

GROUP EXECUTIVE COMMITTEE



DATUK ABDUL FARID ALIAS

*Group President & Chief Executive Officer
Chief Executive Officer (CEO), Malaysia
Group Head, Global Banking (Acting)*

Datuk Abdul Farid Alias was appointed as Group President & Chief Executive Officer of Maybank Group on 2 August 2013 and CEO, Malaysia effective 1 January 2014. Prior to this, Datuk Farid was the Deputy President and Head of Global Banking of Maybank Group.

Responsibility

Datuk Farid spearheads Maybank Group's business and growth strategy across all lines of businesses and countries that Maybank operates in, ensuring a good balance between driving operational excellence, strong governance and business growth. He is also responsible for developing and driving Maybank's customer value proposition, cutting across all lines of business and regional boundaries, and overall ensuring sustainable long-term value for shareholders.

Experience

Datuk Farid has over 20 years of experience in investment banking and capital markets, having served with various merchant and investment banks such as Aseambankers Malaysia Berhad from 1992 to 1994, Schroders from 1994 to 1995, Malaysia International Merchant Bankers Berhad from 1996 to 1997, and J.P. Morgan from 1997 to 2005. He was attached to Khazanah Nasional Berhad from 2005 to 2008 as Director of Investments. In Khazanah, he sat on the Board of Commissioners/Directors of several public-listed companies.

Qualification

Bachelor of Science in Accounting, Pennsylvania State University, University Park, USA; Masters in Business Administration, Finance, University of Denver, USA; Advanced Management Program, Harvard Business School, USA.

Committee Membership/Appointments

Member of the Boards of Directors of Maybank Investment Bank Berhad and Maybank Ageas Holdings Berhad; Chairman of ASEAN Inter-Regional Relations, ASEAN Banking Council (ABC); Chairman of The Association of Banks in Malaysia; Chairman of Malaysian Electronic Payment System Sdn Bhd; Director of Cagamas Holdings Berhad; Vice Chairman of Institut Bank-Bank Malaysia; Member of the Investment Panels of Kumpulan Wang Persaraan (Diperbadankan) (Retirement Fund (Incorporated)).



MOHAMED RAFIQUE MERICAN BIN MOHD WAHIDUDDIN MERICAN

Group Chief Financial Officer

Mohamed Rafique Merican has been the Group Chief Financial Officer of Maybank Group since 1 June 2012.

Responsibility

Rafique is responsible for the Group's financial, capital and funding management. He oversees Group Finance Controller, Group Corporate Treasurer, Group Tax, Group Performance Reporting & Investor Relations, Group Strategic Procurement, Group Finance Strategic Office and Group Finance Operations (Corporate Remedial Management and Enterprise Information Management).

Experience

He has more than 20 years of experience in the corporate sector, including five years as Chief Financial Officer of Tenaga Nasional Berhad (TNB) and Malakoff Berhad. Prior to joining TNB in 2009, he served at Radicare (M) Sdn Bhd, the facilities management concessionaire for hospitals in Klang Valley, Selangor, Kelantan, Terengganu and Pahang as its Chief Operating Officer initially and subsequently as its Chief Executive Officer. He also held corporate finance and advisory roles with Amanah Capital Group and Bumiputra Merchant Bankers Berhad in the early part of his career.

Qualification

Fellow of the Association of Chartered Certified Accountants (ACCA), United Kingdom; Chartered Accountant of the Malaysian Institute of Accountants (MIA).

Committee Membership/Appointments

Member of Malaysia Advisory Committee of Association of Chartered Certified Accountants (ACCA) Malaysia.

**DATUK LIM HONG TAT**

*Group Head, Community Financial Services
Chief Executive Officer (CEO), Maybank Singapore*

Datuk Lim Hong Tat was appointed as Group Head, Community Financial Services of Maybank Group and CEO, Maybank Singapore since 1 January 2014. Prior to this he was the Deputy President and Head of Community Financial Services.

Responsibility

As Group Head of Community Financial Services, he is responsible for driving and implementing the Bank's community banking strategy across all geographies. This covers branch banking, consumer lending, SME and Business Banking, sales and distribution, wealth management, payments, virtual banking, product innovation and customer segmentation.

He is also responsible for growing the business of all Maybank entities in Singapore. This spans the full suite of financial products and services – commercial banking, global banking, investment banking, and insurance.

Experience

Datuk Lim joined the bank upon graduation in 1981. He has 32 years of experience covering all aspects of banking, having managed branches, regional banking, credit cards and international banking operations including holding senior management positions as Director/President and CEO of Maybank Philippines Incorporated, Head of International Banking and Head of Consumer Banking in Maybank Group.

Qualification

Bachelor of Economics (Business Administration) (Hons), University of Malaya; Diploma in Marketing & Selling Bank Services, International Management Centre.

Committee Membership/Appointments

Director of Maybank Kim Eng Holdings Ltd; Member of the Visa Product Executive Council; Board Member of EFMA (European Financial Management Association); Director of Credit Bureau Malaysia Sdn Bhd; Chairman of MEPS Strategic Business Committee.

**NORA ABD MANAF**

Group Chief Human Capital Officer

Nora Abd Manaf was appointed as Group Chief Human Capital Officer of Maybank Group effective 1 January 2014. Prior to this, she was Senior Executive Vice President and Head, Group Human Capital, Maybank Group.

Responsibility

Nora formulates the Group's Strategy for Human Capital management and development. She had been leading the People transformation Programme since 2009. Nora is responsible for the Human Capital Centre of Expertise which develops and implements policies which are applicable Group-wide, across the various businesses and countries, as well as ensuring that strategic Human Capital Management is effective across the Group.

Experience

Prior to joining Maybank, she was with Standard Chartered Group for over 9 years, where her last held position was the Head of Human Resource, Scope International (a wholly owned subsidiary of Standard Chartered UK Plc). Other roles in the Group include Executive Vice President for Strategic Initiatives, PT Bank Permata, Indonesia, a leadership development role in London, an Integration role in Hong Kong post SCB acquisition of Chase Retail bank HK, Country Rewards Head, Malaysia, and Head Human Resources, Global Wholesale Banking Malaysia. Prior to Standard Chartered, she was with several multinationals and large local organisations across several sectors including telecommunications in Maxis and semiconductor in Intel.

Qualification

Chartered Accountant, registered with the Malaysian Institute of Accountants; Postgraduate certification in Human Resource Development, Cornell University; Certified Strengths Coach Level II (Gallup); ICAEW Qualified Trainer (Institute of Chartered Accountants in England and Wales QPRT).

Committee Membership/Appointments

President of the Malayan Commercial Banks' Association (MCBA); Chairman of the Human Resource Management and Development Group (HRMDG); Council Member of the Malaysian Employers Federation (MEF); Council Member of the Malaysia National Labour Advisory Council (NLAC); elected Chairman of the Malaysia GLC G20 HR Circle; and inducted into the Global HR50.

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DR JOHN LEE HIN HOCK
Group Chief Risk Officer

Dr John Lee has been the Group Chief Risk Officer of Maybank Group since 17 January 2011.

Responsibility

Dr John Lee is responsible for risk management, including credit and compliance, across the Group.

Experience

Dr John Lee was previously with Amanah Merchant Bank and the Kuala Lumpur Options and Financial Futures Exchange (KLOFFE). Prior to his appointment in Maybank, he served in financial services consulting and advisory, where he was a partner with KPMG Business Advisory for 13 years, assisting numerous financial institutions across the Asia Pacific markets. He has in-depth financial industry and risk management expertise with specialisation in Islamic finance, business strategy, risk management and performance management.

He was awarded the Bank Risk Manager of the Year 2013 by Asia Risk in October for his contribution to the Group.

Qualification

Bachelor of Economics, Monash University, Australia. Doctorate of Philosophy in Economics, Monash University, Australia; Fellow Certified Practising Accountant of the Australian Society of CPAs; Member of the American Finance Association, Econometrics Society and Society of Financial Studies.

Committee Membership/Appointments

Member of the Liquidity Risk Management Working Group and the Risk Management Working Group of the Islamic Financial Services Board (IFSB); Member of Monash University (Malaysian Branch) School of Business Advisory Board.



MUZAFFAR HISHAM
Group Head, Islamic Banking
Chief Executive Officer (CEO), Maybank Islamic Berhad

Muzaffar Hisham has been the Group Head of Islamic Banking and Chief Executive Officer of Maybank Islamic Berhad since 30 March 2011.

Responsibility

As the Head of Islamic Banking Group and CEO of Maybank Islamic, Muzaffar plays the leading role for managing and overseeing the overall Islamic banking franchise of Malayan Banking Berhad and ensures that it operates on a parallel platform, leveraging on the Group's resources. At present, his responsibilities include determining business strategy for the Group's Islamic Banking business including Maybank Islamic's products development and delivery, marketing support as well as risk and shariah-compliance management, spearheading the expansion of Group Islamic Banking in ASEAN and globally.

Experience

Muzaffar has collectively 19 years of experience in the banking and financial services. He started his career with Asian International Merchant Bankers Berhad in the Corporate Banking Division. He later joined Amanah Merchant Bank Berhad and Amanah Short Deposits Berhad where he was involved extensively in Corporate Debt and Financing businesses from debt syndication to advising on private debt securities. Muzaffar was also involved in various debt and corporate restructuring exercises during the 1997/1998 financial crisis. During his tenure at CIMB Investment Bank and HSBC Amanah, Muzaffar oversaw the investment banking business. Prior to joining Maybank, Muzaffar was the Deputy Chief Executive Officer of CIMB Islamic Bank Berhad. He was previously a member of the Board of Directors of CIMB Insurance Brokers Sdn Bhd.

He received the Asset Triple A Awards 2013, Industry Leadership Award as Islamic Banker of the Year for his contribution to developing Islamic finance regionally and growing Maybank Group's Islamic banking business.

Qualification

Bachelor of Science (Hons) in Economics and Accounting, University of Bristol, United Kingdom.

Committee Membership/Appointments

Chairman of the Standards Committee, Association of Islamic Banking Institutions Malaysia (AIBIM); Member of H.M. Treasury U.K. Global Islamic Finance and Investment Group.



GEOFF STECYK
Group Chief Technology Officer

Geoff Stecyk was appointed as the Group Chief Technology Officer of Maybank Group effective 1 January 2014. Prior to this, he was the Head of Enterprise Transformation Services of Maybank Group.

Responsibility

Geoff strategises, directs, drives and builds a differentiated regional strategic capability for the Group to use technology as a competitive advantage for both provision of service and cost advantage on a Group basis. He is entrusted with the responsibility of creating a centre of excellence to serve the region where the Group IT functions are aligned to achieve the Bank's Vision and Mission. Being in charge of running the complete infrastructure of the Group, he is responsible for maximising capacity and capability of Regional IT and delivering efficient and consistent support services to the Group.

Experience

Geoff joined Maybank in November 2008 as Chief Transformation Officer leading the LEAP30 Performance Improvement Programme. Prior to joining Maybank, he was National Head of Bancassurance with American International Assurance (AIA) China from 2006 to 2008. He was attached to Southern Bank Berhad from 2001 to 2004 as the Executive Vice President, Business Integration. He was involved in the transformation of the bank which covered all major areas of the retail and SME banking with an emphasis on driving immediate earnings growth to fund the structural transformation over the medium term.

Qualification

Bachelor of Commerce (Marketing/Finance), University of Alberta, Canada.

Committee Membership/Appointments

Board member of Maybank (PNG) Ltd; Member of the Financial Institution Steering Committee, Bank Negara Malaysia.



KAMALUDIN AHMAD
Group Head, Insurance & Takaful
Chief Executive Officer (CEO), Maybank Ageas Holdings Bhd (MAHB)

Kamaludin Ahmad was appointed as Chief Executive Officer (CEO) of Maybank Ageas Holdings Bhd (MAHB) and Group Head of Insurance & Takaful, Maybank Group effective 1 December 2013.

Responsibility

He is responsible for the growth of Insurance & Takaful business of Maybank Group.

Experience

Kamaludin joined Maybank Group as CEO of Etiqa Insurance Berhad on 4 June 2012 to drive Etiqa's conventional insurance business. Prior to joining Etiqa, he was with UEM Group as Head of Corporate Strategy and Performance. He was with AIG for 15 years where he left as Regional VP, Asia Pacific. He had also served with Bank Negara Malaysia, Securities Commission Malaysia and AmlInvestment Bank.

Qualification

Bachelor of Science (Hons) in Actuarial Science, University of Kent, England.

Committee Membership/Appointments

Vice President of Life Insurance Association of Malaysia; Member of Management Committee of Persatuan Insurans Am Malaysia; Member of Board of Insurance Services Malaysia Berhad.

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MICHAEL FOONG SEONG YEW
Group Chief Strategy Officer
Office of the Group President & CEO

Michael Foong was appointed as Group Chief Strategy Officer of Maybank Group effective 1 January 2014. Prior to this, he was the Chief Strategy and Transformation Officer of Maybank Group.

Responsibility

Michael leads the Office of the Group President & CEO, which is responsible for driving the Group's agenda on regionalisation, business development, transformation and productivity programmes across the region, and developing the group's long-term strategic objectives. He also oversees the Group Corporate Development & Innovation unit, as well as Corporate Affairs, Strategic Marketing and Group Service Quality Management.

Experience

Prior to joining Maybank Group, Michael was Managing Director of Accenture's management consulting practice in Malaysia. He spent 17 years serving financial services clients throughout Asia, primarily banks but also including insurance companies and stock exchanges. His track record has included group-wide corporate planning, devising group and business sector strategies, operating models, business process reengineering, performance management frameworks, and ICT strategies. Between 2004 and 2011, he focused on architecting and implementing large-scale multi-year transformation programmes for banks in Malaysia and Singapore.

Michael has held various other management positions in Accenture. He co-managed Accenture's Asia-Pacific Technology Ventures unit from 2000 to 2002, and after that Accenture's Asia-Pacific Corporate Development office. Michael has worked throughout Asia Pacific and spent seven years seconded as a leader into Accenture's offices in Beijing, Shanghai, Hong Kong, Sydney, Singapore, Tokyo and Jakarta.

Qualification

Master of Arts in Economics and Management Studies, Cambridge University, United Kingdom; Advanced Business Management Program, Kellogg Graduate School of Management, Northwestern University, Chicago, USA.

Committee Membership/Appointments

Nil.

Pollie Sim was appointed as CEO, International of Maybank Group with effect from 1 October 2013.

Responsibility

Pollie is responsible for strategising, leading and transforming the Group's overseas operations covering 16 countries excluding Singapore and Indonesia. The key responsibilities of her team are to build greater synergy and accelerate profitability of the Maybank franchise across the international landscape for long term growth, as well as to establish the Bank as a regional financial services leader.

Experience

Prior to her latest appointment as CEO, International of Maybank Group, Pollie took the helm of Maybank Singapore in July 2006. She has more than 30 years of experience in the banking and financial industry and has held many senior positions within Maybank Group. She has been instrumental in leading and developing Maybank's retail banking business in Singapore. Prior to Maybank Singapore, Pollie was Chief Executive Officer of Maybank Finance (S) Ltd.

In 2012, Pollie was accorded the Distinguished FICP (Financial Industry Certified Professional) by IBF (The Institute of Banking & Finance, Singapore) and also received the Pacific Rim Bankers Programme Distinguished Leadership Award.

Qualification

Master of Business Administration, Brunel University of West London, United Kingdom; Diploma in Management Studies, Singapore Institute of Management; Diploma in Marketing & Selling Bank Services, International Management Centre.

Committee Membership/Appointments

Non-executive Director for several companies, Singapore Unit Trusts Ltd, Sorak Financial Holdings Pte Ltd, Maybank Philippines Incorporated, Maybank Kim Eng Holdings Ltd and Maybank (Cambodia) Plc; Chairman of the Singapore Unit Trust Investment Committee.



POLLIE SIM
Chief Executive Officer (CEO), International



JEROME HON KAH CHO
Group Chief Operations Officer

Jerome Hon was appointed as Group Chief Operations Officer of Maybank Group effective 1 December 2013.

Responsibility

Jerome is responsible to formulate and develop the operational strategy to support Maybank Group's Vision and Mission. He oversees the Group's overall operations and processes and ensures that the delivery of support service is efficient and effective.

Experience

Prior to this, Jerome was the Chief Audit Executive of Maybank for more than 7 years where he oversaw the Internal Audit functions of Maybank as well as its subsidiaries. Jerome has been with Maybank for 20 years and has since served in various positions within the Maybank Group including Accounting, Central Operations and key management positions of Maybank Group subsidiaries involved in trust and futures broking businesses. Prior to joining Maybank, he was articled with an accounting firm where he pursued his qualification as a Chartered Accountant and served the firm for 8 years. During the period with the firm, he was involved in various types of audits which include financial services, insurance, manufacturing and other services.

Qualification

Malaysian Institute of Certified Public Accountants (MICPA); Member of MICPA; Member of the Malaysia Institute of Accountants (MIA).

Committee Membership/Appointments

Nil.



TASWIN ZAKARIA
*President Director Designate**
Bank Internasional Indonesia (BII)

Taswin, an Indonesian citizen, was appointed as President Director Designate since 11 November 2013.

Responsibility

Taswin is responsible for the overall business performance and growth of BII. He oversees BII's operations, which includes the banking services such as retail, business and global banking as well as risk management, finance, human capital, operations & IT, legal and compliance. He is also responsible in leveraging on the strengths of Maybank Group to capture a larger slice of market share and at the same time strengthening Maybank Group's operation in Indonesia.

Experience

Taswin, has served as an independent member of the Board of Commissioners of BII since 2003 until 11 November 2013. He was also an independent member of the Board of Commissioners of PT Jasa Angkasa Semesta Tbk (2005-2013), President Director of PT Indonesia Infrastructure Finance (2010-2011), Director of Barclays Bank Plc Indonesia and was Barclays' Head of Asia for Alternate Capital Market/Islamic Finance (2001-2003). He was Vice President of Deutsche Bank AG, Jakarta and was the Head of Debt Capital Market and Liability Risk Management (1997-2001). He started his banking career at Citibank NA, Jakarta, where he was Head of Corporate Restructuring Unit and Project Finance (1992-1997).

Qualification

Bachelor of Science in Business Administration degree in Accounting, Cum Laude (Honors), The Ohio State University, USA.

Committee Membership/Appointments

Nil.

**subject to regulatory approval*