



PERSATUAN BANK BANK DALAM MALAYSIA
THE ASSOCIATION OF BANKS IN MALAYSIA

Powering Success



Years of
Commitment
and Beyond

ANNUAL REPORT 2024



POWERING SUCCESS: 50 YEARS OF COMMITMENT AND BEYOND

The theme *Powering Success: 50 Years Commitment and Beyond* reflects The Association of Banks in Malaysia's (ABM) remarkable 50-year legacy and its unwavering dedication to the continuous evolution of the banking sector. As we celebrate this significant milestone, we not only honour our past achievements but also look ahead to the next phase of our journey, which is driven by a clear and focused strategic direction: Social Inclusion, Digital & Technological Innovation, Sustainable Practices, and Industry Development & Resilience. ABM and its members will continue to shape the future success of the banking sector for generations to come.

The cover design encapsulates both a celebration of our past and a commitment to the future, where ABM will remain at the forefront of progress, innovation, and transformation. Gold symbolises the significant milestone of 50 years, while the gradient blue, with its vibrant yet composed tone, represents trust, progress, and institutional strength – key traits that define ABM's contributions to nation-building and financial empowerment. It also signals a future driven by innovation, collaboration, and a deep commitment to building an inclusive and sustainable banking ecosystem.

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ABM 2024 Annual Report.

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CORPORATE INFORMATION

CHAIRMAN BANK

Malayan Banking Berhad

Dato' Khairussaleh Ramli

Alternate:

Datuk Haji Hamirullah

Boorhan

PRINCIPAL OFFICER

Executive Director

Kalpana Sambasivamurthy

(until 31 March 2024)

Dr Amina Josetta Kayani

(from 1 April 2024)

COUNCIL MEMBERS

Affin Bank Berhad

Datuk Wan Razly Abdullah bin Wan Ali

Alternate:

Abdul Malek bin Mohamed Said

(until August 2024)

Joanne Rodrigues

(from 21 March 2025)

CIMB Bank Berhad

Dato' Abdul Rahman Ahmad

(until 30 June 2024)

Novan Amirudin

(from 1 July 2024)

Alternate:

Khairul Rifaie

(until 30 June 2024)

Gurdip Singh Sidhu

(from 21 August 2024)

Citibank Berhad

Vikram Singh

Alternate:

Tang Wan-Chee

(until November 2024)

Shovha Pushparajah

(from 21 March 2025)

Hong Leong Bank Berhad

Kevin Lam Sai Yoke

Alternate:

Justin Soong Jia Seng

HSBC Bank Malaysia Berhad

Dato' Omar Siddiq

Alternate:

Christina Cheah

OCBC Bank (Malaysia) Berhad

Tan Chor Sen

Alternate:

Chong Lee Ying

Public Bank Berhad

Tan Sri Dato' Sri Dr. Tay Ah Lek

Alternate:

Dato' Chang Kat Kiam

RHB Bank Berhad

Dato' Mohd Rashid Mohamad

Alternate:

Jeffrey Ng Eow Oo

Standard Chartered Bank

Malaysia Berhad

Mak Joon Nien

Alternate:

Sammeer

(until October 2024)

Harmander Mahal

(from 20 November 2024)

United Overseas Bank

(Malaysia) Bhd

Ng Wei Wei

Alternate:

Ronnie Lim

(until April 2024)

Elaine Fan

(from 24 June 2024)

CO-OPTED MEMBERS

Alliance Bank Malaysia Berhad

Kellee Kam Chee Khiong

Alternate:

Ronnie Royston Fernandiz

AmBank (M) Berhad

Jamie Ling Fou-Tsong

Alternate:

Datuk Iswaraan Suppiah

(until 31 March 2025)

REGISTERED OFFICE

A-11-1 AICB Building

10 Jalan Dato' Onn

50480 Kuala Lumpur

Tel: 03 - 2202 7223

ABMConnect: 1300-88-9980

Website: www.abm.org.my

BANKER

Malayan Banking Berhad

AUDITOR

Nexia SSY PLT



WHO WE ARE

01

The Association of Banks in Malaysia (ABM) was formed in November 1973. Our membership is currently made up of the 26 commercial banks operating in Malaysia.

02

Since its inception, ABM has been actively involved in various initiatives to promote and strengthen the commercial banking industry to become more resilient, effective and efficient.

OUR ROLES



To promote the establishment of a sound banking system in Malaysia in co-operation and consultation with the regulators.



To improve consumer awareness and knowledge of banking products and services.



To promote orderliness and ethical banking practices among member banks.



To formulate and review banking rules, operations and policies to assist the banking industry in becoming more resilient, competitive and effective in meeting the needs of the changing economy.



To collaborate with government ministries, private sector groups and relevant organisations on members' bank contributions to socio-economic planning and development of the country.

COUNCIL BANKS



NON-COUNCIL BANKS





THE COUNCIL

DATO' KHAIRUSSALEH RAMLI

*President and Group Chief
Executive Officer and Executive Director*

Malayan Banking Berhad (Maybank)



DATUK WAN RAZLY ABDULLAH BIN WAN ALI

*President and Group Chief
Executive Officer*

Affin Bank Berhad



NOVAN AMIRUDIN

*Group Chief Executive Officer /
Executive Director*

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





THE COUNCIL

DATO' OMAR SIDDIQ*Chief Executive Officer and
Head of Banking***HSBC Bank Malaysia Berhad****TAN CHOR SEN***Chief Executive Officer***OCBC Bank (Malaysia) Berhad****TAN SRI DATO'
SRI DR. TAY AH LEK***Managing Director and
Chief Executive Officer***Public Bank Berhad****DATO' MOHD
RASHID MOHAMAD***Group Managing Director /
Group Chief Executive Officer***RHB Bank Berhad****MAK JOON NIEN***Chief Executive Officer and
Head of Banking & Coverage, Malaysia***Standard Chartered Bank Malaysia Berhad****NG WEI WEI***Managing Director and
Chief Executive Officer***United Overseas Bank (Malaysia) Bhd****KELLEE KAM CHEE KHIONG***Group Chief
Executive Officer***Alliance Bank Malaysia Berhad****JAMIE LING FOU-TSONG***Group Chief
Executive Officer***AmBank (M) Berhad**



DATO' KHAIRUSSALEH RAMLI

President and Group Chief Executive Officer and Executive Director

Malayan Banking Berhad (Maybank)



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

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

Within the Maybank Group, Dato' Khairussaleh is the President Commissioner of PT Bank Maybank Indonesia Tbk (Maybank Indonesia) and is a member of the board of Maybank Singapore Limited.

Dato' Khairussaleh has over 30 years' experience in the financial services and capital markets industry and has held senior positions in well-established financial institutions in Malaysia and Indonesia. He joined Maybank in 2008 as the Group Chief Financial Officer and was subsequently appointed as the President Director and CEO of Maybank Indonesia in 2012. He was the Group Managing Director and Group CEO of RHB Banking Group before he was appointed as the President and Group CEO of Maybank in May 2022.

Prior to him joining Maybank and RHB Bank, Dato' Khairussaleh was the Group Chief Strategy Officer of Telekom Malaysia Berhad, CEO 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, USA and is a graduate of the Advanced Management Programme at Harvard Business School of Harvard University, USA. He is also a Fellow Chartered Banker with the Asian Institute of Chartered Bankers (AICB).

Previously a Director of Cagamas Holdings Berhad, Dato' Khairussaleh currently serves as a Board member of Payments Network Malaysia Sdn Bhd (PayNet) and Financial Industry Collective Outreach (FINCO) and is the Vice Chairman of AICB. He is also a member of Visa Asia Pacific Senior Client Council and Co-Chairman of the Emerging Markets Advisory Council of Institute of International Finance (IIF).



DATUK WAN RAZLY ABDULLAH BIN WAN ALI

*President and
Group Chief Executive Officer*

Affin Bank Berhad



Datuk Wan Razly Abdullah bin Wan Ali was appointed as President and 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).

NOVAN AMIRUDIN

*Group Chief Executive Officer /
Executive Director*

CIMB Bank Berhad



Mr Novan Amirudin is currently Group Chief Executive Officer / Executive Director of CIMB Group Holdings Berhad. He joined CIMB in July 2022 as Co-Chief Executive Officer of Group Wholesale Banking.

A Chartered Accountant, Mr Novan has more than 20 years of experience in banking and advisory across Malaysia, Indonesia and Singapore.

Prior to joining CIMB, Mr Novan spent close to 16 years with J.P. Morgan, with his last position being Head of Equity Capital Markets, Southeast Asia and Head of Investment Banking, Malaysia. Prior to J.P. Morgan, Mr Novan was with PwC, specialising in Corporate Finance advisory.



VIKRAM SINGH

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 the 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, Vikram 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 25-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 and 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.

KEVIN LAM SAI YOKE

Group Managing Director and
Chief Executive Officer

Hong Leong Bank Berhad



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 Programme. He is also a Council Member of AICB.



DATO' OMAR SIDDIQ

*Chief Executive Officer and
Head of Banking*

HSBC Bank Malaysia Berhad



Dato' Omar Siddiq was appointed as the Non-Independent Executive Director and Chief Executive Officer (CEO) on 31 March 2022. He was also appointed as Head of Banking on 1 February 2025.

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 the 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 also a Non-Independent Executive Director of HSBC Amanah Malaysia Berhad and Co-Deputy Chair of the British Malaysian Chamber of Commerce Berhad. He is also serving on the Advisory Council of Yayasan Peneraju Pendidikan Bumiputera – Ministry of Economy.

TAN CHOR SEN

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 that began in commercial banking with postings in consumer banking and later several positions in corporate and offshore banking.

He joined OCBC Bank in Singapore in 2005 as Head of Emerging Business and led the formation of the unit. During this time, he redefined the Bank's coverage of small businesses. 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 Institute of Banking and Finance Singapore (IBF) Fellow (Corporate Banking). He is also a Council Member of AICB.



TAN SRI DATO' SRI DR. TAY AH LEK

*Managing Director and
Chief Executive Officer*

Public Bank Berhad



Tan Sri Dato' Sri Dr. Tay Ah Lek, Managing Director and CEO of Public Bank Berhad, has 64 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 and 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, Boston. He is an Emeritus Fellow of the Malaysian Institute of Management (MIM), 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.

DATO' MOHD RASHID MOHAMAD

*Group Managing Director /
Group Chief Executive Officer*

RHB Bank Berhad



Dato' Mohd Rashid Mohamad was appointed as Group Managing Director / Group Chief Executive Officer of RHB Banking Group (RHB) on 1 April 2022. He was previously Managing Director, Group Wholesale Banking from 2021 to 2022 and Group Treasurer of RHB from 2014 to 2021.

Dato' 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.

Dato' Mohd Rashid holds a Master of Business Administration with Distinction from the University of Wales, Cardiff, UK, and is a Chartered Accountant from MIA. He has also been conferred the title of Chartered Banker by AICB, and has attended the Advanced Strategic Management Program at the Institute for Management Development (IMD), Lausanne, Switzerland.



MAK JOON NIEN

Chief Executive Officer and
Head of Banking & Coverage, Malaysia

Standard Chartered Bank Malaysia Berhad



Mr Mak Joon Nien was appointed as the Chief Executive Officer (CEO) and Board Member of Standard Chartered Bank Malaysia in 2022. He is the first Malaysian to hold the position at the country's oldest operating bank.

In his capacity as CEO, Mr Mak is responsible for shaping the bank's business strategy, steering its performance, overseeing operations, and upholding corporate governance.

In June 2024, Mr Mak took on an expanded role as Head of Banking and Coverage. In this capacity, he spearheads client relationships and propels the Corporate and Investment banking business through the seamless delivery of services, solutions, and product offerings to this crucial client segment.

With over 27 years of profound expertise in investment and corporate banking, Mr Mak boasts a distinguished career trajectory within Standard Chartered. This journey commenced in 1997 at Standard Chartered Malaysia, leading him to join the regional Corporate Advisory and Industries Coverage group in Singapore in 2002.

Over the course of 15 years, he executed landmark Merger and Acquisition and Leveraged Finance transactions across the region. Subsequently, Mr Mak assumed the role of Managing Director for the coverage of Private Equity clients in the region. Returning to Malaysia in 2017, he undertook the role of Country Head of Corporate and Investment Banking.

Mr Mak earned a Business degree from Bradford University, followed by a Master's degree from Imperial College London. Additionally, he actively shares financial insights in a range of media publications, speaking engagements and various industry bodies.

Mr Mak's esteemed affiliations include being a Council Member of AICB, a Director of FINCO, a Board member of Standard Chartered Global Business Services (GBS), Asian Banking School (ABS) and serving as the Chairman of the British Malaysian Chamber of Commerce (BMCC).

NG WEI WEI

Managing Director and
Chief Executive Officer

United Overseas Bank (Malaysia) Bhd



Ms Ng Wei Wei was appointed to the Board as Managing Director and Chief Executive Officer (CEO) of UOB Malaysia on 1 May 2022.

Ms Ng is a career banker with over two decades of experience. She has held various senior country and regional leadership roles at global financial institutions in Malaysia and Hong Kong. In Hong Kong, she was responsible for growing a global bank's trade business across multiple countries within the Asia Pacific region.

In 2019, she returned to UOB Malaysia as the Managing Director and Country Head of Wholesale Banking and was subsequently promoted to Deputy CEO in 2021.

Since taking the helm as CEO in 2022, Ms Ng has been instrumental in the Bank's transformation. She led the successful acquisition and integration of Citigroup's consumer banking business in Malaysia and has been championing the Connectivity, Sustainability and Digitalisation strategies of the Bank.

Ms Ng leads the Bank's efforts in facilitating foreign direct investments into the country and the region, as well as actively supports Malaysia's green agenda by spearheading initiatives to help the financial industry and businesses transition towards net zero. She is also a strong advocate for talent development and fosters an inclusive workplace culture by promoting diversity, equity, and inclusion within the Bank.

Ms Ng is a Chartered Banker of Chartered Banker Institute (CBI), UK and the AICB. She also holds a Bachelor of Commerce degree with double major in Accounting and Management from the Monash University of Melbourne, Australia.

Currently, she is also a Council member of AICB. 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

Group Chief Executive Officer



Alliance Bank Malaysia Berhad

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 25 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.

JAMIE LING FOU-TSONG

Group 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 cover 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 Bachelor of Arts (Hons) in Economics and Accounting from the University of Newcastle Upon Tyne, UK. He is a Fellow of ICAEW and a member of the Association of Chartered Certified Accountants (ACCA). He is also an Alumni of Executive Management Programmes of Templeton College, Oxford University and INSEAD.



THE COUNCIL – ALTERNATES

01 Datuk Haji Hamirullah Boorhan



02 Joanne Rodrigues



03 Gurdip Singh Sidhu



04 Shovha Pushparajah



05 Justin Soong



06 Christina Cheah



07 Chong Lee Ying



08 Dato' Chang Kat Kiam



09 Jeffrey Ng Eow Oo



10 Harmander Mahal



11 Elaine Fan



12 Ronnie Royston Fernandiz



13 Datuk Iswaraan Suppiah



1	Malayan Banking Berhad
2	Affin Bank Berhad
3	CIMB Bank Berhad
4	Citibank Berhad
5	Hong Leong Bank Berhad
6	HSBC Bank Malaysia Berhad
7	OCBC Bank (Malaysia) Berhad
8	Public Bank Berhad
9	RHB Bank Berhad
10	Standard Chartered Bank Malaysia Berhad
11	United Overseas Bank (Malaysia) Bhd
12	Alliance Bank Malaysia Berhad
13	AmBank (M) Berhad



DATUK HAJI HAMIRULLAH BOORHAN

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

Malayan Banking Berhad



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.

JOANNE RODRIGUES

Group Chief Financial Officer

Affin Bank Berhad



Ms Joanne Rodrigues was appointed as Group Chief Financial Officer of Affin Bank Group on 1 June 2020. In her role as the Group Chief Financial Officer, she is responsible for formulating, directing and controlling the Bank's overall financial plans and policies, accounting practices and maintains relationships with regulators, other lending institutions, shareholders and the financial community at large.

She is a Fellow Chartered Accountant (FCA) of ICAEW and is a member of the MIA. She also holds a Masters in Business Administration from the University of Manchester, UK and a Bachelor of Science, majoring in Economics and Accounting from the University of Bristol, UK.

Ms Joanne brings with her more than 20 years of working experience in the financial services industry.

GURDIP SINGH SIDHU

Chief Executive Officer

CIMB Bank Berhad

Mr Gurdip Singh Sidhu was appointed as the Chief Executive Officer of CIMB Malaysia and CIMB Bank Berhad on 1 July 2024. With over 19 years at CIMB in various senior leadership capacities, Mr Gurdip brings extensive experience and a deep understanding of the financial sector to this role.

As CEO, he is responsible for managing CIMB's home market, focusing on strategic priorities that include enhancing operating resilience, driving innovation, and propelling growth to advance the Malaysian franchise. Additionally, effective 1 February 2025, he oversees CIMB's digital businesses, including Touch 'n Go Sdn Bhd, Touch 'n Go Digital, CIMB Philippines, and CIMB Vietnam.

Previously, Mr Gurdip served as the Group Chief Operating and People Officer (2023-2024), overseeing Human Resources, Sustainability, Operations, Administrative & Property Management, and Strategic Procurement. In this role, he worked closely with the Group CEO to spearhead transformation initiatives and manage key stakeholder relationships.

From 2020 to 2023, Mr Gurdip held the position of Group Chief People Officer, where he was responsible for aligning human capital strategy with the Group's overarching objectives. Before that, he was the Group Chief Strategy and Design Officer, supporting the execution



THE COUNCIL – ALTERNATES

**SHOVHA
PUSHPARAJAH***Country Compliance Head*

of key transformation and growth initiatives under the strategic roadmaps T18 and Forward23+. His leadership was instrumental in establishing and leading the sustainability function, steering the Group through various strategic phases.

Prior to joining CIMB Group, Mr Gurdip spent a decade with a leading international management consulting firm, advising banks, telecommunications companies, and governments across ASEAN, India, South Korea, and Spain.

Mr Gurdip is a graduate of The London School of Economics and Political Science (LSE), holding a Bachelor of Science in Economics with a major in Accounting and Finance. He is a Chartered Financial Analyst (CFA) and has completed the CIMB-INSEAD Leadership Programme.



Ms Shovha Pushparajah is the Country Risk Compliance Officer (CRCO) of Citi Malaysia. Prior to April 2024, Ms Shovha was also the former ICRM cluster head for Thailand, Vietnam and Malaysia and a member of the former AP ICRM Senior Leadership team.

She joined Citi in 1995 as the Retail Quality Assurance Unit reviewer conducting internal audits of Retail business. Other roles held in Malaysia include a 6-month secondment to Retail Credit Operations, Retail (GCB) Compliance Head and Malaysia Chief Internal Auditor.

Prior to joining Citi, Ms Shovha held the role of a statutory auditor with Arthur Andersen & Co. She received her B.A. (Hons) in Accounting and Financial Analysis from University of Newcastle upon Tyne, UK.

**JUSTIN
SOONG***Group Chief Risk Officer*

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

Managing Director, Country Head of Global Banking

HSBC Bank Malaysia Berhad



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.

CHONG LEE YING

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 Head of Operation and Technology in November 2024. She oversees the Bank's operations, technology, data, customer experience, operational excellence, business and property services.

Prior to this, Ms Chong served as Head of Transaction Banking and Head of Public & Institutional, Wholesale Banking for 17 years spearheading the government-linked and institutional businesses, cash management, trade finance, and digital efforts of the Bank for businesses. She also took on a Divisional Project role in CEO's Office.

Before joining the Bank in 2004, 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

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.

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



THE COUNCIL – ALTERNATES

**JEFFREY NG
EOW OO**

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 and 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 and ACCA, UK; and a Chartered Banker with AICB.

**HARMANDER
MAHAL**

Head of Wealth and Retail Banking

Standard Chartered
Bank Malaysia Berhad



Mr Harmander Mahal was appointed as Head of Wealth and Retail Banking (WRB) of Standard Chartered Malaysia and Indonesia on 14 October 2024.

Backed by over 25 years of experience in consumer banking and SME banking across liabilities, wealth management, mortgages as well as credit cards and personal loans, he is responsible for driving the WRB strategy in both markets.

Based in Malaysia, Mr Harmander was previously the Head of WRB for Vietnam and the Asia cluster. Prior to that, he was the Regional Head of Retail Banking Segments and Analytics in Singapore – a role he assumed in 2015 when he began his journey with Standard Chartered.

**ELAINE
FAN**

Managing Director and Country Head of Personal Financial Services (PFS)

United Overseas Bank
(Malaysia) Bhd



Ms Elaine Fan was appointed as Head of Personal Financial Services of United Overseas Bank (Malaysia) Bhd (UOB Malaysia) on 1 May 2024.

Prior to this, she joined UOB Malaysia from Citibank Berhad as Head of Retail and Brand on November 1, 2022, playing a vital role in helping with the transition of Citi's consumer business, clients and people to UOB Malaysia.

Ms Fan is currently an Independent Director of UOB Asset Management (Malaysia) Bhd, and has 42 years of banking experience. She started her career with Citibank Malaysia in 1983 where she has served for 39 years.

During her tenure with Citibank Malaysia, Ms Fan held various management and senior roles across Consumer Banking, Corporate Banking and Global Transaction Services.

In 2014, she was appointed Head of Consumer Banking, a position she held until her appointment as Head of Retail and Brand of UOB Malaysia.



RONNIE ROYSTON FERNANDIZ

Group Chief Financial Officer

Alliance Bank
Malaysia Berhad



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

Mr Fernandiz began his career as an auditor at Arthur Andersen / Ernst & Young before making the move to the Malaysia Industrial Development Finance.

Prior to joining Alliance Bank, he was the Chief Financial Officer for Group Global Banking and Chief Financial Officer for International Business at Malayan Banking Berhad.

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

DATUK ISWARAAN SUPPIAH

Group Chief Operations Officer

AmBank (M) Berhad



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

Datuk Iswaraan's 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

IT IS MY HONOUR TO PRESENT ABM'S 2024 ANNUAL REPORT, COMMEMORATING A GOLDEN MILESTONE IN OUR JOURNEY AND SETTING THE TONE FOR A MORE CONNECTED, SUSTAINABLE, AND FUTURE-READY BANKING LANDSCAPE.



2024 marked a historic milestone for ABM as we celebrated our Golden Jubilee. It was a timely opportunity to reflect on our enduring journey, renew our shared purpose, and reaffirm our commitment to shaping a banking industry that is resilient, future-ready, and aligned with Malaysia's broader aspirations under the government's economic framework.

A YEAR OF PROGRESS AND RESILIENCE

As we reflect on 2024, we recognise a year marked by perseverance, recalibration, and forward momentum across global, regional, and domestic landscapes. Against a backdrop of complex and shifting dynamics, Malaysia's banking industry demonstrated strength in five interconnected areas: economic resilience, digital innovation, financial inclusion, sustainability, and regional collaboration.

According to the International Monetary Fund (IMF), the global economy grew by 3.3% in 2024, reflective of ongoing recovery efforts amidst divergent national performances. Emerging markets and developing economies, including several in ASEAN, exhibited varying degrees of resilience depending on domestic policy buffers and external demand.

Malaysia's economy expanded by 5.1% in 2024, up from 3.6% in 2023, driven by strong private consumption, continued growth in investment, a revival in tourism, and robust performance in the electrical and electronics sector. The banking sector played an instrumental role in supporting this momentum, ensuring continued access to financing for individuals and businesses, and enhancing national resilience amidst global uncertainties.

Headline inflation declined to 1.8% (2023: 2.5%); while the fiscal deficit narrowed to 4.1% of GDP (2023: 5.0%) following prudent fiscal management, and the implementation of the Public Finance and Fiscal Responsibility Act.

By year-end, the ringgit appreciated by 2.7% against the US dollar, making it one of the few Asian currencies – alongside the Hong Kong dollar and Thai baht – to post gains against the greenback. Strengthened market confidence also drove improvements against the Singapore dollar, Korean won, and Japanese yen.



CHAIRMAN'S STATEMENT

BANKING SECTOR PERFORMANCE AND INNOVATION

The Malaysian banking system remained robust, underpinned by strong capitalisation, sound liquidity, and prudent risk governance. As at December 2024, banks reported a Total Capital Ratio of 18.3%, a Liquidity Coverage Ratio of 160.7%, and a Net Stable Funding Ratio of 116.3%. The Gross Impaired Loans Ratio improved to 1.6%, reflecting sustained repayment capacity and sound credit management.

Financing conditions were supportive of economic activity, with business loan growth rising to 5.1%, driven by capital expenditure in manufacturing and construction. Household loan growth was steady at 5.9%, underpinned by employment and income recovery.

The industry's support for SMEs remained a pillar of national resilience. SME financing outstanding grew by 8.1% in 2024, with approval rates rising to 81.5%, up from 80.9% in 2023. This uptick reflects the sector's improving credit landscape and the industry's continued commitment to small business growth. The proportion of firms-at-risk declined from 28.4% to 23.5%, aided by targeted industry support that helped SMEs manage cost and preserve operational continuity.

Digital innovation also took centre stage in 2024. The launch of Malaysia's first three digital banks – including ABM members Boost Bank Berhad and GX Bank Berhad – marked a major leap toward broader financial access, especially for underserved and unserved communities.

2024 KEY DOMESTIC FIGURES AT A GLANCE

REAL GDP GREW BY

5.1%



3.6% (2023)

HEADLINE
INFLATION
AVERAGED AT

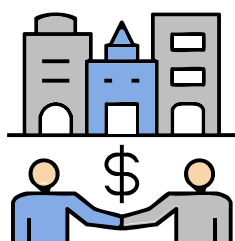
1.8%



2.5% (2023)

OVERNIGHT
POLICY
RATE (OPR)
MAINTAINED AT

3.0%



where it has stayed
since May 2023

Source:

Bank Negara Malaysia and Department of
Statistics, Malaysia.

2024 BANKING SYSTEM HEALTH METRICS



BANKS

TOTAL CAPITAL RATIO

18.3%

18.5%
(June 2024)

LIQUIDITY COVERAGE RATIO

160.7%

155.2%
(June 2024)

NET STABLE FUNDING RATIO

116.3%

115.5%
(June 2024)

Source:
Bank Negara
Malaysia.

The rapid adoption of digital banking continued to redefine customer experience and internal operations. Investments in cyber resilience – spanning detection, third-party risk management; and IT stress testing – were intensified. Industry-wide collaboration via the Financial Sector Cyber Threat Intelligence Platform (FinTIP) supported timely threat responses and strengthened systemic defences.



CHAIRMAN'S STATEMENT

Malaysian banks further advanced Artificial Intelligence (AI) adoption, with a growing focus on Generative AI (GenAI). These technologies were applied across fraud detection, customer service, and internal automation. In 2024, AI-powered tools prevented over RM399 million in attempted fraud – five times the total reported online scam losses – underscoring the sector's ability to blend innovation with trust and security.

Digital payments also saw exponential growth in 2024. E-payment transactions increased by 28% in volume, reaching RM14.7 billion. Per capita transactions rose by 19% to 409 – from one e-payment transaction per week a decade ago to one per day in 2024. Retail e-payment transactions jumped 17% to RM698.1 billion in 2024, with online banking transactions growing 24%. Mobile banking emerged as the dominant channel, accounting for 62% of usage.

E-money remained the second most-used digital payment method, with 64% of transactions via e-wallets. Merchant adoption of e-payments expanded, particularly among micro and small enterprises, with DuitNow QR gaining traction. Registered DuitNow QR acceptance points rose to 2.6 million, with transactions more than doubling to RM870 million in 2024, and total transaction value rising to RM31.1 billion.

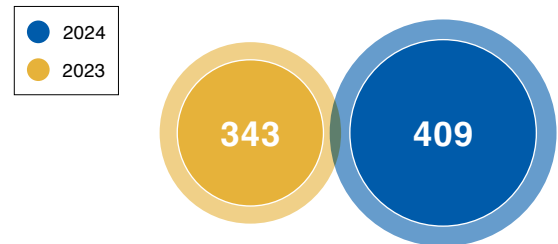
As digital adoption widened, the banking industry also took proactive steps to mitigate the rising risk of financial scams. Banks implemented malware shielding technology in mobile banking applications to detect high-risk malware and prevent customers from performing transactions on compromised devices.

At the same time, public education regarding scams remained central. The #JanganKenaScam nationwide campaign – jointly launched by ABM and Association of Islamic Banking and Financial Institutions Malaysia (AIBIM) – continued in 2024. A March 2024 survey found that 63% of respondents had strong recall of the campaign, and 81% of #JanganKenaScam event attendees reported improved awareness of scam prevention techniques.

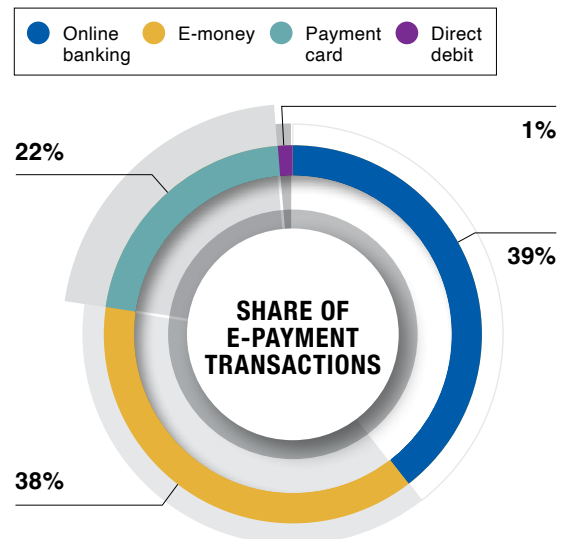
Between 2023 and 2024, the banking industry collectively intercepted and prevented fraudulent online transactions worth over RM780 million – reinforcing the industry's vigilance and commitment to consumer protection.

2024 DIGITAL PAYMENT TRANSACTIONS

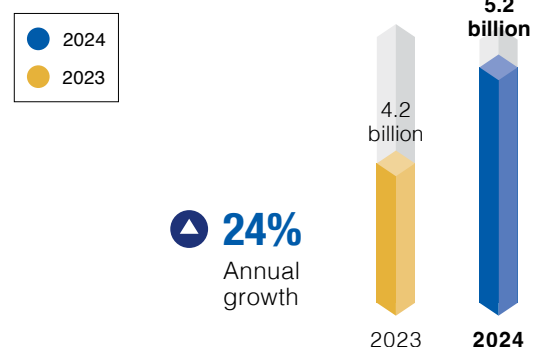
E-PAYMENT TRANSACTIONS MADE PER CAPITA



SHARE OF E-PAYMENT TRANSACTIONS



ONLINE BANKING TRANSACTIONS

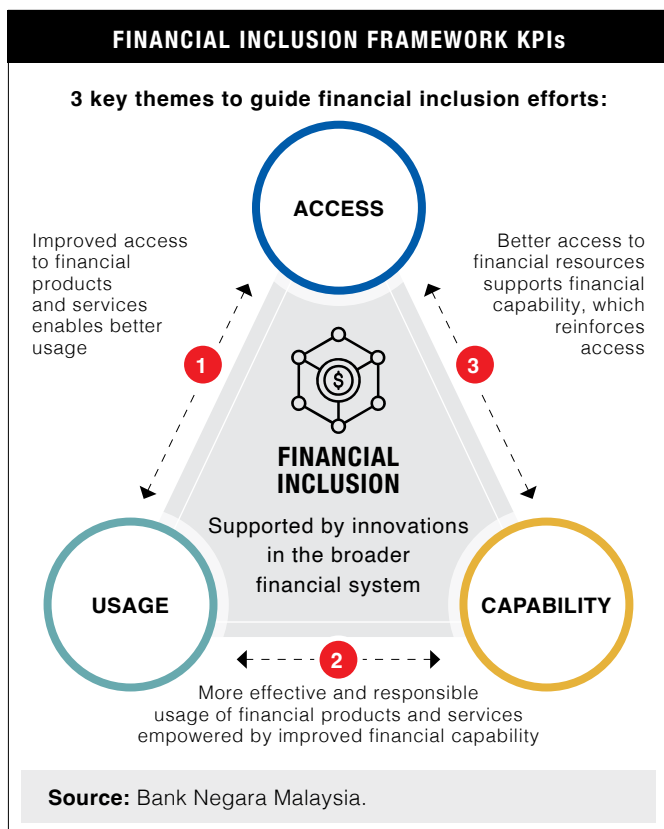


Source: Bank Negara Malaysia.



DRIVING SUSTAINABILITY AND INCLUSIVITY

Financial inclusion remains fundamental to national economic resilience. Under Bank Negara Malaysia's second Financial Inclusion Framework 2023-2026, access, usage and capability are tracked to ensure progress. ABM member banks aligned their efforts accordingly, particularly in supporting the government's economic goals of empowering the *rakyat* (people) and improving quality of life.



Aligned with the government's objectives of fostering inclusivity, resilience, and sustainable growth, ABM and its member banks undertook significant initiatives in 2024 to support communities during times of uncertainty and to uplift underprivileged segments.

In response to floods affecting several states in 2024, ABM member banks activated relief programmes to aid affected customers, including deferment of loan repayments, waiver of fees for replacement of lost or damaged documents, and special financing schemes to help individuals and businesses recover. Micro, small and medium enterprises (MSMEs) impacted by the floods were also granted access to the Disaster Relief Facility (DRF) to facilitate business continuity.

Additionally, ABM member banks intensified empowerment initiatives for vulnerable communities. Collectively, the total financing approved to MSMEs by banks amounted to RM193 billion in 2024 (2023: RM187 billion), with momentum driven largely by working capital needs. These efforts reinforced the banking sector's contribution to sustaining grassroots economic activity and improving livelihoods among underserved segments.

As at end-2024, 95% of Malaysia's districts (*mukims*) had at least one financial access point (FAP), including branches, terminals, and authorised agents. In 44% of *mukims*, mobile and agent banks remained the only financial touchpoints. ABM member banks played a direct role by maintaining mobile branch services in Kuala Lumpur / Selangor, Pahang, and Sarawak. These efforts support broader inclusive development by providing underserved populations with formal access to essential financial services.

Digital banks also strengthened inclusion, onboarding 1.3 million customers in 2024 – nearly 60% of whom were from underserved groups. Through fully digital onboarding and alternative data-based assessments, these banks are bridging long-standing financial access gaps. Microloans and integrated financial literacy tools are set to further enhance participation and resilience among the informal and gig economy segments.

On the sustainability front, green and climate-aligned financing gained momentum, reflecting the banking sector's strategic role in advancing Malaysia's transition toward a low-carbon, high-value economy, as part of the "whole-of-nation approach". ABM member banks expanded financing to sectors such as renewable energy and green technology. In 2024, financing through facilities such as the Low Carbon Transition Facility (LCTF) and High Tech and Green Facility (HTG) have gained traction, particularly among SMEs transitioning towards sustainability. These facilities enabled businesses to adopt energy-efficient practices, pursue green certification, and innovate responsibly.

In parallel, banks introduced ESG-linked financing structures and embedded climate risk considerations into lending decisions, credit governance, and disclosure practices. Several ABM members also developed technical assistance programmes, including digital ESG onboarding tools and capacity-building initiatives, to help SMEs enhance their sustainability readiness and access capital more effectively. These collective efforts demonstrate the banking industry's integral role in enabling inclusive participation while driving high-value national economic transformation, consistent with the broader vision of long-term resilience, competitiveness, and inclusivity under the government's economic policy.



CHAIRMAN'S STATEMENT

REGIONAL LEADERSHIP AND FINANCIAL CONNECTIVITY

ABM played a strategic regional role in 2024. As host of the 52nd ASEAN Banking Council Meeting – themed “Sustainability: Taking Action Now for Tomorrow” – we facilitated dialogue on inclusive finance, digital innovation, and sustainability.

Regional payment connectivity progressed with the completion of *Project Nexus*’ implementation roadmap by the BIS Innovation Hub. This multilateral real-time payment framework advances cross-border transaction speed and efficiency.

The Malaysia-Cambodia QR payment linkages were also launched in 2024, adding to existing networks with Indonesia, Singapore and Thailand. These systems reduce remittance costs and promote financial inclusion across borders. Bank Negara Malaysia’s MoU on Regional Payment Connectivity with ASEAN peers further signalled Malaysia’s leadership in building a seamless regional financial ecosystem under the ASEAN Economic Blueprint 2025.

While Malaysia remains a leading regional banking hub, regional peers such as Vietnam and Indonesia are intensifying competition for foreign investment. Continued innovation and regional collaboration will be key to sustaining our competitive edge.

OUTLOOK FOR 2025

While 2024 marked a year of commendable economic growth, the global economic outlook for 2025 remains tempered by persistent uncertainties. The IMF projects a moderation in global growth to 2.8%, reflecting the impact of geopolitical tensions, trade fragmentation, and monetary policy recalibrations.

Malaysia’s 2025 real GDP growth forecast is at 4.1%, affected by global trade disruptions and new tariffs. Nonetheless domestic economic fundamentals remain sound, supported by consumption and investments. Structural reform efforts, including the National Energy Transition Roadmap and the New Industrial Master Plan 2030, and co-ordinated policies are set to support growth and fiscal strength.

Fiscal support measures such as the revised minimum wage, Public Service Remuneration System (SSPA) adjustments, and the Progressive Wage Policy are expected to sustain household spending. Key growth sectors include technology-related exports and tourism, supported by the global tech rebound and travel recovery.

Malaysia’s headline inflation is forecast to average between 2.0% and 3.5% in 2025, with subsidy rationalisation and

SST expansion presenting upside risks, likely tempered by moderating global input costs and soft demand.

These developments underscore the need for continued vigilance and adaptability within the banking sector. As we navigate this evolving landscape, Malaysia’s banking industry remains committed to prudent risk management and strategic foresight to safeguard financial stability and support sustainable growth.

Against this backdrop, the banking sector will play a pivotal role in:

- ▶ Accelerating ESG-aligned financing.
- ▶ Deepening cybersecurity and enhancing of operational resilience.
- ▶ Strengthening partnerships with SMEs and underserved sectors.
- ▶ Supporting business growth and individual needs with a clear focus on inclusivity and diversity.

COMMITMENT TO STEWARDSHIP AND RESILIENCE

As we chart the path forward, ABM remains steadfast in building a resilient, inclusive, and future-ready banking ecosystem. Malaysia’s ASEAN Chairmanship in 2025 presents a timely opportunity to elevate regional collaboration and lead strategic conversations around digitalisation, ESG and inclusive growth.

The year 2024 was not only a reflection of the industry’s adaptability but also a reaffirmation of its long-term stewardship. The collective efforts of our member banks have continued to reinforce public trust, align with national goals, and deliver tangible value to communities across Malaysia.

We extend our deepest appreciation to Bank Negara Malaysia, the Government, our regulatory partners, our member banks and their employees, for their continued collaboration and confidence.

Moving towards the next 50 years for ABM, we are committed to make progress with renewed conviction to shape the industry that partners the nation effectively – one that is fully equipped to support customer segments of all shapes and sizes, digitally empowered, socially responsible and inclusive, as well as regionally integrated. Together, we move forward with purpose to build a strong, equitable, and sustainable financial future for Malaysia and the ASEAN region.

DATO’ KHAIRUSSALEH RAMLI
Chairman



FINANCIAL DATA

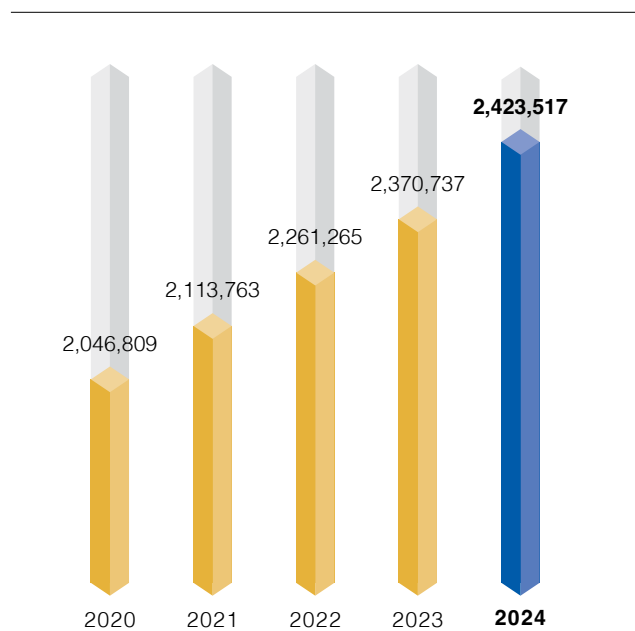
TOTAL ASSETS, TOTAL LOANS AND TOTAL DEPOSITS OF COMMERCIAL BANKS

yoy = year on year

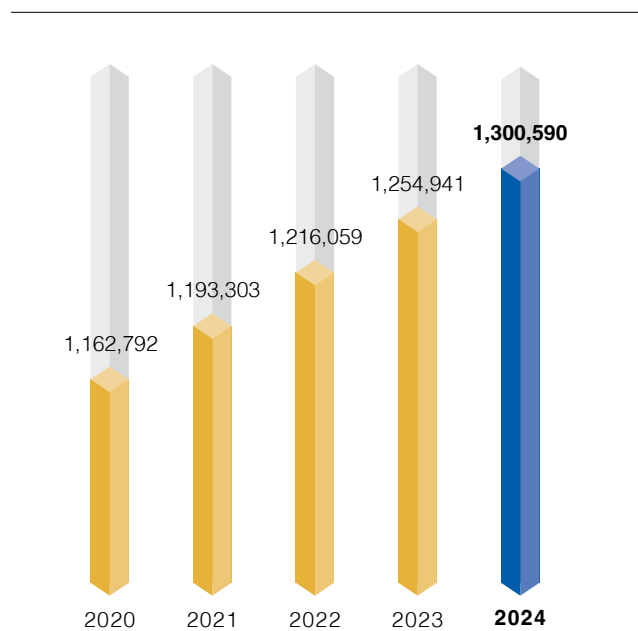
	2020		2021		2022		2023		2024	
	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)
Total Assets	2,046,809	4.1	2,113,763	3.3	2,261,265	7.0	2,370,737	4.8	2,423,517	2.2
Total Loans	1,162,792	0.8	1,193,303	2.6	1,216,059	1.9	1,254,941	3.2	1,300,590	3.6
Total Deposits	1,046,988	5.7	1,074,394	2.6	1,080,789	0.6	1,108,243	2.5	1,137,888	2.7

Source: Data for 2020 to 2024 extracted from Bank Negara Malaysia's Monthly Highlights & Statistics in January 2025.

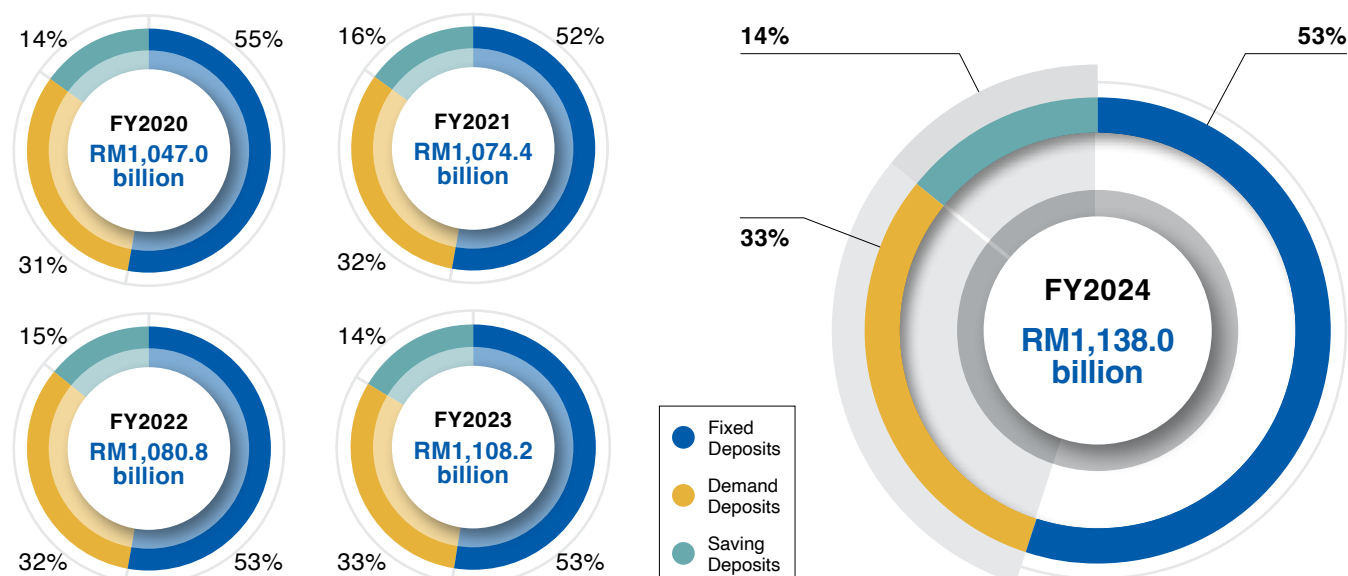
TOTAL ASSETS (RM million)

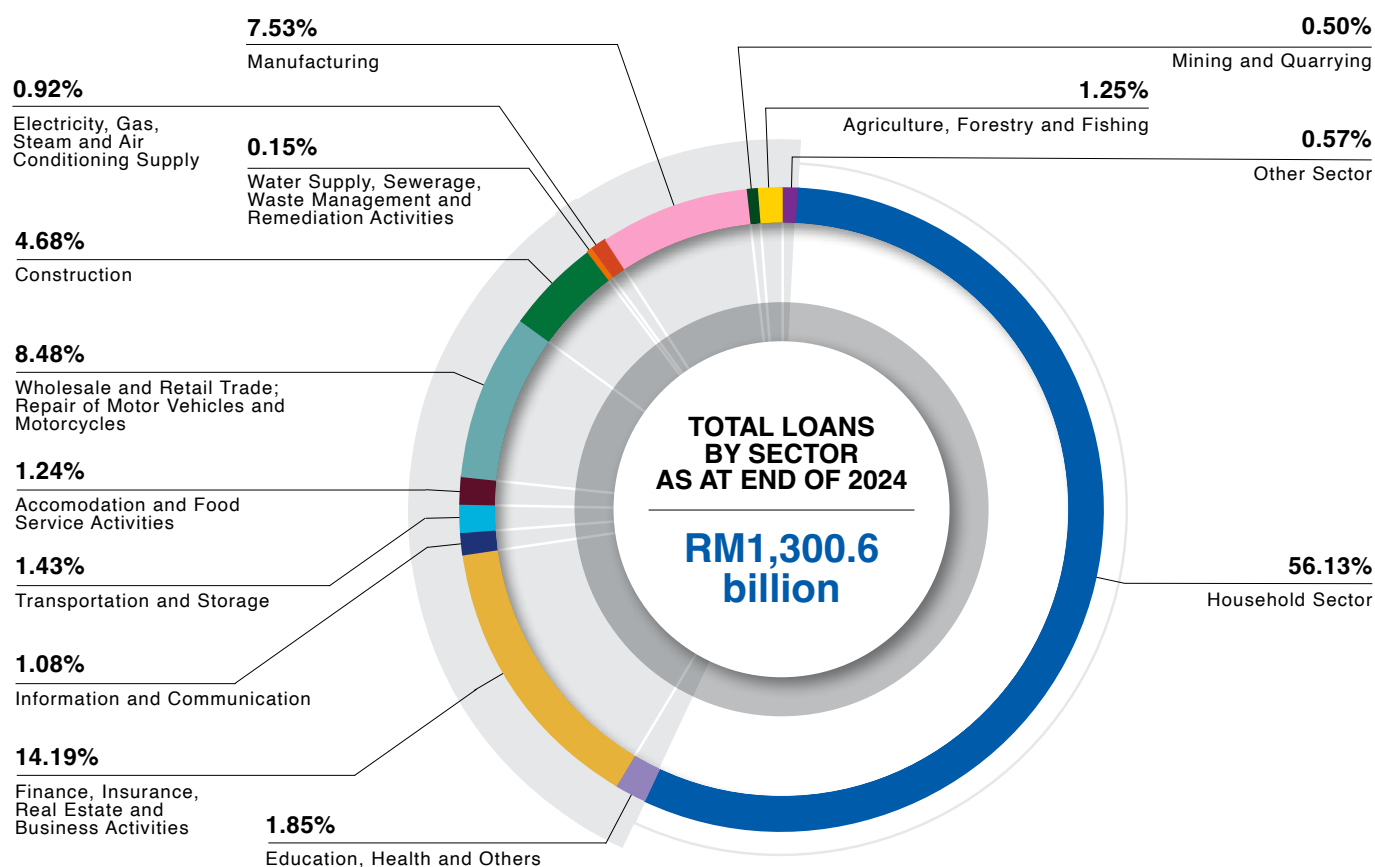


TOTAL LOANS (RM million)



TOTAL DEPOSITS (Amount denoted in RM billion)

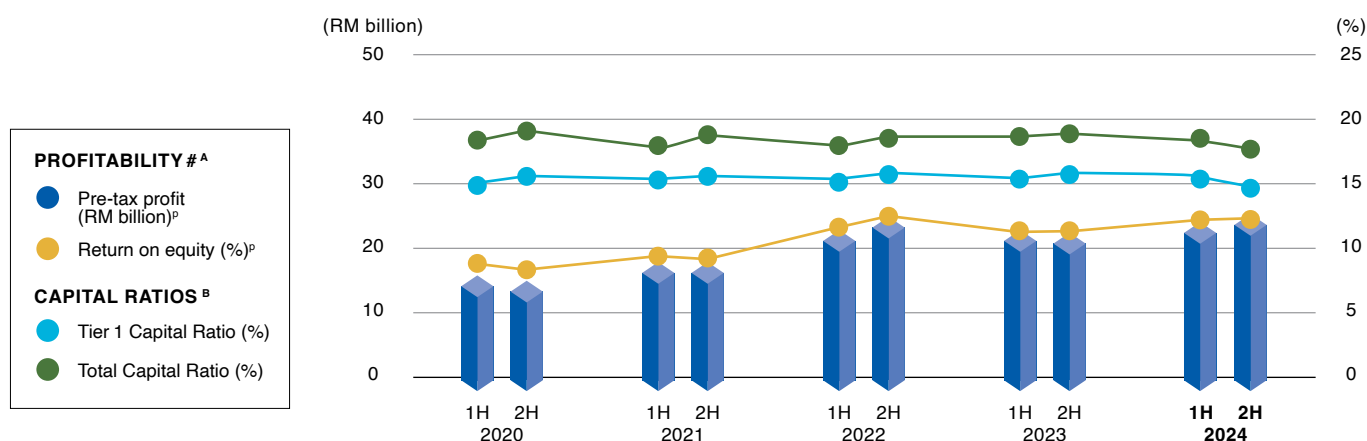


**Notes:**

Total loans as at end 2024 is RM1,300.6 billion.

Source:

Data extracted from Bank Negara Malaysia's Monthly Highlights & Statistics in January 2025.

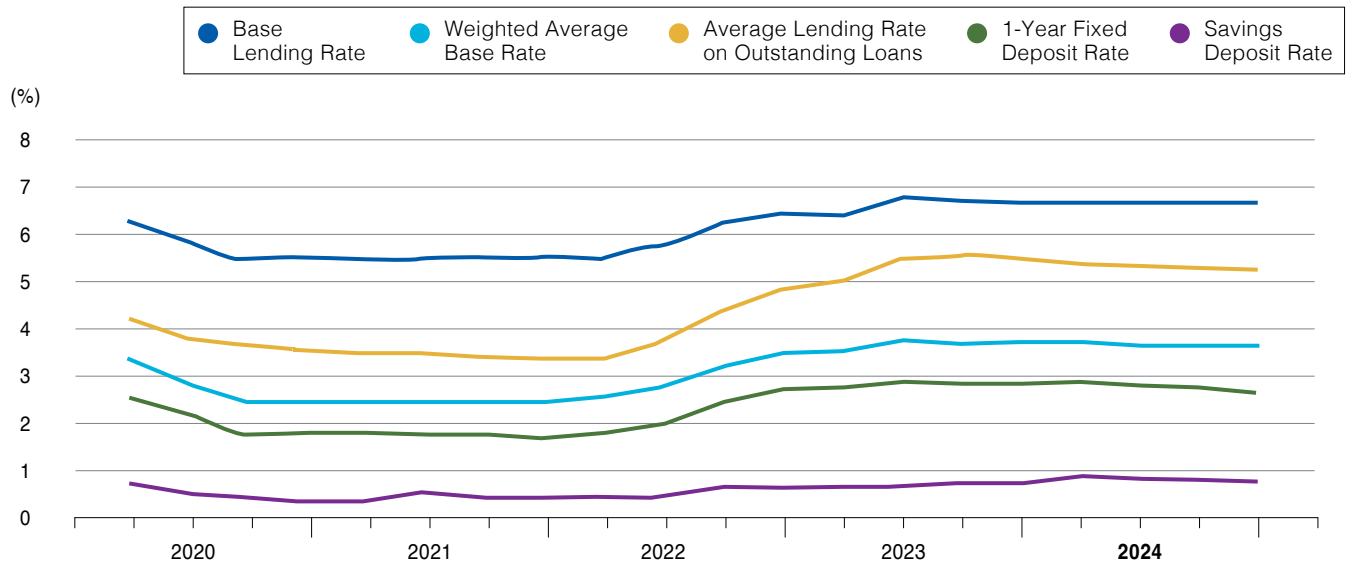
PROFITABILITY AND CAPITAL RATIOS OF COMMERCIAL BANKS**Data for 2020-2024:**

Entire banking system, includes Islamic banks and Investment banks.

^P Figure for 2H 2024 is preliminary.**Source:**^A Data for 2020 to 2024 extracted from Bank Negara Malaysia's Quarterly Bulletin 4Q 2021, 1Q 2022, 4Q 2022, 1Q 2023, 4Q 2023, 1Q 2024, 2Q 2024, 3Q 2024 and 4Q 2024; Financial Stability Review (FSR) Second Half 2021, Second Half 2022, Second Half 2023 and Second Half 2024.^B Data for 2020 to 2024 extracted from Bank Negara Malaysia's Monthly Highlights & Statistics in January 2025.



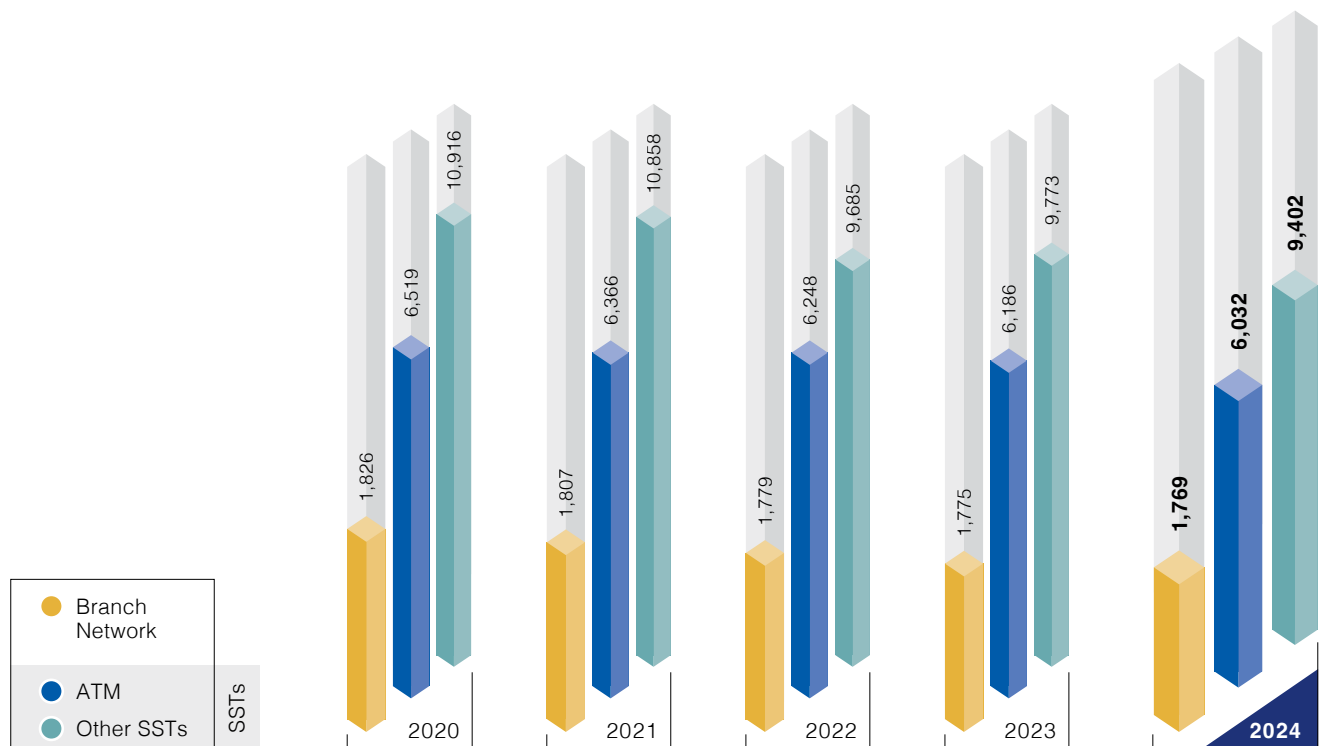
INTEREST RATES OF COMMERCIAL BANKS



Source:

Data for 2020 to 2024 extracted from Bank Negara Malaysia's Monthly Highlights & Statistics in January 2025.

BRANCHES AND SELF SERVICE TERMINALS (SSTs) OF COMMERCIAL BANKS FROM 2020-2024



Source:

- Data from 2020-2023, extracted from ABM Annual Reports 2020-2023.
- Data regarding number of branches and SSTs for commercial banks as at 31 December 2024 - ABM's compilation.



BRANCH NETWORK AND SSTs OF COMMERCIAL BANKS BY STATE AS AT 31 DECEMBER 2024

STATE	Branch Network	SSTs					
		ATM	Cash Desposit Machine	Cash Recycler Machine	Cheque Deposit/ Scan Machine	Internet Kiosk/ Electronic Payment Kiosk	Other SSTs
PERLIS	8	29	0	29	9	4	1
KEDAH	67	251	4	245	79	45	11
PENANG	143	416	18	412	178	112	21
KELANTAN	27	117	5	120	35	18	5
TERENGGANU	29	132	3	115	34	22	7
PAHANG	74	269	13	211	85	51	11
PERAK	143	418	24	405	194	88	20
SELANGOR	398	1,575	43	1,262	534	274	93
WP KUALA LUMPUR	276	845	40	742	385	207	49
WP PUTRAJAYA	7	42	3	21	5	3	4
WP LABUAN	8	24	3	14	6	4	0
NEGERI SEMBILAN	62	253	4	201	68	37	14
MELAKA	50	178	6	148	69	36	6
JOHOR	236	731	38	751	292	157	37
SABAH	104	326	28	295	127	78	22
SARAWAK	137	426	18	391	155	81	17
TOTAL	1,769	6,032	250	5,362	2,255	1,217	318

Source:

Data regarding number of branches and SSTs for commercial banks as at 31 December 2024 - ABM's compilation.



BANK BRANCHES, NUMBER OF STAFF AND SSTs OF COMMERCIAL BANKS AS AT 31 DECEMBER 2024

	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	130	5,470	276	0	421	0	0	9 coin deposit machines, 121 side cars ¹
Alliance Bank Malaysia Berhad	80	3,626	171	86	86	95	75	5 coin deposit machines
AmBank (M) Berhad	165	7,001	592	0	265	184	0	13 coin deposit machines
Bangkok Bank Berhad	5	210	0	0	0	0	0	-
Bank of America Malaysia Berhad	1	86	0	0	0	0	0	-
Bank of China (Malaysia) Berhad	8	500	0	0	18	8	11	-
BNP Paribas Malaysia Berhad	1	85	0	0	0	0	0	-
Boost Bank Berhad ²	0	147	0	0	0	0	0	-
China Construction Bank (Malaysia) Berhad	2	122	0	0	0	0	0	-
CIMB Bank Berhad	217	14,338	1,594	0	943	291	305	23 coin deposit machines
Citibank Berhad	1	294	0	0	0	0	0	-
Deutsche Bank (Malaysia) Berhad	1	202	0	0	0	0	0	-
GX Bank Berhad ²	0	330	0	0	0	0	0	-
Hong Leong Bank Berhad	212	7,866	256	0	589	209	0	6 coin deposit machines
HSBC Bank Malaysia Berhad	32	2,665	37	0	78	42	32	5 coin deposit machines, 32 phone kiosks
India International Bank (Malaysia) Berhad ³	1	9	0	0	0	0	0	-
Industrial and Commercial Bank of China (Malaysia) Berhad	4	185	7	0	0	0	4	-
J.P. Morgan Chase Bank Berhad	1	150	0	0	0	0	0	-
Malayan Banking Berhad	344	20,644	1,784	0	1,113	517	344	32 coin deposit machines
Mizuho Bank (Malaysia) Berhad	1	234	0	0	0	0	0	-
MUFG Bank (Malaysia) Berhad	1	405	0	0	0	0	1	-
OCBC Bank (Malaysia) Berhad	31	3,310	74	77	0	58	0	4 coin deposit machines
Public Bank Berhad	260	15,046	265	0	1,317	430	287	25 coin deposit machines
RHB Bank Berhad	193	13,345	943	87	310	316	0	16 coin deposit machines
Standard Chartered Bank Malaysia Berhad	22	1,821	15	0	51	23	39	22 phone kiosks
Sumitomo Mitsui Banking Corporation Malaysia Berhad	1	296	0	0	0	0	0	-
United Overseas Bank (Malaysia) Bhd	55	6,248	18	0	171	82	119	5 coin deposit machines
Total	1,769	104,635	6,032	250	5,362	2,255	1,217	318

Note:

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

² New digital bank members that joined ABM in 2024.

³ Under member's voluntary winding up.



ALTERNATIVE DELIVERY CHANNELS OF COMMERCIAL BANKS AS AT 31 DECEMBER 2024

	Alternative Delivery Channels		
	Internet Banking	Mobile Banking	Telebanking
Affin Bank Berhad	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) Available on App Store & Google Play Corporate: BizSmart® Mobile Available on App Store, Google Play & Huawei AppGallery	Retail: 03-5516 9988 Business: 03-5624 3888
AmBank (M) Berhad	https://ambank.amonline.com.my	https://ambank.amonline.com.my	Contact Centre: 03-2178 8888
Bangkok Bank Berhad	Corporate: Bangkok Bank Malaysia -> Corporate iCash	-	-
Bank of America Malaysia Berhad	Corporate: https://cashproonline.bankofamerica.com	Corporate: CashPro Available on App Store & Google Play	Corporate: 03-2034 3961 / 3962 / 3963
Bank of China (Malaysia) Berhad	www.bankofchina.com.my	Retail: Bank of China Corporate: iGTB Mobile Available on App Store, Google Play & Huawei AppGallery	-
BNP Paribas Malaysia Berhad	Corporate: https://connexis.bnpparibas.com/	-	-
Boost Bank Berhad	-	Retail: Boost Bank App. Available on App Store & Google Play	-
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/ https://www.cimbbiz.com.my	Retail: CIMB OCTO MY Corporate: BizChannel@CIMB, CIMB OCTO Biz Available on App Store, Google Play & Huawei AppGallery	Retail: Consumer Call Centre: 03-6204 7788 Preferred Call Centre: 1300-88-5300 03-2295 6888 (overseas) Corporate: Business Call Centre: 1300-88-8828 03-2297 3000 (overseas)
Citibank Berhad	Corporate: https://www.citidirect.com/login/ https://www.citifxpulse.com/	Corporate: Citi Mobile App Available on App Store & Google Play	Corporate: General Line: 03-2383 1111 Platinum Line: 03-2383 6446
Deutsche Bank (Malaysia) Berhad	Corporate: https://autobahn.db.com/login	-	Corporate: 03-2053 6800
GX Bank Berhad	-	GX Bank App. Available on App Store & Google Play Customer Support Hotline: 03-7498 3188	-
Hong Leong Bank Berhad	Retail: https://s.hongleongconnect.my/rib/app/fo/login Corporate: https://www.hlb.com.my/hlcf	HLB Connect Mobile Banking App, Apply@HLB, HLB Pocket Connect App and HLB ConnectFirst App Available on App Store, Google Play & Huawei AppGallery	Retail: 03-7626 8899 Business Corporate Banking: 03-7661 7777
HSBC Bank Malaysia Berhad	Retail: www.hsbc.com.my Corporate: www.hsbcnet.com	Retail: HSBC Malaysia Mobile Banking App Corporate: HSBCnet Mobile Available on App Store & Google Play	Retail: 1300-88-1388 (local) 03-8321 5400 (overseas) Corporate (HSBCnet): 1300-88-1018 (local) 03-8312 3696 (overseas)
Industrial and Commercial Bank of China (Malaysia) Berhad	www.icbcm.com Customer Care Hotline: 1800-18-5588 (local) 03-2788 1600 (overseas)	Retail: ICBC Mobile Banking Available on App Store, Google Play & Huawei AppGallery	-
J.P. Morgan Chase Bank Berhad	Corporate: www.jpmorganaccess.com.my	-	-
Malayan Banking Berhad	Retail: www.maybank2u.com.my Corporate: www.maybank2e.com	Retail: MAE by Maybank2u Available on App Store, Google Play & Huawei AppGallery Corporate: Maybank2e Mobile App, Maybank2u Biz App and Maybank QRPayBiz App Available on App Store & Google Play	Retail: 1300-88-6688 (Maybank2u local) 03-7844 3696 (Maybank2u overseas) Corporate: 1300-88-7788 (M2e local) 03-7844 3015 (M2e overseas)
Mizuho Bank (Malaysia) Berhad	Corporate: https://otp.frontier.com	-	-
MUFG Bank (Malaysia) Berhad	Corporate: https://ebusiness.bk.mufg.jp/login/	-	-
OCBC Bank (Malaysia) Berhad	www.ocbc.com.my	OCBC Malaysia Business Mobile Banking OCBC Malaysia Mobile Banking Available on App Store & Google Play	Personal Banking: 03-8317 5000 Business Banking: 03-8317 5200 (outside Malaysia) 1300-88-7000 (within Malaysia)
Public Bank Berhad	https://www.pbepbank.com https://www.pbenterprise.com/ Helpdesk: 03-2170 8000	Retail: 1. PB engage MY (will be discontinued in June 2025) 2. MyPB App Corporate: 1. PB enterprise Mobile Banking 2. PB QR Merchant App Available on App Store, Google Play & Huawei AppGallery	-
RHB Bank Berhad	Retail: https://onlinebanking.rhbgroup.com/my/login Corporate: https://reflex.rhbgroup.com	Retail: RHB Mobile Banking App Corporate: RHB Reflex Mobile App Available on App Store & Google Play	Call Centre: 03-9206 8118
Standard Chartered Bank Malaysia Berhad	www.sc.com/my	Retail: SC Mobile Malaysia Available on App Store, Google Play & Huawei AppGallery Corporate: Straight2Bank. Available on App Store & Google Play	Retail: 1300-88-8888 Corporate: 1300-88-3399
Sumitomo Mitsui Banking Corporation Malaysia Berhad	Corporate: https://finglobe.smbc.co.jp/webotxportal/login	-	-
United Overseas Bank (Malaysia) Bhd	Retail: https://pib.uob.com.my Corporate: https://www1.uob.com.my/corporate/bib-login.page	Retail: UOB Mighty Malaysia Available on App Store, Google Play & Huawei AppGallery	Kuala Lumpur: 03-2612 8121 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 PRESENT THE ANNUAL REPORT AND REPORT OF THE COUNCIL FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2024, ON BEHALF OF THE COUNCIL.



DR AMINA JOSETTA KAYANI | *Executive Director*

INTRODUCTION

2024 marked a pivotal year of transformation for ABM. Since my appointment on 1 April 2024, we have focused on reshaping the Association to be more strategic, agile, and responsive to the evolving needs of our stakeholders. This year was especially momentous as we celebrated ABM's 50th anniversary – a timely opportunity to reflect on our legacy and chart the course for the future.

**We also had the honour of hosting the
52nd ASEAN Banking Council Meeting, reinforcing ABM's commitment
to regional collaboration and leadership.**

Our value proposition to member banks has been significantly strengthened through a more engaged and forward-looking approach. In line with the evolving financial ecosystem, ABM opened its doors to Malaysia's digital banks, welcoming GX Bank Berhad and Boost Bank Berhad into our membership. This expansion reflects our belief in building a future-ready industry where digital and traditional banks work hand-in-hand to enhance Malaysia's financial landscape.

As ABM steps into its next chapter, our focus remains on creating meaningful impact through collaboration, innovation, and inclusion. This report outlines the key milestones and initiatives that have shaped our journey throughout 2024.



REPORT OF KEY INITIATIVES IN 2024

A. Our Safety and Security Agenda

The safety and security of customers in the digital banking environment remains a top priority for ABM and our member banks. In an era where financial fraud is becoming increasingly sophisticated, the banking industry has taken bold, co-ordinated steps to stay ahead of emerging threats and safeguard public trust.

One of the key advancements in 2024 was the industry-wide rollout of malware shielding technology across mobile banking platforms. This proactive measure strengthens device-level protection by detecting high-risk malware such as malicious APKs and suspicious remote access activity. The deployment reflects a united industry commitment to fortifying the digital perimeter and protecting customer assets and data from compromise.

Another landmark initiative was the launch of the National Fraud Portal (NFP) and Standard Operating Procedure (SOP) on Mule Account Handling in August 2024. This effort, led by Bank Negara Malaysia in partnership with ABM and Payments Network Malaysia Sdn Bhd (PayNet), enhances the operational effectiveness of the National Scam Response Centre (NSRC) through a streamlined, tech-enabled reporting and resolution framework.

Beyond technology, we recognise that lasting change requires widespread public awareness. Together with Association of Islamic Banking and Financial Institutions Malaysia (AIBIM) and Bank Negara Malaysia, ABM continues to drive the #JanganKenaScam campaign, launched in October 2023. This nationwide initiative empowers Malaysians to recognise and resist fraud, through dynamic, multilingual content delivered across bank branches, mobile apps, social media, and ground activations.

The campaign includes:

- On-ground outreach at mosques, roadshows (e.g., *Jom Heboh*), campuses, and community events featuring talks by fraud experts and interactive exhibits.
- Digital engagement, anchored by the @jangankenascamofficial Instagram account and the www.JanganKenaScam.com portal, which offers anti-scam tips, quizzes, and helpline information.

Crucially, the industry also celebrated the vigilance and courage of its frontliners. In March 2025, 67 outstanding bank staff were recognised at the inaugural #JanganKenaScam Bank Heroes event for intercepting fraudulent transactions worth over RM12.4 million. From 2023 to 2024, industry-wide fraud prevention efforts stopped more than RM780 million in suspicious online transactions – demonstrating our collective resolve to protect customers.

Through a combination of cutting-edge technology, widespread education and empowered personnel, ABM and its member banks remain deeply committed to defending the integrity of Malaysia's banking system and ensuring public confidence in digital banking.

Further details on ABM's scam awareness efforts can be found on pages 40 to 41.

B. Our Sustainability Agenda

Sustainability continues to be a central pillar in ABM's priorities, shaping how we work with our member banks to create long-term value for society, the environment and the economy. In 2024, we deepened our focus across environmental, social, and governance (ESG) dimensions – translating principles into tangible action, amplifying industry collaboration, and nurturing capacity across the ecosystem.

01

Driving ESG Alignment Across the Industry

Since the launch of the ABM ESG Principles in July 2022, we have worked to support member banks in operationalising these principles meaningfully. To guide consistent adoption, the ABM ESG Committee developed a set of Guiding Parameters, enabling banks to align internal practices with industry-level sustainability goals.

Recognising the pace of ESG developments, the Committee has undertaken a strategic review and update of the ESG Principles to ensure they remain relevant and responsive to global and national shifts in sustainability expectations.

To keep our members informed and connected with high-impact sectors, ABM facilitated engagements with the Malaysian Sustainable Palm Oil (MSPO) and the Sustainable Energy Development Authority (SEDA). These sessions offered critical insights into sustainable palm oil practices and the evolving landscape of renewable energy financing, helping banks make informed credit and risk decisions.

To support SME sustainability readiness, ABM collaborated with the United Nations Global Compact Network Malaysia & Brunei (UNGCMYB) to organise a 1-day ESG capacity-building programme for SME clients. This training was designed to elevate ESG literacy, bridge practical knowledge gaps, and empower SMEs to embed sustainability into their business strategies.

02

Advancing Social Inclusion

Social inclusion is an essential pillar of ABM's sustainability agenda. We believe that a truly progressive financial system must serve all segments of society – especially those most at risk of being left behind.

In 2024, ABM deepened its efforts to ensure equitable access to banking services, particularly for underserved and vulnerable communities. We engaged actively with non-governmental organisations (NGOs), civil society groups, and relevant agencies to better understand the structural and practical barriers faced by marginalised groups in accessing financial services.



A key collaboration in this space is with the Financial Industry Collective Outreach (FINCO), where ABM is a founding member and continues to play an active role. Through FINCO, we support targeted initiatives that aim to uplift underprivileged youth, improve access to financial literacy, and create inclusive pathways for socio-economic mobility. In 2024, these efforts included school-based engagement programmes, community outreach, and industry volunteering, with a focus on building awareness, confidence, and resilience among schoolchildren from B40 communities.

These partnerships reinforce our shared commitment to empowering all Malaysians with the tools, knowledge, and access they need to participate meaningfully in the financial system.

03

Contribution to the Joint Committee on Climate Change (JC3)

As an active observer in the Joint Committee on Climate Change (JC3), ABM continues to support a unified industry-regulator approach to building climate resilience in Malaysia's financial sector. The JC3 operates through five sub-committees – Risk Management, Governance and Disclosure, Product and Innovation, Engagement and Capacity Building, and Bridging Data Gaps – alongside an SME Focus Group.

In 2024, JC3 made strides in:

- Transition finance through the development of a Transition Finance Framework and the launch of the Climate Finance Innovation Lab.
- SME support, by expanding the Greening Value Chain (GVC) programme and deploying simplified tools for sustainability reporting – enabling over 330 SMEs to begin measuring their greenhouse gas (GHG) emissions.
- Climate data and disclosures, through enhancements to the Climate Data Catalogue and work towards International Sustainability Standards Board (ISSB)-aligned reporting standards.

These collective efforts reflect the financial industry's commitment to Malaysia's climate ambitions and the pursuit of a just, inclusive, and orderly transition.

04

Promoting Sustainable Festive Practices

To encourage environmentally responsible habits among the public, ABM and our member banks continued to promote the "Go Green" initiative during festive seasons. This includes advocating for the use of quality-fit banknotes instead of new notes, and encouraging the uptake of *e-angpows* and *e-duit raya* as digital, sustainable alternatives during Chinese New Year and *Hari Raya Aidilfitri*.

C. Our Technology, Innovation and Future-Ready Agenda

01

Setting-Up of New Working Groups

In 2024, ABM established two new Working Groups – the Working Group on Technology Innovations (WGTI) and the Working Group on Open Finance (WGOF) – as part of our strategic agenda to future-proof the banking industry.

The WGTI was formed to promote a forward-thinking and collaborative approach to technological advancement. It serves as a platform for member banks to exchange insights, anticipate emerging trends, and engage with relevant stakeholders – including regulators, technology service providers, and fintech partners – to better navigate the rapidly evolving digital landscape.

Aligned with Bank Negara Malaysia's Financial Sector Blueprint 2022-2026 ("Blueprint"), the WGOF was convened to represent the industry's views on Open Finance. The WGOF provides a forum to deliberate on policy, operational, and implementation issues, ensuring that member banks' perspectives are well-coordinated and considered in the development of a future-ready, open data ecosystem for Malaysia's financial sector.

02

Future Skills Framework

In July 2024, the Future Skills Framework (FSF) for Malaysia's financial sector was officially launched. This industry-wide initiative, led by Asian Institute of Chartered Bankers (AICB), Islamic Banking and Finance Institute Malaysia (IBFIM), and Asian Institute of Insurance (Aii) – in close collaboration with ABM, member banks, and other key stakeholders – marks a significant milestone in talent development for the sector.

Anchored under the Blueprint, the FSF comprises four foundational components: key industry trends, career development pathways, job roles and required skills, and capacity-building strategies. The framework is designed to benefit both employers and employees – supporting financial institutions in shaping future-ready talent pipelines while equipping current and aspiring professionals with a clear roadmap for growth and upskilling.

D. Our Regulation Agenda

Throughout 2024, ABM played a more active role in shaping regulatory conversations. We engaged closely with various ministries and statutory bodies, consolidating feedback from member banks on proposed legislative amendments and new regulations that carry implications for the banking sector.

Beyond consultation, ABM has adopted a more proactive stance, initiating engagements with government stakeholders to strengthen institutional relationships, elevate the Association's visibility, and advocate for practical, industry-aligned policy solutions. These efforts are reflective of our strategic pivot toward a more outward-facing and influential role in regulatory development.



E. Our Collaboration and Stakeholder Engagement Agenda

ABM continued to deepen its strategic partnerships with key stakeholders – including government agencies, ministries, regulatory bodies, and consumer representatives – to support the growth, resilience, and integrity of Malaysia's financial services ecosystem.

01

Bank Negara Malaysia

ABM's collaboration with Bank Negara Malaysia remained strong and multifaceted. Engagements in 2024 spanned a wide spectrum of industry priorities, including scam awareness, statistical reporting, Open Finance, ESG and climate-related initiatives, financial inclusion, and public financial literacy. ABM served as a collective voice to ensure that banking perspectives are well-integrated into regulatory thinking and national agendas.

02

Bursa Malaysia

ABM continued its productive collaboration with Bursa Malaysia by soliciting and consolidating member feedback on key consultation papers, including proposed amendments to the Rules of Bursa Malaysia Depository Sdn Bhd and the Main Market and ACE Market Listing Requirements (LR). ABM also facilitated the dissemination of Bursa Malaysia's 2024 Materiality Survey and the circulation of regulatory updates to member banks.

03

Jabatan Perumahan Negara (JPN), Ministry of Housing and Local Government

ABM actively participates in multiple committees convened by JPN under the Ministry of Housing and Local Government, contributing practical insights and recommendations on housing-related policies and regulations. These engagements reflect ABM's commitment to support housing sector development through a balanced, industry-informed lens.

04

Malaysian Department of Insolvency (Mdl)

In partnership with the Malaysian Department of Insolvency (Mdl), ABM facilitated dialogues to enhance the efficiency of insolvency information dissemination. Member banks were introduced to Mdl's newly launched Insolvency Notification System (INS) – an automated platform replacing manual postal notices. The engagement session allowed banks to share feedback on operational implementation and address concerns related to insolvency case tracking and reporting.

05

Royal Malaysia Police and Ministry of Women, Family and Community Development

As part of its continued collaboration with the Royal Malaysia Police and the Ministry of Women, Family and Community Development, ABM supports the NUR (National Urgent Response) Alert Initiative. Under this initiative, ABM facilitates the swift dissemination of alerts related to missing children under the age of 12 to all member banks. Alerts are posted on bank websites, branches, social media pages, and ATMs, as well as on ABM's own platforms. For each case, ABM compiles and submits a report to the NUR Alert Secretariat, ensuring co-ordinated action across the industry.

F. Our Regional and Government Affairs Agenda

01

ASEAN Central Bank Governors and Financial Industry (FI) Chief Executive Officers' (CEOs) Dialogue

ABM was honoured to represent Malaysia at the ASEAN Central Bank Governors and FI CEOs' Dialogue, held in Luang Prabang, Lao PDR, on 3 and 4 April 2024. As the national association for commercial banks in Malaysia, ABM played an active role in shaping conversations that are instrumental to the future of banking integration and co-operation across ASEAN.

Over the course of the two-day dialogue, delegates from ASEAN member states participated in strategic discussions, high-level networking, and collaborative exchanges that reinforced the importance of regional solidarity in financial sector development. ABM's presence reaffirmed its commitment to regional leadership, its ability to surface strategic insights, and its role in catalysing innovation across the ASEAN financial landscape.

02

52nd ASEAN Banking Council Meeting

In December 2024, ABM had the privilege of hosting the 52nd ASEAN Banking Council Meeting in Kuala Lumpur, bringing together over 200 senior representatives from all ten ASEAN countries, including leaders from the banking and financial services industry. The meeting served as a pivotal platform for in-depth dialogue on cross-border banking developments, regional regulatory alignment, and strategic collaboration to strengthen ASEAN's financial integration.

As host, ABM curated a series of focused sessions that addressed key industry themes, including:

- Digital transformation in banking.
- Sustainability and climate-aligned finance.
- Regulatory harmonisation within ASEAN.



The meeting created valuable opportunities for member institutions to forge deeper partnerships, exchange best practices, and align their strategies to respond collectively to the region's emerging opportunities and challenges.

The event culminated in a celebratory Gala Dinner, which also marked ABM's 50th anniversary. The Association was honoured to welcome YB Senator Datuk Seri Amir Hamzah Azizan, Minister of Finance II, who delivered the keynote address. His presence underscored the Government's support for regional financial collaboration and recognised the role of ABM in strengthening the Malaysian banking sector over the past five decades.

In conjunction with the milestone celebration, ABM launched its inaugural Corporate Social Responsibility (CSR) Excellence Awards, honouring the outstanding impact of member banks in advancing social and environmental objectives through their CSR initiatives. Awards were presented in six categories:

- a. Community Development / Community Building.
- b. Enhancing Educational Opportunities / Financial Literacy.
- c. Inclusive Economic Growth.
- d. Life Below Water and Life on Land.
- e. Support for Vulnerable / Underserved Communities.
- f. Women's Empowerment / Diversity, Equity and Inclusion.

ABM commends the commitment and creativity of all member banks in delivering community value and upholding responsible banking practices. We look forward to supporting even greater impact in the years ahead.

A special highlight of the evening was the Hall of Fame Award presented to Tan Sri Dato' Sri Dr. Tay Ah Lek, Managing Director and Chief Executive Officer of Public Bank Berhad, in recognition of his extraordinary six-decade career. His exemplary leadership and deep contributions have left an indelible mark on the Malaysian banking landscape and serve as an inspiration for the next generation of leaders.

03

Permanent Committee on ASEAN Inter-Regional Relations

In its capacity as Chair of the Permanent Committee on ASEAN Inter-Regional Relations under the ASEAN Bankers Association, ABM continued to advance knowledge exchange through two virtual Study Tour sessions in 2024.

The first session, held on 8 August 2024, focused on the regional journey towards Net Zero. It featured expert insights from the Glasgow Financial Alliance for Net Zero (GFANZ) and senior leaders from regional and global banks who shared implementation frameworks, engagement strategies, and governance mechanisms supporting decarbonisation goals.

The second session, on 25 September 2024, featured a presentation by the ASEAN Secretariat on the newly-developed ASEAN Guide on AI Governance and Ethics, highlighting emerging regulatory expectations in the adoption of responsible artificial intelligence within the financial sector.

ABM extends its sincere appreciation to all speakers and participants for their valuable contributions and active engagement throughout the Study Tour 2024 series.

G. Our Community Agenda

In line with ABM's commitment to advancing social inclusion and financial literacy, we continue to play an active and purposeful role in FINCO. ABM is represented on the FINCO Board and Steering Committee, reflecting our deep-rooted support for this industry-wide corporate social responsibility initiative.

Established by financial institutions across the banking and insurance sectors, FINCO focuses on four pillars:

- a. English Proficiency.
- b. Life Aspiration.
- c. Financial Literacy.
- d. Disaster Relief.

Throughout 2024, ABM's member banks demonstrated exemplary dedication as volunteers across FINCO's programmes. Their contributions included:

- Mentoring students and conducting storytelling sessions under the English Proficiency pillar.
- Delivering motivational talks in schools under the Life Aspiration pillar.
- Serving as mentors and judges in the Good SENS Dragon's Den financial literacy competition.
- Providing financial and material support to schools and students affected by floods under the Disaster Relief pillar.

These initiatives reflect our shared belief that empowering young Malaysians with knowledge, confidence, and resilience is key to building a more inclusive and sustainable future.

For further details on FINCO's ongoing efforts and impact, please visit www.finco.my.

H. Internal Restructuring and Capacity Building

01

Internal Restructuring

In 2024, ABM commenced a multi-year internal restructuring to enhance operational agility and better align our organisational design with our strategic aspirations.

A key outcome of this restructuring was the establishment of the Regional and Government Affairs (RGA) Department. This new department serves as the dedicated hub for ABM's engagements with ministries, government agencies, and international stakeholders, including counterparts across ASEAN. The RGA will help drive deeper alignment, stronger institutional linkages, and broader influence for ABM across the regional and policy landscape.



02

Greater Adoption of Technology

To complement this structural change, ABM also accelerated its internal digitalisation efforts. The adoption of automation and digital tools across selected internal workflows has significantly reduced manual processing, allowing ABM staff to redirect efforts toward high-impact, strategic initiatives. This shift marks a meaningful step in ABM's evolution into a more modern, data-informed, and responsive organisation.

MEMBERSHIP STRENGTH

ABM's membership base expanded in 2024 with the admittance of two pioneering digital banks – GX Bank Berhad and Boost Bank Berhad. Their inclusion signifies a turning point for the industry, and highlights ABM's openness to innovation, inclusivity, and future-ready banking.

Conversely, The Bank of Nova Scotia Berhad ceased to be a member following the conclusion of its operations in Malaysia.

As at 31 December 2024, ABM's ordinary membership stood at 27 conventional commercial banks (2023: 26), with a total of 1,769 branches nationwide (2023: 1,775).

In the first quarter of 2025, India International Bank (Malaysia) Berhad ceased operations in Malaysia and has surrendered its banking license to Bank Negara Malaysia. With this, the bank no longer fulfils the criteria for membership and thus has ceased to be a member of ABM. Accordingly, ABM's membership has been reduced to 26.

CHANGES TO THE COUNCIL

At the 50th Annual General Meeting held on 24 June 2024, pursuant to Article 14(iii) of the Constitution, the following member banks retired by rotation and were re-elected to the Council:

- Affin Bank Berhad.
- Hong Leong Bank Berhad.
- Malayan Banking Berhad.
- Standard Chartered Bank Malaysia Berhad.
- United Overseas Bank (Malaysia) Bhd.

Malayan Banking Berhad was re-elected as the Chairman Bank for the 2024 / 2025 term. In addition, Alliance Bank Malaysia Berhad and AmBank (M) Berhad were co-opted as Council members.

ABM also welcomed Mr. Novan Amirudin, Group Chief Executive Officer of CIMB Bank Berhad, who succeeded Dato' Abdul Rahman Ahmad. On behalf of the Council, we express our sincere appreciation to Dato' Abdul Rahman for his dedication, insights, and leadership during his tenure.

CONCLUSION

The year 2024 marked a significant milestone for ABM – our 50th anniversary – a moment to reflect with pride, and also to renew our purpose with clarity.

As we look back, we honour the progress made over five decades by our member banks in building a resilient, inclusive, and dynamic financial sector. But we are also mindful that our work is far from complete. In a world of accelerating change, the banking industry must continue to evolve – driven by values, guided by strategy, and inspired by service to the nation.

ABM stands committed to leading this next chapter of growth – anchored by four strategic pillars:

- Social inclusion that ensures access to financial services for all.
- Digital and technological innovation that propels us into the future.
- Sustainable practices that uphold our responsibility to people and planet with a just transition.
- Industry development and resilience that strengthens the financial ecosystem.

As we forge ahead, we do so with humility – recognising that meaningful progress is always a shared endeavour.

The Council extends our heartfelt thanks to Bank Negara Malaysia, the Ministry of Finance, and all regulatory authorities, government partners, and industry stakeholders for their continued trust and collaboration. Your support has enabled ABM to serve with purpose, and to grow into an association that not only represents the industry, but also helps shape its future.

On behalf of the Council,
Dr Amina Josetta Kayani
Executive Director



LIST OF PRESS RELEASES AND MEDIA RESPONSES ISSUED IN 2024

JANUARY		
	24 More than RM350 million in fraudulent transactions blocked during the first ten months of 2023	26 Media response to query on new banknotes for Chinese New Year
JANUARY	MARCH	APRIL
27 Banking industry Customer Satisfaction Survey indicates positive improvements in service levels	20 ABM announces appointment of Dr Amina Joesetta Kayani as Executive Director	12 Banks clarify that sensitive customer information is never requested via phone calls
MAY	JUNE	JULY
14 Banks call for heightened vigilance against scams impersonating National Scam Response Centre officers	24 ABM Council Members 2024 / 2025	04 Scam avoidance among customers increase, as bank awareness efforts amplified
JULY	AUGUST	
11 Asian Institute of Chartered Bankers (AICB) and The Association of Banks in Malaysia (ABM) host 3rd Edition of Malaysian Banking Conference: Transformative Potential of GenAI in Shaping the Future of Malaysian Banking	09 Banks to enable malware shielding technology; improve safeguards against malware scams	20 National Fraud Portal (NFP) to solidify co-ordinated efforts in curbing financial scams
NOVEMBER	DECEMBER	
04 ABM officially welcomes GX Bank and Boost Bank as members, embracing a new era of banking in Malaysia	03 Banks in Malaysia committed to aid flood-hit customers	03 & 04 Media responses to queries on Prime Minister's announcement regarding the reimbursement of scam victims in cases of bank negligence
DECEMBER		
13 & 17 Media responses to queries on RM1 interbank withdrawal fee	17 & 18 Media responses to queries on abolishment of Rule 78	

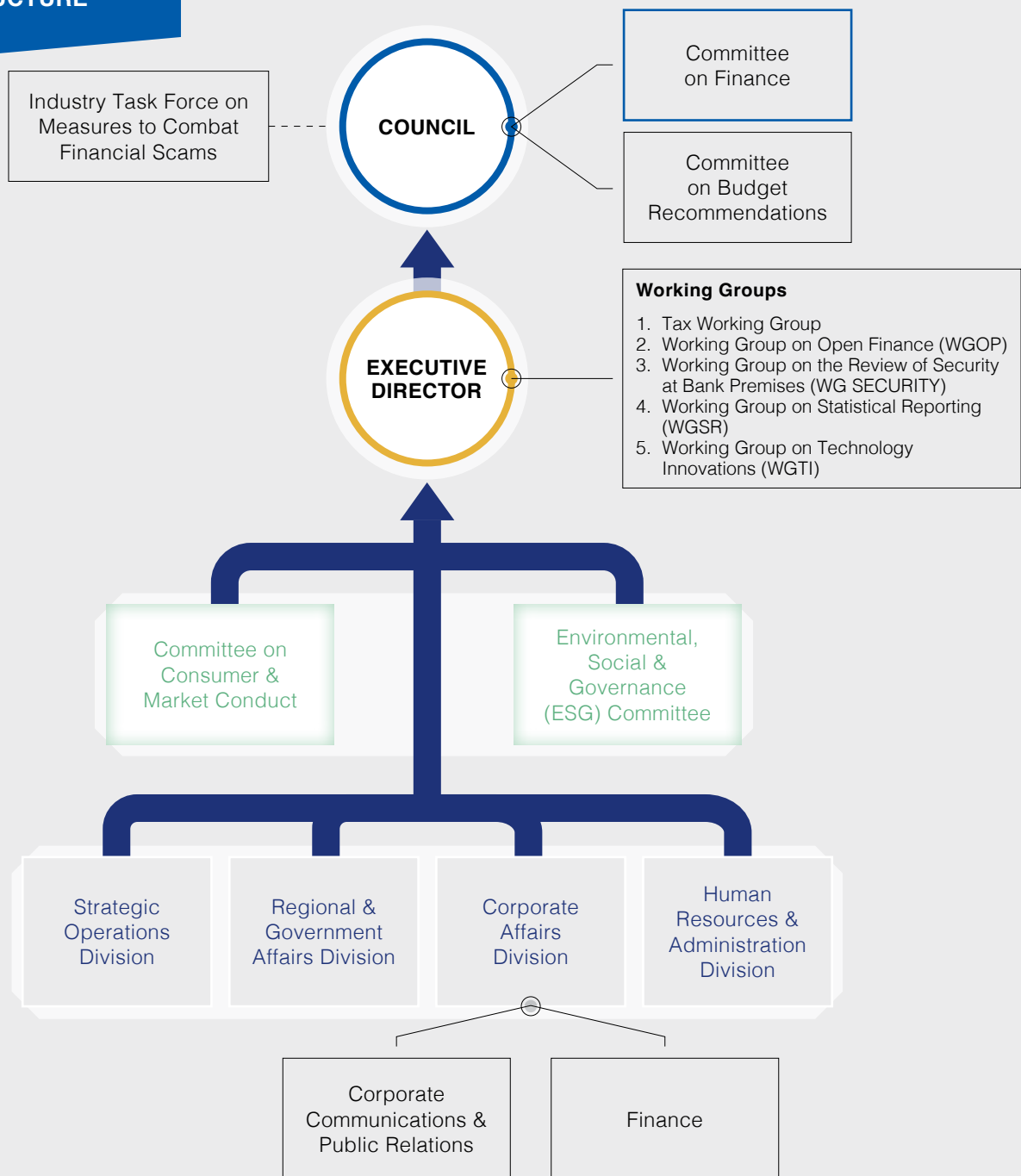


ABM'S ORGANISATIONAL STRUCTURE

The Association of Banks in Malaysia (ABM) is structured into four divisions, namely Strategic Operations, Regional & Government Affairs, Corporate Affairs and Human Resources & Administration. As at the date of publication, ABM has a total of 20 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 INITIATIVES AND EFFORTS 2024

MEETINGS, COLLABORATIONS AND OTHER ABM INITIATIVES

4 April
2024

Advancing Regional Banking Integration at the ASEAN Central Bank Governors' and Financial Institutions CEOs' Dialogue

The Association of Banks in Malaysia (ABM) participated in the ASEAN Central Bank Governors' and Financial Institutions Chief Executive Officers' (FI CEOs') Dialogue held in Luang Prabang, Lao PDR. This event was part of the 11th ASEAN Finance Ministers' and Central Bank Governors' Meeting (AFMGM) and its associated sessions, which took place from 2 to 5 April 2024.



The Dialogue convened Central Bank Governors, representatives of Banking Associations and Chief Executive Officers from financial institutions across ASEAN to discuss key issues affecting the regional financial sector. Topics included updates on the Interoperable Data Framework (IDF), strategies for enhancing access to finance for small and medium-sized enterprises (SMEs), cybersecurity and resilience, and the promotion of sustainable finance within the region.

ABM's participation in these discussions provided an opportunity to engage with regional counterparts on shared challenges and collaborative solutions. The sessions aimed to strengthen cross-border financial co-operation and address common industry concerns.

During the High-Level Seminar that was jointly arranged by Bank of the Lao PDR and the International Monetary Fund (IMF) on 3 April 2024, a panel session featuring four central bank governors, including Malaysia, highlighted the strengths and developments within ASEAN's banking sector.

Additionally, the Roundtable Dialogue between ASEAN Central Bank Governors and FI CEOs facilitated further exchange on regional financial integration and collaboration.

29 August
2024

Enhancing Malaysia-Singapore Banking Collaboration



ABM conducted courtesy visits to the ASEAN Bankers Association (ABA), The Association of Banks in Singapore (ABS), Singapore Sustainable Finance Association (SSFA), and Singapore College of Insurance (SCI).

These engagements were intended to strengthen ties, exchange views on industry developments and best practices, and identify opportunities for joint initiatives – particularly in response to emerging trends and challenges within the banking sector. The discussions were constructive, laying the groundwork for future collaboration and deeper cross-border co-operation.



ABM INITIATIVES AND EFFORTS 2024

8 October
2024

Enhancing Professional Standards in Banking Through Specialised Certifications

ABM, Asian Institute of Chartered Bankers (AICB) and The Association of Development Finance Institutions of Malaysia (ADFIM) hosted a focus group discussion on the Industry-Wide Commitment (IWC) on Certification of Specialist Areas in Banking.



The session brought together key representatives from the industry's networking groups. Discussions aimed to assess the scope of the IWC and gather valuable feedback on industry requirements to ensure that the IWC remains relevant and aligned with the Future Skills Framework (FSF) for the Malaysian financial sector.

ABM's involvement in the focus group underscores its support for building a structured and forward-looking approach to talent development within the banking industry. The insights shared during the session will contribute to shaping a more responsive and consistent certification ecosystem across the industry, strengthening the IWC's aim of fostering a future-ready, competent, and agile financial workforce.

Strengthening Engagements and Strategic Collaborations for Industry Growth and Stability

In 2024, ABM continued its active engagement with key stakeholders to fortify the nation's banking industry:

- ▶ Alliance for Financial Inclusion (AFI)
- ▶ Companies Commission of Malaysia
- ▶ Credit Counselling and Debt Management Agency (AKPK)
- ▶ Department of Personal Data Protection
- ▶ Federation of Malaysians Consumers Associations (FOMCA)
- ▶ Financial Industry Collective Outreach (FINCO)
- ▶ Fintech Association of Malaysia
- ▶ Inland Revenue Board of Malaysia
- ▶ Malaysia Department of Insolvency
- ▶ Malaysia Deposit Insurance Corporation (PIDM)
- ▶ Ministry of Digital
- ▶ Ministry of Domestic Trade and Costs of Living
- ▶ Ministry of Finance
- ▶ Ministry of Higher Education
- ▶ Ministry of Women, Family and Community Development
- ▶ PayNet
- ▶ UN Global Compact Network Malaysia & Brunei
- ▶ Unclaimed Money Division, Accountant General's Department of Malaysia

Enhancing Service Excellence Through Talent Development

In 2024, ABM remained committed to fostering a skilled and engaged workforce to better serve stakeholders and member banks. Through targeted training programmes and employee engagement activities, ABM focused on upskilling its employees, strengthening their professional capabilities, and enhancing service quality.

Microsoft PowerPoint

This one-day training helped to equip ABM employees with enhanced presentation skills to deliver more engaging and professional presentations, improving internal and external communication.

Enhancing Online Presence for Branding on LinkedIn

Conducted in collaboration with LinkedIn experts, ABM employees learned how to optimise their LinkedIn profiles, create thought leadership content, and leverage digital networking strategies to enhance ABM's visibility in the banking industry.

Persuasive Conversation Skills for Business Professionals

This intensive three-day programme helped ABM employees with enhancing their ability to communicate confidently and persuasively in business settings; improving their ability to engage effectively with stakeholders.





#JANGAN
KENA SCAM

BANKING INDUSTRY'S ONGOING COMMITMENT TO SCAM PREVENTION



In 2024, efforts to combat financial scams remained a central focus for The Association of Banks in Malaysia (ABM) and its member banks. Under the ongoing #JanganKenaScam initiative, the industry worked closely with key authorities and community stakeholders to strengthen prevention, improve response mechanisms, and raise public awareness about scam risks.

Launched in 2023 in collaboration with Association of Islamic Banking and Financial Institutions Malaysia (AIBIM) and supported by the central bank, Bank Negara Malaysia, the #JanganKenaScam campaign entered its second year with expanded outreach and operational co-ordination involving law enforcement, regulators, and consumer groups.

Cross-Sector Collaboration in Scam Prevention

The financial industry's approach to scam prevention is anchored in co-operation. Banks continued to collaborate with the National Scam Response Centre (NSRC), Royal Malaysia Police (PDRM), National Anti-Financial Crime Centre (NFCC), and the Malaysian Communications and Multimedia Commission (MCMC) to share information and combat scams.

This partnership was further reinforced in August 2024 with the launch of the National Fraud Portal (NFP) – a platform developed by Bank Negara Malaysia, PayNet, and financial institutions to support faster tracing of stolen funds and improve case management. The NFP integrates automated fund tracing, information sharing, and a structured process for handling mule accounts.

These systems are designed to help financial institutions take co-ordinated action in response to reported scam cases and to improve the possibility of recovery where funds have been transferred fraudulently.



ABM INITIATIVES AND EFFORTS 2024

Public Awareness and Community Outreach

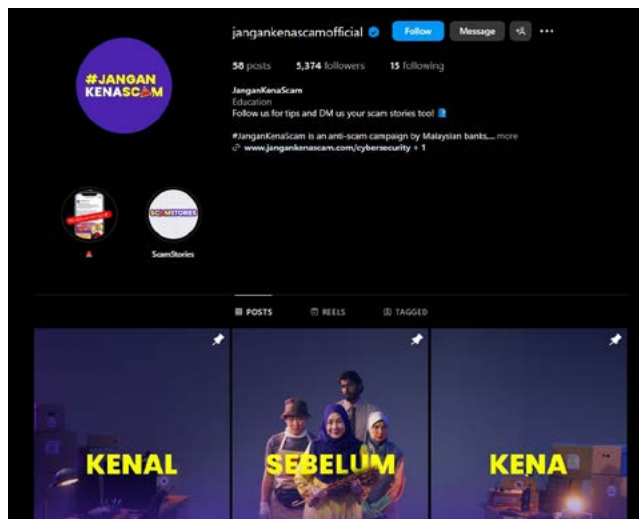
Public education continued to be a key element of the campaign. In 2024, the banking industry held over 300 awareness events across Malaysia, including roadshows, university talks, and participation in national events such as *Karnival Jom Heboh*, Bank Negara Malaysia's *Karnival Celik Kewangan*, and the Securities Commission Malaysia's InvestSmart® Fest 2024.

Experiential booths, informational exhibitions, and community talks were used to share information on common scam tactics and prevention tips. These were aimed at helping Malaysians better understand how to spot and avoid scams.

Complementing these efforts, the campaign also maintained a strong digital presence through targeted media buys, social media content, and a dedicated website (www.jangankenascam.com) and Instagram account (@jangankenascamofficial). Content focused on real-world examples of scams, practical prevention advice, and updates on current fraud trends.



Campaign Development



A new content series titled “*Kenal Sebelum Kena*” was launched in mid-2024 across cinemas, social media, and online platforms. The materials featured updated scam tactics presented in a simplified and relatable format to reach wider demographics, including youth and older adults.

The campaign also received support from stakeholders in Parliament and was invited to share its approach during relevant briefings and policy discussions. Since the launch of #JanganaKenaScam, the campaign has garnered over 1.2 billion digital impressions and more than 13,000 mentions using the #JanganaKenaScam hashtag, as at end-2024.

As part of ongoing industry learning, the campaign continued to collect data on scam types, response times, and user behaviour to better inform future initiatives.

Operational Impact

Between 2023 and 2024, Malaysian banks collectively intercepted and prevented fraudulent transactions amounting to more than RM780 million. These outcomes reflect a combination of automated monitoring, alert systems, and front-line staff vigilance.

Recognition and Awards

The impact of the awareness campaigns did not go unnoticed. In 2024, #JanganaKenaScam picked up five prestigious awards, including double Gold at the MARKies Awards and accolades at the APPIES and Malaysia PR Awards. These honours reflect both the creativity and the effectiveness of the initiative's messaging.



**MALAYSIAN
BANKING
CONFERENCE
2024**

ADVANCING INDUSTRY DIALOGUE: EVOLVING ROLE OF GENERATIVE AI

ABM co-hosted the 3rd Malaysian Banking Conference (MBC) with AICB on 10-11 July 2024, supporting industry-wide dialogue on the evolving role of generative artificial intelligence (GenAI) in banking. With the theme *“Banking in the Era of GenAI – Reshaping Banking, Innovating for the New Economy & Accelerating Sustainability”*, the Conference provided a platform for stakeholders to exchange views on how technological advances are reshaping the sector, and the governance frameworks needed to manage this change responsibly.

Held at Shangri-La Kuala Lumpur, the conference brought together more than 600 participants, including leaders from the banking industry, regulatory bodies, and technology sectors. Across two days of discussions and expert panels, participants examined the opportunities presented by GenAI, the potential risks, and the importance of embedding trust, ethics, and resilience in digital transformation efforts.



Delivering a special ministerial address, Malaysia's Minister of Digital, The Honourable Gobind Singh Deo, highlighted the importance of robust digital infrastructure in supporting the future economy. He stated, *“Digital infrastructure is the backbone of the digital economy. As the AI boom increases global demand for computing power, especially in data-rich sectors like banking and financial services, the need for next-generation data centres grows. Malaysia is well-positioned to meet this need and emerge as ASEAN's premier data centre hub, with its availability of power, connections to undersea cable networks, and strategic geographical location for investors.”*



As a co-organiser, ABM worked closely with AICB to help shape a programme that reflected the shared priorities of the banking community, including a strong focus on sustainable innovation, professional development, and maintaining public confidence. The Conference also highlighted the need for collaboration among banks, regulators, and technology providers to ensure that technological adoption supports both operational excellence and financial stability.



ABM INITIATIVES AND EFFORTS 2024



ABM Chairman and AICB Vice-Chairman, Dato' Khairussaleh Ramli, reflected on the outcomes of the Conference, saying, *"The dynamic discussions and informative presentations provided delegates with valuable insights on how financial institutions can embrace and scale GenAI responsibly, harnessing the power of GenAI to create value for institutions, enhance customer experience, improve productivity and elevate operational efficiency. GenAI should therefore form part of financial institutions' core business strategy, and not be treated as a separate technology or digital initiative."*

Throughout the conference, sessions explored practical applications of GenAI, including improving fraud detection, credit assessment, and personalised banking services. Discussions also addressed emerging risks such as cybersecurity threats, data privacy concerns, and regulatory challenges associated with new technologies.

In his closing remarks, Bank Negara Malaysia Deputy Governor Adnan Zaylani Ahmad Zahid emphasised the critical balance between innovation and governance, and said, *"By embracing AI responsibly, ensuring ethical standards and robust security measures, we can harness its full spectrum of capabilities to build a more resilient and customer-centric financial ecosystem. Let's seize this opportunity to innovate responsibly and shape a future where AI in finance enhances transparency, security, and accessibility for all."*

The third MBC also reaffirmed the importance of building a future-ready workforce. ABM, together with AICB, emphasised the need for continuous upskilling and reskilling to equip banking professionals with the knowledge and expertise to manage new technologies effectively.



Looking ahead, ABM remains committed to supporting the industry's digital journey in line with Malaysia's broader financial sector priorities. By fostering collaboration and open dialogue, ABM seeks to contribute to a banking environment that is innovative, resilient, and anchored in strong ethical foundations.



52ND ASEAN
BANKING
COUNCIL
MEETING

MALAYSIA STRENGTHENS REGIONAL BANKING TIES

Malaysia proudly played host to the 52nd ASEAN Banking Council Meeting on 4 and 5 December 2024, held at Le Méridien Kuala Lumpur. Organised by ABM, the event, with the theme “Sustainability: Taking Action Now for Tomorrow”, brought together over 200 senior banking executives from across the 10 ASEAN member countries.



Coinciding with ABM's 50th anniversary celebration, this milestone gathering offered a timely platform for Malaysia to reinforce its leadership role in fostering regional collaboration, innovation, and sustainable banking practices. Against the backdrop of Kuala Lumpur's vibrant growth and dynamic skyline, the meeting reaffirmed Malaysia's status as a vital financial and economic hub within Southeast Asia.

Advancing ASEAN Regional Co-operation

Three permanent committees – Cooperation in Finance, Investment, Trade and Technology (COFITT), ASEAN Inter-Regional Relations (IRR), and Banking Education – convened ahead of the Council meeting.

Each committee delivered key outcomes aimed at strengthening cross-border collaboration, digital connectivity, sustainability efforts, and workforce development across ASEAN's banking sector.





ABM INITIATIVES AND EFFORTS 2024

Strengthening Cross-Border Payments and Cybersecurity

The Committee on Cooperation in Finance, Investment, Trade and Technology (COFITT) focused on initiatives to enhance transparency and efficiency in resolving cross-border QR payment disputes.

Following a review of existing dispute resolution processes, the next step will be the development of harmonised recommendations for best practices, to be raised to regulators.

COFITT also discussed the increasing threat of cyber-enabled fraud, particularly scams perpetrated across borders through digital platforms. The Committee agreed to establish a taskforce to drive regional collaboration on anti-scam efforts. The taskforce will focus initially on:

- 01 Knowledge sharing on current mitigation practices to detect, save and recover scammed monies with a view to provide recommendations for banks; and
- 02 Driving an ASEAN-wide policy consensus on the need for a holistic ecosystem approach to protect consumers from scams and maintain confidence in digital payment services. While banks must fulfil their responsibilities in combatting fraud, all other parties profiting from the digital economy, from telcos to social media and device OS companies and customers, also have a proportionate duty to protect the digital ecosystem from criminal abuse.

In addition, COFITT also provided updates on several key regional initiatives:

Project Nexus

An initiative to accelerate cross-border payment connectivity by linking up national real-time payment systems through a multilateral network.

ASEAN Interoperable Data Framework (IDF)

Issuance of an Implementation Playbook (i.e. the *ASEAN IDF Playbook*), to supplement and provide easy reference to the IDF that was developed by COFITT taskforce comprising representatives from the 10 ASEAN Banking Associations.

Regional Digital Trade Connectivity

Ongoing work to digitalise end-to-end practices and processes for cross-border trade transactions.

Promoting Sustainability and Responsible Innovation

The Committee on ASEAN Inter-Regional Relations (IRR) presented outcomes from the 2024 Virtual Study Tour, which ABM successfully concluded.

Highlights included:

Net Zero Transition

A panel discussion hosted by the Glasgow Financial Alliance for Net Zero (GFANZ) on the financial sector's journey towards net zero and strategies for climate action (8 August 2024).

AI Governance

ASEAN Secretariat's presentation by Mr. Hazremi Hamid on the ASEAN Guide on AI Governance and Ethics, highlighted the need for responsible innovation. With AI rapidly reshaping the banking landscape, the session reinforced the importance of ethical frameworks and robust safeguards (25 September 2024).

Meanwhile, the IRR Committee agreed to reinstate physical Study Tours in 2025 to further strengthen networking and collaboration among National Banking Association members. Proposed destinations included Singapore, China, the European Union, and the United States. Meanwhile, the thematic focus will be on Artificial Intelligence, Digital Technology, Sustainability, and Food and Energy Security – areas of growing importance for the global banking sector.

Sustainability remained a major point of discussion, with members sharing updates on their national sustainable banking initiatives. ABM reaffirmed its commitment to fostering collaboration and advancing the industry's role through impactful programmes such as the Study Tours.

Building a Skilled and Future-Ready Workforce

The Committee on Banking Education prioritised the advancing of regional collaboration in banking education, including certification alignment, skills development, and enhanced communication among member associations.



The ASEAN Banking Council affirmed its support for cross-certification of professionals in the banking sector, as proposed by the Committee on Banking Education, and instructed the Committee to include soft banking skills for a well-rounded approach in its workforce skills development initiative.

Key outcomes from the Committee on Banking Education meeting included:

- 01 **Endorsement of the Bankers Association of the Philippines' (BAP) proposal to establish bilateral agreements** for the mutual recognition of treasury certifications among ASEAN member countries. Actionable steps will involve collaboration via BAP's Sub-Committee on Treasury Certification and direct engagement between national banking associations. These efforts aim to address significant demand for accreditation, particularly in Vietnam and Cambodia, enhancing professional mobility and expertise across the region.
- 02 **Adoption of Singapore's Financial Services Skills Framework (SFFS)**, which was presented by the Institute of Banking and Finance (IBF) Singapore, to provide a comprehensive guide to skills development and workforce planning. National banking associations were encouraged to localise the framework by tailoring it to market needs and regulatory environments, leveraging digital resources and collaborating with training providers. To ensure long-term competitiveness, members were urged to incorporate emerging skills, such as generative AI integration, into their workforce strategies. Additionally, the Committee intends to plan for a 2025 educational tour of Singapore's IBF headquarters to deepen understanding of the SFFS framework and its application.
- 03 **Establishment of an open communication channel** (via WhatsApp) to facilitate continuous knowledge-sharing on banking education trends, programmes and initiatives.

With these concrete steps, the Committee on Banking Education reaffirmed its commitment to building a more skilled and adaptable banking workforce across ASEAN.



ABM INITIATIVES AND EFFORTS 2024

Malaysia's Commitment to Regional Leadership

Malaysia's hosting of the 52nd ASEAN Banking Council Meeting highlighted the country's leadership and commitment to regional banking integration, innovation, and sustainable growth.

Meanwhile, the success of the meeting showcased Malaysia's financial sector as forward-looking, dynamic, and responsive to evolving regional challenges. ABM's effective co-ordination reinforced the strength of Malaysia's role within ASEAN's banking community.



Looking Ahead

The 53rd ASEAN Banking Council Meeting and the 24th ASEAN Banking Conference will be held in Myanmar in the fourth quarter of 2025, to be hosted by the Myanmar Banks Association.

The outcomes achieved in Kuala Lumpur lay a strong foundation for future collaboration as ASEAN banking institutions continue to navigate opportunities and challenges in a rapidly transforming financial landscape.





ABM'S 50TH
ANNIVERSARY

POWERING SUCCESS: 50 YEARS OF COMMITMENT AND BEYOND



The culmination of the 52nd ASEAN Banking Council Meeting was marked by a momentous Gala Dinner hosted by ABM – a night that celebrated not just the close of a successful meeting, but a milestone 50 years in the making.

Held at St. Regis Kuala Lumpur, the evening brought together banking leaders from across ASEAN, regulators, policymakers, and distinguished guests, with Malaysia's Minister of Finance II, The Honourable Senator Datuk Seri Amir Hamzah Azizan, gracing the occasion. In his keynote address, the Minister lauded ABM's role as a "pillar of Malaysia's banking industry," noting its enduring leadership in financial inclusion, digital innovation, and sustainable finance.

"Congratulations to ABM for its remarkable legacy and for shaping a strong, trustworthy, and forward-thinking banking sector in Malaysia". He also reaffirmed the government's commitment to sustainable and inclusive growth under Malaysia's ASEAN Chairmanship in 2025.

A Legacy of Nation-Building

Since its inception in 1973, ABM has been integral to Malaysia's nation-building journey, fostering a robust, inclusive, and sustainable banking sector. Over the decades, ABM has steered the banking industry through periods of rapid economic growth, financial crises, and transformational change, shaping a sector that is today robust, resilient, and future-ready.





ABM INITIATIVES AND EFFORTS 2024

Resilience Through Challenges

ABM's resilience was particularly evident during critical moments in Malaysia's financial history. Following the Asian financial crisis in the late 1990s, the industry underwent major consolidation – from 54 banking institutions to 8 local banking groups today. More recently, during the COVID-19 pandemic, ABM co-ordinated the industry's six-month loan moratorium, providing vital relief to over eight million borrowers.



Reflecting on ABM's journey during his welcome address at the Gala Dinner, ABM Chairman Dato' Khairussaleh Ramli noted that ABM's 50 years have been defined by dedication and progress. He highlighted the Association's commitment to empowering individuals and businesses, driving financial inclusivity, and ensuring that banking services are accessible to all, including the underprivileged, vulnerable, and marginalised communities.

Today, ABM's legacy is visible in the sector's remarkable growth: commercial banks' total assets have surged from RM10.8 billion in the 1970s to RM2.37 trillion in 2023. From spearheading financial inclusion initiatives through agent banking to championing sustainability through green finance standards, ABM has shaped an ecosystem that supports businesses of all sizes and empowers individuals across the nation.

Further advancing its sustainability agenda and in conjunction with its 50th Anniversary, ABM presented its CSR Excellence Awards – a new initiative in 2024 aimed at recognising and honouring the invaluable contributions of its member banks to the communities they serve. In line with ABM's broader push to embed sustainability in the banking industry, the awards span six categories: *Community Development / Community Building; Enhance Educational Opportunities or Improve Financial Literacy; Inclusive Economic Growth; Vulnerable / Underserved Communities; Life Below Water and Life on Land; and Women's Empowerment / Diversity, Equity and Inclusion Initiatives*. This marks the first time ABM is organising such awards, underscoring its commitment to celebrating meaningful and measurable impact at the community level.

ABM's recent efforts in combating financial fraud have also demonstrated its commitment to safeguarding public trust, helping prevent over RM780 million in fraudulent transactions between 2023 and 2024.



A Future-Ready Transformation

ABM's Golden Jubilee also marked the launch of a bold transformation journey. Anchored by four strategic priorities – digitalisation, financial inclusivity, industry resilience, and sustainable practices – ABM is evolving from an administrative body into a strategic driver of Malaysia's banking sector.

ABM is stepping up efforts to expand its partnerships across regulators, industry players, and stakeholders, with the aim of supporting Malaysia's socio-economic objectives and fostering a more unified and adaptive banking sector.

This shift is in line with Malaysia's MADANI Economy framework and ASEAN's broader aspirations for 2045, and also reflects ABM's focus on shaping a future-ready banking ecosystem that champions sustainability, empowers underserved communities, and fosters innovation.



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



Mohamed bin
Rastam Shahrom

RHB Bank Berhad



Mak Joon Nien

Standard Chartered Bank
Malaysia Berhad



COMMITTEE ON CONSUMER & MARKET CONDUCT

Shaikh Munir Ahmad

Malayan Banking Berhad
(Chairman)



Malini Satgunavadevel

Affin Bank Berhad



Sharon Woo

Alliance Bank
Malaysia Berhad



Oh Eng Tatt (Pix)
(until February 2025)
Lee Kah Koon
(from March 2025)

AmBank (M) Berhad



Colleen Ong

CIMB Bank Berhad



Angel Chong Wei Teing

Hong Leong Bank Berhad



Mah Foong Yee

HSBC Bank Malaysia Berhad



Dzulkiyly Aminuddin

OCBC Bank (Malaysia) Berhad



Siew Lup Yan

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



Luanne Sieh

CIMB Bank Berhad



Omar Khan

Citibank Berhad



Chow Sheng Wai

Hong Leong Bank Berhad



Tan Ai Chin

OCBC Bank (Malaysia) Berhad



Chong Soo Loong

Public Bank Berhad



Norazzah binti Sulaiman (Pix)
(until March 2025)
Angus Salim Amran
(from April 2025)

RHB Bank Berhad



Low Li May

Standard Chartered Bank
Malaysia Berhad

Moreen Joseph

United Overseas
Bank (Malaysia) Bhd

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



ABM TASK FORCE AND WORKING GROUPS

ABM TAX WORKING GROUP

Chairman Surin Segar
Malayan Banking Berhad

PARTICIPATING MEMBER BANKS

- ▶ All 26 member banks

ACTIVITIES / ACHIEVEMENTS IN 2024

- 01 Implementation of e-Invoice for banking industry.
- 02 Proposed expansion of scope of service tax to financial services.
- 03 Tax treatment on interest / coupon / distribution payments in respect of Additional Tier 1 (AT1) capital instruments under Basel III.

ABM WORKING GROUP ON OPEN FINANCE (WGOP)

Chairman Kalyani a/p Balakrishnan Nair
Malayan Banking Berhad

PARTICIPATING MEMBER BANKS

- ▶ Affin Bank Berhad
- ▶ Alliance Bank Malaysia Berhad
- ▶ Bank of America Malaysia Berhad
- ▶ Bank of China (Malaysia) Berhad
- ▶ China Construction Bank (Malaysia) Berhad
- ▶ CIMB Bank Berhad
- ▶ Deutsche Bank (Malaysia) Berhad
- ▶ Hong Leong Bank Berhad
- ▶ HSBC Bank Malaysia Berhad
- ▶ Malayan Banking Berhad
- ▶ Mizuho Bank (Malaysia) Berhad
- ▶ OCBC Bank (Malaysia) Berhad
- ▶ Public Bank Berhad
- ▶ RHB Bank Berhad
- ▶ Standard Chartered Bank Malaysia Berhad
- ▶ Sumitomo Mitsui Banking Corporation Malaysia Berhad
- ▶ United Overseas Bank (Malaysia) Bhd

ACTIVITIES / ACHIEVEMENTS IN 2024

- 01 Carried out discussions and reviews on the Working Group's Terms of Reference (TOR).
- 02 Obtained insights from sharing by Payments Network Malaysia (PayNet) at its Open Finance Conference and Workshop held at Sasana Kijang.
- 03 Compiled and submitted industry feedback to PayNet on proposed Open Finance use cases.

ABM WORKING GROUP ON THE REVIEW OF SECURITY AT BANK PREMISES (WG SECURITY)

Chairman Dato' Ishak Bin Hussin
Malayan Banking Berhad

PARTICIPATING MEMBER BANKS

- ▶ Affin Bank Berhad
- ▶ AmBank (M) Berhad
- ▶ CIMB Bank Berhad
- ▶ Hong Leong Bank Berhad
- ▶ HSBC Bank Malaysia Berhad
- ▶ Malayan Banking Berhad
- ▶ Public Bank Berhad
- ▶ RHB Bank Berhad
- ▶ Standard Chartered Bank Malaysia Berhad

ACTIVITIES / ACHIEVEMENTS IN 2024

- 01 Sharing of updates and best practices in relation to physical security at bank premises e.g. services of guarding companies, physical incidents / attacks, etc.



ABM TASK FORCE AND WORKING GROUPS

ABM WORKING GROUP ON STATISTICAL REPORTING (WGSR)

Chairman Linda Lai Pai Leng
OCBC Bank (Malaysia) Berhad

PARTICIPATING MEMBER BANKS

- ▶ Affin Bank Berhad
- ▶ Alliance Bank Malaysia Berhad
- ▶ AmBank (M) Berhad
- ▶ Bank of America Malaysia Berhad
- ▶ China Construction Bank (Malaysia) Berhad
- ▶ CIMB Bank Berhad
- ▶ Hong Leong Bank Berhad
- ▶ HSBC Bank Malaysia Berhad
- ▶ Malayan Banking Berhad
- ▶ Mizuho Bank (Malaysia) Berhad
- ▶ MUFG Bank (Malaysia) Berhad
- ▶ OCBC Bank (Malaysia) Berhad
- ▶ Public Bank Berhad
- ▶ RHB Bank Berhad
- ▶ Standard Chartered Bank Malaysia Berhad

ACTIVITIES / ACHIEVEMENTS IN 2024

- 01 Discussed key issues and challenges faced by member banks in relation to statistical reporting requirements.
- 02 Compiled and consolidated industry feedback for submission to Bank Negara Malaysia.
- 03 Submitted formal letters to Bank Negara Malaysia outlining industry concerns and recommendations on statistical reporting-related matters.

ABM WORKING GROUP ON TECHNOLOGY INNOVATIONS (WGTI)

Co-Chair Ros Aziah binti Mohd Yusoff
CIMB Bank Berhad

William John Streitberg
Hong Leong Bank Berhad

PARTICIPATING MEMBER BANKS

- ▶ Affin Bank Berhad
- ▶ AmBank (M) Berhad
- ▶ Citibank Berhad
- ▶ CIMB Bank Berhad
- ▶ Hong Leong Bank Berhad
- ▶ HSBC Bank Malaysia Berhad
- ▶ Malayan Banking Berhad
- ▶ OCBC Bank (Malaysia) Berhad
- ▶ Public Bank Berhad
- ▶ RHB Bank Berhad
- ▶ United Overseas Bank (Malaysia) Bhd

ACTIVITIES / ACHIEVEMENTS IN 2024

- 01 Attended PayNet's sharing session on its roadmap and vision, including updates on DuitNow Pay, Financial Process Exchange (FPX), Online Banking / Wallets (OBW), strategies to improve success rates, SecureTAC, and system enhancements to support new features and streamline initiatives.
- 02 Conducted a visit to PayNet's new office at Menara Southpoint, Mid Valley City, for members to gain deeper insights into PayNet's operational setup and infrastructure.



ABM TASK FORCE AND WORKING GROUPS

INDUSTRY TASK FORCE ON MEASURES TO COMBAT FINANCIAL SCAMS

Chairman

Syed Ahmad Taufik Albar
Malayan Banking Berhad

Alternate Chair

Kalyani a/p Balakrishnan Nair
Malayan Banking Berhad

PARTICIPATING MEMBER BANKS

ABM

- ▶ Affin Bank Berhad
- ▶ Alliance Bank Malaysia Berhad
- ▶ AmBank (M) Berhad
- ▶ Boost Bank Berhad
- ▶ CIMB Bank Berhad
- ▶ GX Bank Berhad
- ▶ Hong Leong Bank Berhad
- ▶ HSBC Bank Malaysia Berhad
- ▶ Malayan Banking Berhad
- ▶ OCBC Bank (Malaysia) Berhad
- ▶ Public Bank Berhad
- ▶ RHB Bank Berhad
- ▶ Standard Chartered Bank Malaysia Berhad
- ▶ United Overseas Bank (Malaysia) Bhd

AIBIM

- ▶ AEON Bank (M) Berhad
- ▶ Bank Islam Berhad
- ▶ Bank Kerjasama Rakyat Malaysia Berhad
- ▶ MBSB Bank Berhad
- ▶ Bank Muamalat Malaysia Berhad
- ▶ Bank Simpanan Nasional

Formed at the request of the ABM Council, the Industry Task Force on Measures to Combat Financial Scams (ITF) was established to develop co-ordinated, industry-wide responses to mitigate the rise in fraud and scams. The primary objective of the ITF is to identify, deliberate, and recommend best practices that can be implemented consistently across member banks to enhance fraud prevention and response capabilities.

Initially comprising ABM's 13 Council member banks, the ITF has since expanded to include members from the Association of Islamic Banking and Financial Institutions Malaysia (AIBIM) and digital banks, reflecting the need for a unified approach across the broader financial ecosystem.

To support its objectives, the ITF formed six small working groups (SWGs):

Joint Responsibility Framework	MCMC and Telcos
National Cyber Crime Lab (NCCL)	e-Money Issuers
Scam Awareness Communications	Social Media Partners

ACTIVITIES / ACHIEVEMENTS IN 2024

01

Standard Operating Procedure (SOP) on Reporting and Handling of Mule Account Holders

ABM co-ordinated feedback from member banks on the proposed SOP and tabled it for Council endorsement. The SOP came into effect on 1 July 2024, providing industry-wide guidance to standardise the classification, reporting, and treatment of mule accounts. These measures aim to improve data quality and ensure that affected individuals retain access to basic financial services.

02

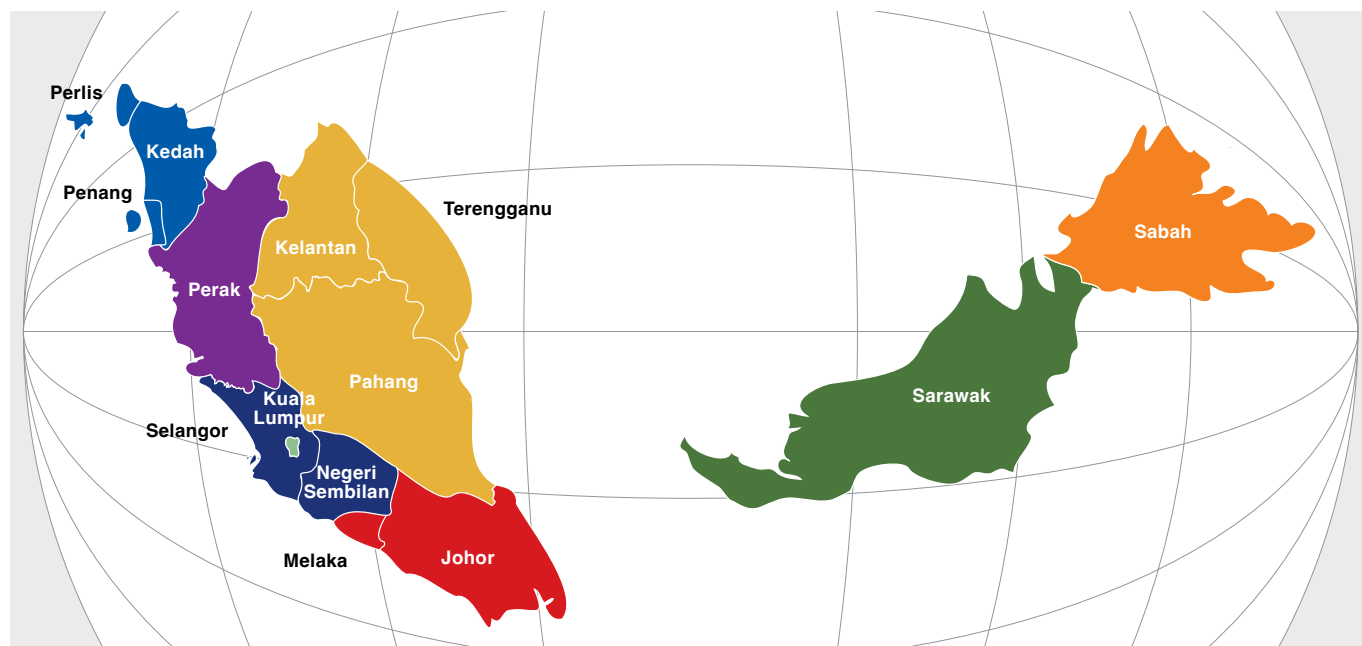
Launch of the National Fraud Portal (NFP)

On 20 August 2024, the NFP was officially launched as an integrated platform to support the operations of the National Scam Response Centre (NSRC). Developed in collaboration with Bank Negara Malaysia, PayNet, and financial institutions, the NFP enhances the industry's ability to detect, report, and respond to scams in a more co-ordinated and timely manner.

The Association would like to accord a note of thanks to the members of the task force and working groups for their contributions to the Association and the industry.



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

Krishnaveni Somasundaram
Affin Bank Berhad
Secretary

Jeffrey Ong Cheng Kim
Hong Leong Bank Berhad
Treasurer

Tong Chin Keong
Standard Chartered Bank
Malaysia Berhad
Auditor

KEDAH

Mohamed Redzuan bin Kamaldeen
Malayan Banking Berhad
Chairman

Adrian Wong Chee Khim
Standard Chartered Bank Malaysia
Berhad
Secretary

Ahmad Yunaiddi Hamid
CIMB Bank Berhad
Treasurer

Megat Zaidi Megat Mokhtar
Public Bank Berhad
Auditor

Nor'Azam bin Ismail
RHB Bank Berhad
Auditor

Cek Rosnah Zainol
Affin Bank Berhad
Committee Member

Juliana Ho Joo Lee
Alliance Bank Malaysia Berhad
Committee Member

Moris Faizan Mokhtar
AmBank (M) Berhad
Committee Member

Jackson Lim Chin Sheng
Hong Leong Bank Berhad
Committee Member

Sean Hung
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

Hartini binti Che Ani
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

Ooi Bee Fang
Affin Bank Berhad
Committee Member

Haji Rahim Haji Elias
AmBank (M) Berhad
Committee Member

Lim Lee Sun
Hong Leong Bank Berhad
Committee Member



ABM STATE SUB-COMMITTEES

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

FEDERAL TERRITORY

Datin Sri Munirah Che Rose

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

JOHOR / MELAKA

Muhammad Zaidi bin Hamzan

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
Tel : 07-223 7777

Sidek bin Ismail

Malayan Banking Berhad
Chairman

Ng Boon Kem

Public Bank Berhad
Vice Chairman

Lim Hui Boon

Hong Leong Bank Berhad
Secretary

Tham Kok Weng

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

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 7001

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

Muhammad Zaidi bin Hamzan

Malayan Banking Berhad
Chairman

Zamlee bin Kamari

Malayan Banking Berhad
Secretary

Akmal Nu'man bin Abas

Affin Bank Berhad
Committee Member

Jennifer Wong

Alliance Bank Malaysia Berhad
Committee Member

Sharon Yan

Alliance Bank Malaysia Berhad
Committee Member

Michael Tan Hiang Tak

AmBank (M) Berhad
Committee Member

Lim Wee Kiat

Bangkok Bank Berhad
Committee Member

Wallace Wei Fuzhen

Bank of China (Malaysia) Berhad
Committee Member

Farid Adam

CIMB Bank Berhad
Committee Member

Tan Chang Chyuan

CIMB Bank Berhad
Committee Member

Lim Chin Siong

Citibank Berhad
Committee Member



ABM STATE SUB-COMMITTEES

Norfinah Mohd Nor

Hong Leong Bank Berhad
Committee Member

Sanjeev Sreedharan

Hong Leong Bank Berhad
Committee Member

Helen Lee Sun Sun

HSBC Bank Malaysia Berhad
Committee Member

Hue Sze Sean

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

R. Arzat Aziz

OCBC Bank (Malaysia) Berhad
Committee Member

Peter Cheong Kwok Liong

Public Bank Berhad
Committee Member

Effendi Razak

RHB Bank Berhad
Committee Member

Lim Ghat Kun

Standard Chartered Bank Malaysia
Berhad
Committee Member

Goh Boon Siang

United Overseas Bank (Malaysia) Bhd
Committee Member

MELAKA**Muhammad Zaidi bin Hamzan**

Malayan Banking Berhad
Chairman

Zamlee bin Kamari

Malayan Banking Berhad
Secretary

Cheong Fui Chin

Alliance Bank Malaysia Berhad
Committee Member

Farid Adam

CIMB Bank Berhad
Committee Member

Raja Khairuddin Shah Raja Ismail

OCBC Bank (Malaysia) Berhad
Committee Member

Christopher Niap

Public Bank Berhad
Committee Member

**PAHANG / KELANTAN /
TERENGGANU****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

Alexander Nguoi

AmBank (M) Berhad
Assistant Secretary

Mark Kong

OCBC Bank (Malaysia) Berhad
Treasurer

Mohamad Gaddafi Hussin

Affin Bank Berhad
Committee (Government)

Ho Wei Yee

Public Bank Berhad
Committee (Non-Government)

Thong Oi Chyn

Standard Chartered Bank Malaysia
Berhad
Committee (Non-Government)

Hilson Lee Zhi Wei

Hong Leong Bank Berhad
Committee Member

Sam Chan

HSBC Bank Malaysia Berhad
Committee Member

Yusof Ng

RHB Bank Berhad
Committee Member

Wei Hui Kim

United Overseas Bank (Malaysia) Bhd
Committee Member

KELANTAN**Siti Nurqimah binti Razali**

Malayan Banking Berhad
Chairman

Annie, See Foong Nie

HSBC Bank Malaysia Berhad
Secretary

Afizan Sharina binti Mohamad

CIMB Bank Berhad
Treasurer

Vivian, Soo En Tze

OCBC Bank (Malaysia) Berhad
Committee Member

Wei Hui Kim

United Overseas Bank (Malaysia) Bhd
Committee Member

TERENGGANU**Wan Mohamad Amiruddin
bin Wan Mohamad Amin**

Malayan Banking Berhad
Chairman

Julaida binti Jusoh

CIMB Bank Berhad
Secretary

Rozi binti Haron

Affin Bank Berhad
Treasurer

Mohd Radzihan bin Mohd Radzali

Public Bank Berhad
Committee Member

Mohamad Azrul Hafizan bin Ayob

RHB Bank Berhad
Committee Member

An Tay Pei Yian

United Overseas Bank (Malaysia) Bhd
Committee Member



ABM STATE SUB-COMMITTEES

SABAH

Amylyn Blantocas Tiamson

Regional Director

Sabah

Community Distribution
Community Financial Services
Malayan Banking Berhad
2nd Floor Bangunan Maybank
1 Lorong Kemajuan
Karamuning
88000 Kota Kinabalu
Sabah
Tel : 088-221 617
Fax : 088-234 743

Amylyn Blantocas Tiamson

Malayan Banking Berhad
President

Liew Gaik Hua

CIMB Bank Berhad
Secretary

Cynthia Kok Ruey Shyuan

Public Bank Berhad
Treasurer

Kevin Lim Chuang Hui

OCBC Bank (Malaysia) Berhad
Internal Audit

Jeffrey Law Hieng Kuok

Alliance Bank Malaysia Berhad
Committee Member

Ngu Kan

Hong Leong Bank Berhad
Committee Member

Wong Pak Yew

HSBC Bank Malaysia Berhad
Committee Member

Chin Chee Kai

RHB Bank 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

Victor Liew Wui Tak

Affin Bank Berhad
Committee Member

Jeffrey Law Hieng Kuok

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

Jeffrey Su

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

Adeline Lee Yin Ying

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

MANAGEMENT BUSINESS UNITS

Executive Director, Group Corporate Banking

Hanif Mohd Yusof

Executive Director, Group Treasury

Hanif bin Ghulam Mohammed

Executive Director, Group Enterprise Banking

Fung Kai Jin

Executive Director, Group Community Banking

Mohammad Fairuz bin Mohd Radi

BUSINESS SUPPORT UNITS

Group Chief Operating Officer

Risham Akashah Kamaruzaman

Group Chief Credit Officer

Norhazlizawati Mohd Razali

Group Chief Risk Officer

Ricky Dang Cheong Min

Group Chief Compliance Officer

Adzamimah Adzmi

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

Irwin Mohd Eusoff



**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 Amirsham bin A Aziz

Deputy Chairman

Wong Yuen Weng Ernest

Directors

Tan Chian Khong
Susan Yuen Su Min
Lum Piew
Cheryl Khor Hui Peng
Mazidah binti Abdul Malik
Chia Yew Hock Wilson
Dr. John Lee Hin Hock
Stephen Oong Kee Leong
Lily Rozita binti Mohamad Khairi

MANAGEMENT

Group Chief Executive Officer

Kellee Kam Chee Khiong

Group Chief Operations Officer

Ernest Kwong Kah Wah

Group Chief Consumer Banking Officer

Gan Pai Li

Group Chief Business & Transaction Banking Officer

Raymond Chui Keng Leng

Group Chief Corporate & Institutional Banking Officer

Teoh Chui Lin

Group Chief Financial Markets Officer

Tan Eng Kiang

Group Chief Financial Officer

Ronnie Royston Fernandiz

Group Chief Digital Officer

Nantha Kumar Subramanian

Group Chief Strategy & Transformation Officer

Dr. Aaron Sum Wei Wern

Group Chief Credit Officer

Peter Fong Seow Loong

Group Chief Risk Officer

Jacob Abraham

Group Chief Human Resource Officer

Tan Mui Sim

Group Chief Internal Auditor

Andrew Ng Yin Min

Group Chief Compliance Officer

James Teh Chye Seong

Group Company Secretary

Lee Wei Yen



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:
customer@care@
ambankgroup.com

Website:
www.ambankgroup.com

SWIFT Code:
ARBKMYKL

BOARD OF DIRECTORS

Chairman
Seow Yoo Lin

Directors
Soo Kim Wai
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**
Datuk Jamzidi Khalid

**Managing Director,
Retail Banking**
Cheong Chee Wai

**Managing Director,
Business Banking**
Christopher Yap

Chief Operations Officer
Elango Kuppusamy

Group Chief Financial Officer
Shafiq Abdul Jabbar

**Group Chief Human Resource
Officer**
Tricia Lim

Group Chief Risk Officer
Jeroen Petrus Margaretha Maria Thijs

Group Chief Internal Audit
Shamsul Bahrom Mohamed Ibrahim

Group Chief Compliance Officer
Faradina Mohammad Ghouse

**Group Chief Fintech &
Technology Officer**
Wong Eng Teng



DIRECTORY OF ABM MEMBERS



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

SENIOR MANAGEMENT

Chief Executive Officer
Kanet Buranasin

Deputy Chief Executive Officer
Surayud Kanchanabhogin

HEADS OF DEPARTMENTS

Head of Operations
(Credit Administration, Branch
Administration, Trade Finance,
Trade Review, Centralised
Operations)
Christopher Quah Boo Lek

Business Banking
Lucas Chong Kim Onn

**Covering Head of
Risk Management**
Calvin Teo Kok Keong

Relief Head of Human Capital
Ding Mei Ching

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
Gautam Padmakar Puntambekar
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
Rebecca Khor



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
Yu Xiaohui

Directors
Zhang Min
Eugene Khoo Kong Hooi
Lee Heng Guie
Tan Tian Meng

MANAGEMENT

Chief Executive Officer
Zhang Min

**General Manager,
Transaction Banking Department**
Wu Yue

Deputy Chief Executive Officers
Zhao Haiqing
Datuk Alvin Tay Swee Gim

**General Manager,
Global Markets Department**
Qiu Chen

Chief Risk Officer
Yeung Ching Mun Anyisia

**General Manager,
Financial Institutions Unit**
Han Jui Kwang

**General Managers,
Corporate Banking Department**
Ding Huey Chyi
Zhao Ruisong

**General Manager,
Compliance Department**
Wong Hie Yung Euriica

**General Manager,
Finance Department**
Liu Wenjun

**Deputy Director (Head),
Loan Administration Department**
Paige Loi Huei Chern

Chief Internal Auditor
Chong Yoke Loong

**Chief Information Security Officer,
Technology Risk Management
Department**
Willy Neo Uei Lih

**General Manager,
Information Technology Department**
Zhu Jianguo

**General Manager, Personal Digital
Banking Department**
Koh Tak Ming

**General Manager,
Human Resource &
Administration Department**
Zhang Fengmei

**Deputy General Manager (Acting),
Operation Service Department**
Cheng Xi

**General Manager,
Risk Management Department**
Lim Yee Goon

**General Manager,
Credit Approval Department**
Tay Wei Khang



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 bin Merican

Independent Non-Executive Directors

Faisal bin Ismail
Khoo Lian Kim

Executive Directors

Chan Mui Pin (Mrs. Lau Mui Pin)
Anthony Lo Chiang Loong

Company Secretary

Elizabeth Choy Yin Yee

MANAGEMENT

Chief Executive Officer

Anthony Lo Chiang Loong

Chief Operating Officer

Saroj Suaro

Chief Risk Officer

Lim Seok Cheng

Head of Human Resources

Vacant

Chief Financial Officer

Kevin JV Wong

Chief Compliance Officer

Yamuna Nair

Assistant VP of Corporate Credit Control

Elaine Tan Wai 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



BOOST BANK BERHAD

Level 26 Axiata Tower
9 Jalan Stesen Sentral 5
Kuala Lumpur Sentral
50470 Kuala Lumpur

Tel:
03-2260 9400

Call Centre:
03-8658 3000

Fax:
03-2272 1740

E-mail:
support@myboostbank.co/

Website:
myboostbank.co/

SWIFT Code:
BOBEMYK2

BOARD OF DIRECTORS

Chairman
Lau Nai Pek

Executive Directors
Anthony Sheyantha Abeykoon
Ungku Norliza Syazwan binti Ungku
Halmie

Independent Directors
Lee Tuck Heng
Gabriele Vigo
Varun Sabhlok
Wan Hanisah binti Wan Ibrahim

Non-Independent Director
Rohan a/l Krishnalingam

MANAGEMENT

Chief Technology Officer
Steven Gan Sau Phin

Chief Financial Officer
Steven Lim Swee Aun

Chief Risk Officer
Puteri Syurga

Chief Compliance Officer
Teoh Seng Chor

Head of Product and Innovation
Manfred Foong

Head of Information Security
Shankar Krishnan

Head of Operations & Customer Experience
Hairunnisha Jamaluddin

Head of Business Development
Saw Jun Yu

Head of Credit Operations
Lam Chern Feei

Company Secretary
Evelyn Mu

Head of Internal Audit
Melati binti Baharudin



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
Liu Jiang

Executive Director
Wang Qijie

Independent Non-Executive Directors

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

MANAGEMENT

Managing Director / 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:
contactus@cimb.com

Website:
www.cimbbank.com.my

SWIFT Code:
CIBBMYKL

BOARD OF DIRECTORS

Chairman / Non-Independent Director

Tan Sri Mohd Nasir Ahmad

Executive Director / Non-Independent Director

Muhammad Novan Amirudin

Independent Directors

Chu Hong Keong
Sukanta Kumar Dutt
Christina Ong Soo Chan
Kee E-Lene
Dr. Nurmazilah Dato' Mahzan
Marina Abdul Kahar
Choo Yoo Kwan @ Choo Yee Kwan

Non-Independent Non-Executive Directors

Dato' Lee Kok Kwan
Tengku Dato' Sri Azmil Zahrudin
Raja Abdul Aziz

SENIOR MANAGEMENT

Group Chief Executive Officer / Executive Director, CIMB Group; and Executive Director, CIMB Bank Berhad

Muhammad Novan Amirudin

Country Head, Malaysia; Chief Executive Officer, CIMB Bank Berhad; and Group Head, CIMB Digital Assets

Gurdip Singh Sidhu

Chief Executive Officer, Growth Markets

Victor Lee Meng Teck

Co-Chief Executive Officers, Group Commercial & Transaction Banking

Lawrence Loh
Ahmad Shazli Kamarulzaman

Chief Executive Officer, Group Wholesale Banking; and Corporate Treasurer

Chu Kok Wei

Chief Executive Officer / Executive Director, CIMB Islamic Bank; Chief Executive Officer, Group Islamic Banking; and Chief Executive Officer, CIMB Foundation

Ahmad Shahriman Mohd Shariff

Group Chief Financial & Strategy Officer

Khairul Rifaie

Chief Executive Officer, Group Consumer Banking

Haniz Nazlan

Group Chief Risk Officer

Vera Handajani

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

Kwan Keen Yew

Group Chief Technology Officer

Ros Aziah

Group Company Secretary

Datin Rossaya Mohd Nashir



DIRECTORY OF ABM MEMBERS



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
Datuk Mark Rozario
Norazilla Tahir

MANAGEMENT

Chief Executive Officer

Vikram Singh

Country Business Execution

Lead Chief Administrative Officer

Stephanie Lim

Country Chief Financial Officer

Alyse Tan

Head of Markets

Hooi Wan Ng

Head of Securities Service

Samuel Hwa

Interim Head of Treasury &

Trade Solutions

Sook Fun Chan

Head of Corporate Bank

Zuliana Tann

Head of Citi Commercial Banking

Shawn Khong

Head of Islamic Banking

Syairazi Sharoni

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

Head of Audit Malaysia

Yusnita Abdul Razak

Head of Technology

Joanne Kho



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

Executive Director
Dato' Yusof Annuar Yaacob

Non-Independent Director
Seamus Toal

Independent Non-Executive Directors

Koid Swee Lian
Chong Kin Leong
Datin Wan Daneena Liza binti Wan
Abdul Rahman

MANAGEMENT

Chief Executive Officer
Dato' Yusof Annuar Yaacob

Head of Fixed Income & Currencies
Kevin Yam Woon Ken

Head of Corporate Coverage
Kevin Tan Li-Zhia

Head of Securities Services
Richard Lim Hock Seng

**Head of Relationship &
Transaction Management**
Vacant

**Chief Financial Officer /
Chief Operating Officer**
Elaine Liew Yeh Yin

Chief Risk Officer
Simreet Gill

Treasurer
Nurul Aida Mohd Nor

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

Head of Operations
Sandeep Todi

Head of Human Resources
Sanya Ali

**Head of Country Technology
Management**
Sapian Abd Rashid

Chief Internal Auditor
Siti Noor Aminah Kamaruddin

GXBank

GX BANK BERHAD

Lot 5.01 Level 5
1 First Avenue
Bandar Utama
47800 Petaling Jaya

Tel:
03-7498 3288

Call Centre:
03-7498 3188

E-mail:
ask@gxbank.my

Website:
gxbank.my/

SWIFT Code:
GXSPMYKL

BOARD OF DIRECTORS

**Chairman / Independent
Non-Executive Director**
Datuk Zaiton binti Mohd Hassan

Chief Executive Officer
Lai Pei Si

Independent Directors
Datuk Maimoonah binti Mohamed
Hussain
Mohamad Reza bin Abdul Mutalib

Non-Independent Directors
Lim Kell Jay
Muthukrishnan Ramaswami

MANAGEMENT

Chief Commercial Officer
Kaushik Chowdhury

Chief of Staff
Hildah Hamzah

Chief Technology Officer
Fadrizul Hasani

Chief Commercial Officer – SME
Prasanna Rao

Head of People
Sarah Yon

Head of Data
Caroline Chong

Head of Internal Audit
Karina Sivam

Head of Compliance
Nadia Farhan Noordin

Head of Product & Design
Cian Robert Simmonds

Head of Marketing
Yeap Yan Han

Head of Partnership
Calvin Foo

Head of Legal & Secretariat
Zarina Nadzimuddin

Head of Customer Experience
Sylvia Liao



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
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

Hor Kwok Wai

Managing Director, Business and Corporate Banking

Yow Kuan Tuck

Managing Director, Regional Wealth Management

Jeffrey Yap

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

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



**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 Rosha

**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

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

Chief Risk and Compliance Officer

Brian J McGuire

Chief Operating Officer

Mark C Hall

Chief of Staff

Shell Pin Teh

Head of Human Resources

Chamila C Perera

**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



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

Geng Hao

Independent Non-Executive Directors

Chin Chee Kong
Ng Lip Yong
Sum Leng Kuang

SENIOR MANAGEMENT

Managing Director / Chief Executive Officer

Geng Hao

Deputy Chief Executive Officers

Liu Feng
Lim Kok Fuat
Liu Wei

Chief Compliance Officer

Kevin Liao See Cheek

Chief Risk Officer

Liu Wei

Chief Internal Auditor

Kee Chin Teck



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.jp Morganaccess.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

Human Resources

Francis Yoong

Global Technology Infrastructure

Andrew How



DIRECTORY OF ABM MEMBERS



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:
Group Corporate Secretarial
03-2031 0071

E-mail:
corporateaffairs@maybank.
com.my

Customer Feedback &
Resolution Management
cfrm@maybank.com

Maybank
Group Customer Care
mgcc@maybank.com.my

Group Corporate Secretarial
cosec@maybank.com

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

Anthony Brent Elam
Che Zakiah Che Din
Fauziah Hisham
Shariffuddin Khalid
Dato' Zulkiflee Abbas Abdul Hamid
Shirley Goh
Chiam Sou Hong
Vittorio Furlan

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 (CEO) (Chairman)

Dato' Khairussaleh Ramli

Acting Group Chief Financial Officer

Malique Sidque

Group CEO, Global Banking

Dato' John Chong Eng Chuan

Group CEO, Community Financial Services

Syed Ahmad Taufik Albar

Group CEO, Islamic Banking

Dato' Muzaffar Hisham

Group Chief Human Capital Officer

Mazhatulshima Mohd Zahid

Group Chief Strategy & Transformation Officer

Dr. Siew Chan Cheong

Group Chief Risk Officer

Mohamed Rezwan Abdullah Ismail

Group Chief Technology & Digital Officer

Giorgio Migliarina

Group Chief Operations Officer

Alan Lau Chee Kheong



DIRECTORY OF ABM MEMBERS



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:
<https://www.mizuhogroup.com/asia-pacific/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 BUSINESS UNITS

**Executive Director /
Chief Executive Officer**
Toshiharu Fujiwara

Deputy Chief Executive Officers
Kazuya Hirose (Control and
Support Functions)
Lim Jit Yang (Business Function)

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

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 Business Co-ordination
Planning Department**
Esther Ng Choi Ye

Head of Transaction Banking
Arvin Mogan

Head of Internal Audit
Ken Koh Kok Hong

Head of Legal & Compliance
Thong Lit Seen

Head, 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
Plaza Conlay
18 Jalan Conlay
50450 Kuala Lumpur

Tel:
03-2034 8000
03-2034 8008

Fax:
03-3010 5331

E-mail:
customer@my.mufg.jp

Website:
[https://www.bk.mufg.jp/
malaysia/index.html](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

Chief Risk Officer

Kenneth Ong Thai Kee

Chief Compliance Officer

Mohd Khairil Ezane bin Azman

Chief Internal Auditor

Thana Balan

Director, Human Resources

Nishidaran Chandran



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

George Lee Lap Wah

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

Chief Risk Officer

Thor Boon Lee

Chief Operating Officer / Head of Operations & Technology

Chong Lee Ying

Acting Head, Consumer Financial Services

Lee Lin Wee

Head, Strategy & Transformation

Saw Poh Hoon

Head, Wholesale Banking

Jeffrey Teoh Nee Teik

Head, Emerging Business

Chan Kok Leong

Head, Investment Banking

Tan Ai Chin

Head, Transaction Banking

Chew Siew Khing @
Chooi Siew Khing

Head, Global Markets

Stantley James Tan Boon Teck

Head, Human Resources

Kok Lai Ching

Head, Legal

Chow Meng Choo

Chief Compliance Officer

Doreen Keng Chun Ching

Head, Brand & Communications

Julius Evanson

Head of Operations

Jocelyn Tan Nee Nee

Head, Internal Audit

Victor Ong Hock Seng

Head, Technology

Hong Hee Loon

Company Secretary

Lee Su Yean

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

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 Phong
Lim Chao Li
Gladys Leong
Teoh Meow Choo

Non-Independent Non-Executive Directors
Cheah Kim Ling
Lee Chin Guan

HEADS OF DIVISIONS

Chief Operating Officer, Corporate Banking
Chan Chew Fung

Chief Operating Officer, Retail Financial Services
Chan Chiew Peng

Group Chief Internal Auditor
Lim Then Fui

Chief Human Capital Officer
Mary Ng Poh Lyn

Chief Financial Officer
Yik Sook Ling

Chief Risk Officer
Jasmine Loh Sook Ling

Chief Compliance Officer
Tan Shien Doon

Senior General Manager, Information Technology
Fam Yoke Fong

General Manager, Treasury
Bacil Fernandez

General Manager, Credit Administration & Supervision
Chan See Choi

General Manager, Corporate Planning, Economics & Sustainability Management
Chong Soo Loong

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

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

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, Knowledge & Learning
Jennifer Chen Mui Yu

Director, Strategic Communications
Haslinda binti Othman

Director, Overseas Operations
Lim Say Huat

Director, Property
Eddie Lim Yew Hui

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

Director, Banking Operations
Saravanan a/I Murugiah

Head, HP Supervision
Teh Choon Siang



DIRECTORY OF ABM MEMBERS



RHB BANK BERHAD

Level 10 Tower One
RHB Centre, Jalan Tun Razak
50400 Kuala Lumpur

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

Dato' Mohd Rashid Mohamad

SENIOR MANAGEMENT

Group Managing Director / Group CEO, RHB Banking Group

Dato' Mohd Rashid Mohamad

Managing Director, Group Wholesale Banking

Dato' Fad'I Mohamed
(until February 2025)

Managing Director, Group Community Banking

Jeffrey Ng Eow Oo

Managing Director, Group International Business & Group Corporate Banking

Wendy Ting Wei Ling

Group Chief Financial Officer

Mohamed bin Rastam Shahrom

Group Chief Risk Officer

Dr. Chong Han Hwee

Group Chief Strategy and Innovation Officer

Ryan Teoh Jun Fatt

Group Chief People Officer

Wan Mariah Abu Hassan

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



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
Tan Sri Shahril Ridza bin Ridzuan

Managing Director & Chief Executive Officer

Mak Joon Nien

Executive Director

Xie Wen

HEADS OF DIVISIONS

Head, Banking & Coverage

Mak Joon Nien

Chief Financial Officer

Mushahid Syed

Head, Wealth and Retail Banking

Harmander Mahal

Head, Markets Malaysia & Co-Head Macro Trading ASA

Jeffrey Wong

Chief Risk Officer

Ann Ong Gaik Ean

Head, Human Resources

Aiza Aryati Kasim

Chief Compliance Officer

Irene Tan Li Ching

Head, Corporate Affairs, Brand and Marketing

Geraldine Tan

Head, Transaction Banking

Samuel Ding

Head, Transaction Banking Sales

Arif Afifuddin

Head, Legal

Peh Mui Sim

Interim Country Head, Audit

Cherrian Chin

Chief Technology and Operations Officer

Joy Chowdhury



DIRECTORY OF ABM MEMBERS



SUMITOMO MITSUI
BANKING CORPORATION
MALAYSIA BERHAD

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/global/malaysia/)

[https://www.smbc.co.jp/
asia/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

Atsuhide Shiojiri

Deputy Chief Executive Officer

Mohammed Nizar Faisal

Deputy President

Norihiro Oyanagi

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

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

Steven Perng Chong Hann

Head of Business Promotion 1 (Japanese Corporate)

Masahiro Tokunaga

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

Ng Kah Sitt

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

Tan Kiat Jane

Head of Banking Services

Annie Cheong Yee Shian

Head of Credit Review

Leong Mun Chin

Head of Credit Administration

Tomohiko Hanawa

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



**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:
UOVBM YKL

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**

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

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

Lucas Chew Yee Lim

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

Tan Tii Lam

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

Ho Hui Ming

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

Kan Wing Yin

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

Salika Sukswan

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

Manish Vijay Yadav

**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,
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**

Phuah Ah Keng

**Executive Director, Country Head,
Corporate Finance –
Investment Banking**

Jason Voon Kuan Chien

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

Yap Yoke Lan

REDUCING THE ENVIRONMENTAL IMPACTS OF THIS REPORT

We have taken conscious efforts to manage and minimise the environmental impact of our annual report and related processes.

However, you can make the greatest difference.

Did you know the equivalent of one football field of forest is cut down every second?
Play your part – download the soft copy of The Association of Banks in Malaysia's (ABM) Annual Report 2024 from the website, www.abm.org.my



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Eco design is both a principle and an approach.
It consists of **integrated environmental protection criteria** and environmental management system to minimise environmental impact.



Printed with **carbon neutral press machines**,
eco materials, managed and certified under
ISO 14001:2015 environmental management
system to minimise environmental impact.



Printed with **eco ink** made from a higher
percentage of vegetable oil to reduce emission
of volatile organic compounds (VOCs). Contains
low level of chemicals, thus less pollution to the
environment throughout the printing process.



PERSATUAN BANK BANK DALAM MALAYSIA
THE ASSOCIATION OF BANKS IN MALAYSIA

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

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

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