



**1 DATUK
MOHD ZAMREE
MOHD ISHAK**
President/Chief
Executive Officer

2 YUSHIDA HUSIN
Chief Technology &
Operations Officer

3 K. PERBAGARAN
Chief Risk Officer

**4 SHAZMEER
MOKHTAR**
Chief Financial Officer

**5 FAKRUL AZMI
MOHAMAD**
Chief Internal Auditor



6 RAHIM RADUAN
Chief Corporate Officer

**7 DAENG HAFEZ
ARAFAT ZUHUD**
General Counsel &
Company Secretary

**8 LEONG WENG
CHOONG**
Chief Business Officer

9 ZARINA OSMAN
Chief Credit Officer

MANAGEMENT TEAM

DATUK MOHD ZAMREE MOHD ISHAK

President/Chief Executive
Officer

Date Joined:
1 January 2015



Qualification(s)

- Bachelor of Science in Business Administration, Saint Louis University, USA
- Master in Business Administration (Finance), University of Hull, UK
- Asian International Executive Programme, INSEAD
- Chartered Professional in Islamic Finance
- Global Leadership Development Programme, ICLIF
- Advanced Management Programme (AMP 191), Harvard Business School, USA

Experience

Over 30 years of experience in banking operations, corporate banking, consumer banking and Islamic finance. He held the following key positions:

- Executive Assistant to the President/Chief Executive Officer, Malayan Banking Berhad (Maybank)
- Vice President, Consumer Banking, Maybank
- Executive Vice President, Corporate Banking, Maybank
- Chief Operations Officer, INCEIF – The Global University of Islamic Finance

Awards

- Outstanding CEO Award, Association of Development Financing Institutions in Asia and the Pacific (ADFIAP)
- Sustainability Leader of the Year, European Organisation for Sustainable Development, ADFIAP and the Association of African Development Finance Institutions in collaboration with the City of Karlsruhe, Germany

MANAGEMENT TEAM

Review of the Year
How We're Organised
Key Messages
Our Strategy
Performance by Divisions
Sustainability
Group Performance

CORPORATE GOVERNANCE

Financials
Additional Information



RAHIM RADUAN

Chief Corporate Officer

Date Joined: 2 May 2018

Qualification(s)

- Bachelor of Accounting & Finance, University of East London, UK
- Member of Financial Planning Association of Malaysia (FPAM)
- Member of Malaysian Financial Planning Council (MFPC)
- CIMB-INSEAD Leadership Programme, INSEAD France
- Member of the Malaysian Institute of Accountants (MIA)
- Fellow of the Association of Chartered Certified Accountants (ACCA), UK

Experience

Over 20 years of experience in various sectors including investment and consumer banking, wealth management, fund management, automotive, infrastructure and property development. He held the following key positions:

- General Manager/Head of Group Finance Division, PROTON Holdings Berhad
- Chief Operating Officer, CIMB Wealth Advisors Berhad
- Chief Operating Officer, CIMB-Principal Asset Management Berhad
- Managing Director/Head of Consumer Banking's Operations & Service Support, CIMB Bank Berhad
- Director in Group MD/CEO's Office, UEM Group Berhad



SHAZMEER MOKHTAR

Chief Financial Officer

Date Joined: 2 May 2018

Qualification(s)

- Bachelor of Arts (Hons.) Accounting & Finance, London Southbank University, UK
- Negotiation & Influencing Skills Programme, London Business School, UK
- Member of the Malaysian Institute of Accountants (MIA)
- Member of the Malaysian Institute of Certified Public Accountants (MICPA)
- Member of the Institute of Chartered Accountants England & Wales (ICAEW)
- Fellow of Association of Chartered Certified Accountants (ACCA), UK
- Edward S. Mason Fellow, Harvard Kennedy School, USA
- Master in Public Administration, Harvard University, USA

Experience

Over 17 years of experience with Bank Negara Malaysia (BNM) in Supervision, Regulation, Investments and Corporate Strategy sectors. He was instrumental in implementing several strategic initiatives to position Malaysia as an International Islamic Finance marketplace. This includes his involvement in the BNM-SC-World Bank technical working group which facilitated the issuance of the world's first Green sukuk in 2017. He also led the origination and structuring of the world's first liquidity instruments based on mudharabah. He held the following key positions:

- Deputy Director of BNM
- Board member of Aureous CGC Advisers Sdn Bhd

Award

- Academic Excellence Award by BNM (2006)

MANAGEMENT TEAM



LEONG WENG CHOONG

Chief Business Officer

Date Joined: 15 July 2015

Qualification(s)

- Bachelor of Commerce, University of Western Australia, Australia

Experience

Over 21 years of experience in Credit and Marketing, Collections and Recoveries, Operations, Cash Management, Product Development and SME Bancassurance. He held the following key positions:

- Assistant Vice President and Head of Product, OCBC Bank (M) Berhad
- Vice President of Cash Management, OCBC Bank (M) Berhad
- General Manager of Retail SME, Hong Leong Bank Berhad



YUSHIDA HUSIN

Chief Technology & Operations Officer

Date Joined: 1 April 2016

Qualification(s)

- Bachelor of Science in Statistics, University of Illinois Urbana Champaign, USA

Experience

More than 23 years of experience in Project Management, Corporate Planning, Process Improvement, Organisation and Methods, Corporate Services and Support Functions. She held the following key positions:

- Chief Corporate Services Officer, Takaful Ikhlas Berhad
- Consultant, Accenture Malaysia

MANAGEMENT TEAM

Review of the Year
How We're Organised
Key Messages
Our Strategy
Performance by Divisions
Sustainability
Group Performance

CORPORATE GOVERNANCE

Financials
Additional Information



K. PERBAGARAN

Chief Risk Officer

Date Joined: 1 August 2005

Qualification(s)

- Bachelor of Accountancy (Hons.), Universiti Utara Malaysia (UUM)
- Master of Business Administration, Cardiff Metropolitan University, UK
- Certified Internal Auditor (CIA) from the Institute of Internal Auditors Malaysia
- Advanced Credit Enhancer (ACE) Certification, CGC – Institut Bank-Bank Malaysia (IBBM)
- Member of the Institute of Internal Auditors Malaysia (IIAM)
- Member of the Malaysian Institute of Accountants (MIA)

Experience

Over 21 years of experience in Audit & Risk Management. He held the following key positions:

- Head of Branch Audit, Affin Bank Berhad
- Head of Internal Audit, CGC
- Senior Manager of Asset Management, CGC



ZARINA OSMAN

Chief Credit Officer

Date Joined: 3 April 2017

Qualification(s)

- Bachelor of Accountancy (Hons.), University of Malaya
- Certified Credit Professional (CCP) from Institut Bank-Bank Malaysia (IBBM)
- Banking Credit Specialist from the Islamic Bank and Finance Institute Malaysia (IBFIM)
- Islamic Professional Credit Certification from the Islamic Bank and Finance Institute Malaysia (IBFIM)

Experience

Over 25 years of experience in business credit and credit management covering the entire Business Banking portfolio, including Investment, Treasury and Capital Markets, Corporate, Commercial and Retail Business. She held the following key positions:

- Head of Credit Management, Kuwait Finance House Bhd
- Senior positions in Bank Muamalat Malaysia Bhd and RHB Islamic Bank Bhd
- Pioneer team member, RHB Islamic Bank Bhd, that established the first Islamic Window subsidiary in Malaysia

MANAGEMENT TEAM



FAKRUL AZMI MOHAMAD

Chief Internal Auditor

Date Joined: 2 October 2018

Qualification(s)

- BA (Accounting & Financial Management), University of Sheffield, UK
- Certified Internal Auditor (CIA) from the Institute of Internal Auditors Malaysia
- Certified Credit Professional (CCP) from the Institut Bank-Bank Malaysia (IBBM)
- Chartered Global Management Accountant (CGMA) from the American Institute of Certified Public Accountants
- Associate Chartered Management Accountant (ACMA) from the Chartered Institute of Management Accountants, UK
- Member of the Certified Bank Auditor (CBA) Examination Committee

Experience

Over 21 years of experience in the financial services sector and successfully implemented best audit practices and improved audit activity coverage. He held the following key positions:

- Chief Internal Auditor, Malaysia Debt Ventures Berhad
- Chief Internal Auditor, Malaysia Development Bank Berhad
- Chief Internal Auditor, Asian Finance Bank Berhad



DAENG HAFEZ ARAFAT ZUHUD

General Counsel & Company Secretary

Date Joined: 4 May 2015

Qualification(s)

- Bachelor of Laws (Hons.), International Islamic University Malaysia (IIUM), 1994
- Advocate and Solicitor of the High Court of Malaya. Admitted on 18 March 1995
- Licensed Company Secretary of Companies Commission of Malaysia since 1998

Experience

Has accumulated 25 years of experience in various sectors such as financial services, oil and gas, telecommunications, aerospace and hotel and property development. He held the following key positions:

- Assistant Vice President, Group Corporate Secretarial, Maybank and Company Secretaries of Maybank Asset Management Group of Companies and Maybank (Cambodia) Plc
- Senior Manager, Legal & Human Resources of Intraline Group of Companies
- Senior Manager, Legal & Company Secretarial cum Joint Company Secretary of Lankhorst Bhd
- Manager, Legal & Corporate Services and Company Secretary of Aerospace Technology Systems Corp. Sdn Bhd

MANAGEMENT TEAM

Review of the Year
How We're Organised
Key Messages
Our Strategy
Performance by Divisions
Sustainability
Group Performance

CORPORATE GOVERNANCE

Financials
Additional Information



MOHAMED AZMAN MOHAMED TAUFIK

Senior Vice President, Bumiputera Development & Products

Date Joined: 4 February 2015

Qualification(s)

- Bachelor of Management Studies, University of Waikato, New Zealand

Experience

Over 30 years of experience in banking and financial sectors both in Malaysia and Indonesia. Has extensive experience in corporate banking, SME banking and branch management. Held the following key positions:

- Senior Account Manager, Malayan Banking Berhad
- Associate Director, Danajamin Nasional Berhad
- Associate Director, The Bank of Nova Scotia Berhad



WONG KEET LOONG

Senior Vice President, Marketing & Sales

Date Joined: 1 April 2015

Qualification(s)

- Affiliate of the Association of Chartered Certified Accountants (ACCA)

Experience

Over 25 years of experience in banking, managing branch sales performance, overall profitability and business growth, resource planning and business change management during the merger of Hong Leong Bank Bhd and EON Bank Bhd. He held the following key positions:

- Senior Manager, Consumer Business Head, Damansara Utama Branch, OCBC Bank
- Vice President, Regional Head, Central Region, EON Bank Bhd
- Assistant General Manager, Resource Planning & Development, Hong Leong Bank Bhd

MANAGEMENT TEAM



SUM LENG KUANG

Head, Investment

Date Joined: 1 September 2015

Qualification(s)

- Bachelor of Commerce (Finance), University of Canterbury, New Zealand
- Certified Financial Planner

Experience

Over 36 years of experience in fund management, distinctly in areas of managing fixed income investment portfolios, credit evaluation and credit risk management. She held the following key positions:

- Senior Vice President, Head of Fixed Income Investment at Great Eastern Life Assurance (Malaysia) Berhad
- Acting CEO, Hong Leong Asset Management Berhad



MOHD REZA MOHD HATTA

Senior Vice-President, Strategic Management

Date Joined: 3 April 2017

Qualification(s)

- Bachelor of Accountancy (Hons.), Universiti Utara Malaysia
- Member of Association of Chartered Certified Accountants (ACCA)

Experience

Over 19 years of working experience in Audit, Banking and Oil & Gas. He held the following key positions:

- Head of Strategic Planning and Special Assistant to President/CEO at EXIM Bank Berhad
- Acting CEO, Alkhair International Islamic Bank

MANAGEMENT TEAM

Review of the Year
How We're Organised
Key Messages
Our Strategy
Performance by Divisions
Sustainability
Group Performance

CORPORATE GOVERNANCE

Financials
Additional Information



MOHD SUKERI ISMAIL

Senior Vice President, Operations

Date Joined: 6 May 1996

Qualification(s)

- Diploma from Indiana University, USA
- Bachelor of Science in Business Administration (Finance), Creighton University, USA

Experience

Over 23 years of experience in Shared/Full Risk and Financing Applications. He held the following positions:

- Branch Executive, Hong Leong Finance Berhad
- Branch Manager, Hong Leong Finance Berhad



NOR HAMIZWA MOHD NOR

Senior Vice President, Human Capital & Administration

Date Joined: 18 November 2019

Qualification(s)

- Bachelor in Business Administration (Human Resource Management), Universiti Teknologi MARA, Malaysia

Experience

Over 22 years of experience in general human capital and specialised human capital functions including talent management, learning & development, organisational design and manpower planning. She held the following key positions:

- General Manager, HR Business Partners and IR & Engagement, UEM Edgenta Berhad
- Covering Senior General Manager, Human Resources, Malaysia Airport Holdings Berhad
- Assistant General Manager, Talent & Specialist Management and Employee Behavioural Development, Telekom Malaysia Berhad



WAI KO-CHI

Senior Vice President, Information Technology

Date Joined: 15 June 2017

Qualification(s)

- Bachelor of Engineering (Hons. Mechanical), University of Malaya

Experience

Over 20 years of experience with various national and international organisations, covering global and regional projects. He held the following positions:

- Analyst, Andersen Consulting/Accenture
- Architect, Shell IT & Hewlett Packard Malaysia
- Chief Engineer, DXC Technology/Hewlett Packard Enterprise