



Maybank



50th Annual General Meeting

Tan Sri Dato' Megat Zaharuddin Megat Mohd Nor
Chairman

29 September 2010

Introduction

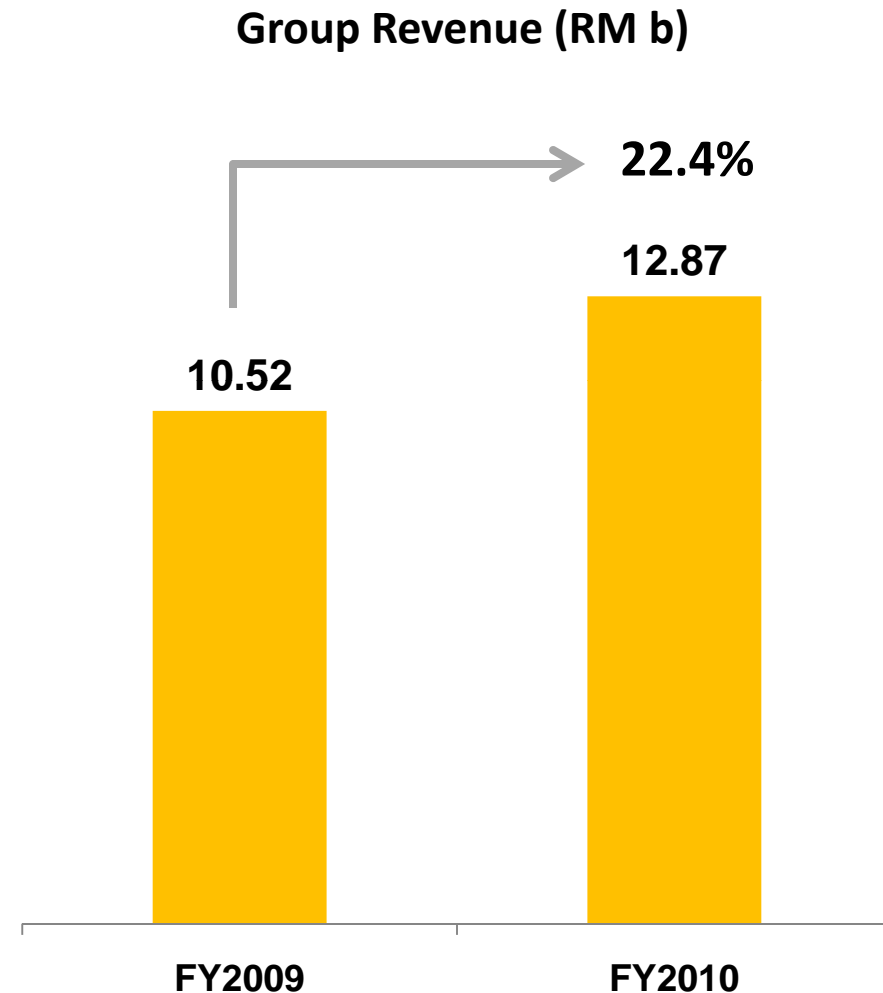


- FY2010: World economies still recovering from the global financial crisis and liquidity crunch. Malaysian economy achieved 2.1% growth in the same period.
- Maybank continued to focus on financial performance and sustain a strong capital position
- Thus, allowing the Group to capitalise on several opportunities arose during the year and further embarking on our regional expansion strategies



- **Group revenue**

RM12.87 b vs RM10.52 b
(+22.4%), due to strong growth in loans from Consumer Banking sector, and strong performance in Singapore and Indonesia operations.

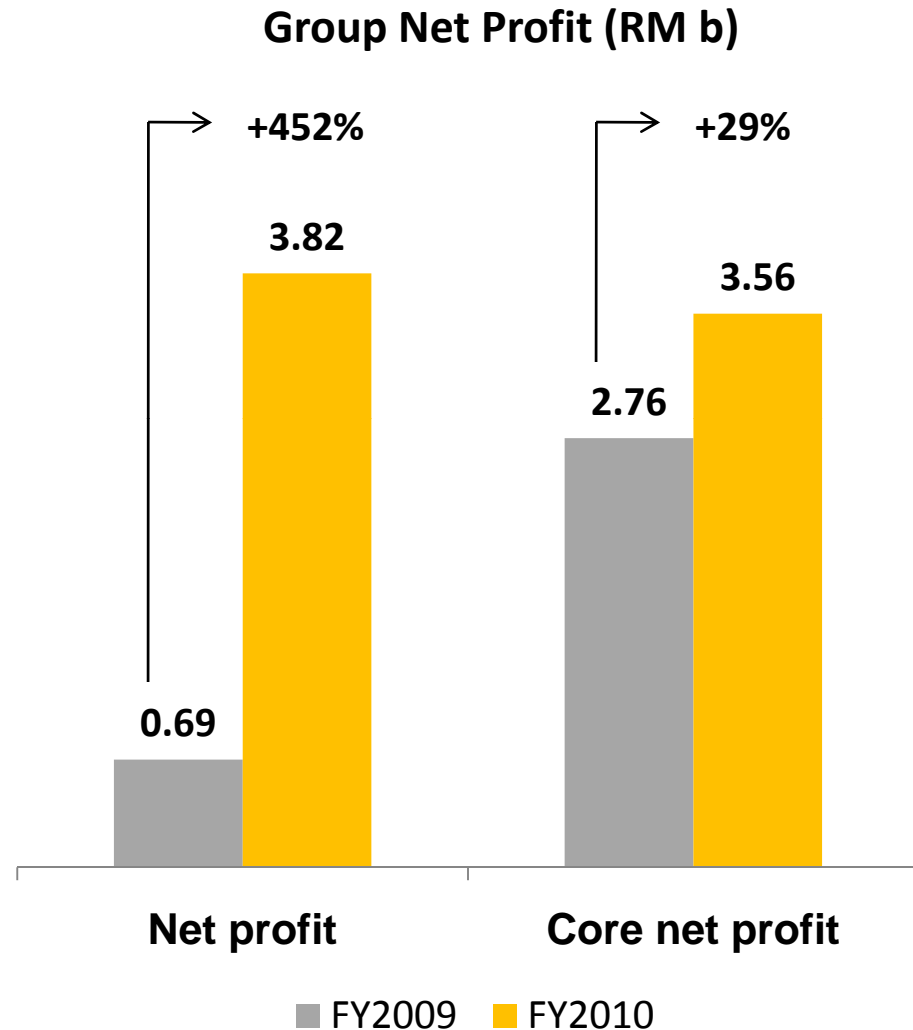


- **Record Net profit**

RM3.82 b vs RM692 m last year due to improved contribution across all key business segments

- **Core net profit**

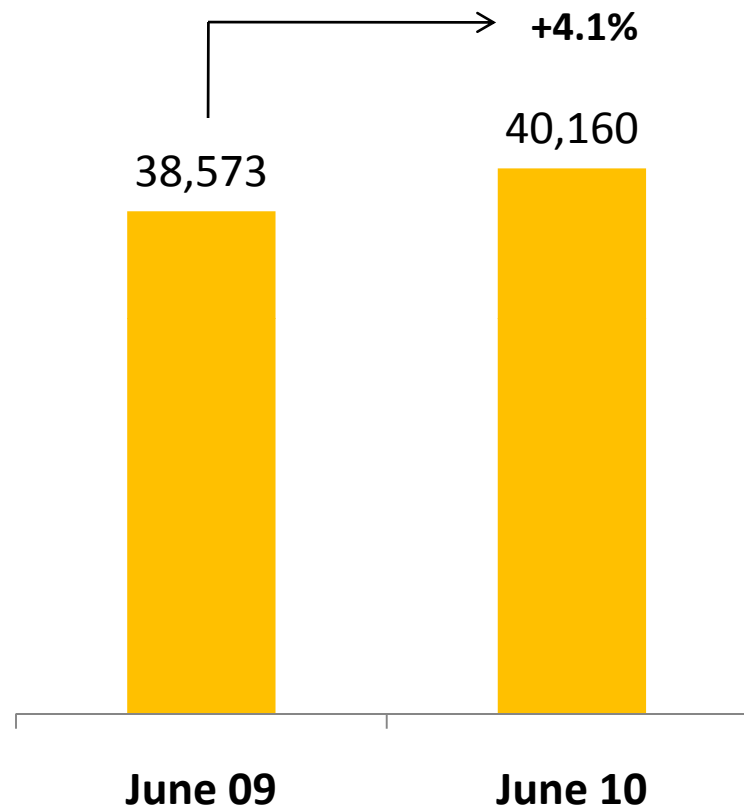
After stripping out one-off items, core net profit grew by 29% at RM3.56 b



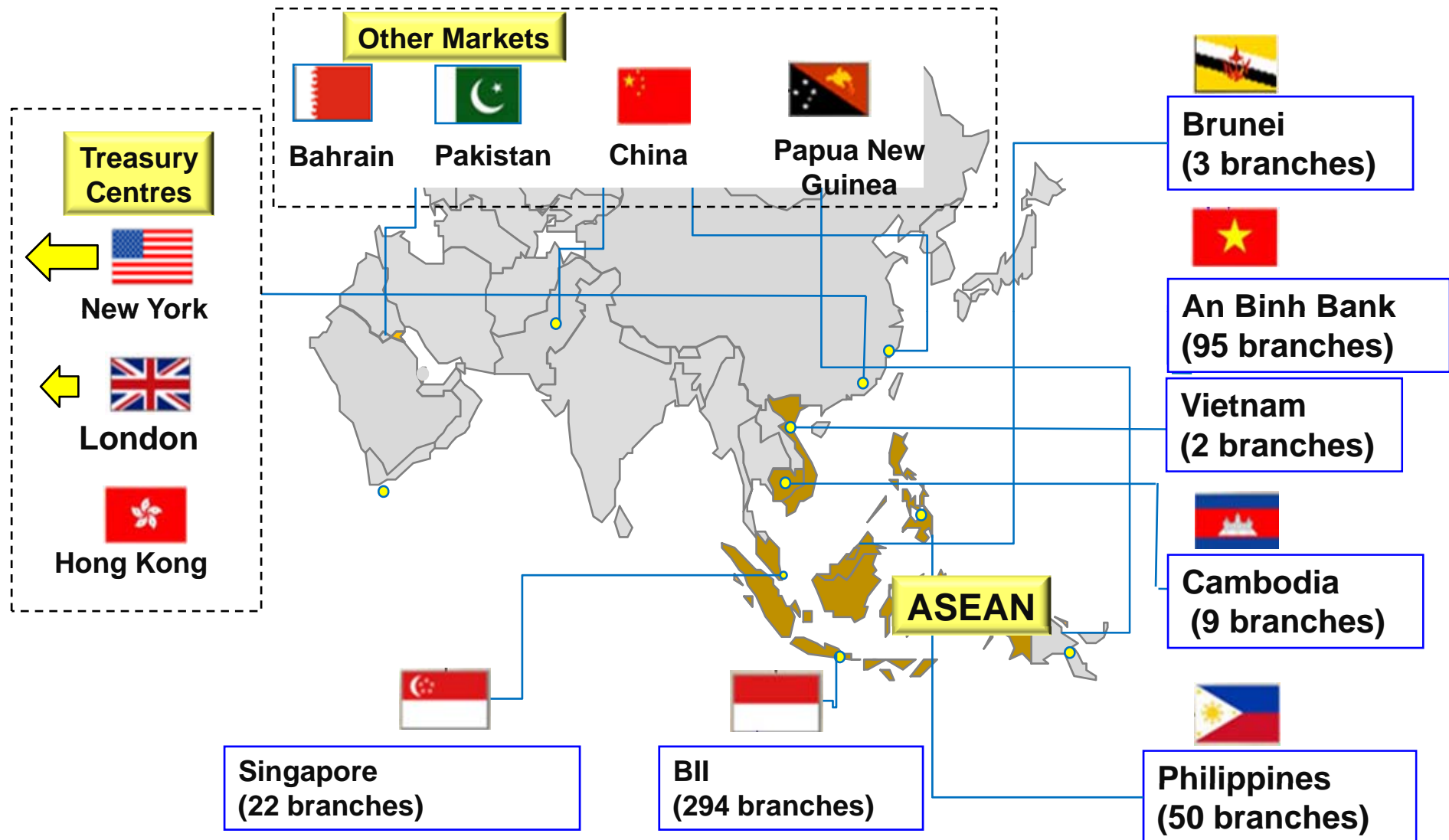
Staff Strength



- **Staff strength:** Increased to 40,160 (as at 30 June 2010)
- We focused on enhancing our organisational capabilities through restructuring, training and succession planning



Maybank Group's Regional Network



Customers and the Community



Customers

- Maybank in Malaysia launched “Serve from your HEART” campaign in April 2010 to enhance service standards and corporate image

Community

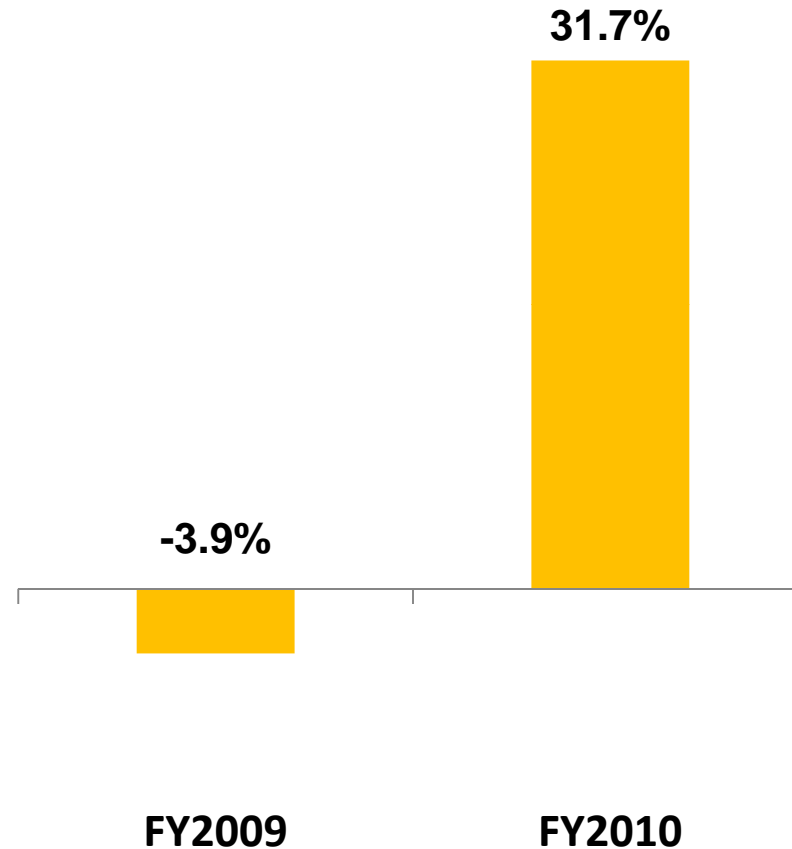
- Maybank entered into a landmark agreement with the Malaysian Conservation Alliance for Tigers (MyCAT) by providing RM1 million for 2- year research and social outreach programme
- Maybank employees also have been volunteering to educate the public on tiger conservation and anti-poaching efforts
- Maybank will continue its effort to educate Malaysians on conservation of nature in the future.



Total Shareholder Return (TSR)



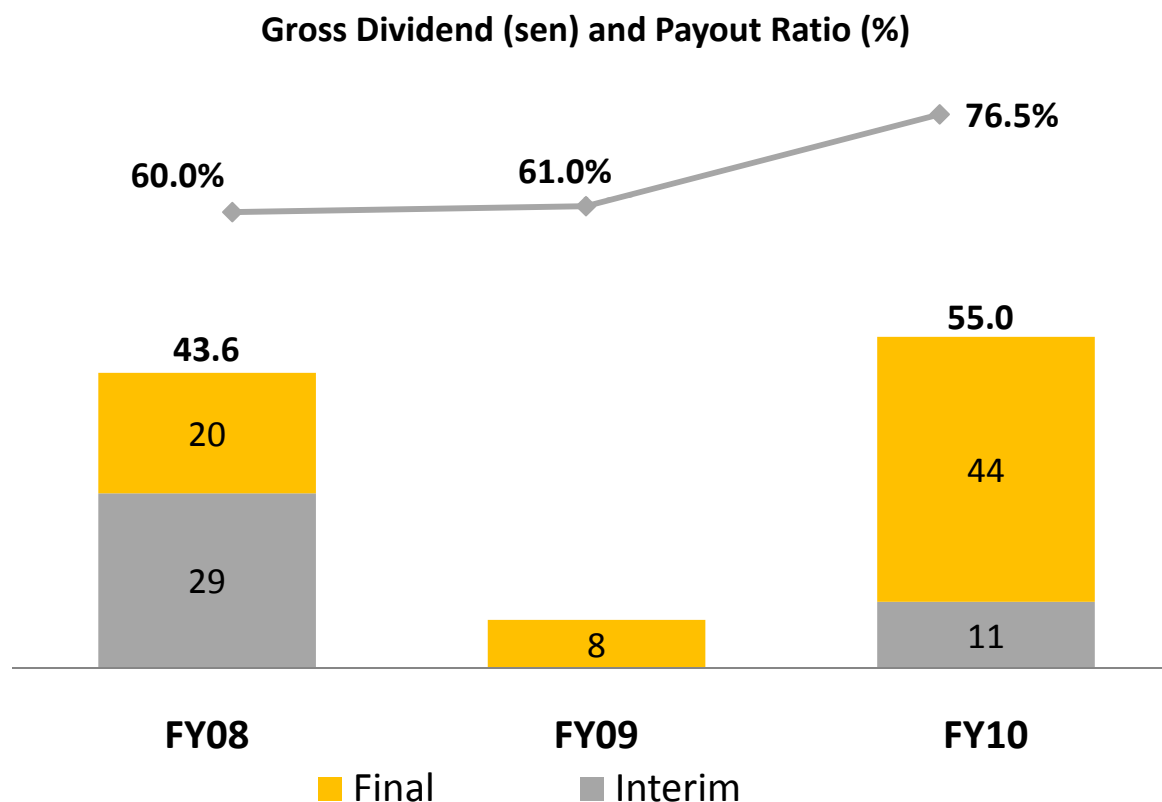
- Maybank's focus on creating value for the shareholders is gaining traction
- TSR in FY2010 shows encouraging improvement to 31.7% vs -3.9% last year



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

- The Group will continue to face competition amidst further industry liberalisation/consolidation, regulatory changes and increasing interest rates
- GDP growth in Malaysia and the major countries where the Group operates are expected to range between 4%-10%
- It will seek to grow revenue by expanding market share in selected business segments across the group while maintaining margins.
- Good performance of the core commercial banking is expected to continue in the following year
- Investment banking and insurance are also expected to improve on the back of better capital markets activities and improved internal capability and capacity.
- Maybank will continue to expand its Islamic asset base as Maybank Islamic expects to achieve annual financing growth of 25% in FY2011

Thank You

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