



Maybank



FINANCIAL RESULTS

First Half FY2011 ended 31 Dec 2010

Analyst Briefing

21 February 2011

Executive Summary

Financial Performance

Business Review

Country Review

Transformation Programme Update

Economics and Key Takeaways

Key Highlights

■ Better Financial Performance

- **PATAMI** for 2Q11 grew 9.4% QoQ and 13.3% YoY to RM1.13 billion. 1H11 PATAMI grew 14.8% YoY to RM2.15 billion.
- **Revenue** for 1H11 grew 5.1% contributed by revenue growth from Community Financial Services (6.1%), Corporate Banking (11.8%), Singapore (8.3%) and BII (16.0%).
- **Group loans** grew 12.5%, contributed by CFS consumer loans growth (12.3%), recovery in Domestic Corporate Loans (+4.8%), Singapore (17.8%) and BII (27.3%).
- **Allowances for loss on loans** declined due to higher bad debt recovery. Net Impaired Loan ratio declined to 2.74% from 2.99% the preceding quarter.
- **KPIs on track to achieve targets for FY2011.** Normalised ROE of 15.0% is ahead of full year target of 14%.

■ Transformation making good progress

- **Global Wholesale Banking regionalisation:** Kim Eng acquisition a significant step for Group to become a leading ASEAN wholesale bank.
- **Community Financial Services:** Improved SME growth loans through branches.
- **IT transformation programme:** Phased roll-out beginning with front-end systems.
- **Islamic Banking:** Expanding in Indonesia with launch of Maybank Syariah Indonesia.

■ High Dividend Payout

- **Dividend Payout Ratio** of 71.4% with the benefit of Dividend Reinvestment Plan (DRP) exceeds dividend policy rate of between 40-60%.
- **Interim gross dividend** of 28 sen (21 sen net) with 18 sen electable portion eligible for DRP.

YTD Key Performance Indicators (KPI) for FY2011

| Headline KPIs | Target | 1H11 achievements |
|----------------------------------|--------|----------------------|
| Return on Equity | 14% | 15.0% (normalised) ▲ |
| Loans and Debt Securities Growth | 12% | 12.4% annualised ▲ |

| Other targets | Target | 1H11 achievements |
|-----------------------|---------|---------------------|
| Loans Growth | | |
| • Malaysia | 12% | 8.5% ▼ |
| • Singapore | 5% | 17.8% ▲ |
| • BII | 24% | 27.3% ▲ |
| Net Interest Margin | Stable | 2.75% (-3 bp YoY) ▼ |
| Dividend Payout Ratio | 40%-60% | 71.4% ▲ |

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

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2Q11 PATAMI rose 13.3% YoY to RM1.13 billion

| RM million | Quarter | | | | |
|---|----------------|----------------|--------------|----------------|--------------|
| | 2Q11 | 1Q11 | QoQ Change | 2Q10 | YoY Change |
| Net interest income | 1,813.2 | 1,774.5 | 2.2% | 1,683.1 | 7.7% |
| Income from Islamic Banking | 392.9 | 338.2 | 16.2% | 355.9 | 10.4% |
| Net income from insurance business* | 41.0 | 86.8 | -52.7% | 82.5 | -50.2% |
| Non-interest income | 1,034.9 | 954.2 | 8.5% | 994.9 | 4.0% |
| Net income | 3,282.1 | 3,153.7 | 4.1% | 3,116.4 | 5.3% |
| Overhead expenses | (1,634.1) | (1,502.1) | 8.8% | (1,488.7) | 9.8% |
| Operating Profit before allowances for losses on loans | 1,648.0 | 1,651.6 | -0.2% | 1,627.7 | 1.3% |
| Allowance for losses on loans | (117.5) | (264.7) | -55.6% | (252.8) | -53.5% |
| Impairment losses on securities, net | (6.3) | (13.9) | -54.8% | (9.8) | -35.9% |
| Operating Profit | 1,524.2 | 1,373.0 | 11.0% | 1,365.0 | 11.7% |
| Share of profits in associates | 37.8 | 31.4 | 20.6% | 35.0 | 8.1% |
| Profit before taxation and zakat | 1,562.0 | 1,404.3 | 11.2% | 1,400.0 | 11.6% |
| Taxation & Zakat | (435.4) | (350.7) | 24.1% | (376.6) | 15.6% |
| Minority Interest | (1.4) | (25.5) | -94.6% | (29.9) | -95.4% |
| Profit after Tax and Minority Interest (PATAMI) | 1,125.2 | 1,028.1 | 9.4% | 993.5 | 13.3% |
| EPS (sen) | 15.72 | 14.53 | 8.2% | 14.04 | 12.0% |

*net of insurance claims

Half Year PATAMI rose 14.8% YoY to RM2.15 billion

| RM million | Half Year | | |
|---|----------------|----------------|--------------|
| | 1H11 | 1H10 | YoY Change |
| Net interest income | 3,587.8 | 3,310.7 | 8.4% |
| Income from Islamic Banking | 731.1 | 737.5 | -0.9% |
| Net income from insurance business* | 127.8 | 154.5 | -17.3% |
| Non-interest income | 1,989.2 | 1,922.6 | 3.5% |
| Net income | 6,435.8 | 6,125.2 | 5.1% |
| Overhead expenses | (3,136.1) | (2,908.3) | 7.8% |
| Operating Profit before allowances for losses on loans | 3,299.7 | 3,216.9 | 2.6% |
| Allowance for losses on loans | (382.2) | (679.5) | -43.7% |
| Impairment losses on securities, net | (20.2) | (42.1) | -52.0% |
| Operating Profit | 2,897.2 | 2,495.4 | 16.1% |
| Share of profits in associates | 69.2 | 60.8 | 13.8% |
| Profit before taxation and zakat | 2,966.4 | 2,556.2 | 16.0% |
| Taxation & Zakat | (786.1) | (626.0) | 25.6% |
| Minority Interest | (26.9) | (54.8) | -50.9% |
| Profit after Tax and Minority Interest (PATAMI) | 2,153.4 | 1,875.3 | 14.8% |
| EPS (sen) | 30.25 | 26.50 | 14.1% |

*net of insurance claims

Normalised PBT for 1H11 grew 18.0% YoY

| RM Million | 1H11 | 1H10 | YoY |
|--|----------------|----------------|--------------|
| Profit before tax (PBT) | 2,966.4 | 2,556.2 | 16.0% |
| Unrealised (Gains)/Losses on derivatives | (237.7) | (178.3) | |
| Forex MTM losses: Cross currency swap | 147.4 | 64.5 | |
| Realised forex (gain): USD519m open position | (37.8) | (48.5) | |
| Amortisation on Core Deposits (BII) | 40.7 | 46.2 | |
| Normalised PBT | 2,879.0 | 2,440.1 | 18.0% |
| Normalised PATAMI | 2,132.3 | 1,775.2 | 20.1% |

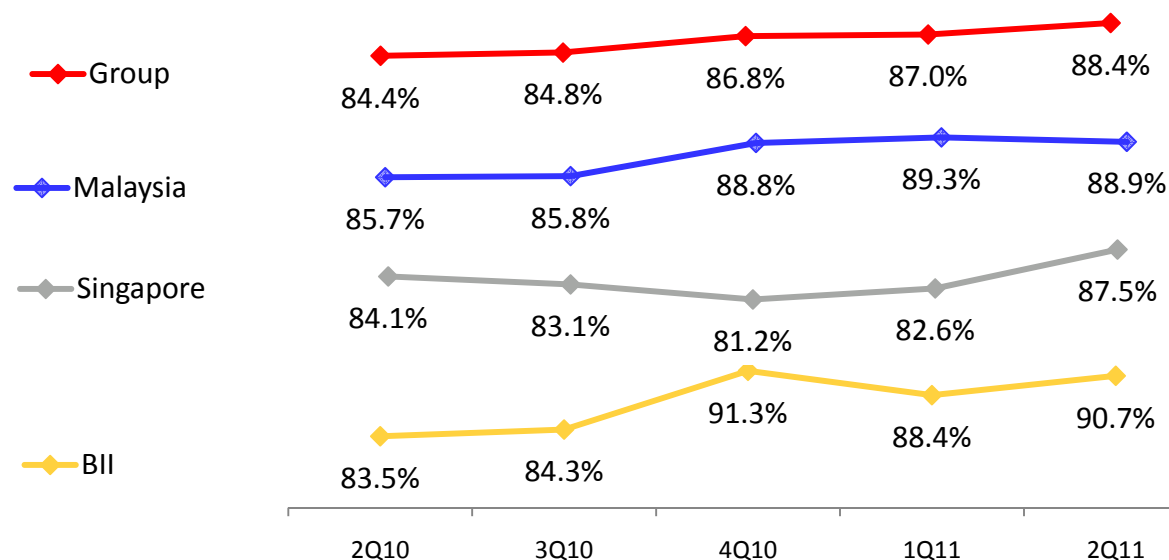
Gross loans grew 12.5% annualised, driven by International

| RM billion | Dec 10 | Sep 10 | Jun 10 | Dec 09 | QoQ Growth | Ann. Growth | YoY Growth |
|--|--------------|--------------|--------------|--------------|-------------|--------------|--------------|
| Community Financial Services | 106.1 | 105.7 | 101.0 | 98.0 | 0.4% | 10.1% | 8.3% |
| Consumer | 81.2 | 78.4 | 76.5 | 71.0 | 3.6% | 12.3% | 14.4% |
| Total Mortgage | 36.2 | 35.2 | 34.6 | 32.9 | 2.7% | 9.4% | 10.0% |
| Auto Finance | 24.3 | 23.3 | 22.8 | 21.4 | 4.1% | 13.5% | 13.7% |
| Credit Cards | 4.4 | 4.2 | 4.1 | 3.9 | 4.9% | 12.0% | 13.3% |
| Unit Trust | 14.7 | 14.2 | 13.7 | 11.2 | 3.5% | 15.6% | 32.0% |
| Other Retail Loan | 1.6 | 1.5 | 1.4 | 1.7 | 11.0% | 30.9% | -6.3% |
| Business Banking + SME | 24.9 | 24.0 | 24.5 | 23.7 | 3.9% | 3.2% | 5.3% |
| Global Wholesale Banking (Malaysia) | 45.9 | 43.3 | 44.8 | 42.6 | 5.8% | 4.8% | 7.7% |
| Other Loans | 0.2 | 0.2 | 0.2 | 0.2 | -16.7% | -22.8% | 4.7% |
| Total Domestic | 152.2 | 146.0 | 146.0 | 137.1 | 4.3% | 8.5% | 11.0% |
| International | 76.3 | 70.3 | 69.1 | 67.4 | 8.6% | 20.9% | 13.3% |
| Singapore (SGD billion) | 19.1 | 17.8 | 17.5 | 17.0 | 7.5% | 17.8% | 12.1% |
| BII (Rupiah trillion) | 53.7 | 50.8 | 47.3 | 39.6 | 5.7% | 27.3% | 35.5% |
| Others | 12.5 | 11.2 | 11.8 | 11.6 | 11.4% | 12.9% | 7.7% |
| Gross Loans | 228.7 | 216.4 | 215.2 | 204.7 | 5.7% | 12.5% | 11.7% |

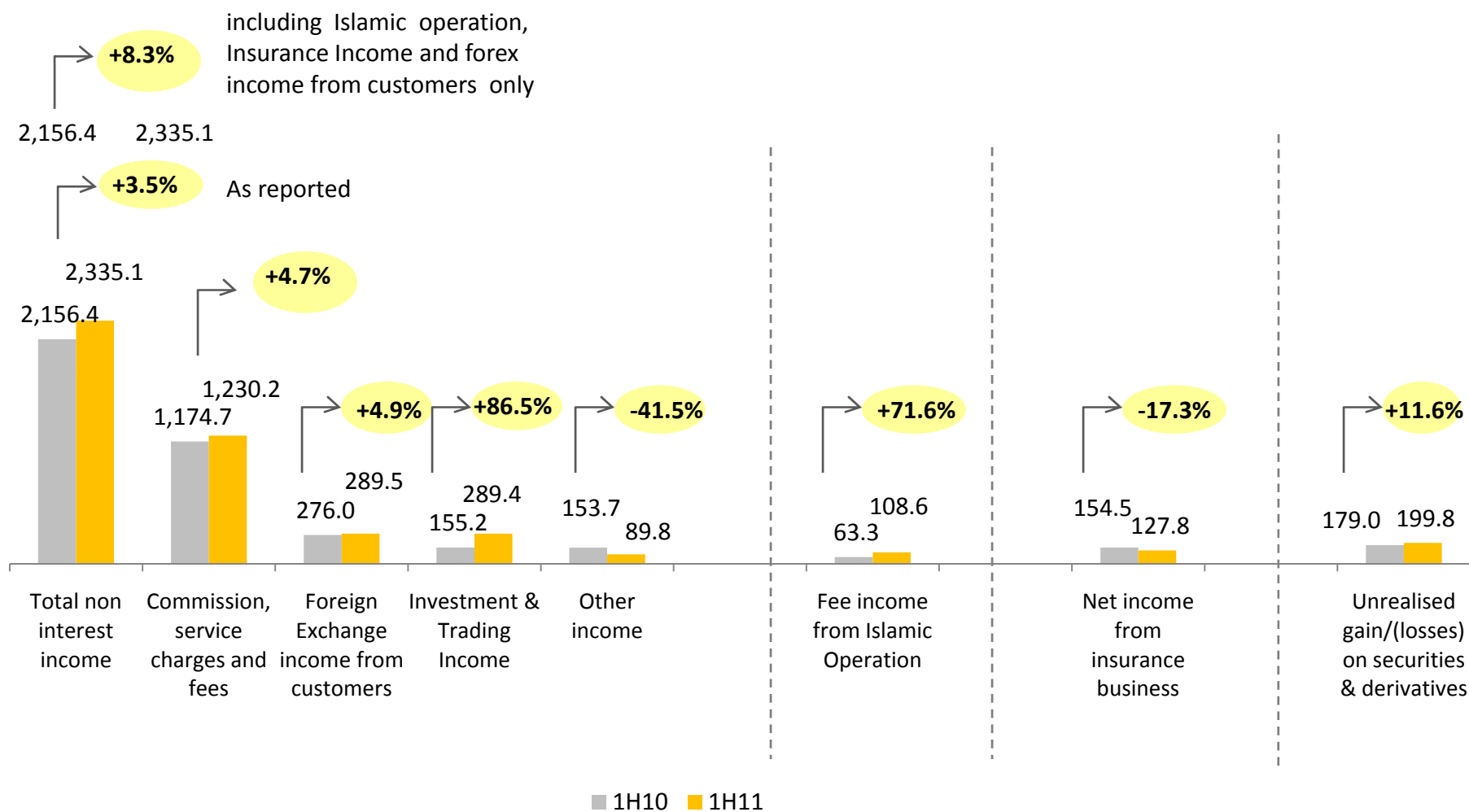
Deposits grew 9.5% annualised

| | Malaysia | | Singapore | | BII | | Group | |
|-----------------------|--------------|-------------------|-------------|-------------------|-------------|-------------------|--------------|-------------------|
| | RM bil | Annualised Growth | SGD bil | Annualised Growth | Rupiah bil | Annualised Growth | RMb | Annualised Growth |
| Savings Deposits | 29.5 | 9.2% | 2.7 | 12.1% | 13.8 | 22.6% | 41.2 | 12.6% |
| Current Accounts | 41.5 | 7.5% | 2.4 | 29.0% | 10.2 | 26.7% | 51.3 | 10.4% |
| Fixed Deposits | 73.2 | 13.2% | 16.4 | -1.5% | 33.2 | 30.8% | 136.3 | 9.7% |
| Others | 18.5 | -1.7% | 0.4 | 12.0% | - | - | 19.3 | -0.9% |
| Total Deposits | 162.6 | 9.2% | 21.8 | 3.2% | 57.2 | 28.0% | 248.1 | 9.5% |
| Low cost funds (CASA) | 43.7% | | 23.1% | | 41.9% | | 37.3% | |
| LD Ratio | 88.9% | | 87.5% | | 90.7% | | 88.4% | |

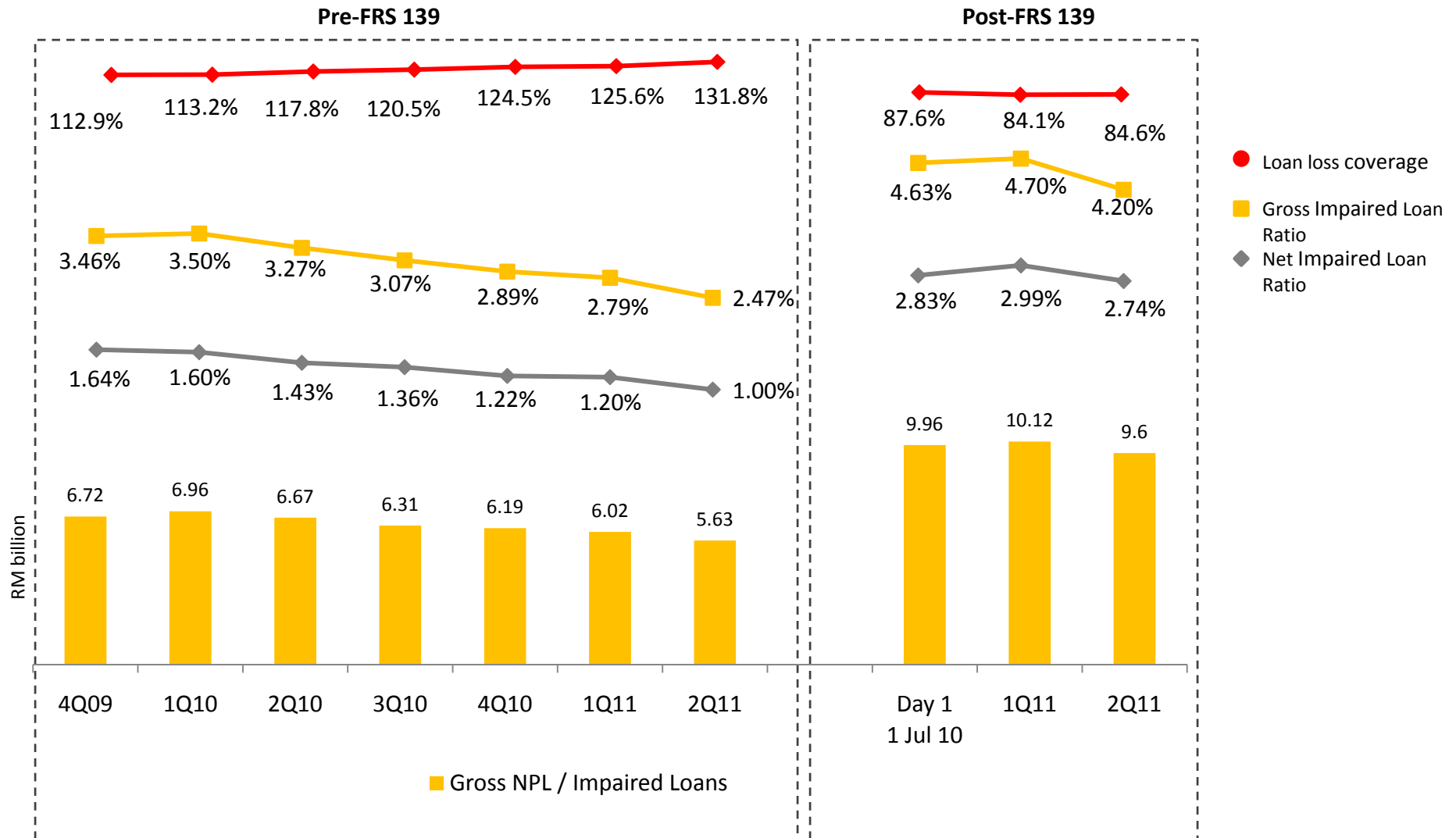
Loans-to-Deposit ratio



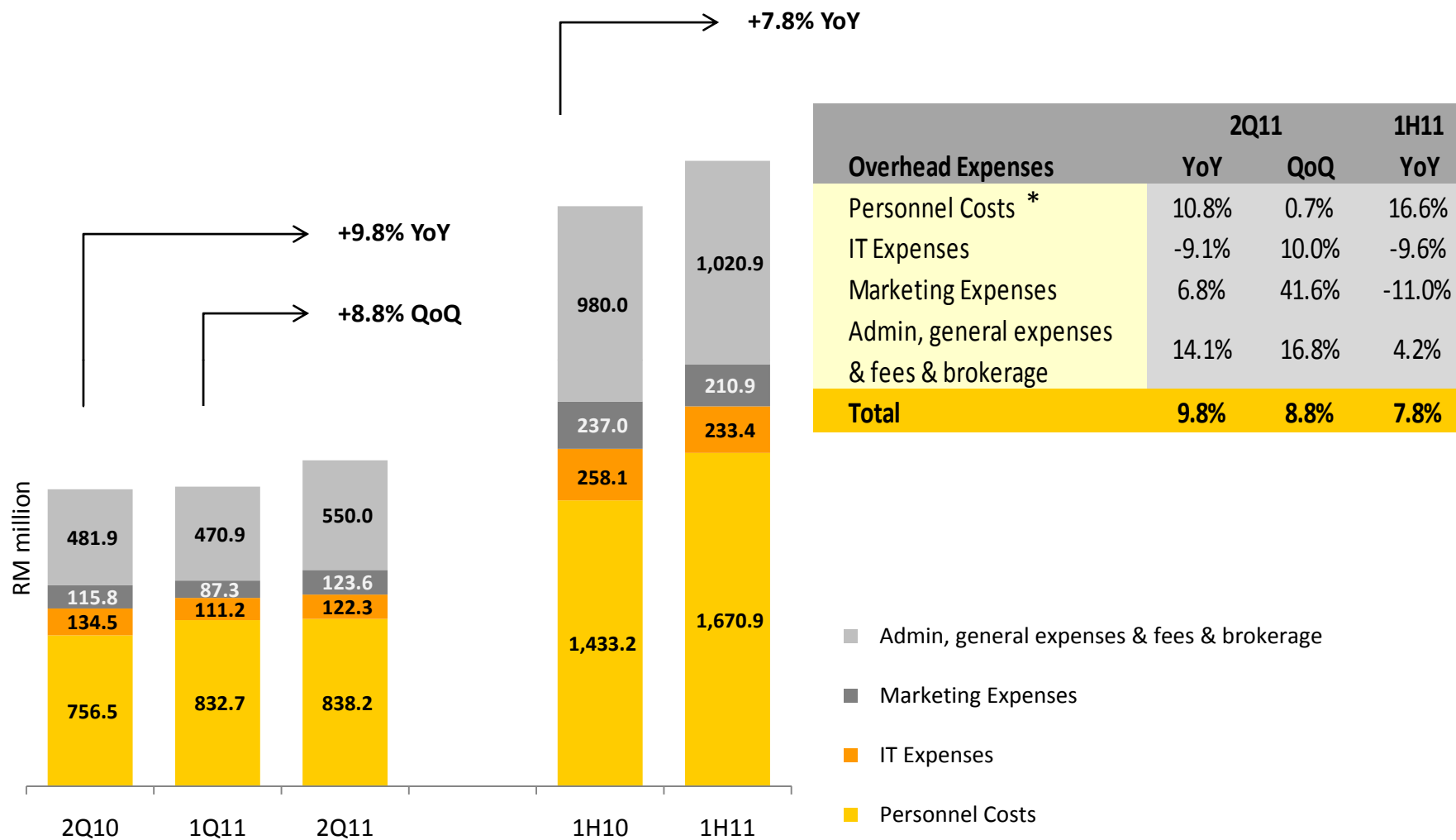
Non-Interest Income grew 8.3% YoY



Asset Quality: Continues to improve



Overheads grew 7.8% YoY



Maybank Group: Key Ratios

| | 1H11 | 1H10 | 2Q11 | 1Q11 | | 4Q10 | 3Q10 | 2Q10 | 1Q10 | |
|-------------------------------|----------------------------------|--------|----------|-----------------|----------------|-------------|--------|--------|--------|--------|
| Net Interest Margin | 2.75% | 2.78% | 2.70% | 2.69% | | 2.88% | 2.76% | 2.77% | 2.82% | |
| Return on Equity (normalised) | 15.0% | 13.7% | 13.9% | 14.8% | | 14.5% | 13.8% | 14.3% | 13.4% | |
| Fee to Income Ratio | 34.6% | 32.4% | 33.5% | 31.7% | | 35.2% | 37.5% | 38.4% | 35.6% | |
| Cost to Income# | 48.7% | 47.5% | 49.8% | 47.6% | | 48.1% | 48.7% | 49.2% | 48.5% | |
| Loan-to-Deposit Ratio | 88.4% | 84.5% | 88.4% | 87.3% | | 86.8% | 84.8% | 84.5% | 87.3% | |
| Asset Quality | | | | Post FRS 139 | Pre FRS 139 | Pre FRS 139 | | | | |
| | Gross NPL or Impaired Loan Ratio | 4.20% | 3.27% | 4.20% | 4.70% | 2.79% | 2.89% | 3.07% | 3.27% | 3.50% |
| | Net NPL or Impaired Loan Ratio | 2.74% | 1.43% | 2.74% | 2.99% | 1.20% | 1.22% | 1.36% | 1.43% | 1.60% |
| | Loan Loss Coverage | 84.6% | 117.8% | 84.6% | 84.1% | 125.6% | 124.5% | 120.5% | 117.8% | 113.2% |
| | Charge off rate (bps) | 36 | 64 | 22 | 49 | 43 | 57 | 38 | 48 | 77 |
| Capital Adequacy (Group) | | | | | | | | | | |
| Core Capital Ratio | 11.85% | 10.76% | 11.85%** | 11.37%* | 10.70% | 11.06% | 10.67% | 10.76% | 10.43% | |
| Risk Weighted Capital Ratio | 14.21% | 14.61% | 14.21%** | 14.04%* | 13.64% | 14.67% | 14.50% | 14.61% | 14.28% | |

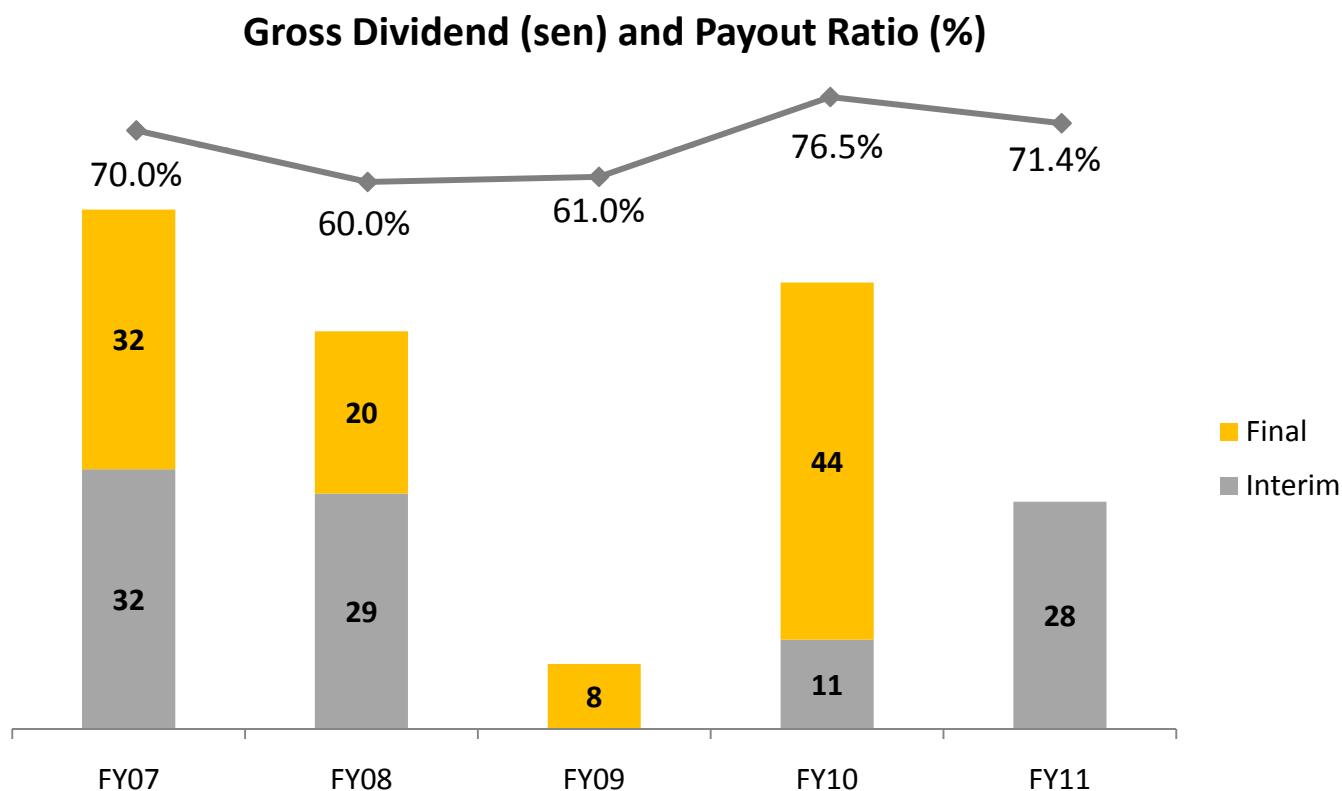
*After Basel II and at 89% electable portion dividend reinvested

** After Basel II and Full reinvestment of DRP

#Total cost excluding amortisation of intangibles

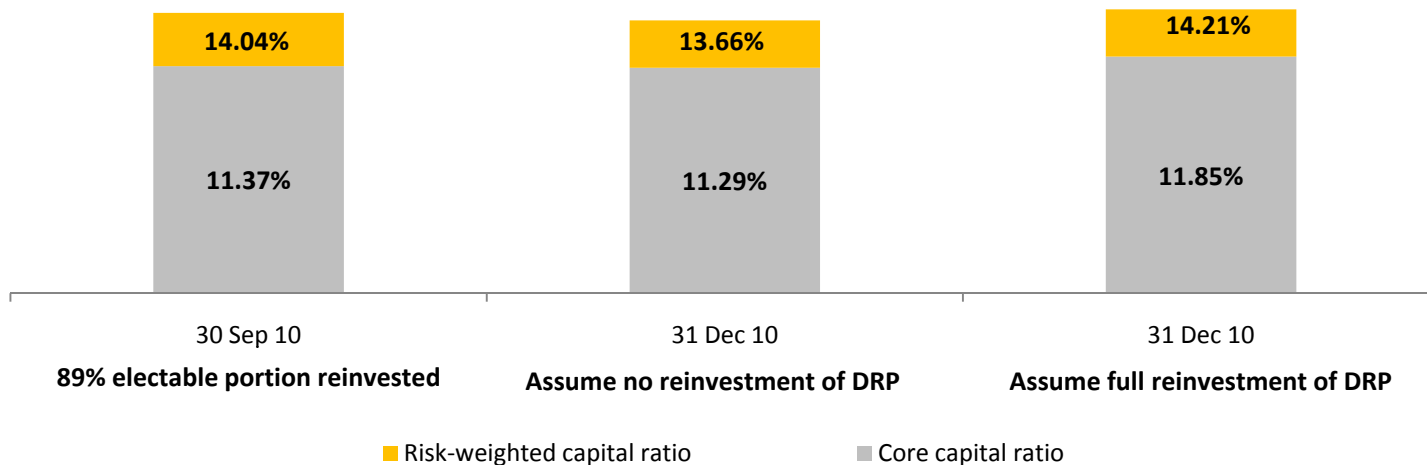
Maintained High Dividend Payout Ratio and expect similar reinvestment rate

- Interim dividend payout of 28 sen (21 sen net) subject to Dividend Reinvestment Plan
- Net dividend of 21 sen = 3 sen cash portion + 18 sen electable portion
- Dividend Payout Ratio of 71.4% exceeds policy of 40-60% Dividend Payout Ratio.

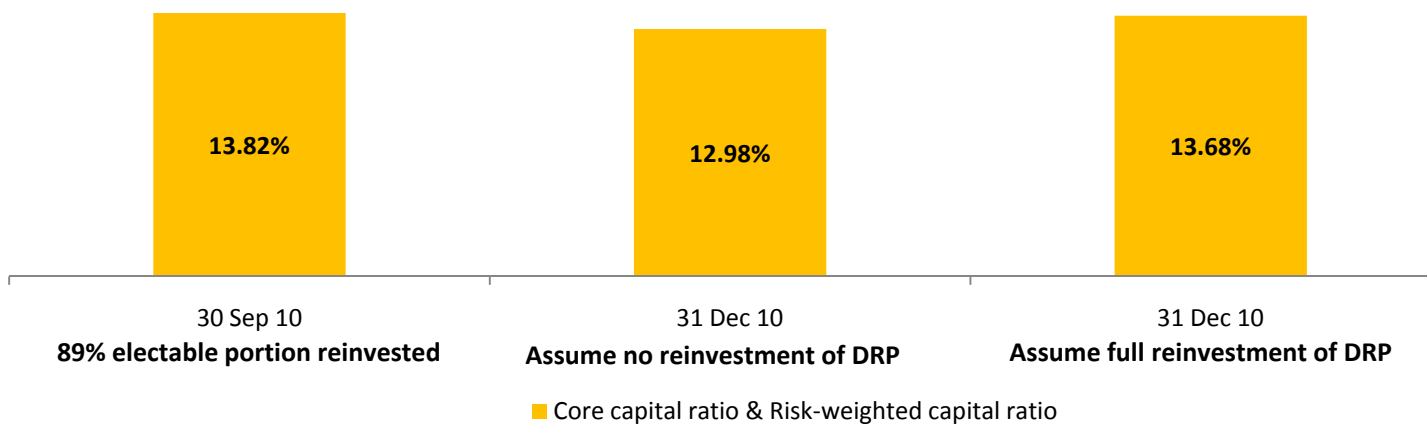


Capital Adequacy remains robust

Group



Bank



Executive Summary

Financial Performance

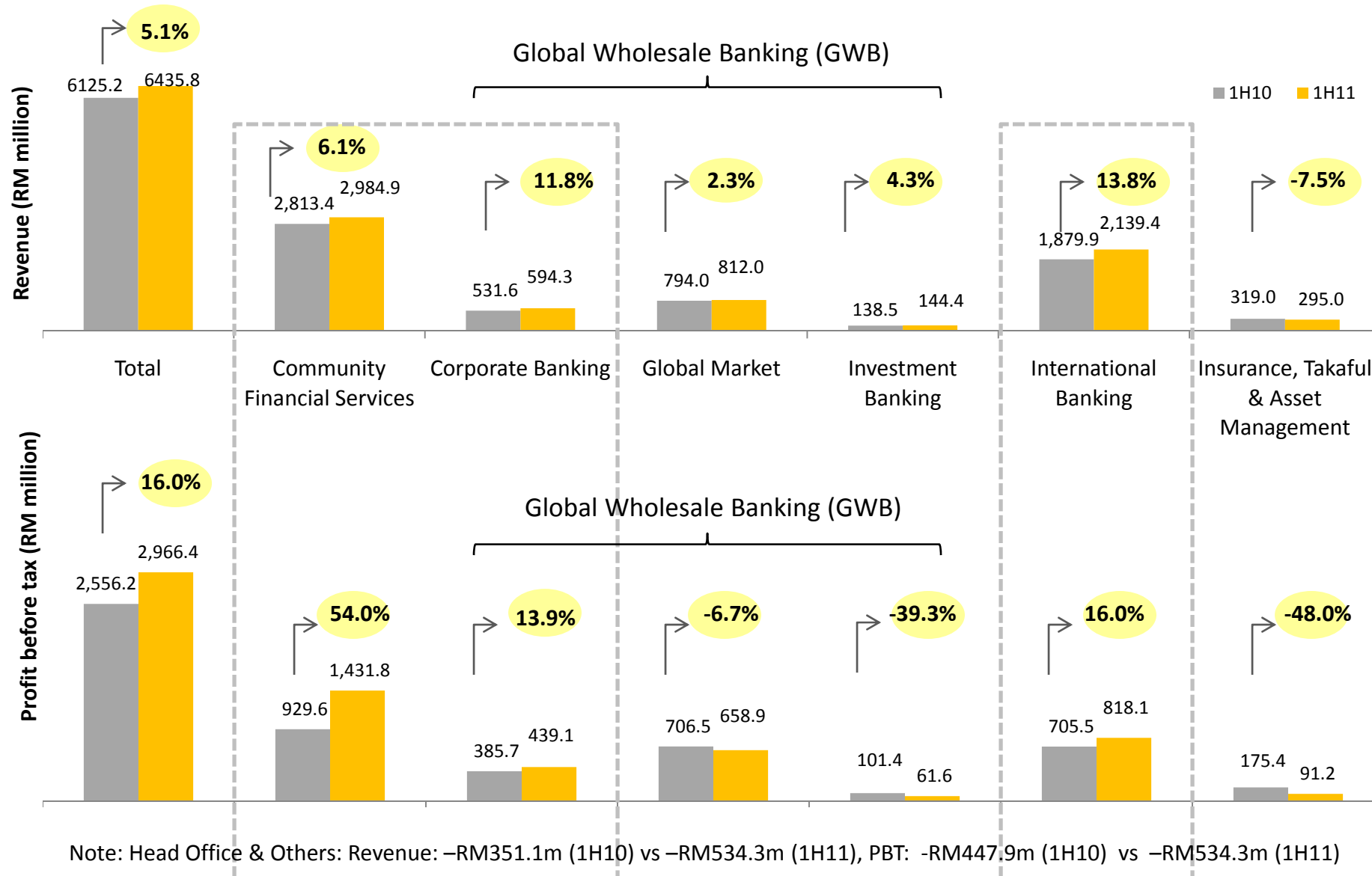
Business Review

Country Review

Transformation Programme Update

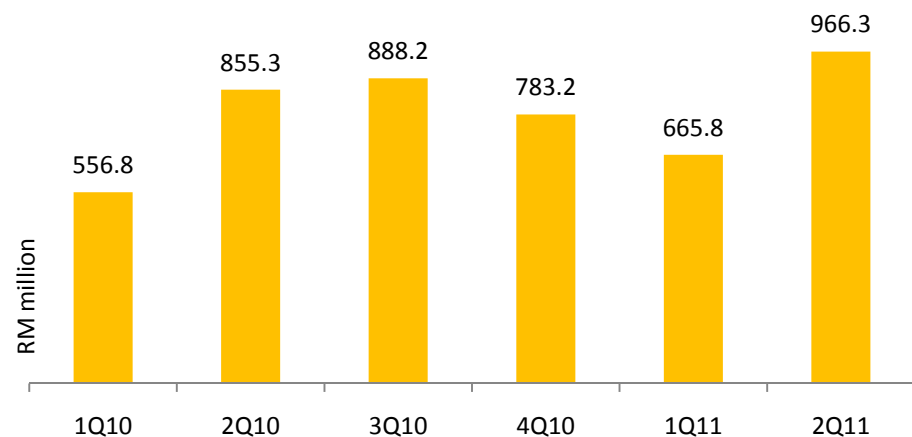
Economics and Key Takeaways

Strong performance in CFS and GWB's corporate and international banking

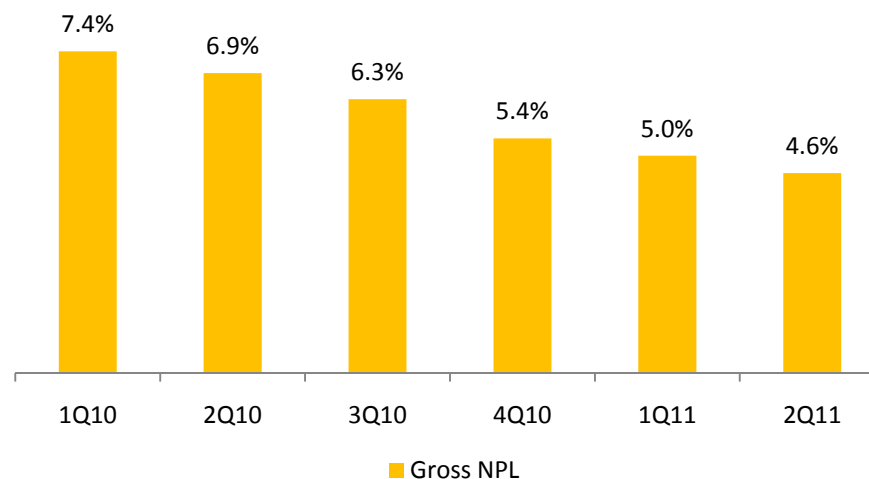


Community Financial Services: Mortgage Loans and Hire Purchase

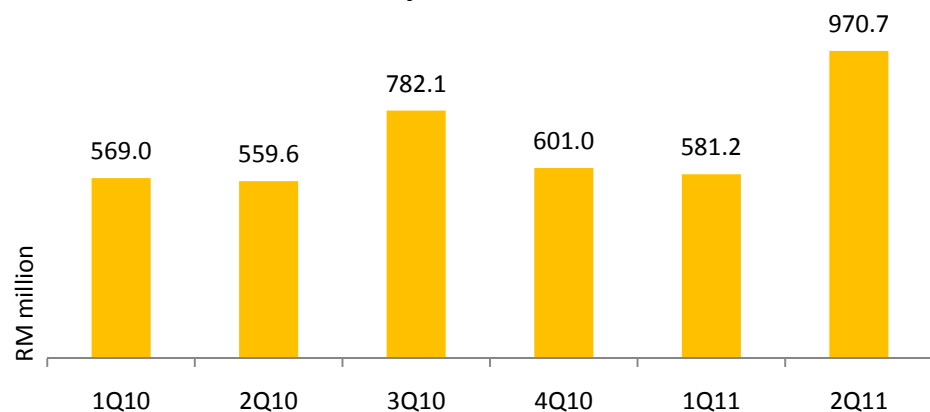
Growth in mortgage loans surpassed RM900 million in 2Q11



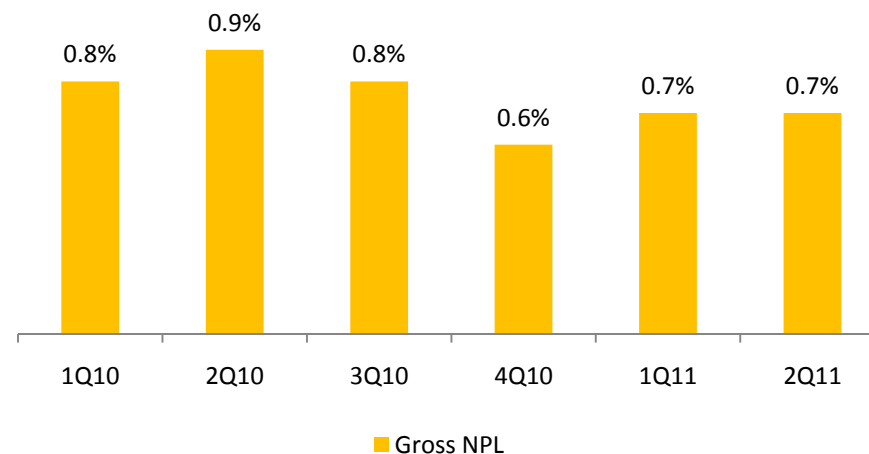
Mortgage Loans: Improving Asset Quality



Growth in HP loans surpassed RM900 million in 2Q11



Hire Purchase : Asset Quality remains low



Community Financial Services: Cards continues to gain market share

Cards Market Share

| | Dec 10 | Dec 09 |
|----------------|--------|--------|
| Cardbase | 16.3% | 15.5% |
| Billings | 22.0% | 21.6% |
| Receivables | 14.0% | 14.1% |
| Merchant Sales | 29.8% | 29.1% |

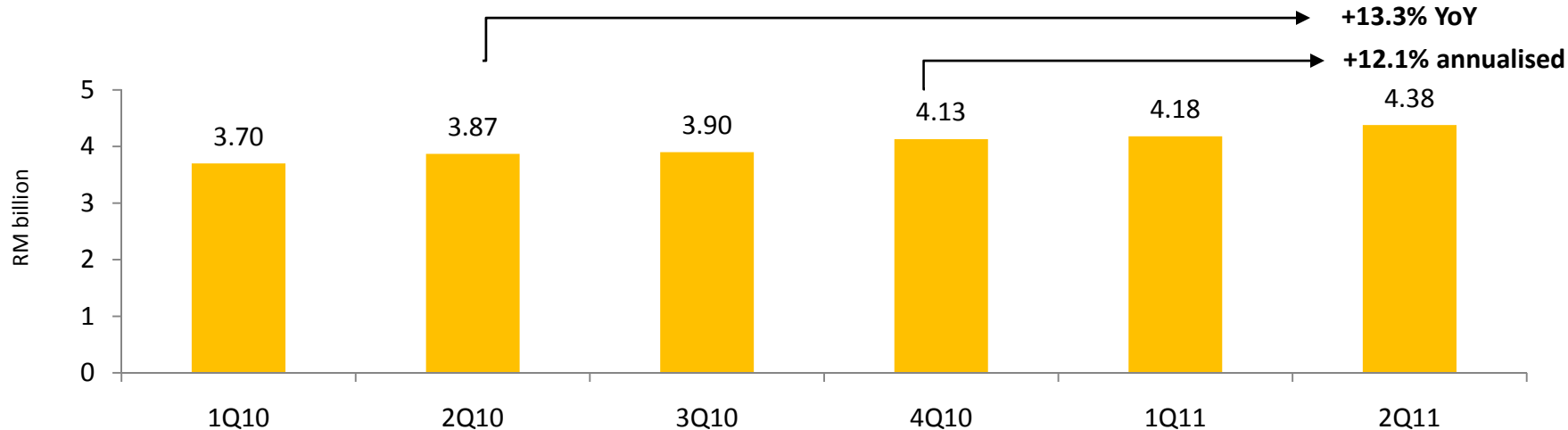
- Card base excludes Debit cards
- Merchant and Billings consist of transactions done through Credit, Charge and Debit cards

Cards performance against industry

| | YoY | Maybank | Industry* |
|----------------|-----|---------|-----------|
| Cardbase | | -16.8% | -21.2% |
| Billings | | 17.5% | 13.6% |
| Receivables | | 13.3% | 15.1% |
| Merchant Sales | | 11.6% | 12.9% |

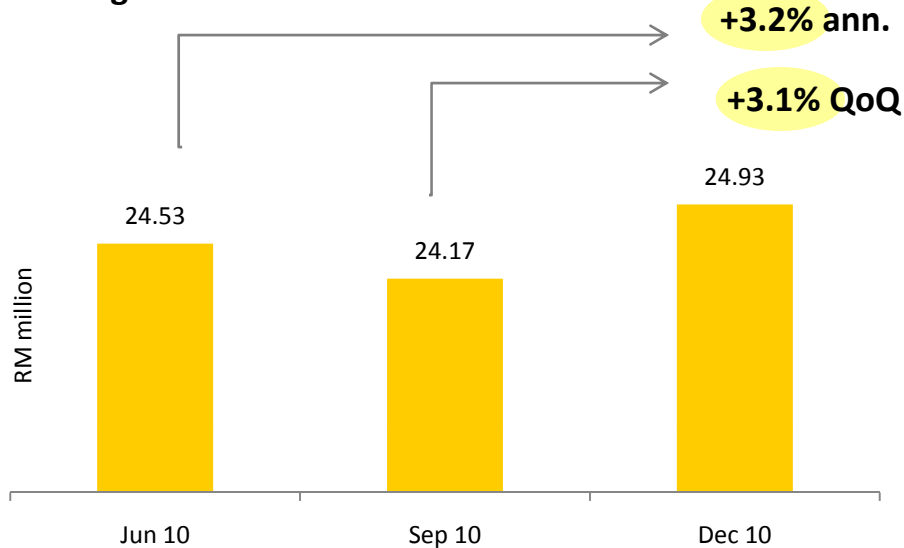
- Industry figures for cards includes commercial banks and non-FI players

Cards Receivables

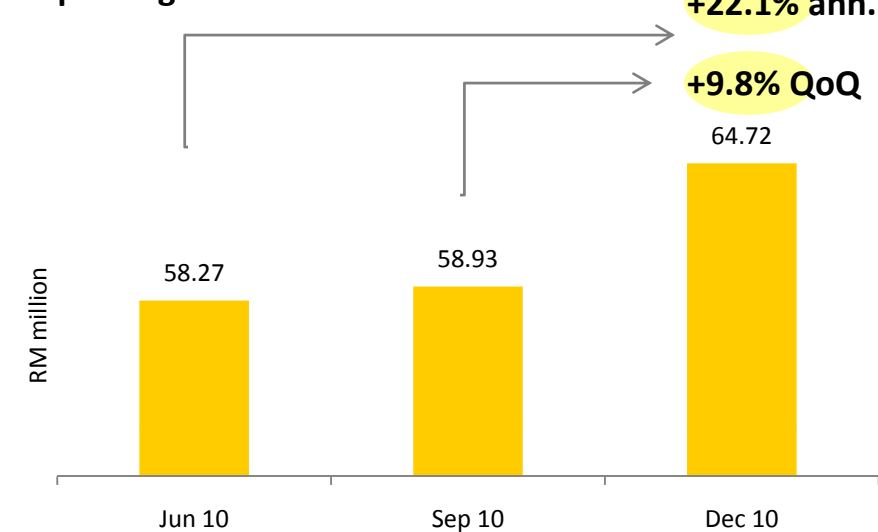


Business Banking and SME

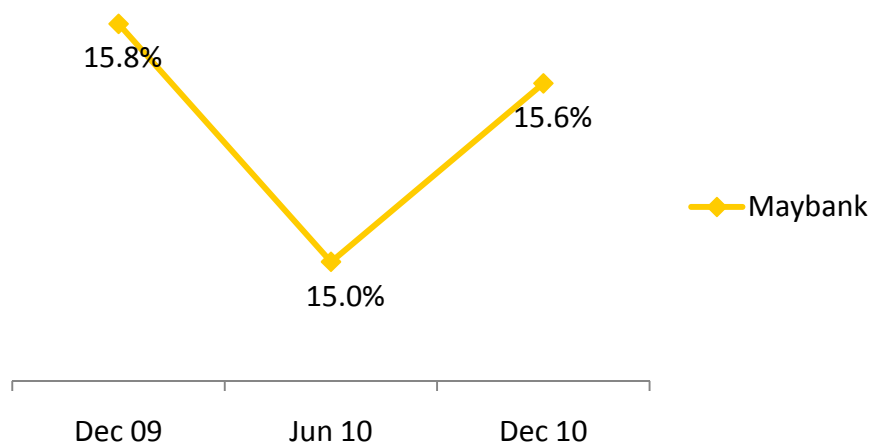
Loans grew 3.2% annualised



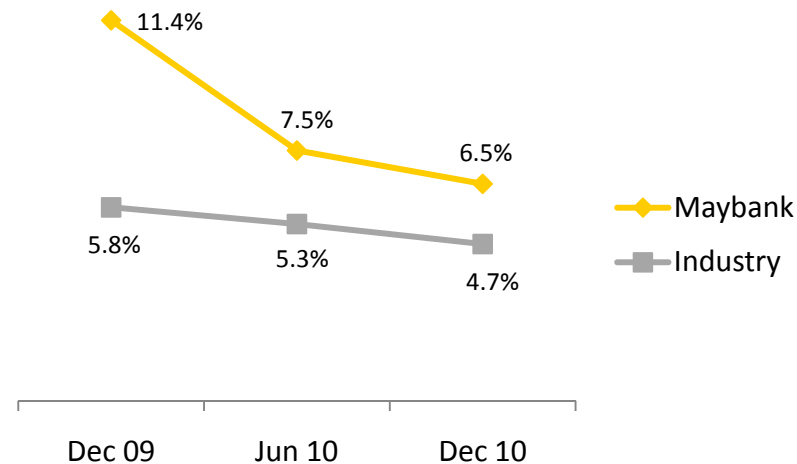
Deposits grew 22.1% annualised



Market share recovering

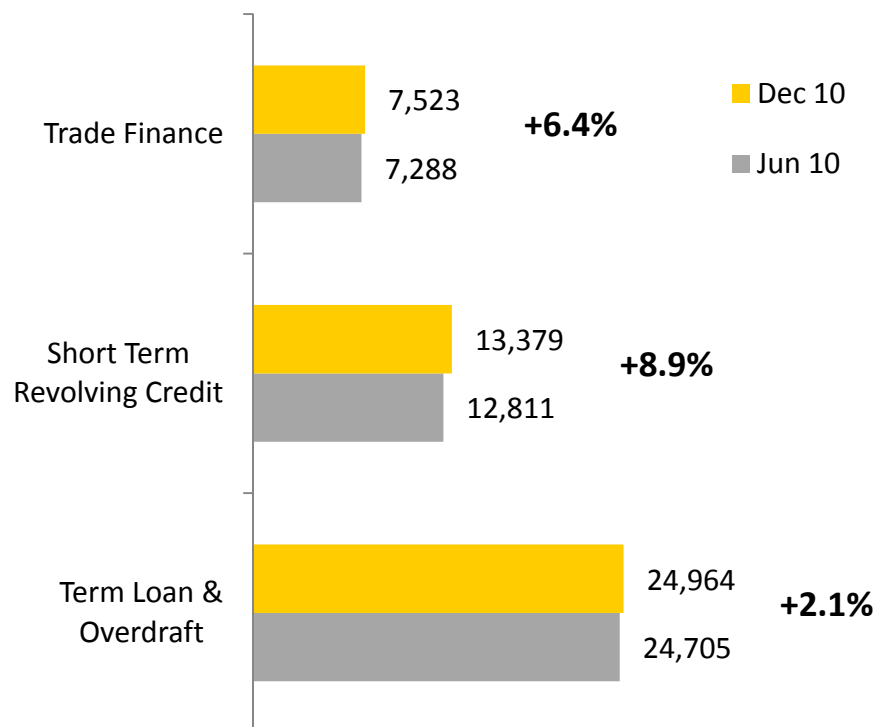


NPL declining



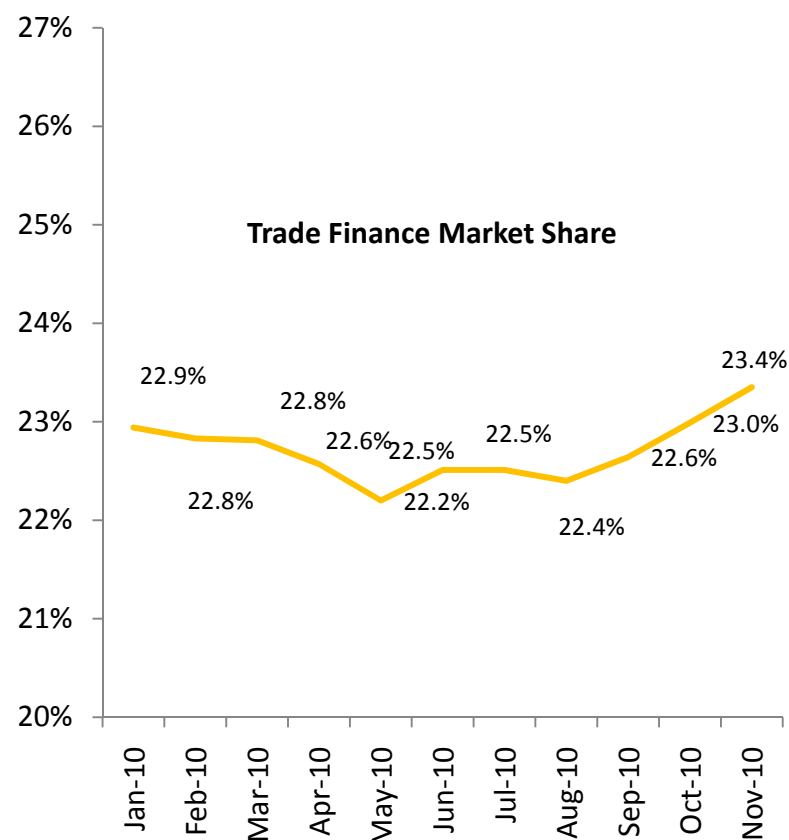
Global Wholesale Banking: Loans growth improved to 4.8% annualised

Total GWB loans (RM billion)



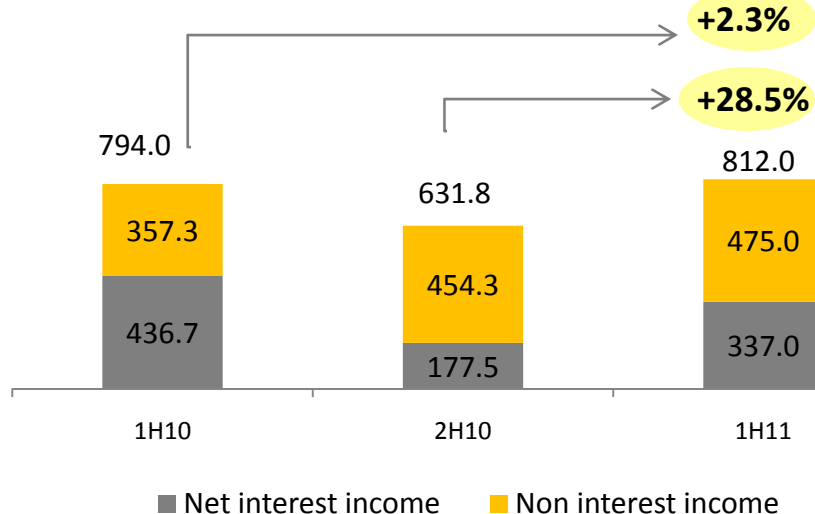
Total GWB loans grew 4.8% annualised to RM45.9 billion as at 31 Dec 10.

Recovery in Trade Finance Market Share

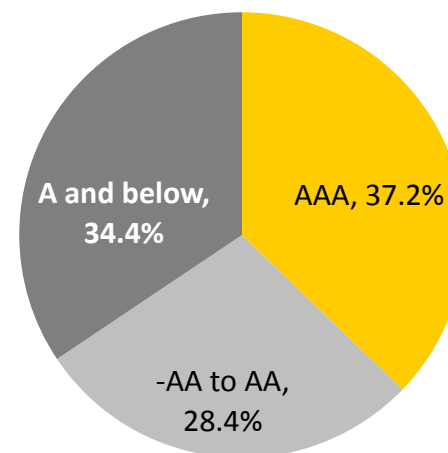


Global Markets growth supported mainly by trading activities

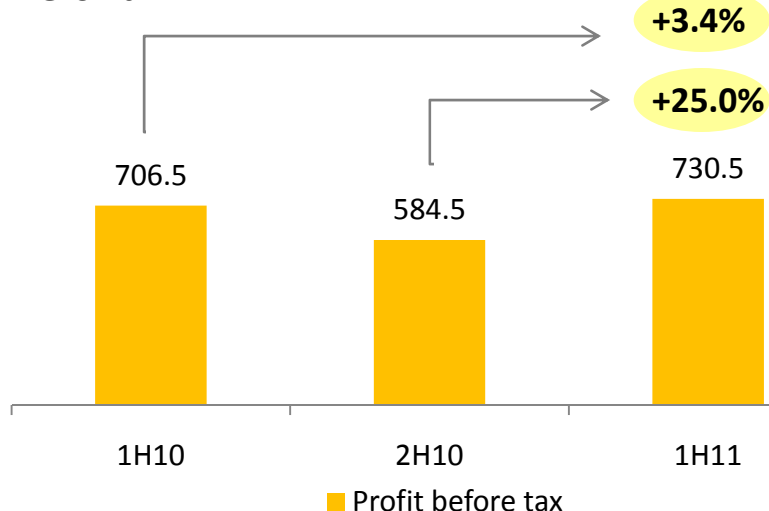
Growth in Revenue



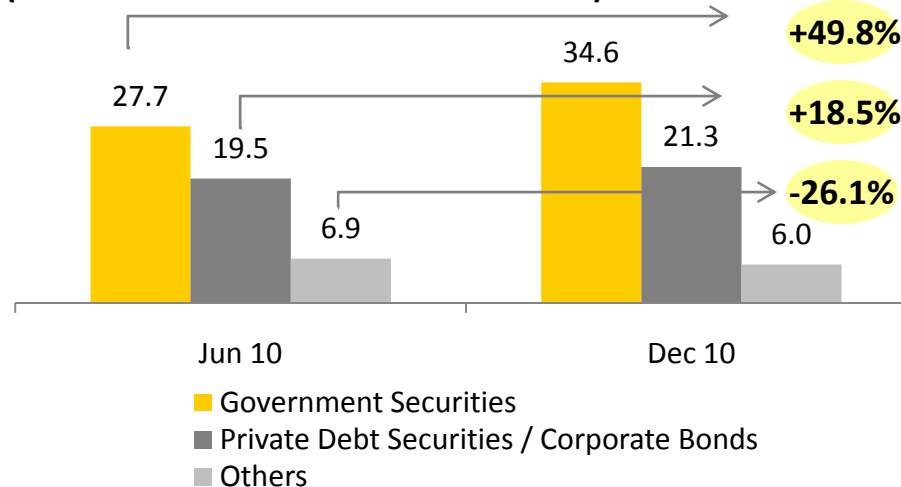
Credit Rating for Private Debt Securities in Malaysia



Growth in PBT

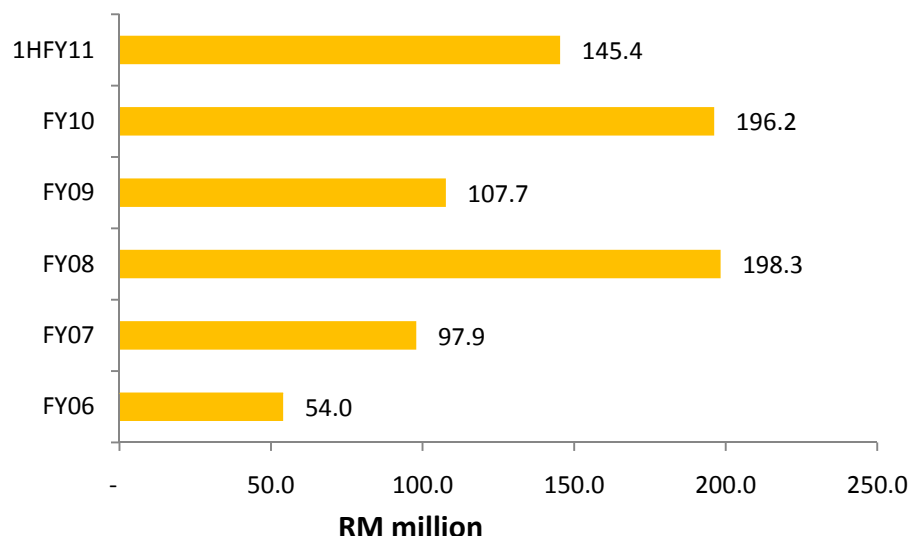


Group Securities Portfolio grew 28.5% annualised
(Total = RM61.9 billion as at 31 Dec 10)

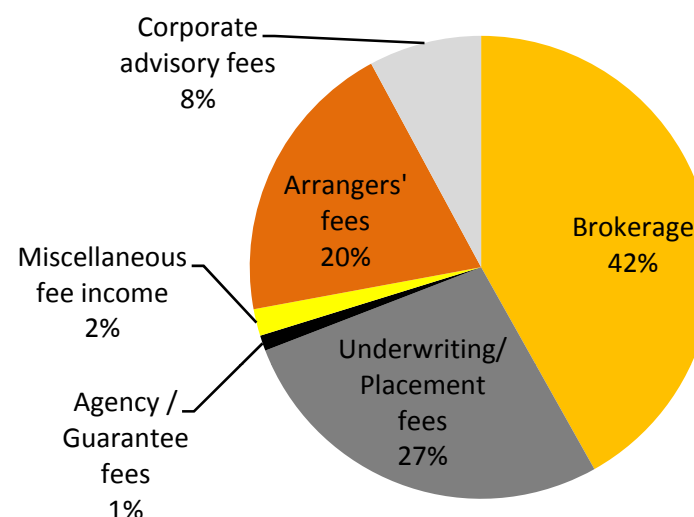


Brokerage activities contributed majority of IB income

Fee based Income



1H11 Fee based Income Segmentation



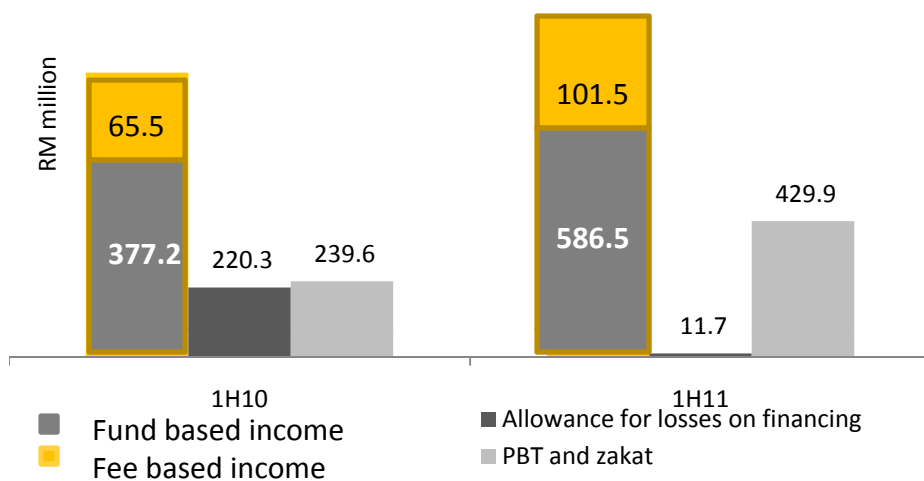
Industry Position & Market Shares : July 10 – Dec 10

Source: Bloomberg

| | Industry Rank | Total Value (bil) | Deals/Issues | Market Share |
|--|---------------|-----------------------------|--------------|--------------|
| M&A | 3 | RM 18.59 | 18 | 16.2% |
| Equity & Rights Offerings | 2 | RM 1.48 | 4 | 6.8% |
| Debt Markets - Malaysia Domestic Bonds | 1 | RM 8.69 | 69 | 28.6% |
| Debt Markets - Malaysian Ringgit Islamic Bonds | 1 | RM 8.57 | 61 | 44.7% |
| Equity Brokerage | 3 | 7.9% of Bursa Trading Value | n.a. | 7.9% |

Maybank Islamic maintains strong financing growth of 23.5% annualised

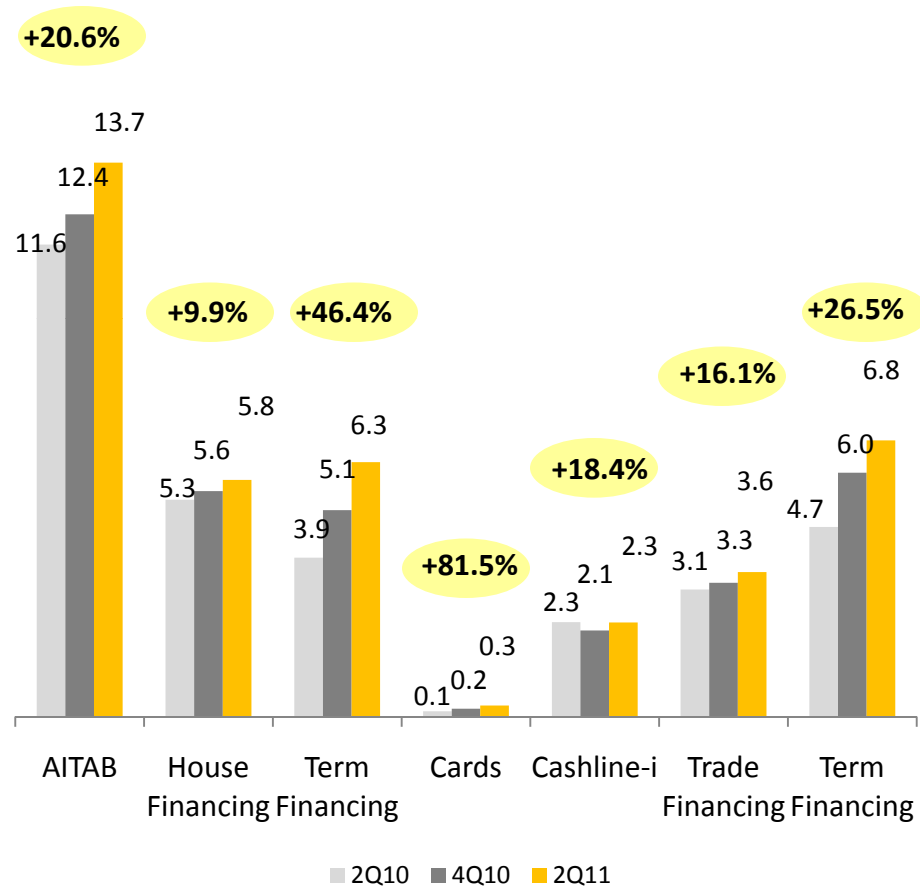
Income and PBT



Improving key ratios for Maybank Islamic

| | 2Q10 | 4Q10 | 2Q11 |
|---|--------|-------|-------|
| Financing to Deposit Ratio | 106.0% | 96.6% | 97.9% |
| Islamic Financing to Total Domestic Loans | 22.7% | 24.0% | 26.1% |

Maybank Islamic financing (23.5% annualised growth) Total Gross Financing = RM38.7 billion as at Dec 10

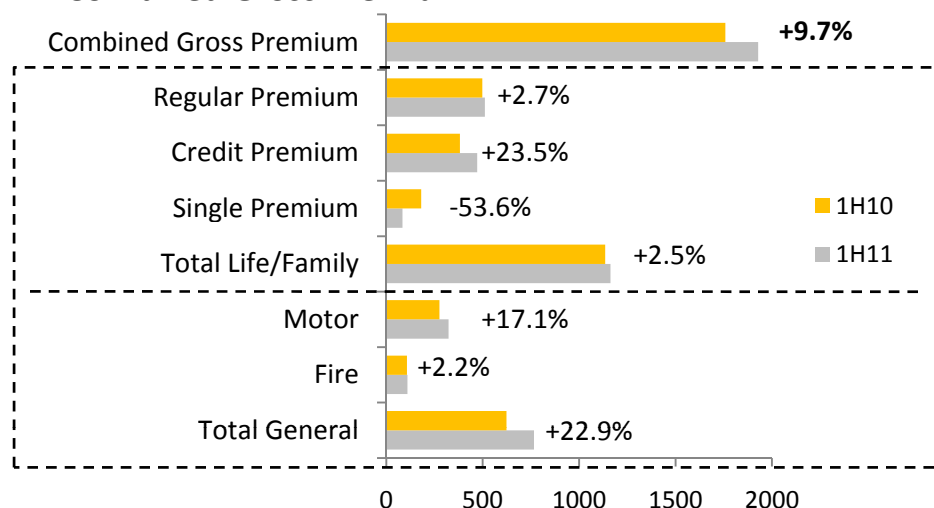


Consumer: +24% annualised

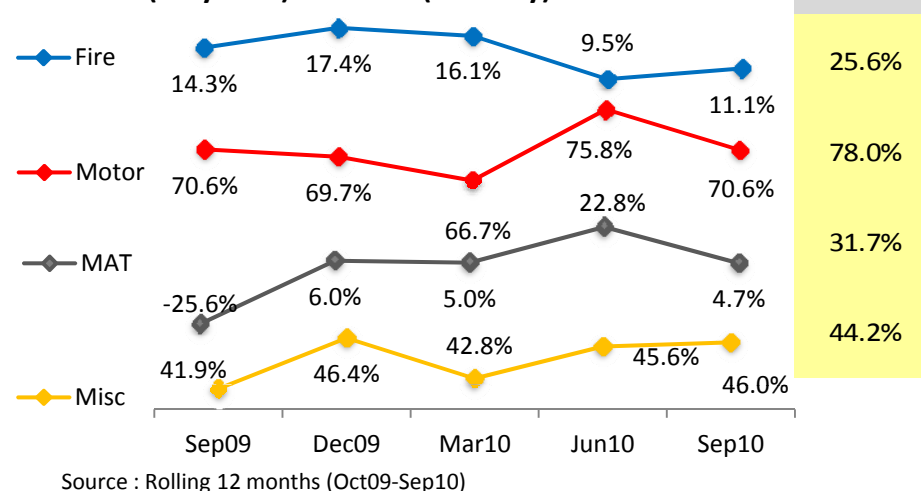
Business: +22% annualised

Insurance: Etiqa maintains No. 2 Overall Position

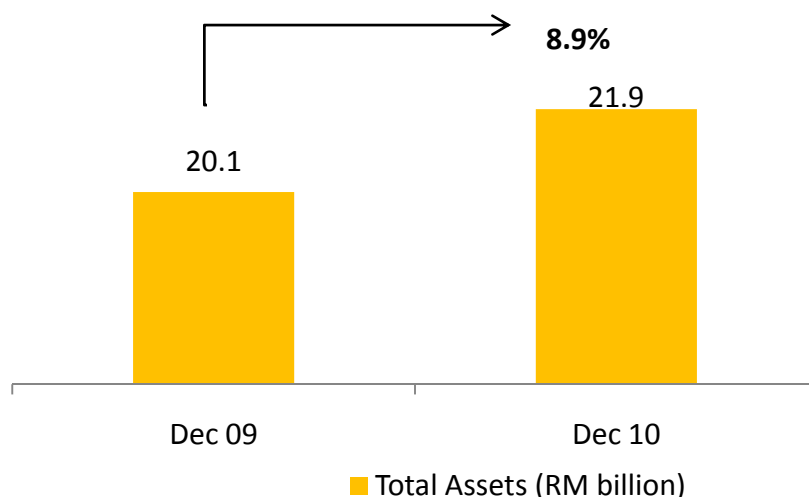
Combined Gross Premium



Overall Loss Ratio Lower Than Industry 51.3% (Maybank) vs 60.8% (Industry)



Total Assets grew 8.9% YoY



Etiqa maintains top position

- No. 1 in Life/Family (new business) with market share of 20.9%
- No. 1 in General with market share of 10.9%
- No. 2 market share in Total Premium

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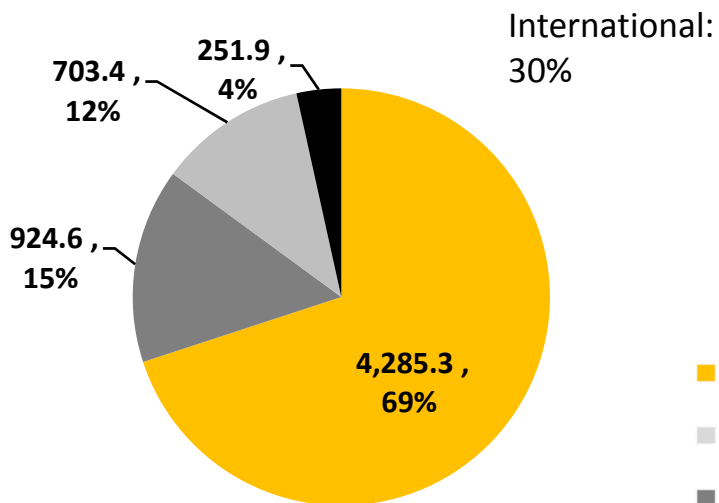
Transformation Programme Update

Economics and Key Takeaways

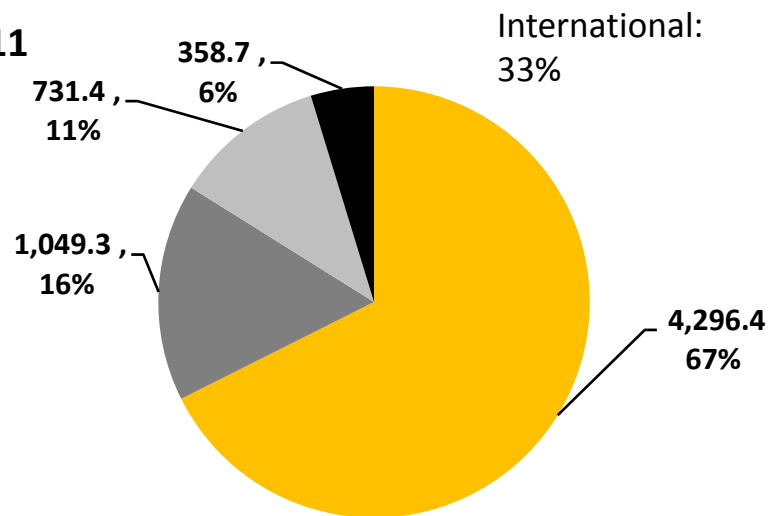
Revenue and PBT by geography

Gross Revenue (RM million)

1H10

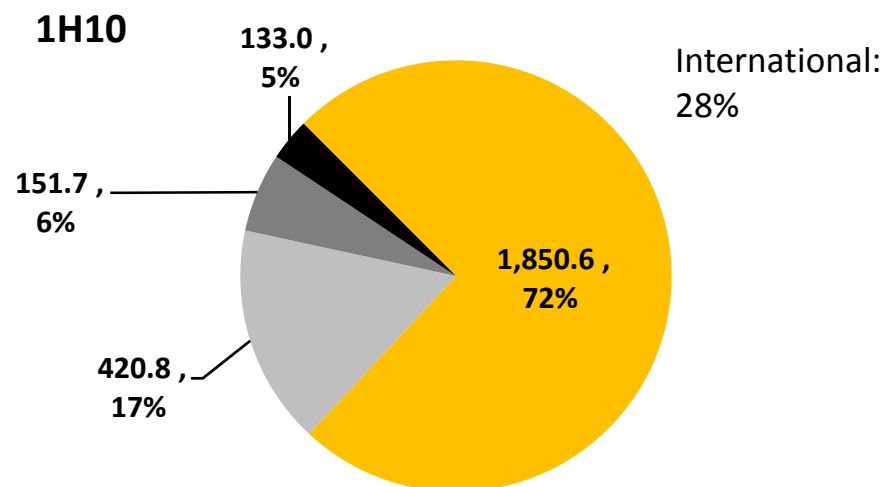


1H11

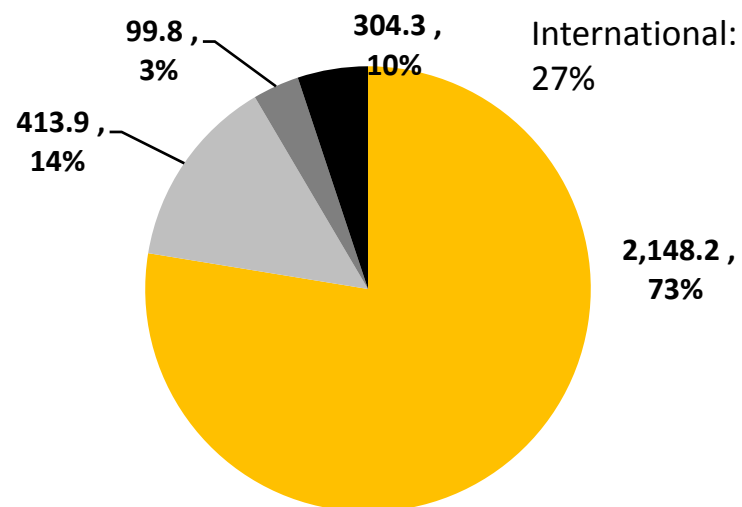


Profit Before Tax (RM million)

1H10

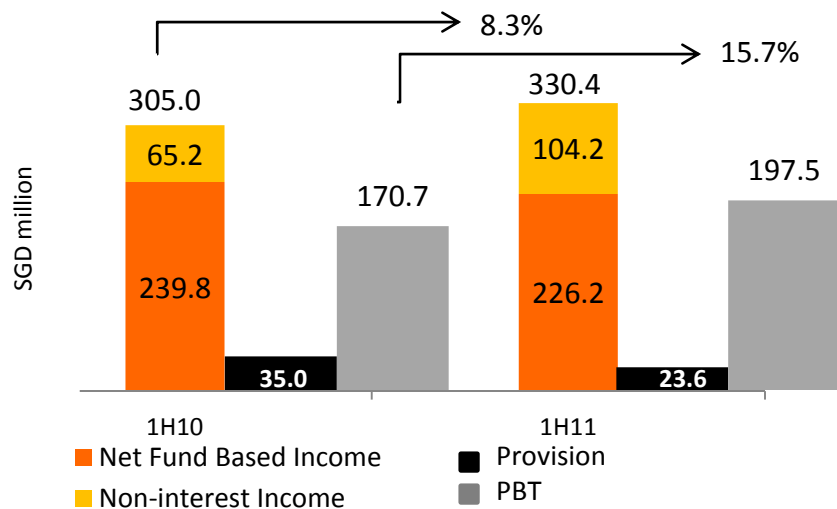


1H11

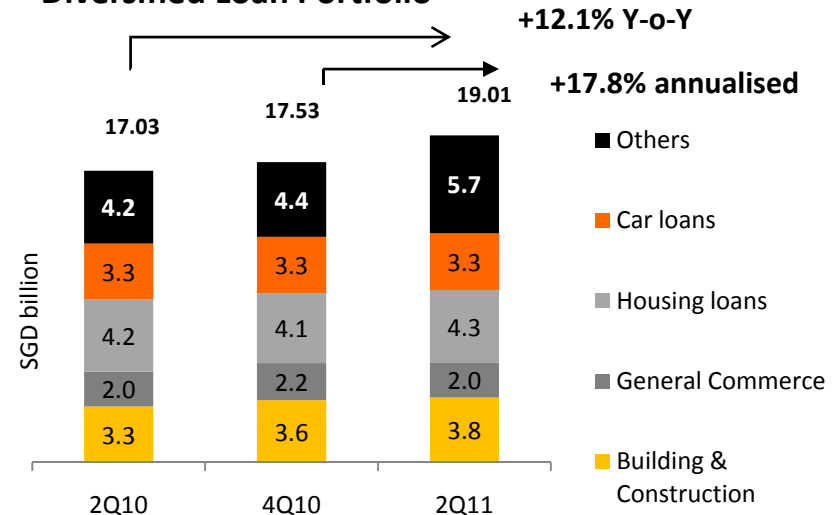


Singapore: PBT improved 15.7% on higher fee income and lower provision

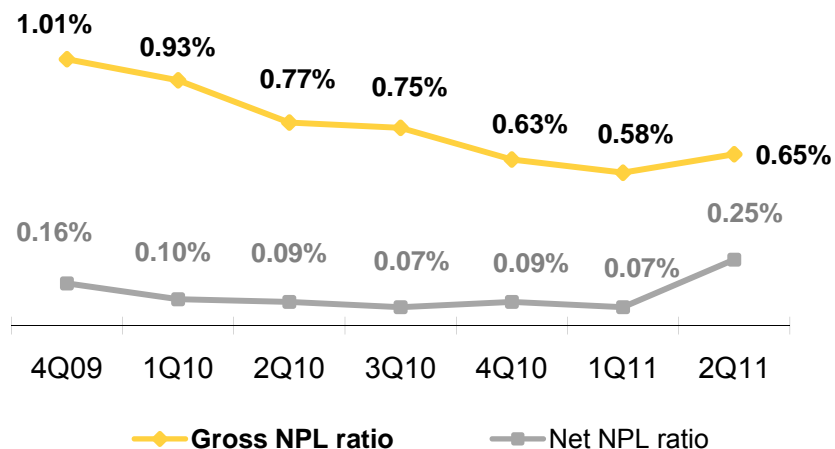
Revenue and PBT rose 8.3% and 15.7% YoY respectively



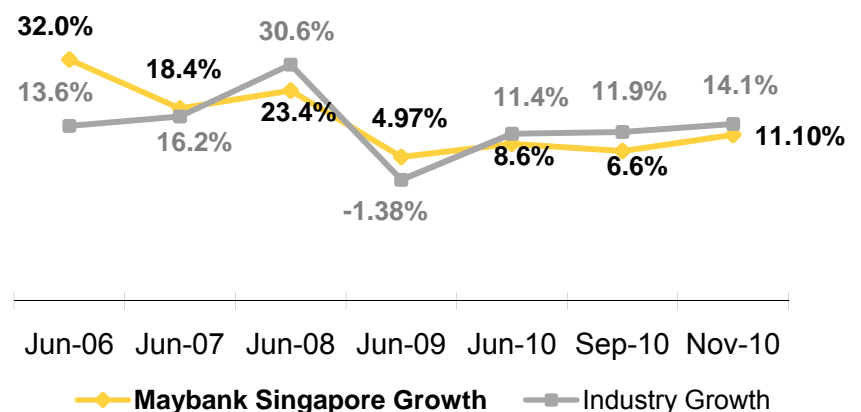
Diversified Loan Portfolio



Asset Quality



Loans Growth vs Industry



Income Statement

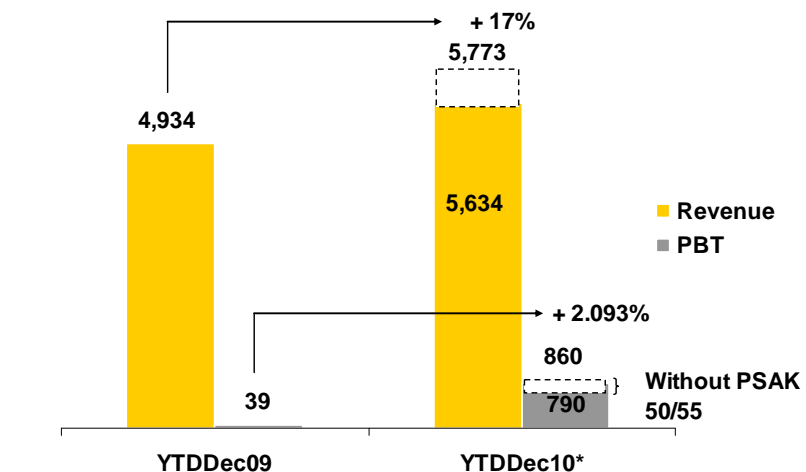
| Rp Billion | Jul 10-Dec 10 Contribution | Jul 09-Dec 09 Contribution | YoY % Change |
|---|-------------------------------|-------------------------------|-----------------|
| Interest income | 3,476 | 2,993 | 16.1% |
| Interest expense | (1,548) | (1,402) | 10.4% |
| Net interest income | 1,928 | 1,591 | 21.2% |
| Non-interest income | 1,031 | 960 | 7.4% |
| Gross Operating income | 2,959 | 2,551 | 16.0% |
| Operating expenses (excluding prov.) | (2,034) | (1,733) | 17.4% |
| Operating income before provision | 925 | 818 | 13.1% |
| Provisions | (668) | (421) | 58.7% |
| Profit before taxation and zakat | 257 | 397 | -35.3% |

Note:

- Based on income statement consolidated into Group accounts.

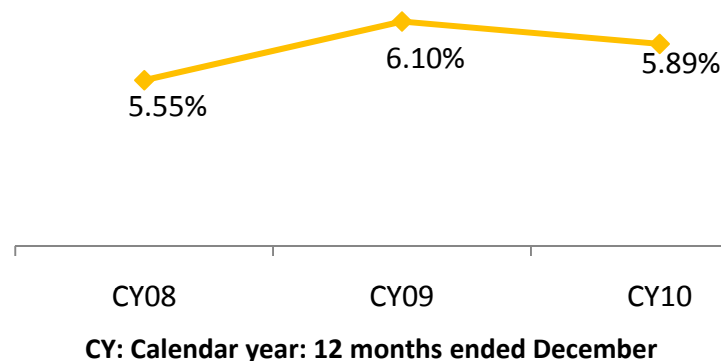
Bank Internasional Indonesia

Revenue and PBT (Rp billion) for full FY10 (as reported in BII)

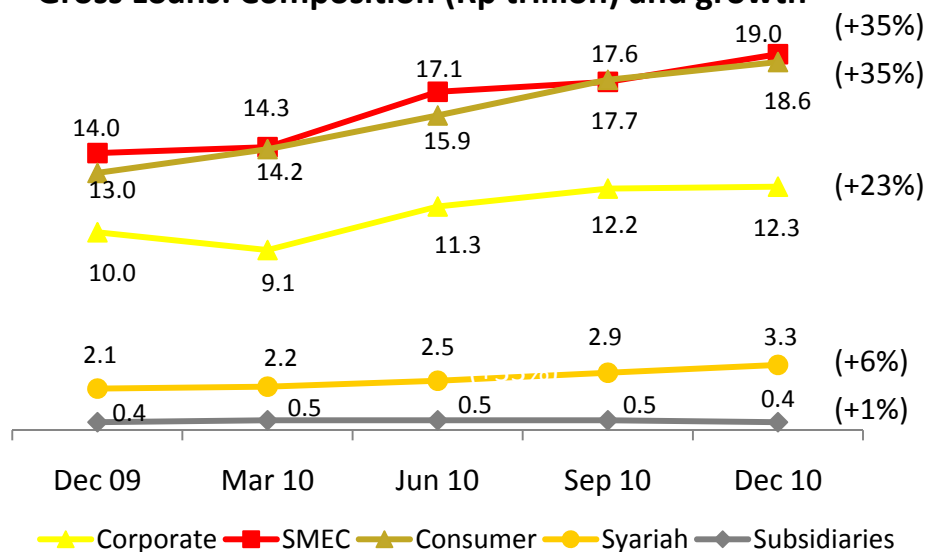


* Full implementation of PSAK 50/55 (eqv to IFRS 139)

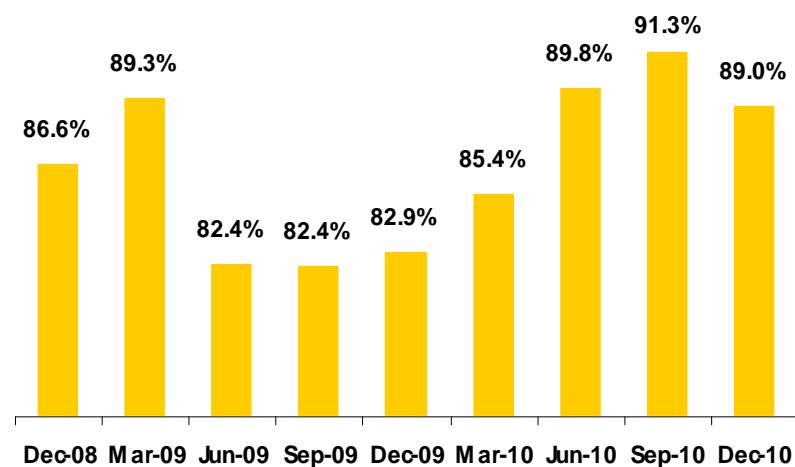
Net Interest Margin



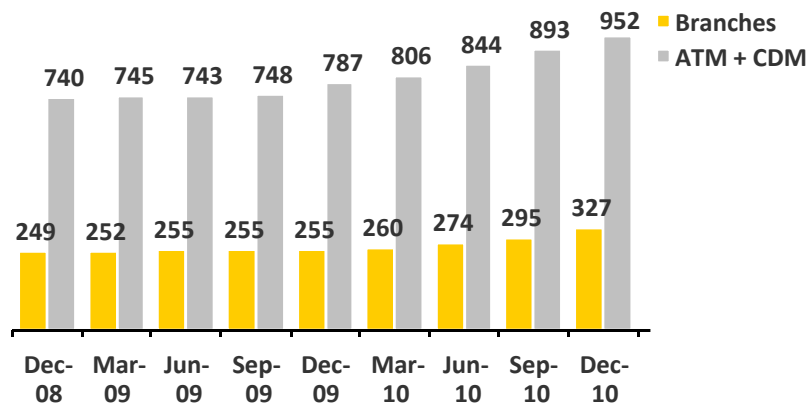
Gross Loans: Composition (Rp trillion) and growth



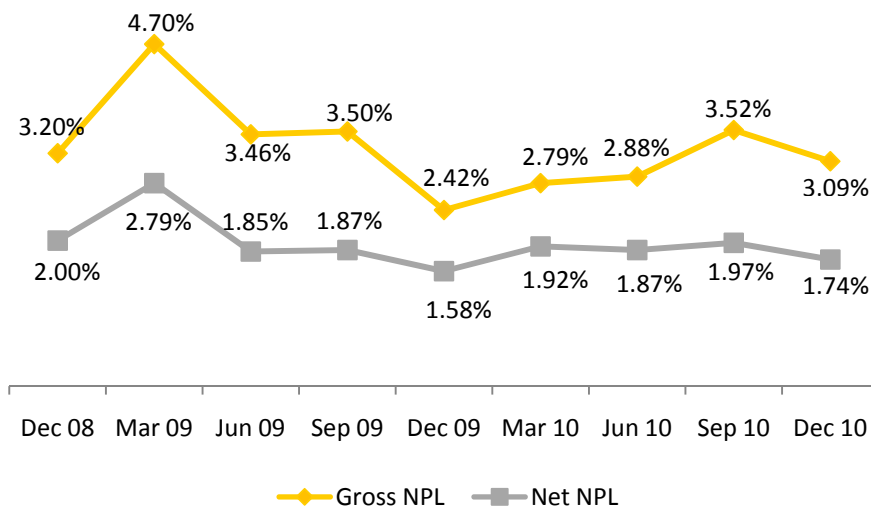
Loan-to-Deposit Ratio



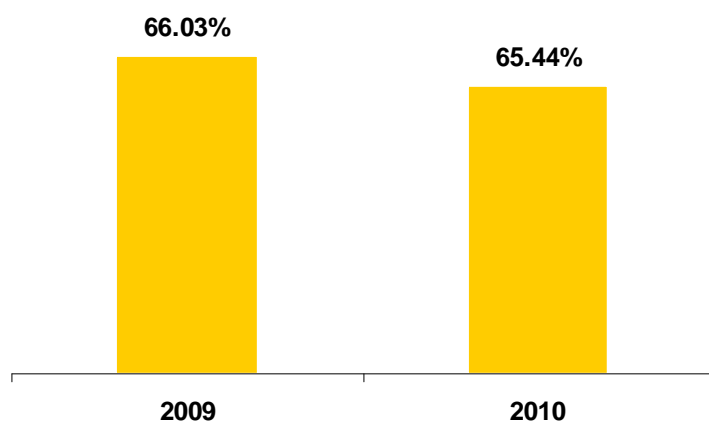
Branches and ATM



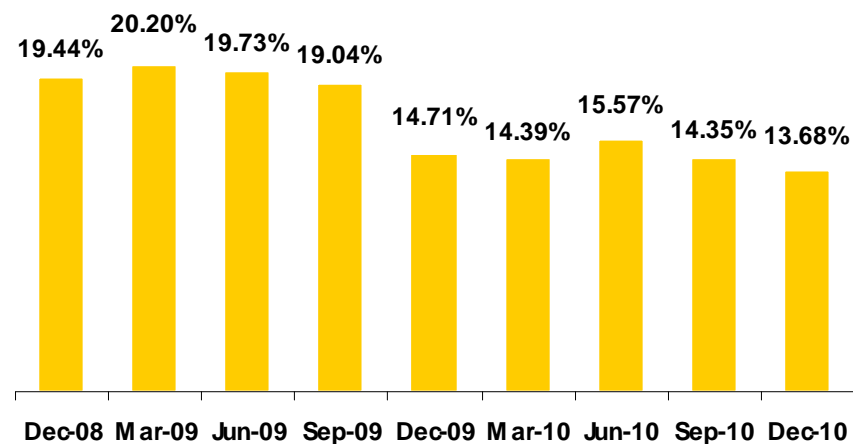
Asset Quality



Cost to Income Ratio

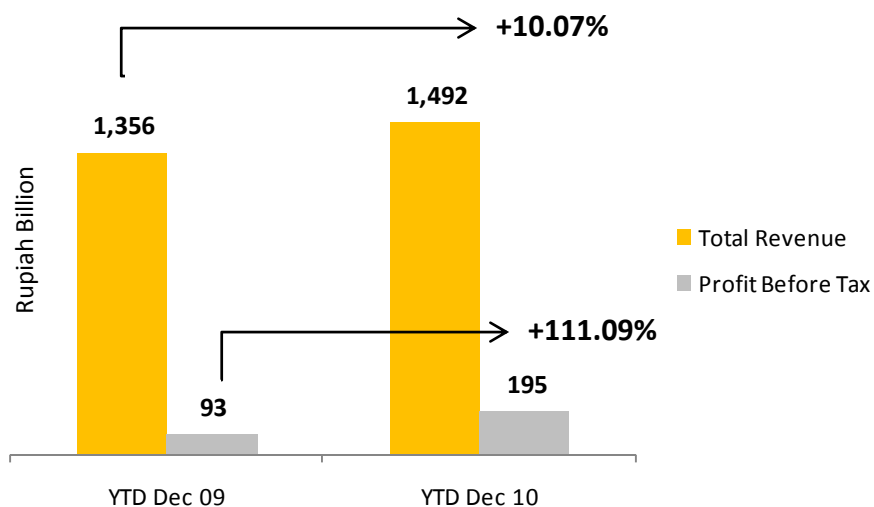


Capital Adequacy: bank only (credit & market risk)

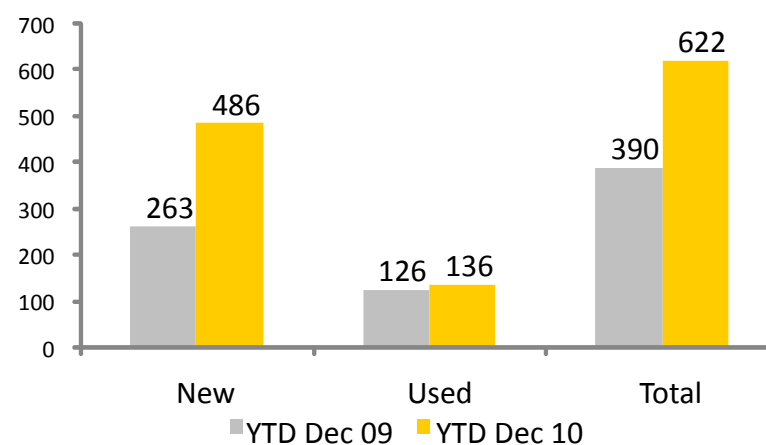


Bank Internasional Indonesia: WOM Finance

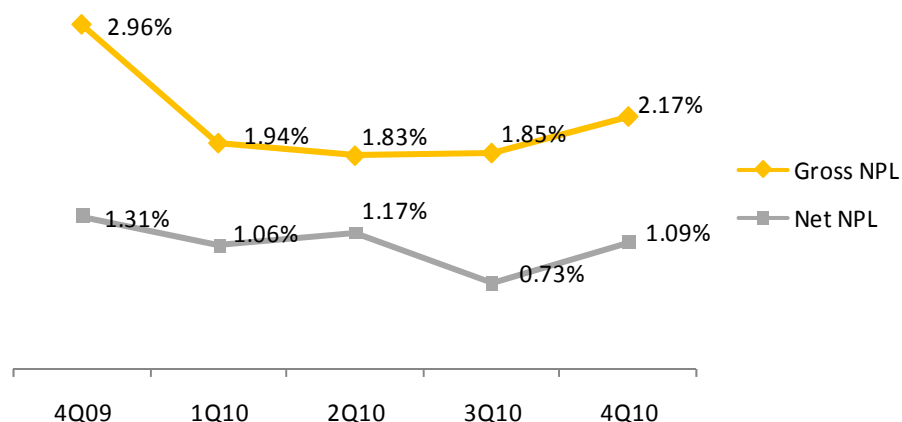
Revenue and PBT



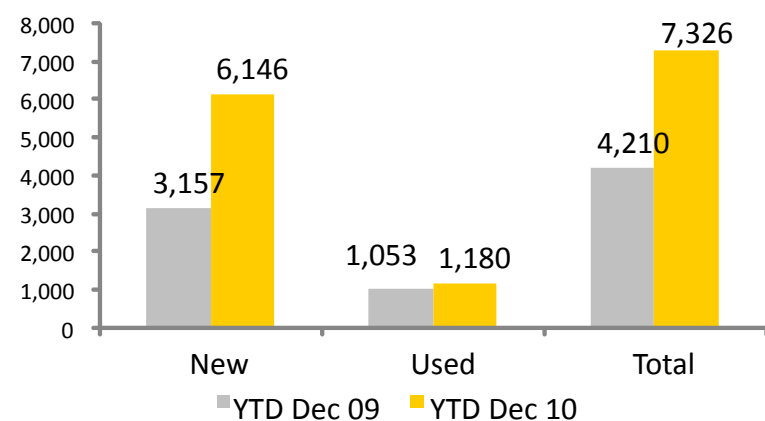
Unit Financing (In Unit)



Asset Quality



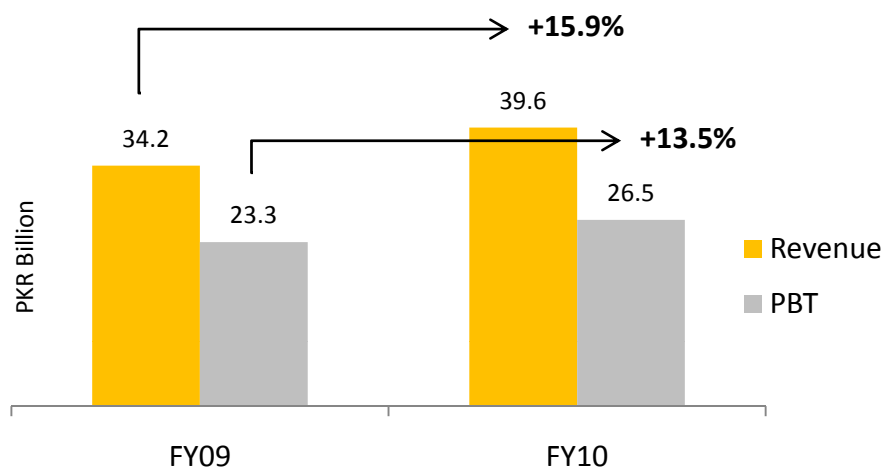
Financing Amount (In IDR bn)



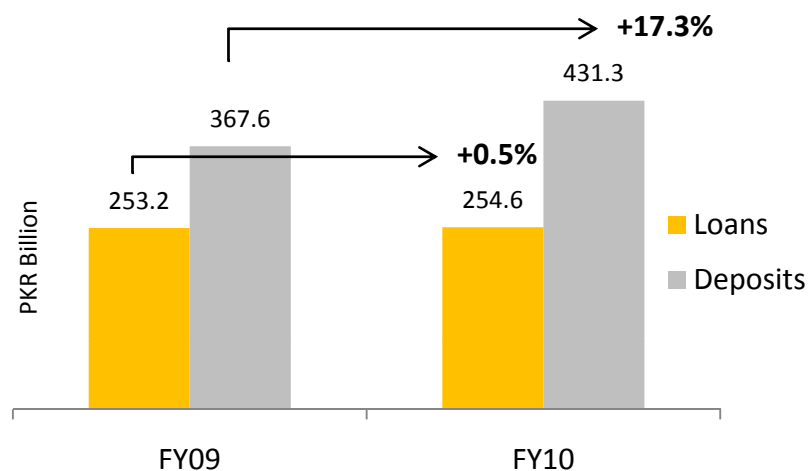
MCB Bank: Financial Highlights



Revenue and PBT



Loans and Deposits



| Key Ratios | FY09 | FY10 |
|----------------------|-------|-------|
| ROA | 4.6% | 4.6% |
| Cost to Income Ratio | 32.4% | 33.8% |
| Loan-Deposit Ratio | 68.9% | 59.0% |
| NPL Ratio | 9.2% | 9.6% |
| Net Interest Margin | 8.4% | 7.8% |

Executive Summary

Financial Performance

Business Review

Country Review

Transformation Programme Update

Economics and Key Takeaways

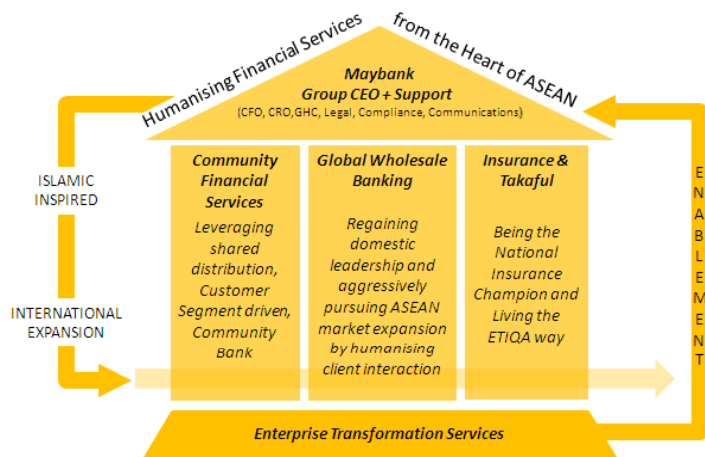
Progress of Transformation Programme

Community Financial Services

- Branch transformation extending One Stop shop concept to all branches and strengthen Sales and Service Capability.
- Improve Customer Service, TAT & Processing Time.
- SME & Business Banking origination at all branches.
- Segmentation in Go-To-Market for HNW and Affluent
- Industrialization of Sales and Business Process

Global Wholesale Banking

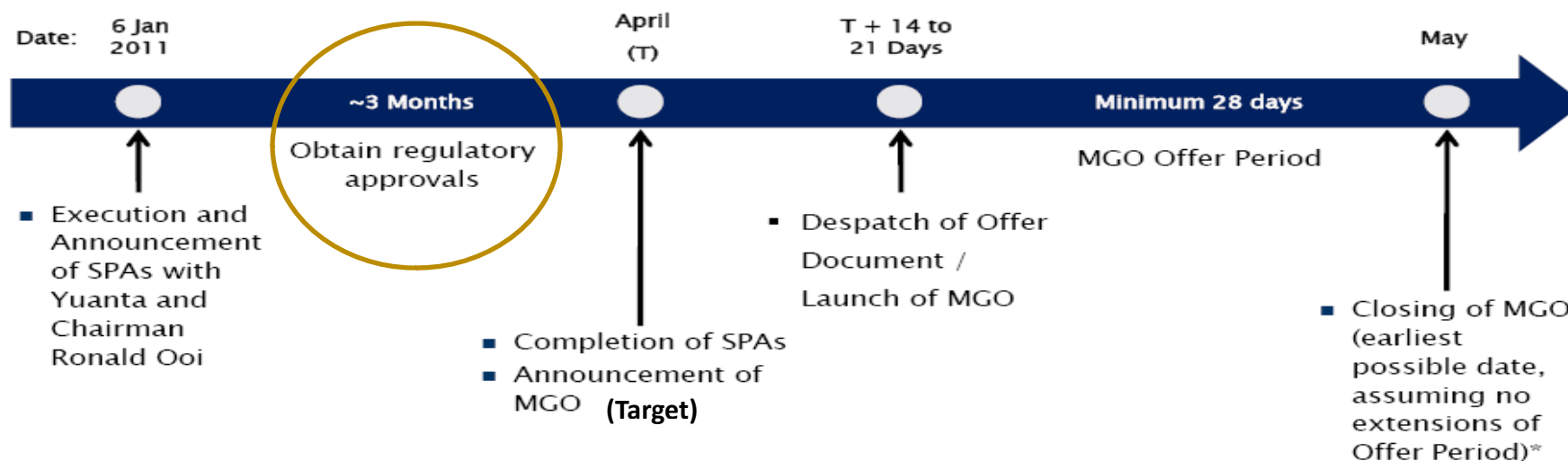
- Launched integrated Go-To-Market client centric organisation - New Corporate Client Coverage Model deployed.
- Integrated transaction banking structure: Improved Trade Finance volume and market share
- Completed key milestones for international Expansion Plans - Acquisition of Kim Eng towards becoming ASEAN leading global wholesale bank and truly regional organisation.
- Set-up process improvements & IT enabling capabilities



Focus on :

- **Business Target Operating Models**
- **Clear business plans on how to execute the journey**

Progress of Kim Eng acquisition



Current status

- Submitted regulatory approvals to Bank Negara Malaysia and Monetary Authority of Singapore
- In the process of closing upon meeting Conditional Precedents.
- Finalising integration plan which will involve fitting Kim Eng into Maybank overall business structure.
- Engagement with regulators on downstream acquisition still ongoing.
- Group pro forma capital ratios remain healthy, and well above the minimum requirements, even if fully funded via internal funds.
- The Group intends to boost its capital strength via the issuance of equity, debt or a combination of both to fund future business growth opportunities.

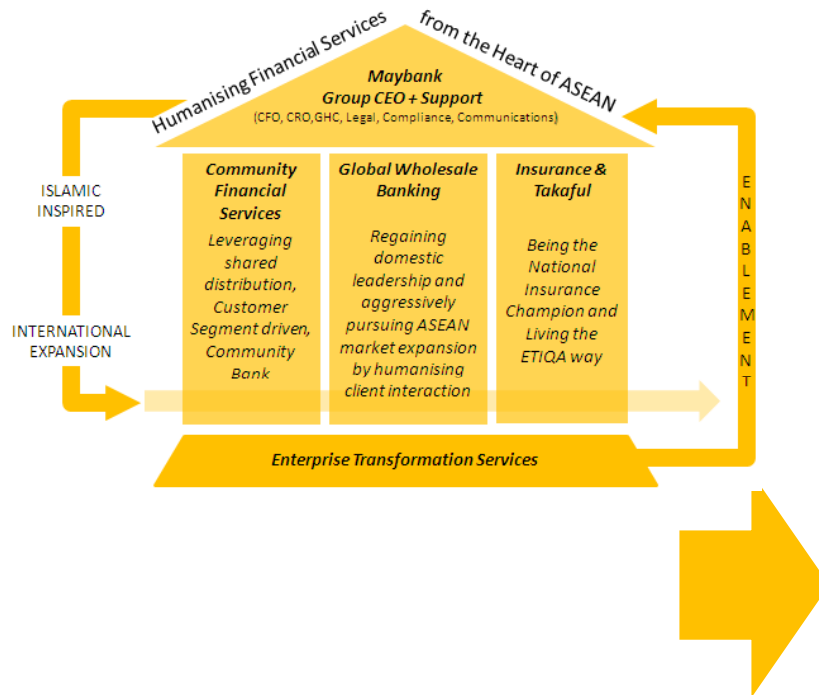
Progress of Transformation Programme

Insurance (Etiqa)

- Completed the General IT System consolidation and currently consolidating the Life IT system
- Keeping track with industry growth whilst maintaining healthy portfolio mix, having better combined ratio compared to market.
- .Growing and strengthening agency force

Enterprise Transformation Services

- Development and finalisation of Enterprise IT Architecture
- Embarked on IT Transformation Program (ITTP) - Deployment of regional platform with priorities set to customer-focused capabilities
- Enhancement of Service Quality
- Process improvements initiatives



Executive Summary

Financial Performance

Business Review

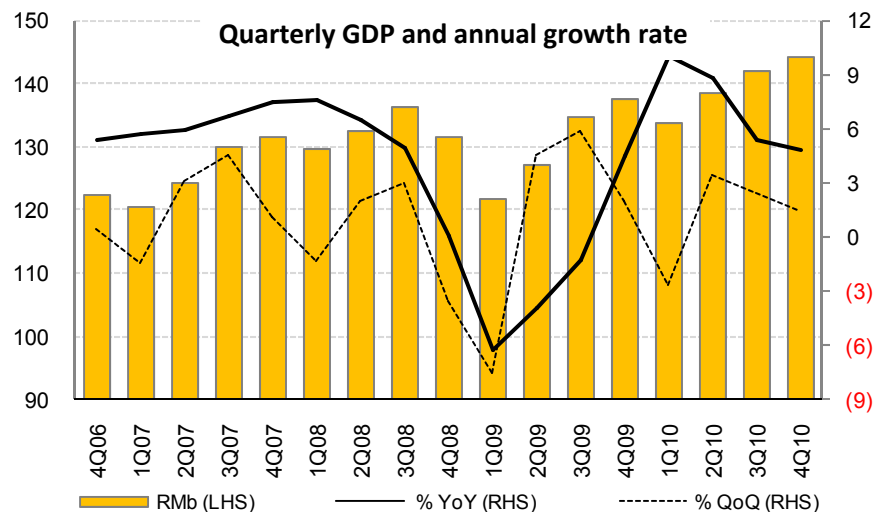
Country Review

Transformation Programme Update

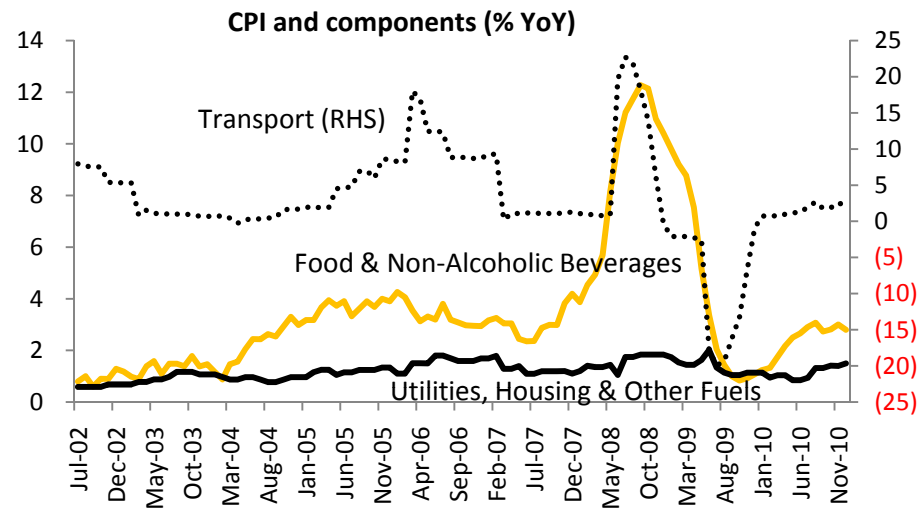
Economics and Key Takeaways

Malaysia: Sustained growth for 2011

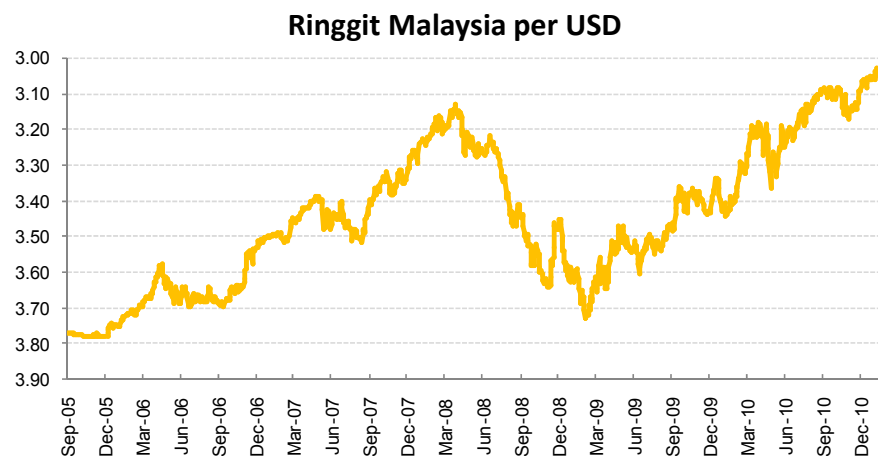
Growth to be sustained at 5.5% in 2011 (2010: 7.2%)



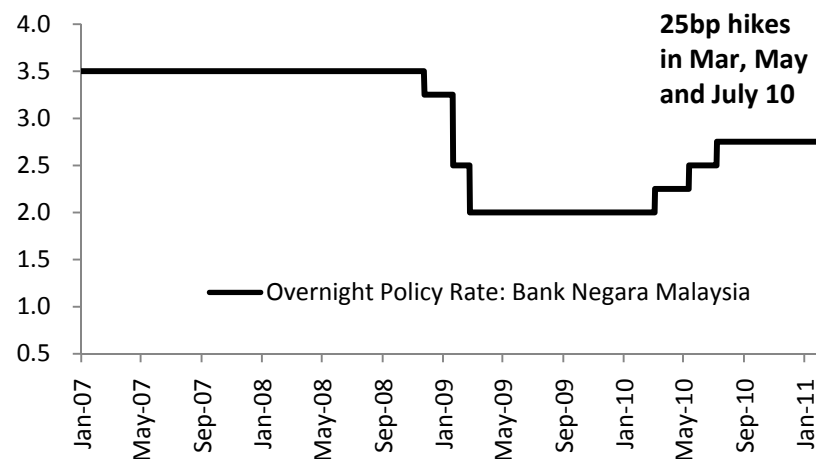
Inflation rose 1.7% in 2010 (2011: 2.5%)



Ringgit/USD: RM3.00-RM3.05 end 2011

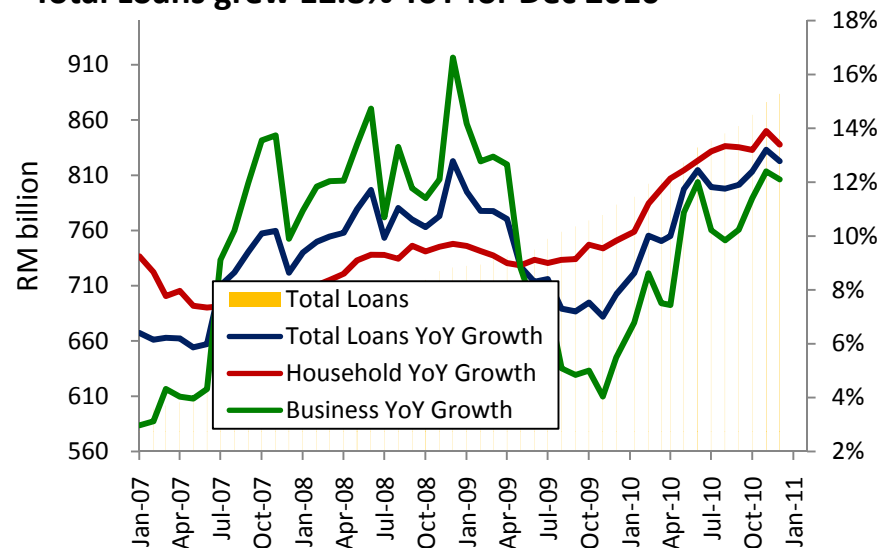


After July 8 hike to 2.75%, interest rate is not expected to rise until mid 2011

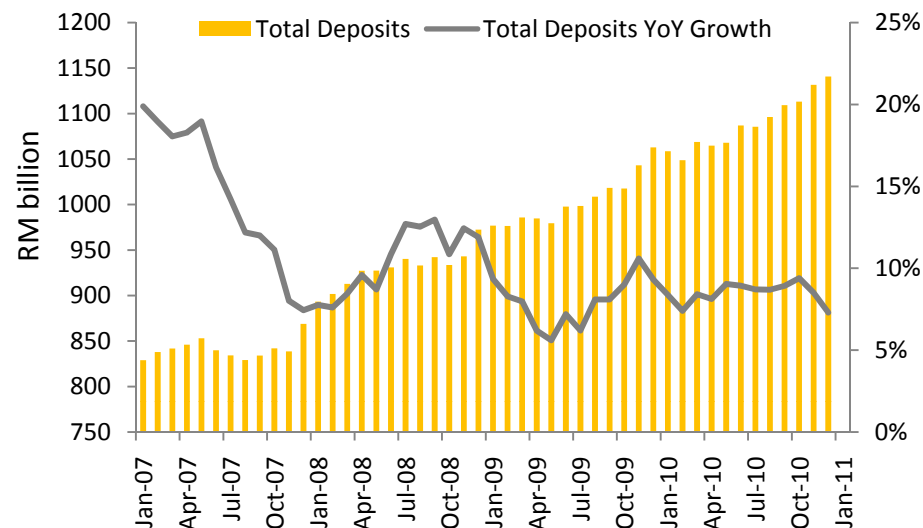


Malaysia: Banking Sector

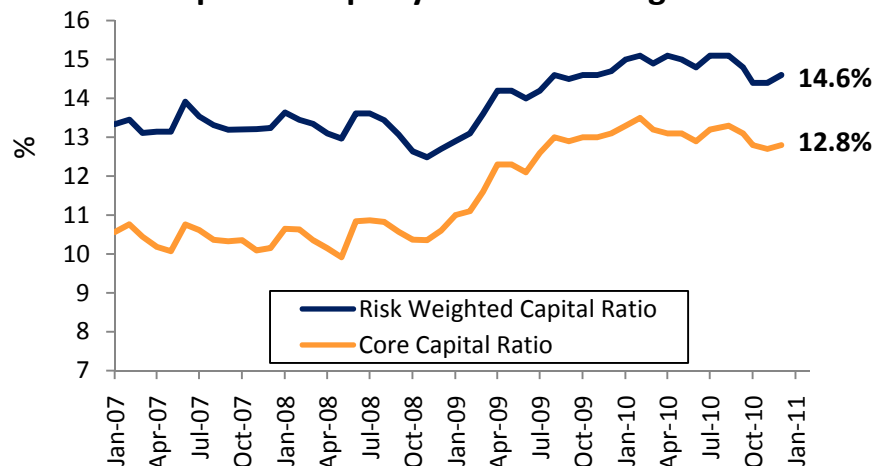
Total Loans grew 12.8% YoY for Dec 2010



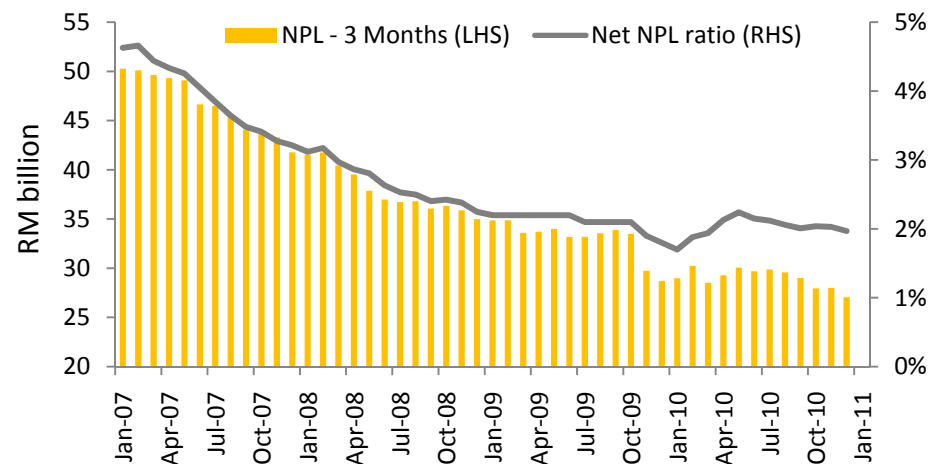
Total Deposits grew 7.3% YoY for Dec 2010



Capital Adequacy remains strong



Gross NPL RM27.1b, Net NPL ratio: 1.97%



Key Takeaways

■ Financials continue to improve

- Sustained growth in revenue and profit.
- Costs at manageable levels.
- Stable NIMs despite competition.
- Lower loan loss allowances and improving asset quality.
- Delivering shareholders value as reflected in better total shareholders return.

■ Expect further growth

- GDP projected to grow 5.5% in 2011. Banking sector to benefit from sustained consumer spending and the Economic Transformation Programme (ETP).
- Strengthening business growth by leveraging on wide distribution network, innovative financial products, and branch expansion.

■ New House of Maybank showing results

- Increased reach of SME business through branches.
- Kim Eng acquisition to provide regional presence for investment banking and equities.

■ On track to achieve KPIs

- On track to achieve the two Key Performance Indicators (KPIs) for FY2011: Growth in loans and debt securities of 12% and Return on Equity of 14%. As at Dec 2010, these two KPIs have been exceeded.
- Barring unforeseen circumstances, financial performance for FY2011 is expected to be better than the previous year.

Thank You

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Appendix



Balance Sheet: Total Asset grew 12.4% annualised

| RM billion | Dec 10 | Sep 10 | Jun 10 | QoQ Growth | Ann. Growth |
|---|--------------|--------------|--------------|-------------|--------------|
| Cash and short-term funds | 24.6 | 27.1 | 28.7 | -9.2% | -28.6% |
| Deposits with FI | 12.4 | 15.7 | 8.9 | -21.2% | 77.5% |
| Securities Portfolio | 61.9 | 58.7 | 54.2 | 5.4% | 28.5% |
| Loans and advances | 219.4 | 206.8 | 205.6 | 6.1% | 13.5% |
| Insurance & Takaful Business | 18.6 | 18.3 | 18.0 | 1.9% | 7.7% |
| Other Assets | 20.7 | 20.5 | 21.4 | 1.0% | -6.4% |
| Total Assets | 357.6 | 347.1 | 336.7 | 3.0% | 12.4% |
| Deposits from customers | 248.1 | 237.0 | 236.9 | 4.7% | 9.5% |
| Deposits and placements of banks and FI | 28.8 | 31.9 | 23.3 | -9.6% | 48.0% |
| Borrowings | 3.2 | 3.3 | 2.8 | -4.6% | 23.4% |
| Subordinated debts | 7.0 | 8.0 | 8.1 | -12.5% | -25.9% |
| Capital Securities | 6.0 | 6.0 | 6.0 | 0.4% | 1.4% |
| Insurance & Takaful liabilities & policy holders' funds | 18.6 | 18.3 | 18.0 | 2.2% | 7.7% |
| Other Liabilities | 16.1 | 13.5 | 13.0 | 19.2% | 47.1% |
| Total Liabilities | 327.9 | 318.0 | 308.0 | 3.1% | 12.9% |
| Shareholders Funds | 28.9 | 28.3 | 27.9 | 2.2% | 7.5% |
| Total Liabilities and Equity | 357.6 | 347.1 | 336.7 | 3.0% | 12.4% |
| Loan-to-deposit Ratio | 88.4% | 87.3% | 86.8% | | |