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Investor Presentation

VIRTUAL NON-DEAL ROADSHOW WITH INVESTORS (HONG KONG)

7 AUGUST 2023



Humanising Financial Services

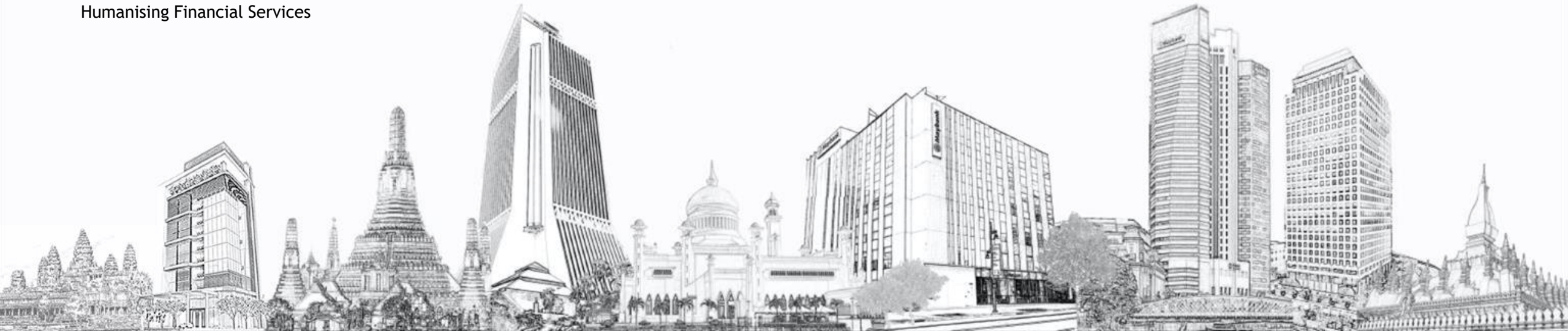


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Maybank Investment Case Highlights



A Truly Regional Bank

Strong regional footprint with 967 retail and 38 investment banking branches in ASEAN

Benefiting from presence in 18 countries, including financial hubs, to capture regional and global trade flows



Global Leadership In Islamic Banking

5th Largest Islamic Bank Globally

Well positioned to lead Islamic Wealth Management (IWM) growth via Singapore hub and spokes across ASEAN and Dubai



Sustainability Leader In ASEAN

One of the first ASEAN banks to establish Scope 3 financed emissions baseline

To mobilise RM80 billion of sustainable financing by 2025

Pledged to be Carbon Neutral by 2030 and Net Zero by 2050



Leading Digital Bank

Preferred digital bank in Malaysia with market share of 46.6% and 56.4% respectively in mobile banking and internet banking transaction volume

Expanding digital ecosystems to go beyond financial services



Superior dividend payouts and yields

Strong track record of dividend payout exceeding dividend payout policy of 40% - 60%

One of the highest dividend yielding stocks amongst regional peers

Global Network Sharpened to Three Archetypes Building on Strong ASEAN Franchise



Our Robust Network

Global presence

18
Countries

2,610
Retail branches
38
Investment branches

ASEAN presence

10
Countries

967
Retail branches
38
Investment branches

01

Universal Play
Universal offering;
Participation in all segments
and core products



Malaysia



Singapore



Indonesia



Cambodia

02

Focused propositions
Opportunistic on key
segments with tailored
products



Greater China



Vietnam



Philippines



Thailand

03

Serves strategic imperatives
Lean setup to connect
customers, act as
liquidity hub, etc.



Brunei



Myanmar



Laos



New York



London



Mumbai



Dubai



Leadership Position

Globally

5th largest Islamic bank by asset size

Ranked 1st in Global Sukuk League Table

Malaysia

Largest Islamic bank

Ranked 2nd in MYR Sukuk League Table



Towards Becoming a Global Islamic Wealth Management (IWM) Solutions Leader

Maybank Islamic's Wealth Management
AUM* at RM62.70 billion as at 31 December 2022

Focus on IWM leadership across home markets:

- Onshore IWM: **Deepen in Malaysia** and **build in Indonesia**
- Offshore IWM: **Build Global hub in Singapore** to capture offshore IWM growth in regional markets

Offer a **full suite of Shariah solutions** leveraging expertise in **Malaysia as the product manufacturing hub** covering the **five wealth pillars** (wealth creation, accumulation, protection, purification and distribution)

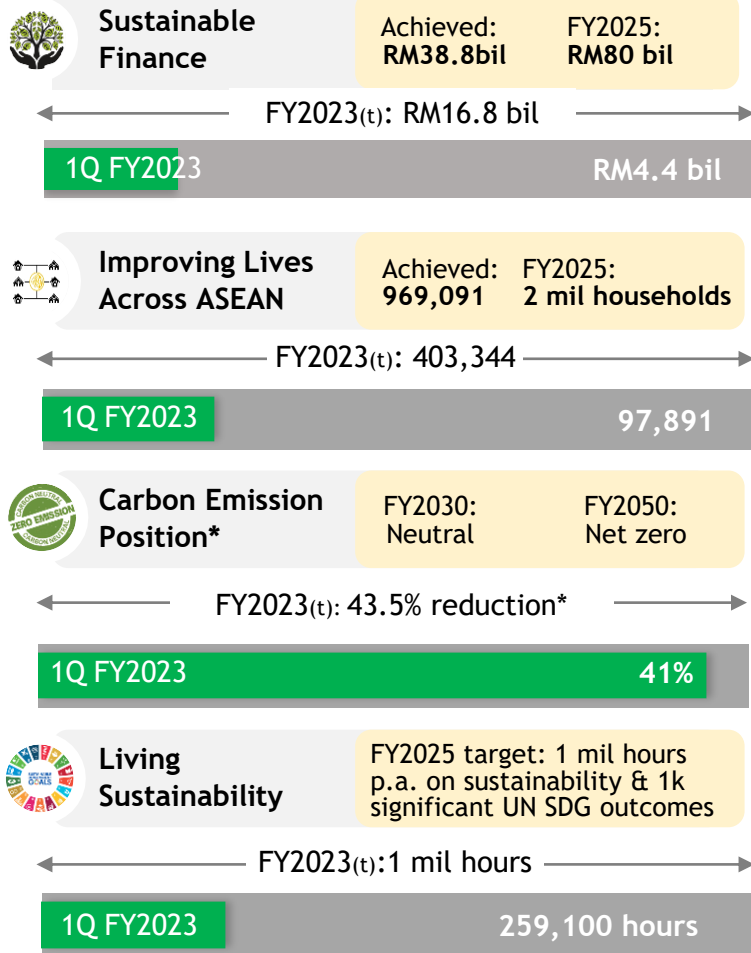
Target the growing Affluent and High Net Worth Muslim segments across ASEAN. The **need for ethical banking** and **sustainable Islamic wealth solutions** are largely underserved

Develop relationship managers in home markets into certified Islamic wealth managers to **serve IWM customers across the region**

On Track Towards Becoming a Sustainability Leader in ASEAN



Sustainability Leader in ASEAN



Designed and implemented a **Sustainable Product Framework (SPF)** in 2022 to enable greater development of green, social & sustainable products. SPF to be enhanced further



One of the **first banks in ASEAN to establish Scope 3 financed emissions baseline**. It was 25.8 million tCO₂e for FY2022. Key Contributors: 96% from home markets; 80% from <100 clients for asset classes 1, 2 & 3 and main sectors include Power & Utilities, Oil & Gas, Palm Oil, Agriculture



Developed Climate Risk Policy to identify, assess and manage climate-related risks for the Group's business activities and operations



Capacity Building: Established **Client Engagement Guidebook** for client-facing employees to provide tailored advisory and solutions to clients to exit or diversify high emitting businesses/activities, to decarbonise or offset their carbon emissions



Maybank and UMW entered into a Memorandum of Collaboration with Bursa Malaysia to pursue a proof of concept for a **Sustainability Financing Platform**. This partnership enables financial institutions to use disclosed information on the platform to structure sustainable supply chain financing products and programmes that incentivise corporates to adopt low-carbon intensity practices and to reduce their Scope 3 carbon emissions.



Maintained "AA" rating



Listed on the Bloomberg Gender Equality Index (since 2017)



Rated "medium risk" with strong ESG reporting and board level oversight

*Cumulative reduction

Leverage NextGen Technology To Drive Customer-Centric Solutioning



Maybank Today

Preferred Digital Bank

46.6%

mobile banking transaction volume in Malaysia

56.4%

internet banking transaction volume in Malaysia

Best Mobile Banking by The Asian Banker Malaysia Award 2022

Best Digital Bank for CX in Malaysia by The Digital Banker

» A Digital Leader Championing Customer-Centricity

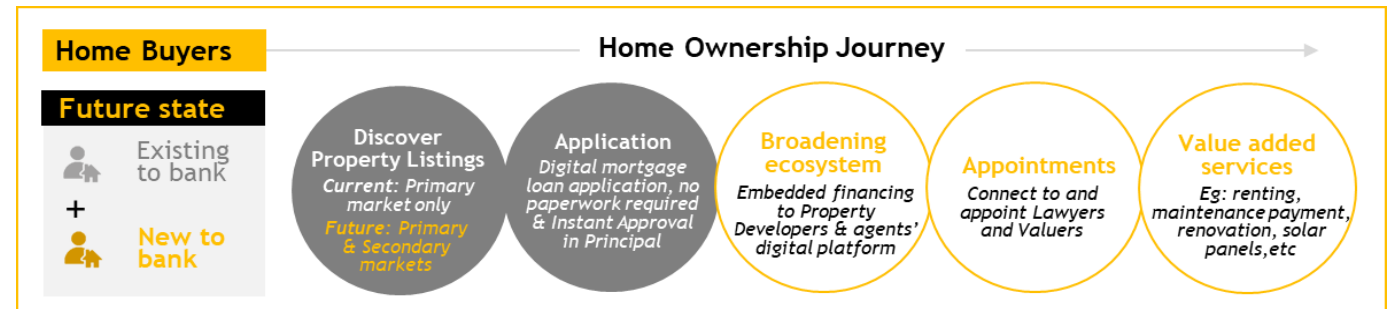
Leveraging NextGen Technology

To Enable Expansive Digital Ecosystems with Hyper-personalised Solutions

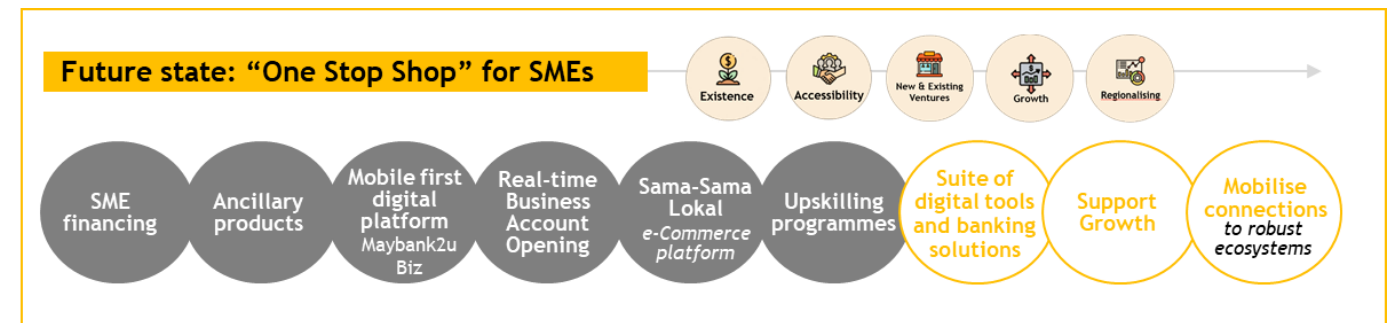
- Laid foundation for Maybank's API & APP Platform: **M-CONNECT**
 - Enable third parties to participate in our ecosystem and vice-versa
 - One stop center for internal stakeholders

- Built flagship data science & visualisation platform: **Maybank INSIGHTS**
 - Facilitate hyper-personalisation and business focus outcomes
 - Democratise data science functions across the Group

Maybank Home²u



SME Banking



Consistently Delivering Superior Shareholder Returns



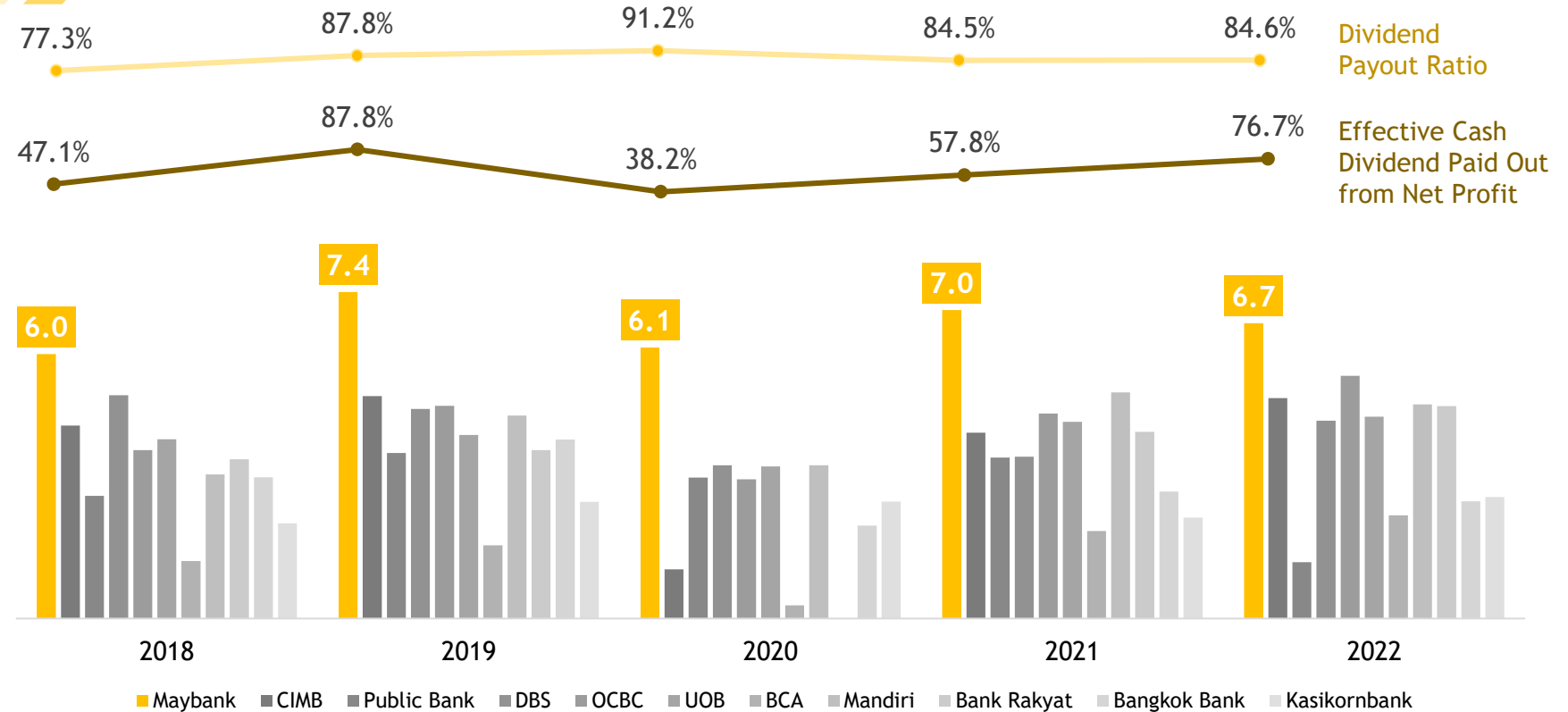
Superior Returns

Consistent Payout
above
Dividend Payout
Policy of
40% - 60%

One of the
Highest Dividend
Yields in the
Region at
6.7%



Solid track record of high dividend yields and dividend payout ratio



Annual Dividend Yield (%) 2018-2022

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Maybank's New M25+ Growth Strategy is Anchored on a Greater and Deeper Purpose



Infusing the principles of **ethical banking** (*fairness, inclusivity, preservation of environment and exclusion of harmful activities to mankind*) as a differentiator to drive **economic value** for the Group



Orchestrating **digital ecosystems** and **integrating customer offerings** across the **region**

“We are a **values-driven platform**, powered by a **bionic workforce** that **humanises financial services**”



Upskilling and equipping Maybankers with the **right technological capabilities**, further unlocking their potential



Providing customers with **hyper-personalised solutions** to support them through their life journeys and serving the Community as the **Force for Good**

Building on the M25 Foundation, M25+ Reinforces the Push for Differentiation and Focuses on Five Strategic Thrusts...





...Through 12 Strategic Programmes (SPs)

PMO

Institutionalise Group-wide Programme Management Office

Go beyond rigorous progress tracking, managing interdependencies and problem resolution to ensure full infusion of ethical banking, regional integration, cross-sector collaboration and Agile ways of working

SP1

Reshape wholesale target operating model

SP2

Build a regional transaction banking proposition

SP3

Reimagine the consumer banking customer journey

SP4

Reimagine the SME banking customer journey

SP5

Build global Islamic banking leadership

SP6

Become a regional leader in Insurance

SP7

Uplift Indonesia

SP8

Redefine our International footprint

SP9

Be the Sustainability leader in SEA

SP10

Elevate Maybankers

SP11

Drive hyper-personalisation through advanced analytics

SP12

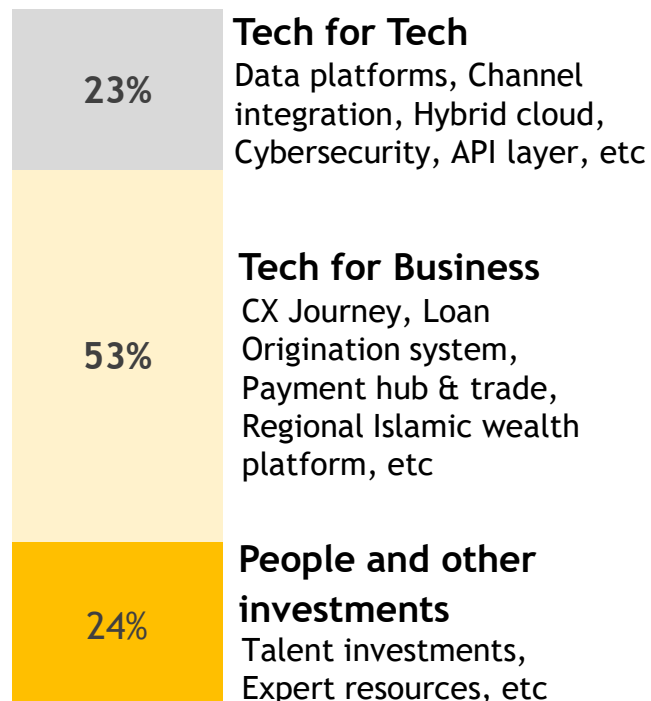
Build Next-Gen Technology capabilities

Investments Will be Made to Accelerate the Development of New Capabilities for Long-Term Growth



Investment in the next three to five years

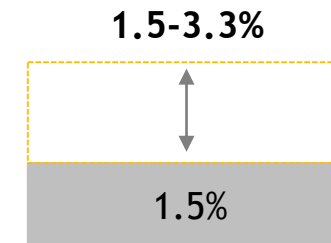
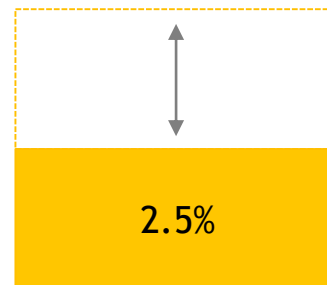
RM3.5 billion - RM 4.5 billion



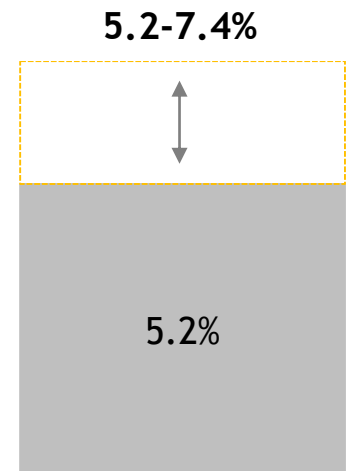
Planned IT Investments for M25+ Will Bring Us on Par With the Average of Top Regional Banks

Group IT spend¹ as % of revenue vs. peers, 2018-2021

Target to be >5% in 2025



Local players²



Regional players³

Notes:

1. Includes expenses paid for communications, data processing and technology such as computers, software, information systems & telecommunications

2. Includes CIMB, RHB, Public Bank. 3. Includes DBS, UOB, OCBC

Source: OCBC Apr 2022 AGM Meeting Notes, S&P Capital IQ, Bloomberg Intelligence

Full Realisation of M25+ Will Holistically Transform Maybank's Performance With Continued Emphasis on BAU Initiatives



Profitability Targets

FY2022

FY2025

25.1%
Fee Income



~32%
Fee Income

10.0%
ROE



11%-12%
ROE

46.4%
CIR



~45%
CIR

Non-Financial Targets



~2-4x

Acceleration in
time-to-market



~10%-20%

Increased
Customer Satisfaction



>90%

Employee
Engagement



25%-30%

Next-Gen
Workforce

BAU Initiatives Remain a Priority. Also, Group-wide Focus on Improving Asset Quality

Group Community Financial Services

- **Non-Retail:** Expand RSME and SME+ businesses across universal markets
- **Retail:** Boosts mortgage and auto
- Expand **regional wealth management propositions** to cater for growing Affluent needs
- Focus on **sustainable solutions**

Group Global Banking

- **Coverage:** Enhance client segment centric approach across products and region
- **IM:** Enhance customer investing experience via digitalisation, increase revenue through margin book growth and new products/ businesses
- **MAMG:** Grow Islamic/ESG-linked funds and sales from third party distributors and alternative channels

Group Islamic Banking

- Strengthen in country **Islamic wealth management** and **Halal economy** proposition as well as drive **digitalisation**
- **Solidify funding position** by targeting SME and retail depositors
- Drive **sustainability agenda** and **ethical banking**

Group Insurance & Takaful

- Enhanced **banca** and **agency** in Malaysia
- Grow **regional business**

Maybank Singapore

- Deepen onshore and offshore **wealth management business**
- **Grow SME**
- Enhance Centre of Excellence (COE) role for **trade and wealth business**

Maybank Indonesia

- **Grow SME and target large corporates** instead of state-owned enterprises
- **Liquidity growth** with focus on CASA by leveraging digital and other channels
- Increase **productivity** by leveraging digitalisation and lean operations
- Boost **wealth penetration**

Improving Customer Experience Through Digital Ecosystems and Agile Delivery; Widening SME Business Coverage



Agile Delivery for Better Efficiency and Productivity



Faster Mortgage Processing: Originate home mortgage applications on the go in a single applications: **Sales Force On-The-Go app**

Higher avg. monthly mortgage loan application originations:

+22.1%

as at YTD Apr 2023 vs FY2022



Agile Customer Experience: Deployed Agile CX at a pilot branch to improve service quality, speed and experience as well as staff productivity

Achieved faster TAT:

38% for retail account opening



Re-segmentation of SME Business for Wider Coverage



All under one roof: Reorganising RSME, SME+ and Business Banking under Commercial Banking in Malaysia for deeper penetration and expanded the SME+ loans size from RM10mil to RM20mil

Higher loan application (by value)

+>60%

2 weeks since launch vs Jan-Feb'23



Expanding Market Reach:

- Launched **SME Digital Financing in Singapore** offering digital online clean loan of up to SGD150K
- Expanded Singapore's SME+ loan size from SGD4mil to SGD10mil



Seamless and Improved Consumer Experience through Digital Ecosystems



Expand ecosystem via partnership: E2E integration with Perodua, ApplePay, etc.



'One-Click Renewal' for private motor vehicle policyholders, reduce renewal process time to ~three minutes



Automatic payment for flight delay claims upon detection of a customer's flight delay (no submission required)



First-of-its-kind online Islamic **Wasiat (Will)**, **EzyWasiat**, with built-in faraid distribution algorithm for inheritance. Customers can update Wasiat anytime

FY2023 M25+ Expected Investments (Opex and Capex)

Amount Committed As at Mar'23: RM237.5 million

FY2023 Allocation: RM1.45 billion

RM237.5mil

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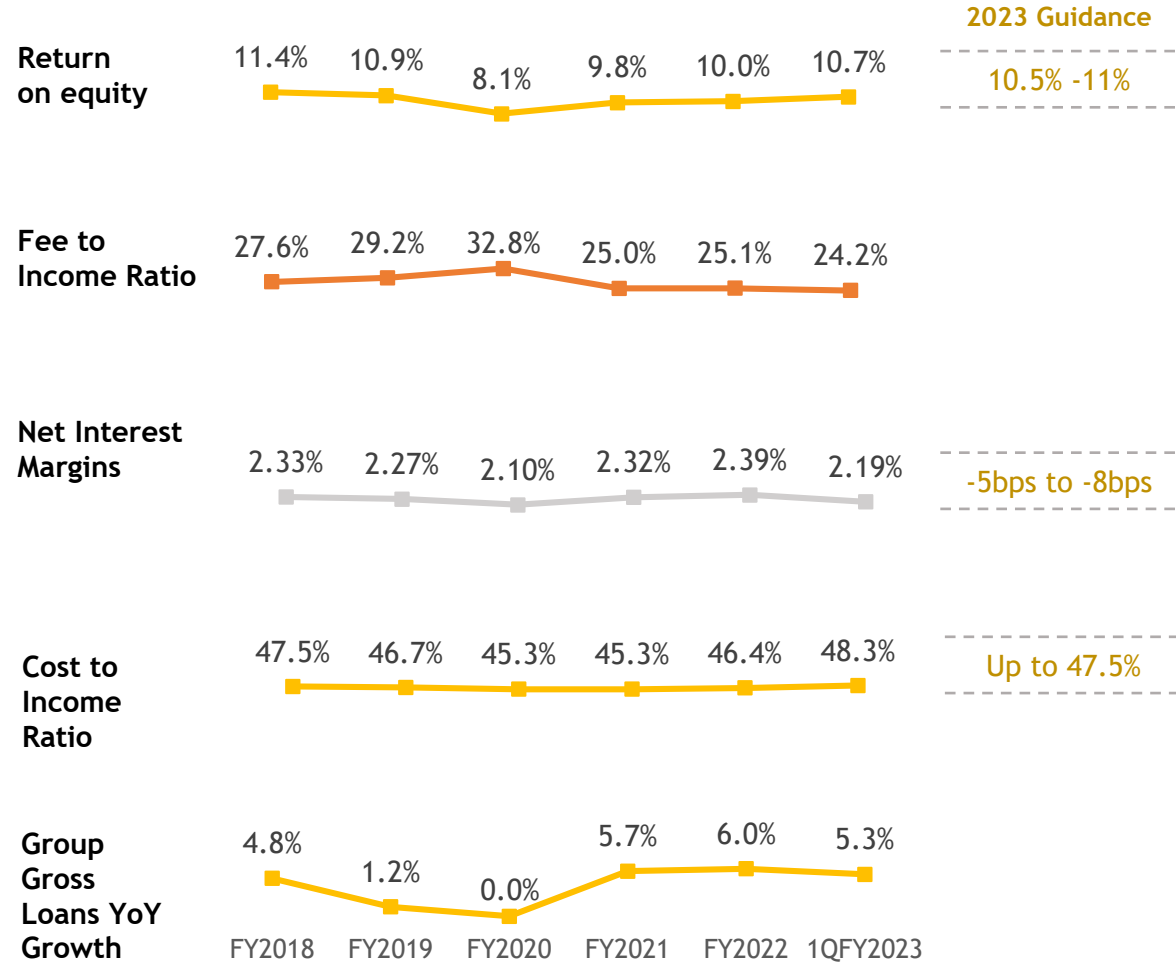
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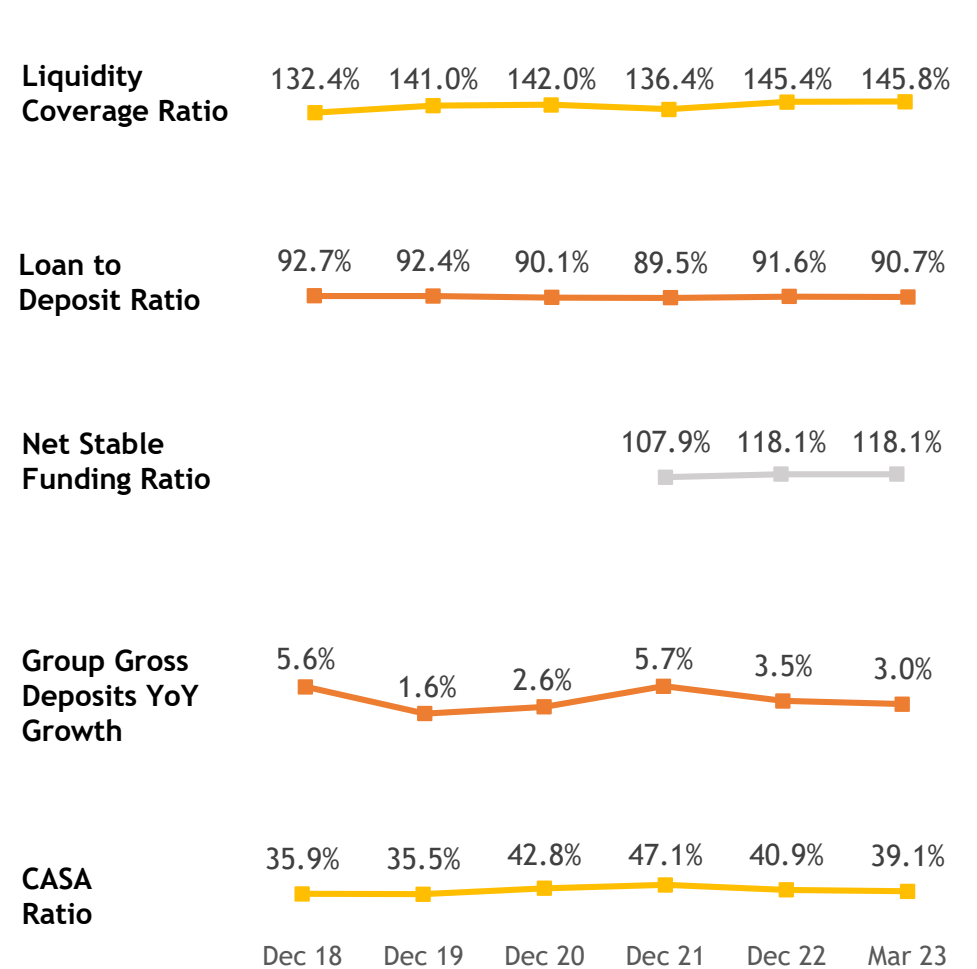
Strong Financial Performance Amidst Challenging Environment



Profitability Indicators



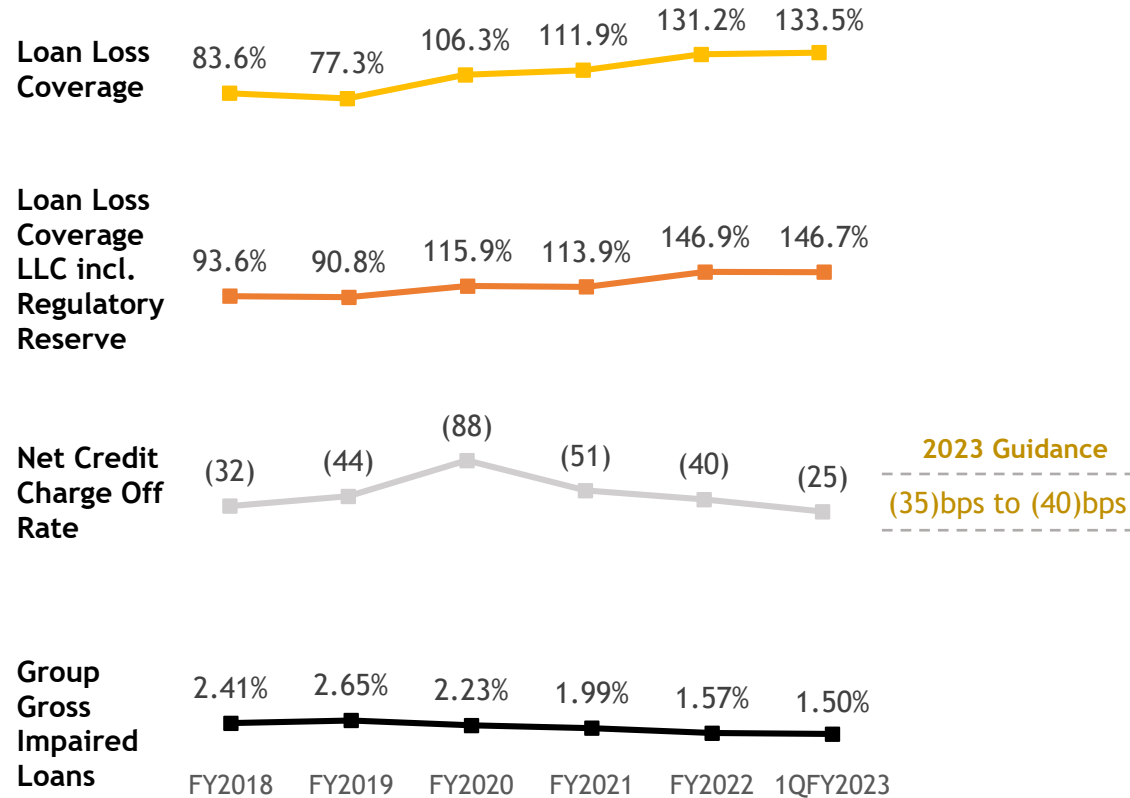
Liquidity Indicators



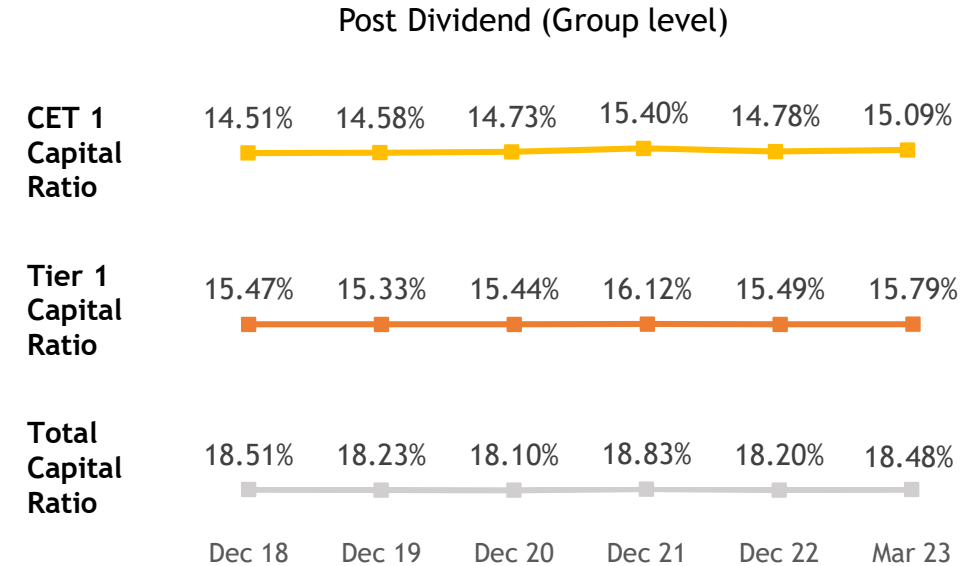
Improving Asset Quality Trends on Strengthening Loan Loss Coverage; Strong and Consistent Capital Positions



Asset Quality Indicators



Capital Ratios



FY2023 Priorities: Focus on Revenue and AQ Management; Targeted Investments



Moderating Economic Outlook in 2023

Malaysia

GDP Growth : 4.5%

OPR : 3.00%

Industry Loans Growth : 4.8%

Singapore

GDP Growth : 0.8%

3M SORA : 3.90%

Industry Loans Growth : 1.0%

Indonesia

GDP Growth : 5.0%

Reference Rate : 5.75%

Industry Loans Growth : 9.5% - 10.5%

Maybank's FY2023 Priorities



Income Growth

- Focus on growth opportunities across consumer and business segments within ASEAN franchise:
 - Double down on CFS franchise business i.e.: mortgage, RSME and SME+ across universal markets
 - Deepening account planning across segments, products and countries for Global Banking
 - Expand regional wealth management penetration and strengthen Islamic wealth management proposition in home markets
 - Deploy sustainable financing and decarbonisation solutions to customers



Balance Sheet Management

- Maintain strong liquidity position to support asset growth. Continue RWA optimisation initiatives to maintain robust capital levels
- Defend CASA balances tactically amidst intense deposit competition and pricing war, especially in Malaysia
- Potential NIM compression of between 5 bps and 8 bps



Investment/ Cost Expenditure

- Strategic investments to enhance IT capabilities, integrate ecosystems within and beyond banking, and drive regional cross-selling synergies aligned to M25+
- Group CIR to potentially increase up to 47.5%, taking into account the higher union-related CA expenses arising from its recent conclusion



Asset Quality Management

- Focus on asset quality recovery efforts and enhanced asset quality management towards achieving a sustained lower net credit charge off (NCC) rate
- FY2023 NCC rate guidance of between 35 bps and 40 bps, with the possibility of an upside revision in second half
- Monitor health of residual loans under repayment assistance programmes across key markets



Sustainable Shareholder Returns

- Group ROE guidance of between 10.5% and 11% in FY2023, as revenue is expected to be impacted by slowing global growth and compressing NIMs from higher funding costs as well as cost spend on strategic investments and higher union-related CA expenses
- Maintaining our 40%-60% dividend payout policy while prioritising higher cash component to reward shareholders and optimise capital

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Maybank's Established Sustainability Frameworks, Policies & Guides Are Aimed At Driving Clear ESG Integration and Furthering Our Solutioning



Sustainable Product Framework

Objective

- Guide development of themed Green, Social and Sustainable Products that reference specific use of proceeds
- Outline methodology and associated procedures to classify and report financial products and services offered by Maybank as sustainable

Scope

- Applicable businesses Group-wide for both Conventional and Islamic products
- Recognises sustainable finance for various offerings (i.e.: Corporate lending, Debt & Equity capital markets, Trade financing, Retail financing, Insurance, Asset and Investment management)

Sustainability Linked Products (SLP) Guidelines

Objective

- For Relationship Managers (RM) to identify material sustainable KPIs and Sustainability Performance Targets (SPT) for SLPs
- Also to understand possible SLP financing scenarios and corresponding SPT approval process

Scope

- SLPs are bonds or any type of loan instruments and/or contingent facilities which incentivise the borrower's sustainability performance objectives measured using predefined SPTs and KPIs

Climate Risk Policy

Objective

- To identify and assess climate related risks, guided by TCFD and key regulatory requirements across markets

Scope

- Applicable Group-wide
- Climate risk evaluates physical and transition risks while financial risks considerations include credit, market, underwriting, operational and liquidity risks. The economic transmission from climate and financial risks are evaluated at the individual businesses and household levels as well as the broader economy and vice versa

Client Engagement Guidebook

Objective

- Equip RMs with the right skills to engage large and medium-sized corporate clients on sustainability and climate related matters
- Supplement RMs with sufficient tools and resources to strategically identify potential financing/advisory opportunities
- Educate RMs on how to convert the information gathered from their research and client engagement into providing meaningful and/or unique solutions to assist the client in their decarbonisation journey

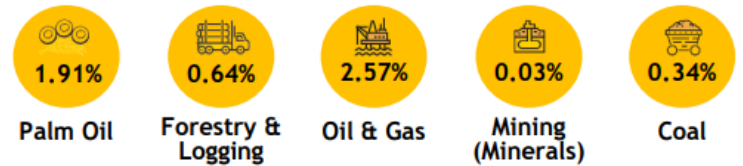


Our High / Sensitive ESG Sector Papers and RACs Undergo Frequent Reviews to Incorporate Latest Developments and Evolving ESG Trends



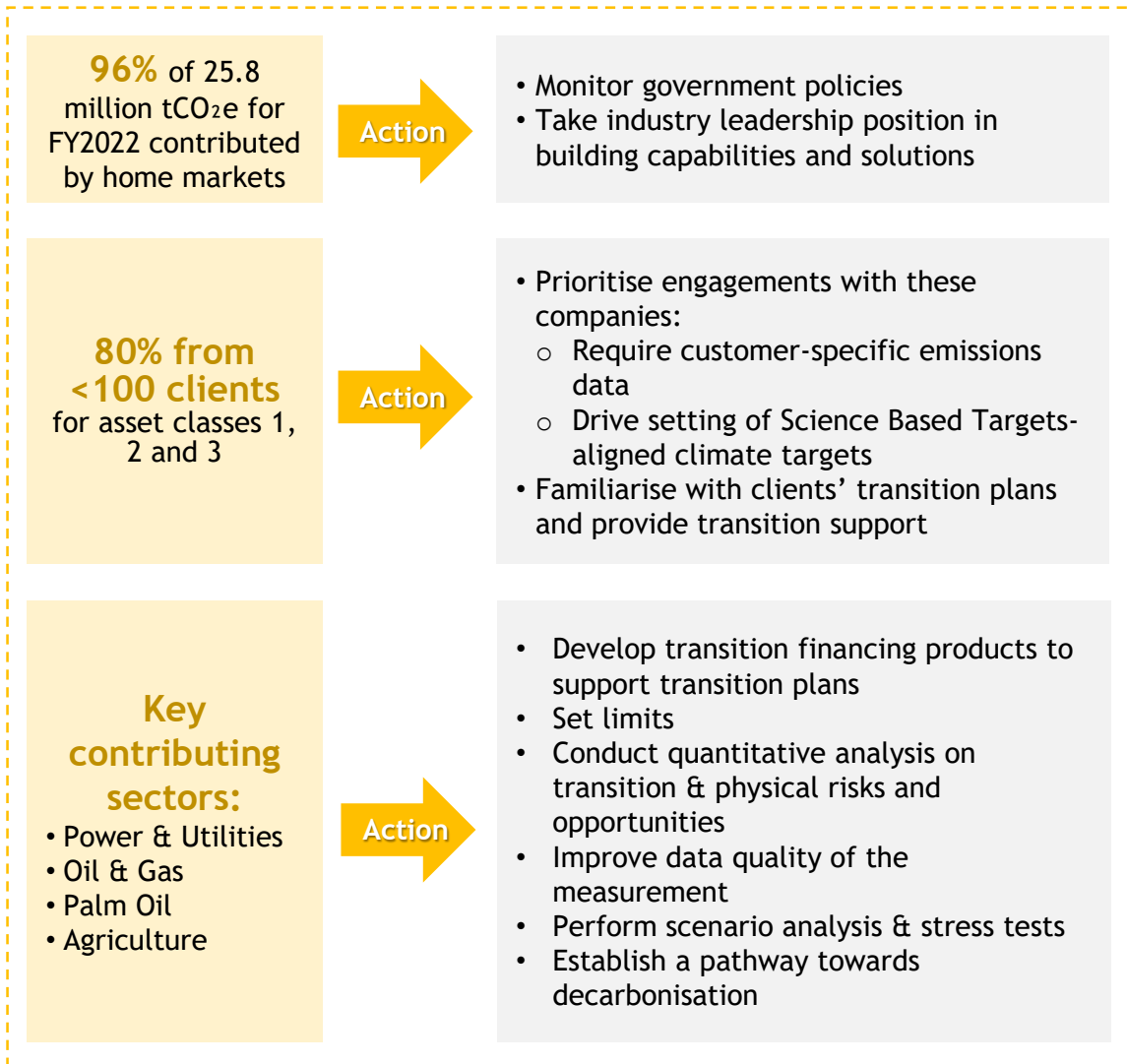
Maybank's ESG Policy requires that sectors identified as presenting significant ESG risks be subject to ESG RAC via the establishment of Sectoral Position Papers, which are subject to annual review

- 2020** - Announced our **No Deforestation, Peat and/or Exploitation ("NDPE") stance** which applies to all relevant sectors, including but not limited to palm oil, forestry and logging sectors
- May FY2021** - Announced our **No New Coal Financing stance**, which was initially via a Coal Statement of Intent and was then superseded by the Power and Mining & Quarrying ESG Sector Position Papers. Completed the review of the coal stance on Coal-Fired Power Plants ("CFPP") in June 2023
- FY2021** - **Completed six high / sensitive ESG Sector Position Papers and identified Transportation** as an additional ESG Sector Position
- Mar 2023** - **ESG Vulnerable Sectors Loan Exposure to RSME and Non-Retail Borrowers**



	Agriculture	Power	Forestry & Logging	Construction & Real Estate	Oil & Gas	Mining	Transportation
POSITION PAPER	Second Iteration Completed and Approved at EXCO Sustainability Committee • Streamlined sector position for all sectors. Refreshed sector position for Oil and Gas and expanded sector position for agriculture						• New Paper on Automotive Sub-Sector being worked on
	• 3 rd iteration- proposed expanded coverage: ➢ animal husbandry ➢ food security	➢ June 2023: Review on CFPP coal stance completed	Third iteration - no change proposed				
RAC	• Additional RACs: ➢ general agriculture ➢ other sub-sectors	➢ RAC status quo	• Change dependent on proposed review of peat position			• RAC status quo	• No RAC for now

First Bank in Malaysia to Establish Financed Emissions Baseline; Now Acting On Findings to Decarbonise Our Portfolio Together With Clients



Further steps are also being put in place to support **our capability building journey towards net zero:**

Financed Emissions Carbon Calculator



Ideas



Unique Value Proposition



Metrics

- Central Emissions Data Repository
- Maybank Emissions Dashboard

- Financed emissions reported monthly
- Data to be presented in a dashboard format with tailored reporting for emissions arising from individual client/account
- Pre-deal emissions calculator to be made available to aid new business

- Annual reduction of emission intensity from high risk sector

Portfolio Emissions glide paths towards Net Zero



Ideas



Unique Value Proposition



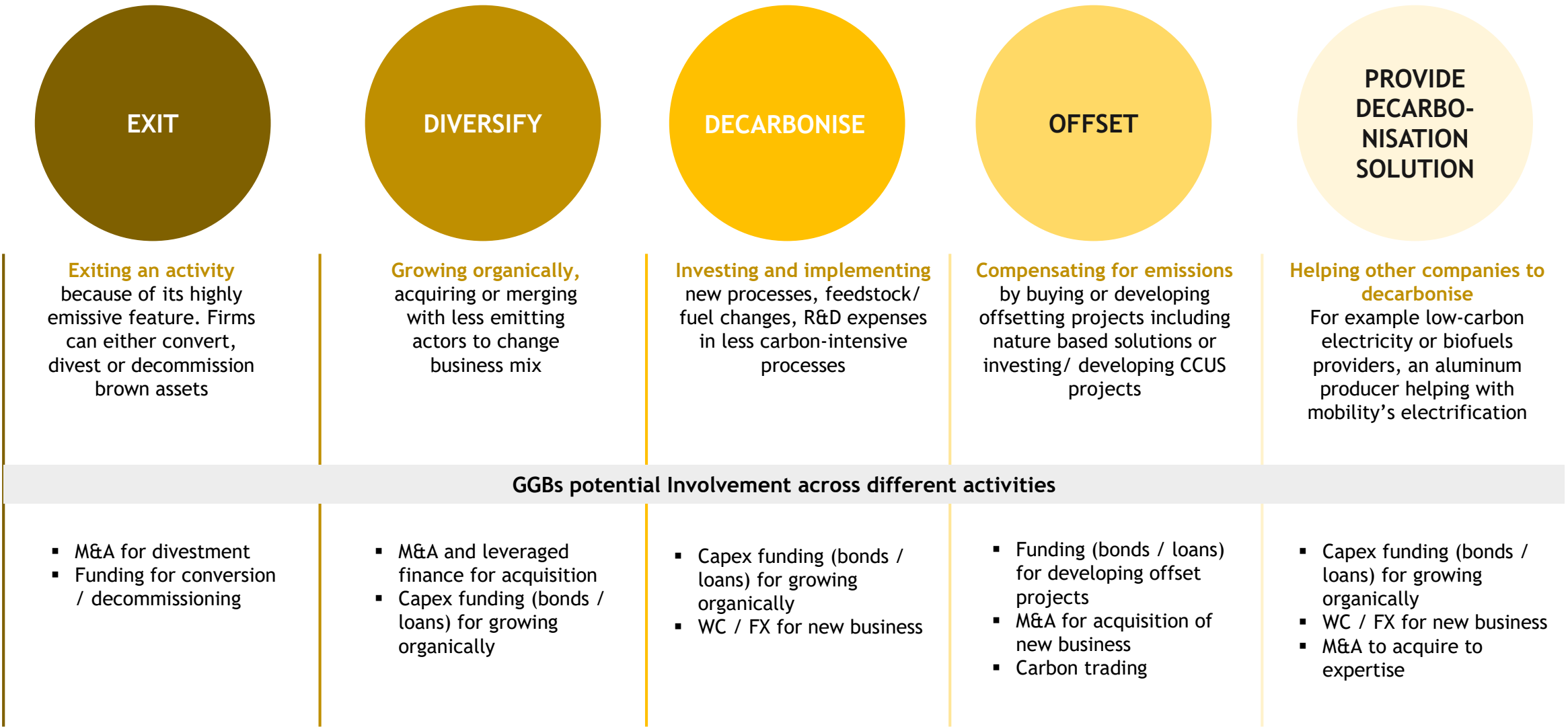
Metrics

- Portfolio emission glide paths
- Strategies/ initiatives to move towards net zero

- Decarbonisation/ transition plans to align the Group's portfolios with the identified climate targets
- Review of the Group's existing climate-related commitments, strategies, targets, and performance against market practices and global standards

- Net zero GHG emissions by 2050

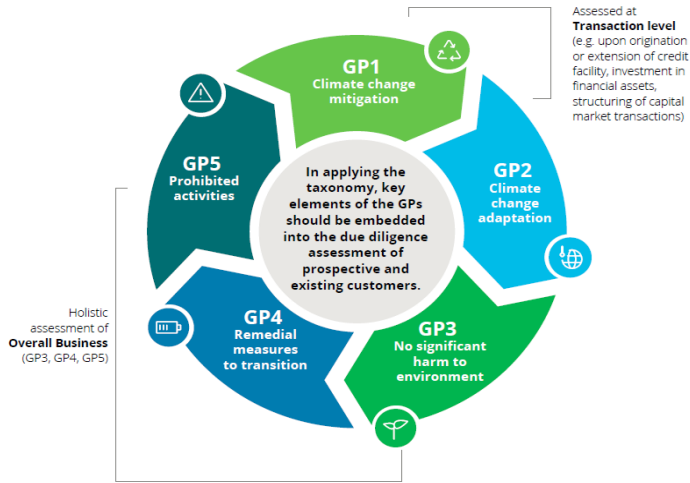
Consistent Groupwide Client Engagement Strategy To Identify Transition Finance Opportunities Based on Clients' Transition Profile



We Are Also An Active and Leading Industry Player in Supporting the Implementation of Regulatory Requirements and Industry Firsts

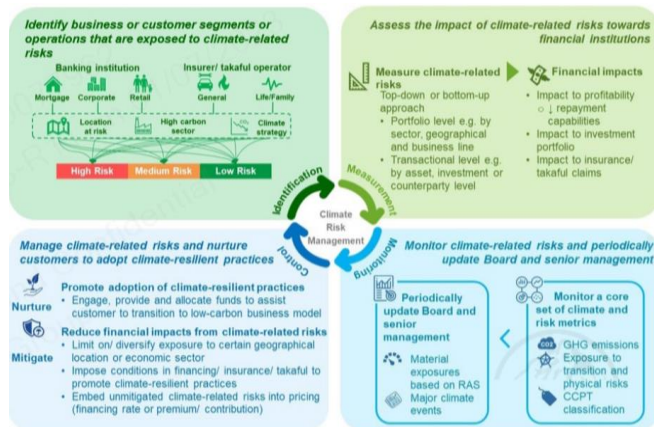


Climate Change and Principle-based Taxonomy (CCPT)



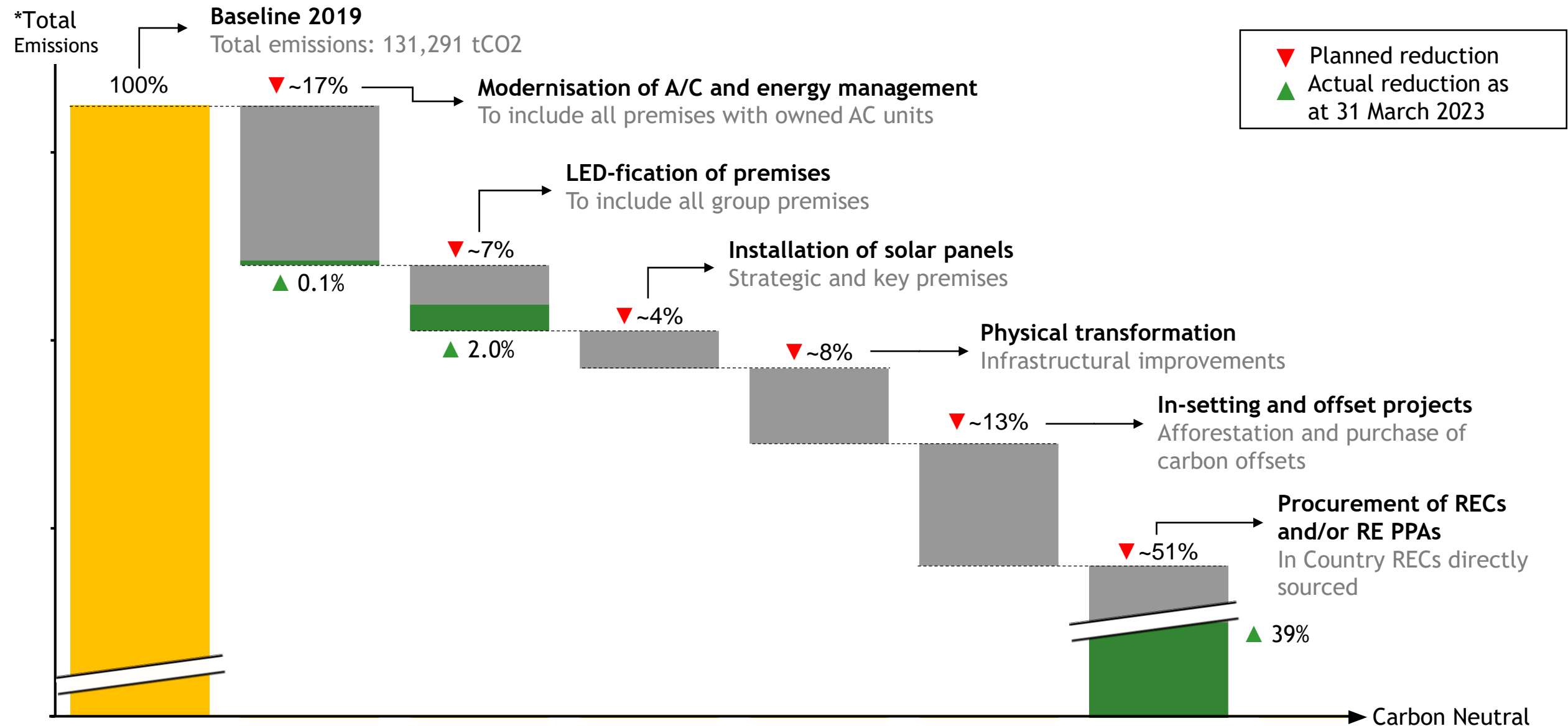
- Introduced in 2021, Maybank was one of the pilot FIs to start classifying loans and investment assets according to CCPT. Have successfully embedded CCPT in daily business operations such as risk appetite and credit decision making
- Maybank was also the Co-Lead of CCPT Implementation Group (CCPT IG) for the financial industry through the Joint Committee on Climate Change (“JC3”). Among others, CCPT IG set the standards and approach for other FIs to follow in implementing in CCPT
- Maybank has conducted various CCPT trainings not just internally, but also to the industry and to BNM Supervision team to assist them in auditing other FIs

Climate Risk Management and Scenario Analysis (CRMSA)



- Introduced in 2022, Maybank has identified the gap analysis required to meet BNM’s deadlines as stipulated in the policy document
- Within CRMSA, Maybank leads the Physical Risk Working Group and is an active member in Transition Risk Working Group as well. A working group for Scenario Analysis is expected to be established in 2024

Meanwhile, We Have Reduced 41.1% of Our Own Scope 1 and 2 Emissions, Well On Our Way To Carbon Neutrality by 2030



*To be validated - based on internal computation based on a variety of confirmed and estimated inputs

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Net Fund Based Income Impacted by NIM Compression Arising From Higher Funding Cost



NIM and Net Fund Based Income

NIM (12-mth rolling)

2.32% 2.39% 2.35%

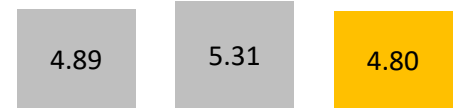
NIM (Ann.)

2.34% 2.39% 2.19%

▼ (9.7)%
1Q'23 vs 4Q'22

▼ (2.0)%
1Q'23 vs 1Q'22

RM billion



1Q FY2022 4Q FY2022 1Q FY2023

Key Drivers

Volume growth

- Group loans grew 5.3% YoY led by:
 - 5.1% in MY: 6.9% in Mortgage, 9.4% in Auto, 18.2% in Credit Cards, 8.8% in SME and 6.6% in BB
 - 7.2% in IDN: 26.1% in Auto Loan, 20.6% in Credit Cards and Personal Loan, 2.2% in Mortgage, 3.2% in RSME and 10.1% in GB
 - Corporate Banking in SG grew 5.4%

- QoQ, Group loans was flat as MY growth of 0.2% and SG growth of 0.4% offset the reduction of 0.9% in IDN

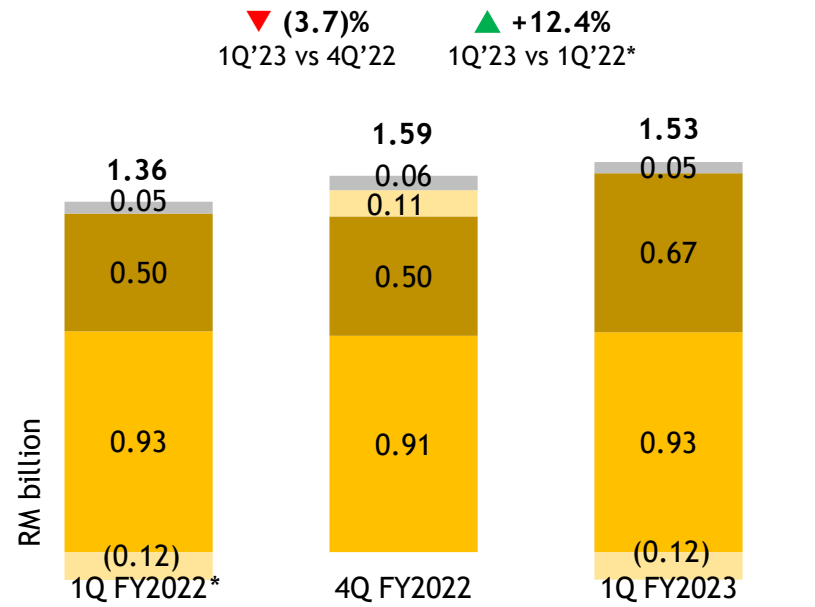
Margin trends

- NIM compressed 15 bps YoY and 20 bps QoQ as funding cost growth outpaced interest income growth. However, 12-month rolling NIM as at end-March 2023 compressed 4bps, within NIM guidance.

Higher NOII from Gains on Derivatives, Foreign Exchange and Investment & Trading Income



Non-Interest Income



	1Q'23 vs 4Q'22	1Q'23 vs 1Q'22*
% change		
Core Fees	+1.6%	(0.5)%
Treasury & Markets	+33.3%	+35.4%
Insurance	(>100.0)%	(1.2)%
Others	(22.4)%	(5.7)%

Key Drivers

- Treasury & markets income growth of 35.4% YoY mainly driven by:
 - realised & unrealised derivative gains of RM0.32 billion compared to a loss of RM0.91 billion last year
 - foreign exchange profit: Up >100% YoY to RM0.60 billion
 - gains in investment and trading income of RM0.23 billion versus a loss of RM9 million in the previous year
 - offsets by MTM loss on financial liabilities of >100% to -RM0.42 billion against a MTM gain of RM1.47 billion in 1QFY2022
- Core fees reduced by 0.5% YoY on lower brokerage income and fees on loans, advances and financing
- Meanwhile, Group Wealth Management net fee income was flat YoY at RM0.29 billion versus RM0.28 billion in 1QFY2022
- NOII reduced by 3.7% driven by weaker insurance income but mitigated by an increase in treasury & markets income and core fees by 33.3% and 1.6% respectively

1QFY2023 Core fees

Commission	Service charges and fees	Underwriting fees	Brokerage income	Fees on loans, advances and financing
RM0.34 billion	RM0.43 billion	RM0.03 billion	RM0.09 billion	RM0.04 billion
▲ +3.6% YoY	▲ +3.3% YoY	▲ >+100% YoY	▼ (20.8)% YoY	▼ (40.1)% YoY
▼ (0.8)% QoQ	▼ (1.4)% QoQ	▲ +89.8% QoQ	▲ +25.2% QoQ	▼ (15.2)% QoQ

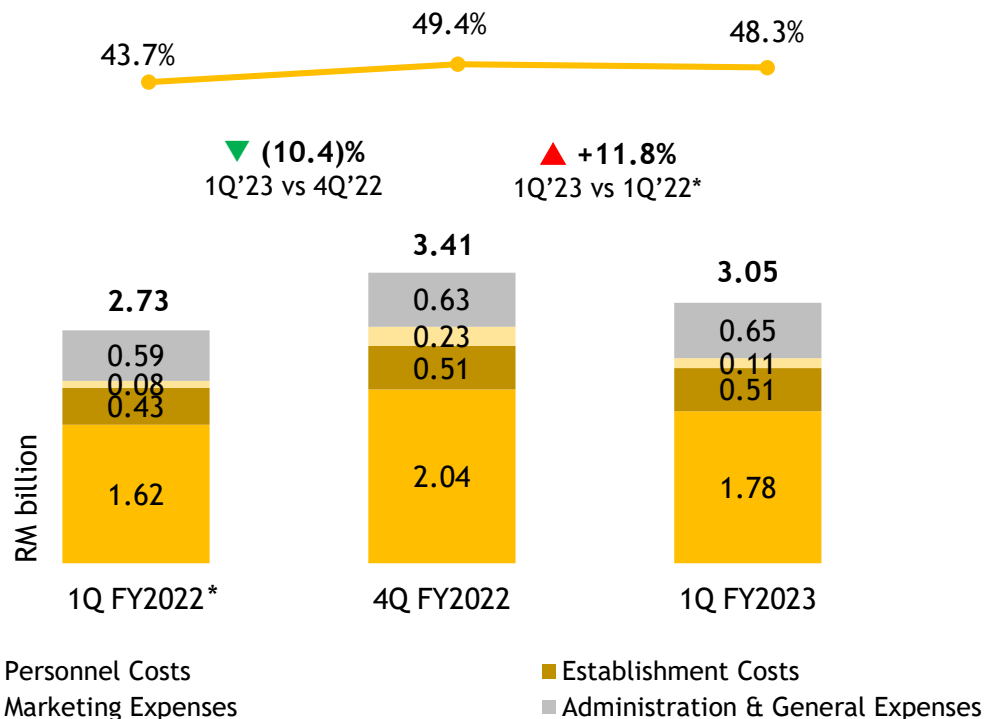
Note: Non-interest income was previously referred to as net fee based income

*Restated 1QFY2022 comparative information as MFRS 17 has replaced MFRS 4 Insurance Contracts for annual periods on or after 1 January 2023

Cost Increases on Personnel, IT and Revenue-Related Expenses



CIR and Costs



% change	1Q'23 vs 4Q'22	1Q'23 vs 1Q'22*
Personnel	(12.4)%	+9.9%
Establishment	(0.5)%	+16.7%
Marketing	(50.0)%	+43.8%
Administration & General	+2.3%	+9.2%

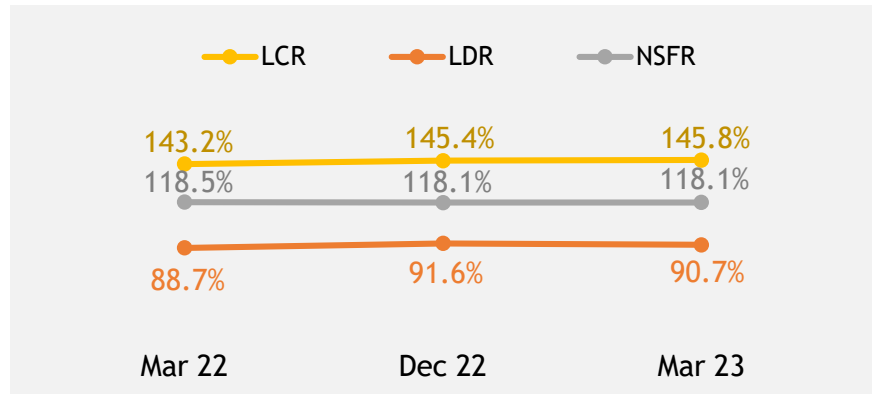
Key Drivers

- Cost increase of 11.8% YoY mainly driven by:
 - +9.9% increase in personnel costs, which includes collective agreement adjustments (normalised growth would be 7.0%)
 - +43.8% increase in marketing expenses on higher giftpoints expenses and advertising & publicity spend
 - +16.7% increase in establishment cost mainly from higher IT costs due to software maintenance, contract staff, data processing-related spend, and higher ROU assets depreciation
 - +9.2% increase in admin and general expenses from credit card related fees on higher billings and merchant volume as well as other general expenses
- Minimal M25+ related spend of RM39.6 million as at 1Q FY2023, of which RM4.5 million is for project-related opex and capex spend
- QoQ, cost reduced 10.4% mainly due to lower personnel expenses (-12.4%) and marketing expenses (-50.0%). This is mainly attributed to seasonal expenses incurred in 4Q2022, i.e.: marketing campaigns, etc

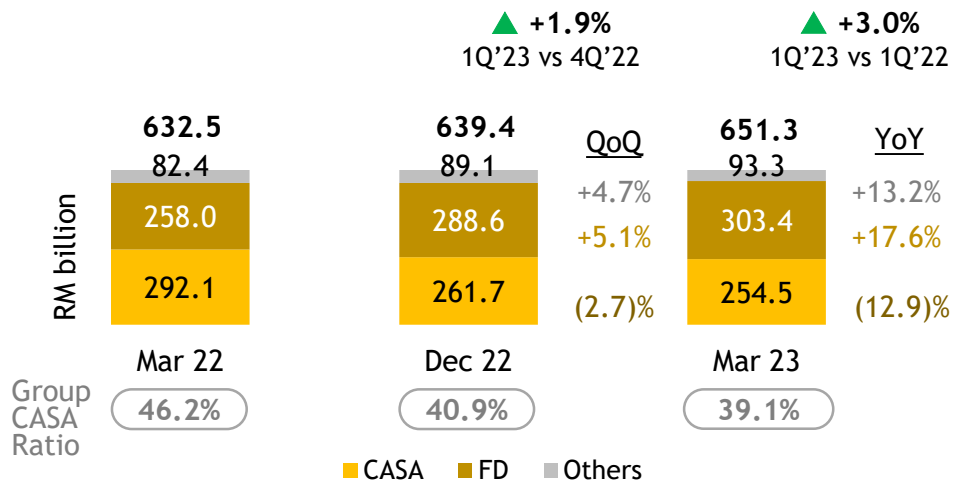
Healthy Liquidity Levels



Liquidity Indicators



Group Gross Deposits



Key Drivers

Liquidity Position

- Healthy Group liquidity ratios with NSFR and LCR levels above regulatory requirements

Deposits

- Group gross deposits grew 3.0% YoY supported by:
 - 5.2% increase in MY as FD grew 14.1% and other deposits rose 12.9% while CASA reduced 3.8%
 - 0.3% increase in SG as FD grew 42.8% offset by CASA decline of 43.5% as customers remain price sensitive
 - Offset by 2.0% reduction in IDN on lower FD (-11.0%) while CASA grew +8.2%
- Group CASA ratio moderated to 39.1% from 46.2% a year ago, but remains above pre-pandemic level (Dec'19: 35.5%):
 - MY CASA ratio 44.1% at Mar'23 (Mar'22: 48.3%, Dec'19: 38.7%)
 - SG CASA ratio 27.8% at Mar'23 (Mar'22: 49.3%, Dec'19: 29.1%)
 - IDN CASA ratio 51.8% at Mar'23 (Mar'22: 46.9%, Dec'19: 36.5%)
- QoQ, Group deposits grew 1.9% driven by growth of 1.2% in MY and 4.1% in SG offset by reduction of 1.8% in IDN. FDs grew 5.1% offsetting CASA outflow of 2.7%

Note:

- 1) BNM's minimum LCR and NSFR requirements are 100%
- 2) LDR excludes loans to banks and FIs

Malaysia's Loans Under Relief Reduces to 0.9% of Outstanding Balances; Continued Reduction in Other Home Markets With Minimal AQ Slippages



% of Loans Under Repayment Assistance, Relief and R&R Programmes Against Respective Total Home Market Loans

Malaysia

% of Outstanding Loan Balance [^]	31/01/23	30/04/23
Auto Finance	2.0%	1.8%
Other Retail Loans	1.8%	1.0%
SME	1.6% ¹	0.5% ¹
Total CFS	1.3%	0.5%
Global Banking (GB)	2.2%	1.5%
Total Malaysia*	1.7%	0.9%

*Includes URUS and Flood Relief Assistance Programmes

- SME: 10.2% missed payments (for loans that have commenced payments)
- GB: No missed payments for loans still under the RA and relief programmes. However, 4% missed payments for loans that have expired from said programmes (includes non-impaired and impaired loans)

Singapore

% of Outstanding Loan Balance [^]	31/01/23	30/04/23
SME	42.9%	39.8%
Business Banking (BB)	15.7%	13.8%
Total CFS	5.3%	4.9%
Total Singapore	3.0%	2.7%

- All remaining loans under relief are under ESG²
- 96% prompt payments

Indonesia

% of Outstanding Loan Balance [^]	31/01/23	30/04/23
Mortgage	6.7%	5.9%
RSME	11.2%	10.1%
SME+	11.1%	10.7%
Business Banking (BB)	12.3%	11.4%
Total CFS	7.8%	7.0%
Global Banking (GB)	9.5%	9.3%
Total Indonesia	8.5%	7.9%

CFS

Outstanding loans still under relief

- Principal-only deferment option at 12%
- Other relief packages at 88%
- 57% prompt payments

GB

Outstanding loans still under relief

- Principal-only deferment option at 69%
- Reduced instalments at 15%
- Conversion of working capital to term loan instalments and facility extensions at 16%
- 100% prompt payments

Improving AQ; Maintaining MOA of RM1.7 billion



Loan ECL, NCC, and LLC

P&L ECL (RM billion)	▲ +16.6% 1Q'23 vs 4Q'22		▼ (18.8)% 1Q'23 vs 1Q'22	
	0.44	0.31	0.36	
	1Q FY2022	4Q FY2022	1Q FY2023	
NCC	(32) bps	(22) bps	(25) bps	
LLC	106.4%	131.2%	133.5%	
LLC incl. Regulatory Reserve	110.9%	146.9%	146.7%	

Key Drivers

- Loan ECL reduced by 18.8% YoY:
 - As loans impaired during the period reduced and on writebacks for specific corporate borrowers, resulting in lower net credit charge off rate of 25 bps
 - Maintained RM1.7 billion management overlay (MOA) on balance sheet, with 44% allocated for CFS and RSME portfolio although repayment assistance programmes continue to trend lower
- QoQ, loan ECL increased by 16.6% mainly on additional MOA to cater for potential asset quality deterioration for loan portfolios given rising macroeconomic headwinds and inflationary pressure in FY23

Gross Impaired Loans (GIL)

	Mar 2022		Dec 2022		Mar 2023	
	%	RM billion	%	RM billion	%	RM billion
Non Performing Loans (NPL)	1.59%	8.95	1.22%	7.14	1.25%	7.39
Restructured & Rescheduled (R&R)	0.04%	0.24	0.07%	0.43	0.04%	0.26
Impaired Due to Judgmental/ Obligatory Triggers (IPL)	0.32%	1.77	0.28%	1.63	0.21%	1.25
Total GIL Ratio	1.95%	10.95	1.57%	9.20	1.50%	8.89
<i>Of which:</i>						
<i>Malaysia</i>	1.22%	4.20	1.38%	5.02	1.37%	4.98
<i>Singapore</i>	1.38%	1.88	0.57%	0.82	0.60%	0.87
<i>Indonesia</i>	5.38%	1.61	4.19%	1.31	4.14%	1.34

Key Drivers

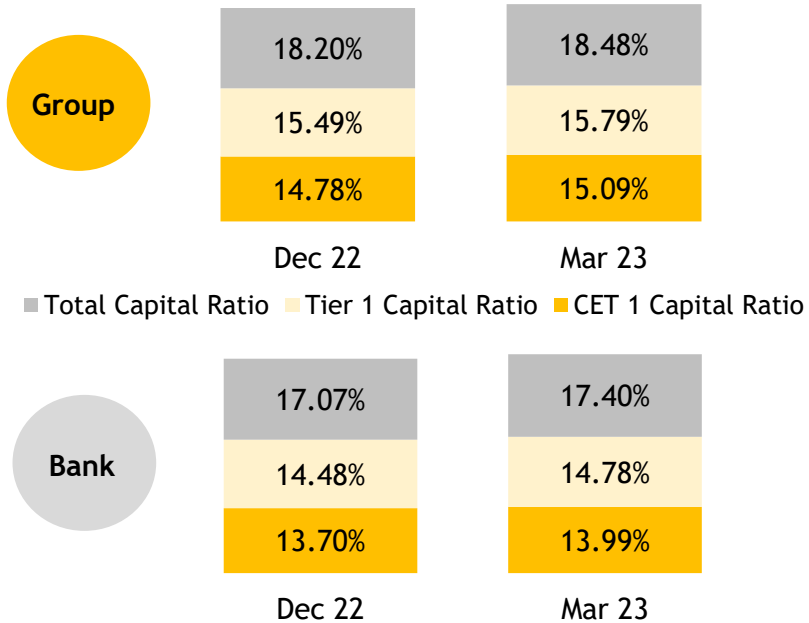
- Group GIL improved to 1.50% due to write-offs, recoveries and low formation of newly impaired loans
- R&R balances remained small and manageable
- Stable trends across most line of businesses in home markets

Robust Capital Positions



Capital Ratios

Post dividend



Regulatory Requirements:

- Min. CET 1 Capital Ratio + Capital Conservation Buffer (CCB) is 7.0%, min. Tier 1 Capital Ratio + CCB is 8.5% and min. Total Capital Ratio + CCB is 10.5%
- 1.0% D-SIB Buffer effective 31 January 2021
- Pending announcement of the countercyclical capital buffer (CCyB) rate by BNM

Key Drivers

- Capital ratios remain robust with Group CET1 capital ratio at 15.09% and Group total capital ratio at 18.48%, well above regulatory requirements
- Credit RWA growth of 2.7% YoY remains below Group gross loans growth of 5.3%, as a result of ongoing RWA optimisation initiatives to ensure optimal capital utilisation

Growth (%)	YoY	YTD Ann.
Group Gross Loans	5.3%	3.3%
Total Group RWA	1.4%	3.6%
- Group Credit RWA	2.7%	6.4%

Overall Business and Financial Impact from the Adoption of MFRS 17



Business Perspective

- Not expected to have a notable impact on pricing and product strategies
- No significant impact expected to the business, financial strength, claims paying ability, or dividend paying capacity of Etiqa. Accordingly, no significant changes to the business strategies anticipated at this juncture

Capital Requirements

- No significant impact to capital requirements for Etiqa anticipated

Financial Statements

- The financial impact from the adoption of MFRS 17 are mainly from the following key components:-
 - Insurance revenue recognition
The measurement model will affect the revenue recognition and contract liabilities computation
 - Deferment of expenses
Amortisation of the identified acquisition of directly attributable expenses over the policy coverage period i.e. sales related expenses, commission etc.
 - Insurance finance income/(expenses)
The change of the time value of money mainly from Life and Family businesses, interest accretion on Future Cash flow i.e. the change in discounting factor used over the period
- Impact to Maybank's income statement and balance sheet arising from MFRS 17 adoption can be found in Note A40 (i & ii) of the Maybank 1Q FY2023 Financial Statements

Maybank is in compliance with MFRS 17 requirements for 1QFY2023 reporting. As Etiqa has opted to use the various approaches to transition allowed under MFRS 17, the financial impact might vary depending on type of business:

General Businesses

The discounting of insurance contract/takaful certificate liabilities will be applied. Acquisition expenses such as agency and sales commission and claims are now amortised over the coverage period

Life/Family Credit Businesses

Revenue is now recognised when service is rendered over the coverage period as opposed to the previous practice of upfront recognition at inception. For example, policies/certificates such as Mortgage Reducing Term Assurance or Mortgage Reducing Term Takaful can only see revenue recognition over the duration of the credit policy/certification's coverage period, which averages about 30 years

Life/Family Investment Linked Businesses

Insurance liability recognition under MFRS 17 now includes expected future income, which is the surplus transfer from the participants' fund. The inclusion was not allowed under MFRS 4.

P&L Summary: 1Q FY2023 (YoY)



RM million	1Q FY2023	1Q FY2022 (Restated)	YoY	4Q FY2022 (Not Restated)	QoQ
Net fund based income *	4,796.7	4,893.9	(2.0)%	5,311.5	(9.7)%
Non-interest income *	1,527.6	1,358.8	12.4%	1,585.6	(3.7)%
Net operating income	6,324.3	6,252.7	1.1%	6,897.1	(8.3)%
Overhead expenses	(3,052.2)	(2,730.0)	11.8%	(3,407.2)	(10.4)%
<i>Personnel Costs</i>	(1,783.0)	(1,623.1)	9.9%	(2,036.6)	(12.4)%
<i>Establishment Costs</i>	(507.0)	(434.3)	16.7%	(509.3)	(0.5)%
<i>Marketing Expenses</i>	(113.9)	(79.3)	43.8%	(227.9)	(50.0)%
<i>Administration & General Expenses</i>	(648.2)	(593.3)	9.2%	(633.4)	2.3%
Pre-provisioning operating profit (PPOP) ¹	3,272.1	3,522.7	(7.1)%	3,489.9	(6.2)%
Net impairment losses	(292.9)	(597.1)	(50.9)%	(191.0)	53.4%
Operating profit	2,979.3	2,925.7	1.8%	3,298.9	(9.7)%
Profit before taxation and zakat (PBT)	3,055.8	2,975.2	2.7%	3,307.1	(7.6)%
Net Profit ²	2,265.4	2,046.9	10.7%	2,167.3	4.5%
EPS - Basic (sen)	18.8	17.2	9.1%	18.0	4.5%

Restated 1QFY2022 comparative information as MFRS 17 has replaced MFRS 4 Insurance Contracts for annual periods on or after 1 January 2023.

Note:

* From consolidated 1Q FY2023 Group numbers, Insurance and Takaful accounts for 12.7% of net fund based income and (6.6)% of non-interest income

¹ Pre-provisioning operating profit (PPOP) is equivalent to operating profit before impairment losses

² Net Profit is equivalent to profit attributable to equity holders of the Bank

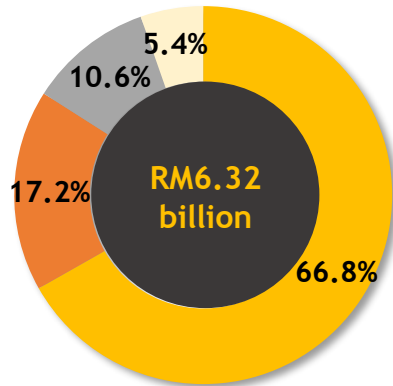
International & Malaysia Portfolio Mix 1Q FY2023



Net Operating Income

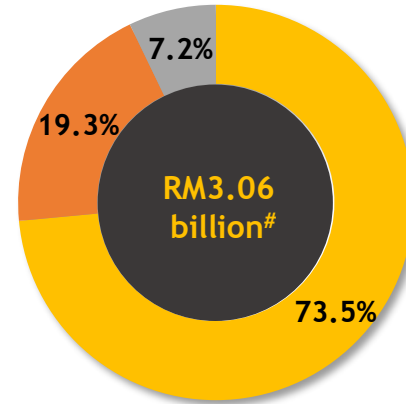
1Q FY2023
(Jan 23 - Mar 23)

Overseas:
33.2%



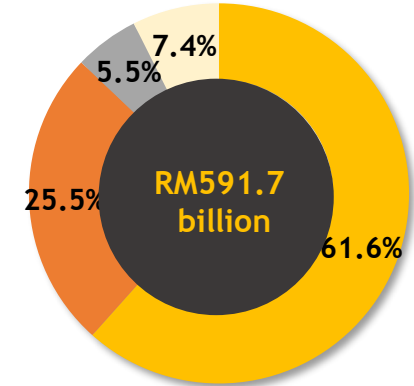
Profit Before Tax

Overseas:
26.5%



Gross Loans *

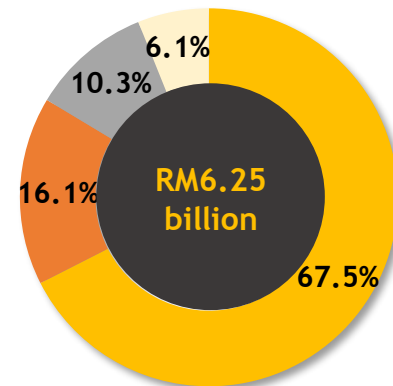
Overseas:
38.4%



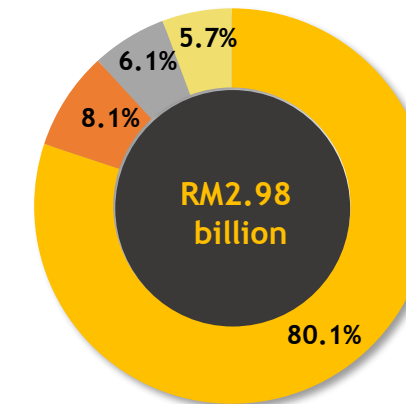
■ Malaysia ■ Singapore ■ Indonesia ■ Others

1Q FY2022^
(Jan 22 - Mar 22)

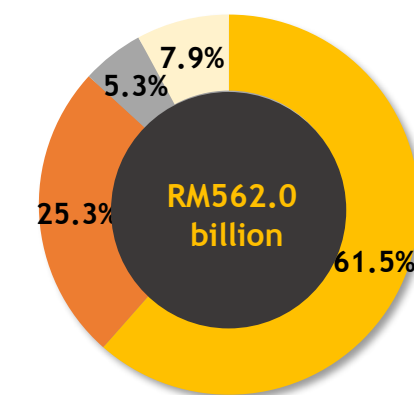
Overseas:
32.5%



Overseas:
19.9%



Overseas:
38.5%



Note:
 # Profit Before Tax country percentages for 1Q FY2023 excludes Others as they registered a loss before tax of RM19.0 million
 * Net of unwinding interest and effective interest rate
 ^ Restated 1QFY2022 comparative information as MFRS 17 has replaced MFRS 4 Insurance Contracts for annual periods on or after 1 January 2023

Group Gross Loans Growth: 31 March 2023



	% of Portfolio	31 Mar 2023	31 Dec 2022 (Restated)	QoQ	YTD Annualised	31 Mar 2022 (Not Restated)	YoY
Group Gross Loans		591.7	586.9	▲ 0.8%	▲ 3.3%	562.0	▲ 5.3%
Malaysia (RM billion)	61%	363.7	362.9	▲ 0.2%	▲ 0.8%	345.9	▲ 5.1%
Community Financial Services	77%	279.7	278.2	▲ 0.5%	▲ 2.1%	263.0	▲ 6.4%
Global Banking	23%	83.5	84.4	▼ (1.0)%	▼ (4.2)%	83.0	▲ 0.6%
International (RM billion)	38%	222.0	218.4	▲ 1.7%	▲ 6.6%	211.0	▲ 5.2%
Singapore (SGD billion)	66%	43.9	43.7	▲ 0.4%	▲ 1.7%	44.0	▼ (0.4)%
Community Financial Services	56%	24.3	24.6	▼ (1.2)%	▼ (4.8)%	25.0	▼ (2.7)%
Global Banking	44%	19.0	18.5	▲ 2.7%	▲ 10.7%	18.0	▲ 5.4%
Indonesia (IDR trillion)	15%	109.9	110.8	▼ (0.9)%	▼ (3.5)%	102.5	▲ 7.2%
Community Financial Services	62%	68.3	67.8	▲ 0.7%	▲ 3.0%	65.0	▲ 5.2%
Global Banking	38%	41.2	42.7	▼ (3.5)%	▼ (13.8)%	37.5	▲ 10.1%
Other markets (RM billion)	20%	44.3	43.8	▲ 1.1%	▲ 4.5%	44.2	▲ 0.3%
Investment banking (RM billion)	1%	7.8	7.3	▲ 6.8%	▲ 27.0%	8.2	▼ (4.9)%

*Restated comparative loan figures as at 31 December 2022 position as MFRS 17 has replaced MFRS 4 Insurance Contracts for annual periods on or after 1 January 2023

Malaysia Loans Growth: 31 March 2023



RM billion	% of Portfolio	31 Mar 2023	31 Dec 2022	QoQ	YTD Annualised	31 Mar 2022	YoY
Community Financial Services (reported)	77%	279.7	278.4	▲ 0.5%	▲ 1.9%	263.0	▲ 6.4%
Community Financial Services (rebased) ¹	77%	279.7	278.2	▲ 0.5%	▲ 2.1%	263.0	▲ 6.4%
Consumer	61%	223.3	222.6	▲ 0.4%	▲ 1.4%	210.6	▲ 6.0%
<i>Total Mortgage</i>	34%	125.1	123.0	▲ 1.6%	▲ 6.6%	117.0	▲ 6.9%
<i>Auto Finance</i>	16%	60.0	58.8	▲ 2.0%	▲ 8.0%	54.8	▲ 9.4%
<i>Credit Cards</i>	2%	8.8	8.8	▼ (0.6)%	▼ (2.3)%	7.4	▲ 18.2%
<i>Unit Trust</i>	8%	27.4	29.7	▼ (7.8)%	▼ (31.0)%	29.1	▼ (6.1)%
<i>Other Retail Loans</i>	1%	2.2	2.2	▼ (2.7)%	▼ (10.8)%	2.2	▼ (3.3)%
Business Banking + SME (reported)	15%	56.4	55.8	▲ 1.0%	▲ 3.9%	52.4	▲ 7.6%
Business Banking + SME (rebased) ¹	15%	56.4	55.7	▲ 1.2%	▲ 4.8%	52.4	▲ 7.6%
<i>SME</i> (reported)	7%	26.4	26.3	▲ 0.4%	▲ 1.4%	24.2	▲ 8.8%
<i>SME</i> (rebased) ¹	7%	26.4	25.7	▲ 2.5%	▲ 10.1%	24.2	▲ 8.8%
<i>Business Banking</i> (reported)	8%	30.0	29.5	▲ 1.5%	▲ 6.2%	28.1	▲ 6.6%
<i>Business Banking</i> (rebased) ¹	8%	30.0	30.0	▲ 0.1%	▲ 0.3%	28.1	▲ 6.6%
Global Banking (Corporate) (reported)	23%	83.5	84.3	▼ (0.9)%	▼ (3.6)%	83.0	▲ 0.6%
<i>Term Loan</i>	58%	48.7	48.6	▲ 0.2%	▲ 0.7%	49.0	▼ (0.6)%
<i>Short Term Revolving Credit</i>	29%	24.2	25.5	▼ (5.1)%	▼ (20.6)%	22.4	▲ 8.0%
<i>Trade Finance and Others</i>	13%	10.6	10.2	▲ 4.6%	▲ 18.5%	11.6	▼ (8.5)%
Global Banking (Corporate) (rebased) ¹	23%	83.5	84.4	▼ (1.0)%	▼ (4.2)%	83.0	▲ 0.6%
Total Malaysia		363.7	362.9	▲ 0.2%	▲ 0.8%	345.9	▲ 5.1%

Note: ¹ Rebased loan growth figures are based on adjusted 31 December 2021 position in line with migration of client accounts, effective 1 January 2022
 'Term Loan' includes foreign currency denominated accounts, while 'Trade Finance and Others' is combined with 'Overdraft'

Singapore Loans Growth: 31 March 2023



SGD billion	% of Portfolio	31 Mar 2023	31 Dec 2022	QoQ	31 Mar 2022	YoY
Community Financial Services	56%	24.3	24.6	▼ (1.2)%	25.0	▼ (2.7)%
Consumer	40%	17.6	17.9	▼ (1.4)%	18.6	▼ (5.1)%
<i>Housing Loan</i>	28%	12.4	12.6	▼ (1.5)%	13.0	▼ (5.1)%
<i>Auto Loan</i>	5%	2.3	2.3	▲ 2.9%	2.4	▼ (0.6)%
<i>Cards</i>	1%	0.3	0.3	▼ (5.2)%	0.3	▲ 7.4%
<i>Others</i>	6%	2.6	2.7	▼ (3.9)%	2.9	▼ (9.9)%
Non-Individuals	16%	6.7	6.8	▼ (0.7)%	6.4	▲ 4.5%
<i>RSME</i>	4%	1.8	1.9	▼ (3.1)%	1.8	▲ 1.0%
<i>Business Banking</i>	8%	3.3	3.3	▼ (0.4)%	3.3	▼ (0.1)%
<i>Others</i>	4%	1.6	1.6	▲ 1.5%	1.3	▲ 20.8%
Corporate Banking		19.0	18.5	▲ 2.7%	18.0	▲ 5.4%
	44%					
Loans to Related Corporations		0.6	0.5	▲ 0.1%	1.0	▼ (44.0)%
Total Singapore		43.9	43.7	▲ 0.4%	44.0	▼ (0.4)%

Indonesia Loans Growth: 31 March 2023 (Based on MBI's reporting)



IDR trillion	% of Portfolio	31 Mar 2023	31 Dec 2022	QoQ	31 Mar 2022	YoY
Community Financial Services	63.4%	67.9	67.2	▲ 1.1%	64.3	▲ 5.7%
CFS Retail	37.4%	40.1	39.0	▲ 2.9%	35.0	▲ 14.6%
<i>Auto Loan</i>	<i>19.2%</i>	<i>20.5</i>	<i>19.5</i>	▲ 5.6%	<i>16.3</i>	▲ 26.1%
<i>Mortgage</i>	<i>14.9%</i>	<i>15.9</i>	<i>16.0</i>	▼ (0.3)%	<i>15.6</i>	▲ 2.2%
<i>Credit Cards + Personal Loan</i>	<i>2.9%</i>	<i>3.1</i>	<i>3.0</i>	▲ 3.0%	<i>2.5</i>	▲ 20.6%
<i>Other loans</i>	<i>0.5%</i>	<i>0.6</i>	<i>0.6</i>	▼ (1.1)%	<i>0.6</i>	▲ 0.4%
CFS Non-Retail	26.0%	27.8	28.2	▼ (1.3)%	29.3	▼ (5.0)%
<i>Business Banking</i>	<i>9.4%</i>	<i>10.0</i>	<i>10.5</i>	▼ (4.1)%	<i>11.8</i>	▼ (15.1)%
<i>SME+</i>	<i>4.7%</i>	<i>5.0</i>	<i>5.0</i>	▲ 0.1%	<i>5.0</i>	▲ 0.0%
<i>RSME</i>	<i>11.9%</i>	<i>12.7</i>	<i>12.7</i>	▲ 0.6%	<i>12.3</i>	▲ 3.2%
<i>Micro*</i>	<i>0.0%</i>	<i>0.0</i>	<i>0.0</i>	▼ (18.7)%	<i>0.1</i>	▼ (77.7)%
Global Banking	36.6%	39.3	40.6	▼ (3.3)%	35.3	▲ 11.4%
Total Indonesia		107.2	107.8	▼ (0.6)%	99.5	▲ 7.7%

Note: Maybank Indonesia's loans breakdown is mapped in accordance to its local regulatory reporting requirements

* Micro segment is discontinued and Maybank Indonesia is running down the business

Group Deposits Growth: 31 March 2023

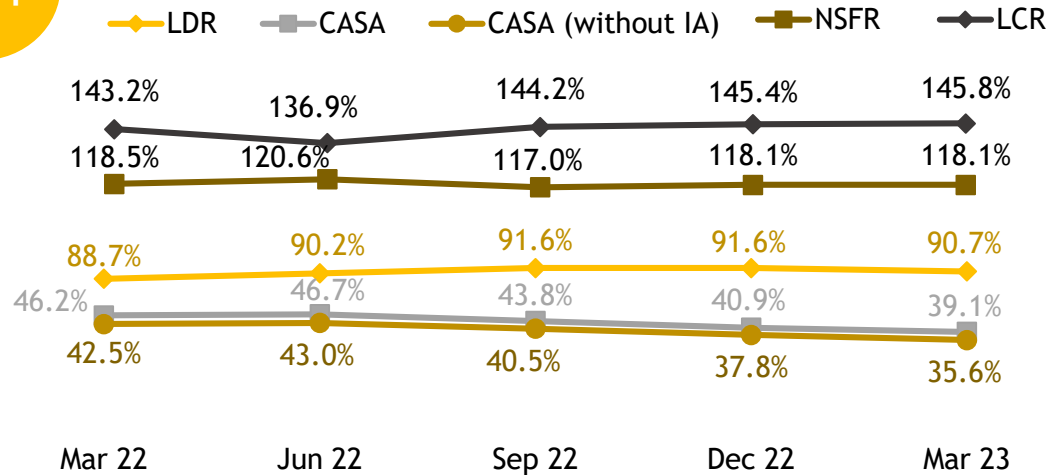


	% of Portfolio	31 Mar 2023	31 Dec 2022	QoQ	YTD Annualised	31 Mar 2022	YoY
Group Gross Deposits		651.3	639.4	▲ 1.9%	▲ 7.4%	632.5	▲ 3.0%
<i>Total CASA</i>		254.5	261.7	▼ (2.7)%	▼ (10.9)%	292.1	▼ (12.9)%
Malaysia (RM billion)	64%	418.2	413.2	▲ 1.2%	▲ 4.9%	397.7	▲ 5.2%
<i>Total CASA</i>	44%	184.8	187.6	▼ (1.5)%	▼ (5.9)%	192.2	▼ (3.8)%
<i>Savings Deposits</i>	15%	63.2	62.1	▲ 1.6%	▲ 6.6%	67.1	▼ (5.9)%
<i>Current Accounts</i>	29%	121.7	125.5	▼ (3.0)%	▼ (12.1)%	125.1	▼ (2.7)%
<i>Fixed Deposits</i>	34%	140.3	136.7	▲ 2.7%	▲ 10.7%	123.0	▲ 14.1%
<i>Others</i>	22%	93.0	88.9	▲ 4.7%	▲ 18.8%	82.4	▲ 12.9%
International	36%	234.5	227.7	▲ 3.0%	▲ 12.0%	236.2	▼ (0.7)%
Singapore (SGD billion)	71%	50.2	48.2	▲ 4.1%	▲ 16.3%	50.1	▲ 0.3%
<i>Total CASA</i>	28%	14.0	15.4	▼ (9.2)%	▼ (36.9)%	24.7	▼ (43.5)%
<i>Savings Deposits</i>	12%	5.9	6.3	▼ (6.7)%	▼ (26.9)%	9.2	▼ (36.4)%
<i>Current Accounts</i>	16%	8.1	9.1	▼ (10.9)%	▼ (43.8)%	15.5	▼ (47.7)%
<i>Fixed Deposits</i>	72%	36.2	32.9	▲ 10.3%	▲ 41.2%	25.4	▲ 42.8%
Indonesia (IDR trillion)	13%	103.6	105.5	▼ (1.8)%	▼ (7.3)%	105.7	▼ (2.0)%
<i>Total CASA</i>	52%	53.7	54.1	▼ (0.8)%	▼ (3.2)%	49.6	▲ 8.2%
<i>Savings Deposits</i>	20%	21.2	21.9	▼ (3.2)%	▼ (12.8)%	22.7	▼ (6.7)%
<i>Current Accounts</i>	32%	32.5	32.2	▲ 0.8%	▲ 3.3%	26.9	▲ 20.9%
<i>Fixed Deposits</i>	48%	49.9	51.4	▼ (2.9)%	▼ (11.7)%	56.1	▼ (11.0)%

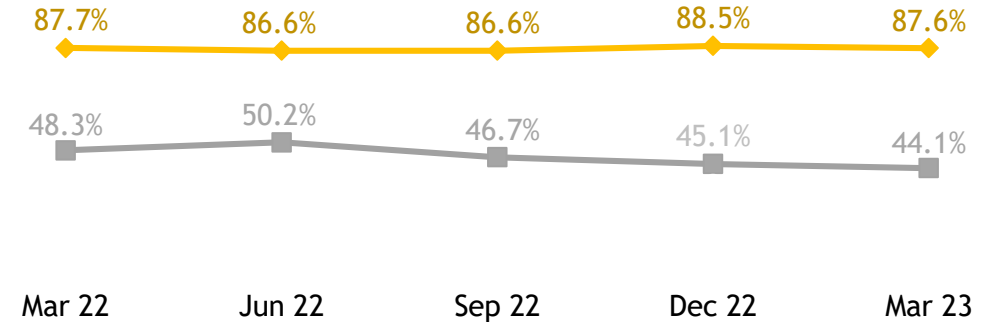
LDR and CASA Ratio



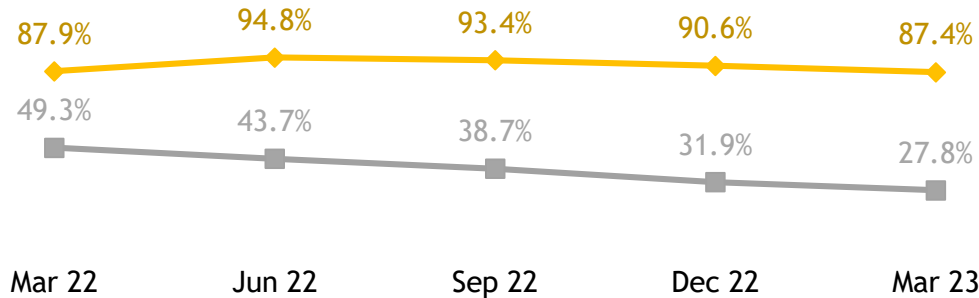
Group



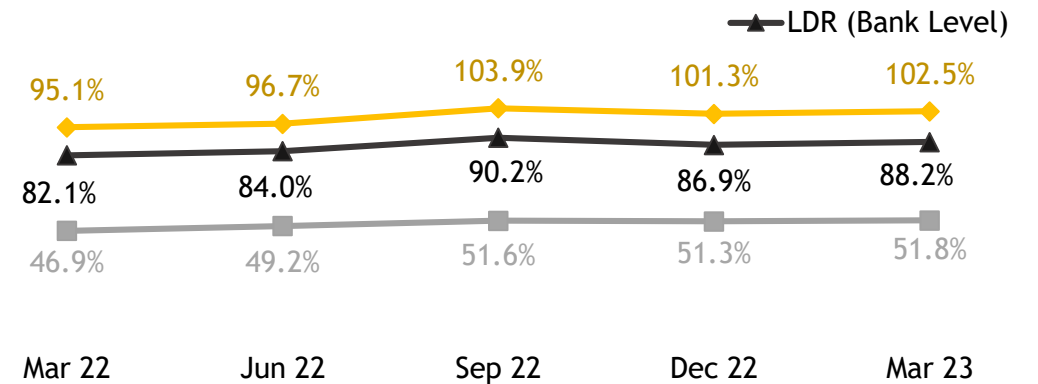
Malaysia



Singapore



Indonesia



Note:

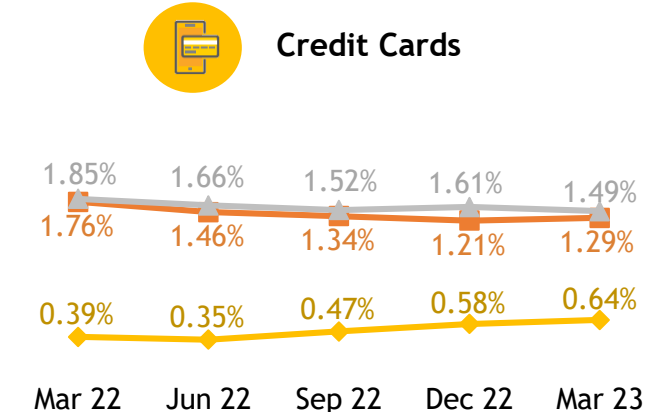
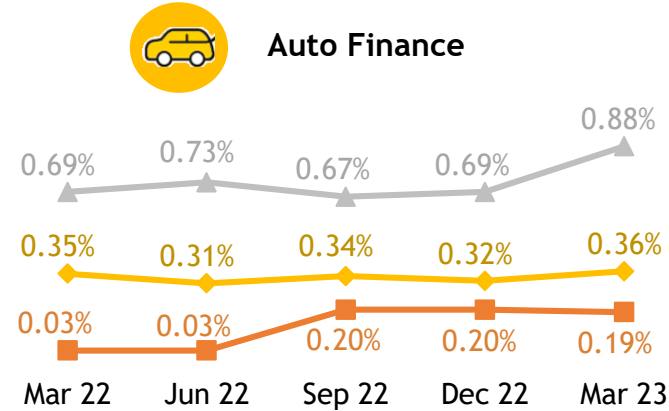
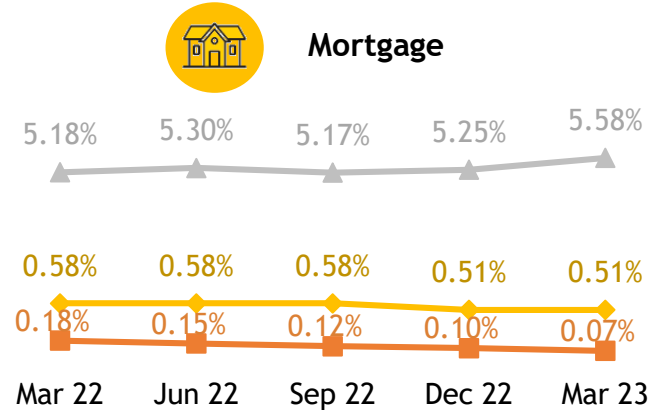
- Group and Indonesia LDR excludes loans to banks and FIs
- Group and Malaysia LDR include investment accounts totaling RM26.83 billion for 31 Mar 2023, RM24.50 billion for 31 Dec 2022, RM25.75 billion for 30 Sep 2022, RM28.94 billion for 30 Jun 2022 and RM27.97 billion for 31 Mar 2022

• BNM's minimum LCR and NSFR requirements are 100%

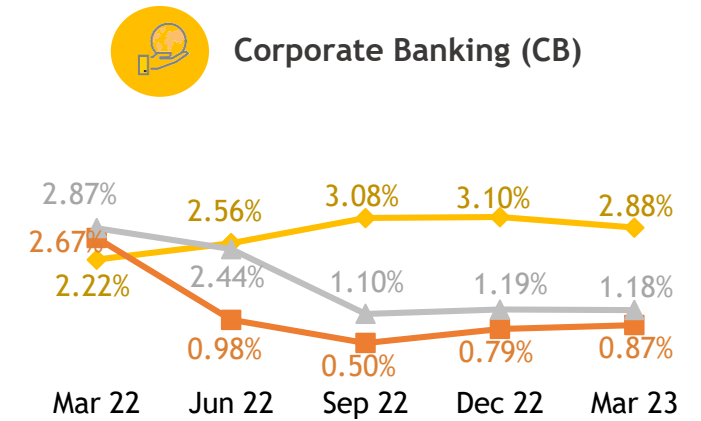
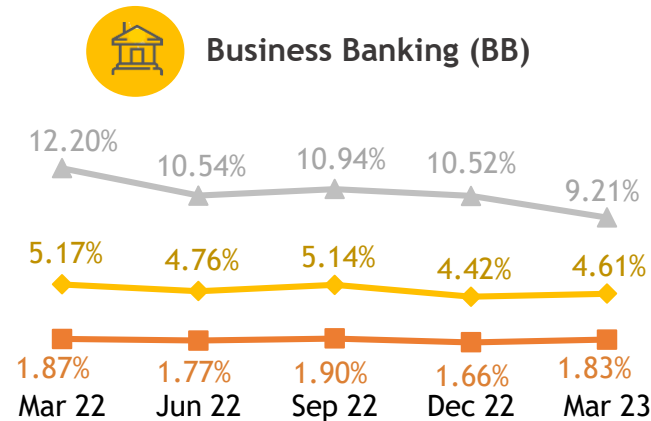
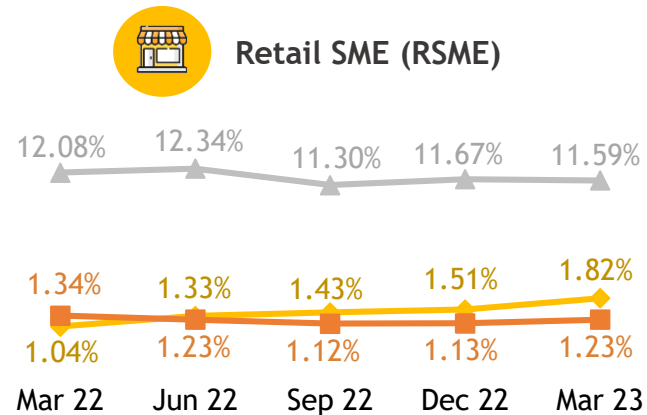
Asset Quality by Line of Business in Home Markets



Consumer GIL Ratios



Business GIL Ratios



◆ Malaysia ■ Singapore ▲ Indonesia

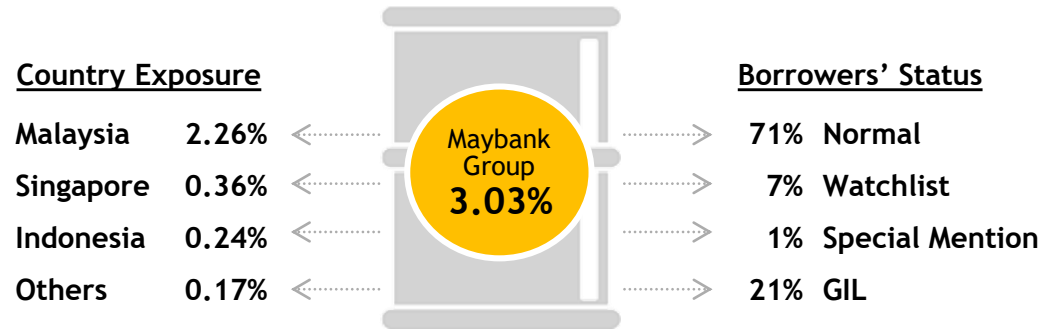
Note:

• Maybank Indonesia's GIL ratios are mapped in accordance to its local regulatory reporting requirements

Specific Asset Exposures as at 31 March 2023

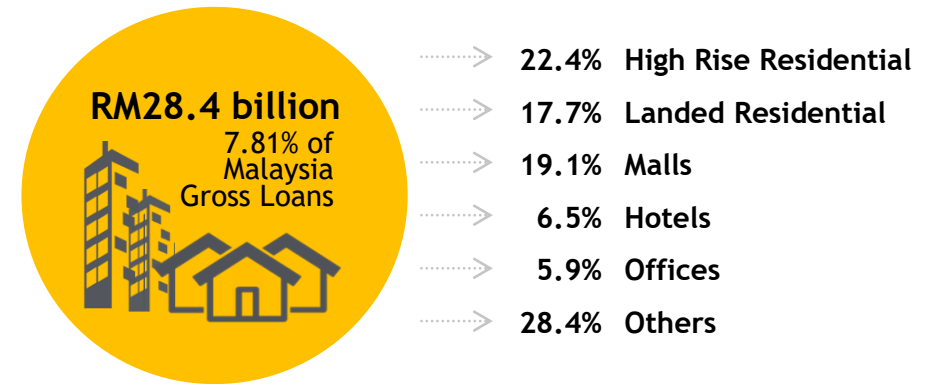


Oil & Gas Loan and Fixed Income Securities Exposures to Non-Retail Borrowers



Note: Exposures is for loans and fixed income securities, with base including Group gross loans and corporate bonds and sukuk. Funded-only loans exposure is 1.71% of Group gross loans

Real Estate Loan Exposure to Non-Retail Malaysian Borrowers



ESG Vulnerable Sectors Loan Exposure to RSME and Non-Retail Borrowers

	1.91%	0.64%	2.57%	0.03%	0.34%
	Palm Oil	Forestry & Logging	Oil & Gas	Mining (Minerals)	Coal
Funded	1.85	0.60	1.78	0.03	0.29
Non-Retail	1.80	0.49	1.71	0.03	0.29
RSME	0.05	0.11	0.07	0.00	0.00
Non-Funded	0.06	0.04	0.79	0.00	0.05

% of Group Gross Loans

Borrowers' Status



73%	Normal
23%	Watchlist
	25% is from high rise residential
	36% is from malls, hotels and offices
1%	Special Mention Account
3%	GIL
	35% is from high rise residential
	38% is from malls and hotels

Note:

- Funded-only loans exposure is 7.31%
- Exposures exclude unrated bonds
- 'Others' include Land, Industrial Buildings & Factories, Other Residential, Other Commercial and REITs

Rising Opportunities in Renewable Energy & Decarbonisation Financing in 2023



Completed
RM3.65 billion
in Renewable/
Decarbonising deals
across ASEAN
since 2021

Sector	FY23 Target (RM' mil)	Achievement as of Mar'23 (RM' mil)		
		Conventional	Islamic	Total
Group Global Banking ("GGB")	12,325	1,308	1,748	3,056
Group Community Financial Services ("GCFS")	4,500	279	1,020	1,299
Group Total	16,837	1,587	2,768	4,355

GGB Breakdown		FY23 Target^ (RM' mil)	As of Mar'23 (RM' mil)
By Sector	Corporate Banking	7,775	1,795
	Transaction Banking	420	122
	Global Markets**	330	(tracked at year end as per SPF)
	Maybank Investment Banking Group	2,800	1,139
	Maybank Asset Management Group	1,000	(tracked at year end as per SPF)
By Country	Malaysia	6,990	2,126
	Singapore	3,610	787
	Indonesia	490	59
	Greater China	1,090	84
	Others	145	-

GCFS Breakdown		FY23 Target^ (RM' mil)	As of Mar'23 (RM' mil)
By Products	Business Banking (Non-Retail)	662	133
	Auto (Retail)	627	190
	Mortgage (Retail)	1,535	772
	Retail Financing (Retail)	42	-
	MSME Financing (Non-Retail)	1,381	204
	Cards	15	-
By Country	Malaysia	3,343	1,095
	Singapore	582	174
	Indonesia	195	30
	Philippines	195	-
	Cambodia	85	-

^ Subject to further refinement

** Will start monthly reporting from Apr'23 achievement

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