



MAYBANK SUSTAINABILITY PERFORMANCE DATA 2023

GOVERNANCE

Indicators		Three Financial Years' Data		
		2021	2022	2023
Material Matter: Board and executive compensation, independence and diversity				
Board Composition				
Independent Non-Executive Directors	Headcount	10	9	8
Executive Director	Headcount	1	1	1
Non-Independent Non-Executive Directors	Headcount	2	2	2
Nationality				
Malaysian	Headcount	11	10	9
Indonesian	Headcount	1	1	1
American	Headcount	1	1	1
Gender				
Female	Headcount	4	4	4
Male	Headcount	9	8	7
Gender				
Female	%	31	33	36
Male	%	69	67	64
Age				
50-55	Headcount	1	1	1
56-60	Headcount	3	2	2
61-65	Headcount	6	6	5
>65	Headcount	3	3	3
Age				
50-55	%	8	8	9
56-60	%	23	17	18
61-65	%	46	50	45
>65	%	23	25	27



Indicators	Three Financial Years' Data			
		2021	2022	2023
Material Matter: Ethical, transparent and accountable business				
Percentage of employees who have received training on anti-corruption by employee category				
All employees	%	62	67	80
Senior management and above	%	Disclosure start in FY2023		3
Middle management	%			13
Executive	%			49
Non-executive	%			14
Percentage of operations assessed for corruption-related risks	%			
Confirmed incidents of corruption and action taken	Number of incidents			0
Employee training on anti-money laundering and countering financing of terrorism				
Employee participation in training	Headcount	36,487	30,428	38,962
Total training hours	Hours	66,796	63,398	98,865
Material Matter: Sound risk management and compliance				
ESG programmes conducted (participation rate and not unique)	Number of programmes	108	139	78
	Number of sessions	210	248	143
	Learning hours	78,289	80,675	86,023
	Number of engagements*	45,378	81,329	65,931
Material Matter: Sustainable supply chain				
Percentage of spending on local suppliers				
Malaysia	%	92.7	87.9	89.9
Singapore	%	Disclosure start in FY2023		91.9
Indonesia	%			95.6
Cambodia	%			88.9

Note:
 * The numbers are consistent with the number of participants in ESG programmes as reported in page 109 of the Integrated Annual Report 2023



Indicators		Three Financial Years' Data		
		2021	2022	2023
Number of existing suppliers assessed on ESG				
Malaysia	Number of suppliers	Disclosure start in FY2023		154
Singapore	Number of suppliers			35
Indonesia	Number of suppliers			232
Cambodia	Number of suppliers			22
Material Matter: Privacy, data security and responsible use of technology				
Number of substantiated complaints concerning breaches of customer privacy and losses of customer data	Number of complaints	Disclosure start in FY2023		9
Material Matter: Supporting human rights				
Number of substantiated complaints concerning human rights violations	Number of complaints	8	10	30
Percentage of employees who receive human rights training	%	100	100	84
Security personnel trained on human rights issues	%	100	100	96
Tax and Zakat				
Income Tax (excluding deferred taxes)	Amount, RM billion	3.3	4.09	3.02
Zakat	Amount, RM billion		0.05	0.08



SOCIETY

Indicators		Three Financial Years' Data			Performance Target
		2021	2022	2023	
Total amount invested in the community where the target beneficiaries are external to the listed issuer	Amount disbursed, RM million	46.60	37.79	42.54	
Total number of beneficiaries of the investment in communities	Number of households (Cumulative)	502,759	368,441 (871,200)	498,529 (1,369,729)	2 million household by 2025 303,344 household in FY2023
Flagship Programmes					
Community Empowerment					
R.I.S.E.	Number of Participants	3,294	9,270	10,276	
eMpowering Youths Across ASEAN	Number of Participants	75	100	293	
Maybank Women Eco-Weavers					
Weavers trained	Number of Participants	319	1,422	1,587	
Farmers supported	Number of Participants	227	1,325	1,794	
Empowering Education					
Cashville Kidz	Number of students	14,213	36,394	38,334	25,900
	Number of schools	53	105	113	100
Core Programmes					
Empowering Education					
Maybank Group Scholarship Programme	Number of new scholars	74	61	69	
ASEAN-Maybank Scholarship	Amount disbursed, RM	Disclosure start in FY2023		733,327	
	Number of active scholars			8	
Maths for Rural Kids (MARK)	Number of students			500	
	Number of schools			39	



Indicators		Three Financial Years' Data		
		2021	2022	2023
Community Empowerment				
Balai Seni Art Series	Number of exhibitions held	5 virtual exhibitions and 1 physical exhibition	2 virtual exhibitions and 1 physical exhibition	5 exhibitions
MaybankHeart	Fund raised, RM	839,066	> 182,000	> 410,000
	Number of beneficiaries	1,982	1,769	> 3,800
Maybank Training & Learning Centres (TLC)	Number of Participants	Deferred due to COVID-19	-	50
Environmental Diversity				
Tiger conservation efforts	Amount disbursed, RM million	1.45	1.44	>1.55
	Cumulative to date, RM million	-	9	10.56
Disaster relief contribution	Amount disbursed, RM	308,908	120,289	210,000
Other Programmes				
Fostering Financial Inclusion				
ePROTECT family and related products	Number of beneficiaries, cumulative since 2011	1,446	1,796	1,943
Promoting Health and Wellness				
Save a Child's Heart at IJN Malaysia	Amount disbursed, RM	300,000	200,000	150,000
	Number of patients	17	17	7
Bali Marathon	Number of participants	Event deferred due to COVID-19	9,527	13,656
	Number of countries of participants		50	57
	Number of wheelchair participants		40	> 80



PRODUCTS & SERVICES

Indicators		Three Financial Years' Data			Performance Target
		2021	2022	2023	
Sustainable Finance					
Sustainable Finance	Amount mobilised, RM billion	13.60	20.69	34.11	RM16.8 billion in FY2023
Cumulative Sustainable Finance	Amount mobilised, RM billion	13.70	34.40	68.48	RM80 billion by 2025
Non-retail Sustainable Finance					
Non-Retail Sustainable Finance Classification					
Non-Retail Sustainable Finance Mobilisation	Amount mobilised, RM billion	10.19	16.65	29.40	
Dedicated Financing - Principles	Amount mobilised, RM billion	6.62	7.93	6.69	
Dedicating Financing - Use of Proceeds	Amount mobilised, RM billion	2.14	3.64	15.24	
Breakdown of non-retail Sustainable Finance Mobilisation by country					
Malaysia	%	15	35	62	
Singapore	%	69	58	28	
Indonesia	%	16	3	4	
Greater China	%	-	4	4	
Others	%	-	-	2	



Indicators		Three Financial Years' Data		
		2021	2022	2023
Retail Sustainable Finance				
Retail Sustainable Finance Mobilisation	Amount mobilised, RM billion	3.49	4.04	4.71
Retail Sustainable Finance mobilisation by criteria*				
Clean Transportation	Amount mobilised, RM billion	Disclosure in amount mobilised start in FY23	1.21	1.39
Green Buildings	Amount mobilised, RM billion		0.65	0.62
Affordable Basic Services or Infrastructure	Amount mobilised, RM billion		2.31	2.81
Socioeconomic Advancement and Empowerment & Employment Generation	Amount mobilised, RM billion		0.04	–
Breakdown of retail Sustainable Finance mobilisation by country				
Malaysia	%	65	79	76
Singapore	%	34	19	19
Indonesia	%	1	2	5

Note:

* Renewable energy contribution of <0.5% in 2022 and 2023 is not reflected here



Indicators		Three Financial Years' Data		
		2021	2022	2023
Financing Small Businesses				
Retail SME Financing by sector				
Wholesale and retail	Amount disbursed, RM billion	10.84	12.05	12.93
Services	Amount disbursed, RM billion	8.38	8.96	9.38
Manufacturing	Amount disbursed, RM billion	2.89	3.07	3.32
Construction	Amount disbursed, RM billion	1.51	1.69	1.99
Agriculture	Amount disbursed, RM billion	0.48	0.48	0.56
Mining and quarrying	Amount disbursed, RM billion	0.04	0.06	0.07
Total retail SME financing	Amount disbursed, RM billion	24.14	26.31	28.25
SME Digital Financing	Amount disbursed, RM million	1,100	811.4	840
Customer Experience				
Net Promoter Score, NPS	score	+23	+24	+37
Digital Lifestyles				
No. of M2U 3-month active users	million	8.24	8.96	9.52
No. of online transactions	billion	15.93	16.84	17.33



EMPLOYEES

Indicators		Three Financial Years' Data		
		2021	2022	2023
Material Matter: Diversity, equity and inclusion				
Total Employees	Headcount	42,168	43,360	43,595
By Gender				
Female	Headcount	23,645	24,300	24,491
Male	Headcount	18,523	19,060	19,104
By Location				
Inside Malaysia	Headcount	25,088	25,829	25,863
Outside Malaysia	Headcount	17,080	17,531	17,732
By Age Group				
< 30	Headcount	7,233	7,827	7,650
30 - 39	Headcount	14,926	14,872	14,723
40 - 50	Headcount	13,152	13,142	13,133
> 50	Headcount	6,857	7,519	8,089
By Ethnic Diversity (Malaysia operations only)				
Malay	Headcount	17,269	17,896	17,904
Chinese	Headcount	5,209	5,285	5,233
Indian	Headcount	1,489	1,526	1,585
Others	Headcount	1,121	1,122	1,141
By Employee Category				
Executive	Headcount	33,103	34,704	35,350
Non-Executive	Headcount	9,065	8,656	8,245
Executive	%	79	80	81
Non-Executive	%	21	20	19



Indicators		Three Financial Years' Data		
		2021	2022	2023
By Contract Type				
Permanent	Headcount	40,548	41,320	41,676
Female	Headcount	23,044	23,505	23,827
Male	Headcount	17,504	17,815	17,849
Inside Malaysia	Headcount	24,499	25,098	25,231
Outside Malaysia	Headcount	16,049	16,222	16,445
Non-permanent Employees	Headcount	1,620	2,040	1,919
Female	Headcount	601	795	664
Male	Headcount	1,019	1,245	1,255
Inside Malaysia	Headcount	589	731	632
Outside Malaysia	Headcount	1,031	1,309	1,287
Percentage of employees that are contractors or temporary staff	%	3.8	4.7	4.4
By Union Status				
Union Members (For Maybank & ETIQA only)	Headcount	8,936	17,634	17,336
Non-Union Members (For Maybank & ETIQA only)	Headcount	13,811	25,726	26,259
Employees with disabilities				
Number of employees with disabilities	Headcount	16	19	19
Employees by gender and age group, for each employee category				
Senior Management and Above				
By Gender				
Female	Headcount	-	685	752
Male	Headcount	-	979	1,032
By Gender				
Female	%	-	41.2	42.2
Male	%	-	58.8	57.8
By Age Group				
< 30	Headcount	-	-	1
30 - 39	Headcount	-	163	174
40 - 50	Headcount	-	738	772
> 50	Headcount	-	763	837



Indicators		Three Financial Years' Data		
		2021	2022	2023
By Age Group				
< 30	%	-	0.0	0.1
30 - 39	%	-	9.8	9.7
40 - 50	%	-	44.3	43.3
> 50	%	-	45.9	46.9
Middle Management				
By Gender				
Female	Headcount	-	3,189	3,421
Male	Headcount	-	3,137	3,283
By Gender				
Female	%	-	50.4	51.0
Male	%	-	49.6	49.0
By Age Group				
< 30	Headcount	-	57	65
30 - 39	Headcount	-	2,043	2,091
40 - 50	Headcount	-	2,488	2,655
> 50	Headcount	-	1,738	1,893
By Age Group				
< 30	%	-	0.9	1.0
30 - 39	%	-	32.3	31.2
40 - 50	%	-	39.3	39.6
> 50	%	-	27.5	28.2
Executive				
By Gender				
Female	Headcount	-	15,467	15,575
Male	Headcount	-	11,247	11,287
By Gender				
Female	%	-	57.9	58.0
Male	%	-	42.1	42.0
By Age Group				
< 30	Headcount	-	6,236	6,101
30 - 39	Headcount	-	9,836	9,971
40 - 50	Headcount	-	7,027	6,927
> 50	Headcount	-	3,615	3,863



Indicators		Three Financial Years' Data		
		2021	2022	2023
By Age Group				
< 30	%	–	23.3	22.7
30 – 39	%	–	36.8	37.1
40 – 50	%	–	26.3	25.8
> 50	%	–	13.6	14.4
Non-Executive				
By Gender				
Female	Headcount	–	4,959	4,743
Male	Headcount	–	3,697	3,502
By Gender				
Female	%	–	57.3	57.5
Male	%	–	42.7	42.5
By Age Group				
< 30	Headcount	–	1,534	1,483
30 – 39	Headcount	–	2,830	2,487
40 – 50	Headcount	–	2,889	2,779
> 50	Headcount	–	1,403	1,496
By Age Group				
< 30	%	–	17.7	18.0
30 – 39	%	–	32.7	30.2
40 – 50	%	–	33.4	33.7
> 50	%	–	16.2	18.1
Women in Management				
Women in management (Band G & above)	%	48	49	49
Women in top management (Band D & above)	%	37	37	35
Women in Board of Directors	%	31	33	36
Women in senior management	%	41	41	42
Material Matter: Caring for our employees				
Number of work-related fatalities	Number	0	0	0
Lost time incident rate	Number of days	0.9013	2.24	5.183
Number of employees trained on health and safety standards		80	20	505
Total recordable injury frequency rate		0.3004	0.07	0.23



Indicators		Three Financial Years' Data		
		2021	2022	2023
Material Matter: Talent attraction, development and engagement				
Training				
Employee Training and Development				
Participation (unique learner rate)	Headcount	40,464	41,831	40,622
Learning and development expenditure	RM million	74.5	110.9	129.9
Average training hours per employee	hours	27.9	30.18	36.0
Female	hours	30.2	29.4	35.2
Male	hours	29.4	26	36.9
Total hours of training by employee category				
Senior management and above	hours	33	23.45	50.65
Middle management	hours	33	23.45	40.48
Executive	hours	33	23.45	38.52
Non-Executive	hours	44.1	32.85	20.77
Overall learning programmes	Number of programmes	538,343	573,170	506,478
Average learning programmes per employee	Number of programmes	12	13	12
Percentage of training sessions conducted/facilitated by employees	%	88	82	83
Employee Turnover Rates				
By Location				
Global	Headcount	5,047	5,358	4,822
In Malaysia	Headcount	1,469	1,881	1,711
Outside Malaysia	Headcount	3,578	3,477	3,111
By Location				
Global	%	12	13	11
In Malaysia	%	6	7	7
Outside Malaysia	%	21	20	18
By Gender				
Female	Headcount	2,152	2,512	2,154
Male	Headcount	2,895	2,846	2,668



Indicators		Three Financial Years' Data		
		2021	2022	2023
By Gender				
Female	%	43	47	45
Male	%	57	53	55
By Age Group				
< 30	Headcount	1,775	1,971	1,759
30 - 39	Headcount	1,846	1,897	1,634
40 - 50	Headcount	754	744	698
> 50	Headcount	672	746	731
By Age Group				
< 30	%	35	37	37
30 - 39	%	37	35	34
40 - 50	%	15	14	14
> 50	%	13	14	15
Total number of employee turnover by employee category				
Senior management and above	Headcount	152	162	151
Middle management	Headcount	716	570	619
Executive	Headcount	3,630	3,210	3,319
Non-Executive	Headcount	850	1,115	733
New Hires				
By Location				
Global	Headcount	4,984	6,550	5,057
In Malaysia	Headcount	1,679	2,641	1,760
Outside Malaysia	Headcount	3,305	3,909	3,297
By Location				
In Malaysia	%	34	40	35
Outside Malaysia	%	66	60	65
By Gender				
Female	Headcount	2,177	3,156	2,344
Male	Headcount	2,807	3,394	2,713
By Gender				
Female	%	44	48	46
Male	%	56	52	54



Indicators		Three Financial Years' Data		
		2021	2022	2023
By Age Group				
< 30	Headcount	2,964	3,892	2,936
30 - 39	Headcount	1,539	1,985	1,529
40 - 50	Headcount	396	566	471
> 50	Headcount	85	107	121
By Age Group				
< 30	%	59	59	58
30 - 39	%	31	30	30
40 - 50	%	8	9	9
> 50	%	2	2	3
Talent retention				
Succession cover ratio (No. of successors over Mission Critical Positions)		3.6:1	3.3:1	3.0:1
Succession realisation for Mission Critical Positions	%	93	86	82
Ready Now Successors	%	25	23	23
Internal vacancy realisation for senior management positions	%	88	86	84
Key retention rate	%	86	86	90
Regrettable loss	%	14	14	10
Workforce turnover rate	%	12	13	11
Profit before Tax per employee	amount, RM	258,172	273,794	287,455
Income per employee	amount, RM	603,500	603,500	627,621
Pre-Provisioning Operating Profit (PPOP) per employee	amount, RM	330,342	334,882	320,559
Employee Engagement				
Employees appraised	%	100	100	100
Employee who are formally appraised	%	100*^	100*^	100
One-on-one performance review for year-end evaluation	%	100*^	100*^	100
Employee Engagement Survey results	%	SEI: 90%	Not administered	SEI: 89%

Notes:

* Based on online declaration of the one-to-one Conversation and Performance Management made by employees and line managers in myHR2u system

^ Based on employees who are eligible to participate in the year end appraisal



ENVIRONMENT

Indicators		Three Financial Years' Data		
		2021	2022	2023
Material Matter: Managing the environmental impact of our operations				
Energy Management				
Total energy consumption	Gigajoule		607,793	603,497
Renewable energy sources (source from solar panel and REC)	Gigajoule		288,000	288,000
Non-renewable energy sources (source from grid electricity and fuel)	Gigajoule		319,793	315,497
Consumption of fuel (company owned vehicles and generators)	kLitre	Disclosure start in FY2023	1,179	1,245
Consumption of purchased electricity	MWh		157,750	155,932
i. RE	MWh		80,000	80,000
ii. Non-RE	MWh		77,750	75,932
Water				
Total water consumption	m ³	483,254	786,281	944,877
Malaysia	m ³	Disclosure start in FY2023		457,627
Singapore	m ³			28,343
Indonesia	m ³			117,668
Cambodia	m ³			14,676
Philippines	m ³			23,420
Group Insurance and Takaful	m ³			285,931
Maybank Investment Banking Group	m ³			15,404
Others	m ³			1,808



Indicators		Three Financial Years' Data		
		2021	2022	2023
Waste				
Total waste diverted from disposal (waste recycling and inclusive of recyclable waste and e-waste)	kg	Disclosure start in FY2023		216,209
Malaysia	kg			55,500
Singapore	kg			134,130
Group Insurance and Takaful	kg			11,119
Maybank Investment Banking Group	kg			13,626
Others	kg			1,834
Paper				
Total paper consumption	tonnes	Disclosure start in FY2023		1,669
Malaysia	tonnes			1,282.7
Singapore	tonnes			73.2
Indonesia	tonnes			192.8
Cambodia	tonnes			17.4
Group Insurance and Takaful	tonnes			48.1
Maybank Investment Banking Group	tonnes			37.4
Others	tonnes			17.5



ENVIRONMENT

Indicators		Three Financial Years' Data		
		2019	2022	2023
GHG Emissions				
Own Operations				
Scope 1	tCO ₂ e	12,395	10,116	10,997
Scope 2				
Location-based	tCO ₂ e	138,696	64,093 [#]	51,764 [#]
Market-based	tCO ₂ e	NA	NA	NA
Total Scopes 1 and 2	tCO ₂ e	151,091	74,209	62,761
Scope 3 (business air and road travel, and leased assets)	tCO ₂ e	15,842	14,264	22,588
Total Scopes 1, 2 and 3	tCO ₂ e	166,933	88,473	80,349
Emission Intensity	tCO ₂ e/FTE	3.86	2.04	1.84
Countries/Business GHG Emissions, FY2023		Scope 1	Scope 2	Scope 3
Malaysia	tCO ₂ e	7,300	(11,270) [#]	11,333
Singapore	tCO ₂ e	5	2,236	1,028
Indonesia	tCO ₂ e	2,611	29,586	360
Philippines	tCO ₂ e	65	2,085	148
Cambodia	tCO ₂ e	34	569	64
Group Insurance and Takaful	tCO ₂ e	513	19,287	2,131
Maybank Investment Banking Group	tCO ₂ e	396	3,244	2,254
Others	tCO ₂ e	73	750	5,270



Indicators		Three Financial Years' Data			Performance Target
		2019	2022	2023	
Carbon Neutral					Achieving a carbon neutral position of our own emissions by 2030 and Net Zero Carbon equivalent position by 2050
mREC purchased	tCO ₂ e	0	(51,120)	(62,400)	
Carbon credit purchased	tCO ₂ e	0	0	(5,000)	
Net emissions of Scopes 1 and 2	tCO ₂ e	151,091	74,209	57,761	

Indicators		2021	2022	2023*
Scope 3 Financed Emissions				
Total financed emissions – absolute (inclusive of Scopes 1 & 2 of clients GHG emissions)	million tCO ₂ e	25.7	25.8	33.7 including LULUCF 31.9 excluding LULUCF
Emissions Intensity	tCO ₂ e/ RM million	46.6	44.2	44.3 including LULUCF 42.0 excluding LULUCF
Financed emissions by selected economic sector				
Power & Utilities	tCO ₂ e	9,186,223	8,933,912	7,821,685
Agriculture (including Palm Oil)	tCO ₂ e	3,777,687	3,515,342	2,322,164
Oil & Gas	tCO ₂ e	3,708,627	4,789,814	2,227,664
Real Estate & Construction	tCO ₂ e	777,982	314,896	230,076
Financed emissions by selected country FY2023			Emissions including LULUCF	Emissions excluding LULUCF
Malaysia	tCO ₂ e		26,836,957	25,564,071
Singapore	tCO ₂ e		2,883,419	2,866,701
Indonesia	tCO ₂ e		2,334,213	1,880,459
Others	tCO ₂ e		1,624,561	1,618,777

Notes:

NA - not applicable

* FY2023 total financed emissions cover AC7 - sovereign bond

Scope 2 values includes the mREC purchases equivalent to 51,120 tCO₂e in 2022 and 62,400 tCO₂e in 2023