

Chief Compliance Officer

Jack Babani

Head, Human Resources

Fiona Fong

Head, GALCO, Hong Leong Bank

Allan Sze

Head, Group Operations & Technology

Dominic Mascrin

Chief Digital and Innovation Officer

Shailesh Grover

Chief Marketing & Communication Officer

Zalman Zainal



DIRECTORY OF ABM MEMBERS (CONT'D)



HSBC

HSBC BANK MALAYSIA BERHAD

Menara IQ
Persiaran TRX
Tun Razak Exchange
55188 Kuala Lumpur
Tel : 03-2075 3000
Call Centre : 1300-88-1388
Fax : 03-2070 1146
Website : www.hsbc.com.my
SWIFT Code : HBMBMYKL

BOARD OF DIRECTORS

Independent Non-Executive Chairman
Datuk Kamaruddin bin Taib

**Non-Independent Executive Director and
Chief Executive Officer**
Dato' Omar Siddiq bin Amin Noer Rashid

Non-Independent Non-Executive Director
Mukhtar Malik Hussain

Independent Non-Executive Directors
Chen Kar Leng
Choo Yee Kwan
Zuraida binti Jamaluddin
Datin Seri Sunita Mei-Lin Rajakumar

SENIOR MANAGEMENT

Chief Executive Officer
Dato' Omar Siddiq bin Amin Noer Rashid

Head of Wealth and Personal Banking
Renee M Bullock-Cann

Country Head of Commercial Banking
Karel Doshi

Managing Director, Global Banking
Christina Cheah

HSBC BANK MALAYSIA BERHAD (CONT'D)

SENIOR MANAGEMENT (CONT'D)

**Managing Director, Head of Markets and
Securities Services**
Alvin C.K. Kong

Head of Securities Services
Ashok Lopez

Chief Financial Officer
Elly Neoh

Chief Risk Officer
Tim Liverton

Chief Operating Officer
Mark C Hall

Chief of Staff
Shell Pin Teh

Head of Human Resources
Sugunah a/p Verumandy

Chief Compliance Officer
Kelvin Yeow

**Corporation Secretary & Head of Corporate
Governance**
Ivy Chin

Head of Communications
Sreejaya Menon

Country General Counsel
Lim Yu Mei

Country Head, Global Internal Audit Malaysia
Ahmer Ramzan

DIRECTORY OF ABM MEMBERS (CONT'D)



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 218 or 214
Fax : 03-2026 1766
E-mail : cs@iibm.com.my
Website : www.indiainternationalbank.com.my
SWIFT Code : IIBMYKL

BOARD OF DIRECTORS

Chairman

Santhanam Vangal Jagannathan

Independent Non-Executive Directors

Goh Ching Chee
Prabhat Kumar

MANAGEMENT

Chief Executive Officer

Anand Kumar

Deputy Chief Executive Officer

Shetty Sadanand Narayan

Chief Financial Officer

Sandran Govindasamy

Chief Internal Auditor

Venkatesan V. Krishnasamy



INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MALAYSIA) BERHAD

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

BOARD OF DIRECTORS

Chairperson

Wei Quanhong

Managing Director/Chief Executive Officer

Xie Shaoxiong

Independent Non-Executive Directors

Chin Chee Kong
Ng Lip Yong
Sum Leng Kuang

SENIOR MANAGEMENT

Managing Director/Chief Executive Officer

Xie Shaoxiong

Deputy Chief Executive Officers

Liu Feng
Lim Kok Fuat

Chief Compliance Officer

Kevin Liao See Cheek

Chief Internal Auditor

Kee Chin Teck



DIRECTORY OF ABM MEMBERS (CONT'D)

J.P.Morgan

J.P. MORGAN CHASE BANK BERHAD

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

BOARD OF DIRECTORS

Chairman

Osman Morad

Directors

Wong Hooi Ching
Robert Armor Morris
Mahani binti Amat
Gail Koh

MANAGEMENT

Chief Executive Officer

Wong Hooi Ching

Senior Country Business Manager

Mark Ling

Senior Financial Officer

Yee Mei Yan

Head of Treasury

Robbie Ng

Treasury Services

Victoria Yee

Global Corporate Banking

Nurjesmi Mohd Nashir

Compliance

Goh Gan Eng

Client Credit Management

Khairul Mohd Kamal

HEADS OF DIVISIONS

Head of Wholesale Operations

Lian Yong Wai

Global Technology Infrastructure

Andrew How

Human Resources

Francis Yoong



Maybank

MALAYAN BANKING BERHAD

14th Floor, Menara Maybank
100, Jalan Tun Perak
50050 Kuala Lumpur
Tel : 03-2070 8833 (General)
Maybank Group Customer Care
1300-88-6688 (Local)
03-7844 3696 (Overseas)
Customer Feedback & Resolution
Management
03-2074 8075
Fax : Customer Feedback & Resolution
Management
03-2711 3421
E-mail : corporateaffairs@maybank.com
cfm@maybank.com
(Customer Feedback & Resolution
Management)
mgcc@maybank.com
(Maybank Group Customer Care)
Website : www.maybank.com
SWIFT Code : MBBEMYKL

BOARD OF DIRECTORS

Non-Independent Non-Executive Director (Chairman)

Tan Sri Dato' Sri Zamzamzairani Mohd Isa

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

Dato' Khairussaleh Ramli

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' Zulkiflee Abbas Abdul Hamid
Shirley Goh

Group General Counsel & Company Secretary

Wan Marzimin Wan Muhammad

Joint Company Secretary

Fariz Abdul Aziz

DIRECTORY OF ABM MEMBERS (CONT'D)

MALAYAN BANKING BERHAD (CONT'D)

GROUP EXECUTIVE COMMITTEE

Group President & Chief Executive Officer

Dato' Khairussaleh Ramli

Group Chief Financial Officer

Khalijah Ismail

Group Chief Executive Officer, Global Banking

Dato' Muzaffar Hisham

Group Chief Executive Officer, Community Financial Services

Dato' John Chong Eng Chuan

Group Chief Executive Officer, Islamic Banking

Dato' Mohamed Rafique Merican Mohd
Wahiduddin Merican

Chief Executive Officer, International

Michael Foong Seong Yew

Group Chief Human Capital Officer

Datuk Nora Abd Manaf

Group Chief Risk Officer

Gilbert Kohnke

Group Chief Strategy Officer

Dr. Siew Chan Cheong

Group Chief Operations Officer

Alan Lau Chee Kheong

Group Chief Technology Officer

Mohd Suhail Amar Suresh



MIZUHO BANK (MALAYSIA) BERHAD

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

BOARD OF DIRECTORS

Chairman/Independent Non-Executive Director

Dato' Dr. Zaha Rina binti Zahari

Independent Non-Executive Directors

Abdul Khalil bin Abdul Hamid
Lim Kim Seng

Non-Independent Executive Director

Guan Yeow Kwang

Chief Executive Officer

Katsutoshi Toba

MANAGEMENT

Executive Director/Chief Executive Officer

Katsutoshi Toba

Deputy Chief Executive Officers

Takayuki Shiozawa
Shahriza Omar

Company Secretary

Carmen Yee
Irnawati Ismail



DIRECTORY OF ABM MEMBERS (CONT'D)

MIZUHO BANK (MALAYSIA) BERHAD (CONT'D)

HEADS OF DIVISIONS

Head of Wholesale Banking

Lim Jit Yang

Head of Corporate Banking I

Yuki Kuwagawa

Head of Corporate Banking II

Vaheesan Vijayendra

Head of Strategic Planning

Yasuo Kudo

Head of Treasury

Mohd Khalimi Ashraf bin Mohamed Rethuan

Chief Operations Officer

Keiichi Hashikawa

Head of Operations

Tracy Lee Siew Theng

Head of Treasury Operations & Planning

Jacelyn Tay Meng Yee

Head of Tax

Ku Pui See

Head of Islamic Finance

Mohd Muzamir

Head of Financial Solutions

Esther Ng Choi Ye

Head of Internal Audit

Ken Koh Kok Hong

Head of Legal & Compliance

Thong Lit Seen

Head, Human Resources

Kua Kee Tui

Head, Information Technology

Kenny Cheong

Head of Credit Administration

Alison Chiu Hwa Yong

Head of General Affairs

Richard Nee Lek Seng

Head of Business Promotion Support

Wong Poi Fun

Head of Risk Management

Linda Loh



MUFG BANK (MALAYSIA) BERHAD

Level 9 & 10, Menara IMC

8, Jalan Sultan Ismail

50250 Kuala Lumpur

Tel : 03-2034 8000,

03-2034 8008

Fax : 03-2078 8860

E-mail : customercare@my.mufg.jp

Website : <https://www.bk.mufg.jp/malaysia/index.html>

SWIFT Code : BOTKMYKX

BOARD OF DIRECTORS

Non-Independent Non-Executive Director

Dato' Mohd Sallehuddin bin Othman

Chief Executive Officer/Country Head of Malaysia

Fumio Takamatsu

Independent Directors

Ismail bin Mahbob

Rashid bin Ismail

SENIOR MANAGEMENT

Chief Executive Officer/Country Head of Malaysia

Fumio Takamatsu

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

Yoichi Aoki

Foo See Hee

Managing Director, Operation & Information Technology

Christopher Ignatius Danker

Managing Director, Global Corporate Banking Malaysia

Goh Kiat Seng

Managing Director, Global Market

Nik Azhar bin Abdullah

Director, Human Resources

Nishidaran Chandran

Chief Risk Officer

Ong Thai Kee

Chief Compliance Officer

Ang Lek Hui

Chief Internal Auditor

Thana Balan

DIRECTORY OF ABM MEMBERS (CONT'D)



OCBC BANK (MALAYSIA) BERHAD

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

BOARD OF DIRECTORS

Chairman

Tan Ngiap Joo

Directors

Helen Wong Pik Kuen
Tong Hon Keong
Janet Yap Seong Yong
George Lee Lap Wah

MANAGEMENT

Chief Executive Officer

Tan Chor Sen

Country Chief Financial Officer

Teoh Yin Meng

Country Chief Risk Officer

Thor Boon Lee

Chief Transformation Officer

Choong Wai Hong

Chief Operating Officer and Head of Operations & Technology

Lim Yau Seong

Managing Director and Head of Consumer Financial Services

Anne Leh Geok Meng

Managing Director and Head of Corporate & Commercial Banking

Jeffrey Teoh Nee Teik

OCBC BANK (MALAYSIA) BERHAD (CONT'D)

MANAGEMENT (CONT'D)

Head of Emerging Business

Wong Chee Seng

Managing Director, Senior Banker and Head of Investment Banking

Tan Ai Chin

Managing Director and Head of Transaction Banking

Chong Lee Ying

Managing Director and Head of Global Treasury

Stantley James Tan Boon Teck

Head of Human Resources

Kok Lai Ching

Head of Property Services

Jonathan Diong Jia Hoe

Head of Operational Excellence

Alvin Lim Kim Leng

Head of Legal

Tan Kiat Jane

Chief Compliance Officer

Doreen Keng Chun Ching

Head of Brand & Communications

Julius Evanson

Head of Internal Audit

Victor Ong Hock Seng

Head of Technology

Hong Hee Loon

Company Secretary

Quah Boon Huat

Head of Reporting

Linda Lai Pai Leng



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 : 03-2170 8000
Fax : 03-2163 9917
E-mail : customerservice@publicbank.com.my
Website : www.publicbankgroup.com
SWIFT Code : PBBEMYKL

BOARD OF DIRECTORS

Non-Independent Non-Executive Chairman
Lai Wan

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

Independent Non-Executive Directors
Cheah Kim Ling
Dato' Mohd Hanif bin Sher Mohamed
Tham Chai Phong
Lim Chao Li
Gladys Leong

Non-Independent Non-Executive Director
Lee Chin Guan

MANAGEMENT

Managing Director/Chief Executive Officer
Tan Sri Dato' Sri Dr. 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**
Chan Chew Fung

Senior General Manager, Retail Financial Services
Chan Chiew Peng

Senior General Manager, Knowledge & Learning
Koay Seok Khim

Group Chief Internal Auditor
Lim Then Fui

**Senior General Manager, Human Capital
Management**
Mary Ng Poh Lyn

PUBLIC BANK BERHAD (CONT'D)

MANAGEMENT (CONT'D)

Chief Financial Officer
Yik Sook Ling

**General Manager, Credit Administration &
Supervision**
Eddie Chan Kok Kwai

General Manager, HP Supervision
Chan See Choi

General Manager, Information Technology
Fam Yoke Fong

**General Manager, Wealth Management &
Transaction Banking**
Carene Khoo Geok Kheng

General Manager, Credit Operations
Lee Kok Keong

Chief Risk Officer
Jasmine Loh Sook Ling

General Manager, Corporate Banking
Samuel Soh Boon Leong

Chief Compliance Officer
Tan Shien Doon

General Manager, PB Card Services & Support
Tee Chui Chee

General Manager, HP Operations
Wong Man Hoe

Director, Security
Haji A. Wahab bin A. Raman

Head, Treasury
Bacil Fernandez

**Director, Corporate Planning, Economics &
Sustainability Management**
Chong Soo Loong

Director, Overseas Operations
Lim Say Huat

Director, Property
Eddie Lim Yew Hui

Director, Banking Operations
Sunny Ng Cheong San

**Director, Branch Business Review & Support/
Trade Finance & Share Investment Centre**
Poon Yew Sim

Director, Secretariat
Wan Marhanim binti Wan Muhammad

DIRECTORY OF ABM MEMBERS (CONT'D)



RHB BANK BERHAD

Level 10, Tower One
RHB Centre, Jalan Tun Razak
50400 Kuala Lumpur
Tel : 03-9287 8888
Call Centre : 03-9206 8118
Fax : 03-9281 9314
E-mail : customer.service@rhbgroup.com
Website : www.rhbgroup.com
SWIFT Code : RHBBMYKL

BOARD OF DIRECTORS

Chairman

Tan Sri Ahmad Badri Mohd Zahir

Directors

Tan Sri Ong Leong Huat @ Wong Joo Hwa
Tan Sri Dr. Rebecca Fatima Sta Maria
Ong Ai Lin
Lim Cheng Teck
Sharifatu Laila Syed Ali
Dato' Mohamad Nasir Ab Latif
Donald Joshua Jaganathan
Datuk Iain John Lo

**Group Managing Director/Group CEO,
RHB Banking Group**
Mohd Rashid Mohamad

SENIOR MANAGEMENT

**Group Managing Director/Group CEO,
RHB Banking Group**
Mohd Rashid Mohamad

Managing Director, Group Wholesale Banking
Syed Ahmad Taufik Albar

Managing Director, Group Community Banking
Jeffrey Ng Eow Oo

**Managing Director, Group International Business &
Group Corporate Banking**
Wendy Ting Wei Ling

RHB BANK BERHAD (CONT'D)

SENIOR MANAGEMENT (CONT'D)

Group Chief Financial Officer

Nik Rizal Kamil bin Tan Sri Nik Ibrahim Kamil

Group Chief Risk Officer

Dr. Chong Han Hwee

Group Chief Strategy and Innovation Officer

Ryan Teoh Jun Fatt

Acting Group Chief Human Resource Officer

Wan Mariah Abu Hassan

Group Human Resource Advisor

Jamaluddin Bakri

Group Technology Advisor

Rohan Krishnalingam

Group Chief Operations Officer

David Chong Ming Liang

Group Chief Sustainability & Communications Officer

Norazzah Sulaiman

Acting Group Chief Technology Officer

Wong Kwang Leh



DIRECTORY OF ABM MEMBERS (CONT'D)



STANDARD CHARTERED BANK MALAYSIA BERHAD

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

BOARD OF DIRECTORS

Chairman

Datuk Yvonne Chia

Independent Non-Executive Directors

Datuk Tong Nguen Khoong
Mohd Rashid bin Mohd Yusof

Managing Director & Chief Executive Officer

Mak Joon Nien

HEADS OF DIVISIONS

Head, Consumer, Private & Business Banking
Sammeeer

Head, Financial Market Operations
Sylvia Wong

**Head, Corporate, Commercial Banking, Institutional
Banking and Client Coverage**
Patricia Wong

Chief Financial Officer
Frederic Gilles Serpoul

Head, Human Resources
Muhammad Rawi Abdullah

Head, Conduct, Financial Crime & Compliance
Irene Tan Li Ching

Head, Corporate Affairs, Brand and Marketing
Geraldine Tan

Head, Transaction Banking
Samuel Ding

Chief Information Officer
Joy Chowdhury

Country Chief Risk Officer
Darina Yusof



SUMITOMO MITSUI
BANKING CORPORATION
MALAYSIA BERHAD

SUMITOMO MITSUI BANKING CORPORATION MALAYSIA BERHAD

Suite 22-03, Level 22
Integra Tower, The Intermark
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Website : [https://www.smbc.co.jp/global/](https://www.smbc.co.jp/global/malaysia/)
<https://www.smbc.co.jp/asia/malaysia/>
SWIFT Code : SMBCMYKL

BOARD OF DIRECTORS

Independent Non-Executive Chairman

Dato' Wan Mohd Fadzmi bin Che Wan Othman Fadzilah

Executive Director

Hiroshi Nishimura

Independent Non-Executive Directors

Tan Kim Seng
Woo Chew Hong
Lim Tuang Ooi

MANAGEMENT

President/Chief Executive Officer
Hiroshi Okawa

Deputy Chief Executive Officer
Mohammed Nizar Faisal

Deputy President
Fusaaki Tozawa

Head of Risk Management/Chief Risk Officer
Tomokazu Hirose

Head of Internal Control
Joseph Ng Mun Fai

**Head of Corporate Banking [Business Promotion 2
(Non-Japanese Corporate)]**
Steven Perng Chong Hann

Head of Business Promotion 1 (Japanese Corporate)
Naoki Takeshita

Head of Cash Management Services
Maszeri Maiseh

Head of Treasury
Azman bin Amiruddin

DIRECTORY OF ABM MEMBERS (CONT'D)



SUMITOMO MITSUI BANKING CORPORATION MALAYSIA BERHAD (CONT'D)

MANAGEMENT (CONT'D)

Head of Client Services

Jennifer Lee Suat Kiow

Head of Credit Risk Management

Sarah Rahim

Head of Market Risk Management

Gerard Chan Chee Cheong

Head of Operational Risk Management

Kalsum Hassan

Head of Planning

Masaya Wakigi

Head of IT Planning

Kenta Kobayashi

Head of Human Resources

Vivien Foo Wen Juen

Chief Compliance Officer

Chang Siew Ming

Head of Legal

Gan Hua May

Head of Banking Services

Joanne Khoo Lay Choo

Head of Credit Review

Leong Mun Chin

Head of Credit Administration

Loo Kok Chee

Head of Strategic Credit Management

Yip Li Jin

Chief Information Security Officer

Hong Wai Choong

Chief Internal Auditor

Stephen Chin Beng Keat

Head of Islamic Banking

Ritza Rosli

Head of Financial Accounting

Fanny Ng Mei Yee

THE BANK OF NOVA SCOTIA BERHAD

Level 10, Menara Hap Seng 2

Plaza Hap Seng

1, Jalan P. Ramlee

50250 Kuala Lumpur

Tel : 03-2052 3600

Fax : 03-2052 3700

E-mail : bns.kualalumpur@scotiabank.com

Website : www.scotiabank.com.my

SWIFT Code : NOSCMYKL

BOARD OF DIRECTORS

Chairman

Theodoor Joseph Bark

Statutory Directors

Sivadas Menon

Murugiah M.N. Singham

Alexander Kwai Lap Choi

MANAGEMENT

Chief Executive Officer

Sivadas Menon

Head, Risk

Ragu Nelligan

Head, Treasury

Kenny Foong

Head, Global Wholesale Operations

Steven Narendran

Head, Finance

Kok Weng Kheong

Head, Compliance

Calvin Chua

Head, Human Resources

Veronica Lai

Internal Auditor

Rosesaliza Abdullah



DIRECTORY OF ABM MEMBERS (CONT'D)



UNITED OVERSEAS BANK (MALAYSIA) BHD

UOB Plaza 1 Kuala Lumpur

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50350 Kuala Lumpur

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Fax : 03-2694 4552

E-mail : uobcustomerservice@uob.com.my

Website : www.uob.com.my

SWIFT Code : UOVBMKYL

BOARD OF DIRECTORS

Chairman Emeritus and Honorary Adviser

Dr. Wee Cho Yaw

Board Chairman/Independent

Non-Executive Director

Dato' Jeffrey Ng Tiong Lip

Deputy Chairman/Non-Independent

Executive Director

Wee Ee Cheong

Independent Non-Executive Directors

Fatimah binti Merican

Ching Yew Chye

Chin Shoon Chong

Non-Independent Executive Director

Ng Wei Wei

SENIOR MANAGEMENT

Chief Executive Officer

Ng Wei Wei

Managing Director, Country Head, Wholesale Banking

Andy Cheah Shu Kheem

Managing Director, Country Head, Global Markets

Lee Che Kong

Managing Director, Country Head, Personal Financial Services

Ronnie Lim Kheng Swee

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

SENIOR MANAGEMENT (CONT'D)

Managing Director, Country Head, Retail and Brand

Elaine Fan Lee Boey

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

Chang Yeong Gung

Executive Director, Country Head, Risk Management

William Chong Kim Khong

Executive Director, Country Head, Human Resources

Lai Tak Ming

Executive Director, Country Head, Compliance

Daniel Loke Chee Keen

Executive Director, Country Head, Technology & Operations

Mohamad Fazli bin Mohamad Sarujee

Executive Director, Country Head, Islamic Banking

Mohd Fhauzi bin Muridan

Executive Director, Country Head, Legal & Secretariat

Penny Wan Yoke Nee

Executive Director, Country Head, Internal Audit

Bill Wong See Hong

Executive Director, Country Head, Channels and Digitalisation

Yap Kok Tee



VISION & MISSION

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

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

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



PERSATUAN BANK BANK DALAM MALAYSIA
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**FORGING PUBLIC UNDERSTANDING FOR A RESPONSIBLE
AND RESPONSIVE BANKING INDUSTRY**