

RESUME

OBJECTIVE:

To seek a challenging position where I can apply my analytical capabilities, communication skills and working experience.

Personal Particulars

Name: JANSON Ng Say Yong
Date of Birth: 5 January 1974
Gender: Male
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Profession: Risk Management
Nationality: Malaysian
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Interest: Athletics, hiking, jogging, shooting, camping, travelling, picnicking and listen to music.
Languages Written *: English (8), Bahasa Malaysia (8), Mandarin (8) and Japanese (4).
Languages Spoken *: English (8), Bahasa Malaysia (8), Mandarin (8), Japanese (4), Hokkien (8), Cantonese (8) and Teochew (8).



*(**Proficiency**: 0=**Poor** - 10=**Excellent**)

Educational Background

♦ **Master of Applied Statistics**, University of Malaya, 2001.

8 courses of the coursework are as follows:	Extra Papers Attended as follows:
<ul style="list-style-type: none">• <i>Statistical Methods</i>• <i>Survey Techniques & Sampling Design</i>• <i>Experimental Design</i>• <i>Computer Information Systems</i>• <i>Statistical Data Analysis</i>• <i>Time Series Analysis</i>• <i>Biostatistics</i>• <i>Applied Econometrics</i>	<ul style="list-style-type: none">• <i>Applied Financial Econometrics (June, 2000)</i>• <i>Applied Macroeconomics (November, 2001)</i>• <i>Economics of Network Industries (June, 2002)</i>

Research Paper: *TIME-OF-THE-MONTH EFFECT IN THE TRADING/SERVICES SECTOR OF THE KUALA LUMPUR STOCK EXCHANGE*

- ♦ Enrolled Chartered Banker (**Level 3: Chartered Banker**) Certification by Asian Institute of Chartered Bankers (AICB). Passed Assignment for Module CB1: Professionalism, Ethics and Regulation but Examination tentatively in 2023/2024. Planned Assignments/Examinations for Module CB3: Credit & Lending and Module CB4: Risk Management in Banking in 2023/2024.
- ♦ Certified Chartered Banker (**Level 2: Professional Banker**) - Certification on Professional Banker (PB) by Asian Institute of Chartered Bankers (AICB). Passed Module PB5: International Trade Finance (11 January 2019) and Module PB2: Business Lending (3 May 2019). - **Graduation in 2020.**
- ♦ Certified **Bank Risk Practitioner** - Certification on **Bank Risk Management Professional (BRMP)** by Asian Institute of Chartered Bankers (AICB). Passed Module 1 - Risk Management in Banking: Principles and Framework (13 January 2017) and Module 2 - Risk Models, Capital and Asset Liability Management (5 January 2018). - **Graduation in May 2018.**
- ♦ **Bachelor of Arts and Social Sciences with Honours (Economics)**, University of Malaya, 1999. (Class II Upper Division).
- ♦ **Diploma in Accounting (LCCI Higher)**, 1995. (Full certificate).
- ♦ **Certificate in Japanese Language**, University of Malaya, 1999. (Distinction).
- ♦ **Certificate in Japanese-Language Proficiency Test**, Japan Foundation and the Association of International Education, Japan, 1997. (Level 4).

- ♦ **Malaysia Commerce Certificate**, Bukit Mertajam Institute, 1994. (Business Statistics-Distinction, Accounting-Pass, Economics-Pass).
- ♦ **STPM**, Bukit Mertajam Institute, 1994.
- ♦ **SRP & SPM**, Bagan Serai Secondary School, 1990 & 1992.

Record of Working Experience

2021 (Oct) - 2023 (Present) ♦ **Director / Head, Credit Portfolio Analytics, Group Risk Management Division, Affin Group.**

- Prime responsibility for effective credit portfolio management and risk analytics reporting function on Affin Bank (ABB), Affin Islamic Bank (AiBB) and Affin Hwang Investment Bank (AHIB).
- Monitor and review all risk positions, analyse, report and review credit risk profile on Affin Bank Group (ABG) to:-
 - ❖ Group Management Committee (GMC)
 - ❖ Group Board Risk Management Committee (GBRMC)
 - ❖ Main Board of Directors (ABB, AiBB and AHIB)
- Monitor and highlight on the Bank's credit performance and lending direction as well as compliance with regulatory and internal tolerance limits.
- Continuously assess, develop, review and enhance Credit Risk Report for identifying, monitoring and reporting to respective Committees on timely basis.
- Continuously monitor data integrity in banking systems and ensure reliability for effective control and management of risk exposure.
- Prepare and review the stress testing of Credit Risk portfolio (Loans & Corporate Bonds in Banking Book) in line with Bank Negara Malaysia (BNM) and Internal Capital Adequacy Assessment Process (ICAAP) requirements.
- Monitor, analyse and review the loans/financing portfolio and asset quality; and highlight the key risk issues.
- Prepare & review RAM annual rating review, and perform & review the Gap Analysis for the new guidelines, etc.
- Perform the Designated Risk & Compliance Officer (DRCO) and Business Risk & Compliance Manager (BRCM) Function.
- Act as Secondary Authorized Approver for the request of User ID & Password Creation/Deletion/Reset Password/Change Group/Role.
- Prepare and review the following reports:-
 - i. GRM's Annual Budget on Manpower/Headcount, Operating (OPEX) & IT and Non-IT Capital Expenditure (CAPEX)
 - ii. Monthly OPEX Analysis Report
 - iii. Monthly Potential and Actual Regulatory Non-Compliance Event Report
 - iv. Monthly Affinity in Motion 2022 (AIM22) Completed Initiatives Performance Tracking report on Active Loan Monitoring
 - v. Quarterly Compliance Matrix Report:-
 - a) CMAX - Compliance Matrix: Internal Control/Process
 - b) CSAR - Self-Testing Matrix/Compliance Self-Assessment Result
 - c) CTR - Summary Compliance Training Report
 - d) GAR - Quarterly Summary Compliance/GAP Analysis Report

- vi. Monthly/Quarterly/Annually Operational Risk Reports:-
 - a) Monthly/Quarterly Key Risk Indicator (KRI) Reports
 - b) Annually Risk Control and Self-Assessment (RCSA) Report and Control Self-Testing (CST) Development
- vii. Annually BCM Reports i.e. Risk Assessment (RA) and Business Impact Analysis (BIA) Report
- viii. Top Risk, Emerging Risk, Credit KRIs and Detailed Report for Group Enterprise Risk Dashboard (GERD) Report
- ix. Portfolio Analysis Report on Consumer Products and Economic Sectors
- x. Standard Operating Procedures (SOPs) Manual, etc.
- Oversee, monitor and review the development and progress of credit risk initiatives such as GERD - Credit KRIs, Credit Risk Report Automation, AIM22 - Active Loan Management, etc.
- Review on the Monthly Status Report of Single Counterparty Exposure Limit (SCEL) [i.e. Single Counterparty Exposure Limit, Large Exposure Limit, Total exposure of related banking entities, and Total exposure to all related banking Entities & non-banking related corporations] for Business Financial Services Team, Corporate Banking Division to various Credit Committees.
- Review and check the Credit Risk Reports/Papers prepared by the staff.
- Work closely and provide feedback to the consultants' queries raised during the project's implementation of Climate Risk Management & Scenario Analysis (CRMSA) on the gap analysis, recommendations, and a high-level three-year Implementation Roadmap aligned with BNM requirements outlined in the CRMSA PD.
- Also work closely with consultants on 14 principles outlined in the CRMSA PD covering 6 focus areas detailing the standards and guidance by paragraphs based on key pillars i.e. Governance, Strategy, Risk Appetite, Risk Management, Scenario Analysis, and Disclosure.
- Assist on the implementation of Environmental, Social and Governance (ESG)'s Risk Assessment Templates for Non-Retail Borrowers/Customers in order to derive Environment - Climate Risk's Climate Change & Principle-based Taxonomy (CCPT) Rating (C1-C5), Social Risk Level and Governance Risk Level.
- Also assist on the BNM's Half Yearly of CCPT Rating results for the Retail & Non-Retail's Loans/Financings and Financing Investments in the Bank.
- Attend to GIA, External Auditors/BNM's audit queries.
- Monitor the staff's performance and ensure they maintain high standard of discipline and conduct in line with the code of ethics issued by Bank Negara Malaysia (BNM), and Bank's rules and regulations.
- Perform, prepare and review any other duties and ad-hoc Portfolio Analysis Report as and when assigned by immediate superior/Group Chief Risk Officer (GCRO)/Senior Management.

♦ **Director / Head, Enterprise Risk Reporting, Group Risk Management Division, Affin Group.**

- Revamp the old Enterprise Risk Dashboard (GERD) Report and present the new GERD Report to GBRMC Chairman and Members on 7 August 2020 and get approved. Successfully walkthrough to all GERD Working Group members and adopted for the Bank and Subsidiaries till now.
- Keep abreast with market news / emerging risk/ new regulations and trigger portfolio risk analysis on consumer and business banking portfolios. Where required lead the analysis in impact to the Bank's balance sheet.
- Prepare monthly Group Enterprise Risk Dashboard (GERD) Reporting for Senior Management and the Boards covering Top Risk/Emerging Risk, Key Risk Indicators (KRIs) and Other Risks as well as the Executive Summary for Board.
- Highlight and report key risk issues for Senior Management and the Board including triggering of Risk Appetite Statements (RAS) and assessment of potential risk concerns arising from external events.
- Prepare, coordinate and review the BNM ICAAP Survey Template and the Person-In-Charge to walkthrough on current and evolution of ICAAP Practices during the BNM Engagement Session on 11 June 2021.
- Lead and conduct stress testing/sensitivity analysis for regulatory/internal submission and ad-hoc purposes including development of comprehensive stress scenarios, risk parameters and methodologies as and whenever necessary.
- Successfully perform and present to Senior Management/ GBRMC/ Board Meeting on the following:-
 - (i) BNM 1st Half Yearly Stress Test Results FY2021.
 - (ii) BNM Industry-Wide Bottom-Up Stress Test Results FY2021.
 - (iii) Stress Test for ICAAP and Capital Plan Exercise FY2021.
- The Person-In-Charge to walkthrough on Industry-Wide Bottom-Up Stress Test 2021 during the BNM Engagement Session on 9 August 2021. The session is to discuss and understand the assumptions and methodology used in the stress testing exercise.
- Review policies and manuals related to stress testing exercise.
- Member of Recovery Plan Working Group (RPWG) to assist on Recovery Planning (RP) activities in terms of the Scenario Analysis - Stress Testing simulation, when called upon by Group Chief Recovery and Resolution Officer (GCRRO).
- Prepare and track the status of Recovery & Resolution Planning (RRP) Project status to GBRMC on a monthly basis in order to ensure that Affin Bank Group (ABG) has a dynamic and functional Group Recovery Plan & Resolution Plan to be exercised/acted upon a distress events.
- Assist the Project Manager of Recovery & Resolution Planning (RRP) on the implementation of an effective and efficient process to enhance supervisability, recoverability and resolvability of the Bank and successfully performed and submitted to Senior Management/GBRMC/Board Meeting and subsequently to BNM.

- Also assist the Project Manager on the RP components such as Strategic Analysis, Governance Structure and Oversight, Recovery Indicators, Recovery Options, Scenario Analysis, Communication and Disclosure Plan, and Preparatory Measures.
- Work closely with the consultants on the queries raised during the project's implementation & independent validation exercise.
- Assist to track and monitor RAS, Early Warning Indicators and Recovery Indicators for RP in Group Enterprise Risk Dashboard (GERD) Report.
- Oversee & train new staff on stress test & risk dashboard.
- Maintain data integrity and accuracy in conducting all risk reporting work.
- Maintain high standard of discipline and conduct of ethics as per Bank's rules and regulations.
- Present to the Working Group on the Overview of Material Risk Assessment (MRA) Results FY2020 & FY2021 and lead the Kick-off for ICAAP - MRA & Risk Appetite Statement (RAS) for FY2021 & FY2022.
- Provide feedback on MRA Templates for FY2021 & FY2022 during Review Session with Business/Support Units.
- Prepare and review the status of 19 Key Risk Management Initiatives. All initiatives are monitored and reported to GBRMC on a monthly basis.
- Perform, prepare and review any other duties and ad-hoc Analysis Report as and when assigned by Group Chief Risk Officer (GCRO)/ Senior Management.
- Attend to GIA and External Auditors/BNM's audit queries.

2020 (July) - 2021 (Dec)

◆ **Director / Head, Group Board Risk Management Committee (GBRMC) Secretariat Function, Group Risk Management Division, Affin Group.**

- Organize the Pre-GBRMC Meeting with the GBRMC Chairman to walkthrough the meeting agenda and papers which have been uploaded into BoardPac.
- Organise the GBRMC Meeting including to fix the meeting date/time/venue for the year and preparation the meeting agenda.
- Compilation of all reports across Group Risk Management (GRM) & Business/Support Units (B/SUs).
- Coordinate all papers for submission on time and upload into BoardPac before the meeting.
- Prepare and review the Draft GBRMC's Minutes of Meeting (MOM) and share with the GBRMC's Chairman and Members for further comments (if have any).
- To follow up and request the GBRMC's Chairman to sign-off on the finalised GBRMC's MOM before submitting to the Boards.
- Extract the GBRMC's MOM as at when received the request from Business/Support Units/Group Internal Audit (GIA)/Bank Negara Malaysia (BNM)'s Supervision Team.
- Organise the GBRMC Induction and the presentation decks.
- Organise the GBRMC and GBAC Engagement including to fix the engagement date/time/venue and preparation the meeting agenda/MOM.
- Attend the queries from GRM, B/SUs, and GBRMC's Chairman & Members.

2020 (July) - 2021 (Dec)

♦ **PA to Group Chief Risk Officer (GCRO), Group Risk Management Division, Affin Group.**

- Organize the Weekly Staff Meeting and HODs Meeting.
- Prepare and review the Draft of Staff and HODs Meeting's Minutes of Meeting (MOM).
- Prepare and review the Senior Management and Boards Offsite Deck.
- Prepare Group Chief Risk Officer (GCRO)'s KPIs – previous year's achievements and new KPIs to Group Board Risk Management Committee (GBRMC) Meeting.
- Plot bell curve on the Performance Rating for GRM Staff's Year End Performance Appraisal.
- Compile the Succession Planning from the respective Risk Departments to Group People Office (GPO).
- Assist to upload the Group Risk Management (GRM) Documents as requested by BNM into FIBox.
- Compile and review GRM Plan from all the respective Risk Departments.
- Prepare the GRM's Organisation Chart ("GRMOC") with photo for GBRMC Chairman and Members.
- Manage and provide guidance for the Affin Management Programme (AMP) Learning Attachment in GRM.
- Prepare the MCO Letter for GCRO/HODs/Staff.
- Prepare and compile the WIO & WFH Roaster from the respective Risk Departments.
- Liaison Officer for HR Lenses Champion Initiative.
- Attend the queries from PGCEO Office.

2019 (Oct) - 2020 (April)

♦ **VP / Head, Operational Risk Division, Risk Management Department, Bank Simpanan Nasional (BSN).**

- To execute and maintain Operational Risk Management (ORM) related frameworks, coordinate with the departments/divisions to identify, assess, measure, control and monitor operational risks in accordance to the Bank's approved ORM related Frameworks and prepare risk reports for Management Risk Committee (MRC), Board Risk Management Committee (BRMC) and BOARD to ensure effective governance within the Bank.
- Key Areas of responsibilities or accountabilities of the jobs are as follows:-
 - ❖ Execute development and maintenance of ORM Framework, relevant OR Policies and Procedures.
 - ❖ Review policies & procedures covering key operational risks areas.
 - ❖ Preparation and presentation of OR reporting to Management/Board level committees.
 - ❖ Undertake the review of OR exposures for new products - Product Risk Assessment (PRA) and Post Implementation Review (PIR) and major IT projects.
 - ❖ Undertake the review of Standard Operating Procedure (SOP) for all departments/branches.
 - ❖ Development and maintain knowledge management programme, including OR training and awareness programme to Bank Staff.
 - ❖ Ensure compliance of Bank's ORM Framework with regulatory requirement.

- ❖ Execute and implementation of Bank-wide's Risk & Control Self-Assessment (RCSA) programme.
- ❖ Provide oversight and ensure integrity of RCSA's assessment process, including facilitation, support and independent risk assessment.
- ❖ Develop and implementation of Bank-wide's Key Risk Indicators (KRIs).
- ❖ Monitoring & reporting an assessment of figures or trends in KRIs.
- ❖ Facilitation, support and verify of KRI report by KRI owners.
- ❖ Liaison with Business/Support units to coordinate and improve risk monitoring and escalation procedure.
- ❖ Execute and implementation of Operational Risk Incident Report (ORIR) to track and gauge actual loss experience.
- ❖ Develop material operational risk incident data collection methodology to identify potential areas of vulnerability, improve overall risk profile and support decision making.
- ❖ Report OR incidents/exposures to BNM Operational Risk Integrated Online Network (ORION) system.
- ❖ Develop and review regularly losses threshold.
- ❖ Review reporting and supporting documents, incidents forms to ensure the data is credible, verified and approved by the authorised personnel.
- ❖ Communicate and inculcate the best practice of operational risk values into the Bank's business and operation units.
- ❖ Develop and manage Operational Risk Information System (ORIS) across the Bank to facilitate Loss Data Event (LED), KRI, RCSA and reporting capabilities through commensurate IT capabilities.

2013 (July) - 2019 (Oct)

◆ **AVP / Head, Credit Risk Reporting / Credit Risk Portfolio Reporting & Surveillance (Group, Overseas Units & Subsidiaries), Group Risk Department, Maybank Group.**

- To assist the Head of CoE PRS to develop and manage Credit Risk Portfolio Reporting and Surveillance standards across the Group to facilitate enterprise level risk detection and reporting capabilities through commensurate IT capabilities. Also to develop and maintain Group standards jointly with business units and core risk functional teams. To also provide advisory and assistance as and when required to ensure Group objectives are met.
- Key Areas of responsibilities or accountabilities of the jobs are as follows:-
 - ❖ To assist in establishing and driving Credit Risk's Centre of Excellence (COE) concept across the organisation.
 - ❖ Credit Risk Portfolio Reporting & Surveillance Framework, Methodology and Standards.
 - ❖ To assist in overseeing the overall Portfolio Risk Reporting & Surveillance for Credit Risk Types across the Group.
 - ❖ To assist in providing Top Management with second line of defence assurance that all business units operate within the approved risk appetite and risk parameters.
 - ❖ Credit Risk Detection and Reporting Capabilities through IT Capabilities.
 - ❖ Credit Risk Portfolio Strategy & Action Plans.
 - ❖ Create and Promote a Credit Risk Aware Culture.
 - ❖ To assist in overseeing the Surveillance of Credit Risk activities to ensure Governance within approved parameters.

- ❖ To assist in overseeing effective portfolio Credit Risk metrics formulation to support Enterprise Risk Dashboard (ERD) reporting.
 - ❖ Develop and prepare various credit risk reports to internal/External users, ERC, GMCC, CRC, Board RMC and Board of Directors.
 - ❖ Strategic Implementation and Alignment of Credit Risk's CoE.
 - ❖ Provide updates for rating agencies, BNM and ad hoc Credit Risk portfolio information and portfolio analytics from various stakeholders.
 - ❖ Benchmarking of Leading Practices on Credit Risk Portfolio Reporting & Surveillance
 - ❖ Supervise participation in Group Stress Testing. Also, to provide Group loan portfolio information and to perform bi-annual Group Stress Testing for Treasury Credit portfolio (Bonds Portfolio in Banking Book).
 - ❖ Supervise preparation of Internal Capital Adequacy Assessment Process (ICAAP) report. Also to prepare quarterly ICAAP report on Credit Concentration Risk & Collateral Risk.
 - ❖ Supervise teams and manage implementation of Credit Reporting Projects to meet stated project objectives.
 - ❖ Supervise, coach and motivate and manage team members to deliver KPIs set.
- Also involved in CARisMA Initiatives as Business User for CA, TASC and LiMa Applications.
 - Also assisted to develop and manage Operational Risk Portfolio Reporting and Surveillance standards across the Group to facilitate enterprise level risk detection & reporting capabilities through commensurate IT capabilities in 2014.
 - Currently also become Operational Risk Officer (ORO), Business Continuity Plan (BCP)'s Coordinator and Fire Marshall for Department.

2011(Nov) - 2013 (June)

♦ **AVP / Head, Enterprise Risk Analytics, Group Governance & Assurance, Group Credit & Risk Management Department, Maybank Group.**

- To implement an Enterprise Risk Management (ERM) framework designed to assess, measure, finance (capital management), quantify, control and monitor all material risk types (i.e. Credit, Market, Operational, Reputational, Credit Concentration Risk, Interest Rate Risk/Rate of Return Risk in the banking book, Business/Strategic Risk and Model Risks) from all sources within the Maybank Group and develop action plans to implement ERM strategies for the purpose of increasing the organisation's short and long-term value to its stakeholders. This is supported by appropriate enterprise risk analytics, ERM tools and ERM dashboards for analyses, monitoring and control as well as reporting to the various Committees for action.
- Key Areas of responsibilities or accountabilities of the jobs are as follows:-
 - ❖ ERM Risk Analytics & Dashboard Reporting.
 - ❖ Enhanced Enterprise Risk Dashboard (ERD) Risk Metrics for Credit/Non-Credit.
 - ❖ ERM Strategy & Action Plans.

- ❖ Regular Risk Reports i.e. ERD, RWCR Report, Risk Heat Map, Risk Review Report, etc for Chairman RMC to Board of Directors and Regulators.
- ❖ ERM Tools e.g. BW, CRDM, OBIEE, etc.
- ❖ Assist in Pillar 3 Disclosures.
- ❖ Assist in BNM Risk Weighted Capital Adequacy Framework (RWCAF) reporting.
- ❖ Provide updates for rating Agencies, surveys and ad hoc ERM information and ERM analytics from various stakeholders.
- ❖ Continuous Research, Simulations and Benchmarking.
- ❖ Staff Training and Skills Upgrading.
- ❖ Support for heads and GCRO Functions.
- ❖ Support ICAAP and Stress Testing Functions.
- ❖ Project Management - Group Risk Reporting / COOE
- ❖ Group RWA Optimisation Programme and RWA Forecast/Budget Review Exercise.
- ❖ Active Management of i-KM, MyPortal2U and Management of Team Rooms for Working Groups.
- ❖ ERU Implementation on Risk Initiatives for Overseas Branches and Subsidiaries.

2010 (Sep) - 2011 (Oct)

♦ **Manager / Unit Head, Basel II (ICAAP Unit), Governance & Provisioning, Group Risk Management Department, AmBank Group.**

- Assist to spearhead the development of necessary process and machinery of all the various risk required under Pillar 2 ICAAP requirements.
- Facilitate identification of other major risk with various business units.
- Working closely with various business units on ICAAP initiatives.
- Annual review for ICAAP processes to detect other significant risks.
- Study, brainstorm and facilitate methodology to incorporate non quantifiable significant risks.
- Manage the ICAAP projects and engage implementation of new methods.
- Review existing infrastructure and engage enhancements necessary where existing methods exist.
- Keep abreast of Pillar 2 ICAAP requirements by BIS & BNM.
- Advise senior management of impact of new developments on Pillar 2 ICAAP.
- Prepare ICAAP updates/reports to various committees meeting.
- Key person in charge on ICAAP Gap Analysis Report to BNM.
- Track the timelines in order to close the ICAAP Gaps.
- Prepare ICAAP project plans for BNM.
- Involve in Economic Capital Project for the Bank.

2008 (Jan) - 2010 (Aug)

♦ **Manager / Unit Head, Group Operational Risk Management, Group Risk Management Department, RHB Banking Group.**

- Periodic review, codify and update group-wide's operational risk management framework, policies and guidelines to ensure compliance with the BNM requirements.
- Designing and implementing RHB Banking Group's operational risk assessment and risk measurement methodologies through Risk Profiling/Mapping, Risk & Control Self-Assessment (RCSA), Key Risk Indicators (KRI) and Risk Scenario Analysis. Conducted brainstorming session with users.
- Monitoring operational risk event, evaluating RCSA/KRI's result and highlighting key risk area to Senior Management.
- Embedding operational risk management awareness through workshop and training (including system training).
- Reviewing operational risk for new/revised products, processes and systems.
- Working closely with Business/Functional unit on operational risk management initiatives.
- Providing risk advisory, effective partnership and working closely with Strategic Business Units (SBUs)/Strategic Functional Units (SFUs), overseas branches and where appropriate, the subsidiaries, to ensure that operational risks throughout the RHB Banking Group are effectively and consistently identified, controlled, assessed, measured, monitored and reported.
- Key lead in Basel II and BNM compliance initiatives especially Operational Risk Capital Charge. Person-In-Charge of Operational Risk Capital Charge computation to BNM.
- Project Team for The Standardised Approach (TSA) of Operational Risk Capital Charge. Person-In-Charge to complete Operational Risk Capital Charge Guidelines. Analyse BIA vs TSA figures for RHB Banking Group to Basel 2 Steering Committee.
- Liaise with other Risk Management Teams, BNM, internal/external auditors and other relevant authorities.
- Work closely with Operations Compliance Department to ensure Data Qualities for Lost Data Collection Module and operational risk reporting requirements.
- Develop risk mitigation strategies through analysis and evaluation of operational risk events/losses.
- Backup for System Administration and Maintenance of OpRisk Evolution System.

2002 (Sep) - 2007 (Dec)

♦ **Manager / Unit Head, Group Risk Management (Credit, Market, Operational Risk & etc.), Group Risk Management Department, RHB Investment Bank / RHB Sakura Merchant Bankers.**

- To assess, measure, quantify, control and monitor all material risk types i.e. Credit, Market and Operational.
- Periodic review, codify and update group-wide's Credit, Market and Operational Risk Management framework, policies and guidelines to ensure compliance with the BNM requirements.
- Designing and implementing RHB Investment Bank's risk assessment and risk measurement methodologies through various risk tools.

- Develop various risk mitigation strategies through analysis and also based on close consultations with key stakeholders at Strategic Business Units (SBUs), Strategic Functional Units (SFUs) and rest of GRM Sector and seek direction from Senior Management Committees and Board RMC/Board.
- Working closely with Business/Functional unit on risk management initiatives.
- Providing risk advisory, effective partnership and working closely with Strategic Business Units (SBUs) and Strategic Functional Units (SFUs), to ensure that material risks throughout the Bank are effectively and consistently identified, controlled, assessed, measured, monitored and reported.
- Key lead in Operational Risk Management System i.e. ORISS. Work closely with vendor and Strategic Business Units (SBUs)/Strategic Functional Units (SFUs).
- Key lead in Basel II and BNM compliance initiatives especially Operational Risk Capital Charge. Person-In-Charge of Operational Risk Capital Charge computation to BNM.
- Key lead in preparing Operational Risk Capital Charge's Manual with Finance Team.
- Liaise with other Risk Management Teams, BNM, internal/external auditors and other relevant authorities.
- Key lead in preparing ALCO Reports to Monthly ALCO Meeting.
- Secretariat of ALCO Meeting and to set ALCO Meeting as well as taking minutes of meeting.
- Key lead in Business Continuity Management Initiatives such as BCP Testing, vendor selection, Business Impact Analysis (BIA).
- Support Compliance Department and prepare monthly compliance report.

2002 (Jan) - 2002 (Sep)

◆ **Research Assistant, PE Research Sdn Bhd.**

- Conduct various market and social research.
- Provide support to senior management.
- Key Areas of responsibilities or accountabilities of the jobs are as follows:-
 - ❖ Draft the proposal - Research Design, Methodology, Sampling, Timing.
 - ❖ Draft the Questionnaire and prepare Showcards.
 - ❖ Translation.
 - ❖ Fieldwork briefing & supervision, Follow-Up and prepare the Status Report.
 - ❖ Data Entry Coordination.
 - ❖ Prepare the Tables and Charts.
 - ❖ Draft the Research Report for presentation.
 - ❖ Make the reference to the Secondary Research - Papers, Internet, Government Agencies.
 - ❖ Database Management.

1999-2001

◆ **Market Research Executive, Fariza and Associates.**

◆ **Research Assistant, University's Lecturers.**

◆ **Home Tutor for primary and secondary students.**

Courses / Conference Attended

- ◆ AFFINioVATION 2.0 2023 - Unleashing the Power of AI: Shaping the Future Conference (8 November 2023).
- ◆ Q42023 Credit Policy Update Briefing by Credit Policy Review Team (8 November 2023).
 - Policy on Credit Transactions & Exposure with Connected Parties
 - Product Programs Policy
 - Updates on Group Credit Risk Policy (Retail) 2.0
- ◆ e-Learning on Fundamentals of Anti-Money Laundering and Counter Financing of Terrorism (AML/CFT) (Y2023) (G207-2023) (30 October 2023).
- ◆ Declaration on Code of Ethics & Standard of Professional Conduct (Y2023) (D1223) (30 October 2023).
- ◆ The Joint Committee on Climate Change (JC3) Journey to Zero Conference 2023: Navigating Climate Finance, Finance and Protection for The Real Sector, and Nature, Economy & Society - Harnessing Synergy from Nature (23-25 October 2023).
- ◆ e-Learning on Personal Data Protection Act (PDPA) 2010 (Y2023) (G204-2023) (19 September 2023).
- ◆ ASEAN Bankers Association (ABA) Industry Briefing hosted by The Association of Banks in Singapore (ABS): Launch of the ASEAN Interoperable Data Framework (IDF) (23 August 2023).
- ◆ Introductory walkthrough on Credit Portfolio Management by Marcia Banks (Deputy Director) and Som-lok Leung (Executive Director) from International Association of Credit Portfolio Managers (IACPM) (9 August 2023).
- ◆ e-Learning on Fair Treatment of Financial Consumers (FTFC) Awareness (Y2023) (G222-2023) (6 August 2023).
- ◆ e-Learning on Financial Services Act/Islamic Financial Services Act (FSA/iFSA) 2013 (Y2023) (G203-2023) (6 August 2023).
- ◆ Workshop on Governance, Risk & Compliance Week: Strong Governance Starts with You by speakers from The Malaysian Institute of Integrity (IIM), Deloitte Malaysia, Securities Industry Development Corporations (SIDC), Malaysia Anti-Corruption Commission (MACC) and The Royal Malaysia Police (PDRM) (1-2 August 2023).
- ◆ e-Learning on Fundamentals of Islamic Banking (Y2023) (AIB403-2023) (16 July 2023).
- ◆ Training on Power Up Your Interpersonal and Business Communication Expertise (10-11 July 2023).
- ◆ e-Learning on Payment Card Industry & Data Security Standard (PCI DSS) (Y2023) (G211-2023) (25 June 2023).
- ◆ e-Learning on Spot the Phish (TECH004) (25 June 2023).
- ◆ e-Learning on 3 Completely New Jobs You Could Soon Get Hired For (TECH005) (25 June 2023).
- ◆ e-Learning on Top 5 Ways on How Companies Use AI (TECH007) (25 June 2023).
- ◆ e-Learning on How We Will Work in 2030 (TECH010) (25 June 2023).
- ◆ e-Learning on How the World is Changing (TECH011) (25 June 2023).
- ◆ e-Learning on What Will the Future Jobs Be Like (TECH012) (25 June 2023).
- ◆ e-Learning on Get the Most Out of Teams (AFFIN365-TEAMS) (25 June 2023).
- ◆ Control Self-Testing (CST) Development Briefing by Group Operational Risk Management (GORM) Team (22 June 2023).
- ◆ Group Credit Policy on Sustainable Financing (GCPSF) Policy Briefing by Credit Policy Review Team (20 June 2023).
- ◆ ESG Awareness Survey (19 June 2023)
- ◆ Training on How the Financial Market Works (13 June 2023).
- ◆ Group Credit Policy Update Briefing by Credit Policy Review Team (6 June 2023).
 - Group Credit Risk Policy (Retail) - Key Changes/Revisions
 - MFRS 9 Stage Transfer Policy - New Provisions
 - Rescheduling and/or Restructuring of Credit Facilities - New Provisions
- ◆ Training on Financial Statement Analysis (Financial Evaluation) (29-30 May 2023).
- ◆ e-Learning on Annual Compliance Attestation (ACA) Y2023 (G229-2023) (21 March 2023).

- ◆ Q12023 Credit Policy Update Briefing by Credit Policy Review Team (10 March 2023).
 - Updates on Group Credit Risk Policy (Non-Retail)
 - Updates on Credit Transactions & Exposure with Connected Parties
 - Introduction on Group Credit Risk Policy (Retail)
- ◆ SAS Future Risk Forum 2023 (1 March 2023).
 - Market outlook for 2023
 - Climate risk stress testing: What are the challenges and best practices
 - Risk trends in 2023: What are the emerging risks for financial institutions in 2023
 - Enterprise-wide stress testing: Preparing for recessionary concerns
 - Integrating climate risk into credit decisioning
 - Tackling credit risk during market uncertainties
- ◆ e-Learning on Cyber Security Awareness (Y2023) (G217-2023) (15 February 2023).
- ◆ ESG Talk Series on Future of Sustainable Energy by Sustainable Energy Development Authority (SEDA) (9 February 2023).
- ◆ Annual Credit Plan 2023 Briefing by GCM (Business & Community) (11 January 2023).
- ◆ e-Learning on Fundamentals of Anti-Money Laundering and Counter Financing of Terrorism (AML/CFT) (Y2022) (G207-2022) (19 December 2022).
- ◆ e-Learning on Ethics Awareness (Y2022) (G216-2022) (19 December 2022).
- ◆ e-Learning on Complaint Management in Customer Service (G230) (19 December 2022).
- ◆ e-Learning on Fundamentals of Islamic Banking (Y2022) (AIB403-2022) (18 December 2022).
- ◆ e-Learning on Anti-Bribery and Corruption (ABC) (Y2022) (G227-2022) (18 December 2022).
- ◆ Declaration on Code of Ethics & Standard of Professional Conduct (D1222) (18 December 2022).
- ◆ Training on SAS Enterprise Guide 2: Advanced Tasks & Querying (29-30 November 2022).
- ◆ Training on SAS Enterprise Guide 1: Querying and Reporting (24-25 November 2022).
- ◆ Q42022 Credit Policy Update Briefing by Credit Policy Review Team (8 November 2022).
 - Product Program Policy v3.0
 - Group Credit Risk Policy – Non-retail v7.0
 - Single Counterparty Exposure Limit Policy v.6.0
- ◆ e-Learning on Code of Ethics & Conduct (18 October 2022).
- ◆ Training on AMLATFPUAA 2001: Risk, Challenges & Vulnerabilities Towards Regulatory Compliance (18 October 2022).
- ◆ e-Learning on Business Continuity Management (BCM) Awareness Program (G220) (23 September 2022).
- ◆ e-Learning on Financial Services Act/Islamic Financial Services Act (FSA/iFSA) 2013 (Y2022) (G203-2022) (9 September 2022).
- ◆ Annual Declaration on Personal Trading Activities for Year 2021 (AIBD001) (1 September 2022).
- ◆ JOM AXELERATE! Teambuilding (27 August 2022).
- ◆ Training on BNM Climate Change and Principle-based Taxonomy (CCPT) & ESG Awareness and Sustainable Finance (19 August 2022).
- ◆ e-Learning on Introduction to Net Promoter Score (NPS) (G233) (17 July 2022).
- ◆ e-Learning on Personal Data Protection Act (PDPA) 2010 (Y2022) (G204-2022) (16 July 2022).
- ◆ Training on the Road of Pursuing Best Practices for Climate Risk Management (29 June 2022).
- ◆ e-Learning on Annual Compliance Attestation (ACA) Y2022 (G229-2022) (9 April 2022).
- ◆ e-Learning on Payment Card Industry & Data Security Standard (PCI DSS) (Y2022) (G211-2022) (8 April 2022).
- ◆ e-Learning on Fundamentals of Anti-Money Laundering and Counter Financing of Terrorism (AML/CFT) (Y2021) (G207-2021) (14 January 2022).
- ◆ Annual Credit Plan 2022 Briefing by GCM (Session 2_Community) (12 January 2022).
- ◆ Annual Credit Plan 2022 Briefing by GCM (Session 1_Business) (11 January 2022).
- ◆ e-Learning on Financial Services Act/Islamic FSA (FSA/iFSA) 2013 (Y2021) (G203-2021) (22 December 2021).
- ◆ e-Learning on Product Knowledge: PIDM (PK015) (22 December 2021).
- ◆ e-Learning on Personal Data Protection Act (PDPA) 2010 (Y2021) (G204-2021) (21 December 2021).

- ◆ e-Learning on Business Continuity Management (BCM) Awareness Program (G220) (9 December 2021).
- ◆ e-Learning on Fundamental of Islamic Banking (AIB403) (25 November 2021).
- ◆ e-Learning on Payment Card Industry & Data Security Standard (PCI DSS) (G211-2021) (30 September 2021).
- ◆ e-Learning on Cyber Security Awareness (Y2021) (G217-2021) (29 September 2021).
- ◆ e-Learning on Ethic Awareness (Y2021) (G216-2021) (29 September 2021).
- ◆ e-Learning on Fair Treatment of Financial Consumers (FTFC) Awareness (Y2021) (G222-2021) (29 September 2021).
- ◆ Training on AML - Battling Money Laundering & Terrorism Financing In Malaysia And Code of Ethics & Conduct (6 September 2021).
- ◆ e-Learning on Anti-Bribery and Corruption (G227) (27 May 2021).
- ◆ e-Learning on Annual Compliance Attestation (G229) (17 February 2021).
- ◆ Annual Credit Plan 2021 Briefing by GCM (Session 1_Business) (8 January 2021).
- ◆ Annual Credit Plan 2021 Briefing by GCM (Session 3_Community) (8 January 2021).
- ◆ Financial Services Information Sharing and Analysis Center (FS-ISAC) 2020 Asia Pacific Virtual Summit (1-2 December 2020).
- ◆ AICB's Empowering Bankers Webinar Series on How the Private Sector Can Play an Active Role in Public-Private Partnerships (19 November 2020).
- ◆ AICB's Empowering Bankers Webinar with World Bank Group & IBFIM on Sustainable Finance Series - Changing Perspectives: Addressing Climate-Related Risks in the Financial Sector (22 October 2020).
- ◆ AICB's Empowering Bankers Webinar with World Bank Group & IBFIM on Introduction on Climate-related Financial Disclosure: What is TCFD and its Recommendations (28 September 2020).
- ◆ AICB's Empowering Bankers Webinar with World Bank Group & IBFIM Sustainable Finance Series: The Impact of COVID-19: Recovery and Sustainability (14 September 2020).
- ◆ AICB's Empowering Bankers Webinar on the Quandary of Central Bank Digital Currencies: Fighting Financial Fraud in a Pandemic: A Global Perspective (9 September 2020).
- ◆ AICB's Empowering Bankers Webinar with CBI, UK & FINSIA on International Webinar: Fighting Financial Fraud in a Pandemic: A Global Perspective (27 August 2020).
- ◆ e-Learning on New Employee Induction (G221) (27 August 2020).
- ◆ AICB's Empowering Bankers Webinar with The Malaysian Insurance Institute & IBFIM Ethics Series: Ethics and Technology: Will the Transition be Just and Orderly? (19 August 2020).
- ◆ AICB's Empowering Bankers Webinar with The Malaysian Insurance Institute & IBFIM Ethics Series: Foundations of Leadership: Ethics in a Time of Crisis (14 August 2020).
- ◆ AICB's Empowering Bankers Webinar with World Bank Group & IBFIM on Sustainable Finance Series: An Introduction – What is Sustainable Finance? (11 August 2020).
- ◆ AICB's Joint Webinar with PwC Malaysia on Digital Banking Series - Accelerating Digital Workforce Transformation in Financial Services (23 July 2020).
- ◆ AICB's Joint Webinar with PwC Malaysia on Digital Banking Series - Digital Banking Technology (15 July 2020).
- ◆ AICB's Joint Webinar with PwC Malaysia on Regulation and Governance in Digital Banking (17 June 2020).
- ◆ AICB's Joint Webinar with PwC Malaysia on Digital Banks - Malaysian Banks at a Crossroads (3 June 2020).
- ◆ AICB's Joint Webinar with PwC Malaysia on Digital Banks - Why Will They Matter? (20 May 2020).
- ◆ Program Team Dynamic for Managers (23-24 December 2019).
- ◆ Program Leaders in Transformation for Managers (18-19 December 2019).
- ◆ Seminar on AMLATFPUAA (Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001) by Visioon Business Solutions Sdn Bhd (13 December 2019).
- ◆ Focus Group Discussion (FGD) for Manager's Culture Transformation Programme (CTP) (23 October 2019).
- ◆ Chartered Banker Qualification (Level 3): Chartered Banker Workshop for CB1 – Professionalism, Ethics & Regulation (7-8 October 2019).
- ◆ Risk Academy Training on Insights to Islamic Banking Principles and Practices (21 August 2019)

- ◆ MFRS16 Briefing by Group Technology-Finance (14 August 2019).
- ◆ MFRS9 Training by EY Auditor (29 July 2019).
- ◆ e-Learning and Assessment on Financial Crime Compliance Assessment 2018-2019 (26 July 2019).
- ◆ Regression and Time Series Analysis by Group Modelling (22 July 2019).
- ◆ The Guru Series - Celebrate! Disruptive Leaders, Innovative Results (10 July 2019).
- ◆ Risk Academy Training on Enabling Effective Risk Management through Agility and Artificial Intelligence (2 July 2019).
- ◆ Risk Academy Training on Practical English Writing for Better Quality (19-20 June 2019).
- ◆ Risk Academy Training on Risk & Compliance: Forward Looking Insights (3-5 April 2019).
- ◆ International Women's Day 2019: The Guru Series – Woman 4.0: Empowered, Agile and Ready (8 March 2019).
- ◆ Walkthrough on Credit Risk Reporting with GMAP staff (20 February 2019).
- ◆ Brown Bag on Power Point (18 February 2019).
- ◆ e-Learning on Ethics 105 - Applying Ethical Decision Taking Models (31 December 2018).
- ◆ e-Learning on Ethics 104 - Objectivity and Independence (31 December 2018).
- ◆ e-Learning on Ethics 103 - Influences on Ethics (31 December 2018).
- ◆ e-Learning on Ethics 102 - Is Banking Really a Profession (31 December 2018).
- ◆ e-Learning on Ethics 101 - Perspective on Ethics (31 December 2018).
- ◆ Brown Bag Session on Certified Professional Coach (CPC) (12 December 2018).
- ◆ e-Learning on Compliance Culture (7 December 2018).
- ◆ e-Learning and Assessment on Cyber Security Awareness (7 December 2018).
- ◆ CRDM - OBIEE Training by Group IT (21-22 November 2018).
- ◆ Pre-UAT User Training on CARisMa - Concentration Analysis (CA) (21 November 2018).
- ◆ AICB Presentation on "Importance of Certification" on Group Risk Open Day (13 November 2018).
- ◆ Bancaassurance Presentation on "Managing Personnel Risk: The Smart Way" (13 November 2018).
- ◆ The Guru Series - Future Proofing Your Team to Lead in a Digital Complex by Brett King (13 November 2018).
- ◆ Brown Bag Session on Key Risk Indicators in Group ERD Reporting (Objective, Rationale & Calibration) (12 November 2018).
- ◆ Agile@Work and Scrum Methodology Training (3 October 2018).
- ◆ Chartered Banker Qualification (Level 2): Professional Banker Workshop for PB2-Business Lending (1-2 October 2018).
- ◆ A Documentary Screening by WWF - On the Brink of Extinction (26 September 2018).
- ◆ Presentation on Asia Infrastructure by FitchSolutions (6 September 2018).
- ◆ Denodo Training by Vendor (14 August 2018).
- ◆ Big Data Use Cases Sharing Workshop by Oracle (8 August 2018).
- ◆ Risk Academy Training on Credit Memo Writing (2 August 2018).
- ◆ Risk Academy Training on Overview of Basel I to Basel IV (1 August 2018).
- ◆ Agility@Work Training for CARisMA Application Team (20 July 2018).
- ◆ e-Learning and Assessment on AML/CFT (13 July 2018).
- ◆ Chartered Banker Qualification (Level 2): Professional Banker Workshop for PB5-International Trade Finance (27-28 June 2018).
- ◆ e-Learning on Information Risk Management (13 June 2018).
- ◆ Group Risk FutureReady Lab (22, 24 and 25 May 2018).
- ◆ e-Learning on Governance in Digital World (12 April 2018).
- ◆ e-Learning on Future Communication (30 March 2018).
- ◆ e-Learning on Digital Awareness (29 March 2018).
- ◆ e-Learning on Data Driven Decision Making (27 March 2018).
- ◆ e-Learning on Human Centered Design (27 March 2018).
- ◆ e-Learning on Agile (27 March 2018).
- ◆ International Women's Day 2018 - "Press for Progress" Conversations (8 March 2018).
- ◆ The Guru Series: "Demystifying AI and Machine Learning"- How to make this work for us? (2 March 2018).

- ◆ The Guru Series: Unleashing Human Potential in 4.0 Digital Economy (26 January 2018).
- ◆ Brown Bag Session on Adax Session on "Python and R Introduction" (18 January 2018).
- ◆ Brown Bag Session on Maybank Group's Core Credit Classification and Impairment Policy (MGCCCIP) (15 January 2018).
- ◆ Brown Bag Session on Project Management (28 November 2017).
- ◆ Brown Bag Session on Risk Policies and Procedures Application (22 November 2017).
- ◆ Brown Bag Session on Financial Market Instruments & Facilities Application (21 November 2017).
- ◆ Brown Bag Session on Risk Management (7 November 2017).
- ◆ Brown Bag Session on External Environment & Analysis (30 October 2017).
- ◆ Brown Bag Session on Renewable Energy (11 October 2017).
- ◆ Brown Bag Session on Contingency & Recovery Plan (27 September 2017).
- ◆ Brown Bag Session on Reputational Risk (19 September 2017).
- ◆ Brown Bag Session on Impact of FRS 9 in pre deal RRWA (13 September 2017).
- ◆ Brown Bag Session on Effective maturity in credit capital calculation and pre deal RRWA (30 August 2017).
- ◆ Brown Bag Session on Cyber Risk & Info Risk (23 August 2017).
- ◆ Brown Bag Session on Introduction to Asset Liability Management (ALM) and Liquidity Risk Management (16 August 2017).
- ◆ Brown Bag Session on Overview of ICAAP (9 August 2017).
- ◆ Brown Bag Session on Insolvency Act (1 August 2017).
- ◆ Brown Bag Session on Policy of AA Review (21 July 2017).
- ◆ Brown Bag Session on Designated Loans (19 July 2017).
- ◆ Brown Bag Session on Maybank Group Country Limit (19 July 2017).
- ◆ Brown Bag Session on Maybank's Readiness in Compliance to BNM's New Stress Testing Guidelines (13 July 2017).
- ◆ Brown Bag Session on Maybank Group's Core Credit Classification and Impairment Policy (MGCCCIP) (4 July 2017).
- ◆ Brown Bag Session on Summary of Findings on Sector Review (14 June 2017).
- ◆ Brown Bag Session on Sharepoint (7 June 2017).
- ◆ Brown Bag Session on Overview on Online Credit Information Search System (OCISS) (25 May 2017).
- ◆ Brown Bag Session on Proposed Changes to the Bankruptcy Act (Group Legal) (24 May 2017).
- ◆ Brown Bag Session on Fundamental Review of the Trading Book (FRTB) - Basel's Proposal on Market Risk Capital Charge (16 May 2017).
- ◆ Operational Risk Officer (ORO) and BCM Workshop (20-21 April 2017).
- ◆ Brown Bag Session on Single Customer Exposure Management (19 April 2017).
- ◆ e-Learning on Operational Risk Awareness Module 2 (v2) (18 April 2017).
- ◆ e-Learning on Data Quality e-Learning (16 April 2017).
- ◆ Brown Bag Session on Operational Risk Management System (ORMS) Walkthrough (12 April 2017).
- ◆ Brown Bag Session on Enterprise Risk Dashboard (ERD) and Early Warning Indicators (EWI) (5 April 2017).
- ◆ Training workshop for EDW Discoverer Tool (29-30 March 2017).
- ◆ Brown Bag Session on SA-CCR Capital Calculation (29 March 2017).
- ◆ Brown Bag Session on Watch List Monitoring Matrix and Strategy (Differentiated Watch List) (22 March 2017).
- ◆ e-Learning on Operational Risk Management Awareness (ORM) (7 February 2017).
- ◆ e-Learning on Maybank Core Values (5 December 2016).
- ◆ e-Learning on Maybank Ethics, Integrity, Risk and Value Awareness 2016 (2 December 2016).
- ◆ e-Learning and Quick Assessment on Anti-Money Laundering Assessment 2016 (30 November 2016).
- ◆ Noon Talk on Snoring and Sleep Apnea - The Effects on Job Performance by Dr.Balachandran Appoo (23 November 2016).
- ◆ The Guru Series: Integrity Dilemmas (18 November 2016).
- ◆ Group Risk Innovation Lab Session #2 (7 October 2016).

- ◆ e-Learning on Shariah Risk Management (6 October 2017).
- ◆ e-Learning on Shariah Awareness (5 October 2017).
- ◆ e-Learning and Quick Assessment on Cyber Security Awareness Assessment 2016 (4 October 2016).
- ◆ Brown Bag Session on Group Customer Information Management (GCIF) (30 September 2016).
- ◆ Brown Bag Session on Transfer and Convertibility Risk (21 September 2016).
- ◆ e-Learning on Financial Services Act 2013 (Part 2) (11 September 2016).
- ◆ e-Learning on Financial Services Act 2013 (Part 1) (11 September 2016).
- ◆ Brown Bag Session on L2 Policy and L4 Procedure (8 September 2016).
- ◆ The Learning Series: Andrew Fastow, Former Enron CFO (17 August 2016).
- ◆ The Guru Series: Tomorrow's Businesses - Fully Integrating Social Value At Every Level of Work (14 July 2016).
- ◆ Brown Bag Session on How to Build an Effective Second Line of Defense for Liquidity Risk (8 June 2016).
- ◆ Shariah Risk Awareness Forum 2016 (2 June 2016).
- ◆ The Guru Series: Conquering Fears, Changing Conversations & Creating Success (19 May 2016).
- ◆ Credit Derivatives Workshop (12 May 2016).
- ◆ Brown Bag Session on Maybank Group Risk Landscape Survey 2016 Results (11 May 2016).
- ◆ Group Risk Intelligent Data (GRiD) User Training (22 April 2016).
- ◆ The Professor Discourse Series: Why is the banking industry at a crossroads? (22 April 2016).
- ◆ The Guru Series: Putting Customers First: Delivering Great Customer Experiences and Superior Customer Service (21 April 2016).
- ◆ The Professor Discourse Series: Developing Strategic Shock Absorbers (19 April 2016).
- ◆ RITA-ERDM GRiD Workshop (21 January 2016).
- ◆ Group Risk Intelligent Data (GRiD) Walk-through and Demo (RITA-ERDM Phase II) (15 December 2015).
- ◆ Recovery & Resolution Plan (RRP) Workshop: Scenarios (7 December 2015).
- ◆ Recovery & Resolution Plan (RRP) Workshop: Triggers and Indicators (2 December 2015).
- ◆ e-Learning on Maybank Ethics Integrity Risk and Values Awareness 2015 (30 November 2015).
- ◆ Brown Bag Session on Leadership Skills (25 November 2015).
- ◆ The Guru Series: Competitive Strategies for Global Banks (19 November 2015).
- ◆ Annual Risk Masterclass 2015: Reputational Risk (6 November 2015).
- ◆ Annual Risk Masterclass 2015: Compliance - Foreign Exchange Administration (FEA) Rules (6 November 2015).
- ◆ Annual Risk Masterclass 2015: Culture, Codes of Conduct and Compliance (5 November 2015).
- ◆ Annual Risk Masterclass 2015: Cyber Risk and Security (5 November 2015).
- ◆ Annual Risk Masterclass 2015: Risk Technical Series by Nassim Nicholas Taleb (5 November 2015).
- ◆ e-Learning on Information Risk Management (4 November 2015).
- ◆ Compliance Talk: Financial Services Act (FSA) (2 November 2015).
- ◆ e-Learning on IT Security Awareness 3.0 (30 October 2015).
- ◆ Brown Bag Session on Malaysia's Property Industry (29 October 2015).
- ◆ Brown Bag Session on Capital Market and Services Act (CMSA) (28 October 2015).
- ◆ e-Learning on Internal Control Awareness 2015 (23 October 2015).
- ◆ e-Learning on Anti-Money Laundering Assessment 2015 (15 October 2015).
- ◆ Leadership Research Insight Series: The New Path Forward (13 October 2015).
- ◆ Brown Bag Session on Shariah Review and Compliance Shariah Non Compliance – Appreciation and Execution (30 September 2015).
- ◆ The Guru Series: Leadership Energy - Reflections and Drive (17 September 2015).
- ◆ Brown Bag Session on Basel 3 Net Stable Funding Ratio - Theoretical Aspect (10 September 2015).
- ◆ The Guru Series: Navigating Complexities Towards Winning (10 September 2015).
- ◆ Brown Bag Session on Case Study on Product Transparency and Disclosure Guideline/Consumer Market Conduct (9 September 2015).
- ◆ Brown Bag Session on Credit Concentration Risk (8 September 2015).

- ◆ Brown Bag Session on ORM Sign-Off (product, project, business process change) (3 September 2015).
- ◆ Human Capital Workshop Series: Performance Management, Total Rewards Management & Consequence Management (25 August 2015).
- ◆ Brown Bag Session on Model Performance Monitoring & Reporting (24 August 2015).
- ◆ Brown Bag Session on Professional Ethics in Banking (18 August 2015).
- ◆ Harvard Business School (HBS) Workshop Series: Financial Acumen for Senior Bank Executives (10-11 August 2015).
- ◆ The Technical Expert Series: Conduct Risk: Linkages to Behavioural Economics (7 August 2015).
- ◆ Brown Bag Session on Foreign Exchange Administration (FEA) (6 August 2015).
- ◆ Brown Bag Session on Introduction Basel II Credit RWA Calculation (3 August 2015).
- ◆ The Guru Series: Global Executive Presence (30 July 2015).
- ◆ The Guru Series: The Magic of Behavioural Economics (11 June 2015).
- ◆ Webinar on Pivot Tables with MS Excel (10 June 2015).
- ◆ Brown Bag Session on Outsourcing (4 June 2015).
- ◆ Brown Bag Session on Malaysia's Oil & Gas Industry (28 May 2015).
- ◆ Brown Bag Session on Malaysia's Palm Oil Industry (27 May 2015).
- ◆ LEAN Walkthrough Session with Operational Excellence – Collaboration with Group Risk Productivity Initiative (30 April 2015).
- ◆ The Guru Series: The Business of Innovation (21 April 2015).
- ◆ e-Learning on LEAN (17 April 2015).
- ◆ Brown Bag Session on Budget RWA and RRWA (31 March 2015).
- ◆ Oracle's Workshop on Business Analytics Visualization (26 March 2015).
- ◆ Brown Bag Session on Credit Review (25 March 2015).
- ◆ Brown Bag Session on Overview of Foreign Account Tax Compliance Act (FATCA) (10 March 2015).
- ◆ The Guru Series: Make It Happen - Collaboration with International Women's Day (9 March 2015).
- ◆ e-Learning on Goods and Services Tax (GST) 2015 (16 February 2015).
- ◆ Brown Bag Session on New Product Sign-Off Issues (10 February 2015).
- ◆ The Guru Series: Leadership Energy: Reflection (15 January 2015).
- ◆ Brown Bag Session on Web Conferencing Using Maybank WebEx - Hands On training (29 January 2015).
- ◆ The Guru Series: Leadership Energy: Reflection (15 January 2015).
- ◆ Compliance Week 2014: Integrity-At-Work in the Financial Sector (4 December 2014).
- ◆ Compliance Week 2014: Fraud and Corruption in the Financial Sector (4 December 2014).
- ◆ The Guru Series: Innovation and Staying Relevant in the Competitive Environment (3 December 2014).
- ◆ Compliance Week 2014: Setting the Context for Enhanced Compliance (2 December 2014).
- ◆ Compliance Week 2014: Financial Services Act 2013 / Islamic Financial Services Act 2013 (1 December 2014).
- ◆ The Guru Series: Strategic Communication towards Steady Leadership (20 November 2014).
- ◆ Annual Risk Masterclass 2014: Evolving AML/CFT Risks and Mitigation Strategies (7 November 2014).
- ◆ Annual Risk Masterclass 2014: Risk Assessment For Property Development Project (Group Risk Credit Management) (7 November 2014).
- ◆ Annual Risk Masterclass 2014: Managing Risk and Compliance In A Globally Integrated Enterprise (7 November 2014).
- ◆ Annual Risk Masterclass 2014: Cyber Threats Landscape & Impacts on Financial Sector (7 November 2014).
- ◆ Annual Risk Masterclass 2014: Changing regulatory landscape and expectations from regulators (6 November 2014).
- ◆ Annual Risk Masterclass 2014: Credit Risk Analysis and Management (6 November 2014).
- ◆ Annual Risk Masterclass 2014: Future Risk Management Landscape (6 November 2014).
- ◆ The Guru Series: Emerging Risk Surrounding The Financial Risk Industry (6 November 2014).

- ◆ The Guru Series: Risk Taking and Decision Making (17 October 2014).
- ◆ Workshop for Discoverer Tool (Data Warehouse Users Training) (8-9 October 2014).
- ◆ The Guru Series: Private to Public - The Journey Thur Far (30 September 2014).
- ◆ Brown Bag Session on Personal Data Protection Act 2010 (PDPA) (28 August 2014).
- ◆ Brown Bag Session on Credit Evaluation, Credit Approving, Credit Monitoring & Analytics (CMA), Credit Assessment via Independent Credit Evaluation (ICE) and Early Care Monitoring & Supervision Other CMA functions by Group Risk - Credit Management (25-26 August 2014).
- ◆ The Guru Series: Accelerate the move to a High Performance Culture (14 August 2014).
- ◆ Brown Bag Session on Maybank Group Core Credit Classification & Impairment Policy (17 July 2014).
- ◆ Brown Bag Session on MGS Policy (17 July 2014).
- ◆ Brown Bag Session on Fundamentals Model Validation (17 July 2014).
- ◆ Brown Bag Session on Interest Rate Risk in the Banking Book (10 July 2014).
- ◆ Brown Bag Session on BNM Composite Risk Rating (CRR) Reporting (17 June 2014).
- ◆ Brown Bag Session on Brand and Reputational Risk Management (12 June 2014).
- ◆ Brown Bag Session on Pre-deal RRWA (Risk-Informed Pricing) (22 May 2014).
- ◆ Brown Bag Session on Risk-Informed Pricing's Framework and Policy (22 May 2014).
- ◆ The Guru Series: Cultivating A Global Mindset (21 May 2014).
- ◆ e-Learning on Maybank Ethics, Integrity, Risk and Values Awareness (19 May 2014).
- ◆ ORM Annual Attestation 2014 (16 May 2014).
- ◆ Brown Bag Session on Material Risk Assessment Process (MRAP) (14 April 2014).
- ◆ External Programme on Credit Portfolio Management (5-6 March 2014).
- ◆ e-Learning on Shariah Awareness: Common Audit Findings, Shortcomings and FAQs (27 February 2014).
- ◆ e-Learning on Shariah Awareness: Applicable Shariah Contracts Part 2 (27 February 2014).
- ◆ e-Learning on Shariah Awareness: Applicable Shariah Contracts Part 1 (27 February 2014).
- ◆ e-Learning on Shariah Awareness: An Introduction to Islamic Banking (27 February 2014).
- ◆ Accenture's Workshop on Credit Concentration Risk (22 January 2014).
- ◆ Brown Bag Session on Overview of GEMS Application (6 December 2013).
- ◆ Moody's Credit Research Seminar on Assessing Credit Risk in the Malaysian Market (3 December 2013).
- ◆ The Guru Series: The Leader who Dares (2 December 2013).
- ◆ The Guru Series: Managing Risk and Complexity (25 November 2013).
- ◆ Annual Risk Masterclass 2013: An Introduction to Discounting Curves and CVA (8 Nov 2013).
- ◆ Annual Risk Masterclass 2013: Risk Modelling The New Frontier in Risk Management (8 November 2013).
- ◆ Annual Risk Masterclass 2013: Overview of Consumer Financing Lending Environment across ASEAN (8 November 2013).
- ◆ Annual Risk Masterclass 2013: Basel III Liquidity Framework (8 November 2013).
- ◆ Annual Risk Masterclass 2013: Basel III to Basel IV - Review of Current Issues in Regulation (8 November 2013).
- ◆ Annual Risk Masterclass 2013: Lessons Learnt from ERUs (7 November 2013).
- ◆ Annual Risk Masterclass 2013: Shariah Governance Framework & Shariah Compliance Framework (7 November 2013).
- ◆ Annual Risk Masterclass 2013: GCRO Keynote Address and Launching of Risk Culture Short Video (7 November 2013).
- ◆ The Guru Series: The Way Forward for Islamic Banking and Finance (6 November 2013).
- ◆ Brown Bag Session on Early Warning Signals/Systems (17 October 2013).
- ◆ The Guru Series: Music as a Metaphor for Business Leadership (10 October 2013).
- ◆ Brown Bag Session on Technical Aspect of Trading Risk Management (2 October 2013).
- ◆ Brown Bag Session on Fundamental Trading Risk Management (2 October 2013).
- ◆ Brown Bag Session on Interest Rate Risk in Banking Book (1 October 2013).
- ◆ Moody's Presentation on Stress Testing (25 September 2013).
- ◆ Brown Bag Session on PDS Stress Test for Maybank Group (12 September 2013).
- ◆ The Guru Series: The Changing Face of Transformation: From the Inside Out (5 September 2013).

- ◆ IT Security Awareness 2.0 e-Learning (25 August 2013).
- ◆ The Guru Series: Innovation in the Revolutionary Early 21st Century (21 August 2013).
- ◆ MGM Hi-Impact Manager (16-17 July 2013).
- ◆ Leaders Teaching Leaders Series: EXCO Learning Engagement - MGM Hi-Impact Manager (16 July 2013).
- ◆ Brown Bag Session on Fundamentals of Credit Risk Modelling (8 July 2013).
- ◆ Brown Bag Session on Budget Management (26 June 2013).
- ◆ Brown Bag Session on Project Management (25 June 2013).
- ◆ Corporate Sustainability Workshop: Dow Jones Sustainability Index (DJSI) and Carbon Disclosure Project (CDP) (18 June 2013).
- ◆ Brown Bag Session on Model Performance Monitoring & Reporting (17 June 2013).
- ◆ Brown Bag Session on JD Writing Workshop – GCRM (13 June 2013).
- ◆ Brown Bag Session on Basel III (4 June 2013).
- ◆ Brown Bag Session on OBIEE Training by CRDM (30 May 2013).
- ◆ The Risk Games Conference 2013 by The Asian Banker Summit (23-25 April 2013).
- ◆ The Guru Series: The Business of Winning by Mark Gallagher (11 April 2013).
- ◆ Brown Bag Session on Briefing on Audit Experience (28 March 2013).
- ◆ Brown Bag Session on Project Briefing: Contract Management Tool (15 March 2013).
- ◆ Basel 2 & IRRS Models, New Product Sign-Off Process, i-knowledge Training & Discussions on US & Cambodia Economy (23 January 2013).
- ◆ National Enterprise Risk Management Conference 2013 (21-22 January 2013).
- ◆ Brown Bag Session on New Process of Requisition of Non-IT (Capex) during GGA Department Meeting (16 January 2013).
- ◆ Brown Bag Session on SCQuARE- Exceptional Thinking and Strategic Planning during GGA Department Meeting (16 January 2013).
- ◆ Basel III Basics and Implications for Banks (1 October 2012).
- ◆ Basel III and Counterparty Credit Risk (1 October 2012).
- ◆ Basel III Issues and Challenges (1 October 2012).
- ◆ Basel III and Capital Requirements/Definition/Capital Buffers/ICAAP (2 October 2012).
- ◆ Basel III and Liquidity Risk (2 October 2012).
- ◆ Brown Bag on Stakeholder Management (19 July 2012).
- ◆ Brown Bag on Personal Development Plan (PDP) - Risk Talent Blueprint (18 July 2012).
- ◆ Effective Stress Testing by Agile Avant (27-28 June 2012).
- ◆ Risk Management Seminar Malaysia by IBBM in association with Algorithmics, an IBM Company (13 June 2012).
- ◆ The Guru Series: Embedding Risk Culture by Nawal Roy & Stephanie Biernbanum of McKinsey (7 June 2012).
- ◆ Brown Bag Session on the Materials of Asia-Pacific Association of Banking Institutes (APABI) Regional Conference held on 8-9 May 2012 (22 May 2012).
- ◆ Brown Bag Session on Risk Asia 2012_Key Highlights (22 May 2012).
- ◆ Brown Bag on Key Issues Presented at Asian Banker Summit 2012 Bangkok (21 May 2012).
- ◆ Brown Bag on Walkthrough by CRM on New 5 Level Policies Methodology (18 May 2012).
- ◆ Business Continuity Management Awareness e-Learning (18 May 2012).
- ◆ Brown Bag on Maybank Global Compliance Convergence 2012 (11 May 2012).
- ◆ Brown Bag Session on RWA Calculations in SAP BA (12 April 2012).
- ◆ i-Knowledge Sharing Session (16 March 2012).
- ◆ Brown Bag Session on Competency Gap Assessment Communication - HODs to Communicate to Teams (14 March 2012).
- ◆ Brown Bag Session on ERM in Asia_Key Themes for 2012 and Big Data_The New Buzzword at the Congress (14 March 2012).
- ◆ Risk Talent Blueprint - Curriculum Development Workshop (8 March 2012).
- ◆ QM Training on SDLC Implementation (Phase 1 to 9) (7 March 2012).
- ◆ Brown Bag Session on Integrity Hotline Handbook (6 March 2012).
- ◆ QM Training on Project Evaluation (Demand Phase) (6 March 2012).
- ◆ Brown Bag Session on Engaging Presentation Skills (21 February 2013).
- ◆ GCRM & GC Team Effectiveness Programme for Leaders (17-18 February 2013).

- ◆ Money Laundering: An Organised Crime's Perspective e-Learning (15 February 2012).
- ◆ Banking and Financial Institutions Act (BAFIA) 1989 e-Learning (15 February 2012).
- ◆ Brown Bag Session on Integrity during Integrity Week (13 February 2012).
- ◆ SAP Update on Risk Management Solution for Financial Services (9 February 2012).
- ◆ Operational Risk Management Awareness e-Learning (18 January 2012).
- ◆ Brown Bag Session for GGA Staff Meeting on Stress Testing Concepts & Applications and KRI Master Class (12 January 2012).
- ◆ Brown Bag Session on BNM's New Financial Sector Blueprint 2011-2020 (11 January 2012).
- ◆ Risk Management in Islamic Banking at AmBank Group Leadership Centre (10-11 January 2012).
- ◆ FRS: Principles & Practices at AmBank Group Leadership Centre (24 November 2011).
- ◆ Basel III – What to Expect at AmBank Group Leadership Centre (21 July 2011).
- ◆ IBBM – Internal Capital Adequacy Assessment Process (ICAAP) Roundtable Forum at Ritz Carlton Hotel (31 May 2011).
- ◆ Governance Update & Risk Management for Islamic Financial Institutions by KPMG at Alpha Room, RHB Centre (20 April 2011).
- ◆ Basel II (AIRB) Discovery Workshop at Bangunan AmBank Group (3 December 2010 and 10 December 2010).
- ◆ Introduction to Risk Management at AmBank Group Leadership Centre (15 October 2010).
- ◆ ICAAP & Basel III by Ernst & Young Malaysia at Mandarin Oriental Hotel (14 October 2010).
- ◆ Delivering a High Impact Business Presentation at Operations & Training Block, RHB Complex (28-29 July 2010).
- ◆ Creating A Winning Professional Image at Operations & Training Block, RHB Complex (22 July 2010).
- ◆ Talk Series: Health & Fitness Awareness at Operations & Training Block, RHB Complex (28 April 2010).
- ◆ Operational Risk Management Awareness at Operations & Training Block, RHB Complex (12 November 2009).
- ◆ Risk & Control Self-Assessment (RCSA) and Key Risk Indicators (KRI) Workshop at Operations & Training Block, RHB Complex (15 October, 22 October and 26 October 2009).
- ◆ LOVE-Living Our Core Values Everyday at Operations & Training Block, RHB Complex (18 August 2009).
- ◆ Operational Risk Management In-House Training Program, Pronounced Deposit Withdrawal Incident, Crisis Escalation Process including for Pandemic Flu for Regional Director, BOMs, AMs, BMs & ABMs at Operations & Training Block, RHB Complex (30 July 2009).
- ◆ Operational Risk Management In-House Training Program at Operations & Training Block, RHB Complex (28-29 July 2009).
- ◆ LOADS Process Review Workshop at Operations & Training Block, RHB Complex (18-19 June 2009).
- ◆ Value at Risk at Institut Bank-bank Malaysia (08-09 June 2009).
- ◆ Risk Profiling/Mapping Workshop at Operations & Training Block, RHB Complex (20 March, 20 April, 22 April and 18 November 2009).
- ◆ Situational Leadership at Operations & Training Block, RHB Complex (16-17 March 2009).
- ◆ Capital Adequacy Requirement - An Overview of Basel II at RAM Training Centre (16 February 2009).
- ◆ SUN ZI Bingfa - Applications to Strategic Thinking and Business Practices at Operations & Training Block, RHB Complex (9 December 2008).
- ◆ Scenario Analysis & Key Risk Indicator (KRI) Workshop at Risk Management Meeting Room, RHB Centre (12 August 2008).
- ◆ Changes for AML/CFT Guidelines at Risk Management Meeting Room, RHB Centre (4 July 2008).
- ◆ LDC Module Training at Operations & Training Block, RHB Complex (23 June and 28 August 2008; 4 March, 13 May, 15 June, 06 July, 17 August and 27 October 2009).
- ◆ Commercial Products at Operations & Training Block, RHB Complex (14-15 May 2008).
- ◆ Assess Credit Risk Using Financial Statement & Cashflow Analysis at Operations & Training Block, RHB Complex (6-8 May 2008).

- ◆ Control Self-Assessment (CSA) Workshop at Operations & Training Block, RHB Complex (26 February 2008).
- ◆ GUAVA User Group Meeting and Training at Hotel Equatorial (4-5 December 2007).
- ◆ Seminar on The Capital Markets and Services Act 2007 at Auditorium, Securities Commission (5 November 2007).
- ◆ Bloomberg Training on Fixed Income Portfolio at Petronas Twin Tower, Tower 2, KL (27 September 2007).
- ◆ Course-In-House Training Programme-MS EXCEL 2003 at The Boulevard, Mid Valley City (6 September 2007).
- ◆ Briefing on Islamic Banking in Malaysia at Treasury Meeting Room, RHB Centre (17 August 2007).
- ◆ Business Continuity Preparedness for Influenza Pandemic (New) at Institut Bank-bank Malaysia (6 June 2007).
- ◆ Business Continuity Management: A Strategic Approach for Managing Business Interruption Risk at Institut Bank-bank Malaysia (4-5 June 2007).
- ◆ Business Continuity Executive Business Luncheon - Briefing on HP Electronic Vaulting Service at Mandarin Oriental Hotel (19 April 2006).
- ◆ Course-In-House Training Programme-Anti Money Laundering: The Law and Practice- An Update at Cititel Hotel (3 April 2006).
- ◆ Course-In-House Training Programme-Briefing on Employee Trading Upon Attaining Investment Bank Status at Board Room, RHB Centre (10 November 2006).
- ◆ Course-In-House Training Programme-Briefing on Anti-Money Laundering (AMLA): The Law and Practice - Update and Refresher for Junior Officers and Above at Board Room, RHB Centre (28 September 2006).
- ◆ Course-In-House Training Programme-Automating Task with MS Excel at Wisma Mirama (28-29 August 2006).
- ◆ Course-In-House Training Programme-Financial Analysis with MS Excel at Wisma Mirama (24 August 2006).
- ◆ Course-In-House Training Programme-MS Power Point 2000 (Advanced) at Wisma Mirama (17 August 2006).
- ◆ Course-In-House Training Programme-More on Business Writing that Works at Cititel Hotel (26-27 July 2006).
- ◆ Course-In-House Training Programme-Business Continuity Management (BCM) Fundamentals and Awareness for Secretaries to Assistant Managers at The Regent Hotel (14 June 2006).
- ◆ Course-In-House Training Programme-Business Continuity Management (BCM) Best Practice for Managers & Above at The Regent Hotel (13 June 2006).
- ◆ DRI Asia 2006 Conference and Exhibition, JW Marriot Hotel (25-26 April 2006).
- ◆ Course-In-House Training Programme-Experiential Learning for Excellent Teams: Failure is not an Option at Taman Rimba Commonwealth, Rawang (23-24 March 2006).
- ◆ Course-In-House Training Programme-Business Writing That Works at The Legend Hotel (7-8 March 2006).
- ◆ Reuters Training: Get Started: Kobra Basic & Metastock at Reusters Office, KL (12 January 2006).
- ◆ Course-In-House Training Programme- Understanding Market Risk at Concorde Hotel (25-26 November 2005).
- ◆ Course-In-House Training Programme-Managing Market Risk at Concorde Hotel (19 Nov 2005).
- ◆ Course-In-House Training Programme-Operational Risk Management in Compliance with BASEL II at Crown Princess Hotel (26-27 October 2005).
- ◆ Course-In-House Training Programme-BASEL II at Concorde Hotel (30 September 2005).
- ◆ Exchange Control Rules & Regulations: Dialogue Session 2: Rules in Relation to Payments, Receipts & Dealings in Foreign Currency at Renaissance Hotel (23 August 2005).
- ◆ Fundamentals of Capital Market Instruments I: Debt Instruments at Institut Bank-bank Malaysia (8-11 August 2005).
- ◆ Course-In-House Training Programme-Challenge of Excellent at Dorsett Regency Hotel (5-6 August 2005).
- ◆ The Bond Market with Bonds Trading Simulation at Institut Bank-bank Malaysia (11-13 July 2005).

- ◆ Course-In-House Training Programme-Anti Money Laundering: The Law and Practice- An Update at Concorde Hotel (26 March 2005).
- ◆ Fundamentals of Capital Market Instruments I (with emphasis on Debt Instruments) at Institut Bank-bank Malaysia (23-26 August 2004).
- ◆ AMBM Workshop on Corporate Financial Modelling at Concorde Nikko (17-19 August 2004).
- ◆ AMBM Workshop on Understanding Asset & Liability Management at Hotel Nikko (2-3 August 2004).
- ◆ Course-In-House Training Programme-Excellent Teams at Templer Park Golf & Resort, Templer Park (23-24 July 2004).
- ◆ Course-In-House Training Programme-7 Habits of Highly Effective People at Hotel Concorde (8-10 July 2004).
- ◆ AMBM Workshop on Managing Market Risk in a Challenging Environment at Hotel Istana (16-18 June 2004).
- ◆ Fundamentals of Foreign Exchange Swaps at Institut Bank-bank Malaysia (29 April 2004).
- ◆ Fundamentals of Foreign Exchange at Institut Bank-bank Malaysia (26-28 April 2004).
- ◆ Operational Risk Management at Institut Bank-bank Malaysia (1 March 2004).
- ◆ Course-In-House Training Programme-Anti Money Laundering- The Law and Practice at Hotel Corus (21 February 2004).
- ◆ Fundamentals of Money Market at Institut Bank-bank Malaysia (18-20 August 2003).
- ◆ Course-In-House Training Programme-Performance Scorecards Management at Hotel Concorde (09-10 May 2003).
- ◆ Course-In-House Training Programme-Most Powerful Skills of Management at Hotel Corus (3-5 April 2003).
- ◆ AMBM Workshop on Credit Risk for Treasury at Hotel Equatorial (26-28 March 2003).

Training Provided

- ◆ Provide various training on Enterprise Risk/Credit Risk Reporting to new Risk Officers & Management Trainee (i.e. under Affin Management Programme (AMP) Learning Attachment in GRM) of Affin Group.
- ◆ Provide Operational Risk awareness training for new staff of BSN. Also provide training on BNM ORION Reporting, KRI Reporting and RCSA programme to all Operational Risk Representatives at Head Office and branches.
- ◆ Provide various training on Enterprise Risk / Credit Risk Reporting to Risk Officers of Maybank Group.
- ◆ Provide various training for Staffs of RHB Banking Group on “Loss Data Collection Module & OpRisk Evolution System Training”, “Risk Profiling and Mapping Process”, “Risk & Control Self-Assessment (RCSA) and Key Risk Indicators (KRI)” and “Operational Risk Management Awareness”.
- ◆ Provide 2 trainings for FSTEP Programme students on “Risk Management in Investment Banking”.

Other Relevant Qualifications

Computer Skills: SAS Enterprise Guide 1 & 2, SPSS, Basic SQL, Microsoft Visual Basic (Beginner), Eviews, SPIDA, SCALC, Microsoft Excel, Microsoft Access, Microsoft Word, Microsoft Power Point, and etc.

Strengths

- ◆ Risk Management, Financial based skills and product knowledge and Statistical Analysis.
- ◆ Team work, can handle stress and meet deadline for reporting.
- ◆ Problem solving, detailed & meticulous and interpersonal skills.

Project Involvement

- ◆ *Project Member* for SAS Project on the Reporting of Single Counterparty Exposure Limit (SCEL) and Connected Parties Transaction Exposure (CPT), 2022/2023.
- ◆ *Project Manager* for Credit Risk Report Automation covering the aspects of Portfolio Management & Reporting Standards, 2021/2022.
- ◆ *Project Manager* for Group Enterprise Risk Dashboard (ERD) Reporting - Standardisation of ERD Template, Format, Threshold Setting, Analysis. Covers all Group Entities, Overseas Units including ERUs, for all risk types, 1 November 2011 – 31 December 2012.
- ◆ *Project Manager* for Automation of Regulatory Report submission from Overseas Units and Subsidiaries, 1 November 2011 - 30 June 2012.
- ◆ *Incharge of Registration, Help Desk and Site Visit* for Bursa Malaysia's Invest Malaysia 2007 (IM07), 21-23 May 2007.
- ◆ *Researcher* for the Negeri Sembilan Structure Plan (Industrial), 2002.
- ◆ *Researcher* for the Thematic Evaluation Study of Third Country Training Program in Malaysia (CLMV countries) for Japan International Co-operation Agency (JICA), 2002.
- ◆ *Researcher* for the Economic Approaches for Sustainable Development, Malaysia, 2002.
- ◆ *Researcher* for the Socio-Economic Study in Kerteh-Kemasik, Terengganu, 2002.
- ◆ *Researcher* for the Sungai Langat Integrated River Basin Management Study, 2002
- ◆ *Researcher* for the Survey on Effect of Coastal Pollution on Tourism Industry, 2002.
- ◆ *Researcher* for the Customer Satisfaction Survey, 2001.
- ◆ *Researcher* for the Employee Opinion Survey, 2001.
- ◆ *Researcher* for the Dealer Satisfaction Survey, 2001.
- ◆ *Researcher* for the Study on Consumer Buying Behaviour in the Selection of Sauces in Klang Valley, 2000.
- ◆ *Researcher* for the Study on Women Fertility in Negeri Johor, 1999.
- ◆ *Researcher* for the Job Satisfaction Survey, 1998.
- ◆ *Researcher* for the Study on Socio-Economic and Health Status Towards Old Folks in Kampung Sungai Kayu Ara, Damansara Utama, 1998.

Sports Activities

- ◆ Participate in Group Credit and Risk Management Sport Day 2013 at Cosmic Bowl Midvalley, Bangsar / Komplek Belia & Sukan Wilayah Persekutuan, Kampung Pandan, Kuala Lumpur.
Bowling (Finished with 2nd Runner Up - Individual (Men) and Team Event)
4x100m for HOD & HOS (Finished with Champion),
4x100m (mix) (Finished with 4th position), and
Volleyball (Finished with 2nd Runner Up - Team Event).
- ◆ Participate in Group Credit & Risk Management Sport Day 2012 at Maybank Sports Complex, Bangi.
Volleyball (Finished with Champion-Team Event).
- ◆ Participate in Team Building-Group Risk Management Away Day 2010 at Avillion Admiral Cove, Port Dickson, Negeri Sembilan.
Team Event (Finished with Champion).
- ◆ Participate in Team Building-Group Risk Management Away Day 2009 at Swiss Garden Damai Laut, Lumut, Perak.
Team Event (Finished with Champion).
- ◆ Participate in Team Building-Group Risk Management Away Day 2008 at Awana Kijal Golf & Beach Resort, Terengganu.
Team Event (Finished with Champion).
- ◆ Participate in MIBA Athletics Meet 2008 at Maybank Sports Complex, Bangi:
3KM Walk (6th Position).
- ◆ Participate in RHB Banking Group Bowling Blast 2008 at the Ampang Super Bowl, Ampang Point, Kuala Lumpur.
(Finished with 25th Position-Individual Event & 2nd Position-Team Event).

- ◆ Participate in RHB Investment Bowling Tournament 2008 at the Ampang Super Bowl, Berjaya Times Square, Kuala Lumpur.
(Finished with 6th Position-Individual Event & 3th Position-Team Event).
- ◆ Participate in Team Building-Group Risk Management Away Day 2007 at A' Famosa, Malacca.
Team Event (Finished with 2nd Position).
- ◆ Bank's Bowler of MIBA Bowling Tournament 2007 at Pin Junction, 3F Cineleisure, The Curve, PJ.
(Finished with 4th Position-Team Event).
- ◆ Participate in RHB Investment Bowling Tournament 2007-Friendly Match between EPF, Khazanah Nasional & Putrajaya Holdings at the Ampang Super Bowl, Ampang Point, Kuala Lumpur.
- ◆ Rat Racer of The Edge Kuala Lumpur Rat Race 2007 (Jointly organised by Bursa Malaysia and the Edge), Kuala Lumpur.
- ◆ Participate in RHB Investment Bowling Tournament 2007 at the Ampang Super Bowl, Berjaya Times Square, Kuala Lumpur.
(Finished with 2nd Position-Individual Event & 9th Position-Team Event).
- ◆ Participate in RHB Sakura Group Family Fun Hunt 2006 at Port Dickson
(Finished with 16th Position).
- ◆ Rat Racer of The Edge Kuala Lumpur Rat Race 2006 (Jointly organised by Bursa Malaysia and the Edge), Kuala Lumpur.
- ◆ Participate in MIBA Athletics Meet 2006 at Maybank Sports Complex, Bangi:
3KM Walk (Bronze), 1500M (Bronze).
- ◆ Participate in RHB Sakura Bowling Tournament 2006 at U-Bowl, 1 Utama Shopping Centre (New Wing), PJ Sunway Pyramid, PJ.
- ◆ Rat Racer of The Edge Kuala Lumpur Rat Race 2005 (Jointly organised by Bursa Malaysia and the Edge), Kuala Lumpur.
- ◆ Participate in RHB Bank Jogathon 2005 at RHB Complex, Bangi: 2KM Open Men.
(Finished with medal).
- ◆ Participate in RHB Sakura Bowling Tournament 2005 at Pyramid Mega Lanes, Sunway Pyramid, PJ.
- ◆ Participate in RHB Sakura Bowling Tournament 2004 at Bangsar Bowl, Bangsar Shopping Complex.
- ◆ Rat Racer of The Edge Kuala Lumpur Rat Race 2004 (Jointly organised by Bursa Malaysia and the Edge), Kuala Lumpur.
- ◆ Participate in Inter Merchant Banks Games 2004 at Maybank Sports Complex, Bangi.
- ◆ Participate in RHB Sakura Bowling Tournament 2003 at Cosmic Bowl, Sungai Wang Plaza.
- ◆ Participate in Inter Merchant Games 2003 at Stadium Shah Alam, Shah Alam:
Wall Climbing (2nd Runner-up), Telematch Game (2nd Runner-up).
- ◆ Certificate of Completion (Men Senior 21KM), P. J Half Marathon, 1997 & 1998.
- ◆ Certificate of Merit (Men Senior Category), 12th Za'ba Qtr Marathon, University of Malaya, 1996.
- ◆ Participate in 4x400m, 400m and School Marathon, Bagan Serai Secondary School, 1987-1992.

Honours

- ◆ Participate in Affin Merdeka Parade at Dataran Putrajaya for Malaysia National Day 2023 (66th Independence Day), 24-31 August 2023.
- ◆ Assisted and prepared on Dow Jones Sustainability Index (DJSI) and Carbon Disclosure Project (CDP) 2013. Has helped Maybank to surpass the expectations with a score of 67 (2012: 58) out of 100 for Carbon Disclosure Project (CDP). For DJSI, Maybank has scored 69 as compared to 60 in 2012. In Malaysia, only 2 companies responded – the other being Sime Darby Berhad.
- ◆ Recommended for Best Manager 2013 for Group Risk – Operations in Maybank Group.
- ◆ Best Manager 2012 for Group Governance & Assurance Department in Maybank Group.
- ◆ Top Performer of Compliance e-Test for FY2009 for Group Risk Management Department.
- ◆ Top Performer of Compliance e-Test for FY2008 for Group Risk Management Department.
- ◆ Photo Shoot by Advertising Agency i.e. SpencerAzizul for RHB Investment Bank's Launch Ad Campaign, 07 February 2007.

- ◆ 3rd Place on UKM HK (University level), The 16th Commissioned Young Officer, The Reserve Officers Training Unit, University Putra of Malaysia, 1997.
- ◆ 4th Place on First Aid Competition (State level), The Red Crescent Society, Ipoh, Perak, 1992.
- ◆ Champion of Scout's Marching Competition (District level), Kerian Secondary School, Kerian District, Perak, 1991.
- ◆ Champion of Marching Competition (District level), Panglima Bukit Gantang Secondary School Kerian District, Perak, 1991.
- ◆ Champion of First Aid Quiz Contest (School level), The Red Crescent Society, Bagan Serai Secondary School, Perak, 1988.
- ◆ 3rd Place on Triple Jump (School level), Blue House, Bagan Serai Secondary School, Perak, 1987.

Extra-Curricular Activities

- ◆ Participant for GCRM Annual CSR 2019: Arts & Culture at Town Hall, Level 46, Menara Maybank, Kuala Lumpur (24 August 2019).
- ◆ Participant for GCRM Annual CSR 2018: Darul Insyirah 1 - Senior Citizen Care Centre at Jalan Melati, Bangi, Selangor (22 September 2018).
- ◆ Participant for Project 3G i.e. visited De-Luxe Retirement Home at Jalan SS3/39, PJ, Selangor (30 September 2017, 23 May 2015 and 6 December 2014).
- ◆ Participant for GCRM Annual CSR 2017: River of Life People Outreach Programme (ROLPOP) at KRT Kampung Kassipilay, KL. Team Member for F&B, Cleaning up Walkpath, drainaige & trunk and Sand & Painting Handrails (19 August 2017).
- ◆ Participant for CSR i.e. visited Tong Sim Senior Citizen Care Centre at Jalan Dewan Bahasa, Kuala Lumpur (29 April 2017).
- ◆ Contribute on Group Risk's CNY Decoration in 2017 and received an appreciation token from Head of Group Risk - Operations.
- ◆ Participant for GCRM Annual CSR 2016: River of Life People Outreach Programme (ROLPOP) at AU2 Taman Keramat, KL. Team Member for Vegetables Plantation (20 August 2016).
- ◆ Participant for GCRM Annual CSR 2015: River of Life People Outreach Programme (ROLPOP) at AU2 Taman Keramat, KL. Team Captain for Candle & Soap Workshop (5 September 2015).
- ◆ Participant for Project 3G i.e. visited De-Luxe Retirement Home at Jalan SS3/39, PJ, Selangor (6 December 2014 and 23 May 2015).
- ◆ Assist on GR Annual Global CSR 2014: Reduce Carbon Footprint at Taman Rekreasi Pudu Ulu, KL.
- ◆ Assist on GCRM Annual Global CSR 2013: Tender Loving Care to You (TLC2U) at University Malaya Medical Centre. Become volunteer in Pediatric Clinic.
- ◆ Incharge of Maybank Innovation Showcase FY2013 on Capital Efficiency.
- ◆ Contribute on GGA Department's CNY Decoration in 2013 and received an appreciation token from Head of GGA.
- ◆ Assist on GCRM Annual Global CSR 2012: Projek Perumahan Rakyat Termiskin (PPR) Flat & Primary Schools, Lembah Subang, Selangor.
- ◆ Participated on the dance performance for GCRM Discomania Annual Dinner, 2011.
- ◆ Organising Committee-Events for MIBA Athletics Meet, 2006.
- ◆ Organising Committee for RHB Sakura Bowling Tournament, 2004-2006.
- ◆ 2nd Lieutenant, Malaysian Territorial Army Regiment, 1998.
- ◆ Committee Member for 8th College Tanglung Night, University of Malaya, 1995.
- ◆ 8th College Dancer and Choir Team, University of Malaya, 1995.
- ◆ Committee Member for Convocation Food Stall, Chinese Language Society, University of Malaya, 1995.
- ◆ Member for Six Form Society and Language Society, Bukit Mertajam Institute, 1993-1994.
- ◆ Vice Supervisor of School Prefect, Bagan Serai Secondary School, 1992.
- ◆ Squad IV Leader (Corporal) of Red Crescent Society, Bagan Serai Secondary School, 1992.
- ◆ Treasurer of Blue House (Sport), Bagan Serai Secondary School, 1992.
- ◆ Secretary of Mathematics Society, Bagan Serai Secondary School, 1992.

- ◆ Assistant Secretary of Geography Society, Bagan Serai Secondary School, 1992.
- ◆ Assistant Leader of Road Security Club, Bagan Serai Secondary School, 1992.
- ◆ Participant for First Aid Competition of Red Crescent Society, Bagan Serai Secondary School, 1992.
- ◆ Committee Member for Buddhist Society, Bagan Serai Secondary School, 1991.
- ◆ Committee Member for Buddhist Camp, Bagan Serai Secondary School, 1991.
- ◆ Participant for the Cooking Competition of Red Crescent Society, Bagan Serai Secondary School, 1988-1990.
- ◆ School Dancer of Arts and National Culture Society, Bagan Serai Secondary School, 1987.

Expected Salary

- ◆ Negotiable and subject to overall best packages and align with the market/industry offer.

Availability

- ◆ 3 months' notice and subject to Buyout Options.