



PERSATUAN BANK BANK DALAM MALAYSIA
THE ASSOCIATION OF BANKS IN MALAYSIA



TAKING **RESPONSIVE**
AND **COMMITTED** ACTION

ANNUAL REPORT **2023**



TAKING RESPONSIVE AND COMMITTED ACTION

Malaysia's banking industry is experiencing rapid transformation, as digital innovation merges with ethical standards. The rapid digital evolution introduces seamless online experiences, artificial intelligence, and blockchain technologies into daily operations. Concurrently, there is heightened focus on Environmental, Social, and Governance (ESG) considerations. ABM and its member banks are taking responsive and committed action to continuously elevate performance on these fronts.

This year's theme exemplifies ABM's commitment to its role. The colourful leaves of growing plants in the three core focus segments of Sustainability reflect the multitude of effects as a result of nurturing a strategic, secure and sustainable banking environment for the general Malaysian public, through responsive execution and implementation.



Responsible
Consumption



Renewable
Energy Resources



Quality Training



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COUNCIL BANKS



NON-COUNCIL BANKS



CORPORATE INFORMATION

CHAIRMAN BANK		PRINCIPAL OFFICER	
Malayan Banking Berhad Dato' Khairussaleh Ramli Alternate: Datuk Haji Hamirullah Boorhan		Executive Director Kalpana Sambasivamurthy (until 31 March 2024) Dr Amina Josetta Kayani (from 1 April 2024)	
COUNCIL MEMBERS		CO-OPTED MEMBERS	
Affin Bank Berhad Datuk Wan Razly Abdullah bin Wan Ali Alternate: Abdul Malek bin Mohamed Said		Alliance Bank Malaysia Berhad Kellee Kam Chee Khiong Alternate: Ronnie Royston Fernandiz	
CIMB Bank Berhad Dato' Abdul Rahman Ahmad Alternate: Khairul Rifaie		AmBank (M) Berhad Dato' Sulaiman Mohd Tahir (until 22 November 2023) Jamie Ling Fou-Tsong (from 23 November 2023) Alternate: Datuk Iswaraan Suppiah	
Citibank Berhad Vikram Singh (from 1 May 2023) Alternate: Tang Wan-Chee (from 22 June 2023)		REGISTERED OFFICE	
Hong Leong Bank Berhad Domenic Fuda (until 30 June 2023) Kevin Lam Sai Yoke (from 1 July 2023) Alternate: Dominic Mascrinas (until 23 October 2023) Justin Soong Jia Seng (from 24 October 2023)		A-11-1, AICB Building 10, Jalan Dato' Onn 50480 Kuala Lumpur Tel.: 03-2202 7223 ABMConnect: 1300-88-9980 Website: www.abm.org.my	
HSBC Bank Malaysia Berhad Dato' Omar Siddiq Alternate: Christina Cheah		BANKER	
		Malayan Banking Berhad	
		AUDITOR	
		Messrs Sekhar & Tan	

THE COUNCIL

As at 31 March 2024



**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



VIKRAM SINGH
Chief Executive Officer
Citibank Berhad



KEVIN LAM SAI YOKE
Group Managing Director and
Chief Executive Officer
Hong Leong Bank Berhad



**DATO' OMAR SIDDIQ BIN
AMIN NOER RASHID**
Non-Independent Executive Director
and 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



JAMIE LING FOU-TSONG
Chief Executive Officer
AmBank (M) Berhad

THE COUNCIL

As at 31 March 2024

DATO' KHAIRUSSALEH RAMLI

1

President and Group Chief Executive Officer and Executive Director



Dato' Khairussaleh Ramli was appointed as Chairman of The Association of Banks in Malaysia (ABM) on 1 May 2022.

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

Within the Maybank Group, Dato' Khairussaleh is President Commissioner of PT Bank Maybank Indonesia Tbk (Maybank Indonesia) and is a member of the board of Maybank Singapore Limited. He has over 30 years' experience in the financial services and capital markets industry.

Previously, Dato' Khairussaleh was the Group Managing Director of RHB Banking Group. Prior to that, he was with Maybank, having served as the Group Chief Financial Officer and subsequently, President Director and Chief Executive Officer of Maybank Indonesia.

In previous roles, Dato' Khairussaleh was the 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.

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

Dato' Khairussaleh serves on the boards of Payments Network Malaysia Sdn Bhd (PayNet), Cagamas Holdings Berhad and Financial Industry Collective Outreach (FINCO). He is also Vice Chairman of AICB and Co-Chairman of the Emerging Markets Advisory Council of Institute of International Finance.

DATUK WAN RAZLY ABDULLAH BIN WAN ALI

2

President & Group Chief Executive Officer



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).

THE COUNCIL
As at 31 March 2024

DATO' ABDUL RAHMAN AHMAD

3

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).

VIKRAM SINGH

4

Chief Executive Officer

Citibank Berhad



Mr Vikram Singh was appointed as Chief Executive Officer of Citibank Malaysia effective 1 May 2023. In his current role, he is responsible for leading Malaysian franchise, leveraging Citi's global strengths and further enhancing Citi's position as a leading bank and employer of choice. He also has oversight of the Citi Solutions Centers in Malaysia.

Prior to this, he was the Head of Citi Asia Pacific Regional Account Management, Global Subsidiaries Group where he managed top 200 MNC relationships for 18 markets in APAC including Japan.

Mr Vikram is a 24-year Citi veteran with vast corporate banking experience, that spans across 18 countries in Asia Pacific. He joined Citi in 1999 as Risk Head for Commercial Bank, North India and from 2004 to 2015, held various leadership roles in India, covering large local corporates.

During his role as Head of Corporate & Investment Banking in the Philippines from 2016 to 2021, Mr Vikram accomplished double digit revenue growth by devising and deploying robust business strategies.

Mr Vikram holds a Bachelor's degree in Economics from Delhi University, New Delhi and a Master's degree in Management from International Management Institute, New Delhi.

THE COUNCIL
As at 31 March 2024

KEVIN LAM SAI YOKE 5

Group Managing Director and Chief Executive Officer



Mr Kevin Lam Sai Yoke was appointed Group Managing Director and Chief Executive Officer of Hong Leong Bank Berhad (HLB) on 1 July 2023.

Mr Lam is a seasoned professional with over 30 years of experience in the financial industry, having held pivotal senior leadership roles across five key Southeast Asian markets, including Thailand, Vietnam, Singapore, Indonesia, and Malaysia. His expertise spans strategic planning, business management, marketing, product development, sales and distribution, banking infrastructure development, and digital and technology innovation, enabling him to build enduring franchises in diverse cross-functional and cross-cultural environments.

Prior to joining HLB, Mr Lam served as the Head of TMRW Group Digital Banking of United Overseas Bank Limited (UOB), for its key regional markets based in Singapore. He has experience in various ASEAN markets for a decade including in Jakarta as the President Director of UOB Indonesia, and in Kuala Lumpur where he headed Personal Financial Services at UOB Malaysia and later served as its Deputy Chief Executive Officer where he oversaw its Wholesale Banking business as well as Technology and Operations. He had also headed the consumer banking loans, sales and distribution in Singapore with UOB, after time with various international banks and technology firms based in Singapore, Hong Kong and the USA.

Mr Lam holds an undergraduate degree in Business Administration from the National University of Singapore and is an esteemed alumnus of the Asian Financial Leadership Program. He is also Council Member of AICB.

DATO’ OMAR SIDDIQ BIN AMIN NOER RASHID 6

Non-Independent Executive Director and Chief Executive Officer



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 (HSBC Malaysia) 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 and a Director of British Malaysian Chamber of Commerce Berhad. He is also the Chairman of Special Committee for the Iron and Steel Industry in Malaysia – Ministry of Investment, Trade and Industry of Malaysia.

THE COUNCIL
As at 31 March 2024

TAN CHOR SEN

7

Chief Executive Officer

OCBC Bank (Malaysia) Berhad



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

Mr Tan has over 35 years of banking experience 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. 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 was responsible for developing cross-border capabilities and business within the region.

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). He is a Council Member of AICB.

TAN SRI DATO' SRI DR. TAY AH LEK

8

Managing Director/Chief Executive Officer

Public Bank Berhad



Tan Sri Dato' Sri Dr. Tay Ah Lek, Managing Director/CEO of Public Bank Berhad, has 63 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. He 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.

Tan Sri Dato' Sri Dr. Tay holds a Master's degree in Business Administration from Henley, UK and is an Alumni of Harvard Business School. He is an Emeritus Fellow of the Malaysian Institute of Management, a Fellow, Chartered Banker of AICB, and is a Fellow of Certified Public Accountant (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.

THE COUNCIL

As at 31 March 2024

MOHD RASHID MOHAMAD

9

Group Managing Director and Chief Executive Officer



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, and Chairman of the AICB Investment Committee.

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.

MAK JOON NIEN

10

Managing Director and Chief Executive Officer



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 oldest operating bank with a presence that goes 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, he 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, and also a Board Member and Deputy Chairman of the British Malaysian Chamber of Commerce and Industry.

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

THE COUNCIL
As at 31 March 2024

NG WEI WEI

11

Chief Executive Officer

United Overseas Bank (Malaysia) Bhd



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

Ms Ng is a career banker with over two decades of experience. She has held various senior country and regional leadership roles spanning across Commercial Banking, Corporate Banking and Transaction Banking at global financial institutions in Malaysia and Hong Kong. During her tenure with an international bank in Hong Kong, she was responsible for driving the Global Trade & Receivables Finance business covering ten countries in the Asia Pacific region.

She rejoined UOB Malaysia in June 2019 as the Managing Director and Country Head of Wholesale Banking where she was instrumental in growing the wholesale business. Ms Ng 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 a double major in Accounting and Management from the Monash University of Melbourne, Australia.

An accomplished public speaker, Ms Ng has been invited to share her thoughts and leadership insights in many public forums. Her speaking engagements cover various topics, from personal development and leadership to industry-specific insights and sustainability.

KELLEE KAM CHEE KHIONG

12

Group Chief Executive Officer

Alliance Bank Malaysia Berhad



ALLIANCE BANK

Mr Kellee Kam Chee Khiong is the Group Chief Executive Officer (GCEO) of Alliance Bank Malaysia Berhad (Alliance Bank). He joined Alliance Bank as GCEO 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, he was with the RHB Banking Group for over 13 years and served as its Group Managing Director from 2011 to 2015. He also held multiple senior roles within the RHB Banking Group including Group Chief Financial Officer and Head of Group Strategy.

As GCEO of Alliance Bank, 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, he 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.

THE COUNCIL

As at 31 March 2024

JAMIE LING FOU-TSONG

13

Chief Executive Officer

AmBank (M) Berhad



Mr Jamie Ling Fou-Tsong is the Group Chief Executive Officer of AMMB Holdings Berhad and Chief Executive Officer of AmBank (M) Berhad. As the Group CEO, he assumes the responsibility to lead the Management Team, oversee all lines of businesses and operations, orchestrate alignment with the Group’s strategic direction. As a steward of the Group, driving long-term value creation activities and ensuring that all endeavours are consistent with the Group’s purpose and core values are primary objectives.

Mr Ling joined AmBank in 2017 as the Group Chief Financial Officer and was named ‘Best CFO for Investor Relations’ mid-cap category for 2021 by Malaysian Investor Relations Association Berhad (MIRA).

Prior to joining AmBank, Mr Ling has over two decades of regional and international banking experience across Asia and Europe. His in-depth commercial and financial experience covers roles held in treasury, finance, risk management and sales.

He held senior leadership positions in Malaysia, UK and Northeast Asia. He was the Regional Chief Financial Officer of Standard Chartered Bank for Greater China and Northeast Asia, covering Hong Kong, Taiwan, China, South Korea and Japan. Mr Ling was also a board member of Standard Chartered (Hong Kong) Limited and Hong Kong Note Printing Limited.

He sits on the Board of several other subsidiaries and joint ventures of AMMB, namely AmMetLife Insurance Berhad, AmMetLife Takaful Berhad, AmGeneral Holdings Berhad, Liberty General Insurance Berhad and AMAB Holdings Sdn Bhd.

Mr Ling holds a B.A. (Hons) in Economics and Accounting from the University of Newcastle Upon Tyne, UK. He is a Fellow of ICAEW and also a Member, Association of Chartered Certified Accountants. He is an Alumni, Executive Management Programmes of Templeton College, Oxford University and INSEAD.

THE COUNCIL – ALTERNATES



DATUK HAJI HAMIRULLAH BOORHAN
Senior Executive Vice President (EVP) and Head, Community Financial Services, Malaysia
Malayan Banking Berhad (Maybank)



ABDUL MALEK BIN MOHAMED SAID
Group Chief Corporate Strategy and Sustainability Officer
Affin Bank Berhad



KHAIRUL RIFAIE
Group Chief Financial Officer
CIMB Group



TANG WAN-CHEE
Chief Financial Officer
Citibank Berhad



JUSTIN SOONG
Group Chief Risk Officer
Hong Leong Bank Berhad



CHRISTINA CHEAH
Managing Director,
Country Head of Global Banking
HSBC Bank Malaysia Berhad



CHONG LEE YING
Chief Operating Officer
OCBC Bank (Malaysia) Berhad



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



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



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



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



RONNIE ROYSTON FERNANDIZ
Group Chief Financial Officer
Alliance Bank Malaysia Berhad



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

THE COUNCIL – ALTERNATES

DATUK HAJI HAMIRULLAH BOORHAN

1

Senior Executive Vice President (EVP) and Head, Community Financial Services, Malaysia

Maybank



Datuk Haji Hamirullah Boorhan is the Senior EVP and Head, Community Financial Services, Malaysia with responsibilities covering Consumer Finance, Commercial Banking, Virtual Banking, HNW and Affluent Banking, Cards, Funding & Deposit and Branch Network of Maybank Malaysia. He joined Maybank upon graduation in 1985 and had wide and in-depth management experience covering almost the entire bank over the past 39 years.

He also served as the Honourable Secretary to the Association of Finance Companies in Malaysia (AFCM).

He graduated with a Diploma in Accountancy from Institut Teknologi Mara and an MBA from International Islamic University. He is also a Certified International Retail Banker by London Executive Management – International Academy of Retail Bank.

ABDUL MALEK BIN MOHAMED SAID

2

Group Chief Corporate Strategy and Sustainability Officer

Affin Bank Berhad



Encik Abdul Malek bin Mohamed Said was appointed as Chief Corporate Strategy Officer on 17 August 2020. He subsequently assumed the role of Group Chief Corporate Strategy and Sustainability Officer on 1 November 2023 where he is responsible for overall vision and mission of AFFIN Group to conceptualise and formulate strategic initiatives for AFFIN Group's A25 transformation plan and to develop AFFIN Group's sustainability roadmap.

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 30 years of working experiences, primarily in strategic management, corporate planning and insolvency. He has served in various financial advisory firms and assumed various roles including as Head, Portfolio & Financial Management, Petrochemical Business at PETRONAS, Executive Director in PwC and Executive Director in Deloitte.

KHAIRUL RIFAIE

3

Group Chief Financial Officer

CIMB Group



Encik Khairul Rifaie oversees all aspects of financial performance which includes financial planning and budgeting, statutory and regulatory reporting, tax, capital management and finance operations as well as investor relations.

He is responsible for providing analysis and advice on strategic and financial matters to CIMB's businesses, senior management and boards, spearheading finance related projects such as cost and capital optimisation projects under the Group's strategic plan and managing the financial performance, capital and funding as well as ensuring CIMB meets its regulatory and compliance requirements.

Encik Khairul joined CIMB in January 2016 and assumed his current role in 2019. Prior to his current role, he held the position of Chief Financial Officer, CIMB Malaysia as well as the Regional Head, Financial Control.

He 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. Encik Khairul 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.

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


THE COUNCIL – ALTERNATES

TANG WAN-CHEE

4

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.

JUSTIN SOONG

5

Group Chief Risk Officer

Hong Leong Bank Berhad


HongLeong Bank

Mr Justin Soong is the Group Chief Risk Officer of Hong Leong Bank and Hong Leong Financial Group, which has businesses in Malaysia, Singapore, Hong Kong, Cambodia, Vietnam, and China. He has oversight responsibilities for risk management in the financial group. He joined the Group in 2010 and currently chairs several of the senior management committees in the Bank.

Prior to this, Mr Soong has served as the Group Chief Risk Officer of RHB Banking Group (2005-2010) and as the practice leader of the financial risk management and capital markets practice of KPMG (2001-2005) where he has led advisory engagements for financial institutions in Hong Kong, Taiwan, China, Indonesia, Malaysia, Cambodia and in the Middle East.

Mr Soong has also held various other positions (1993-2000) in banks and exchanges, variously heading corporate strategy, derivatives product development, financial arbitrage and securities lending. He has led M&A activities and drafted securities regulations.


Mr Soong was educated in Singapore and graduated from the University of London with an LLB (Hons) degree (1993). He has completed the Asian School of Business ICLIF Global Leadership Development Programme (GLDP, 2008) and is accredited as a Chartered Banker (2019).

CHRISTINA CHEAH

6

Managing Director,
Country Head of Global Banking

HSBC Bank Malaysia Berhad


HSBC

After graduating from University of London with a 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.

THE COUNCIL – ALTERNATES

CHONG LEE YING

7

Chief Operating Officer

OCBC Bank (Malaysia) Berhad



Ms Chong Lee Ying was appointed Chief Operating Officer of OCBC Bank (Malaysia) Berhad in October 2023 and oversees the Bank’s data, customer experience, operations, technology, business and property services, and operational excellence divisions. Prior to this, she served as Head of Transaction Banking for almost a decade, spearheading the cash management, trade finance and digital efforts of the Bank for businesses.

Before joining the Bank in 2004 to take on divisional project roles at the CEO’s office and Public Institutional and Wholesale Banking, she worked at RHB Bank and Deutsche Bank, mainly managing multinationals from across geographies.

Ms Chong holds a Bachelor of Commerce from Australian National University, is a certified Chartered Banker of AICB, and is an alumna of ESSEC and Wharton Business School.

DATO’ CHANG KAT KIAM

8

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

9

Managing Director,
Group Community Banking

RHB Bank Berhad



Mr Jeffrey Ng is currently the Managing Director, Group Community Banking for RHB Banking Group.

In his current role, Mr Ng is responsible to lead the Group towards achieving its aspiration of becoming a Community Bank of choice by, providing a seamless experience for retail individuals and SME customers. He is responsible to ensure RHB Bank remains at the forefront in terms of growth, wealth business, profitability and market share.

He has more than 20 years of experience in the financial services industry, focusing particularly in Business Banking. Prior to his current role, Mr Ng held the position of Head, Group Business & Transaction Banking for RHB Bank. Prior to that he led the SME business for Standard Chartered Malaysia.

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 UK and a Chartered Banker with AICB.


THE COUNCIL – ALTERNATES

SAMMEER

10

Managing Director and Head, Wealth and Retail Banking

Standard Chartered Bank Malaysia Berhad



Mr Sammeer is the Managing Director and Head, Wealth and Retail Banking for Standard Chartered Malaysia.

Mr Sammeer is a seasoned financial services professional with over 26 years of experience in driving strategic business transformation and change management actions across diverse markets. In his 22 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.

RONNIE LIM

11

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 34 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.

THE COUNCIL – ALTERNATES

RONNIE ROYSTON FERNANDIZ

12

Group Chief Financial Officer

Alliance Bank
Malaysia Berhad

ALLIANCE BANK

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 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

13

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

As Chairman of The Association of Banks in Malaysia (ABM), I am pleased to present the 2023 Annual Report.

2023 reminded us of how events in one part of the world can affect the rest of the world – be it from a social, economic, or environmental standpoint. The year saw geopolitical concerns persisting, fluctuating commodity prices while the quality of life for many was affected by high inflation. The past twelve months were challenging for all parties – governments, businesses, and communities – yet amid this, silver linings emerged, offering us new opportunities to improve, innovate and do better.



Dato' Khairussaleh Ramli
Chairman

The United States Federal Reserve continued to raise interest rates in the first half of 2023 to combat decades-high inflation, which had a widespread impact on the cost of living, and tightened fiscal policies. In addition, global tensions grew more intense, with the Israel-Gaza conflict erupting in the final quarter of the year and the Russia-Ukraine war continuing unabated.

With gross domestic product (GDP) growing and inflation gradually dropping, the world economy made its final descent towards a soft landing. Demand and supply variables helped major economies in the second half of 2023, demonstrating the resilience of global activity. Despite restrictive monetary circumstances, demand was maintained by higher government and private spending. The supply side was greatly helped by increased labour force participation, mended supply chains and cheaper energy and commodity prices.

Thanks to its diverse structure and strong foundations, Malaysia's economy and financial system stayed resilient in the face of these global events. Action plans based on the Ekonomi MADANI framework and implementation of clear government policies and initiatives provided a measure of stability, enabling Malaysia to stay on a path of sustainable growth in the face of unprecedented challenges.

THE GLOBAL ECONOMY

Global economic recovery progressed at a controlled pace. We saw a resilient start in early 2023 thanks to a rebound in reopening and strides in curbing inflation from the highs of 2022. However, this was tempered by economic activity reaching a level within, but still behind, its pre-pandemic trajectory, particularly in emerging markets and developing economies, primarily attributed by various factors such as the legacy of the COVID-19 pandemic, international conflict, and growing geo-economic fragmentation.



CHAIRMAN'S STATEMENT

According to the Organisation for Economic Co-operation and Development (OECD), worldwide GDP expansion is expected to moderate to 2.8% in 2024 (compared to 3.3% in 2023) on slower anticipated growth in key economies like the US and China. Meanwhile, ASEAN's economic growth is projected to strengthen to 4.5% in 2024 from 4.0% in 2023, driven by robust local demand, increased tourism, and improvements in certain areas of manufacturing and exports.

Markets were filled with excitement as the possibility of central banks moving away from strict monetary policies emerged. This led to a relaxation of financial conditions, a significant increase in equity valuations, and a surge in capital flows to emerging market economies, excluding China. Additionally, some low-income countries and frontier economies were able to regain access to the market, which is a positive development.

It is anticipated that global headline inflation will gradually decrease, falling from an annual average of 6.8% in 2023 to 5.9% in 2024 and 4.5% in 2025. Advanced economies are expected to return to their targeted inflation rate earlier as compared to emerging market and developing economies.

Implementing reforms to address structural barriers to growth, such as promoting labour market participation, may facilitate a smoother transition towards inflation targets and support debt reduction. Enhanced and swifter multilateral cooperation is essential for effective debt resolution to prevent financial distress. At the same time, collaboration is also critical to mitigate the impacts of climate change and expedite the green transition, including ensuring consistent international flows of essential minerals.

MALAYSIAN ECONOMY IN 2023 AND OUTLOOK FOR 2024

The Malaysian economy expanded by 3.7% in 2023, holding steady despite softer foreign demand, interruptions in the production of commodities, and an increase in the cost of living. The resurgence in tourism activity and strong domestic demand served as the primary drivers of growth. However, lower global demand, falling commodity prices, and a shift in expenditure towards services reduced exports on the external front. Household spending was aided by supportive policy measures and better labour market circumstances, particularly for poor households

impacted by rising living expenses. Capital spending by the private sector drove investment activity, especially in information technology and electrical and electronics. Growth of export-oriented industries moderated somewhat. All sectors, however, kept growing in 2023.

The country's core inflation in 2023 was 3% on average, similar to 2022. In general, price pressures were less intense in 2023. In addition, the percentage of Consumer Price Index (CPI) items reporting monthly price increases trended downward, with headline inflation moderating in 2023 to an average of 2.5%.

Amid strong prospects for domestic development, monetary policy was further normalised. During the year, the Overnight Policy Rate (OPR) was raised by 25 basis points to 3.00%. This signified the full removal of the monetary stimulus that was instituted in 2020 to foster the recovery of the economy from the pandemic.

Notably, domestic financing and monetary policies remained favourable to financial intermediation. Interbank trading volume surged after Bank Negara Malaysia's liquidity operations to lower the high overnight balances intended to improve price discovery in the interbank market. Despite higher interbank rates in the run-up to year-end deposit competition in 2023, there was little impact on wider lending conditions.

Credit flow to the private non-financial sector kept up with the expansion of the national economy in 2023, recording a growth of 4.8% (2022: 4.7%). The rise of outstanding corporate bonds was slightly lower at 4.2% (2022: 4.6%). Lending to households, especially for the purchase of houses and cars, was the main factor driving loan growth, bolstered by government incentives like extended stamp duty exemptions and favourable labour market conditions.

On the business loan front, there was an overall decline in the first half of 2023 due to slower growth in non-small and medium businesses' (SMEs) working capital financing. However, by the end of 2023, an improvement in business outlook saw non-SME working capital financing growth rebound. Bond spreads narrowed, indicating that funding operations were generally sustained amid favourable conditions, in spite of the slower loan growth among non-SMEs. Overall credit conditions generally continued to be favourable to economic activities. This was supported by a consistent loan approval rate, prudent lending standards, and the availability of financing support facilities to guarantee a steady flow of credit into the economy.

CHAIRMAN'S STATEMENT

Looking ahead to 2024, the Malaysian economy is expected to grow by 4%–5%. This growth is anticipated to be driven by increased external demand, a resurgence in global trade, and the positive impact of the technological upswing on Malaysia’s semiconductor supply chain, boosting exports and production. Additionally, the tourism industry in Malaysia is set to improve as global tourism returns to pre-pandemic levels.

2023 Key Domestic Figures at a Glance



Real GDP
grew by
3.7%
(2022: 8.7%)

Headline inflation
averaged at
2.5%
(2022: 3.3%)



Overnight Policy Rate (OPR)
increased to
3.00%
back to its pre-pandemic level

Source: Bank Negara Malaysia and Department of Statistics, Malaysia.

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MALAYSIAN BANKING SECTOR – DEVELOPMENTS & ISSUES

Despite the collapse of several banks in developed nations in the first of quarter of 2023 raising questions about the stability of banks and financial markets in other jurisdictions, there was little impact on the domestic financial industry. Banks in Malaysia were unaffected as the Malaysian financial industry carried out its

intermediation role effectively. Strong risk management fundamentals and well-capitalised financial institutions remained the cornerstones of the domestic financial sector’s resilience. The financial sector is able to keep up with new developments and seize opportunities to further support Malaysia’s economic growth as a result of the various developmental reforms that have been implemented under both the current and previous versions of the financial sector blueprint.

Bank deposit growth was 5.9% in 2023, with the majority of the funding base continuing to come from individuals and enterprises (36.3% and 32.9% of total deposits respectively). Depositor preferences have recently returned to longer-term fixed deposits to obtain higher returns. As a result, the share of fixed deposits (including commodity murabahah) in total banking system deposits rose to about 50%, approaching pre-pandemic levels (49.5%; average: 51.2% from 2015 to 2019). This has in turn helped improve the funding stability of banks.

The banking system remained robust, with banks maintaining substantial reserves of high-quality liquid assets to withstand any liquidity or funding challenges. At the end of 2023, the aggregate Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) were at 160.9% and 118.2% respectively. As the necessity for cash reserves diminishes, the trend of depositors shifting towards longer-term deposits will continue to support the stability of banks’ funding sources. Throughout the year, Bank Negara Malaysia implemented various measures to enhance the regulation and supervision of liquidity risk, including a heightened focus on banks’ ability to monitor depositor concentrations and the adequacy of their contingency funding plans.

The quality of banks’ assets showed further improvement in the latter half of 2023. The percentage of loans classified under Stage 2 (identified as having higher credit risk) continued to decrease, accounting for only 7.2% of the total banking system loans. Additionally, the portion of loans under repayment assistance programmes saw an improvement, making up 2.4% of the total banking system loans. This indicates the steady recovery in borrowers’ ability to repay their debts.

CHAIRMAN'S STATEMENT

The banking system's loan loss coverage ratio, including regulatory reserves, stayed strong at 119%, indicating banks' continued vigilance. While annualized credit costs remained slightly higher than pre-pandemic levels, they have significantly decreased from previous highs.

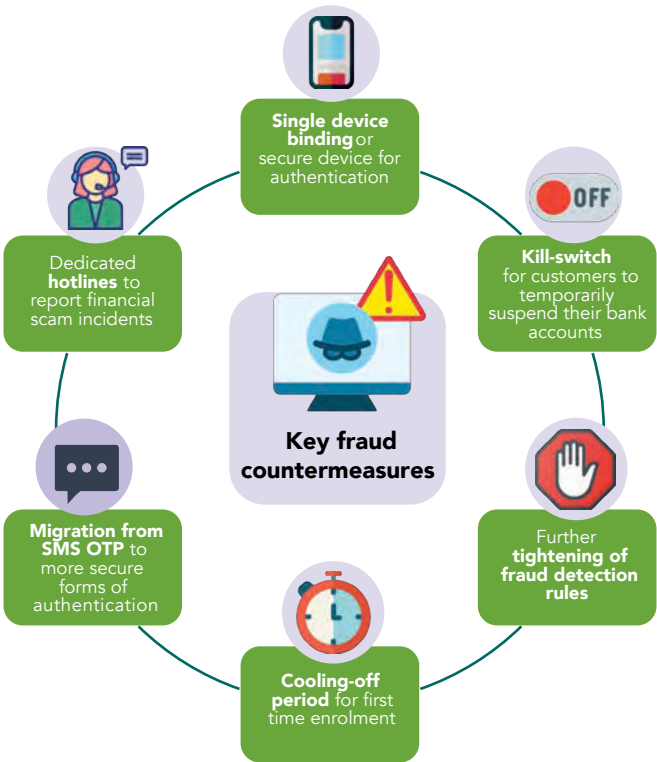
Looking ahead, the outlook is promising but cautious as increased competition for deposits to bolster loan growth and expectations on potential policy rate hikes may exert pressure on banks' funding costs. On a positive note however, banks anticipate that asset quality will continue to outperform their initial projections. Additionally, banks have sizable buffers accumulated both before and during the pandemic that would continue to insulate them from any unfavourable effects of market events on profitability.

As the landscape of the banking sector in Malaysia continue to evolve, 2023 saw the successful debut of Malaysia's first digital banks. To-date, three digital banks have launched operations post receiving the

digital banking licences in 2022 from Bank Negara Malaysia and passing the regulator's operational readiness review.

Malaysia is also making great progress towards reaching Bank Negara Malaysia's Financial Sector Blueprint 2022-2026's (the "Blueprint") goal of achieving a compounded annual growth rate of over 15% in e-payment transactions per person between 2022 and 2026. This is on the back of a 20% increase to 343 transactions per person in 2023 (compared to 285 in 2022). E-payment growth was aided by increased consumer spending, as evidenced by a 17% growth in the total value of selected retail e-payment transactions to RM592 billion in 2023. Small businesses are increasingly embracing e-payment transactions, with DuitNow QR transactions experiencing a surge in popularity. The convenience, cost-effectiveness, and familiarity of the service are driving this trend, with ABM continuing to support e-payment adoption through its yearly "Go Green" campaign, encouraging Malaysians to opt for e-wallet transfer for gifting money during Chinese New Year and Hari Raya Aidilfitri.

Key Fraud Countermeasures



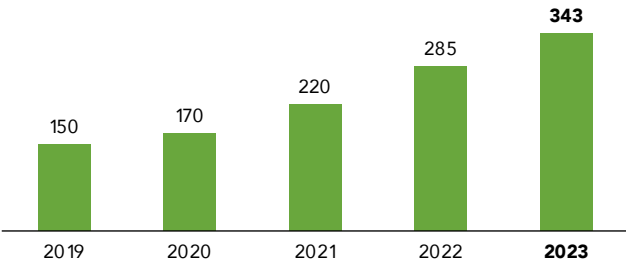
Source: Bank Negara Malaysia

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e-Payment Transactions Made per Capita

Volume per capita



Source: Bank Negara Malaysia

1. DuitNow QR is part of a shared infrastructure for retail payments (i.e. Real-time Retail Payments Platform, RPP). The RPP allows industry players to pool resources and share costs for the development and maintenance of the infrastructure while also competing at product level to better serve end-users.
2. Based on the Hand Phone Users Survey 2021 released by the Malaysian Communications and Multimedia Commission, the penetration rate for smartphone users in Malaysia for 2021 was at 94.8%. Meanwhile, 41% of respondents had used mobile payment applications as an alternative to traditional payment methods.
3. Based on Pelan Jalanan Digital Negara (JENDELA) Phase 1 Concluding Report, 96.9% of populated areas in Malaysia have access to 4G network as of 31 December 2022.

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CHAIRMAN'S STATEMENT

ABM'S STRATEGY FOR 2024

2024 marks the midway point since the launch of the Blueprint. With the Blueprint setting 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, ABM aims to embrace changes, evolve and adapt accordingly.

For 2024, ABM will continue aligning with key strategic thrusts of the Blueprint, specifically, in upholding fair and responsible dealings with financial consumers, supporting orderly transition to a low-carbon economy, integrating climate risks in internal functions and operations, aligning intermediation activities with positive social impact and ESG principles, enhancing financial capability and access, improving financial inclusion and elevating the financial well-being of households and businesses. Advancing digitalisation is another key strategic thrust in the Blueprint that ABM will continue to push as part of its strategy.

Aligned with the Blueprint, ABM reiterates its support of Bank Negara Malaysia's mission of fostering a robust and progressive financial system that provides 'finance for all', 'finance for transformation', and 'finance for sustainability'.

The banking industry is working closely with Bank Negara Malaysia and Payments Network Malaysia Sdn Bhd ("PayNet") in the efforts to combat financial scams more effectively, building on from its #JanganKenaScam campaign in 2023. The National Fraud Portal, led by Bank Negara Malaysia and PayNet, is expected to be ready by this year. The National Fraud Portal is set to enhance the National Scam Response Centre (NSRC) by automating the process of detecting and tracing the movement of funds stolen from financial scam victims, specifically in automating and enhancing the ability to trace fund movements as well as identify money mules.

ABM also remains steadfast in its commitment to advancing the Environmental, Social, and Governance (ESG) agenda, not only through active participation in the Joint Committee on Climate Change (JC3) but also through internal initiatives. Recognising the pivotal role of ESG and climate considerations, ABM and its member banks aspire to take the lead in shaping the narrative within Malaysia's financial services sector, emphasising the integration of ESG principles and effective management of climate risks.

With a firm dedication to achieving Net Zero Carbon Emissions by 2050, ABM and its members prioritise social and financial inclusion, sustainable growth, and the integration of ESG principles at the core of their operations and strategies.

Other areas of focus for 2024 include the implementation of electronic invoicing (e-invoicing) for the banking industry, open banking, promotion of financial inclusion and financial literacy. In line with the Blueprint, ABM is also committed to strengthening collaboration with other stakeholders on efforts to improve cyber security, whilst also supporting the use of technology to further improve banking experience for customers.

On the international front, ABM is proud to announce that we will be hosting the 52nd ASEAN Banking Council meeting, under the auspices of the ASEAN Bankers Association, in Kuala Lumpur at the end of 2024. We are excited to welcome our fellow bankers from the other ASEAN countries for this 2-day event.

On behalf of ABM, I would like to take a moment to thank and acknowledge the contributions of Ms Kalpana Sambasivamurthy for her role in guiding ABM as Executive Director from 18 September 2017 to 31 March 2024. I would also like to warmly welcome Dr Amina Josetta Kayani, who has assumed the position as ABM's Executive Director with effect from 1 April 2024. I am highly confident that Dr Amina's extensive experience across corporate, academic, and non-profit sectors, coupled with her outstanding vision and ambition, will take ABM to new heights.

Finally, I would like to express gratitude to ABM's member banks, Bank Negara Malaysia, the Securities Commission, government ministries, and consumer associations for their unwavering support, guidance, and confidence in empowering us to drive various initiatives for the industry's advancement. To realise these goals, I urge the banking sector to continue their significant positive contributions to Malaysia's economy, fostering competitiveness, sustainability, inclusivity and togetherness.

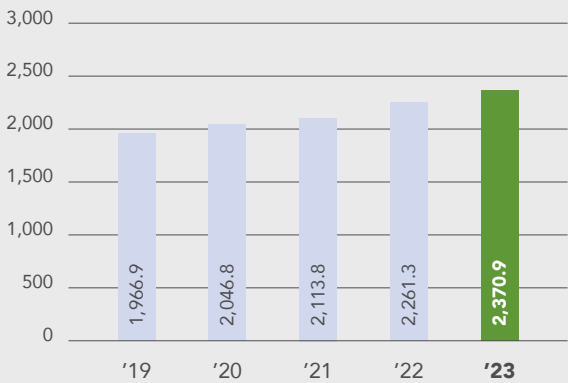
Dato' Khairussaleh Ramli
Chairman

FINANCIAL DATA

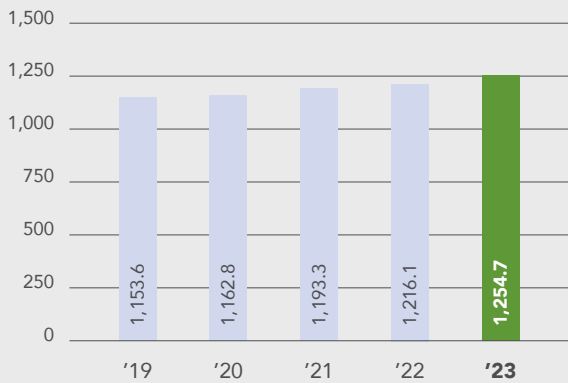
Total Assets, Total Loans and Total Deposits of Commercial Banks ^A										
	2019		2020		2021		2022		2023	
	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)
Total Assets	1,966,865	1.8	2,046,809	4.1	2,113,763	3.3	2,261,265	7.0	2,370,915	4.8
Total Loans	1,153,597	1.6	1,162,792	0.8	1,193,303	2.6	1,216,059	1.9	1,254,747	3.2
Total Deposits	990,669	1.3	1,046,988	5.7	1,074,394	2.6	1,080,789	0.6	1,108,243	2.5

yoy = year on year

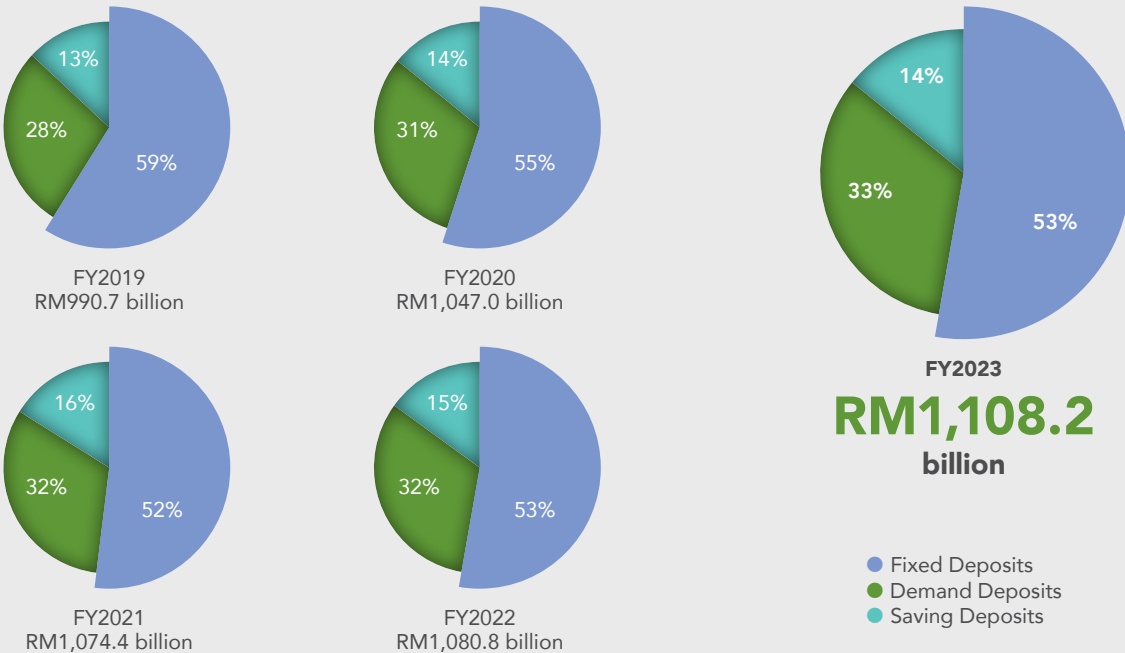
Total Assets ^A
(Amount denoted in RM billion)



Total Loans ^A
(Amount denoted in RM billion)



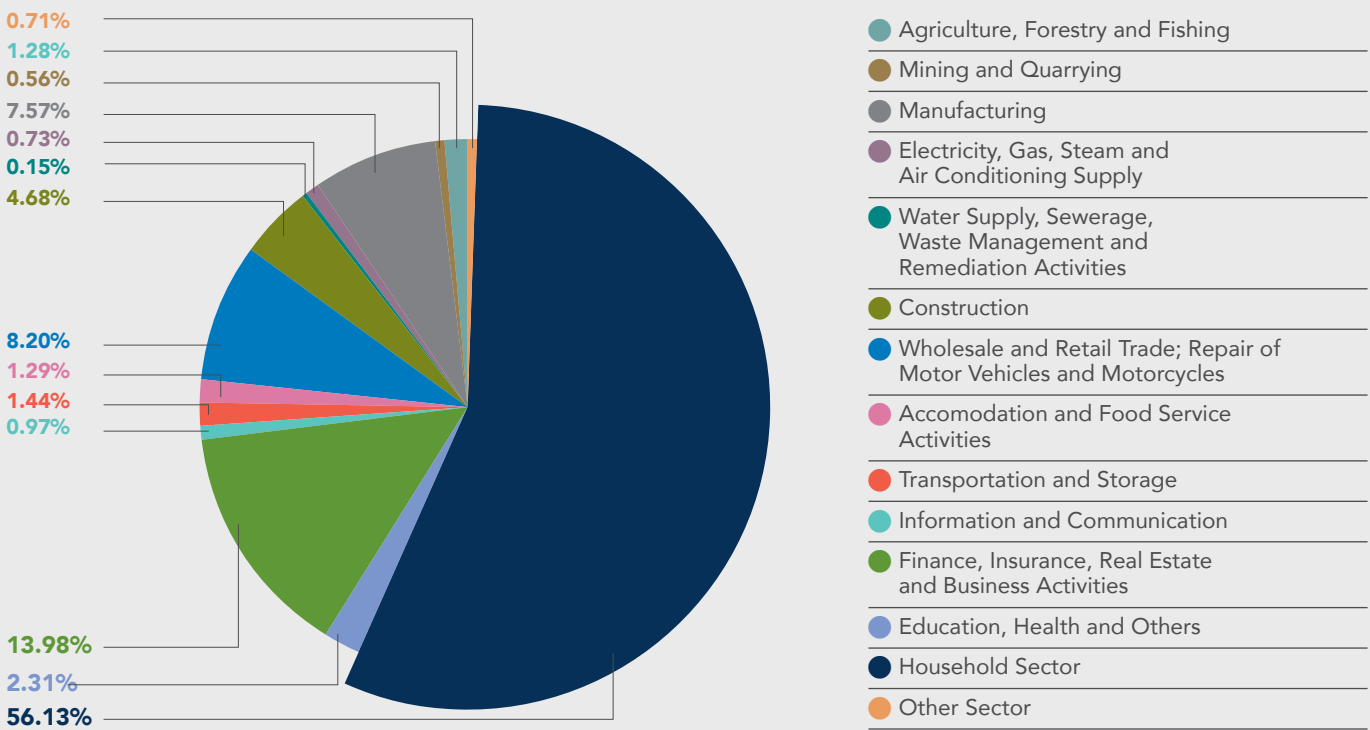
Total Deposits ^A
(Amount denoted in RM billion)



Source:
^A Data for 2019 to 2023 extracted from Bank Negara Malaysia’s Monthly Highlights & Statistics in January 2024.

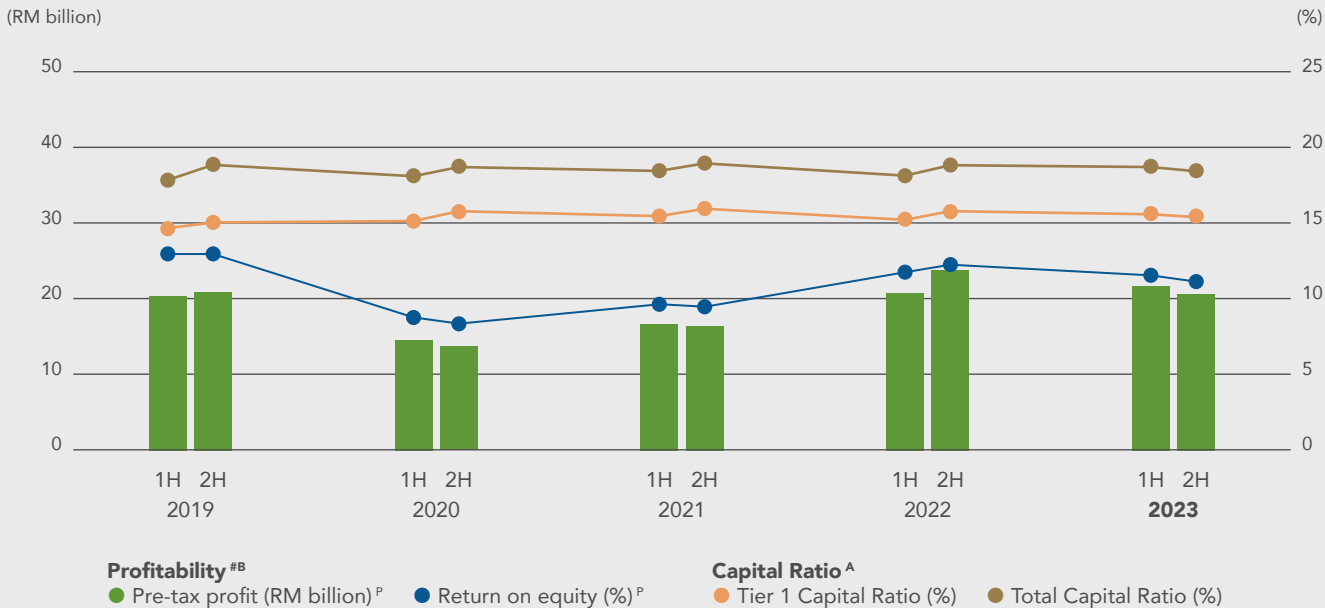
FINANCIAL DATA

Total Loans¹ by Sector as at end of 2023^A



Note:
¹ Total loans as at end 2023 is RM1,254.7 billion

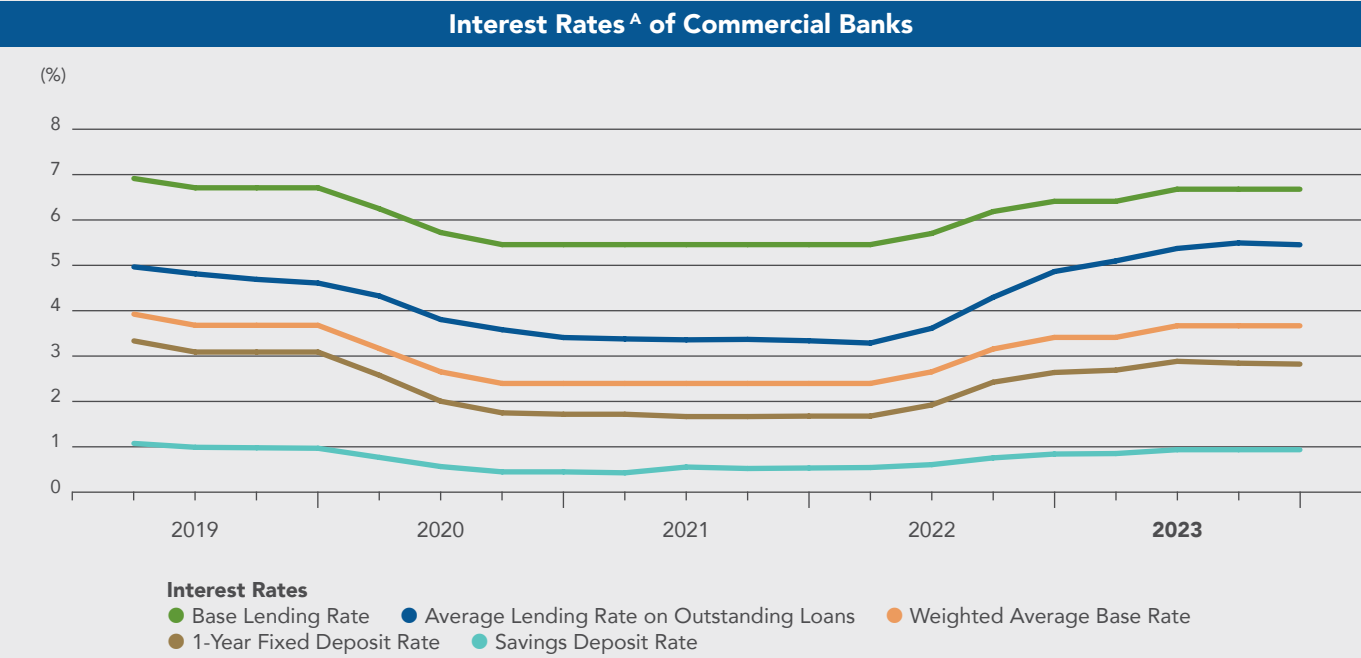
Profitability and Capital Ratios of Commercial Banks



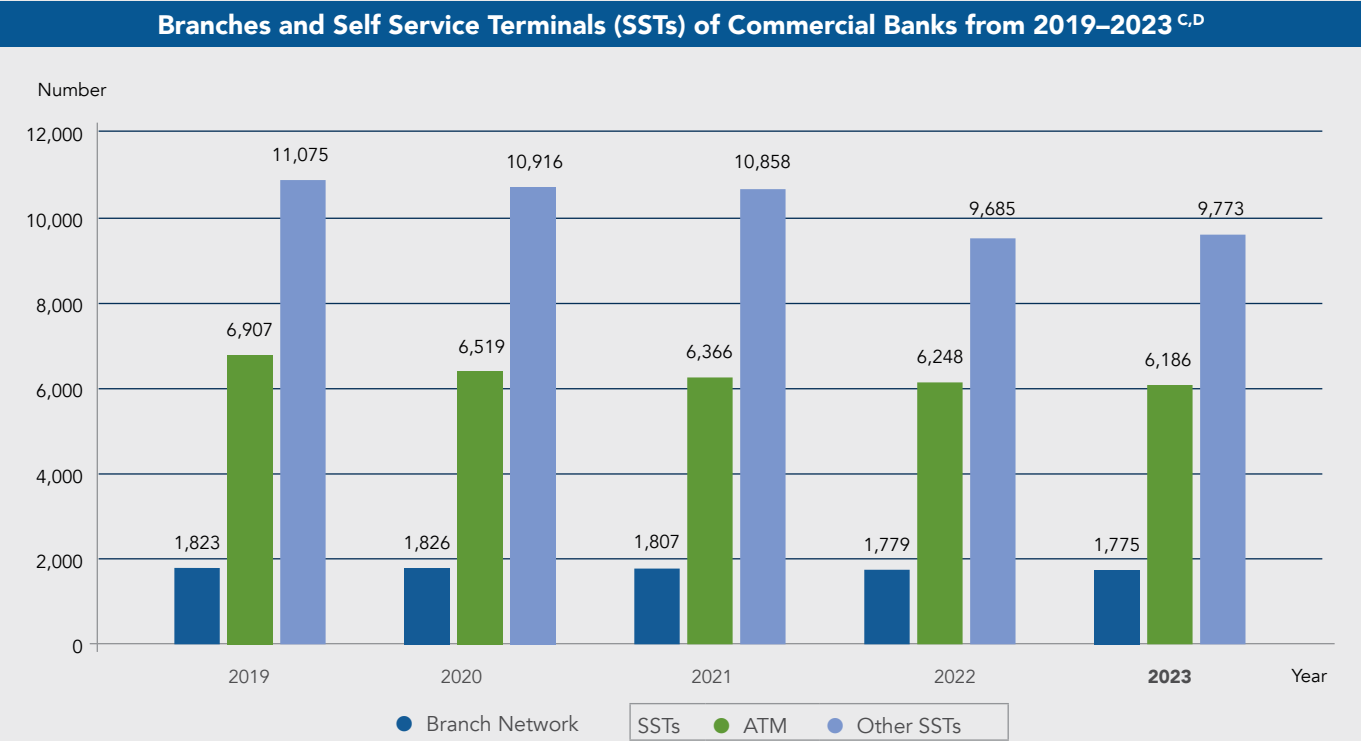
Data for 2019-2023:
[#] Entire banking system, includes Islamic banks and Investment banks
^P Figure for 2H 2023 is preliminary

Source:
^A Data for 2019 to 2023 extracted from Bank Negara Malaysia's Monthly Highlights & Statistics in January 2024.
^B Data for 2019 to 2023 extracted from Bank Negara Malaysia's Economic and Financial Developments in the Malaysian Economy in the Fourth Quarter of 2020; Quarterly Bulletin 4Q 2021, 1Q 2022, 4Q 2022, 1Q 2023, 2Q 2023, 3Q 2023 and 4Q 2023; Financial Stability Review (FSR) Second Half 2020, Second Half 2021, Second Half 2022 and Second Half 2023.

FINANCIAL DATA



Source:
^A Data for 2019 to 2023 extracted from Bank Negara Malaysia’s Monthly Highlights & Statistics in January 2024.



Source:
^C Data from 2019-2022, extracted from ABM Annual Reports 2019-2022
^D Data regarding number of branches and SSTs for commercial banks as at 31 December 2023 – ABM’s compilation

FINANCIAL DATA

Branch Network and SSTs of Commercial Banks by State as at 31 December 2023 ^D

State	Branch Network	SSTs					
		ATM	Cash Deposit Machine	Cash Recycler Machine	Cheque Deposit/ Scan Machine	Internet Kiosk/ Electronic Payment Kiosk	Other SSTs
Perlis	8	29	0	28	9	7	1
Kedah	70	256	4	234	80	66	13
Penang	143	433	18	407	185	146	20
Kelantan	27	114	4	109	36	26	6
Terengganu	29	133	1	109	34	29	7
Pahang	73	270	12	199	86	69	11
Perak	144	431	24	397	199	131	16
Selangor	403	1,635	44	1,229	546	381	97
WP Kuala Lumpur	274	870	41	720	395	264	48
WP Putrajaya	9	37	4	21	7	8	4
WP Labuan	8	21	3	16	7	6	0
Negeri Sembilan	62	260	4	197	70	60	14
Melaka	52	189	6	149	74	49	8
Johor	233	757	40	726	309	218	34
Sabah	105	318	28	280	128	101	22
Sarawak	135	433	18	376	156	126	16
Total	1,775	6,186	251	5,197	2,321	1,687	317

Source:
^D Data regarding number of branches and SSTs for commercial banks as at 31 December 2023 – ABM's compilation

FINANCIAL DATA

Bank Branches, Number of Staff and SSTs of Commercial Banks as at 31 December 2023

	Bank Branches	Number of Staff	SSTs					Others
			ATM	Cash Deposit Machine	Cash Recycler Machine	Cheque Deposit/ Scan Machine	Internet Kiosk/ Electronic Payment Kiosk	
Affin Bank Berhad	120	4,940	285	0	252	0	120	9 coin deposit machines, 108 side cars ¹
Alliance Bank Malaysia Berhad	79	3,746	173	87	81	94	81	5 coin deposit machines
AmBank (M) Berhad	165	7,188	610	0	253	197	198	13 coin deposit machines
Bangkok Bank Berhad	5	202	0	0	0	0	0	-
Bank of America Malaysia Berhad	1	85	0	0	0	0	0	-
Bank of China (Malaysia) Berhad	8	489	0	0	18	8	11	-
BNP Paribas Malaysia Berhad	1	92	0	0	0	0	0	-
China Construction Bank (Malaysia) Berhad	2	114	0	0	0	0	0	-
CIMB Bank Berhad	217	14,628	1,674	0	965	297	222	23 coin deposit machines
Citibank Berhad	1	324	0	0	0	0	0	-
Deutsche Bank (Malaysia) Berhad	1	193	0	0	0	0	0	-
Hong Leong Bank Berhad	223	8,312	254	0	581	218	0	13 coin deposit machines
HSBC Bank Malaysia Berhad	32	2,657	37	0	78	42	32	5 coin deposit machines, 32 phone kiosks
India International Bank (Malaysia) Berhad	1	26	0	0	0	0	0	-
Industrial and Commercial Bank of China (Malaysia) Berhad	4	186	7	0	0	0	4	-
J.P. Morgan Chase Bank Berhad	1	160	0	0	0	0	0	-
Malayan Banking Berhad	344	20,436	1,811	0	1,134	528	344	32 coin deposit machines
Mizuho Bank (Malaysia) Berhad	1	215	0	0	0	0	0	-
MUFG Bank (Malaysia) Berhad	1	407	0	0	0	0	1	-
OCBC Bank (Malaysia) Berhad	31	3,391	74	77	0	58	0	4 coin deposit machines
Public Bank Berhad	260	14,794	266	0	1,318	435	286	27 coin deposit machines
RHB Bank Berhad	197	10,376	952	87	303	338	230	16 coin deposit machines
Standard Chartered Bank Malaysia Berhad	23	1,770	15	0	51	24	39	25 phone kiosks
Sumitomo Mitsui Banking Corporation Malaysia Berhad	1	282	0	0	0	0	0	-
The Bank of Nova Scotia Berhad	1	20	0	0	0	0	0	-
United Overseas Bank (Malaysia) Bhd	55	6,503	28	0	163	82	119	5 coin deposit machines
Total	1,775	101,536	6,186	251	5,197	2,321	1,687	317

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

FINANCIAL DATA

Alternative Delivery Channels of Commercial Banks as at 31 December 2023

	Alternative Delivery Channels		
	Internet Banking	Mobile Banking	Telebanking
Affin Bank Berhad	Retail: www.affinalways.com	Retail: AffinAlways	Call Centre: 03-8230 2222
Alliance Bank Malaysia Berhad	Retail: www.allianceonline.com.my Corporate: https://www.alliancebizsmart.com.my	Retail: 1. allianceonline Mobile 2. Alliance Cash2Home (only for foreign workers) Corporate: BizSmart® Mobile <i>Available on App Store, Google Play & Huawei AppGallery</i>	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
Bangkok Bank Berhad	Corporate: Corporate iCash	–	–
Bank of America Malaysia Berhad	Corporate: https://cashproonline.bankofamerica.com	Corporate: CashPro <i>Available on App Store & Google Play</i>	Corporate: 03-2034 3961/ 3962/3963
Bank of China (Malaysia) Berhad	www.bankofchina.com.my	Bank of China <i>Available on App Store, Google Play & Huawei AppGallery</i>	–
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: https://www.cimb-bizchannel.com.my/	Retail: CIMB Clicks Malaysia, CIMB OCTO MY <i>Available on App Store, Google Play & Huawei AppGallery</i> Corporate: BizChannel@CIMB <i>Available on App Store & Google Play</i>	Retail: Consumer Call Centre: 03-6204 7788 Preferred Call Centre: 1300-88-5300 (local) 03-2295 6888 (overseas) Corporate: Business Call Centre: 1300-88-8828 (local) 03-2297 3000 (overseas)
Citibank Berhad	Corporate: https://www.citidirect.com/login/ https://www.citifxpulse.com/	Corporate: Citi Mobile App <i>Available on App Store & Google Play</i>	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/hlcf	Retail & Corporate: HLB Connect Mobile Banking App, Apply@HLB, HLB Pocket Connect App and HLB ConnectFirst App <i>Available on App Store, Google Play & Huawei AppGallery</i>	Retail: 03-7626 8899 Business Corporate Banking: 03-7661 7777
HSBC Bank Malaysia Berhad	Retail: www.hsb.com.my Corporate: www.hsb.net.com	Retail: HSBC Malaysia Mobile Banking App Corporate: HSBcnet Mobile <i>Available on App Store & Google Play</i>	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 <i>Available on App Store, Google Play & Huawei AppGallery</i>	–
J.P. Morgan Chase Bank Berhad	Corporate: www.jpmorganaccess.com.my	–	–
Malayan Banking Berhad	www.maybank2u.com.my www.maybank2e.com	Maybank2u Mobile App and MAE by Maybank2u <i>Available on App Store, Google Play & Huawei AppGallery</i> Maybank2E Mobile App, Maybank2u Biz App and Maybank QRPayBiz App <i>Available on App Store & Google Play</i>	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.fffrontier.com	–	–
MUFG Bank (Malaysia) Berhad	Corporate: https://ebusiness.bk.mufig.jp/login/	–	–
OCBC Bank (Malaysia) Berhad	www.ocbc.com.my	OCBC Malaysia Business Mobile Banking OCBC Malaysia Mobile Banking <i>Available on App Store & Google Play</i>	Personal Banking: 03-8317 5000 Business Banking: 03-8317 5200 (outside Malaysia) 1300-88-7000 (within Malaysia)
Public Bank Berhad	https://www.pbebank.com https://www.pbenterprise.com/Helpdesk : 03-2170 8000	Retail: 1. PB engage MY <i>Available on App Store, Google Play & Huawei AppGallery</i> 2. MyPB (new) <i>Available on App Store & Google Play</i> 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 <i>Available on App Store & Google Play</i>	03-9206 8118
Standard Chartered Bank Malaysia Berhad	www.sc.com/my	Retail: SC Mobile Malaysia <i>Available on App Store, Google Play & Huawei AppGallery</i> Corporate: Straight2Bank <i>Available on App Store & Google Play</i>	Retail: 1300-88-8888 Corporate:1300-88-3399
Sumitomo Mitsui Banking Corporation Malaysia Berhad	Corporate: https://finglobe.smbc.co.jp/webotxportal/login	–	–
United Overseas Bank (Malaysia) Bhd	Retail: https://pib.uob.com.my Corporate: https://www1.uob.com.my/corporate/bib-login.page	Retail: UOB Mighty Malaysia <i>Available on App Store, Google Play & Huawei AppGallery</i>	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 the 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 2023 for and on behalf of the Council.

1. Introduction

2023 was another demanding and challenging year, not just for ABM and the banking industry but for Malaysia as a whole. Numerous factors such as the ongoing geopolitical tensions on the international front, trade disruptions, change in government in Malaysia and continued inflationary pressures have had an impact on the Malaysian economy and thus affected the financial industry to various extents.

The year also saw the lifting of COVID-19 restrictions as well as the downgrading of COVID-19 from a global health emergency to an established and ongoing health issue which no longer constitutes a public health emergency of international concern (PHEIC) by the World Health Organisation (WHO) in May 2023.

Following the rapid adoption of online banking and electronic payments arising from the COVID-19 pandemic, the number of cases of scams and cybercrimes by bad actors has also seen a significant increase, which has unfortunately not abated over the last year. In view of this, following the announcement regarding the five key measures to be implemented by the banks to combat financial scams, ABM member banks have implemented the said five key measures as well as many other measures to combat financial scams in 2023. ABM and its member banks have also intensified efforts to educate the public on scams and good cyber hygiene practices through the #JanganKenaScam campaign.

The following report serves to highlight some of the key initiatives and milestones achieved in 2023.

2. Report of Key Initiatives in 2023

A. Our Safety and Security Agenda

The safety and security of customers when performing online banking transactions remains a key priority for ABM member banks. Member banks have implemented the key measures to further strengthen safeguards against financial scams which were announced in 2022. These measures included the following:

- (i) Migration from short messaging service (SMS) one time password (OTP) to more secure forms of authentication for online transactions and activities;
- (ii) Imposing a cooling-off period for first-time online banking registration;
- (iii) Restricting each customer to one mobile device for the authentication of online banking transactions;
- (iv) Tightening fraud detection rules and triggers for blocking suspicious transactions; and
- (v) Setting up of dedicated hotlines for customers to report financial scam incidents.

Dr Amina Kayani
Executive Director
(from 1 April 2024)



REPORT OF THE COUNCIL (CONT'D)

Banks have also removed all clickable hyperlinks in SMS and email communications to customers as an added precaution.

In addition to investing to upgrade the fraud detection and security systems and infrastructure, ABM member banks have also invested significant resources to educate the general public on scam awareness. In October 2022, ABM launched the National Scam Awareness Campaign, an industry wide campaign aimed to educate and empower the public to adopt good online hygiene practices and create awareness of the various types of scams. Initiatives under this campaign were ongoing in the first half of 2023 through public service announcements on radio, print ads, digital ads, and out-of-home digital billboards.

ABM also continued with its community outreach agenda to educate the public through collaboration with several private universities as well as senior citizens association. Weekly publication of original posts and sharing of content from member banks and authorities in relation to scam awareness and safe online banking tips were shared on ABM's Instagram account, @abm.org.my.

In October 2023, the refreshed #JanganKenaScam awareness campaign was launched in collaboration with Association of Islamic Banking and Financial Institutions Malaysia (AIBIM) and member banks of both associations. This campaign underscores the banking industry's commitment to combat financial scams and strengthen its efforts to prevent fraudulent banking activities.

The banking industry has also created an anti-scam resource centre at www.JanganKenaScam.com to provide the general public with information on common scam modus operandi to enable them to understand the manipulation techniques used by scammers in financial scams. The website also contains an interactive quiz and tips to how to defend yourself against scams, as well as contact numbers of the National Scam Response Centre (NSRC) and the banks for scam victims to lodge reports.

More information on ABM's scam awareness initiatives can be found on pages 38 to 41.

B. Our Sustainability Agenda

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

During the year, ABM has embarked on several industry-level initiatives towards further advancing the development of a more sustainable and resilient future.

In October 2023, a roundtable Training Session for Practitioners was held in collaboration with Glasgow Financial Alliance for Net Zero (GFANZ) for ABM member banks. The objective of this session was to equip practitioners with the practical know-hows and to assist them with transition planning within their respective organisations.

At the Joint Committee on Climate Change (JC3) Journey to Zero Conference 2023, the ABM Chairman announced that ABM will be entering into a Memorandum of Understanding with United Nations Global Compact Network Malaysia and Brunei (UNGCMYB), focusing on advancing sustainability practices and supporting capacity building for small and medium enterprises (SMEs) in relation to ESG.

Following the launch of the ABM ESG Principles in July 2022, the ABM ESG Committee will be issuing an industry progress report on the initiatives and advancements of ABM member banks towards fulfilling the seven broad ESG principles for the Malaysian banking sector. The aim of this progress report is to drive systemic change within the industry towards a common goal of supporting the transition to a low carbon and ESG-resilient economy.

ABM and its members are committed to a stronger focus on sustainability, and are taking action to collectively drive sustainable finance and responsible banking practices across economic sectors.



REPORT OF THE COUNCIL (CONT'D)

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

The JC3 is a regulator-industry platform that aims to pursue collaborative actions for building climate resilience within the Malaysia financial sector. ABM has been represented at the JC3 since it was established in 2019. 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. During the year, an SME Focus Group was formed to enhance awareness, build capacity, promote green certification and facilitate data disclosures by SMEs.

In 2023, the JC3 launched its website, www.jc3malaysia.com to provide various resources on ESG and sustainability. A one-stop online portal for SMEs to access foundational information to jump-start their sustainability journey has also been made available on JC3's website. This portal contains useful and practical information on capacity building programmes, certification schemes, as well as financial and incentive schemes. SMEs can also access other relevant resources offered by the financial industry, government and other agencies, and other partner organisations.

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

ABM and our member banks have continued to promote the "Go Green" initiative by encouraging the public to use electronic *angpows* (e-angpows) and e-duit raya during Chinese New Year and Hari Raya Aidilfitri respectively as a more sustainable option. Members of the public were also encouraged to use quality fit banknotes, instead of new banknotes, during the festive celebrations throughout the year to help reduce the need to print new banknotes. The reduction in printing of new banknotes helps to lessen the utilisation of resources such as paper, ink and electricity, and also leads to lower carbon emissions as a result of less processing and transportation of banknotes.

C. Our Consumer and SME Agenda

(i) **Expansion of use of standardised key provisions for housing loan agreements**

In 2013, ABM first introduced the standardised template for description of key terms and conditions in respect of housing loan or home financing agreements for individuals involving a principal sum of RM500,000 and below. This template has since been used by ABM member banks as part of the housing loan agreements for stipulated residential property loans to individuals.

ABM has continued to revise this template to reflect various changes in regulations. In 2021, the template was revised to simplify the language used in the said document. As the next phase of this initiative, ABM member banks have expanded the usage of this template to stipulated residential housing loans to individuals regardless of the loan amount effective 1 April 2023.

The main objectives of this initiative are to enhance the quality of service delivery, as well as to facilitate borrowers' understanding and comparability of the key terms and conditions of housing loan agreements through the use of simplified language, including the responsibilities and obligations of borrowers and the banks under such agreements.

(ii) **Commitment to provide financial assistance to customers**

ABM member banks have reaffirmed their commitment to provide financial assistance to customers, whether individuals or SMEs, who continue to face difficulties in servicing their debt repayments whether due to floods, increases in the overnight policy rate, or are still recovering from the COVID-19 pandemic. Customers who need assistance are encouraged to approach their banks through the banks' official channels to discuss financial repayment options that suit their own individual financial circumstances.

(iii) **Customer Satisfaction Survey 2023**

The Customer Satisfaction Survey ("Survey") for the banking industry for the year 2023, which was conducted during the year by an independent market research company, saw the participation of 12 of our member banks that offer retail banking. The Survey

REPORT OF THE COUNCIL (CONT'D)

aims to assess and enhance the customer service standards provided by retail banks in Malaysia, as outlined in the banking industry's Customer Service Charter ("the Charter"). The 2023 Survey served as a follow-up to the Survey conducted in 2019, which established an industry benchmark for the Malaysian banking industry in terms of customer service. The results of the 2019 Survey have been used as a baseline to measure current performance and track improvements in customer loyalty and overall customer satisfaction. A total of 9,500 customers participated in the Survey, involving 19 banks, comprising conventional commercial banks and Islamic banks.

The results of the Survey revealed marked improvements in customer loyalty and overall customer satisfaction compared to the Survey conducted in 2019. The Customer Satisfaction Survey Executive Report 2023 and the press release issued by ABM in relation to the Survey results are available on ABM's website, www.abm.org.my.

(iv) **Accessibility of information for SMEs**

ABM has made available information relevant for SMEs that are sourced from ABM member banks on ABM's SME Info page on our website and LinkedIn page, <https://www.linkedin.com/company/theassociationofbanksinmalaysia/> for easy access by SMEs. The information shared via these channels include the SME contact points at ABM member banks as well as products and services tailored specifically for SMEs that are offered by ABM member banks.

(v) **ABMConnect**

ABMConnect, ABM's hotline service on 1300-88-9980 and its 24/7 online version, *eABMConnect*, continues to be an important channel for the public to make queries and complaints on issues relating to the conventional commercial banking industry. *ABMConnect* complements the individual bank's customer service channels. Since its inception in 2009, ABM has received close to 57,000 calls and queries from members of the public through both channels. The vast majority of cases channelled to ABM were successfully resolved by the banks with their customers.

E. Our Banking Efficacy Agenda

(i) **Proposed improvements for operational efficiency**

ABM assisted member banks to obtain clarification and lobby for changes in regulations in relation to various issues such as housing, unclaimed money, cash operations and measures to combat financial scams during the year, among others. The changes proposed were aimed at enabling the banks to further improve their operational efficiency and enhance risk management for the banking industry.

F. Our Regulation Agenda

(i) **Legislations affecting the banking industry**

During the year, ABM assisted the ministries and agencies to obtain feedback from member banks in relation to proposed changes to existing legislations that have implications on the banking industry.

(ii) **Accounting and tax issues**

ABM continued to assist the Malaysian Accounting Standards Board (MASB) to seek feedback from member banks on exposure drafts (EDs) issued during the year as well as on "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 ED IASB/ED/2023/3 on "International Tax Reform – Pillar Two Model Rules – Proposed amendments to the IFRS for SMEs Standard" and ED IASB/ED/2023/5 on "Financial Instruments with Characteristics of Equity". ABM also assisted MASB to circulate updates on issuance of MASB approved accounting standards and Agenda Decisions issued by MASB and 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 in relation to the transfer pricing and the tax corporate governance framework respectively.

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

ABM continued to work closely with Royal Malaysian Customs Department (RMCD) and member banks on matters relating to ACTS.



REPORT OF THE COUNCIL (CONT'D)

G. Our Collaborative Agenda

(i) **Bank Negara Malaysia**

During the year, ABM engaged with Bank Negara Malaysia on numerous matters, encompassing scam awareness, financial literacy, statistical reporting, climate change/ ESG, financial inclusion and others.

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**

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

ABM also assisted Bursa Malaysia to disseminate their latest circulars, such as on amendments to the Main Market Listing Requirements on Sustainability Training for Directors as well as in relation to conflict of interest and other areas, to member banks.

In addition, ABM assisted to sourced and provided speakers for Bursa Malaysia's Financial Frauds and Scams Workshop that was held during the year.

(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**

ABM continues to participate in the NUR Alert initiative as part of ABM's ongoing collaboration with the Royal Malaysian Police and the Ministry of Women, Family and Community Development. Under the NUR Alert initiative, ABM assists to disseminate notices regarding missing children under the age of 12 to member banks to be posted on the banks' available channels including

websites, branches, social media pages and ATMs. These notices are 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) **Future Skills Framework**

The Financial Sector Blueprint 2022-2026 highlighted that a competent and highly skilled workforce is critical for the effective functioning of the financial system. With the constantly evolving nature of the financial sector, it is imperative for the jobs and skills of those working in this sector to transform in tandem. The workforce must therefore be adaptive and agile, and equipped with the necessary skillsets to effectively perform their role in the future.

In this regard, ABM and its member banks are collaborating with Asian Institute of Chartered Bankers (AICB) and other financial industry stakeholders to develop the Future Skills Framework for the financial sector. The Future Skills Framework for the Malaysian financial sector is targeted to be launched in mid-2024.

I. Our International Agenda

ABM, as the Chair of the Permanent Committee on ASEAN Inter-Regional Relations under the auspices of the ASEAN Bankers Association, organised a virtual study tour for 2023 to encourage greater participation and to accommodate the busy schedules of National Banking Association's members. As part of the Study Tour 2023, a virtual meeting with the ASEAN Secretariat was held on 6 June 2023. The topics presented by representatives from ASEAN Secretariat were "Progress in multilateral payments connectivity and financial inclusion" and an update on the masterplan on ASEAN Connectivity 2025. A total of 90 representatives comprising senior bankers from nine ASEAN countries namely, Brunei, Cambodia, Indonesia, Laos, Myanmar, Philippines, Singapore, Vietnam and Malaysia participated in the virtual study tour this year.

ABM wishes to record our thanks and appreciation to the speakers from ASEAN Secretariat as well as the delegates for their active participation during the virtual Study Tour 2023.

The 23rd ASEAN Banking Conference and 51st ASEAN Banking Council Meeting was held in Vientiane, Lao DPR Labuan Bajo from 6 December to 8 December 2023. At the meeting, the proposals put forward by the three permanent committees

REPORT OF THE COUNCIL (CONT'D)

– Cooperation in Finance, Investment, Trade and Technology, Inter-Regional Relations, and Banking Education – were endorsed. The proposals included, among others, the establishment of a taskforce to look into the harmonisation of rules and regulations for dispute resolution for cross-border payments, the development of Project Nexus which seeks to accelerate cross-border payment connectivity by linking up national real-time payment systems through a multilateral network, greater focus on sustainable banking initiatives, the signing of a Memorandum of Understanding with the Chartered Institute for Securities & Investment (CISI) to make available CISI courses in the ASEAN Bankers Association Training Portal.

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

J. Our Community Agenda

ABM continues to be represented on the Board of Directors of Financial Industry Collective Outreach (FINCO) and is an active member of FINCO's Steering Committee. 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.

During the year (up to November 2023), FINCO has reached over 315,000 students from around Malaysia through FINCO's programmes under all four pillars. During this same period, FINCO engaged with close to 2,700 schools and has trained over 2,300 teachers.

Staff of ABM member banks participated as volunteers in the various activities organised by FINCO throughout 2023. The roles filled by the volunteers included acting as mentors to students, storytelling under the English Proficiency Pillar, speaking at workshops for students under the Life Aspiration Pillar, being mentors and judges for the Good SENS Dragon's Den competition under the Financial Literacy Pillar, and providing financial and other flood relief aid to schools and students that were affected by floods 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 2023, 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 2023 stood at 1,775 (2022: 1,779).

4. Changes to the Council

At the 49th Annual General Meeting held on 22 June 2023, pursuant to Article 14(iii) of the Constitution, CIMB Bank Berhad, Citibank Berhad, HSBC Bank Malaysia Berhad and OCBC Bank (Malaysia) Berhad retired and were re-elected as Council members.

Malayan Banking Berhad was re-elected as Chairman Bank for the ensuing year by the ABM Council at its Special meeting held immediately following the 49th Annual General Meeting. Alliance Bank Malaysia Berhad and AmBank (M) Berhad were once again co-opted as Council members for the year 2023/2024.

During the year, ABM welcomed Mr Vikram Singh (Chief Executive Officer (CEO) of Citibank Berhad), Mr Kevin Lam (Group Managing Director/ Group CEO of Hong Leong Bank Berhad), Mr Tan Chor Sen (CEO of OCBC Bank (Malaysia) Berhad) and Mr Jamie Ling (Group CEO of AmBank (M) Berhad) to the Council. ABM extends our sincere thanks to their respective predecessors, namely Mr Usman Ahmed, Mr Domenic Fuda, Dato' Ong Eng Bin, and Dato' Sulaiman Mohd Tahir, for their invaluable contributions to the ABM Council and the commercial banking industry during their tenure as Council members.

5. Conclusion

2024 will see continued focus and efforts in creating greater awareness among the public regarding scams, safe online banking practices and financial literacy. Other key initiatives for the year ahead include, but are not limited to, the implementation of e-invoicing, fair treatment for victims of unauthorised online banking transactions, and ESG. ABM will also have the honour of hosting the 52nd ASEAN Banking Council Meeting in December 2024.

ABM will remain steadfast in its role as intermediary and champion of industry issues while also assisting the banking public wherever possible.

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

On behalf of the Council,

Dr Amina Kayani
Executive Director

LIST OF PRESS RELEASES AND
MEDIA RESPONSES ISSUED IN 2023



7 March	Banks ready to assist: Customers affected by floods can reach out to banks for financial assistance	7 July	Media response to query on ABM’s statement on banks’ commitment to provide financial assistance to borrowers in need
29 March	Expansion of use of standardised key provisions for housing loan agreements	8 August	Media response to query on Consumer Credit Act Public Consultation Paper Part 2: Hire Purchase Financing
31 March	Media response to query on online banking safety	3 October	Joint press release by ABM and AIBIM: Banks collectively launch refreshed #JanganKenaScam Awareness Campaign to empower Malaysians in fighting scams
7 April	Media response to query on CCOB Task Force’s proposed removal of Rule 78: Impact on banks	4 October	Media response to query on budget wishlist
19 June	Assistance from banks remains available to help small business borrowers	4 October	Media response to query on ePayment and DuitNow QR transaction fees
22 June	ABM Council Members 2023/2024	17 October	Media response to query on 2024 budget
27 June	Asian Institute of Chartered Bankers (AICB) host 2 nd edition of Malaysian Banking Conference with The Association of Banks in Malaysia (ABM) to accelerate nation’s sustainable finance and capacity building agenda	9 November	Joint press release by ABM and AIBIM: Banking industry survey reveals 4 out of 5 customers who successfully avoided scams also actively read scam alerts
6 July	Banks reaffirm commitment to provide financial assistance to borrowers in need	27 December	Banks committed to provide financial assistance to customers affected by floods

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



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
(until December 2023)



Mak Joon Nien
Standard Chartered Bank
Malaysia Berhad

COMMITTEE ON CONSUMER & MARKET CONDUCT



Shaikh Munir Ahmad
Malayan Banking Berhad
(Chairman)



**Malini
Satgunavadivel**
Affin Bank Berhad



Sharon Woo
Alliance Bank Malaysia
Berhad



Colleen Ong
CIMB Bank Berhad



**Angel Chong
Wei Teing**
Hong Leong Bank Berhad



Alvin Lim Kim Leng
(pix)
OCBC Bank (Malaysia)
Berhad
(until September 2023)
Dzulkifly Aminuddin
(from October 2023)



**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

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



Amanah Aboobucker
AmBank (M) Berhad



Gurdip Singh *(pix)*
CIMB Bank Berhad
(until January 2024)
Luanne Sieh
(from February 2024)



Omar Khan
Citibank Berhad



Zalman Zainal *(pix)*
Hong Leong Bank Berhad
(until December 2023)
Chow Sheng Wai
(from January 2024)



Tan Ai Chin
OCBC Bank (Malaysia)
Berhad



Chong Soo Loong
Public Bank Berhad



Norazzah binti Sulaiman
RHB Bank Berhad



Low Li May
Standard Chartered Bank
Malaysia Berhad



Moreen Joseph
United Overseas Bank
(Malaysia) Bhd

ABM INITIATIVES AND EFFORTS 2023

National Scam Awareness

#JanganKenaScam Campaign: Phase 2

The National Scam Awareness Campaign “#JanganKenaScam” was rolled out in November 2022 by 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) 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.



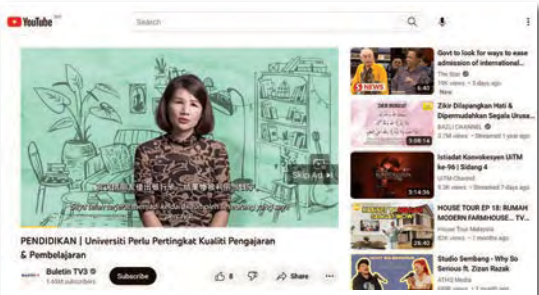
As part of the Campaign, member banks incorporated the #JanganKenaScam logo and hashtag on their own scam awareness collaterals for better visibility.

In general, the Campaign featured a range of materials covering various topics on scam identification, awareness, avoidance and prevention as well as provided assistance for scam victims by calling 997 for the National Scam Response Centre (NSRC).

Social Media, Programmatic, Print & Out-of-Home Ads



Phase 2 of the National Scam Awareness Campaign was implemented from February 2023 to July 2023. This phase featured multiple social media, programmatic and print advertisements as well as out-of-home advertising using WOW Screen Ads and Digital Screen Ads at Senai International Airport.



ABM Initiatives and Efforts 2023

National Scam Awareness (cont'd)

Community Outreach

As part of Phase 2 of the scam awareness campaign, ABM continued with community outreach efforts to reach out to the elderly community and youth who are frequently targeted by fraudsters. ABM organised a total of three briefing sessions on financial scam awareness during this period.

Tuesday, 4 April 2023

– Financial Safety Awareness Briefing for SEGi University & Colleges in Petaling Jaya, Selangor

The talk at the Financial Safety Awareness briefing organised by ABM for SEGi University & Colleges was given by Mr Lee Keng On, Senior Vice President and Head, Fraud Control Management, UOB Malaysia.



Monday, 19 June 2023

– #JanganKenaScam Financial Safety Awareness Campaign for Institut Pendidikan Guru Kampus Bahasa Antarabangsa (IPGKBA) Kuala Lumpur

Mr Lee Keng On from UOB Malaysia was also the speaker at the #JanganKenaScam Financial Safety Awareness briefing organised by ABM for IPGKBA.



Monday, 24 July 2023

– Persatuan Warga Emas Selangor & Wilayah Persekutuan (SECITA)

For the #JanganKenaScam Financial Safety Awareness briefing organised by ABM for SECITA, the talk was given by Mr Aaron Kee, Vice President, Group Digital Transformation, Alliance Bank Malaysia Berhad.

ABM Initiatives and Efforts 2023

National Scam Awareness (cont'd)

Relaunch of the Refreshed NSA Campaign 2023

Tuesday, 3 October 2023

Banks under the ambit of ABM and AIBIM collectively launched its refreshed #JanganKenaScam awareness campaign at Kuala Lumpur Convention Centre.

The national scam awareness campaign underscores the banking industry’s commitment to combat financial scams in fostering unity and strengthening its efforts to prevent fraudulent banking activities, and drive forward a singular messaging on scam.

The Campaign aims to raise public awareness with a nationwide roll-out of the #JanganKenaScam Fest in urban and suburban areas, featuring experiential booths and informational exhibitions to equip Malaysians with practical anti-scam knowledge so that they can easily identify scam tactics, and protect themselves and their loved ones.



The launch was followed by an interactive media briefing and panel discussion centred on the theme “Enhancing Digital Fraud Literacy to Continue Fostering a Secure Online Environment for Malaysians”. The media briefing and panel discussion aimed to provide valuable insights into the latest scam tactics to help the public to identify any potential red flags.

Meanwhile, notable Malaysian celebrity and entrepreneur Hairul Azreen joined the #JanganKenaScam Fest as the official brand ambassador of the #JanganKenaScam campaign to encourage more Malaysians to take up an active fight against scams.



ABM Initiatives and Efforts 2023

National Scam Awareness (cont'd)

Event Participation

The #JanganKenaScam Fest and other on ground events offered individuals a hands-on and empirical way to experience how scams unfold in real life. The experiential nature of the #JanganKenaScam booths provided the public with an avenue to learn about financial scams in a fun and practical way. By providing practical guidance and tips, the Fest and other on ground activities empowered attendees to make informed decisions and be better prepared to protect themselves against the ever-present threat of scams.

Saturday, 30 September – Sunday, 8 October 2023 – Minggu Saham Amanah Malaysia

During the Minggu Saham Amanah 2023 week that was organized by Permodalan Nasional Berhad (PNB), the #JanganKenaScam team comprising representatives from various banks were on hand to educate the public about common scam tactics and raise awareness about financial fraud. The event was held from Saturday, 30 September to Sunday, 8 October 2023 and featured panels illustrating different scam methods like phishing, mule account scams, job scams, etc.



Wednesday, 4 October 2023 – Financial Frauds & Scams Workshop

The Financial Frauds & Scams Workshop was organised by Bursa Malaysia Berhad in Kuala Lumpur on Wednesday, 4 October 2023. ABM was represented by Mr Gurnam Singh, Head, Chief Commercial Officer, Fraud Management Malaysia and Mr Ng Cho Sim, Head, Digital, both from CIMB Bank Berhad who gave talks on “Fraud Recognition & Prevention” to members of the public.

Friday, 27 October – Sunday, 29 October 2023 – Karnival Celik Kewangan

A #JanganKenaScam interactive educational booth was set up at the Karnival Celik Kewangan organised by the Financial Education Network (FEN) in partnership with Bank Negara Malaysia to improve scam literacy in Malaysia. This event was held from Friday, 27 October to Sunday, 29 October 2023 at AEON Mall Kulaijaya, Johor.



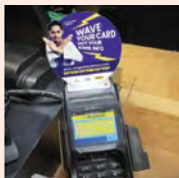
Wednesday 15 November – Sunday, 19 November 2023 – #JanganKenaScam Fest, 1 Utama Petaling Jaya

The #JanganKenaScam Fest roadshow kicked off in November 2023 at the 1-Utama Shopping Centre in Petaling Jaya. Members of the public participated in the immersive scam education experience. The #JanganKenaScam Fest also made educational pit stops at Aman Central, Alor Setar in February 2024 and Dataran Pahlawan, Melaka in March 2024.



Point-Of-Sale materials (POSM)

Commencing November 2023, #JanganKenaScam point-of-sale materials (POSM) featuring messages about protecting banking information were displayed in-stores.

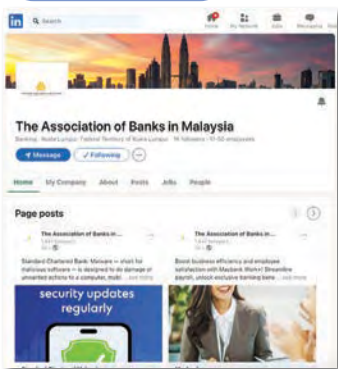


ABM Initiatives and Efforts 2023


ABM's Social Media

ABM continued to promote relevant topics such as scam awareness, mule account and online banking safety via ABM’s website, Instagram and LinkedIn accounts.

LinkedIn




ABMConnect




ABM continues to be an intermediary in more complex cases between the member banks and their customers. The ABM team continued to follow-up with the banks to ensure that all complaints received through ABM were responded to within an agreed timeframe (usually four working days) except for more complex cases.

Instagram

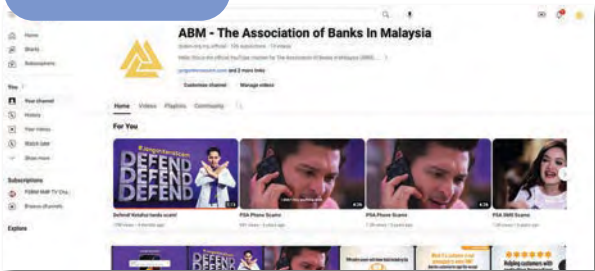


ABM’s Instagram account is a dedicated social media channel that continues to support the #JanganKenaScam campaign by disseminating information on scam awareness and tips to stay safe online.

ABM website



YouTube



Engagement Sessions with Key Regulatory Authorities

ABM continued to maintain rapport and build relationships with various ministries and authorities, including the following:-

- Bank Negara Malaysia
- Ministry of Finance (*Kementerian Kewangan*)
- Royal Malaysian Customs (*Jabatan Kastam Diraja Malaysia*)
- Inland Revenue Board Malaysia (*Lembaga Hasil Dalam Negeri*)
- Ministry of Home Affairs (*Kementerian Dalam Negeri*)
- Ministry of Housing and Local Government (*Kementerian Perumahan dan Kerajaan Tempatan*)
- Ministry of Communications (*Kementerian Komunikasi*)
- Ministry of Digital (*Kementerian Digital*)
- Ministry of Natural Resources and Environmental Sustainability (*Kementerian Sumber Asli, Alam Sekitar dan Perubahan Iklim*)
- Ministry of Transport (*Kementerian Pengangkutan*)
- Ministry of Human Resources (*Kementerian Sumber Manusia*)
- Ministry of Domestic Trade and Cost of Living (*Kementerian Perdagangan Dalam Negeri dan Kos Sara Hidup*)

ABM Initiatives and Efforts 2023

Malaysian Banking Conference 2023

Monday, 26 June – Tuesday, 27 June 2023,
Shangri-La Kuala Lumpur

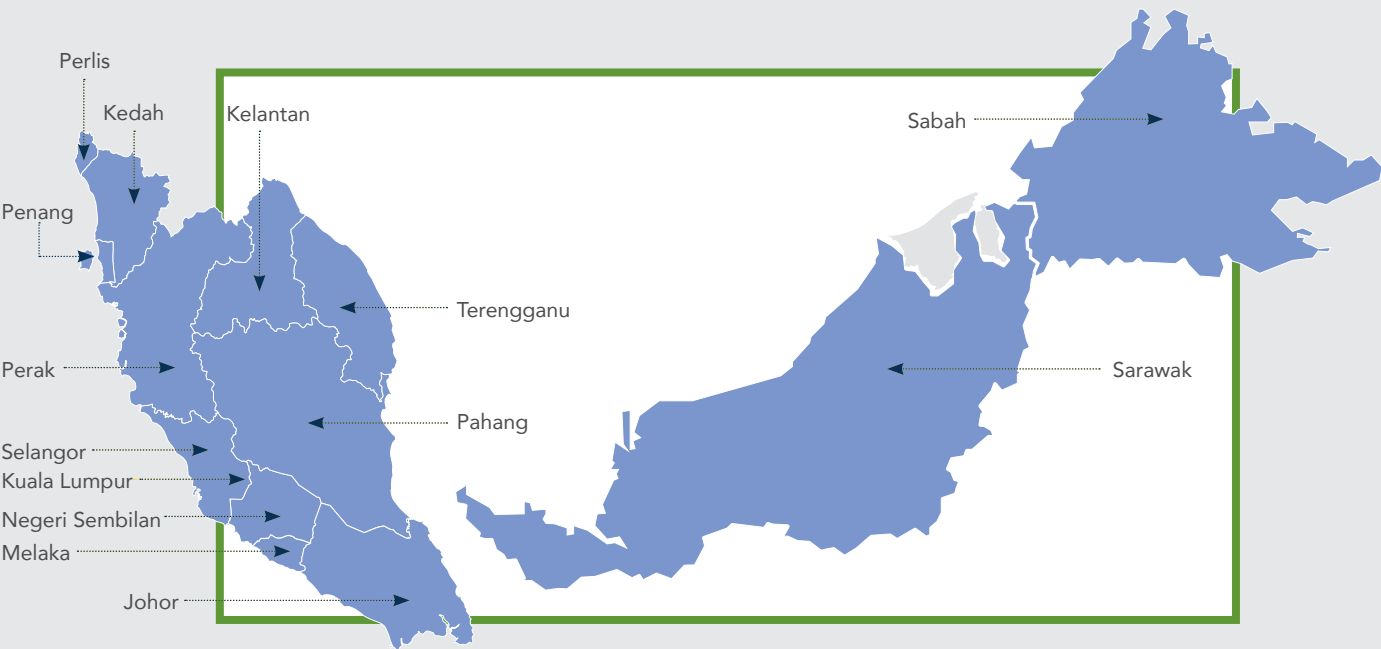
Following the inaugural Malaysian Banking Conference in 2022, AICB and ABM organised the 2nd Malaysian Banking Conference, which was themed “Banking and the ESG Revolution – Going Beyond Aspirations”. The event convened over 30 leading sustainable and responsible financial experts to discuss the real issues, challenges and opportunities faced by financial practitioners in effecting a just transition in this critical decade for climate action.



Through live panel discussions and presentations, key banking and financial industry leaders from various sectors, including financial institutions, private consultancy firms, Non-governmental organisations (NGOs) and think tanks, held profound discussions on the ESG narrative to help bankers drive their action plans and make their ESG journeys authentic and impactful.



ABM STATE
SUB-COMMITTEES



PENANG/KEDAH/PERLIS

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

PENANG

Mohammad Yusof bin Abdul Rahman
Malayan Banking Berhad
Chairman

Chea Hak Tee
OCBC Bank (Malaysia) Berhad
Secretary

Jonathan How Boon Seong
United Overseas Bank (Malaysia) Bhd
Treasurer

Khoo Gaik Hong
Public Bank Berhad
Auditor

Hong Han Chung
Standard Chartered Bank Malaysia Berhad
Auditor

Krishnaveni Somasundaram
Affin Bank Berhad
Committee Member

Arwani Aris
Affin Bank Berhad
Committee Member

Wong Hee Lee
Alliance Bank Malaysia Berhad
Committee Member

Ooi Guat See
Alliance Bank Malaysia Berhad
Committee Member

Yeong Siew Tat
AmBank Group
Committee Member

Lim Kok Beng
AmBank Group
Committee Member

Chou Chin Hock
Bank of China (Malaysia) Berhad
Committee Member

Toh Wai Leng
Bank of China (Malaysia) Berhad
Committee Member

Ooi Ah Nya
CIMB Bank Berhad
Committee Member

Kathy Ong Yuh Chiann
CIMB Bank Berhad
Committee Member

Jeffrey Ong Cheng Kim
Hong Leong Bank Berhad
Committee Member

Wong Han Pin
Hong Leong Bank Berhad
Committee Member

Tan Seow Ngee
HSBC Bank Malaysia Berhad
Committee Member

Christine Lee Wai Ying
HSBC Bank Malaysia Berhad
Committee Member

Muhammad Adam Chwa
Malayan Banking Berhad
Committee Member

Choong Sung Yean
Public Bank Berhad
Committee Member

David Ooi Chun Yuen
RHB Bank Berhad
Committee Member

Joe Tien Chee Chang
RHB Bank Berhad
Committee Member

ABM STATE SUB-COMMITTEES

Mutheswary Velayutham
Standard Chartered Bank
Malaysia Berhad
Committee Member

Ang Choon Keat
OCBC Bank (Malaysia) Berhad
Committee Member

Lee Ai Pin
United Overseas Bank
(Malaysia) Bhd
Committee Member

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Mohamed Redzuan bin Kamaldeen
Malayan Banking Berhad
Chairman

Adrian Wong Chee Khim
Standard Chartered Bank
Malaysia Berhad
Secretary

Ahmad Yunaidi Hamid
CIMB Bank Berhad
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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
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

Ismail Adlan bin Mohd Darus
Public Bank Berhad
Vice Chairman

Mohd Noor bin Mohd Akhir
RHB Bank Berhad
Secretary

Rohani binti Lid @ Khalid
CIMB Bank Berhad
Treasurer

Haji Rahim Haji Elias
AmBank (M) Berhad
Committee Member

Ooi Bee Fang
Affin Bank Berhad
Committee Member

Lim Lee Sun
Hong Leong Bank Berhad
Committee Member

PERAK

Sidek bin Ismail
Regional Director
Perak
Community Distribution
Community Financial Services
Malayan Banking Berhad
3rd Floor, 194-206
Jalan Sultan Idris Shah
30000 Ipoh
Perak
Tel : 05-254 5818
Fax: 05-242 4828

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

Parvathavarthini a/p Sivakadatcham
Standard Chartered Bank Malaysia
Berhad
Auditor

Caryl Shim Weng Han
United Overseas Bank (Malaysia)
Bhd
Auditor

Habeeb Rahman
Affin Bank Berhad
Committee Member

Wong Hee Lee
Alliance Bank Malaysia Berhad
Committee Member

Gary Chin Wai Tai
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

FEDERAL TERRITORY

Alan Ng Peng Kee
Regional Director
Federal Territory Kuala Lumpur
Community Distribution
Community Financial Services
Malayan Banking Berhad
Level 6, Tower A
Dataran Maybank
1, Jalan Maarof
59200 Kuala Lumpur
Tel : 03-2295 8668



ABM STATE SUB-COMMITTEES

SELANGOR/NEGERI SEMBILAN

Abd Razak bin Kamardin

Regional Director

Selangor/Negeri Sembilan

Community Distribution
Community Financial Services
Malayan Banking Berhad
Level 6

10, Persiaran Perbandaran

Seksyen 14

40000 Shah Alam

Selangor

Tel : 03-5512 1754/03-5520 7000

Assistance for **Negeri Sembilan**

Nor Hasnidar binti Zainal Abidin

Branch Manager

Maybank Seremban Main

166-169, Jalan Dato' Bandar

Tunggal

70000 Seremban

Negeri Sembilan

Tel : 06-762 0027

Fax: 06-763 3340

JOHOR/MELAKA

Datin Sri Munirah Che Rose

Regional Director

Johor/Melaka

Community Distribution
Community Financial Services
Malayan Banking Berhad
Level 8, Office Tower

Johor Bahru City Square

108, Jalan Wong Ah Fook

80000 Johor Bahru

Johor

Tel : 07-223 7777

JOHOR

Datin Sri 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

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AmBank (M) Berhad

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Bank of China (Malaysia) Berhad

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Farid Adam

CIMB Bank Berhad

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CIMB Bank Berhad

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Committee Member

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Committee Member

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RHB Bank Berhad

Committee Member

Lim Ghat Kun

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Berhad

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Bhd

Committee Member

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Datin Sri Munirah Che Rose

Malayan Banking Berhad

Chairman

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Malayan Banking Berhad

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Committee Member

Rabiah Mohd Tahir

CIMB Bank Berhad

Committee Member

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OCBC Bank (Malaysia) Berhad

Committee Member

Christopher Niap

Public Bank Berhad

Committee Member

PAHANG/KELANTAN/ TERENGGANU

**Dato' Ahmad Farid Qoureshmi
bin Md Daud**

Regional Director

Pahang/Kelantan/Terengganu

Community Distribution

Community Financial Services

Malayan Banking Berhad

2nd Floor, 69-73, Jalan Tun Ismail

25000 Kuantan

Pahang

Tel : 09-516 1111/09-515 7262

Fax : 09-513 5387

PAHANG

**Dato' Ahmad Farid Qoureshmi
bin Md Daud**

Malayan Banking Berhad

Chairman

Mohamad Souffie Abdul Rahman

CIMB Bank Berhad

Secretary

Winnie Lee Sze Wei

AmBank (M) Berhad

Assistant Secretary

Mark Kong

OCBC Bank (Malaysia) Berhad

Treasurer

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Affin Bank Berhad
Committee (Government)

Lee Say Boon

Public Bank Berhad
Committee (Non-Government)

Thong Oi Chyn

Standard Chartered Bank
Malaysia Berhad
Committee (Non-Government)

Yeo Chee Siong

Hong Leong Bank Berhad
Committee Member

Steven Goh

HSBC Bank Malaysia Berhad
Committee Member

Adlah binti Ahmad

RHB Bank Berhad
Committee Member

Liew Chai Kar

United Overseas Bank
(Malaysia) Bhd
Committee Member

KELANTAN**Mohd Fauzolzakee bin
Mohamed Amin**

Malayan Banking Berhad
Chairman

Yasin Lotfi Low

HSBC Bank Malaysia Berhad
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Alwi bin Daud

CIMB Bank Berhad
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Vivian, Soo En Tze

OCBC Bank (Malaysia) Berhad
Committee Member

Wei Hui Kim

United Overseas Bank
(Malaysia) Bhd
Committee Member

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Wan Mohamad Amin**

Malayan Banking Berhad
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Julaida binti Jusoh

CIMB Bank Berhad
Secretary

Wee Kim Hwa

RHB Bank Berhad
Sports Committee

SABAH**Amylyn Blantocas Tiamson**

Regional Director

Sabah

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

Amylyn Blantocas Tiamson

Malayan Banking Berhad
President

Stephen Chin Chee Kai

RHB Bank Berhad
Secretary

Liew Gaik Hua

CIMB Bank Berhad
Treasurer

John Guang Wei Ming

AmBank Group
Internal Audit

Joe Ngu

Hong Leong Bank Berhad
Committee Member

Kevin Lim Chuang Hui

OCBC Bank (Malaysia) Berhad
Committee Member

Francis Yong Yun Fah

Standard Chartered Bank
Malaysia Berhad
Committee Member

SARAWAK**Abang Jamili bin Abang Julai**

Regional Director

Sarawak

Community Distribution
Community Financial Services
Malayan Banking Berhad
4th Floor, Crown Towers
88, Jalan Pending
93450 Kuching
Sarawak
Tel : 082-346 281
Fax: 082-342 529

Abang Jamili bin Abang Julai

Malayan Banking Berhad
Chairman

Chua Ko Onn

Public Bank Berhad
Secretary

Maureen Paril

CIMB Bank Berhad
Treasurer

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

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HSBC Bank Malaysia Berhad
Committee Member

Jessie Lim Pei Lian

OCBC Bank (Malaysia) Berhad
Committee Member

**Haji Mohammad Tony Ong
Abdullah**

RHB Bank Berhad
Committee Member

Iris Ngui

Standard Chartered Bank
Malaysia Berhad
Committee Member

Emily Rolando Yong

United Overseas Bank
(Malaysia) Bhd
Committee Member

DIRECTORY OF
ABM MEMBERS



AFFIN BANK BERHAD

Level 19, Menara Affin
Lingkaran TRX
Tun Razak Exchange
55188 Kuala Lumpur
Tel : 03-2302 1000
Hotline : 03-8230 2222
E-mail : yourvoice@affingroup.com
Website : www.affingroup.com
SWIFT Code : PHBMMYKL

BOARD OF DIRECTORS

Chairman

Dato’ Agil Natt

Directors

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

President & Group Chief Executive Officer

Datuk Wan Razly Abdullah bin Wan Ali

Group Chief Legal Officer & Company Secretary

Nimma Safira binti Khalid

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Acting Executive Director, Group Enterprise Banking

Chan Kien Giap

Executive Director, Group Community Banking

Mohammad Fairuz bin Mohd Radi

Executive Director, Group Treasury

Hanif bin Ghulam Mohammed

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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

Dr 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



ALLIANCE BANK MALAYSIA BERHAD

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

BOARD OF DIRECTORS

Chairman

Tan Sri Dato' Ahmad bin Mohd Don

Senior Independent Director

Lee Boon Huat

Directors

Wong Yuen Weng Ernest
Datuk Wan Azhar bin Wan Ahmad
Tan Chian Khong
Susan Yuen Su Min
Lum Piew
Cheryl Khor Hui Peng
Mazidah binti Abdul Malik
Chia Yew Hock Wilson

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

Peter Fong Seow Loong

Group Chief Consumer Banking Officer

Gan Pai Li

Group Chief Compliance Officer

James Teh Chye Seong

Acting Group Chief Internal Auditor

Andrew Ng Yin Min

Group Company Secretary

Lee Wei Yen

Group Chief Corporate & Transaction Banking Officer

Teoh Chui Lin

Group Chief SME & Commercial Banking Officer

Raymond Chui Keng Leng

Group Chief Financial Markets Officer

Tan Eng Kiang

Acting Group Chief Human Resource Officer

Tan Mui Sim

Group Chief Strategy, Marketing & Business Development Officer

Dr Aaron Sum Wei Wern

DIRECTORY OF ABM MEMBERS



AMBANK (M) BERHAD

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

BOARD OF DIRECTORS

Chairman

Voon Seng Chuan

Directors

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

SENIOR MANAGEMENT

Group Chief Executive Officer

Jamie Ling Fou-Tsong

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

Shafiq Abdul Jabbar

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 BERHAD

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

BOARD OF DIRECTORS

Chairman/Independent Director

Banlue Chantadisai

Directors

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

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Kanet Buranasin

Deputy Chief Executive Officer

Surayud Kanchanabhogin

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BANK OF AMERICA



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Relief Head of Operations (Credit Administration, Branch Administration, Trade Finance, Trade Review, Centralised Operations)
Chan Hui Chuin

Business Banking
Lucas Chong Kim Onn

Risk Management
Vacant

Human Capital
Shareen Tan

Budget & Planning
Chan Tuck Yuan

Audit & Control
Lee Tin Choo

Compliance
Mohd Saharizal bin Bahrudin

Company Secretarial
Fiona Lim Chui Kim

BANK OF AMERICA MALAYSIA BERHAD

18th Floor, Wisma Goldhill
67, Jalan Raja Chulan
50200 Kuala Lumpur
Tel : 03-2034 3961/62
Fax : 03-2031 9084
E-mail : asia.sse.my@bofa.com
Website : www.bofaml.com/en-us/content/
apac-malaysia.html
SWIFT Code : BOFAMY2X

BOARD OF DIRECTORS

Chief Executive Officer and Executive Director
Gautam Padmakar Puntambekar

Directors
Dato' Wan Kamaruzaman bin Wan Ahmad
Anthony Lim Choon Eng
Andrew Mark Sill
Donna Chang Wai Kah

MANAGEMENT

Risk
Yvonne Lew

Operations
Siti Abdullah

Corporate Treasury
Lim Fook Choy

Compliance
Joanne Kwan

Human Resource
Samuel Tan

DIRECTORY OF ABM MEMBERS



BANK OF CHINA (MALAYSIA) BERHAD

2nd Floor, Plaza OSK
25, Jalan Ampang
50450 Kuala Lumpur
Tel : 03-2387 8888
Call Centre : 03-2059 5566
Fax : 03-2161 5150
E-mail : callcenter@bankofchina.com.my
Website : www.bankofchina.com.my
SWIFT Code : BKCHMYKL

BOARD OF DIRECTORS

Chairman
Zhu Yanlai

Directors
Zhang Min
Eugene Khoo Kong Hooi
Lee Heng Guie

MANAGEMENT

Chief Executive Officer
Zhang Min

Deputy Chief Executive Officers
Qiu Hengchang
Huang Lei
Datuk Alvin Tay Swee Gim

Chief Risk Officer
Yeung Ching Mun Anysia

General Managers, Corporate Banking Department
Ding Huey Chyi
Zhao Ruisong

Deputy General Manager, Finance Department
Li Li

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

Deputy Director, Loan Administration Department
Paige Loi Huei Chern

DIRECTORY OF ABM MEMBERS



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

Lim Seok Cheng

Head of Human Resources

Rebecca Khor Ying Ying

BNP PARIBAS MALAYSIA BERHAD (CONT'D)

MANAGEMENT (CONT'D)

Chief Financial Officer

Kevin JV Wong

Chief Compliance Officer

Yamuna Nair

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 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



CHINA CONSTRUCTION BANK (MALAYSIA) BERHAD

Level 20, Menara CCB, Quill 6
6, Leboh Ampang
City Centre
50100 Kuala Lumpur
Tel : 03-2160 1888
Fax : 03-2630 3308
E-mail : customerservice@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
Liu Zeng
Chelsea Ma Yan

Chief Compliance Officer
Lim Fong Fong

CIMB BANK BERHAD

Level 13, Menara CIMB
Jalan Stesen Sentral 2
Kuala Lumpur Sentral
50470 Kuala Lumpur
Tel : 03-2261 8888
Call Centre : 03-6204 7788 (local and overseas)
Fax : 03-2261 8889
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
Sukanta Kumar Dutt
Christina Ong Soo Chan
Kee E-Lene
Dr. Nurmazilah Dato’ Mahzan

Non-Independent Non-Executive Directors
Dato’ Lee Kok Kwan
Hafriz Abdul Rahman

SENIOR MANAGEMENT

**Group Chief Executive Officer/Executive Director,
CIMB Group/Country Head, Malaysia/
Chief Executive Officer/Executive Director, CIMB
Bank Berhad**
Dato’ Abdul Rahman Ahmad

DIRECTORY OF ABM MEMBERS



CIMB BANK BERHAD (CONT'D)

SENIOR MANAGEMENT (CONT'D)

- Chief Executive Officer, Group Consumer & Digital Banking**
Effendy Shahul Hamid
- Chief Executive Officer, Group Islamic Banking**
Ahmad Shahriman Mohd Shariff
- Co-Chief Executive Officers, Group Commercial & Transaction Banking**
Ahmad Shazli Kamarulzaman
Lawrence Loh
- Co-Chief Executive Officers, Group Wholesale Banking**
Novan Amirudin
Chu Kok Wei
- Group Chief Operating & People Officer**
Gurdip Singh Sidhu
- Group Chief Financial Officer**
Khairul Rifaie
- Group Chief Legal & Compliance Officer; and Group Chief Integrity & Governance Officer**
Kwan Keen Yew
- Group Chief Strategy Officer**
Mohd Haniz Mohd Nazlan
- Group Chief Risk Officer**
Vera Handajani
- Group Company Secretary**
Datin Rossaya Mohd Nashir

CITIBANK BERHAD

Menara Citibank
165, Jalan Ampang
50450 Kuala Lumpur
Tel : 03-2383 1111 (corporate clients)
E-mail : malaysia.citiservice@citi.com
Website : <https://www.citigroup.com/global/about-us/global-presence/malaysia>
SWIFT Code : CITIMYKL

BOARD OF DIRECTORS

Chairman
Mark Fordyce Hart

Directors
Abhijit Dattanand Kumta
Norazilla Tahir

MANAGEMENT

Chief Executive Officer
Vikram Singh

Chief Administrative Officer
Stephanie Lim

Country Chief Financial Officer
Wan-Chee Tang

Head of Markets
Aida Mastura

Head of Securities Service
Samuel Hwa

Head of Treasury & Trade Solutions
Abdul Jalil Jalaludin

Head of Corporate Bank
Zuliana Tann

Head of Citi Commercial Banking
Shawn Khong

Head of Islamic Banking
Nur Adilah Abdul Mokhtar

Head of Operations
Nigel Tan

Chief Country Compliance Officer
Shovha Pushparajah

Public Affairs Officer
Sara Yasmine Mohamed

Country Human Resource Officer
Tooba Modassir

Country Legal Counsel
Evelyn Chan

Country Risk Head ICG & CCB
Omar Khan

Interim Head of Audit Malaysia
Jane Yee Lee

Head of Technology
Joanne Kho

DIRECTORY OF ABM MEMBERS

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 Director
Dato’ Yusof Annuar Yaacob

Independent Non-Executive Directors
Koid Swee Lian
Chong Kin Leong

Non-Independent Director
Seamus Toal

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 Corporate Coverage
Kevin Tan Li-Zhia

DEUTSCHE BANK (MALAYSIA) BERHAD (CONT’D)

MANAGEMENT (CONT’D)

Head of Securities Services
Richard Lim Hock Seng

Chief Financial Officer/Chief Operating Officer
Elaine Liew Yeh Yin

Chief Risk Officer
Simreet Gill

Treasurer
Vacant

Head of Regulations, Compliance & Anti-Financial Crime
Haziruddin Hasan

Head of Operations
Chong Ai Ching

Head of Human Resources
Sanya Ali

Head of Country Technology Management
Sapian Abd Rashid

Chief Internal Auditor
Siti Noor Aminah Kamaruddin

DIRECTORY OF ABM MEMBERS

**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

Kevin Lam

Directors

Tan Kong Khoon
Kwek Leng Hai
Datuk Dr. Md Hamzah bin Md Kassim
Lau Souk Huan
Cheong Soo Ching
Fa'izah binti Mohamed Amin
Datuk Manharlal a/l Ratilal

MANAGEMENT**Group Managing Director/Chief Executive Officer**

Kevin Lam

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

Edwin Lau

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

Allan Sze

Acting Head, Group Operations

Chong Tong Lim

Chief Technology and Information Officer

William John Streitberg

Chief Marketing & Communication Officer

Zalman Zainal

Chief Sustainability Officer

Chow Sheng Wai

**Head of Payments,
Partnerships and Fintech Ecosystems**

Alice Goh

DIRECTORY OF ABM MEMBERS



HSBC BANK MALAYSIA BERHAD

Menara IQ
Lingkaran 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 Executive Director
Surendranath Ravi Roshia

Independent Non-Executive Directors
Choo Yee Kwan
Zuraida binti Jamaluddin
Datin Seri Sunita Mei-Lin Rajakumar
Yoong Sin Min

SENIOR MANAGEMENT

Chief Executive Officer
Dato’ Omar Siddiq bin Amin Noer Rashid

Head of Wealth and Personal Banking
Linda Yip

Country Head of Commercial Banking
Karel Doshi

HSBC BANK MALAYSIA BERHAD (CONT'D)

SENIOR MANAGEMENT (CONT'D)

Managing Director, Global Banking
Christina Cheah

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

Head of Securities Services
Ashok Lopez

Chief Financial Officer
Elly Neoh

Interim Chief Risk Officer
Gavin Burgoyne

Chief Operating Officer
Mark C Hall

Chief of Staff
Shell Pin Teh

Head of Human Resources
Sugunah a/p Verumandy

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
Sherlyn Cheah

DIRECTORY OF ABM MEMBERS



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 : IIMBMYKL

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 & Acting Chief Financial Officer

Shetty Sadanand Narayan

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
Liu Wei

Chief Compliance Officer

Kevin Liao See Cheek

Chief Internal Auditor

Kee Chin Teck

DIRECTORY OF ABM MEMBERS

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

Zilhazmir Hamzah

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

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
Group Corporate Secretarial
03-2031 0071
E-mail : corporateaffairs@maybank.com.my
cfrm@maybank.com (Customer
Feedback & Resolution Management)
mgcc@maybank.com.my
(Maybank Group Customer Care)
Website : <http://www.maybank.com>
SWIFT Code : MBBEMYKL

BOARD OF DIRECTORS

Non-Independent Non-Executive Director (Chairman)

Tan Sri Dato’ Sri Ir. Zamzamzairani Mohd Isa

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

Dato’ Khairussaleh Ramli

Senior Independent Non-Executive Director

Dr. Hasnita Dato’ Hashim

Independent Non-Executive Directors

Edwin Gerungan
Anthony Brent Elam
Che Zakiah Che Din
Fauziah Hisham
Shariffuddin Khalid
Dato’ Zulkiflee Abbas Abdul Hamid
Shirley Goh

DIRECTORY OF ABM MEMBERS

**MALAYAN BANKING BERHAD (CONT'D)****BOARD OF DIRECTORS (CONT'D)****Non-Independent Non-Executive Director**

Datuk Yee Yang Chien

Group General Counsel & Company Secretary

Wan Marzimin Wan Muhammad

Joint Company Secretary

Fariz Abdul Aziz

GROUP EXECUTIVE COMMITTEE**President & Group Chief Executive Officer**

Dato' Khairussaleh Ramli

Group Chief Financial Officer

Khalijah Ismail

Group Chief Executive Officer, Global Banking

Dato' John Chong Eng Chuan

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

Syed Ahmad Taufik Albar

Group Chief Executive Officer, Islamic Banking

Dato' Muzaffar Hisham

Group Chief Human Capital Officer

Datuk (Dr) Nora Abd Manaf

Group Chief Risk Officer

Datuk Hamzah Bachee

Group Chief Strategy Officer

Dr Siew Chan Cheong

Group Chief Operations Officer

Alan Lau Chee Kheong

Group Chief Technology Officer

Mohd Suhail Amar Suresh Abdullah

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

Toshiharu Fujiwara

MANAGEMENT**Executive Director/Chief Executive Officer**

Toshiharu Fujiwara

Deputy Chief Executive Officers

Keiichi Hashikawa

Lim Jit Yang

Chief Sustainability Officer

Shahriza bin Omar

Company Secretary

Carmen Yee

Annie Kek Boon Kim

Nava Regal a/p Selvaraja

HEADS OF DIVISIONS**Head of Corporate Banking I**

Yuki Kuwagawa

DIRECTORY OF ABM MEMBERS



MIZUHO BANK (MALAYSIA) BERHAD (CONT'D)

HEADS OF DIVISIONS (CONT'D)

Head of Corporate Banking II

Vaheesan Vijayendra

Head of Strategic Planning

Yuichi Kato

Head of Treasury

Mohd Khalimi Ashraf bin Mohamed Rethuan

Chief Operations Officer and Head of Information Technology

Kazuya Hirose

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 of Human Resources

Kua Kee Tui

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 22, 23 & 24, Menara 1

Plaza Conlay

50450 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

Independent Non-Executive Director

Dato' Noorazman bin Abd Aziz

Chief Executive Officer/Country Head of Malaysia and Executive Director

Motohide Okuda

Independent Directors

Rashid bin Ismail

Amin Siru bin Abdul Rahman

SENIOR MANAGEMENT

Chief Executive Officer/Country Head of Malaysia

Motohide Okuda

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

Shingo Usuda

Foo See Hee

Managing Director, Head of Global Corporate Banking Malaysia

Goh Kiat Seng

Managing Director, Head of Global Markets

Nik Azhar bin Abdullah

Director, Human Resources

Nishidaran Chandran

Chief Risk Officer

Ong Thai Kee

Chief Compliance Officer

Ang Lek Hui

Chief Internal Auditor

Thana Balan

DIRECTORY OF ABM MEMBERS

**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
Janet Yap Seong Yong
George Lee Lap Wah
Ayesha Natchiar binti Ally Maricar
Dato' Shamsuddin bin Mohd Mahayidin

MANAGEMENT**Chief Executive Officer**

Tan Chor Sen

Chief Financial Officer

Teoh Yin Meng

Country Chief Risk Officer

Thor Boon Lee

Chief Operating Officer

Chong Lee Ying

Head, Consumer Financial Services

Anne Leh Geok Meng

Head, Strategy & Transformation

Saw Poh Hoon

Head, Wholesale Banking

Jeffrey Teoh Nee Teik

OCBC BANK (MALAYSIA) BERHAD (CONT'D)**MANAGEMENT (CONT'D)****Head, Emerging Business**

Chan Kok Leong

Head, Investment Banking

Tan Ai Chin

Head, Transaction Banking

Chew Siew Khing @ Chooi Siew Khing

Head, Global Markets

Stanley James Tan Boon Teck

Head, Human Resources

Kok Lai Ching

Acting Head, Legal

Chow Meng Choo

Chief Compliance Officer

Doreen Keng Chun Ching

Head, Brand & Communications

Julius Evanson

Head, Operations & Technology

Jocelyn Teoh Nee Nee

Head, Internal Audit

Victor Ong Hock Seng

Head, Technology

Hong Hee Loon

Company Secretary

Quah Boon Huat

Head, Reporting

Linda Lai Pai Leng

Head, Special Projects – Branch

Wong Chee Seng



DIRECTORY OF ABM MEMBERS



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
Dato' Mohd Hanif bin Sher Mohamed
Tham Chai Fhong
Lim Chao Li
Gladys Leong
Teoh Meow Choo

Non-Independent Non-Executive Directors
Cheah Kim Ling
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

**Chief Operating Officer,
Corporate Banking/HP Operations**
Chan Chew Fung

Chief Operating Officer, Retail Financial Services
Chan Chiew Peng

Chief Learning Officer
Koay Seok Khim

Group Chief Internal Auditor
Lim Then Fui

Chief Human Capital Officer
Mary Ng Poh Lyn

Chief Financial Officer
Yik Sook Ling

PUBLIC BANK BERHAD (CONT'D)

HEADS OF DIVISIONS (CONT'D)

Chief Risk Officer
Jasmine Loh Sook Ling

Chief Compliance Officer
Tan Shien Doon

General Manager, Treasury
Bacil Fernandez

**General Manager, Credit Administration &
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

General Manager, Corporate Banking
Samuel Soh Boon Leong

General Manager, PB Card Services & Support
Tee Chui Chee

General Manager, Secretariat
Wan Marhanim binti Wan Muhammad

General Manager, HP Operations
Wong Man Hoe

Director, Security
Haji A. Wahab bin A. Raman

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

Director, Strategic Communications
Haslinda binti Othman

Director, Overseas Operations
Lim Say Huat

Director, Property
Eddie Lim Yew Hui

Director, HP Supervision
Ling Haan Tiang

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

**Head, Branch Supervision & Regulation,
Banking Operations**
Saravanan a/I Murugiah

**Head, Branch Administration & Systems Control,
Banking Operations**
Siew Lup Yan

DIRECTORY OF ABM MEMBERS



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
Ong Ai Lin
Lim Cheng Teck
Dato' Mohamad Nasir Ab Latif
Donald Joshua Jaganathan
Datuk Iain John Lo
Hijah Arifakh Othman
Nadzirah Abd Rashid

**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
Dato' Fad'l Mohamed

Managing Director, Group Community Banking
Jeffrey Ng Eow Oo

RHB BANK BERHAD (CONT'D)

SENIOR MANAGEMENT (CONT'D)

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

Acting Group Chief Financial Officer
Phuah Shok Cheng

Group Chief Risk Officer
Dr Chong Han Hwee

Group Chief Strategy & Innovation Officer
Ryan Teoh Jun Fatt

Group Chief People Officer
Wan Mariah Abu Hassan

Group Human Resource Advisor
Jamaluddin Bakri

Group Chief Operations Officer
David Chong Ming Liang

Group Chief Sustainability & Communications Officer
Norazzah Sulaiman

Group Chief Technology Officer
Wong Kwang Leh

DIRECTORY OF ABM MEMBERS



SUMITOMO MITSUI
BANKING CORPORATION
MALAYSIA BERHAD

STANDARD CHARTERED BANK MALAYSIA BERHAD

Level 25, 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

Managing Director and Head, Wealth and Retail Banking

Sammeer

Managing Director and Head, Financial Markets ASEAN ex Singapore

Sylvia Wong

Managing Director and Head, Corporate and Investment Banking

Patricia Wong

Interim Chief Financial Officer

Gladys Warirah

Head, Human Resources

Muhammad Rawi Abdullah

Chief Compliance Officer

Irene Tan Li Ching

Head, Corporate Affairs, Brand and Marketing

Geraldine Tan

Head, Transaction Banking

Samuel Ding

Chief Technology and Operations Officer

Joy Chowdhury

Country Chief Risk Officer

Ann Ong Gaik Ean

SUMITOMO MITSUI BANKING CORPORATION
MALAYSIA BERHAD

Suite 22-03, Level 22
Integra Tower, The Intermark
348, Jalan Tun Razak
50400 Kuala Lumpur
Tel : 03-2176 1500
Call Centre : 03-2176 1500
Fax : 03-2165 1599
E-mail : GeneralEnquiries@my.smbc.co.jp
Website : 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

Hiromitsu Takasuna

Deputy Head of Risk Management/Chief Risk Officer

Choong Heng Theng

Head of Internal Control

Joseph Ng Mun Fai

DIRECTORY OF ABM MEMBERS

SUMITOMO MITSUI BANKING CORPORATION MALAYSIA BERHAD (CONT'D)

MANAGEMENT (CONT'D)

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
Liew Poh Mun, Bryan

Head of Treasury
Azman bin Amiruddin

Head of Client Services
Jennifer Lee Suat Kiow

Head of Credit Risk Management
Loo Wai Yee, Esther

Head of Market Risk Management
Gerard Chan Chee Cheong

Head of Enterprise Risk Management
Andy Woon Win Yap

Head of Operational Risk Management
Kalsum Hassan

Head of Planning
Masaya Wakigi

Head of IT Planning
Kenta Kobayashi

Head of Human Resources
Lee Chai Yee

Chief Compliance Officer
Chang Siew Ming

Head of Legal
Gan Hua May

SUMITOMO MITSUI BANKING CORPORATION MALAYSIA BERHAD (CONT'D)

MANAGEMENT (CONT'D)

Head of Banking Services
Annie Cheong Yee Shian

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
Ritzza Rosli

Head of Financial Accounting
Fanny Ng Mei Yee

Head of Regulatory Reporting
Gee Eng Chuan

Head of Trade Sales Unit
Aew Young Soo Mei

Head of Information on Technology
Peter Lim Wee Hall

Head of Application Delivery Services
Jeevarajah Nadarajah

Head of Technology Enabler Services
Tiew Lay Koon

Head of Technology Governance Service
Vincent Ng Kien Chung

DIRECTORY OF ABM MEMBERS



UNITED OVERSEAS BANK (MALAYSIA) BHD

UOB Plaza 1 Kuala Lumpur
7, Jalan Raja Laut
50350 Kuala Lumpur
Tel : 03-2692 7722
Call Centre : 03-2612 8121
Fax : 03-2694 4552
E-mail : uobcustomerservice@uob.com.my
Website : www.uob.com.my
SWIFT Code : UOVBMYKL

BOARD OF DIRECTORS

Chairman Emeritus and Honorary Adviser
Dr. Wee Cho Yaw

Board Chairman/Independent Non-Executive Director
Ching Yew Chye

Deputy Chairman/Non-Independent Executive Director
Wee Ee Cheong

Independent Non-Executive Directors
Chin Shoon Chong
Tunku Alina binti Raja Muhd Alias

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

Managing Director, Country Head, Retail and Brand
Elaine Fan Lee Boey

Executive Director, Country Head, Commercial Banking
Beh Wee Khee

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

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

SENIOR MANAGEMENT (CONT'D)

Executive Director, Country Head, Transaction Banking
Lucas Chew Yee Lim

Executive Director, Country Head, Risk Management
William Chong Kim Khong

Executive Director, Country Head, Business Banking
Ho Hui Ming

Executive Director, Country Head, Credit – Commercial
Kan Wing Yin

Executive Director, Country Head, Human Resources
Lai Tak Ming

Executive Director, Country Head, Credit - Retail
Liew Chee Choong

Executive Director, Country Head, Compliance
Daniel Loke Chee Keen

Executive Director, Country Head, Technology & Operations
Mohamad Fazli bin Mohamad Sarujee

Executive Director, Country Head, Corporate Banking
Anita Tang Wai Fong

Executive Director, Country Head, Compliance
Daniel Loke Chee Kee

Executive Director, Country Head, Credit - Corporate
Tam Chee Meng

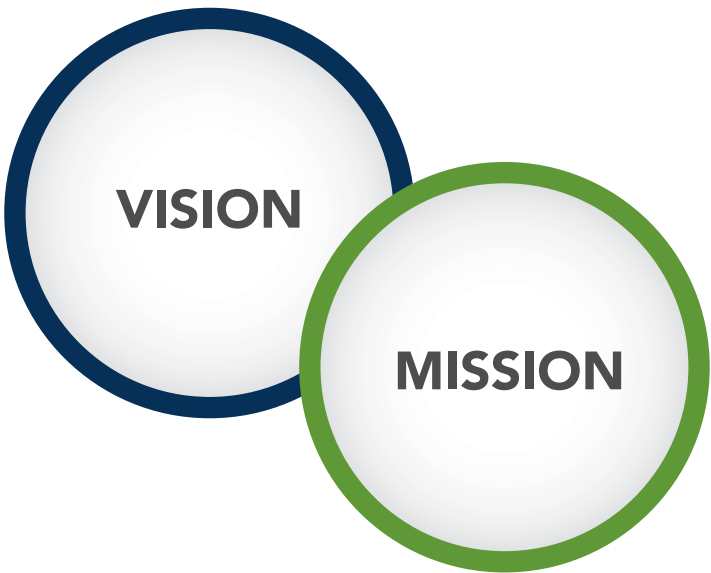
Executive Director, Country Head, Special Assets Management
Linda Tan Mei Li

Executive Director, Country Head, Legal & Secretariat
Penny Wan Yoke Nee

Executive Director, Country Head, Internal Audit
Bill Wong See Hong

Executive Director, Country Head, Channels and Digitalisation
Yap Kok Tee

Executive Director, Country Head, Corporate Finance – Investment Banking
Jason Voon Kuan Chien



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 25 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
THE ASSOCIATION OF BANKS IN MALAYSIA

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

☎ 03-2202 7223

ABMConnect: 1300-88-9980

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