



Humanising Financial Services Across Asia

52nd Annual General Meeting

Presentation to Shareholders

Dato' Sri Abdul Wahid Omar
President and CEO

29 March 2012

For the 6-month financial period

- We posted another record profit despite challenging global economic conditions
- Exceeded our headline Key Performance Indicators (KPIs)
- Consolidated our position as one of the top ASEAN Banks and maintained pole position in Malaysia
- Achieved improvements regionwide across all our business segments

Note:

All growth references to P&L items are for 6-month Financial Period 2011 (FP11) ended 31 Dec 2011 against 1H (6-month) FY11 ended 31 Dec 2010; all growth references to Balance Sheet items are annualised growth for 31 Dec 2011 against 30 Jun 2011

Headline KPIs

Target

Achievement

Target
Met

- Return on Equity (ROE)

16%

16.2%



- Loans and Debt Securities Growth

12%

16.3%



Presentation to Shareholders

Financial Performance

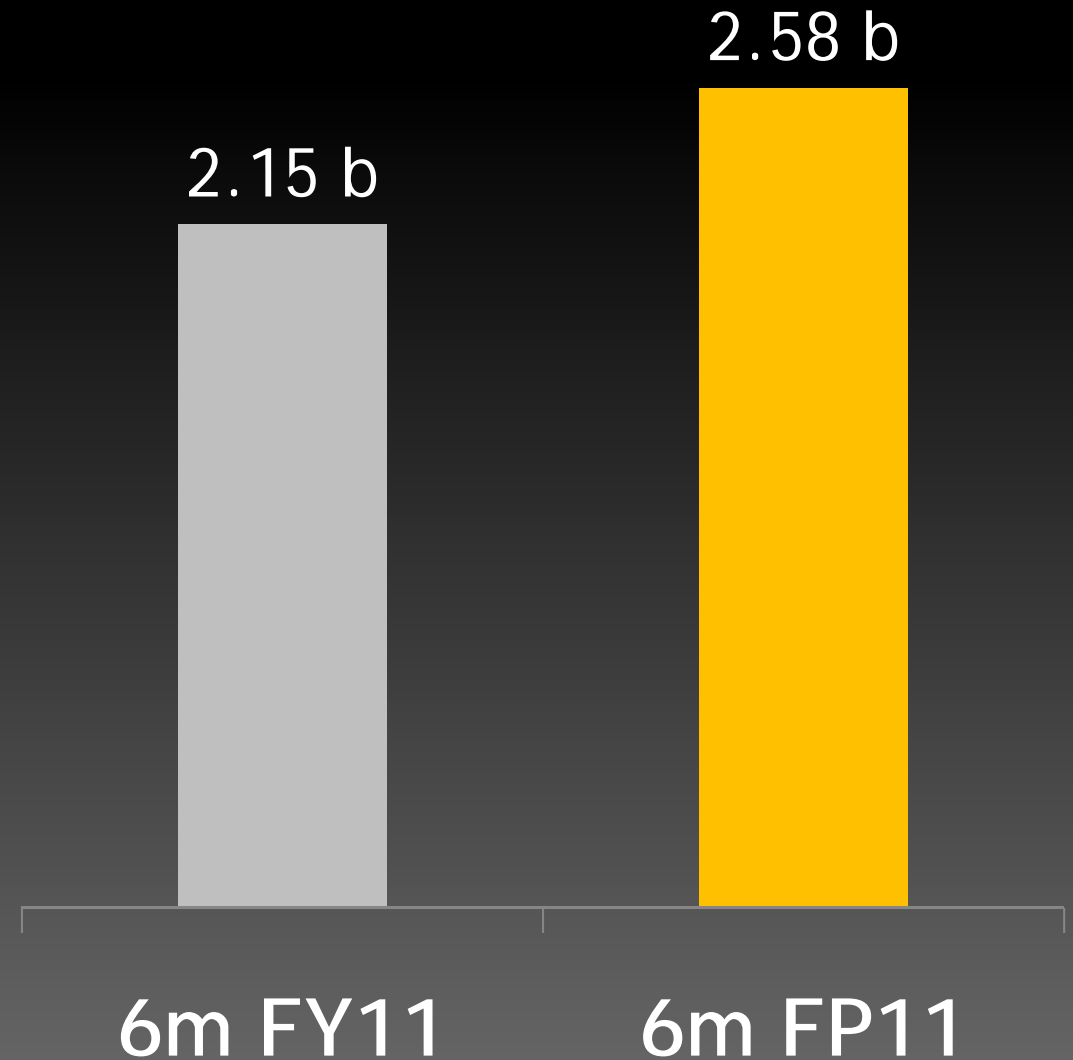
Strategy

Prospects

▲ 20.0%

RM2.58
billion

Profit Attributable
to Shareholders



RM 7.83_b

+21.6%

Revenue
(Net Income)

RM 4.89_b

+16.2%

Fund based Income

RM 2.94_b

+32.0%

Fee based Income

RM7.83b

Revenue (Net Income)

+21.6%

+16.2%

excluding Kim Eng

RM3.94b

Higher Overhead Expenses

+25.7%

+13.8%

excluding Kim Eng

RM0.33b

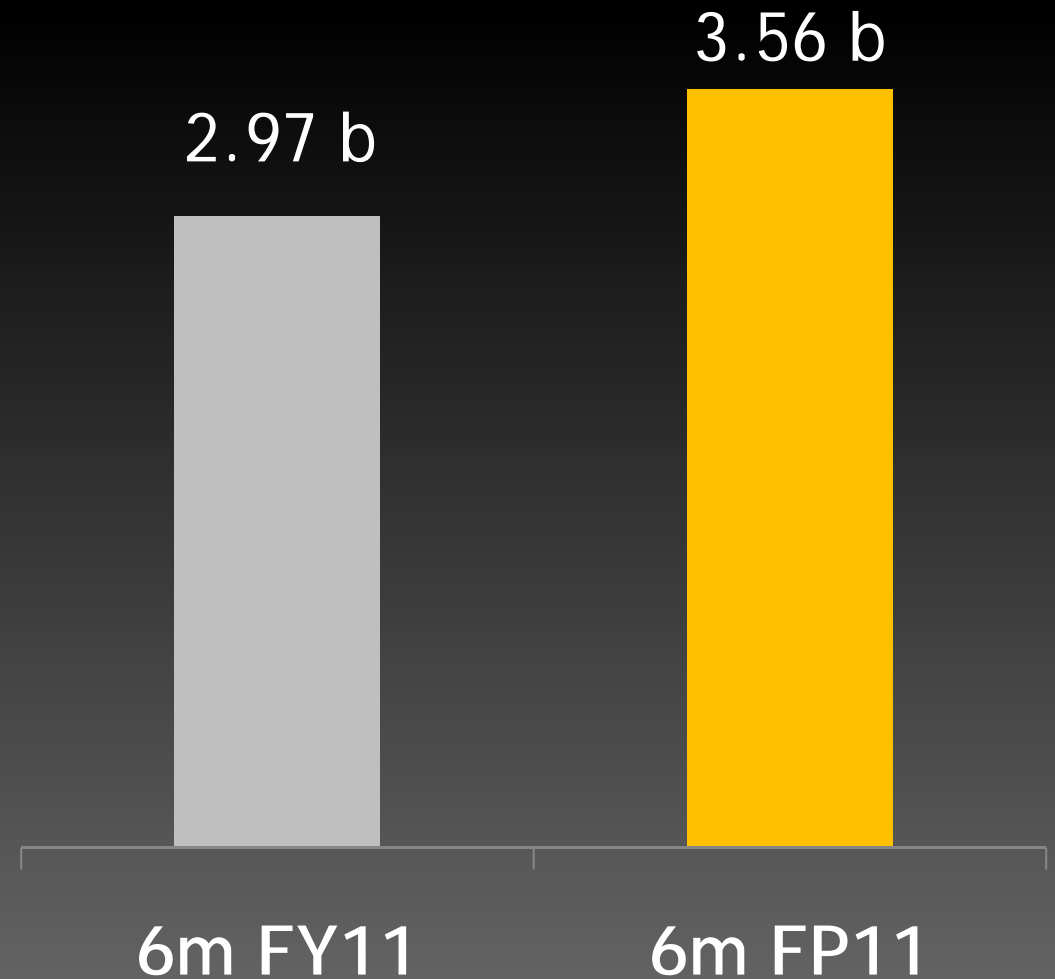
Lower Allowances for losses on loans

-13.9%

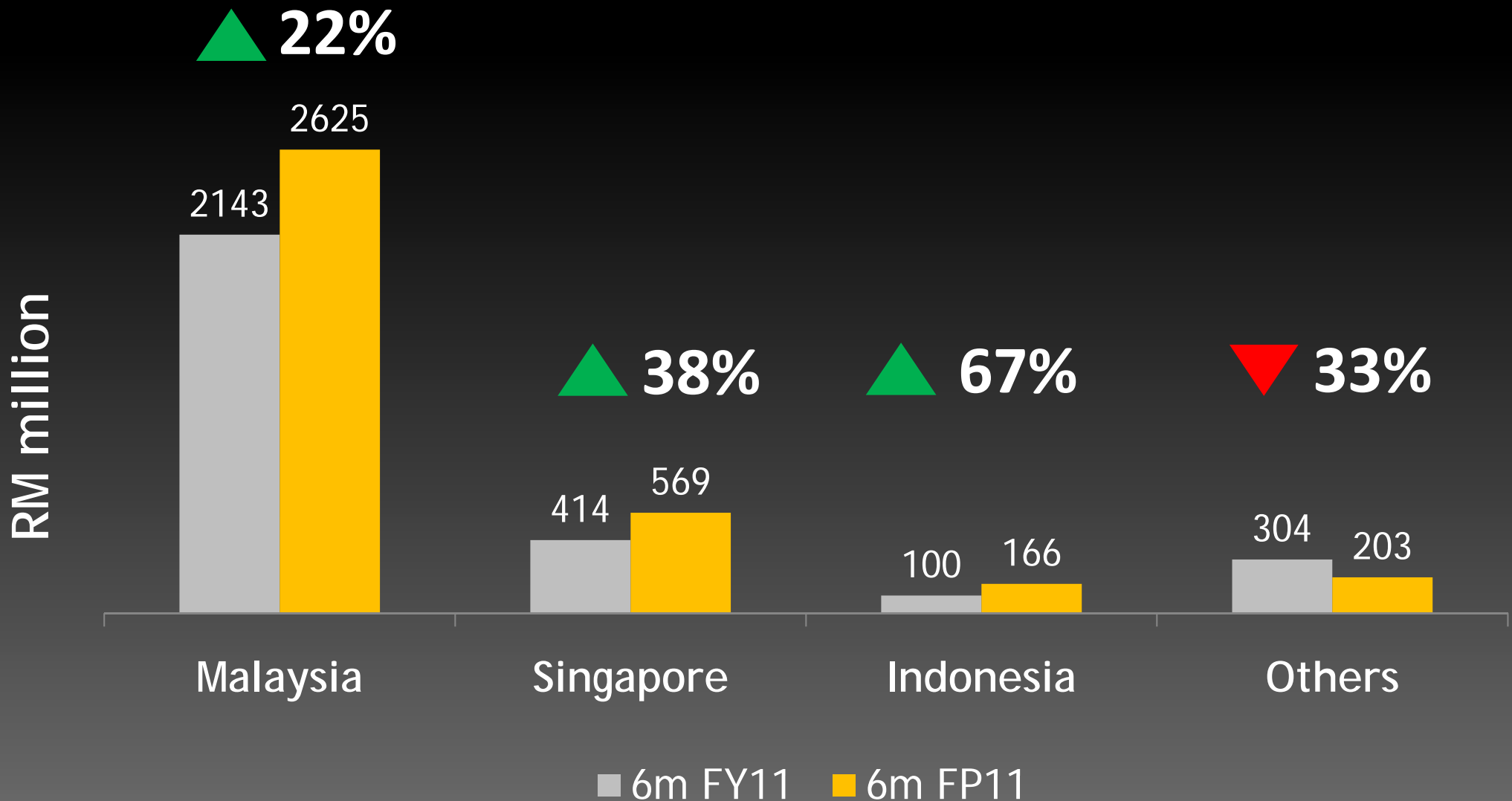
▲ 20.1%

RM3.56
billion

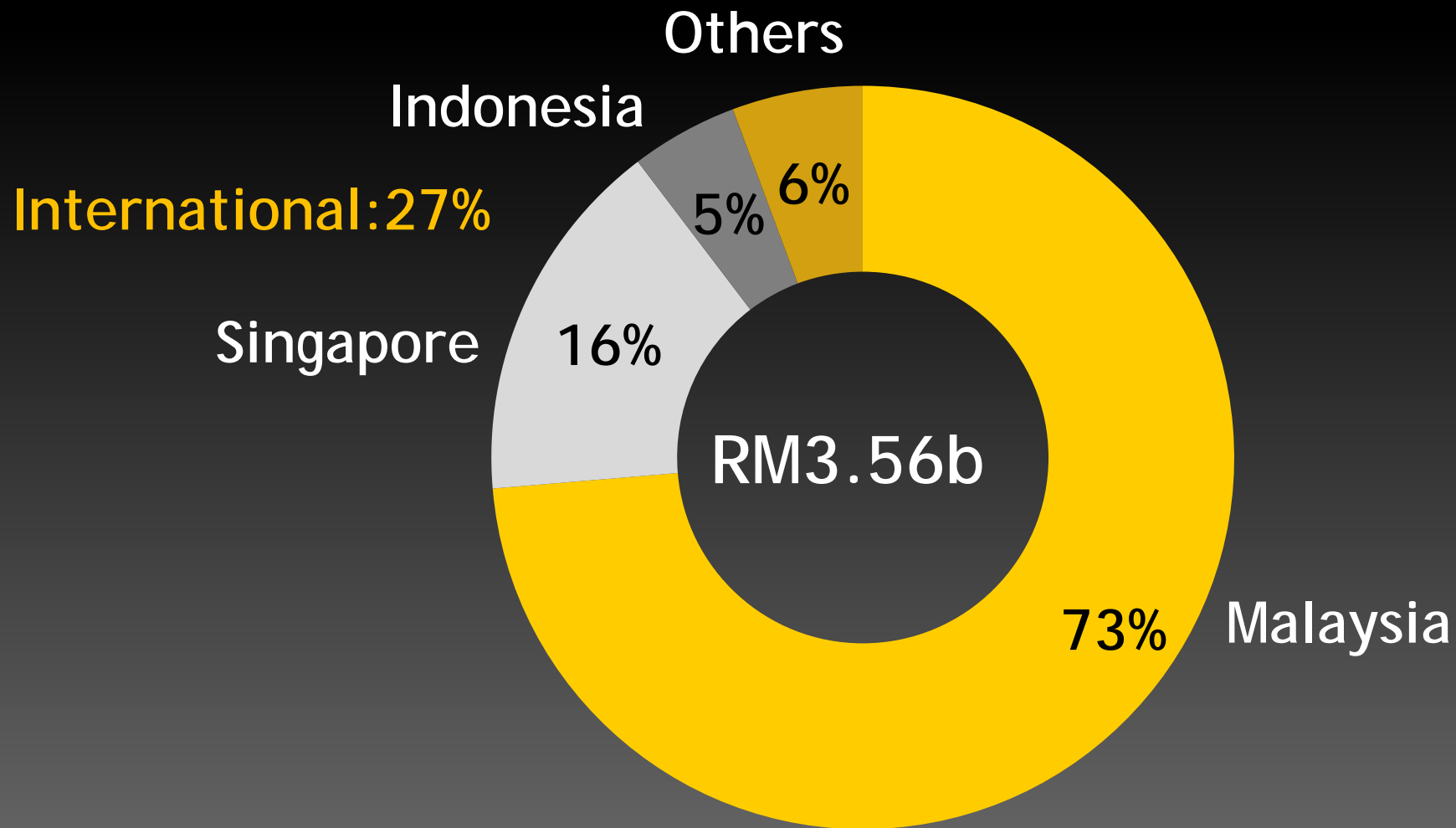
Profit Before Tax



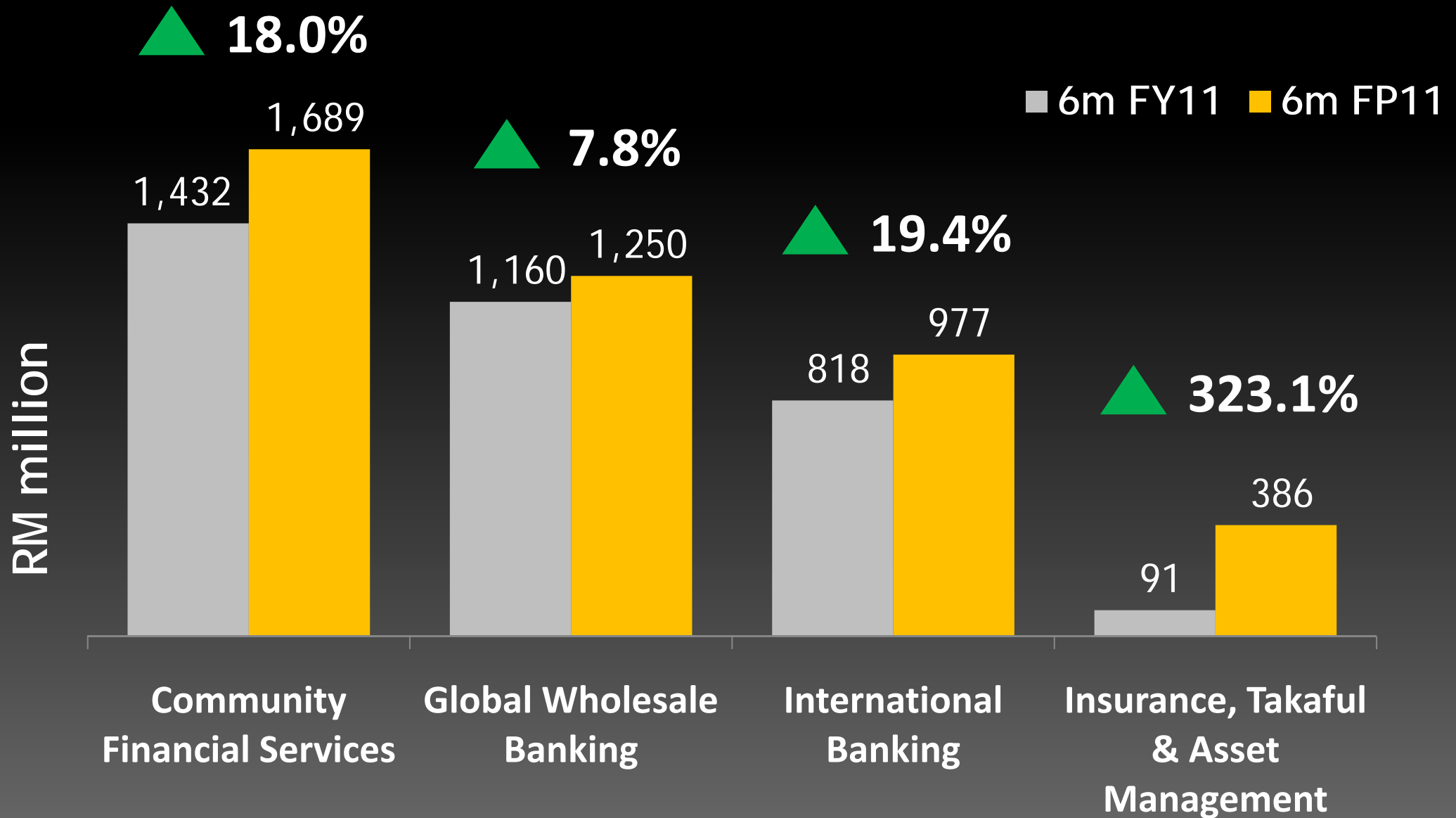
Stronger PBT growth in our Home Markets



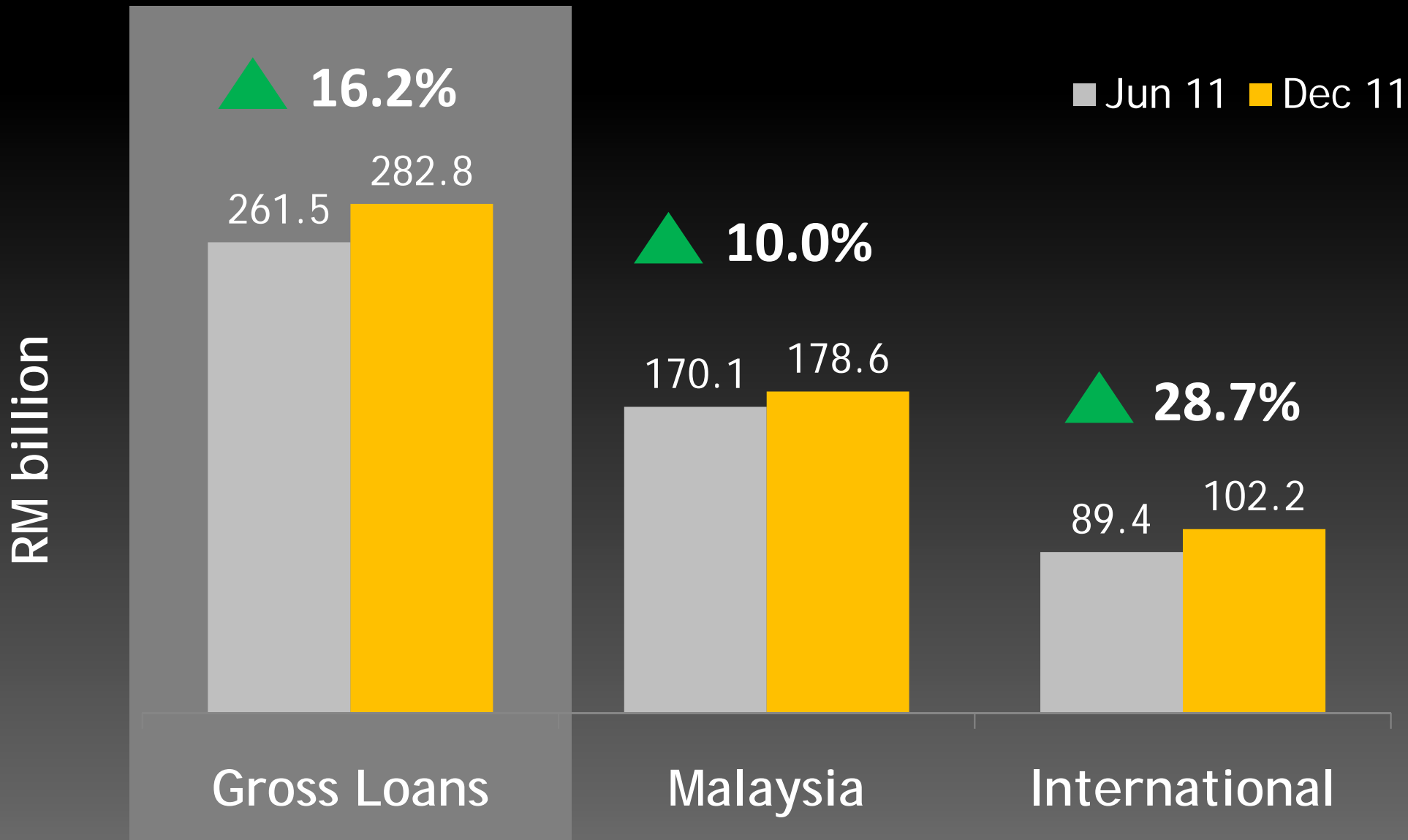
PBT contribution from International increased to 27%



PBT growth across all business pillars



Loans growth of 16% driven by International



Domestic Loans driven by Consumer Segment

	RM billion	Annualised Growth
Malaysia	178.6	10.0%
Community Financial Services	120.7	14.4%
Consumer	94.9	15.9%
Mortgage	42.1	18.1%
Auto Finance	27.7	12.8%
Cards	5.3	17.6%
Unit Trust	18.5	16.3%
Business Banking / SME	25.8	9.1%
Global Wholesale Bkg (Malaysia)	57.7	1.2%

Community Financial Services

Improving towards becoming the undisputed
No.1 Retail Financial Services Provider

Domestic	Market Position	Market Share	Growth (annualised)	Value (RM billion)
Mortgage	No.3	13.2%	18.1%	42.1
Auto Finance	No.2	19.4%	13.3%	27.2
Cards Receivables	No.2	15.3%	17.7%	5.2
Unit Trust	No.1	63.9%	16.3%	18.5
Business Banking/SME	No.2	19.2%	9.1%	25.8

Global Wholesale Banking

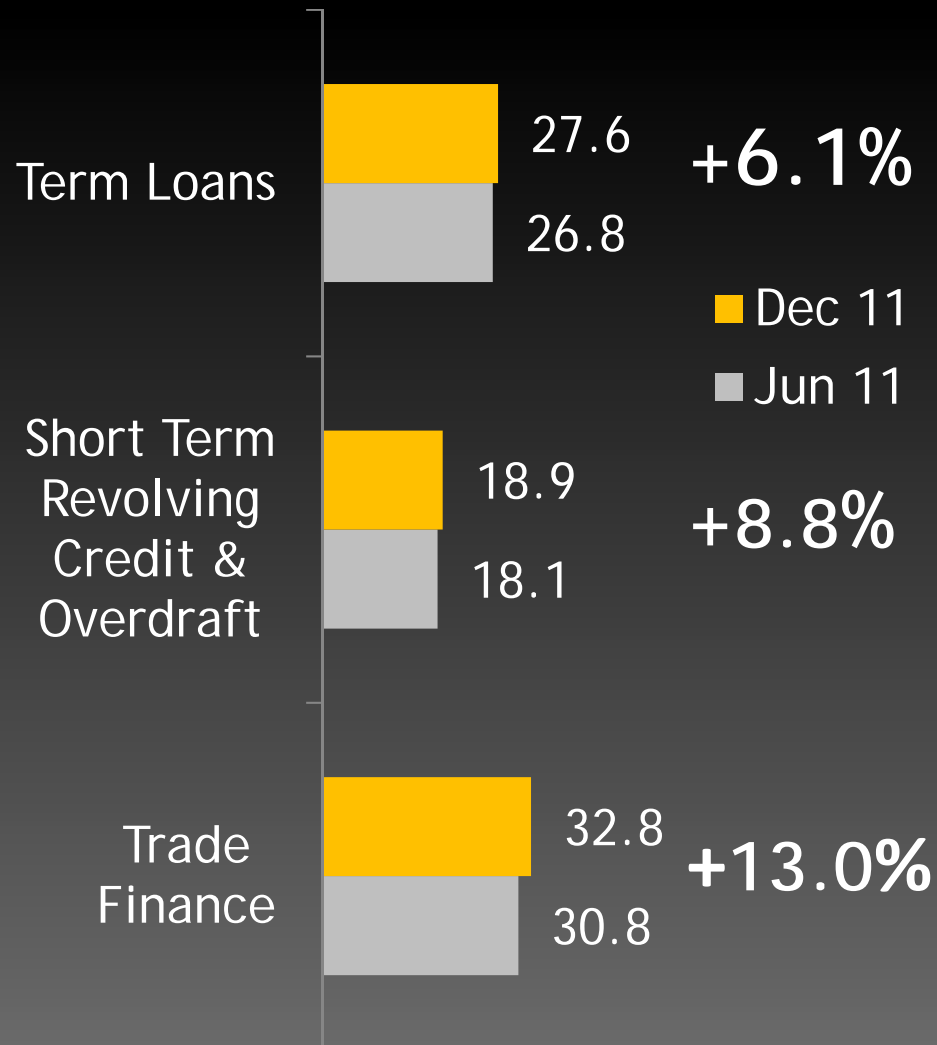
We target to be a regional wholesale banking powerhouse by 2015

- Retained domestic leadership
- Grew wholesale deposits through enhanced cash management
- Began integrating Maybank Kim Eng, leveraging on its regional distribution

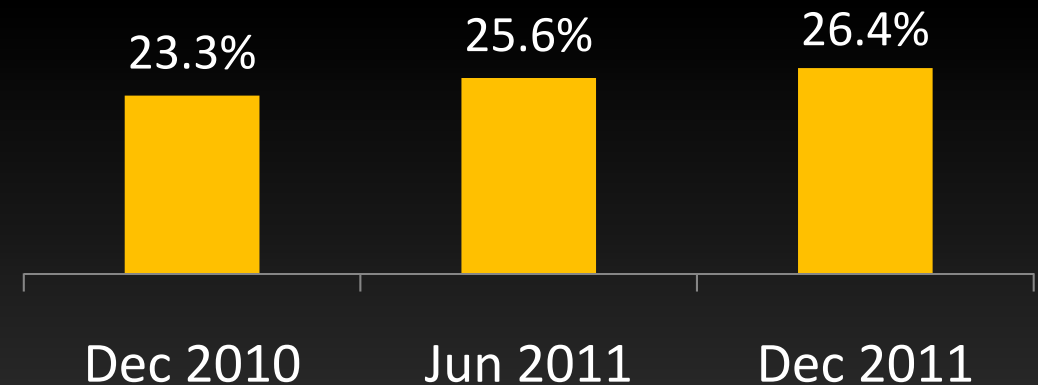
Global Wholesale Banking

Loans growth driven by Term Loans and STRC & Overdraft

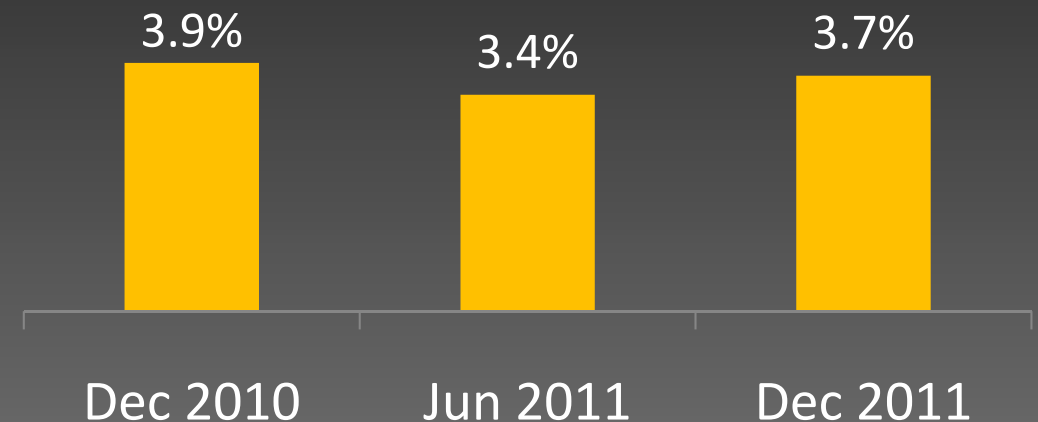
Loans grew 1.2% to RM57.7 billion



Rising Trade Finance Market Share

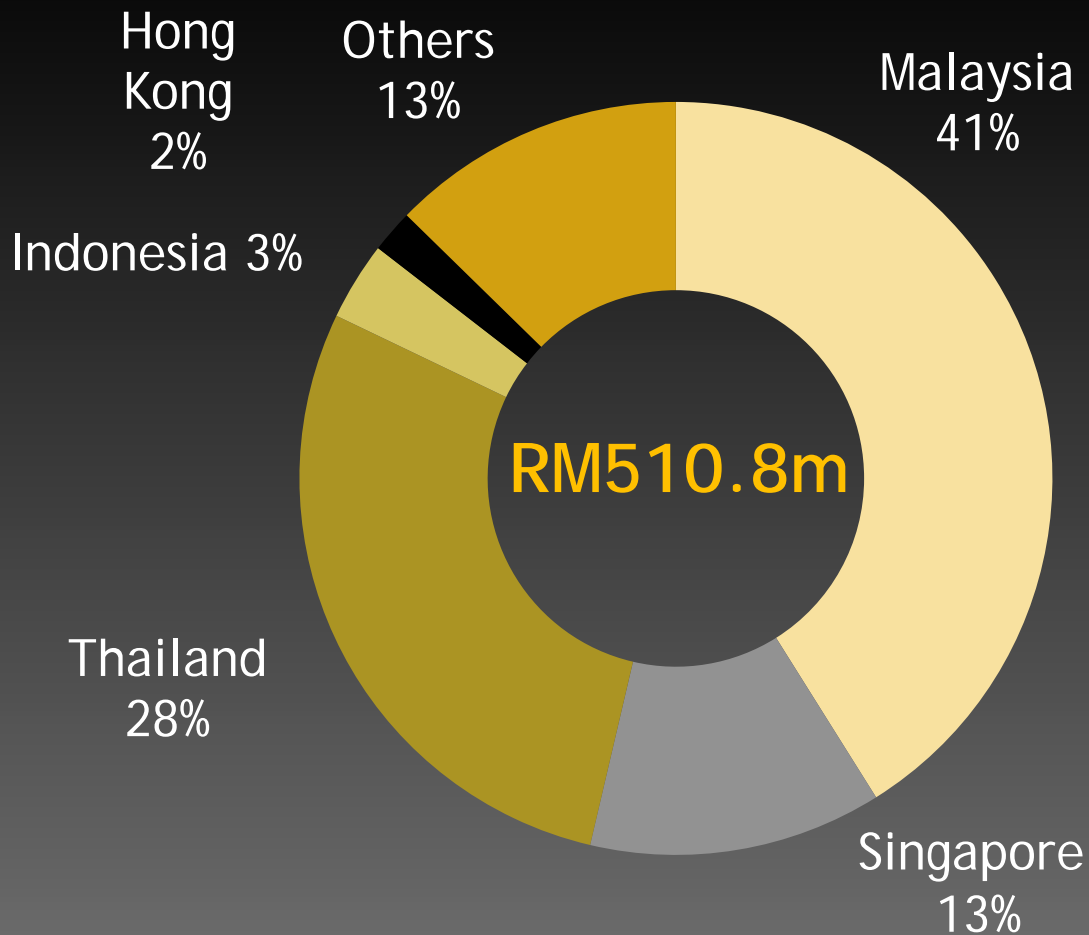


Asset quality remained stable

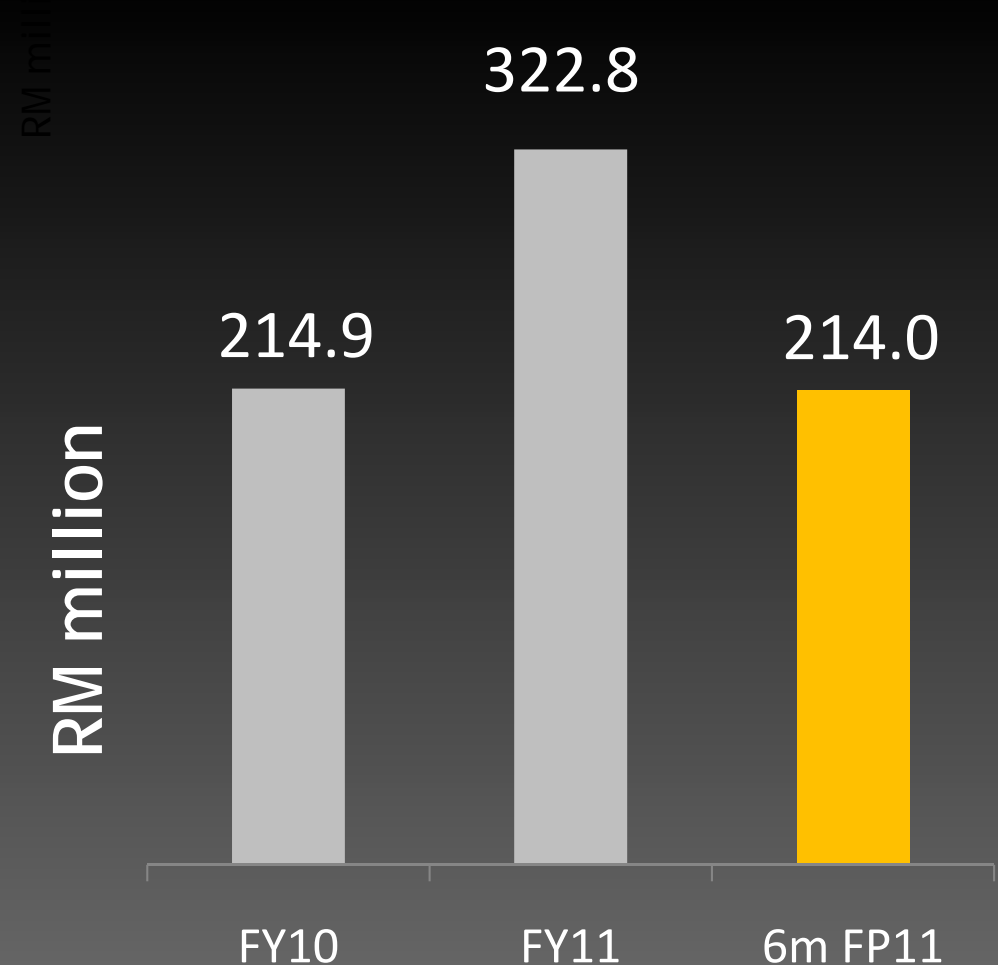


Maybank Kim Eng

Revenue of RM510.8m with Malaysia contributing 41%



Revenue for Malaysia increased 35% YoY



League Table

Maybank IB's (Malaysia) Industry Position & Market Share (July - December 2011)

Maybank IB	Industry Rank by Value	Total Value (RM bil.)	Deals / Issues	Market Share
M&A ¹	2	27.5	29	34.6%
Equity & Rights Offerings ¹	2	0.8	4	15.9%
Debt Markets - Malaysia Domestic Bonds ¹	2	9.6	62	27.1%
Debt Markets - Malaysian Ringgit Islamic Bonds ¹	2	4.5	43	22.2%
Equity Brokerage ²	4	26.3	n.a.	6.5%

Sources: ¹ Bloomberg, ² Bursa Malaysia

Notable Deals

(July - December 2011)

Equity Capital Market

Investment Banking / Corporate Finance



RM2,662,000,000

IPO

Bumi Armada Berhad

July 2011



RM392,300,000

IPO

Eversendai Corporation Berhad

July 2011




RM710,300,000

IPO

Pavilion Real Estate Investment Trust's (REIT)

December 2011




SGD600,000,000

Reverse Takeover

Weiye Holdings Limited

August 2011




RM4,060,000,000

Privatisation Exercise

Titan Chemicals

October 2011

Debt Capital Market




Up to RM3,000,000,000

Subdebt

Malayan Banking Berhad

August 2011




Up to RM5,000,000,000

MTN

YTL Power International Berhad

August 2011




Up to RM880,000,000

Islamic MTN

Midciti Resources Sdn Bhd

October 2011




Up to RM1,800,000,000

Islamic MTN

DRB-HICOM Berhad

November 2011



Up to RM2,500,000,000

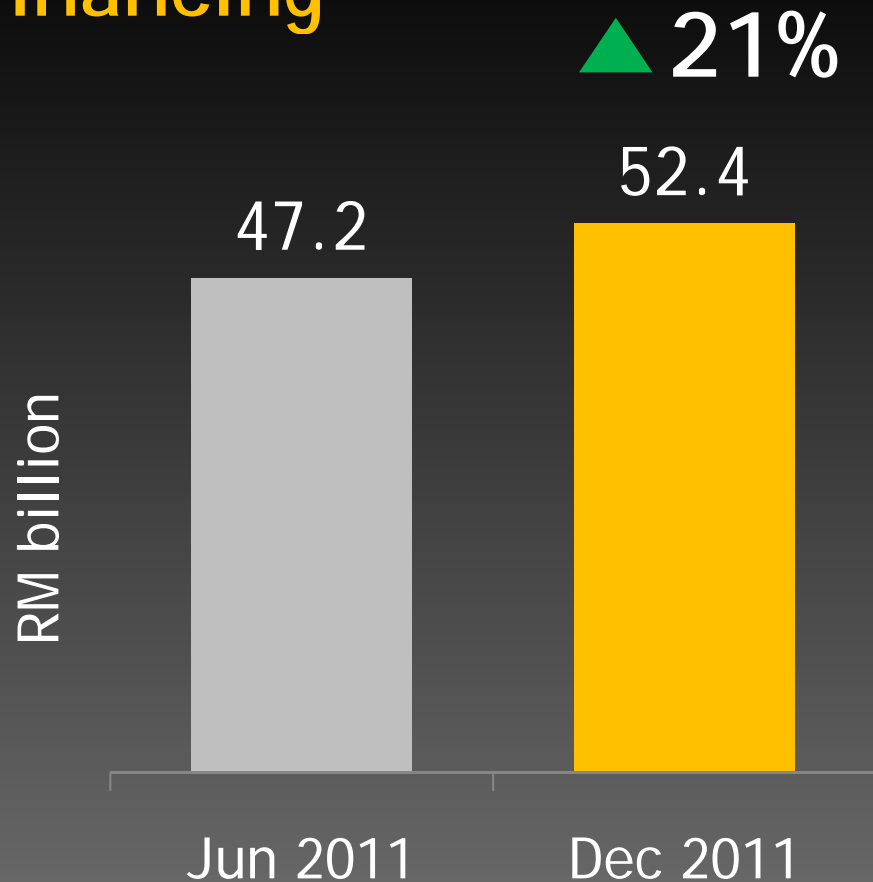
Sukuk Musharakah

ANIH Berhad

November 2011

Islamic Banking sustained strong financing and profit growth

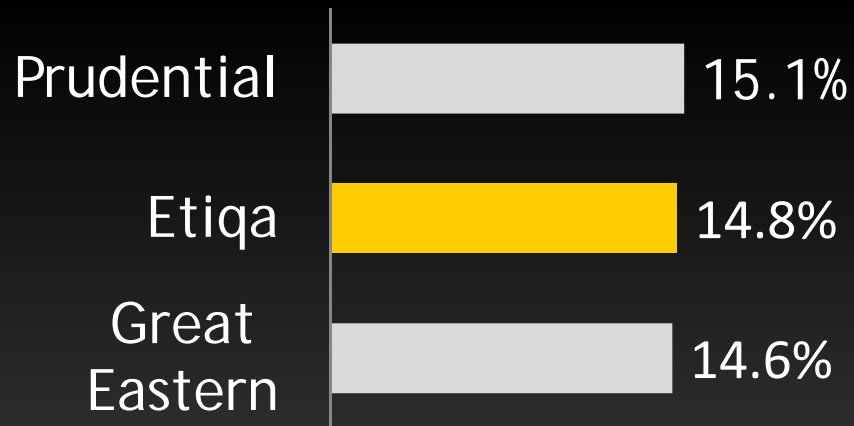
Maybank Islamic financing



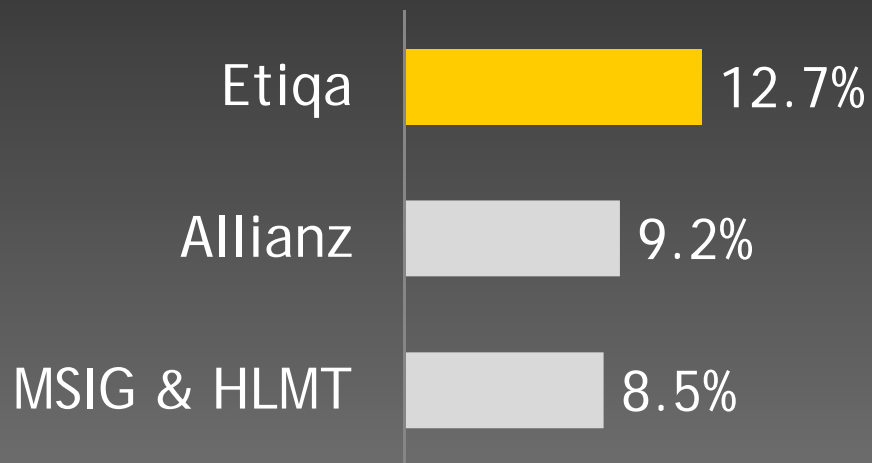
- Profit Before Tax rose 32% to RM567m
- Islamic Finance to Total Domestic Loans rose to 28.5% in Dec 2011 from 26.1% a year ago

Insurance gaining market share

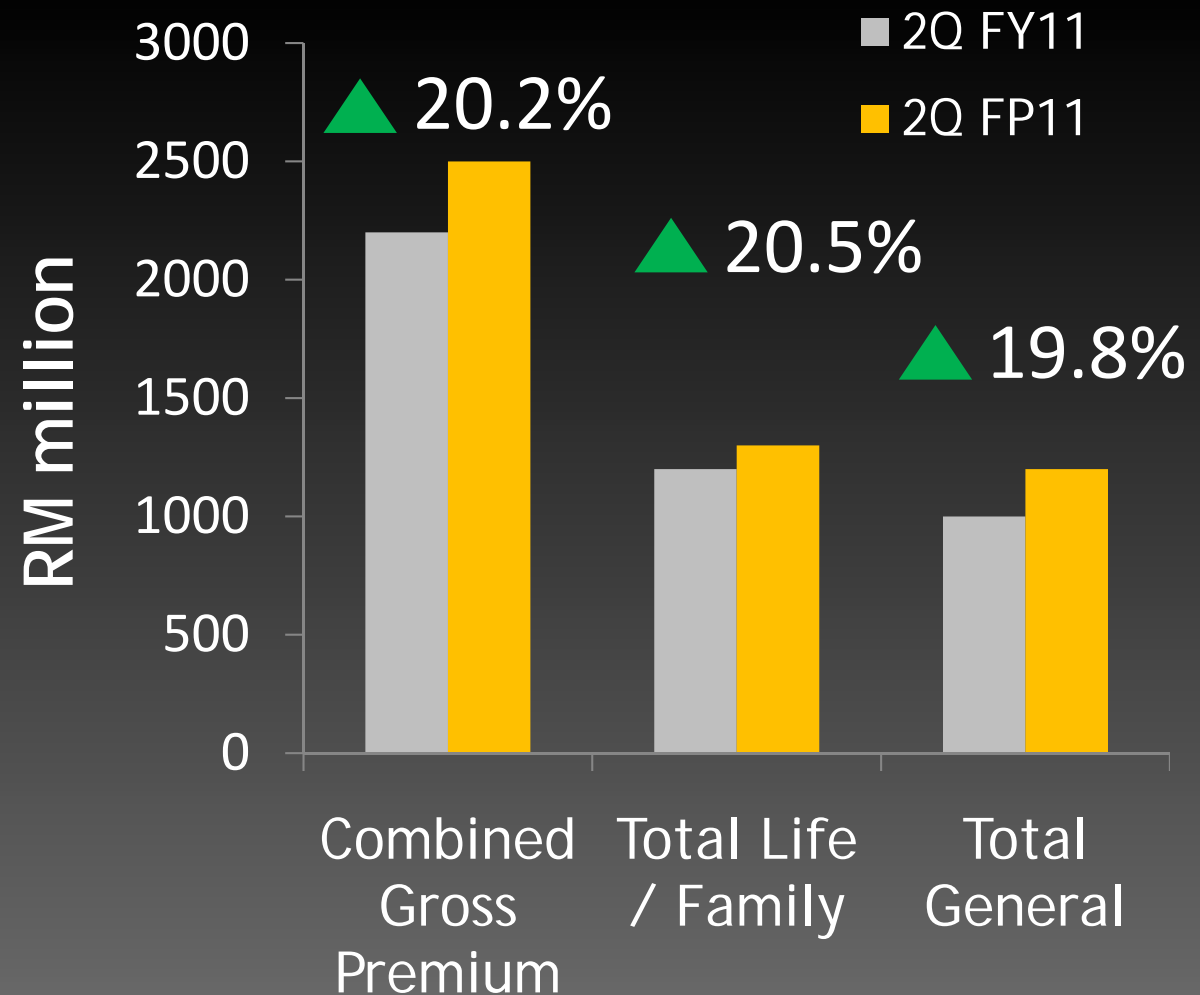
No. 2 in Life/Family (New Business)



No. 1 in General

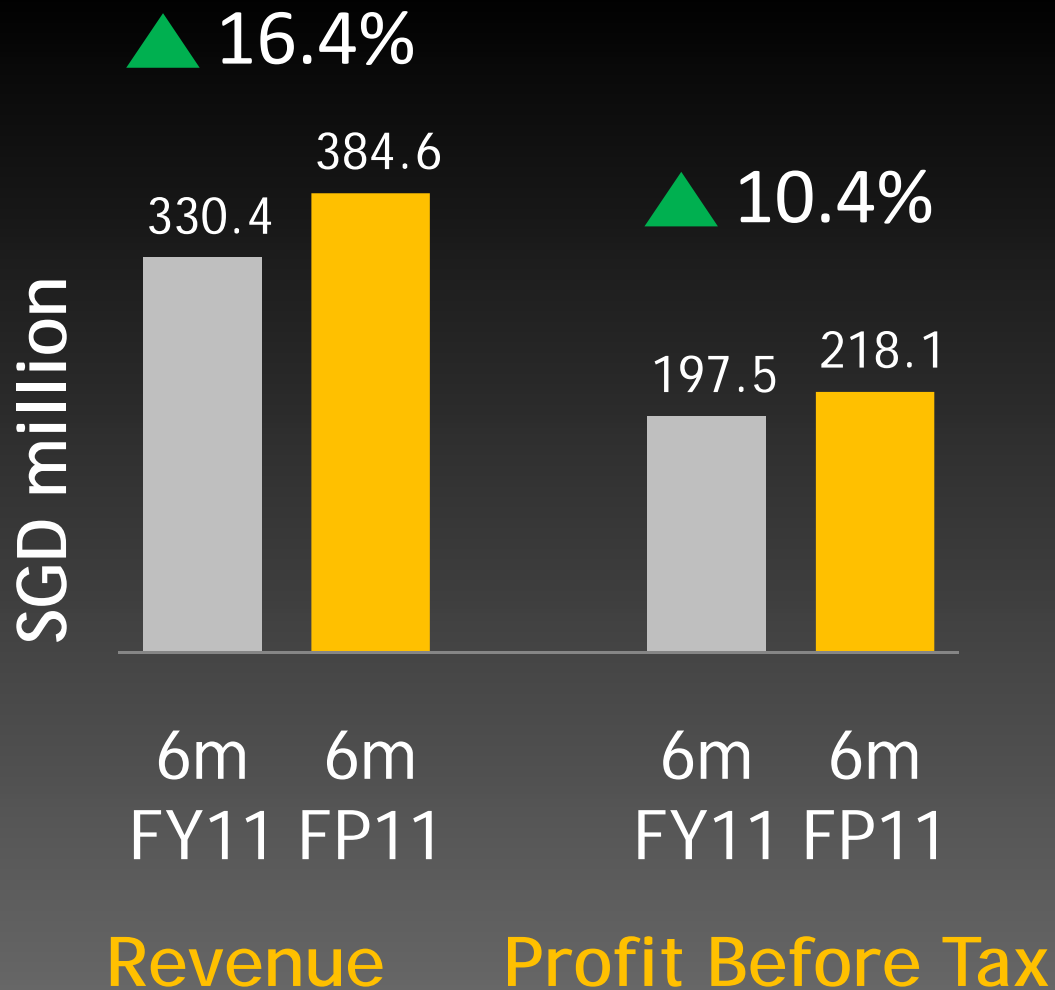


Combined Gross Premium rose 20%

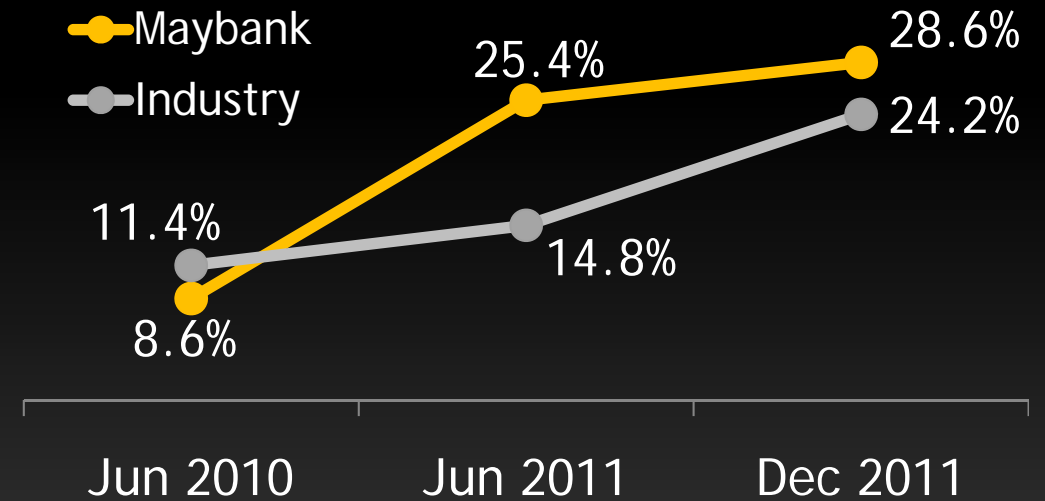


Singapore PBT boosted by fee income

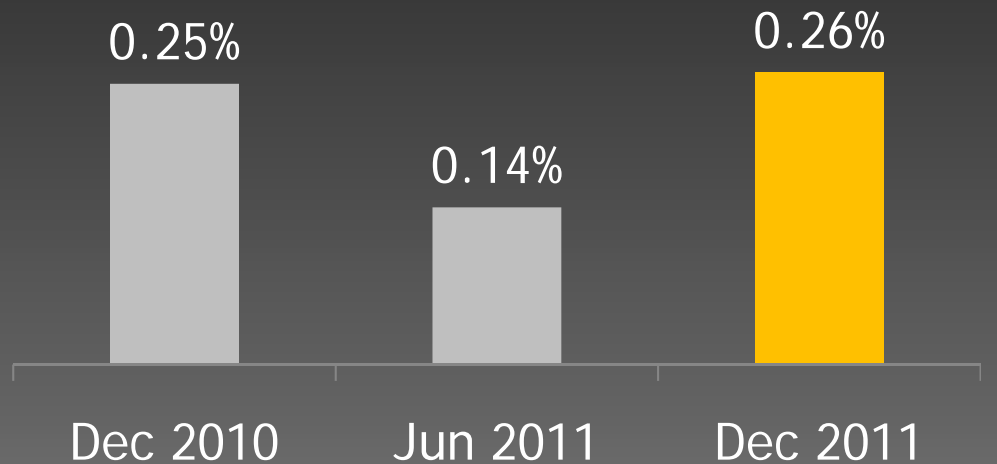
Revenue and PBT rose 16.4% and 10.4% YoY respectively



Loans growth outpaced industry

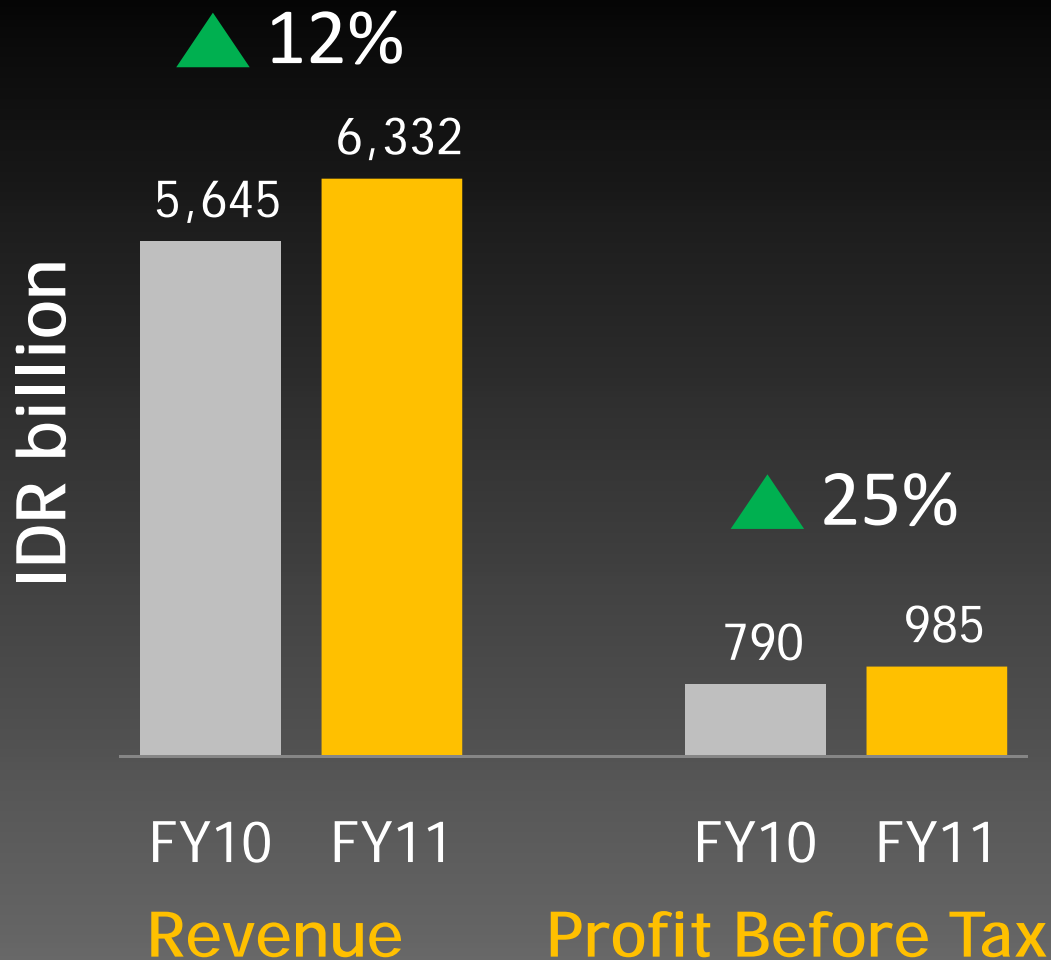


Good Asset Quality (Net NPL)

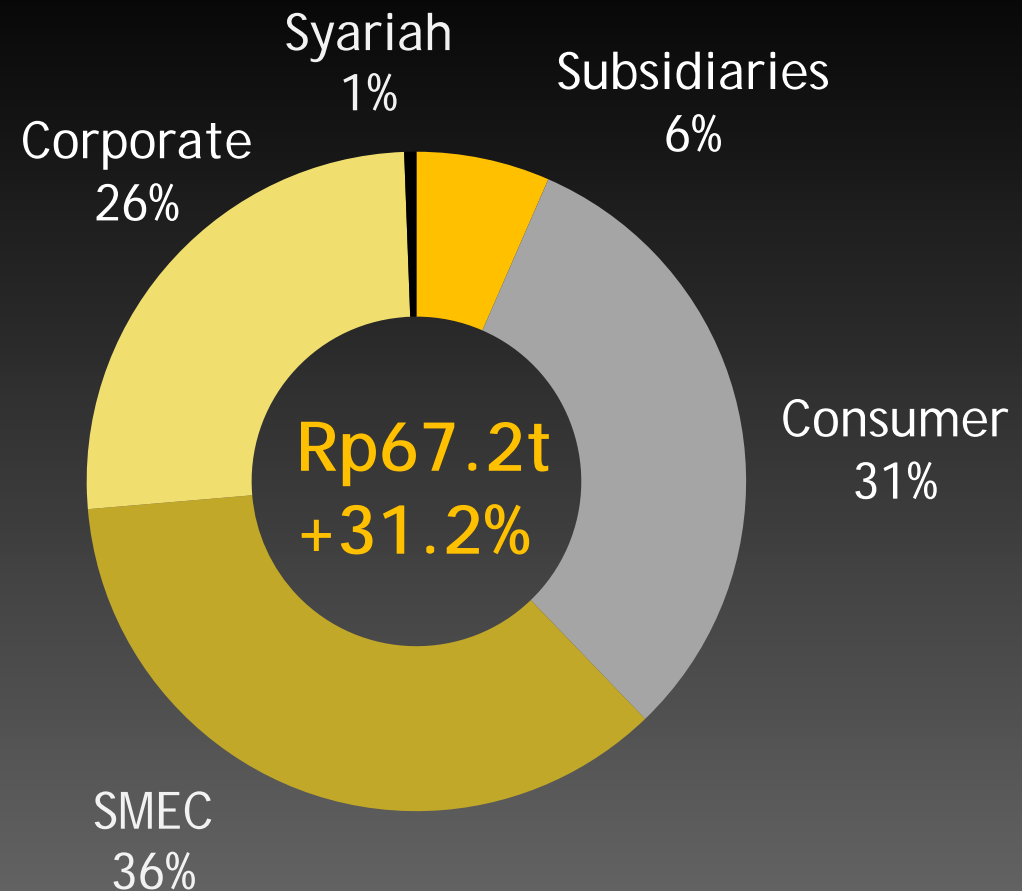


BII: 25% PBT growth, 31% annualised loans growth

Revenue and PBT rose 12% and 25% respectively

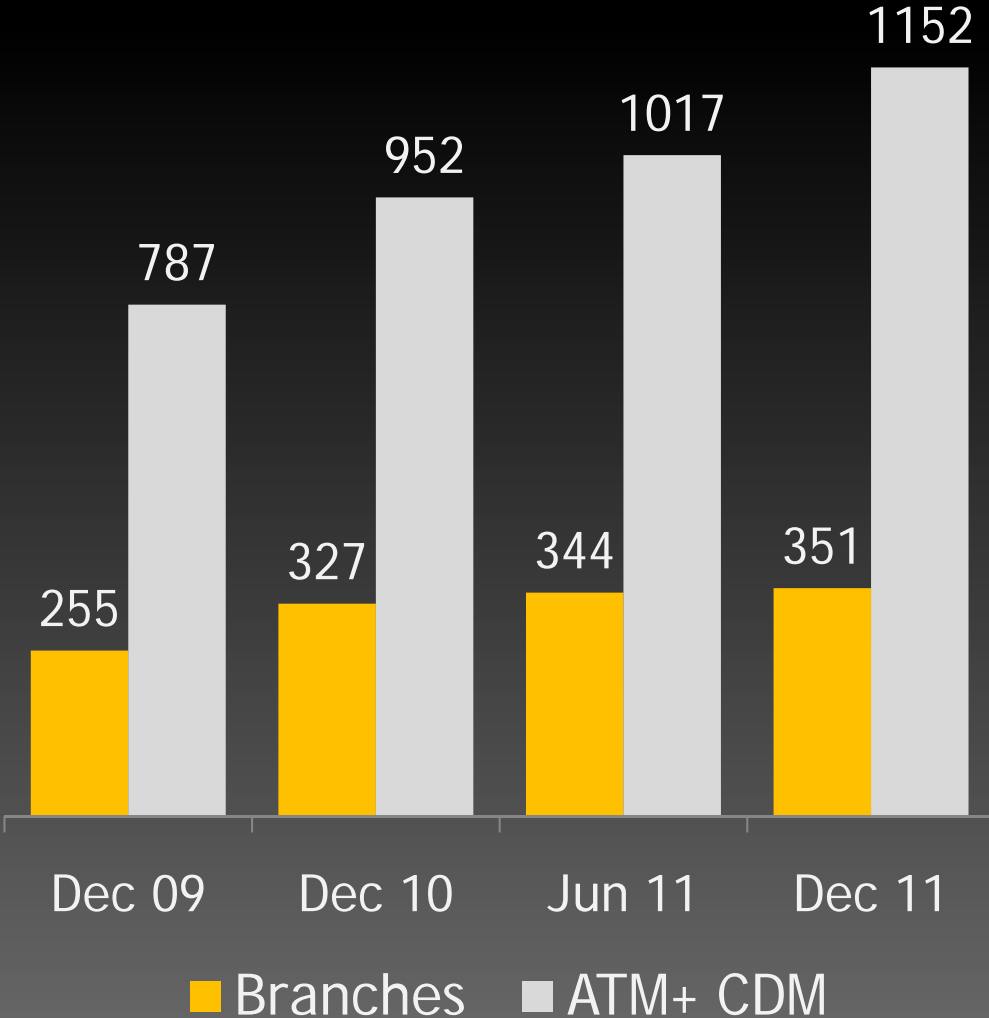


Loan Composition: SMEC is largest segment

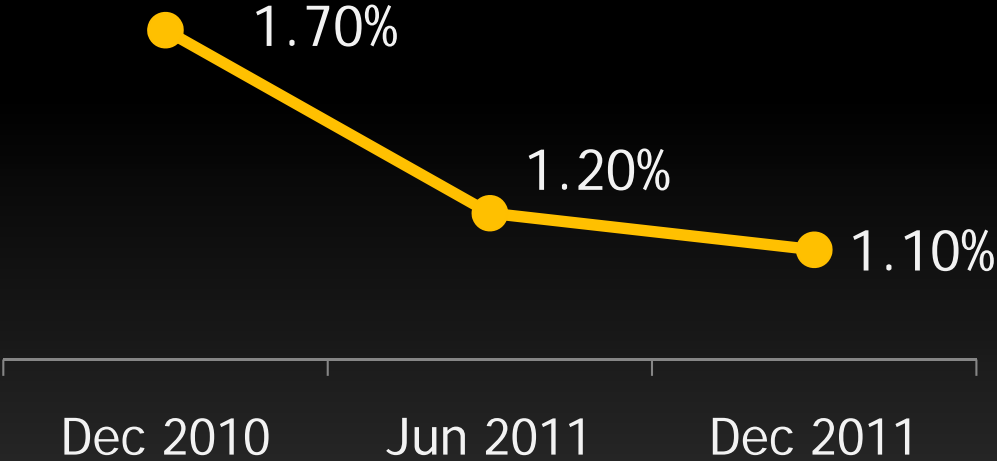


BII: continued branch expansion, improving asset quality

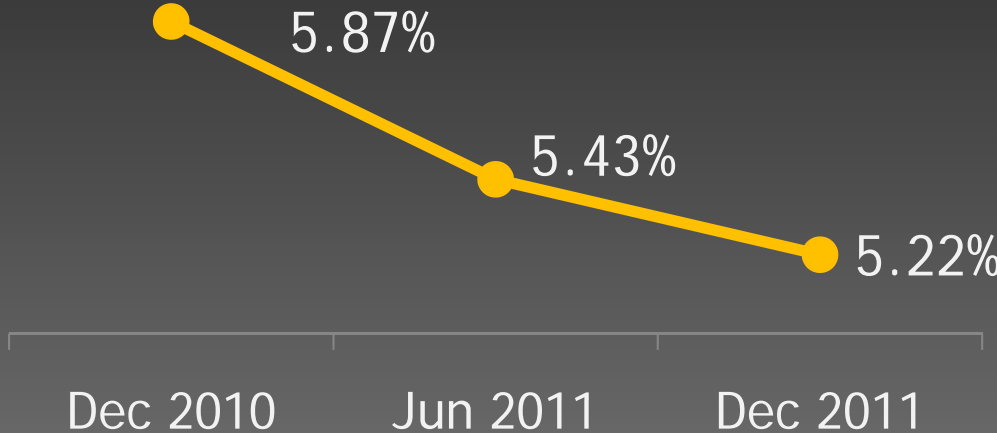
Continued branch and ATM expansion



Asset Quality: Net NPL improving

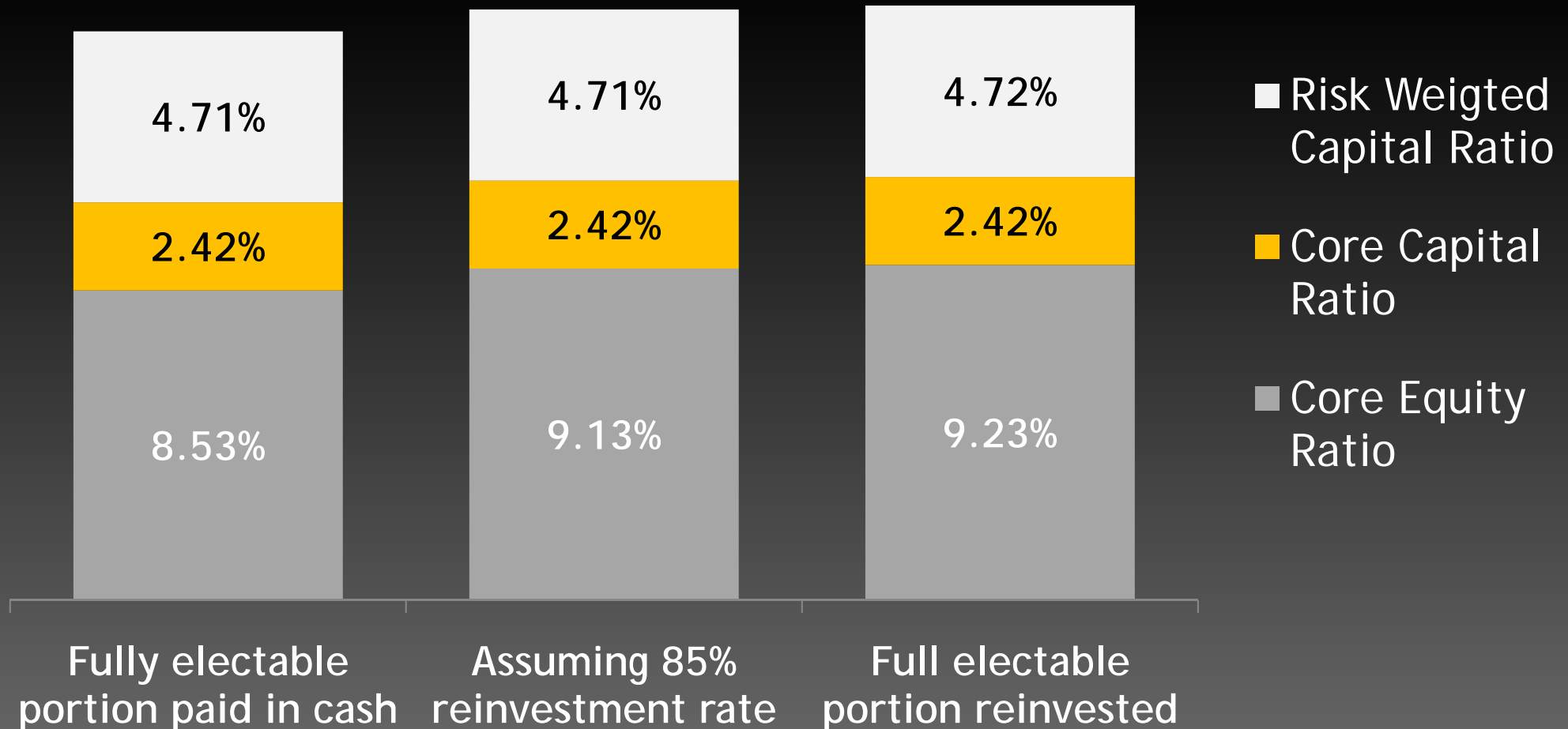


Pressure on Net Interest Margin



Robust Capital Adequacy

Core Equity Ratio is comfortable to meet Bank Negara requirements



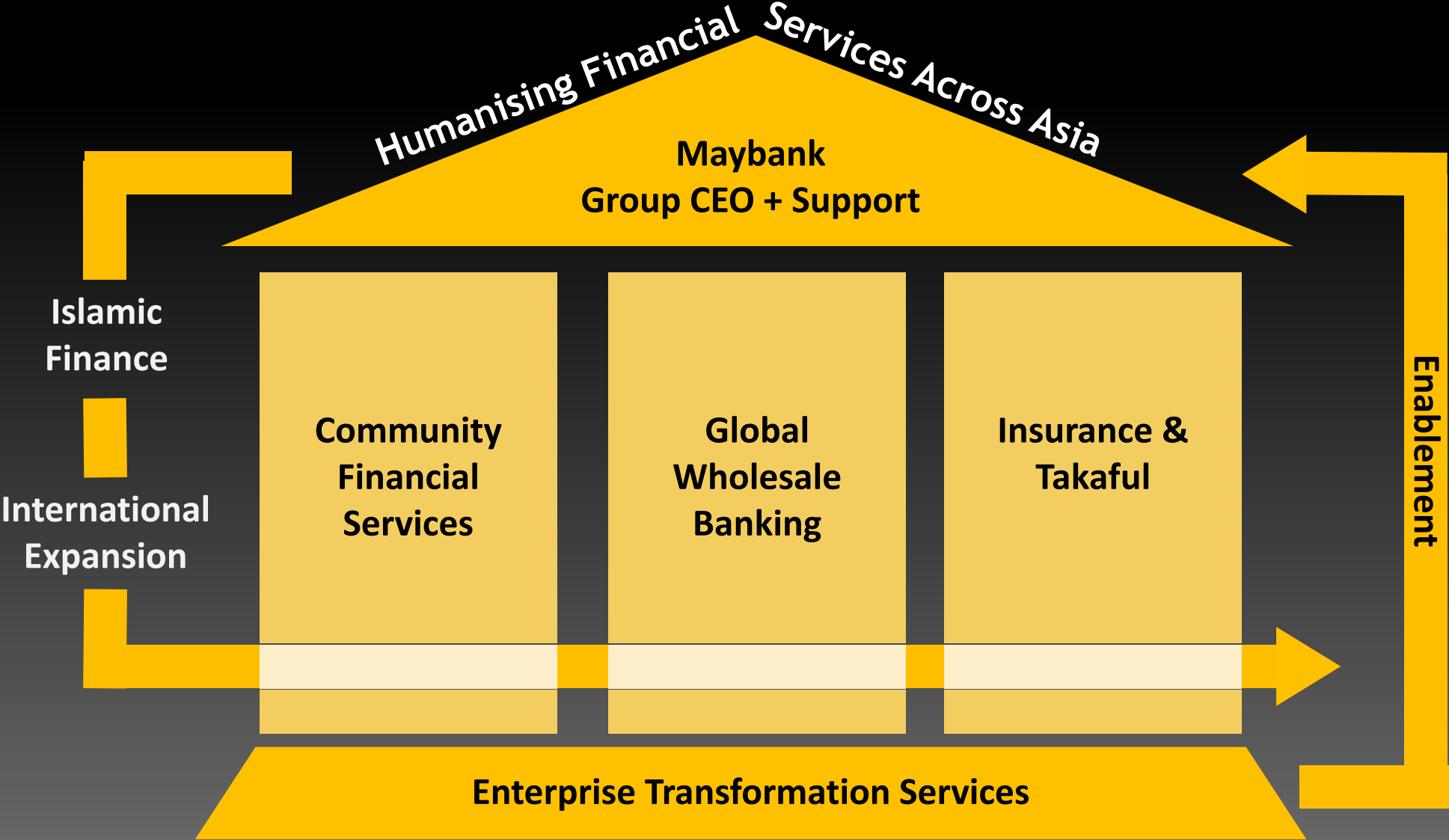
Presentation to Shareholders

Financial Performance

Strategy

Prospects

House of Maybank began delivering game-changing difference in customer experience



Humanising Financial Services Across Asia

■ Providing customers with convenient access to financing

- Consistent, integrated and holistic financial services
- New locations and new products
- New initiatives to add to customer appeal
- Regional client coverage teams
- MaybankOne Strategy: Multi-channel business model based on branchless concept

■ Fair terms and pricing

■ Advise customers based on their needs

Humanising Financial Services Across Asia

- Being at the heart of community

User friendly facilities for
physically challenged customers



Automated
sliding doors

Ramps to
ease access



Maybankers participating
in group-wide volunteerism



IT Transformation Programme: 5 year international roadmap

House of Maybank
Launched
July 2010

Enterprise
Architecture
October 2010

Implementation
Roadmap
December 2010

Year 1 Projects
and Programme
Directors
April 2011

Completed 70% of
Year 1 Tactical
Projects ahead of
schedule

Branch
Front End
Replacement
& Cash
Management
System
2Q 2012

Roll out of
subsequent
releases
i.e. Regional Credit
Cards, Core Banking
and Management
Information System
2013 - 2015

Full IT
Transformation
Deployment
2015

Strengthening Management

Appointed Chief Strategy & Transformation Officer and Assigning Group CFO to lead BII



Building the Brand

- New Corporate Identity: Maybank Kim Eng



- BII rebranding in progress
- Inculcating our Brand Personality: Empathetic, Collaborative, Courageous, Genuine and Creative
- Changing Mayban to Maybank globally

Four key priorities for FY2012 to support our objectives

1

Create and Embed Right Risk Culture

2

Significantly raise Customer Service quality

3

Drive Greater Efficiency & Effectiveness

4

Create a truly Regional Financial Services group

In 2012 we will:

- Introduce regional support infrastructure
- Realise synergies from regional distribution networks with regionwide consistency in systems
- Optimise costs and resources across the Group
- Increase funding capabilities in our overseas markets
- Open branches in Beijing and Laos (subject to approval)
- Continue to grow profitably and responsibly

Presentation to Shareholders

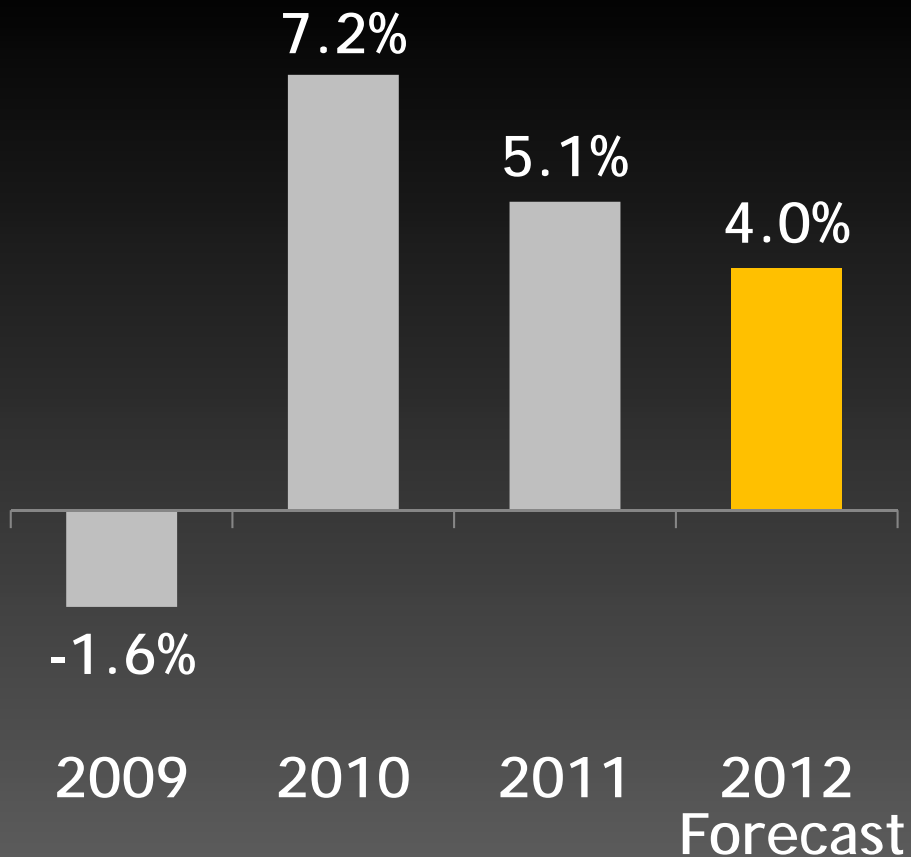
Financial Performance

Strategy

Prospects

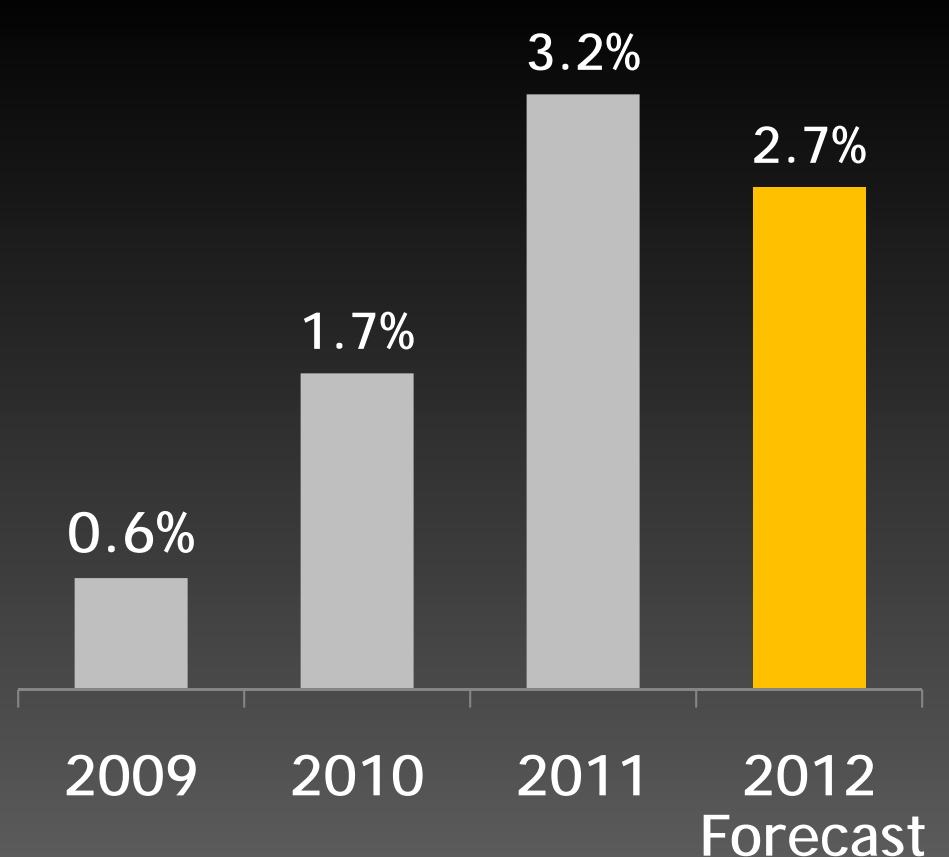
Malaysia: Sustained growth for 2012

GDP growth forecast to moderate to 4.0% in 2012



Real GDP growth

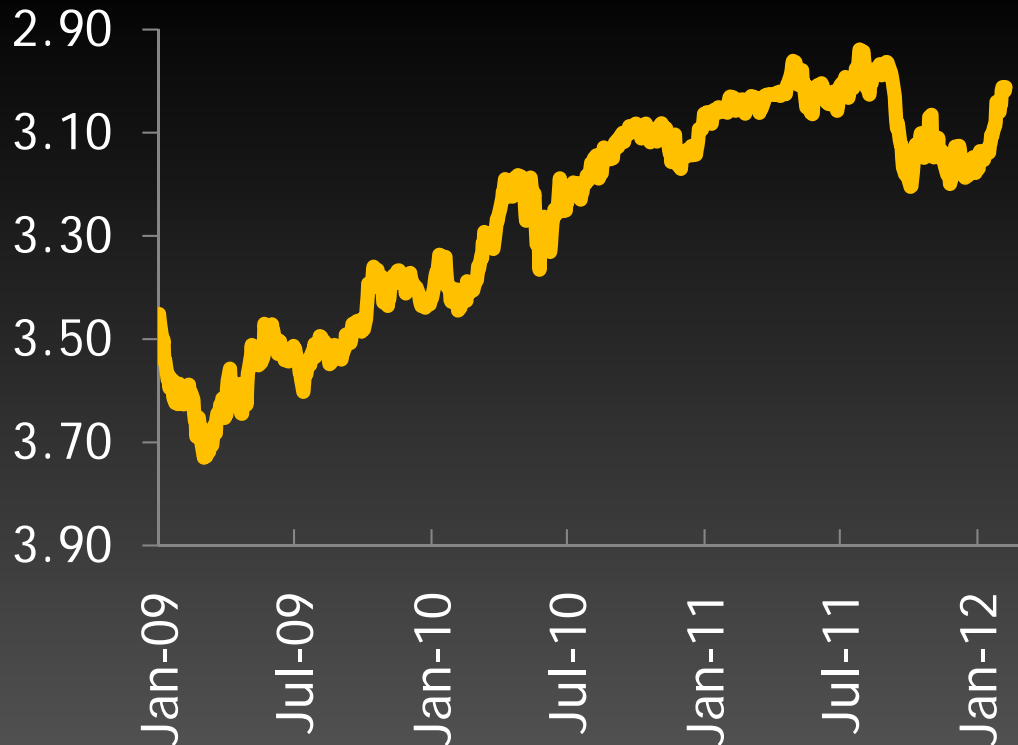
Inflation expected to decline to 2.7% in 2012



Consumer Price Index (CPI)

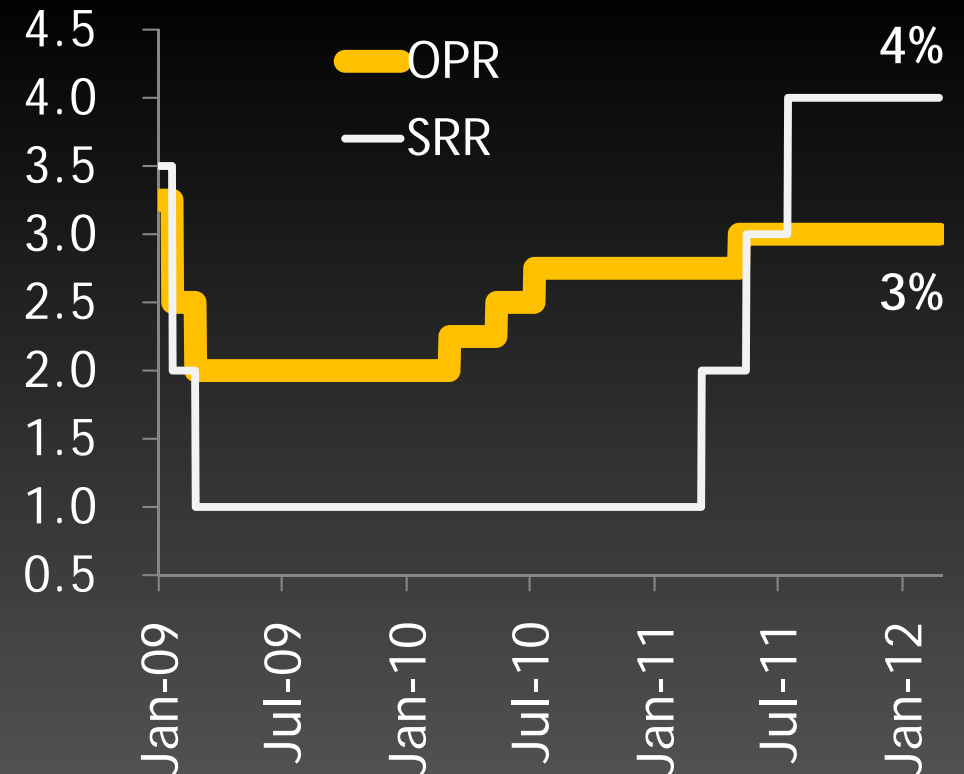
Malaysia: Sustained growth for 2012

Ringgit/USD: Forecast
RM2.95 by end 2012



Real GDP growth

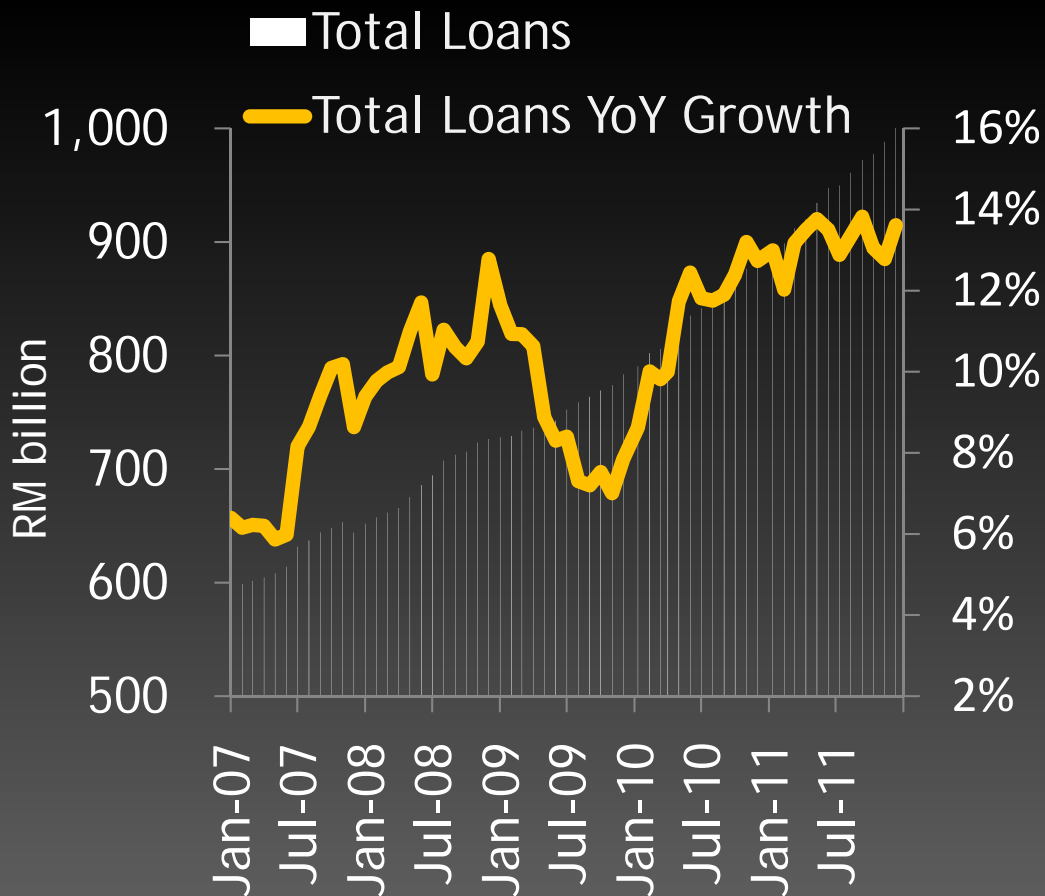
OPR to remain unchanged
at 3% until end of 2012



Overnight Policy Rate and
Statutory Reserve Requirement

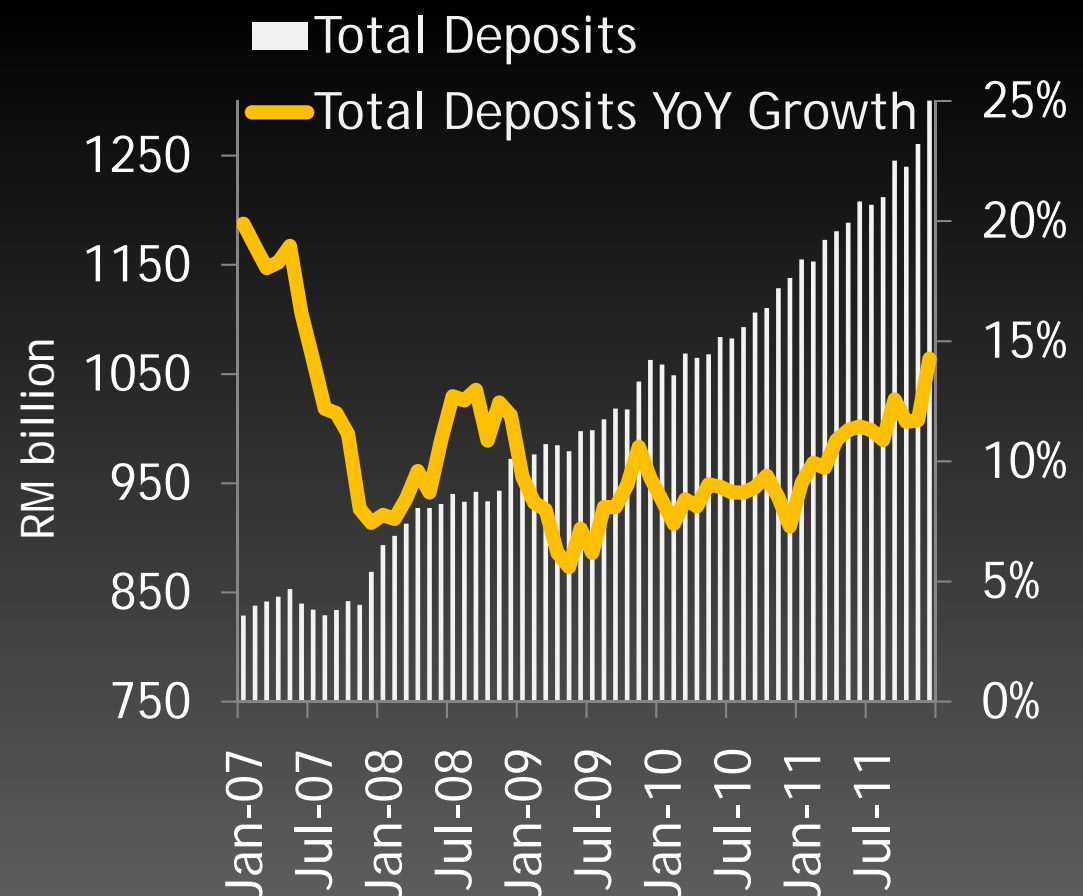
Healthy Banking Sector

Loans expected to grow 10.5% in 2012 from 13.6% in 2011



Total Loans

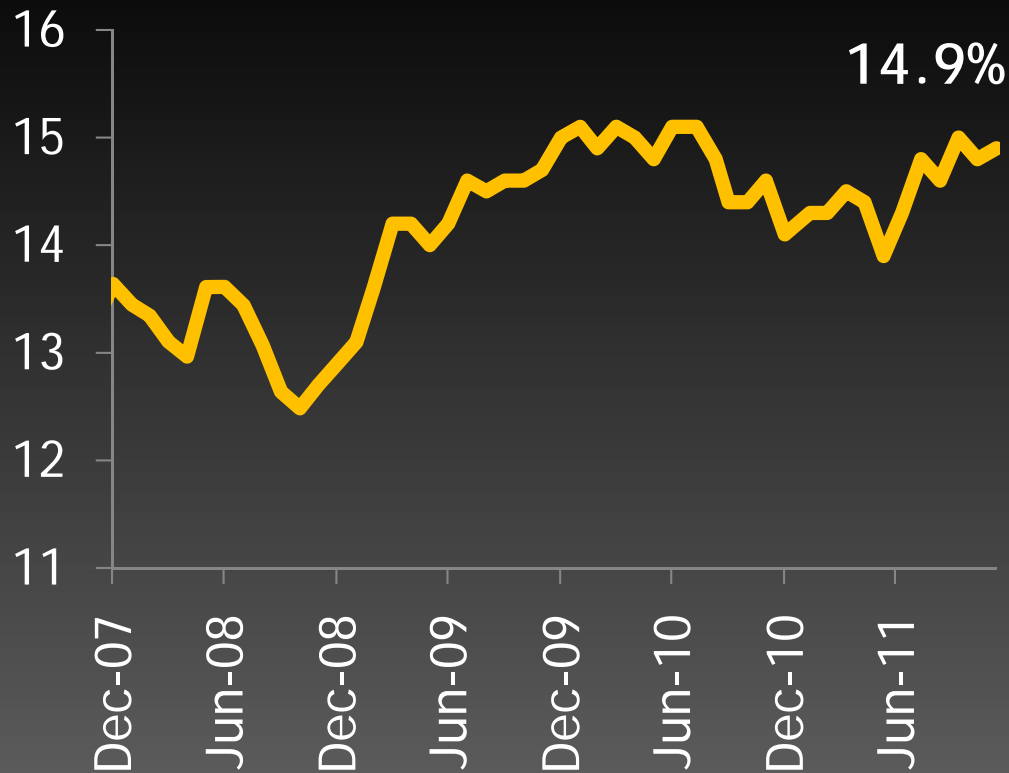
Deposits expected to grow 10.3% in 2012 from 14.3% in 2011



Total Deposits

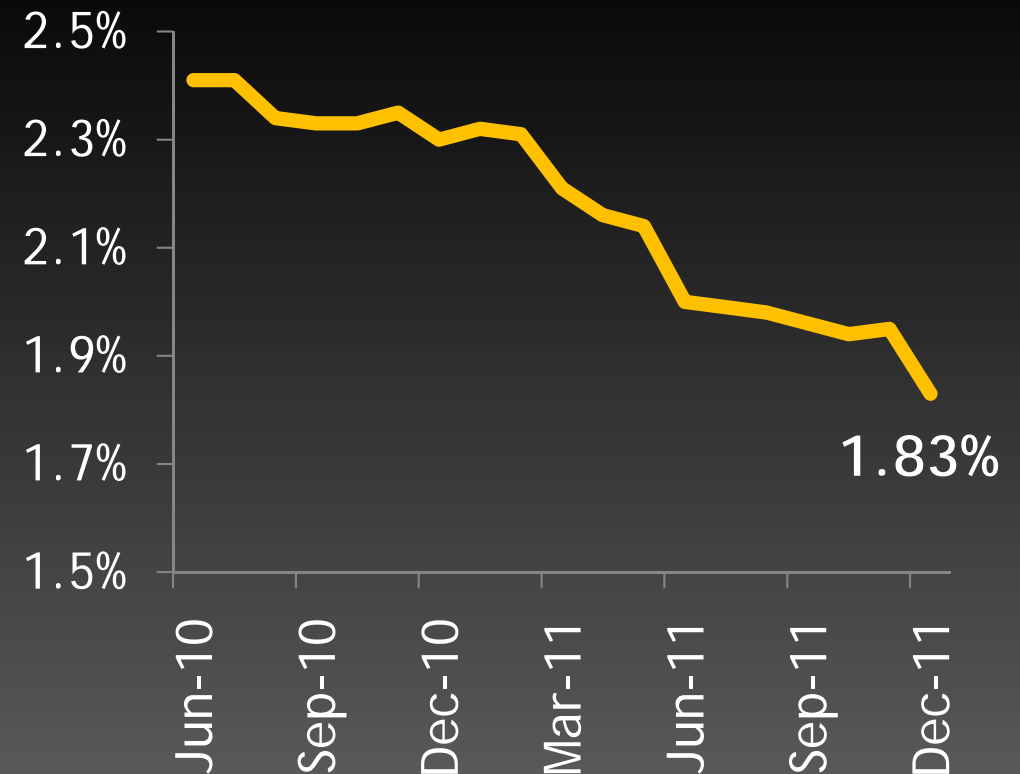
Sound Banking Sector

Capital Adequacy expected to remain strong at 14.7% for 2012



Risk Weighted Capital Ratio

Asset Quality: Net Impaired Loans ratio expected to stabilise at 1.85%



Net Impaired Loans Ratio

Prospects

- Reasonable business growth in 2012
 - Malaysia: Economic Transformation Program (ETP) projects and relatively low interest rates (OPR at 3% throughout 2012) in Malaysia
 - Indonesia: Strong domestic demand and a relatively under-penetrated banking sector.
 - Singapore: export-oriented economy will record slower growth than in 2011.
- Strategy of responsible growth, equal focus on managing asset quality and liquidity through sound risk management practices.

Prospects

- **Regionalisation initiatives: building a truly regional organisation and governance structure across all functions by building physical infrastructure, such as IT, and in delivering value in areas such investment banking, global wholesale banking, credit cards, global markets and payments.**
- **Focus on further raising customer service quality, embedding right risk culture, and driving greater effectiveness and efficiency and improved cost structure.**
- **Notwithstanding the global challenges, the Group expects to maintain a satisfactory financial performance for FY2012 in view of expected growth in the key ASEAN markets where the Group operates.**

Key Performance Indicators

Headline KPIs	Target
● Return on Equity (ROE)	15.6%
● Loans and Debt Securities Growth	15.2%

Other KPIs

● Group Loans Growth	16.2%
● Malaysia	13.6%
● Singapore	11.4%
● Bank Internasional Indonesia	20.9%
● Group Deposits Growth	11.6%

Thank you for your trust in us

52 *Years*
of Growth

Total Assets

RM451 billion

Profit After Tax

RM2.6 billion (6 months)

Human Capital

45,000 Maybankers

Global Network

2,200 Offices

Worldwide

in 17 Countries

Customers

22 million Customers

Shareholders

60,000 Shareholders

Public Ownership

> 10.5 million Unit Holders