



Maybank



Malayan Banking Berhad

Invest Malaysia 2011

New York / San Francisco

17-19 May 2011

Maybank: In a Position of Strength

Investment Case and Strategy

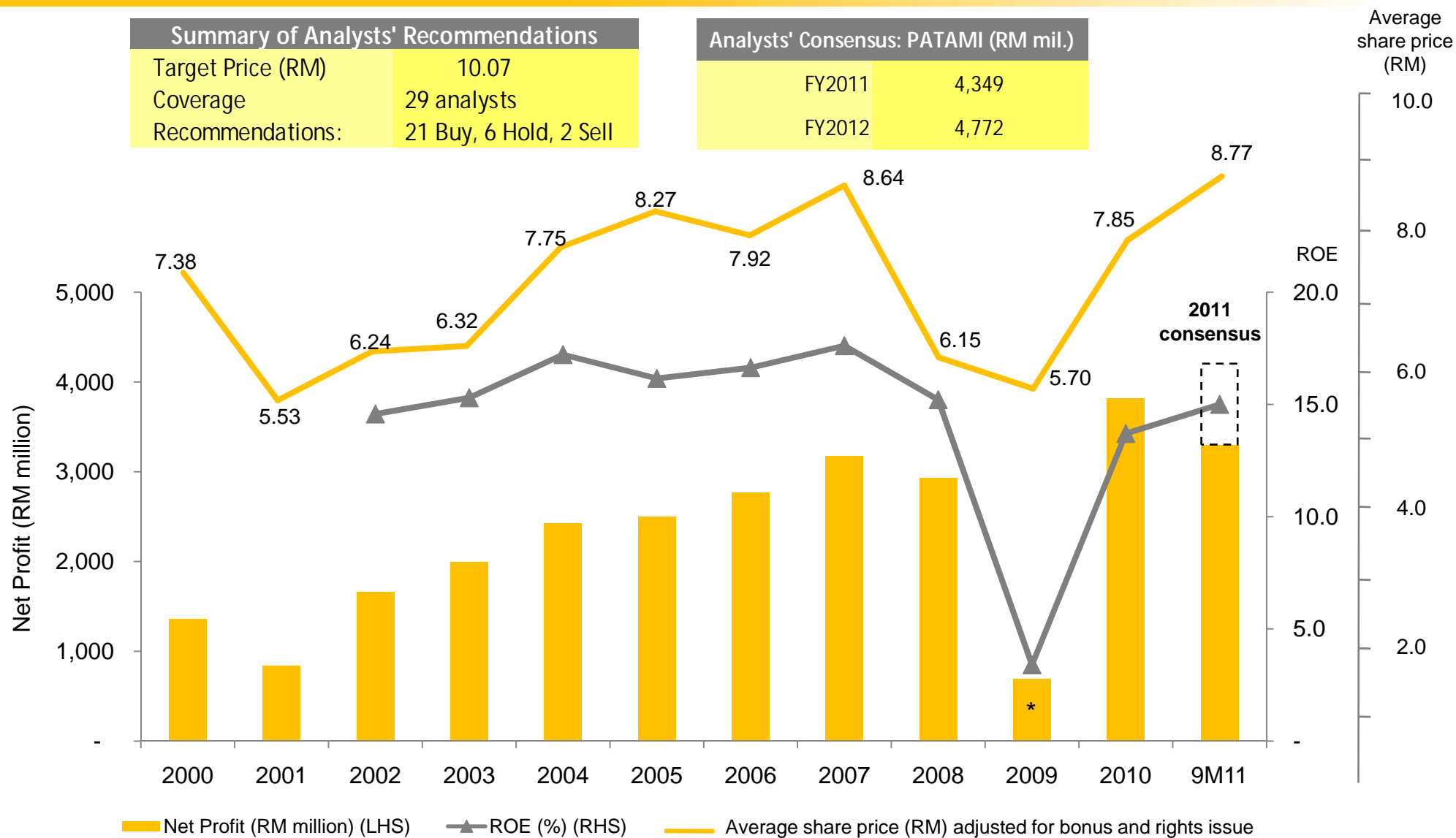
Financial Performance

Challenges and Key Takeaways

Maybank: In a position of strength

Summary of Analysts' Recommendations	
Target Price (RM)	10.07
Coverage	29 analysts
Recommendations:	21 Buy, 6 Hold, 2 Sell

Analysts' Consensus: PATAMI (RM mil.)	
FY2011	4,349
FY2012	4,772



Maybank: In a position of strength

Leadership Position

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

Largest banking network in Malaysia

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

Strong Financial Position*

- Total Assets : RM 380.3 billion (USD 125.7 bil)
- Total Equity : RM 30.7 billion (USD 10.1 bil)
- 9M11 Net Profit : RM 3.30 billion (USD 1.34 bil)
- Market Cap.** : RM 64.0 billion (USD 21.3 bil)

Emerging Regional Leader

- Presence in 8 ASEAN countries (including Kim Eng)
- 5 International Financial Centres
- Over 1,750 branches and offices in 16 countries, serving 18 million customers

Leading domestic market position

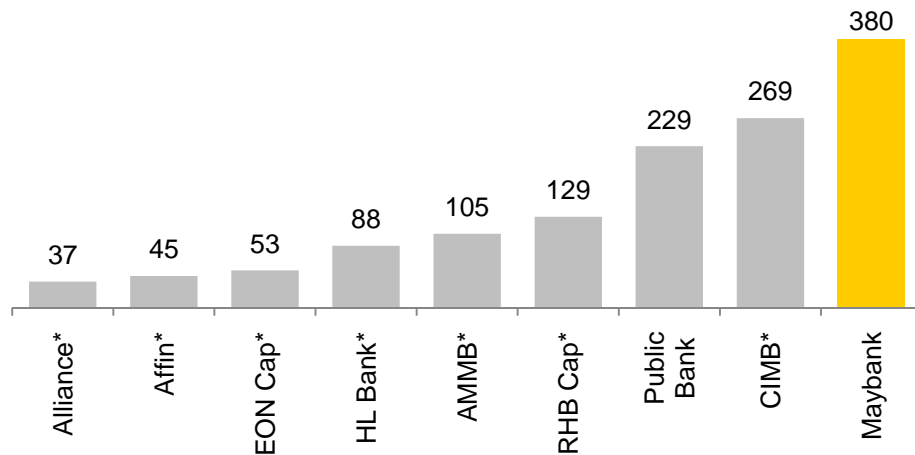
- Diversified across all financial products and services
- No. 1 in overall market share for
Loans, Deposits, Cards, Unit Trust Loans

Strong shareholders and credit ratings

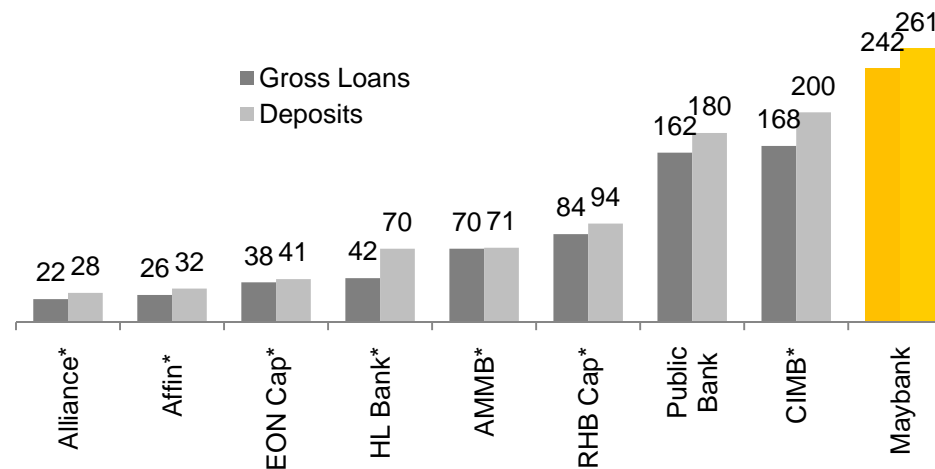
- 55% owned by PNB ,and its funds, and 12% by EPF
- Foreign shareholding 13.4%
- S&P : A- ■ Moody's: A3 ■ Fitch : A-

Leading Bank in Malaysia

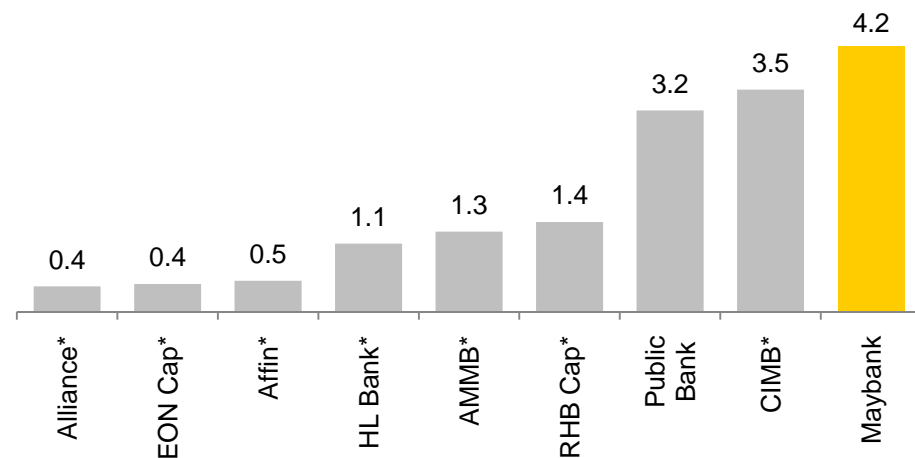
Total Assets (RM bil): 31 March 2011



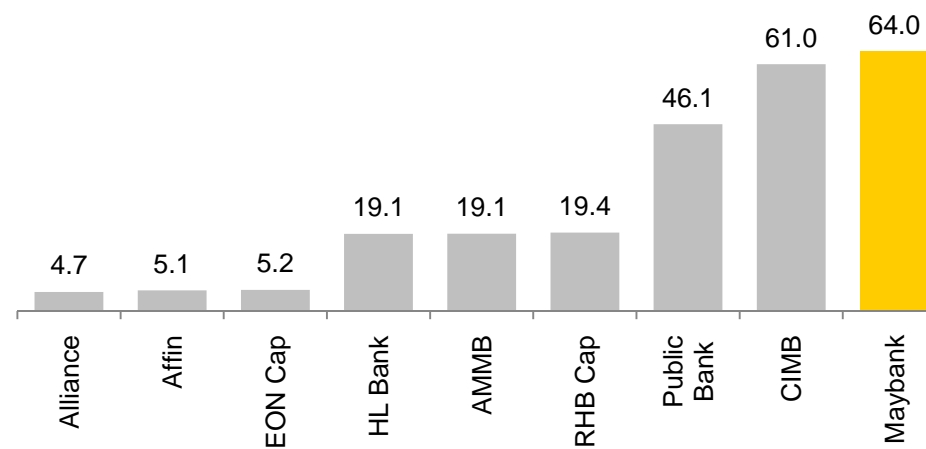
Loans and Deposits (RM bil): 31 March 2011



PATAMI (RM bil): 4 Quarters to March 2011

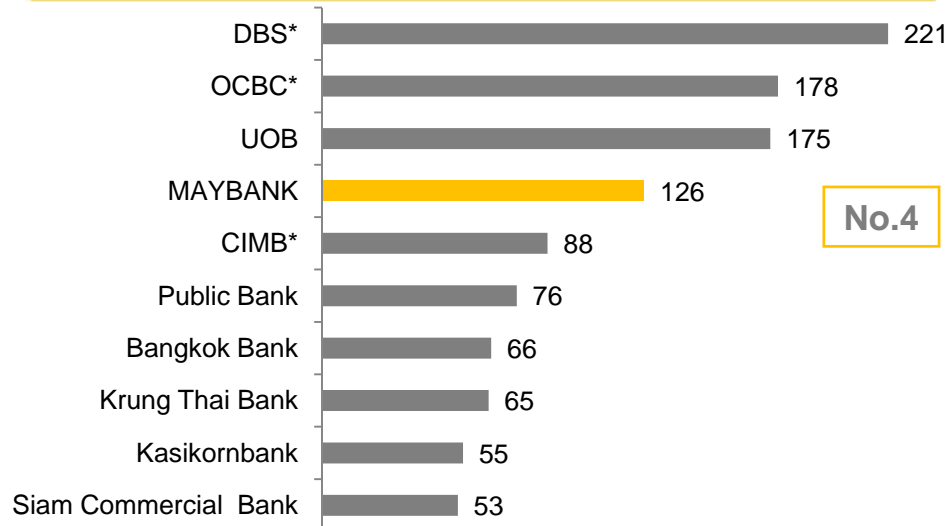


Market Capitalisation (RM bil): 12 May 2011

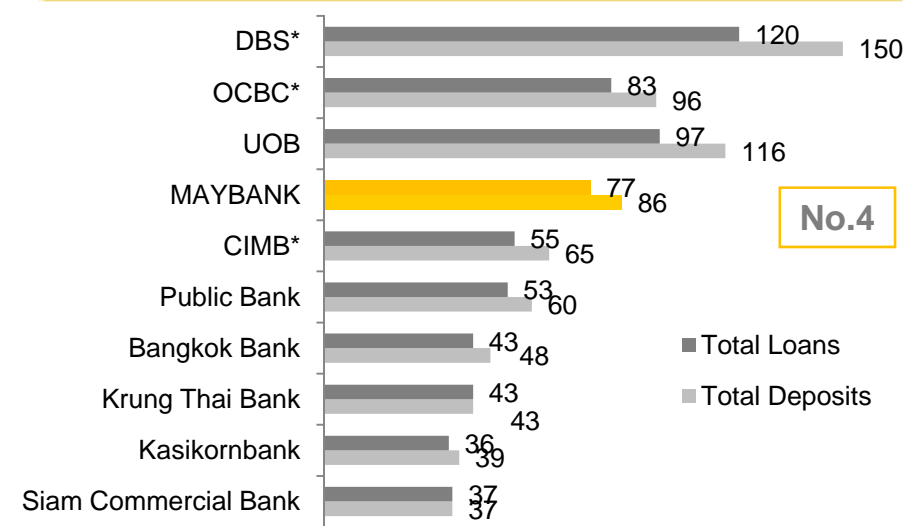


One of the Top 10 Banks in ASEAN

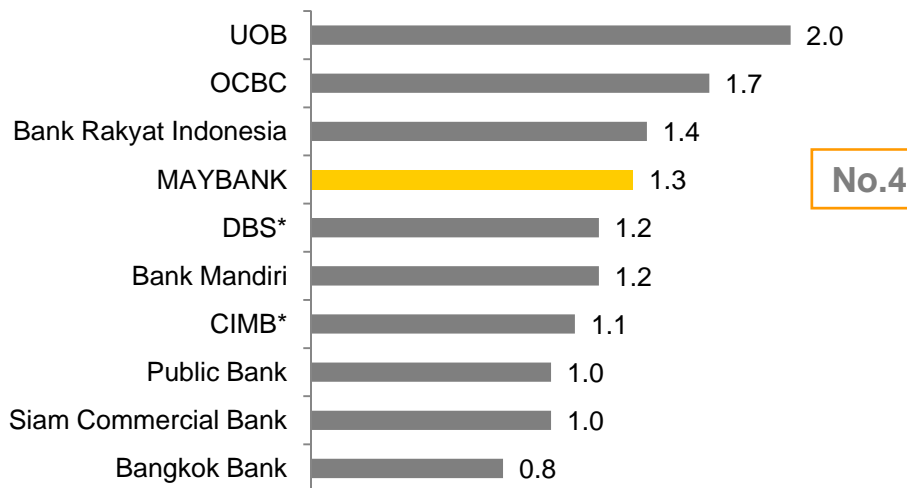
Total Assets (USD bil): 31 Mar 2011



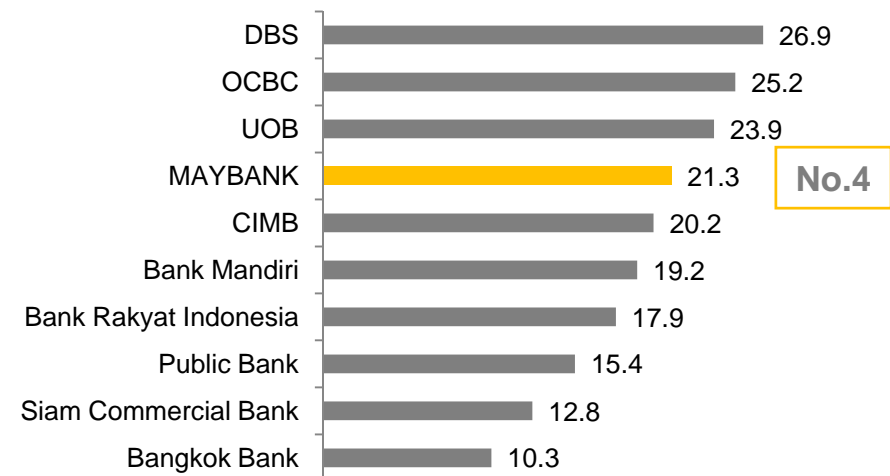
Total Loans and Deposits (USD bil): 31 Mar 2011



PATAMI (USD bil): 4 Quarters to Mar 2011

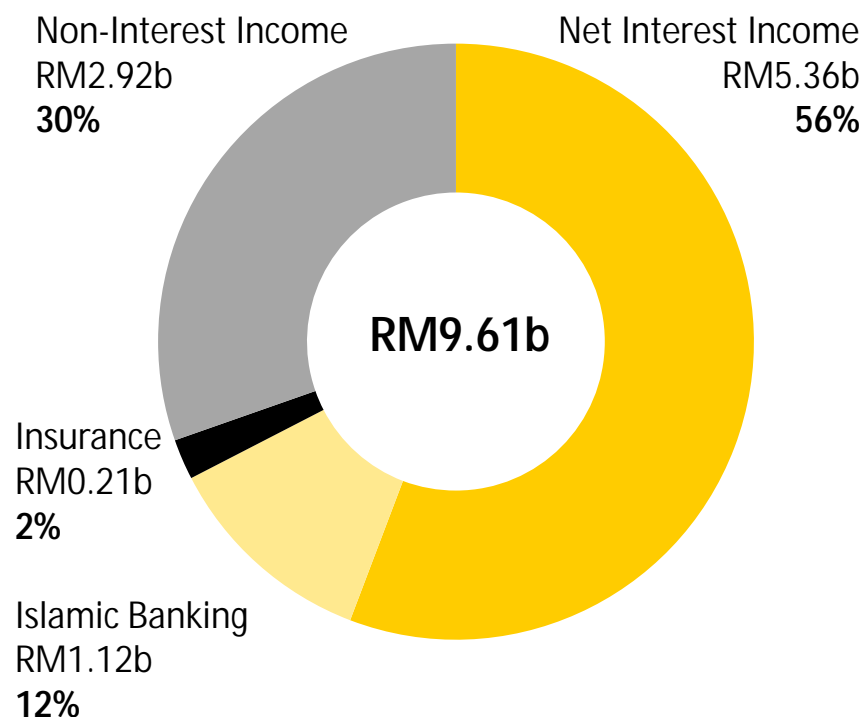


Market Capitalisation (USD bil): 12 May 2011

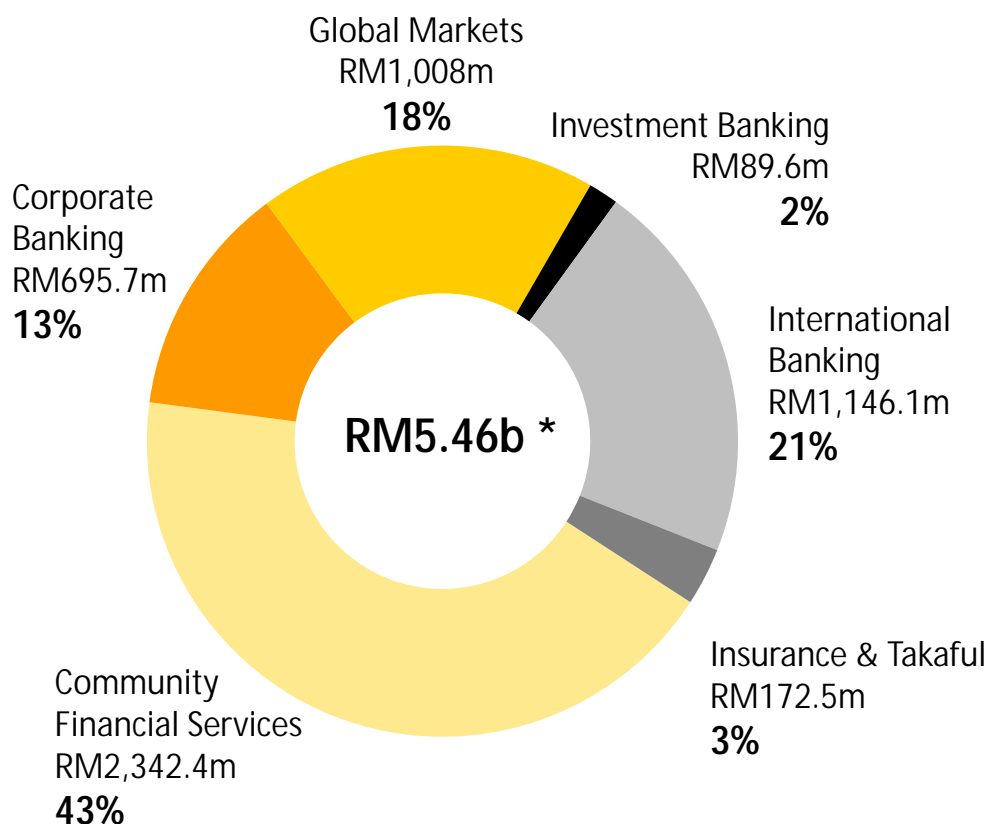


Revenue composition and PBT by business segment

9M11 Revenue Composition



9M11 PBT Composition

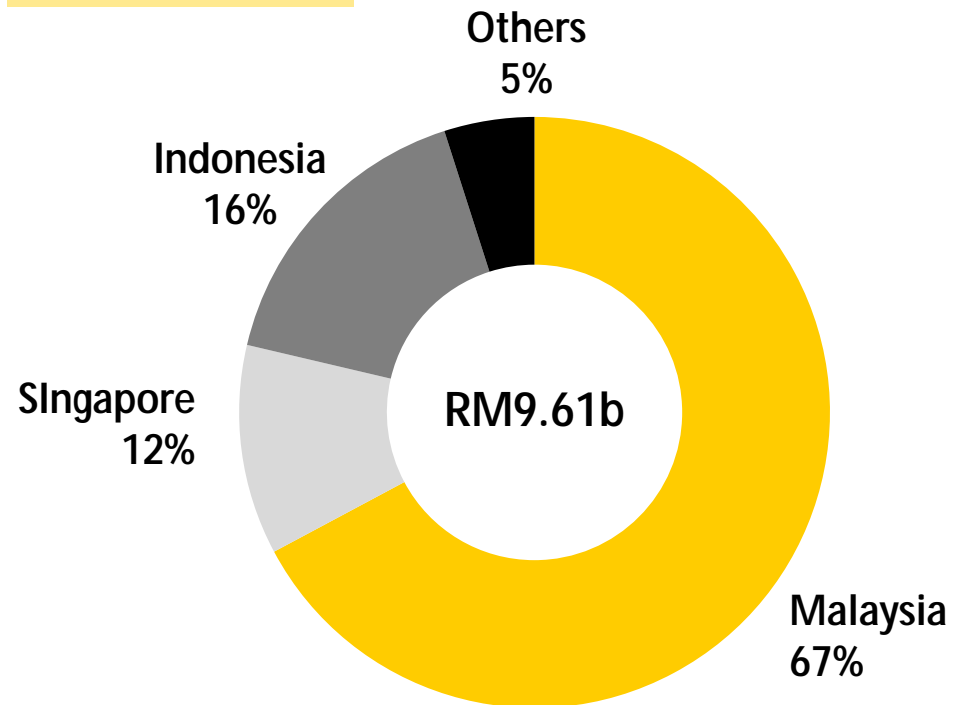


* Before elimination of Group support costs of RM912.7m

Revenue composition and PBT by country

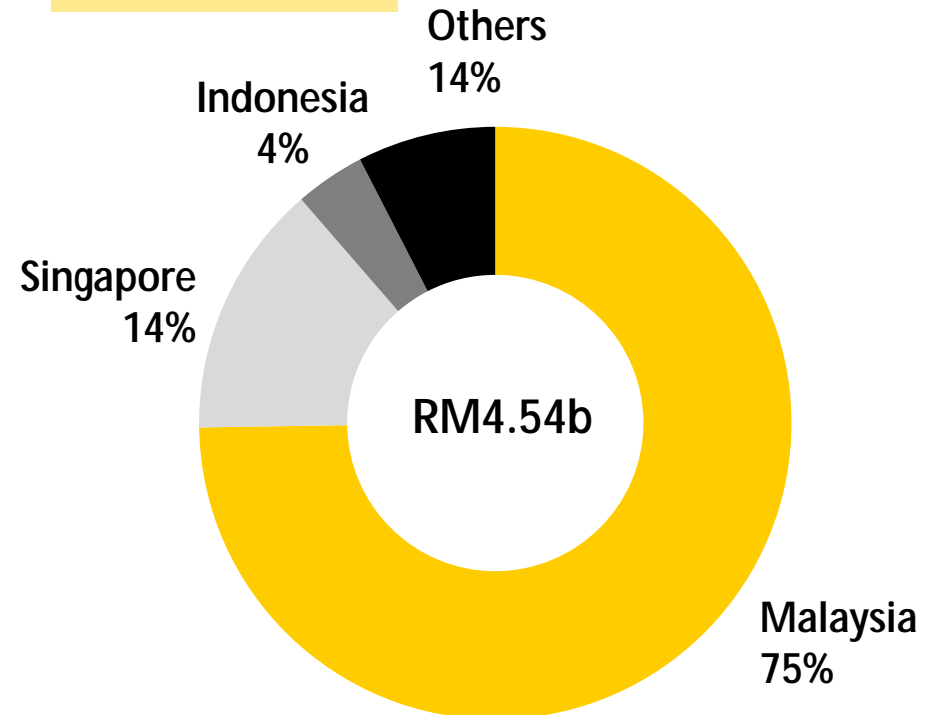
9M11 Revenue Composition

International
33%

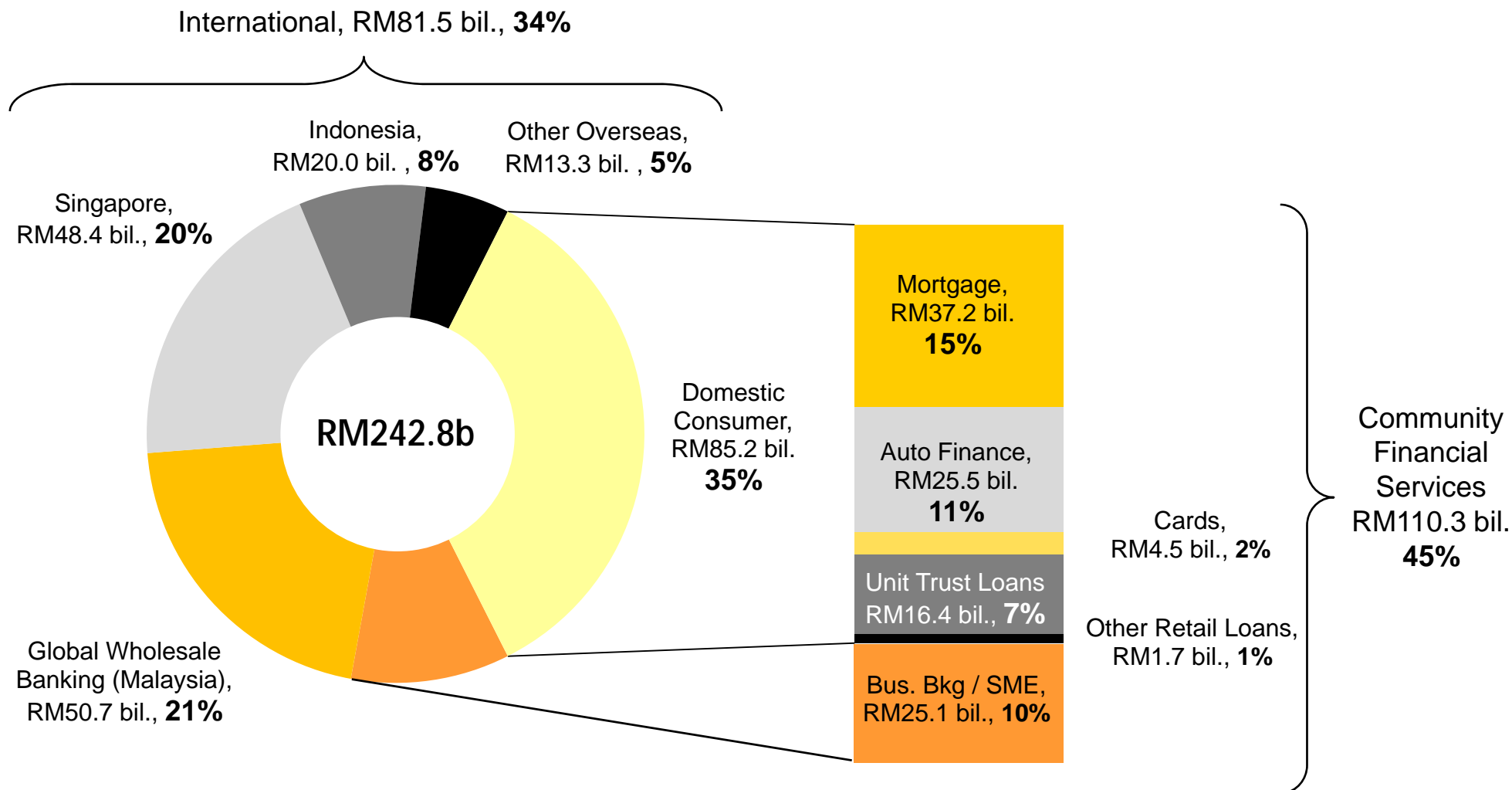


9M11 PBT Composition

International
25%



Gross Loans Composition: 34% loans from overseas operations



Total SME loans by Bank Negara definition is RM35.6 billion or 15% of Group gross loans

Maybank: In a Position of Strength

Investment Case and Strategy

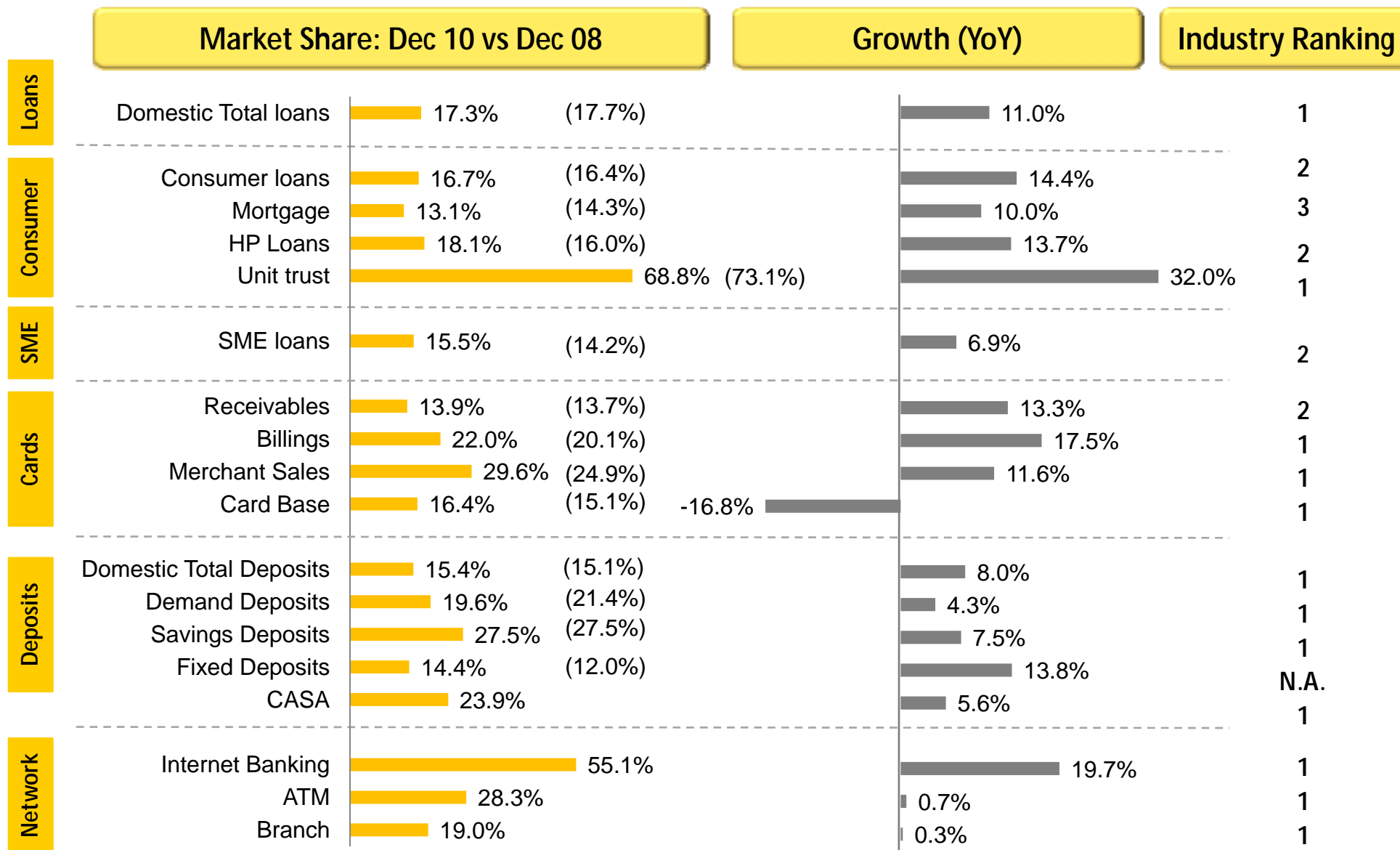
Financial Performance

Challenges and Key Takeaways

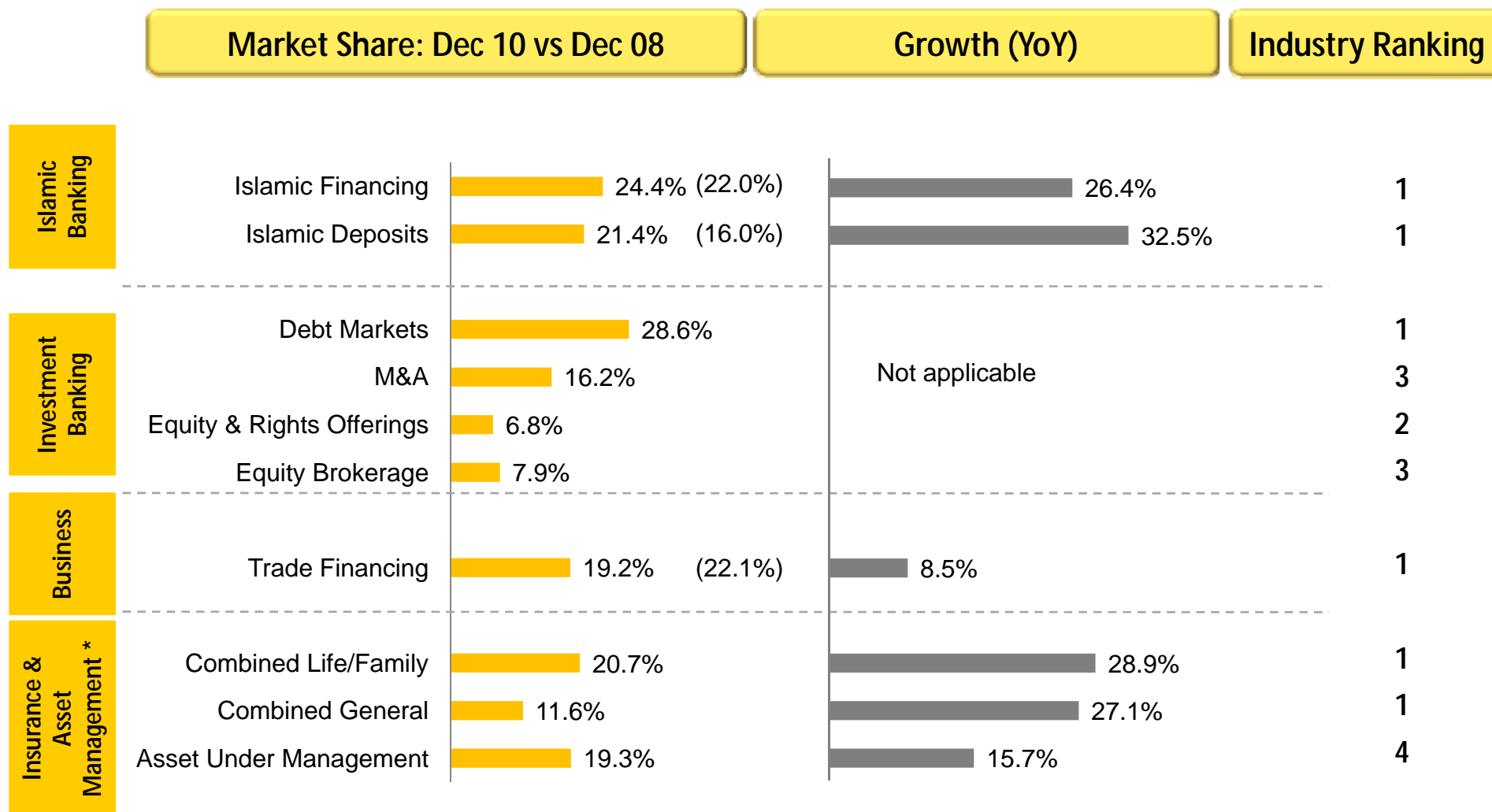
Investment Case

- | | | |
|----------|---|--|
| 1 | Leading financial services group in Malaysia | Full suite of business i.e. Commercial Banking, Investment Banking and Insurance with leading position in most business segments |
| 2 | Emerging regional financial leader | Regional financial services group with a vision of achieving leadership position by 2015 via presence in growth markets |
| 3 | Transformation programme | Business transformation programme introduced in 2008 with new organisation structure is showing results |
| 4 | High Dividend payout ratio | Maintains high dividend payout with robust capitalisation through Dividend Reinvestment Plan |
| 5 | Beneficiary of government economic development initiatives | Poised to take advantage of the Economic Transformation Programme in Malaysia |

1 Leading financial services group in Malaysia Leading market position

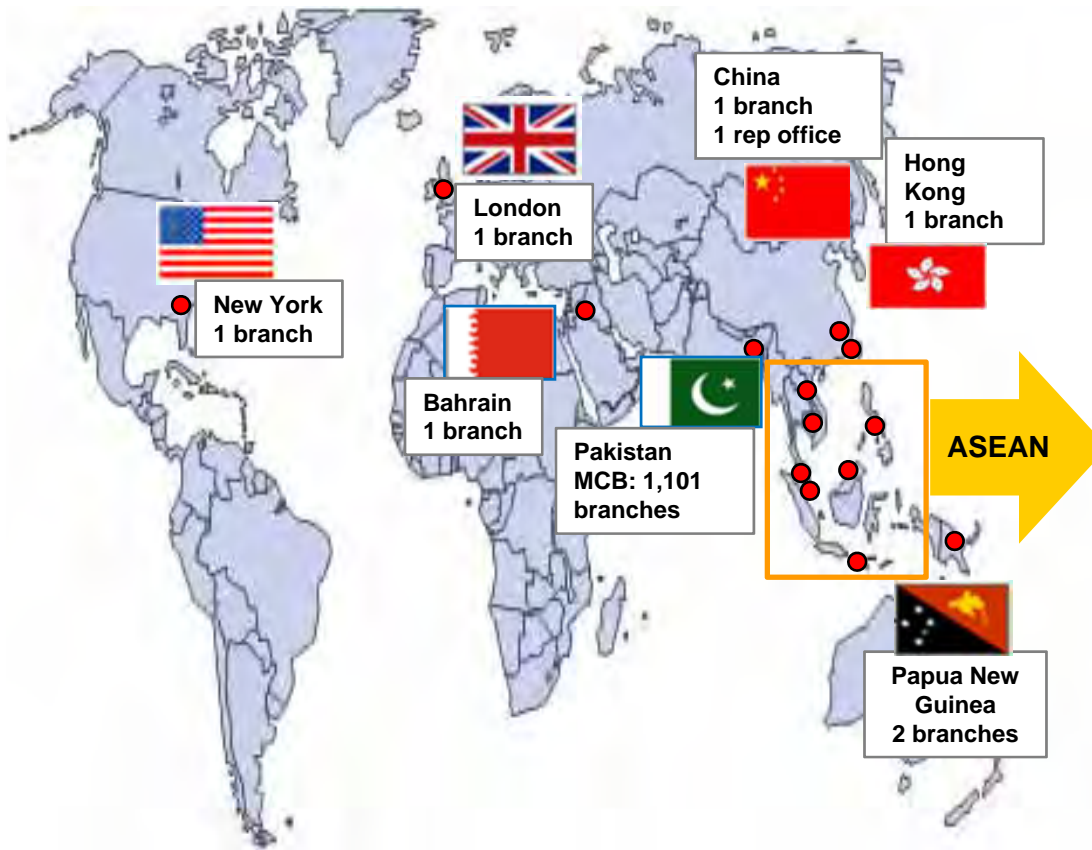


Leading market position in Malaysia

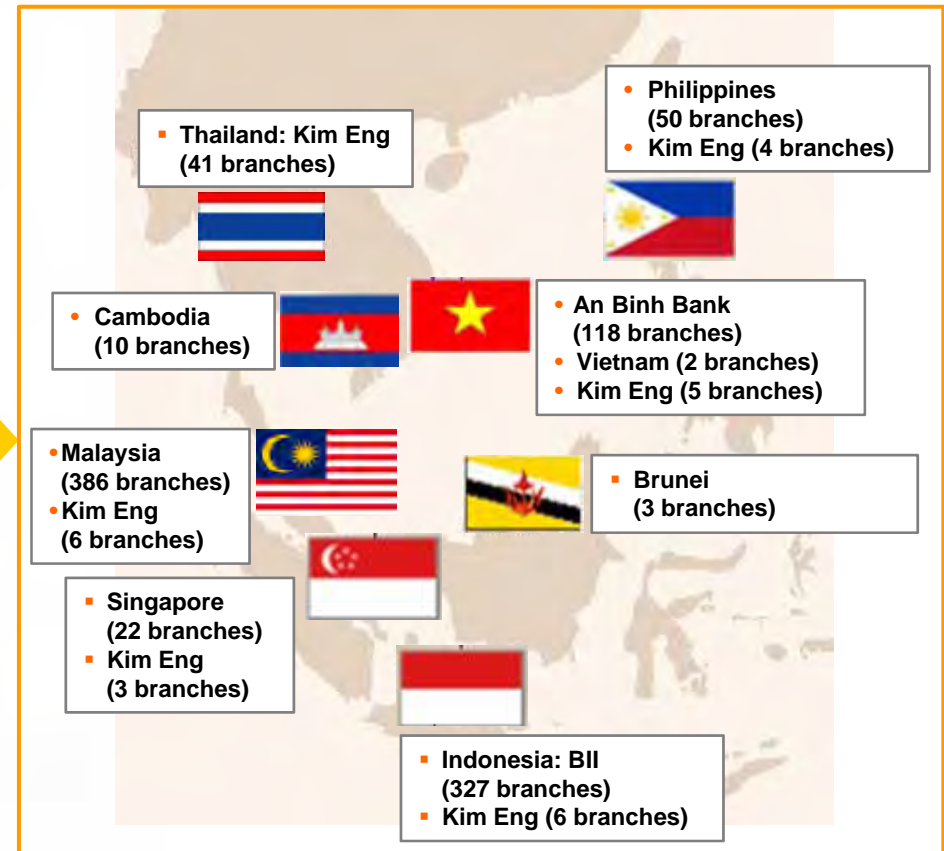


* Source: LIAM & ISM Statistics (Jan10-Dec10)

Worldwide Presence

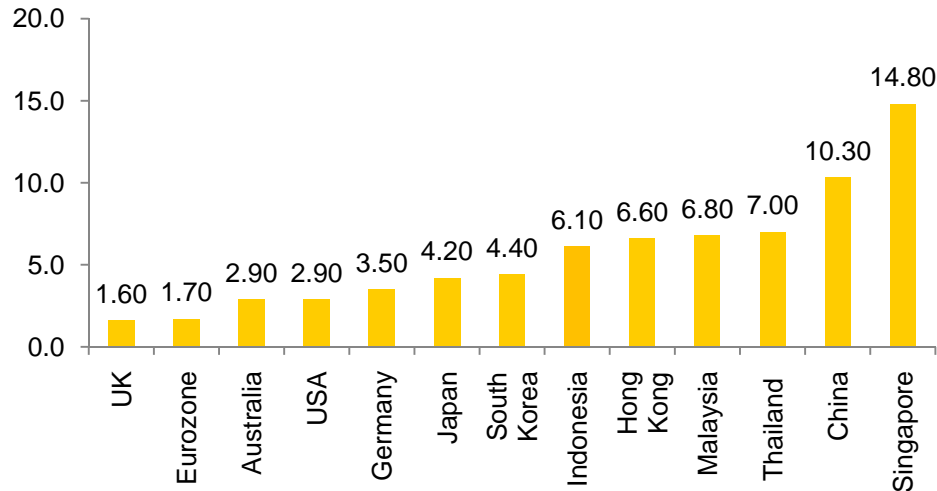


In 8 ASEAN countries

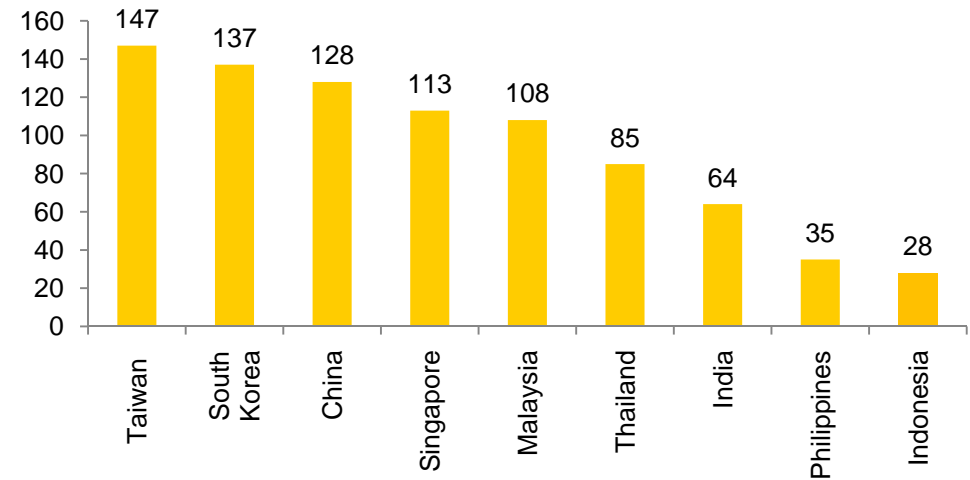


High growth potential within the region

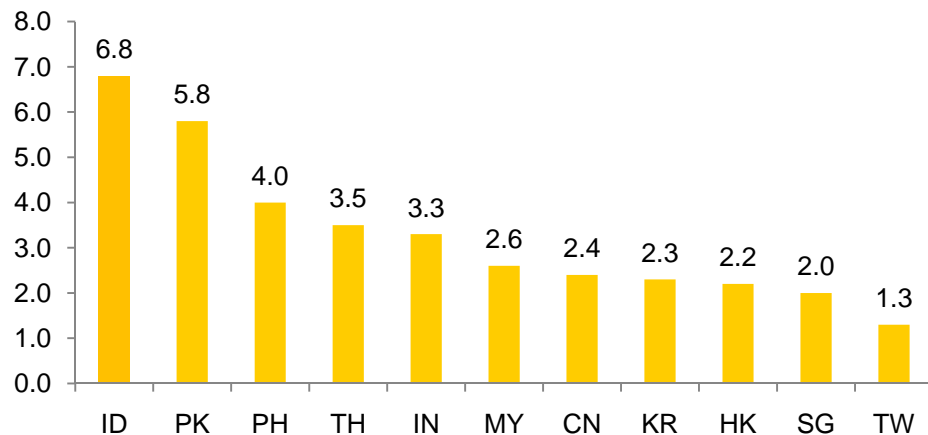
GDP Growth of Selected Countries (FY 2010, % YoY)



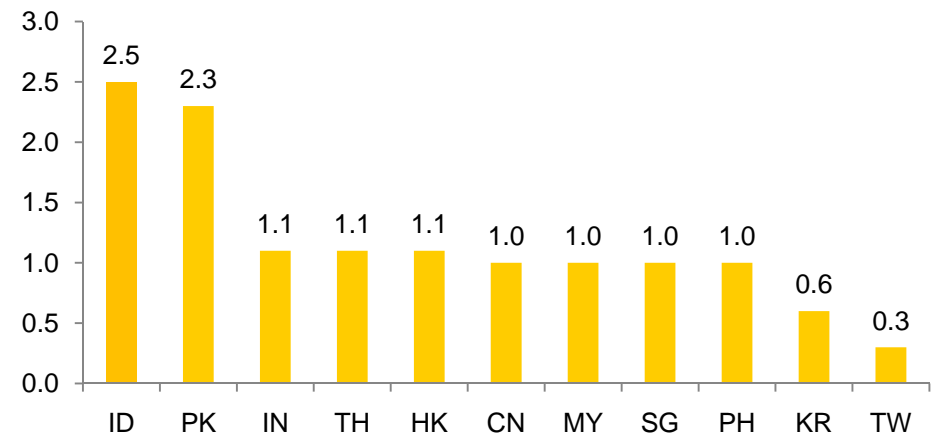
Loan to GDP Ratio Comparison (2010, %)



Asian Banks NIM (2010E, %) *



Asian Banks ROA (2010E, %) *









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%

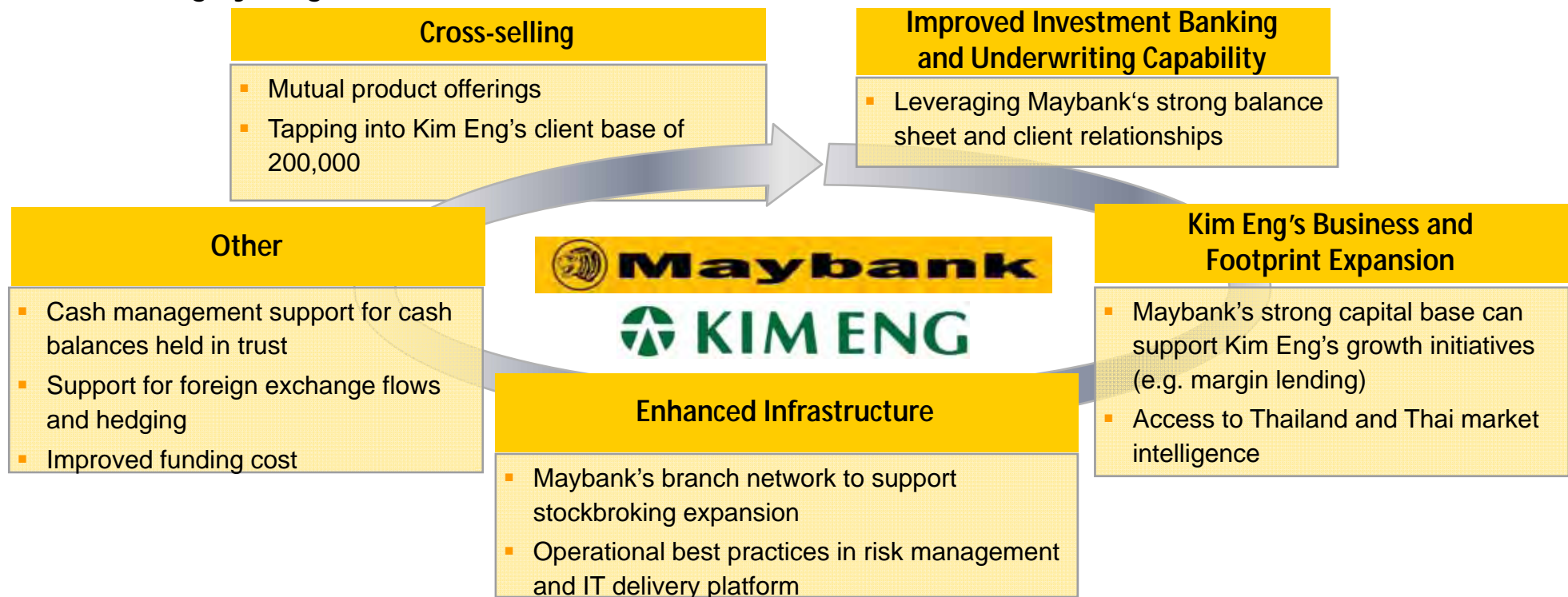
Maybank

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

Kim Eng

- ▲ Brokerage / Investment Banking
- ◆ Other Services

Harnessing Synergies

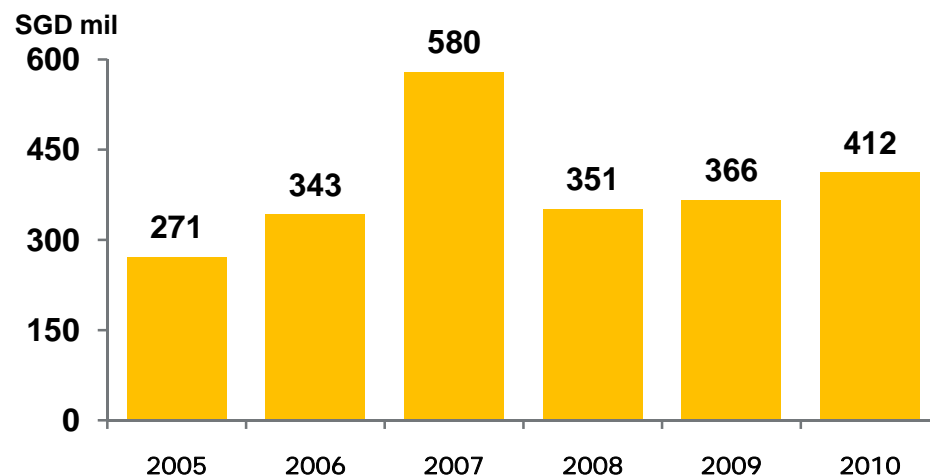


Kim Eng: Performance Highlights

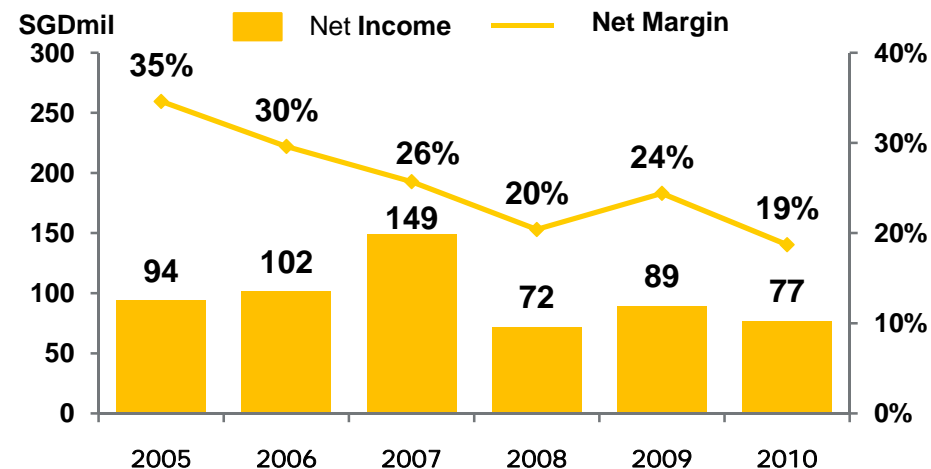


Resilient Performance; Diversified Presence

Resilient Operating Income

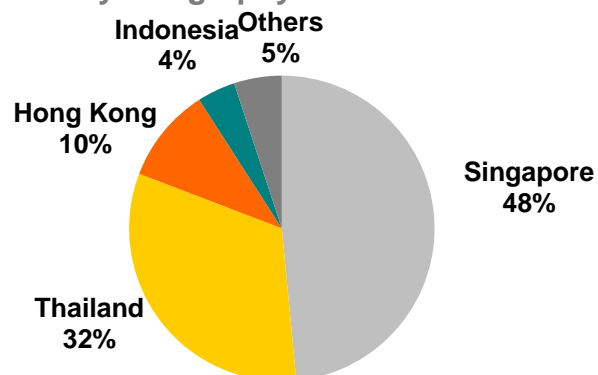


Sustained Net Income and Net Margin



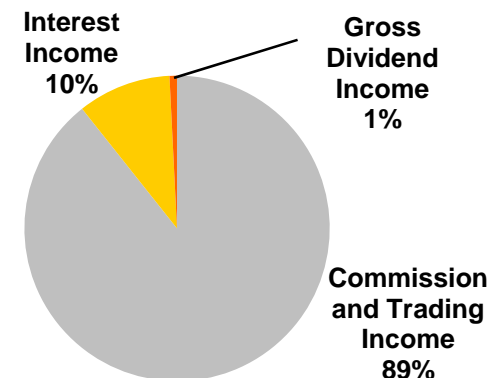
Diversified Presence in Over 10 Countries

2010 Revenue by Geography



Brokerage is the Main Contributor

2010 Revenue by Business



Source: Company website & filings

Kim Eng now a 50.2% subsidiary of Maybank



1 Maybank Shareholding in Kim Eng and MGO

- 44.6% stake acquired from Ronald Ooi and Yuanta
- Acquired 5.6% stake in Kim Eng from market in January 2011
- Maybank now owns 50.2% of Kim Eng
- MGO at S\$3.10 per share. Offer document to be despatched within 14 - 21 days of 5 May 2011 announcement and is to be open for at least 28 days from the despatch of the offer document

2 Downstream offer

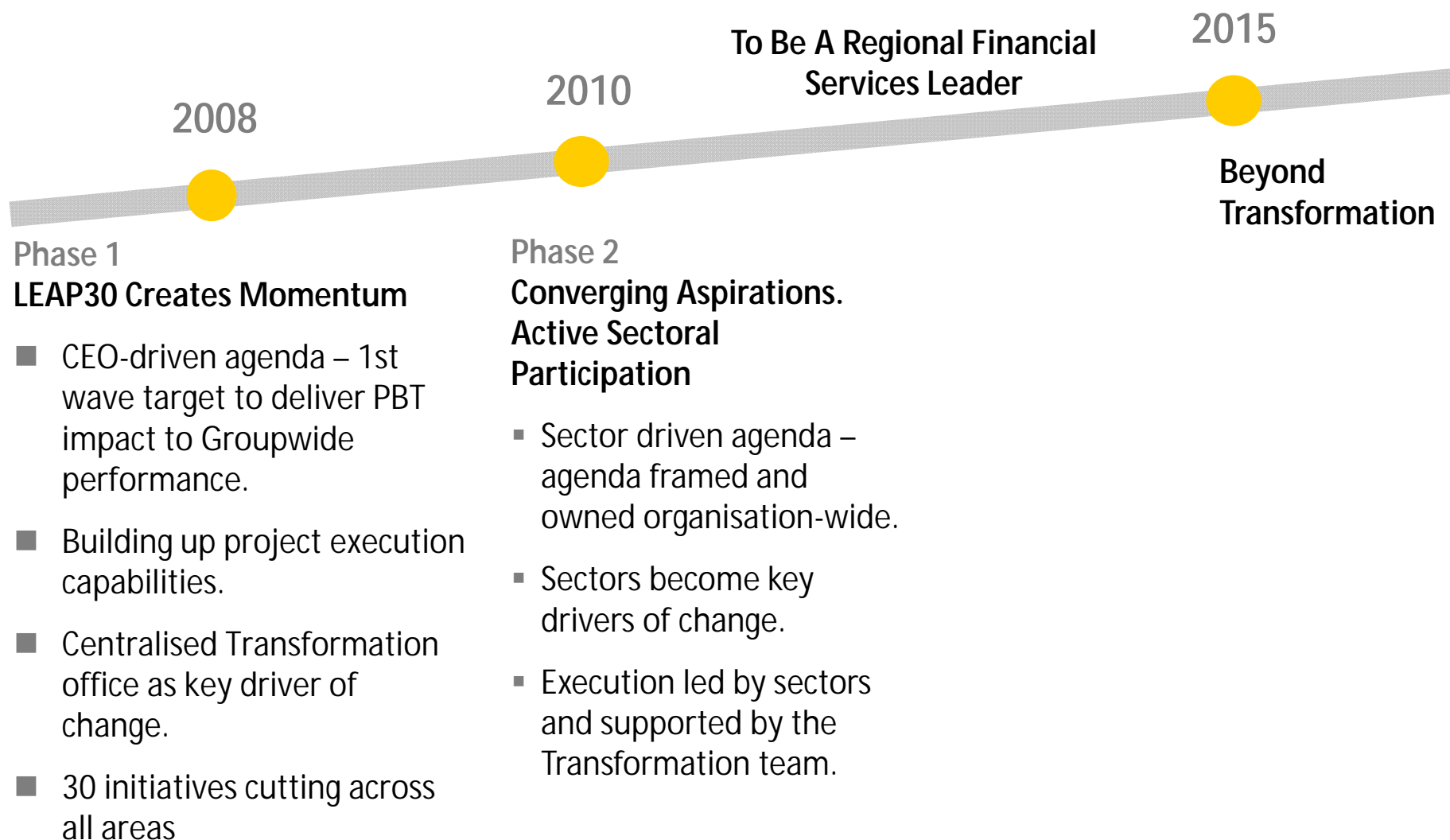
- Intention to make downstream tender offer for Kim Eng Securities (Thailand) announced on 11 May 2011 at a price of Baht 16.00 per share. Offer document to be despatched on the same date as the Singapore offer document is despatched
- Kim Eng owns 42.4% of ATR Kim Eng, which is listed in the Philippines. If an offer is required for ATR Kim Eng, an appropriate announcement will be made

3 Integration and Strategy of Kim Eng

- No major integration issues expected as businesses are complementary
- Ronald Ooi to lead regional equities and Tengku Dato' Zafrul to lead regional IB.
- Strategy for Kim Eng:
 - Bring on board necessary resources, both people and hardware
 - Fully leverage Kim Eng's regional origination and distribution capabilities and Maybank's balance sheet and regional client base
 - Develop and execute a regional marketing strategy

3 Transformation Programme

Transformation Journey reframed to ensure sustainability



Five Strategic Objectives to realise Vision (as articulated since July 2010)

By 2015

Our Vision

To be a Regional Financial Services Leader



Our Mission

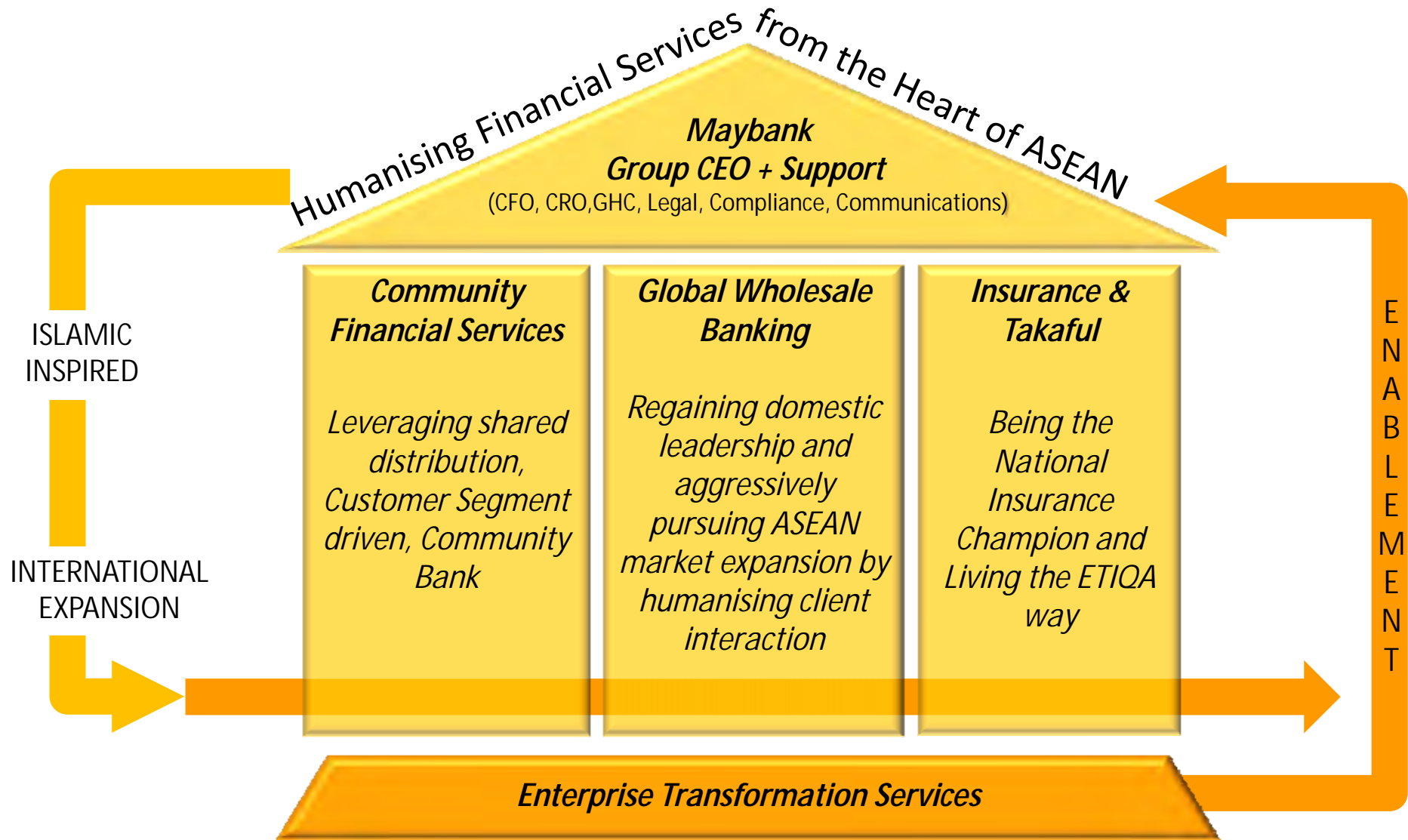
Humanising Financial Services from the Heart of ASEAN



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

New “House of Maybank” Organisation Structure to support aspirations since July 2010



Expanded Group Executive Committee to reflect regional focus and drive business growth



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

Strategy	Initiatives
1 Undisputed No. 1 Retail Financial Services provider in Malaysia by 2015	<ul style="list-style-type: none">■ 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
2 Leading ASEAN wholesale bank eventually expanding to Middle East, China & India	<ul style="list-style-type: none">■ 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
3 Domestic Insurance Champion and emerging regional player	<ul style="list-style-type: none">■ Completed the General IT System consolidation.■ Keeping track with industry growth■ Growing and strengthening agency force■ Growing Bancassurance business through emphasis on Regular Premium■ Growing 3rd party AUM through Mayban Investment Management

Progress of Strategic Objectives

Strategy

4

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

5

Leading Islamic Bank in ASEAN

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

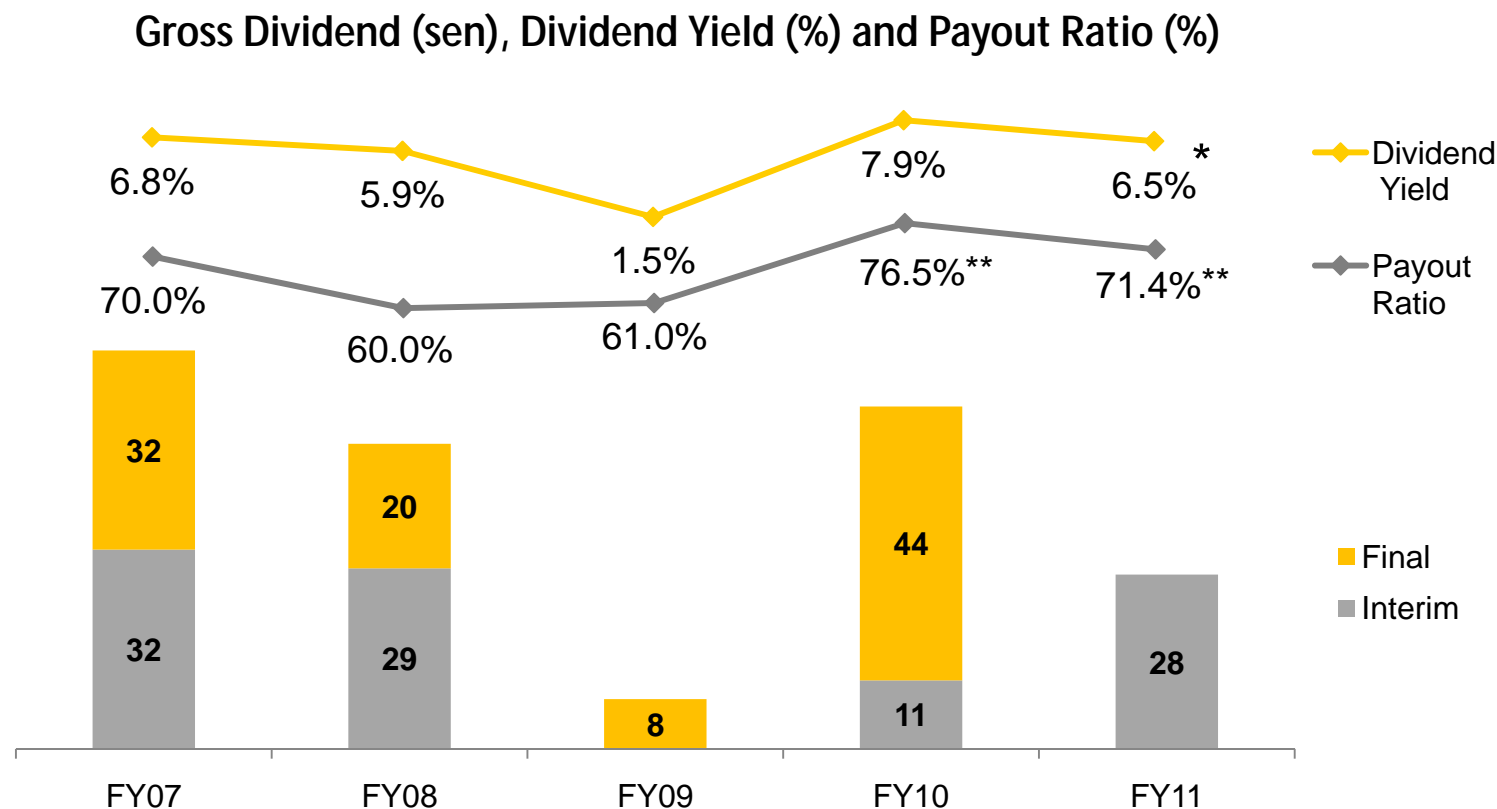
■ Cambodia

- 2 more branches by year end
- Local Incorporation

- Deposit drive to improve Financing to Deposit Ratio
- Building the global wholesale market
- Focus on ICBU business
- Implementing Global Islamic Banking Strategy by working with GWB

4 High Dividend Payout Ratio

- High Dividend Payout Ratio exceeds policy of 40-60% Dividend Payout Ratio.

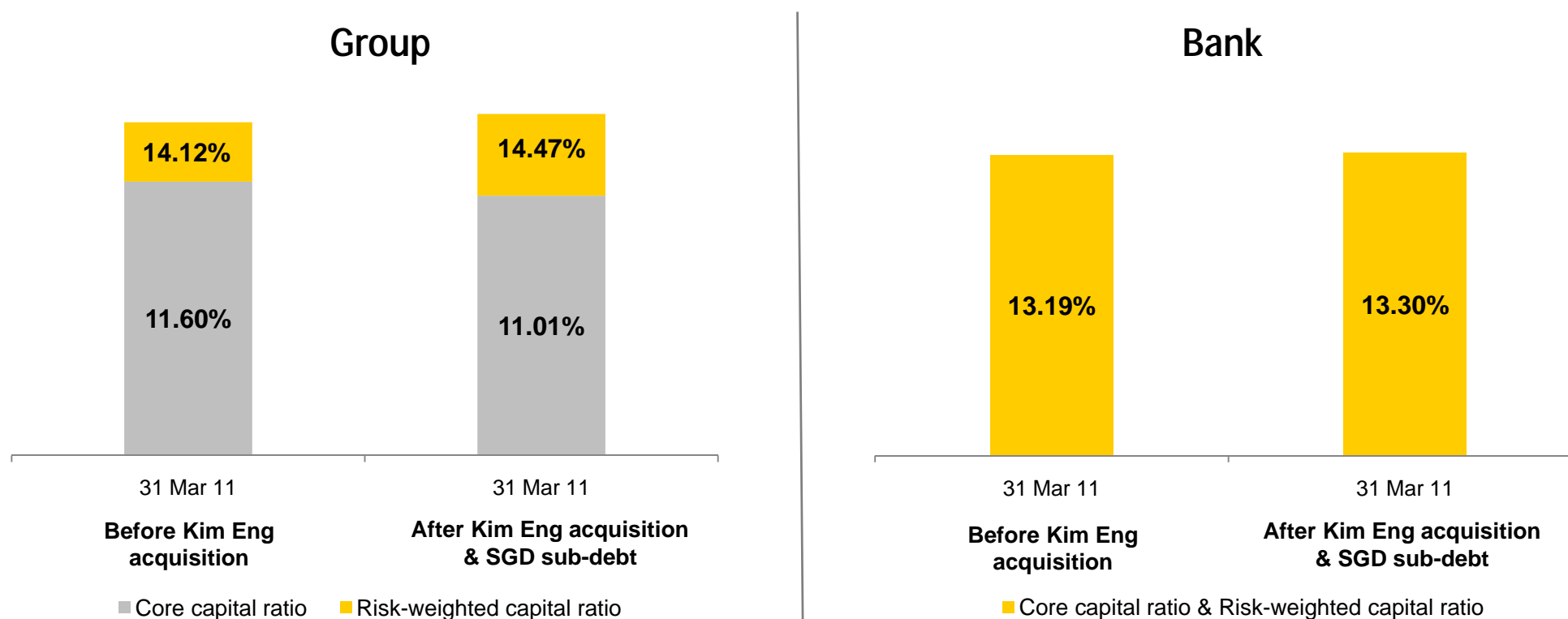


* Based on annualised dividend

** Effective dividend payout ratio after Dividend Reinvestment Plan for the final dividend of FY10 is 23.4% and for the interim dividend of FY11 is 15.6%.

Capital Adequacy improved after capital raising

- Capital Adequacy improved on proforma basis after Kim Eng acquisition and SGD1 billion sub-debt



Note

- Cost of Investment of Kim Eng based on 51% acquisition
- Risk Weighted Assets of Kim Eng based on 100% of total assets (best available info)
- The capital ratio computation has incorporated DRP reinvestment rate of 91%

Economic Transformation Programme: Implementation gaining momentum

ETP Enablers & Outcomes

	Target (2011-2020)	To-Date (as at 19 Apr 2011)	(% of Target)
Entry Point Projects (EPPs)	131	54	41.2
EPP Investments (RMb)	794.5	106.4	13.4
Gross National Income Increase (GNI, RMb)	1,072	153.8	14.3
Job Creation (m)	3.3	0.299	9.1

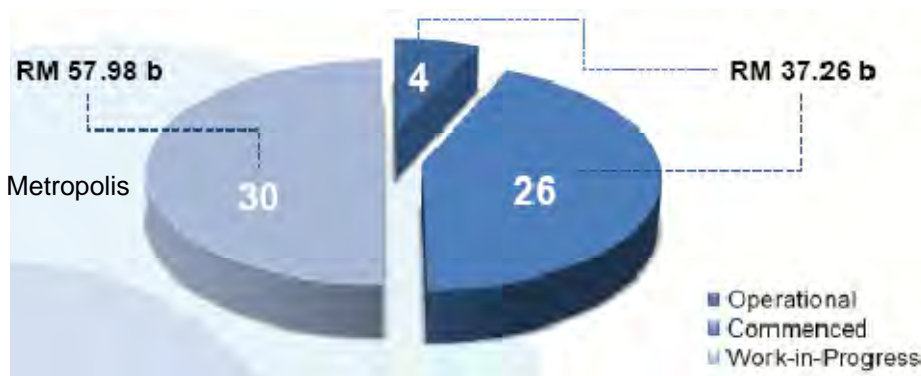
Status of 60 Projects, Enablers, Initiatives announced in the first four ETP Updates

Operational:

- 1) Schlumberger's Asia area headquarters and global financial hub
- 2) Talent Corporation
- 3) Amendment of the Petroleum Income Tax Act.
- 4) Hovid's generic drugs supply to Winthrop Pharmaceuticals

Work in Progress

- 1) MRT
- 2) University Malaya Health Metropolis
- 3) Asia e-University



Commence Implementation:

- 1) Shell Malaysia's new diesel processing unit in PD
- 2) Tenaga Nasional's Ulu Jelai Hydroelectric project & coal-fired power plant in Manjung
- 3) Palm oil replanting, new planting & raising FFB yield
- 4) YTL Hotel's Pulau Gaya Resort in Sabah & Majestic Hotel in KL; St Regis Hotel @ KL Sentral
- 5) Cisco's manufacturing of routing & switching products
- 6) Phase 1 of AUO Sunpower's RM2.2b solar cell fabrication facility in Melaka
- 7) Genting's Johor Premium Outlets
- 8) Mydin hypermarkets – land acquisitions completed, 1st of 14 hypermarkets opened in Bukit Jambul, Penang.
- 9) 16 small sundry shops and stores participated in Small Retailer Transformation Programme (TUKAR) as at Apr

Economic Transformation Programme: Implementation gaining momentum

- Companies and investors are raising funds
- Between RM39b to RM44b in the bond market pipeline to finance ETP projects & investments:
 - Kencana Petroleum Bhd (marginal oil field development under Oil, Gas & Energy NKEA)
 - Syarikat Prasarana (MRT and LRT extension under Greater KL/KV NKEA)
 - 1Malaysia Development Berhad (KL International Financial District under Greater KL/KV NKEA),
 - Mydin (hypermarkets under Wholesale & Retail NKEA)
 - Emery Oleochemicals Group (Palm Oil NKEA)

Malaysia: Current Known PDS Pipeline

Issuer	Size (RM'b)	Rating
Kencana Petroleum Bhd	0.25	AA3
1 Warisan Sdn Bhd (Gema Padu Sdn Bhd)	0.17	AAA(fg)
Syarikat Prasarana (over next 5 years)	5.0-10.0	GG
Telekom Malaysia	2.0**	AAA
Cagamas	7.0*	AAA
Maxis	4.5*	AA3
Gamuda	0.8	AA3
Bank Pembangunan ICP	2.0	MARC-1
RHB Islamic Tier 2	0.7	N/A
Hong Leong Tier 1	1.0	N/A
Gov't of Dubai	US\$1.5b	AA2
Pengurusan Air SPV Bhd (PASB)	20.0**	GG
1MDB (for KLIFD)	US\$1b	GG/AAA
KPJ Healthcare	0.5	N/A
Antara Steel	0.3	AAA(fg)
Besraya	0.7	AA3
Mydin	0.35	N/A
Emery Oleochemicals Group	0.48	N/A
Academic Medical Centre Sdn Bhd (over 3 years)	1.2-1.5#	N/A
Star Publications	0.75	AA1
Premium Commerce Bhd (Tan Chong)	2.0	N/A
TSH Sukuk Musyarakah Sdn Bhd	0.05	AAA(fg)
MRT	30.0	N/A
Malakoff (restructuring)	N/A	AA3

Source: Various newspapers, online news articles, market talk

* Maybank-IB's estimates

** Facility size

Either bonds or a bridging loan; to be issued over the next 3 years

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>CFS: Debit card, e-payment internet banking via Maybank2u.com, reduction in cash and cheque payment</p> <p>CFS: 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>Global Wholesale Banking/ Maybank Investment Bank</p> <p>Equity and Debt Capital Markets (focusing on Sukuk) Initial Public Offering (IPO) Merger and Acquisition (M&A) 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>Etiqua 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>Mayban Investment Management 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>GWB / International Banking To be the Regional Financial Services Leader in ASEAN by 2015</p>
5. Leading Islamic bank in ASEAN	EPP 10: Becoming the indisputable global hub for Islamic finance	<p>Maybank Islamic 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

Investment Case and Strategy

Financial Performance

Challenges and Key Takeaways

On track to achieve KPI for FY2011

KPI for FY2011

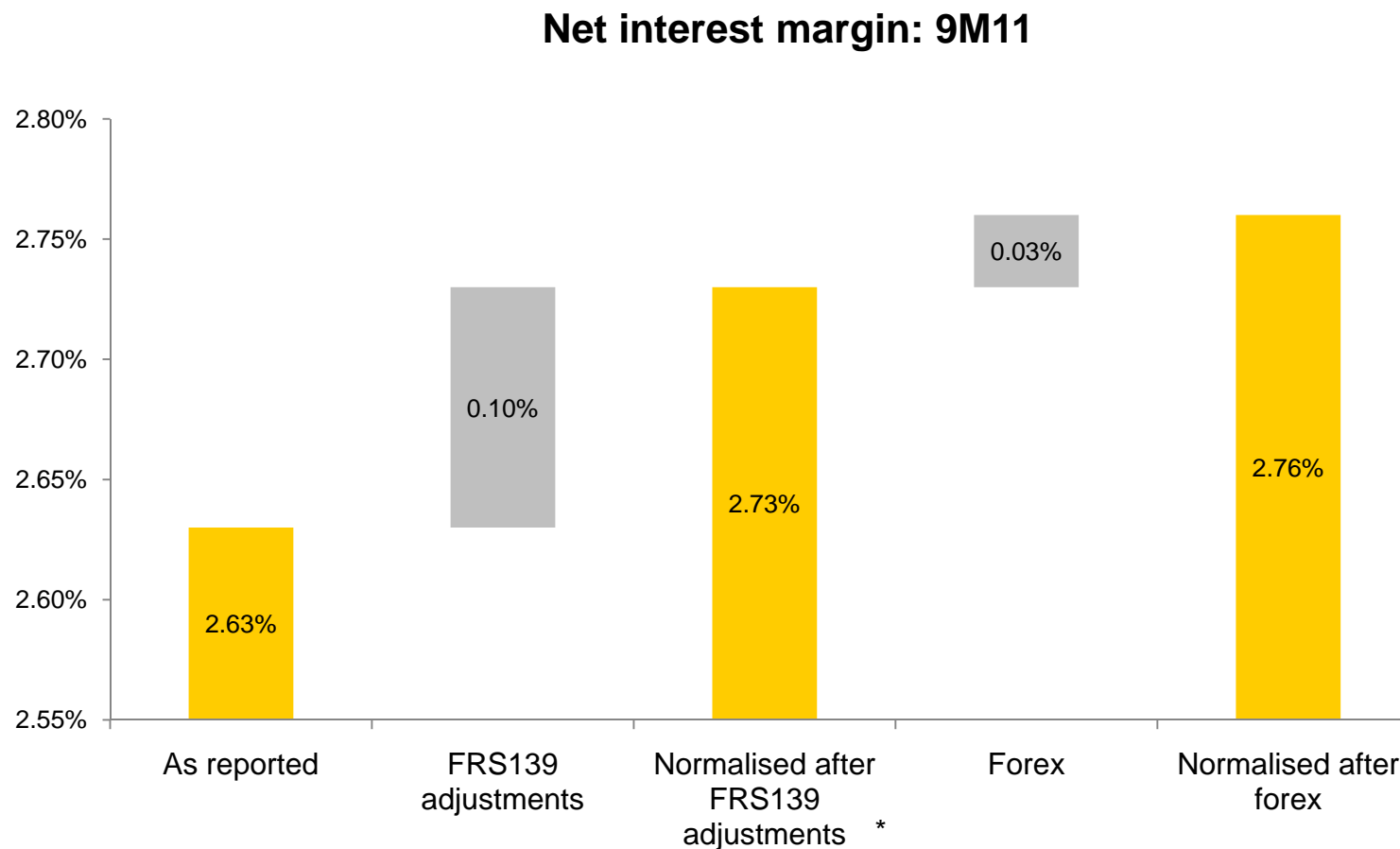
Headline KPIs	Target	9M11 achievements
Return on Equity	14%	15.0% (normalised) ▲
Loans and Debt Securities Growth	12%	17.2% ▲

Other targets	Target	9M11 achievements
Loans Growth		
• Malaysia	12%	13.8% ▲
• Singapore	5%	19.4% ▲
• BII	24%	26.5% ▲
Net Interest Margin	Stable	2.63% (-14 bp YoY)* ▼

* Normalised NIM is 2.76%, a decline of 4 bps YoY

Note: Loans growth for Singapore and BII are in their local currencies

Net interest margin for 9M11: 2.76% on normalised basis

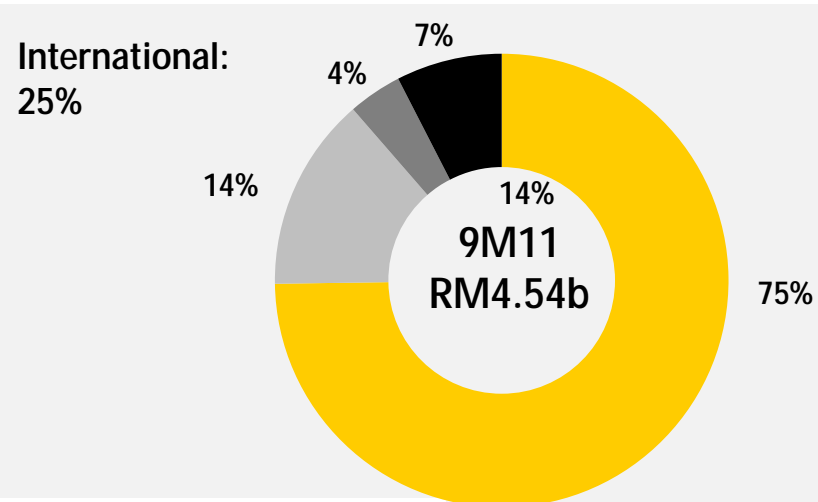
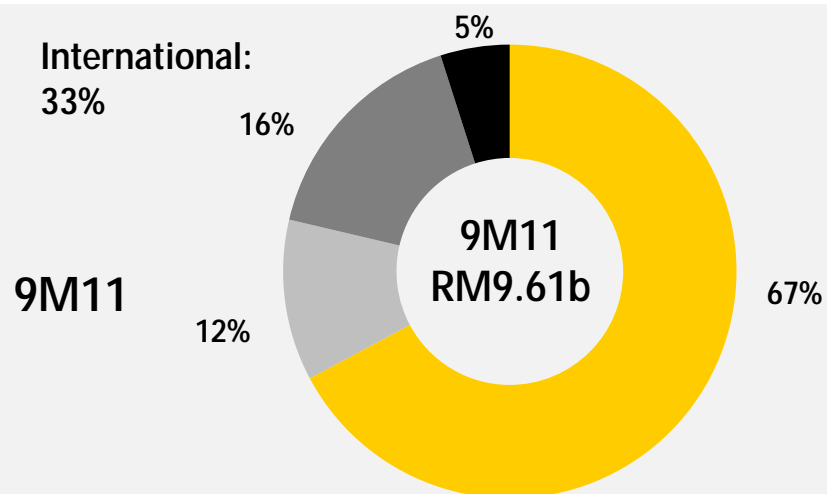


*Adjustments for Effective Interest Rate, Unwinding and Interest on derivatives

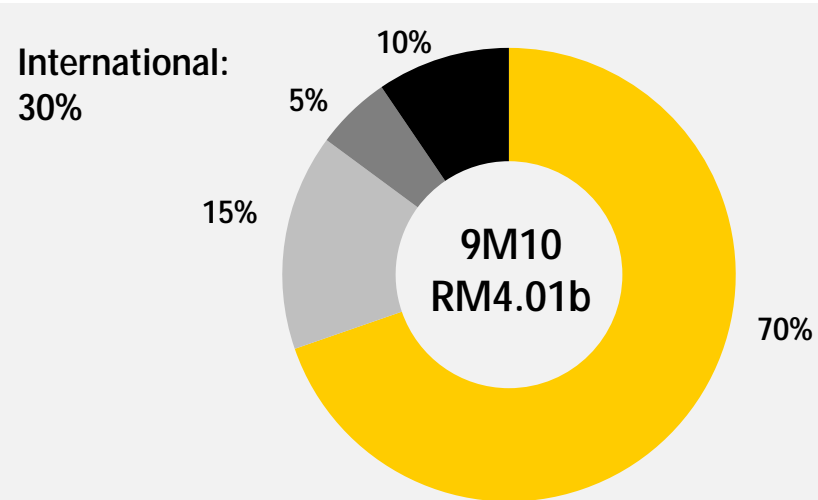
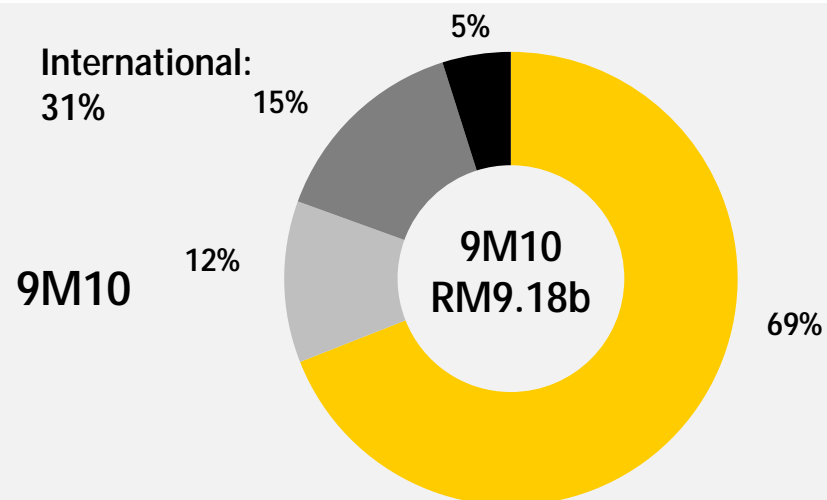
Growing contribution from International operations

Gross Revenue

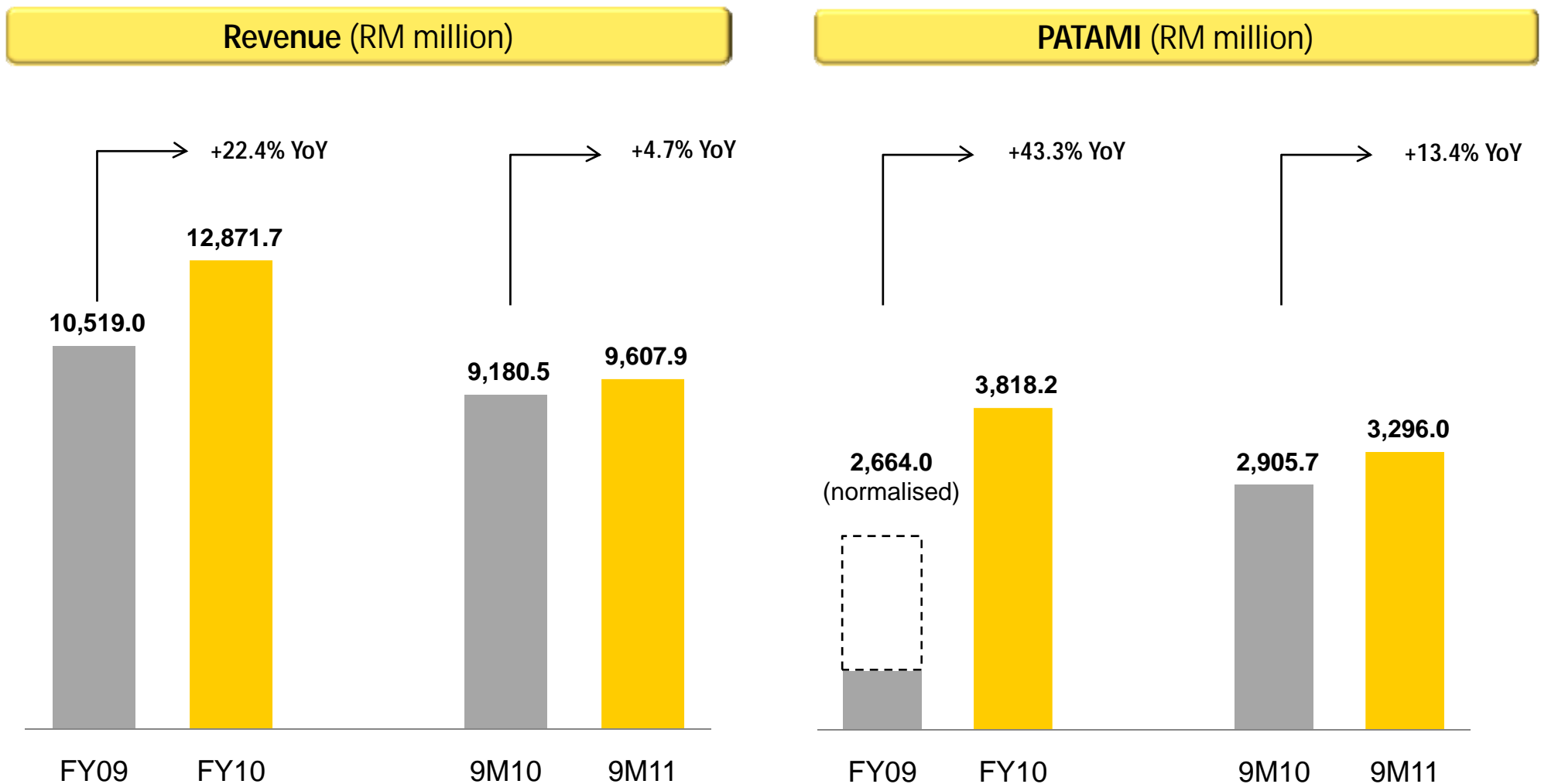
Profit Before Tax



■ Malaysia ■ Singapore ■ Indonesia ■ Others

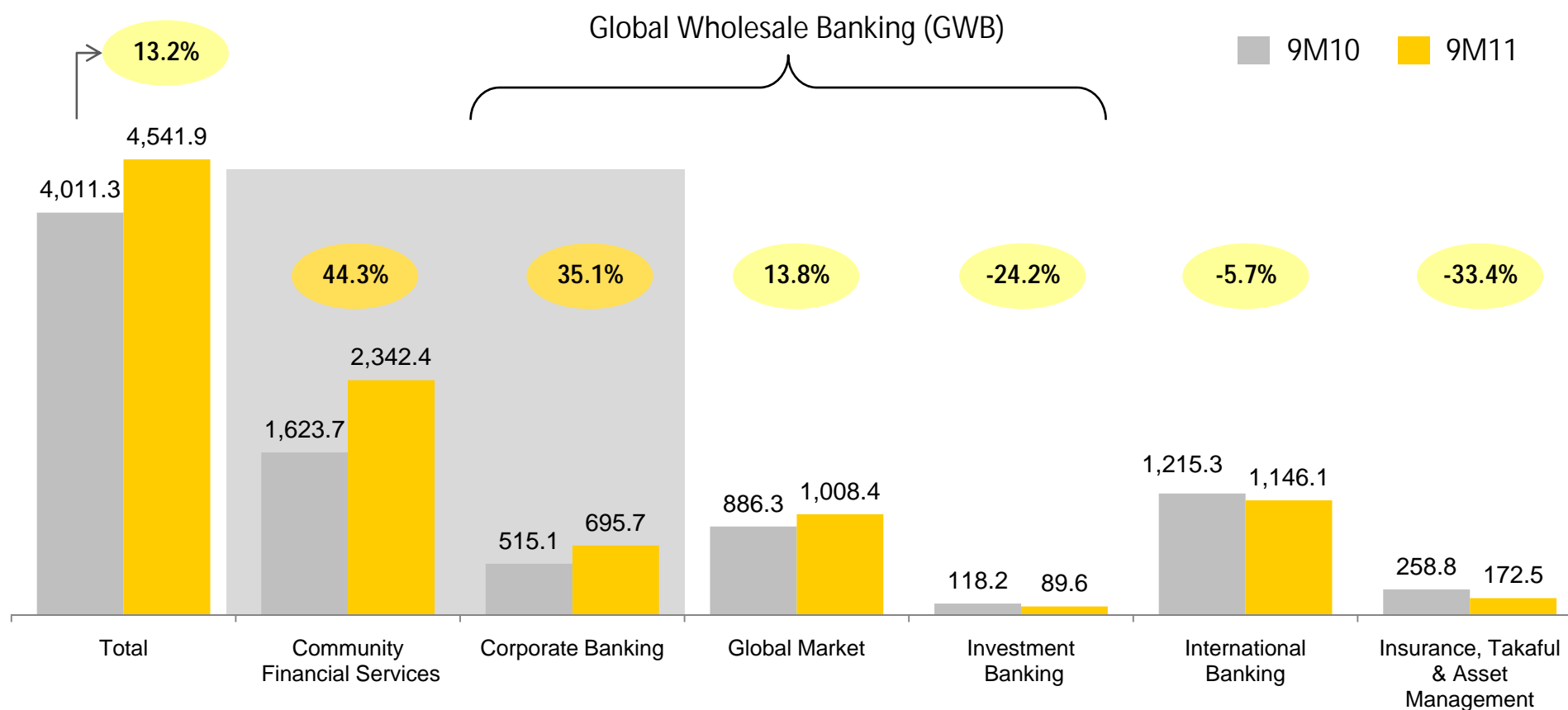


Sustained profit growth: PATAMI for 9M11 rose 13.4% YoY



Strong performance in CFS and GWB's corporate banking

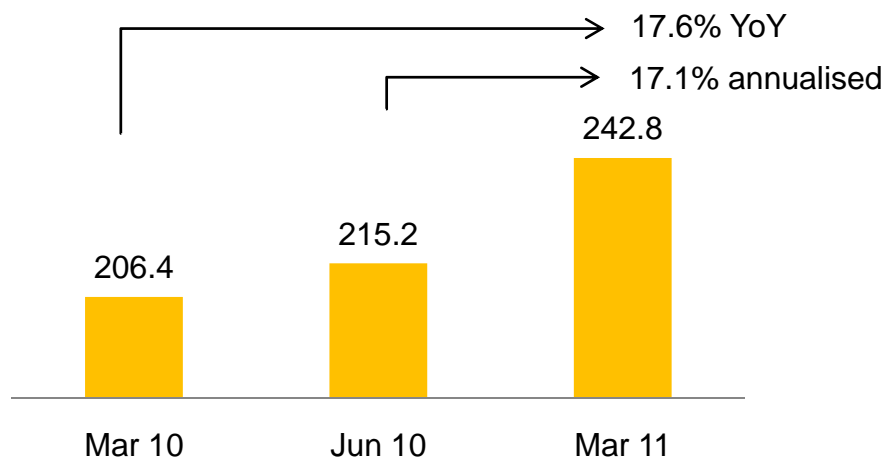
Group Profit Before Tax (PBT) by business sector (RM million)



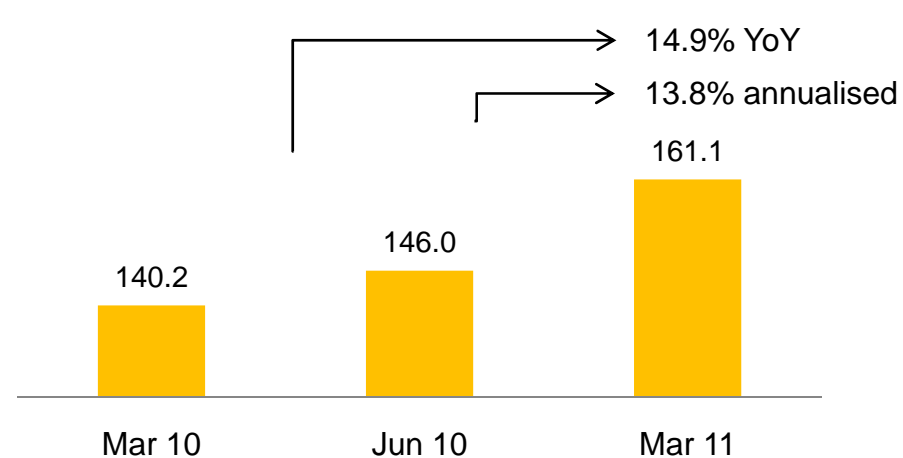
Note: Head Office & Others : -RM912.7m (9M11) vs -RM606.0m (9M10)

Robust loans growth in 3 home markets

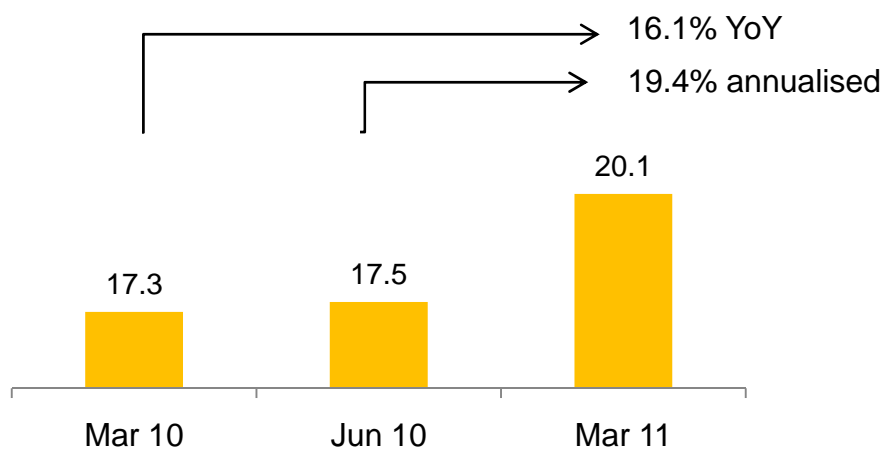
Group (RM billion)



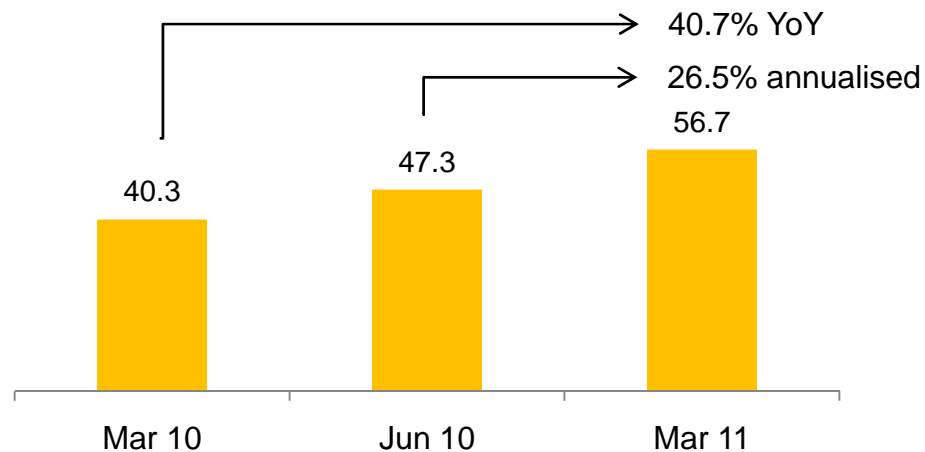
Malaysia (RM billion)



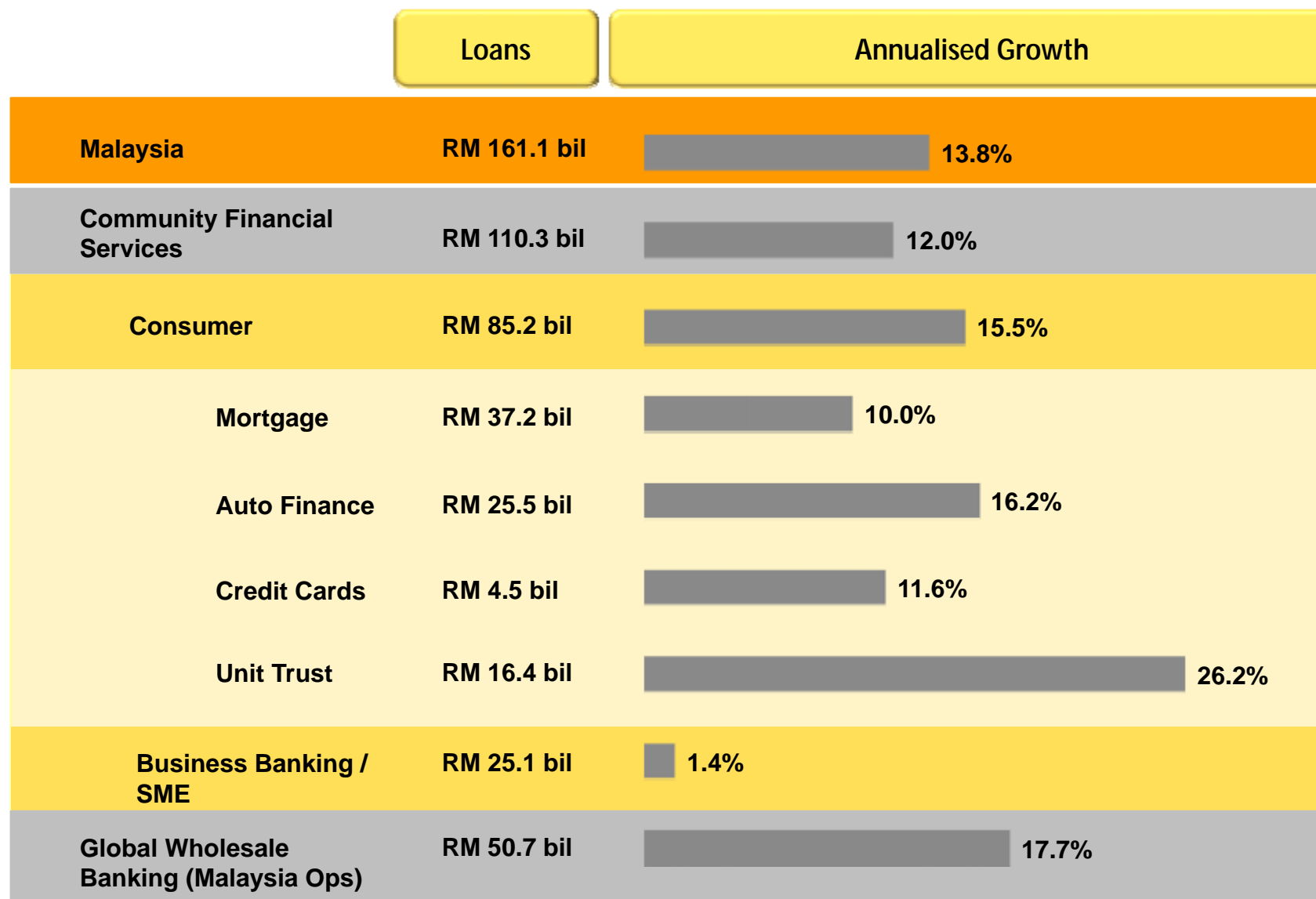
Singapore (SGD billion)



Indonesia (BII) (Rupiah trillion)

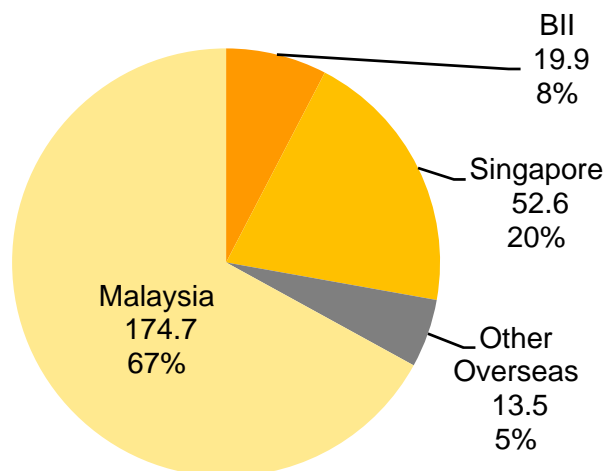


Malaysia Loans Growth

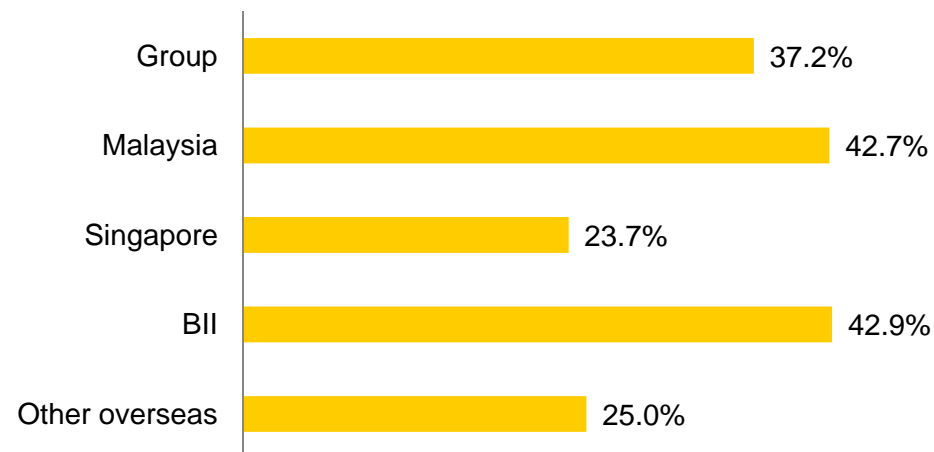


Deposits: Outpacing loans growth in Malaysia

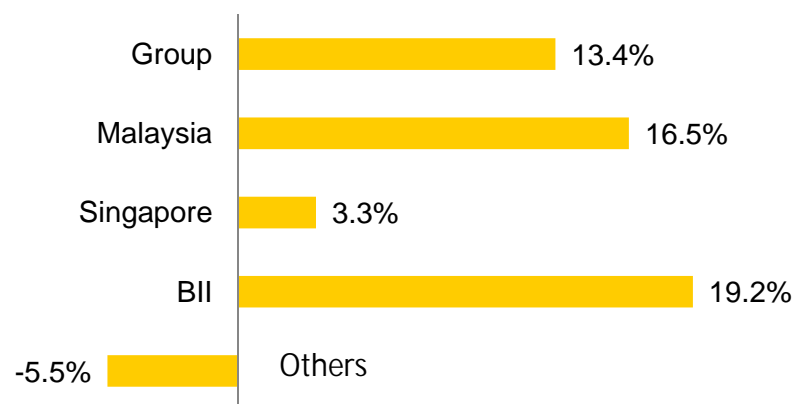
Deposits by country (RM billion)



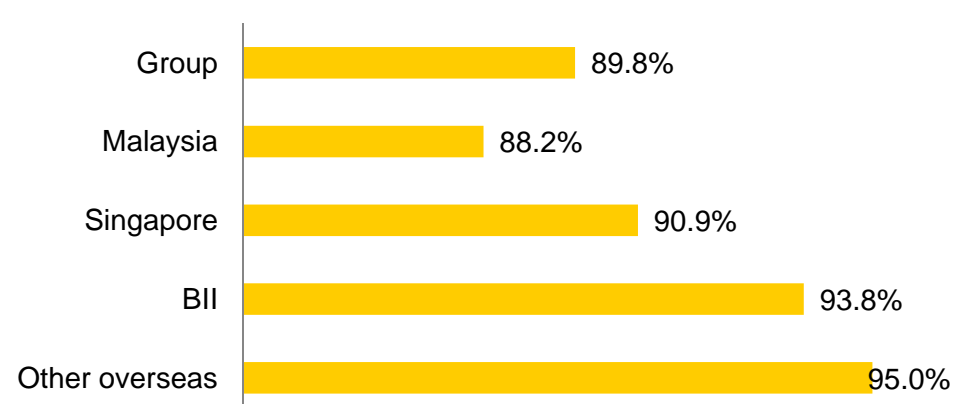
High CASA Ratio for Malaysia and Indonesia



Deposits Growth

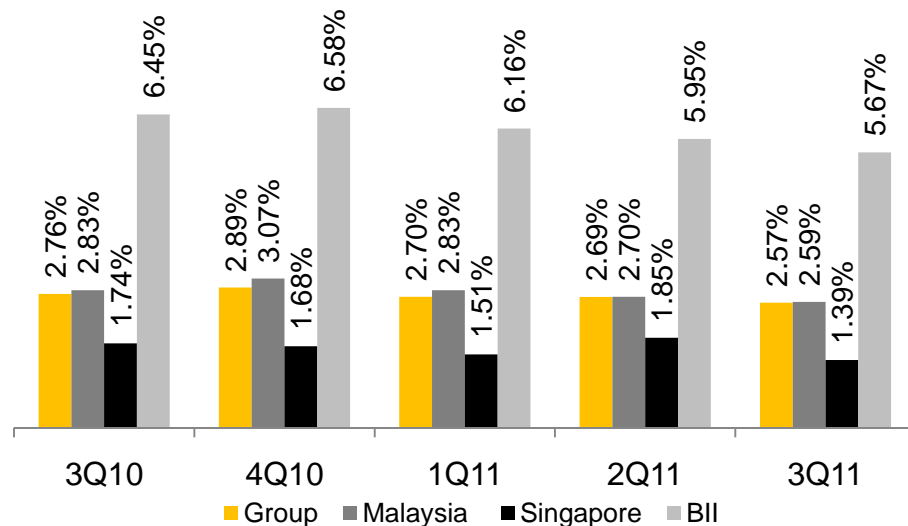


Loan to Deposits Ratio

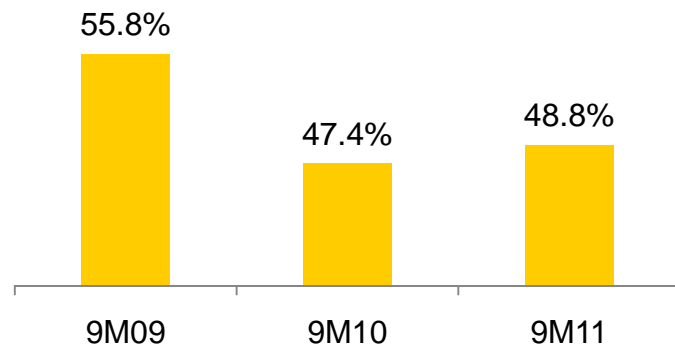


Resilient NIM and improving asset quality

Net Interest Margin

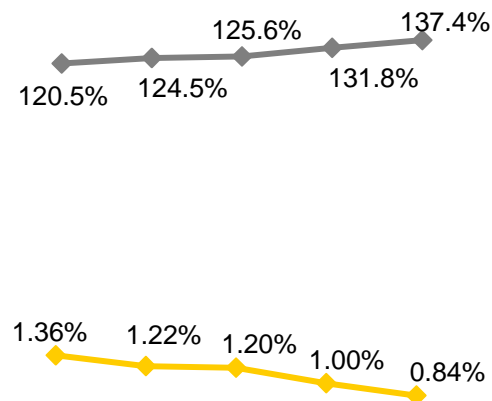


Cost-to-income ratio

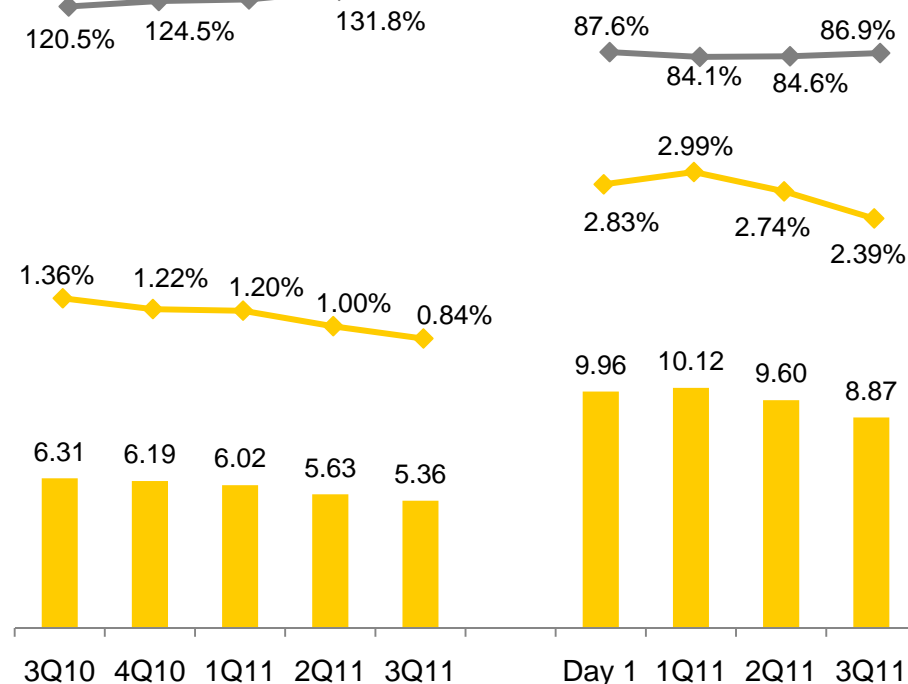


Asset Quality

Pre-FRS 139



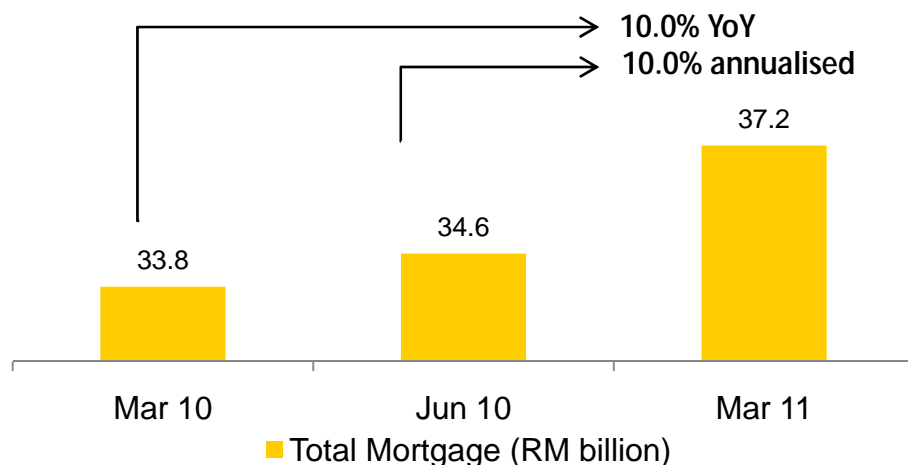
Post-FRS 139



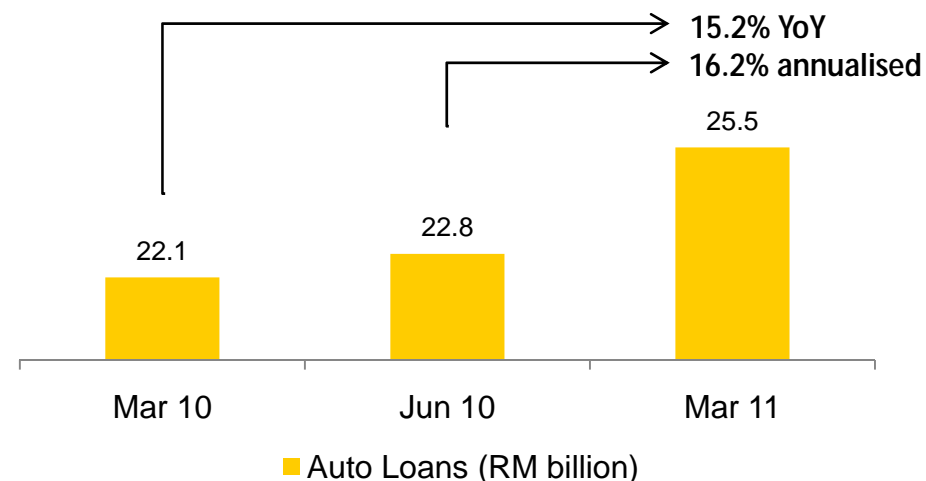
- Gross NPL / Impaired Loans (RM bn)
- Net Impaired Loan Ratio
- Loan loss coverage

Consumer Loans: Mortgage and Auto Finance

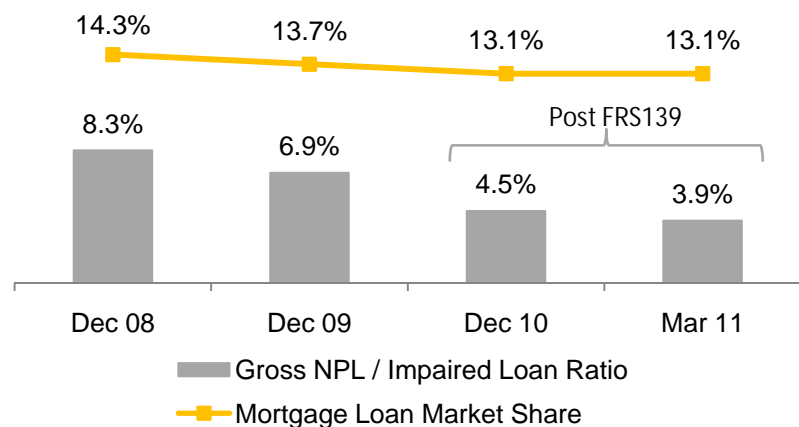
Mortgage Loans: Recording Consistent Growth



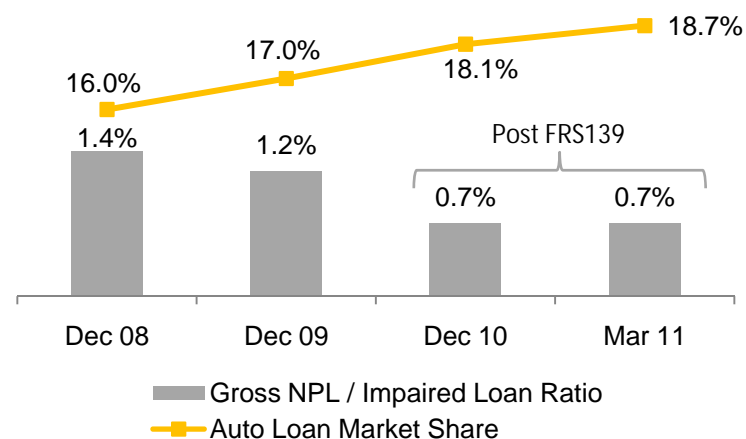
Auto Loans: Consistent Growth



Mortgage Loans: Market share vs asset quality

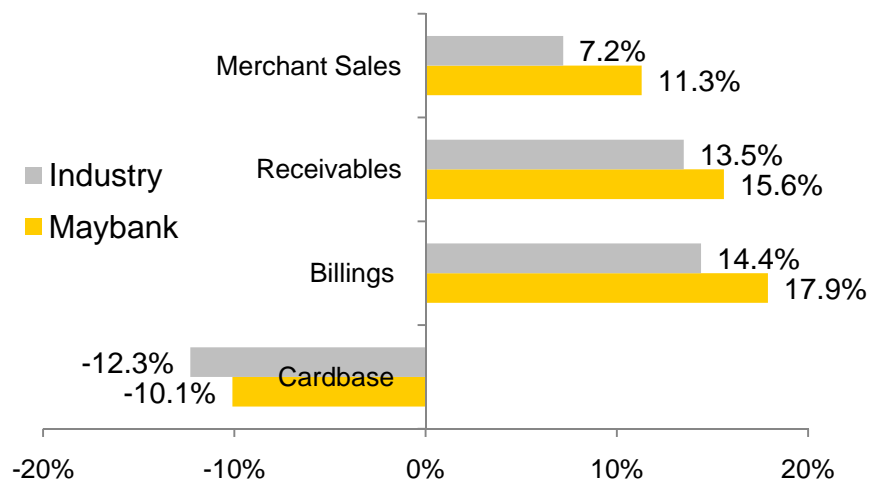


Auto Loans: Market Share vs asset quality

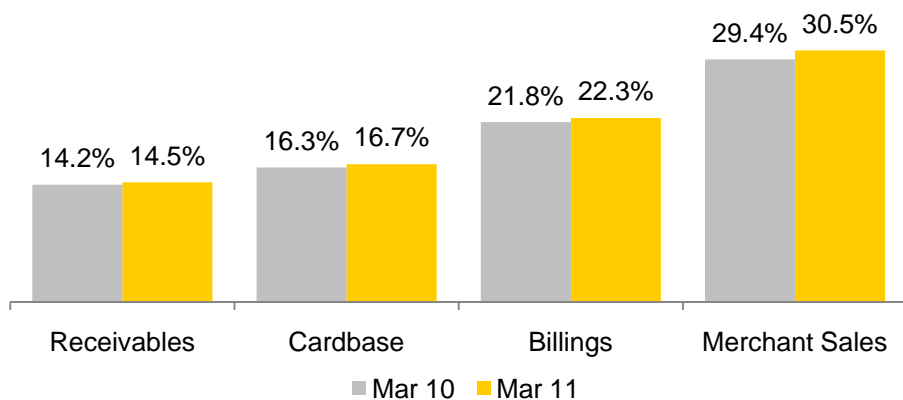


Cards and SME

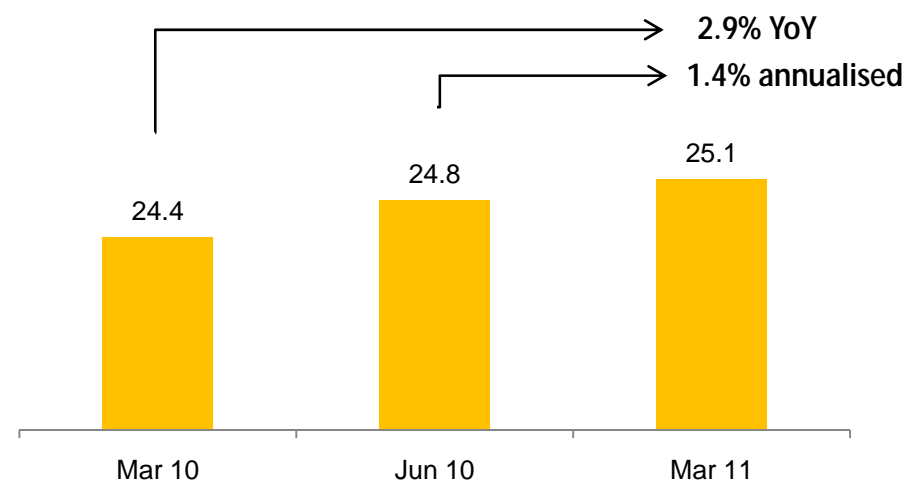
Cards growth: Maybank vs Industry



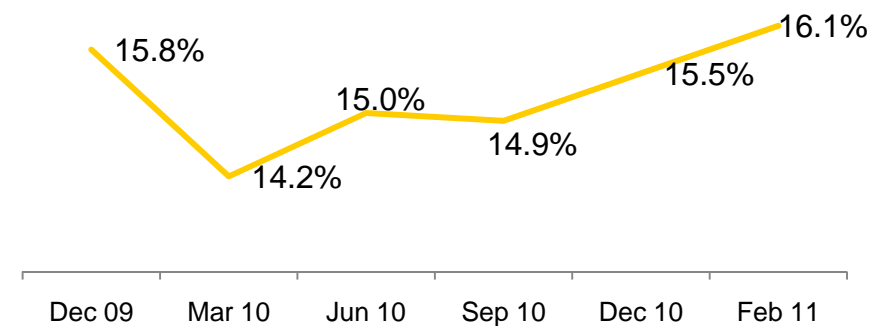
Cards Market Share



Business Banking and SME (RM billion)

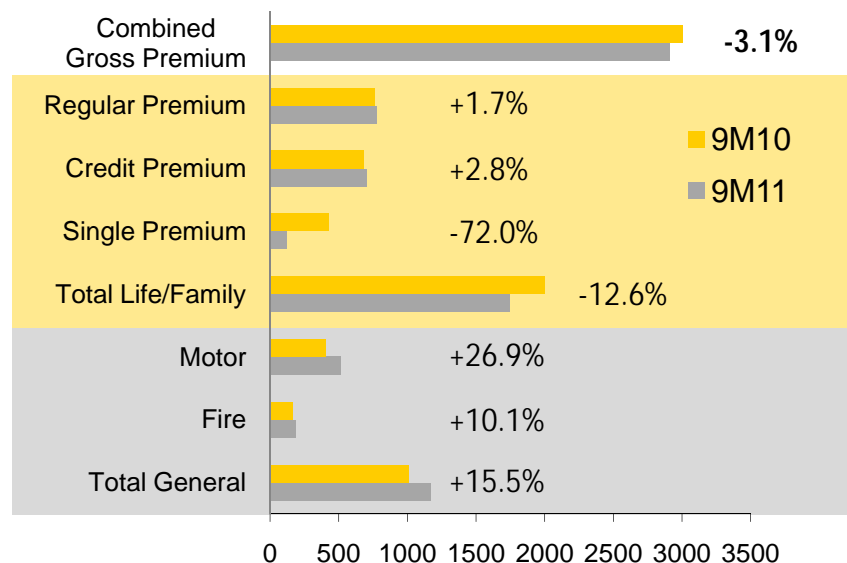


SME Loans Market Share

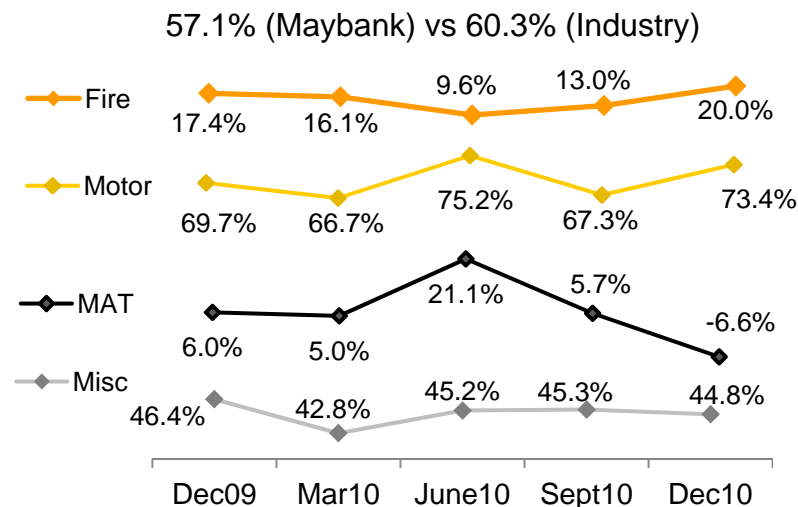


Insurance: Etiqa maintains strong overall position

Combined Gross Premium



Overall Loss Ratio Lower Than Industry



Industry

60.3%

26.1%

77.9%

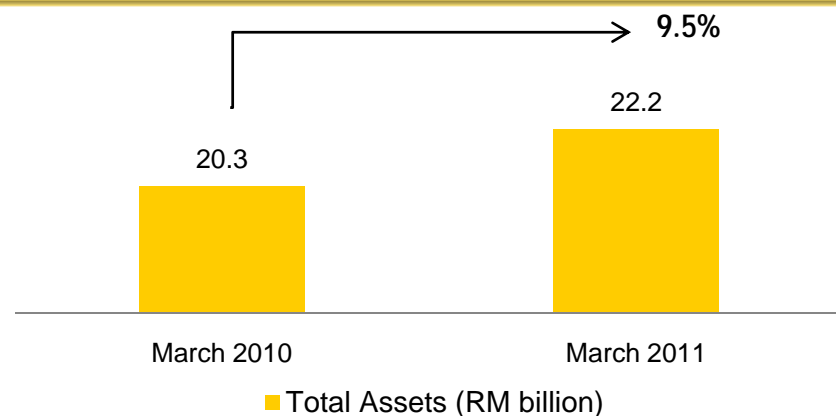
29.0%

41.6%

Source : Rolling 12 months (Jan10-Dec10)

Note: Industry Loss Ratio is for conventional business only

Total Assets grew 9.5% YoY



Etiqa maintains top position

- No. 1 in Life/Family (new business) with market share of 20.7%.
- No. 1 in General with market share of 11.6%

Source: ISM Statistics (Jan10-Dec10).

Singapore: Stronger growth in business loans

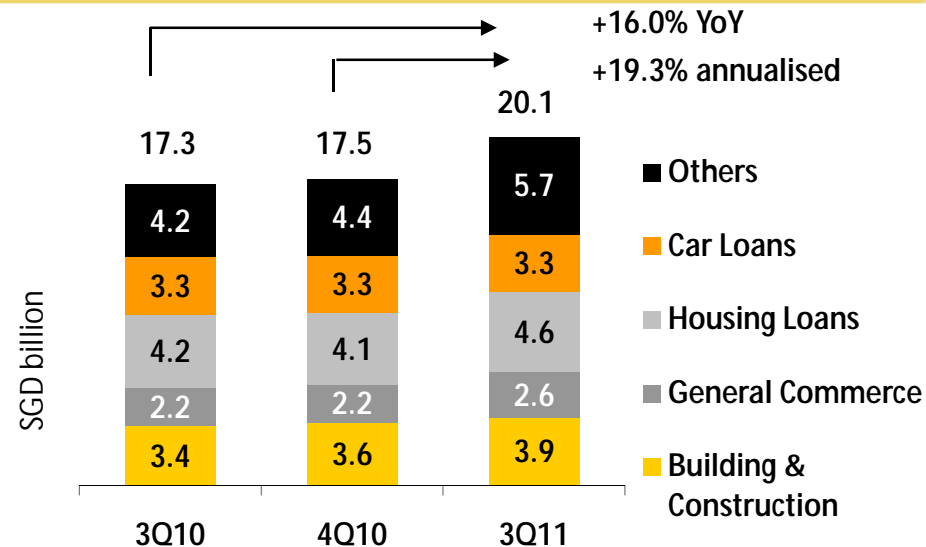
Strategy

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

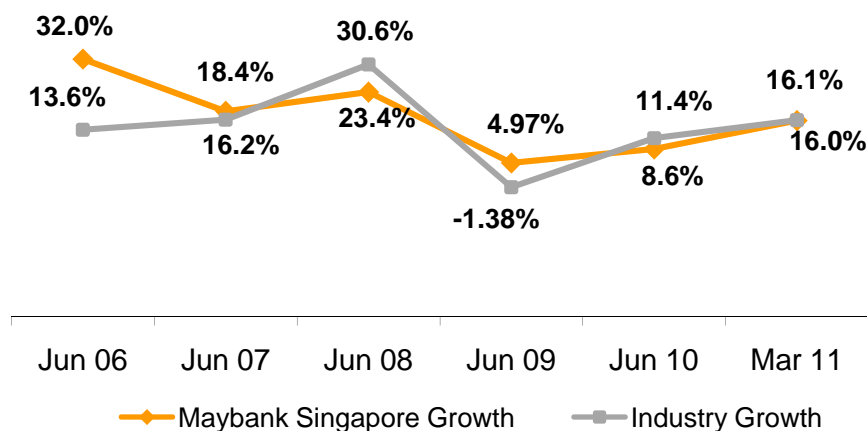
Strong financial performance

- Revenue and PBT rose 8.5% and 13.0% YoY driven by 29.2% growth in business loans (industry grew 16.1%)
- Strong growth in fee income led by improvement in core business areas e.g. wealth management (+50% YoY), credit cards (+97% YoY) and credit related fees (9.6% YoY)
- Low cost deposits grew 11.5% YoY for savings and 15.4% YoY for demand deposits

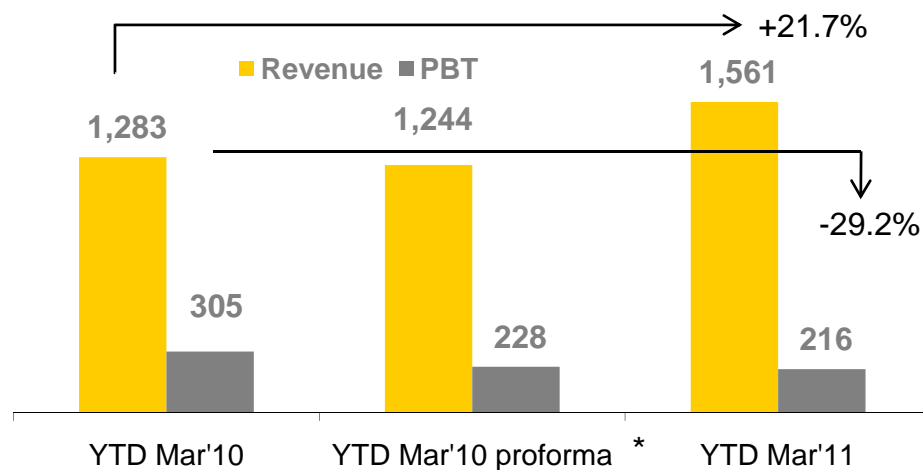
Diversified Loan Portfolio



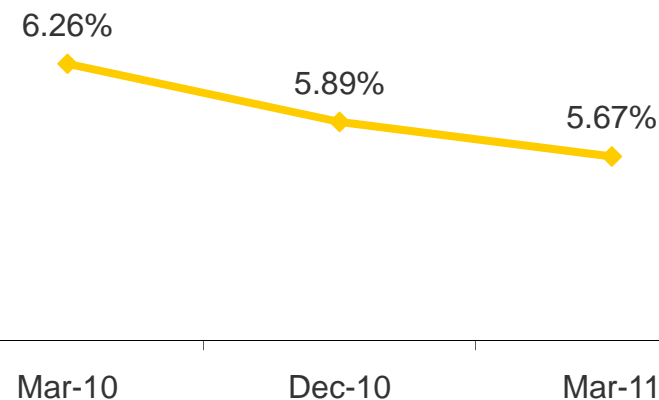
Loans Growth vs Industry



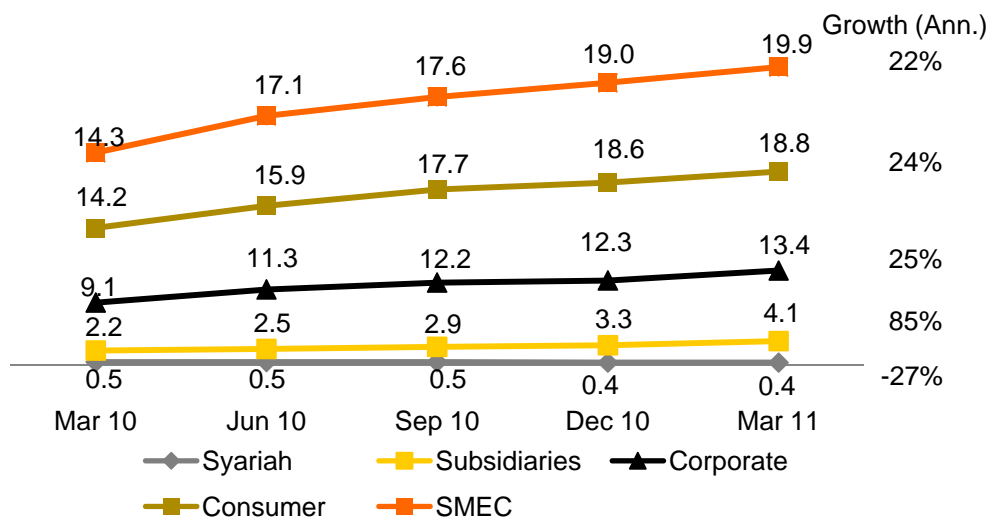
Revenue and PBT (Rp billion) for 1Q11 (as reported by BII)



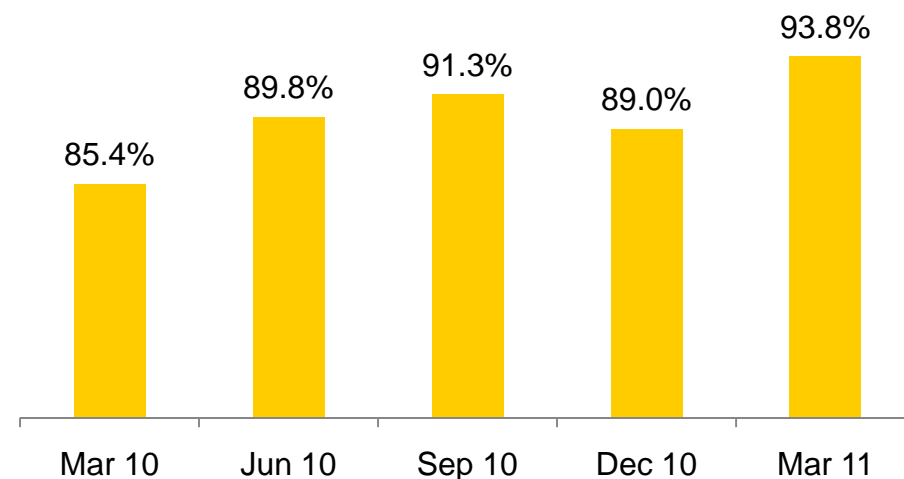
Net Interest Margin



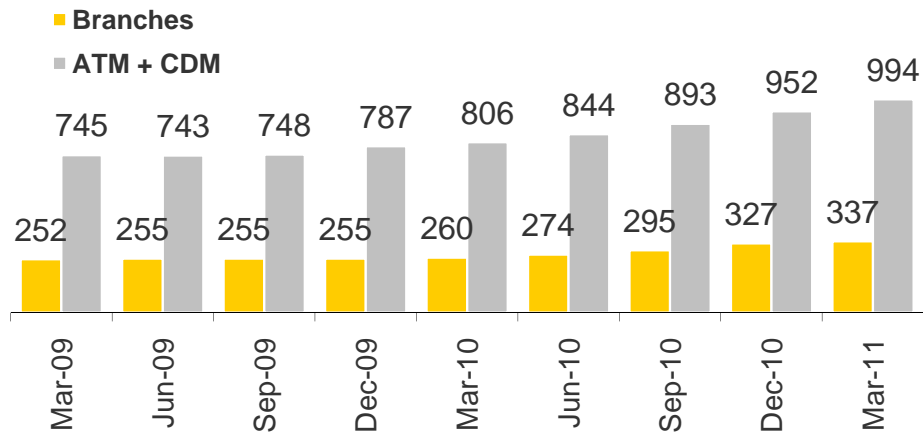
Gross Loans: Composition (Rp trillion)



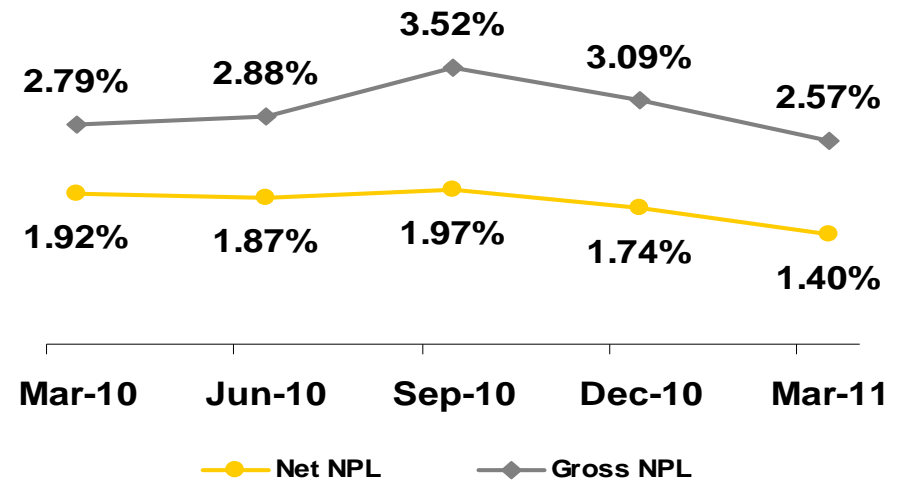
Loan-to-Deposit Ratio



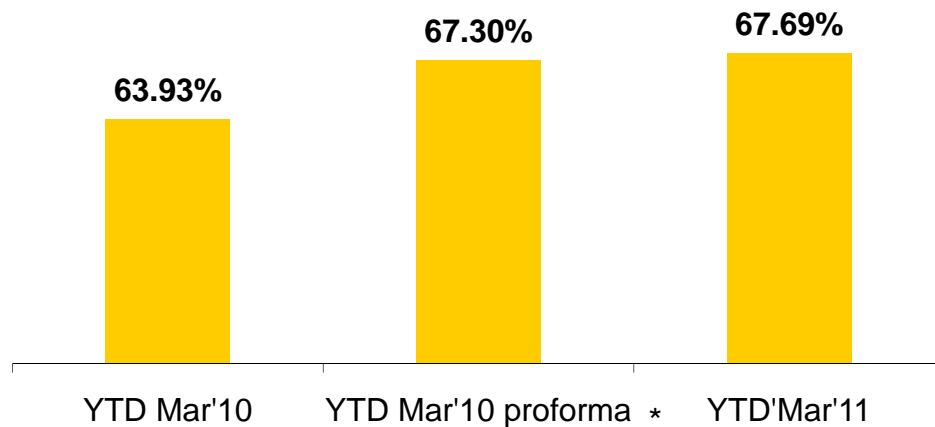
Branches and ATM



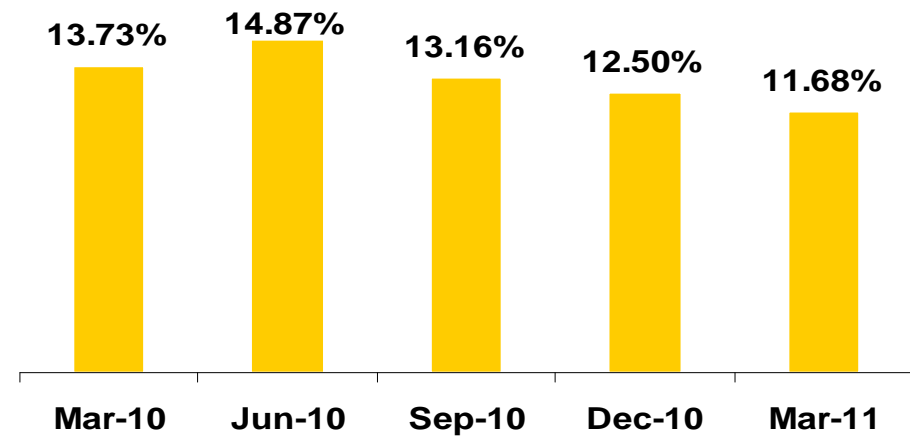
Asset Quality



Cost to Income Ratio



Capital Adequacy: bank only (Credit & Market risk)

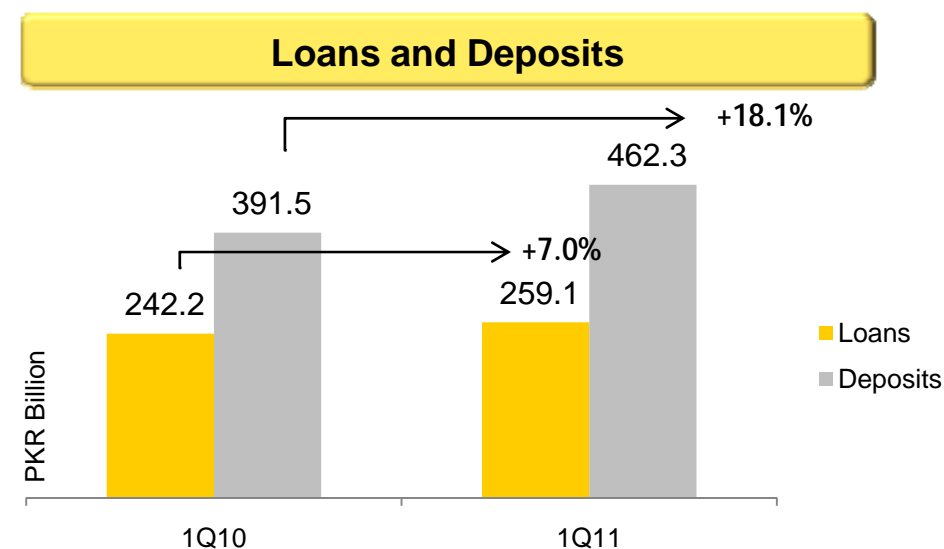
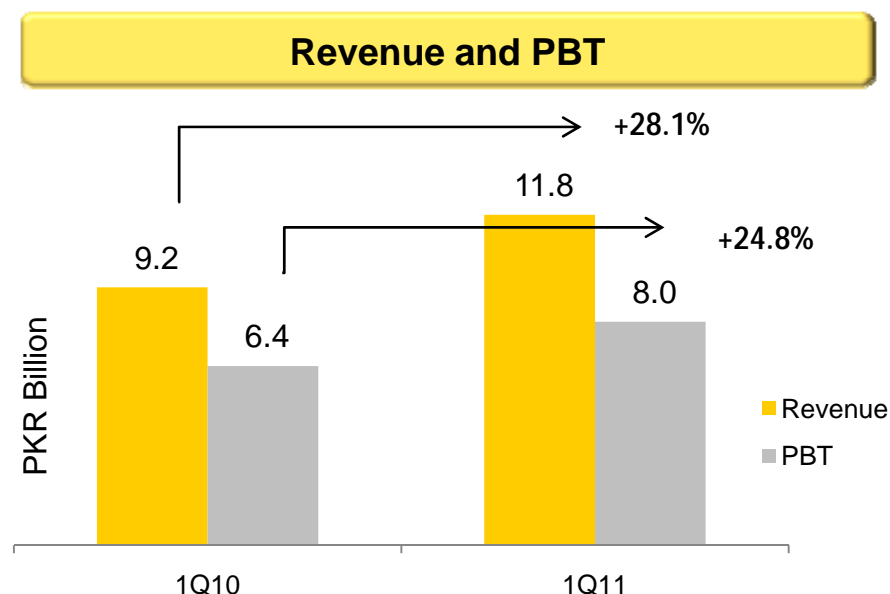


MCB Bank: Financial Highlights



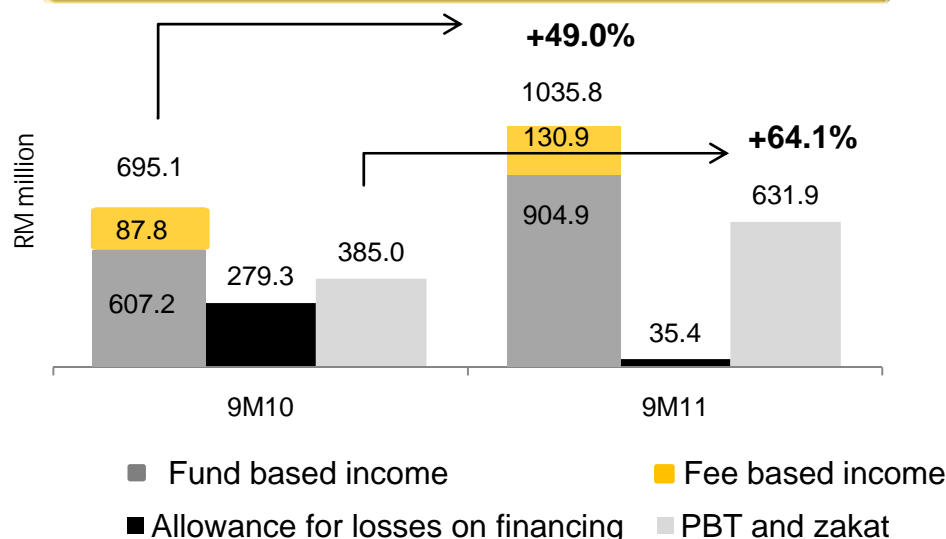
- PBT grew 24.8% YoY to PKR8billion despite a weakening macroeconomic environment.
- Loans rose by 7.0% to 259.1 billion.
- Maintained conservative lending approach due to economic conditions and to clean up portfolio to avoid risk provisions.
- Focus is to provide value added services with operational expansion geographically and upgraded systems.
- Maintaining strong capital position with effective and regularised risk management mechanism and cost control via internal measures.

Key Ratios	1Q10	1Q11
ROA	1.28%	1.31%
ROE	13.76%	16.25%
CIR	31.6%	33.5%
LDR	61.86%	56.04%
NPL Ratio	9.62%	9.61%
Net Interest Margin	8.58%	8.52%



Maybank Islamic maintains strong financing growth of 31.9% annualised

Islamic Banking Income and PBT **

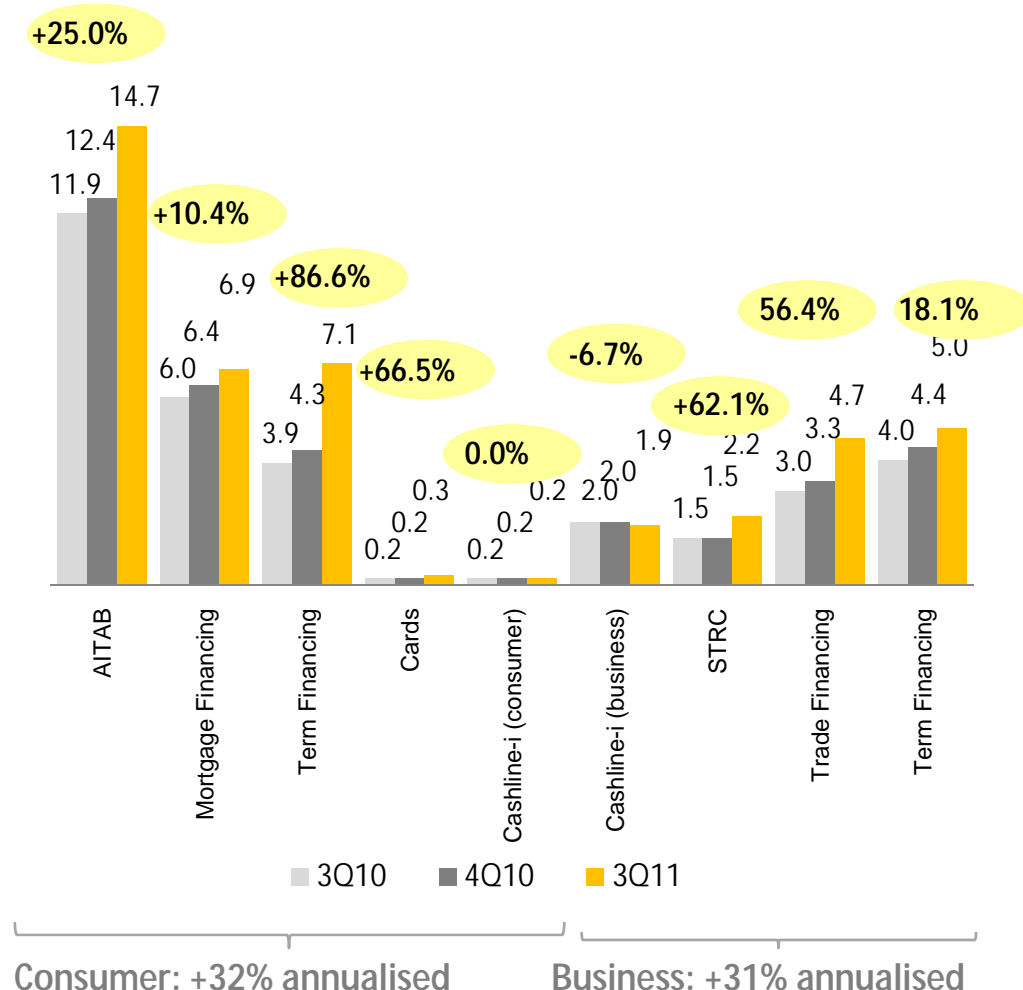


Improving key ratios for Maybank Islamic

	3Q10	4Q10	3Q11
Financing to Deposit Ratio*	95.4%	96.6%	87.2%
Islamic Financing to Total Domestic Loans*	23.2%	24.0%	27.4%
Net Impaired Financing Ratio**	1.3%	0.9%	1.6%

Maybank Islamic financing (31.9% annualised growth)

Total Gross Financing = RM43.0 billion as at Mar 11



Maybank: In a Position of Strength

Investment Case and Strategy

Financial Performance

Challenges and Key Takeaways

Macro Challenges

- Inflationary pressure in Malaysia, Singapore and Indonesia may 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

- 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.

Thank You

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