



Maybank

FINANCIAL RESULTS

3rd Quarter FY2010 ended 31 March 2010

Analyst Briefing

13 May 2010

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3Q10 and 9M10 Group Financial Performance

Sector Performance

Prospects

- PATAMI for 9M10 rose 60.5%% YoY to RM2,906 million due to stronger profit performance by Global Markets, Insurance, Singapore, Investment Banking and Indonesian operations.
- Quarterly PATAMI rose 3.7% QoQ and 104.7% YoY to RM1,030 million.
- Revenue for 9M10 grew 32.4% YoY. All segments recorded growth with Consumer growing 9.9% and Corporate and Business Banking expanding 5.6%.
- Operating profit for 9M10 rose 80.0% YoY to RM3,925 million, or 4.7% higher QoQ.
- Loan Loss Provision declined 4.3% YoY and 11.5% QoQ. Asset Quality continued to improve with Net NPL ratio declining to 1.36% from 1.43% the preceding quarter and 1.73% a year ago.
- Group loans grew 7.6% on annualised basis affected by strengthening Ringgit. Consumer segment was the growth driver for domestic loans growth (13.8% for consumer and 8.7% domestically). BII recorded 18.1% growth and Singapore 9.5%.
- Capitalisation remains strong with CAR at 14.8% for the Bank and 14.5% for the Group.
- Annualised ROE of 15.0% exceeds our Headline KPI. Target ROE of at least 13% and revenue growth of at least 15% for full financial year (normalised).

Corporate

- Proposed Dividend Reinvestment Plan was announced on 25 March 2010. Extraordinary General Meeting to approve the Plan will be held on 14 May 2010.
- BII rights issue of 6.2 billion new shares were completed on 21 April 2010. Rights Shares totaling Rp1.4 trillion were raised which resulted in an over subscription of the Rights Shares. BII's Capital Adequacy Ratio rose to 17.64% after the rights issue.
- BII opened 11 branches during the quarter to increase to 266 branches and 19 ATMs to increase to 806 ATMs.
- Tengku Zafrul to join Maybank IB as new CEO in June 2010 subject to BNM's approval.
- Maybank introduced new corporate website: www.maybank.com

Awards

- Putra Brand Awards 2010: Finance Gold Award
- Asian Banker Excellence in Retail Financial Services Awards:
 - Best Improved Retail Bank in Asia for 2009
 - Excellence in Employee Engagement for Asia Pacific, Central Asia and Gulf Regions (Maybank Singapore)
- Asiamoney: Best FX Bank in Indonesia
- The Brandlaureate Award Top 10 Masters Awards: Banking Category
- Euromoney Awards. Best Private Banking Services Overall – Malaysia
- The Asset Magazine:
 - Best SME Bank Malaysia
 - Best E-Commerce Bank Malaysia
- CRM Excellence Award 2010: Growth Category

PATAMI for 3Q10 rose 104.7% YoY



RM million	3Q10 31 Mar 10	2Q10 31 Dec 09	QoQ change	3Q09 31 Mar 09	YoY change
Net interest income	1,668.0	1,683.1	-0.9%	1,543.5	8.1%
Income from Islamic Banking	341.5	355.9	-4.1%	327.3	4.3%
Non-interest income	1,178.8	1,218.1	-3.2%	647.3	82.1%
Net income	3,188.3	3,257.1	-2.1%	2,518.1	26.6%
Overhead expenses	(1,586.1)	(1,638.7)	-3.2%	(1,415.7)	12.0%
Loan Loss Provision	(215.5)	(243.6)	-11.5%	(409.8)	-47.4%
Impairment write back/(losses) on securities	42.5	(9.8)	-532.4%	(67.2)	-163.3%
Operating Profit	1,429.1	1,365.0	4.7%	625.4	128.5%
Share of profits in associates	26.0	35.0	-25.6%	28.5	-8.7%
Profit Before Tax	1,455.1	1,400.0	3.9%	653.9	122.5%
Taxation & Zakat	(391.9)	(376.6)	4.1%	(145.0)	170.2%
Minority Interest	32.9	29.9	10.1%	5.6	485.9%
Profit after Tax & Minority Interest (PATAMI)	1,030.4	993.5	3.7%	503.3	104.7%
EPS (sen)	14.56	14.04	3.7%	9.15	59.1%

PATAMI for 9M10 rose 60.5% YoY



RM million	9M10 31 Mar 10	9M09 31 Mar 09	YoY change
Net interest income	4,978.7	4,355.9	14.3%
Income from Islamic Banking	1,079.0	917.6	17.6%
Non-interest income	3,538.9	1,974.5	79.2%
Net income	9,596.5	7,248.1	32.4%
Overhead expenses	(4,795.6)	(4,045.2)	18.6%
Loan Loss Provision	(876.8)	(916.3)	-4.3%
Impairment write back/(losses) on securities	0.4	(106.0)	n.a.
Operating Profit	3,924.5	2,180.5	80.0%
Impairment loss on investment in associated companies	-	(242.0)	
Write-back of allowance for non-refundable deposit	-	483.8	
Share of profits in associates	86.8	73.6	17.9%
Profit Before Tax	4,011.3	2,496.0	60.7%
Taxation & Zakat	(1,017.9)	(681.6)	49.3%
Minority Interest	87.7	4.3	1937.3%
Profit after Tax & Minority Interest (PATAMI)	2,905.7	1,810.0	60.5%
EPS (sen)	41.05	32.91	24.7%

Normalised PBT for 9M10 grew 38.5% YoY

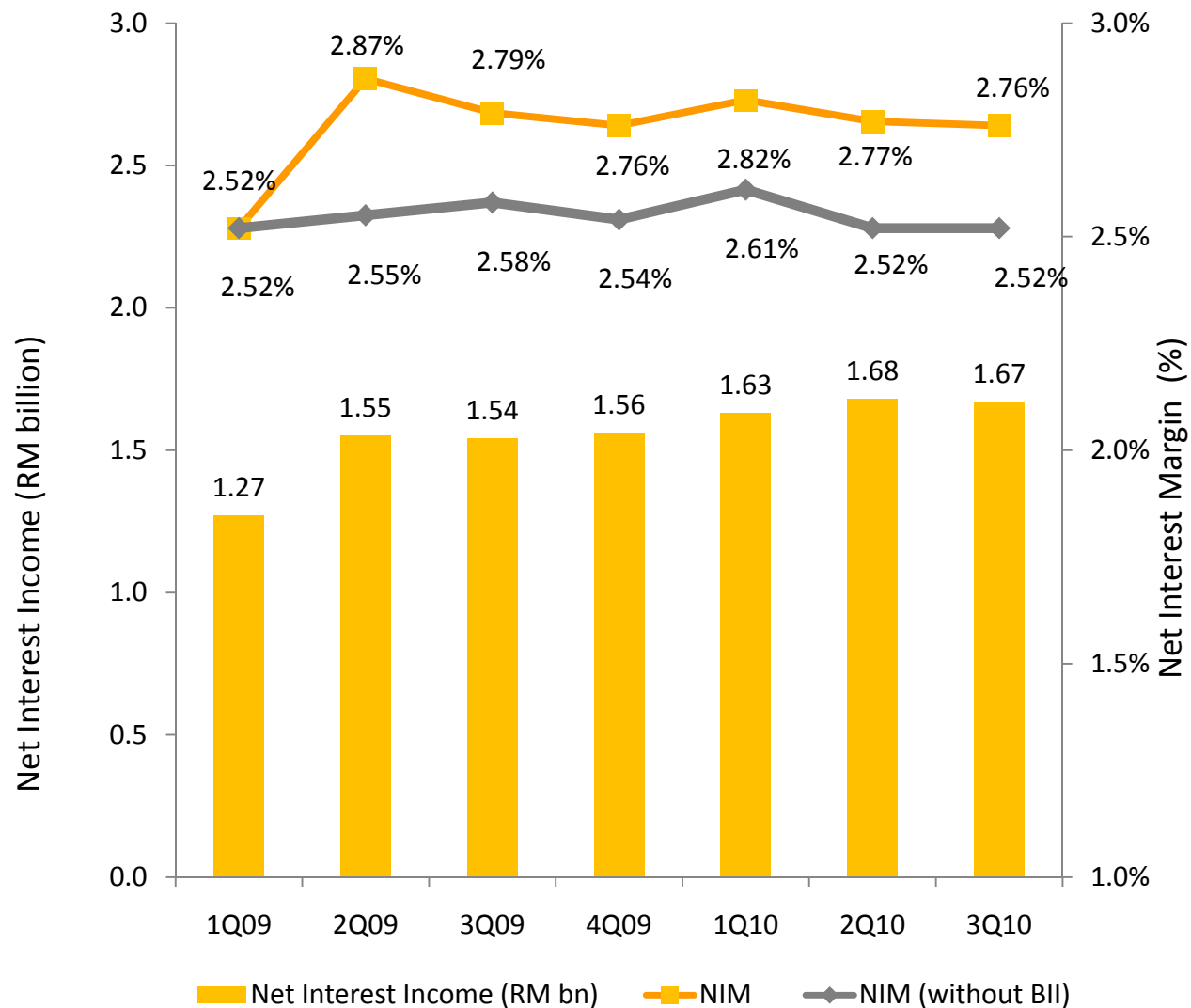


RM million	9M10	9M09	YoY
Profit Before Tax (PBT)	4,011.3	2,496.0	60.7%
Unrealised (gain)/losses on securities held-for-trading and derivatives	(350.5)	246.5	
Amortisation of BII CDI*	70.2	-	
Impairment of MCB	-	242.0	
BII related acquisition costs	-	(290.4)	
Normalised PBT	3,731.0	2,694.1	38.5%

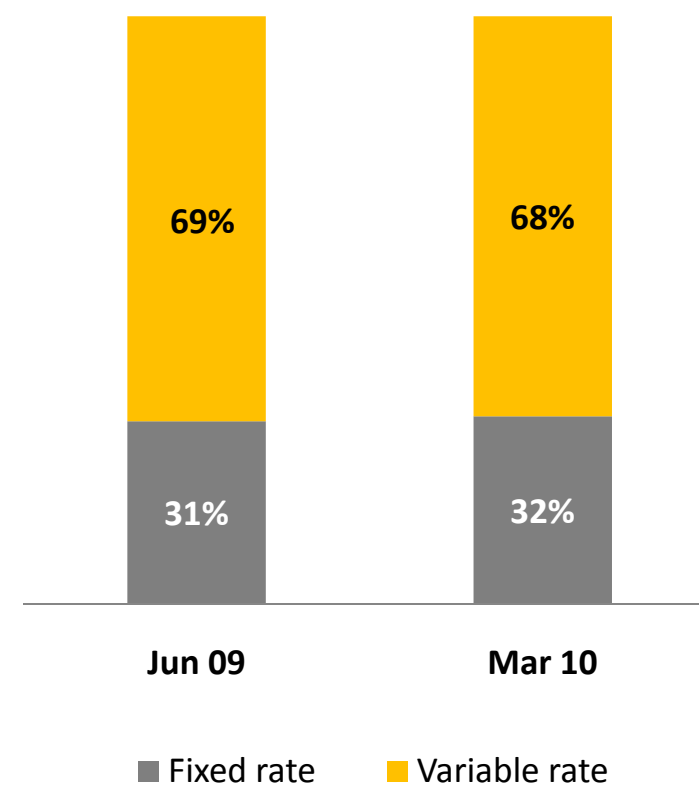
* Customer Deposits Intangibles

Margins remained stable QoQ

Net Interest Income and Net Interest Margins



Group Gross Loans: Fixed vs Variable Rates



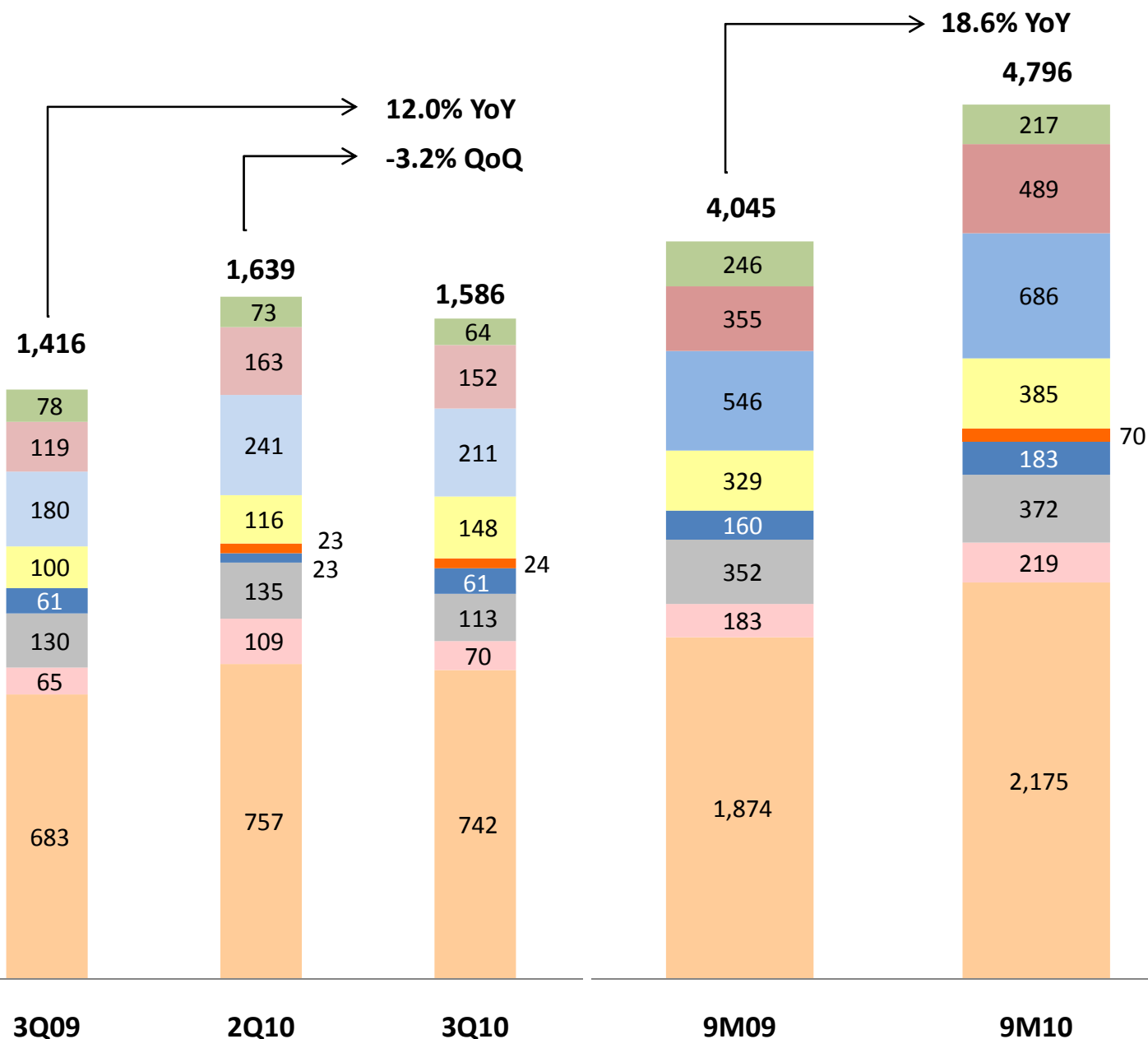
Non Interest Income for 9M10 rose 79% YoY



Non Interest Income

RM million	3Q10	3Q09	YoY % Change	2Q10	QoQ% Change	9M10	9M09	YoY% Change
Commission, service charges and fees:	622.2	496.9	25%	673.9	-8%	1,920.7	1,417.2	36%
- <i>Commission, Service Charges</i>	476.8	442.7	8%	504.4	-5%	1,472.8	1,294.7	14%
- <i>Underwriting & Brokerage fees</i>	41.3	10.3	301%	25.6	61%	98.1	34.6	184%
- <i>Other loans related fee income</i>	104.0	43.9	137%	143.9	-28%	349.8	87.9	298%
Foreign exchange profit/(loss)	128.1	64.8	98%	152.3	-16%	388.1	153.9	152%
Net premiums written	150.4	129.4	16%	144.9	4%	435.7	380.9	14%
Investments and Trading Income	40.7	52.0	-22%	48.6	-16%	179.7	78.1	130%
Other income	65.8	40.8	62%	113.7	-42%	264.1	190.8	38%
Unrealised gain / (losses) on securities held-for-trading and derivatives	171.5	(136.6)	-226%	84.6	103%	350.5	(246.5)	-242%
Total non-interest income	1,178.8	647.3	82.1%	1,218.1	-3.2%	3,538.9	1,974.5	79%

Overhead Expenses declined 3.2% QoQ



Overhead Expenses Growth

	QoQ	YoY
Fees & Brokerage	-6.5%	37.7%
Admin & General	-12.2%	25.6%
Marketing	28.2%	17.0%
Depre. & Amort.	170.6%	14.7%
IT	-15.6%	5.5%
Establishment	-36.1%	19.7%
Personnel	-1.9%	16.0%
Total exc. Claims and amortisation of BII CDI*	-2.8%	18.7%
Amort. of BII CDI*	2.1%	-
Claims incurred	-13.1%	-11.9%
Total	-3.2%	18.6%

* Customer Deposits Intangibles

Total Assets expanded 7.9% annualised



Balance Sheet

RM billion	31 Mar 10	30 Jun 09	Annualised growth
Cash and short-term funds	32.6	23.6	50.9%
Deposits and placement with FI	8.5	6.3	45.7%
Total Securities Portfolio	53.0	57.7	-11.0%
Loans, advances and financing	196.7	185.8	7.8%
Insurance & Takaful Business	17.1	16.8	2.3%
Other Assets	21.2	20.5	4.6%
Total Assets	329.0	310.7	7.9%
Deposits from customers	231.9	212.6	12.1%
Deposits and placements of banks	23.7	28.8	-23.4%
Borrowings	2.8	2.5	16.2%
Subordinated debts	8.6	8.7	-1.6%
Capital Securities	6.0	6.0	-1.3%
Insurance & Takaful liabilities & policy holders' funds	17.1	16.8	1.7%
Other Liabilities	11.1	9.6	20.7%
Total Liabilities	301.2	285.0	7.5%
Shareholders Funds	26.9	24.9	10.8%
Total Liabilities and Equity	328.1	309.9	7.8%

Loan-to-Deposit Ratio

84.8% 87.4%

Securities Portfolio

RM billion	31 Mar 10	30 Jun 09	Ann. growth
- Securities held-for-trading	2.6	1.5	98.0%
- Securities available-for-sale			
* Money market (MGS, FGS, BAs, NIDs etc.)	24.2	30.3	-26.7%
* Quoted Securities	0.5	0.5	11.2%
* Unquoted - PDS - Malaysia	10.9	11.0	-2.0%
* Unquoted - PDS Foreign	4.6	4.9	-7.1%
* Unquoted - Others	1.2	1.2	0.9%
Total AFS Securities	41.4	47.9	-17.9%
- Securities held-to-maturity	9.0	8.4	9.5%
Total Securities Portfolio	53.0	57.7	-11.0%

- Excluding the effect of translation of foreign currency, Total Assets grew 8.7% on annualised basis.

Gross Loans grew 7.6% on strong consumer growth



RM billion	31 Mar 10	30 Jun 09	Annualised Growth
Domestic	138.5	129.9	8.7%
Consumer	69.3	62.8	13.8%
Securities	13.8	11.4	27.3%
Vehicles	21.9	19.8	14.1%
Residential *	25.9	24.6	6.6%
Credit Card	3.9	3.6	12.1%
Others	3.9	3.3	21.3%
Business	69.1	67.1	4.0%
Corporate	49.9	46.4	9.9%
SME	19.3	20.7	-9.4%
Overseas	65.9	63.4	5.1%
S'pore (SGD b)	17.3	16.2	9.5%
BII (Rp trillion)	40.3	35.5	18.1%
Others	11.1	11.9	-9.3%
Gross Loans	204.3	193.4	7.6%

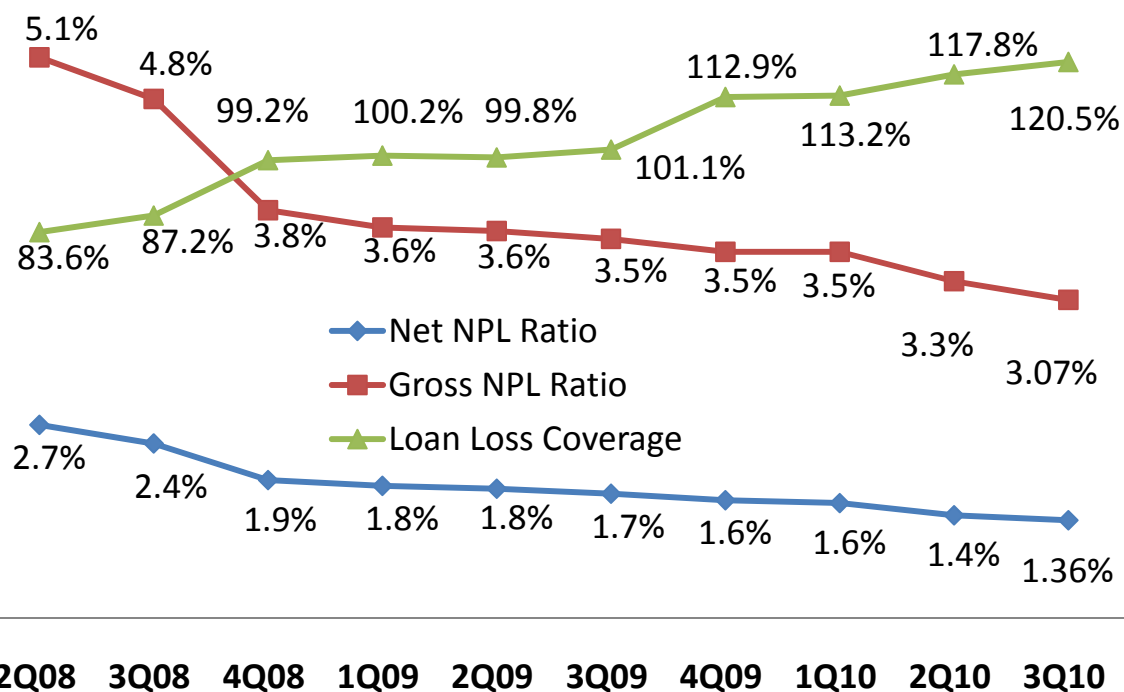
* Mortgage (which includes non-residential e.g. shophouses) recorded 9.7% annualised growth

- As a result of translation into Ringgit which strengthened during the quarter, overseas loans growth in Ringgit terms recorded lower than nominal growth.
- Excluding the effect of the strengthening ringgit, Gross loans grew 8.8% on annualised basis.
- During the quarter Ringgit strengthened by 4.9% to USD3.2625 and 4.8% to SGD2.3302.

Asset Quality continued to improve. Net NPL declined to 1.36%

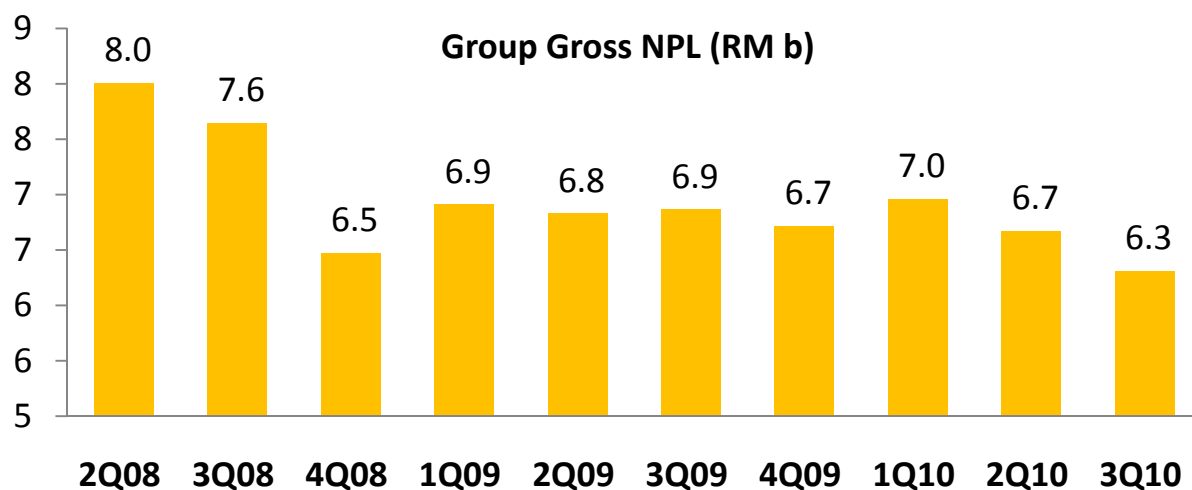


NPL ratio and Loan Loss Coverage



Net NPL by region

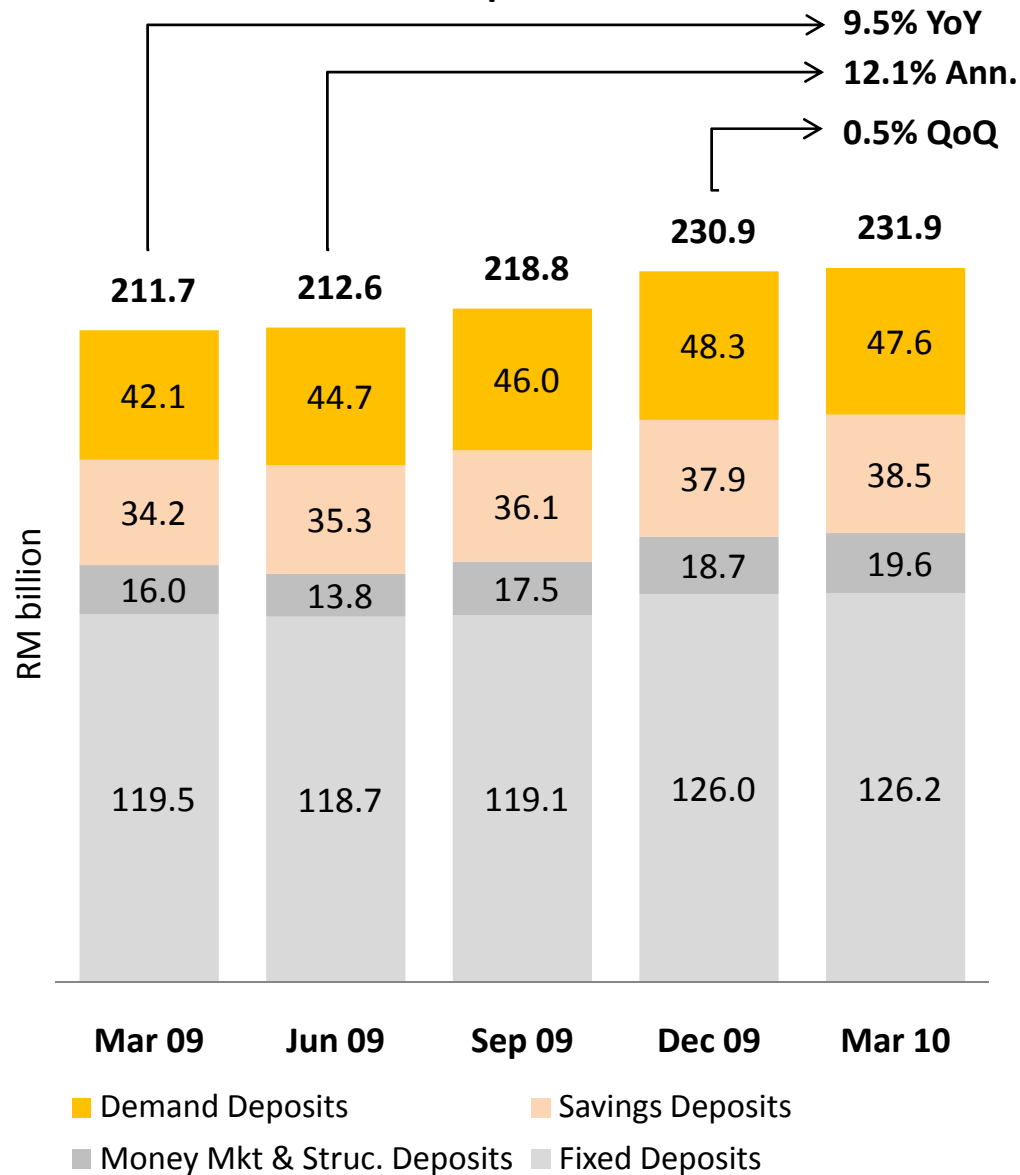
Net NPL	Mar 10		Jun 09	
	(RM m)	%	(RM m)	%
Malaysia	2,439.6	1.8	2,862.7	2.2
Singapore	16.7	0.0	37.9	0.1
BII	206.9	1.5	142.8	1.2
Others	72.9	na	81.9	na
Total	2,736.1	1.4	3,125.3	1.6



Customer Deposits grew 12.1% annualised



Customer Deposits Growth



Breakdown of Customer Deposits

RM billion Ann. YTD growth	Savings	Demand Deposits	Fixed Deposits	Others	Total Deposits	Low Cost Funds (CASA)	LD Ratio
Malaysia	28.2	39.4	66.1	20.2	154.0	44%	85.8%
	12.3%	6.9%	13.5%	45.5%	15.0%		
Singapore	5.8	4.9	37.4	0.5	48.6	22%	83.1%
	15.6%	28.5%	9.3%	-34.9%	17.5%		
BII	4.2	2.9	9.1	-	16.3	44%	84.3%
	17.9%	7.4%	17.8%	-	13.4%		
Other Overseas & Subcos	0.3	0.5	12.3	-	13.1	6%	n.a.
	-56.0%	-0.3%	-13.8%	-	-14.9%		
Group	38.6	47.7	124.9	20.8	231.9	37%	84.8%

Capital Adequacy remains strong



(RM million)	Group		Bank	
	31 Mar 10	30 Jun 09	31 Mar 10	30 Jun 09
Tier 1 Capital				
Equity & Reserves	19,392	18,833	22,536	21,784
Capital Securities	5,987	6,048	5,987	6,048
Total Tier 1	25,380	24,881	28,524	27,831
Tier 2 Capital	12,337	12,379	11,067	11,190
Minus Investment in Subs & Associates	(3,219)	(3,343)	(12,161)	(12,068)
Total Capital	34,498	33,917	27,431	26,954
Risk Weighted Assets	237,934	226,115	184,907	188,596
RWCR (%)	14.50%	14.81%	14.83%	14.06%
Tier 1 Capital Ratio (%)	10.67%	10.81%	14.83%	14.06%

Maybank Group: Key Ratios



	9M10	9M09	3Q10	2Q10	1Q10	4Q09	3Q09
Net Interest Margin	2.81%	2.72%	2.76%	2.77%	2.82%	2.76%	2.79%
Return on Equity [@]	15.0%	12.1%	15.3%	15.0%	13.9%	11.5%	9.9%
Fee to Income Ratio +	37.7%	28.1%	37.5%	38.4%	37.3%	44.3%	26.6%
Adj. Fee to Income Ratio *	35.6%	33.8%	34.7%	36.8%	35.3%	41.9%	32.8%
Cost to Income ++	50.0%	55.8%	49.7%	50.3%	49.8%	45.9%	56.2%
Adj. Cost to Income **	48.4%	48.2%	49.1%	49.3%	47.3%	46.0%	48.7%
Loan-to-Deposit Ratio	84.8%	87.8%	84.8%	84.5%	87.3%	87.4%	87.8%
Asset Quality							
Gross NPL Ratio	3.07%	3.49%	3.07%	3.26%	3.50%	3.46%	3.49%
Net NPL Ratio	1.36%	1.73%	1.36%	1.43%	1.60%	1.64%	1.73%
Loan Loss Coverage	120.5%	101.1%	120.5%	117.8%	113.2%	112.9%	101.1%
SP charge off rate (bps)	56	62	38	48	77	51	68
SP charge off rate (bps) (exc. BII)	47	43	33	36	65	40	40
Capital Adequacy (Group)							
Core Capital Ratio	10.67%	11.10%	10.67%	10.76%	10.43%	10.81%	11.10%
Risk Weighted Capital Ratio	14.50%	11.10%	14.50%	14.61%	14.28%	14.81%	11.10%

+ Include Islamic Banking income and impairment loss on securities.

* excluding unrealised loss on derivatives, impairment loss on securities and one-off items related to BII.

** excluding insurance claims (cost), unrealised loss on derivatives, impairment loss on securities and one-off items related to BII.

++ Include unrealised loss on derivatives, impairment loss on securities and one-off items related to BII.

@ ROE for 4Q09 is normalised/adjusted for impairment charges

3Q10 and 9M10 Group Financial Performance

Sector Performance

Prospects

Revenue and PBT by Segment



RM million	Revenue			Profit before Tax		
	9M10	9M09	Change	9M10	9M09	Change
Consumer Banking	3,306	3,007	9.9%	1,046	1,095	-4.5%
Business and Corporate Banking	1,834	1,737	5.6%	744	885	-16.0%
Global Markets	1,109	528	110.0%	1,013	403	151.6%
Investment Banking	181	142	27.4%	118	49	140.6%
Insurance and Asset Management	707	532	32.8%	259	81	221.0%
International	2,845	1,808	57.4%	1,215	248	390.9%
Corporate Office	(384)	(506)	-24.1%	(384)	(264)	45.4%
Total	9,597	7,248	32.4%	4,011	2,496	60.7%

Consumer Loans vs Industry

Domain	9M10		9M09		Industry (Ann)
	RM m	Ann %	RM m	Ann. %	
Consumer Loans	7,171	14.3%	3,049	6.5%	13.1%
Mortgage	2,300	9.7%	736	3.2%	11.4%
Housing	1,624	7.7%	433	2.1%	10.8%
Shophouse	677	27.9%	304	14.1%	15.9%
Unit Trust	2,405	31.5%	688	10.5%	36.9%
Hire Purchase	1,911	12.9%	1,372	10.3%	8.0%
Cards	298	11.0%	377	15.7%	9.2%

Gross NPL ratio

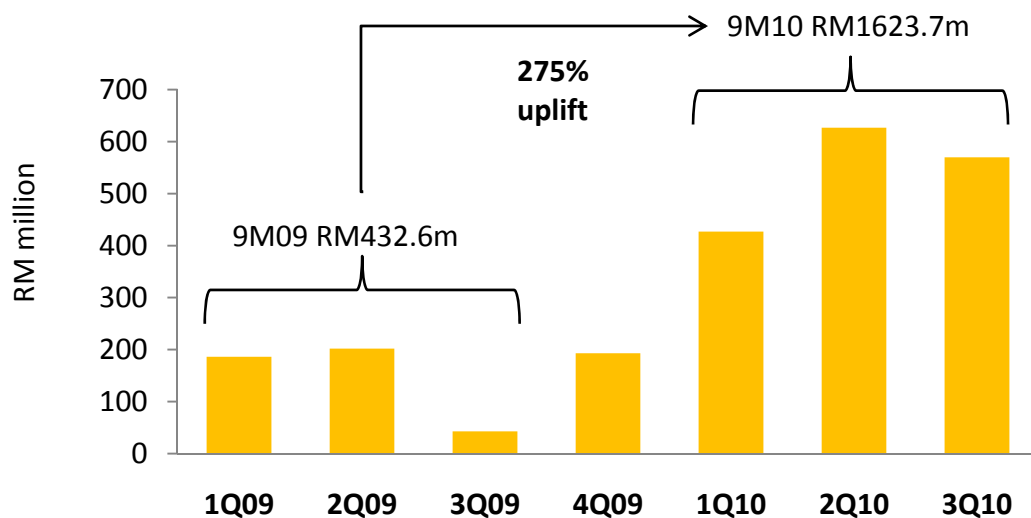
Domain	Mar 10	Jun 09	Variance
Consumer Loans	3.4%	4.2%	-0.8%
Retail Loans	4.6%	5.8%	-1.2%
Of which:			
Mortgage Loans	6.3%	7.6%	-1.3%
Hire Purchase	0.8%	0.7%	0.1%
Cards	1.7%	1.8%	-0.1%

Deposits Growth

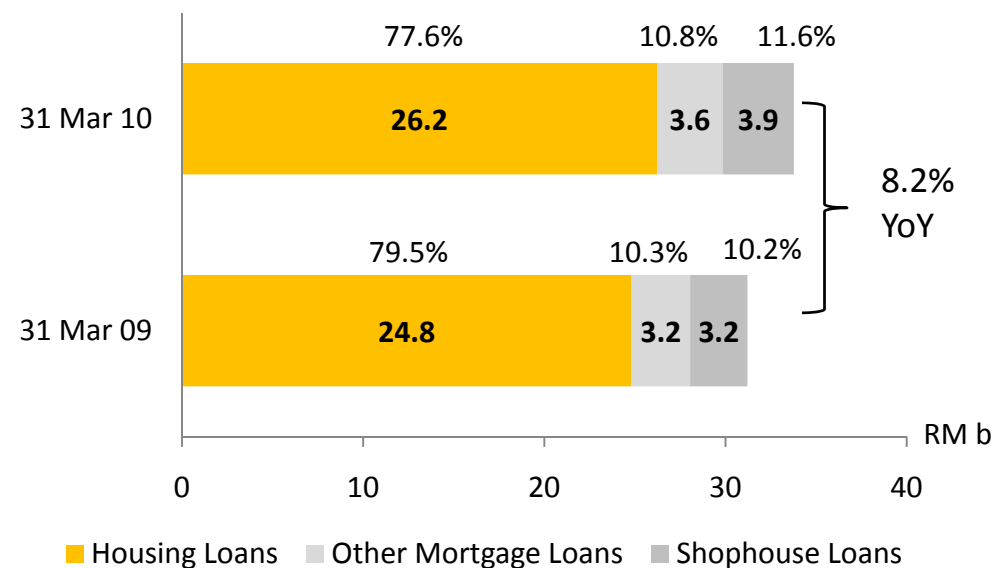
9M10 Annualised	Maybank	Industry
Consumer Deposits	6.9%	3.5%
Savings	9.0%	7.2%
Current	11.1%	12.7%
Fixed Deposits	4.6%	0.5%

Housing Loans Growth

Market share as at Mar 10 = 13.6%

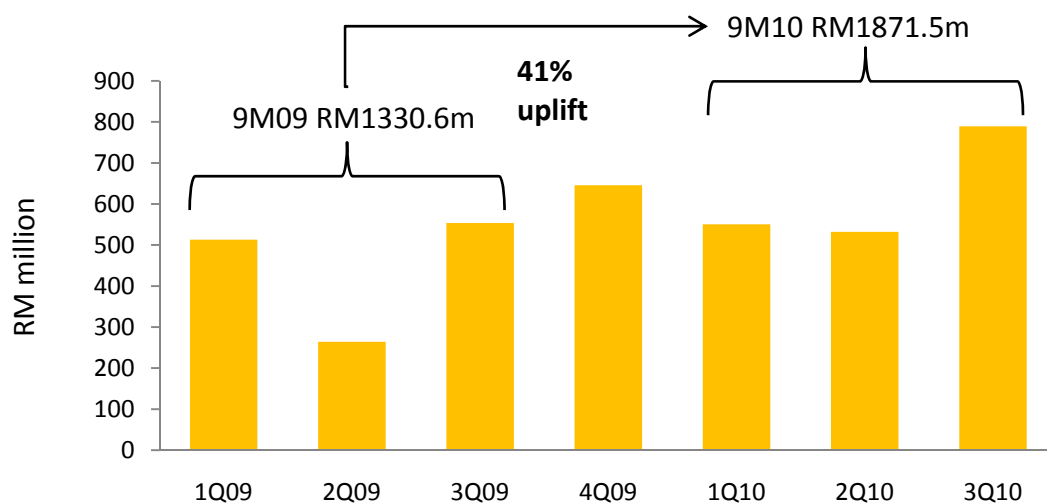


Mortgage Loans: Balance Outstanding

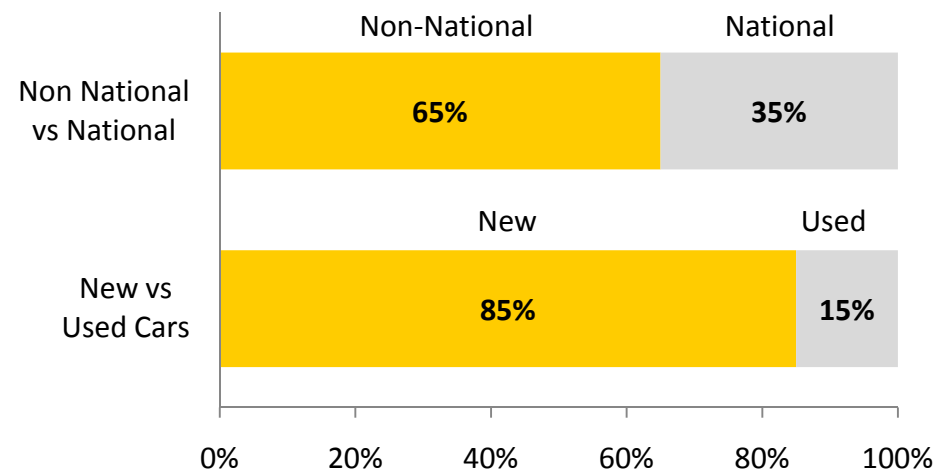


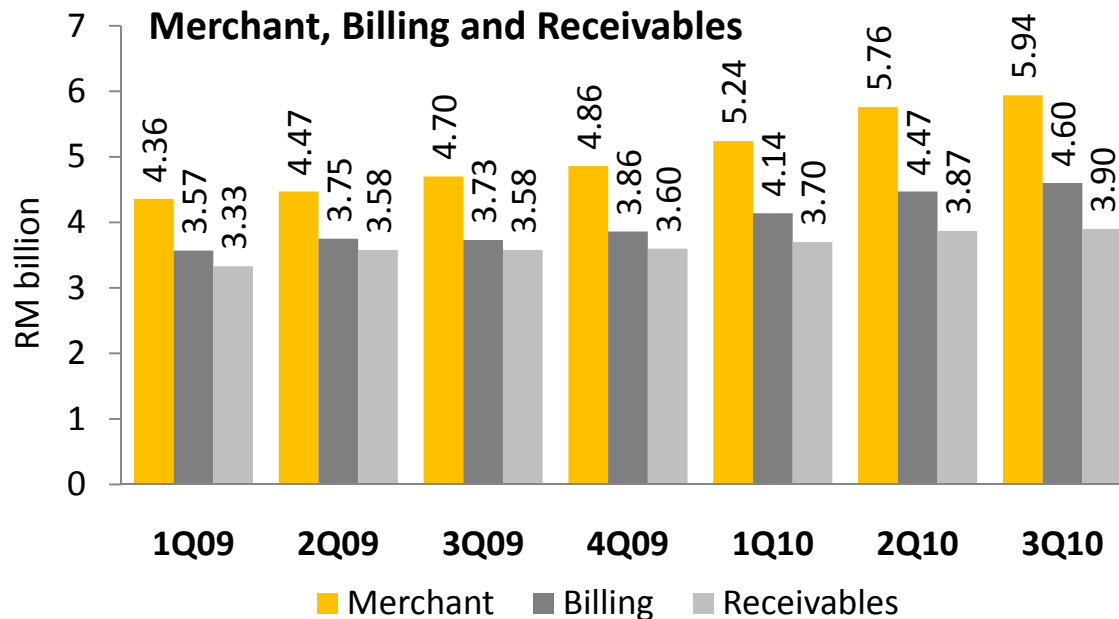
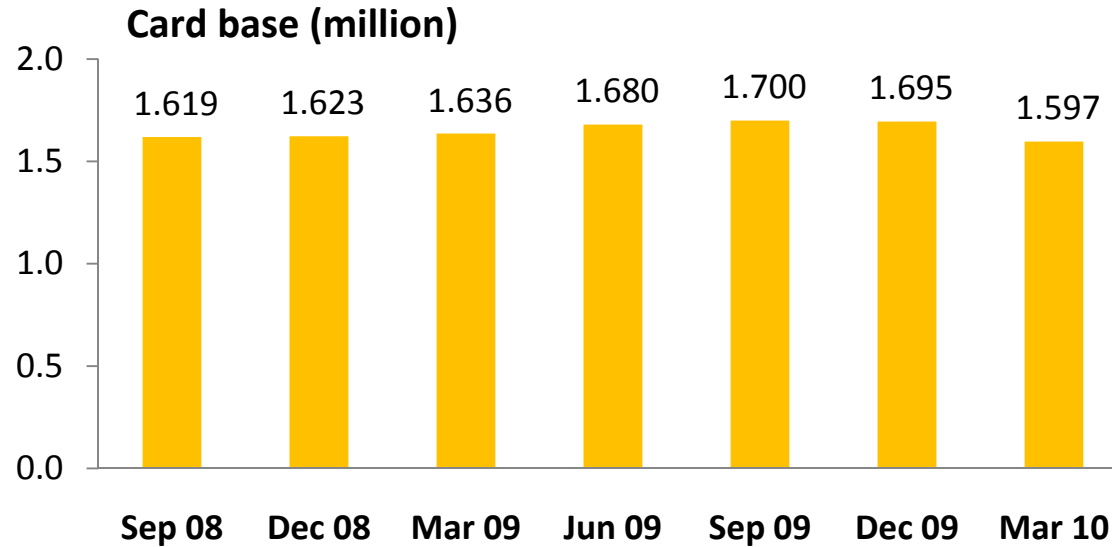
Auto Loans Growth

Market share as at Mar 10 = 17.3%



Auto Loans: Balance Outstanding





Card Growth YoY (Mar 10 vs Mar 09)

YTD	Maybank	Industry*
Cardbase	-2.4%	-11.3%
Billings	19.5%	12.6%
Receivables	9.0%	8.8%
Merchant Sales	25.2%	10.1%

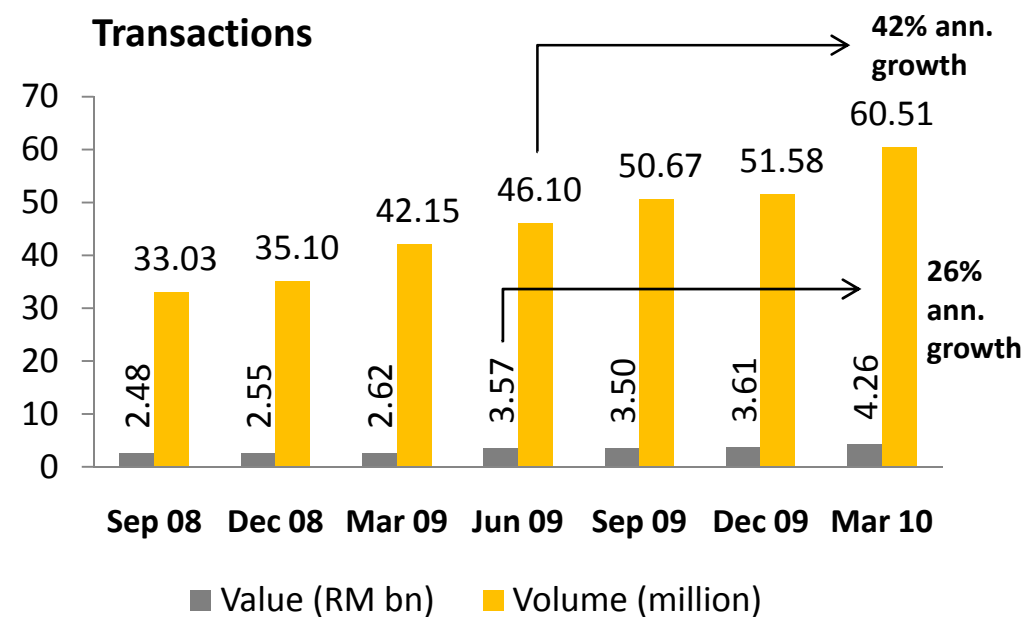
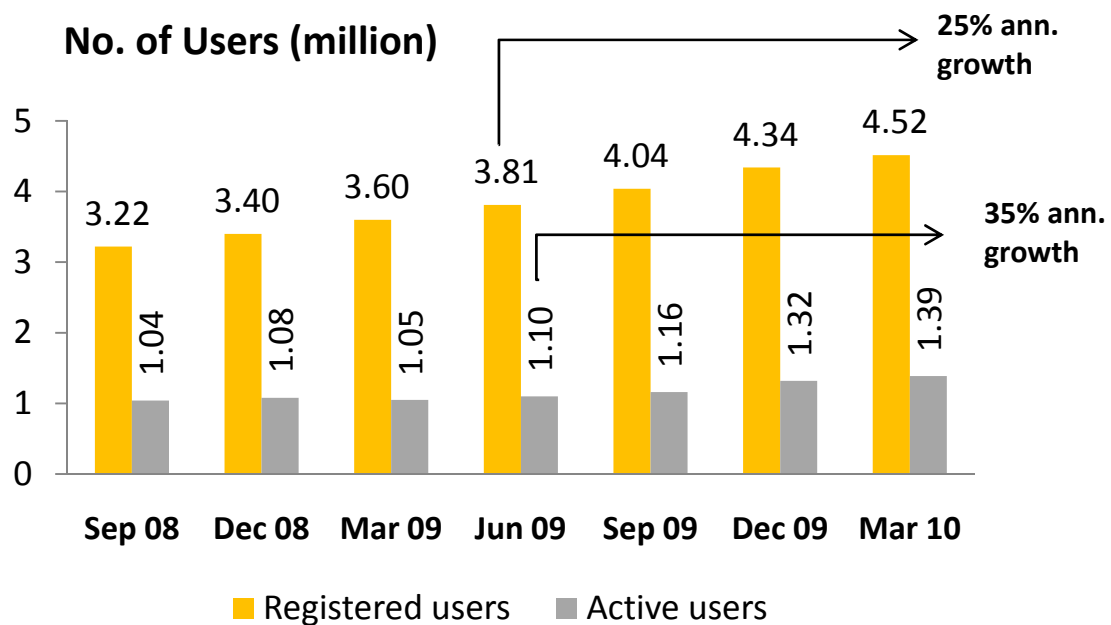
* Industry figures for cards includes commercial banks and non-FI players

- Between Oct 09 and Mar 10, Maybank's cardbase declined -6.9% vs industry -13.8%

Card Market Share

YTD	Mar 10	Jun 09	Mar 09
Cardbase	16.3%	15.0%	14.8%
Billings	21.8%	20.7%	20.5%
Receivables	14.2%	14.0%	14.0%
Merchant Sales	29.4%	26.5%	25.8%

- Card base excludes Debit cards
- Merchant and Billings consist of transactions done through Credit, Charge and Debit cards



Malaysia's Internet Banking

Rank	Banking Websites	Unique Visitors ('000)
1	Maybank2u.com	1,307
2	CIMBClicks.com.my	540
3	PBEbank.com	365
4	Citigroup	201
5	HSBC	193
6	HLB.com.my	96

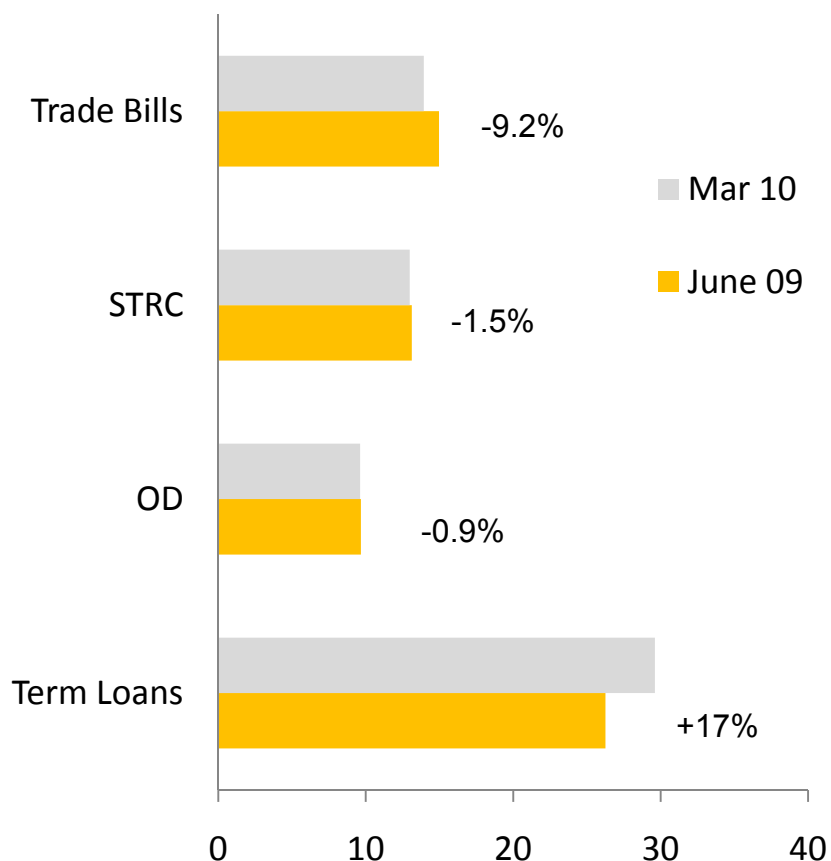
Total of next 5 banks: 1,395

Source: comScore Media Metrix March 2010

Maybank2u Statistics
Active Users: 1.39 Million
Payee corporations: More Than 700
Monthly Transactions: Over 55 Million
Monthly Value: Over RM 3.86 Billion

Total Loans (RM billion)

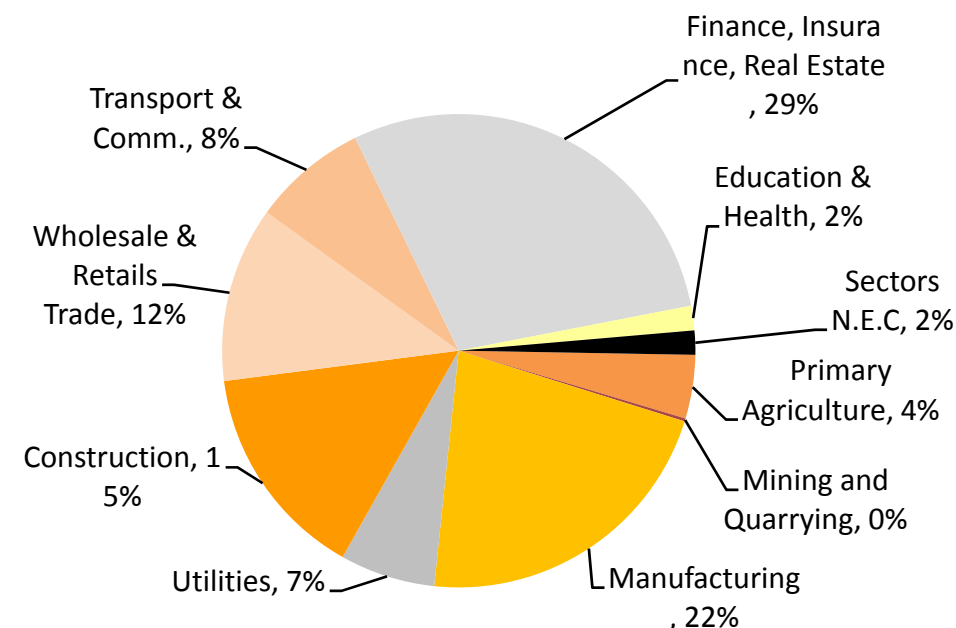
4.4% annualised growth



Asset Quality: Gross NPL ratio

	Business Banking	Corporate Banking
Jun 09	11.7%	1.0%
Sep 09	12.3%	1.2%
Dec 09	11.5%	1.3%
Mar 10	10.4%	1.3%

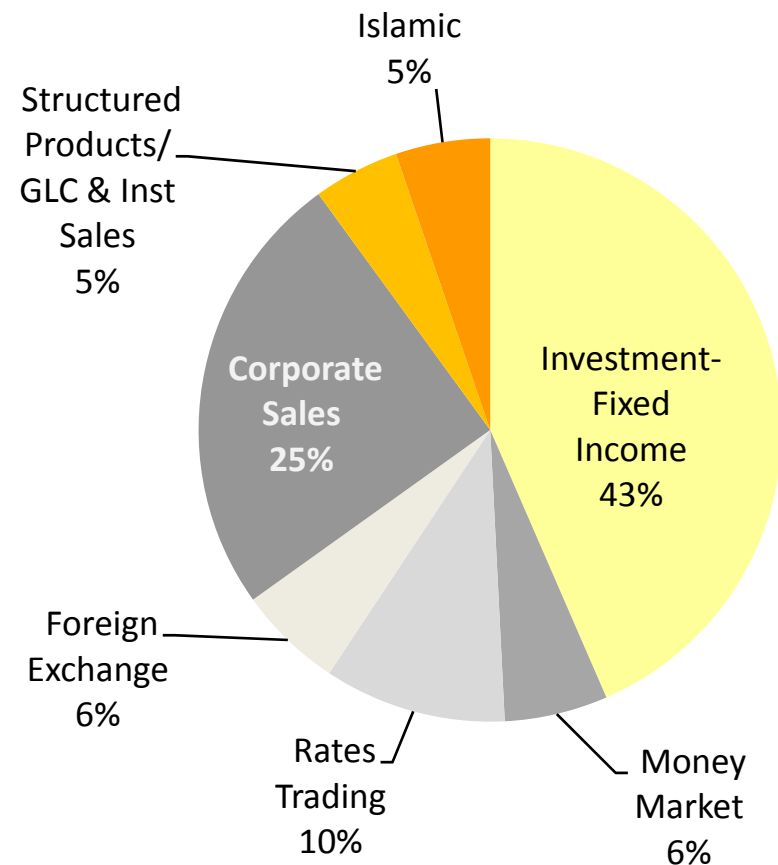
Corporate and Business Loans by Economic Sector



Income Statement

RM million	9M10	9M09	YoY
Net Interest Income	443.6	437.5	1.4%
Non Interest Income	664.9	90.3	636.3%
Total Income	1,108.5	527.8	110.0%

Breakdown of Income Contribution 9M10



Financial Highlights

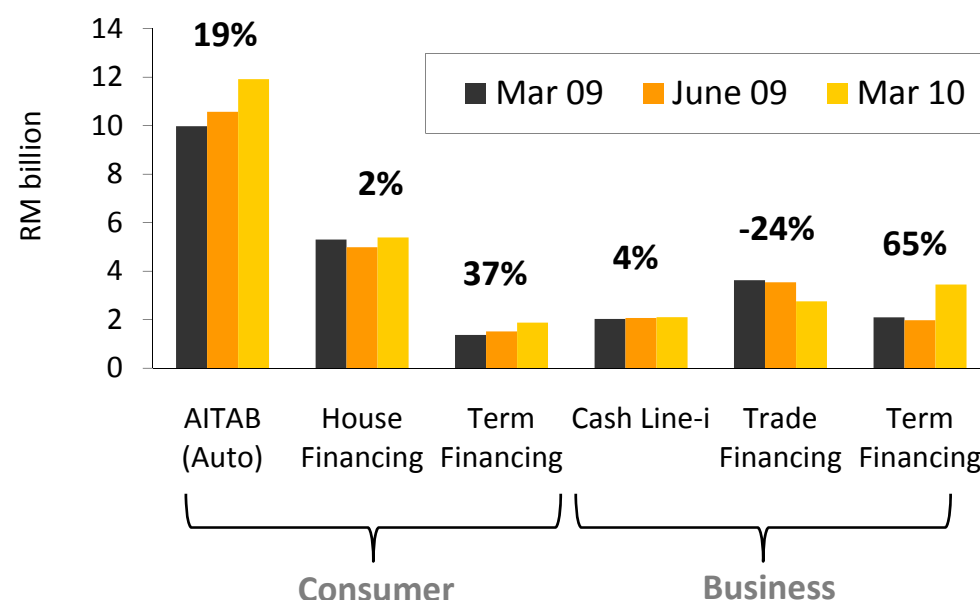
Income Statement (RM mil)	9M10	9M09	YoY
Gross Attributable Income	1,336.0	1,169.1	14.3%
Allowance for Loan Loss Financing and Advances	(279.3)	(139.9)	99.6%
Total Attributable Income	1,056.7	1,029.2	2.7%
Income Attrib. to Depositors	(478.7)	(489.4)	-2.2%
Income attributable to Group	578.0	539.8	7.1%
Income From Investments	112.9	69.6	62.2%
Overhead Expenses	(309.8)	(231.0)	34.1%
Profit Before Taxation and Zakat	381.1	378.4	0.7%
Taxation and Zakat	(88.1)	(97.1)	-9.3%
Net Profit	293.0	281.3	4.2%

Balance Sheet (RM bil)	Mar 10	Jun 09	Ann. Chg
Financing and Advances	31.4	25.3	48.2%
Total Assets	40.6	34.0	38.8%
Deposit from customers	31.8	24.3	61.7%
Total Liabilities	37.7	31.5	39.4%

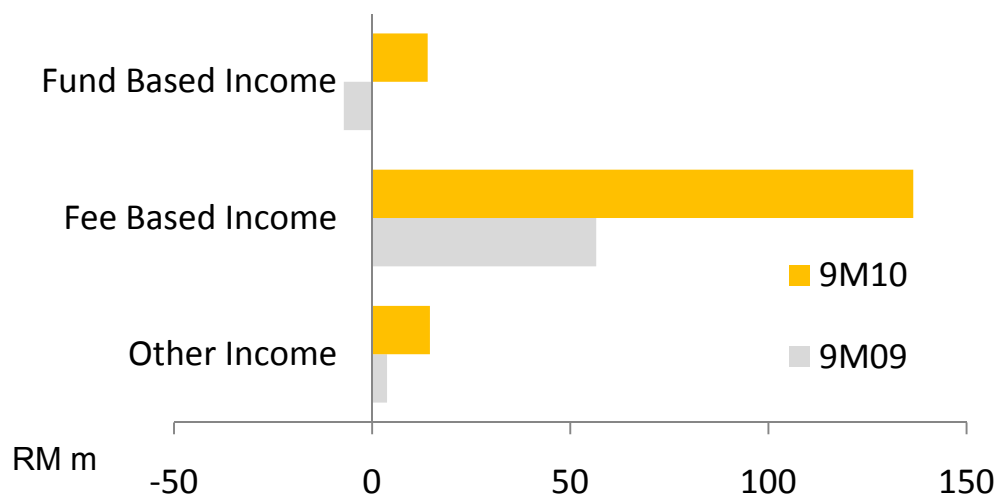
Key Ratios for Maybank Islamic Berhad

RM million	9M10	9M09
Gross Non Performing Financing	3.18%	4.37%
Net Non Performing Financing	1.26%	2.09%
Financing to Deposits Ratio	95%	117%
Cost to Income Ratio	34%	31%
Core Capital Ratio	8.27%	7.95%
Risk Weighted Capital Ratio	9.79%	9.56%
Islamic Financing to Total Domestic Loans	22.70%	18.30%

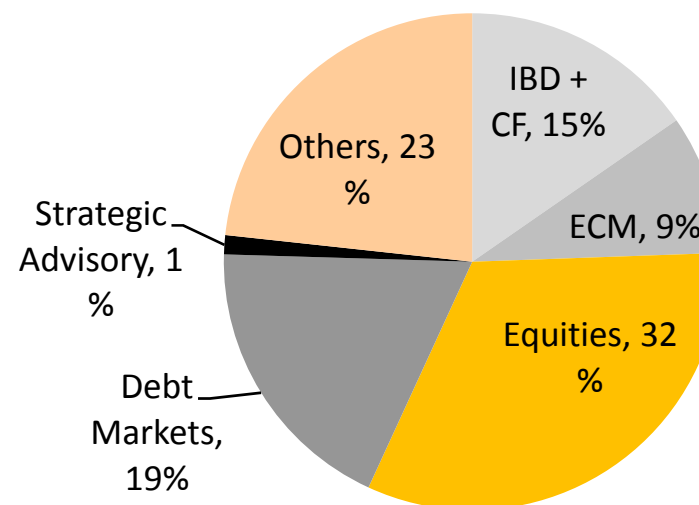
Maybank Islamic financing (YoY growth)



**Total income grew 211% driven by
142% jump in fee based income**



PBT by business lines

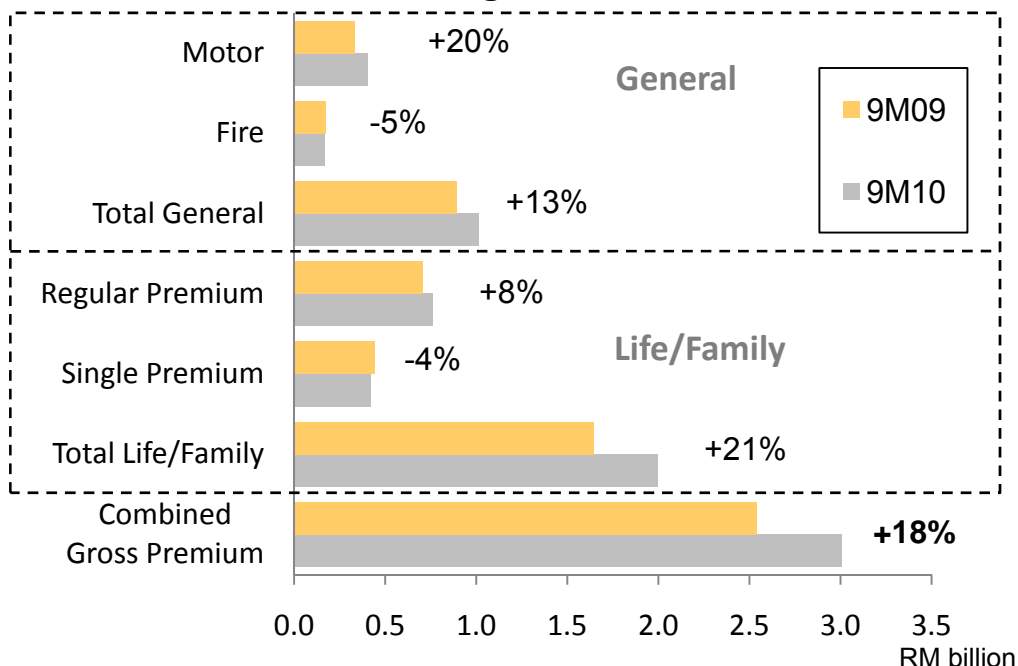


Industry Position & Market Shares : July 09 – Dec 09

	Industry Rank	Total Value	Deals / Issues	Market Share
M&A	3	RM1,669.19 m	16	12.5%
Underwriting	3	RM1,167.53 m	3	22.9%
Debt Capital Market				
Debt - Country Specific (Malaysia)	2	RM 4,675.83 m	46	14.6%
Debt - M'sia Ringgit Islamic Bonds	2	RM 4,249.17 m	29	23.9%
Brokerage *	6	RM11,743.20 m	n.m.	6.5%

* For Jan to Mar 2010

Combined Gross Premium grew 18% YoY



Overall Loss Ratio declined 5.4% points

Loss Ratio	9M10	9M09	Industry Jan09-Dec09
Fire	21.0%	16.4%	26.0%
Motor	66.6%	75.1%	80.0%
MAT	6.4%	36.9%	31.2%
Miscellaneous	43.3%	51.4%	44.6%
Overall	51.2%	56.6%	61.5%

* Industry is based PIAM January 09 - December 09

Etiqua is ranked no. 1 in Combined Insurance and Takaful business for both Life/Family (new business) and General

Top 5 New Business (Life/Family)

Jan-Dec 09	New Business Premium			Rank
	Premium (RM m)	Growth (%)	Market Share	
Etiqua	1,770	16.7%	18.2%	1
ING Insurance	1,350	4.0%	13.9%	2
Great Eastern Life	1,134	-4.8%	11.7%	3
Prudential	977	56.0%	10.1%	4
MAA	505	-27.2%	5.2%	5
Total Industry	9,707	7.5%		

Top 5 General

Jan-Dec 09	Gross Premium			Rank
	Premium (RM m)	Growth (%)	Market Share	
Etiqua	1,267	7.8%	10.1%	1
Allianz General	1,152	12.9%	9.2%	2
AMG Insurance	1,059	13.1%	8.4%	3
Kurnia	932	-12.8%	7.4%	4
MSIG	779	4.3%	6.2%	5
Total Industry	12,574	7.0%		

Source – ISM Report

Singapore Operations



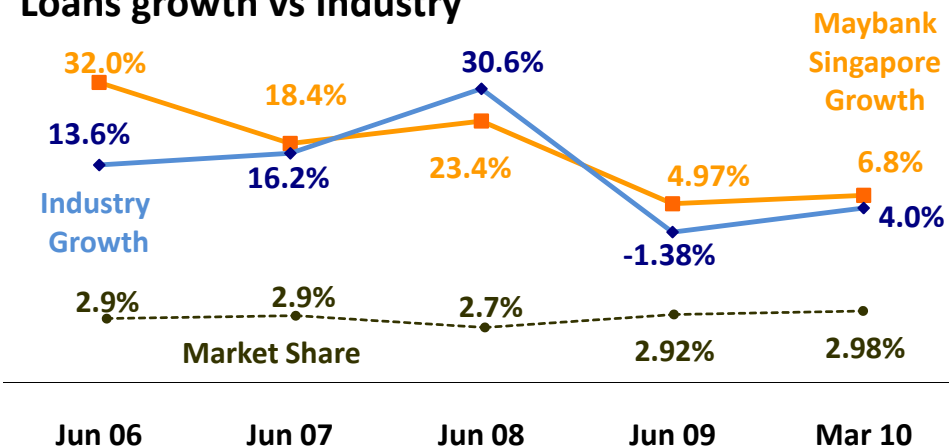
Singapore Dollar million	3Q10	2Q10	QoQ growth	3Q09	YoY growth	9M10	9M09	YoY growth
Income Statement								
Net Fund Based Income	115.4	120.1	-3.9%	112.4	2.7%	355.2	318.5	11.5%
Non-Interest Income	37.7	34.4	9.3%	32.4	16.3%	102.8	140.8	-27.0%
Total Income	153.1	154.5	-0.9%	144.7	5.8%	458.0	459.3	-0.3%
Less: Overheads	(70.9)	(70.6)	0.5%	(65.5)	8.2%	(205.7)	(201.2)	2.3%
Total Operating Profits	82.2	84.0	-2.1%	79.3	3.7%	252.3	258.1	-2.3%
Add: Write-backs/Recoveries	12.5	18.1	-30.9%	15.0	-16.6%	44.4	40.9	8.7%
Less: Provisions	(15.6)	(17.3)	-9.3%	(42.4)	-63.1%	(49.7)	(109.3)	-54.6%
Total Profit/(Loss) Before Tax and MTM gain/(loss) and Deferred Transaction Cost	79.1	84.8	-6.8%	51.8	52.5%	247.1	189.7	30.3%
MTM Investment gain/(loss)	4.1	4.7	-12.2%	8.4	-51.2%	6.8	(30.8)	-122.2%
Total Profit/(Loss) Before Tax	83.2	89.5	-7.1%	60.3	38.0%	253.9	158.8	59.9%

Loans & Deposits					
Domestic	16,040	15,755	1.8%	14,753	8.7%
International	1,261	1,272	-0.9%	1,441	-12.5%
Total Loans	17,301	17,027	1.6%	16,194	6.8%
Domestic	18,328	17,726	3.4%	16,093	13.9%
International	2,498	2,511	-0.5%	2,062	21.1%
Total Deposits	20,826	20,237	2.9%	18,155	14.7%

NPL					
Gross NPL ratio	0.75%	0.77%	-0.02%	1.31%	-0.56%
Net NPL ratio	0.07%	0.09%	-0.02%	0.20%	-0.13%

Domestic	Gross Loans (SGD m)	9M Ann. Growth
Corporate Loans	9,107	10.3%
Manufacturing	745	6.3%
Building & Construction	3,425	10.9%
General Commerce	2,185	27.3%
Non-Bank Financial Inst,	1,500	-10.5%
Transport, Storage & Communications	911	16.6%
Others	341	7.3%
Consumer Loans	8,194	8.6%
Housing Loans	4,195	17.6%
Car Loans	3,306	2.8%
Credit Cards	118	2.2%
Share Financing	61	30.8%
Others	514	-16.9%
Total Loans	17,301	9.5%

Loans growth vs Industry



BII: Consolidated Income Statement

Rp billion (Rp1000 = RM0.36)	Jul - Mar 10 Contribution	Oct - Mar 09 Contribution
Interest Income	4,482	3,359
Interest Expenses	(2,082)	(1,941)
Net Interest Income	2,400	1,418
Non Interest Income	1,360	782
Gross Operating Income	3,760	2,200
Operating Expenses (excl. Provision)	(2,564)	(1,374)
Operating Income before Provision	1,196	826
Provisions	(528)	(633)
Profit Before Tax	668	193
Net Profit	512	121

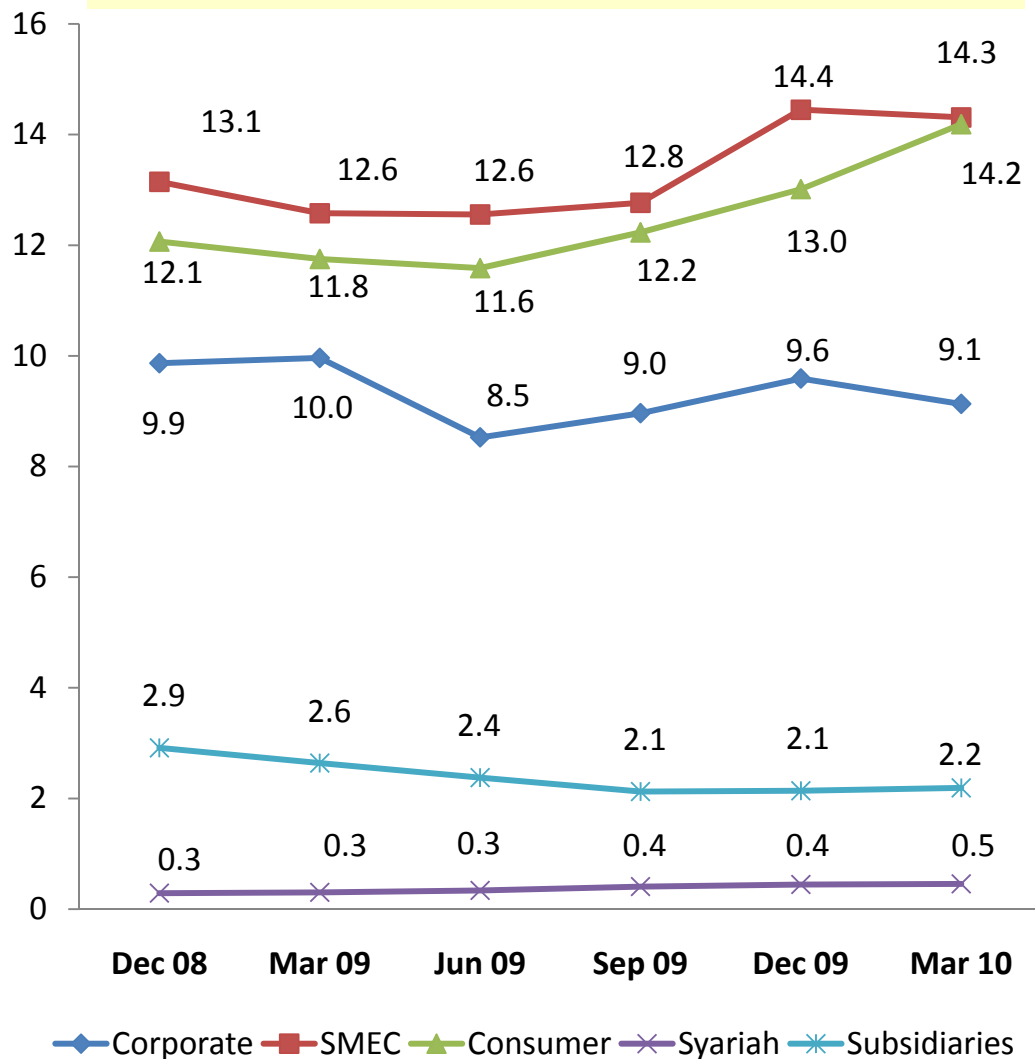
Note:

- The results exclude loan loss provisions on certain accounts which had already been accounted for at the Group level in the last financial year as part of the purchase price allocation exercise following the acquisition of BII.
- The accounts of BII were consolidated into Maybank Group beginning October 2008 after the acquisition of the 56% in BII was completed at the end of September 2008. In early December, Maybank completed the acquisition of 97.5% of BII.

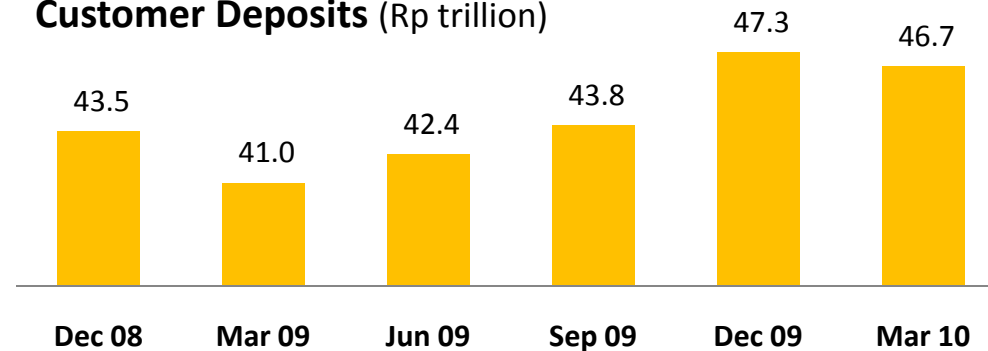
Gross Loans Composition

Gross Loans (Rp trillion)

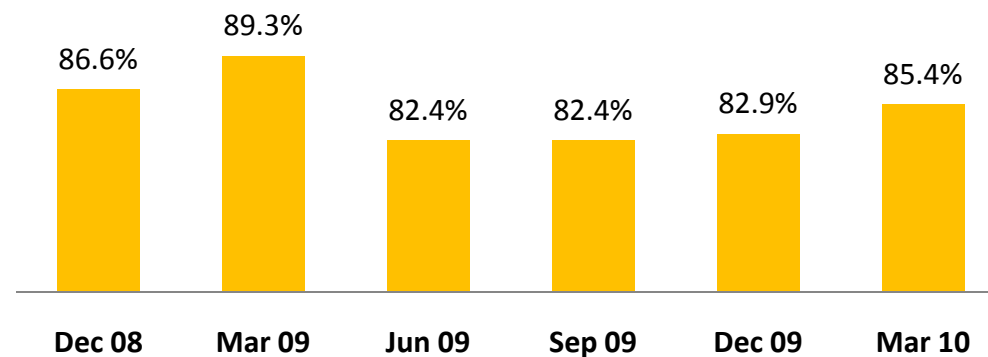
Dec 08	Mar 09	Jun 09	Sep 09	Dec 09	Mar 10
38.3	37.2	35.4	36.5	39.6	40.3



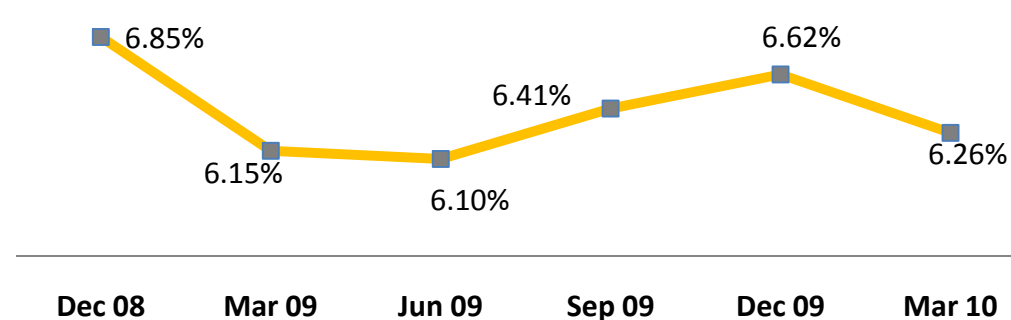
Customer Deposits (Rp trillion)



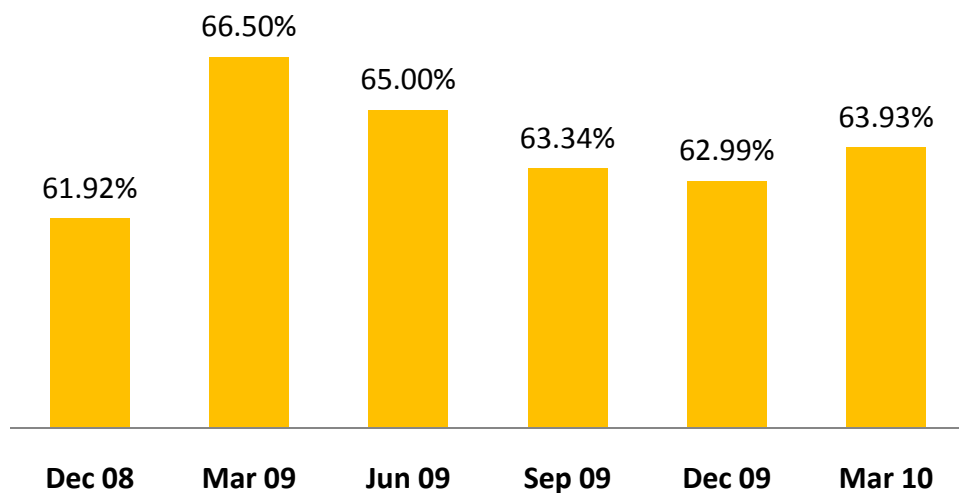
Loan to Deposit ratio (%)



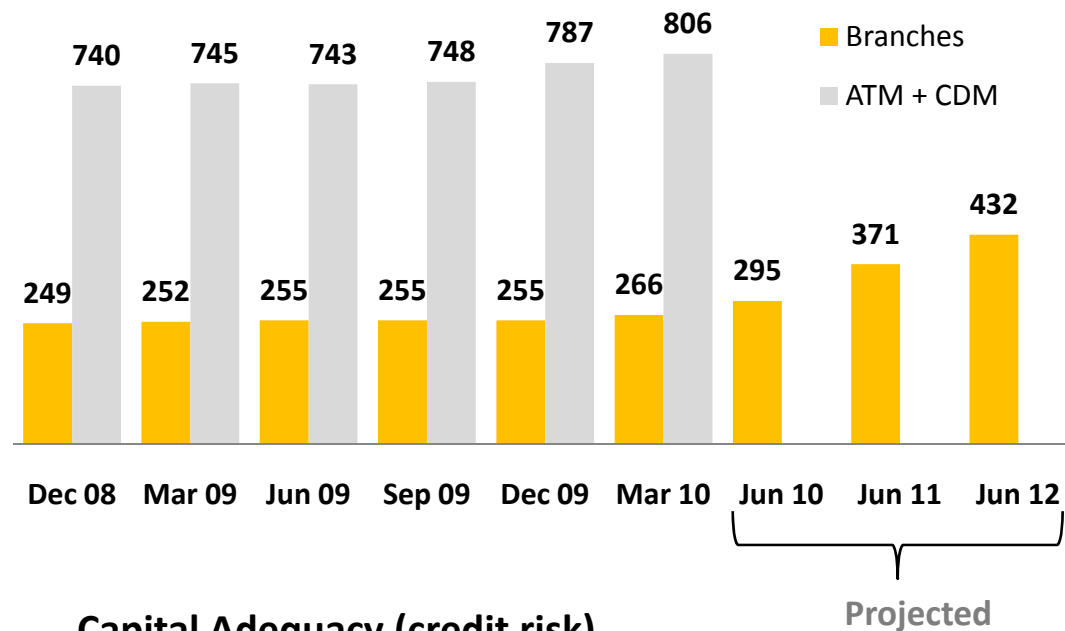
Net Interest Margin (Quarter)



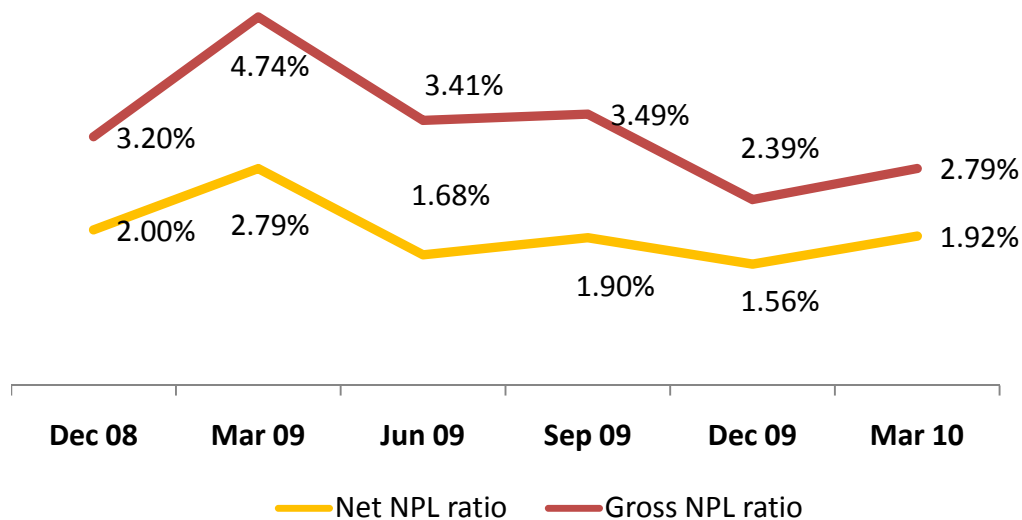
Cost to Income ratio



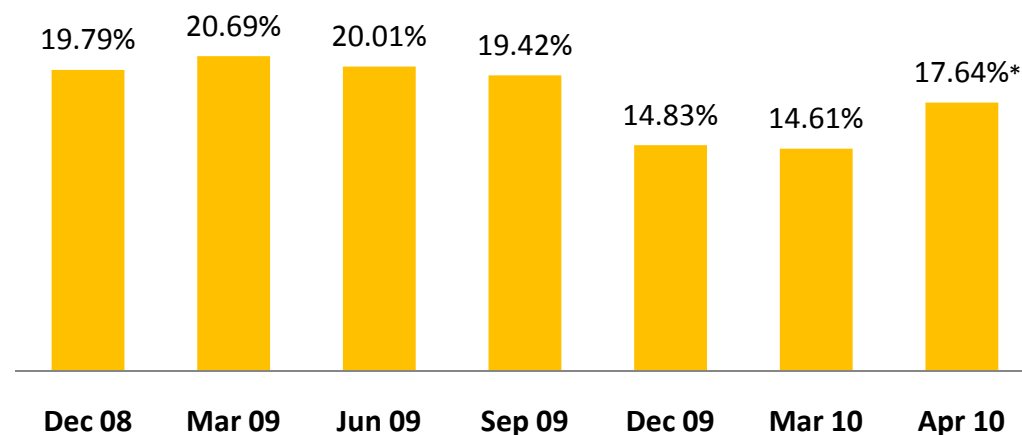
Branches and ATM



Asset Quality



Capital Adequacy (credit risk)



* estimate

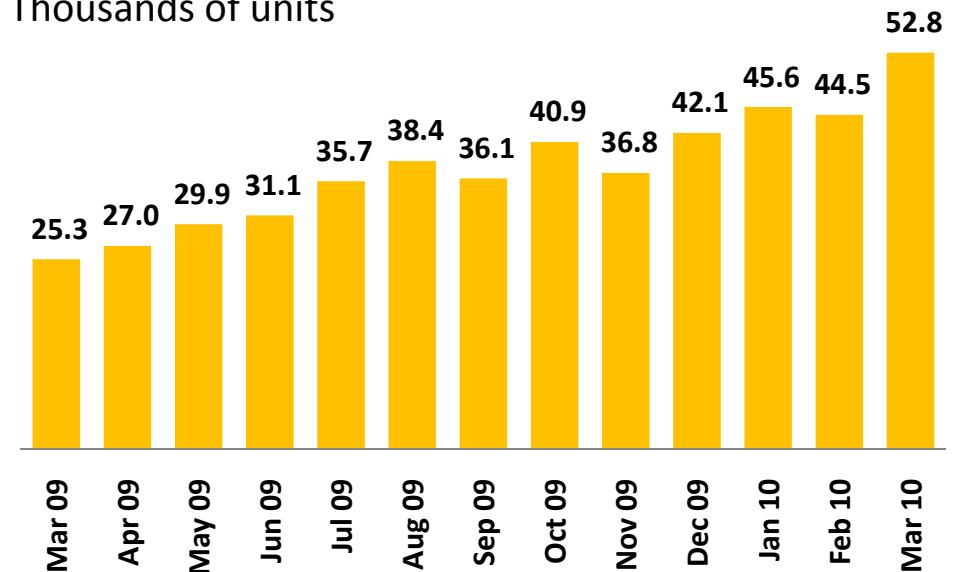
WOM Financial Highlights

(Rp billion unless stated)

	YTD Mar 09	YTD Mar 10	Δ
Consumer Financing Receivables (net)	2,624	2,132	-18.7%
Total Assets	3,616	2,526	-30.2%
Total Liabilities	3,337	2,154	-35.5%
Equity	279	372	33.2%
 Total Revenue	 355	 333	 -6.3%
Total Expenses	290	264	-9.3%
Profit Before Provision	65	69	7.4%
Provision Expenses	60	20	-66.7%
Profit Before Tax	5	49	932.7%
Tax Expense	(1)	(14)	938.7%
Net Profit	3	35	938.7%

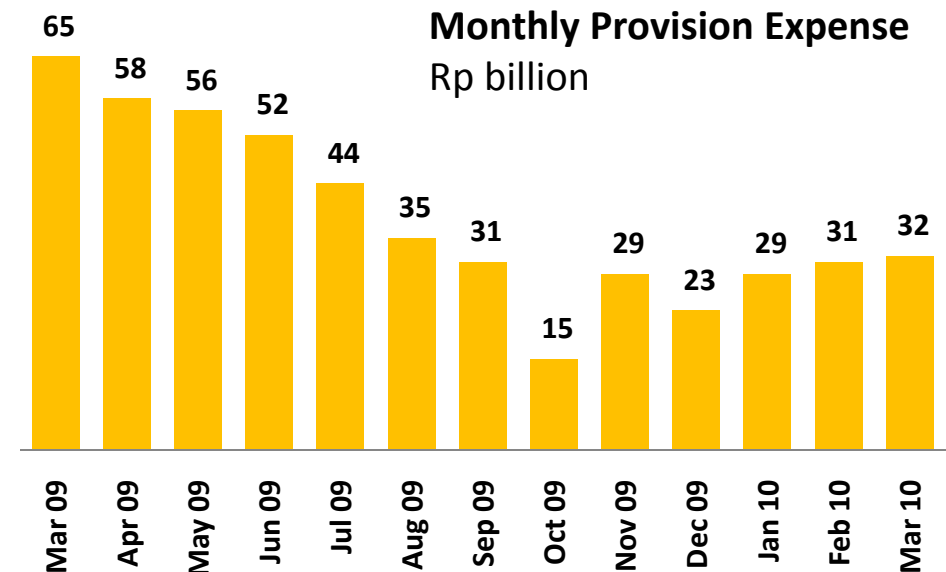
Monthly Sales Volume

Thousands of units



Monthly Provision Expense

Rp billion



By the Numbers	Mar 08	Mar 09	Mar 10
Customers	943,110	971,089	980,727
Branches	102	140	148

MCB Bank: Financial Highlights



- Net interest income decreased mainly due to defensive balance sheet and lower KIBOR for the quarter.
- Non interest income declined mainly due to lower contribution from FX dealing, resulting in lower commission and brokerage income. Other fee based income was up strong.
- Net income decreased due to slippage in asset yield & lower advances for the quarter.
- Profit Before Tax remain constant mainly due to lower provisions and write-offs for the quarter.
- NPL ratio increased mainly due to higher NPL amount from Commercial Banking sector.
- Net Interest Margin declines due to slippage in KIBOR and Loan Deposit ratio.
- Advances decreased 17.4% (4.5% for the quarter) mainly due to conservative credit risk appetite.
- Deposit increased 26.1% mainly due to strong deposit growth with solid contribution from all region, close to 3x market growth (market growth 1Q10 was 2.3%)

PKR million	1Q10 RM m	1Q10	1Q09	YoY
Income Statement				
Net Interest Income	347.3	8,726.1	9,098.8	-4.1%
Non-Interest Income	58.4	1,467.7	1,693.0	-13.3%
Net Income	405.7	10,193.8	10,791.9	-5.5%
Overheads	(115.6)	(2,903.3)	(2,818.4)	3.0%
Operating Profit	290.2	7,290.4	7,973.5	-8.6%
Provisions	(39.9)	(1,002.3)	(1,742.8)	-42.5%
Share of profit in assoc.	3.9	98.9	138.9	-28.8%
Profit Before Tax	254.2	6,387.0	6,369.6	0.3%
Taxation	(85.4)	(2,145.4)	(2,115.7)	1.4%
Profit After Tax	168.8	4,241.6	4,254.0	-0.3%

Key Ratios				
ROA		3.3%	3.5%	-0.2%
ROE		26.7%	28.7%	-2.0%
Cost to Income Ratio		28.5%	26.1%	2.4%
Loan-Deposit Ratio		66.3%	73.4%	-7.1%
NPL Ratio		9.0%	8.6%	0.4%
Net Interest Margin		66.6%	70.1%	-3.5%
Tier 1 CAR		62.5	54.6	14.5%

PKR million	Mar 10 RM m	Mar 10	Dec 09	YoY ann.
Balance Sheet items				
Investment - net	6,187	159,467	169,485	-23.6%
Advances - net	9,398	242,214	253,248	-17.4%
Total Assets	19,409	500,228	511,742	-9.0%
Deposits & other accounts	15,191	391,521	367,581	26.1%
Total Liabilities	16,507	425,430	439,429	-12.7%
Equity	2,902	74,798	72,313	13.7%

As at 31 Mar 10 : PKR25.7511 = RM1.00. Average Jan-Mar 10 : PKR25.1130 = RM1.00

3Q10 and 9M10 Group Financial Performance

Sector Performance

Prospects

- Malaysia's economic recovery is expected to spur consumer and business demand which would enable Maybank to accelerate loans growth in the consumer and corporate segment while increasing market share in the commercial and SME business.
- Maybank's international operations will continue to be driven by growth in BII and improved contribution from Maybank Singapore. The successful completion of BII's rights issue will enable BII to capture business opportunities in both the consumer and business segment.
- Insurance is on track to rank No.1 in the industry with combined gross premium rising 18% to RM3 billion as at 31 Mar 10 while loss ratios continue to be below industry levels.
- Interest rates are expected to rise a further 25 to 50 bp for the rest of the year. Positive impact on margins will be offset by intense competition, keeping margins stable.
- At the current rate of performance and barring unforeseen circumstances, the KPIs set earlier are expected to be exceeded by the end of the financial year. Our normalised revenue growth is expected to exceed 15% compared to the earlier target of 8% and our normalised return on equity (ROE) is expected to be in excess of 13% compared to the 11% target set earlier.

Thank You

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