



Malayan Banking Berhad

**Invest Malaysia 2011**

Shangri-La Hotel, Kuala Lumpur

12-13 April 2011

# Progress since Invest Malaysia 2010

## Key takeaways from IM 2010

- Maybank is strengthening its position as the leading banking franchise in Malaysia in line with our transformation programme.
- Current capital position, strong profit generation capability and Dividend Reinvestment Plan helped strengthen our capital position and captured growth opportunities in domestic and overseas markets.
- Profitability in our key markets in the South East Asia and South Asia are gaining momentum.
- Financial performance improved significantly in FY10 and we exceeded our KPIs.

## Progress since IM 2010

- Adopted new House of Maybank and expanded senior management team structure from 1 July 2010 to reflect regional focus.
- Gross loans growth of 12.5% annualised vs 9.9% in corresponding period.
- Investment banking Income (fee income) growth of 18% YoY.
- Announced two successive Dividend Reinvestment Plans, the first attracting a reinvestment rate of 89%.
- Adopted Basel II and FRS 139. Ready for Basel III.
- Profit contribution from overseas of 27% compared to 28% in the previous period. Singapore's 1H11 PBT rose 16% YoY. BII recorded profit of Rp 461 bn for 2010 vs Rp 41 bn loss in 2009.
- Announced acquisition of Kim Eng to accelerate regional expansion of Investment Banking.
- Posted record Net Profit and exceeded KPIs in FY10. On track for another record profit in FY11.

**Maybank: In a Position of Strength**

**Financial Highlights**

**Strategic Updates**

**Challenges and Key Takeaways**

**Appendix: Financial Performance  
1H FY11 ended 31 Dec 2010**

# Maybank: In a position of strength

## Leadership Position

- No. 1 bank in Malaysia  
Largest Islamic bank by assets
- No. 4 in South East Asia
- No. 134 in The Banker's Top 1000 World Banks



## An Emerging Regional Leader

- Presence in 8 ASEAN countries (including Kim Eng)
- 5 International Financial Centres
- Over 1,750 branches and offices in 14 countries, serving 18 million customers

## Largest banking network in Malaysia

- 386 branches, 2,828 ATMs  
9 million customers
- No.1 Internet banking with 55% market share



## Leading domestic market position

- Diversified across all financial products and services
- No. 1 in Loans, Deposits, Cards, Unit Trust Loans

## Strong Financial Position\*

- Total Assets : RM 357.6 billion (USD 116.8 bn)
- Total Equity : RM 29.7 billion (USD 9.7 bn)
- 1H11 Net Profit : RM 2.153 billion (USD 703 mn)
- Market Cap.\*\* : RM 65.6 billion (USD 21.7 bn)

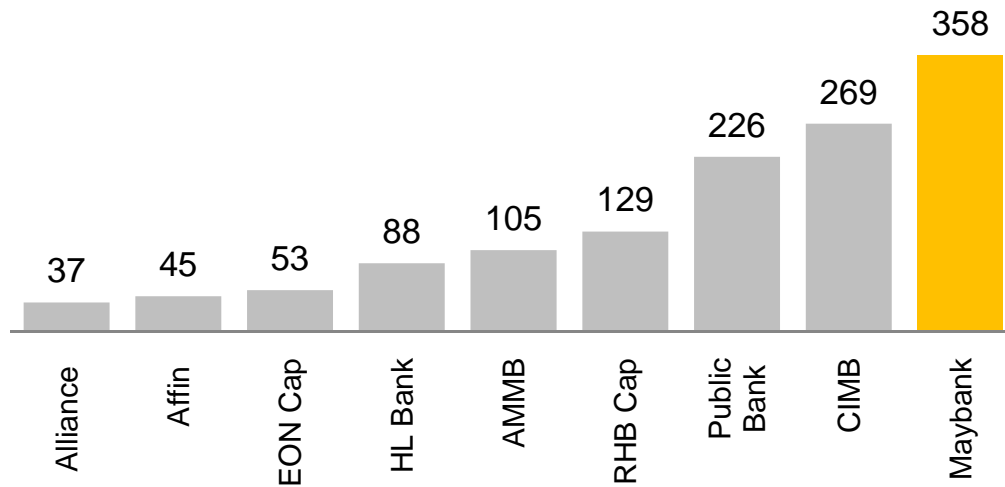


## Strong shareholders and credit ratings

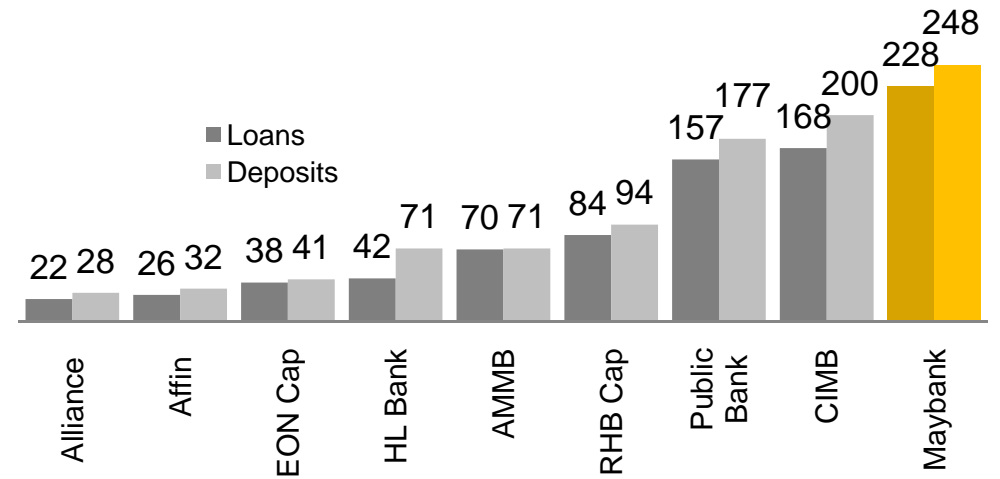
- 55% owned by PNB and its funds, 12% by EPF
- Foreign shareholding 13.2%
- S&P : A-      ■ Moody's: A3      ■ MARC: AAA
- Fitch : A-      ■ RAM: AAA

# Leading Bank in Malaysia

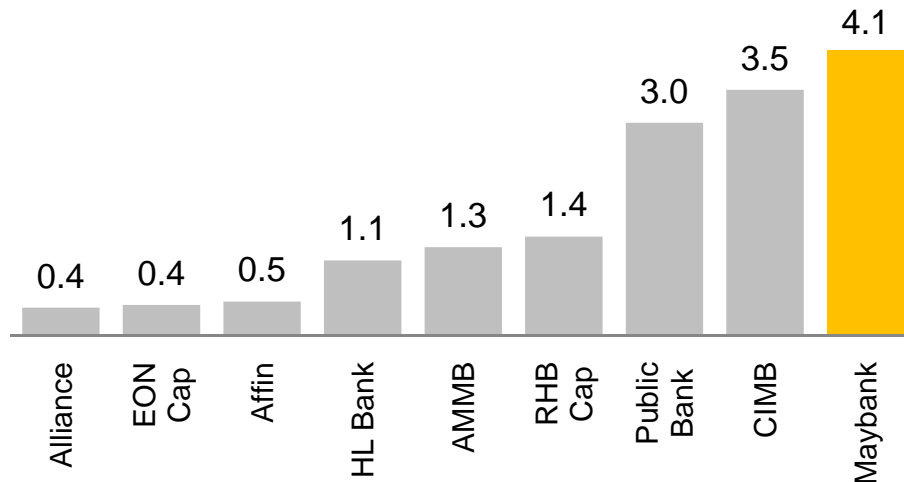
Total Assets (RM bn): 31 Dec 2010



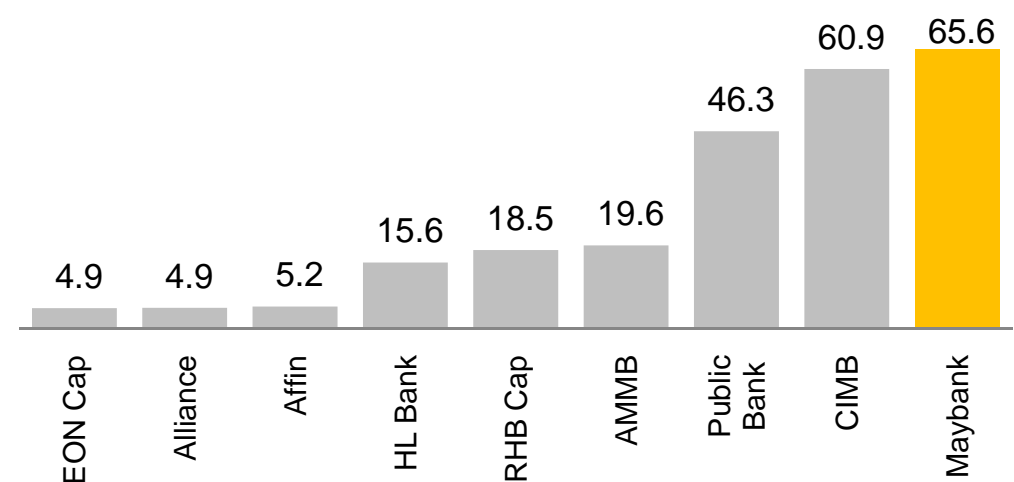
Loans and Deposits (RM bn): 31 Dec 2010



PATAMI (RM bn): 4 Quarters to Dec 2010

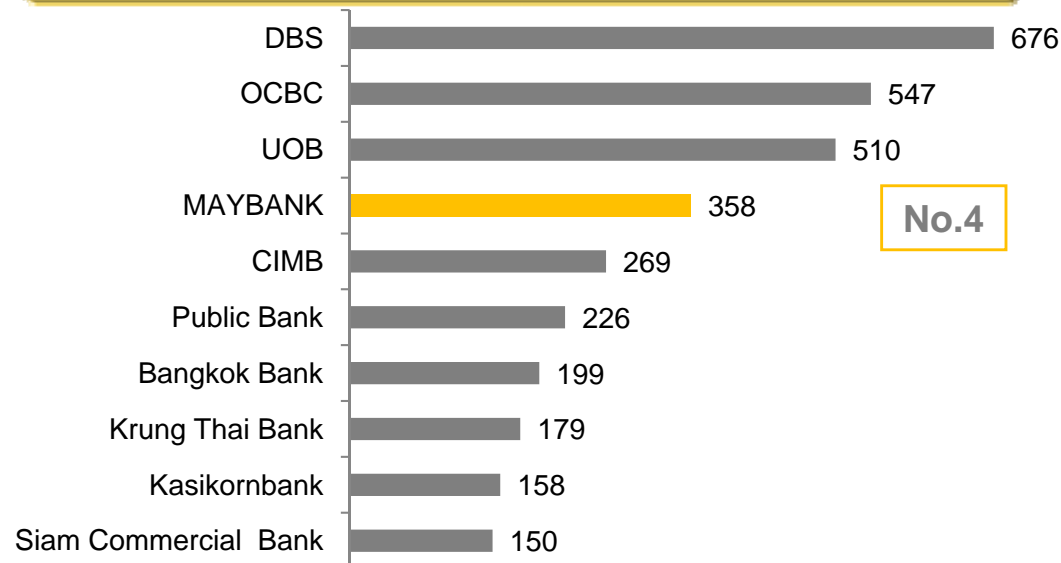


Market Capitalisation (RM bn): 31 Mar 2011

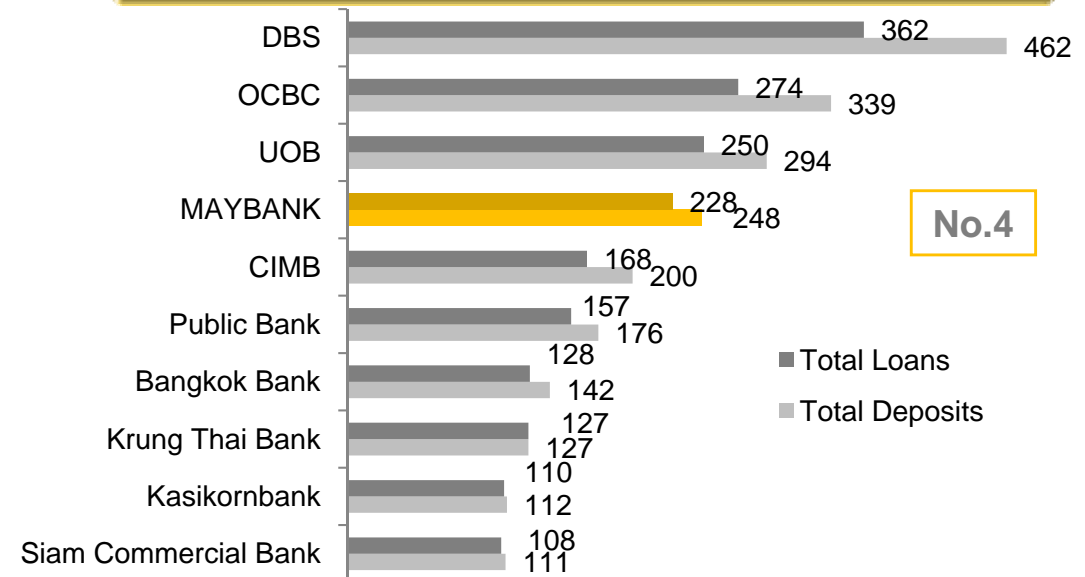


# One of the Top 10 Banks in ASEAN

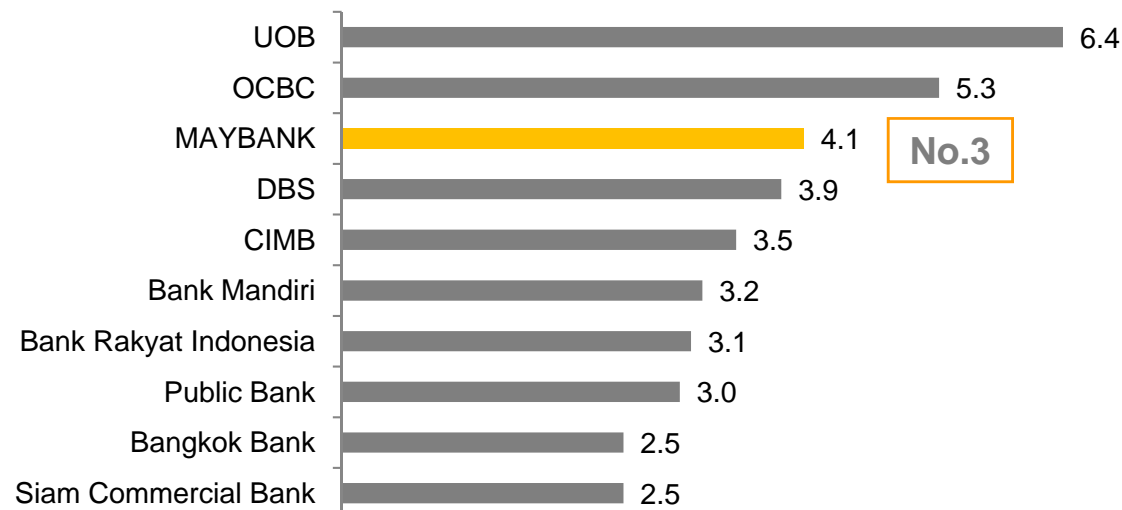
**Total Assets (RM bn): 31 Dec 2010**



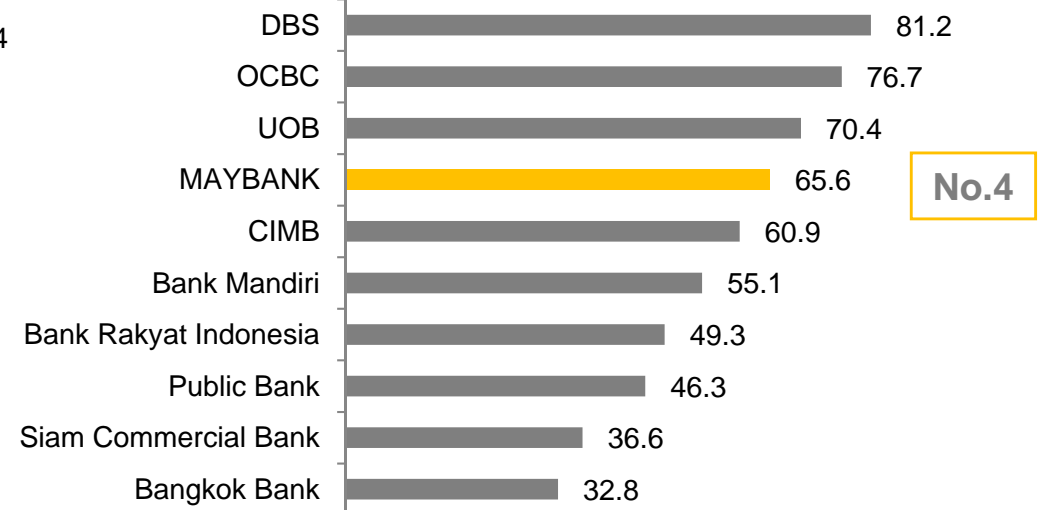
**Net Loans and Deposits (RM bn): 31 Dec 2010**



**PATAMI (RM bn): 4 Quarters to Dec 2010**

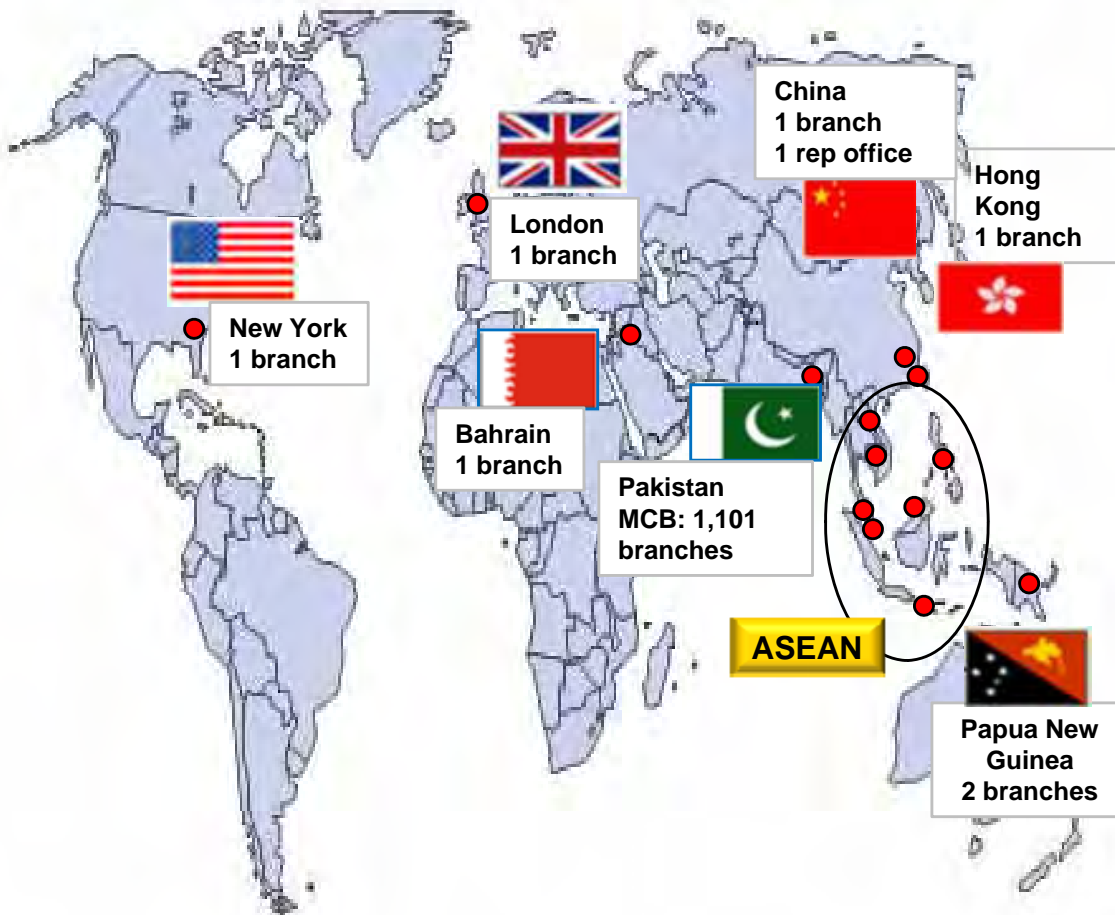


**Market Capitalisation (RM bn): 31 Mar 2011**

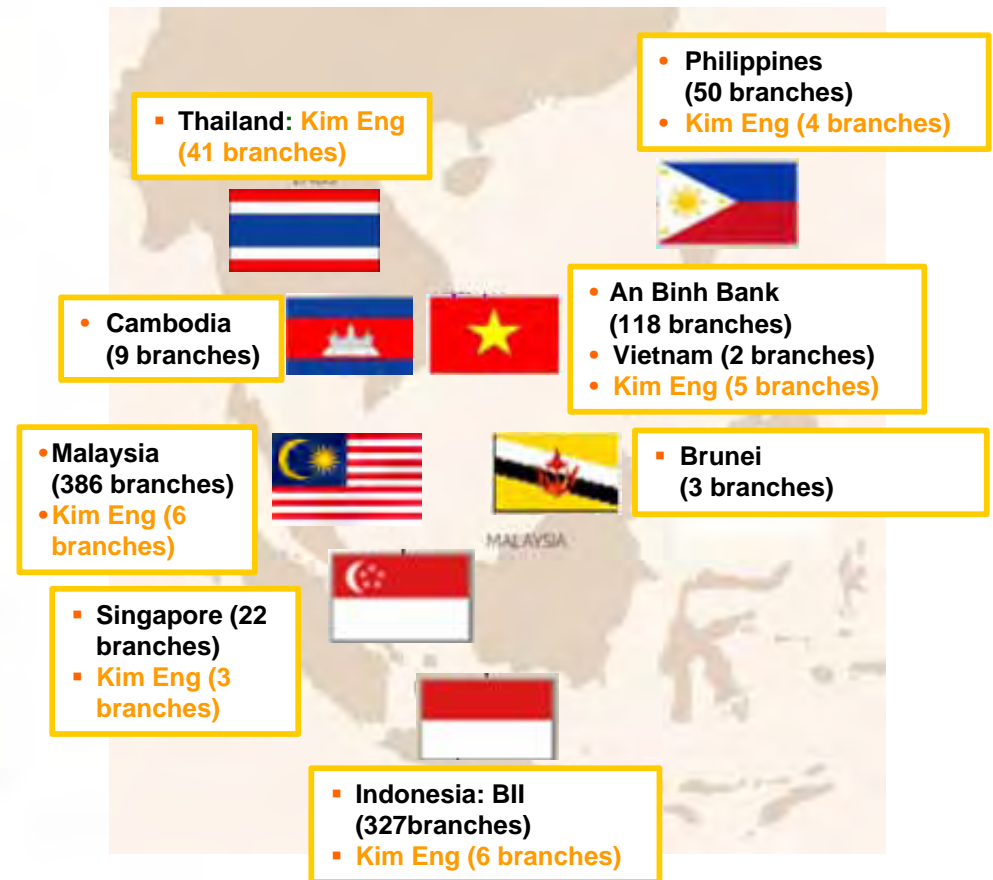


# Maybank Group's Global Network (including Kim Eng)

## Worldwide Presence



## In 8 ASEAN countries



**Maybank: In a Position of Strength**

**Financial Highlights**

**Strategic Updates**

**Challenges and Key Takeaways**

**Appendix: Financial Performance  
1H FY11 ended 31 Dec 2010**



# 1H11 results on track

## ■ 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 loans growth 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.

# On track to achieve KPI for FY2011

## KPI for FY2011

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

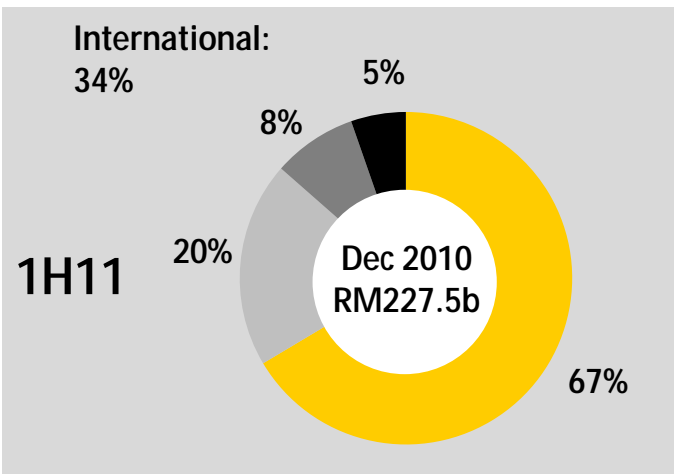
Other targets	Target	1H11 achievements
Loans Growth		
• Malaysia	12%	8.5% 
• Singapore	5%	17.8% 
• BII	24%	27.3% 
Net Interest Margin	10bps reduction*	2.70% (-8 bps YoY) 
Dividend Payout Ratio	40%-60%	71.4% 

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

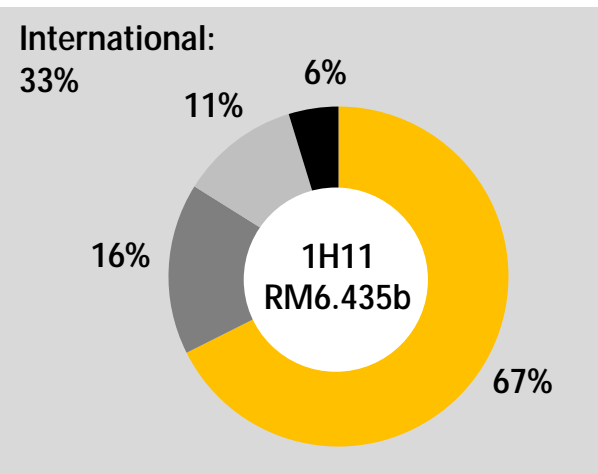
\* Targeted to be stable at beginning of FY

# Growing contribution from International operations

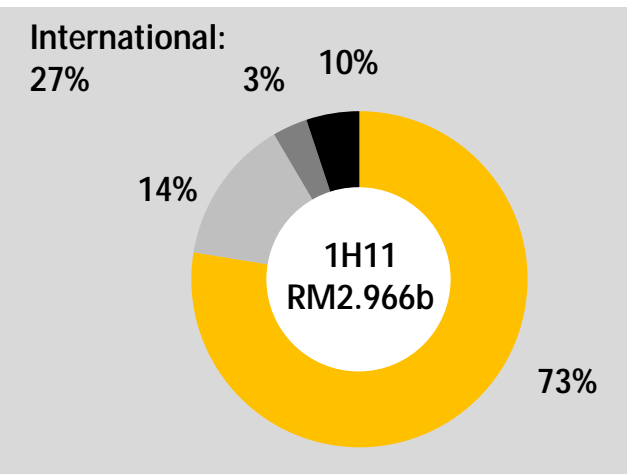
Gross Loans



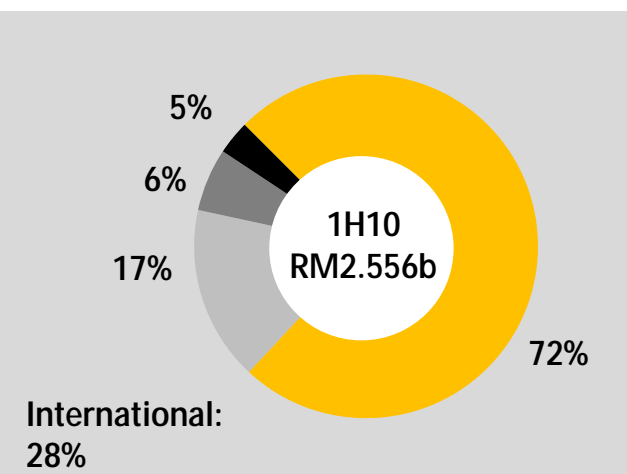
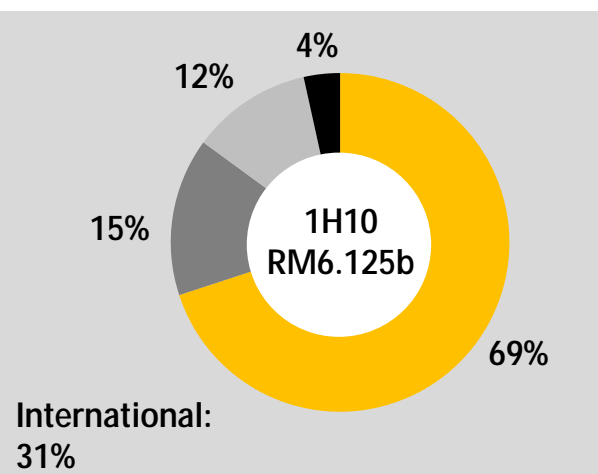
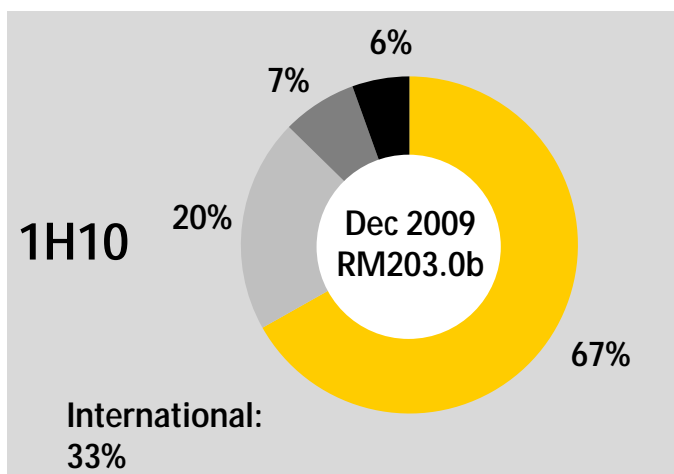
Gross Revenue



Profit Before Tax



■ Malaysia ■ Singapore ■ Indonesia ■ Others



**Maybank: In a Position of Strength**

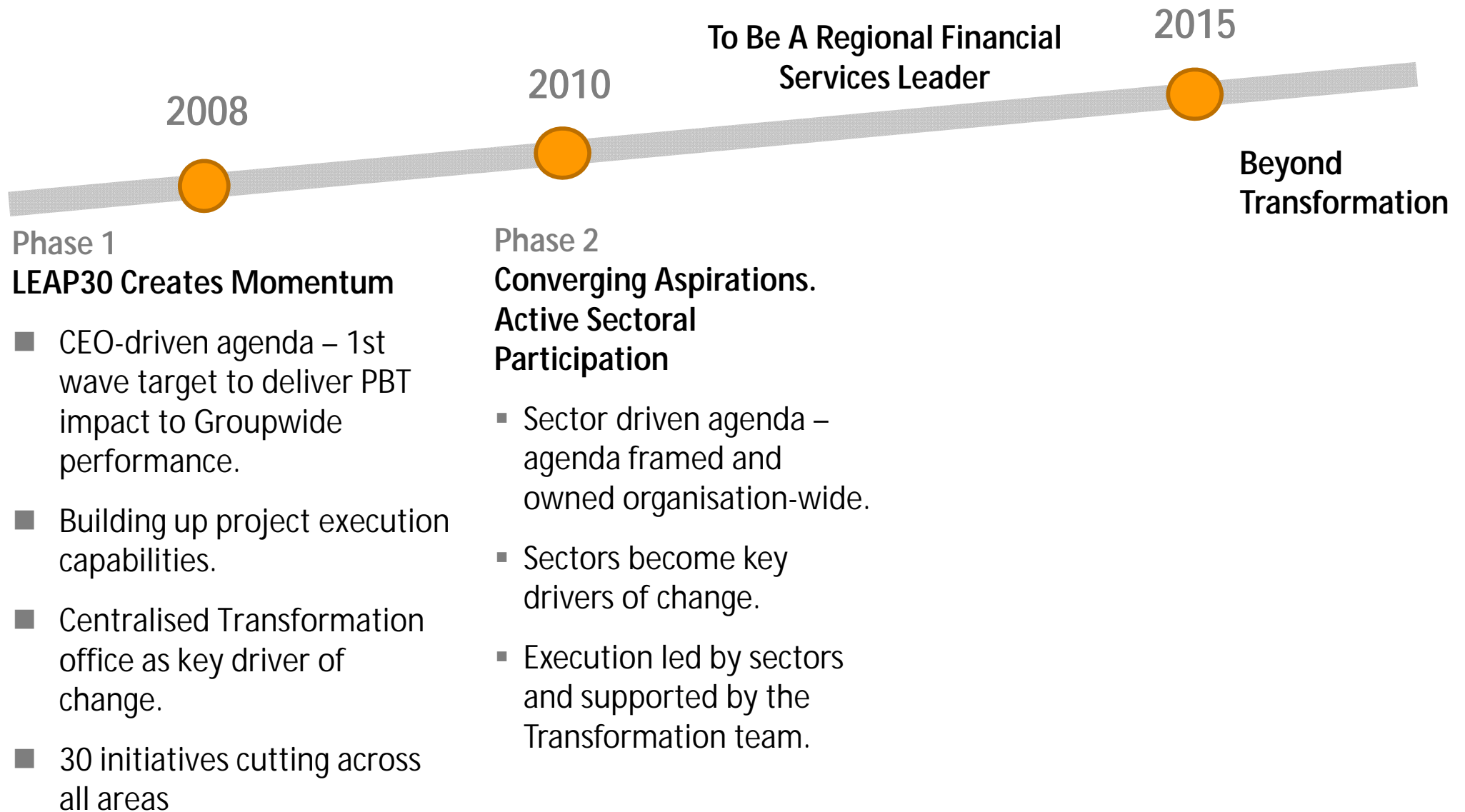
**Financial Highlights**

**Strategic Updates**

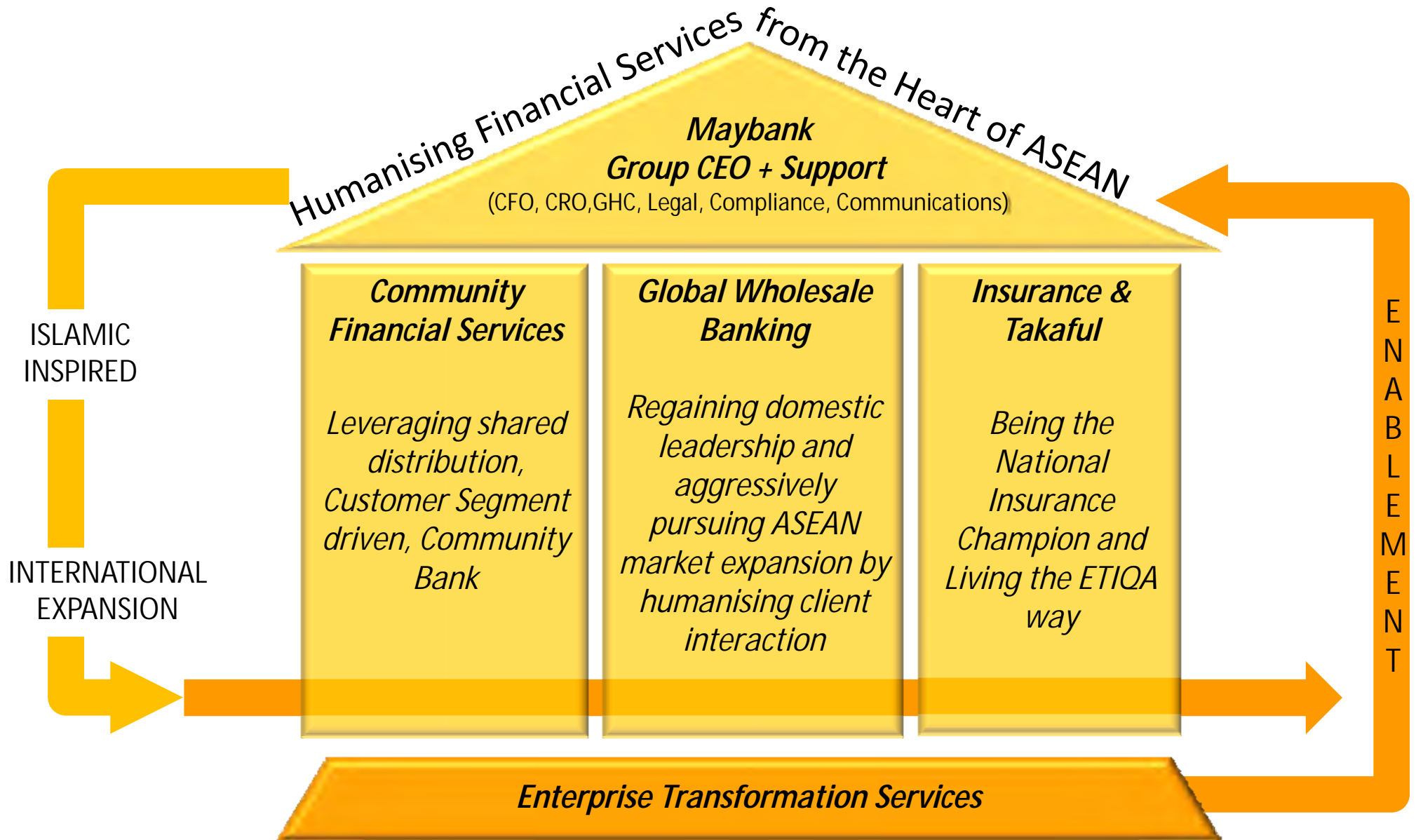
**Challenges and Key Takeaways**

**Appendix: Financial Performance  
1H FY11 ended 31 Dec 2010**

# Transformation Journey reframed to ensure sustainability



# New “House of Maybank” Organisation Structure to support aspirations



# Expanded Group Executive Committee to drive business growth





# Five Strategic Objectives to realise Vision

**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. Leading Islamic bank in ASEAN



# Humanising Financial Services from the Heart of ASEAN

## ■ Providing the people with access to financing

Most extensive retail (385) and self-service terminal (4611) network in Malaysia



Financial services accessibility in rural areas via mobile bus banking and the only bank in 18 rural locations



Largest virtual banking presence (55% market share) via Maybank2u

**maybank2u.com**

## ■ Fair terms and pricing

Islamic financing as a driver  
Promoting Islamic first

## ■ Advise customers based on their needs

## ■ Being at the heart of community

User friendly facilities for physically challenged customers



Ramps to ease access



Automated sliding doors

Maybank Global CSR Day (20 Nov 2010) where Maybankers participated in group-wide volunteerism



# Progress of Strategic Objectives: Community Financial Services

## Strategic Objectives

1. No. 1 Retail Financial Services provider
2. Leading ASEAN wholesale bank
3. Domestic Insurance Champion
4. Truly regional organisation
5. Leading Islamic bank

1. Undisputed No. 1 Retail Financial Services provider in Malaysia by 2015

## Initiatives

- Community Financial Services: Serving consumers and businesses through a One-Stop Shop concept
- SME and Business Banking origination at branches
- Focus on Customer Segmentation
- Non-retail deposit through branches
- Industrialisation of Sales and Business Process

# Progress of Strategic Objectives: Global Wholesale Banking

## Strategic Objectives

1. No. 1 Retail Financial Services provider
2. Leading ASEAN wholesale bank
3. Domestic Insurance Champion
4. Truly regional organisation
5. Leading Islamic bank

2. Leading ASEAN wholesale bank eventually expanding to Middle East, China & India







## Initiatives

- Launched Corporate Client Coverage model supported by product experts
- Kim Eng to accelerate objective of regional investment banking
- In-country and regionalisation of trade finance and cash management

# Kim Eng: ASEAN's Established Brokerage Platform

## Maybank's Expanded Presence with Kim Eng

*Kim Eng also maintains distribution presence in key financial markets including Hong Kong, London and New York*

Maybank + KIM ENG			ASEAN Stockbroking Champion		
	Ranking	M. Share		Ranking	M. Share
	#4	7%		#1	13%
	#4	8%		#2	12%
	#3	5%		#7	2%

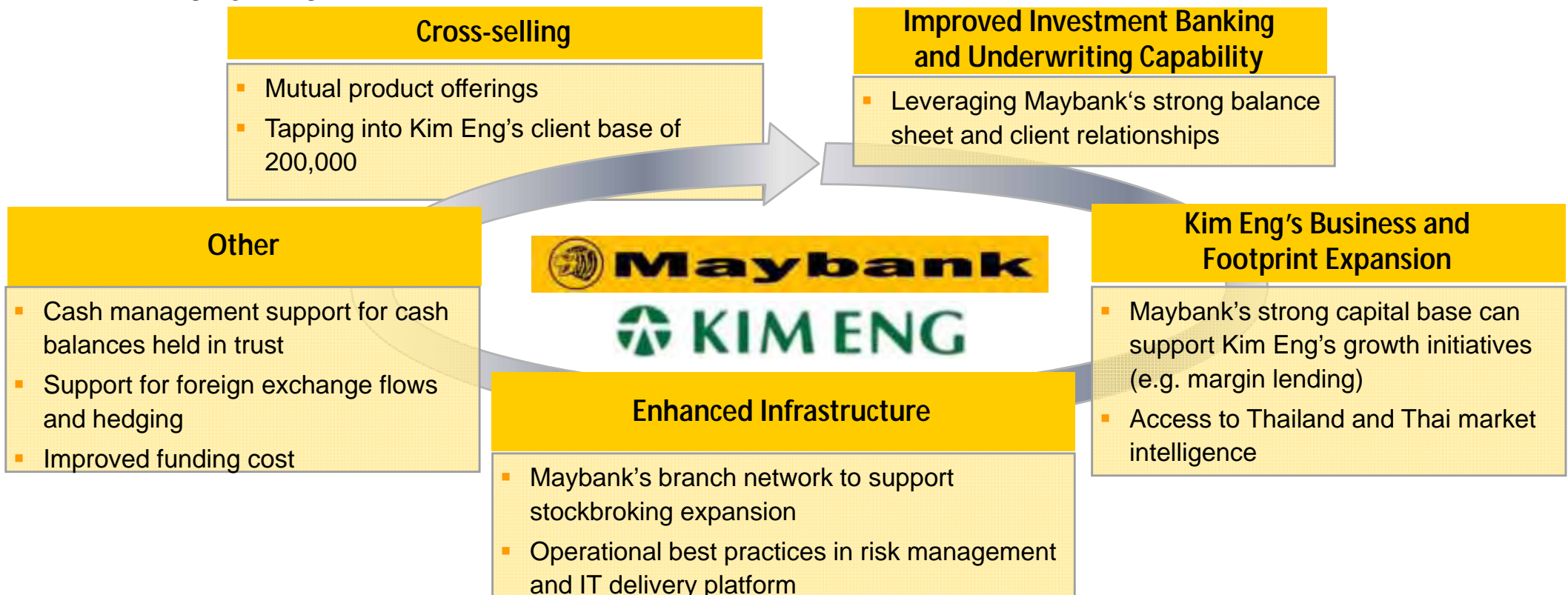
### Maybank

- Commercial Banking
- ▲ Brokerage / Investment Banking
- Retail Banking
- ◆ Other Services

### Kim Eng

- ▲ Brokerage / Investment Banking
- ◆ Other Services

## Harnessing Synergies



# Progress of Strategic Objectives: Insurance and Takaful

## Strategic Objectives

1. No. 1 Retail Financial Services provider
2. Leading ASEAN wholesale bank
3. Domestic Insurance Champion
4. Truly regional organisation
5. Leading Islamic bank

## 3. Domestic Insurance Champion and emerging regional player

### Initiatives

- Completed the General IT System consolidation.
  - Currently consolidating the Life IT system
- Keeping track with industry growth
  - Maintaining healthy portfolio mix, having better combined ratio compared to market
- Growing and strengthening agency force
- Growing Bancassurance business through emphasis on Regular Premium
- Growing 3rd party Asset Under Management through Maybank Investment Management (MIM)

# Progress of Strategic Objectives: International

## Strategic Objectives

1. No. 1 Retail Financial Services provider
2. Leading ASEAN wholesale bank
3. Domestic Insurance Champion
4. Truly regional organisation
5. Leading Islamic bank

4. Truly regional organisation, with ~40% of pre-tax profit derived from international operations by 2015

## Initiatives

### ■ Singapore

- Grow SME segment and expand structured trade business
- Upstream into Investment Banking through collaboration with Kim Eng
- Increase income contribution from Wealth Management and kick-start Regional Wealth Management Programme

### ■ Indonesia (BII)

- Continue network expansion
- Transaction Banking build out
- Build an innovative and relationship bank for businesses and communities

### ■ Philippines

- Increased capital to boost growth with focus on Corporate, Commercial and Consumer

### ■ Cambodia

- 2 more branches by year end
- Incorporating operations locally

### ■ Regionalization efforts

- Cards
- Internet Banking
- Wealth Management



# Progress of Strategic Objectives: Islamic Banking

## Strategic Objectives

1. No. 1 Retail Financial Services provider
2. Leading ASEAN wholesale bank
3. Domestic Insurance Champion
4. Truly regional organisation
5. Leading Islamic bank

## 5. Leading Islamic Bank in ASEAN

### Initiatives

- Deposit drive to improve Financing to Deposit Ratio
- Building the global wholesale market : Debt Capital Market and Equity Markets
- Focus on ICBU business
- Regional expansion by working with GWB in line with the Global Islamic Banking Strategy

# Progress of Transformation Programme: Enterprise Transformation Services

Deployment of regional IT platform with priorities set to customer-focused capabilities

To deliver best in class service experience and leadership by 2013

- 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



# Maybank's Strategic Objectives in line with Financial Sector EPPs

- Banks to benefit through potential loan base of RM1.29 trillion based on RM1.4 trillion investment requirement under the ETP (2011-2020), of which 92% is targeted to come from the private sector (8% from public sector)

Strategic Objectives	Entry Point Projects (EPPs)	Opportunities for Maybank
1. Undisputed No. 1 Retail Financial Services provider in Malaysia by 2015	<p>EPP 4: Creating an integrated payment ecosystem</p> <p>EPP 7: Spurring the growth of the nascent wealth management industry</p>	<p><b>CFS:</b> Debit card, e-payment internet banking via Maybank2u.com, reduction in cash and cheque payment</p> <p><b>CFS:</b> Private Banking, Wealth Management</p>
2. Leading ASEAN wholesale bank eventually expanding to Middle East, China & India	<p>EPP 1: Revitalising Malaysia's capital markets</p> <p>EPP 2: Deepening and broadening bond markets</p>	<p><b>Global Wholesale Banking/ Maybank Investment Bank</b></p> <p>Equity and Debt Capital Markets (focusing on Sukuk)</p> <p>Initial Public Offering (IPO)</p> <p>Merger and Acquisition (M&amp;A)</p> <p>Extends investment banking scope and reach in South East Asia via Kim Eng</p>

# Maybank's Strategic Objectives in line with Financial Sector EPPs

Strategic Objectives	Entry Point Projects (EPPs)	Opportunities for Maybank
3. Domestic Insurance Champion and emerging regional player	<p>EPP 5: Insuring most, if not all, of our population</p> <p>EPP 8: Accelerating and sustaining a significant asset management industry</p> <p>EPP 6: Accelerating the growth of the private pension industry</p>	<p><b>Etiqa</b> Insurance for foreign workers, agriculture products, protection plans for engineering, construction, property developer and oil, gas and energy companies</p> <p>Accelerate product development and distribution of takaful to promote Malaysia as Islamic Finance hub</p> <p><b>Mayban Investment Management</b> Grow AUM and re-establish unit trust business</p>
4. Truly regional: 40% of PBT from international operations by 2015	EPP 9: Developing regional bank champions	<p><b>GWB / International Banking</b> To be the Regional Financial Services Leader in ASEAN by 2015</p>
5. Largest Islamic bank in ASEAN	EPP 10: Becoming the indisputable global hub for Islamic finance	<p><b>Maybank Islamic</b> Promote Islamic products (Islamic First Strategy)</p> <p>Develop a centre for research and innovation of Islamic Finance and products</p> <p>Capture Islamic banking potential in Greater China and Hong Kong</p> <p>Expansion in Indonesia (Maybank Syariah Indonesia) and region</p>

**Maybank: In a Position of Strength**

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**Appendix: Financial Performance  
1H FY11 ended 31 Dec 2010**

# Macro Challenges

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- Inflationary pressure in Malaysia and Indonesia could impact consumer sentiment.
- Rising household debt poses greater risk on the banking system.
  - Further tightening measures by central banks to curb consumer loans growth.
- Central banks could impose greater capital requirement in light of Basel III.
- Competition in key home markets causing pricing and margin pressure. Entry of foreign banks in Malaysia will also heighten competition.

# Key Takeaways

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- Maybank is making good progress towards achieving its strategic objectives by 2015, with ROE target of 18% by then.
- Group transformation initiatives under the New House of Maybank is gaining traction demonstrated by growth in key business areas.
- Kim Eng will contribute towards acceleration of regional expansion in investment banking and growth in fee income.
- Economic Transformation Programme will create opportunities for Maybank's domestic operations and is expected to contribute positively from FY12 onwards.
- Robust capital management with Dividend Reinvestment Plan in place.

# DRP for Interim Dividend FY11: 18 sen electable portion

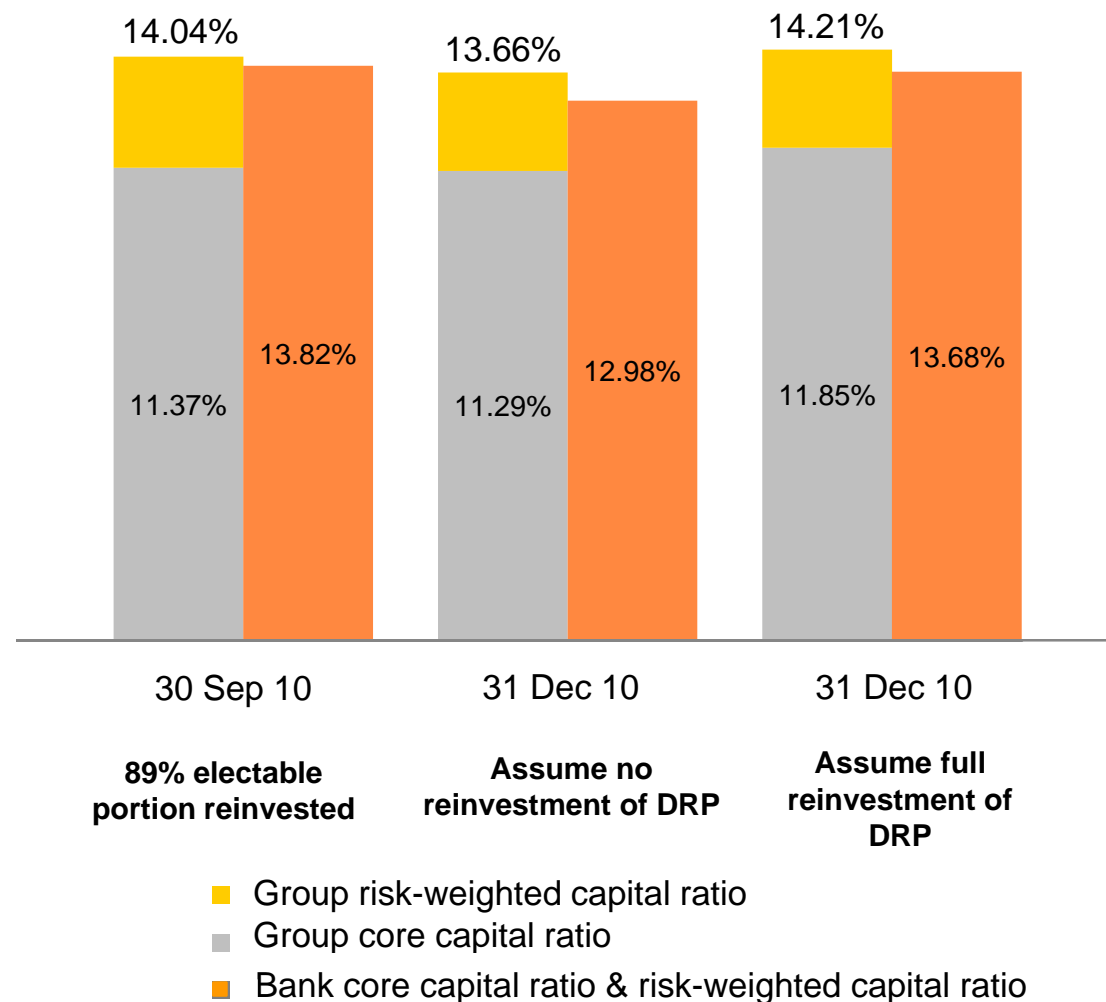
## High Dividend Payout Ratio

- Dividend Reinvestment Plan (DRP) for Final Dividend FY10 was a success with 89% reinvestment rate.
- Interim dividend payout of 28 sen (21 sen net) subject to DRP
- 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.

## Key dates for current DRP

Events	Date
Dividend Ex-date	12-Apr-11
Book Closure Date	14-Apr-11
Despatch of Info Memo and Notice of Election	18-Apr-11
Last date to submit the Dividend Reinvestment Form	29-Apr-11
Issuance of new shares and payment of cash div.	12-May-11
Listing of new Maybank Shares	13-May-11

## Capital Adequacy



## Financial Performance 1H FY11 ended 31 Dec 2010

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# Domestic Market: Leading market position

## Market Share: Dec 10 (Dec 08)

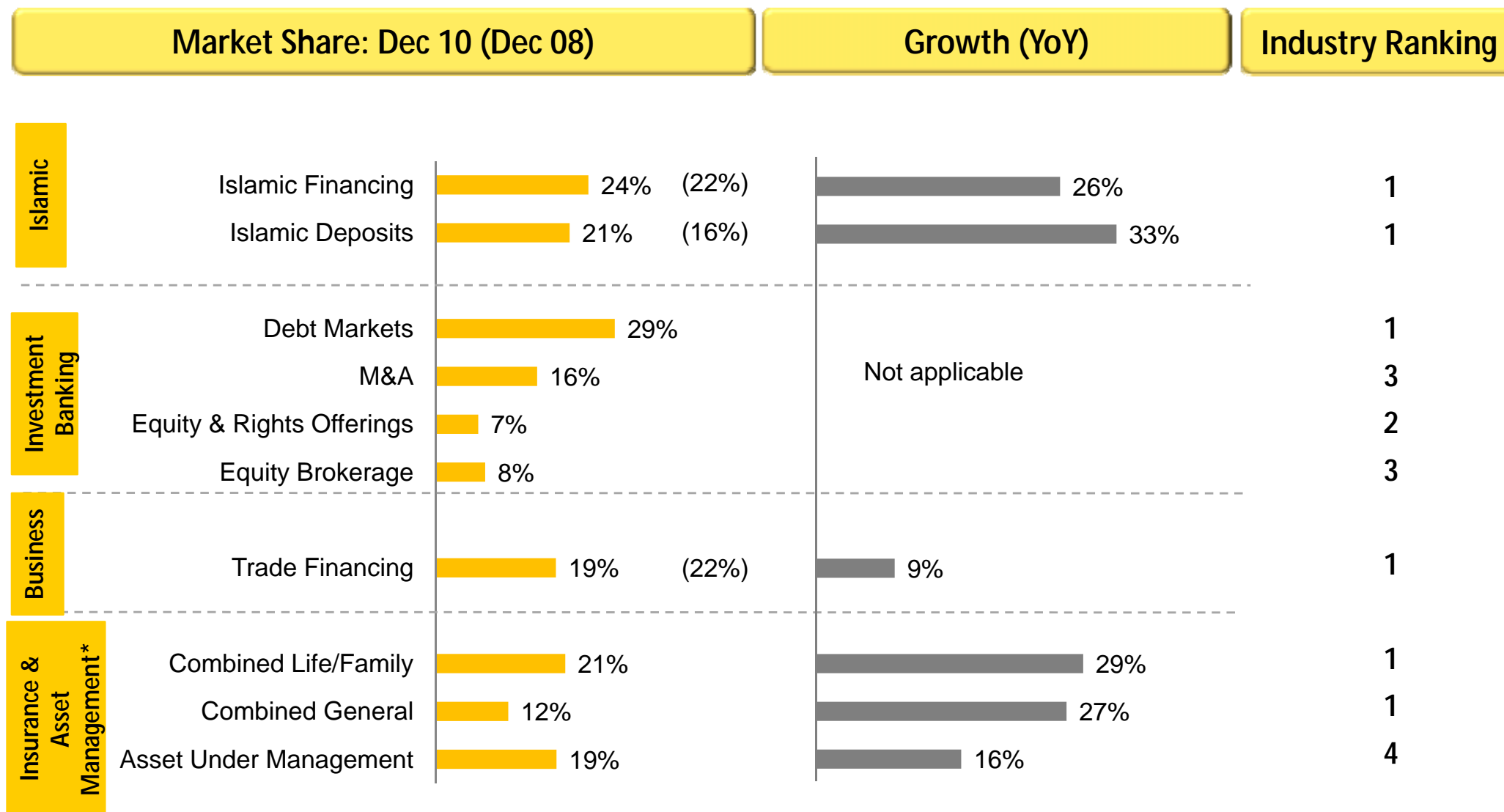
## Growth (YoY)

## Industry Ranking

Loans	Domestic Total loans	17%	(18%)	11%	1
	Domestic Total Deposits	15%	(15%)	8%	1
Consumer	Consumer loans	17%	(16%)	14%	2
	Mortgage	13%	(14%)	10%	3
	HP Loans	18%	(16%)	14%	2
	Unit trust	69%	(73%)	32%	1
SME	SME loans	16%	(14%)	7%	2
Cards	Receivables	14%	(14%)	13%	2
	Billings	22%	(20%)	18%	1
	Merchant Sales	30%	(25%)	12%	1
	Card Base	16%	(15%)	-17%	1
Deposits	Demand Deposits	20%	(21%)	4%	1
	Savings Deposits	28%	(28%)	8%	1
	Fixed Deposits	14%	(12%)	14%	N.A.
	CASA	24%		6%	1
Network	Internet Banking	55%		20%	1
	ATM	28%		1%	1
	Branch	19%		0%	1



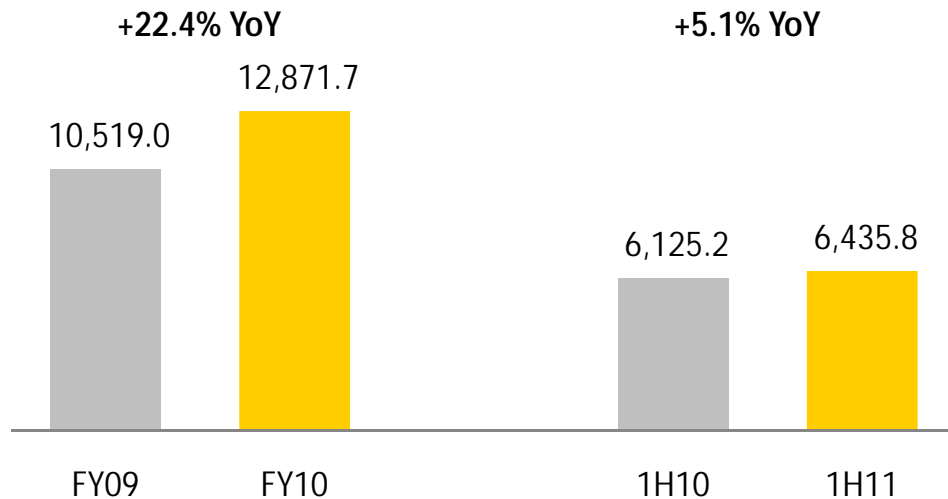
# Domestic Market: Leading market position



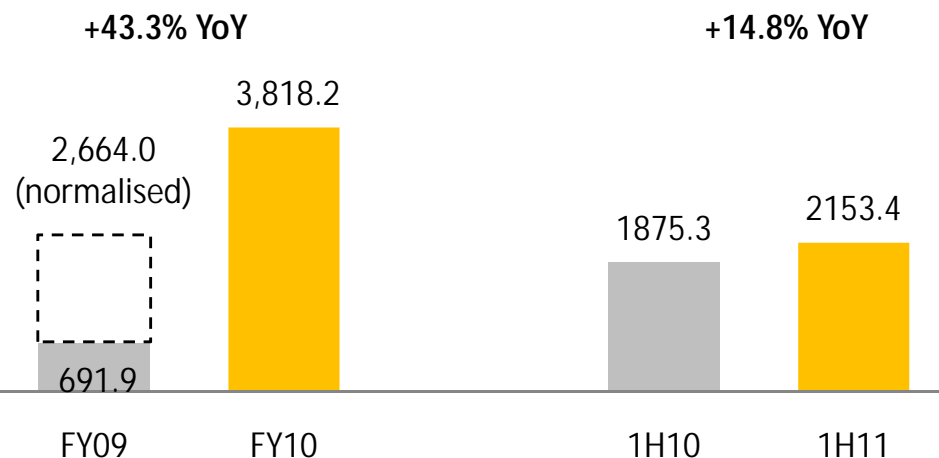
\*Source for Insurance and Asset Management: LIAM & ISM Statistics (Jan10-Dec10)

# Sustained profit growth: PATAMI for 1H11 rose 14.8% YoY

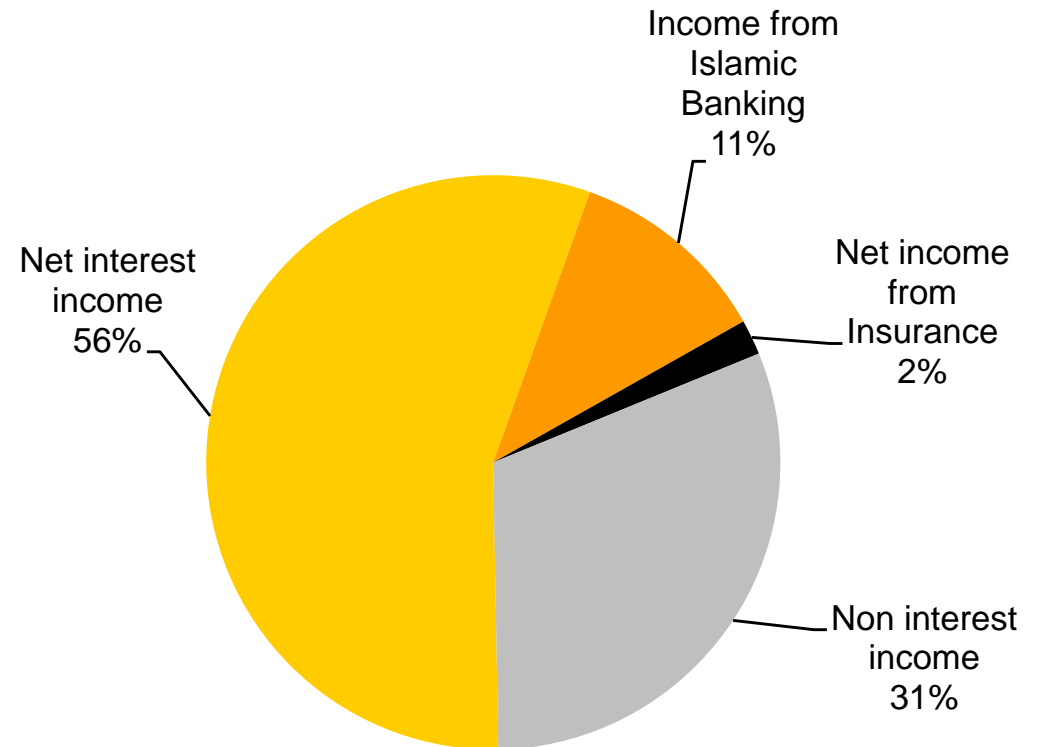
## Revenue (RM million)



## PATAMI (RM million)



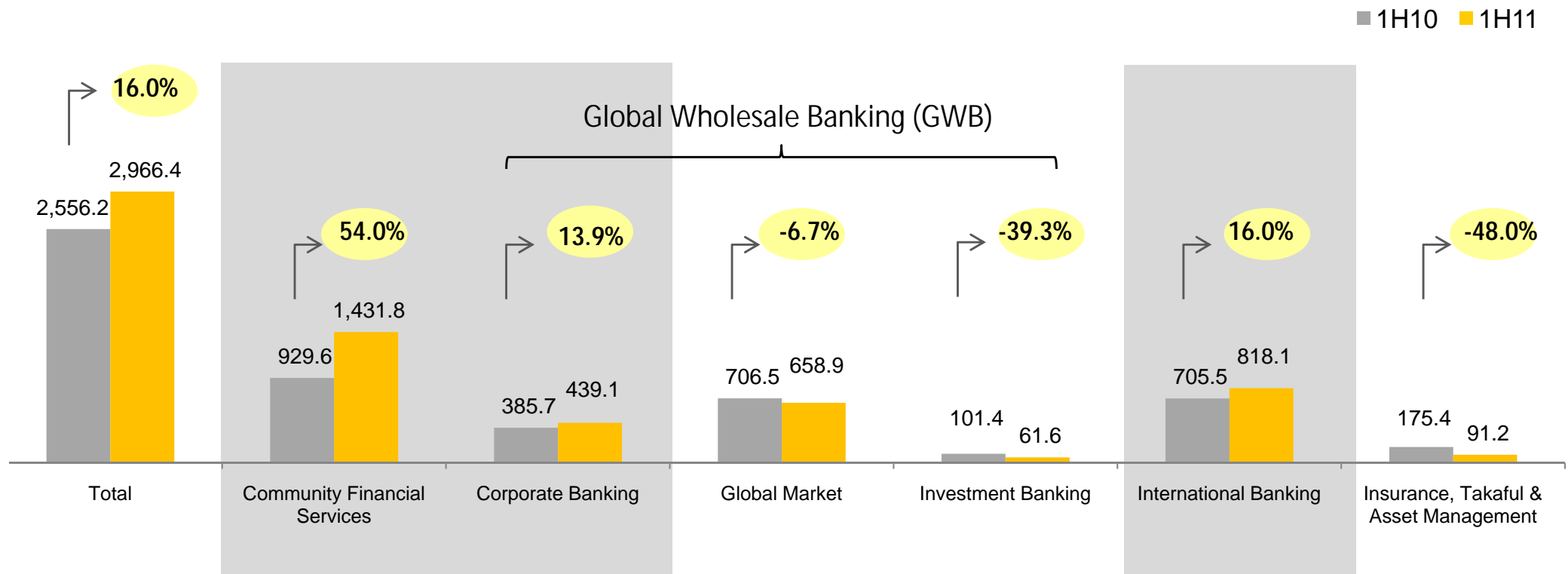
## 1H11 Revenue Composition



Note: Fee income = Non-interest income + net income from insurance and fee income from Islamic operation. For 1H11 fee income ratio is 34.6%

# Strong performance in CFS, GWB's Corporate and International Banking

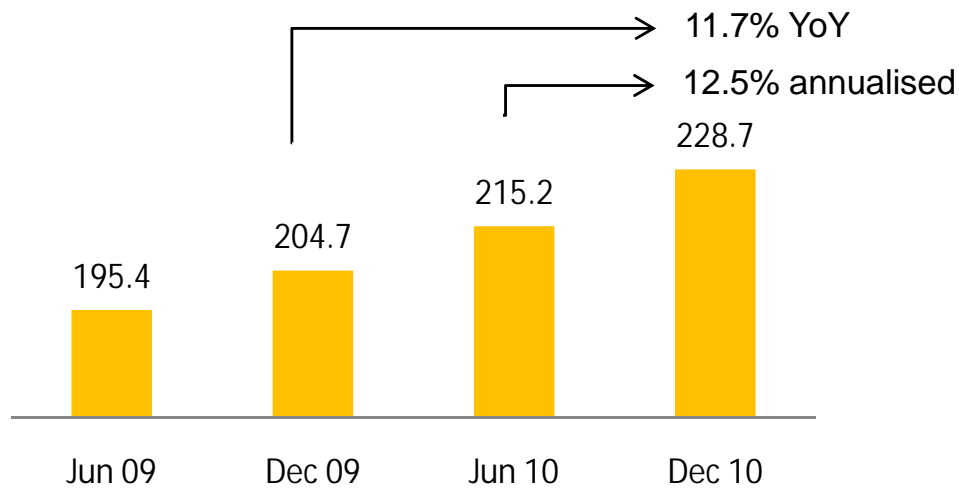
## Group PBT by business sector (RM billion)



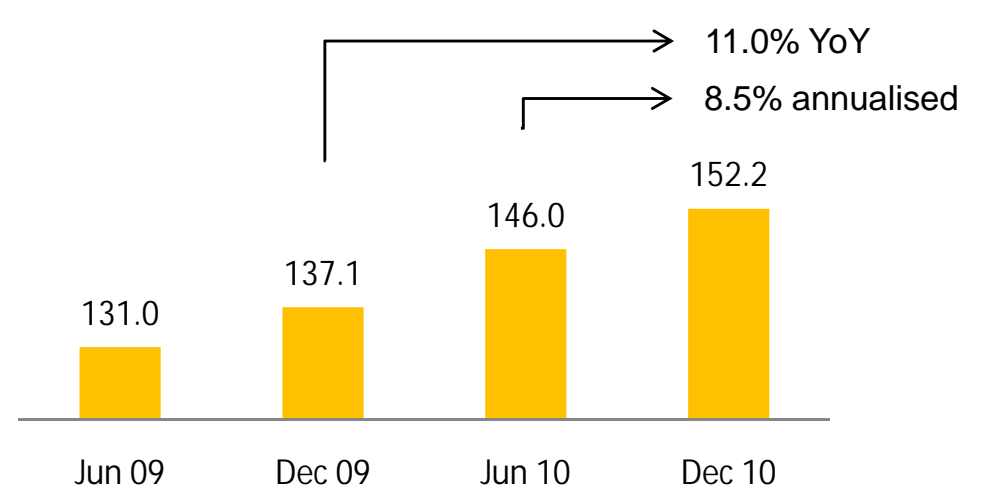
Note: Head Office & Others: Revenue : -RM351.1m (1H10) vs -RM534.3m (1H11)  
PBT : -RM447.9m (1H10) vs -RM534.3m (1H11)

# Robust loans growth in 3 home markets

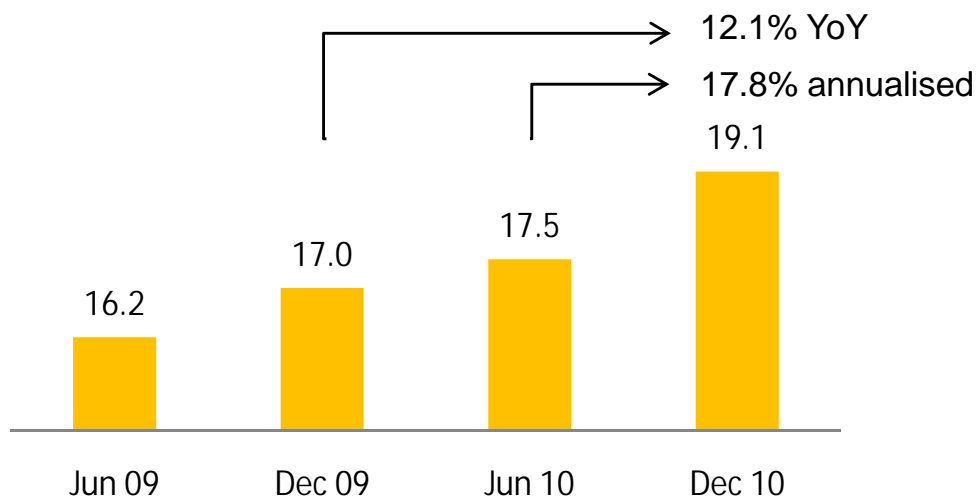
**Group (RM billion)**



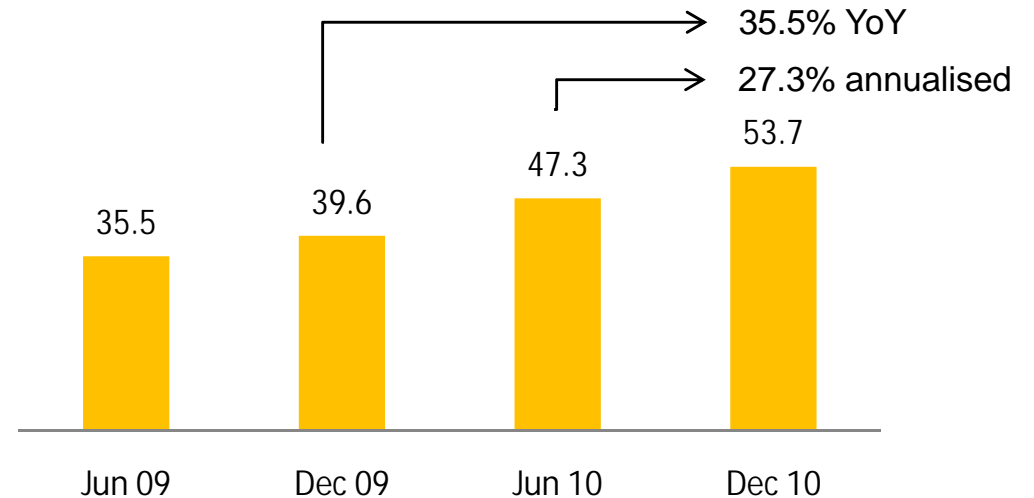
**Malaysia (RM billion)**



**Singapore (SGD billion)**

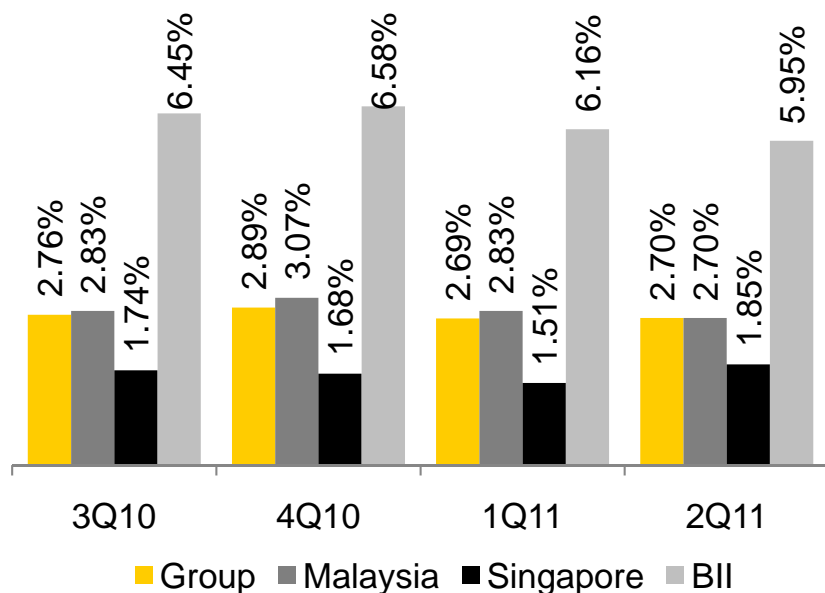


**Indonesia (BII) (Rupiah trillion)**

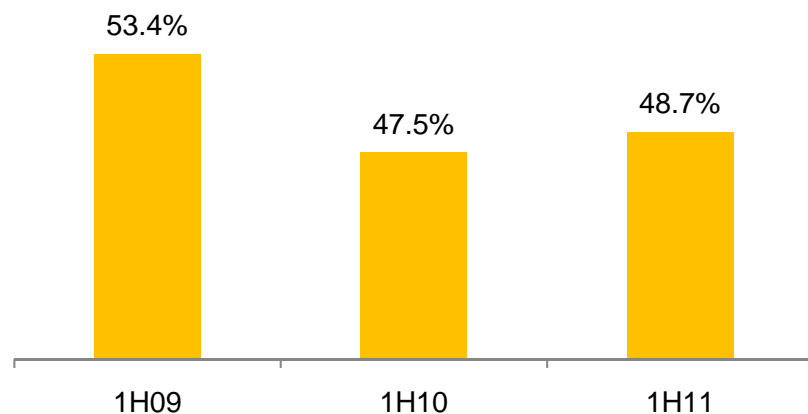


# Resilient NIM and improving asset quality

## Net Interest Margin

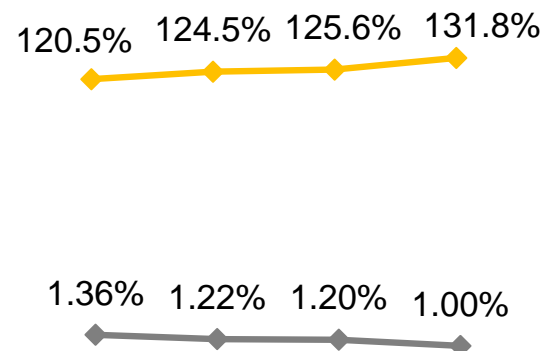


## Cost-to-income ratio

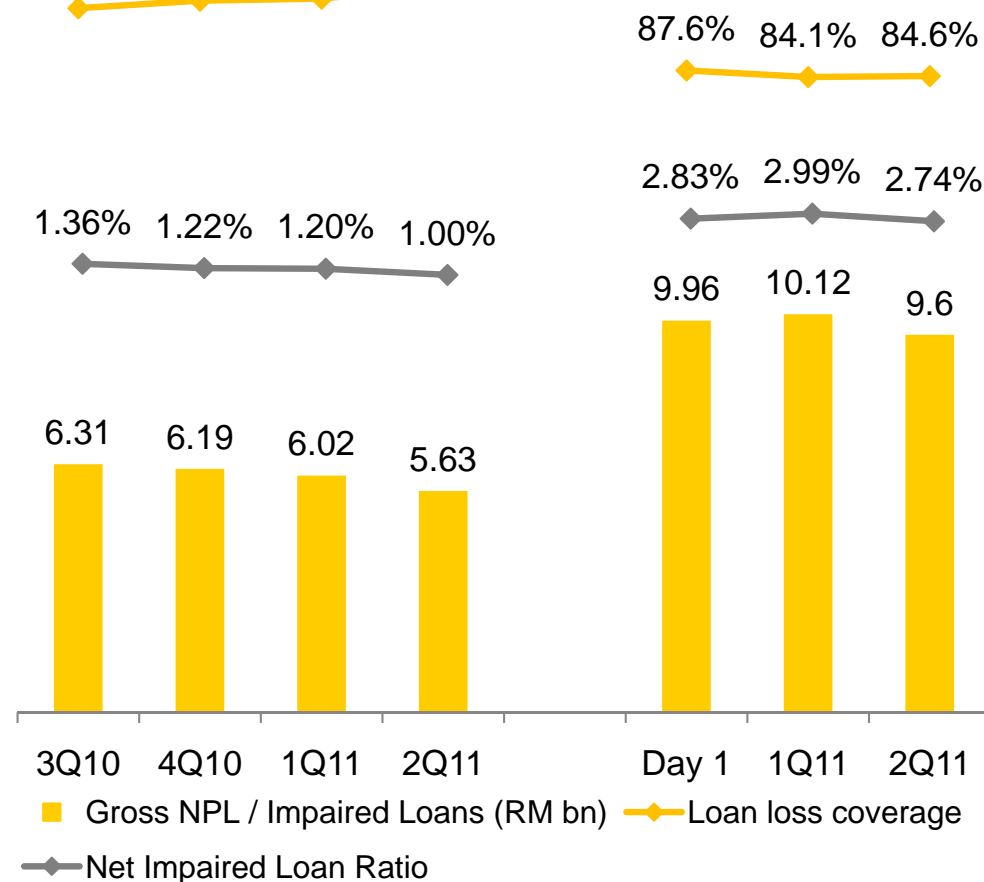


## Asset Quality

### Pre-FRS 139

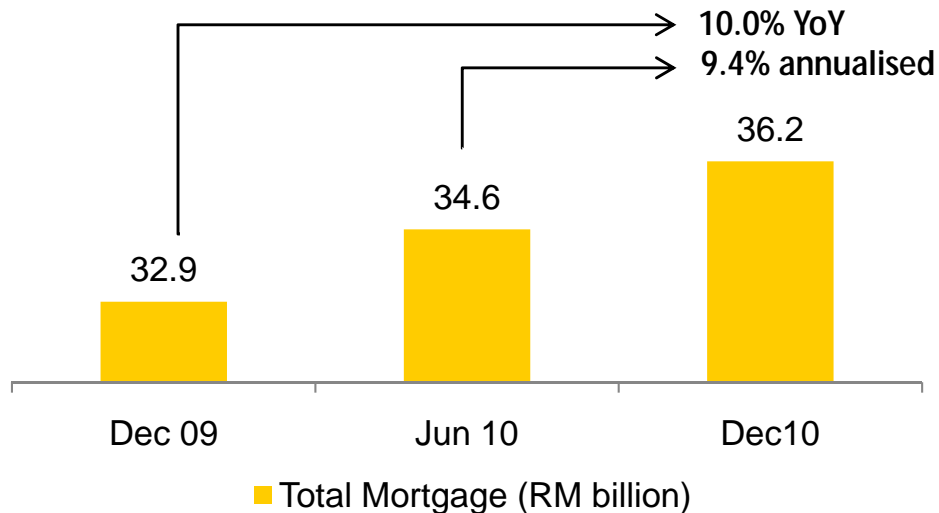


### Post-FRS 139

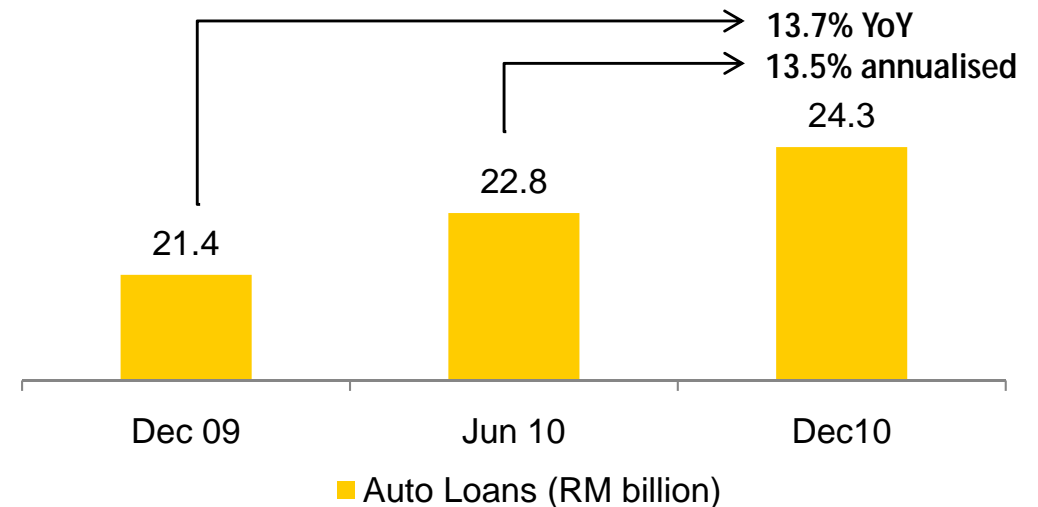


# Consumer Loans: Mortgage and Auto Finance

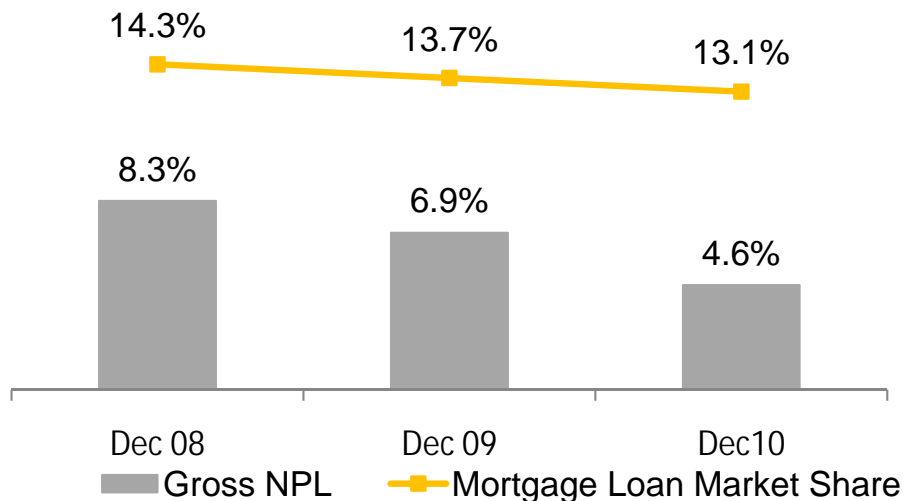
## Mortgage Loans: Recording Consistent Growth



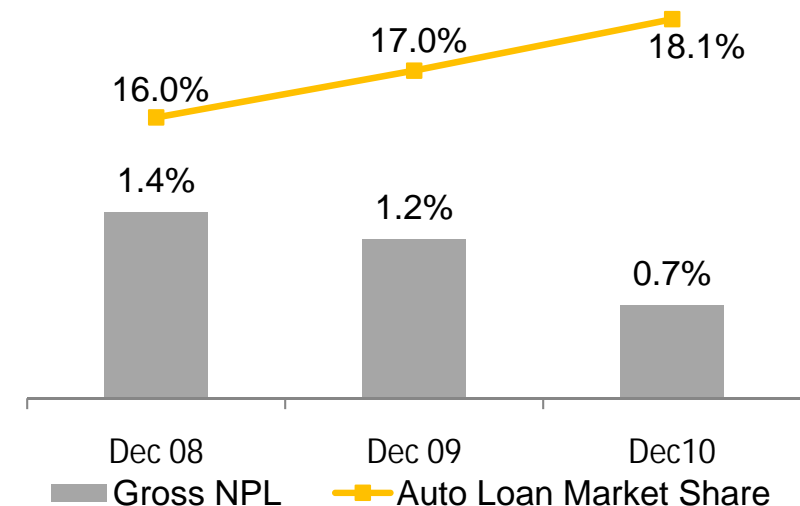
## Auto Loans: Consistent Growth



## Mortgage Loans: Market share vs asset quality

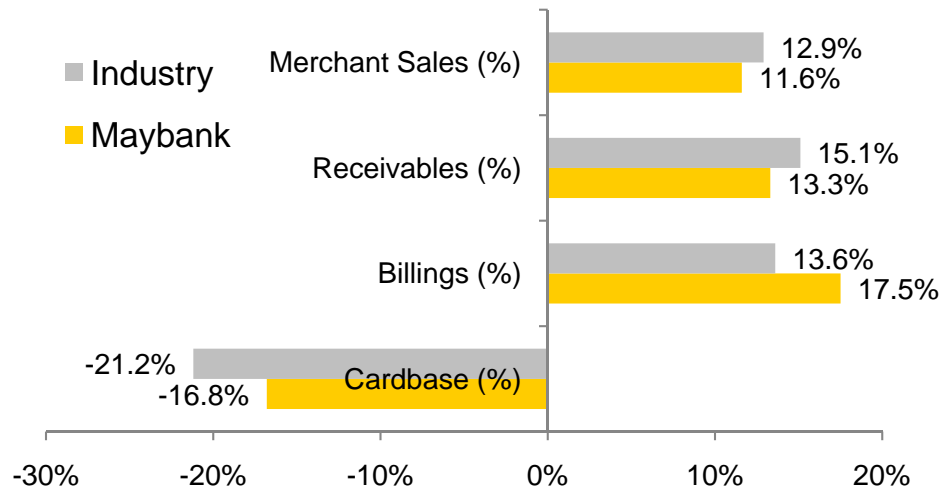


## Auto Loans: Market Share vs asset quality

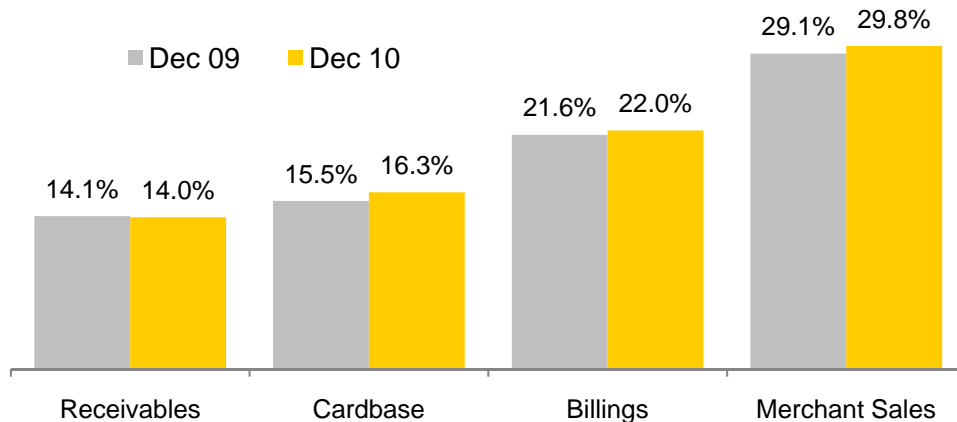


# Cards and SME

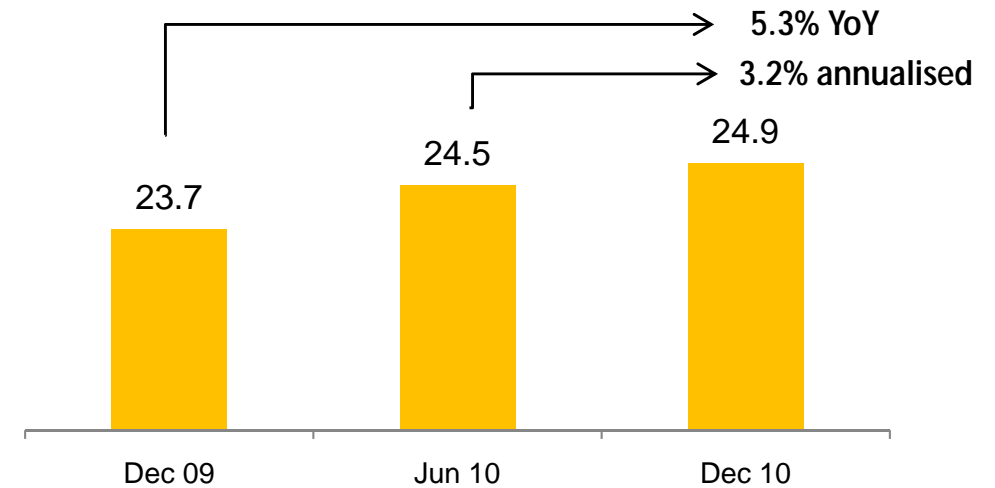
## Cards growth: Maybank vs Industry



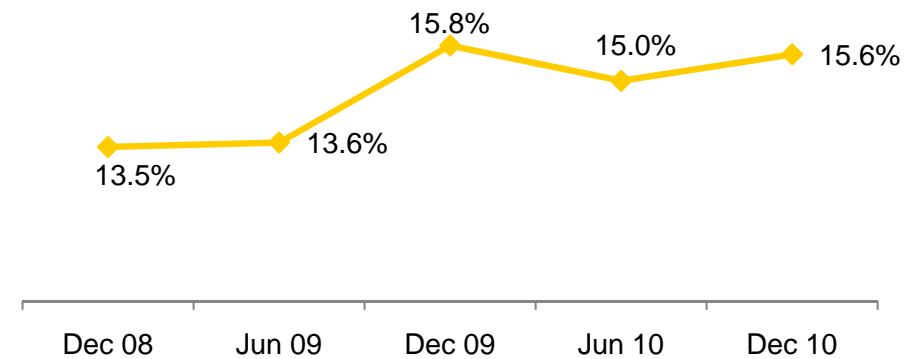
## Cards Market Share



## Business Banking and SME (RM billion)



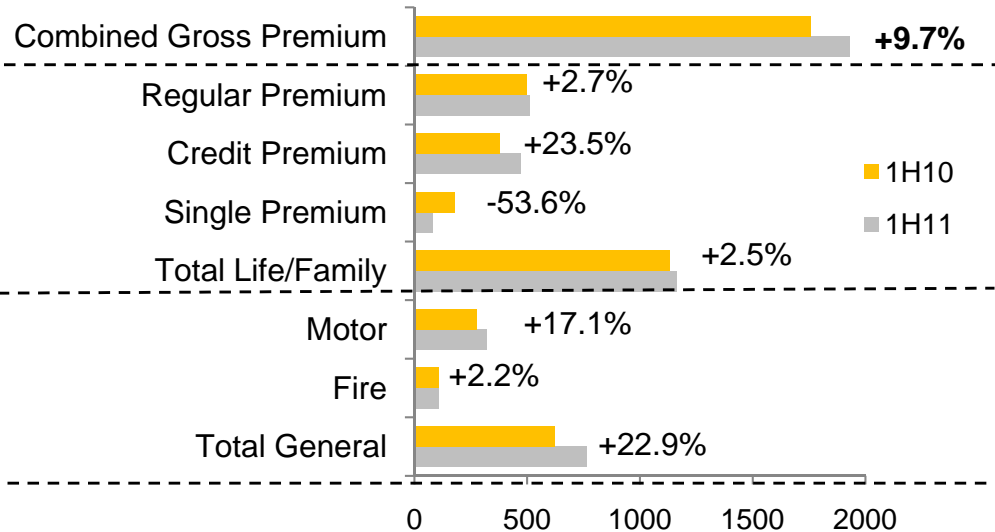
## SME Loans Market Share\*



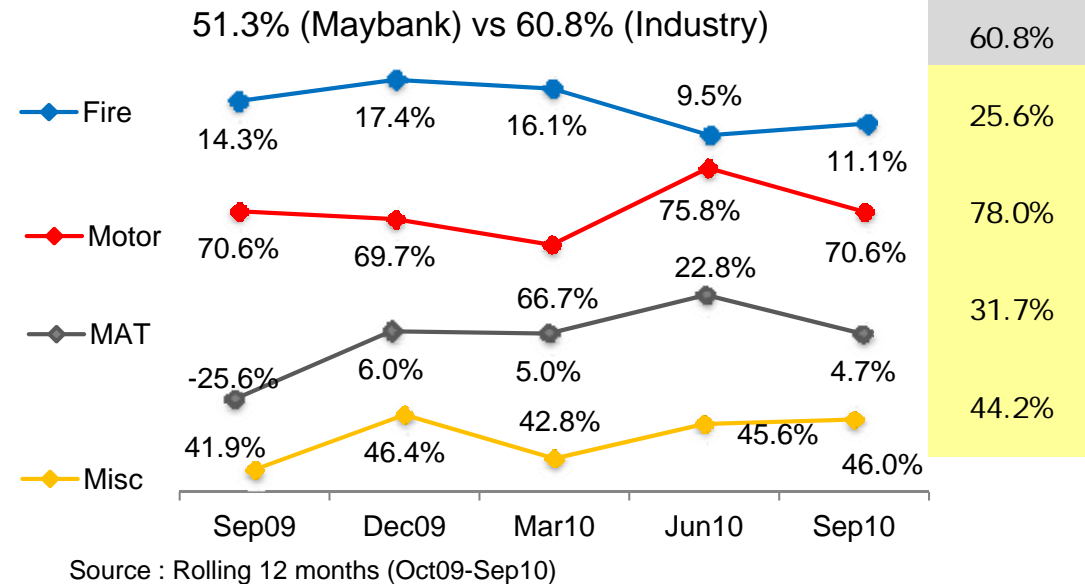
\*The SME loans has been rebased up to Dec 09

# Insurance: Etiqa maintains strong overall position

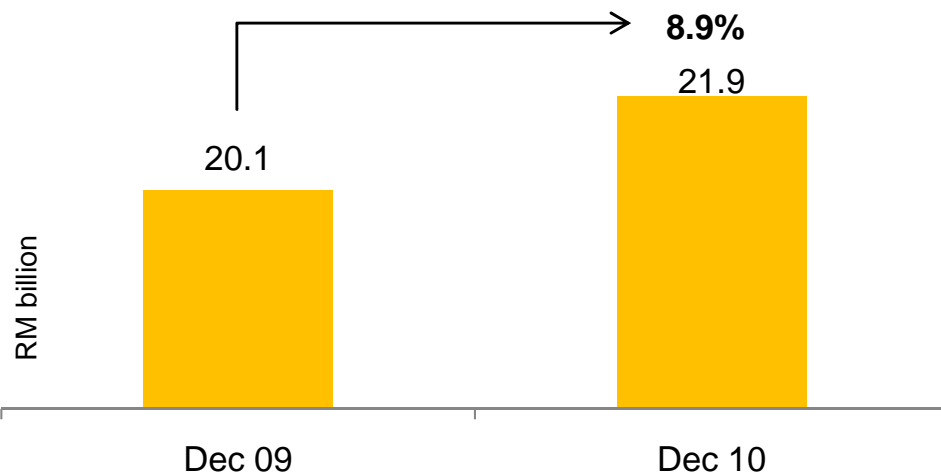
## Combined Gross Premium



## Overall Loss Ratio Lower Than Industry



## Total Assets grew 8.9% YoY



## Etiqa 's industry 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



# Singapore: Stronger growth in business loans

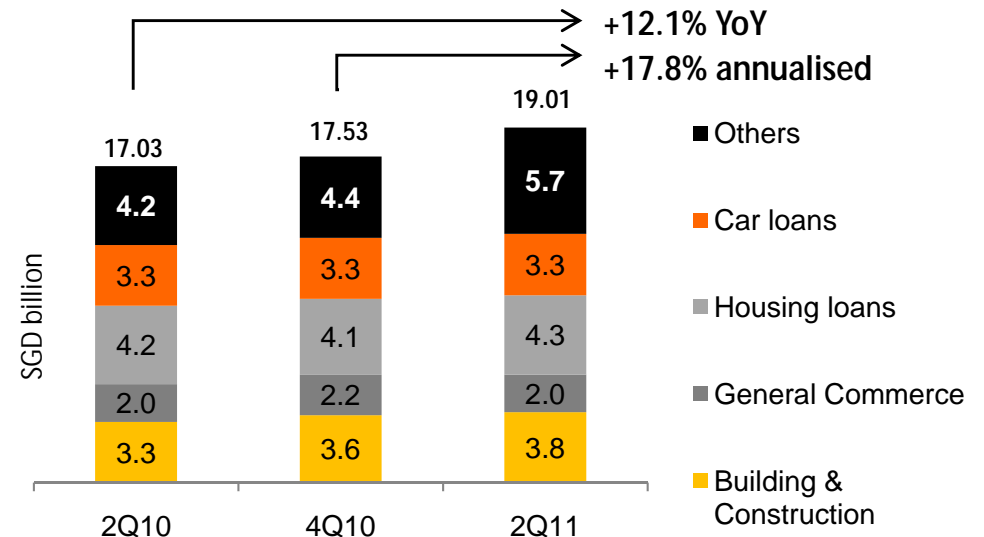
## Strategy

- Shift towards corporate loan growth
- Broaden customer base: Key driver from cards
- Improve interest margin on credit cards and consumer credit
- Increase CASA ratio

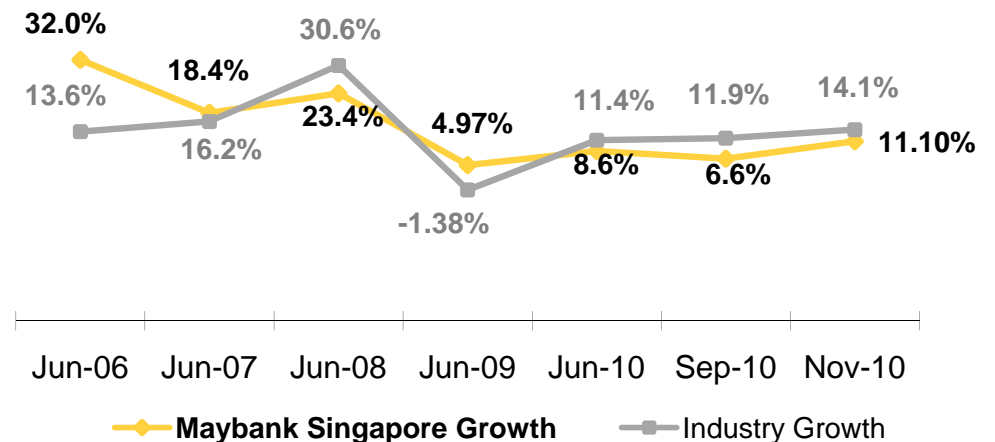
## Strong financial performance

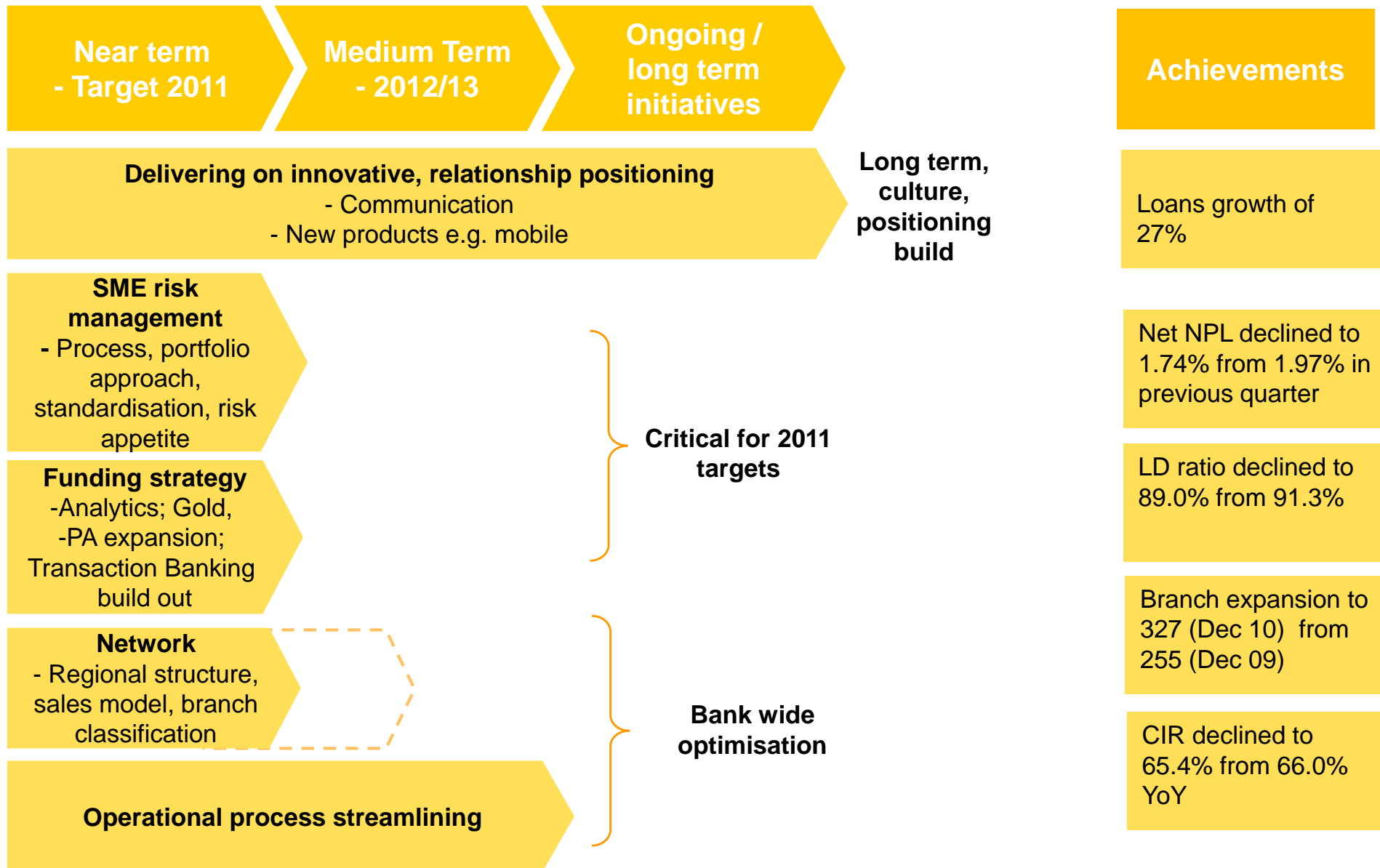
- Revenue and PBT rose 8.3% and 15.7% YoY driven by 25.7% growth in business loans (industry grew 11.7%)
- Strong growth in fee income led by improvement in core business areas e.g. wealth management (+25%) and credit cards (+12%)
- Low cost deposits grew 9% for savings and 10% for demand deposits

## Diversified Loan Portfolio



## Loans Growth vs Industry

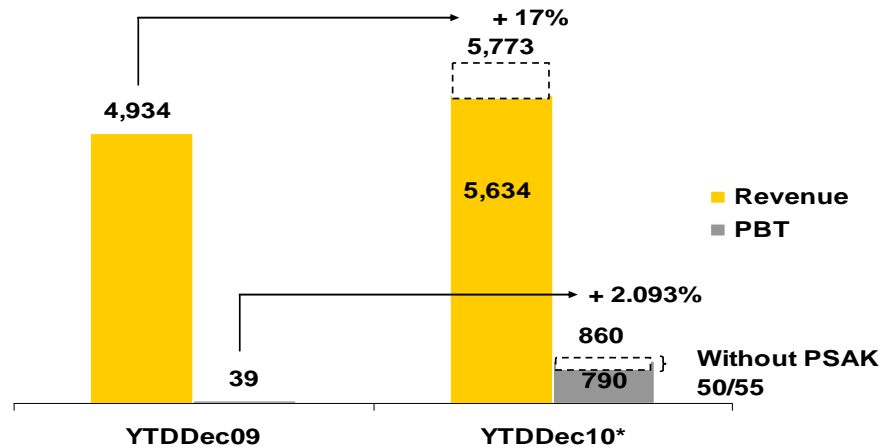




# Indonesia: Bank Internasional Indonesia

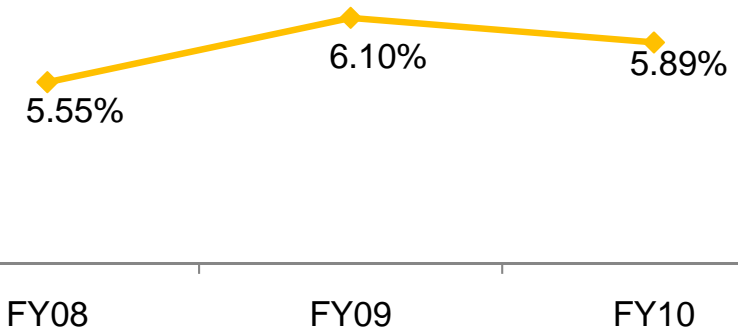


## Revenue and PBT (Rp billion) for full FY10 (as reported by BII)

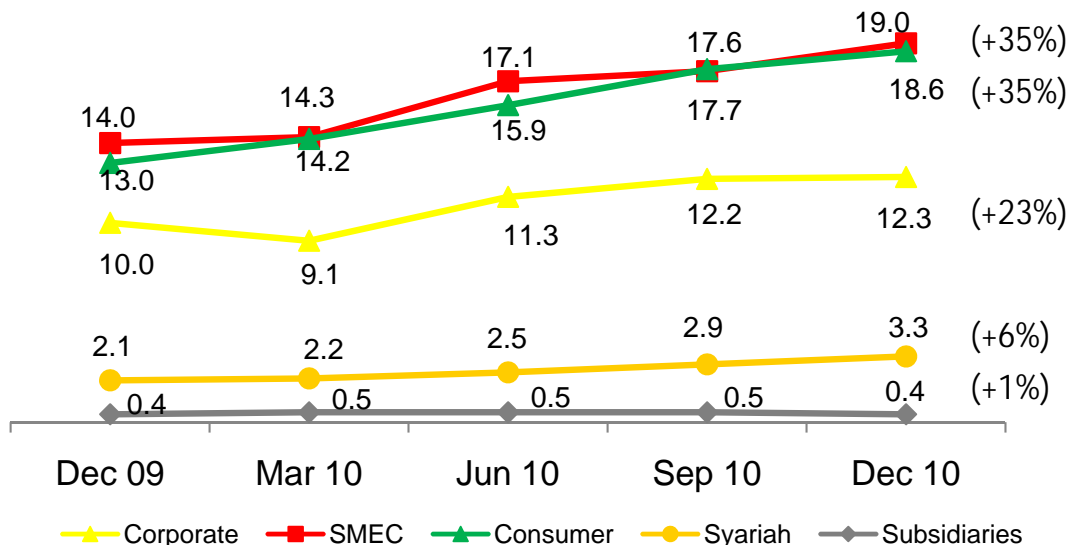


\* Full implementation of PSAK 50/55 (equivalent to IFRS 139)

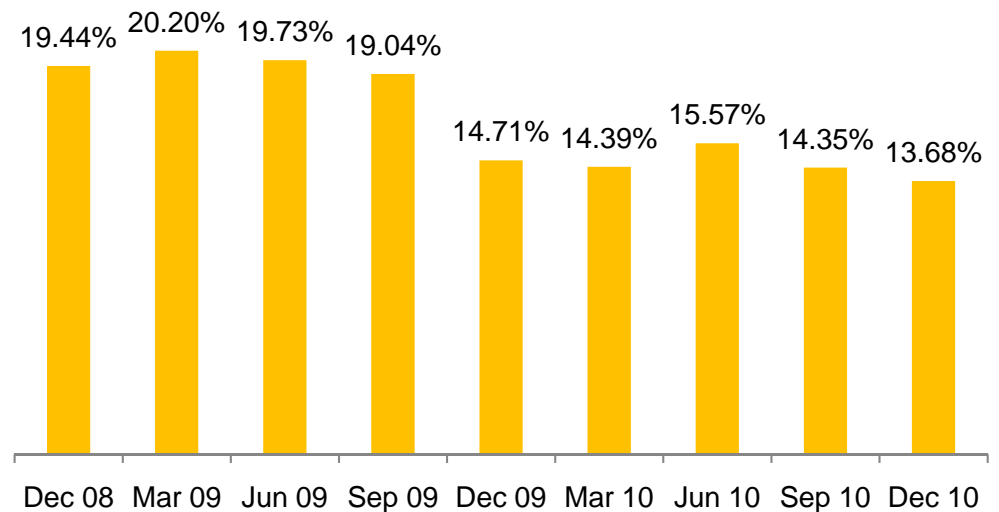
## Net Interest Margin



## Gross Loans: Composition (Rp trillion)



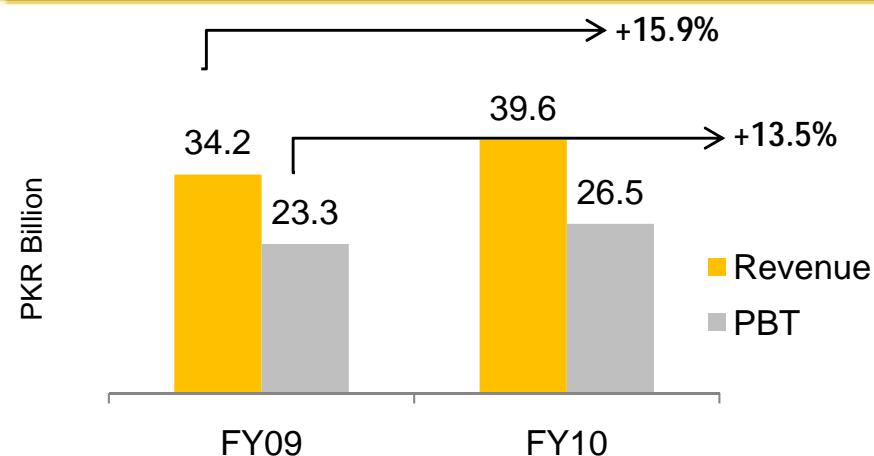
## Capital Adequacy: bank only (Credit & Market risk)



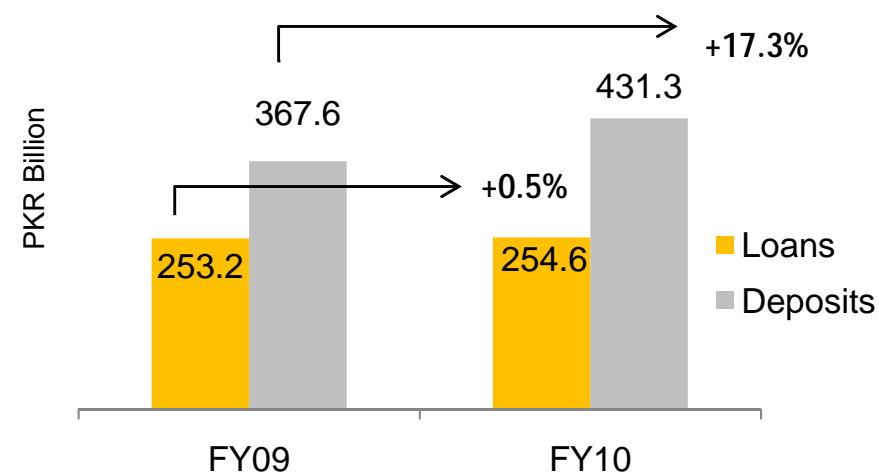
- PBT grew 13% YoY to PKR26.5 billion despite a weakening macroeconomic environment. It contributed RM57.1 million to 1H11 Group profit.
- Loans rose slightly by 0.5% in 2010 to 254.6 billion.
- Maintained conservative lending approach due to economic conditions and to clean up portfolio to avoid risk provisions.
- Focus is to provide value added services with operational expansion geographically and upgraded systems.
- Maintaining strong capital position with effective and regularised risk management mechanism and cost control via internal measures.

Key Ratios	FY09	FY10
ROA	3.3%	3.1%
ROE	27.4%	25.9%
Cost to Income Ratio	32.4%	33.8%
Loan-Deposit Ratio	68.9%	59.0%
NPL Ratio	8.6%	9.0%
EPS (Rupees)	20.38	22.2

## Revenue and PBT



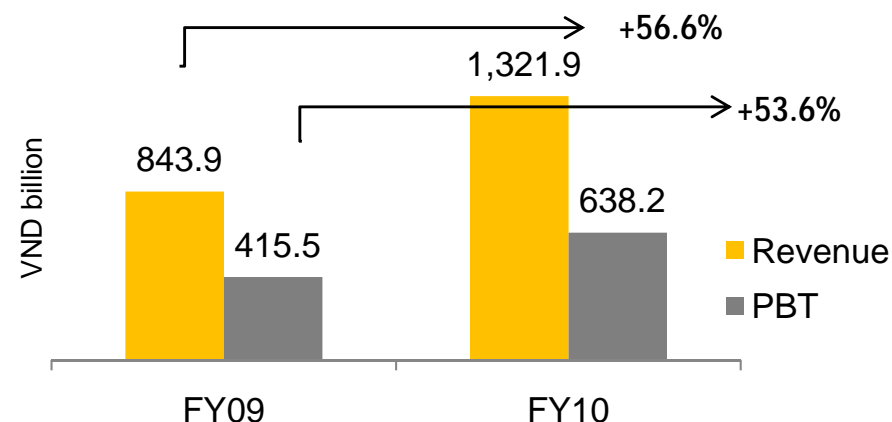
## Loans and Deposits



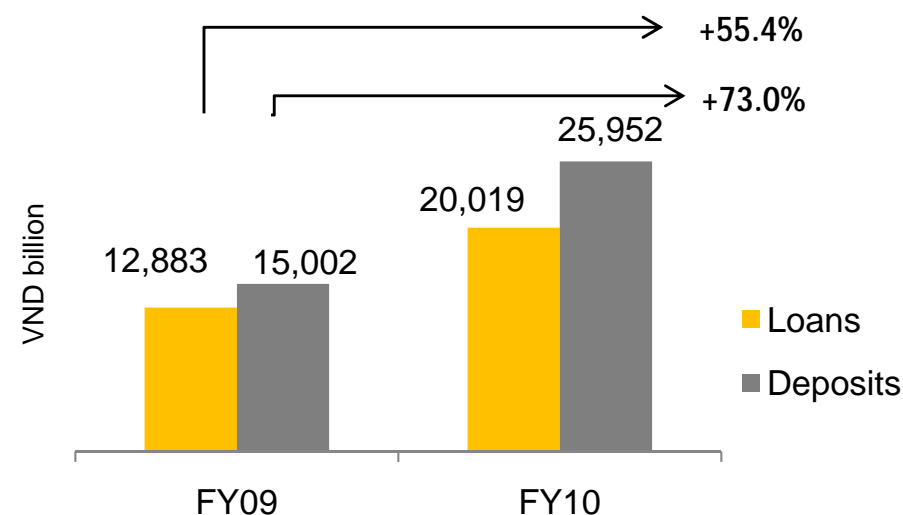
- PBT grew 53.6% in FY10 to VND638.2 billion. Contributed RM10.6 million to 1H11 Group profit.
- Loans grew 55.4% to VND20.0 billion.
- Increased branches from 86 to 95 during 2010. Currently, there are 118 branches.

Key Ratios	FY09	FY10
ROA	1.6%	1.7%
Cost to Income Ratio	41.7%	42.6%
Loan-Deposit Ratio	85.9%	77.1%
Cost to Income Ratio	32.4%	33.8%
Loan-Deposit Ratio	68.9%	59.0%
NPL Ratio	1.5%	1.2%

## Revenue and PBT

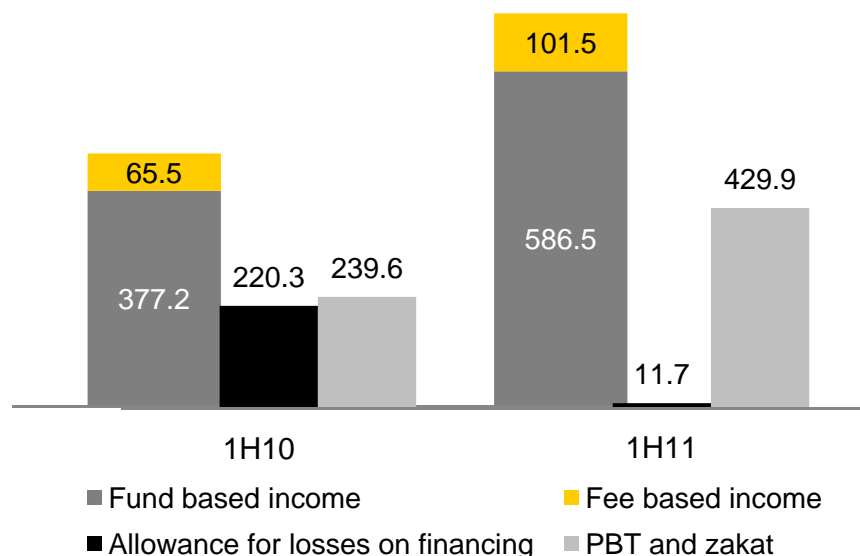


## Loans and Deposits



# Maybank Islamic maintains strong financing growth of 23.5% annualised

## Income and PBT (in million)

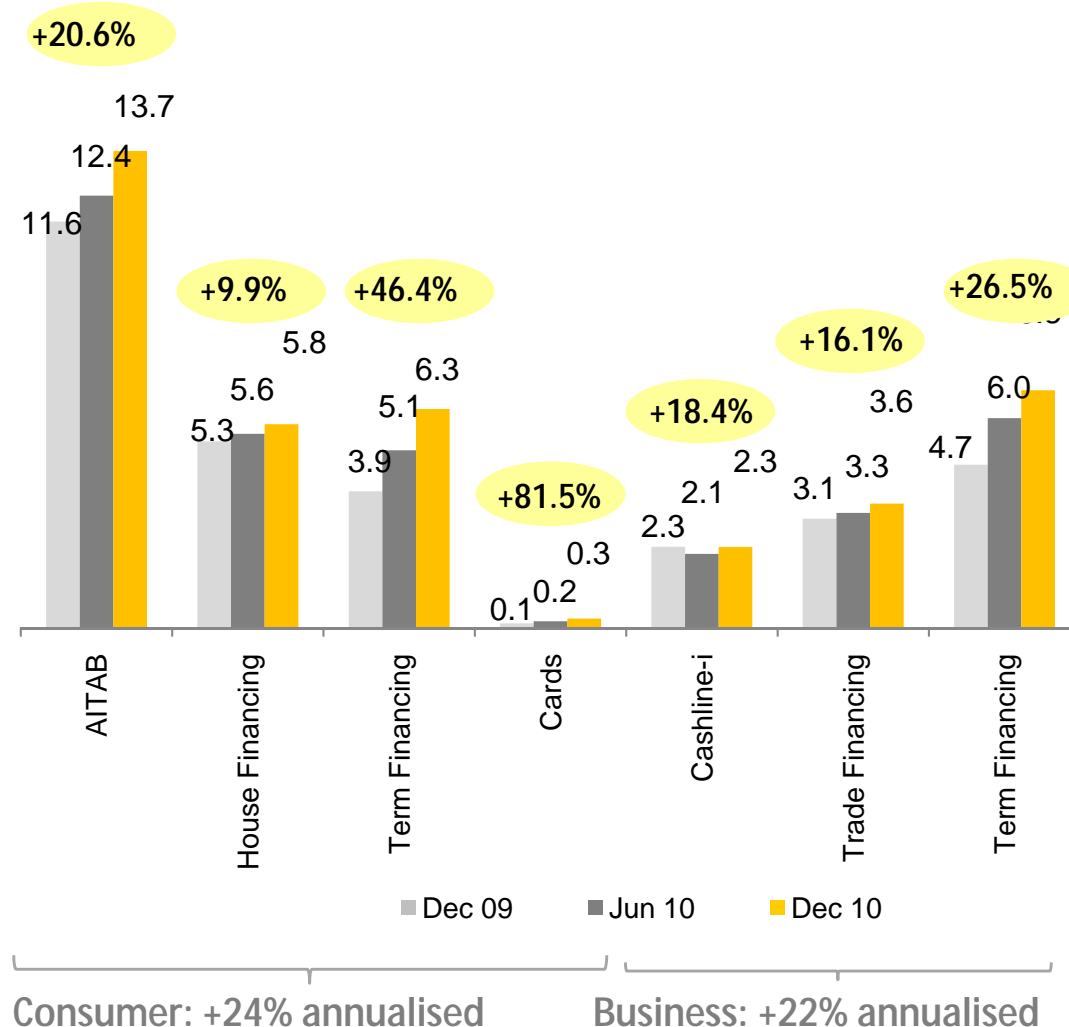


## Improving key ratios for Maybank Islamic

	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%
Net ratio of impaired financing	1.5%	0.9%	1.9%

## Maybank Islamic financing (23.5% annualised growth)

Total Gross Financing of RM38.7 billion as at Dec 10



# Thank You

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