



Humanising Financial Services Across Asia

52nd Annual General Meeting
Presentation to Shareholders

Tan Sri Dato' Megat Zaharuddin Megat Mohd Nor
Chairman

29 March 2012

We delivered a record:

RM2.58 **+20.0%**
billion

Profit Attributable to Shareholders
for Financial Period 6 months ended 31 December 2011

16.2%

Return on Equity

RM451 +19.1%

billion

Total Assets

4.5-6.5%

GDP growth in our 3 home markets



Troubled Western economies (USA and Europe) continuing to hamper outlook for the banking industry

We have focused on:

- Managing risks
- Leveraging on our strengths
- Creating greater differentiation in becoming a regional financial services leader

We are living our mission of

Humanising
Financial Services
Across Asia

Amongst top ASEAN-based banks

No. 4

Total Assets

No. 4

Loans and Deposits

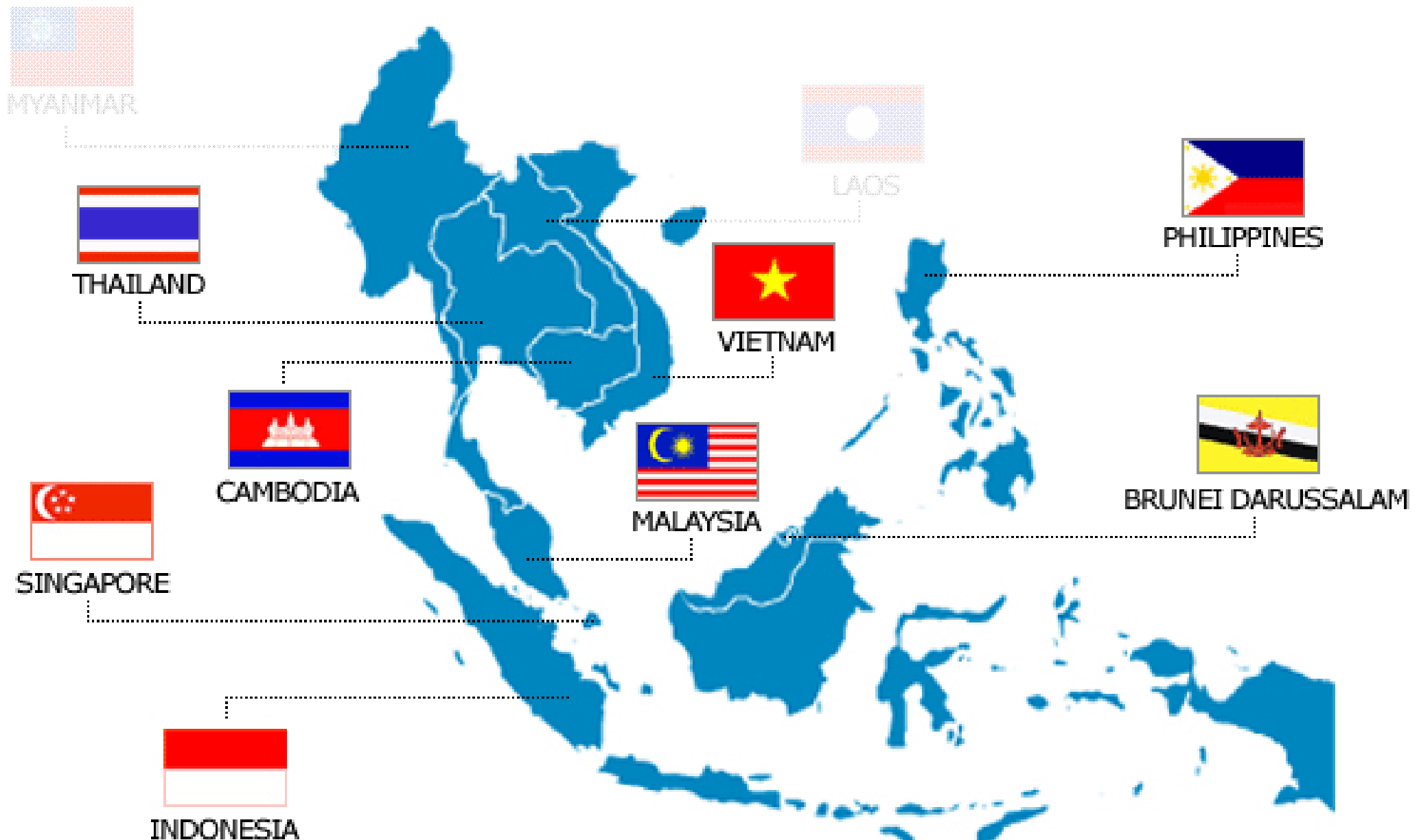
No. 5

PATAMI

No. 4

Market Cap

We are in 8 out of 10 ASEAN nations



To improve our position,
we have regional initiatives to:

- Create consistent and more responsive segment-oriented customer experiences
- Improve efficiencies
- Enhance relationship with corporate clients

We will continue our capability-building efforts:

- Building high performance staff culture that generates exceptional customer service
- Providing greater employee mobility to spread core values regionwide, enhancing sense of unity

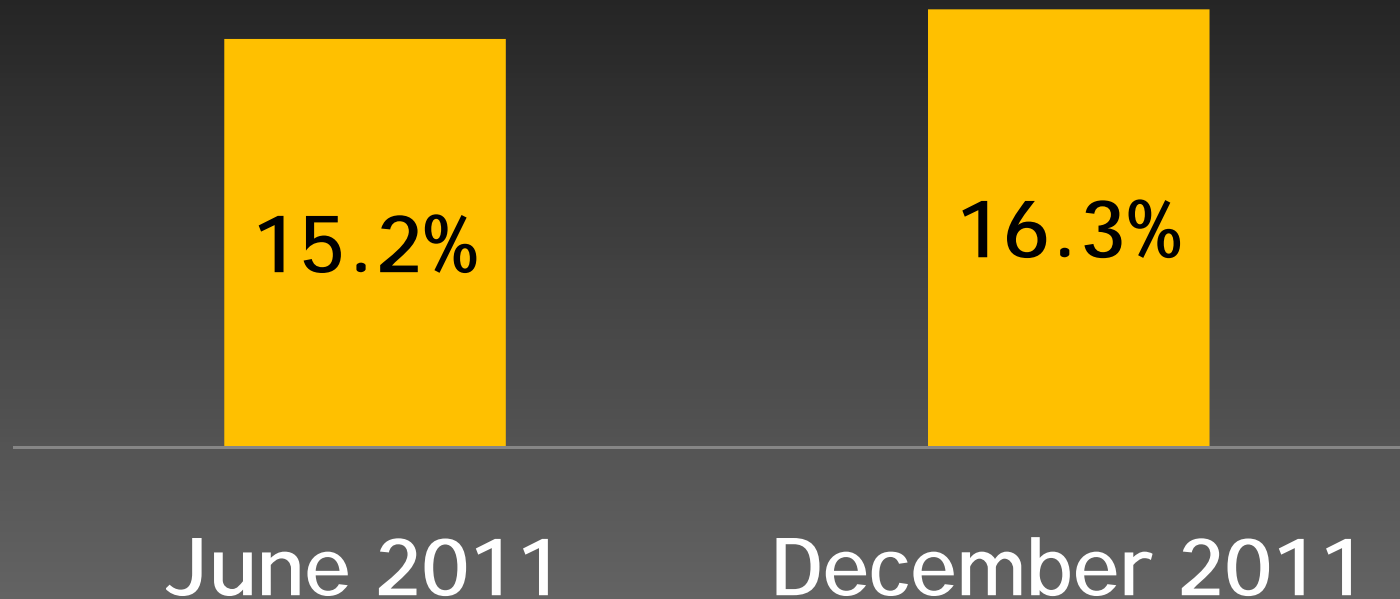
We have started
implementation of our
IT Transformation Programme

The IT Transformation Programme will

- Improve efficiency and effectiveness across all operations
- Improve customer relationship management
- Optimise costs and increase revenue

Capital base strengthened via Dividend Reinvestment Plan with reinvestment rate of 86% to 91%

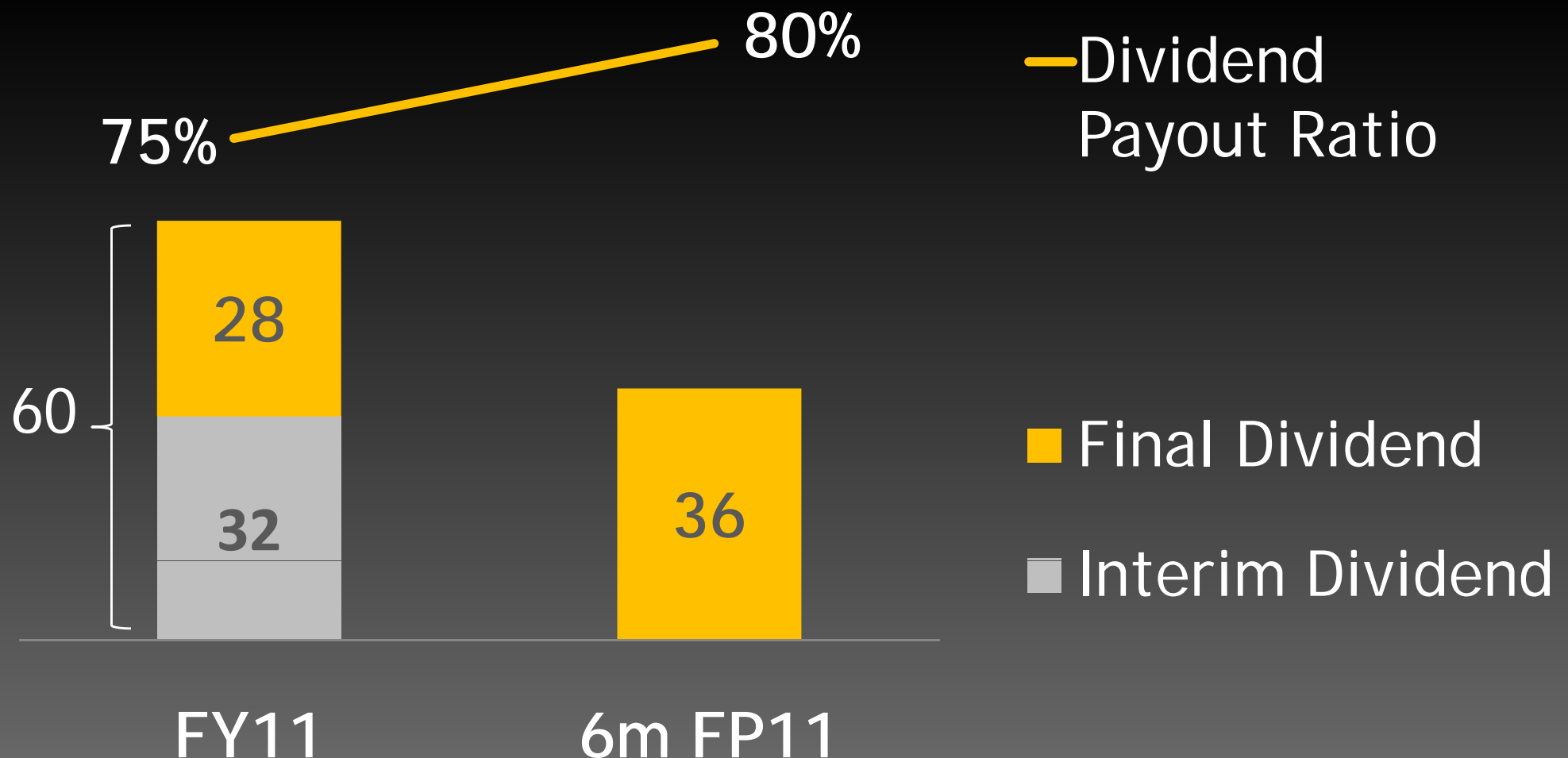
Group Risk Weighted Capital Ratio



We have declared

Final Gross Dividend: 36 sen

Dividend Payout Ratio: 80%



**We are committed to
balancing economic growth
and
caring for our communities
and the environment**

 **Maybank**  **Foundation**



We wish to be the **RAY OF LOVE** in our community.

Maybank Foundation

Cahaya Kasih

Community Volunteering Initiative
Challenge 2012

PRIZE AWARDS WORTH UP TO
RM 100,000 TO BE WON
FOR YOUR FAVOURITE CHARITY!
Please Submit by 25 APRIL 2012
For more information, please log on to www.maybankfoundation.com/cahayakasih

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Maybank Foundation

Cahaya Kasih

Community Volunteering Initiative



Maybank



Cahaya Kasih

Community Volunteering Initiative

**Regionwide
Corporate Responsibility programme
to help local communities
to thrive sustainably**

For FY2012 we will

- Reinforce leadership in community financial services, wholesale banking, investment banking, and insurance
- Increase contribution from overseas growth markets
- Become Malaysia's leading insurer

We are mindful that
the industry will be affected
by developments in the Euro zone

We will continue to
dedicate our best efforts
to creating stakeholder value.

**We wish to thank all our
stakeholders for your
continuous support in
our shared journey forward**