

Table of Content

Emerging Financial Services Leader

Transformation Journey

Expansion in ASEAN and Beyond

We are the largest Financial Services Group in Malaysia

Leadership Position	 No. 1 bank in Malaysia: Conventional and Islamic One of the Top 5 banks in ASEAN No. 113 in The Banker's Top 1000 World Banks Most Valuable Company on Bursa Malaysia 	Regional Leader	 Presence in 10 ASEAN countries (including Maybank Kim Eng) 5 International Financial Centres Over 2,200 branches and offices in 20 countries, serving more than 22 million customers
Largest banking network in Malaysia	 399 branches, 2,910 ATMs with more than 12 million customers No.1 Internet banking with 51% market share ³ 	domestic market	 Diversified across all financial products and services No. 1 in overall market share for Loans, Deposits, Cards, Unit Trust Loans
Strong Financial Position	 Total Assets¹ : USD 170 billion Total Equity¹ : USD 12.6 billion PATAMI ² : USD 1.96 billion Market Cap.¹ : USD 28.3 billion 	Strong shareholder s and credit ratings	 49% owned by PNB and its funds, and 14% by EPF Foreign shareholding 25.9% Strong credit ratings, on par with sovereign S&P: A- Moody's: A3 Fitch: A-



Regionally, we are one of the Top 5 Banks in ASEAN

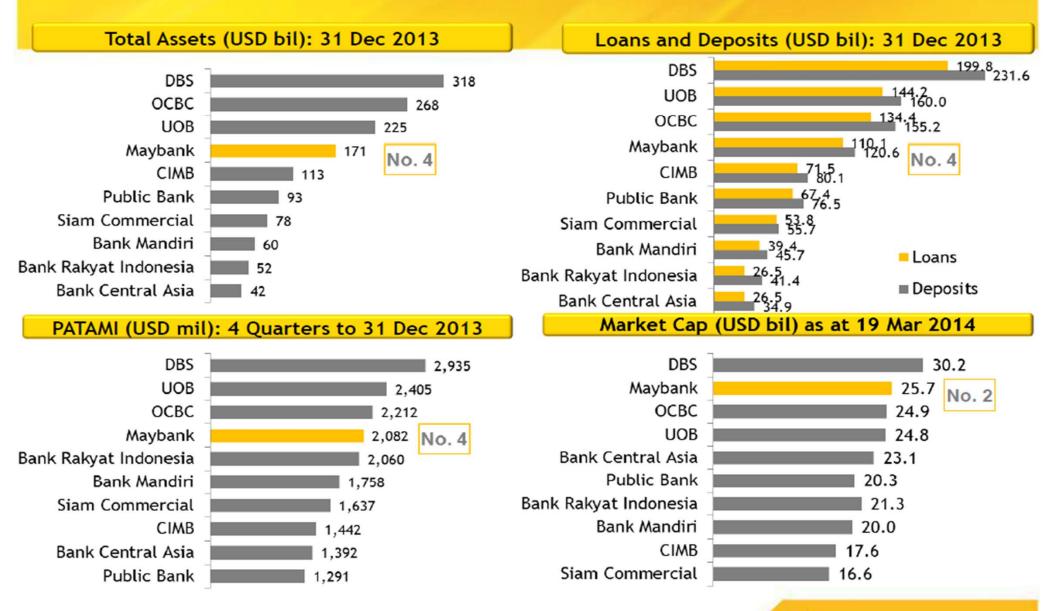




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Maybank's transformation journey continues...

2008-2011 "Start Up, Create Momentum"

- Inception of LEAP30 programme
- Transformation agenda framed and owned organisation-wide
- Introduction of the "House of Maybank"
- Business Unit-driven agenda, with individual accountability

2012
"Converge on Shared
Aspirations and
Accelerate
Performance"

- Stable market performance in CFS
- Improving GB market positioning
- Leading insurance & takaful market share
- International PBT contribution of 30% with higher BII contribution
- Maybank Islamic surpasses RM1 billion & the largest Islamic bank in the region

2013 - 2015
"Transformation to the next level:
Regionalisation

- 1. Change the Cost Structure
- 2. Accelerate the move to a High Performance Culture
- 3. Raise the tempo for Regionalisation



Community Financial Services

- Services the Group's Consumer, SME and commercial/business banking clients
- Leading distribution network (physical and virtual) providing shared distribution network for the Group in Malaysia.
- Supported by Maybank Islamic, the largest Islamic banking operator in Malaysia.

Global Banking

- Services the Group's corporate clients under one single global relationship by offering corporate banking, advisory and trade and cash management products.
- Maybank Kim Eng has a No. 1 position in Malaysia in debt and equity capital markets and M&A.

International Banking

- Operates in 19 countries of which 9 are in ASEAN. Others are in strategic markets such as China, Middle East, the UK and US.
- Although international business is largely wholesale, the Group is active in consumer business in our home markets of Singapore and Indonesia, as well as in Philippines and Cambodia.

Insurance and Takaful

- Offers both general and life insurance for conventional and Islamic (Takaful) insurance.
- No .1 market position in general insurance and Life/Family (new business)
- Overall loss ratio of 61.8% is in line with industry level of 60.3%

Enterprise Transformation Services



INTERNATIONAL EXPANSION

Investor Presentation

Emerging Financial Services Leader

Transformation Journey

Expansion in ASEAN and Beyond

Our Vision

By 2015

Our Vision

To be a Regional Financial Services Leader

Our Mission

Humanising Financial Services Across Asia

Strategic Objectives

- 1. Undisputed No. 1 Retail Financial Services provider in Malaysia by 2015
- 2. Leading ASEAN wholesale bank eventually expanding to Middle East, China & India
- 3. Undisputed Insurance & Takaful Leader in Malaysia & Emerging Regional Player
- 4. Truly regional organisation, with ~40% of pre-tax profit derived from international operations by 2015
- 5. Global leader in Islamic Finance

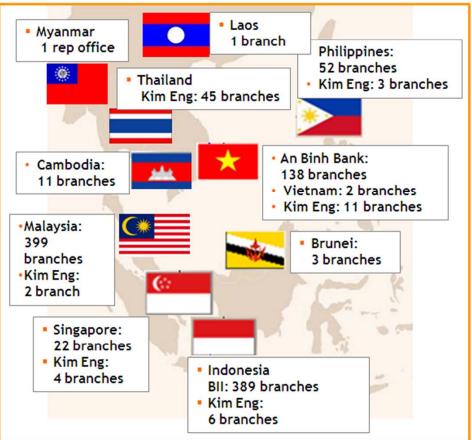


We have presence in all 10 ASEAN countries

Worldwide Presence



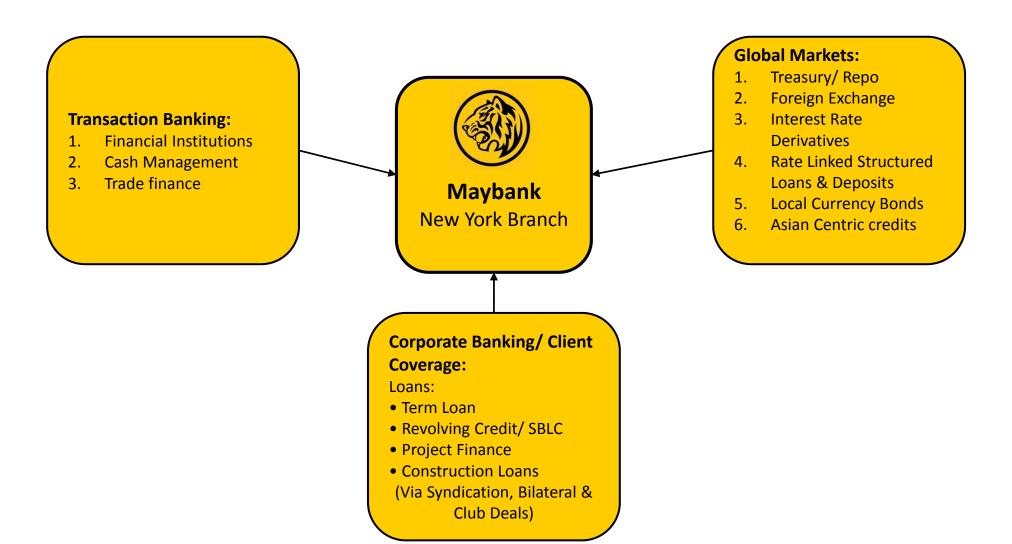
ASEAN presence in all 10 countries



^{* 1} office via Anfaal Capital

^{** 1} office via 35% owned Uzbek Leasing International

Maybank, New York Branch: Key Products & Departments





Humanising Financial Services Across Asia

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