

# INFINITE POSSIBILITIES





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### RATIONALE

The cover features our approach towards digitalisation with the focus on banking mobility. Our digital developments create a seamless experience for consumers to carry out banking activities conveniently on their mobile devices, providing infinite possibilities in creating unprecedented value to assist customers in achieving their business and personal objectives. These strengths, backed by our dedicated teams, will also continue to fortify our foundation and growth opportunities well into the future.

# OUR VISION, OUR MISSION

## OUR VISION

A premier partner for Financial Growth and Innovative Services.

## OUR MISSION

To provide innovative financial solutions and services to target customers in order to generate profits and create value for our shareholders and other stakeholders.

In doing so, we provide opportunities for employees to contribute and excel; and be competitive in providing our solutions and services to our valued customers.

We shall conduct our business with integrity and professionalism in compliance with good corporate governance principles and practices.

# ABOUT AFFINBANK

**The AFFIN Bank Group is a financial services conglomerate. The AFFIN Bank Group's activities focus on commercial, Islamic and investment banking services, money broking, asset management and underwriting of life and general insurance business.**

Affin Bank Berhad (AFFINBANK) provides a suite of financial products and services that is catered to both retail and corporate customers. The target business segments are categorised under key business units such as Consumer Banking, SME Banking, Corporate Banking and Treasury.

Our tagline of "Banking Without Barriers" signifies the removal of boundaries within the processes of the Bank as well as its attitude in servicing its customers. The latter means reaching out to the customers, improving relationships with them, making each one of them feel privileged and enhancing a new approach to banking and changing the face of conventional banking.



# CORPORATE INFORMATION

## BOARD OF DIRECTORS

### CHAIRMAN

#### **Dato' Agil Natt**

*Independent Non-Executive Director  
(appointed w.e.f. 8 November 2019)*

### DIRECTORS

#### **En. Mohd Suffian bin Haji Haron**

*Non-Independent Non-Executive Director*

#### **Tan Sri Mohd Ghazali bin Mohd Yusoff**

*Independent Non-Executive Director*

#### **Dato' Mohd Hata bin Robani**

*Independent Non-Executive Director*

#### **Dato' Abdul Aziz bin Abu Bakar**

*Independent Non-Executive Director*

#### **Mr. Ignatius Chan Tze Ching**

*Non-Independent Non-Executive Director*

#### **Dato' Rozalila binti Abdul Rahman**

*Independent Non-Executive Director*

#### **Mr. Peter Yuen Wai Hung**

*Non-Independent Non-Executive Director  
(appointed w.e.f. 1 November 2019)*

#### **Pn. Marzida binti Mohd Noor**

*Independent Non-Executive Director  
(appointed w.e.f. 1 March 2020)*

#### **Mr. Gregory Jerome Gerald Fernandes**

*Independent Non-Executive Director  
(appointed w.e.f. 1 April 2020)*

## COMPANY SECRETARY

### **Nimma Safira Khalid**

LS0009015

Tel : 603-2055 9019

E-mail : [nimma@affinbank.com.my](mailto:nimma@affinbank.com.my)

## REGISTERED OFFICE

17<sup>th</sup> Floor, Menara AFFIN

80, Jalan Raja Chulan

50200 Kuala Lumpur

Malaysia

Tel : 603-2055 9000

Fax : 603-2026 1415

## HEAD OFFICE

Menara AFFIN

80, Jalan Raja Chulan

50200 Kuala Lumpur

Malaysia

Tel : 603-2055 9000

Fax : 603-2026 1415

## SHARE REGISTRAR

### **Tricor Investor & Issuing House Services Sdn Bhd**

Unit 32-01, Level 32

Tower A Vertical Business Suite Avenue

Bangsar South

No. 8, Jalan Kerinchi

59200 Kuala Lumpur

Malaysia

Tel : 603-2783 9299

Fax : 603-2783 9222

E-mail : [is.enquiry@my.tricorglobal.com](mailto:is.enquiry@my.tricorglobal.com)

### **Tricor Customer Service Centre**

Unit G-3, Ground Floor Vertical Podium

Avenue 3 Bangsar South

No 8, Jalan Kerinchi

59200 Kuala Lumpur

Malaysia

## AUDITORS

### **PricewaterhouseCoopers PLT**

LLP0014401-LCA& AF1146

Level 10, 1 Sentral

Jalan Rakyat

Kuala Lumpur Sentral

50706 Kuala Lumpur

Malaysia

## WEBSITE

[www.affinbank.com.my](http://www.affinbank.com.my)

## INVESTOR RELATIONS

E-mail : [ir@affinbank.com.my](mailto:ir@affinbank.com.my)

## AGM HELPDESK

Tel : 603-2783 9299

(Tricor Investor & Issuing House Services Sdn Bhd)

## STOCK EXCHANGE

### **Bursa Malaysia Securities Berhad**

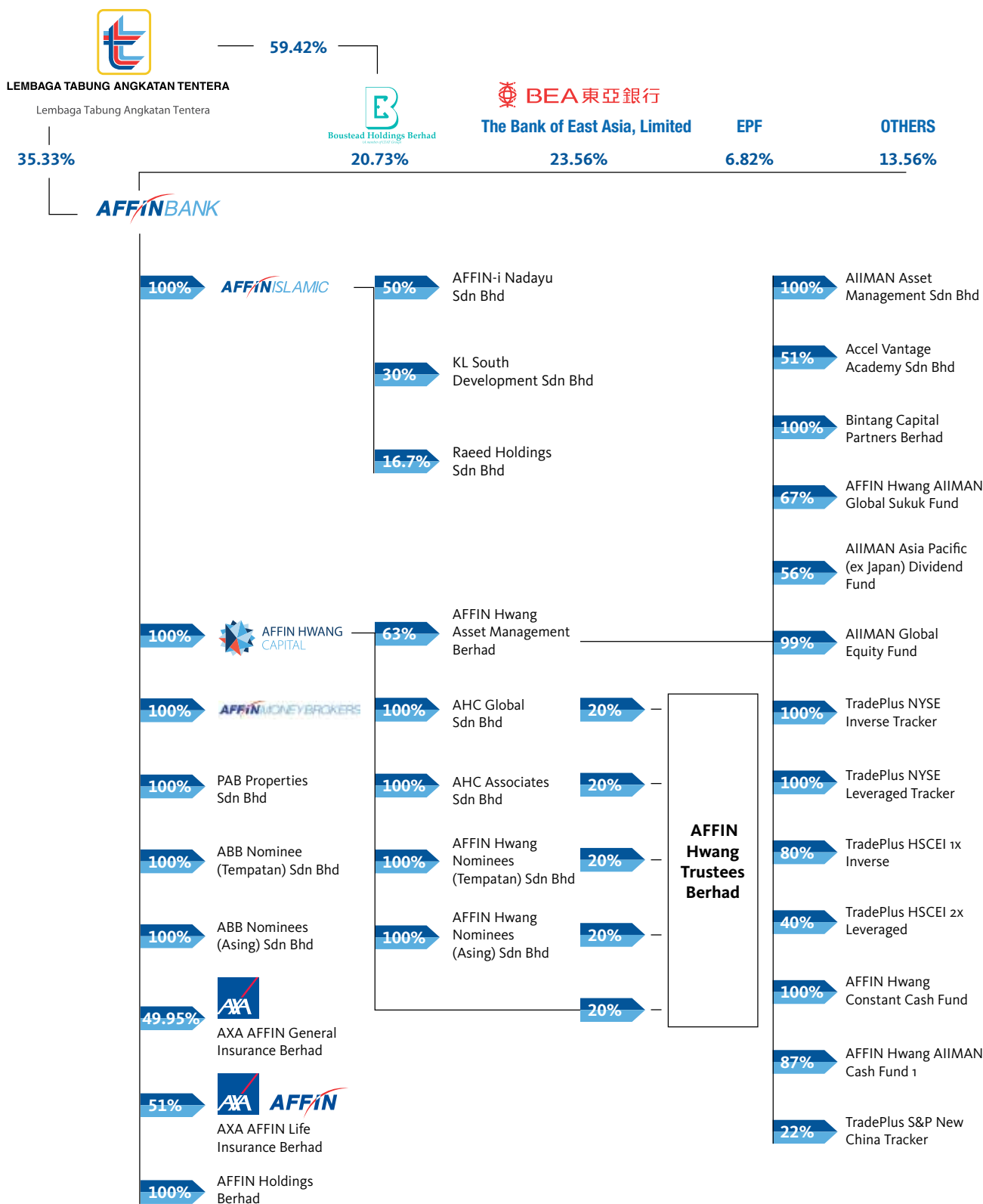
Stock Code : 5185

Stock Name : AFFIN

Listed on Main Market of Bursa Malaysia Securities Berhad on 2 February 2018

# CORPORATE STRUCTURE

as at 30 April 2020



# AWARDS & RECOGNITION

## AFFIN BANK BERHAD



June 2019

CX Sales and Marketing Performer Award - Genesys



August 2019

Best Growth in New Accounts - Mastercard



September 2019

Omni-Experience Innovation - IDC Digital Transformation Awards

### August 2019

Top 100 Companies for Corporate Governance Disclosure in 2018 – Minority Shareholders Watch Group

### September 2019

Best SME Banking Initiative for Start-ups – International Finance Magazine

### October 2019

Digital Opportunity/Inclusion (Merit Award) – WITSA Global ICT Excellence Awards

### February 2020

Overall ranking by Bursa Malaysia of Tier 1 – Setting The Pace for sustainability practices and disclosures in 2018 Annual Report



December 2019

Mobile Category: Banking Industry - Malaysia Technology Excellence Awards



## AWARDS & RECOGNITION

### AFFIN HWANG CAPITAL

#### January 2019

- The EDGE – Best Call Awards 2018
- CEO of the Year (Malaysia) – Best of the Best Awards 2019 by Asia Asset Management



February 2019

Best Asset Management (Malaysia) – Private Banking and Wealth Management Survey 2019 by Euromoney



April 2019

Best Overall Equities Participating Organisation (Champion) - Bursa Excellence Awards 2018 by Bursa Malaysia Berhad



April 2019

Most Outstanding Sustainable Sukuk Product - Kuala Lumpur Islamic Finance Forum (KLIFF) Islamic Finance Awards 2019 by Centre for Research & Training (CERT)



March 2019

Lipper Fund Awards 2019 by Refinitiv

- Best Mixed Assets Group – Malaysia Pension, 3 years
- Best Fund in Equity Asia Pacific ex Japan – Malaysia Pension, 3 years
- Best Fund in Equity Malaysia Diversified – Malaysia Pension, 3 years
- Best Fund in Equity Malaysia Diversified – Malaysia Pension, 5 years
- Best Fund in Equity Malaysia Diversified – Malaysia Pension, 10 years
- Best Fund in Mixed Asset MYR Balanced – Global – Malaysia Pension, 3 years
- Best Fund in Mixed Asset MYR Balanced – Global – Malaysia Pension, 10 years



April 2019

Malaysia Best Employer Brand Awards 2019 by World HRD Congress

- Malaysia Best Employer Brand
- Continuous Innovation in HR Strategy
- Talent Management
- CEO with HR Orientation

#### March 2019

- Category Winner for Best Asia-Pacific Equity Fund - Morningstar Malaysia Fund Awards 2019 by Morningstar
- External Portfolio Managers Annual Awards 2019 by Employees Provident Fund (EPF)
  - Best Global Bond Portfolio Manager 2018
  - Best Domestic Equity Fund Manager (Shariah) 2018
  - Best 3-Year ROI Domestic Equity Fund Manager (Shariah) 2018



April 2019

Programme Value (2<sup>nd</sup>), Sukuk – RAM Lead Manager Award 2018 by RAM Rating Services Berhad



April 2019

Number of Issues (3<sup>rd</sup>) – RAM Lead Manager Award 2018 by RAM Rating Services Berhad



April 2019

Number of Issues (3<sup>rd</sup>), Sukuk – RAM Lead Manager Award 2018 by RAM Rating Services Berhad

## AWARDS & RECOGNITION

### AFFIN HWANG CAPITAL



May 2019

Fixed Income Fund Manager of the Year (Malaysia) – Asset Servicing, Institutional Investor and Insurance Awards by The Asset Triple A



June 2019

Islamic Asset Management of the Year (Malaysia) – Islamic Finance Awards 2019 by The Asset Triple A



July 2019

Best Bank Capital Sukuk (Asia Pacific) – Islamic Finance Awards 2019 by The Asset Triple A



July 2019

Best Sustainable & Responsible Investment (SRI) Sukuk - Islamic Finance Awards 2019 by The Asset Triple A



August 2019

Issue Count (2<sup>nd</sup> Runner Up) - Lead Managers League Table 2018 by Malaysian Rating Corporation Berhad (MARC)



October 2019

Excellence in HR Innovation - HR Excellence Awards 2019 by Human Resource Online



September 2019

Best Securities House (Malaysia) - The Asiamoney Awards 2019 by Asiamoney

#### November 2019

- The Asset Benchmark Research Awards 2019 by Asset Benchmark Research (ABR)
  - Top Sellside Firms in Secondary Market (Corporate Bonds, MYR)
  - Top Arrangers in Investors' Choice for Primary Issues (Corporate Bonds, MYR)
  - Best Individual, Trading (Highly Commended)
  - Best Individual, Sales (Highly Commended)



January 2020

Best Bond (Malaysia) - The Asset Triple A Country Awards 2019 by The Asset Triple A

#### July 2019

- Best Bond (Malaysia) - Islamic Finance Awards 2019 by The Asset Triple A

#### August 2019

- 2019 Asia's Dream Companies to Work For by World HRD Congress
  - CEO of the Year
  - Organisation with Innovative HR Practices

#### October 2019

- HR Excellence Awards 2019 by Human Resource Online
  - Excellence in Total Rewards Strategy
  - Excellence in HR Communication Strategy
  - Most People-focused CEO
  - Excellence in Workplace Culture

#### January 2020

- International Finance Awards 2019 by International Finance (IFM)
  - Most Innovative Sukuk Structures (Malaysia)
  - Best Funded Water/Wastewater Project (Malaysia)

## AWARDS & RECOGNITION

### AXA AFFIN GENERAL INSURANCE BERHAD



Global HR Excellence Awards 2019  
(2 consecutive years)

- CEO of the Year (for 2<sup>nd</sup> consecutive year)
- 101 Global HR Heroes

Global Best Employer Brand Awards 2019

- Continuous Innovation in HR Strategy at Work



Golden Globe Tiger Awards 2019

- Malaysia Best Brands Award 2019
- Malaysia Best Employer Brands Award 2019 (for 4<sup>th</sup> consecutive year)



Asia Recruitment Awards 2019  
Best Use of Recruitment Technology Tools Gold Award



Asian Legal Business Malaysia Law Awards 2019

- Banking and Financial Services In-House Team of the Year Award



Asian Banking & Finance Insurance Asia Awards 2019

4<sup>th</sup> consecutive year

- International General Insurer of the Year - Malaysia
- New Insurance Product of the Year - Malaysia (for Merchandtrade Insure)

2<sup>nd</sup> consecutive year

- Claims Initiative of the Year – Malaysia (for Travel Claims Insurance Journey project)



HR Excellence Awards 2019

- Silver award for Excellence in HR Innovation



Malaysian Employers Federation Employer Excellence Award 2019

- Gold Award



HR Asia Best Companies to Work For in Asia Awards 2019  
(3<sup>rd</sup> consecutive year)



19<sup>th</sup> Malaysia-International HR Awards 2019 (MIHRM Awards)

- Grand Award for Employer of Choice
- Gold Award for Employer of Choice (Private Sector)

## AWARDS & RECOGNITION

### AXA AFFIN LIFE INSURANCE BERHAD

#### 2019 Achievements (Non-Financial)

- Number One Digital Insurer in Malaysia with clear market dominance and recognition for InsurTech thought leadership
- Employee Net Promoter Score (eNPS) moved from +6 in 2018 to +33 in 2019
- The first-in-the-market revolutionary insurer to offer online medical card with low barrier to entry, custom built for millennials and young Malaysian families
- The first insurer to offer complete agile human resource proposition
- The first insurer to offer discounts linked to steps
- Implemented Get Ubat (DoctorOnCall), an online doctor consultation, specialist booking online and medicine delivery to home with Wealth Protect Assure campaign
- Executed more than 40 Robotic Process Automation (RPA) to improve operational efficiency
- Enhanced presence in Seremban by opening the 10<sup>th</sup> branch in Seremban, Negeri Sembilan with the aims to increase the customer contact frequency by offering the Seremban community in-branch solutions and providing an extensive array of products

#### Award won and finalists



Most Innovative Marketing Campaign – Step It Up+ - Insurance 2019



Top 100 Asia's Best Employer Brand Award 2019



Company of the Year Award (Blood Donation Drive & Breast Cancer Awareness) – CSR Malaysia Award 2019



Best Brand Experience Award 2019 – CX Asia Excellence Award 2019 (Silver Award)



Excellence in HR Through Technology & CEO with HR Orientation 2019 – Malaysia Best Brand Award 2019

# CHAIRMAN'S STATEMENT

Dear Shareholders,

Despite the stiff operating environment, where sustainability and competition in the industry are changing the way banks operate, Affin Bank Berhad (“AFFINBANK” or “the Group”) has continued to make modest headway to register another year of sustainable growth and progress.

While the financial year has indeed been difficult, given various global and domestic economic, social and political factors, our response to prevailing macro-operating conditions has been strategic and timely, which has placed us firmly on track towards realising our set goals and objectives.

**AFFINBANK CONTINUED TO  
CARVE A NICHE AMIDST A  
HIGHLY COMPETITIVE OPERATING  
ENVIRONMENT.**

**DATO' AGIL NATT**  
Chairman



## CHAIRMAN'S STATEMENT



**AFFINBANK**  
is presently  
constructing a  
sustainability  
roadmap to  
determine its  
short, medium  
and long-term  
plans towards  
creating value for  
stakeholders

Importantly, we have continued to pursue and achieve our agenda of Banking without Barriers towards creating true value for customers, shareholders, our workforce and other stakeholders.

On this note, I am pleased to share with you the highlights and achievements for the financial year ended 31 December 2019 ("FY2019").

### NAVIGATING THROUGH A COMPETITIVE OPERATING ENVIRONMENT

The year 2019 brought numerous changes and challenges for Malaysia and the banking industry. Macroeconomic conditions remained volatile and the banking sector continued to accommodate and adjust to regulatory and industry changes. Business and household lending were tepid, while deposits growth moderated further. The Overnight Policy rate ("OPR") cut by Bank Negara Malaysia ("BNM") in May 2019 placed further pressure on bank's margins, although the asset quality remained stable.

In response, Banks sought sustainable growth by remaining disciplined in pricing and focusing on targeted segments. These were supported by stringent risk management with priority placed on improving liquidity and capital strength. The market still has opportunities for growth, provided banks are agile, swift and innovative in responding proactively to evolving customer trends and other emerging forces such as the digital technology.

### RESPONDING TO MARKET CHALLENGES

Given the dynamic changes in the operating environment, AFFINBANK's response was to continue empowering Malaysians to achieve their goals and aspirations through our financial products and solutions. We are continuing to create value for our stakeholders while staying on track with our larger agenda of contributing to nation-building and socio-economic growth for Malaysians.

This, we have done effectively by further embracing digitalisation towards harnessing greater efficiency and market reach. I am pleased to say that we have achieved a measure of success in our endeavours. In FY2019, we have made further inroads in bringing the AFFINBANK brand closer to a wide range of customers, be it in retail, SME, or corporate. We continued to strengthen our go-to-market capabilities and operating efficiencies with a specific emphasis on enhancing digital experience.

We rolled out the new AffinOnline internet banking platform in September 2019. AffinOnline offers a more convenient, connected and empowered online banking experience for customers. New features and functionalities afford customers faster and greater ease-of-use. The total subscribers of AffinOnline increased by 12.7% from December 2018 to December 2019, while financial transactions increased by 49.2% for the same period. We foresee numbers increasing further once the AFFINBANK mobile internet banking application is launched, tentatively in the 4<sup>th</sup> Quarter 2020.



## CHAIRMAN'S STATEMENT



On the SME Banking front, we are pleased to mention that SMEColony, the first mobile app made available in the market for the development of SME community through a digital ecosystem, was successfully rolled out and has subsequently won several awards. This is a true testament of our commitment in realising the government's aspiration for progressive development of SMEs.

AFFINBANK is continuously upgrading its capabilities and operating efficiencies, specifically on the digital front. In 2019, the Bank launched a new corporate internet banking channel, AFFINMAX, that allows for more robust products and services being offered and ultimately enhance both SME and corporate customers' experience.

We have kick-started the development of our virtual bank mobile app, namely Genius Pocket ("GP"). The mobile experience of GP and the convenience it affords will support our market growth strategies, notably in customer acquisition

and retention. In a similar vein, we have continued to drive our digital agenda with closer collaboration with various fintech partners towards enhancing our value proposition and staying ahead of the market across all segments.

As we always say, banking is not a privilege, but it is a privilege to be in banking. It is on this agenda of financial inclusion and empowerment that AFFINBANK continued to carve a niche amidst a highly competitive operating environment.

On this note, I wish to highlight that our Priority Islamic Policy ("PIP") has seen the Bank further align itself with BNM's 10-year Financial Sector Strategic Blueprint. As of 31 December 2019, the Group achieved 41% of our total portfolio, exceeding the target by 1%, one year ahead of BNM's schedule. Various products and campaigns were launched during the year to support this policy such as the Flexi Trade Financing-i, Skim Rumah Pertamaku-i ("SRP-i"), SMEmerge-i, Great

Invest and Edu and more. Efforts were also centred on promoting high yield products and growing fee-based services such as SME Remittance and Bancatakafu.

The full details of our highlights and achievements are given in the Management Discussion and Analysis section of this Annual Report.



**Banks have a significant role to play in the economic value chain**

# CHAIRMAN'S STATEMENT

## DRIVING VALUE CREATION

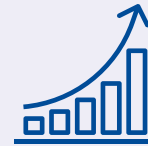
The dynamics of today's banking sector calls for banks to be and do more than just lenders of capital or provide financial solutions. Banks have a significant role to play in the economic value chain and therefore are vital to building a better community, country and the world.

Consequently, responsible financing is essential in developing a more sustainable future and in creating value across all identified capitals such as people and talent, social, intellectual, environmental and financial capitals.

Towards this end, we at AFFINBANK have continued to align our business model and objectives with sustainability related outcomes and targets. Our sustainability aspirations are aligned with the United Nations Sustainable Development Goals ("UN SDG"), Eleventh Malaysia Plan ("11MP") and the Value-Based Intermediation ("VBI") framework by BNM.

AFFINBANK is presently constructing a sustainability roadmap to determine its short, medium and long-term plans towards creating value for stakeholders. With the roadmap, we will be better placed to address the Environmental, Social and Governance ("ESG") issues of our business. The roadmap will provide for measurable outcomes and strategic milestones to track the progress of our value creation journey.

At the Board of Directors level, we continue to uphold strong corporate governance policies and practices to ensure corporate integrity, accountability and transparency. These will ultimately lead to the robustness and sustainability of our business model and strategies. Our efforts are guided by the principles of the Malaysian Code of Corporate Governance 2017 ("MCCG 2017"), BNM's guidelines and Main Market Listing Requirements of Bursa Malaysia Securities Berhad ("Bursa Malaysia").



AFFINBANK has continued to make headway and push forward to register another year of sustainable growth and progress





## CHAIRMAN'S STATEMENT



### OUTLOOK & PROSPECTS

FY2020 is expected to be another demanding year amid concerns of slower global growth, brought on by prolonged trade conflicts and other factors. These include geopolitical risks, weaker-than-expected growth from major economies, heightened financial volatility and domestic factors such as continued lack of infrastructure projects and foreign direct investments, as well as flatter export performance, especially with regards to commodity-related sectors.

The gloomy outlook is further impacted by the Covid-19 coronavirus outbreak globally which is still an evolving situation and creating uncertainty in the mid and long term global economic outlook, thus adding more pressure to Malaysia's economy.

The banking sector will be impacted by the negative outlook in other economic sectors. Loan growth will likely be subdued with added headwinds from rising gross impaired loans and net interest margin contractions due to a more accommodative monetary policy in 2020.

Given the uneasy business environment, banks will need to work harder to sustain profitability and the focus would be on improving fee-based income, boosting productivity and efficiency and strengthening asset quality apart from improving capital management. Banks will also need to focus on organic growth towards developing resilience.

### APPRECIATION & ACKNOWLEDGEMENTS

On behalf of the Board of Directors, I wish to express my sincere appreciation to our major stakeholders for their continued support of AFFINBANK and its Group of Companies. This includes our principal shareholders, namely Lembaga Tabung Angkatan Tentera, Boustead Holdings Berhad, The Bank of East Asia, Limited and the Employees Provident Fund as well as our clients and business partners. Given the highly competitive and dynamic industry we operate in, your contributions have been invaluable to the Group.

We would like to commend and acknowledge the commitment and dedication of our employees in facing up to the many challenges in today's highly competitive operating environment.

I also wish to extend our sincere gratitude to BNM, the Securities Commission, Bursa Malaysia and other relevant regulatory bodies for their continued support and cooperation over the years.

On this note and on behalf of the Group, my deepest appreciation to my fellow Board of Directors, the Board members of our subsidiary and associate companies as well as our senior management team for their dynamic leadership through these challenging times. It is my hope that we will continue to work together as a team in the year ahead.

**Dato' Agil Natt**  
Chairman

# DIRECTORS PROFILE

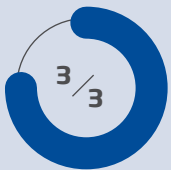


## YBHG. DATO' AGIL NATT

Chairman/Independent Non-Executive Director

68/Male

Date of Appointment: 8 November 2019



**Attendance in  
2019**

### Nationality

Malaysian

### Academic/Professional Qualification

- Bachelor of Science in Economics (Hons), Brunel University, UK
- Master of Science (Finance), Cass Business School, City, University of London, UK
- Advanced Management Program, Harvard Business School, USA

### Past Working Experience

- Director, Cagamas Bhd
- Director, Sogo (KL) Sdn Bhd
- Independent Director, Export-Import Bank of Malaysia Bhd
- Chairman/Independent Director, Sumitomo Mitsui Banking Corporation Malaysia Bhd

- President & CEO, International Centre for Education in Islamic Finance (INCEIF)
- Executive Director & Deputy President, Maybank
- MD/CEO, Aseambankers Bhd (now known as Maybank Investment Bank)
- Senior GM, Corporate Banking, Maybank
- Regional Chief Representative, Kleinwort Benson Ltd (Investment Bank), Malaysia & UK
- Senior GM, Finance, Island & Peninsular Bhd
- Corporate Finance Manager, Bumiputra Merchant Bankers Berhad

### Directorship(s) in Other Public/Public Listed Companies

- Chairman, Credit Guarantee Corporation Malaysia Bhd
- Chairman, Manulife Insurance Bhd
- Chairman, Manulife Investment Management (M) Berhad (formerly known as Manulife Asset Management Services Bhd)

### External Professional Commitments

- Investment Panel member of the Employees Provident Fund Board

### Membership of Board Committees

- Chairman of AFFIN Group Oversight Committee
- Member of Board Nomination and Remuneration Committee
- Member of Group Board Credit Review and Recovery Committee
- Member of Group Board Information Technology Committee

## DIRECTORS PROFILE



### EN. MOHD SUFFIAN BIN HAJI HARON

Non-Independent Non-Executive Director

74/Male

Date of Appointment: 15 August 2009

#### Nationality

Malaysian

#### Academic/Professional Qualification

- Bachelor of Economics, University of Malaya
- Master of Business Administration, University of Oregon, USA

#### Past Working Experience

- Director, Pharmaniaga Berhad
- Managing Director, Willis Faber (M) Sdn Bhd (an Insurance Broking Company)
- Director, Far East Computers (India)
- Director, Affin Discount Berhad
- Director, Fraser's Hill Development Corporation
- Director, State Development Corporations of Perak, Pahang and Terengganu
- Director, Bank Pembangunan Malaysia Berhad
- Director, Kompleks Kewangan Malaysia Berhad
- Director, HICOM
- Council Member of Majlis Amanah Rakyat (MARA)
- Diplomatic and Administrative Officer attached to the Prime Minister's Department and the Ministry of Public Enterprises
- Assistant to the Special Economic Adviser to the Government
- Vast experience in general trading, power generation and transmission, aircraft maintenance as well as the oil and gas services sectors

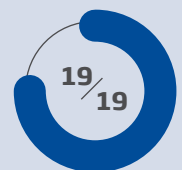
#### Directorship(s) in Other Public/Public Listed Companies

- Chairman, Affin Islamic Bank Berhad
- Director, Lonpac Insurance Bhd

#### Membership of Board Committees

- Member of Board Nomination and Remuneration Committee
- Member of Group Board Credit Review and Recovery Committee
- Member of AFFIN Group Oversight Committee

\* En. Suffian is a nominee of Lembaga Tabung Angkatan Tentera (LTAT), a major shareholder of Affin Bank Berhad



**Attendance in  
2019**

## DIRECTORS PROFILE

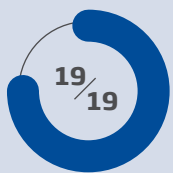


### YBHG. TAN SRI MOHD GHAZALI BIN MOHD YUSOFF

Independent Non-Executive Director

74/Male

Date of Appointment: 20 June 2014



**Attendance in  
2019**

#### **Nationality**

Malaysian

#### **Academic/Professional Qualification**

Degree of the Utter Bar from Middle Temple, Inns-of-Court, London

#### **Past Working Experience**

- Joined the Malaysian Judicial and Legal Service in 1974 as a Magistrate
- Judge of the Federal Court, Court of Appeal and High Court
- Solicitor General
- Chief Registrar of the Supreme Court
- State Legal Adviser of Pahang
- Registrar of Companies
- State Legal Adviser of Negeri Sembilan
- Deputy Public Prosecutor

#### **Directorship(s) in Other Public/Public Listed Companies**

- Nil

#### **External Professional Commitments**

- Member of the Permanent Court of Arbitration, Netherlands (Representing Malaysia)

#### **Membership of Board Committee**

- Chairman of Group Board Credit Review and Recovery Committee

## DIRECTORS PROFILE



### YBHG. DATO' MOHD HATA BIN ROBANI

Independent Non-Executive Director

67/Male

Date of Appointment: 17 October 2017

#### Nationality

Malaysian

#### Academic/Professional Qualification

- Bachelor of Economics (Business Administration), University of Malaya
- Management Development Programme, University of Harvard, USA

#### Past Working Experience

- Advisor, Agenda Harmoni Sdn Bhd
- Director, Affin Holdings Berhad
- Executive Chairman, Excellent Tank Treatment Services Sdn Bhd
- Managing Director, Malaysian Electronic Payment System Sdn Bhd (MEPS)
- Executive Director, BSN Commercial Bank (M) Berhad
- Director, Seacorp Schroeder Asset Management Berhad
- General Manager, the Financial Services Division of Amanah Capital Partners Group
- Group Chief Operating Officer, Amanah Capital Partners Group
- Director, Short Deposits Malaysia Berhad
- Director, Asia Unit Trust Berhad
- Director, Taisho Marine & Fire Insurance (M) Berhad
- Director, Fulton Preborn Sdn Bhd
- Director, Banking Department of Bank Negara Malaysia (BNM)

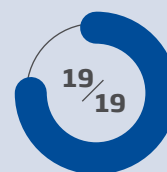
- Director, IT Department of BNM
- Senior Assistant Manager, Bank Inspection Department, BNM

#### Directorship(s) in Other Public/Public Listed Companies

- Nil

#### Membership of Board Committees

- Chairman of Group Board Compliance Committee
- Member of Group Board Audit Committee
- Member of Board Nomination and Remuneration Committee



**Attendance in  
2019**

## DIRECTORS PROFILE

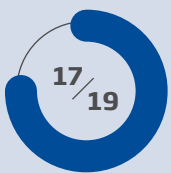


### YBHG. DATO' ABDUL AZIZ BIN ABU BAKAR

Independent Non-Executive Director

65/Male

Date of Appointment: 17 October 2017



**Attendance in  
2019**

#### Nationality

Malaysian

#### Academic/Professional Qualification

- Bachelor of Economics (Honours), University of Malaya
- Senior Management Development Programme (SMDP), Harvard Business School

#### Past Working Experience

- Alternate Director, SOCSO
- Director, ALKHAIR International Islamic Bank Malaysia Bhd (AKIIB)
- CEO/ED of Malaysian Directors Academy (MINDA)
- Chief Human Capital Officer of Telekom Malaysia Berhad (TM)
- Executive VP, Human Resources of RHB Bank Berhad

- Various management positions including Internal & IT Audit, Marketing Economics, Sales & Distribution, Supply & Planning and Human Resource (HR) in Shell Malaysia for 20 years
- Managing Director of INTRIA Berhad (currently known as UEM Builders)
- Director, Costain Group PLC (UK)
- Director, Rangkaian Segar Sdn Bhd
- Director, FCW Holdings Berhad
- Fleet Planning Coordinator of Malaysian Airlines System (MAS)
- Shareholders' representative at Shell Group HQ, London overseeing Shell's business interest in Hong Kong and China

#### Awards

- National HR Leader Award by the Ministry of Human Resources and Malaysian Institute of HR Management

#### Directorship(s) in Other Public/Public Listed Companies

- Director, Merchant Trade Asia Bhd

#### Other Appointment (s)

- Director, Institute of Corporate Directors of Malaysia (ICDM)

#### Membership of Board Committees

- Chairman of Board Nomination and Remuneration Committee
- Member of Group Board Credit Review and Recovery Committee

## DIRECTORS PROFILE



### MR. IGNATIUS CHAN TZE CHING

Non-Independent Non-Executive Director

63/Male

Date of Appointment: 1 December 2017

#### Nationality

Chinese

#### Academic/Professional Qualification

- Bachelor of Business Administration, University of Hawaii, USA
- Master of Business Administration, University of Hawaii, USA
- Certified Public Accountant, American Institute of Certified Public Accountants

#### Past Working Experience

- Member of Standing Commission on Civil Service Salaries and Conditions of Service (SCCS)
- Director, Rizal Commercial Banking Corporation
- Member of Hong Kong Tourism Board
- Chairman of Hong Kong Polytechnic University Council
- Member of Executive Committee of Investor Education Centre, Securities and Futures Commission
- Director of Affin Holdings Berhad
- Member of Hong Kong Open University Sponsorship and Development Fund Committee
- Director of Larry Jewelry International Company Limited
- Member of Greater Pearl River Delta Business Council (Convener of Services Industry Development & Human Resources Sub-group)
- Member of HKSAR Advisory Committee on Bond Market Development
- Chairman of Financial & Treasury Services Committee, Hong Kong General Chamber of Commerce
- Chairman of HKSAR Travel Industry Compensation Fund Management Board
- Chairman of HKSAR Advisory Committee on Human Resources Development in the Financial Services Sector
- Deputy Chief Executive of Bank of China (Hong Kong)
- Honorary Chairman of Hong Kong Chinese Bankers Club
- Head of Corporate and Investment Banking Business, Citibank, Greater China



#### Attendance in 2019

- Council member of Hong Kong Treasury Markets Association
- Council member of Employer's Federation of Hong Kong
- Country Officer of Citibank, Taiwan
- Chief Operating Officer of Citibank, Greater China
- Director of Hong Kong Export Credit Insurance Corporation
- Country Officer of Citibank, Hong Kong
- Member of HKSAR Small and Medium Size Enterprises Committee

- Head of Corporate Banking Business, Citibank, Hong Kong
- Country Treasurer and Head of Sales and Trading, Citibank, Hong Kong
- Vice President, Citibank, Japan
- Management Associate of Citibank, Hong Kong and Japan
- Vice President and Fellow of Hong Kong Institute of Bankers
- Member of Banking Advisory Committee of the Hong Kong Monetary Authority

#### Directorship(s) in Other Public/Public Listed Companies

- Chairman of Prasac Microfinance Institution Limited (Cambodia) (PRASAC)
- Director of Mongolian Mining Corporation (MMC)
- Director of Hong Kong Exchanges and Clearing Limited

#### External Professional Commitments

- Senior Advisor at The Bank of East Asia, Limited (BEA) and CVC Capital Partners

#### Other appointment(s)

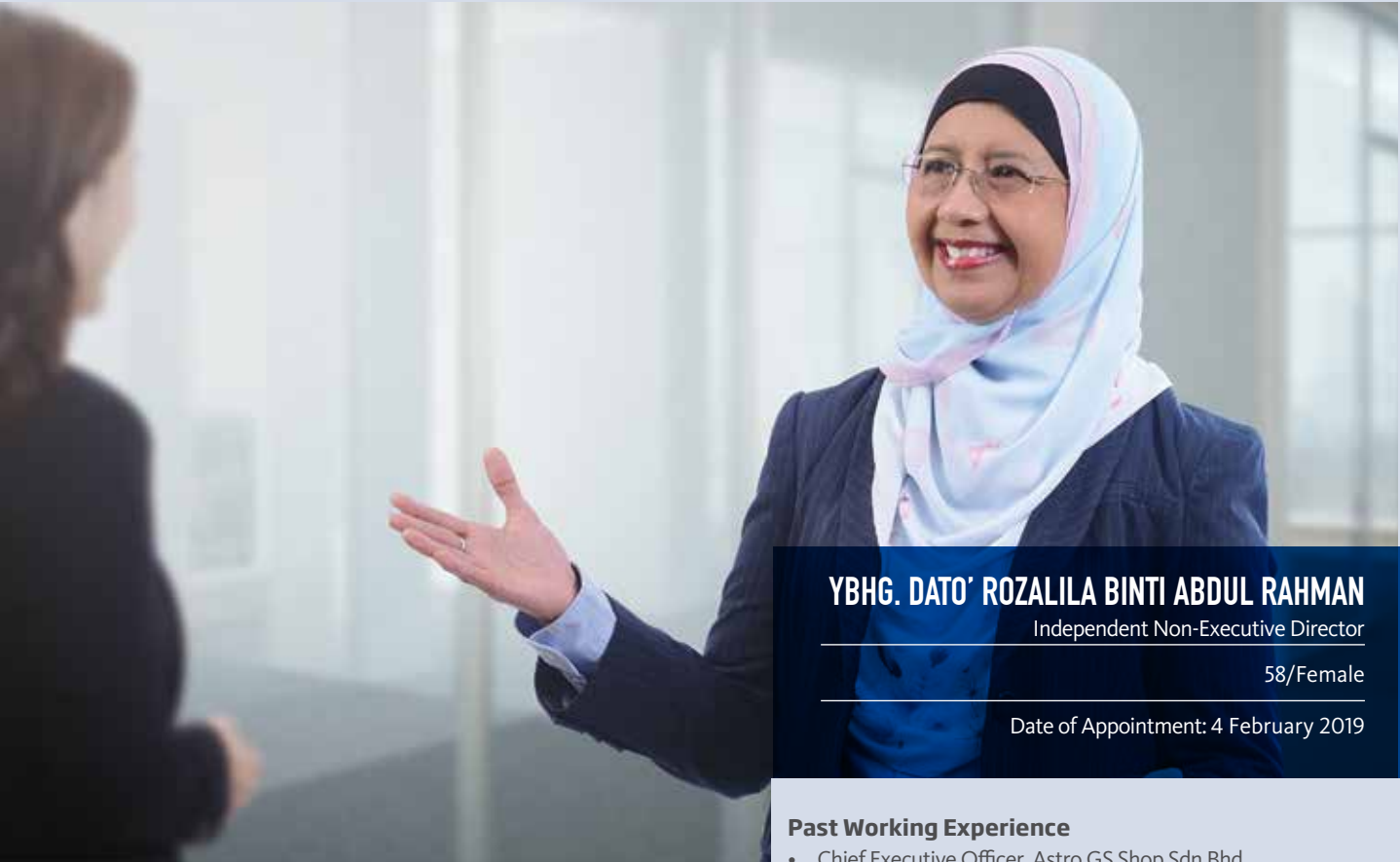
- Honorary Advisory Vice President of Hong Kong Institute of Bankers
- Member of The Hong Kong Community Chest Board (Chairman of Investment Sub-committee)
- Member of Hong Kong Red Cross Council
- Member of Standing Committee on Judicial Salaries and Conditions of Service
- Member of The Board of the Financial Reporting Council (FRC)

#### Membership of Board Committee

- Member of Group Board Audit Committee

\* Mr. Ignatius Chan is a nominee of BEA, a major shareholder of Affin Bank Berhad

## DIRECTORS PROFILE

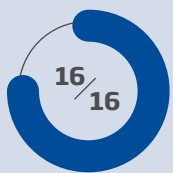


### YBHG. DATO' ROZALILA BINTI ABDUL RAHMAN

Independent Non-Executive Director

58/Female

Date of Appointment: 4 February 2019



**Attendance in  
2019**

#### Nationality

Malaysian

#### Academic/Professional Qualification

- Bachelor of Science, Food Science & Technology from Universiti Pertanian Malaysia
- Certificate of Merit from Sophia University, Japan
- Diploma of Science with Education (Math Major), Universiti Pertanian Malaysia

#### Past Working Experience

- Chief Executive Officer, Astro GS Shop Sdn Bhd
- Chief Marketing Officer, TM Berhad
- General Manager, Maxis Berhad
- Sales & Marketing Director, Bank Simpanan Nasional
- Marketing Manager, Reckitt Benckiser of Malaysia & Singapore
- Marketing Manager, Kellogg Asia Inc. of South East Asia
- Various managerial positions at Unilever (M) Holdings Sdn Bhd, Malaysia & Singapore
- Cold Room Supervisor, Perwira Niaga Malaysia, PERNAMA

#### Directorship(s) in Other Public/Public Listed Companies

- Director of MISC Berhad

#### Membership of Board Committees

- Chairman of Group Board Risk Management Committee
- Member of Group Board Audit Committee



## DIRECTORS PROFILE



### MR. PETER YUEN WAI HUNG

Non-Independent Non-Executive Director

57/Male

Date of Appointment: 1 November 2019

#### Nationality

American

#### Academic/Professional Qualification

- Master of Business Administration, University of Houston, USA
- Bachelor of Business Administration (Major in Finance), University of Hawaii, USA

#### Past Working Experience

- General Manager & Head of Strategic Partnerships Group, The Bank of East Asia, Limited (BEA)
- Head of Financial Institutions Department, BEA

#### Directorship(s) in Other Public/Public Listed Companies

- Nil

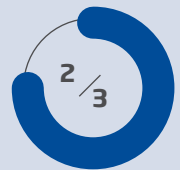
#### Other Appointment(s)

- General Manager and Head of Strategic Partnership Group, BEA

#### Membership of Board Committee

- Member of Group Board Risk Management Committee

\* Mr. Peter Yuen Wai Hung is a nominee of BEA, a major shareholder of Affin Bank Berhad



**Attendance in  
2019**

## DIRECTORS PROFILE



### PN. MARZIDA BINTI MOHD NOOR

Independent Non-Executive Director

56/Female

Date of Appointment: 1 March 2020

#### Appointed in 2020

**Nationality**  
Malaysian

#### Academic/Professional Qualification

- Master of Science in Management Information Systems from United States International University, San Diego, California (USA)
- Bachelor of Science in Business from Indiana University Bloomington, Indiana (USA)

#### Past Working Experience

- HRIT Competency Centre Manager, Shell Business Operations Oil & Gas
- Programme Manager, SAP Business Objects Software License Management, Shell Business Operations Oil & Gas
- Programme Manager, Global Retail Site Systems Support Services, Shell Business Operations Oil & Gas

- Downstream IT Global Strategy & Planning and Programme Manager, Shell Business Operations Oil & Gas
- Chief Information Officer, Malaysia Airlines Air Transportation
- Senior General Manager, Programme Management Office, Malaysia Airlines Air Transportation
- Programme Manager, Support Services Business Improvement Programme, Malaysia Airlines Air Transportation
- Vice President IT Planning & Development, Malaysia Airlines Air Transportation
- Y2K Corporate Programme Director, Malaysia Airlines Air Transportation
- Business Information Controller, Corporate Planning Department, Malaysia Airlines Air Transportation
- IT Management Consultant, KPMG Peat Marwick Management Consulting
- IT Executive, Head of Department, Intradagang Merchant Bank Banking

#### Directorship(s) in Other Public/Public Listed Companies

- Nil

#### Membership of Board Committee

- Chairman of Group Board Information Technology Committee

## DIRECTORS PROFILE



### MR. GREGORY JEROME GERALD FERNANDES

Independent Non-Executive Director

64/Male

Date of Appointment: 1 April 2020

#### Nationality

Malaysian

#### Academic/Professional Qualification

- Registered Accountant from Malaysian Institute of Accountants
- Associate, Institute of Chartered Accountants in England & Wales
- Fundamentals of Accounting, North East London Polytechnic, United Kingdom

#### Past Working Experience

- Corporate Advisor, Offshore Works Sdn Bhd
- Consultant, Platinum Energy Sdn Bhd
- Senior Vice President, Scomi Engineering Berhad
- Chief Financial Officer, Scomi Engineering Berhad
- Director, Scomi Engineering Berhad
- Associate Director, Innovation Associates
- Team Director, Nikkei Pacific Corporate Advisors Sdn Bhd
- Principal, AJ Shah & Associates (EY Technical Associate Firm)
- Manager-Principal, Ernst & Young, Kuala Lumpur
- Trainee Supervisor, Ernst & Young, London

#### Directorship(s) in Other Public/Public Listed Companies

- Director, Chubb Insurance Malaysia Berhad

#### Appointed in 2020

#### Other Appointment(s)

- Corporate Advisor

#### Membership of Board Committees

- Chairman of Group Board Audit Committee
- Member of Group Board Risk Management Committee

Save as disclosed, none of the Director has:-

- Any family relationship with any Director and/or major shareholders of AFFINBANK
- Any conflict of interest with AFFINBANK
- Any conviction for offences within the past 5 years
- Any public sanction or penalty imposed by the relevant regulatory bodies during the financial year 2019

# GROUP MANAGEMENT TEAM PROFILE



## En. Wan Razly Abdullah Bin Wan Ali

Group Chief Executive Officer, Affin Bank Berhad

Malaysian

48/Male

Date of Appointment: 2 April 2020

### Academic/Professional Qualification(s)

- Bachelor of Arts in Law and Accounting from the University of Manchester, United Kingdom
- Member of Institute of Chartered Accountants in England and Wales (ICAEW)

### Past Working Experiences

- Senior Managing Director, with a leading Bank Group in Malaysia
- Chief Financial Officer, CIMB Niaga
- CIMB Investment Bank as Director, Corporate Client Solutions
- Head, Business Development, Aseambankers Malaysia (now known as Maybank Investment Bank Berhad)
- Audit Services Department Northern Trust, London, United Kingdom PricewaterhouseCoopers, London, United Kingdom

### Other Appointments

- Nil

*\* Wan Razly Abdullah bin Wan Ali has no interest in the share of the Bank and its subsidiaries*



## En. Nazlee Bin Khalifah

Chief Executive Officer, Affin Islamic Bank Berhad

Malaysian

52/Male

Date of Appointment: 3 June 2015

### Academic/Professional Qualifications

- Bachelor of Business Administration Degree, majoring in Accounting & Finance, Simon Fraser University, Canada
- Chartered Islamic Finance Professional (CIFP) from International Centre for Education in Islamic Finance (INCEIF)
- Financial Institutions Directors' Education (FIDE) Core Programme from The ICLIF Leadership and Governance Centre

### Past Working Experience

- Started his career in Banking industry with Maybank for 17 years in various capacity, focusing on Strategic Management
- Joined Affin Bank Berhad as Head, Business Strategy & Support, Business Banking Division in February 2009
- In April 2011, Nazlee was appointed as the Chief Corporate Strategist, Affin Bank Berhad

### Other Appointments

- Director for IAP Integrated Sdn Bhd and Raed Holdings Sdn Bhd
- Council member of The Association of Islamic Banking Institutions Malaysia (AIBIM)
- Board Member of Islamic Banking & Finance Institute Malaysia (IBFIM)
- Appointed to the Charter Governing Panel of Chartered Institute of Islamic Finance (CIIF) in 2016
- Appointed as a permanent member of the Masters of Business Administration Program Committee, Faculty of Economics and Management, Universiti Putra Malaysia (UPM) in 2018

## GROUP MANAGEMENT TEAM PROFILE



### Mr. Emmanuel Jean Louis Nivet

Country Head, AXA Malaysia  
Chief Executive Officer, AXA AFFIN General Insurance Berhad

French

61/Male

Date of Appointment: 14 September 2012

#### Academic/Professional Qualification(s)

- Master of Management of Normandy Business School

#### Past Working Experiences

- Mr. Emmanuel has strong technical expertise in commercial line underwriting. He started his career as an underwriter in Groupe Victoire and had assumed multiple roles at various AXA entities before being appointed as the Chief Underwriting Officer
- In 2007, Mr. Emmanuel moved to a leadership role as the Chief Executive Officer of AXA Corporate Solutions UK Branch
- In 2012, he was appointed as the Chief Executive Officer of AXA Affin General Insurance Berhad in Malaysia. His leadership and underwriting expertise have brought the Company from Number 8 in 2012 to Number 4 in 2019 in the marketplace, receiving multiple prestigious awards and achievements including International General Insurer of the Year-Malaysia award for the 4<sup>th</sup> consecutive year at Asian Banking and Finance Insurance Asia Awards 2019

#### Other Appointments

- PIAM Management Committee in 2015 and 2018



### Mr. Yip Kit Weng

Deputy Group Managing Director  
Affin Hwang Investment Bank Berhad

Malaysian

48/Male

Date of Appointment: 1 October 2019

#### Academic/Professional Qualification(s)

- Bachelor of Commerce Degree in Accounting & Finance, University of Western Australia
- Chartered Accountant, Malaysian Institute of Accountants
- Fellow of CPA Australia
- Certified Financial Planner (CFP) of Financial Planning Association of Malaysia
- Associate of Taxation Institute Incorporated (ATII) of Chartered Tax Institute of Malaysia

#### Past Working Experiences

- Executive Director and Head of Investment Banking at Nomura Securities Malaysia from 2014 until September 2019
- Director, Corporate and Investment Banking Services at RHB Investment Bank Berhad
- Director/Team Head of Equity Capital Markets at CIMB Investment Bank Berhad

#### Other Appointments

- Director of Affin Hwang Asset Management Berhad
- Director of Affin Hwang Trustee Berhad
- Director of AIIMAN Asset Management Sdn Bhd
- Director of AHC Associates Sdn Bhd
- Director of AHC Global Sdn Bhd

## GROUP MANAGEMENT TEAM PROFILE



### Mr. Rohit Chandrasekharan Nambiar

Chief Executive Officer, AXA AFFIN Life Insurance Berhad

Indian

40/Male

Date of Appointment: 15 December 2017

#### Academic/Professional Qualification(s)

- Post Graduate Programme in Entrepreneurship and Management
- Associate from the Insurance Institute of India
- Fellowship from Malaysian Insurance Institute

#### Past Working Experience

- Conferred with 'Young Leader of the Year' Award at Asia Insurance Industry Awards and 'CEO with HR Orientation' Award at Malaysia's Best Employer Brand Award in 2019
- Experience of working across various departments and roles within India, Singapore, Malaysia, Hong Kong and board member experience in Vietnam with Bao Minh Insurance (of which AXA is a minority shareholder)
- Led AXA Asia's successful customer experience transformation programme covering 17 entities. He also won the AXA Group Chairman's Award for 2015
- Chief Transformation & Operations Officer at AXA Affin General Insurance from January 2016 and was in charge of Transformation, Operations, IT and Big Data
- Under his leadership, AXA AFFIN Life Insurance has launched several industry's first including AXA eMedic: the first online medical card in Malaysia and Step It Up+: the first-in-the-market transformational wellness programme which motivates Malaysians to be healthier



### Mr. Chandra Nair

Chief Executive Officer, AFFIN Moneybrokers Sdn Bhd

Malaysian

66/Male

Date of Appointment: 1 June 2004

#### Academic/Professional Qualification(s)

- Master in Business Administration (MBA), RMIT University Melbourne, Australia

#### Past Working Experience

- Senior Manager/Head of Money Market Section in 1995
- Assistant General Manager in year 2000 to monitor and supervise the domestic money market activities
- In year 2003 he was appointed as General Manager/Head of Treasury
- In September 2003, he was appointed as the acting CEO, managing the overall company operations and functions. Mr. Chandra has more than 3 decades of experience in the industry

#### Other Appointments

- Chairman of the Association of Money Brokers Malaysia

## GROUP MANAGEMENT TEAM PROFILE



### Mr. Teng Chee Wai

Managing Director and Executive Director  
Affin Hwang Asset Management Berhad

Malaysian

53/Male

Date of Appointment: 22 September 2014

#### Academic/Professional Qualification(s)

- Bachelor of Science, National University of Singapore
- Post-Graduate Diploma in Actuarial Studies, City University, London

#### Past Working Experience

- He began his career in the financial industry as an Investment Manager with NTUC Income, Singapore
- He subsequently assumed the role of Assistant General Manager of Investments at Overseas Assurance Corporation and was responsible for the investment function of the Overseas Assurance Corporation Group
- Prior to his current position, he was the Chief Executive Officer of Hwang Investment Management Berhad



### En. Akmal Bin Hassan

Managing Director and Executive Director  
AIIIMAN Asset Management Sdn Bhd

Malaysian

47/Male

Date of Appointment: 18 November 2010

#### Academic/Professional Qualification(s)

- Degree in Business Administration, Oklahoma State University, USA
- Master of Business Administration, University of the Sunshine Coast, Queensland, Australia

#### Past Working Experience

- Prior to his current appointment, Akmal was the Chief Investment Officer at a subsidiary of a local Islamic Bank
- He has more than 20 years' experience in the investment management industry primarily in portfolio management, investment research and marketing strategy

None of the Management has:-

- Any family relationship with any Director and/or major shareholders of AFFINBANK
- Any conflict of interest with AFFINBANK

- Any conviction for offences within the past 5 years
- Any public sanction or penalty imposed by the relevant regulatory bodies during the financial year 2019

# MANAGEMENT TEAM PROFILE



## En. Zulkanain Bin Kassim

Chief Operating Officer

Malaysian

50/Male

En. Zulkanain Kassim joined Affin Bank Berhad on 1 October 2016 as Chief Operating Officer. He is responsible for planning, organising and controlling of all operational activities of Affin Bank Berhad and Affin Islamic Bank Berhad, which includes IT Services, Digital Banking, Property & Logistic, Contact Centre, eChannel, Payments and Loan Administration & Documentation. Prior to Affin Bank Berhad, Zulkanain held the position as Group Managing Director of MEPS.

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

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



## Ms. Lee Yoke Kiow

Chief Corporate Services Officer/Acting Chief Financial Officer

Malaysian

60/Female

Ms. Lee Yoke Kiow joined Affin Bank Berhad on 1 April 2018 as Chief Corporate Services Officer upon the completion of the AFFIN Bank Group Reorganisation. She is also the Executive Director of AFFIN Holdings Berhad.

Ms. Lee is an accountant by profession and a member of Malaysian Institute of Certified Public Accountants (MICPA) and Malaysia Institute of Accountants (MIA). She has more than 38 years of experience in auditing, accounting, banking and finance.

Her career with AFFIN Group began in 1991 when she was first appointed as Manager, Finance and Treasury by AFFIN Finance Berhad. Prior to joining AFFIN Holdings Berhad in June 2015, she was the Head, Finance and Treasury of AFFIN-ACF Finance Berhad and also the Financial Controller of AFFIN-ACF Holdings Berhad from 2000 to 2005.



## MANAGEMENT TEAM PROFILE



### En. Nazri Bin Othman

Director, Consumer Banking

Malaysian

58/Male

En. Nazri Othman was appointed as Director of Consumer Banking on 1 December 2019. Nazri is responsible for all aspects of the Bank's Consumer Banking business including the development and implementation of strategies to achieve business growth, profit, operational efficiency and customer service. As Director of Consumer Banking, Nazri also oversees and supervises Consumer Credit, Consumer Operations, Consumer Strategy and Consumer Loans Collection. He is also responsible for ensuring compliance with all regulations that impact Consumer Banking business.

Nazri brings with him more than 28 years of working experience in the banking industry. He has served in both local and foreign banks and assumed various roles as Chief Operating Officer, Head of Group Retail Business, and Head of Cards and Unsecured Loans among others.

Nazri holds a Bachelor of Science (Hons.) in Civil Engineering from the University of Leeds, United Kingdom.



### Mr. Tan Kok Toon

Director, Group Treasury

Malaysian

58/Male

Mr. Tan Kok Toon joined Affin Bank Berhad as Head of Treasury in October 2004 and is responsible for managing all aspects of Group Treasury businesses. He is the Honorary Secretary of Financial Market Association Malaysia (Association Cambiste Internationale) and Chair to the Seminar and Education Committee from June 2007 to June 2019. He is also Economic Council member of Federation of Chinese Association Malaysia (Huazong). Tan was appointed as Central Working Council (CWC) of Malaysia China Chamber of Commerce (MCCC) and the Deputy Chairman of Business, Economic and Investment Committee in June 2019.

Prior to AFFINBANK, Tan was with a leading bank in Malaysia. Tan has more than 30 years of banking experience, particularly in Treasury Operations. He has served as Treasury Manager with the New York Branch, and was the Treasury Business Advisor to turn around a business project in the Philippines. Tan graduated from University of Malaya in 1987 with Bachelor of Science (Hons) in Mathematics and obtained Certification of Financial Accounting from New York Institute of Finance.

## MANAGEMENT TEAM PROFILE



### En. Mohammed Nizar Faisal

Director, Corporate Banking

Malaysian

49/Male

En. Mohammed Nizar Faisal joined Affin Bank Berhad on 1 October 2016 as Director, Corporate Banking Division (f.k.a Corporate & Public Sector Business). He is responsible for developing and implementing strategies to drive the growth of Corporate Banking Division for AFFIN Bank Group, which include among others, to drive revenue and growth, deepen business relationship with all stakeholders involved, to implement strategies aligned to new products, clients and markets, to bring best practice tools to enhance the existing model, to ensure good corporate governance and practices and lastly to build a sustainable and cohesive wholesale banking proposition within Affin Bank Berhad.

Nizar holds a Bachelor of Arts (Hons) in Marketing from Middlesex University, United Kingdom. Nizar brings with him more than 24 years of experience in the financial services industry, primarily in Wholesale Banking and Public Sector Banking. He spent 18 years of his career mainly in foreign banks in Malaysia under Client Coverage for both Public Sector and Large Local Corporate names operating in Malaysia. As part of the wholesale proposition, Nizar has been involved in various dealings related to Credit Policy, Corporate Banking, Debt Capital Markets, Capital Markets and Advisory, Project and ECA Financing, Islamic Banking and Business Banking.



### Mr. Lim Kee Yeong

Director, SME Banking

Malaysian

50/Male

Mr. Lim Kee Yeong joined Affin Bank Berhad on 1 September 2016 and is responsible for developing and implementing strategies to drive the growth of SME and Commercial Business for the Bank.

Lim brings with him more than 24 years of experience in banking and finance, primarily in Commercial & SME business at both local and foreign banks. Prior to joining Affin Bank Berhad, he was the Vice-President of SME & Commercial Banking and a member of the Board of Directors of a Singapore-based financial holdings company, focusing on investments and financial services in the ASEAN region.

Lim also served as Senior Vice-President of SME Business at a local bank, where he was instrumental in the impressive growth of the Bank's SME Business, resulting in several local and regional awards.

Lim holds a Master of Business Administration and Bachelor of Business Administration, both from Wichita State University, Kansas, USA.

## MANAGEMENT TEAM PROFILE



### Mr. Steven Low Weng Haw

Group Chief Risk Officer

Malaysian

50/Male

Mr. Steven Low Weng Haw was appointed as Group Chief Risk Officer on 1 September 2019. Steven is responsible for directing and implementing the Bank's risk management programs, policies and procedures. He is also entrusted to oversee the Bank's governance and strategy for risk management and compliance, including relationships with key regulators and supervisory institutions.

Steven brings with him more than 28 years working experience in the Financial Services Industry, encompassing Risk and Credit Management, Credit Evaluation, Account Management, Research and Data Analytics. He has served in both local and foreign banks as Chief Risk Officer.

Steven holds the professional qualification in ICSA from the Institute of Chartered Secretaries and Administrators, and a Diploma in Commerce (Business Management) from Universiti Tunku Abdul Rahman.



### Pn. Norhazlizawati Binti Mohd Razali

Group Chief Credit Officer

Malaysian

52/Female

Pn. Norhazlizawati joined Affin Bank in August 2015 as Group Chief Credit Officer. She is a Certified Credit Professional (Business) from the Asian Institute of Chartered Bankers.

She obtained her Bachelor of Arts (Hons) in Business Studies majoring in Accounting and Statistics from Leeds Metropolitan University, United Kingdom. She started her career as Management Trainee in a manufacturing-based company in the United Kingdom. Upon her return to Malaysia, she joined a local financial institution holding key senior positions in various capacities and disciplines. Her portfolio coverage includes corporate, commercial, SME and Retail Lending. Prior to joining Affin Bank, she was the Head of Risk Management for the Retail Banking of a local bank.

Pn. Liza brings with her more than 21 years of experience in the financial services industry specialising in credit underwriting, credit policies and processes, development of credit models and analytics, portfolio management capabilities and project management involving mergers and acquisitions.

## MANAGEMENT TEAM PROFILE



**Pn. Wahdania Binti Mohd Khir**

Group Chief Internal Auditor

Malaysian

50/Female

Puan Wahdania Binti Mohd Khir was appointed as Group Chief Internal Auditor of Affin Bank Berhad on 1 May 2020. In her role as the Group Chief Internal Auditor, she is responsible for providing independent and objective assurance on the effectiveness of internal controls and governance, as well as, consulting services to add value and improve the Group's operations. Her scope covers Affin Bank Berhad, Affin Islamic Bank Berhad, Affin Moneybrokers, Affin Hwang Investment Bank and Affin Hwang Asset Management.

Wahdania brings with her more than 24 years working experience in the Financial Services Industry, serving both the banking industry, as well as, the regulatory body. She was an Investigation Officer and thereafter Manager for Offshore & Islamic Market at Bursa Malaysia. In the banking industry, she has held various senior roles as the Head of Global Market Compliance & Treasury Operations and Senior Director of Group Audit at a major financial institution.

Wahdania holds a Master of Science in Quantitative Finance from the University of Westminster, London, a Bachelor of Business in Accountancy from the Queensland University of Technology, Australia and Certificate of Islamic Law from the International Islamic University Malaysia. She is also a member of the Financial Markets Association Malaysia and a Chartered Banker.



**Pn. Adzamimah Binti Adzmi**

Group Chief Compliance Officer

Malaysian

43/Female

Pn. Adzamimah Adzmi (Mimi) joined Affin Bank Berhad on 17 July 2018 as Group Chief Compliance Officer with the Group Compliance division. Her overall responsibilities are to coordinate the identification and management of compliance risks, and to ensure compliance monitoring and testing are carried out consistently across the Banking Group.

She has over 16 years of experience in the financial services industry, primarily in managing and leading compliance at both local and foreign banks. Prior to joining the Bank, Mimi was a Chief Compliance Officer at a foreign based Japanese bank operating in Malaysia.

Mimi graduated from Bryant University in Rhode Island, USA with Bachelor of Science in Business Administration. She also holds the Certificate in Associate Qualification in Islamic Finance from Islamic Banking and Finance Institute Malaysia (IBFIM), and the Certificate in Islamic Law from International Islamic University Malaysia (IIUM).

## MANAGEMENT TEAM PROFILE



### Pn. Nimma Safira Binti Dato' Khalid

Chief Legal Officer and Company Secretary

Malaysian

51/Female

Pn. Nimma Safira Binti Dato' Khalid joined Affin Bank Berhad in January 2001 as Manager, Legal & Secretarial Division. She then assumed the role of Executive Assistant to the President/CEO in 2003. She became the Company Secretary at Affin Bank Berhad in 2005 and later at AFFIN Holdings Berhad in 2011. Nimma was designated the Chief Legal Officer and Company Secretary of Affin Bank Berhad and Affin Islamic Bank Berhad on 1 January 2012.

Nimma graduated with Bachelor of Laws (Hons) in 1992 and Bachelor of Laws (Shariah) (Hons) in 1993; both from the International Islamic University, Malaysia. In 2017, Nimma attained her Professional Postgraduate Diploma in Governance, Risk and Compliance from the International Compliance Association (ICA), UK.

Nimma holds Certificate of Mediation and Advanced Mediation by The Accord Group, Australia. She is an Affiliate member of The Malaysian Institute of Chartered Secretaries and Administrators (MAICSA) and a Fellow Member of the ICA.



### En. Ferdaus Toh Bin Abdullah

Deputy Chief Executive Officer, Affin Islamic Bank Berhad

Malaysian

59/Male

En. Ferdaus Toh Bin Abdullah was appointed as the Deputy Chief Executive Officer of Affin Islamic Bank Berhad on 3 June 2015. Prior to this appointment, he held several key positions in both Affin Bank Berhad and Affin Islamic Bank Berhad.

He holds a Master's Degree in Strategic Management from Universiti Teknologi Malaysia and Chartered Islamic Finance Professional (CIFP) from INCEIF.

He joined Perwira Affin Bank Berhad in 1995 and moved to Affin Islamic Bank in 2005 and brings with him more than 35 years of experience in banking, primarily in Audit, Risk Management and Business Development.

None of the Management has:-

- Any family relationship with any Director and/or major shareholders of AFFINBANK except for En. Mohammed Nizar Faisal who has a family relationship with a Director of AFFINBANK
- Any conflict of interest with AFFINBANK
- Any conviction for offences within the past 5 years
- Any public sanction or penalty imposed by the relevant regulatory bodies during the financial year 2019