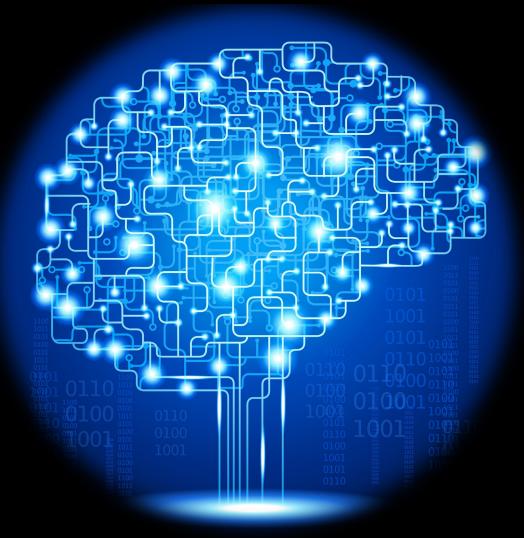
Deloitte



Malaysia Financial Services Industry Conference 2019

Reimagining the future of financial services 24 July 2019, Hilton Kuala Lumpur



Labuan

International Business and Financial Centre, Malaysia



MALAYSIAN INVESTMENT BANKING ASSOCIATION Persatuan Perbankan Pelaburan Malaysia

Strategic partners

AICB



Malaysia Financial Services Industry Conference 2019



Welcome to the Malaysia Financial Services Industry Conference 2019, proudly presented to you by the Asian Institute of Chartered Bankers (AICB), Life Insurance Association of Malaysia (LIAM), Malaysian Investment Banking Association (MIBA), Labuan International Business and Financial Centre, Malaysia (Labuan IBFC) and Deloitte Malaysia.

This conference brings together market leaders and subject matter experts to explore and discuss the evolving and expanding landscape of the financial services industry. The aim of the conference is to help our delegates attain a deeper understanding of the key areas impacting financial services today and tomorrow.

Programme

8:30am	Registration and breakfast
	Opening address
9:00am	Yee Wing Peng, Country Managing Partner, Deloitte Malaysia
	Keynote address
9:10am	• Tan Sri Dato' Azman Hashim , Chairman, Asian Institute of Chartered Bankers and Chairman, AmBank Group Malaysia
9:30am	Plenary session 1 Global Financial Services Industry Outlook: Top ten issues The rise of exponential technologies such as artificial intelligence and advanced robotics, together with the evolving global regulatory landscape, new competition, and talent shortages are shaping a new financial services landscape, creating challenges for business leaders. Today, leaders are focused on a number of issues: how to drive shareholder returns, attract and retain customers, streamline and reduc cost as well as better leverage emerging technologies and vast amounts of data – and they have to do all this safely and securely.
	In this presentation, we will share our views on the top ten issues the financial services industry is likely to face in today's changing environment, providing perspectives on critical issues such as technology, regulation and security.
	Kevin O'Reilly, Financial Services Industry Consulting Leader, Deloitte Asia Pacific
	Ho Kok Yong, Financial Services Industry Leader, Deloitte Southeast Asia

	Plenary session 2
	Malaysia Financial Services Industry: The Regulatory Front Beyond 2019 2018 was event-filled, with both global and domestic developments unfolding at a fast pace. Trade tensions, policy uncertainties and fluctuations in foreign exchange rates around the world have made an impact on business performances and the financial market landscape.
10:30am	This plenary topic covers regulatory progression and issues facing the Malaysian financial services industry, and how it will impact the local financial institutions. It covers implementation of post crisis regulatory agenda, culture & conduct and managing risk from technology innovation.
	• Justin Ong, Financial and Regulatory Risk Leader, Deloitte Malaysia
	• Wong Nai Seng, Southeast Asia Lead, Centre for Regulatory Strategy, Asia Pacific, Deloitte
	Panel discussion
	Reimagine the Financial Services Industry of 2030 With the rapid changes in regulations and multiple technology disruptions to the traditional banking and insurance environment, it may be difficult to predict the future with certainty. However, there are plausible ways for businesses to anticipate and adapt in growing the Malaysian financial services ecosystem. In this panel discussion, leading C-suites and industry experts will share their experiences and perspectives on how they have been pursuing innovation to keep up with the changing consumer banking
11:10am	and insurance behaviour, and what changing skillset do they expect to see in the next generation of bankers and insurers to meet market demand. Moderator Anthony Tai , Financial Services Industry Leader, Deloitte Malaysia
	Panelists
	 The future of human capital: Nora Abd Manaf, Group Chief Human Capital Officer, Malayan Banking Berhad
	• The future of technology landscape: Kenny Tan, General Manager, Alibaba Cloud Malaysia
	 The future of risk and compliance: David Richard Thomas, Group Chief Risk Officer, CIMB Group Holdings Berhad
	 The future of regulatory and compliance: Choo Yee Kwan, Independent Non-Executive Director and Chairman of the Risk Committee, HSBC Bank Malaysia Berhad
	• The future of insurance: Mark O'Dell, Chief Executive Officer, Life Insurance Association of Malaysia
📎 Vasco's Restauran	t, Lobby

Thematic breakout sessions

Ω≡

🔗 🛛 Sentral Ballroom A, Level 6

Thematic Session 1: Governance and Risk Management

Managing Conduct Risk

Repeated episodes of financial misconduct have affirmed the critical importance of embedding the right cultural mindset and behaviour throughout an organisation. Well-designed formal governance processes and controls are not, by themselves, enough to secure good regulatory outcomes.

In this session, we will discuss conduct focused assessments using indicators and influencers to fully understand the organisation's existing culture, and strengthen conduct risk management by establishing a risk intelligent framework that is reflective of ongoing changes in business strategy.

• Justin Ong, Financial and Regulatory Risk Leader, Deloitte Malaysia

Who should attend: CEOs, CROs, CFOs, Chief Compliance Officers, Chief Internal Auditors, Chief Information Security Officers, Chief Data Officers and Chief Strategy & Innovation Officers

🔋 Sentral Ballroom B, Level 6

Thematic Session 2: Crisis Management

1:30pm

Portfolio Management and the Secondary Market

20 years following the Asian Financial Crisis, Asia Pacific is now faced with yet another upheaval of volatility and slowdown driven by geo-political risks, currency uncertainty and territorial disputes, amidst increasing international regulatory convergence to drive financial stability. Malaysia took a step forward by recently adopting MFRS 9 on Financial Instruments, which significantly impacts the way a financial institution reports and categorises risky assets. With Debt to GDP and NPL ratios on the rise, and should the next crisis happen, even with sufficient capital buffers, would financial institutions have the right tools and capabilities to navigate through troubled waters?

In this session, we share our Deloitte Global Financial Crisis experiences based on the Europe recovery perspective, from the financial institutions' dealings of riskier assets in a strategic angle to the highlights of a secondary loan portfolio market eco-system. We also draw attention to the emergence of a secondary portfolio market in Asia and how that acts as a useful framework for financial institutions to derisk their balance sheet and optimise capital utilisation. We will also discuss our deep market experiences on loan resolution plans in Malaysia.

- Khoo Siew Kiat, Executive Director, Financial Advisory, Restructuring Services, Deloitte Malaysia
- Kong Chi-Nang, Managing Director & Head of Portfolio Lead Advisory Services, Deloitte Southeast Asia

Who should attend: CEOs, CFOs, Chief Restructuring Officers and Chief Strategy & Innovation Officers

3:00pm

Networking break

Thematic breakout sessions

Ω≡

🔗 Sentral Ballroom A, Level 6

Thematic Session 3: Cyber Security

RMiT's mandatory requirements for intelligence-led penetration testing and independent compromise assessment

Bank Negara Malaysia issued an exposure draft of its Risk Management in Technology (RMiT) policy document for public comment on 4 September 2018. The RMiT comes into effect on 1 June 2019 and, amongst its notable mandatory provisions for cyber security, are requirements for financial institutions to conduct "intelligence-led penetration testing" and, for large financial institutions specifically, "independent compromise assessment" – both on an annual basis. These requirements are similar to those introduced in the Bank of England's CBEST framework, European Central Bank's Threat Intelligence-led Cyber Attack Simulation Testing (iCAST) initiative.

In this session, we share Deloitte's global perspectives and experience on intelligence-led penetration testing and compromise assessments, including concepts, general approaches and challenges in performing these exercises.

• Ho Siew Kei, Executive Director, Risk Advisory, Cyber Security, Deloitte Malaysia

Who should attend: CEOs, CROs, CFOs, Chief Compliance Officers, Chief Internal Auditors, Chief Information Security Officers, Chief Data Officers and Chief Strategy & Innovation Officers

3:30pm

Sentral Ballroom B, Level 6

Thematic Session 4: Tax

Tax in Financial Services: Bigger, Louder and More Complicated than ever

Widely known for its complex regulatory environment, the financial services sector has to increasingly manage taxation; that is evolving into an equally challenging requirement for the sector.

In this session, we share our insights on the common tax pitfalls and challenges faced by financial institutions. We also draw attention to recent as well as upcoming regulatory and legislative changes and their industry-specific implications, from the perspective of corporate tax, transfer pricing and international tax as well as indirect tax. We also discuss the strategies used by financial institutions in managing the tax challenges in the constantly changing tax environment.

- Gooi Yong Wei, Executive Director, Tax & Legal, Business Tax, Deloitte Malaysia
- Subhabrata Dasgupta, Executive Director, Tax & Legal, Transfer Pricing, Deloitte Malaysia
- Senthuran Elalingam, Executive Director, Tax & Legal, Indirect Tax, Deloitte Malaysia

Who should attend: CEOs, CFOs, Chief Internal Auditors, Chief Strategy & Innovation Officers

5:00pm



Deloitte.

Deloitte refers to one or more of Deloitte Touche Tohmatsu Limited ("DTTL"), its global network of member firms, and their related entities. DTTL (also referred to as "Deloitte Global") and each of its member firms and their affiliated entities are legally separate and independent entities. DTTL does not provide services to clients. Please see www.deloitte.com/about to learn more.

Deloitte is a leading global provider of audit and assurance, consulting, financial advisory, risk advisory, tax and related services. Our network of member firms in more than 150 countries and territories serves four out of five Fortune Global 500[®] companies. Learn how Deloitte's approximately 286,000 people make an impact that matters at www.deloitte.com.

Deloitte Asia Pacific Limited is a company limited by guarantee and a member firm of DTTL. Members of Deloitte Asia Pacific Limited and their related entities provide services in Australia, Brunei Darussalam, Cambodia, East Timor, Federated States of Micronesia, Guam, Indonesia, Japan, Laos, Malaysia, Mongolia, Myanmar, New Zealand, Palau, Papua New Guinea, Singapore, Thailand, The Marshall Islands, The Northern Mariana Islands, The People's Republic of China (incl. Hong Kong SAR and Macau SAR), The Philippines and Vietnam. In each of these, operations are conducted by separate and independent legal entities.

About Deloitte Malaysia

In Malaysia, services are provided by Deloitte PLT (LLP0010145-LCA) (AF0080), a limited liability partnership established under Malaysian law, and its affiliates.

This communication contains general information only, and none of Deloitte Touche Tohmatsu Limited, its member firms, or their related entities (collectively, the "Deloitte Network") is, by means of this communication, rendering professional advice or services. Before making any decision or taking any action that may affect your finances or your business, you should consult a qualified professional adviser. No entity in the Deloitte Network shall be responsible for any loss whatsoever sustained by any person who relies on this communication.