

## SENIOR MANAGEMENT TEAM PROFILES

**Datuk Mohamed Azmi Mahmood**  
Acting Group Managing Director  
*AmBank Group*



Datuk Mohamed Azmi Mahmood was appointed as the Acting Group Managing Director of AMMB Holdings Berhad on 2 April 2015 and prior to that, he was the Deputy Group Managing Director since 2 April 2012.

Datuk Azmi has over 34 years of experience in the banking industry. He joined Arab-Malaysian Finance Berhad (AMFB) in 1981 as an accountant. In 1989, he was seconded by Bank Negara Malaysia to First Malaysia Finance Berhad as the Chief Executive Officer in a rescue scheme for the finance company. In January 1991, he re-joined AMFB and was promoted to Managing Director on 1 August 1994, a position he held until 14 June 2002 to assume the office of Managing Director, Retail Banking in AmBank (M) Berhad.

Datuk Azmi is also a Director of AmGeneral Holdings Berhad, AmGeneral Insurance Berhad, AmMetLife Takaful Berhad, AmMortgage One Berhad, AmInvestment Group Berhad, AmCard Services Berhad, AmInternational (Labuan) Ltd (formerly known as AmInternational (L) Ltd), MBF Cards (M'sia) Sdn Bhd, Malaysian Electronic Payment System (1997) Sdn Bhd (MEPS), MEPS Currency Management Sdn Bhd, Financial Information Services Sdn Bhd and FIS Data Link Sdn Bhd. Datuk Azmi also a Council Member and Honorary Secretary of the Association of Finance Companies of Malaysia, a Council Member and Honorary Secretary of the Association of Hire Purchase Companies of Malaysia, Fellow of the Asian Institute of Chartered Bankers (formerly known as Institute Bank-Bank Malaysia), member of the Malaysian Financial Planning Council and Council member of Association of Banks of Malaysia.

For his years of contribution to the industry, Datuk Azmi was conferred the “Darjah Mulia Seri Melaka” with the title “Datuk” on 11 October 2008.

### **Additional Information:**

Datuk Azmi, a Malaysian aged 61, has completed Final Part 1 of the Institute of Chartered Accountants in England and Wales. He has 300,000 AMMB Holdings Berhad shares and 141,050 Scheme Shares pursuant to the Company's Executives' Share Scheme as at 30 June 2015. He has no family relationship with any director or substantial shareholder of the Company. Datuk Azmi has no conflict of interest with the Company and never been convicted for offences within the past 10 years.

**Dato' James Lim Cheng Poh**  
Managing Director  
Group Managing Director's Office  
*AmBank (M) Berhad*



Dato' James Lim Cheng Poh joined AmBank (M) Berhad as the Managing Director/CEO on 15 June 2004. After the merger of AmBank Berhad and AmFinance Berhad, he was appointed as the Managing Director, Business Banking of AmBank (M) Berhad. Following the merger of Business Banking and Corporate Banking in 2014, Dato' James was appointed as a Senior Banker/Managing Director of the Group Managing Director's Office.

Prior to joining AmBank (M) Berhad, Dato' James has more than 20 years of banking experience in Hong Leong Group. He joined Hong Leong Group as Managing Director in 1983 and became the Senior Group Managing Director of Hong Leong Bank Berhad in 1994, a position he held until his retirement in October 2003.

Dato' James represented Hong Leong Bank Berhad as a Council Member of the Association of Banks in Malaysia and was on the Board of Directors of the Financial Mediation Bureau. He was also previously the Vice President of Harvard Club, Malaysia.

Dato' was conferred a First Class with Distinction in Mining Engineering from the Camborne School of Mines (England) and awarded the Richard Pearce Gold Medal for being the top graduating student. He also holds a Master's Degree in Science (Engineering) from Queen's University, Canada and a Master's Degree in Business Administration from Harvard University, USA.

In March 2000, Dato' James Lim was conferred the title Darjah Kebesaran Dato' – Sultan Salahuddin Abdul Aziz Shah (DSSA) by the Sultan of Selangor in recognition of his services to the community.

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**Kok Tuck Cheong**  
Managing Director  
Wholesale Banking  
Products  
*AmlInvestment Bank Berhad*



Kok Tuck Cheong is the Chief Executive Officer of AmlInvestment Bank Berhad and AmBank Group's Managing Director of Wholesale Banking Products. He is responsible for the overall strategic and day-to-day management of the Investment Banking business of the Group covering Markets, Corporate Finance, Debt Markets, Equity Markets, Islamic Capital Markets, Funds Management, Private Banking and Transaction Banking.

He started his career with AmlInvestment Bank Berhad in the Treasury Department before joining the Banking and Corporate Finance Department where he rose to the position of Executive Director in 2000. He assumed the position of Chief Executive Officer of AmlInvestment Bank on 1 January 2005. With his extensive expertise in the field of investment banking, he played a pivotal role in re-modelling the merchant bank along the lines of an investment bank.

He is also a director of AmlInvestment Services Berhad, AmlIslamic Fund Management Sdn Bhd, AmlInvestment Management Sdn Bhd.

He holds a Bachelor of Science (Honours) in Commerce and Accounting and a Master of Science in Financial Management Control.

**Pushpa Rajadurai**  
Managing Director  
Wholesale Banking  
Coverage  
*AmBank Group*



Ms Pushpa Rajadurai is the Managing Director of Wholesale Banking Coverage of AmBank Group.

Pushpa joined AmBank Group in 1989 and has over 25 years of experience in the corporate, commercial and investment banking, capital markets and advisory. She has held various senior management positions, including the position of Executive Director of AmlInvestment Bank in January 2005 and Managing Director of Corporate & Institutional Banking in July 2008. She has also been involved in corporate strategy and advisory work for the AmBank Group.

Prior to joining AmBank Group, she was attached with Coopers & Lybrand (now known as PricewaterhouseCoopers), undertaking financial and consultancy related work. Pushpa sits on the boards of several companies of AmBank Group, which includes the Trustee Services, Offshore Banking, Venture Capital Management, REITs and Private Equity.

Pushpa is the Alternate Chairman of the Malaysian Investment Banking Association (MIBA). She is actively involved in the financial sector market development and sits on Regulatory and Industry panels and working groups. She is also on the board of Financial Institutions Directors' Education (FIDE).

Pushpa is a Fellow Member of the Chartered Association of Certified Accountants, United Kingdom and Member of Malaysian Institute of Accountants.

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**Anthony Chin Min Khong**  
Acting Head, Retail Banking  
*AmBank (M) Berhad*



Anthony Chin is currently the Acting Head of Retail Banking and leads all aspects of the consumer and small business banking. He is also the Head of Retail Strategy & Transformation and Programme Director of AmHorizon.

Anthony is a career AmBanker with over 18 years of banking experience, spanning across sales, marketing, credit, operations, collections & recovery, project management, change management, human capital development, strategy, technology and innovation.

He recently led Retail Bank to launch the TRUE suite of products, which targets the Young Professionals segment, including TRUE Lab, the first digitally-enabled crowdsourcing community platform in Malaysia. In his previous roles, Anthony has been instrumental in successfully transforming operating models and consolidating functions, which have resulted in significant productivity improvements.

Anthony has led numerous projects and has successfully implemented key transformational programs, including AmHorizon – a strategic Group initiative to simultaneously replace its core banking system, next generation teller front-end system and a new enterprise data warehouse. This program was case studied by an international journal IBS, UK. His leadership in these initiatives has led AmBank to receive regional awards for the core banking implementation, Retail Bank website and social media marketing campaign.

He has spoken at local and international conferences on innovation, digital and technology.

Anthony is lean six sigma trained and a 7-habits practitioner with keen interest in human capital & talent development and execution. He holds a Bachelor of Business (Credit) in Finance & Marketing from University of Technology, Sydney and a Master in Business Administration from Heriot-Watt University, Edinburgh. He is a Certified Credit Professional (CCP) - Corporate, being the first in AmBank's Retail Bank to have been certified.

**Eqhwan Mokhzanee Muhammad**  
Chief Executive Officer  
*AmBank Islamic Berhad*



Eqhwan Mokhzanee Muhammad was appointed as the Chief Executive Officer of AmBank Islamic Berhad on 1 April 2015.

Prior to joining AmBank Islamic Berhad, Eqhwan has worked with local and foreign banks where he was responsible for *inter alia* Islamic debt capital markets, financial advisory, real estate investment and international business. He has developed innovative Islamic financial structures which have received accolades from International Financing Review (IFR), Islamic Finance News (IFN), The Asset and International Data Corporation (IDC).

Eqhwan commenced his career with PricewaterhouseCoopers (PwC) London, and joined the corporate finance practice of PwC Kuala Lumpur upon his return to Malaysia. Other than in banking, his experience includes corporate management, mergers and acquisitions (M&A), strategy development and operational start-ups both within and outside Malaysia.

Eqhwan has been invited as a speaker at conferences in Malaysia and overseas on Islamic banking. He has also authored Islamic finance research papers.

Eqhwan has Bachelor's and Master's Degrees in Economics from the University of Cambridge. He is an associate of the Institute of Chartered Accountants in England & Wales (ICAEW) and a member of the Malaysian Institute of Accounts (MIA).

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**Nigel Christopher William Denby**  
Chief Risk Officer,  
*AmBank Group*



Nigel Denby was appointed as the Chief Risk Officer of AmBank Group in January 2013, overseeing the risk management function of the Group, including Credit Risk, Market Risk, Operational Risk, Legal and Compliance. He is a secondee from the Australia and New Zealand Banking Group (ANZ), our strategic partner in banking.

Nigel has over 30 years of experience in banking across Asia, the Middle East and South America.

He spent most of his career at HSBC where he held a series of senior positions in Corporate, Investment Banking and Markets Division as well as in Risk Management. He joined ANZ in 2008 as CRO for Asia, Pacific, Europe and America (APEA) division and subsequently became the CRO, International and Institutional Division in 2012.

Nigel graduated with a Bachelor of Arts in Economics with Honours from Exeter University in UK.

**Mandy Jean Simpson**  
Chief Financial Officer  
*AmBank Group*



Mandy Jean Simpson is the Chief Financial Officer of AmBank Group. Mandy is responsible for all aspects of finance as well as Group Strategy, Investor Relations and Treasury. She takes a lead role in setting the Group's financial strategy and overall business strategy. Mandy is a secondee from the Australia and New Zealand Banking Group (ANZ).

With over 20 years of experience in the financial sector spanning UK, Australia, New Zealand and Asia, Mandy joined AmBank Group in July 2011 as the Chief General Manager of Distribution and Transformation for Retail Banking. In this role, she was responsible for the planning and execution of Retail Banking's transformation agenda, as well as managing the Retail distribution channels, sales functions, and wealth management business.

Prior to joining AmBank Group, Mandy has worked in the financial sector in a number of senior finance and lead Business roles. Her recent roles in ANZ include General Manager, Deposits in ANZ Australia, Head of Strategy and Finance for Banking Products, Managing Director of ANZ Samoa and Chief Financial Officer of Commercial & SME Business Division. Prior to joining ANZ, Mandy has also worked in New Zealand and the UK with other organisations, both financial and non-financial/accounting firms.

Mandy holds a Bachelor of Commerce (Accounting and Business Management) from the University of Canterbury, and is a qualified Chartered Accountant. She is a Committee Member of the Malaysian New Zealand Chamber of Commerce and has held a number of directorships in the Private Sector, Government and NGOs.

Mandy was named Asia's Best CFO (Investor Relations) at the 5th Asian Excellence Recognition Awards 2015 and also CFO of the Year, Financial Institutions, Malaysia at The Asset CFO/Treasurer of the Year Awards 2014.

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**Thein Kim Mon**  
Chief Internal Auditor  
*AmBank Group*



Thein Kim Mon was appointed as the Chief Internal Auditor (CIA) of AmBank Group since 1 July 2010. He is responsible to provide quality and value added assurance and consulting services to assist the Group in realising its strategic objectives.

Kim Mon has over 40 years of experience in audit and risk management. Prior to joining AmBank Group, Kim Mon spent 21 years in Australian and New Zealand Banking Group (ANZ) where he held several key roles such as Chief Auditor of ANZ in New Zealand and the Regional Head of Audit, UK/Europe & Americas in London. Kim Mon began his career with Coopers & Lybrand (now PricewaterhouseCoopers) where he spent 5 years in London and 5 years in Kuala Lumpur.

Kim Mon is a Fellow of the Institute of Chartered Accountants, England and Wales (ICAEW), Fellow of the Institute of Chartered Accountants of Australia and Chartered Member of The Institute of Internal Auditors Malaysia (CMIIA). He was the Chairman of the Chief Internal Auditors Networking Group (CIANG), a networking group comprising the Financial Institutions' Chief Internal Auditors administered by Asian Institute of Chartered Bankers (AICB), formerly known as Institute Bank-Bank Malaysia (IBBM) from 2013 to 2014.

**Uji Sherina binti Abdullah**  
Chief Human Resource Officer  
*AmBank Group*



Uji Sherina binti Abdullah was appointed as the Chief Human Resource Officer of AmBank Group on 1 June 2015. Uji Sherina has over 30 years of working experience, which includes 20 years in the Human Resource field. She is a seasoned business professional with an excellent track record in developing and leading Human Capital initiatives to complement corporate strategies for local and multi-national organisations.

Uji Sherina has vast experience in organisational development and talent management, leadership and succession planning, culture and team development, as well as performance and rewards management.

Prior to joining AmBank Group, Uji Sherina was the Country Human Resource Director of HSBC Berhad. She has also served as the Country Human Resource Director of Citibank Berhad from 2004 to 2009. Apart from the financial industry, Uji Sherina has also spent numerous years in the telecommunication field where she has held several positions in Programming, Systems Engineering, Sales & Marketing and Training & Development before she found her vocation in Human Resource Management.

Uji Sherina holds an Associate in Occupational Studies Degree in Business Management from the City Center Business Institute in Syracuse, New York.

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**Charles Tan Keng Lock**  
Chief Information Officer  
*AmBank Group*



Charles Tan Keng Lock is the Chief Information Officer of AmBank Group. He is responsible to establish effective partnerships with the business units within the Group through active collaboration and alignment of IT services to achieve the Group's strategic objectives. He also oversees the Group's IT Operations support, IT risk and security enforcement, IT governance and administration.

Charles has over 25 years of experience working primarily with financial institutions across the different countries in ASEAN. He has also served as a consultant for several financial institutions in Europe and the USA. Prior to joining AmBank Group, Charles spent several years with a global consultancy firm working on large scale technology and business optimisation projects.

Charles holds a Bachelor of Science in Mathematics and Computer Science and a Master of Management Science from the University of Manchester, United Kingdom.

**Derek Llewellyn Roberts**  
Chief Executive Officer  
*AmGeneral Insurance Berhad*



Derek Llewellyn Roberts was appointed as the Chief Executive Officer of AmGeneral Insurance Berhad on 17 September 2014. He is responsible for driving the strategic direction and business performance of the general insurance business of AmBank Group.

Derek has over 14 years of professional experience in the insurance industry and financial institution-related organisations in South Africa, US, UK, Australia and Malaysia, covering a wide range of operational, financial and strategic roles. Upon joining Insurance Australia Group (IAG), Derek was based in Australia and has held several senior roles such as Chief Operating Officer for Direct Insurance, Chief Financial Officer for a joint venture within IAG and Head of Short Tail Claims for Direct Insurance. In this role, he led a large transformational change programme within the claims operation.

Derek holds a Bachelor's Degree in Business Science from the University of Cape Town, South Africa and is a qualified Chartered Accountant. He is also a member of the South African Institute of Chartered Accountants (SAICA).

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**Ramzi Albert Toubassy**  
Chief Executive Officer  
*AmMetLife Insurance Berhad*



Ramzi Albert Toubassy was appointed as Chief Executive Officer for AmMetLife Insurance Berhad on 19 September 2014. He is responsible for executing a transformation strategy to achieve profitable growth, accelerate shareholder return, as well as ensuring the operational effectiveness of the AmMetLife business in Malaysia.

Ramzi joined MetLife Inc since 2012, and previously served as its Head of Face-to-Face Distribution for the Europe, Middle East and Africa (EMEA) region. Prior to joining MetLife, he was with AIA, where over a period of eight years, he held several key management roles including Deputy Chief Agency Officer for Southeast Asia based in Hong Kong, Chief Distribution Officer in Malaysia, Korea and Vietnam. Having started his career in AIG in 1996, Ramzi has accumulated over 18 years of experience in the insurance industry.

Ramzi holds a Bachelor of Arts in Political Science from Georgia State University, USA as well as a Master of Arts in International Relations.

**Mohamad Salihuddin Ahmad**  
Chief Executive Officer  
*AmMetLife Takaful Berhad*



Mohamad Salihuddin Ahmad was appointed as Chief Executive Officer for AmMetLife Takaful Berhad on 14 May 2015. As Chief Executive Officer for AmMetLife Takaful Berhad, Mohamad Salihuddin is responsible for executing a transformation strategy to achieve profitable growth for the Takaful business, accelerate shareholder return, as well as ensuring the operational effectiveness of the AmMetLife Takaful business in Malaysia.

Prior to joining AmMetLife Takaful, Mohamad Salihuddin held an advisory role since 2013 at Finance Accreditation Agency, an independent quality assurance and accreditation body supported by Bank Negara Malaysia and Securities Commission Malaysia. He was also previously the Executive Director and CEO of Great Eastern Takaful from 2009 to 2013. Prior to that, he was the CEO of Prudential BSN Takaful Berhad and Malaysia National Insurance Berhad in 2006 and 2005 respectively. Having started his career in the insurance industry in 1988, Mohamad Salihuddin has held several key management roles in his 27 years of experience in the industry.

He has a Bachelor of Science from Indiana State University as well as a Master in Business Administration from Stephen F. Austin University, Texas.