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Investor Presentation

NON-DEAL ROADSHOW IN SINGAPORE

9 FEBRUARY 2023



Humanising Financial Services

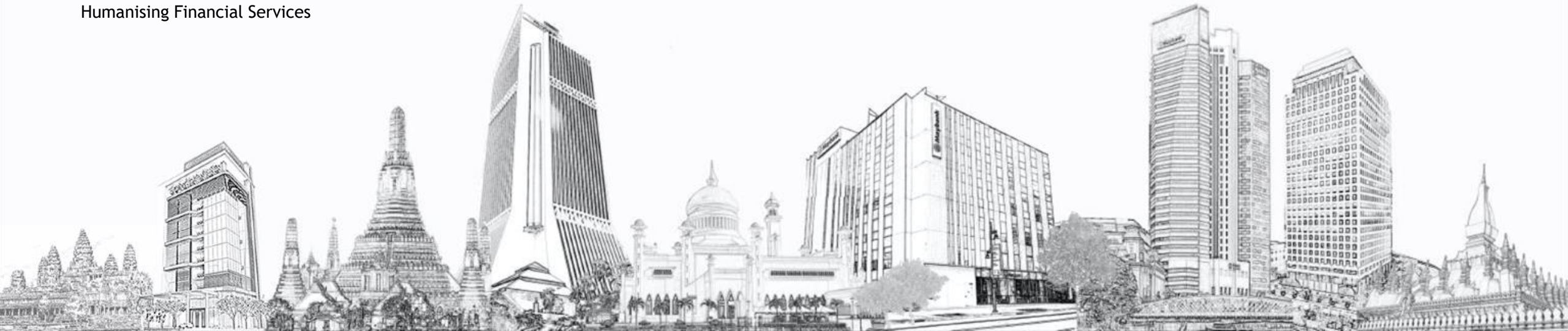


Table of Contents

Maybank Investment Case Highlights	2-7
M25+ Corporate Strategy Update	9-15
9MFY2022 Financial Performance	17-20
Appendix: Supporting Financial Performance Updates	22-33



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 RM50 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 54.0% and 49.5% 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%

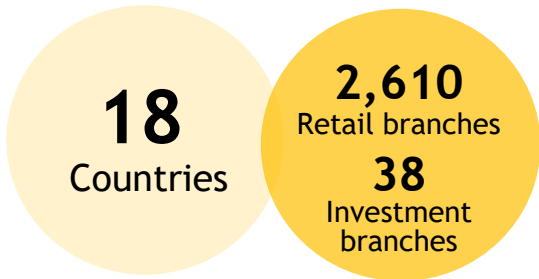
One of the highest dividend yielding stocks amongst regional peers

Global Network Sharpened to Three Archetypes Building on Strong ASEAN Franchise

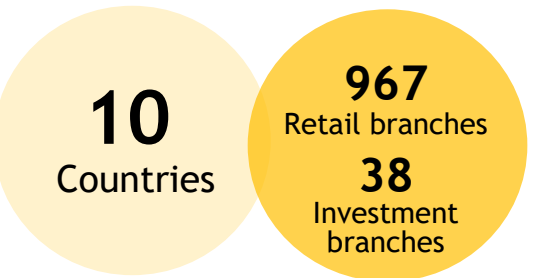


Our Robust Network

Global presence



ASEAN presence



01

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



Malaysia



Indonesia



Singapore



Cambodia

02

Focused propositions
 Opportunistic on key
 segments with tailored
 products



Greater China



Philippines



Vietnam



Thailand

03

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



Brunei



Myanmar



London



Laos



New York



Mumbai



Dubai



Leadership Position

Globally

5th largest Islamic bank by asset size

Ranked 5th in Global Sukuk League Table

Malaysia

Largest Islamic bank

Ranked 1st in MYR Sukuk League Table



Global Islamic Wealth Management (IWM) solutions leader

Leadership in core markets, through unique Shariah offerings, best-in-class CX and digital distribution

IWM leadership by capturing part of the \$1.5 trillion cross border wealth in Singapore. Focus on responsible investment, protection and inheritance

Leadership as a gateway, enabled Islamic financial services provider with asset lite expansion via as-a-service model

On Track Towards Becoming a Sustainability Leader in ASEAN



Sustainable Finance

FY2025 target: RM50 bil
Achieved: ~RM29 bil

← FY2022(t): RM9 bil →

9MFY2022 **RM14.9bil**

Improving Lives Across ASEAN

FY2025 target: 1 mil households
Achieved: 799k

← FY2022(t): 150k →

9MFY2022 **296k**

Carbon Emission Position*

FY2030 target: Neutral
FY2050 target: Net zero

← FY2022(t): 40% reduction^ →

9MFY2022 **41.1%***

Living Sustainability

FY2025 target: 1 mil hours p.a. on sustainability & 1k significant UN SDG outcomes

← FY2022(t): 1 mil hours →

9MFY2022 **1.046 mil hours**



Sustainability Leader in ASEAN



Designed and implemented our own **Sustainable Product Framework** to enable greater development of green, social and sustainable products



One of the first banks in ASEAN to establish Scope 3 financed emissions baseline. Key Contributors: 97% from home markets; 70% from <100 clients and main sectors include Power & Utilities, Oil & Gas, Palm Oil, Agriculture, Real Estate & Construction



Developed Climate Risk Policy to manage climate risk exposure of the Group's business activities and operations



Introduced the **ASEAN-Maybank Scholarship programme** with the ASEAN Secretariat for young ASEAN nationals to pursue their undergraduate education within the ASEAN region

MSCI
ESG RATINGS



CCC B BB BBB A AA AAA

Maintained "AA" rating



Listed on the Bloomberg Gender Equality Index for 5 consecutive years



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

^for scopes 1 & 2 against 2019 baseline



Preferred Digital Bank

54.0%
mobile banking
transaction volume in Malaysia

49.5%
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



Expanding Digital Ecosystems to Grow Beyond Just Financial Services

Maybank
Home²u



Home Buyers

Future state

Existing to bank
+
New to bank

Home Ownership Journey

Discover
Property Listings
Current: Primary
market only
Future: Primary
& Secondary
markets

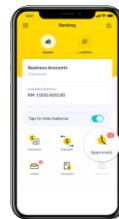
Application
Digital mortgage
loan application, no
paperwork required
& Instant Approval
in Principal

**Broadening
ecosystem**
Embedded financing
to Property
Developers & agents'
digital platform

Appointments
Connect to and
appoint Lawyers
and Valuers

**Value added
services**
Eg: renting,
maintenance payment,
renovation, solar
panels, etc

SME Banking



Future state: "One Stop Shop" for SMEs

Existence Accessibility New & Existing Ventures Growth Regionalising

SME financing

Ancillary products

Mobile first
digital platform
Maybank2u
Biz

Real-time
Business
Account
Opening

Sama-Sama
Lokal
e-Commerce
platform

Upskilling
programmes

**Suite of
digital tools
and banking
solutions**

**Support
Growth**

**Mobilise
connections
to robust
ecosystems**

Consistently Delivering Superior Shareholder Returns



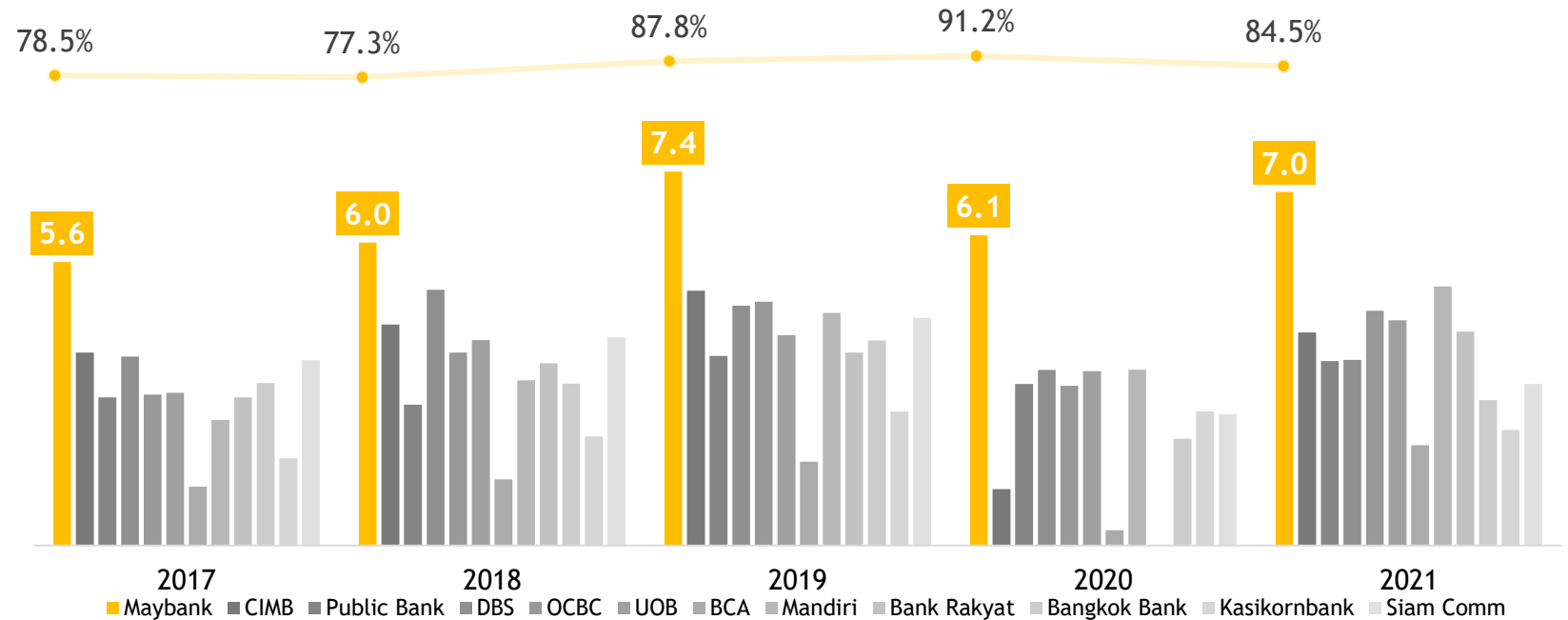
Superior Returns

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

One of the
Highest Dividend
Yields in the
Region at
7.0%



Solid track record of high dividend yields and dividend payout ratio



Annual Dividend Yield (%) 2017-2021

Table of Contents

Maybank Investment Case Highlights	2-7
M25+ Corporate Strategy Update	9-15
9MFY2022 Financial Performance	17-20
Appendix: Supporting Financial Performance Updates	22-33



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**”

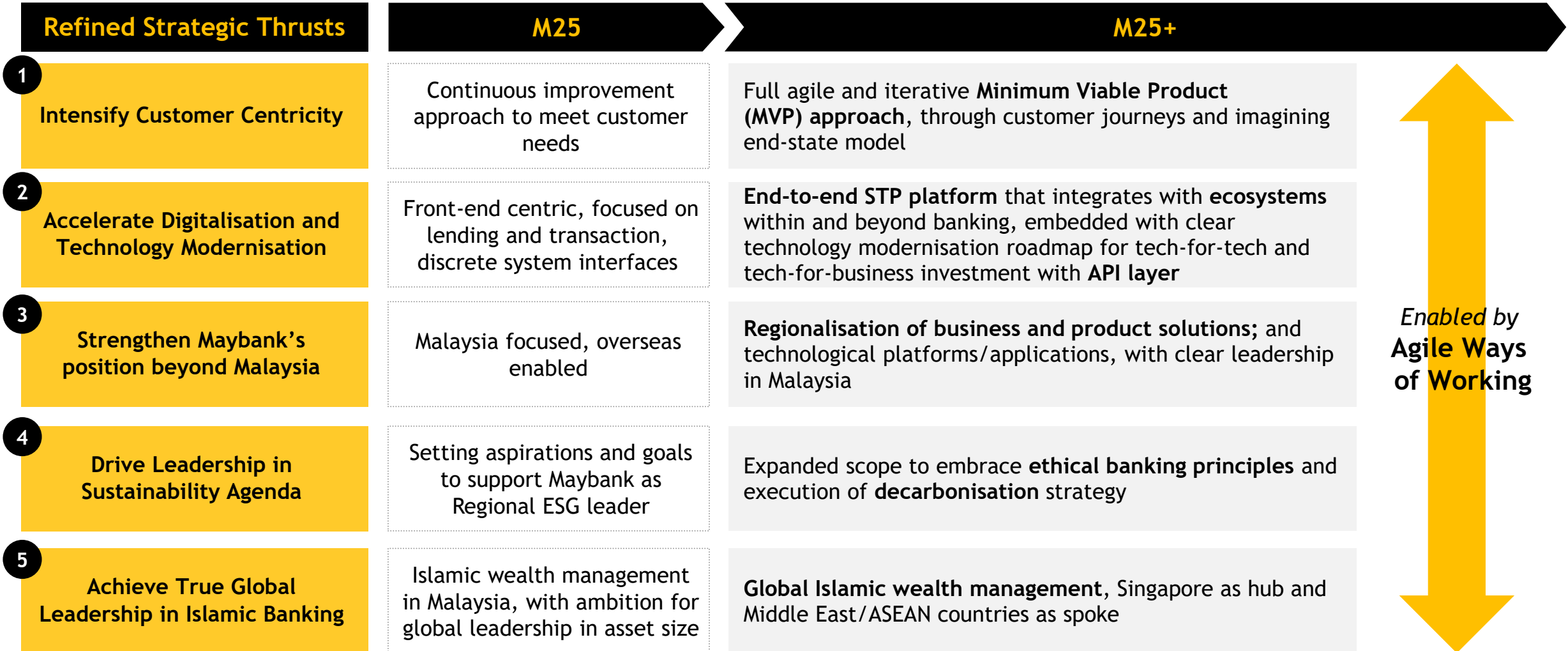


Upskilling and equipping Maybankers with the **right technological capabilities**, further unlocking their potential



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+ Will Reinforce the Push for Differentiation and Focus Across Five Strategic Thrusts



...Resulting in a Formulation of 12 Strategic Programmes to Propel Us Forward

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

We remain steadfast in pursuing BAU initiatives while executing M25+



Key Businesses/Countries



**Group Community
Financial Services**



**Group Global
Banking**



**Group Islamic
Banking**



**Group Insurance
& Takaful**



Maybank Singapore



Maybank Indonesia

Existing BAU initiatives to deliver results in near-term

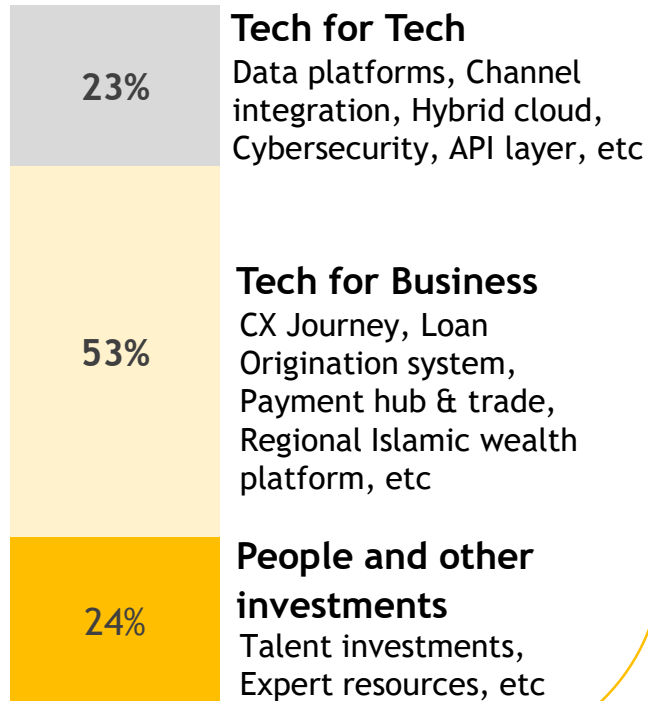
- **Non-Retail:** Expand RSME and SME+ businesses across universal markets
 - **Retail:** Boosts mortgage and auto
 - Expand **regional wealth management propositions** to cater for growing Affluent needs, leverage on Maybank Islamic to build and strengthen Islamic Wealth propositions
 - Focus on **sustainable solutions** - Financing for Green Homes, solar panel, EV cars; offer continuous support to micro-entrepreneurs and small businesses in meeting their business and digitalisation need through SSL, M2U Biz solutions
- **Coverage:** Enhance client segment centric approach across products and region
 - **IM:** Enhance customer investing experience via digitalisation (multi-asset platform/digital channels); increase fund-based income via margin book growth and increase revenue stream via launch of new products/ businesses
 - **MAMG:** Grow Islamic/ESG-linked funds and sales from third party distributors & alternative channels
- Strengthen in country **Islamic wealth management**
 - Strengthen **Halal economy** proposition and drive **digitalisation**
 - **Solidify funding position** by targeting SME and retail depositors
 - Drive **sustainability agenda** and **ethical banking**
- Enhanced **banca** and **agency** in Malaysia
 - Grow **regional** business
- Deepen onshore and offshore **wealth management business**
 - **Grow SME**
 - Enhance COE role for **trade and wealth business**
- **Grow SME and double down on large corporates** instead of SOEs
 - **Liquidity growth** with focus on CASA by leveraging digital capability (M2U & M2E) and other channels
 - Increase **productivity** by leveraging digitalisation and lean operations
 - Boost **wealth penetration**

In the Next Three to Five Years, We Will Invest RM3.5 bil - RM4.5 bil to Accelerate the Development of New Capabilities for Long-Term Growth



One-off investment

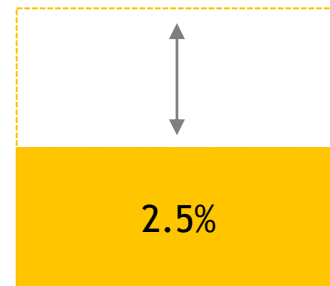
RM3.5 bil - RM 4.5 bil



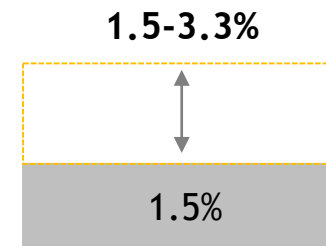
Planned IT Investment for M25+ Will Bring Us on Par With the Average of Top Regional Banks

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

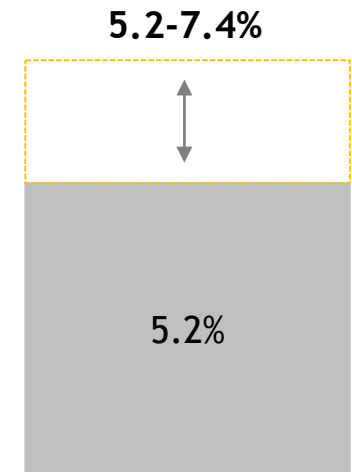
Target to be >5% in 2025



Maybank



Local players²



Regional players³

Notes:

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

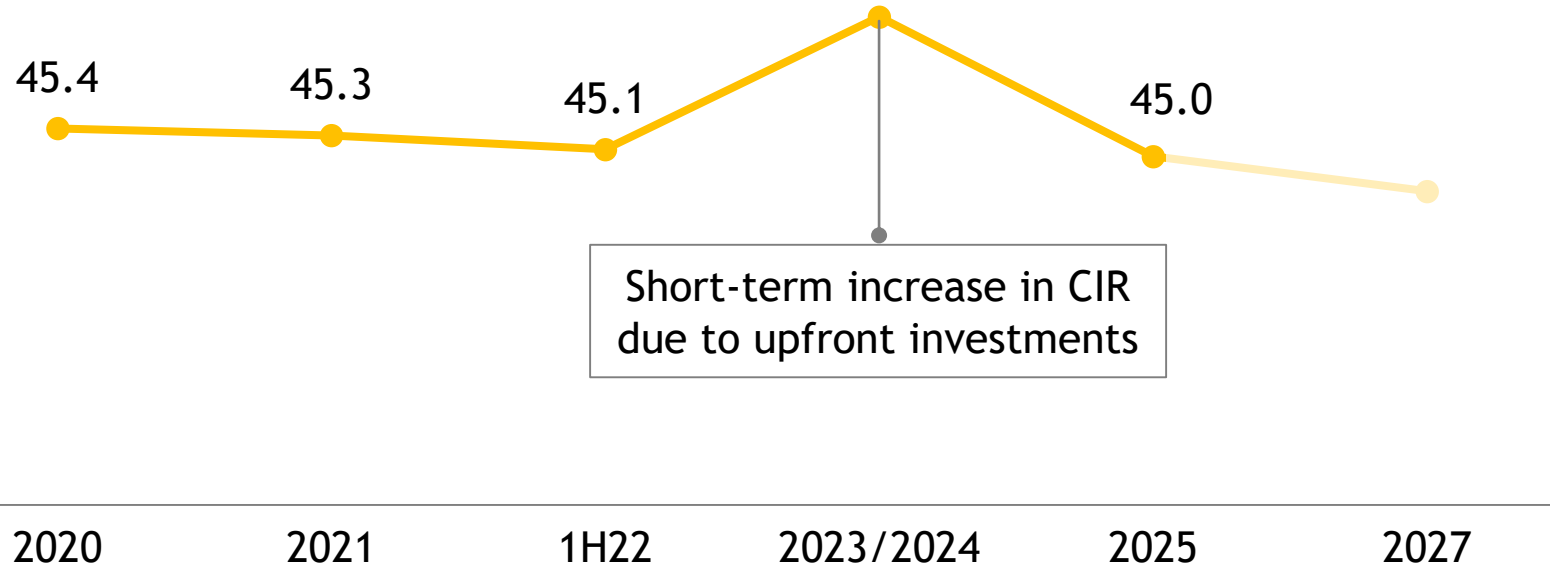
2. Includes CIMB, RHB, Public Bank. 3. Includes DBS, UOB, OCBC

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

Increased Investment in Next Three to Five Years to Drive Success of Reinforcing Business Growth with Digital and Technological Capabilities



Cost to Income Ratio (CIR) projection for Maybank Group (%)



Short-term increase in CIR due to upfront investments

RM3.5 - RM4.5 bil Investment for next 3-5 years

Target ROE
11%-12%
by 2025

We will focus on lowering credit costs through asset quality improvements to help offset the higher investment cycle

Full Realisation of M25+ Will Holistically Transform Maybank's Performance

FY21

FY25



GROWTH PERFORMANCE

FY21

FY25

2.3%
Top-line CAGR 17-21'

2-3x
Top-line CAGR 21-25'

25%
Fee Income Percent

~32%
Fee Income Percent

-4%
Overseas Inc CAGR 17-21'

~7%
Overseas Inc CAGR 22-25'

3%
Loans Growth 17-21'

~7%
Loans Growth 21-25'

73%
Digital Customers¹

>80%
Digital Customers¹



PROFITABILITY

9.8%
ROE

11-12%
ROE target

45.3%
CIR

~45%
CIR



NON-FINANCIAL METRICS

~2-4x
acceleration in time-to-market

~10-20%
increased customer satisfaction

>90%
employee engagement

25-30%
Next Gen workforces²

1. Digital Customer Penetration; 2. Includes a wide-range of roles beyond digital talents, e.g., agile coaches, digital marketers, diversity officers

Table of Contents

Maybank Investment Case Highlights	2-7
M25+ Corporate Strategy Update	9-15
9MFY2022 Financial Performance	17-20
Appendix: Supporting Financial Performance Updates	22-33



Strong 9MFY2022 Performance on Better Operating Environment

Net Fund Based Income
RM15.37b, +8.1%

Net fund based income grew as NIM rose 8 bps on higher interest rates while Group loans grew 8.2%, led by strong performance across all home markets

Net Fee Based Income
RM5.34b, +8.4%

Net fee based income increased on MTM gains on financial liabilities and foreign exchange gains

Net Operating Income
RM20.72b, +8.2%

Net operating income rose on stronger net fund- and fee-based drivers

Overhead Expenses
RM9.40b, +9.8%

Cost growth led by personnel costs (re: inflationary adjustments), revenue-related and IT costs. Cost-to-income ratio of 45.4%

PPOP
RM11.32b, +6.9%

Strong Pre-Provisioning Operating Profit growth on improved revenue

Net Impairment Losses
RM2.59b, +1.3%

Stable net impairment losses; net loan provisions reduced 24.8% YoY to RM1.88 billion. Healthy loan loss coverage of 122.3% and Group GIL at 1.70%

Net Profit
RM6.07b, +0.5%

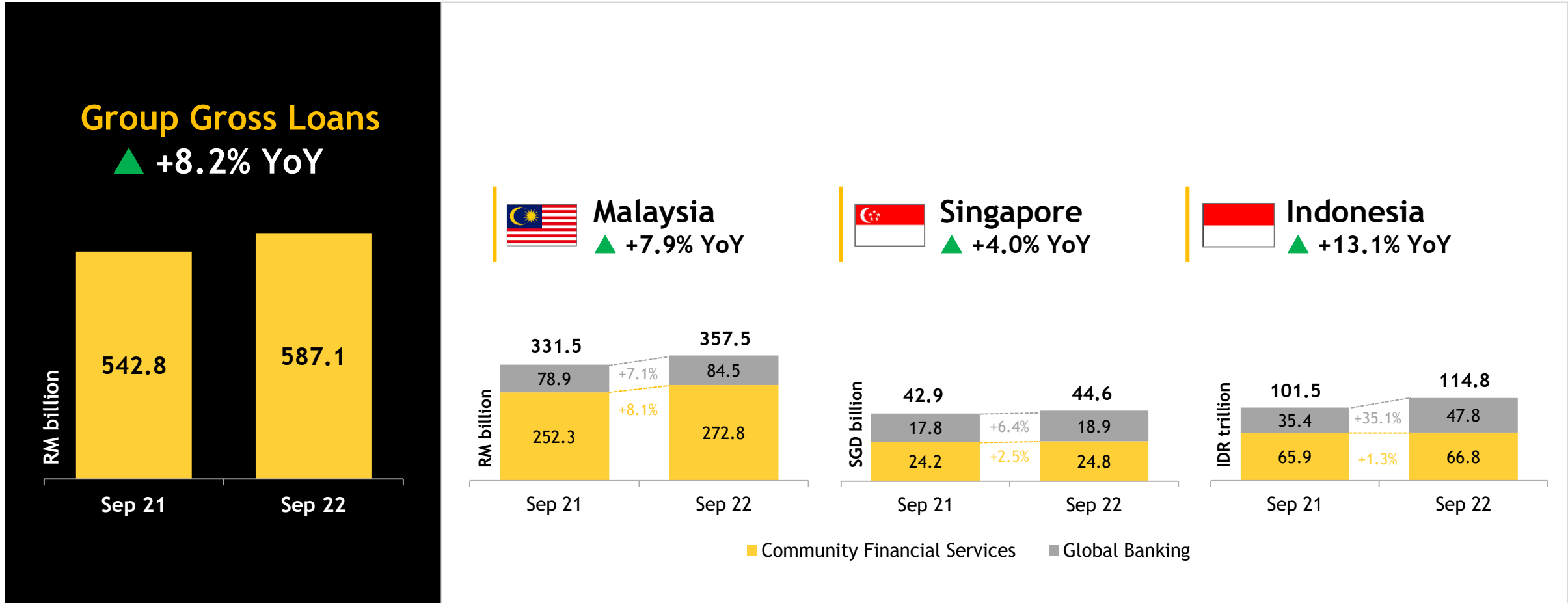
Stable net profit despite Prosperity Tax impact; PBT up 8.3% to RM8.85 billion

Earnings per Share (EPS)
50.8 sen, -2.9%

EPS of 50.8 sen; Return on Equity of 9.6%

Net Fund Based Income: 9M FY2022 (YoY) (1 / 2)

Robust loan growth across all home markets



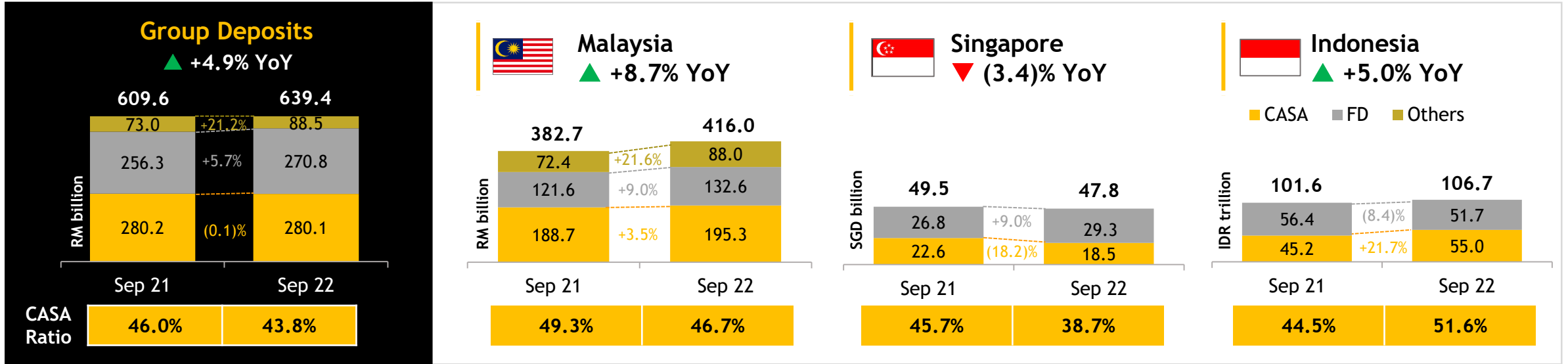
Note:

• Industry loans growth for Malaysia is 6.4%, Singapore is 2.8% and Indonesia is 10.8%

Net Fund Based Income: 9M FY2022 (2/2)

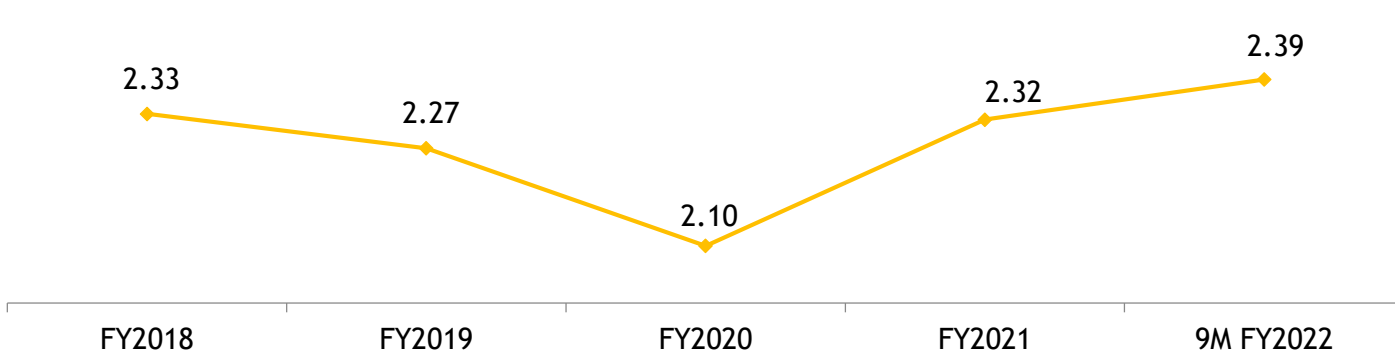


Group deposits grew supported by CASA growth in Malaysia and Indonesia; NIM expands 7 bps YTD (Ann.) on improved yields given rising rate environment

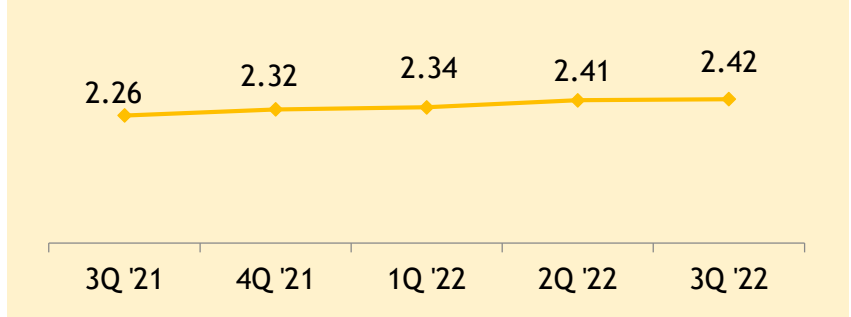


Net Interest Margin (%)

5 Year Trend



QoQ (Ann.) Trend



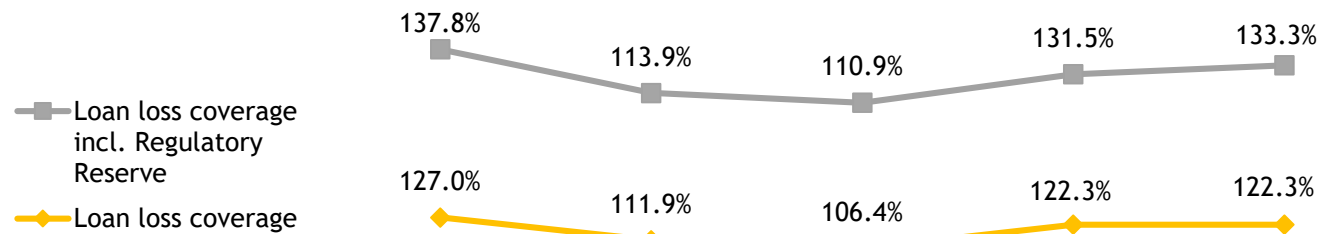
Note:
• CASA ratio for Group and Malaysia includes investment accounts

Asset Quality

Loan loss coverage stood at 122.3% as ann. net credit charge off of 45 bps tracks FY22 guidance of 40 bps to 50 bps



Allowances for losses on loans



P&L ECL (RM million)	3Q FY2021	4Q FY2021	1Q FY2022	2Q FY2022	3Q FY2022	9M FY2021	9M FY2022
Stage 1, net	7	(320)	(166)	(52)	329	(270)	111
Stage 2, net	776	(1,062)	27	(57)	(274)	1,664	(304)
Stage 3, net	415	1,604	647	1,059	655	1,269	2,361
Write-offs	12	34	22	17	21	49	60
Recoveries	(90)	(103)	(87)	(130)	(139)	(222)	(357)
Other debts	6	4	0	1	8	11	9
Total	1,126	157	443	838	600	2,501	1,881
<i>Of which, represented by:</i>			<i>Group Community Financial Services (GCFS)</i>		1,390	312	
			<i>Group Global Banking (GGB)</i>		1,113	1,568	
			<i>Group Insurance & Takaful (Etiqa)</i>		(2)	1	

Management overlay
on balance sheet
RM1,696 million*

Built over the years during the pandemic in anticipation of asset quality weakness on expiry of repayment assistance programmes and macroeconomic headwinds
38% of amount allocated for CFS retail and RSME portfolios

*as at 30 Sep 2022

Net Charge Off Rate

(64) bps

(45) bps

Note:

Loan loss coverage includes ECL for loans at FVOCI as per Note A11(xii) of the Group's Financial Statements

Table of Contents

Maybank Investment Case Highlights	2-7
M25+ Corporate Strategy Update	9-15
9MFY2022 Financial Performance	17-20
Appendix: Supporting Financial Performance Updates	22-33



P&L Summary: 9M FY2022



RM million	9M FY2022	9M FY2021	YoY	3Q FY2022	2Q FY2022	QoQ	3Q FY2021	YoY
Net fund based income *	15,373.6	14,220.4	8.1%	5,296.8	5,183.0	2.2%	4,719.2	12.2%
Net fee based income *	5,344.4	4,928.4	8.4%	2,117.1	1,651.8	28.2%	1,430.8	48.0%
Net operating income	20,718.0	19,148.8	8.2%	7,413.9	6,834.8	8.5%	6,149.9	20.6%
Overhead expenses	(9,399.9)	(8,563.8)	9.8%	(3,394.4)	(3,056.1)	11.1%	(2,821.3)	20.3%
Pre-provisioning operating profit (PPOP) ¹	11,318.1	10,585.0	6.9%	4,019.5	3,778.7	6.4%	3,328.6	20.8%
Net impairment losses	(2,594.6)	(2,561.0)	1.3%	(841.3)	(1,156.3)	(27.2)%	(1,125.3)	(25.2)%
Operating profit	8,723.5	8,024.0	8.7%	3,178.3	2,622.4	21.2%	2,203.3	44.3%
Profit before taxation and zakat (PBT)	8,846.1	8,166.4	8.3%	3,207.9	2,665.9	20.3%	2,268.8	41.4%
Net Profit ²	6,067.6	6,039.4	0.5%	2,165.5	1,857.2	16.6%	1,684.7	28.5%
EPS - Basic (sen)	50.8	52.3	(2.9)%	18.2	15.5	17.4%	14.4	26.4%

Note:

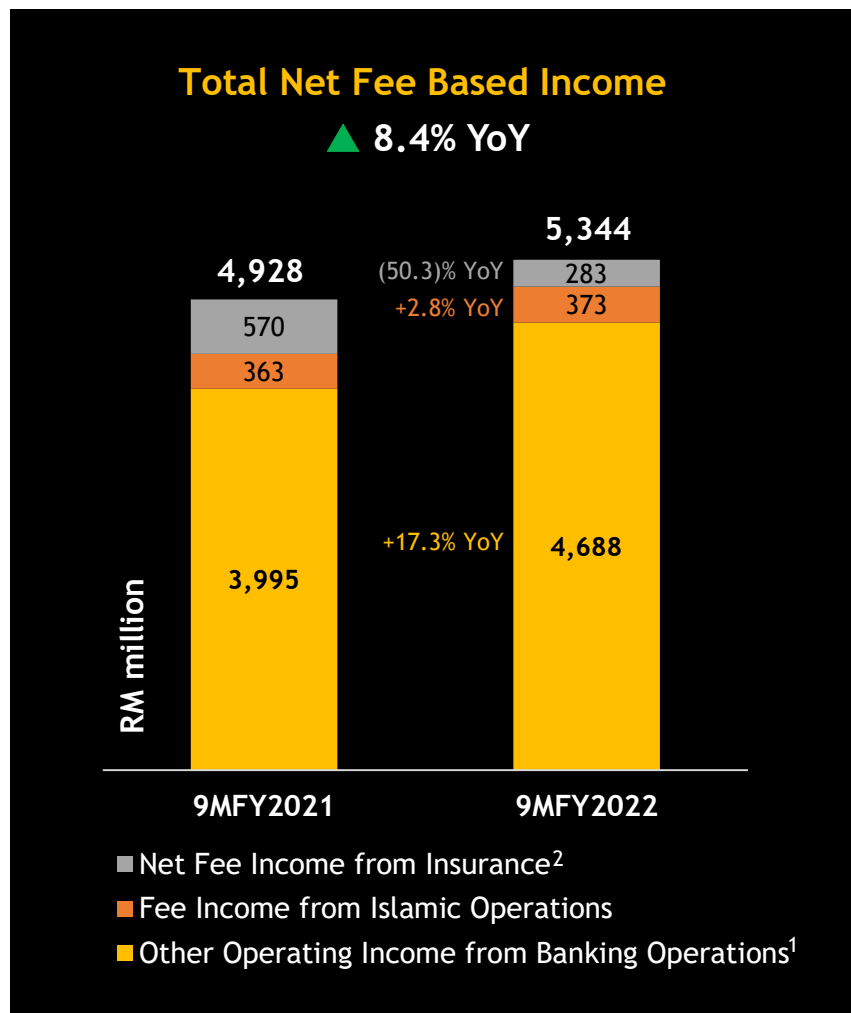
* From consolidated 9M FY2022 Group numbers, Insurance and Takaful accounts for 10.6% of net fund based income and 1.2% of net fee based income

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



Net Fee Based Income: 9M FY2022 (YoY)



Other Group's Operating Income (RM mil)	9M FY2022	9M FY2021	YoY
Commission, service charges and fees	2,511	2,746	▼ (8.5)%
Commission	919	1,023	▼ (10.2)%
Service charges and fees	1,082	1,140	▼ (5.1)%
Underwriting fees	37	44	▼ (16.5)%
Brokerage income	258	389	▼ (33.8)%
Fees on loans, advances and financing	215	149	▲ 44.3%
Investment & trading income	(410)	712	▼ (>100)%
Unrealised gain/ (losses) on financial assets and investments	(1,726)	(962)	▼ 79.4%
Derivatives and financial liabilities	1,871	786	▲ >100%
Foreign exchange profit	389	55	▲ >100%
Other income	223	141	▲ 58.0%
Total Group's Other Operating Income	2,859	3,478	▼ (17.8)%
Of which: Other Operating Income from Banking Operations	4,688	3,995	▲ 17.3%
Of which: Other Operating Income from Insurance	(1,829)	(517)	▼ >100%

Notes using Maybank's 3Q & 9M FY2022 Financial Statements:

¹ Group's 'Other operating income' [Note A25] less 'Other operating income' from Insurance [Note A39(a)]

² Summation of 'Other Operating Income' from Insurance and 'Net earned insurance premiums' under Note A39(a) with 'Net insurance benefits and claims incurred, net fee and commission expenses, change in expense liabilities and taxation of life and takaful fund' under Note A26

Overheads: 9M FY2022 (YoY)



RM million	9M FY2022	9M FY2021	YoY	3Q FY2022	2Q FY2022	QoQ	3Q FY2021	YoY
Personnel Costs	5,466.9	5,115.3	6.9%	1,948.2	1,777.5	9.6%	1,682.8	15.8%
Establishment Costs	1,547.4	1,446.5	7.0%	550.3	534.0	3.1%	472.5	16.5%
Marketing Expenses	444.4	283.0	57.0%	226.1	111.4	102.9%	81.6	177.1%
Administration & General Expenses	1,941.2	1,718.9	12.9%	669.7	633.2	5.8%	584.4	14.6%
Total	9,399.9	8,563.8	9.8%	3,394.4	3,056.1	11.1%	2,821.3	20.3%
%	9M FY2022	9M FY2021	YoY	3Q FY2022	2Q FY2022	QoQ	3Q FY2021	YoY
Total Cost to Income ¹	45.4%	44.7%	0.7%	45.8%	44.7%	1.1%	45.9%	(0.1)%
Group JAWS Position			(1.6)%			(2.6)%		0.3%

Note:

¹ Total cost to income excludes amortisation of intangible assets for Maybank IBG Holdings Limited



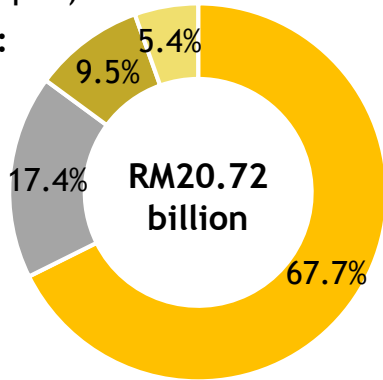
International & Malaysia Portfolio Mix 9M FY2022

Net Operating Income

9M FY2022

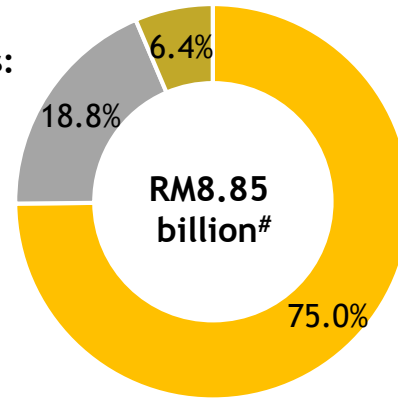
(Jan 22 - Sep 22)

Overseas:
32.3%



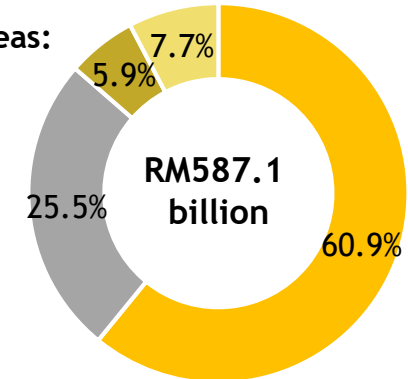
Profit Before Tax

Overseas:
25.2%



Gross Loans *

Overseas:
39.1%

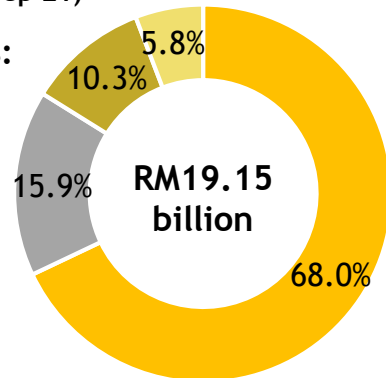


■ Malaysia ■ Singapore ■ Indonesia ■ Others

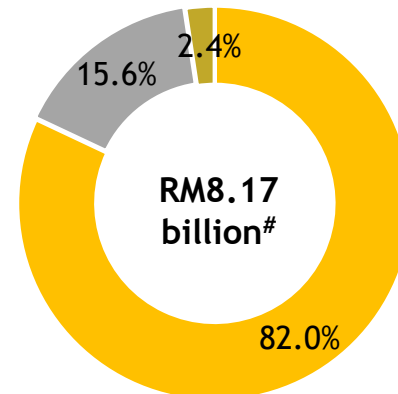
9M FY2021

(Jan 21 - Sep 21)

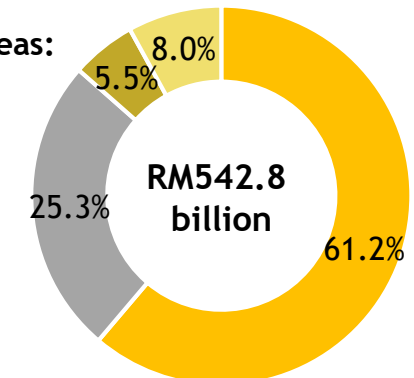
Overseas:
32.0%



Overseas:
18.0%



Overseas:
38.8%



Note:

Profit Before Tax country percentages for 9M FY2021 and 9M FY2022 excludes Others as it registered a loss before tax of RM420.6 million and RM4.4 million, respectively

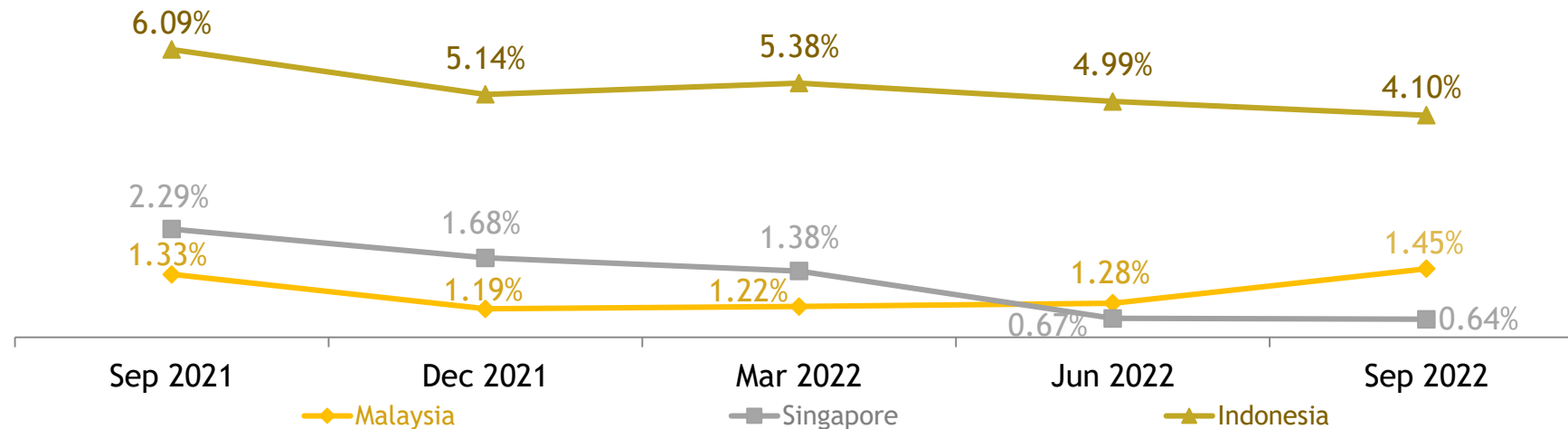
* Net of unwinding interest and effective interest rate



Group Gross Impaired Loans (GIL) Ratio Composition

GIL Ratio Components	Sep 2022	Jun 2022	Mar 2022	Dec 2021	Sep 2021
Non Performing Loans (NPL)	1.27%	1.41%	1.59%	1.28%	1.63%
Restructured & Rescheduled (R&R)	0.07%	0.04%	0.04%	0.05%	0.05%
Performing Loans Impaired Due to Judgmental/ Obligatory Triggers (IPL)	0.36%	0.36%	0.32%	0.66%	0.25%
GIL Ratio	1.70%	1.81%	1.95%	1.99%	1.93%

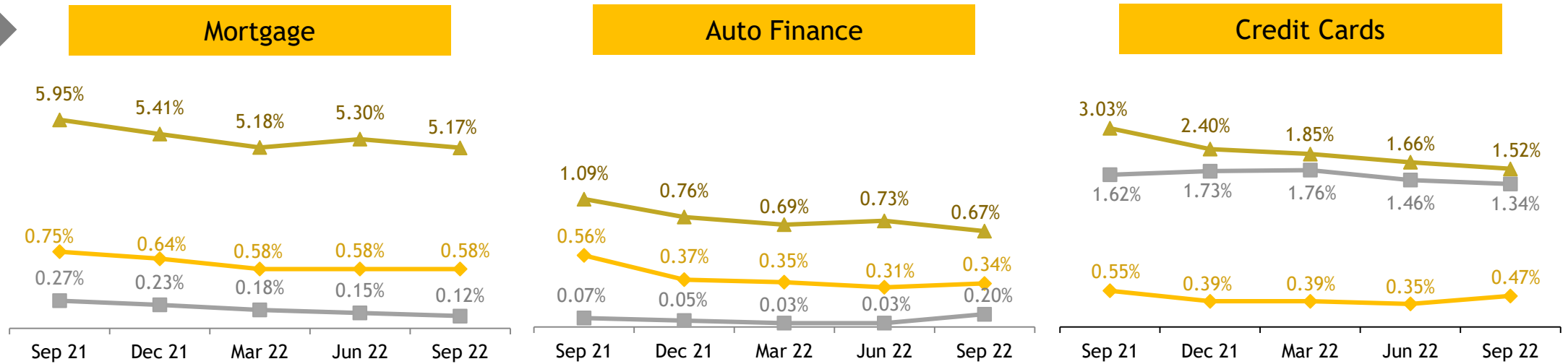
GIL Ratio by Home Markets



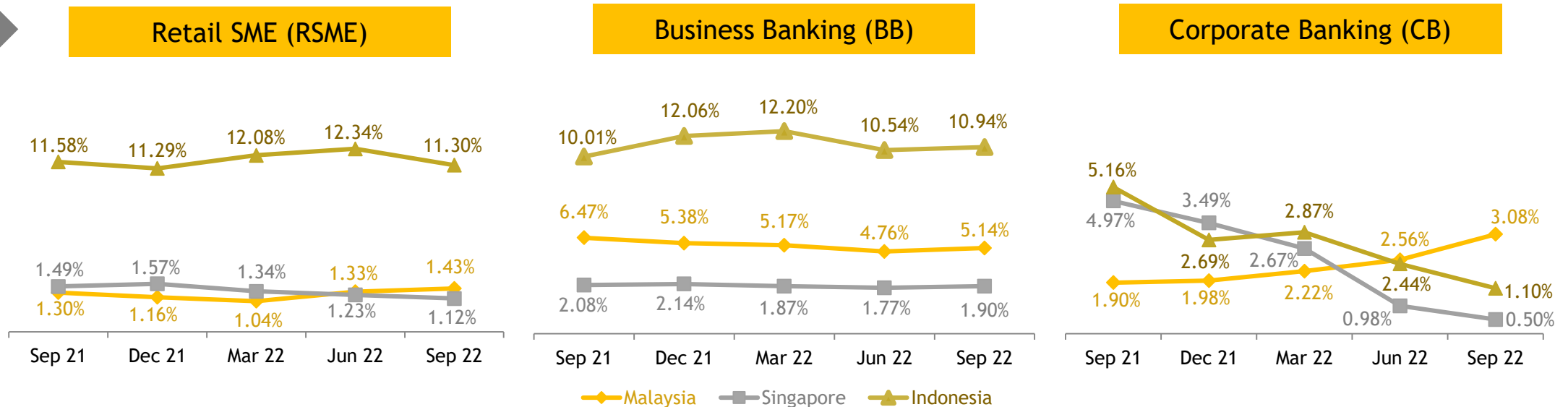
Asset Quality by Line of Business in Home Markets



Consumer



Business



Note:

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

Improving Relief Loan Trends As Economic Activity Normalises

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



Malaysia	% of Outstanding Loan Balance ^	31/07/22	31/10/22
Mortgage		7.6%	3.4%
Auto Finance		2.3%	2.1%
Unit Trust		5.6%	3.2%
Other Retail Loans		2.9%	2.2%
SME		14.2% ¹	11.5% ¹
Total CFS		5.9%	3.5%
Global Banking (GB)		5.0%	3.7%
Total Malaysia		5.9%*	3.7%*

*Includes URUS and Flood Relief Assistance Programmes

Singapore	% of Outstanding Loan Balance ^	31/07/22	31/10/22
Credit Cards & Personal Loans		3.7%	3.2%
SME		43.6% ²	44.9% ²
Business Banking (BB)		18.2% ²	16.8% ²
Total CFS		5.7%	5.8%
Total Singapore		3.2%	3.3%

Indonesia	% of Outstanding Loan Balance ^	31/07/22	31/10/22
Mortgage		9.2%	8.3%
Credit Cards & Personal Loans		1.1%	0.6%
RSME		16.1%	14.7%
SME+		16.3%	15.1%
Business Banking (BB)		14.9%	14.3%
Total CFS		11.1%	10.0%
Global Banking (GB)		7.6%	8.2%
Total Indonesia		9.5%	9.2%

SME

Outstanding loans still under relief

- From current SME portion of 11.5%, 93% will commence payment by end-2022. 98% in Stage 1
- 6% missed payments for loans that have commenced payments

GB

Outstanding loans still under relief

- From current GB portion of 3.7%, 37% will commence payment by end-2022. 53% in Stage 1
- Only 1% missed payments for loans that have commenced payments

SME: Excludes all loans under expired programmes (no longer under deferred or reduced payments)

GB: Excludes all loans that have commenced repayment

CFS

Outstanding loans still under relief

- Partial deferment options and other types of schemes are 1%
- ESG³ is 99% (in SME & BB segments)
- 97% prompt payments

If ESG³-related loans are excluded, only 0.03% of Maybank Singapore loans are on other relief programmes/schemes

CFS

Outstanding loans still under relief

- Principal-only deferment option is 16%
- Other relief packages is 84%
- 66% prompt payments

GB

Outstanding loans still under relief

- Principal-only deferment option is 65%
- Reduced instalments is 17%
- Conversion of working capital to term loan instalments and facility extensions is 18%
- 99% prompt payments

[^] Against o/s total gross loans by each country's respective segments @ 31 Jul 2022 & 31 Oct 2022

¹ Includes Special Relief Facility loans disbursed (RM0.81 billion as at Oct 2022)

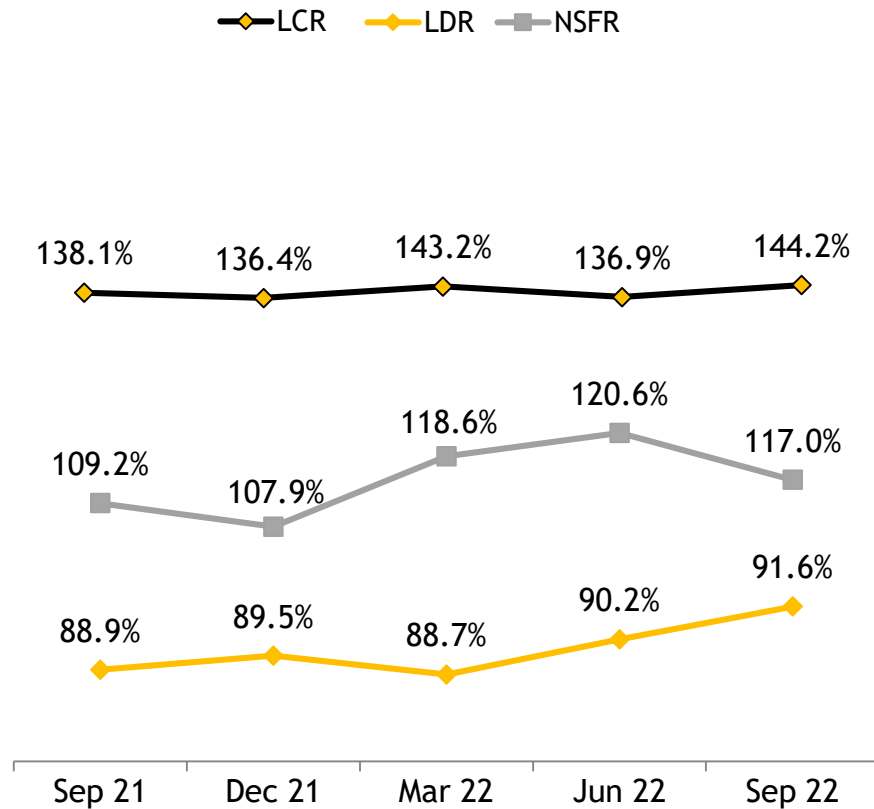
² Includes Government relief loans

³ ESG is the MAS SGD Facility that provides low-cost funding for banks to grant loans under Enterprise Singapore's Temporary Bridging Loan Programme and Enterprise Financing Scheme - SME Working Capital Loan

Strong Liquidity & Capital Positions: 30 September 2022

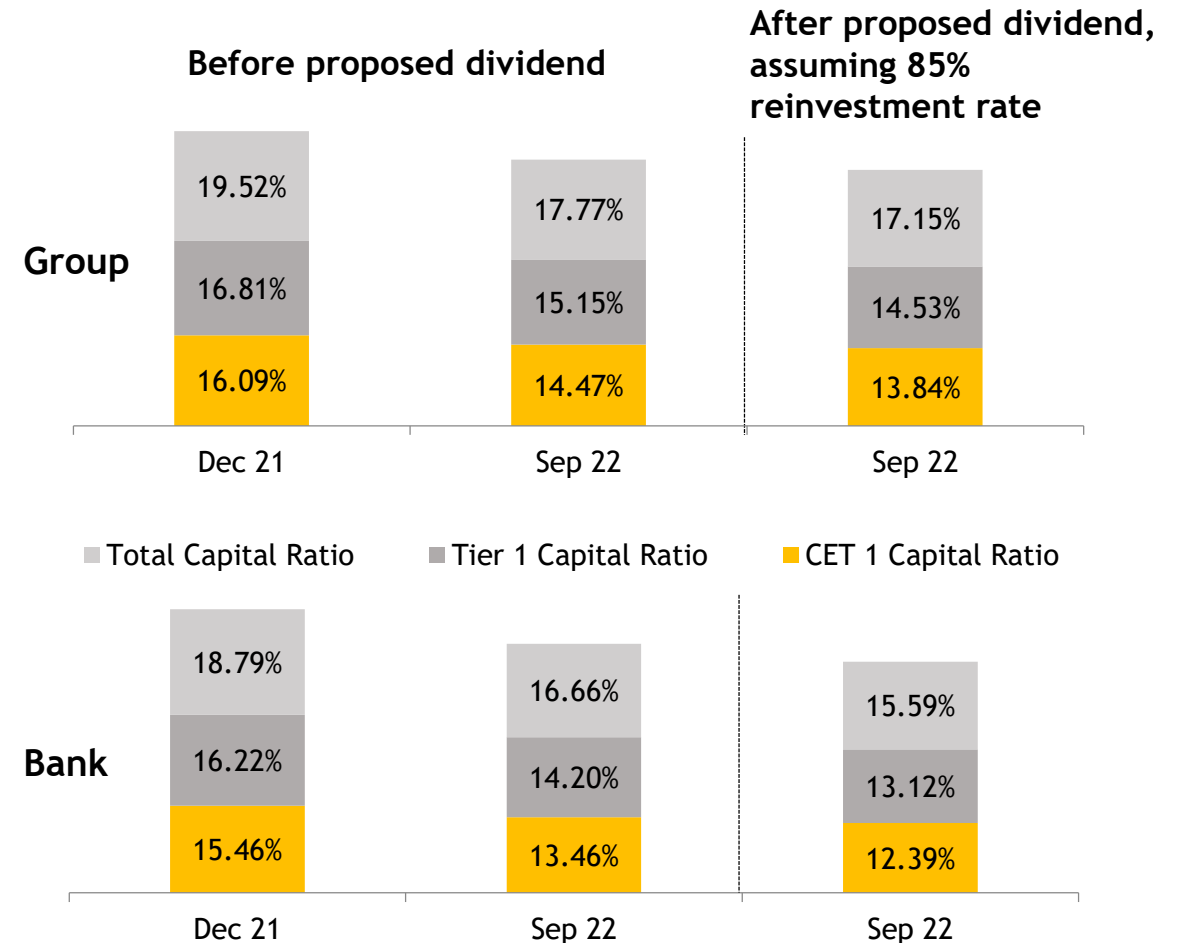


Liquidity Risk Indicators



Note:

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



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 finalisation of Countercyclical Capital Buffer (0%-2.5%)

Loans Portfolio Overview: Maybank Singapore and Maybank Indonesia



Maybank Singapore Loan Portfolio Breakdown

SGD Billion	% of Portfolio	30 Sep 2022	31 Dec 2021	YTD Ann.	30 Sep 2021	YoY
CFS	56%	24.8	24.6	1.6%	24.2	2.5%
Consumer	41%	18.1	18.2	(0.7)%	17.8	1.7%
Housing Loan	29%	12.7	12.7	0.0%	12.3	3.3%
Auto Loan	5%	2.3	2.3	(1.4)%	2.3	(1.1)%
Cards	1%	0.3	0.3	5.7%	0.3	4.3%
Others	6%	2.8	2.9	(3.8)%	2.9	(2.9)%
Non-Individuals	15%	6.7	6.3	9.1%	6.4	5.2%
RSME	4%	1.9	1.8	7.1%	1.8	5.3%
Business Banking	8%	3.3	3.2	6.4%	3.4	(1.3)%
Others	3%	1.5	1.3	18.6%	1.3	13.9%
Corporate Banking		18.9	17.9	8.1%	17.8	6.4%
Loans to Related Corporations	44%	0.9	0.9	(10.0)%	0.7	18.9%
Total	100%	44.6	43.4	3.6%	42.9	4.0%

Maybank Indonesia Loan Portfolio Breakdown

IDR Trillion	% of Portfolio	30 Sep 2022	30 Jun 2022	QoQ	30 Sep 2021	YoY
CFS	59.1%	65.8	64.7	1.7%	62.3	5.7%
CFS Retail	33.9%	37.7	36.0	5.0%	33.2	13.8%
Auto Loan	16.4%	18.3	17.1	7.3%	15.3	20.0%
Mortgage	14.4%	16.0	15.6	2.4%	14.8	8.2%
CC + Personal Loan	2.5%	2.8	2.7	6.0%	2.5	12.5%
Other loans	0.5%	0.6	0.6	(1.3)%	0.6	(2.8)%
CFS Non-Retail	25.2%	28.1	28.8	(2.4)%	29.1	(3.6)%
Business Banking	9.2%	10.2	11.0	(6.7)%	12.0	(14.9)%
SME+	4.6%	5.1	5.2	(1.5)%	5.0	1.3%
RSME	11.4%	12.8	12.6	0.8%	12.1	5.7%
Global Banking	40.9%	45.6	42.1	8.4%	36.5	25.0%
Total		111.4	106.8	4.3%	98.8	12.8%

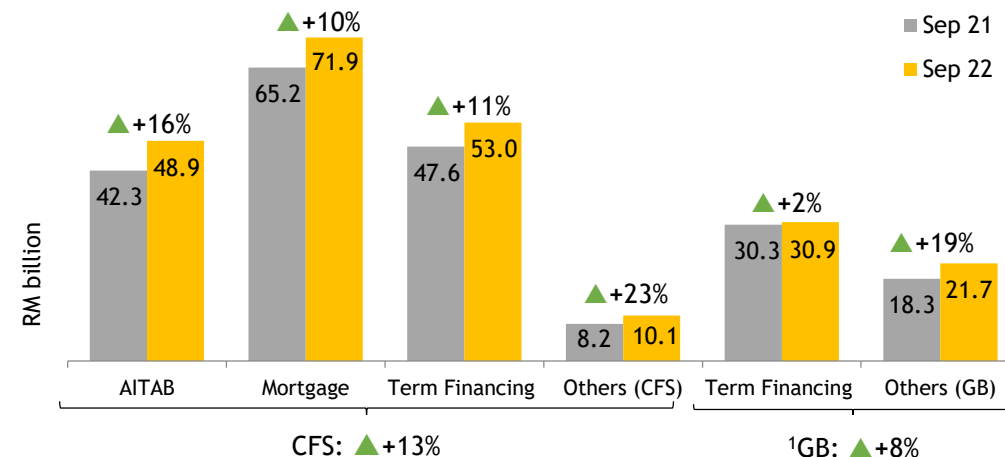
Note: Maybank Indonesia's loans breakdown is mapped in accordance to its local regulatory reporting requirements
 * OS of CFS non-retail and GB in 2021 have been adjusted with portfolio re-segmentation between non-retail and GB in 2022

Islamic Banking: Performance Overview

Group Islamic Banking Financial Performance

RM million	9M FY2022	9M FY2021	YoY
Total Income	5,666.6	4,942.3	14.7%
Profit Before Tax	3,529.2	3,094.0	14.1%
Financing & Advances	251,491.9 ¹	225,824.7	11.4%
Deposits & Investment Account:	244,658.3	214,793.1	13.9%
Deposits from Customers	217,825.8	189,384.1	15.0%
Investment Account	26,832.5	25,409.0	5.6%

Maybank Islamic: Total Gross Financing¹ grew to RM236.5 billion

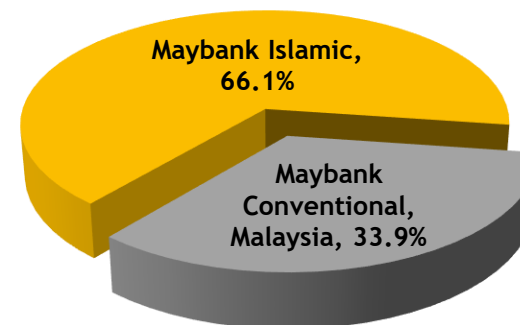


Note: Figures are as per latest segmentation breakdown

Maybank Islamic: Key Financial Ratios

Key Financial Ratios	9M FY2022	9M FY2021
Total Capital Ratio (TCR)	16.45%	17.47%
Net Profit Margin (YTD)	2.37%	2.08%
Cost to Income Ratio (CIR)	28.70%	26.08%
Direct FDR ²	92.11%	93.35%

Maybank Islamic Contribution to Maybank Malaysia Loans and Financing as at 30 September 2022



Year	Contribution
Sep 2021	64.0%
Dec 2021	64.9%
Mar 2022	66.0%
Jun 2022	65.7%
Sep 2022	66.1%

Note:

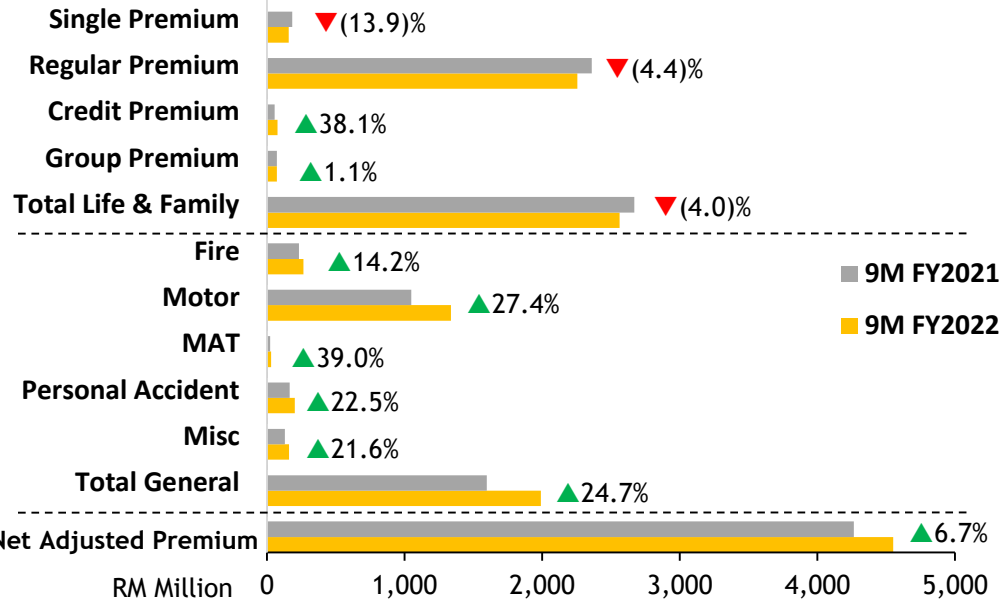
¹ Including Financing managed by the Bank i.e. RPSIA financing that are treated as off-balance sheet effective from 31 December 2021

² Direct Financing to Deposits Ratio (FDR) comprising gross financing against deposit and Unrestricted Investment Account (exc. RPSIA assets and liabilities)

Insurance and Takaful: Performance Overview

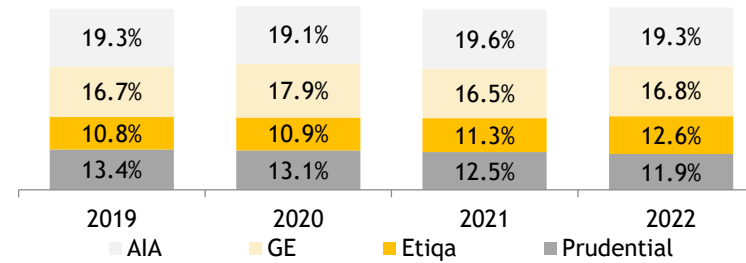


Net Adjusted Premium/Contribution



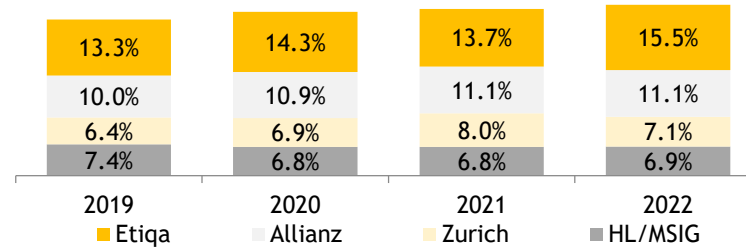
*Net Adjusted Premium (NAP) = Life/Family Adjusted Premium (100% Regular Premium + 10% Single Premium/Credit/Group) + Net Written Premium (General)

Life & Family (New Business) Market Share (Malaysia)



No. 3 in Life/Family (New Business)

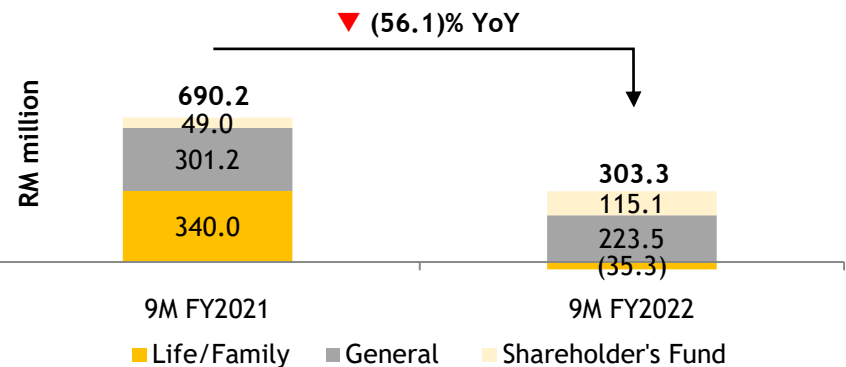
General Insurance and Takaful Market Share (Malaysia)



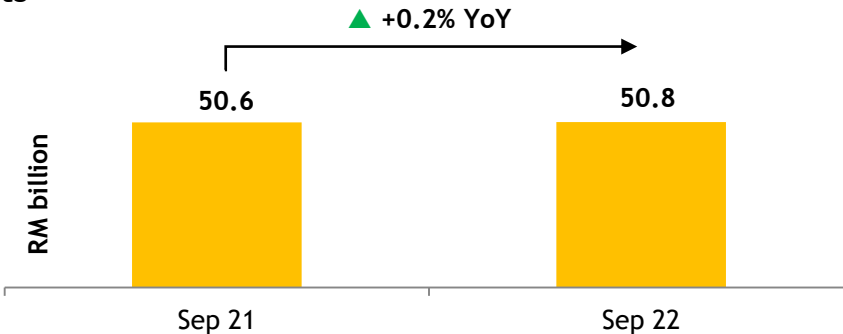
No. 1 in General Insurance and Takaful (Gross Premium)

Note: Market Share is for period Jul - Jun of every year (Source: LIAM / ISM Statistics)

Profit Before Tax



Total Assets



Note: Net Adjusted Premium, Profit Before Tax and Total Assets are as presented at EIH Group level

We Continue to Maintain Leadership Position in Digital Banking



Mobile Banking

Market Share **54.0%**
of Malaysia's digital transaction volume



Internet Banking

Market Share **49.5%**
of Malaysia's digital transaction volume



3-month Active Users

8.1* mil users

As at end-Sep' 22



SME Digital Financing

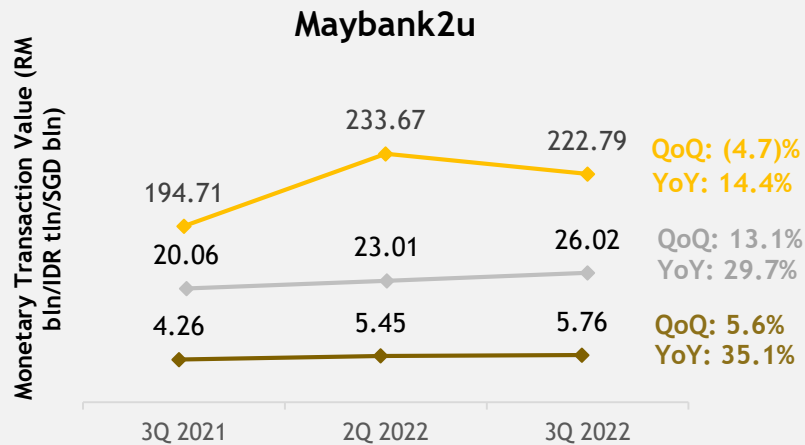
RM2.70 bil approved loans since its launch in Sep'20



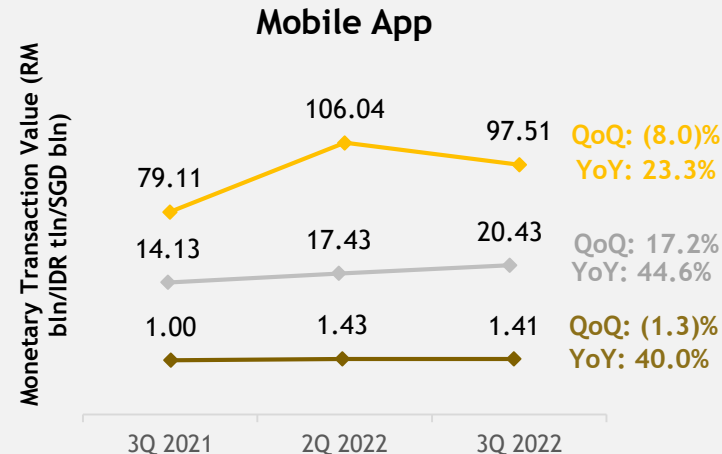
SME Digital Accounts

150,222 accounts activated since its launch in Feb'20

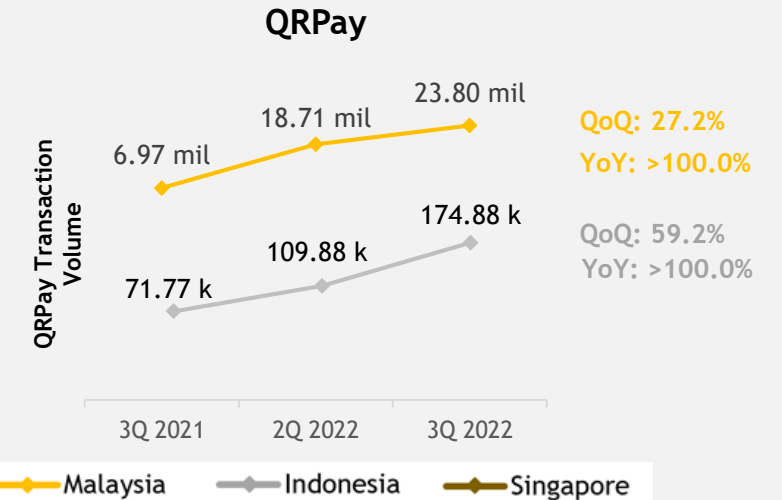
*As at Sep' 22



Transaction Volume Growth (QoQ):
MY: (4.4%) | IND: 1.5% | SG: 8.9%



Transaction Volume Growth (QoQ):
MY: (5.8%) | IND: 1.5% | SG: 10.8%



MALAYAN BANKING BERHAD
14th Floor, Menara Maybank
100, Jalan Tun Perak
50050 Kuala Lumpur, Malaysia
Tel : (6)03-2070 8833

www.maybank.com

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