



Maybank



MALAYAN BANKING BERHAD

CLSA Investor Forum, Hong Kong

13-17 September 2010

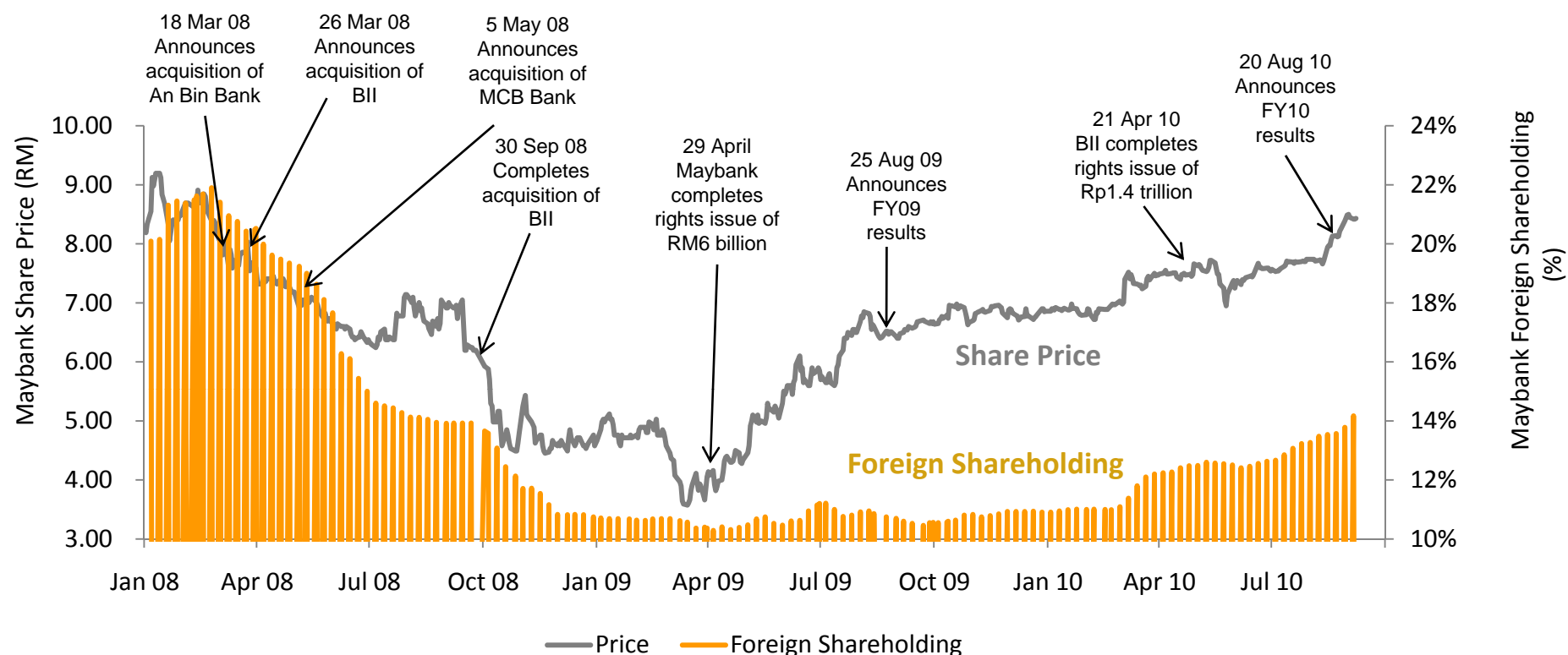
**Overview:
Maybank Group**

**Operating Environment:
Economy and Banking Sector**

**Strategy:
The new House of Maybank**



Progress since 3 major acquisitions in 2008



- Followed through on the 3 major acquisitions totaling RM11.2 billion
- Raised RM9.1 billion debt and capital securities
- Completed largest ever rights issue of RM6 billion
- “Bit the bullet” in FY2009 with RM2.0 billion impairment charges
- Implemented LEAP30 Performance Improvement Programme
- Built up BII
- Rebounded strongly with RM3.8 billion PATAMI in FY2010

Maybank: In a position of strength



Largest financial service provider in Malaysia

- Total Assets : RM 337 billion (USD 105 b) (As at 30 June 2010)
- Total Equity : RM 29 billion (USD 9.0 b)
- Total Net Profit : RM 3.8 billion (USD 1.2 b)
- Market Cap. : RM 60.0 billion (USD 18.8 b) (1 Sep 10)

Leadership position

- No 1 bank in Malaysia, Largest Islamic bank by assets
- No 4 in South East Asia
- No 118 The Banker's Top 1000 world banks ranking

Largest banking network in Malaysia

- 384 branches, 2,800 ATMs
9 million customers.
- No.1 Internet banking with 55% market share

An Emerging Regional Leader

- 7 ASEAN countries
- 5 International Financial Centres
- Over 1,750 branches and offices in 14 countries, serving 16 million customers.

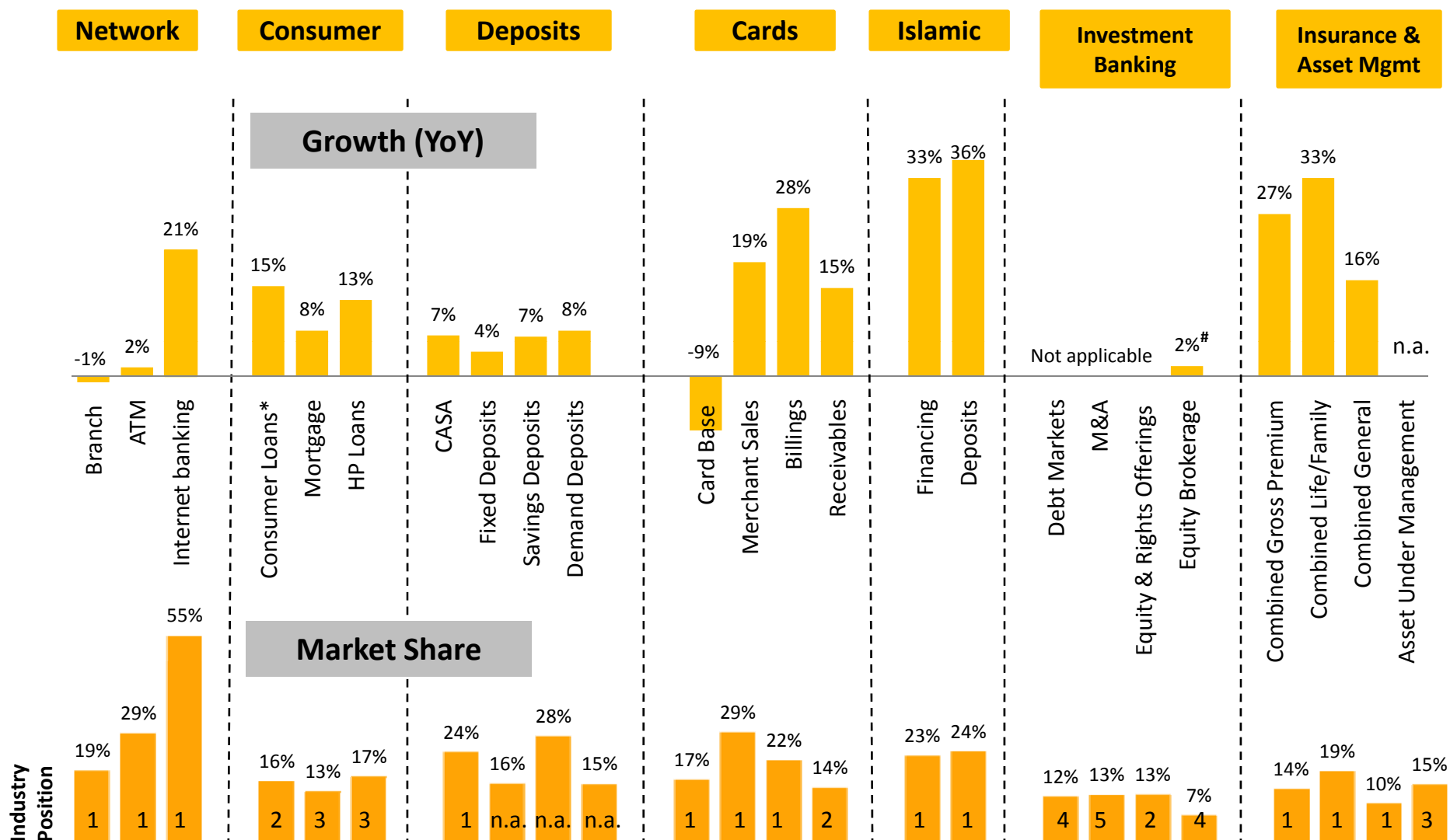
Leading market position in most sectors

- Diversified across all financial products and services
- Among the top 3 in most key business sectors

Strong shareholder support and credit ratings

- 56% owned by PNB and its funds, 12% by EPF
- S&P : A- ■ Moody's: A3
- Fitch : A- ■ RAM: AAA

Domestic Market: Leading market position in most sectors



All data as at June 2010, except for Insurance & Asset Mgt (Mar 10)

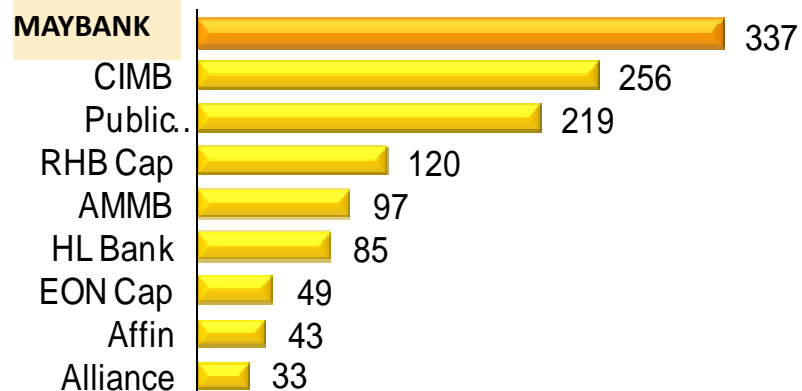
* Consumer loans excludes SME

percentage points increase in market share

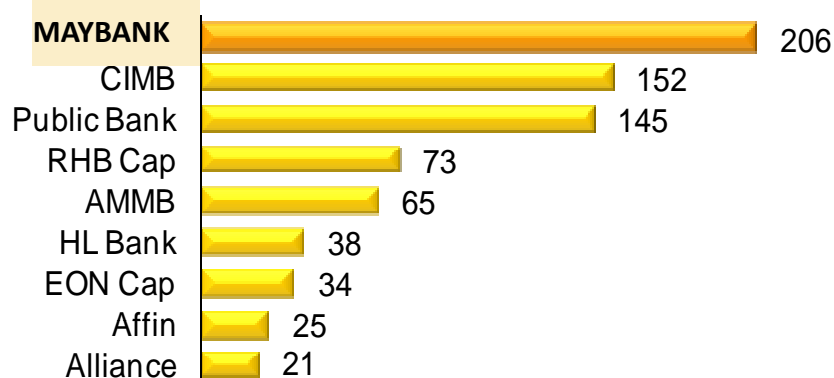
Number 1 Bank Domestically ...



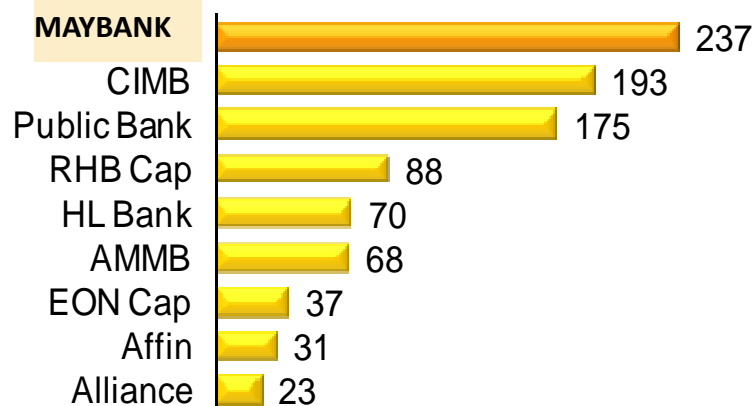
Total Assets (RM bn): 30 June 2010



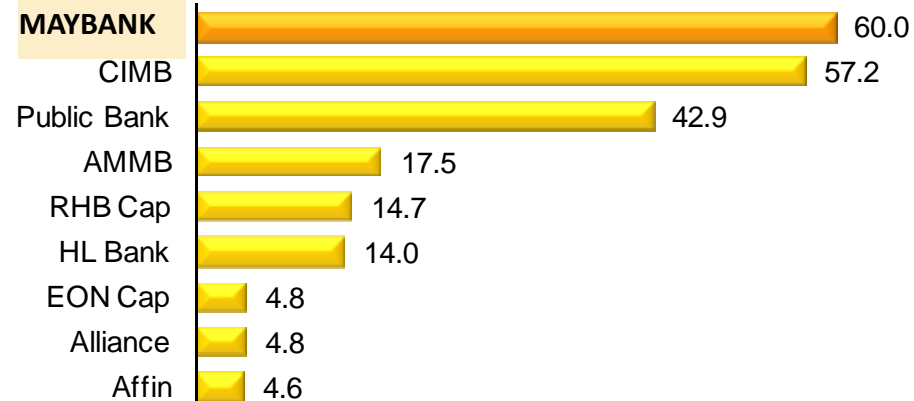
Net Loans (RM bn): 30 June 2010



Deposits (RM bn): 30 June 2010



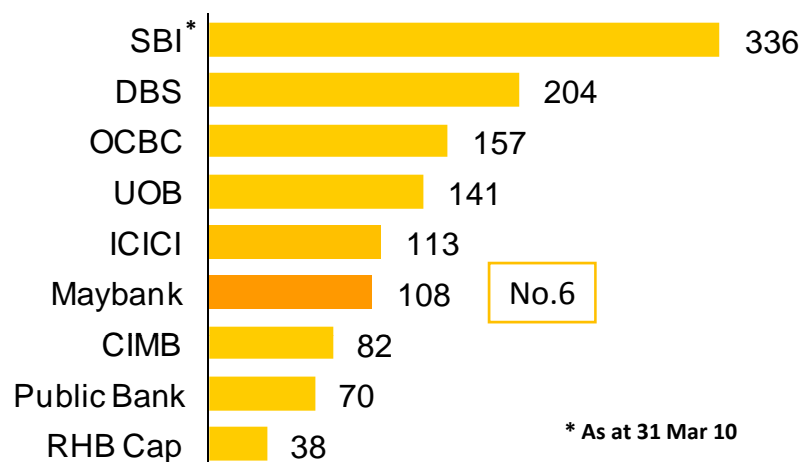
Market Capitalisation (RM bn): 1 Sep 2010



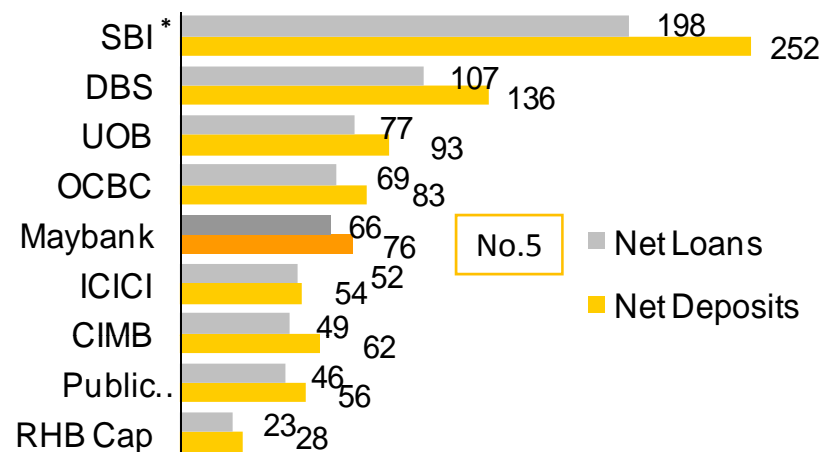
And Among the Top Ten in the Region



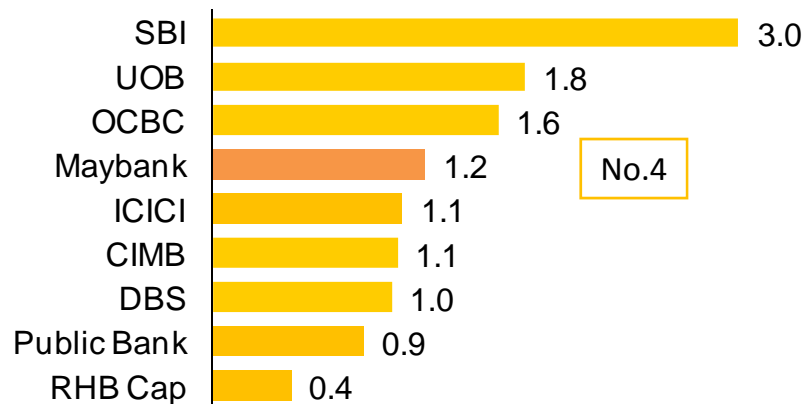
Total Assets (USD bn): 30 June 2010



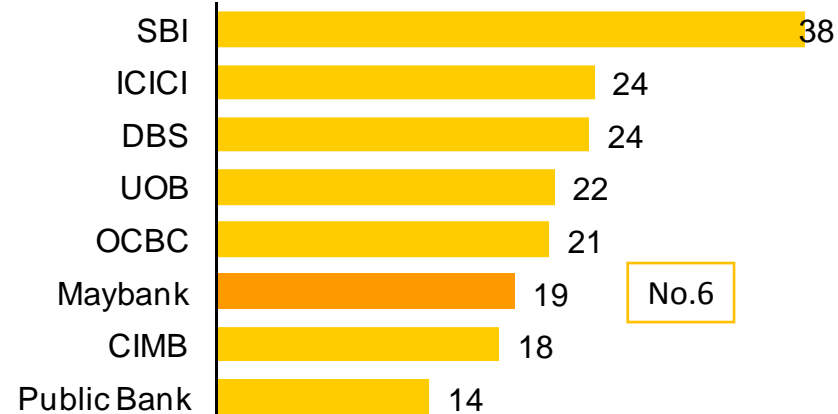
Net Loans and Deposits (USD bn): 30 June 2010



PATAMI (USD bn): (12 mths to June 2010)



Market Capitalisation (USD bn): 1 Sep 2010



Maybank

Based on exchange rate as at 1 Sept 2010

* As at 31 March 2010

**Overview:
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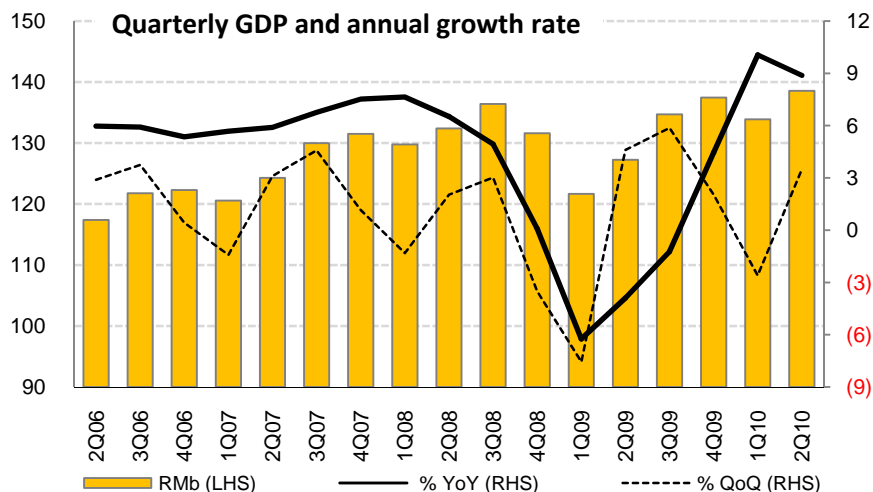
**Strategy:
The new House of Maybank**



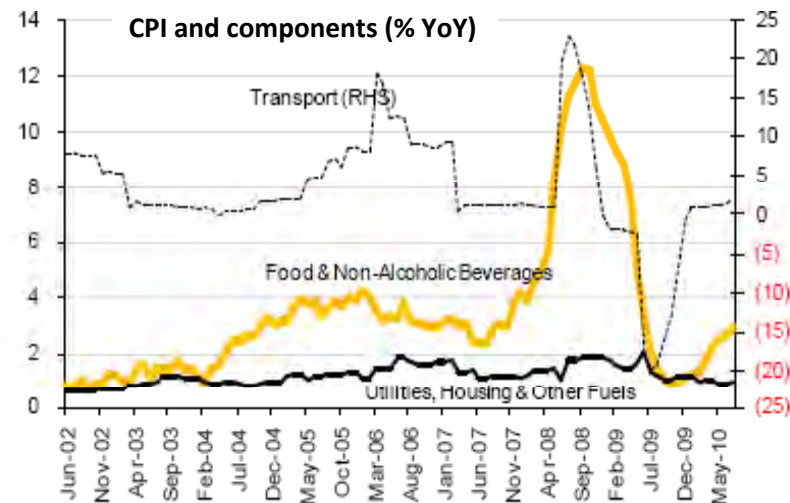
Malaysia: Economic Rebound



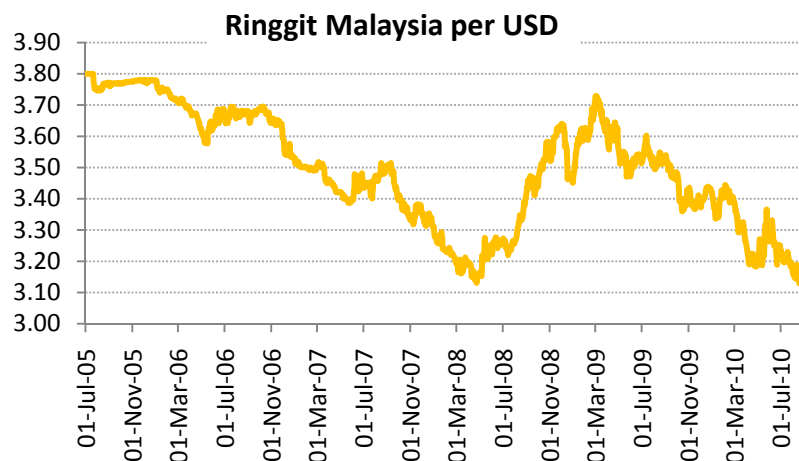
GDP to rebound with 7.5% growth in 2010; 6.1% in 2011



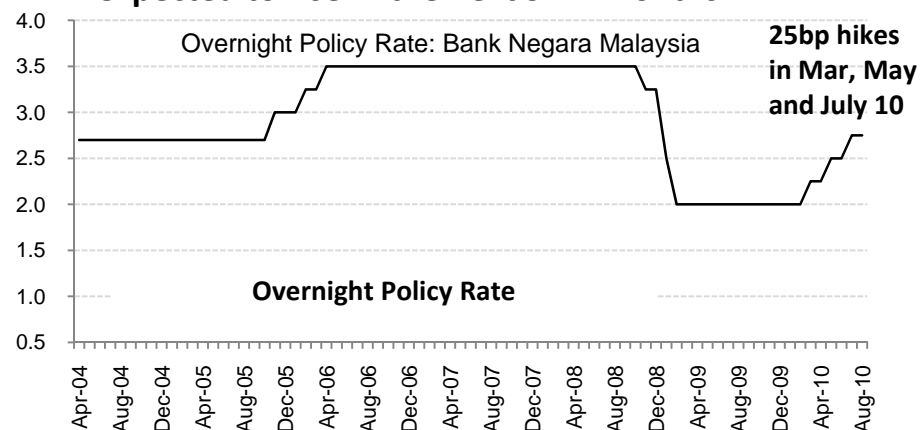
Inflation expected to rise to 2.0% in 2010 (2009: 0.6%)



Ringgit to expected to rise to RM3.10-3.15 by year end



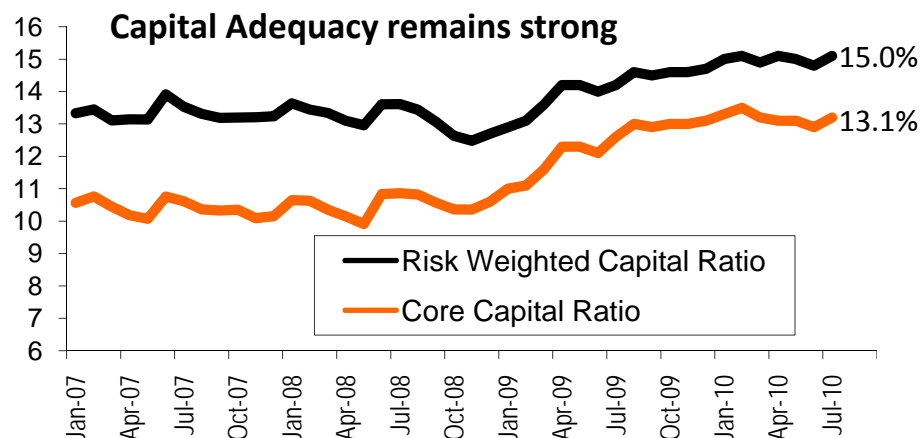
After July 8 hike to 2.75%, interest rate is not expected to rise in the next 9-12 months



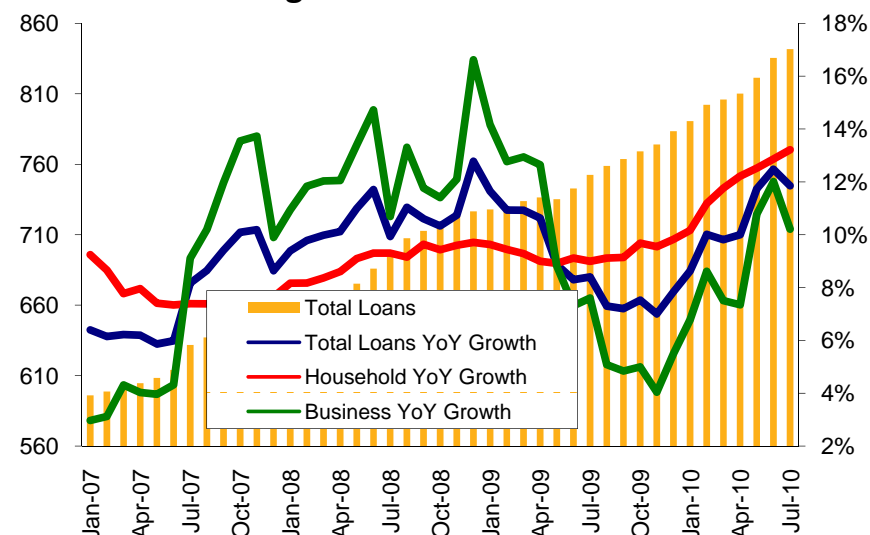
Malaysia: Banking Industry – strong fundamentals



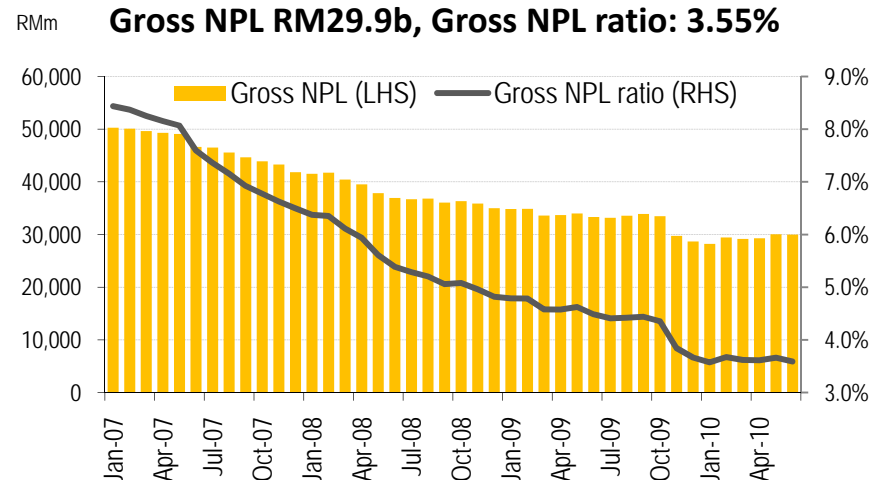
- Loans growth of 11.9% YoY (July 10) driven by household sector.
- Competition expected to stiffen with issuance of more commercial banking licenses to foreign banks, branch expansion of existing foreign banks and further consolidation of domestic banks.
- Net interest margin to remain relatively stable as improvement from interest rate hikes offset by competitive pressure for loans pricing.
- Growing prominence of Islamic Banking through asset growth and greater products and services.
- Improving asset quality with gross NPL at 3.55%
- Stable Tier I capital (13.1%) and Risk Weighted Capital Ratio (15.0%) but possible higher capital adequacy requirement pursuant to introduction of Basel III.



Total Loans grew 11.9% YoY for Jul 2010



Gross NPL RM29.9b, Gross NPL ratio: 3.55%

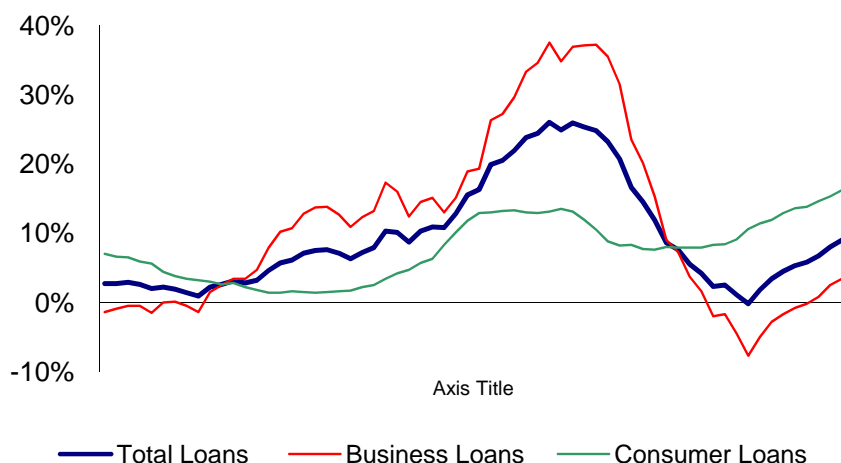


Singapore: Conducive Environment

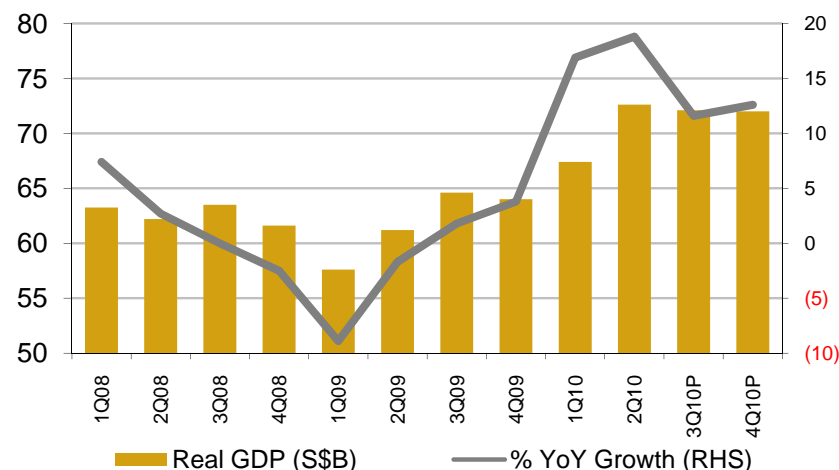


- Singapore expected to rebound in 2010 with GDP growth of between 13.0-15.0% and 4.0 – 6.0% in 2011.
- Inflation is likely to range between 2.5 – 3.5% in 2010
- Unemployment rate projected at 2.0 – 2.5% in 2010
- Loan growth recovery gaining traction, driven by housing loans and a pickup in corporate loans, particularly to the General Commerce Sector. Loans growth in 2009 of 3.4% expected to improve to 7-9% in 2010.
- Net interest margin (NIM) to narrow further in 2H10 due to prolonged low interest-rate environment and greater competition for loans and deposits. Average NIM expected at 1.8% to 2.1% in 2010, before rising to between 1.9% to 2.2% in 2011.

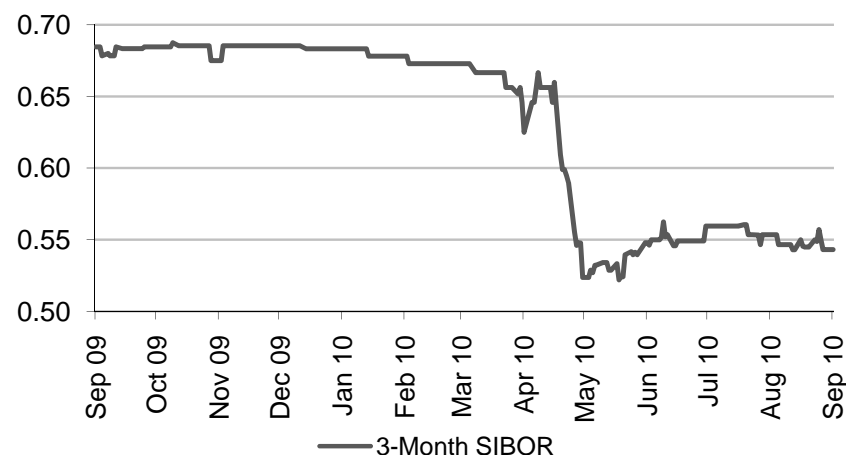
Total Loans expected to grow 7-9% in 2010



Real GDP growth of 13-15% in 2010; 4-6% in 2011



3-month SIBOR to range between 0.5-0.6% in 2H10

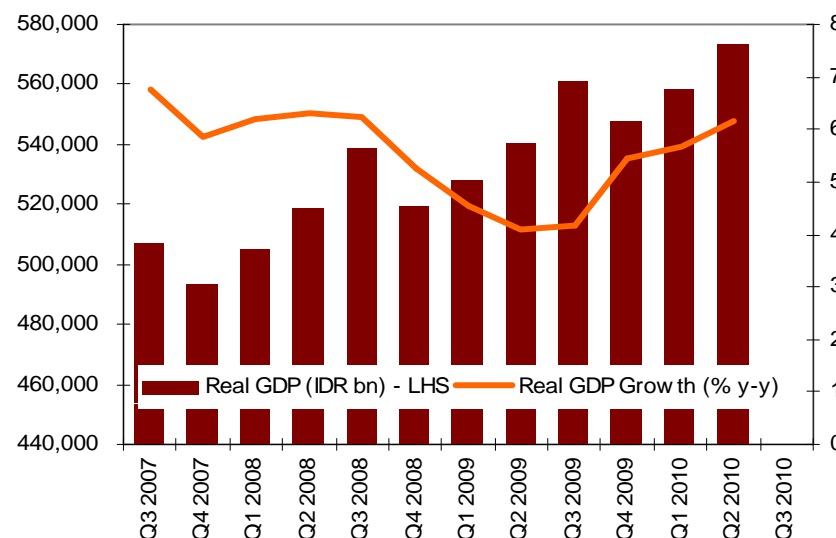


Indonesia: Continued Growth

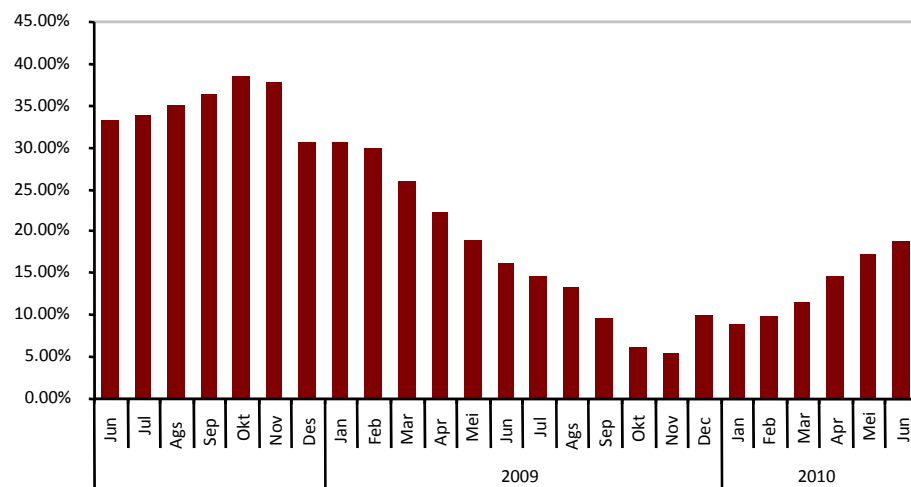


- We expect 2010 GDP growth to reach 6.05%, higher than the growth of 4.53% in 2009.
- Inflation rate for 2010 is expected to range between 6% to 6.2% from around 12% a year ago while the BI Rate is expected to remain at 6.5% in order to keep the economy's growth momentum
- USD/IDR is expected to hover around the 9,000 level as capital inflow lends support for currency stability.
- Loan growth is expected to reach 20% with the consumer segment driving growth.
- NPL is expected to remain at 3.7%

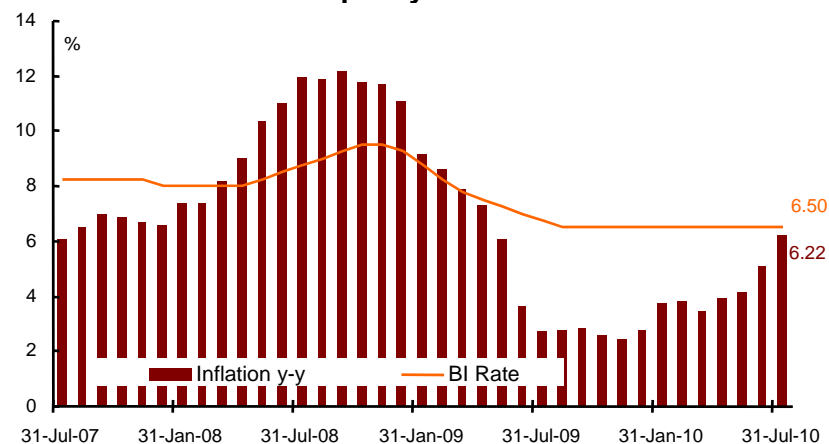
Real GDP Growth: picking up



Bank's loan growth: trending upwards



Bank Indonesia policy rate on hold at 6.5%



**Overview:
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Financial Performance: FY2010



- Record PATAMI for FY10 of RM3,818 million due to improved contribution across all key business segments.
- Quarterly PATAMI remained above RM900 million level.
- Group loans grew 10.3% YoY with domestic loans growth of 11%.
- Asset Quality continued to improve with Net NPL ratio declining to 1.22% from 1.36% the preceding quarter and 1.64% a year ago.
- Crossed regional milestone with total assets of RM336 billion (more than USD100 billion).
- Capitalisation remains strong with CAR* at 14.9% for the Bank and 14.6% for the Group.
- Normalised ROE of 13.6% exceeds our Headline KPI.

* Assuming full reinvestment of electable portion under the Dividend Reinvestment Plan

Reframing our Vision, Mission and Strategic Objectives



By 2015

Our Vision

To be a Regional Financial Services Leader



Our Mission

Humanising Financial Services from the Heart of ASEAN



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. Domestic Insurance Champion and emerging regional player
4. Truly regional organisation, with ~40% of pre-tax profit derived from international operations by 2015
5. Largest Islamic bank in ASEAN

New Group Organisation Structure to support aspirations



Priorities for FY2011



Community Financial Services

1. Grow market share of individual and non-retail deposits domestically and leverage on shared distribution synergies
2. Re-align SME market segment focus

Global Wholesale Banking

3. Ramp up universal wholesale banking model growth in core ASEAN markets
4. Strengthen transaction banking franchise
5. Grow investment banking capabilities and deals

Insurance & Takaful

6. Gain leadership in domestic insurance business

International

7. Grow assets, strengthen deposits base and expand branch network in Indonesia

Islamic Banking

8. Grow Islamic banking assets and deposits

Corporate / Enterprise Transformation Services

9. Improve business process and upgrade IT systems
10. Implement FRS 139 and refine Basel II use.

Bank Internasional Indonesia (BII)



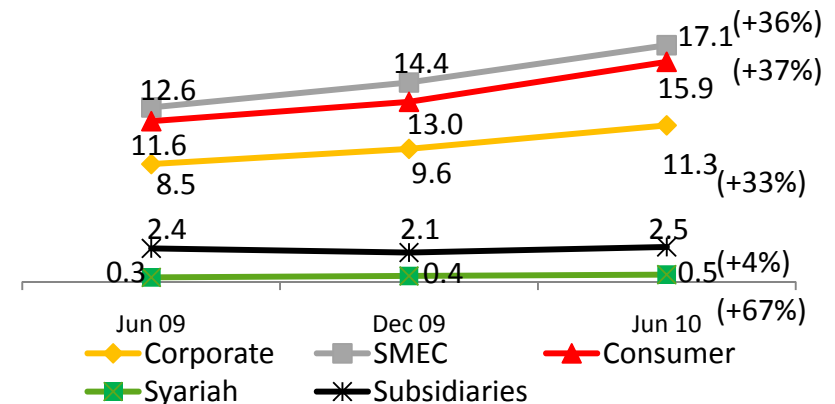
- By 2015, to become among Top 5 banks by assets & returns, with initiatives in 5 main areas:

1. Leading banker for transportation industry
2. USD Payment Bank
3. SME/Commercial: No. 1 in Supply Chain Financing
4. Corporate: No. 1 in Structured Trade Financing & Resource Based Industry
5. No. 1 in Credit Card

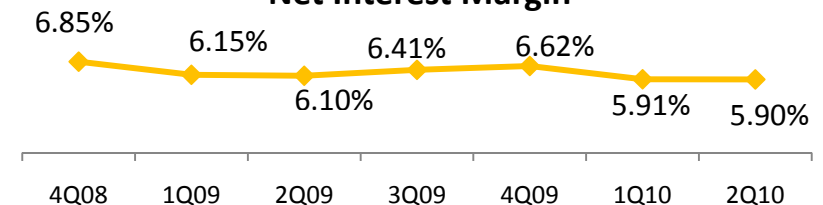
Other initiatives

- Strengthen infrastructure in IT and with branch expansion, from 294 branches to increase to 450 by end Jun 2012.
- Operate Islamic banking through Maybank Indocorp.
- BII, as one of the top 2 banks with dedicated 2 wheelers subsidiaries, is to improve WOM Finance's sales, asset quality and profitability as a top motorcycle financing provider.
- Leverage on subsidiaries to cross sell.
- Maintain and strengthen service differentiation.
- Build on synergy opportunities with Maybank.

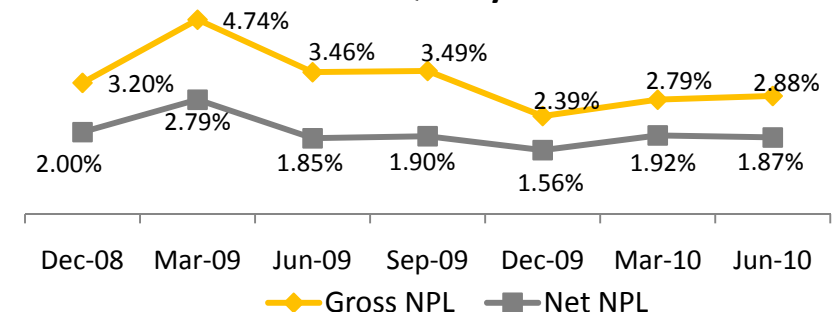
Gross Loans: Composition (Rp trillion) and growth



Net Interest Margin



Asset Quality



Prospects and KPIs



- **Recovering regional economies to spur demand** with loans growth of 12% in Malaysia, 24% at BII and 5% in Singapore.
- **International contribution is expected to increase** mainly from 2 key home markets of Singapore and Indonesia and leveraging on Global Wholesale Banking platform.
- **Islamic Banking** is identified as key differentiator with target financing growth of 25%.
- **Margins expected to be stable.**
- **The reframed vision and mission supported by new organisation structure** is expected to drive growth.
- **Investment in people, technology and processes** to realise vision and strategic objectives, with efforts to reduce costs through synergies and centre of excellence.
- **Dividend Reinvestment Plan in place to ensure robust capital adequacy.**

Headline KPIs	
Return on Equity	14%
Loans and Debt Securities Growth	12%

Other targets	
Loans Growth	
• Malaysia	12%
• Singapore	5%
• BII	24%
Net Interest Margin	Stable
Dividend Payout Ratio	40%-60%

Note: Loans growth for Singapore and BII are in local currency

**Financial Performance:
FY ending 30 June 2010**

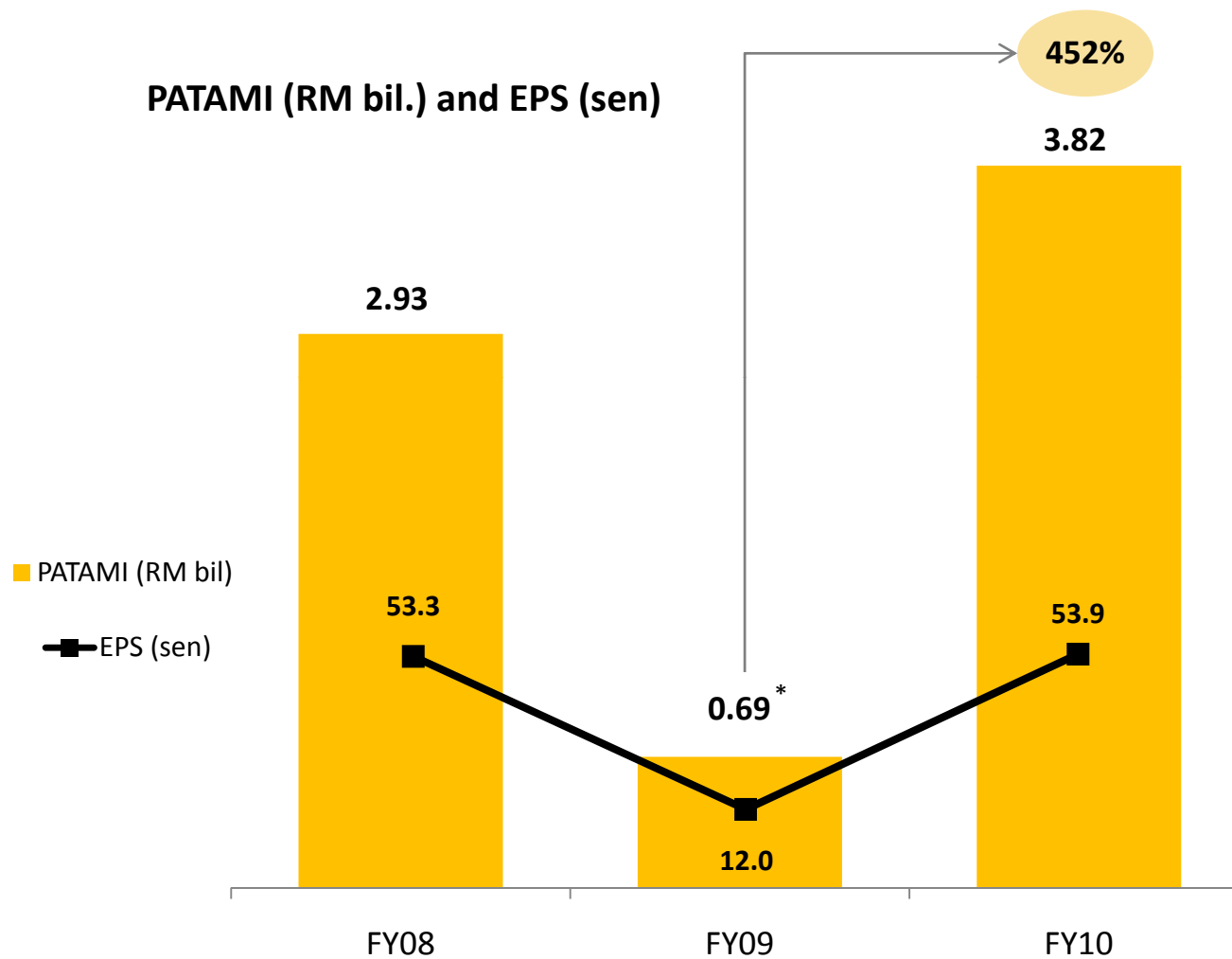
Business Review

**Country Review:
Singapore and Indonesia**

Appendix



Record profit for FY2010



* FY09 includes RM1.97 billion impairment of investments in BII and MCB

FY2010: Exceeding our targets



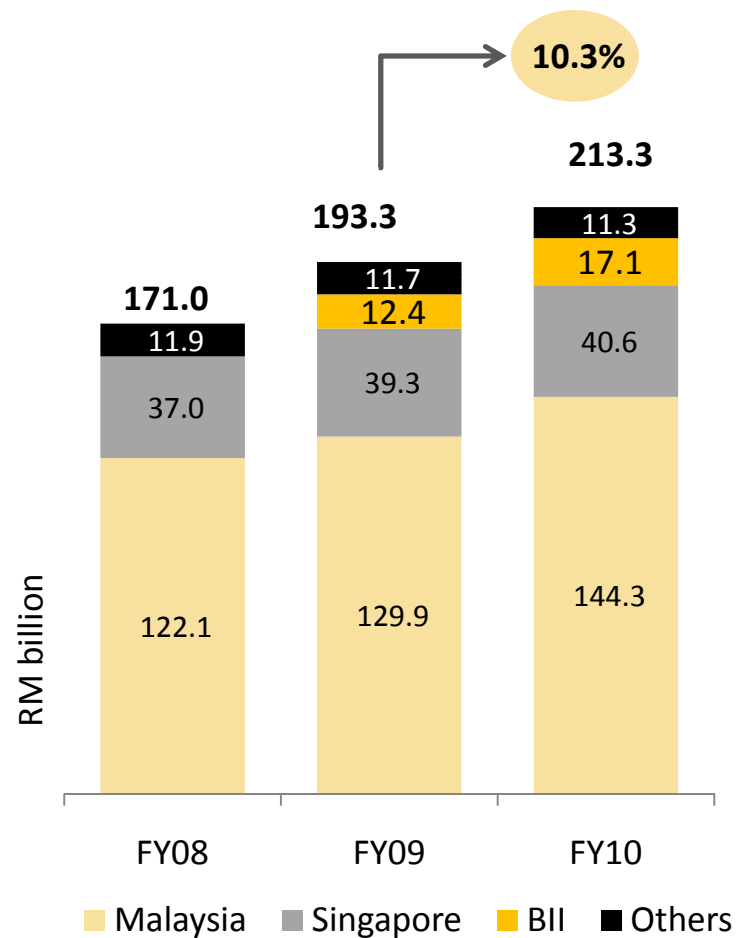
Headline KPIs	Targets	Achievements
Return on Equity	11% (revised to 13%)	13.6%
Revenue (net income) growth	8% (revised to 15% normalised)	22.4% (15.7% normalised)

Other targets	Targets	Achievements
Gross Loans growth	High single digit	10.3%
Net Interest Margin	Stable	+10 bp to 2.82%
Asset quality	Charge off rate: 70-75 bps	53 bps
Dividend	Dividend payout : 40-60%	76.5%

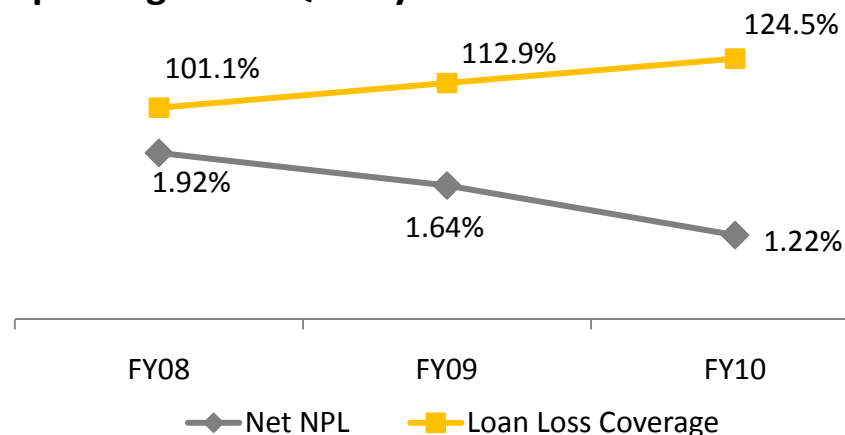
Exceeding our targets



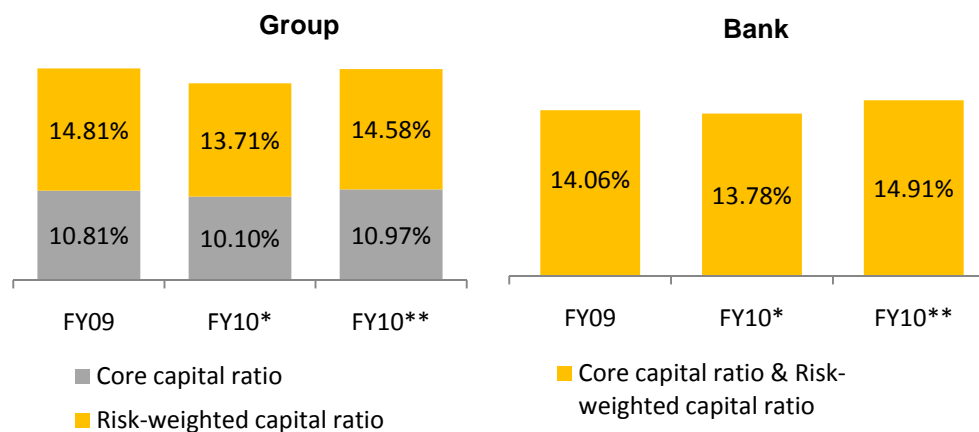
Gross loans growth supported by strong business in Malaysia and commendable growth of BII



Improving Asset Quality



Robust Capital Adequacy



* Entire electable portion paid in cash under Dividend Reinvestment Plan (DRP)

** Entire electable portion reinvested under DRP

PATAMI rose to RM3.8 billion



RM million	FY10 30 Jun 10	FY09 30 Jun 09	YoY change	4Q10 30 Jun 10	3Q10 31 Mar 10	QoQ change
Net interest income	6,770.9	5,919.5	14.4%	1,792.2	1,668.0	7.4%
Income from Islamic Banking	1,434.7	1,224.3	17.2%	355.8	341.5	4.2%
Non-interest income	4,666.0	3,375.2	38.2%	1,127.2	1,178.8	-4.4%
Total net income	12,871.7	10,519.0	22.4%	3,275.1	3,188.3	2.7%
Overhead expenses	(6,412.1)	(5,559.2)	15.3%	(1,616.4)	(1,586.1)	1.9%
Loan Loss Provision & Impairment on securities	(1,211.0)	(1,896.3)	-36.1%	(334.6)	(173.0)	93.4%
Operating Profit	5,248.6	3,063.5	71.3.3%	1,324.1	1,429.1	-7.4%
Write off and impairment losses on goodwill and investment	-	(1,972.6)	-	-	-	-
Share of profits in associates	121.8	99.5	22.4%	35.0	26.0	34.6%
Profit Before Tax	5,370.4	1,674.3	220.8%	1,359.1	1,455.1	-6.6%
PATAMI	3,818.2	691.9	451.9%	912.5	1,030.4	-11.4%
Normalised PBT	5,012.0	3,806.9	31.7%	1,416.7.7	1,219.8	16.1%

Normalised PBT for FY10 grew 31.7% YoY



RM million	FY10	FY09	YoY
Profit Before Tax (PBT)	5,370.4	1,674.3	220.8%
Unrealised (gain)/losses on derivatives	(306.2)	248.2	-
Forex MTM (gain) / losses	(145.6)	130.5	-
Amortisation of BII's Customer Deposits Intangibles	93.4	71.7	-
Impairment of BII and MCB	-	1,972.6	-
BII related acquisition items	-	(290.4)	-
Normalised PBT	5,012.0	3,806.9	31.7%

Encouraging loans growth well funded by growth in deposits

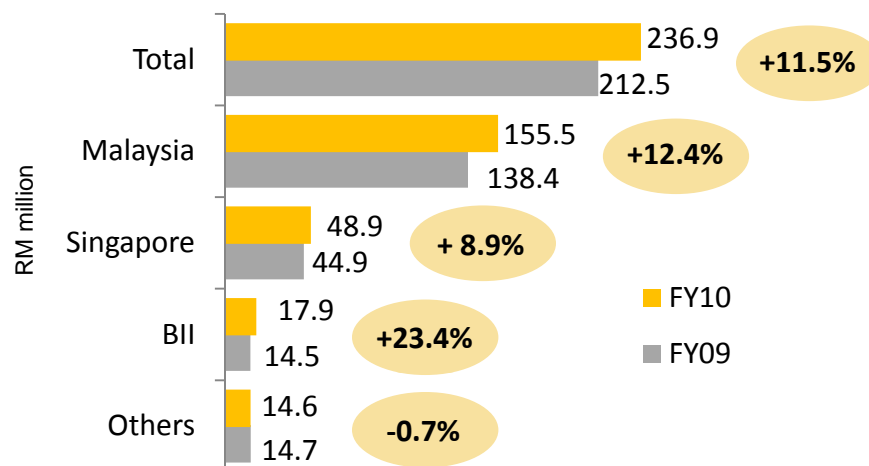


Loans driven by stronger consumer and BII loans growth

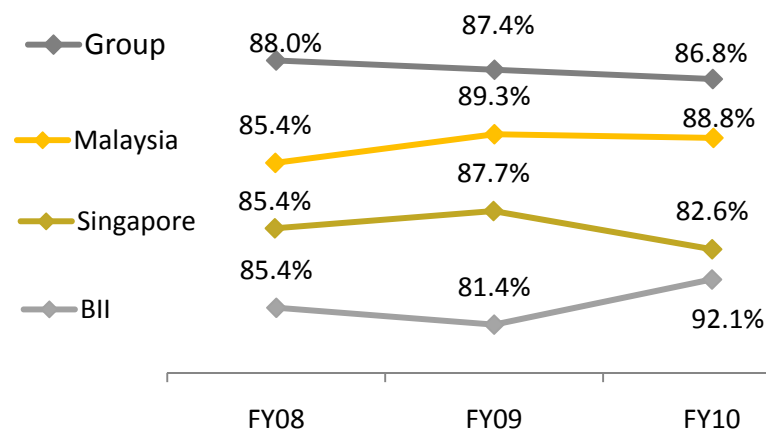
RM billion	Jun 10	Jun 09	YoY Growth
Domestic	144.3	129.9	11.0%
<i>Consumer, of which</i>	<i>72.2</i>	<i>62.8</i>	<i>15.0%</i>
Securities	14.7	11.4	28.6%
Vehicles	22.5	19.8	13.2%
Residential	26.3	24.6	6.6%
Credit Card	4.1	3.6	16.0%
Business and Corporate	72.1	67.1	7.4%
Overseas	69.0	63.4	8.8%
S'pore (SGD b)	17.5	16.2	8.6% (3.4%*)
BII (Rp trillion)	47.3	35.5	33.3% (37.7%*)
Others	11.3	11.7	-3.7
Gross Loans	213.3	193.4	10.3%

* Growth in Ringgit terms

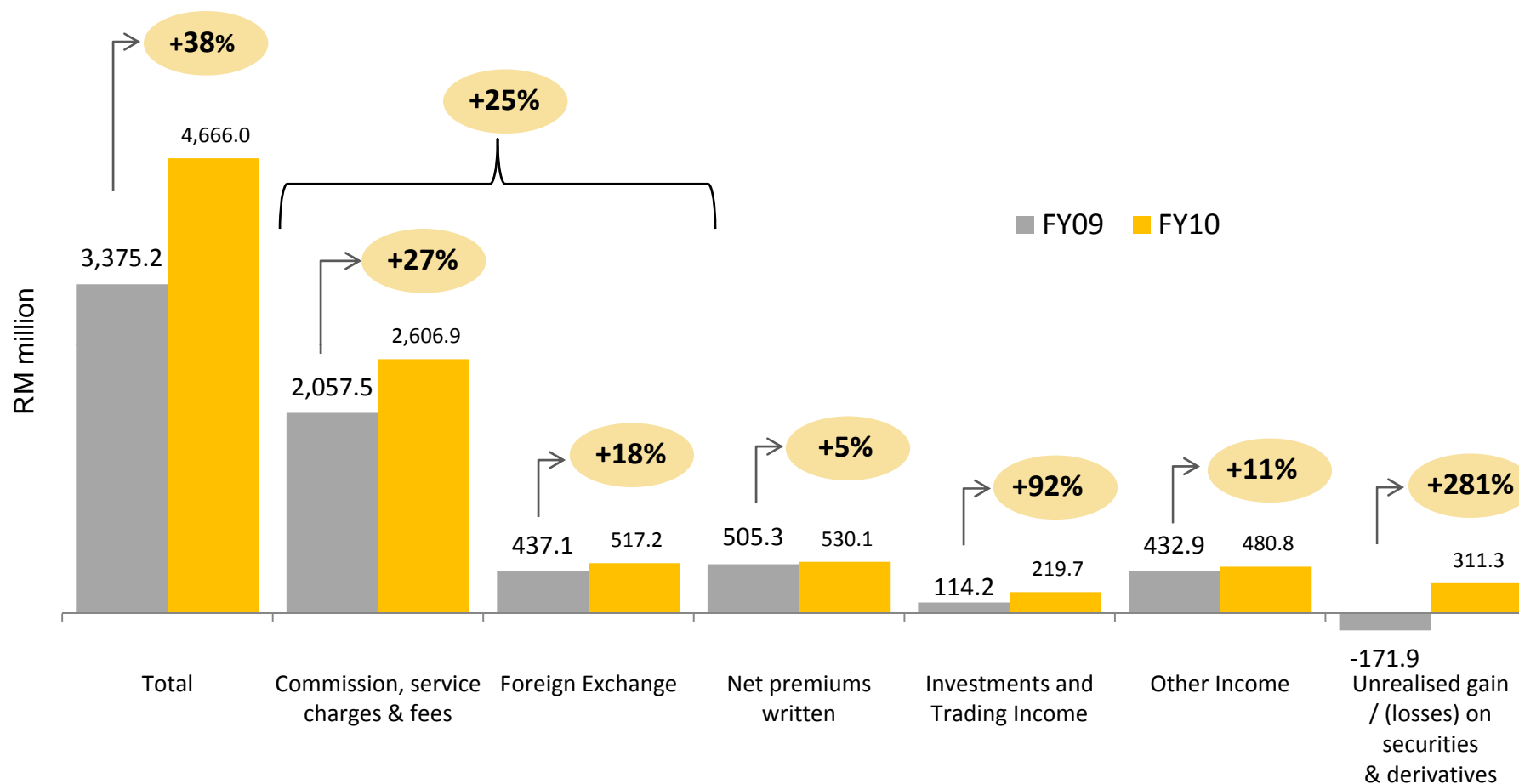
Deposits growth



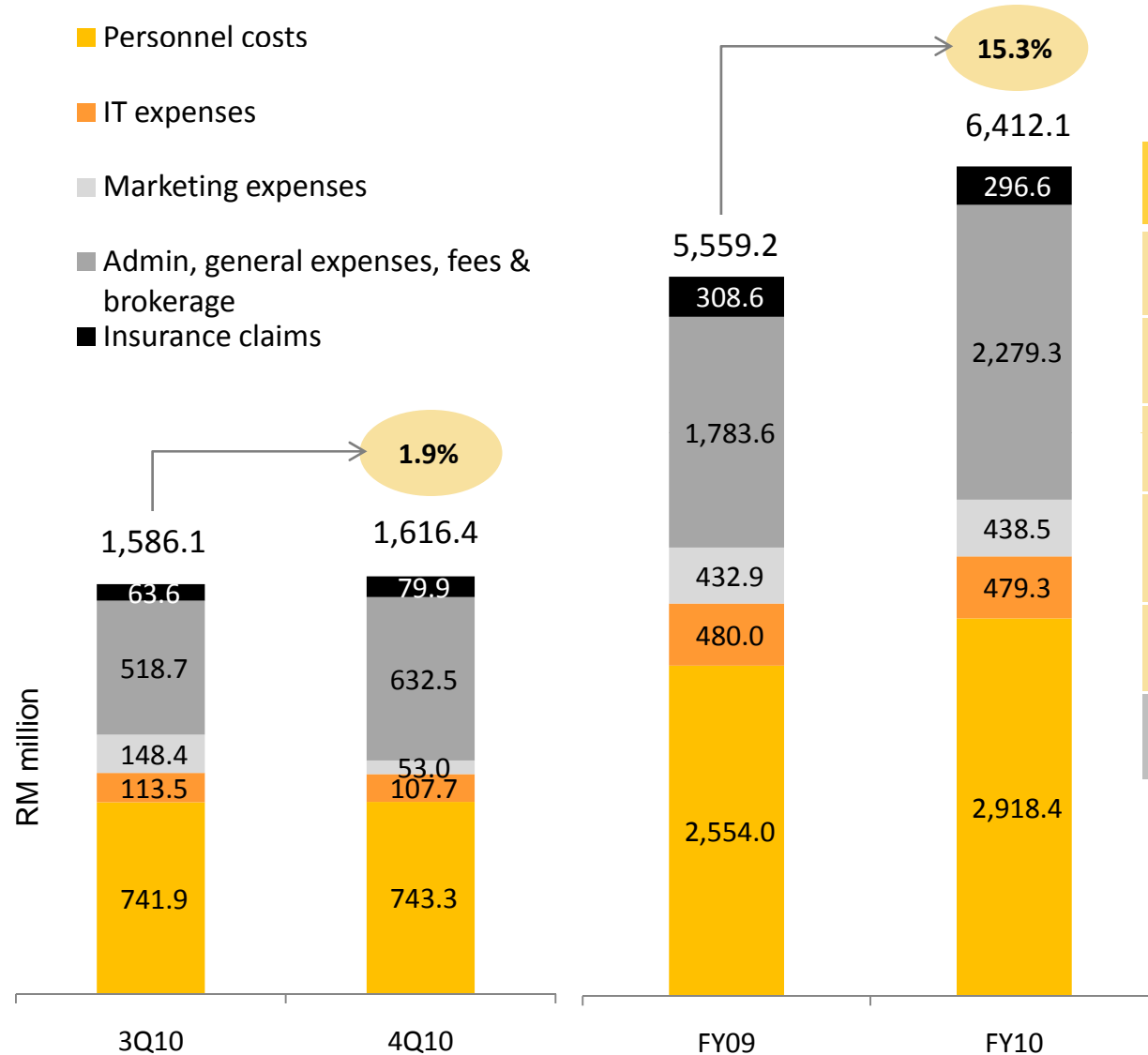
Loans-to-Deposit ratio



Non-Interest Income driven by commission, service charges, fees and forex



Expenses grew slower than revenue growth

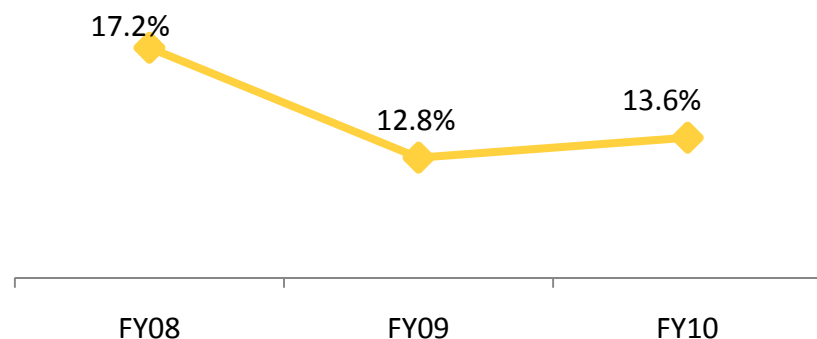


Change	QoQ %	YoY %
Personnel costs	0.2%	14.3%
IT expenses	-5.1%	-0.1%
Marketing expenses	-64.3%	1.3%
Admin, general expenses & fees & brokerage	21.9%	27.8%
Insurance claims	25.5%	-3.9%
Total	1.9%	15.3%

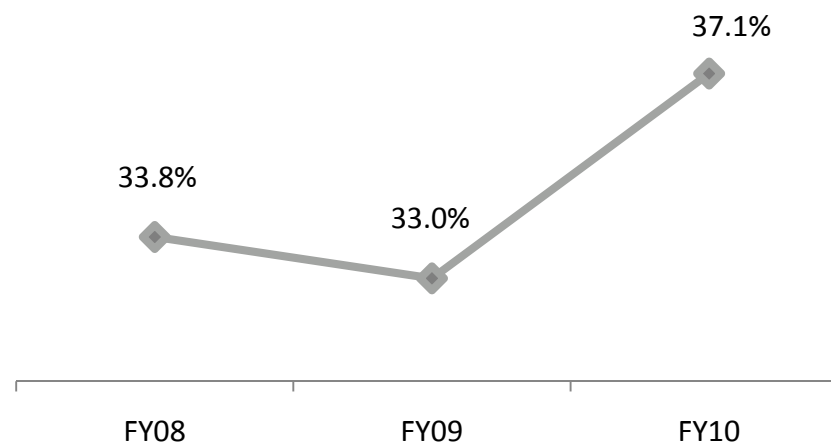
Other key ratios continued to improve



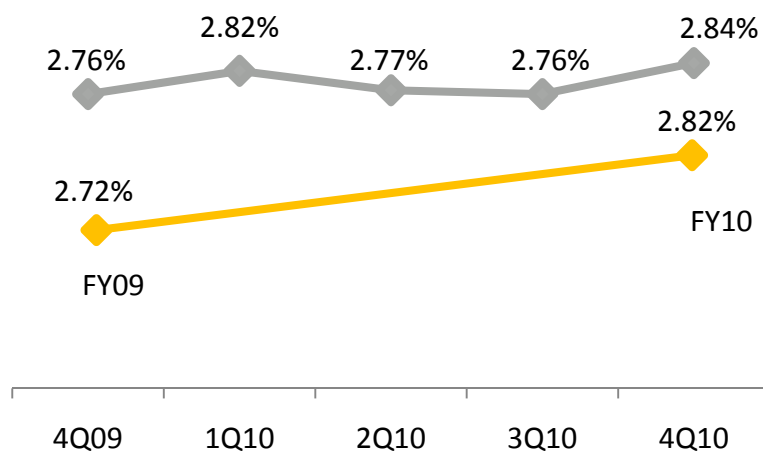
ROE on normalised basis driven by higher revenue



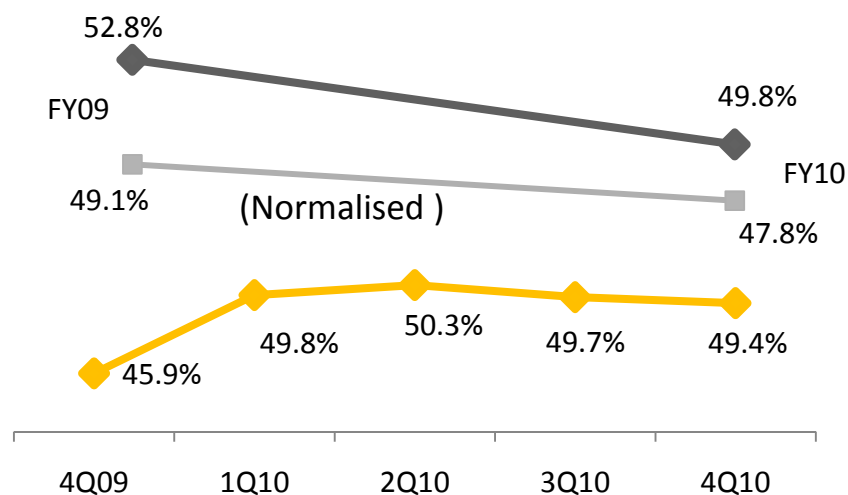
Fee to Income strong compared to last year



Net Interest Margin driven by OPR hikes



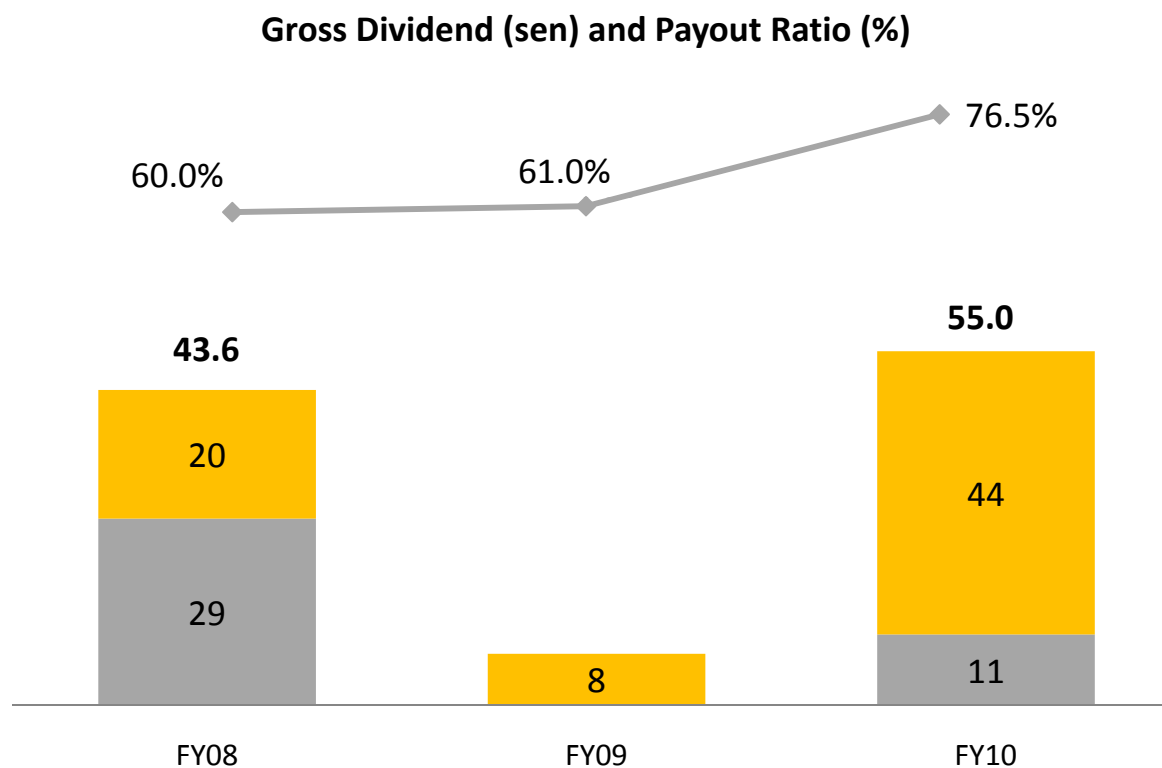
Cost to Income declined YoY



Higher dividend payout



- Final gross dividend payout of 44 sen (33 sen net) subject to Dividend Reinvestment Plan
- Net dividend of 33 sen = 3 sen cash portion + 30 sen electable portion



FY08 full year dividends are adjusted for rights issue

**Financial Performance:
FY ending 30 June 2010**

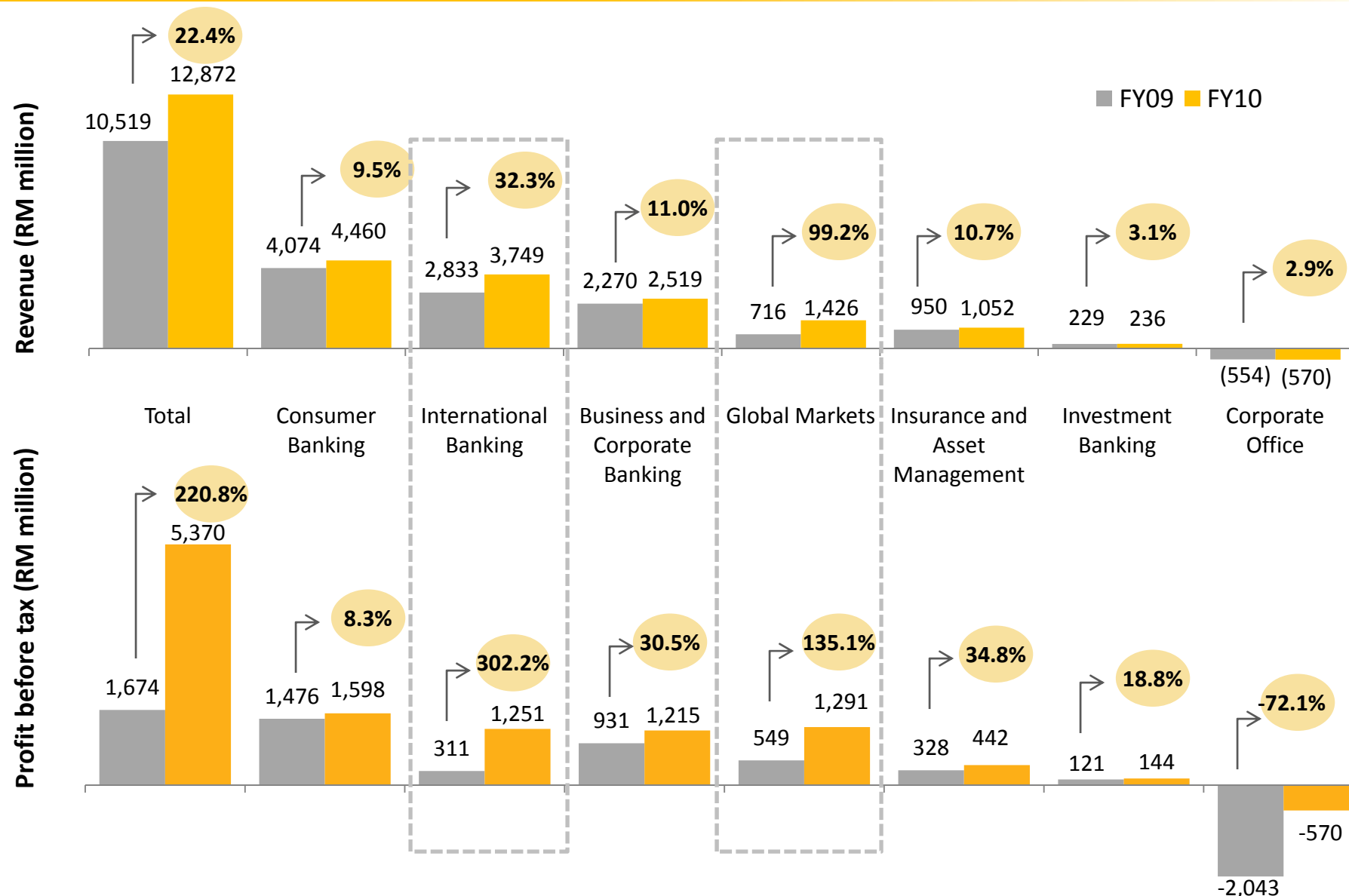
Business Review

**Country Review:
Singapore and Indonesia**

Appendix



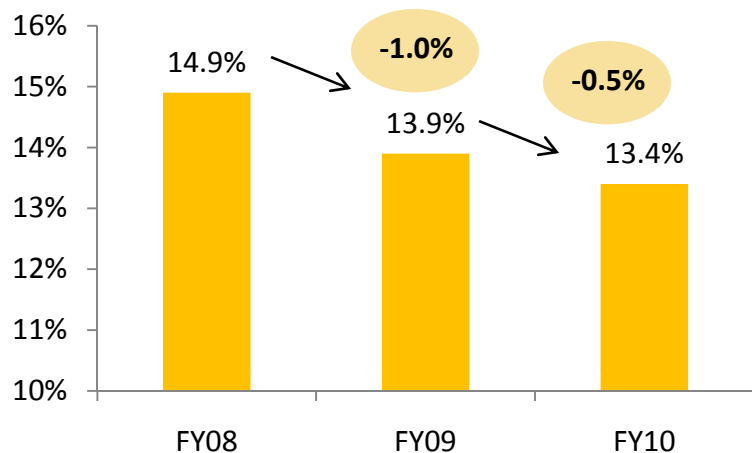
Improved performance across all business segments



Consumer Banking: Housing Loans and Auto Loans

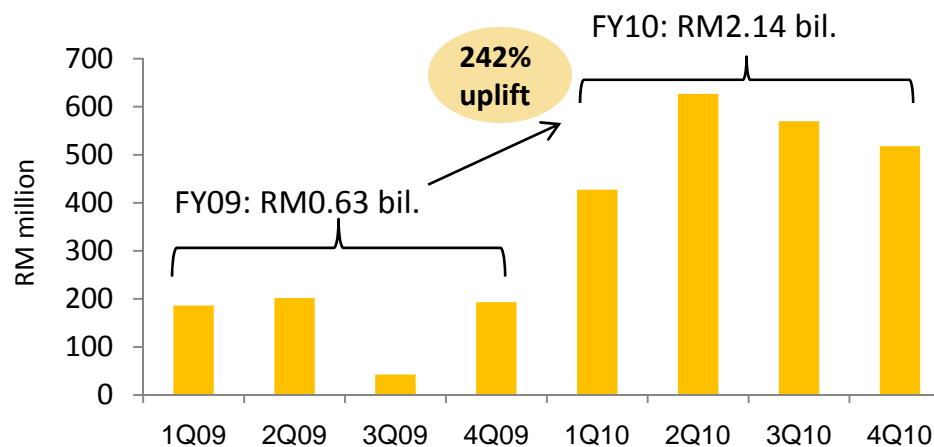


Housing Loans market share stabilising

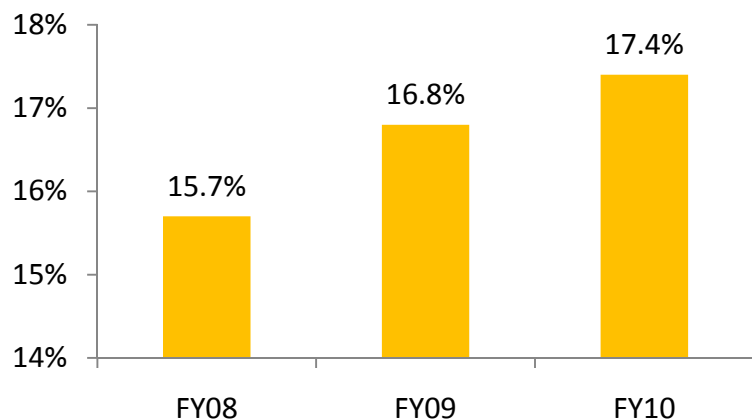


Housing includes other mortgage loans

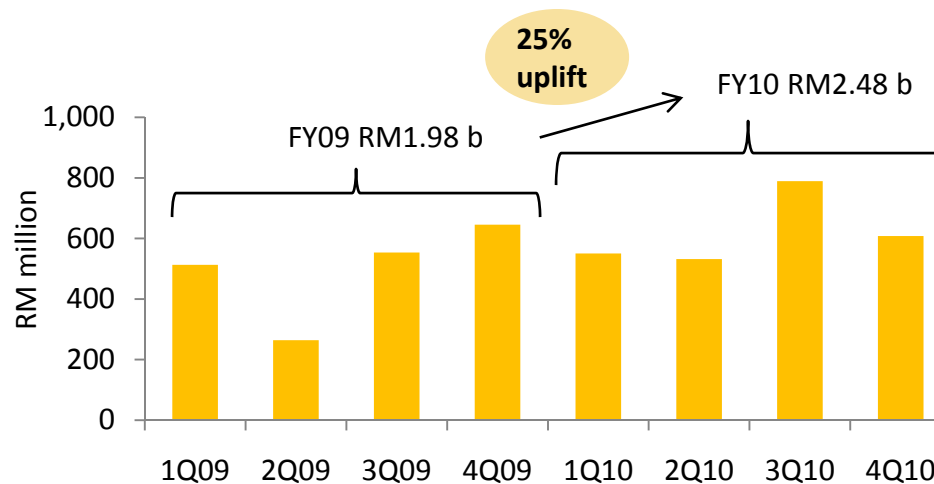
Uplift in new housing loans



Improving auto loans market share



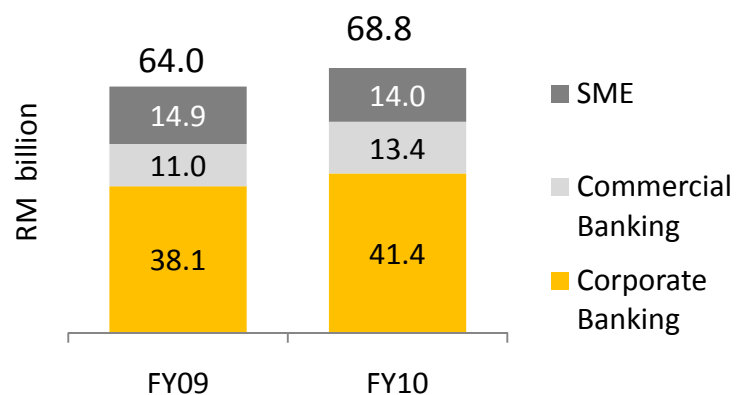
Uplift in new auto Loans



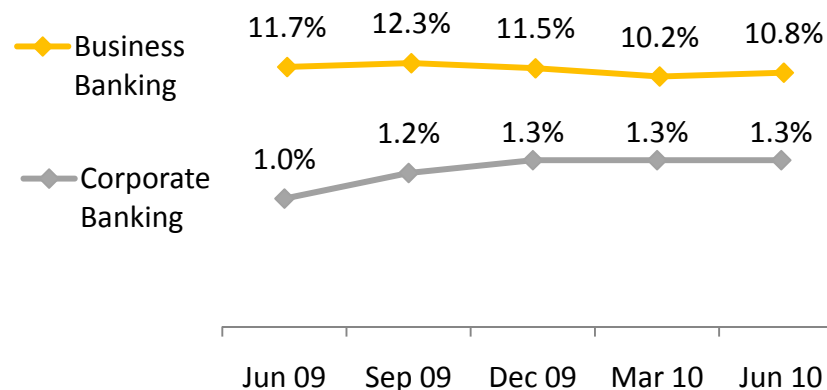
Business and Corporate Banking



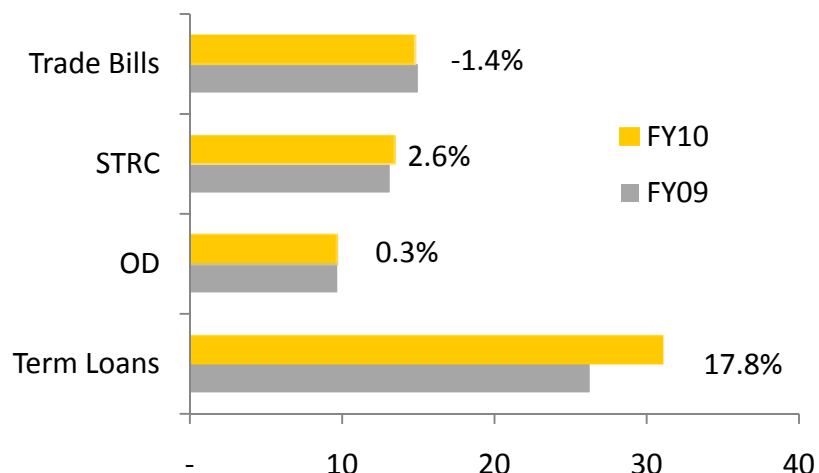
Loans growth led by Commercial and Corporate Banking



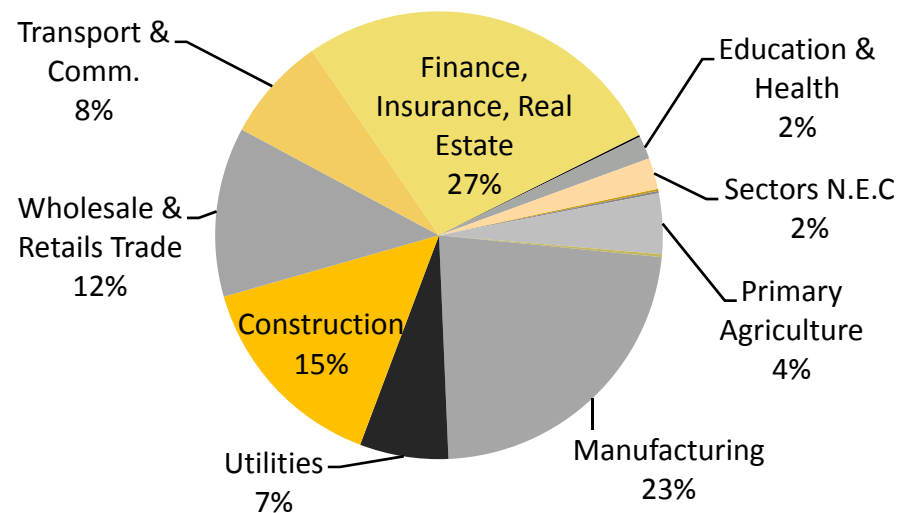
Improvement in Asset Quality (Gross NPL ratio)



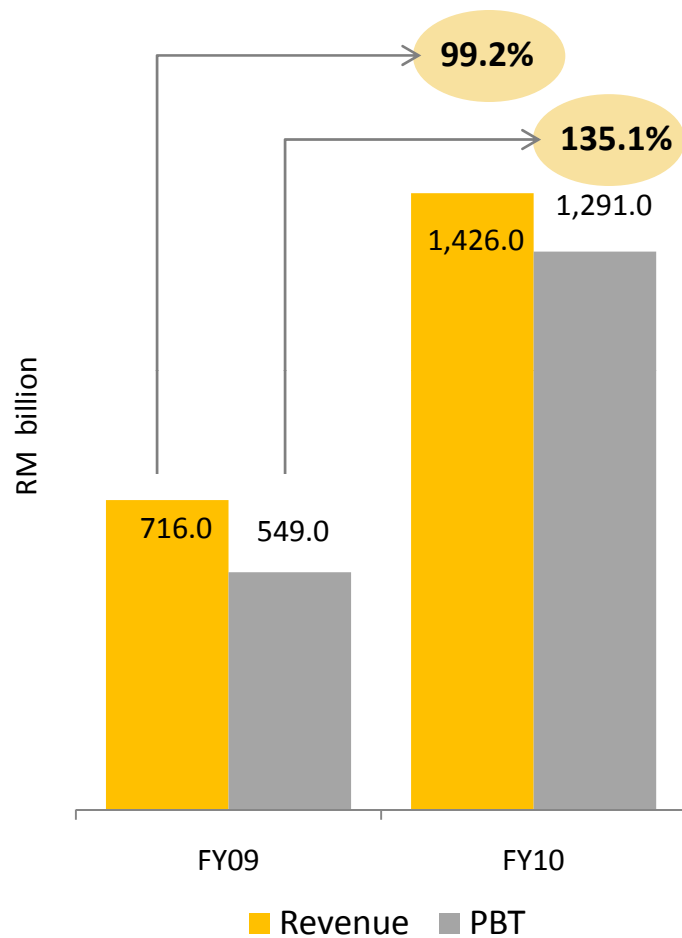
Growth spearheaded by term loans



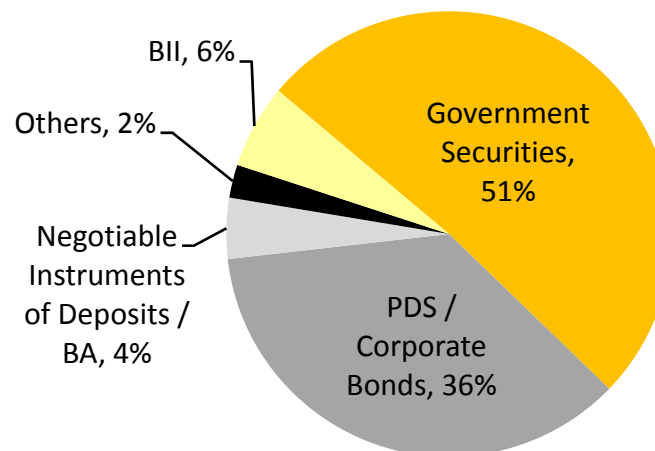
Diversified loans by economic sector



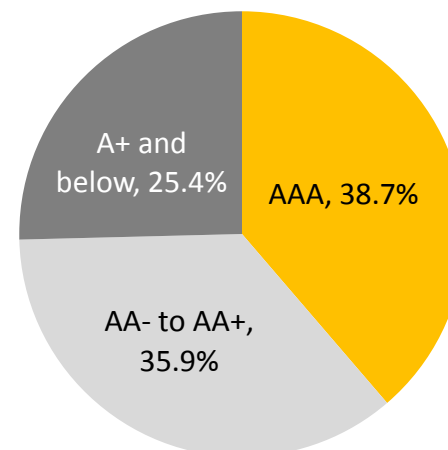
Strong growth in Revenue and PBT



Securities Portfolio Total RM54.2 billion



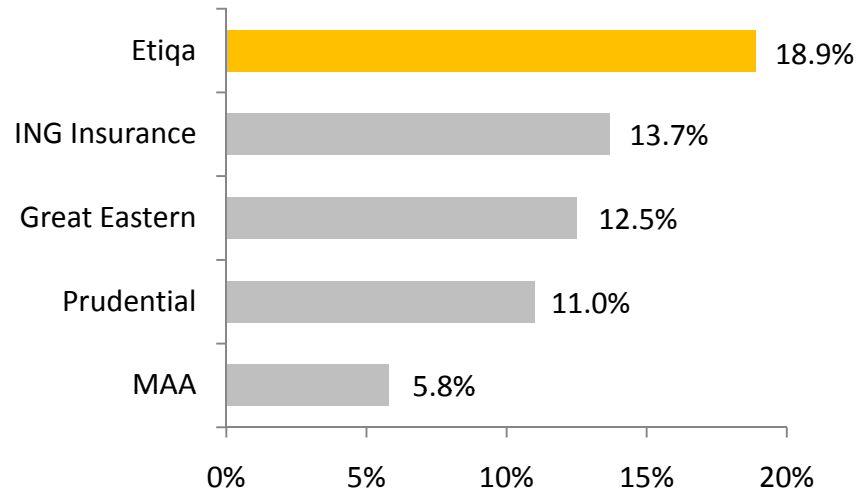
Credit Rating for Private Debt Securities in Malaysia



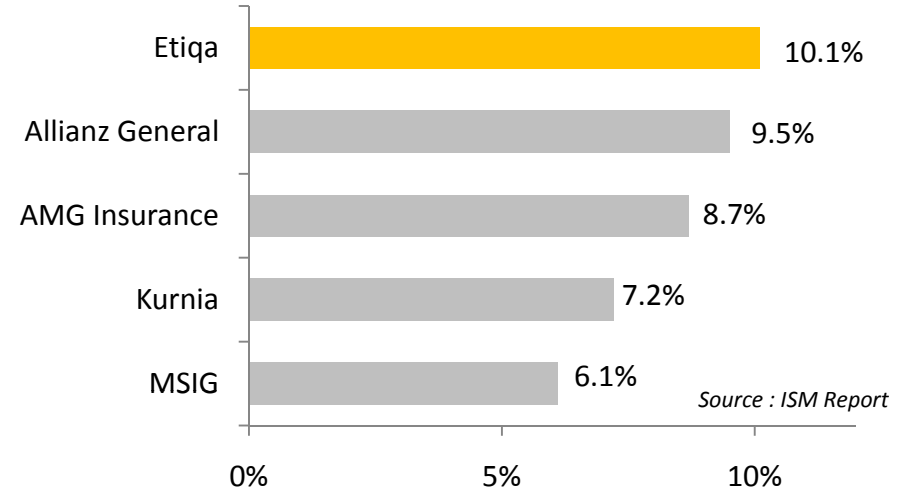
Insurance and takaful



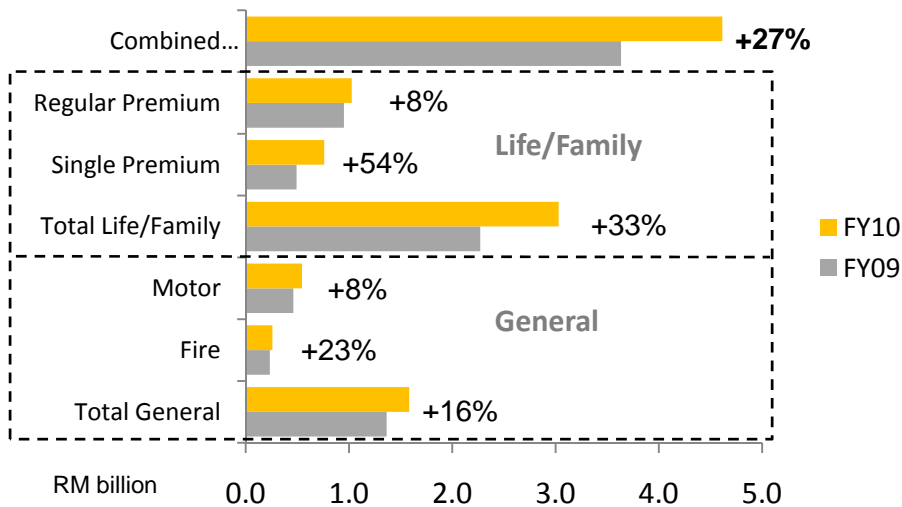
Market Share: No. 1 in Life/Family (new business)



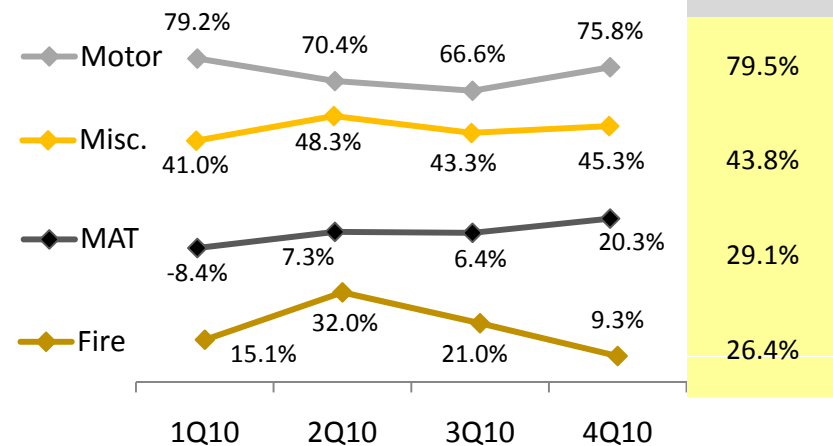
Market Share: No. 1 in General



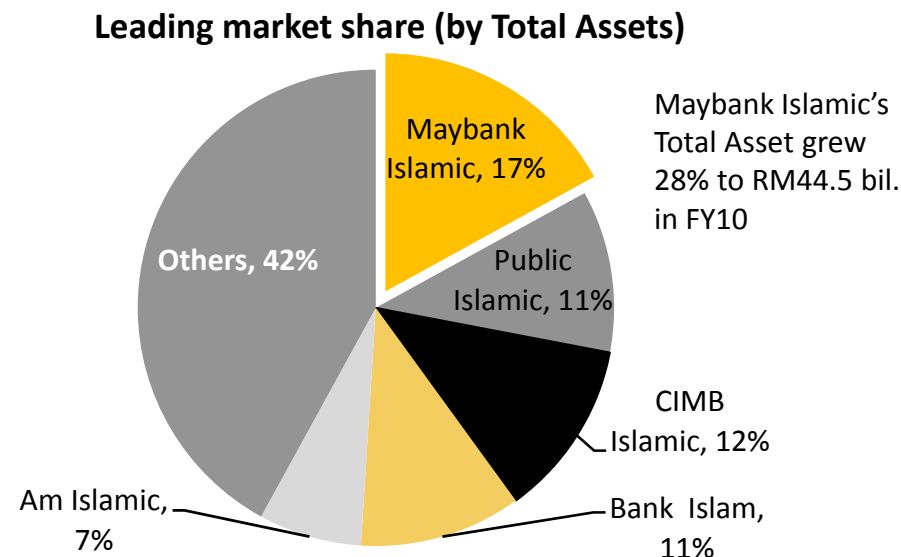
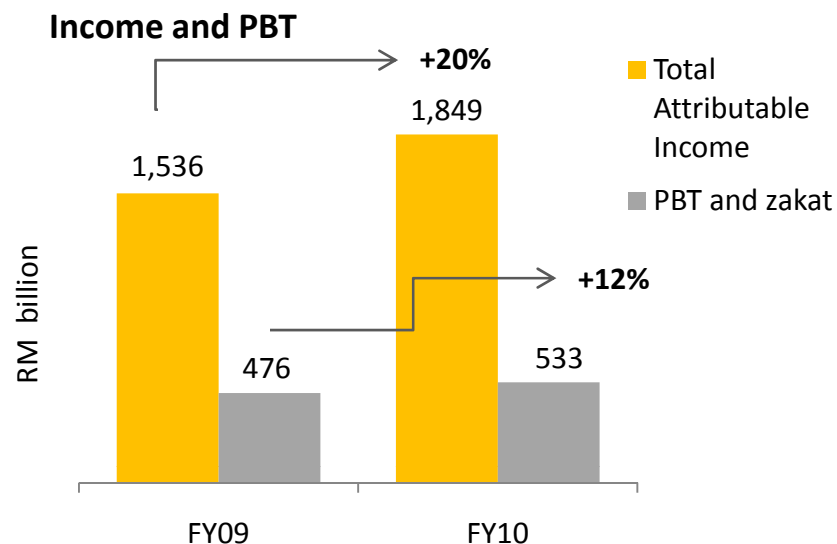
Combined Gross Premium grew 27% YoY



Overall Loss Ratio Lower Than Industry 55.3% (Maybank) vs 61.3% (Industry)

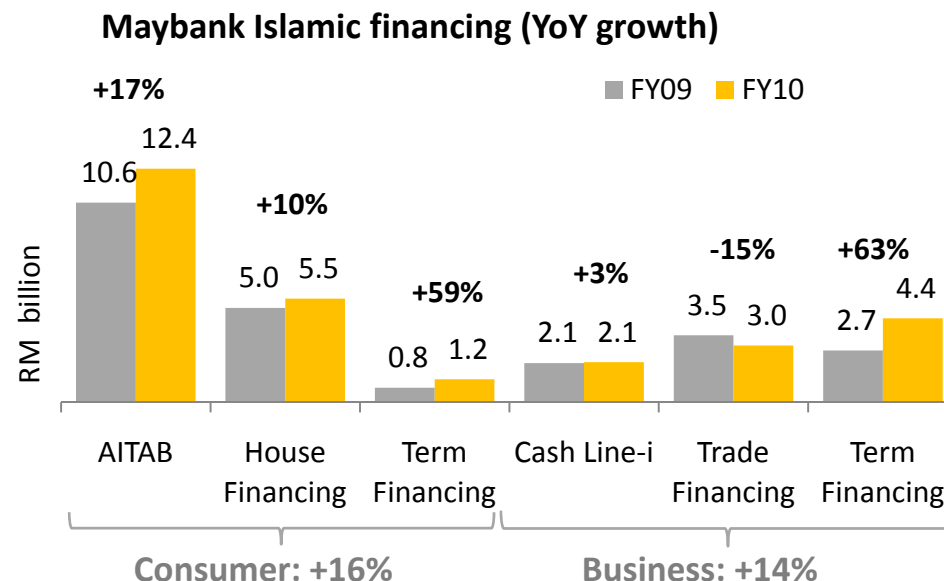


Islamic Banking



Improving key ratios for Maybank Islamic

	FY10	FY09
Financing to Deposits Ratio	97.0%	105.0%
Islamic Financing to Total Domestic Loans	24.2%	20.5%



**Financial Performance:
FY ending 30 June 2010**

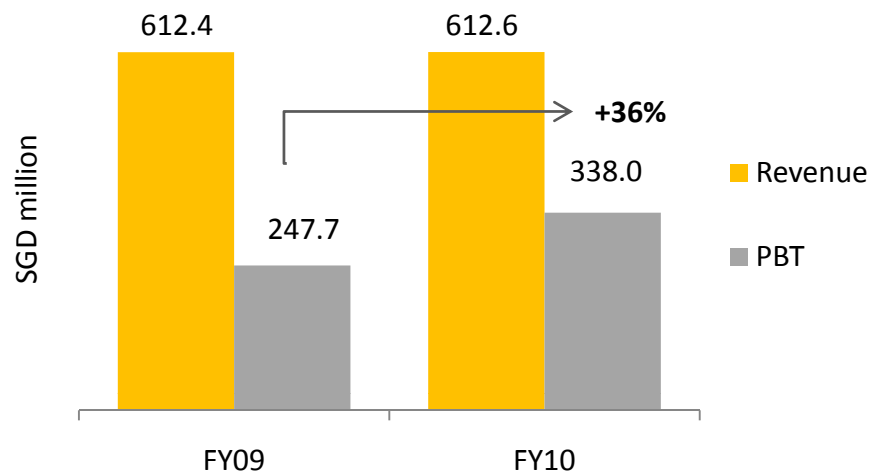
Business Review

**Country Review:
Singapore and Indonesia**

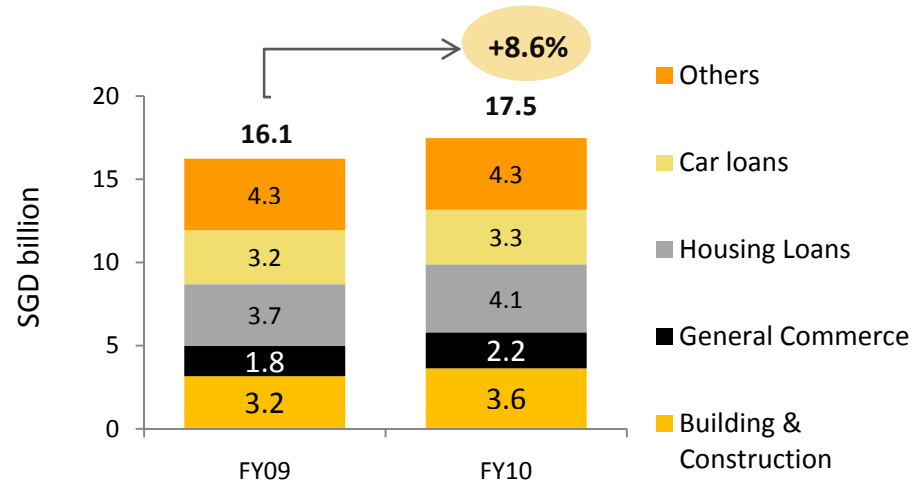
Appendix



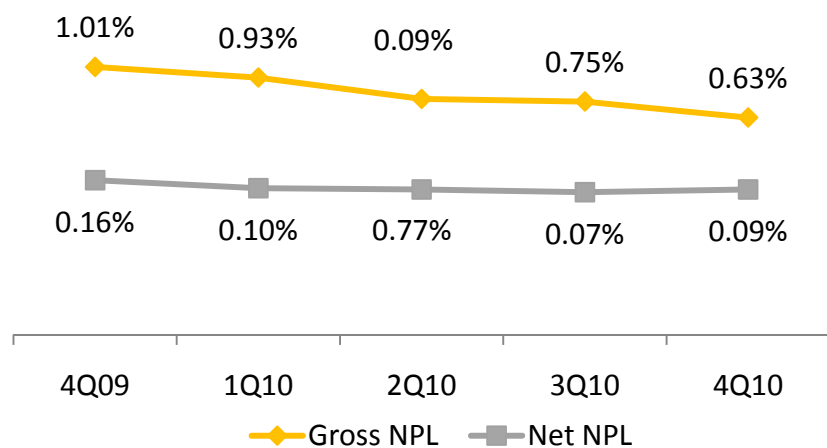
PBT rose 36% yoy



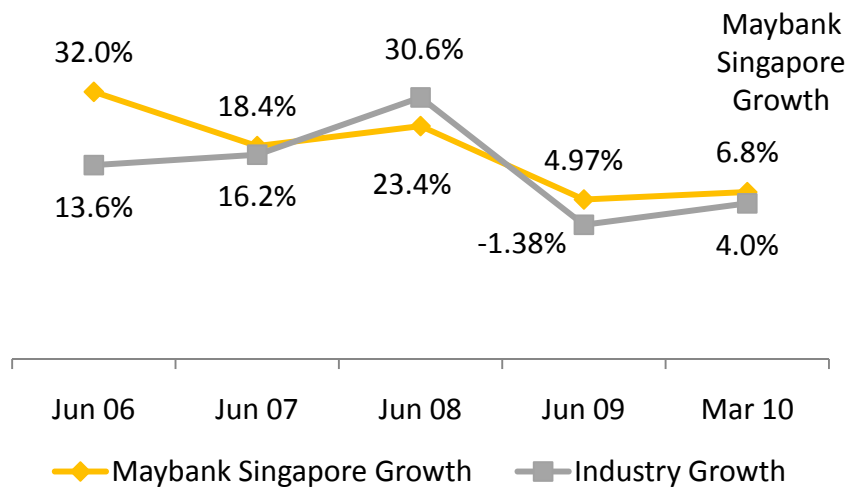
Diversified Loan Portfolio



Asset Quality improving



Loans Growth exceeds Industry



Income Statement

Rp Billion	Jul 09-Jun 10 Contribution	Jul 08-Jun 09 Contribution
Interest income	6,065	4,915
Interest expense	(2,753)	(2,727)
Net interest income	3,312	2,188
Non-interest income	1,762	1,187
Gross Operating income	5,074	3,375
Operating expenses (excluding prov.)	(3,419)	(2,147)
Operating income before provision	1,655	1,228
Provisions	(1,048)	(1,082)
Profit before taxation and zakat	607	146
Net profit	498	14

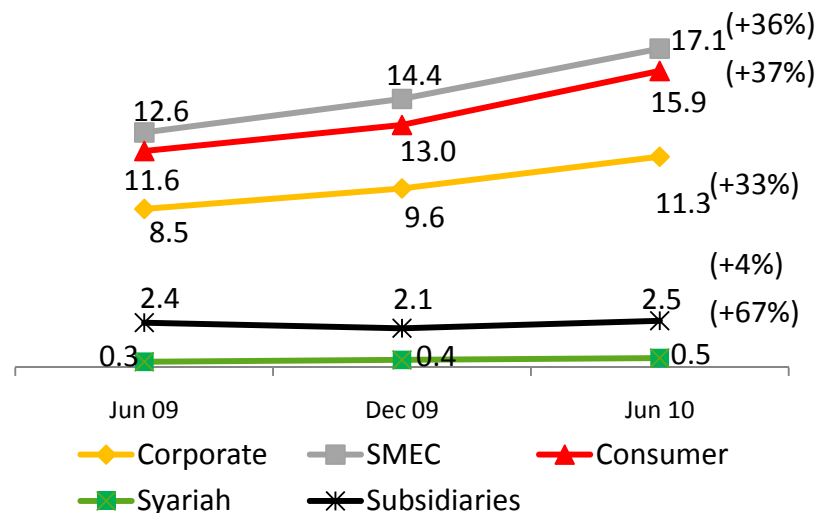
Note:

- Based on income statement consolidated into Group accounts.
- 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.

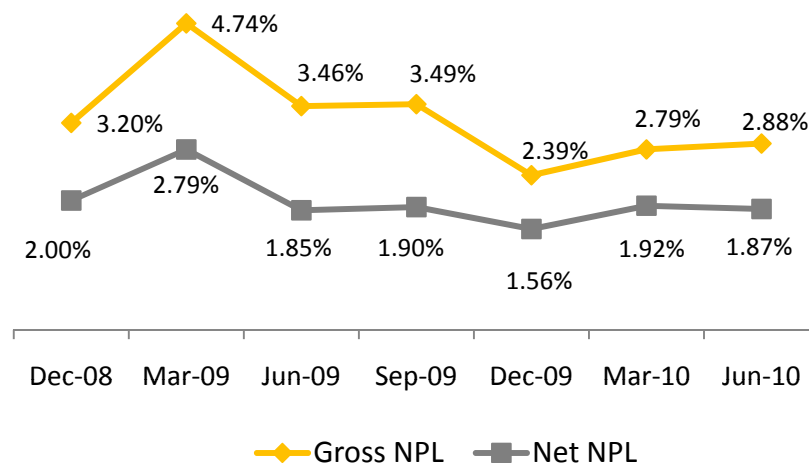
Bank Internasional Indonesia



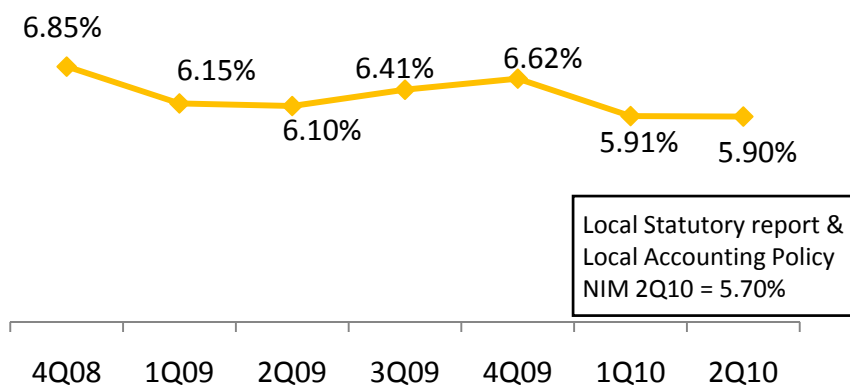
Gross Loans: Composition (Rp trillion) and growth



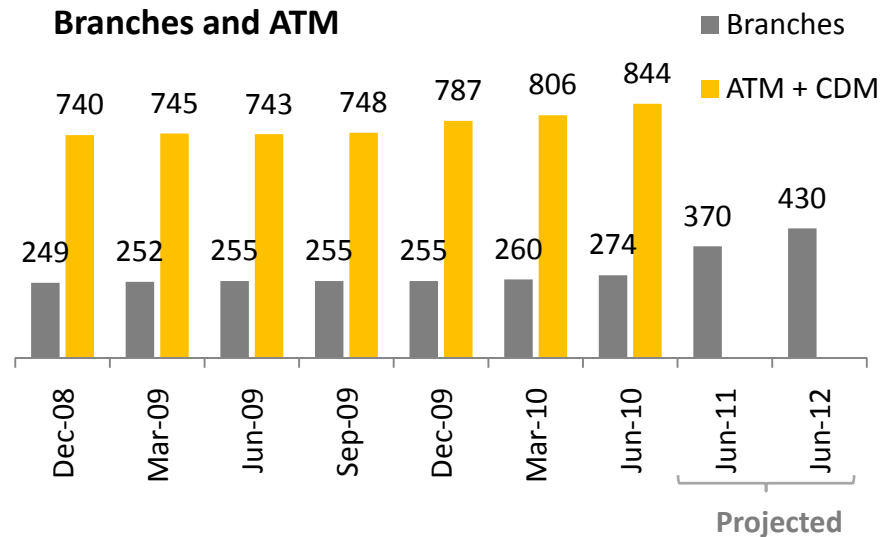
Asset Quality



Net Interest Margin



Branches and ATM



Appendix

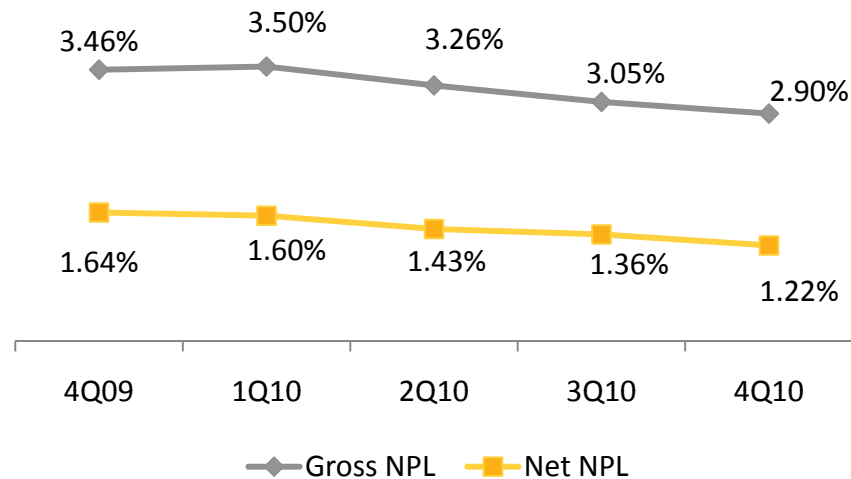
- 43. Asset Quality
- 44. Capital Adequacy
- 45. Consumer Banking: Housing Loans and Auto Loans
- 46. Consumer Banking: Cards
- 47. Investment Banking
- 48. Investment Banking: Notable Deals
- 49. Maybank Group's Regional Network
- 50. Regional Expansion
- 51. Bank Internasional Indonesia (BII)
- 52. BII: WOM Finance
- 53. MCB Bank
- 54. Illustration of DRP Computation



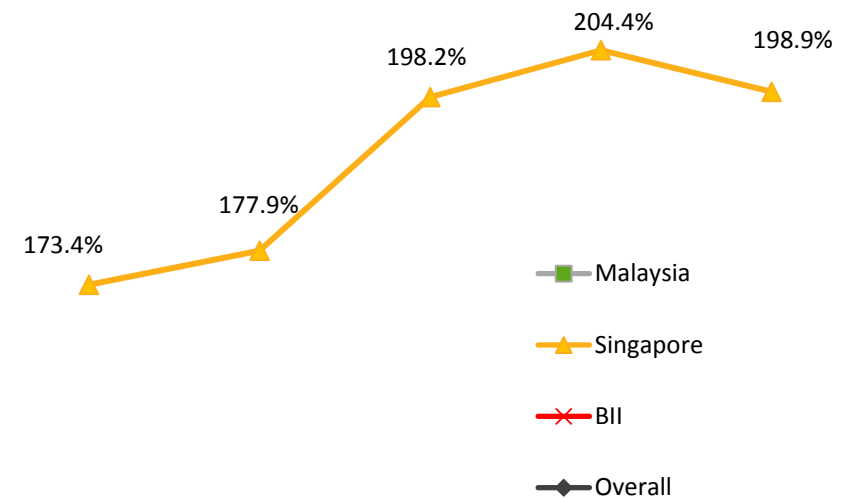
Asset Quality continued to improve. Net NPL declined to 1.2%



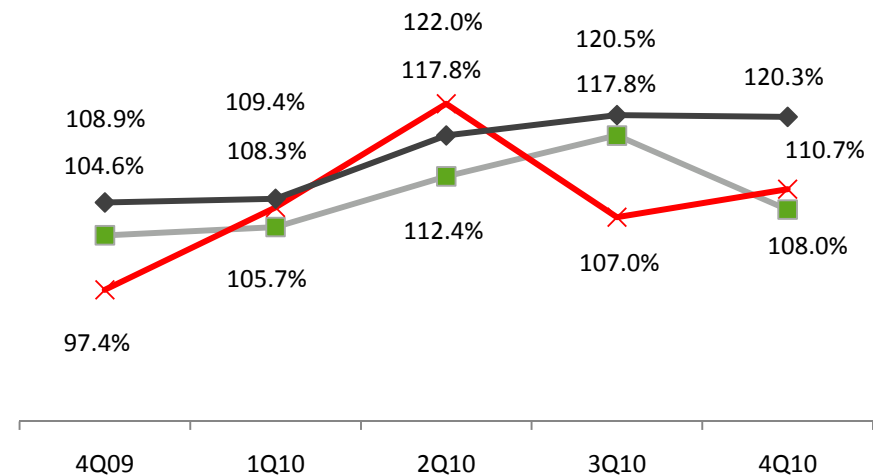
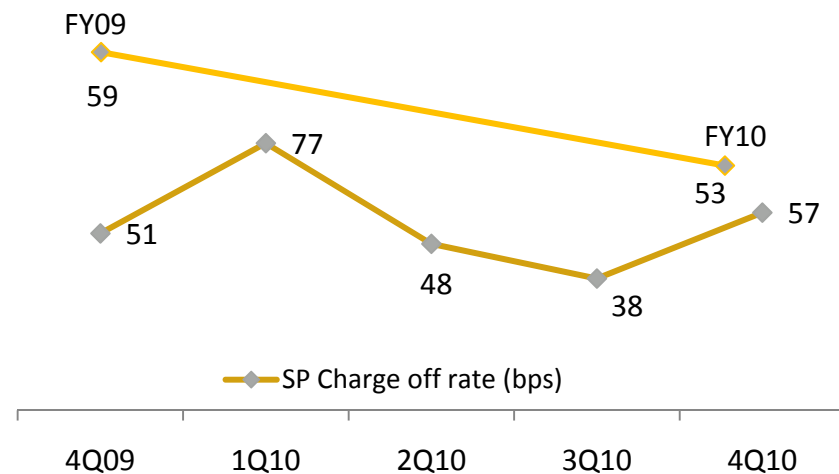
Non Performing Loans (NPL)



Loan Loss Coverage



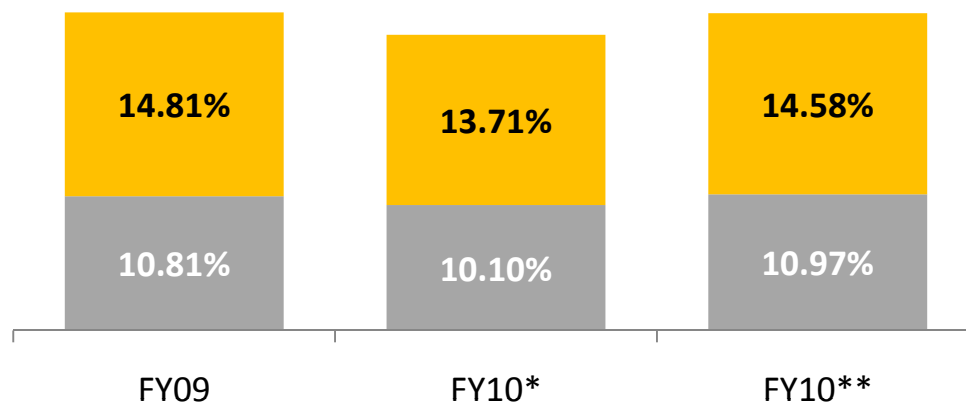
Specific Provision Charge Off Rate



Capital Adequacy remains robust

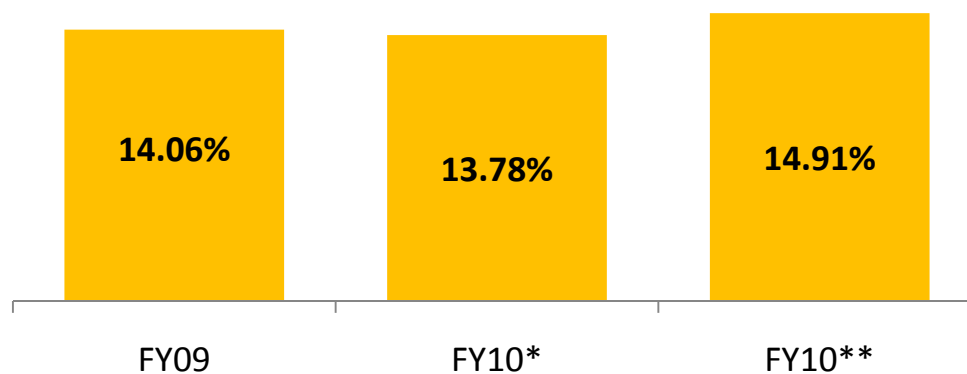


Group



■ Core capital ratio ■ Risk-weighted capital ratio

Bank



■ Core capital ratio & Risk-weighted capital ratio

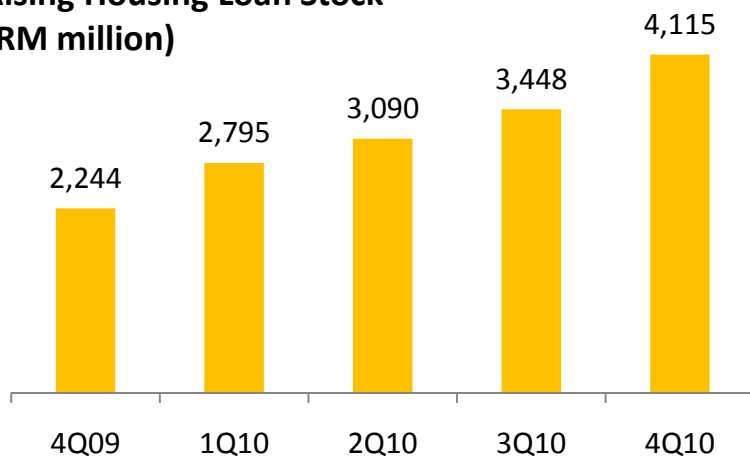
* Entire electable portion paid in cash under Dividend Reinvestment Plan (DRP)

** Full electable portion reinvested under DRP

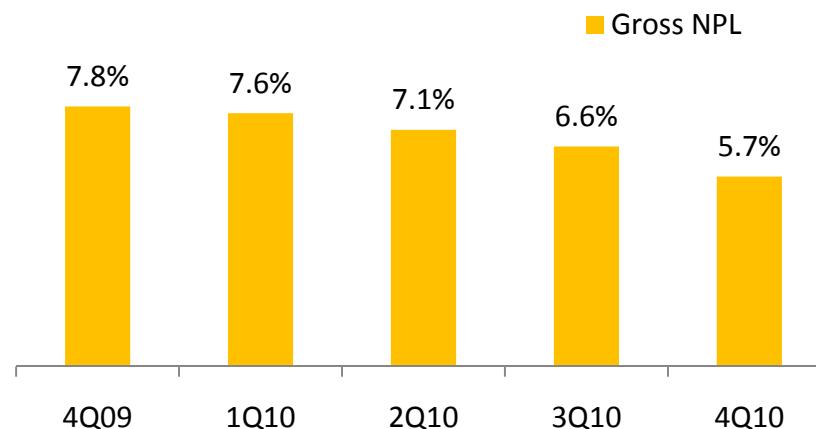
Consumer Banking: Housing Loans and Auto Loans



**Rising Housing Loan Stock
(RM million)**

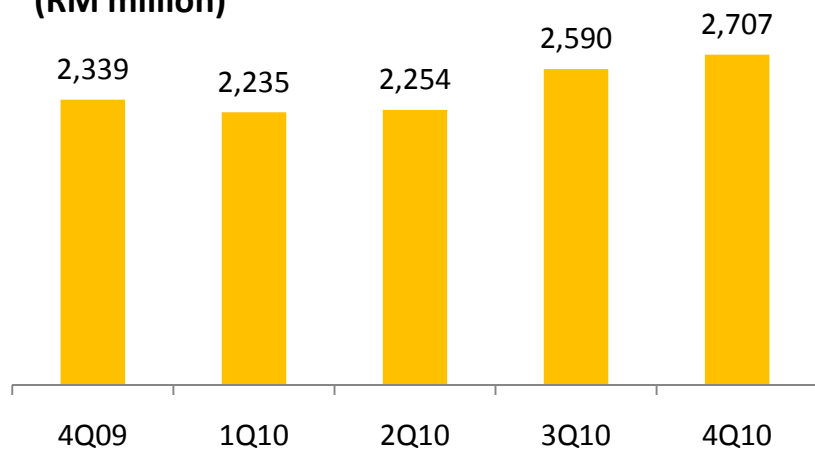


Housing Loans: Improving Asset Quality



Housing includes other mortgage loans

**Auto Loans: Rising Approvals
(RM million)**



Auto Loans: Improving Asset Quality



Consumer Banking: Cards



Gaining Market Share

	Jun 10	Jun 09
Cardbase	16.6%	15.0%
Billings	21.8%	20.7%
Receivables	14.4%	14.0%
Merchant Sales	29.3%	26.5%

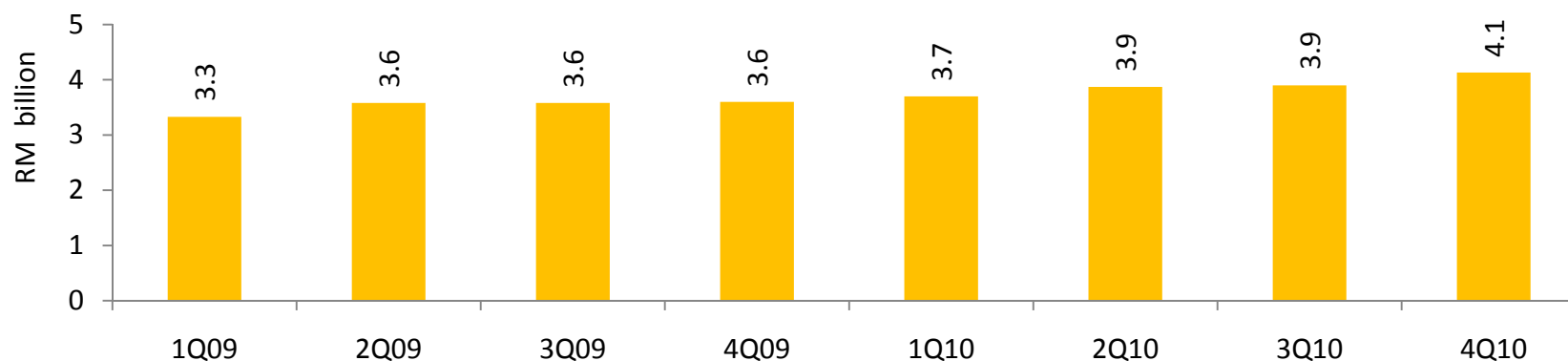
- Card base excludes Debit cards
- Merchant and Billings consist of transactions done through Credit, Charge and Debit cards

Card Growth above industry

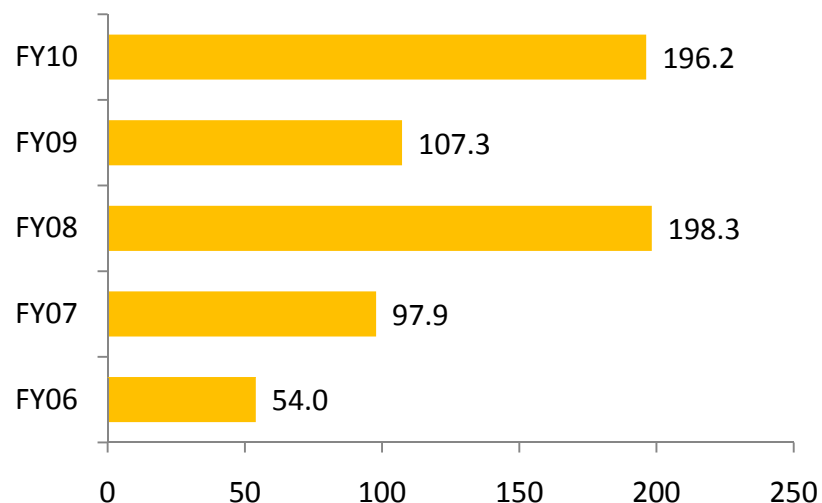
YoY	Maybank	Industry*
Cardbase	-9.0%	-17.7%
Billings	20.2%	14.4%
Receivables	14.8%	11.3%
Merchant Sales	23.4%	11.5%

- Industry figures for cards includes commercial banks and non-FI players
- Between Oct 09 to Jun 10, Maybank's cardbase declined -10.9% vs. industry -19.2%

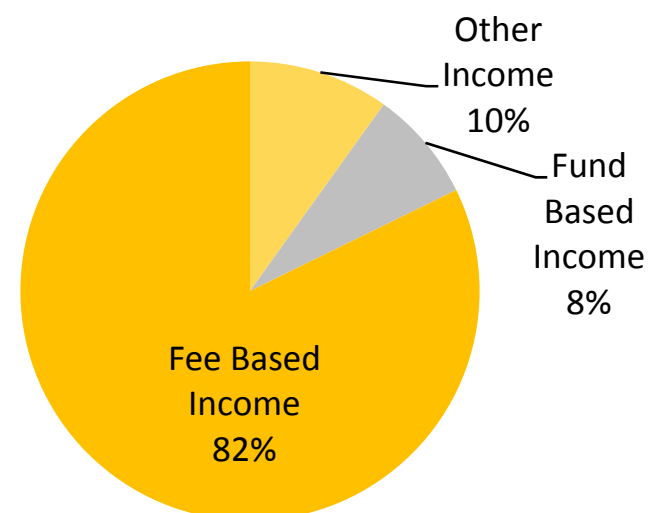
Cards Receivables



FY10: Strong recovery in fee based income to FY08 level



FY10 Income Segmentation



Industry Position & Market Shares : July 09 – June 10







Source: Bloomberg

	Industry Rank	Total Value (bil)	Deals/Issues	Market Share
M&A	5	RM 1.37	7	n.a
Equity & Rights Offerings	2	RM 3.03	13	13.1%
Debt Markets - Malaysia Domestic Bonds	4	RM 5.48	64	11.8%
Debt Markets - Malaysian Ringgit Islamic Bonds	2	RM 4.74	29	19.2%
Equity Brokerage	4	6.94% of Bursa Trading Value	n.a	6.9%

Investment Banking: Winning Notable Deals in FY2010



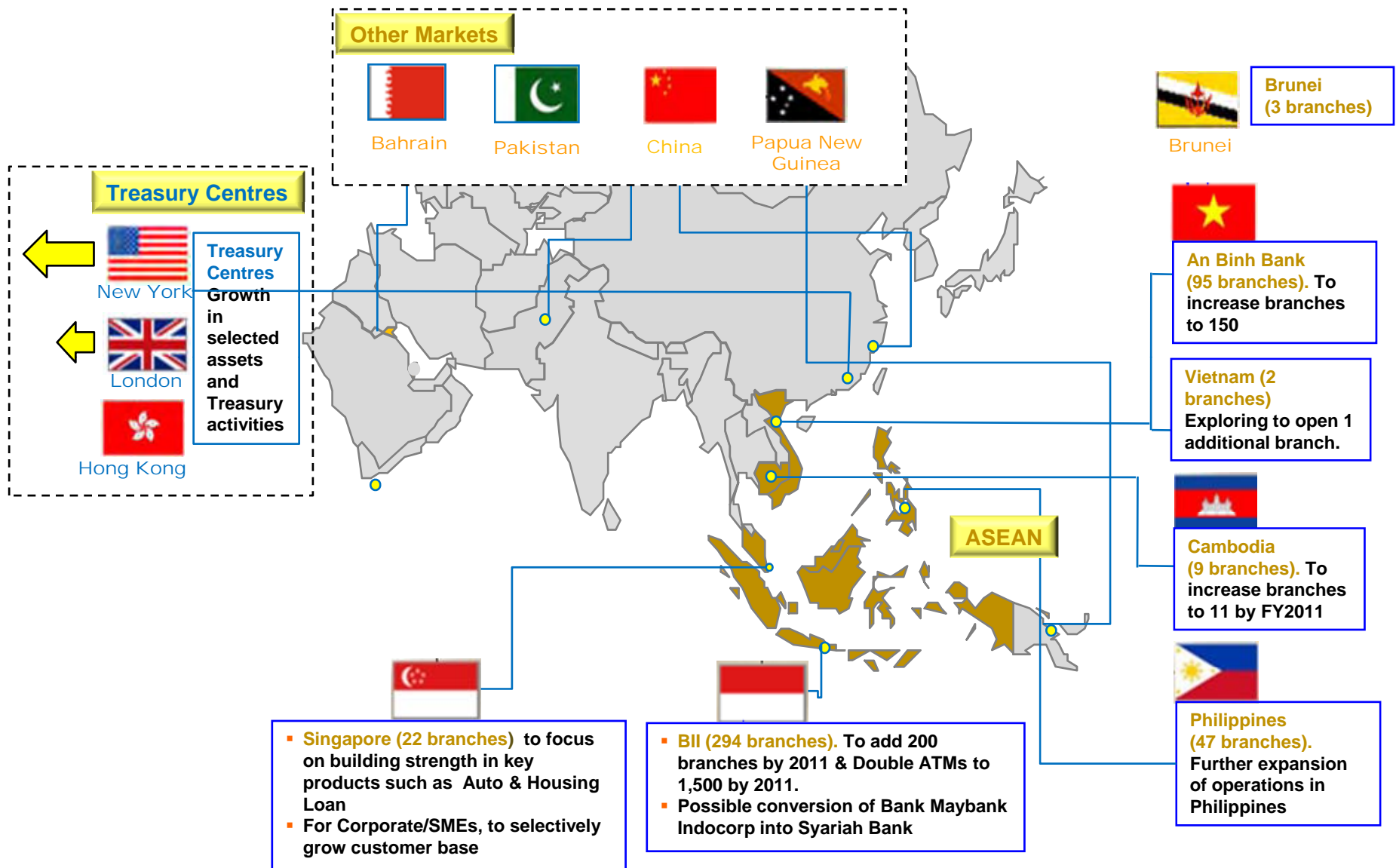
Debt Capital Markets

	Cagamas Berhad: Islamic and Conventional CP and MTN Issuance Programme (RM60 billion) Bookrunner
	Sime Darby: RM4.5 billion Islamic MTN Programme and CP/MTN Programme (Combined master limit of RM4.5 billion), Principal Adviser/ Lead Arranger/ Joint Lead Manager
	Syarikat Prasarana: Government Guaranteed Sukuk Ijarah Medium Term Notes (RM4.0 billion) Joint Lead Manager
	Government of Indonesia: Trust Certificates due 2014 (USD650 million) International Co-Manager
	UMW Holdings Bhd: RM300 million Islamic CP/MTN and RM500 million Islamic MTN Principal Adviser/ Lead Arranger/ Lead Manager
	Putrajaya Holdings Sdn Bhd: Sukuk Musyarakah Islamic Medium Term Notes (RM1.5 billion) Joint Principal Adviser/ Joint Lead Arranger/ Joint Lead Manager

Equity Capital Markets

	Maxis Berhad: Initial Public Offering (RM11,198 million) Joint Lead Manager, Joint Managing Underwriter
	Malaysia Airline System Berhad: Rights Issue (RM2,673.7 million) Joint Adviser, Joint Underwriter
	Sunway REIT: Initial Public Offering (RM1,486.8 million) Joint Bookrunner, Joint Underwriter
	Tenaga Nasional Berhad: Secondary Placement (RM702.68 million) Placement Agent
	UEM Land Holding Berhad: Rights Issue (RM971.3 million) Joint Underwriter

Maybank Group's Regional Network

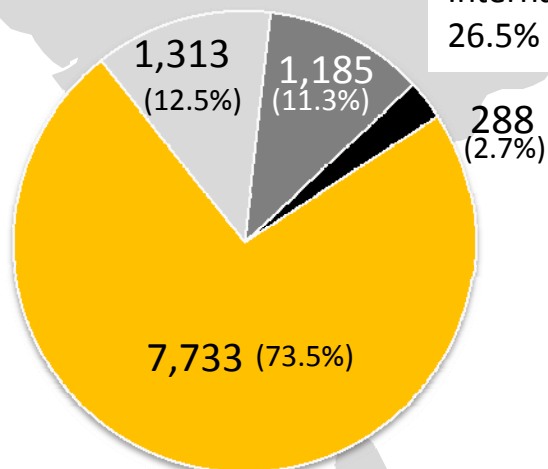


Regional Expansion On Track



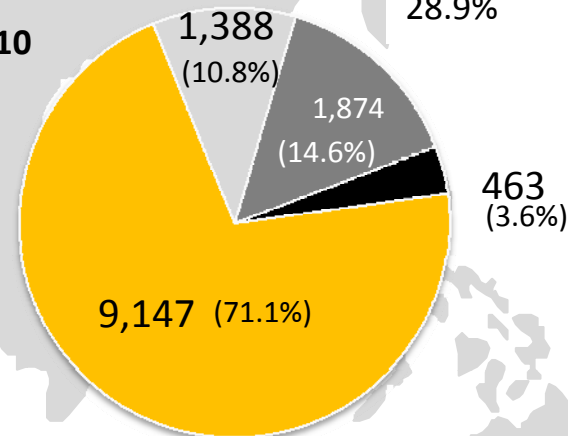
Gross Revenue (RM million)

FY09



International:
26.5%

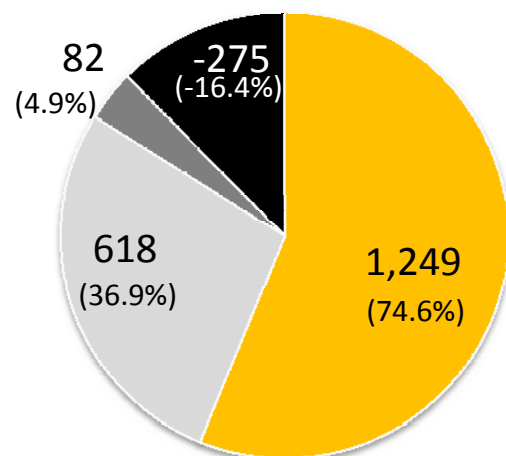
FY10



International:
28.9%

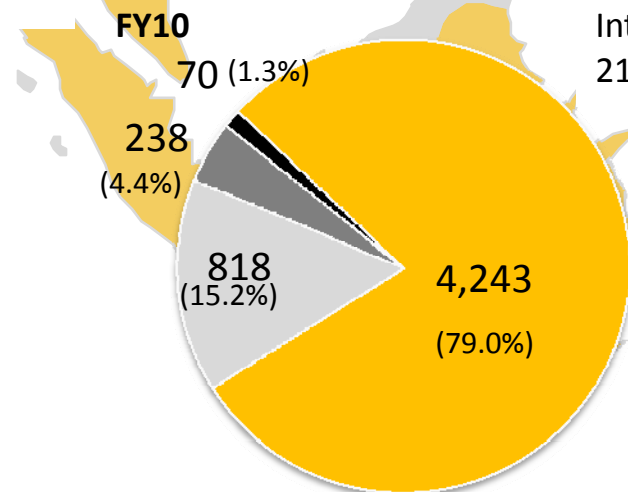
Profit Before Tax (RM million)

FY09



International:
25.4%

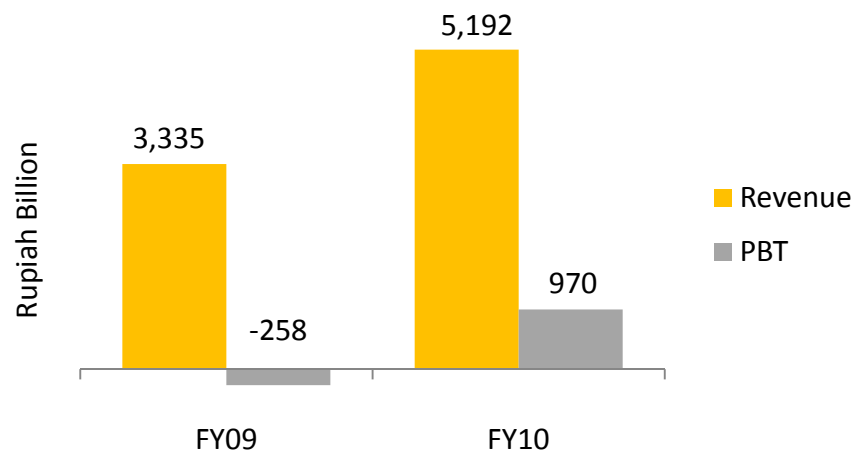
FY10



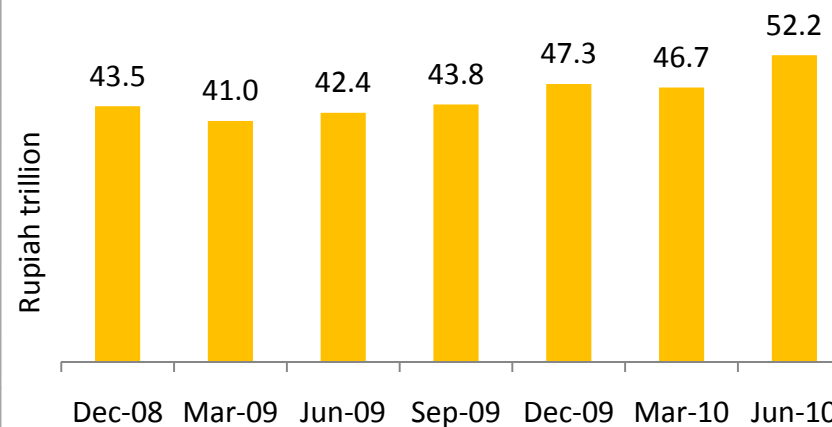
International:
21.0%

- Malaysia
- Singapore
- Indonesia
- Others

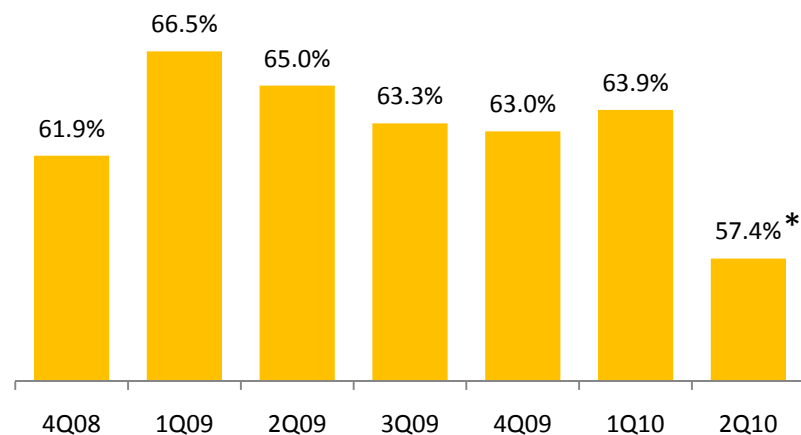
PBT turned positive



Customer Deposits



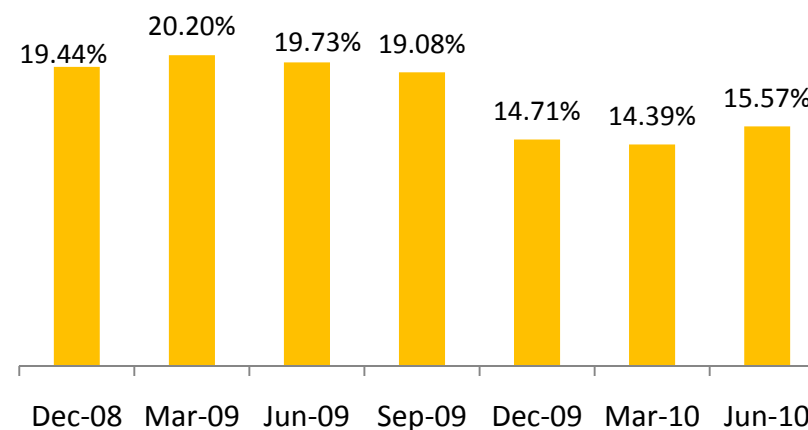
Cost to Income Ratio



*Normalized

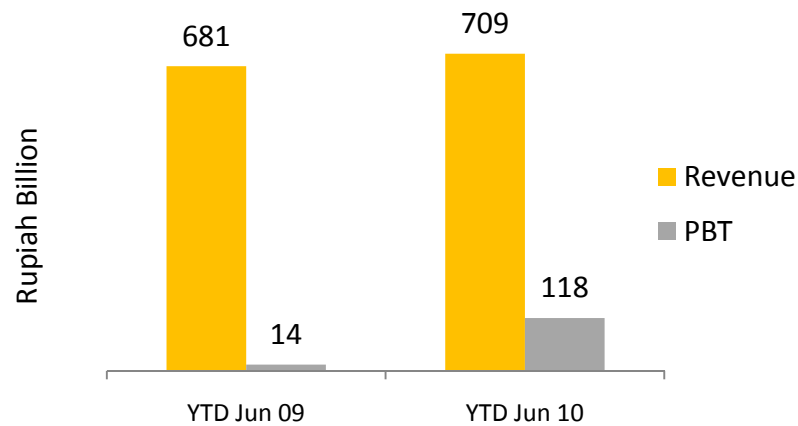
Local Statutory report & Local Accounting Policy
Cost to Income Ratio 2Q10 = 59.85%

Capital Adequacy: bank only (credit & market risk)



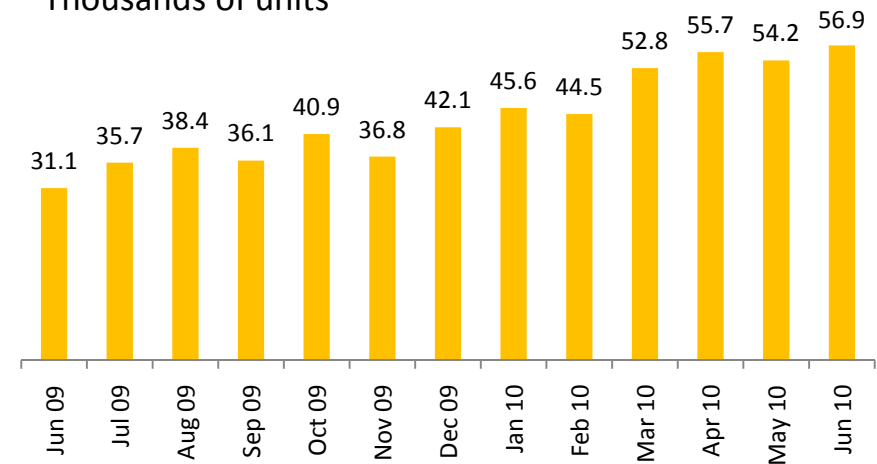
Bank Internasional Indonesia: WOM Finance

Revenue and PBT

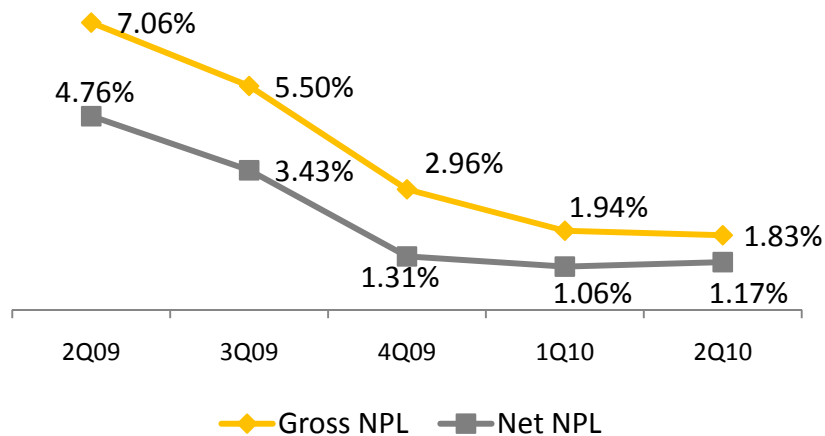


Monthly Sales Volume

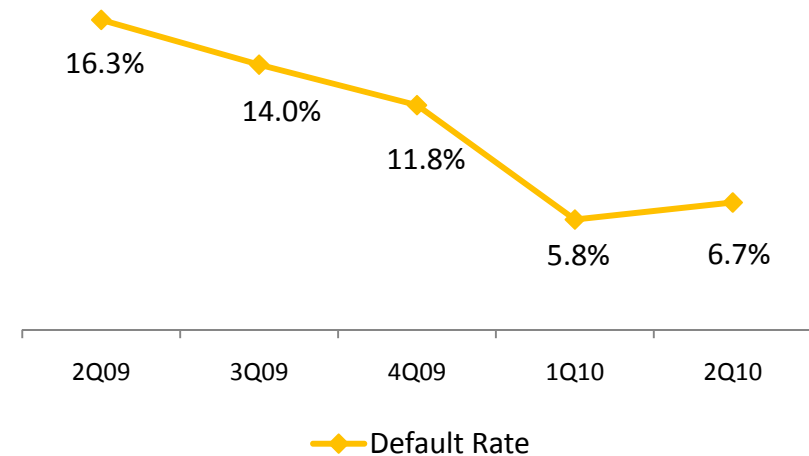
Thousands of units



Asset Quality



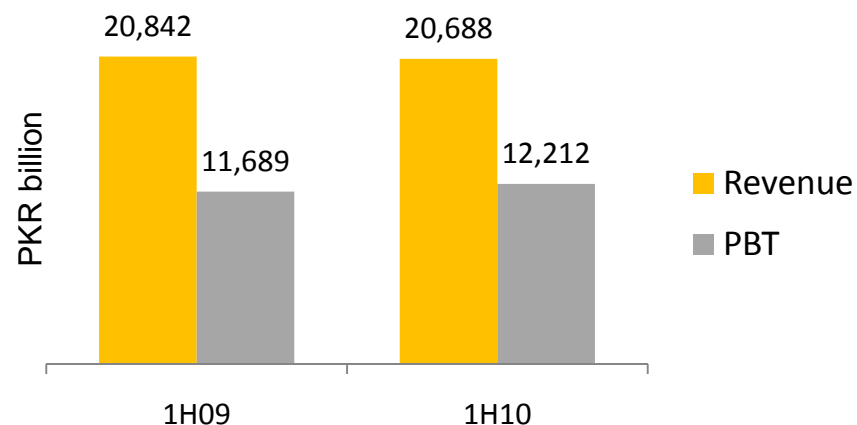
Default Rate



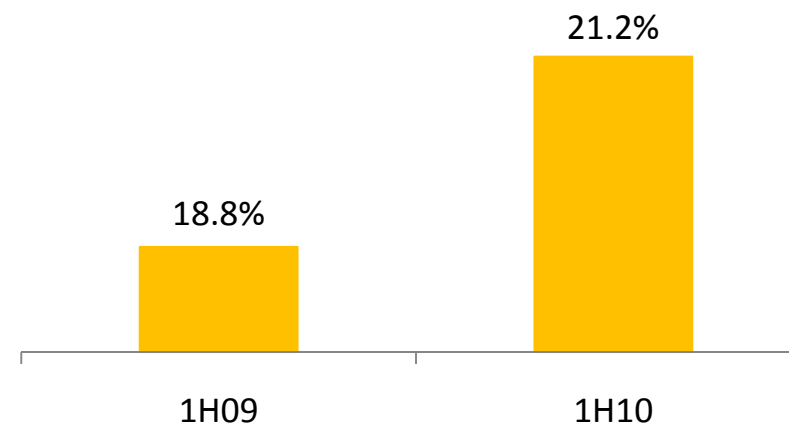
MCB Bank: Financial Highlights



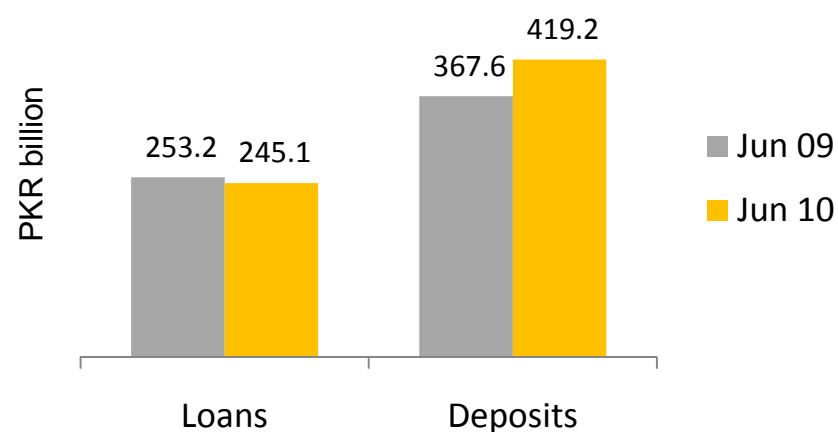
Revenue and PBT



Capital Adequacy Ratio (CAR)



Loans and Deposits



Key Ratios	1H10	1H09
ROA	3.1%	3.3%
ROE	25.3%	27.4%
Cost to Income Ratio	31.1%	25.2%
Loan-Deposit Ratio	61.9%	73.4%
NPL Ratio	9.2%	8.6%
Net Interest Margin	8.0%	8.1%
Capital Adequacy Ratio	21.2%	19.1%

Illustration of DRP Computation



From our shareholders' perspective, based on per 1,000 Maybank shares	RM
Net Dividend per 1,000 Maybank shares (33 sen)	330
- Cash Portion (3 sen)	30
- Electable Portion (30 sen)	300
Number of new Maybank shares acquired assuming shareholder elect to reinvest the entire Electable Portion in new Maybank Shares at RM7.00 per share (Assume average price is RM8.00 with 8.75% discount).	42 new Maybank shares
Total cost of 42 new shares : $42 \times \text{RM}7.00 = \text{RM}294$	294
Remaining balance to be paid in cash	6
Total cash dividend received (RM30.00 + RM6.00)	36

Thank You

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