



PERSATUAN BANK BANK DALAM MALAYSIA
THE ASSOCIATION OF BANKS IN MALAYSIA

ANNUAL REPORT

2025



FROM
ALIGNMENT
TO IMPACT

<https://www.abm.org.my>

FROM ALIGNMENT TO IMPACT

The cover of The Association of Banks in Malaysia's (ABM) Annual Report 2025 reflects the industry's journey **From Alignment to Impact**, highlighting the power of collaboration in delivering meaningful outcomes for the nation.

The triangular mosaic symbolises the alignment of key stakeholders across the banking ecosystem, including (1) regulators and policy makers, (2) member banks, and (3) communities that the banks serve (including businesses, individuals, and the wider community). In an increasingly complex environment, ABM continues to play a central role in bringing these stakeholders together to facilitate dialogue, coordinate responses, and ensure a consistent and cohesive approach, particularly during periods of uncertainty or emerging challenges.

This alignment has enabled the banking industry to respond effectively and responsibly, delivering timely support measures, strengthening financial resilience, and upholding public confidence. From supporting businesses and enhancing financial inclusion to advancing digital accessibility, these collective efforts have translated into tangible outcomes for individuals and communities.

The images within the design reflect this impact, capturing Malaysians from all walks of life, and illustrating how banking services continue to support livelihoods, enable opportunities, and foster resilience.

Together, the cover conveys a clear message: when the industry moves in alignment, it creates meaningful and lasting impact. It underscores ABM's continued commitment to strengthening collaboration and ensuring that the banking sector remains a trusted partner in Malaysia's economic and social progress.



WHAT'S INSIDE THIS REPORT »

		2 Corporate Information
3 Who We Are	4 The Council	11 The Council in Action
12 The Council – Alternates	18 Chairman's Statement	23 Financial Data
29 Report of the Council	35 List of Press Releases and Media Responses Issued	36 ABM's Organisational Structure
37 ABM Initiatives and Efforts 2025	49 ABM Task Force	50 ABM Committees
53 ABM Working Groups	55 ABM State Sub-Committees	59 Directory of ABM Members



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CORPORATE INFORMATION

CHAIRMAN BANK

Malayan Banking Berhad

Dato' Sri Khairussaleh Ramli

Alternate:

Datuk Haji Hamirullah Boorhan (until 28 September 2025)

Syed Ahmad Taufik Albar (from 14 April 2026)

PRINCIPAL OFFICER

Executive Director

Dr Amina Joesetta Kayani

COUNCIL MEMBERS

Affin Bank Berhad

Datuk Wan Razly Abdullah bin Wan Ali

Alternate:

Joanne Rodrigues

CIMB Bank Berhad

Novan Amirudin

Alternate:

Gurdip Singh Sidhu

Citibank Berhad

Vikram Singh

Alternate:

Shovha Pushparajah

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

(until 17 November 2025)

Chang Siew Yen

(from 18 November 2025)

RHB Bank Berhad

Dato' Mohd Rashid Mohamad

Alternate:

Jeffrey Ng Eow Oo

Standard Chartered Bank Malaysia Berhad

Mak Joon Nien

Alternate:

Harmander Mahal

United Overseas Bank (Malaysia) Bhd

Ng Wei Wei

Alternate:

Elaine Fan

CO-OPTED MEMBERS

Alliance Bank Malaysia Berhad

Kellee Kam Chee Khiong

Alternate:

Ronnie Royston Fernandiz

AmBank (M) Berhad

Jamie Ling

Alternate:

Datuk Iswaraan Suppiah

(until 31 March 2025)

Eqhwan Mokhzanee bin Muhammad

(from 19 June 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

The Association of Banks in Malaysia (ABM) was formed in November 1973. Our membership is currently made up of the 27 commercial banks operating in Malaysia.

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 cooperation 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' SRI KHAIRUSSALEH RAMLI

President and Group Chief Executive Officer and Executive Director



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

Dato' Sri Khairussaleh is currently President and Group Chief Executive Officer (CEO) and 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' Sri Khairussaleh is President Commissioner of PT Bank Maybank Indonesia Tbk (Maybank Indonesia) and is a member of the board of Maybank Singapore Limited.

Dato' Sri 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' Sri 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' Sri 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' Sri 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).

THE COUNCIL



DATUK WAN RAZLY ABDULLAH BIN WAN ALI

President and Group Chief Executive Officer



Datuk Wan Razly Abdullah bin Wan Ali was appointed as President and Group Chief Executive Officer of Affin Bank Berhad (AFFIN BANK) 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 AFFIN BANK, 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



Mr Novan Amirudin currently serves as the Group Chief Executive Officer and the Executive Director of CIMB Group Holdings Berhad. Mr Novan also sits on the Boards of CIMB Bank Berhad, PT Bank CIMB Niaga and CIMB Thai Bank PCL.

He joined CIMB Group in 2022, initially as Co-Chief Executive Officer of Group Wholesale Banking (GWB) and Chief Executive Officer of CIMB Investment Bank Berhad.

CIMB Group is an ASEAN bank with a presence in 10 countries and serving over 30 million customers. CIMB Group is a unique combination of both a universal bank and a fintech in Touch 'n Go, Malaysia's preferred e-wallet serving 2 out of every 3 Malaysians.

Mr Novan is an ASEAN specialist, having served multiple Boards and Senior Management roles across the region for over two decades. Prior to joining CIMB, he 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 PricewaterhouseCoopers (PwC), specialising in Corporate Finance advisory.

A chartered accountant by profession, Mr Novan graduated with a Masters of Commerce with Merit (Finance) from University of Sydney and Bachelor of Commerce, Accounting & Finance from University of Melbourne.

THE COUNCIL



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, Mr 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 26-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: Singapore, Malaysia, Indonesia, Vietnam, and Thailand. 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 at United Overseas Bank Limited (UOB) for its key ASEAN markets based in Singapore. He has extensive experience in various ASEAN markets spanning a decade, including serving as President Director of UOB Indonesia in Jakarta. In Kuala Lumpur, he previously 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 also headed consumer banking loans, sales, and distribution for UOB in Singapore, following tenures with various international banks and technology firms in Singapore, Hong Kong, and the USA.

Mr Lam holds a Bachelor's Degree in Business Administration from the National University of Singapore, where he was named to the Dean's List, and is an alumnus of the Asian Financial Leadership Program. He is also a Director of Hong Leong Islamic Bank Berhad, a Council Member of Hong Leong Bank Vietnam Limited, a Council Member of AICB, and a member of the Visa Asia Pacific Senior Client Council.

THE COUNCIL



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 the Institute of Chartered Accountants in England and Wales and a member of the Malaysian Institute of Accountants. He is also a 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 a member of the Board of Commissioners of PT Bank HSBC Indonesia.



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 also responsible to develop cross-border capabilities and business within the region.

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

THE COUNCIL



TAN SRI DATO' SRI (DR) TAY AH LEK
Managing Director & Chief Executive Officer



Public Bank Berhad

Tan Sri Dato' Sri (Dr) Tay Ah Lek, Managing Director & CEO of Public Bank Berhad, has 65 years of experience in banking and finance.

He joined the Public Bank Group as a pioneer staff in 1966. He was the Executive Director of Public Bank from 18 June 1997 to 30 June 2002 and was re-designated as Managing Director & CEO with effect from 1 July 2002. He was the Executive Vice President of Public Bank from 1995 to 1997 and prior to this appointment, he was the Executive Vice President of the former Public Finance Berhad.

Tan Sri Dato' Sri (Dr) Tay holds a Master's degree in Business Administration from Henley, UK and is an Alumni of Harvard Business School, 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 30 years of experience in the financial services industry, having held senior positions in well-established financial institutions both within Malaysia as well as 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. In 2025, he was also appointed as an Adjunct Professor Universiti Teknologi MARA Cawangan Johor.

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

THE COUNCIL



MAK JOON NIEN
Chief Executive Officer and Head of Coverage,
Corporate & Investment Banking, 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 June 2024, Mr Mak took on an expanded role as Head of Coverage, Corporate & Investment Banking.

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.

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 & Investment Banking.

Mr Mak earned a Business degree from Bradford University, followed by a Master's degree from Imperial College London.

His esteemed affiliations include being a Council Member of AICB, a Director of the Financial Industry Collective Outreach (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 of UOB Malaysia as Managing Director and Chief Executive Officer (CEO) on 1 May 2022, becoming the first female to lead the Bank in its 75-year history.

Ms Ng is a career banker with over two decades of experience. She has held senior country and regional leadership roles at global financial institutions in Asia.

Ms Ng has been instrumental in UOB Malaysia's transformation and champions the Connectivity, Sustainability and Digitalisation strategies of the Bank.

Ms Ng led 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 is a Fellow Certified Practising Accountant of CPA Australia, and holds a Bachelor of Commerce in Accounting and Management from the Monash University of Melbourne, Australia.

She sits on the Council 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.

THE COUNCIL



KELLEE KAM CHEE KHIONG
Group Chief Executive Officer



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 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 of Business Administration from Richmond, the American International University in London, and a Master of Arts in the 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



Mr Jamie Ling Fou-Tsong is the Group CEO of AMMB Holdings Berhad and CEO of AmBank (M) Berhad. In his role as Group CEO, he leads the Management Team, oversees all business lines and operations, and ensures alignment with the Group's strategic direction. He is focused on long-term value creation and upholding the Group's purpose and core values.

Mr Ling joined AmBank in 2017 as Group CFO and was recognised as the 'Best CFO for Investor Relations' in the mid cap category for 2021 by the Malaysian Investor Relations Association Berhad (MIRA).

He brings over 20 years of regional and international banking experience spanning Asia and Europe. His commercial and financial expertise covers treasury, finance, risk management and sales. He has held senior leadership roles in Malaysia, the United Kingdom and Northeast Asia. Notably, he served as Regional Chief Financial Officer of Standard Chartered Bank for Greater China and Northeast Asia. He also served on the boards of Standard Chartered (Hong Kong) Limited and Hong Kong Note Printing Limited.

Mr Ling sits on the boards of several AMMB subsidiaries and joint ventures, including AmMetLife Insurance Berhad, AmMetLife Takaful Berhad, Liberty General Insurance Berhad and the Financial Markets Ombudsman Service. He previously served on the boards of AmGeneral Holdings Berhad and AMAB Holdings Sdn Bhd.

He holds a Bachelor of Arts (Hons) in Economics and Accounting from the University of Newcastle Upon Tyne, UK, is a Fellow of ICAEW and a member of ACCA, and has completed executive programmes at Oxford University's Templeton College and INSEAD.

THE COUNCIL IN ACTION

28 July 2025

The ABM Council held a dialogue session with senior officers from Bank Negara Malaysia. This dialogue is part of the continuous engagement between the regulators and the banking industry. During this dialogue, open discussions were held on a range of topics affecting the banking industry, including the challenges and opportunities to advance growth within the banking sector, in-line with the Financial Sector Blueprint 2022 - 2026.



18 November 2025

The ABM Council meets regularly to discuss matters affecting ABM member banks and more broadly the banking industry as a whole. Council meetings are usually hosted at ABM's office, however Maybank and Alliance Bank generously took it in turns to host the Council meetings on 11 August 2025 and 18 November 2025 respectively. Management would like to record a note of thanks to Maybank, Alliance Bank and all Council members.



THE COUNCIL – ALTERNATES



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



Datuk Haji Hamirullah Boorhan was 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 his 40-year career.

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 was also a Certified International Retail Banker by London Executive Management – International Academy of Retail Bank.

His retirement on 28 September 2025 marked the end of an era, celebrating four decades of unwavering commitment to the bank and its customers.

THE COUNCIL – ALTERNATES

GURDIP SINGH SIDHU
Chief Executive Officer



Mr Gurdip Singh Sidhu was appointed Chief Executive Officer of CIMB Malaysia and CIMB Bank Berhad on 1 July 2024. With over 29 years' experience in financial services and consulting, including 20 years at CIMB in senior leadership roles, he brings deep institutional knowledge to lead the Malaysian franchise.

As CEO Malaysia, he focuses on strengthening operational resilience, driving innovation, advancing the sustainability agenda and delivering growth. Effective 1 February 2025, he also oversees CIMB's digital businesses, including Touch 'n Go Sdn Bhd, TNG Digital Sdn Bhd, CIMB Philippines and CIMB Vietnam.

Previously, Mr Gurdip served as Group Chief Operating and People Officer (2023–2024), overseeing Human Resources, Sustainability, Operations, Administrative and Property Management, and Strategic Procurement. From 2020-2023, he was Group Chief People Officer, aligning human capital strategy with the Group's objectives. Formerly, as Group Chief Strategy and Design Officer, he supported strategic roadmaps T18 and Forward23+ and helped establish the Group's sustainability function.

Before joining CIMB, he spent a decade with a management consulting firm, advising banks and governments across ASEAN, India, South Korea and Spain. He holds a BSc (Economics) from the London School of Economics, is a CFA charterholder, and completed the CIMB-INSEAD Leadership Programme.

JOANNE RODRIGUES
Group Chief Financial Officer



Ms Joanne Rodrigues was appointed Group Chief Financial Officer of Affin Bank Group on 1 June 2020. She is responsible for the overall financial management of the Group, including financial reporting, capital and balance sheet management, funding and liquidity management, regulatory and management reporting, taxation, and strategic financial planning.

Ms Joanne has over 30 years of experience in banking and financial services, with extensive expertise across finance, treasury, and regulatory functions. Prior to joining the Group, she held senior roles at CIMB and AmBank, where she was involved in strategy, wholesale banking and commercial banking strategy and business services as well as the implementation of accounting and regulatory standards. In addition to her role within the Group, Joanne also holds a Directorship with Generali Insurance Malaysia Berhad.

She is a Fellow of the Institute of Chartered Accountants in England and Wales (ICAEW) and a member of the Malaysian Institute of Accountants (MIA). She holds a Master of Business Administration from Manchester Alliance Business School, University of Manchester, and a Bachelor of Science in Economics and Accounting from the University of Bristol.

SHOVHA PUSHPARAJAH
Country Risk Compliance Officer



Ms Shovha Pushparajah is currently the Country Risk Compliance Officer (CRCO) for Citi Malaysia. In this role, she is responsible for overseeing the Citi Compliance Risk Management Program across all Citi legal entities in Malaysia, which includes the shared services center. Her responsibilities also encompass implementing relevant global compliance processes, establishing ICRM priorities, and leading transformation initiatives, including representing South Asia Compliance cluster in various Global Compliance forums and transformation projects.

Before April 2024, Ms Shovha served as the Compliance Cluster Head for Thailand, Vietnam, and Malaysia, and was an active member of the Asia Pacific Compliance Senior Management Leadership Team.

She first joined Citi in 1995 as a Retail Quality Assurance Unit reviewer, where she conducted internal audits of the Retail business. Her career at Citi Malaysia has also included a six-month secondment to Retail Credit Operations, the position of Retail Country Compliance Head, and Malaysia Chief Internal Auditor.

Prior to her career at Citi, Ms Shovha worked as a statutory auditor with Arthur Andersen & Co. She holds a B.A. (Hons) in Accounting and Financial Analysis from the University of Newcastle upon Tyne, UK.

THE COUNCIL – ALTERNATES



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 Head of Global Corporates and International Mid-Market



Ms Christina Cheah is the Head of Global Corporates and International Mid-Market of HSBC Malaysia.

Ms Cheah graduated from the University of London with a BSc in Economics and Management (Honours).

In her current role, Ms Cheah leads a business that supports corporate and institutional clients covering large local corporates, government-linked corporates, mid-market corporates and non-bank financial institutions / private equity investors. She also oversees the local investment banking business, focusing on debt capital markets and advisory services.

Ms Cheah has worked in the banking industry for more than 20 years with extensive experience in corporate banking and client coverage, and debt capital markets. In addition to banking, she has also worked in sales and business development in a global commodities multinational company covering the ASEAN market.

She joined HSBC in 2013 and is a key member of HSBC Malaysia's executive leadership team. She has led many of HSBC Malaysia's long-established corporate client relationships.

THE COUNCIL – ALTERNATES

CHONG LEE YING
Chief Operating Officer



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.

CHANG SIEW YEN

Deputy Chief Executive Officer



Ms Chang Siew Yen joined Public Bank in September 2005 and was appointed to her present position as Deputy CEO of Public Bank in May 2025. She was appointed Chief Operating Officer (COO) of Public Bank in October 2013 and promoted to Senior COO in January 2020.

Ms Chang has more than 32 years of experience in the auditing, banking and finance industry. In her current and previous role, Ms Chang has the experience in overseeing various business and supporting functions of the Bank including Finance, Corporate Planning, Economics & Sustainability Management, Wealth Management & Transaction Banking, Treasury, Credit Recovery, Credit Card Business, Information Technology and Property Management. She is also a Director of PB Trustee Services Bhd, a wholly owned subsidiary of Public Bank.

Ms Chang is a Chartered Accountant of the Malaysian Institute of Accountants (MIA), Certified Public Accountant of the Malaysian Institute of Certified Public Accountants (MICPA), Chartered Banker of the Chartered Banker Institute (CBI), UK and holds a Bachelor in Accounting (Hons), University of Malaya.

THE COUNCIL – ALTERNATES

**JEFFREY NG EOW OO**

Managing Director, Group Community Banking



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. Prior to his current role, Mr Ng led Group Business Banking and Transaction Banking at RHB Bank. Before that, he was heading the SME business for Standard Chartered Bank Malaysia.

Mr Ng is a qualified Chartered Accountant and spent the early part of his career with PwC covering assurance. He is a chartered member of MIA, Fellow of ACCA, UK and a Chartered Banker with AICB.

HARMANDER MAHAL

Head of Wealth and Retail Banking (WRB)



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 26 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 Wealth and Retail Banking 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.

Before Standard Chartered, Mr Harmander had held several senior roles at HSBC Bank Singapore, including as Head of Customer Value Management, Senior Vice President and Head of Consumer Assets. His work experience also includes a stint in DBS Bank in Singapore as well as GE Consumer Finance in India where his career started.

ELAINE FAN

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



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 1 November 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 43 years of banking experience. She started her career with Citibank Malaysia in 1983 where she 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 as Head of Consumer Banking, a position she held until her appointment as Head of Retail and Brand of UOB Malaysia.

THE COUNCIL – ALTERNATES

**RONNIE ROYSTON FERNANDIZ**

Group Chief Financial Officer



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.

EQHWAN MOKHZANEE

Chief Executive Officer



Mr Eghwan Mokhzanee joined AmBank Islamic Berhad as the Chief Executive Officer in 2015. He was also the Group Sustainability Champion of AmBank Group from 2019 to May 2023, where he was responsible to establish and oversee AmBank Group Sustainability Department to drive AmBank Group's sustainability / ESG agenda.

He commenced his career with PricewaterhouseCoopers in London and subsequently joined the corporate advisory practice of PricewaterhouseCoopers in Kuala Lumpur. Thereafter, he worked with local and foreign banks. He also has experience working in the corporate sector.

Mr Eghwan is the Chairman of the Steering Committee of the Financial Industry Collective Outreach (FINCO) since July 2022. He was appointed as the Co-Chairman of the Risk Management Sub-Committee of the BNM and SC-led Joint Committee on Climate Change (JC3) in April 2023.

Mr Eghwan has Bachelor and Master Degrees in Economics from the University of Cambridge. He is a Fellow of the Institute of Chartered Accountants in England & Wales (ICAEW) and a member of the Malaysian Institute of Accounts (MIA). He is also a Fellow Chartered Banker with the Asian Institute of Chartered Bankers (AICB) and a Chartered Professional in Islamic Finance (CPIF) as well as Chartered Institute of Islamic Finance Professionals (CIIF).

CHAIRMAN'S STATEMENT

DATO' SRI KHAIRUSSALEH RAMLI
Chairman

IT IS MY PRIVILEGE TO PRESENT THE ASSOCIATION OF BANKS IN MALAYSIA'S ANNUAL REPORT FOR 2025. THIS PAST YEAR HAS BEEN ONE OF GENUINE CONSEQUENCE, FOR THE GLOBAL ECONOMY, FOR MALAYSIA, AND FOR OUR BANKING INDUSTRY. AGAINST A BACKDROP OF PERSISTENT UNCERTAINTY, THE INDUSTRY DID NOT MERELY ENDURE; IT ADAPTED, DELIVERED, AND HELD FIRM TO ITS RESPONSIBILITIES. THAT, I BELIEVE, IS THE TRUEST MEASURE OF RESILIENCE.



NAVIGATING A COMPLEX WORLD

The global environment in 2025 remained challenging. Geopolitical tensions continued to fragment trade flows, monetary policy transitions created ripple effects across capital markets, and the spectre of economic slowdown loomed over many advanced economies. Global growth settled at 3.4%, as reported by the International Monetary Fund (IMF), a figure that, while modest, masked considerable divergence across regions.

Malaysia navigated this environment with notable steadiness. Gross Domestic Product (GDP) expanded 5.2% in 2025, building on the 5.1% growth recorded the previous year, supported by robust private consumption, sustained investment, strong performance in the electrical and electronics sector, and a continued recovery in tourism. Headline inflation averaged 1.4% (2024: 1.8%), and the fiscal deficit narrowed further to 3.7% of GDP (2024: 4.1%), a signal of disciplined macroeconomic management that should not be understated.

CHAIRMAN'S STATEMENT

The banking sector has been an integral part of this story, not as a passive beneficiary of economic momentum, but as an active enabler of it. By maintaining broad access to financing for households and businesses, the industry helped sustain the economic activities that underpin Malaysia's growth.

FROM ALIGNMENT TO IMPACT

Resilience without impact is incomplete. In 2025, I am pleased to report that our industry demonstrated both. The financial system remained well-capitalised, with a total capital ratio of 18.1%, comfortably above regulatory requirements, supported by strong liquidity buffers and sound funding positions. This reflects years of deliberate alignment between regulatory priorities, risk governance, and industry conduct.

That strong foundation enabled the industry to deliver meaningful impact. Loan approvals to the private sector amounted to approximately RM817.8 billion in 2025, broad-based across households, businesses, and key economic sectors. Asset quality remained sound, with the impaired loans ratio improving to 1.4% (2024: 1.6%), a reflection of prudent underwriting and proactive risk management, even as credit volumes expanded.

2025 KEY DOMESTIC FIGURES AT A GLANCE



Source: Bank Negara Malaysia, Ministry of Finance



CHAIRMAN'S STATEMENT

What gives me particular confidence is that this growth was not achieved at the expense of soundness. The discipline our industry has embedded over time, in governance, credit standards, and long-term sustainability of decision-making, is precisely what allows us to be bold when it matters, and careful always.

Equally important is the industry's role in supporting customers during times of crisis. In response to events such as floods, fires and other natural disasters, banks have consistently helped and supported their affected customers in their recovery and rebuilding efforts. Such assistance ranges from temporary deferment or reduction of instalments to restructuring solutions tailored to customers' cash flow conditions. This underscores the industry's readiness to respond with compassion, flexibility and practical solutions when it matters most.

ENABLING DIGITAL INNOVATION, ENSURING TRUST

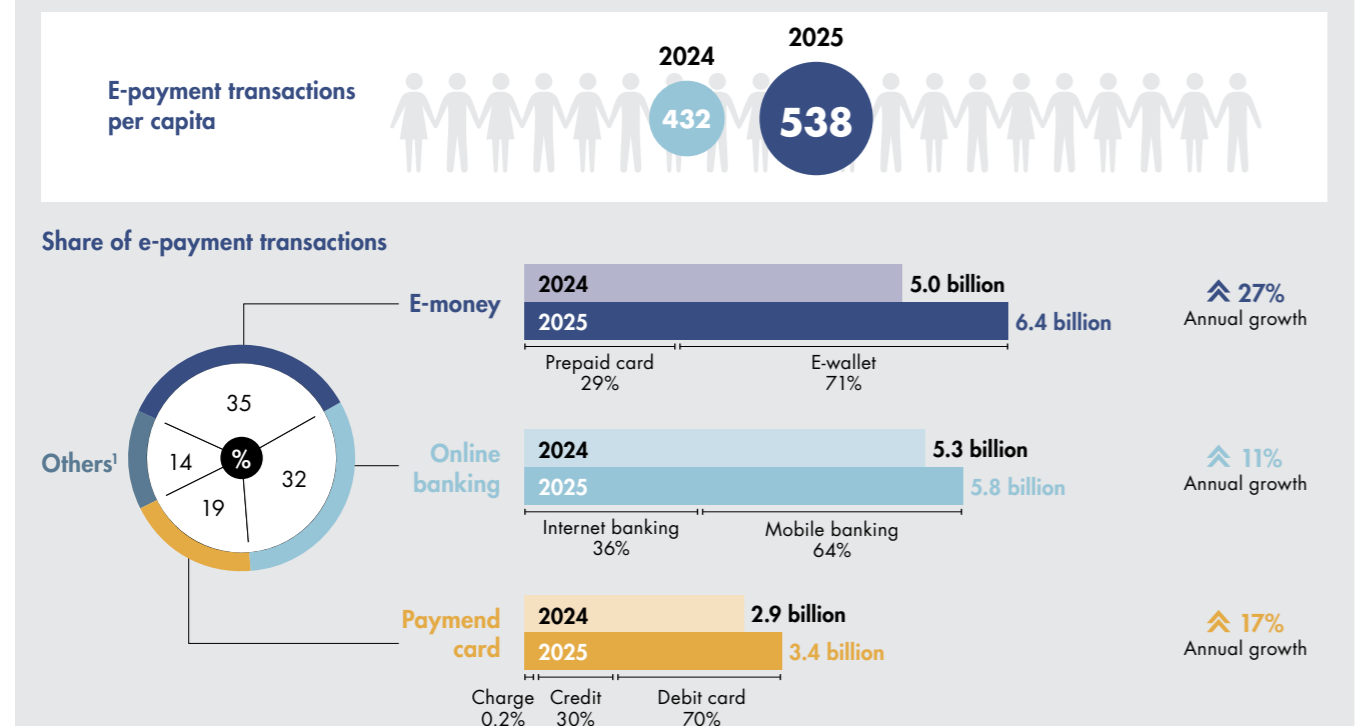
Digitalisation continued to reshape our industry in 2025, and at an accelerating pace. The expansion of digital banking, the deepening adoption of advanced technologies, and the continued growth of e-payments all point to a financial ecosystem that is becoming more accessible, more efficient, and more responsive to the evolving needs and expectations of banking customers.

The numbers tell a compelling story. The volume of e-payment transactions grew 25% to 18.4 billion in 2025 (2024: 14.7 billion), with the average Malaysian making 538 e-payments during the year (2024: 432). The value of retail e-payment transactions rose 19% to RM831 billion (2024: RM698.2 billion). Breaking this down by instrument: e-money, comprising prepaid cards and e-wallets, emerged as the most-used at 6.4 billion transactions, followed by online banking at 5.8 billion transactions, and payment cards at 3 billion (2024: 1.5 billion), driven by wider merchant adoption particularly among small businesses.

ABM also welcomed its third digital bank member, YTL Digital Bank Berhad, operating under the brand Ryt Bank, further evidence of our commitment to an inclusive banking environment that embraces new models of financial access, particularly for underserved and unserved segments.

At the same time, digitalisation demands accountability. The industry has intensified investments in cybersecurity, fraud prevention, and operational resilience. Collaborative platforms such as the National Fraud Portal (NFP) and the National Scam Response Centre (NSRC) have strengthened our collective defences, while the application of Artificial Intelligence (AI), including Generative AI, has enhanced capabilities in fraud detection, customer engagement, and internal processes. Public financial and digital literacy efforts remain equally important: technology only serves society well when people have the confidence and knowledge to use it safely.

2025 DIGITAL PAYMENT TRANSACTIONS



¹ Refers to direct debit transactions, ATM e-payment transactions and RENTAS (third-party payment) transactions. Source: Bank Negara Malaysia

CHAIRMAN'S STATEMENT

SUSTAINABLE GROWTH

Sustainability has become an integral pillar of the industry's agenda, and 2025 saw that commitment deepen. Malaysian banks continued to play a proactive role in supporting the nation's transition towards a low-carbon, climate-resilient economy. Financing for renewable energy, green technologies, and transition activities gained meaningful momentum, alongside the progressive integration of environmental, social, and governance (ESG) considerations into business strategies and risk frameworks.

Importantly, this transition must be inclusive. That is why I am particularly encouraged by the launch of the ESG Jumpstart Portal, a one-stop platform designed specifically for SMEs, initiated by the financial industry's SME Focus Group under the Joint Committee on Climate Change. By providing SMEs with access to ESG financing guides, training, green certifications, and practical tools, we are ensuring that the path to sustainability is not reserved for large institutions alone. A greener economy is only truly resilient when it brings everyone along.

In tandem, the banking industry has continued to scale up sustainable financing efforts in support of Malaysia's net zero aspirations. Guided by policies and frameworks introduced by Bank Negara Malaysia, including the Climate Change and Principle-based Taxonomy (CCPT) and Policy Document on Climate Risk Management and Scenario Analysis, member banks have progressively expanded financing towards green, transition and sustainability-linked activities. These include funding for renewable energy projects, energy efficiency improvements, sustainable infrastructure and low-carbon technologies, as well as transition financing to support businesses in decarbonising their operations. Collectively, these efforts underscore the industry's commitment to mobilising capital at scale to support Malaysia's orderly and inclusive transition towards a net zero future.

Beyond financing, the strength of the banking industry is also reflected in its collective efforts to uplift communities across Malaysia. Through coordinated initiatives, member banks have worked closely with regulators, civil society organisations and community partners to advance financial inclusion, build capabilities and support underserved segments of society. This includes programmes to enhance financial literacy, expand access to banking services, and provide targeted support for vulnerable groups and micro-enterprises. At the industry level, commitments such as the adoption of common ESG principles, including promoting social and financial inclusion, demonstrate a shared responsibility to ensure that progress is broadly distributed across all segments of society.



A notable example is the Financial Industry Collective Outreach (FINCO), an industry-wide platform that brings together financial institutions, regulators and community partners to advance financial literacy and inclusion across Malaysia. Through coordinated nationwide programmes, FINCO focuses on equipping individuals, particularly underserved and vulnerable segments, with essential financial knowledge, practical skills and access to formal financial services. Its initiatives, which include community outreach, digital financial education and targeted engagement with youth and micro-entrepreneurs, underscore how the banking industry is collectively "raising the floor" by empowering communities to make informed financial decisions and participate more meaningfully in the economy.

STRENGTHENING ASEAN FINANCIAL INTEGRATION

Regionally, 2025 was a year of meaningful progress. Malaysia's chairmanship of ASEAN provided valuable impetus to advance financial integration, translating shared commitments into tangible outcomes. The expansion of cross-border QR payment linkages improved the efficiency and accessibility of retail transactions across the region. In parallel, progress on the Local Currency Transaction Framework supported regional trade by reducing foreign exchange volatility and facilitating smoother cross-border settlements.

These developments reflect a wider truth: the strength of Malaysia's financial sector is increasingly intertwined with the health of our regional ecosystem. Deepening ASEAN integration is not merely a diplomatic objective, it is a strategic enabler for our industry.

CHAIRMAN'S STATEMENT

“The banking industry will continue to play a complementary role in facilitating access to financing, particularly for businesses and SMEs participating in key economic sectors. These efforts are aligned with the aspirations of Ekonomi MADANI in both “raising the ceiling” through greater economic complexity, innovation, and competitiveness, as well as “raising the floor” by promoting more inclusive growth, quality employment opportunities, and broader socioeconomic resilience across communities.”

LOOKING AHEAD TO 2026

The outlook for 2026 carries both promise and caution. Malaysia's strong economic fundamentals provide a solid foundation, but global conditions are expected to remain complex. Developments in West Asia, persistent trade uncertainties, and evolving monetary environments will require continued vigilance.

The imperative for the year ahead is clear: ensuring continued access to financing, delivering meaningful support for households and viable businesses, particularly those affected by the West Asia conflict, and maintaining the integrity and governance that define a trusted banking sector.

In this regard, the banking industry remains operationally ready to support individuals and MSMEs through a comprehensive suite of available solutions. The banking industry's commitment to assist customers facing financial pressures through targeted repayment assistance and calls for customers to reach out to their banks early have been amplified through various media channels in recent months.

In parallel, fresh financing is still accessible, particularly for working capital to ease cash flows and meet immediate business needs. Banks also have ongoing efforts to streamline processes, improve turnaround times and enhance customer engagement to make it easier for customers. These measures are complemented by advisory support and proactive outreach, encouraging early engagement to ensure timely and appropriate assistance.

The banking industry also remains committed to supporting the Government-linked Enterprises Activation and Reform Programme (GEAR-uP) under Ekonomi MADANI.

This initiative, which is led by the Ministry of Finance, aims to catalyse RM120 billion in domestic direct investments across strategic and high-growth sectors. In this arena, the banking industry will continue to play a complementary role in facilitating access to financing, particularly for businesses and SMEs participating in key economic sectors. These efforts are aligned with the aspirations of Ekonomi MADANI in both “raising the ceiling” through greater economic complexity, innovation, and competitiveness, as well as “raising the floor” by promoting more inclusive growth, quality employment opportunities, and broader socioeconomic resilience across communities.

A WORD OF APPRECIATION

The progress we have made in 2025 reflects the efforts of many. On behalf of the ABM Council, I extend my sincere appreciation to the Government, Bank Negara Malaysia, our regulatory partners, and every member bank and their employees for their dedication, collaboration, and continued commitment to this industry's highest standards.

As I look to the future, I remain confident in what the Malaysian banking industry represents, not only as a driver of economic growth, but as a steward of public trust, an enabler of opportunity, and a contributor to Malaysia's long-term prosperity.

We carry that responsibility with pride.

DATO' SRI KHAIRUSSALEH RAMLI
Chairman

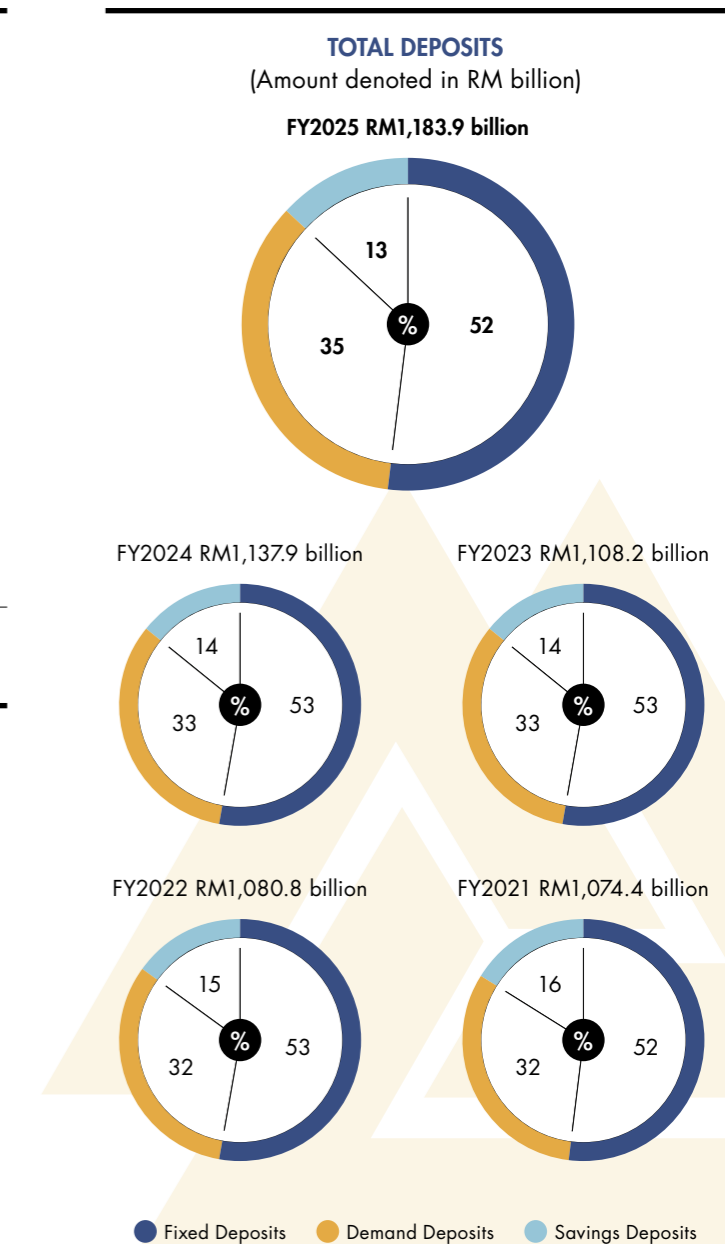
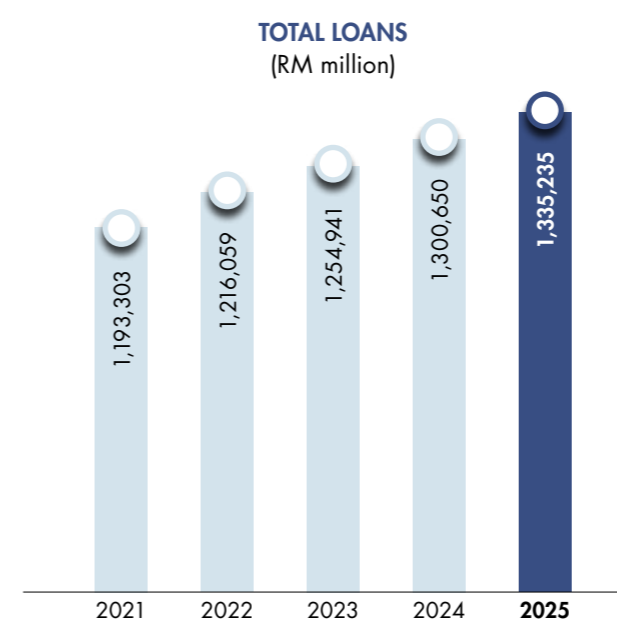
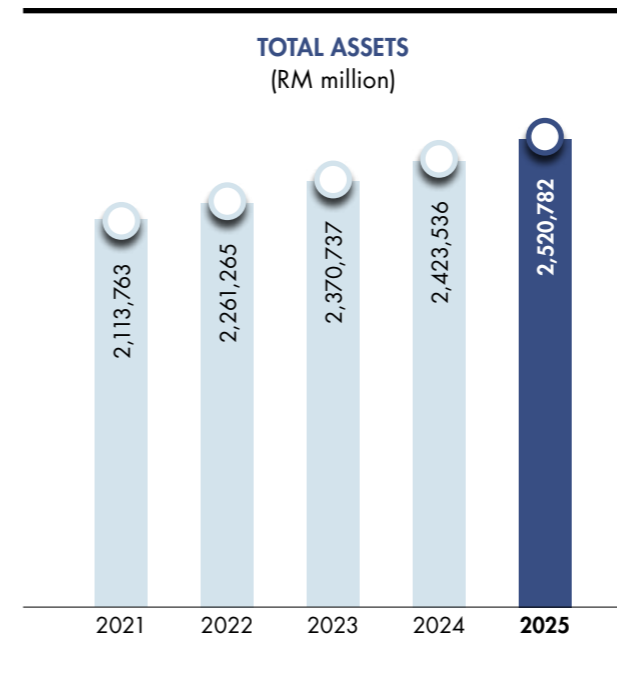
FINANCIAL DATA

TOTAL ASSETS, TOTAL LOANS AND TOTAL DEPOSITS OF COMMERCIAL BANKS

	2021		2022		2023		2024		2025	
	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)	RM million	% Increase (yoy)
Total Assets	2,113,763	3.3	2,261,265	7.0	2,370,737	4.8	2,423,536	2.2	2,520,782	4.0
Total Loans	1,193,303	2.6	1,216,059	1.9	1,254,941	3.2	1,300,650	3.6	1,335,235	2.7
Total Deposits	1,074,394	2.6	1,080,789	0.6	1,108,243	2.5	1,137,888	2.7	1,183,907	4.0

yoy = year on year

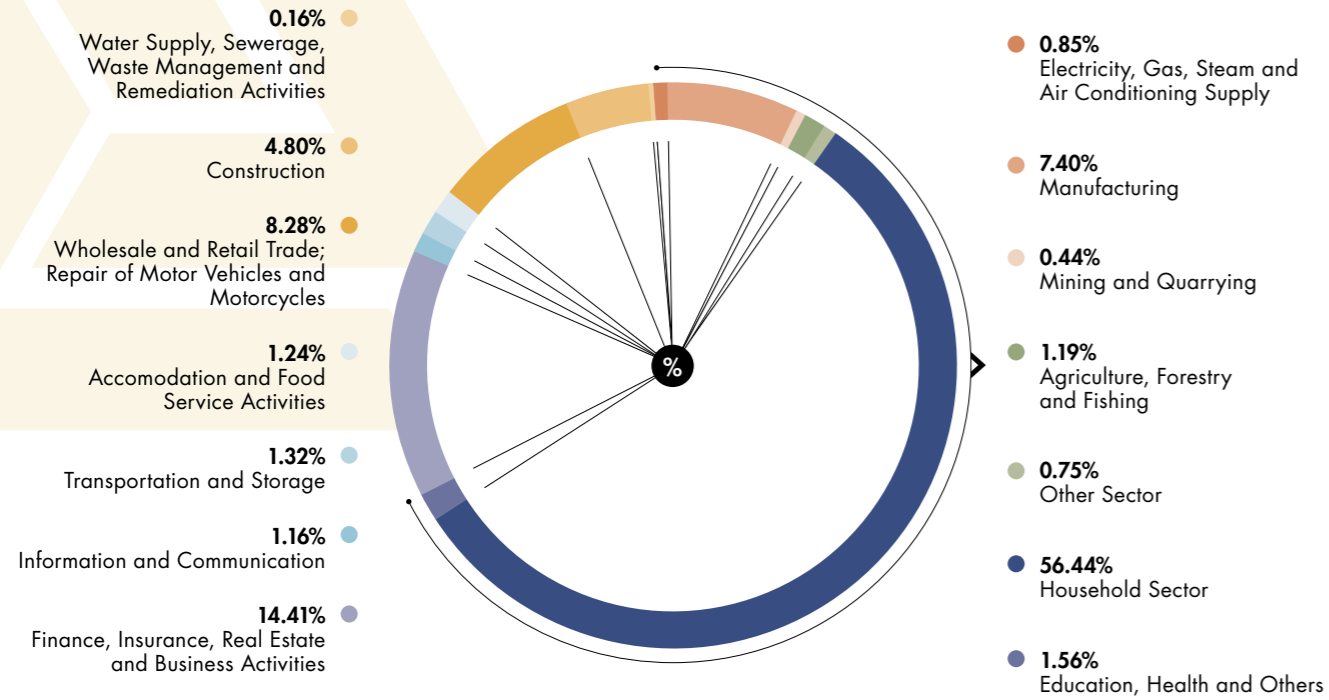
Source: Data for 2021 to 2025 extracted from Bank Negara Malaysia's Monthly Highlights & Statistics in February 2026.



Source: Data for 2021 to 2025 extracted from Bank Negara Malaysia's Monthly Highlights & Statistics in February 2026.

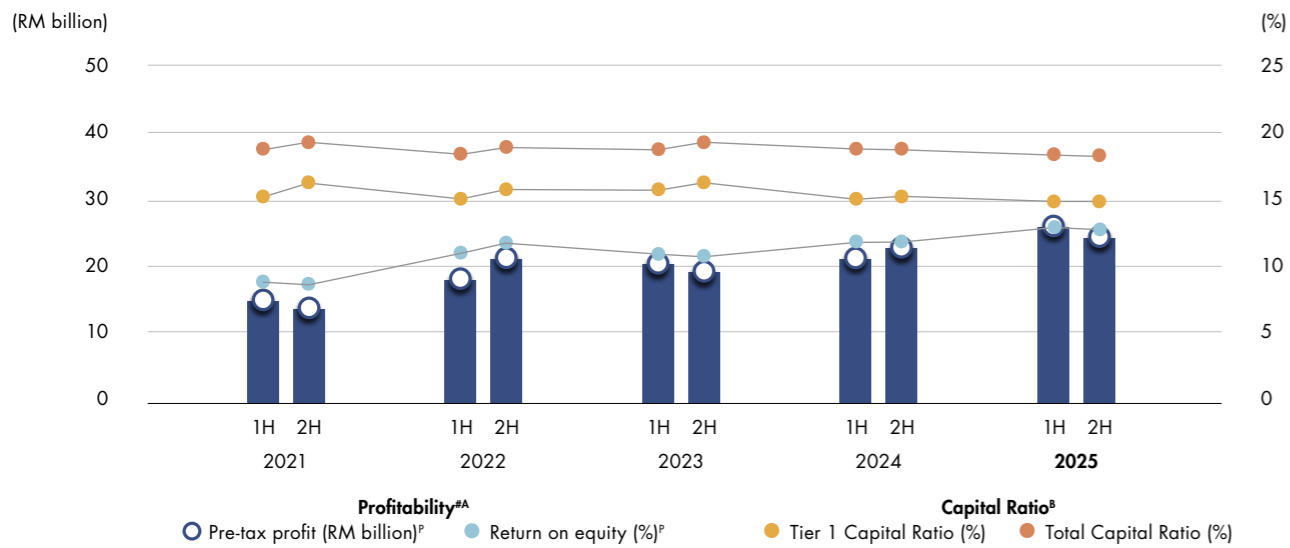
FINANCIAL DATA

TOTAL LOANS BY SECTOR AS AT END OF 2025
RM1,335.2 billion



Notes: Total loans as at end 2025 is RM1,335.2 billion.
Source: Data extracted from Bank Negara Malaysia's Monthly Highlights & Statistics in February 2026.

PROFITABILITY AND CAPITAL RATIOS OF COMMERCIAL BANKS

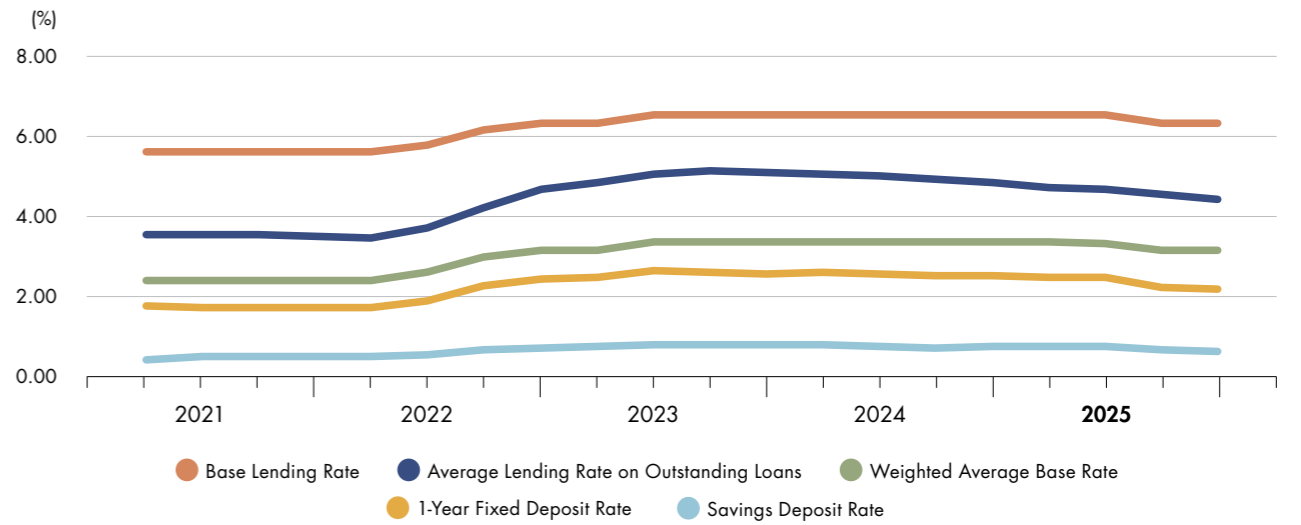


Data for 2021-2025:
[#] Entire banking system, includes Islamic banks and Investment banks.
^P Figure for 2H 2025 is preliminary.

Source:
^A Data for 2021 to 2025 extracted from Bank Negara Malaysia's Quarterly Bulletin 1Q 2022, 4Q 2022, 4Q 2023, 1Q 2024, 2Q 2024, 3Q 2024, 4Q 2024, 2Q 2025, 3Q 2025 and 4Q 2025; Financial Stability Review (FSR) Second Half 2022, Second Half 2023, Second Half 2024 and Second Half 2025.
^B Data for 2021 to 2025 extracted from Bank Negara Malaysia's Monthly Highlights & Statistics in February 2026.

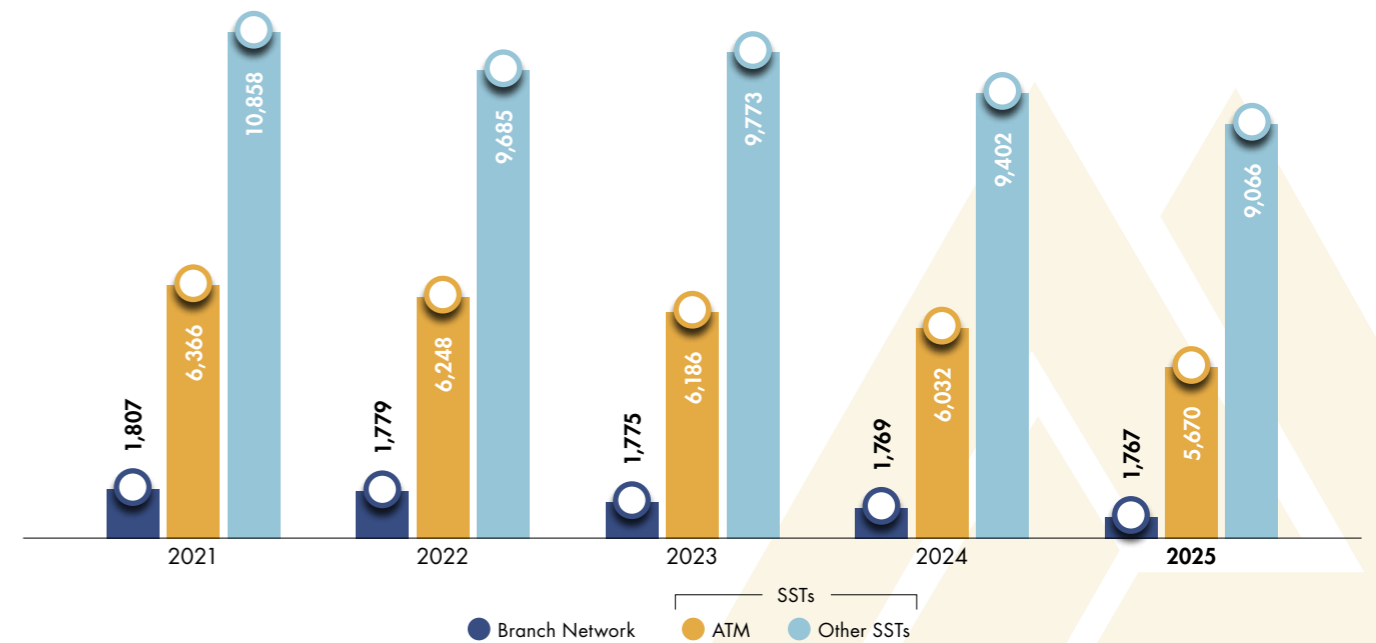
FINANCIAL DATA

INTEREST RATES OF COMMERCIAL BANKS



Source: Data for 2021 to 2025 extracted from Bank Negara Malaysia's Monthly Highlights & Statistics in February 2026.

BRANCHES AND SELF SERVICE TERMINALS (SSTs) OF COMMERCIAL BANKS FROM 2021-2025



Source: Data from 2021-2024, extracted from ABM Annual Reports 2021-2024.
Data regarding number of branches and SSTs for commercial banks as at 31 December 2025 - ABM's compilation.

FINANCIAL DATA

BRANCH NETWORK AND SSTs OF COMMERCIAL BANKS BY STATE AS AT 31 DECEMBER 2025

State	Branch Network	SSTs					
		ATM	Cash Deposit Machine	Cash Recycler Machine	Cheque Deposit/Scan Machine	Internet Kiosk/Electronic Payment Kiosk	Other SSTs
Perlis	8	26	0	31	9	3	1
Kedah	68	233	2	268	72	32	12
Penang	143	386	6	439	162	73	21
Kelantan	27	105	5	122	31	11	4
Terengganu	29	125	5	121	33	11	6
Pahang	74	258	9	230	79	35	13
Perak	144	395	15	428	177	68	20
Selangor	397	1,475	23	1,332	482	180	92
WP Kuala Lumpur	271	779	19	790	349	133	51
WP Putrajaya	7	30	3	22	5	1	4
WP Labuan	9	22	2	16	7	2	0
Negeri Sembilan	62	242	3	209	64	27	14
Melaka	50	171	5	155	67	26	6
Johor	233	689	16	799	270	106	35
Sabah	104	317	26	299	117	50	21
Sarawak	141	417	12	445	146	60	21
Total	1,767	5,670	151	5,706	2,070	818	321

Source: Data regarding number of branches and SSTs for commercial banks as at 31 December 2025 - ABM's compilation.

FINANCIAL DATA

BANK BRANCHES, NUMBER OF STAFF AND SSTs OF COMMERCIAL BANKS AS AT 31 DECEMBER 2025

	Bank Branches	Number of Staff	SSTs					
			ATM	Cash Deposit Machine	Cash Recycler Machine	Cheque Deposit/Scan Machine	Internet Kiosk/Electronic Payment Kiosk	Others
Affin Bank Berhad	144	5,286	266	0	642	0	0	9 coin deposit machines, 137 side cars ¹
Alliance Bank Malaysia Berhad	78	3,709	158	78	96	92	0	5 coin deposit machines
AmBank (M) Berhad	165	7,149	544	0	266	181	0	13 coin deposit machines
Bangkok Bank Berhad	5	215	0	0	0	0	0	-
Bank of America Malaysia Berhad	1	85	0	0	0	0	0	-
Bank of China (Malaysia) Berhad	8	505	0	0	18	8	11	-
BNP Paribas Malaysia Berhad	2	87	0	0	0	0	0	-
Boost Bank Berhad	0	189	0	0	0	0	0	-
China Construction Bank (Malaysia) Berhad	1	128	0	0	0	0	0	-
CIMB Bank Berhad	217	14,220	1,535	0	935	286	0	23 coin deposit machines
Citibank Berhad	1	283	0	0	0	0	0	-
Deutsche Bank (Malaysia) Berhad	1	228	0	0	0	0	0	-
GX Bank Berhad	0	343	0	0	0	0	0	-
Hong Leong Bank Berhad	207	7,890	250	0	590	198	0	3 coin deposit machines
HSBC Bank Malaysia Berhad	32	2,566	37	0	78	32	32	32 phone kiosks
Industrial and Commercial Bank of China (Malaysia) Berhad	5	157	7	0	0	0	4	-
J.P. Morgan Chase Bank Berhad	1	156	0	0	0	0	0	-
Malayan Banking Berhad	339	20,449	1,701	0	1,161	510	339	32 coin deposit machines
Mizuho Bank (Malaysia) Berhad	1	239	0	0	0	0	0	-
MUFG Bank (Malaysia) Berhad	1	407	0	0	0	0	1	-
OCBC Bank (Malaysia) Berhad	31	3,267	74	0	77	56	0	3 coin deposit machines
Public Bank Berhad	260	15,268	261	0	1,318	419	287	24 coin deposit machines
RHB Bank Berhad	194	9,817	824	73	310	201	0	16 coin deposit machines
Ryt Bank ²	0	280	0	0	0	0	0	-
Standard Chartered Bank Malaysia Berhad	18	1,815	13	0	48	19	25	19 phone kiosks
Sumitomo Mitsui Banking Corporation Malaysia Berhad	1	298	0	0	0	0	0	-
United Overseas Bank (Malaysia) Bhd	54	6,021	0	0	167	68	119	5 coin deposit machines
Total	1,767	101,057	5,670	151	5,706	2,070	818	321

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 member that joined ABM in 2025.

FINANCIAL DATA

ALTERNATIVE DELIVERY CHANNELS OF COMMERCIAL BANKS AS AT 31 DECEMBER 2025

	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: allianceonline Mobile Corporate: BizSmart® Mobile	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	Corporate: 03-2034 3961/3962/3963
Bank of China (Malaysia) Berhad	www.bankofchina.com.my	Retail: Bank of China Corporate: iGTB Mobile	-
BNP Paribas Malaysia Berhad	Corporate: https://connexis.bnpparibas.com	-	-
Boost Bank Berhad	-	Retail: Boost Bank App	-
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.cimboctobiz.com.my	Retail: CIMB OCTO MY Corporate: BizChannel@CIMB, CIMB OCTO Biz	Retail: Consumer Call Centre: 03-6204 7788 Preferred Call Centre: 1300-88-5300 (local)/ 03-2295 6888 (overseas) Corporate: Business Call Centre: 1300-88-8828 (local)/ 03-2297 3000 (overseas)
Citibank Berhad	Corporate: https://www.citidirect.com/login/ https://www.citifxpulse.com/	Corporate: Citi Mobile App	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 Customer Support Hotline:03-7498 3188	-
Hong Leong Bank Berhad	Retail: https://s.hongleongconnect.my/rib/app/fo/login Corporate: https://www.hongleongonline.com.my/connectpro/	HLB Connect Mobile Banking App, Apply@HLB, HLB Pocket Connect App and HLB Connect Pro	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	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	-
J.P. Morgan Chase Bank Berhad	Corporate: www.jpmorganaccess.com.my	-	-
Malayan Banking Berhad	Retail: www.maybank2u.com.my Corporate:www.maybank2e.com www.maybank2u.com.my/maybank2u/malaysia/en/ business/index.page	Retail: MAE by Maybank2u Corporate: Maybank2e Mobile App, Maybank2u Biz App and Maybank QRPayBiz App	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.ffrontier.com/gcms/ffrontier	-	-
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	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: MyPB App Corporate: 1. PB enterprise Mobile Banking 2. PB QR Merchant App	-
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	Call Centre: 03-9206 8118
Ryt Bank	-	Retail: Ryt Bank App Support Centre Hotline:03-5115 5115	-
Standard Chartered Bank Malaysia Berhad	www.sc.com/my	Retail: SC Mobile Malaysia Corporate: Straight2Bank	Retail: 1300-88-8888 Corporate: 1300-82-3399
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	Kuala Lumpur: 03-26128 121 Penang: 04-2401 121 Johor Bahru: 07-2881 121 Kuching: 082-287 121 Kota Kinabalu: 088-477 121

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REPORT OF THE COUNCIL



DR AMINA JOSETTA KAYANI
Executive Director

AS THE EXECUTIVE DIRECTOR OF THE ASSOCIATION OF BANKS IN MALAYSIA (ABM), I AM PLEASED TO PRESENT THE REPORT OF THE COUNCIL FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025, ON BEHALF OF THE COUNCIL.

INTRODUCTION: FROM ALIGNMENT TO IMPACT

The work of ABM and the banking industry is rarely defined by a single year or a single achievement. It is shaped through sustained effort, alignment built patiently over time, disciplined governance, and a clear understanding of the industry's role in supporting society and the economy as a whole.

In 2025, that long term effort began to show more tangible results. The alignment forged across regulatory priorities, industry platforms and institutional practices increasingly translated into measurable impact for households, businesses and communities across Malaysia. For ABM, the year was marked not by a departure from past priorities, but by a deepening of purpose and a stronger focus on outcomes that matter.

ABM approached its work with a clear conviction: a resilient banking system must be inclusive, forward looking and trusted. It must protect those with fewer buffers while enabling aspiration and growth. It must innovate without losing sight of responsibility, and it must remain stable while adapting to a rapidly changing environment.

In line with this, the initiatives undertaken by ABM during the year were anchored around four strategic pillars that reflect these responsibilities.

REPORT OF THE COUNCIL

PILLAR 1: INDUSTRY DEVELOPMENT AND RESILIENCE

A resilient financial system is underpinned by strong institutions, capable leadership and effective collaboration. ABM is positioned at the critical intersection of regulatory policy and industry execution. Throughout 2025, ABM continued to play an important role in driving the unified strategic agenda for the regulators and government, while providing the centralised leadership necessary to align the banking industry toward a future-ready financial ecosystem.

ABM was recently appointed as the lead Secretariat for the Financing **Sectoral Engagement (FSE)**, a platform set up by Bank Negara Malaysia to strengthen collaboration between banking institutions and key sector associations to address financing frictions and enhance support for Malaysia's key economic sectors. In addition, ABM was appointed as the co-chair of the FSE Forum alongside Bank Negara Malaysia. The **FSE Forum** is tasked with setting the overall direction for the FSE initiative to align ambition with accountability. The Forum is also responsible for approving reform priorities and Key Performance Indicators (KPIs), providing strategic input, and overseeing implementation.

ABM has also been tasked with driving several key industry initiatives relating to, among others, data reporting, dispute resolution, cheque rationalisation, and updating the **Personal Data Protection Code of Practice for the Banking and Financial Sector**. Through its role as a convener, ABM brings together stakeholders from across the financial and wider ecosystem to facilitate dialogue and strengthen relationships.

With the recent implementation of e-invoice and expanded scope of service tax (SST) on financial services, ABM played a vital role in supporting the roll-out of e-invoicing and SST by the banking industry by coordinating various submissions and requests for clarifications to Inland Revenue Board Malaysia and Royal Malaysian Customs Department on behalf of member banks.

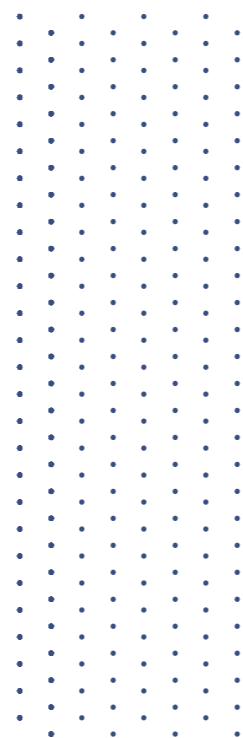
As part of ABM and its members' commitment to customer service, the **2025 Malaysian Retail Banking Industry Customer Satisfaction Survey (CSS)** was conducted during the year. Commissioned as a biennial industry initiative introduced in 2017 with regulatory support, the survey evaluates customer experiences across four core pillars: Know Your Customer, Timely and Efficient Service, Transparent and Personable Service, and Banking Made Accessible. The results of the CSS were published in the first quarter of 2026.

The latest findings demonstrate the industry's resilient performance, securing a strong Net Promoter Score (NPS) of +43 and a Customer Satisfaction Score (CSAT) of 87%, outperforming regional banking benchmarks. Concurrently, the study identified strategic areas for continuous enhancement, including turnaround times, contact centre responsiveness, digital reliability, and service personalisation.

The insights gathered from the 2025 survey provide a critical benchmark to drive ongoing service elevation, deepen consumer trust, and reinforce the financial sector's commitment to fair and responsible banking practices.

Under Malaysia's ASEAN Chairmanship, ABM took a more active part in leading and supporting regional **engagements in the ASEAN** region, fostering constructive discussions with policymakers, regulators and industry counterparts on shared priorities. These engagements reinforced cooperation on financial integration, payment connectivity and regulatory coordination.

Regional efforts were further strengthened through participation in the ASEAN Bankers Association's Permanent Committee on Cooperation in Finance, Investment, Trade and Technology (COFITT) **Anti Scam Workshop** in Bali, where ASEAN national banking associations and regulators worked together to address cross border scam risks and develop common approaches. In an environment of increasing digital connectivity, such collaboration is essential to protecting consumers and maintaining confidence in the financial system.



REPORT OF THE COUNCIL

Beyond ASEAN, ABM facilitated **bilateral engagements** with counterparts from Bahrain, Russia and Timor-Leste to support knowledge sharing and explore opportunities for cooperation in areas such as banking development, innovation and sustainability. These engagements reflect ABM's role in representing Malaysia's banking industry internationally while learning from diverse experiences.

Within the domestic industry, attention was also given to strengthening organisational capability and culture. ABM organised a **Neurodiversity Awareness Session** to build understanding on the value of diverse perspectives in building adaptive organisations. The session also encouraged leaders to consider more inclusive approaches to talent and teamwork.

PILLAR 2: DIGITAL AND TECHNOLOGICAL INNOVATION

Digitalisation continues to transform how banking services are delivered and experienced. In 2025, ABM emphasised innovation that serves clear purposes in improving efficiency, accessibility and customer experience, while maintaining strong safeguards and governance.

One of the most significant initiatives in this area was the industry's ongoing work on **Electronic Sale and Purchase Agreements (e SPA)**. Through structured engagement with the Ministry of Housing and Local Government, banks addressed key operational, legal and compliance considerations involved in digital property transactions. The objective was to ensure that technology enhances convenience without compromising clarity or security, particularly for homebuyers navigating complex and high value transactions.

ABM also engaged with the Malaysian Bar to explore potential areas of collaboration between ABM and the Bar Council, particularly on matters relating to conveyancing processes, operational coordination and ongoing industry developments. ABM facilitated constructive conversations between member banks and the legal practitioners to address common challenges affecting operational efficiency, timeliness and information exchange in conveyancing-related matters.

ABM continues to facilitate engagements with Payments Network Malaysia Sdn Bhd (PayNet) on matters relating to strengthening system reliability, enhancing security and expanding inclusive access to digital payment infrastructure.

At a broader level, regional and international exposure played an important role in informing Malaysia's digital journey. Engagements with financial service institutions in Hong Kong during the **ASEAN Bankers Association's Permanent Committee on ASEAN Inter Regional Relations (ASEAN IRR) Study Tour**, which was organised by ABM as the Chair of the ASEAN IRR, as well as discussions at the **ASEAN Banking Conference and ASEAN Banking Council Meetings** provided insights into emerging trends in digital banking, fintech adoption, cybersecurity and regulatory approaches. These engagements allowed industry leaders to exchange perspectives with peers and regulators, informing local strategies and reinforcing the importance of cross border learning.

Within ABM, continuous efforts have been taken to digitalise selected internal processes for better efficiency. ABM is also leveraging on available AI tools to improve productivity and enable the team to focus on more value-added work for the benefit of the industry.

ABM implemented an automated Leave Application workflow using Microsoft Power Automate as part of its digitalisation and AI-related initiatives. The solution streamlines leave requests and approvals through automated routing, notifications, and digital record tracking, reducing manual work while improving efficiency, accuracy, and transparency in HR processes.

Throughout these initiatives, a consistent theme prevailed: technology is an enabler, not an end in itself. Its success depends on trust, governance and the ability to deliver real value to customers and businesses.

PILLAR 3: SOCIAL INCLUSION

Access to financial services is foundational to economic participation and social mobility. In 2025, banks continued to take a deliberate approach to strengthening inclusion, not only by widening access, but by improving the quality, safety and usefulness of that access.

Digital banks in Malaysia play an important role in helping to **broaden access to holistic and affordable financial services**, particularly for unserved and underserved communities. ABM was accordingly proud to welcome its **third digital bank member**, YTL Digital Bank Berhad (operating under the brand name Ryt Bank) during the year.

REPORT OF THE COUNCIL



ABM member banks have also continued to stand side-by-side with customers during times of crisis, such as floods, fires and other natural disasters, to provide assistance and support. ABM played a central role in communicating the availability of such assistance to the public on behalf of the industry.

Another central focus for ABM was raising the floor by ensuring that individuals and communities are protected from harm, have access to basic financial tools, and are supported in navigating an increasingly complex financial landscape. This was particularly evident in the industry's collective efforts to **strengthen consumer protection and financial literacy**. Such efforts included, among others, creating greater awareness on avenues for consumer redress, national initiatives to further improve accessibility to banking service for persons with disabilities, and exploring Tamil language support in online banking.

As an active member of the Financial Industry Collective Outreach (FINCO), ABM helped to coordinate the participation of member banks to work together to deliver coordinated outreach initiatives to underprivileged students and youths nationwide. FINCO's value lies in its ability to bring scale, consistency and clarity to student and teacher engagement, ensuring that young people, particularly those beyond urban centres, enjoy inclusive access to high quality educational initiatives. FINCO also facilitates the contribution by the financial industry back to communities by enabling

learning opportunities that strengthen the capabilities of educators and students, supporting sustained development and growth of young Malaysians for the future of the nation.

Under the **#JanganKenaScam campaign**, ABM and member banks engaged directly with the public at on-ground events such as Karnival Jom Heboh, Karnival Celik Kewangan and InvestSmart Fest. These engagements focused on practical awareness on recognising scam tactics, protecting personal information, and understanding how and where to report suspicious activity. By meeting people in familiar community settings, the campaign helped demystify financial risks and reinforced the importance of vigilance in everyday transactions.

Engagements between ABM member banks and various Malaysian Chinese chambers of commerce were organised by ABM to further reinforce inclusion from a business and community perspective. By **facilitating dialogue between banks and business representatives**, these sessions helped surface practical challenges, improve mutual understanding and support access to financing insights for enterprises operating in an evolving economic environment.

Taken together, these efforts demonstrate ABM's and its members' responsibility to ensure that financial inclusion is meaningful and protective – strengthening trust while enabling participation across society.

REPORT OF THE COUNCIL

PILLAR 4: SUSTAINABLE PRACTICES

Sustainability has become integral to how banks assess risk, allocate capital and engage with customers. In 2025, ABM's focus was on translating sustainability commitments into practical, actionable support—particularly for businesses and communities navigating transition challenges.

Supporting a just transition remained a key consideration. Banks recognised that while the transition to a low carbon economy is necessary, it must be inclusive to be sustainable. This perspective guided industry efforts to support small and medium sized enterprises (SMEs), many of whom are at early stages of their sustainability journeys.

Through participation in the **Joint Committee on Climate Change (JC3)**, ABM and its member banks continue to support a unified approach by both the banks and regulators in driving the sustainability agenda. Among the initiatives under JC3 was the launch of the Climate Finance Innovation Lab (CFIL) in June 2025. The CFIL, which aims to accelerate the development of innovative climate finance solutions, has received strong interest from project owners and a wide range of potential funders.

The SME Focus Group (SFG) under JC3 organised the inaugural SFG Climate Conference for SMEs. This Conference brought together participants from across the SME ecosystem and showcased various practical tools, green financing products and resources to provide SMEs with direct access to resources, and technical support for climate action.

The ESG Jumpstart Portal continues to serve as a practical entry point for SMEs, providing guidance, tools and access to information on sustainable practices, reporting and financing options. By lowering informational and operational barriers, the portal helps ensure that sustainability requirements do not disproportionately burden smaller businesses, enabling them to build resilience and competitiveness over time.

As part of ABM's wider ESG agenda, ABM and the ABM ESG Committee jointly developed the **ABM Human Rights Guidelines for Responsible Banking** in close collaboration with industry stakeholders. This initiative directly aligns with the launch of Malaysia's National Action Plan on Business and Human Rights (NAPBHR) 2025–2030, reinforcing a collective commitment to advancing human rights principles within the financial industry. The Guidelines serve as a strategic blueprint, encouraging financial institutions to integrate these vital principles into their existing ESG and human rights frameworks

These initiatives collectively reflect the industry's approach to sustainability – one that balances ambition with practicality, and responsibility with economic realities.



OTHER INITIATIVES

2025 was a year of several "firsts" for ABM.

To foster closer engagement and ties with member banks, ABM organised the inaugural ABM Members' Day, which served as a milestone platform designed to bring member banks together to shape the collective voice of the industry and help chart ABM's shared priorities for the years ahead.

The inaugural ABM Hari Raya Open House was also successfully held during the year. It was a wonderful opportunity to bring together ABM's varied stakeholders in a more relaxed and informal setting.

ABM in collaboration with AIBIM and the Royal Malaysia Police (PDRM) organised the first-ever #JanganKenaScam Bank Heroes Recognition Event. The aim of this event was to recognise outstanding bank staff who have prevented customers from falling victim to scams, demonstrating their proactivity, both in-person and through digital means, in safeguarding customers' financial security and well-being.

ABM was proud to have been awarded First Runner-Up in the Women at Work & Leadership (SME) category at the **Life at Work Awards (LAWA) 2025**, organised by Talent Corporation Malaysia Berhad (TalentCorp). This recognition reaffirmed ABM's continued commitment to fostering an inclusive, equitable and empowering workplace for women at the association level, but also to advancing gender inclusivity and leadership opportunities for women within the financial services sector as a whole.

REPORT OF THE COUNCIL

MEMBERSHIP STRENGTH

ABM's membership base expanded to 27 in 2025 (2024: 26) with the admittance of YTL Digital Bank Berhad (operating under the brand name Ryt Bank). Ryt Bank is the third digital bank to join ABM and is in line with ABM's objective of making the banking industry an inclusive banking environment that embraces digitalisation alongside conventional banking

As at 31 December 2025, ABM's member banks had a total of 1,767 branches nationwide (2024: 1,769).

CHANGES TO THE COUNCIL

At the 51st Annual General Meeting held on 19 June 2025, pursuant to Article 14(iii) of the Constitution, Public Bank Berhad and RHB Bank Berhad retired by rotation and were re-elected to the Council.

Malayan Banking Berhad was re-elected as the Chairman Bank for the 2025/2026 term. In addition, Alliance Bank Malaysia Berhad and AmBank (M) Berhad were co-opted as Council members.

LOOKING AHEAD

The year ahead will continue to present challenges, from global economic uncertainty to technological disruption and climate related risks. Yet, Malaysia's strong economic fundamentals and the banking sector's disciplined approach to risk management provide a solid foundation for continued progress.

ABM remains focused on ensuring continued access to financing, safeguarding trust in the financial system, and supporting households and businesses through periods of transition. The experience of 2025 has demonstrated that when alignment is sustained – across institutions, platforms and priorities – it can be translated into meaningful and lasting impact.

CLOSING

On behalf of the ABM Council, I extend sincere appreciation to Bank Negara Malaysia, the Ministry of Finance, Government agencies and other regulatory authorities, and all ABM member banks for their continued commitment and cooperation throughout the year.

Together, we remain dedicated to stewarding a banking industry that is resilient, inclusive and forward looking – one that protects what matters most, while enabling Malaysians to aspire, grow and thrive.

On behalf of the Council,
DR AMINA JOSETTA KAYANI
Executive Director

LIST OF PRESS RELEASES AND MEDIA RESPONSES ISSUED

2025

JUNE

6 **Media Response:** Merchant Discount Rate (MDR) for card transactions in the retail fuel sector

25 **Press Release:** Banks to commence charging of service tax on financial services under expanded service tax scope

26 **Press Release:** Everyday banking services remain unaffected by service tax expansion

JULY

4 **Media Response:** Impact of service tax expansion on banking services

18 **Media Response:** Clarification on housing loan installment adjustments following OPR change

AUGUST

5 **Press Release:** Banking industry survey revealed high public awareness on scams, with 9 in 10 respondents saying that they read scam alerts from banks

6 **Media Response:** Guidance for customers in relation to unauthorised fraudulent credit card transactions

SEPTEMBER

19 **Press Release:** In solidarity with Sabah: Banking community offers relief and assistance

OCTOBER

1 **Media Response:** Bank Negara Malaysia's (BNM) Personal Financing Policy Document

NOVEMBER

7 **Media Response:** Government's amendment to the Hire Purchase Act (Rule 78)

21 **Press Release:** Making informed choices: Understanding credit card cash advances and accessible financial alternatives

27 **Press Release:** Banks offer financial assistance to help ease strain from floods

DECEMBER

2 **Press Release:** Banks announce goodwill discounts for early settlement of existing hire-purchase agreements, to commence upon the effective date of the Hire Purchase (Amendment) Act

16 **Press Release:** ABM announces Ryt Bank as its newest member

22 **Press Release:** Banks advise customers to update their web browser and mobile operating systems for a safer and more secure banking experience

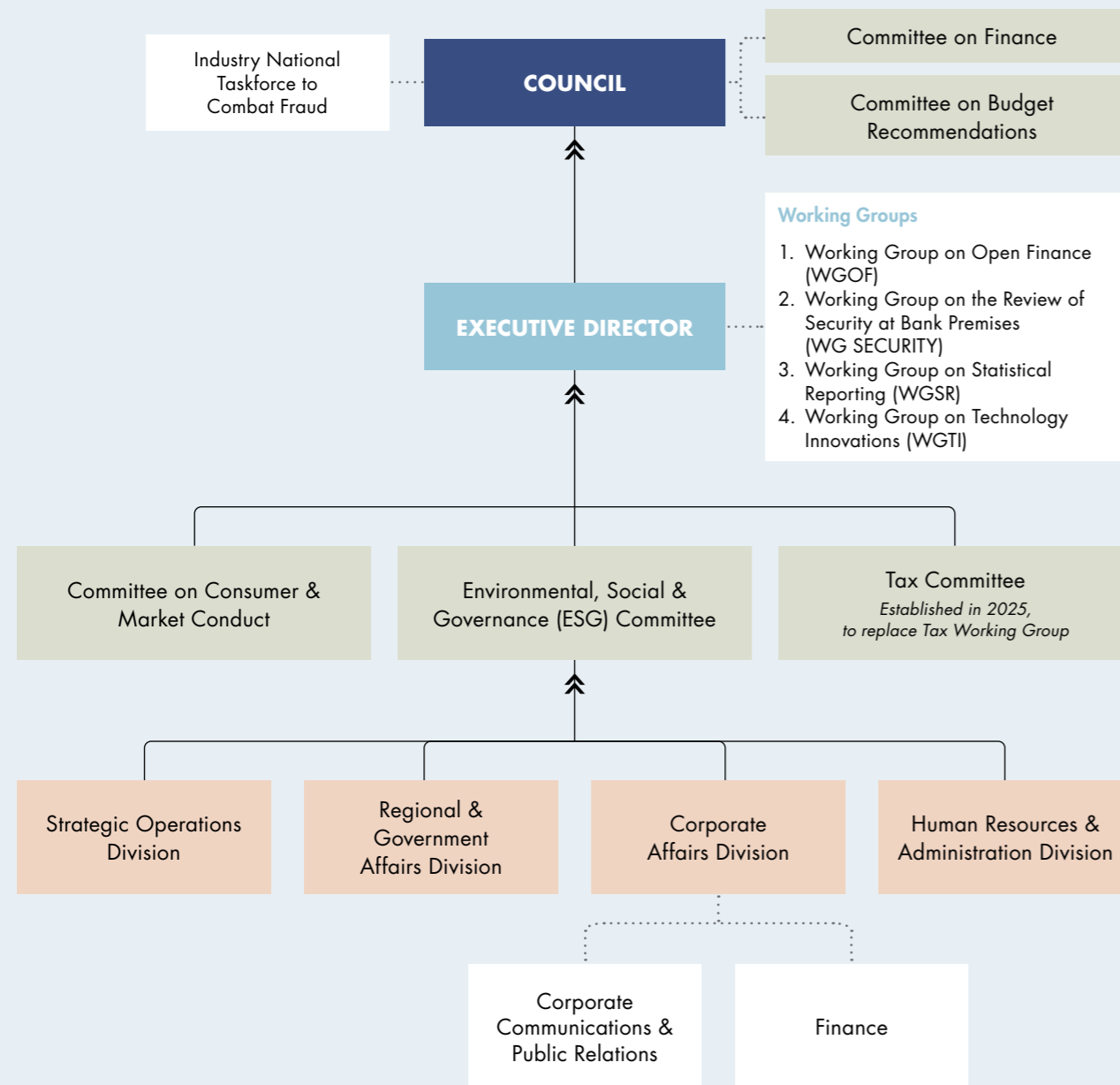
23 **Media Response:** Outlook 2026

ABM'S ORGANISATIONAL STRUCTURE

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 22 employees.

In addition, there are five 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 three report to the Executive Director of ABM.

ABM'S ORGANISATIONAL STRUCTURE



ABM INITIATIVES AND EFFORTS 2025

14 January

Neurodiversity Awareness Session

ABM commenced its 2025 engagement initiatives with a Neurodiversity Awareness Session, held in collaboration with Ernst & Young Consulting Sdn Bhd (EY). Drawing from EY's nine-year neurodiversity journey, the session aimed to build understanding among financial sector human capital leaders on the value of neurodiversity in strengthening workplace inclusion, organisational culture and business performance.



Ms Izzat Zaid from Registered Clinical Psychologist – Minda Inklusif. The session was attended by Heads of Human Resources, Learning & Talent Development, People Sustainability and Squad Leads from 11 of ABM member banks.

The programme featured a sharing session by Ms Lim Su Jin, Neurodiversity Ecosystem Lead, EY People Consulting, followed by a panel discussion with Mr Low Choy Huat, Partner, EY People Consulting, Ms Intan Nahariah Yaacob from Head of PETRONAS Neurodiversity Centre of Excellence (NCoE), and

Through this session, ABM provided a platform for member banks to exchange perspectives on neuroinclusive practices and explore how diverse ways of thinking can support more inclusive and future-ready workplaces.

26 February

Visit Request - Timor-Leste Central Bank Executives to AICB

On 26 February 2025, ABM hosted a study visit for six senior executives from the Banco Central de Timor-Leste (BCTL), the central bank of Timor-Leste, accompanied by three representatives from the International Finance Corporation (IFC).

As part of this initiative, the visit provided an opportunity for knowledge sharing between BCTL and ABM on best practices, technological adoption, and innovation within the Malaysian banking sector.

The visit was part of an IFC-led capacity-building initiative for Timor-Leste's financial sector, which includes establishing a national training institute for banking and finance.

The session was highly productive, offering valuable insights and strengthening ties between ABM, BCTL, and IFC.



ABM INITIATIVES AND EFFORTS 2025

23 April

ABM's Inaugural Hari Raya Open House 2025



On 23 April 2025, ABM hosted its inaugural Hari Raya Open House at the Sime Darby Convention Centre, bringing together representatives from member banks, regulatory bodies, industry partners, and stakeholders. The event provided an opportunity to celebrate the festive season while strengthening the relationships that support the continued development of Malaysia's banking industry.

Held in a warm and festive atmosphere, the gathering enabled guests to reconnect, exchange conversations, and foster closer engagement across the financial services community. The occasion reflected the spirit of Hari Raya, emphasising unity, appreciation, and collaboration among ABM's extended network of partners and colleagues.

ABM extends its sincere appreciation to all distinguished guests for their presence and support.



ABM INITIATIVES AND EFFORTS 2025

6 May

Meeting with the Embassy of the Kingdom of Bahrain

Following a formal request from the Embassy of the Kingdom of Bahrain in Kuala Lumpur, ABM convened a high-level meeting with senior executives of selected Malaysian banks.

The engagement aimed to strengthen bilateral cooperation between Malaysia and Bahrain through banking and financial services collaboration. Discussions covered an overview of the Malaysian banking industry and

the Bahraini financial system, opportunities to enhance bilateral investment through banking partnerships, and insights into the Malaysian banking landscape. The meeting also highlighted the promotion of Bahrain's banking and financial services sector, Malaysian banks' initiatives in ESG, fintech, and innovation, as well as potential collaboration between Malaysian banks and the Bahrain Association of Banks to support innovation and sustainable growth.



26-27 May

ASEAN COFIT: Collaboration Against Scams - Workshop in Bali

ABM, together with Malaysia's representatives to the Cooperation in Finance, Investment, Trade and Technology (COFIT) Task Force Collaboration on Anti-Scam, attended COFIT's Collaboration against Scams Workshop held in Bali, Indonesia on 26-27 May 2025. The Workshop was organised by the Indonesian Banks Association (PERBANAS) in collaboration with its co-chair, The Association of Banks in Singapore.

The Workshop was attended by representatives from the ASEAN Bankers Association, all 10 ASEAN national banking associations, and Indonesia's financial regulator, Otoritas Jasa Keuangan (OJK). It provided a platform for regional engagement and the exchange of views on strengthening collective efforts to combat financial scams across ASEAN.

Discussions focused on benchmarking anti-scam measures among ASEAN banks and developing recommendations on anti-scam roles and responsibilities for non-bank participants in the digital economy.



Following the constructive discussions, two papers will be developed on (i) common definitions and terminology, including baseline standards versus best practices, and (ii) a list of digital economy participants with recommended anti-scam roles and responsibilities. These papers will be pitched at a high level and tabled at relevant ASEAN forums.

ABM INITIATIVES AND EFFORTS 2025

20-22 June

Bersama InvestSmart Fest Pahang

ABM continued to participate in InvestSmart®, the Securities Commission Malaysia’s (SC) investor education initiative aimed to create more informed investors. ABM set up a booth at Bersama InvestSmart® @ Pahang 2025, the SC’s annual flagship event for retail investors outside of Klang Valley.

As part of ABM’s ongoing on-ground efforts to engage communities directly across the country, the participation also reflected the banking industry’s commitment to strengthening public awareness on financial literacy, responsible financial management and scam prevention through closer engagement with consumers at the grassroots level. Through its booth and on-ground engagements, ABM connected directly with visitors to share practical information and promote greater understanding of safe and informed financial decision-making.

The initiative also aimed to:

- Raise awareness about the importance of retirement planning;
- Create awareness on the various products and services available and the opportunity to increase their wealth by investing in legitimate capital market investment products offered in Malaysia; and
- Raise awareness on investment scams and fraud.



This year’s event was held at the main concourse of East Coast Mall between 20–22 June 2025. The three-day event brought together capital market institutions, associations, industry players and relevant agencies under one roof, providing members of the public with direct access to industry representatives and financial education resources.

The event also featured talks, panel discussions and fireside chats, where leading industry experts shared insights on the Malaysian capital market landscape, financial planning and emerging investment opportunities.

Chairman of the Investment, Industrial Development, Science, Technology and Innovation Committee for the State of Pahang, Mohamad Nizar Najib officiated the event.



25-28 June

Knowledge Sharing Visit to Indonesia

As Malaysia assumed the ASEAN Chairmanship in 2025, ABM, through its Regional & Government Affairs team, initiated a series of engagement sessions to strengthen relationships with regional stakeholders and counterparts in Jakarta, Indonesia.

Led by the Executive Director of ABM, Dr Amina Joesetta Kayani, the team held in-person meetings on 26 June 2025 with the Malaysian Permanent Representative to ASEAN, the Malaysian Ambassador to Indonesia, and representatives from the Indonesian Banks’ Association, PERBANAS.

A follow-up virtual engagement took place on 4 July 2025 with the Deputy Secretary General of the ASEAN Secretariat.

The sessions were highly productive and engaging, fostering meaningful dialogue and paving the way for further regional collaboration in the near future.

ABM INITIATIVES AND EFFORTS 2025

5-6 July & 14-16 November

Karnival Celik Kewangan

ABM participated in the Karnival Celik Kewangan held in several locations across Malaysia as part of its ongoing efforts to strengthen public awareness on financial scams under the #JanganKenaScam campaign. The events provided a platform to engage directly with members of the public through informational sharing and interactive activities designed to raise awareness of common scam tactics and preventive measures.

In Tawau, Sabah (5–6 July 2025) at Eastern Plaza, visitors were engaged through outreach activities aimed at promoting greater vigilance in protecting personal and financial information.



ABM further extended its participation at the Karnival Celik Kewangan in Pulau Pinang (14–16 November 2025) at Queensbay Mall. The event was officiated by Chief Minister Chow Kon Yeow and the Governor of Bank Negara Malaysia, Dato’ Sri Abdul Rasheed Ghaffour, highlighting the importance of collaborative efforts between industry stakeholders and public institutions in addressing scam-related risks.

Through these engagements, ABM continued to reinforce the importance of public awareness and vigilance in combating financial scams while supporting nationwide initiatives to strengthen consumer protection.



18 July

Engagement with Chinese Chambers and Other Relevant Organizations Related to Malaysia–China Relations

On 18 July 2025, ABM, led by its Executive Director, Dr Amina Joesetta Kayani, hosted an engagement session involving three ABM member banks – Bank of China, Industrial and Commercial Bank of China (Malaysia) Berhad, and China Construction Bank – and two Malaysian Chinese chambers, namely the Associated Chinese Chambers of Commerce and Industry of Malaysia (ACCCIM) and the Federation of Malaysia Chinese Commerce Association (FEMACCA).

The session aimed to facilitate the exchange of views and deepen understanding of the challenges faced by businesses amid the current geopolitical environment, while providing a platform for the Malaysian Chinese chambers to connect with the China banks operating in Malaysia.

Participants found the engagement highly meaningful, gaining valuable insights into local market needs and strengthening cooperation among key stakeholders.



ABM INITIATIVES AND EFFORTS 2025

23-26 July

ASEAN Real Estate Conference (AREC)

In conjunction with Malaysia's ASEAN Chairmanship in 2025, the Ministry of Housing and Local Government (KPKT) appointed ABM as one of its strategic partners for the ASEAN Real Estate Conference (AREC) 2025, held from 23 to 26 July 2025 at the Kuala Lumpur Convention Centre (KLCC).

AREC 2025 featured three main segments – AREC: Forum, AREC: Business Matching, and AREC: Exhibition – and aimed to serve as a key platform for ASEAN Member States and partners to engage in meaningful dialogue on the future of the real estate sector, particularly in light of rapid technological advancement, urbanisation trends, and the increasing focus on inclusivity and sustainability.

As part of ABM's role, we were invited to host a dedicated Finance Corner (Sudut Kewangan) on Thursday, 24 July 2025, during the Business Matching Day.



This corner offered members of the public access to practical information and guidance on property financing and relevant banking products.

Two of our member banks, Maybank and Hong Long Bank Berhad set up booths at the Finance Corner to promote financial literacy and support customer understanding of housing and banking options.



1 August

ABM Engagement with the Malaysian Bar

ABM participated in an engagement session hosted by the Conveyancing Practice Committee (CPC) of the Malaysian Bar at Wisma Badan Peguam Malaysia, Kuala Lumpur, on 1 August 2025. The engagement was initiated following a request from CPC to explore potential areas of collaboration between ABM and the Bar Council, particularly on matters relating to conveyancing processes, operational coordination and ongoing industry developments. The session served as a platform for constructive dialogue between the banking industry and legal practitioners to address common challenges affecting operational efficiency, timeliness and information exchange in conveyancing-related matters.

ABM was represented by Dr Amina Joesetta Kayani, Executive Director, while the Malaysian Bar delegation was led by its President, Dato' Mohamad Ezri Abdul Wahab, together with representatives from the Conveyancing Practice Committee and Islamic Finance Committee.

The engagement reflects ABM's continued commitment to fostering constructive industry collaboration and supporting efforts to improve processes, strengthen stakeholder relationships and address challenges faced by member banks and the wider legal ecosystem.



ABM INITIATIVES AND EFFORTS 2025

20 August

Meeting with representatives from Ministry of Economic Development of Russia

On 20 August 2025, ABM had a fruitful engagement with Ms Ekaterina Evgrafova from the Ministry of Economic Development of the Russian Federation. The session provided a valuable platform for knowledge-sharing and exploring potential partnerships among stakeholders. During the session, Ms Ekaterina shared insights on the Ministry's engagement with Malaysia.



The engagement session was also attended by Mr Yury Bogdanov from Center-Invest Bank, who presented Center-Invest Bank's initiatives in ESG, innovation, and inclusive banking.

Representatives from Maybank and RHB Bank Berhad also participated in the discussion, contributing perspectives and exchanging views on collaboration opportunities.



28-29 August

ASEAN Bankers Association Permanent Committee on ASEAN Inter-Regional Relations (PCIR) Study Tour 2025

Day 1

The ASEAN Bankers Association Permanent Committee on ASEAN Inter-Regional Relations (ASEAN IRR) Study Tour 2025, led by ABM, commenced on 28 August 2025 in Hong Kong with participants from eight ASEAN countries. The programme began with a visit to the Hong Kong Exchanges and Clearing Limited (HKEX), where discussions focused on Hong Kong's role as an international financial centre and developments in sustainable banking practices.



The day continued with visits to ZA Bank and Hong Kong Cyberport, providing participants with valuable insights into fintech innovation and digital transformation.

Interactive networking and knowledge-sharing sessions fostered meaningful exchanges on leveraging technology to advance financial inclusion.

Day 1 set a strong foundation for regional collaboration, innovation, and continued engagement throughout the study tour.

ABM INITIATIVES AND EFFORTS 2025

Day 2

Day 2 of the Study Tour featured a series of engaging and forward-looking discussions with key financial institutions in Hong Kong. The programme began with visits to the Hong Kong Monetary Authority (HKMA) and The Hong Kong Association of Banks, where participants exchanged views on regional initiatives and emerging developments, including Project Ensemble, cross-border fast payment system connectivity (such as Thailand's PromptPay), generative artificial intelligence, stablecoins, and sustainability initiatives in Hong Kong.

The delegation also visited WeLab Bank and Mox Bank, gaining valuable insights into digital banking innovation and the evolving financial landscape.

Discussions highlighted the rapid shift in digital transformation and its implications for the future of banking. Additional perspectives shared by the Financial Services Development Council (FSDC) further enriched the dialogue.

Delegates found the two-day study tour highly beneficial and identified potential opportunities for future collaboration in advancing innovation and financial inclusion. The delegation was led by Mr Paul Gwee, Secretary General of the ASEAN Bankers Association; Mr Sutheshan Shanmugarajah, Chair of the Permanent Committee on ASEAN Inter-Regional Relations; and Dr Amina Joesetta Kayani, Executive Director of ABM.



4 September

Bengkel Pelaksanaan Perjanjian Jual Beli Secara Elektronik (e-SPA)

Bengkel Pelaksanaan Perjanjian Jual Beli Secara Elektronik (e-SPA), held on 4 September 2025, was a collaborative effort between ABM and the Ministry of Housing and Local Government (KPKT). The workshop was attended by members of ABM, the Association of Islamic Banking and Financial Institutions Malaysia (AIBIM) and the Association of Development Finance Institutions of Malaysia (ADFIM), as well as representatives from KPKT and supporting agencies. The session aimed to advance the implementation of electronic Sale and Purchase Agreements (e-SPA) by fostering constructive dialogue on operational, legal and compliance considerations to support effective digital property transactions.



ABM INITIATIVES AND EFFORTS 2025

5-7 September & 7-9 November

#JanganKenaScam @ Karnival Jom Heboh

ABM continued to support public awareness initiatives on financial scam prevention through the #JanganKenaScam campaign in 2025. These outreach efforts aim to educate the public on how to recognise common scam tactics and encourage greater vigilance in protecting personal and financial information.



Karnival Jom Heboh, Sarawak

ABM participated in Karnival Jom Heboh, held at Dataran Perayaan, Petra Jaya, Kuching, Sarawak, from 5 to 7 September 2025. The #JanganKenaScam initiative engaged visitors through informational sharing and activities designed to raise awareness on financial scams and preventive measures. Members of the public were also encouraged to remain alert and to report suspected scam incidents to their respective banks or the National Scam Response Centre.

Karnival Jom Heboh, Pulau Pinang

ABM further extended its outreach at Karnival Jom Heboh in Batu Kawan, Pulau Pinang, from 7 to 9 November 2025, continuing efforts to reach wider communities. The engagement provided an opportunity for visitors to learn more about common scam tactics and practical steps to safeguard themselves against financial fraud, reinforcing the importance of public awareness in combating scam-related risks.



24-26 October

InvestSmart Fest Kuala Lumpur

ABM once again participated in InvestSmart® Fest in Kuala Lumpur.

InvestSmart® Fest 2025 ("ISF 2025"), themed Bijak Labur Hidup Makmur, was held from 24 – 26 October 2025 at Hall 3 + foyer, Mid Valley Exhibition Centre, Mid Valley Mall in conjunction with the Financial Literacy Month 2025.

During the event, ABM's representatives engaged with members of the public to create awareness of ABM and its activities, while also sharing helpful tips on how to stay vigilant to possible scams.

More than 45 exhibitors were present at this 3-day event, including capital market affiliates and industry players such as fintech companies, showcasing their products and services.



ABM INITIATIVES AND EFFORTS 2025

30 October

LIFE AT WORK Awards 2025 (LAWA 2025) Category – Women At Work & Leadership

ABM was recognized as First Runner-Up in the Life At Work Awards (LAWA), highlighting its continued commitment to fostering inclusive, equitable, and empowering workplace for women.

ABM was honoured to attend the Gala Dinner and celebrate this achievement with the team, acknowledging the collective effort that makes ABM a truly fantastic place to work.



4 November

ABM's Inaugural Members' Day 2025

ABM successfully convened its Inaugural Members' Day 2025 on 4 November 2025, marking a key milestone in the Association's transformation journey and reinforcing the strength of collaboration within Malaysia's banking sector.

Held in Kuala Lumpur under the theme "Purpose, Presence & Progress," the Members' Day brought together chief executives and senior leaders from ABM's member banks for a strategic dialogue focused on aligning industry priorities and strengthening collective foresight as the sector looks ahead to 2026 and beyond.

In her opening address, Dr Amina Kayani, Executive Director of ABM, welcomed members and partners, highlighting the significance of the inaugural Members' Day as a platform for strategic engagement and industry alignment. She noted that ABM's transformation is well advanced, with the Association steadily expanding its strategic presence, influence, and impact across key areas such as digitalisation, sustainability, financial inclusion, governance, and talent development.



A central highlight of the programme was a panel discussion titled "Charting Malaysia's Banking Momentum: Strength, Strategy & Sustainability," which explored how banks can sustain competitive advantage through responsible innovation, harness emerging technologies, including artificial intelligence (AI), and strengthen ESG leadership in line with national and regional priorities. The discussion underscored the importance of collaboration under ABM's leadership to future-proof value creation and reinforce Malaysia's financial ecosystem.

The dialogue was complemented by a presentation of insights from the PwC CEO Survey 2025, offering global and regional perspectives on leadership confidence, growth outlooks, digital transformation, and organisational resilience. The sharing provided valuable context on how business leaders across markets are navigating uncertainty while positioning their organisations for long-term relevance.

In her closing remarks, Dr Amina reaffirmed the banking sector's role as a cornerstone of Malaysia's economic stability and growth, and emphasised the industry's continued commitment to innovation, resilience, and inclusion. The Inaugural Members' Day 2025 underscored ABM's role as a strategic industry convenor and its commitment to advancing a future-ready banking sector for Malaysia and the region.

ABM INITIATIVES AND EFFORTS 2025

18 November

Webinar Ekosistem Perbankan Inklusif OKU

Bank Negara Malaysia, in collaboration with the Society of the Blind Malaysia (SBM), invited ABM to participate as one of the panellists in the "Webinar Ekosistem Perbankan Inklusif OKU" held on 18 November 2025. The invitation reflected the ongoing collaboration between BNM and ABM following the Persons with Disabilities (PWD) Dialogue Session in August 2024, as well as ABM's participation in BNM's Sasana Symposium.

ABM's, Executive Director, Dr Amina Joesetta Kayani, participated in the panel Q&A session alongside Dr Ahmad Shamsuri Muhammad, Deputy President of SBM. The session was moderated by Ms Lau Chin Ching, Director of the Consumer and Market Conduct Department, Bank Negara Malaysia.

The webinar aimed to enhance awareness and understanding of the revised Policy Document on Fair Treatment of Financial Consumers (FTFC), particularly the introduction of a new principle relating to the fair treatment of vulnerable consumers.



The session also highlighted initiatives undertaken by Bank Negara Malaysia and the banking industry to strengthen access to financial products and services, improve financial literacy, and promote greater financial inclusion for the OKU community.

During the panel discussion, ABM shared industry perspectives and ongoing efforts by member banks in supporting inclusive banking practices and improving accessibility for persons with disabilities. The webinar underscored the banking industry's collective efforts to enhance accessibility, strengthen fair treatment practices and promote greater financial inclusion for persons with disabilities.

19-21 November

24th ASEAN Banking Conference and 53rd ASEAN Banking Council with the theme – Optimising Banking in a Digital Age: Successes and Challenges

Day 1

On 19 November 2025, regional banking leaders convened at the 24th ASEAN Banking Conference in Yangon, Myanmar, to explore strategies for advancing digital transformation while maintaining trust and resilience in the financial sector. Key participants included Daw Than Than Swe, Governor of the Central Bank of Myanmar, and Mr Paul Gwee, Secretary General of ASEAN Bankers Association. ABM also demonstrated its support by participating virtually.



Discussions centered on accelerating digital banking adoption, enabling interoperable payment systems such as regional QR connectivity, assessing the macroeconomic outlook, and strengthening cybersecurity through enhanced fraud prevention and Strong Customer Authentication (SCA) measures. Participants also explored ways to harmonize traditional banking operations with emerging digital models.

The conference provided valuable insights into ASEAN's evolving digital banking landscape, highlighting that robust security measures and customer trust remain central to sustainable progress and innovation. The event reinforced the region's commitment to collaboration, innovation, and resilience in shaping the future of banking.

ABM INITIATIVES AND EFFORTS 2025

Day 2

On 20 November 2025, the three Permanent Committees under the ASEAN Bankers Association (ABA) convened simultaneously. The 3 Permanent Committees are:

- ASEAN Inter-Regional Relations (ASEAN IRR)
- Banking Education
- Cooperation in Finance, Investment, Trade & Technology (COFITT)

ABM, as Malaysia’s representative to the ABA, serves as Chair of ASEAN IRR. Mr Sutheshan Shanmugarajah of Malayan Banking Berhad, who is also the Chairman of the Committee, led the session alongside ABM. The meeting was conducted smoothly and proved highly productive, advancing strategic priorities for regional banking collaboration.

Following the permanent committee meetings, the Caucus Meeting and the 10th Annual General Meeting (AGM) were held, attended by ASEAN Heads of Delegations to review progress and chart the way forward.

These engagements collectively reaffirm ASEAN’s commitment to unity, innovation, and shared progress – bridging regions, advancing banking education, and strengthening cooperation among member states.



Day 3

On 21 November 2025, the ASEAN Banking Council (ABC) convened regional banking leaders to conclude deliberations on the Permanent Committee Reports and to examine collaborative strategies for the advancement of the ASEAN banking sector. The session emphasized key insights on digital innovation, talent development, and the strengthening of regional financial integration, underscoring ASEAN’s commitment to fostering a resilient and future-ready banking ecosystem.

The meeting also featured the formal handover of the ABA Chairmanship from the Philippines to Singapore and confirmed preparations for the 54th ABC Meeting.

Special appreciation is extended to Mr Sutheshan Shanmugarajah, Malaysia’s Head of Delegation and Chair of the ASEAN Inter-Regional Relations Committee, along with all Malaysian delegates, for their active engagement and invaluable support throughout the proceedings.

21 November

ABM Human Rights Guidelines for Responsible Banking

These Guidelines were jointly developed by ABM and the ABM ESG Committee in close collaboration with industry stakeholders.

This initiative directly aligns with the launch of Malaysia’s National Action Plan on Business and Human Rights (NAPBHR) 2025–2030, reinforcing a collective commitment to advancing human rights principles within the financial industry. The Guidelines serve as a strategic blueprint, encouraging financial institutions to integrate these vital principles into their existing ESG and human rights frameworks.

ABM TASK FORCE

INDUSTRY NATIONAL TASKFORCE (NTF) TO COMBAT FRAUD



Chairman
Syed Ahmad Taufik Albar
Malayan Banking Berhad



Alternate Chairman
Datin Kalyani a/p Balakrishnan Nair
Malayan Banking Berhad

Participating Banks

- Affin Bank Berhad
- Alliance Bank Malaysia Berhad
- AmBank (M) 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
- Standard Chartered Bank Malaysia Berhad
- United Overseas Bank (Malaysia) Bhd
- Boost Bank Berhad
- GX Bank Berhad
- YTL Digital Bank Berhad (Ryt Bank)
- AIBIM
- Bank Simpanan Nasional
- Bank Islam Berhad
- Bank Kerjasama Rakyat Malaysia Berhad
- MBSB Bank Berhad
- Bank Muamalat Malaysia Berhad
- AEON Bank (M) Berhad

Activities & Achievements







- Fraud Mitigation Measures - Migration of unsupported minimum operating system versions and plans on nationwide educational programmes.
- Scam Awareness - JKS communication plans and community outreach awareness programme to target demographics e.g. universities, places of worship, etc.
- Continuous monitoring of the Industry Fraud Statistics - Number of reported cases and prevented numbers.
- Engagement sessions and a townhall session with BNM for BNM to clarify and discuss the Specifications on Ensuring Fair Treatment for Victims of Unauthorised e-Banking Transactions (SEFT) and Specifications on Fraud Detection Standards to Combat Electronic Banking Fraud (SFDS) with members.
- Engagement with the Association of Banks in Singapore (ABS) through virtual sessions to share further insights on Singapore’s account draining control measures being implemented by ABS member banks.

SMALL WORKING GROUPS (SWG)

National Cyber Crime Lab (NCCL) & PayNet	PDRM & NSRC
MCMC & Telco	Fraud Measures
e-Money Institution (EMI) & Merchants/Billers	Communication

ABM COMMITTEES

COMMITTEE ON FINANCE




 Affin Bank Berhad (Chairman) Datuk Wan Razly Abdullah bin Wan Ali	 CIMB Bank Berhad Khairul Rifaie	 Hong Leong Bank Berhad Malkit Singh Maan	 Public Bank Berhad Chang Siew Yen
 RHB Bank Berhad Mohamed bin Rastam Shahrom	 Standard Chartered Bank Malaysia Berhad Mak Joon Nien		

COMMITTEE ON CONSUMER & MARKET CONDUCT

 Malayan Banking Berhad (Chairman) Shaikh Munir Ahmad	 Affin Bank Berhad Malini Satgunavadivel	 Alliance Bank Malaysia Berhad Sharon Woo	 AmBank (M) Berhad Lee Kah Koon
 CIMB Bank Berhad Colleen Ong	 Hong Leong Bank Berhad Angel Chong Wei Teing	 HSBC Bank Malaysia Berhad Mah Foong Yee	 OCBC Bank (Malaysia) Berhad Dzulkiyly Aminuddin (pix) Wan Dzulqarnain bin Hassan Sadri (until July 2025) (from August 2025)
 Public Bank Berhad Siew Lup Yan	 RHB Bank Berhad Michelle Liew	 Standard Chartered Bank Malaysia Berhad Rena Tan	 United Overseas Bank (Malaysia) Bhd Annie Mammen

ABM COMMITTEES

COMMITTEE ON BUDGET RECOMMENDATIONS

 Public Bank Berhad (Chairman) Yik Sook Ling	 CIMB Bank Berhad Intan Nadia binti Jalil (pix) Dr Amonthep Chawla (until 30 November 2025) (from January 2026)	 HSBC Bank Malaysia Berhad Eugene Vong	 Malayan Banking Berhad Suhaimi Ilias
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ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG) COMMITTEE

 Malayan Banking Berhad (Chairman) Datuk Shahril Azuar Jimin	 Affin Bank Berhad Irwin Mohd Eusoff	 Alliance Bank Malaysia Berhad Roy Heong	 AmBank (M) Berhad Amanah Aboobucker
 CIMB Bank Berhad Luanne Sieh	 Citibank Berhad Omar Khan	 Hong Leong Bank Berhad Chow Sheng Wai	 HSBC Bank Malaysia Berhad Raja Amir Shah Raja Azwa
 OCBC Bank (Malaysia) Berhad Tan Ai Chin	 Public Bank Berhad Chong Soo Loong	 RHB Bank Berhad Angus Salim Amran	 Standard Chartered Bank Malaysia Berhad Low Li May
 United Overseas Bank (Malaysia) Bhd Moreen Joseph			

ABM COMMITTEES

TAX COMMITTEE

 Malayan Banking Berhad (Chairman) Surin Segar	 Affin Bank Berhad Joanne Rodrigues	 Alliance Bank Malaysia Berhad Mary Fong Mei Wah	 AmBank (M) Berhad Phuah Shok Cheng
 CIMB Bank Berhad Sam Chay Siew Hun	 Hong Leong Bank Berhad Malkit Singh Maan	 Public Bank Berhad Tian Yun Yun	 RHB Bank Berhad Mohamed bin Rastam Shahrom

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 WORKING GROUPS

ABM TAX WORKING GROUP

 Chairman **Surin Segar**
Malayan Banking Berhad

Participating Member Banks

- All 27 member banks

Activities & Achievements

- Completed tax treatment on interest / coupon / distribution payments in respect of Additional Tier 1 (AT1) capital instruments under Basel III.
- Implementation of e-invoice for banking industry.
- Expansion of scope of service tax to financial services.

ABM WORKING GROUP ON OPEN FINANCE (WGOF)

 Chairman **Datin Kalyani a/p Balakrishnan Nair**
Malayan Banking Berhad


Participating Member Banks

- Affin Bank Berhad
- Alliance Bank Malaysia Berhad
- Bank of America Malaysia Berhad
- China Construction Bank (Malaysia) 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

- Facilitation of discussion sessions and coordination of the Workshop on Open Finance organised by BNM and PayNet for pilot banks.
- Participation in BNM's and PayNet's Open Finance Industry Engagement Session.
- Sharing of updates from PayNet on the implementation of Open Finance, as well as dissemination of the Exposure Draft (ED) on Open Finance issued by BNM to Working Group members.

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

 Chairman **Dato' Ishak 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

- WG meeting to review the transition toward enhanced risk management and security frameworks on 15 April 2025.
- Meeting with Jabatan Pencegahan Jenayah dan Keselamatan Komuniti (JPJJK) on security issues at bank premises on 16 December 2025.

ABM WORKING GROUPS


ABM WORKING GROUP ON STATISTICAL REPORTING (WGSR)	
 <p>Chairman Linda Lai Pai Leng OCBC Bank (Malaysia) Berhad</p>	
Participating Member Banks <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> WG meetings - Discussions and deliberations on key issues and challenges faced by member banks in relation to statistical reporting requirements. Compilation and consolidation of industry feedback on data management and statistics related matters for submission to BNM. Submissions of industry concerns and recommendations, as well as seeking clarifications on data management and statistical reporting-related matters with BNM.

ABM WORKING GROUP ON TECHNOLOGY INNOVATION (WGTI)	
 <p>Chairman Ros Aziah Mohd Yusoff CIMB Bank Berhad</p>	
 <p>Alternate Chairman William (Bill) John Streitberg Hong Leong Bank Berhad</p>	
Participating Member Banks <ul style="list-style-type: none"> Affin Bank Berhad AmBank (M) Berhad CIMB Bank Berhad Citibank 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 GX Bank Berhad 	Activities & Achievements <ul style="list-style-type: none"> Initiation of an engagement session with Google Malaysia and organised Knowledge-sharing on Google's Anti-Money Laundering AI (AML AI) Solution, & other relevant solutions of interest to Working Group members, and networking session with Google Malaysia at Google Malaysia's office on 29 April 2025. Consolidation and compilation of high-level industry feedback, together with additional data points, for submission to Bank Negara Malaysia (BNM) as part of the industry's collective concerns and proposals in response to BNM's Exposure Draft (ED) on Risk Management in Technology (RMiT) 2024. Following the industry submission in January 2025, BNM convened a townhall session with ABM member banks to address queries, clarify regulatory expectations and facilitate a more consistent and aligned understanding of the RMiT ED across the industry. The session also aimed to promote a balanced approach that supports both the growth and resilience of the Malaysian financial industry under the updated RMiT Policy Document.

ABM STATE SUB-COMMITTEES

The members of the ABM State Sub-Committees are primarily drawn from senior bankers of Council banks operating within their respective states. The Chairman of each State Sub-Committee will be appointed from the Chairman Bank of the Association.

The Committees represent the commercial banking members of their respective states through liaison engagements, as well as attending talks and events organized by Bank Negara Malaysia, government agencies and official industry representatives (where applicable). Meetings, including the Annual General Meeting, are held among the local committee to understand ongoing banking issues, market trends, and future industry challenges.



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Secretary

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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 Yunaidi Hamid
CIMB Bank Berhad
Treasurer

Megat Zaidi Megat Mokhtar
Public Bank Berhad
Auditor

Nor'Azam bin Ismail
RHB Bank Berhad
Auditor

Cek Rosnah Zainol
Affin Bank Berhad
Committee Member

Juliana Ho Joo Lee
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Committee Member

Moris Faizan Mokhtar
AmBank (M) Berhad
Committee Member

Jackson Lim Chin Sheng
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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

ABM STATE SUB-COMMITTEES

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

Wan Shafinat Hashim
CIMB Bank Berhad
Treasurer

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Ng Boon Kem
Public Bank Berhad
Vice Chairman

Vichell Lai Syut Fun
Hong Leong Bank Berhad
Secretary

Tham Kok Weng
RHB Bank Berhad
Treasurer

Jeremy Loh
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

Mohamad Gaddafi Hussin
Affin Bank Berhad
Committee Member

Wong Hee Lee
Alliance Bank Malaysia Berhad
Committee Member

Gary Chin Wai Tai
AmBank (M) Berhad
Committee Member

H'ng Boon Hooi
CIMB Bank Berhad
Committee Member

Norhaizatul Akmar Muda
HSBC Bank Malaysia Berhad
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Tan Ya Ying
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Sharon Yan
Alliance Bank Malaysia Berhad
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Michael Tan Hiang Tak
AmBank (M) Berhad
Committee Member

Lim Wee Kiat
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Wallace Wei Fuzhen
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Committee Member

Farid Adam
CIMB Bank Berhad
Committee Member

Tan Chang Chyuan
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Committee Member

Lim Chin Siong
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Committee Member

Norfinah Mohd Nor
Hong Leong Bank Berhad
Committee Member

Sanjeev Sreedharan
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Committee Member

Helen Lee Sun Sun
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Committee Member

Hue Sze Sean
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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

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Chairman

Ramesh a/l Kasnan @ Krishnan
Malayan Banking Berhad
Secretary

Cheong Fui Chin
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Committee Member

Farid Adam
CIMB Bank Berhad
Committee Member

Raja Khairuddin Shah Raja Ismail
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Committee Member

Christopher Niap
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Committee Member

PAHANG / KELANTAN /
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ABM STATE SUB-COMMITTEES

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Secretary

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AmBank (M) Berhad
Assistant Secretary

Mark Kong
OCBC Bank (Malaysia) Berhad
Treasurer

Mohamad Gaddafi Hussin
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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

ABM STATE SUB-COMMITTEES

Annie, See Foong Nie
HSBC Bank Malaysia Berhad
Secretary

Mohamad Faiz bin Mohamad Azmi
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

Rozi binti Haron
Affin Bank Berhad
Secretary

Julaida binti Jusoh
CIMB Bank Berhad
Treasurer

Mohd Radzihan bin Mohd Radzali
Public Bank Berhad
Committee Member

Mohamad Azrul Hafizan bin Ayob
RHB Bank Berhad
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SABAH

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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

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Abang Jamili bin Abang Julai
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Chairman

Chua Ko Onn
Public Bank Berhad
Secretary

Sharon Liew Gaik Hua
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

Hajah Johanna Abdullah
RHB Bank Berhad
Committee Member

Maria Maxine Lai
Standard Chartered Bank Malaysia
Berhad
Committee Member

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

DIRECTORY OF ABM MEMBERS



AFFIN BANK BERHAD

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PHBMMYKL

BOARD OF DIRECTORS

Chairman
Dato' Md Agil bin Mohd Natt

Directors
Dato' Abdul Aziz bin Abu Bakar
Dato' Mohd Hata bin Robani
Ignatius Chan Tze Ching
Dato' Rozalila binti Abdul Rahman
Marzida binti Mohd Noor
Gregory Jerome Gerald Fernandes
Chan Wai Yu
Mohammad Ashraf bin Md Radzi
Emeliana Dallon Rice-Oxley
Dato Sharkawi bin Alis
Datu Hajah Elean binti Masa'at

**President & Group
Chief Executive Officer**
Datuk Wan Razly Abdullah
bin Wan Ali

**Group Chief Legal Officer &
Company Secretary**
Nimma Safira binti Khalid @
Mat Khalid

MANAGEMENT BUSINESS UNITS

**Executive Director,
Group Corporate Banking**
Hanif bin Mohd Yusof

Executive Director, Group Treasury
Nazim bin Mohd Nor

**Executive Director,
Group Enterprise Banking**
Fung Kai Jin

BUSINESS SUPPORT UNITS

**Group Chief Community
Banking Officer**
Risham Akashah bin Kamaruzaman

Group Chief People Officer
Dr Mohd Syukri bin Ahmad Sudari

Group Chief Risk Officer
Ricky Dang Cheong Min

Group Chief Corporate Strategy Officer
Irwin bin Mohd Eusoff

Group Chief Financial Officer
Joanne May Rodrigues

Group Chief Credit Officer
Norhazlizawati binti Mohd Razali

Group Chief Internal Auditor
Wahdania binti Mohd Khir

Group Chief Compliance Officer
Adzamimah binti Adzmi

DIRECTORY OF ABM MEMBERS



ALLIANCE BANK MALAYSIA BERHAD

Menara Alliance Bank
159 Jalan Ampang
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SWIFT Code:
MFBBMYKL

BOARD OF DIRECTORS

Chairman

Tan Sri Amirsham bin A Aziz

Deputy Chairman

Wong Yuen Weng Ernest

Directors

Susan Yuen Su Min
Lum Piew
Cheryl Khor Hui Peng
Chia Yew Hock Wilson
Dr John Lee Hin Hock
Stephen Oong Kee Leong
Lily Rozita binti Mohamad Khairi

MANAGEMENT TEAM

Group Chief Executive Officer

Kellee Kam Chee Khiong

Acting Group Chief Operations Officer

Chap Kar Hin

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 & Information Officer

Nantha Kumar Subramanian

Group Chief Strategy & Transformation Officer

Dr Aaron Sum Wei Wern

Group Chief Credit Officer

Ernest Kwong Kah Wah

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



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ARBKMYKL

BOARD OF DIRECTORS

Chairman

U Chen Hock

Directors

Soo Kim Wai
Dr Veerinderjeet Singh a/l
Tejwant Singh
Ng Chih Kaye
Foong Pik Yee
Khaw Hock Hoe

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

Managing Director, Group Wealth Management

Goh Wee Peng

Chief Operations Officer

Elango Kuppusamy

Group Chief Financial Officer

Phuah Shok Cheng

Group Chief Human Resource Officer

Tricia Lim

Group Chief Risk Officer

Shamsul Bahrom Mohamed Ibrahim

Group Chief Internal Audit

Ng Ek Leong

Group Chief Compliance Officer

Faradina Mohammad Ghouse

Group Chief Fintech & Technology Officer

Wong Eng Teng

DIRECTORY OF ABM MEMBERS

DIRECTORY OF ABM MEMBERS



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BKKBMYKL

BOARD OF DIRECTORS

Chairman / Independent Director
Banlue Chantadisai

Directors

Rushda Theeratharathorn
Chris Chia Woon Liat
Tunku Ali Redhaudin ibni
Tuanku Muhriz
Bordin Unakul
Por Peng Seong
Chew Boon Keong
Charoenlarp Thammanichanond
Thongchai Ananthothai

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

Risk Management
Calvin Teo Kok Keong

Human Capital (Interim Head)
Ding Mei Ching

Budget & Planning
Chan Tuck Yuan

Audit & Control
Lee Tin Choo

Compliance
Mohd Saharizal bin Bahrudin

Company Secretarial
Fiona Lim Chui Kim



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apac-malaysia.html

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BOFAMY2X

BOARD OF DIRECTORS

**Chief Executive Officer and
Executive Director**
Gautam Padmakar Puntambekar

Directors
Gautam Padmakar Puntambekar
Adil Ahmad
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



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SWIFT Code:
BKCHMYKL

BOARD OF DIRECTORS

Chairman
Yu Xiaohui

Directors
Wu Jun
Lee Heng Guie
Tan Tian Meng
Steve Chen Thien Yin

MANAGEMENT

Chief Executive Officer
Wu Jun

Deputy Chief Executive Officers
Zhao Haiqing
Datuk Alvin Tay Swee Gim
Yan Ye

Chief Risk Officer
Yeung Ching Mun Anysia

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

General Manager, Finance Department
Liu Wenjun

Chief Internal Auditor
Chong Yoke Loong

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

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

**General Manager, Human Resources
Department; and General Manager,
General Administration Department**
Cai Fang

**Deputy General Manager (Acting),
Clearing Operations Department**
Cheng Xi

**Acting HOD,
Risk Management Department**
Yeo Lai Kuan

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

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

**General Manager,
Global Markets Department**
Jiang Hongquan

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

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

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

DIRECTORY OF ABM MEMBERS



BNP PARIBAS

BNP PARIBAS MALAYSIA BERHAD

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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

Julia Mah Li Ching

MANAGEMENT

Chief Executive Officer

Anthony Lo Chiang Loong

Chief Operating Officer

Saroj Suaro

Chief Risk Officer

Lim Seok Cheng

Head of Human Resources

Soong Lai Kuan

Chief Financial Officer

Kevin JV Wong

Chief Compliance Officer

Kubeehran Prasath

Vice President, Credit Transaction Monitoring

Rabiatul Adawiyah Amin-Nuddin

Head of Internal Audit

Nasrul Azam Mohd Bakri

Head of Legal

Marwalis Mohd Kassim

Assistant Vice President, 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

Michael Soh

Head of Islamic Banking (Najmah)

Ilaina Jamilah Ibrahim

Head of ALM Treasury

Ian Gan Kah Wai

Head of Credit Management

Ng Weng Wai

Financial Institutions Coverage

Lim Tho Kin

Head of Multinational Corporates Coverage

Andy Tan Boon Huan



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BOBEMYK2

BOARD OF DIRECTORS

Chairman

Lau Nai Pek

Executive Director

Anthony Sheyantha Abeykoon

Independent Directors

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

Non-Independent Director

Rohan a/I Krishnalingam

MANAGEMENT

Chief Executive Officer

Foziakhatoon binti Amanulla Khan

Deputy Chief Executive Officer

Ungku Norliza Syazwan binti
Ungku Halmie

Chief Financial Officer

Steven Lim Swee Aun

Chief Risk Officer

Puteri Syurga

Chief Compliance Officer

Mohanamerry a/p Vedamanikam

Head of Production and Innovation

Manfred Foong

Head of Information Security

Shankar Krishnan

Head of Operations & Customer Experience

Shanmugapriya Kanesan

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

BOARD OF DIRECTORS

Non-Independent

Non-Executive Director / Chairman

Liu Jiang

Executive Director

Peng Anping

Independent Non-Executive Directors

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

MANAGEMENT

Managing Director / Chief Executive Officer

Peng Anping

Deputy General Managers

An Yang
Jia Zecun

Chief Compliance Officer

Lim Fong Fong

Chief Risk Officer

Chin Ying Jack



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DIRECTORY OF ABM MEMBERS

DIRECTORY OF ABM MEMBERS



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CIBBMYKL

BOARD OF DIRECTORS

Chairman / Non-Independent Director
Datuk Syed Zaid Syed Jaffar Albar

**Executive Director /
Non-Independent Director**
Muhammad Novan Amirudin

Independent Directors
Chu Hong Keong
Sukanta Kumar Dutt
Christina Ong Soo Chan
Kee E-Lene
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,
Digital Businesses**
Gurdip Singh Sidhu

**Chief Executive Officer,
Growth Markets**
Vacant

**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 Mohd Yusoff

Group Company Secretary
Datin Rossaya Mohd Nashir

DIRECTORY OF ABM MEMBERS



CITIBANK BERHAD

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165 Jalan Ampang
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CITIMYKL

BOARD OF DIRECTORS

Chairman
Mark Fordyce Hart

Directors
Abhijit Dattanand Kumta
Datuk Mark Rozario
Norazilla Tahir

MANAGEMENT

Chief Executive Officer
Vikram Singh

Public Affairs Officer
Sara Yasmine Mohamed

**Country Business Execution Lead
Chief Administrative Officer**
Stephanie Lim

Country Human Resource Officer
Karen Cheong

Country Chief Financial Officer
Alyse Tan

Country Legal Counsel
Evelyn Chan

Head of Markets
Hooi Wan Ng

Country Risk Head ICG & CCB
Omar Khan

Head of Securities Service
Samuel Hwa

Head of Audit Malaysia
Yusnita Abdul Razak

**Country Head of Services,
Treasury & Trade Solutions**
SP Mohanty

Interim Head of Technology
Jun Tau Yap

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

DIRECTORY OF ABM MEMBERS

Deutsche Bank

DEUTSCHE BANK (MALAYSIA) BERHAD

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SWIFT Code:
DEUTMYKL

BOARD OF DIRECTORS

Chairperson

Datin Wan Daneena Liza binti Wan
Abdul Rahman

Executive Director

Dato' Yusof Annuar Yaacob

Independent Non-Executive Directors

Chong Kin Leong
Tunku Zain Al-Abidin Ibni Tuanku
Muhriz

Non-Independent Director

Seamus Toal

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 Trust and Securities Services

Richard Lim Hock Seng

Head of Corporate Bank and Relationship & Transaction Management

Vikas Arora

Chief Financial Officer / Chief Operating Officer

Elaine Liew Yeh Yin

Head of Risk

Surabhi Agarwal

Treasurer

Nurul Aida Mohd Nor

Head of Compliance & Anti-Financial Crime

Jenice Tan

Head of Operations

Sandeep Todi

Head of Human Resources

Sanya Ali

Head of Technology

Sapian Abd Rashid

Chief Internal Auditor

Siti Noor Aminah Kamaruddin

Chief Security Officer

Wong Jen Yean

DIRECTORY OF ABM MEMBERS

GXBank

GX BANK BERHAD

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GXSPMYKL

BOARD OF DIRECTORS

Chairman / Independent Non-Executive Director

Datuk Zaiton binti Mohd Hassan

Independent Directors

Datuk Maimoonah binti
Mohamed Hussain
Mohamad Reza bin Abdul Mutalib

Non-Independent Non-Executive Director

Lim Kell Jay

Non-Independent Executive Director

Lai Pei Si

MANAGEMENT

Chief Executive Officer

Kaushik Chowdhury

Deputy Chief Executive Officer / Chief Operating Officer

Hildah Hamzah

Chief Technology Officer

Nishant Sharma

Chief Risk Officer

Kiyoka Thaam

Chief Financial Officer

Kenneth Leong

Head of Data

Caroline Chong

Head of People

Christina Chan

Head of Internal Audit

Karina Sivam

Head of Compliance

Nadia Farhan Noordin

Regional Head of Product, Save, Insure & Invest

Lee Khuan Yew

Head of Marketing

Yeap Yan Han

Head of Partnership

Calvin Foo

Head of Treasury

Leong Chee Foong

Head of Cybersecurity & Technology Risk

Gan Kee Lim

Head of Operations & Customer Experience

Sylvia Liao

DIRECTORY OF ABM MEMBERS



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HLBBMYKL

BOARD OF DIRECTORS

Chairman
Tan Sri Quek Leng Chan

Directors
Tan Kong Khoon
Kwek Leng Hai
Lau Souk Huan
Cheong Soo Ching
Datuk Manharlal a/l Ratilal
Alan Hamzah Sendut

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
James Edwin John

Chief Human Resources Officer
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

Chief Digital Commercialisation Officer
Fred Lim

Heads, Business Channels
Lee Ee Hui
Galvin Yeo

DIRECTORY OF ABM MEMBERS



HSBC BANK MALAYSIA BERHAD

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HBMBMYKL

BOARD OF DIRECTORS

Independent Non-Executive Chairman
Datuk Kamaruddin bin Taib

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

Non-Independent Executive Director
Surendranath Ravi Roshia

Independent Non-Executive Directors
Tunku Dato' Mahmood Fawzy
bin Tunku Muhiyiddin
Datin Seri Sunita Mei-Lin Rajakumar
Yoong Sin Min

SENIOR MANAGEMENT

**CEO HBMY, Head of Banking and
Executive Director**
Dato' Omar Siddiq bin Amin
Noer Rashid

**Head of International Wealth and
Premier Banking**
Linda Yip

**Managing Director, Head of Global
Corporates and International
Mid-Markets**
Christina Cheah

**Managing Director, Head of
Markets and Securities Services**
Alvin 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

Interim Head of People
Pritinderjeet Kaur

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

Head of Communications
Sreejaya Menon

Country General Counsel
Lim Yu Mei

Country Head of Audit
Sherlyn Cheah

DIRECTORY OF ABM MEMBERS



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SWIFT Code:
ICBKMYKL

BOARD OF DIRECTORS

Chairperson
Wei Quanhong

**Managing Director /
Chief Executive Officer**
Geng Hao

SENIOR MANAGEMENT

**Managing Director /
Chief Executive Officer**
Geng Hao

Deputy Chief Executive Officers
Shi Zhan
Lim Kok Fuat
Liu Wei

Independent Non-Executive Directors
Chin Chee Kong
Ng Lip Yong
Sum Leng Kuang

Chief Compliance Officer
Kevin Liau See Cheek

Chief Risk Officer
Liu Wei

Chief Internal Auditor
Kee Chin Teck

J.P.Morgan

J.P. MORGAN CHASE BANK BERHAD

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SWIFT Code:
CHASMYKX

BOARD OF DIRECTORS

Chairman
Osman Morad

Chief Executive Officer
Wong Hooi Ching

Senior Country Business Manager
Mark Ling

Senior Financial Officer
Yee Mei Yan

Head of Treasury
Robbie Ng

Directors
Wong Hooi Ching
Robert Armor Morris
Mahani binti Amat
Lalitha Rajah Manikam

MANAGEMENT

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

Level 70 Menara Merdeka 118
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Customer Feedback &
Resolution Management
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SWIFT Code:
MBBEMYKL

BOARD OF DIRECTORS

**Non-Independent
Non-Executive Director (Chairman)**
Tan Sri Dato' Sri Ir. Zamzamairani
Mohd Isa

**Non-Independent Executive Director
(President & Group Chief Executive
Officer)**
Dato' Sri Khairussaleh Ramli

**Senior Independent
Non-Executive Director**
Fauziah Hisham

Independent Non-Executive Directors
Che Zakiah Che Din
Shariffuddin Khalid
Dato' Zulkiflee Abbas Abdul Hamid
Shirley Goh
Chiam Sou Hong
Vittorio Furlan
Rohaya Mohammad Yusof

**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' Sri Khairussaleh Ramli

Group Chief Financial Officer
Shafiq Abdul Jabbar

Group CEO, Global Banking
Dato' John Chong Eng Chuan

**Group CEO,
Community Financial Services**
Syed Ahmad Taufik Albar

Group CEO, Islamic Banking
Mohamad Yasin Abdullah

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 Non-Executive Director

Guan Yeow Kwang

Executive Director / Chief Executive Officer

Toshiharu Fujiwara

MANAGEMENT

Executive Director / Chief Executive Officer

Toshiharu Fujiwara

Deputy Chief Executive Officers

Kazuya Hirose (Control and
Support Unit)
Lim Jit Yang (Business Function)

Chief Sustainability Officer

Shahriza bin Omar

Chief Operating Officer

Akichika Tsuboi

Company Secretary

Carmen Yee Hui Min

HEADS OF DEPARTMENT

Head of Corporate Banking I

Yuki Kuwagawa

Head of Corporate Banking II

Vaheesan Vijayendra

Head of Strategic Planning

Yuichi Kato

Head of Asia & Oceania Treasury, Kuala Lumpur Office

Mohd Khalimi Ashraf bin
Mohamed Rethuan

Head of Islamic Finance

Mohd Muzamir bin Mohamad Radzi

Head of Transaction Banking

Arvin Mogan

Head of Business Coordination Planning Department

Esther Ng Choi Ye

Chief Internal Auditor

Ken Koh Kok Hong

Chief Risk Officer

Linda Loh

Chief Compliance Officer

Thong Lit Seen

Head of Finance

Loh Wei Keong Adrian

Head of Information Technology

Ong Pheng Thong

Head of Operations

Tracy Lee Siew Theng

Head of Treasury Operations & Planning

Jacelyn Tay Meng Yee

Head of Human Resources

Kua Kee Tui

Head of Credit Administration

Alison Chiu Hwa Yong @
Chew Hwa Yong

Head of General Affairs

Richard Nee Lek Seng

Head of Business Promotion Support

Wong Poi Fun

DIRECTORY OF ABM MEMBERS



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>

SWIFT Code:
BOTKMYKX

BOARD OF DIRECTORS

Independent Director / Chairman

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

Chief Compliance Officer

Mohd Khairil Ezane bin Azman

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

Shingo Usuda
Foo See Hee

Chief Internal Auditor

Thana Balan

Director, Human Resources

Nishidaran Chandran

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

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

Tan Teck Long
Janet Yap Seong Yong
George Lee Lap Wah
Ayesha Natchiar binti Ally Maricar
Dato' Shamsuddin bin
Mohd Mahayidin
Lian Wee Cheow

MANAGEMENT

Chief Executive Officer

Tan Chor Sen

Chief Financial Officer

Teoh Yin Meng

Chief Risk Officer

Priya Ranjan Sharma

Chief Operating Officer

Chong Lee Ying

Acting Head, Consumer Financial Services

Sammeer

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

Loo Keat Choon

Head, Legal

Chow Meng Choo

Chief Compliance Officer

Doreen Keng Chun Ching

Head, Brand & Communications

Ann Lim

Head, Internal Audit

Victor Ong Hock Seng

Head, Technology

Hong Hee Loon

Company Secretary

Lee Su Yean

Head, Reporting

Linda Lai Pai Leng



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 Fhong
Lim Chao Li
Gladys Leong
Teoh Meow Choo

Non-Independent Non-Executive Directors

Cheah Kim Ling
Lee Chin Guan

MANAGEMENT

Managing Director & Chief Executive Officer

Tan Sri Dato' Sri (Dr) Tay Ah Lek

Deputy Chief Executive Officers

Chang Siew Yen
Dato' Sulaiman bin Abd Manap

HEADS OF DIVISIONS

Chief Operating Officer, Corporate Banking

Chan Chew Fung

General Manager, Corporate Planning, Economics & Sustainability Management

Chong Soo Loong

Group Chief Internal Auditor

Lim Then Fui

General Manager, Treasury

Ng Wei Hann

Chief Human Capital Officer

Mary Ng Poh Lyn

General Manager, Retail Banking

Poon Yuew Sim

Chief Financial Officer

Yik Sook Ling

General Manager, Corporate Banking

Samuel Soh Boon Leong

Chief Risk Officer

Jasmine Loh Sook Ling

General Manager, PB Card Services & Support

Tee Chui Chee

Chief Compliance Officer

Tan Shien Doon

General Manager, Secretariat

Wan Marhanim binti Wan Muhammad

Senior General Manager, Information Technology

Fam Yoke Fong

Director, Security

Haji A. Wahab bin A. Raman

Senior General Manager, Wealth Management & Transaction Banking

Carene Khoo Geok Kheng

Director, Knowledge & Learning

Jennifer Chen Mui Yun

Senior General Manager, Credit Operations

Lee Kok Keong

Director, Strategic Communications

Haslinda binti Othman

Senior General Manager, HP Operations

Wong Man Hoe

Director, International Banking

Lim Say Huat

General Manager, Credit Administration & Supervision

Chan See Choi

Director, Property

Eddie Lim Yew Hui

General Manager, Retail & International Banking

Chee Keng Eng

Director, Banking Operations

Saravanan a/l Murugiah

Head, HP Supervision

Teh Choon Siang

DIRECTORY OF ABM MEMBERS



RHB BANK BERHAD

Level 10 Tower One
RHB Centre, Jalan Tun Razak
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03-9206 8118

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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**
Nurjesmi bin Mohd Nashir

**Managing Director,
Group Community Banking**
Jeffrey Ng Eow Oo

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

**Managing Director,
Group International Business**
Danny Quah Boon Leng

Group Chief Financial Officer
Mohamed bin Rastam Shahrom

Group Chief Operations Officer
Vashta a/p Mahendran

Group Chief Technology Officer
Wong Kwang Leh

**Group Chief Strategy and
Innovation Officer**
Ryan Teoh Jun Fatt

Group Chief People Officer
Wan Mariah binti Abu Hassan

**Group Chief Brand & Customer
Experience Officer**
Norazzah binti Sulaiman

Group Chief Sustainability Officer
Angus Salim bin Salleh Amran

Group Chief Risk Officer
Dr Chong Han Hwee

Group Chief Compliance Officer
Fazlina binti Mohamed Ghazalli

Group Chief Internal Auditor
Tan Boon Ching

**Group Chief Legal &
Governance Officer**
Azman Shah bin Md Yaman

DIRECTORY OF ABM MEMBERS



RYT BANK

Level 37 Menara Southpoint
Mid Valley City
Lingkaran Syed Putra
59200 Kuala Lumpur

Tel:
018-811 0000

Call Centre:
03-5115 5115

E-mail:
support@rytbank.my

Website:
rytbank.my

SWIFT Code:
SCCHMYKL

BOARD OF DIRECTORS

**Chairman,
Independent Non-Executive Director**
Dato' Seri Ahmad Johan Mohammad
Raslan

**Non-Independent
Non-Executive Directors**
Dato' Seri Yeoh Seok Hong
Ng Lian Heng, Andrew
(Huang Lianxing)

Independent Non-Executive Directors
Gopala Krishnan a/l K. Sundaram
Jade Lee Gaik Suan

MANAGEMENT

**Interim Chief Executive Officer /
Chief Financial Officer**
Wilson Soon Poh Beng

Chief Operations Officer
Julius Surindran a/l Rajeswaran

Chief Risk Officer
Yeoh Xin Yi

Chief Strategy Officer
Yeoh Keong Zhen

Chief Technology Officer
Nic Ngoo Cheng Shu

Chief Marketing Officer
Irene Cheah Phaik Hong

Head of People and Culture
Janet Tan Poh Ling

Head of Treasury
Esvina Litia Choo

Chief Compliance Officer
Muhamaad Nasir bin Hassan

Chief Information Security Officer
Goh Ser Yoong

DIRECTORY OF ABM MEMBERS



STANDARD CHARTERED BANK MALAYSIA BERHAD

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03-7682 9989

Call Centre:
1300-88-8888 (Within Malaysia)
03-7711 8888 (International)

E-mail:
SC Mobile app/Online Banking
'Secure Mail'

Website:
www.sc.com/my/

SWIFT Code:
SCBLYMXXXX

BOARD OF DIRECTORS

Chairman
Tan Sri Shahril Ridza bin Ridzuan

Independent Non-Executive Directors
Datuk Tong Nguen Khoong
Mohd Rashid bin Mohd Yusof

**Managing Director &
Chief Executive Officer**
Mak Joon Nien

Executive Director
Xie Wen

HEADS OF DIVISIONS

Head, Banking & Coverage
Mak Joon Nien

Head, Legal
Peh Mui Sim

Chief Financial Officer
Mushahid Syed

Head, Audit
Praveen Sankaranarayanan

Head, Wealth and Retail Banking
Harmander Mahal

**Chief Technology and
Operations Officer**
Joy Chowdhury

**Head, Markets Malaysia &
Co-Head Macro Trading ASA**
Jeffrey Wong

Country Sustainability Lead
Low Li May

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 &
Cash Products**
Samuel Ding

Head, Transaction Banking Sales
Wendy Ang

DIRECTORY OF ABM MEMBERS



SUMITOMO MITSUI BANKING CORPORATION MALAYSIA BERHAD

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GeneralEnquiries@my.smbc.co.jp

Website:
<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

Independent Non-Executive Directors
Woo Chew Hong
Lim Tuang Ooi
Lo Nyen Khing

Executive Director
Anand Mahadevan

MANAGEMENT

President / Chief Executive Officer
Atsuhide Shiojiri

Head of IT Planning
Kenta Kobayashi

Deputy Chief Executive Officer
Mohammed Nizar Faisal

Head of Human Resources
Lee Chai Yee

Deputy President
Norihiro Oyanagi

Chief Compliance Officer
Chang Siew Ming

**Co-Heads of Risk Management /
Chief Risk Officers**
Hiromitsu Takasuna
Choong Heng Theng

Head of Legal
Tan Kiat Jane

Head of Internal Control
Joseph Ng Mun Fai

Head of Banking Services
Annie Cheong Yee Shian

**Head of Corporate Banking [Business
Promotion 2 (Non-Japanese Corporate)]**
Wendy Ooi Ai Pheng

Head of Credit Review
Leong Mun Chin

**Head of Business Promotion 1
(Japanese Corporate)**
Masahiro Tokunaga

Head of Credit Management
Tomohiko Hanawa

Head of Trade and Transaction Banking
Liew Poh Mun, Bryan

Head of Credit Control
Yip Li Jin

Head of Treasury
Yap Yen Chien

Chief Information Security Officer
Chang Chia Ying

Head of Client Services
Jennifer Lee Suat Kiow

Chief Internal Auditor
Stephen Chin Beng Keat

**Acting Heead of Credit Risk
Management and Acting Head of
Credit Department**
Choong Heng Theng

Head of Islamic Banking
Ritza Rosli

Head of Market Risk Management
Ng Kah Sitt

Head of Financial Accounting
Fanny Ng Mei Yee

Head of Enterprise Risk Management
Andy Woon Win Yap

Head of Regulatory Reporting
Noorazri bin Ishak

**Acting Head of
Operational Risk Management**
Stephen Liew Chun Wei

Head of Information on Technology
Peter Lim Wee Hall

Head of Planning
Masaya Wakigi

Head of Application Delivery Services
Jeevarajah Nadarajah

Head of Technology Enabler Services
Tiew Lay Koon

**Head of Technology
Governance Service**
Vincent Ng Kien Chung

DIRECTORY OF ABM MEMBERS



UNITED OVERSEAS BANK (MALAYSIA) BHD

UOB Plaza 1 Kuala Lumpur
7 Jalan Raja Laut
50350 Kuala Lumpur

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Website:
www.uob.com.my

SWIFT Code:
UOVBMK

BOARD OF DIRECTORS

**Board Chairman /
Independent Non-Executive Director**
Ching Yew Chye

**Deputy Chairman /
Non-Independent Executive Director**
Wee Ee Cheong

Independent Non-Executive Directors
Arthur Chin Shoon Chong
Tunku Alina binti Raja Muhd Alias
Datin Paduka Sarena Cheah Yean Tih

**Managing Director /
Non-Independent Executive Director**
Ng Wei Wei

MANAGEMENT

Chief Executive Officer
Ng Wei Wei

Chief Financial Officer
Chang Yeong Gung

Head, Wholesale Banking
Cheah Shu Kheem, Andy

**Head, Retail &
Personal Financial Services**
Fan Lee Boey, Elaine

Head, Global Markets
Lee Che Kong

Head, Technology & Operations
Mohamad Fazli bin Mohamad Sarujee

Chief Risk Officer
Tan Tii Lam

Head, Compliance
Loke Chee Keen, Daniel

Head, Channels and Digitalisation
Phuah Ah Keng

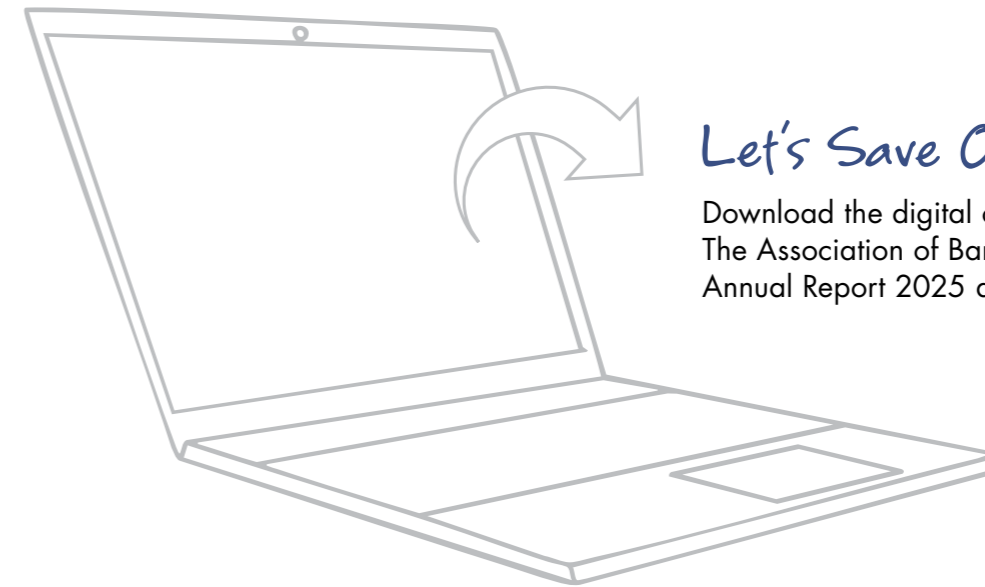
Head, Internal Audit
Wong See Hong, Bill

Head, Human Resources
Salika Sukswan

Head, Legal & Secretariat
Wan Yoke Nee, Penny

Acting Head, Islamic Banking
Abdul Razak bin Abdul Malek

MINIMISING THE ENVIRONMENTAL IMPACT OF THIS REPORT



Let's Save Our Forests.

Download the digital copy of
The Association of Banks in Malaysia's (ABM)
Annual Report 2025 at www.abm.org.my

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