

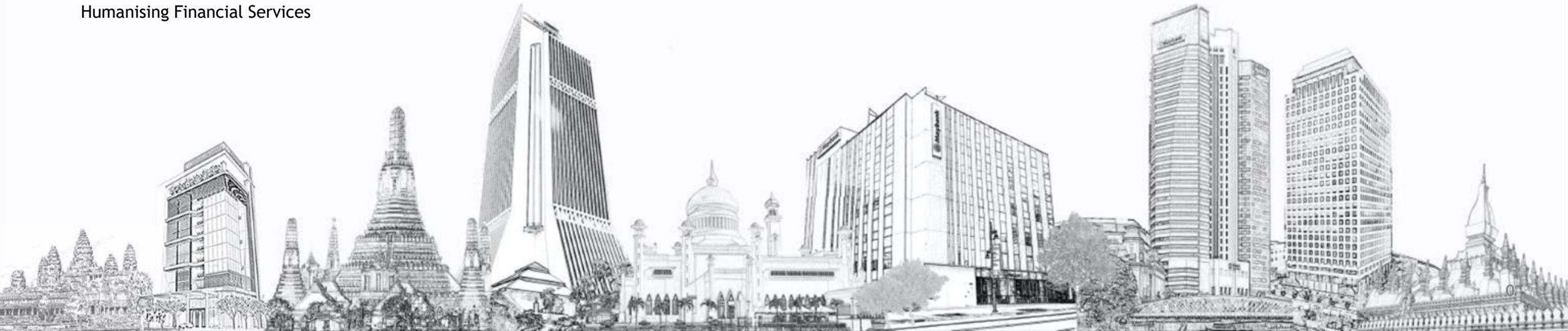
# Maybank Investor Day

Group Global Banking (GGB)

24 July 2023



Humanising Financial Services



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## Today Where We Are

## M25+ “Going from Good to Great” Opportunities to go further & beyond banking

### Where we stand

- Group Global Banking is a **key business pillar** offering wholesale banking services across all customer segments and key markets in ASEAN
- We are the **market leader in Malaysia** and ranked #4 in ASEAN
- Clear stronghold in lending with **leading market share in corporate loans** (19.3%) and **trade finance** (20.6%) in Malaysia. Topped the Malaysian league tables and ASEAN ECM league tables

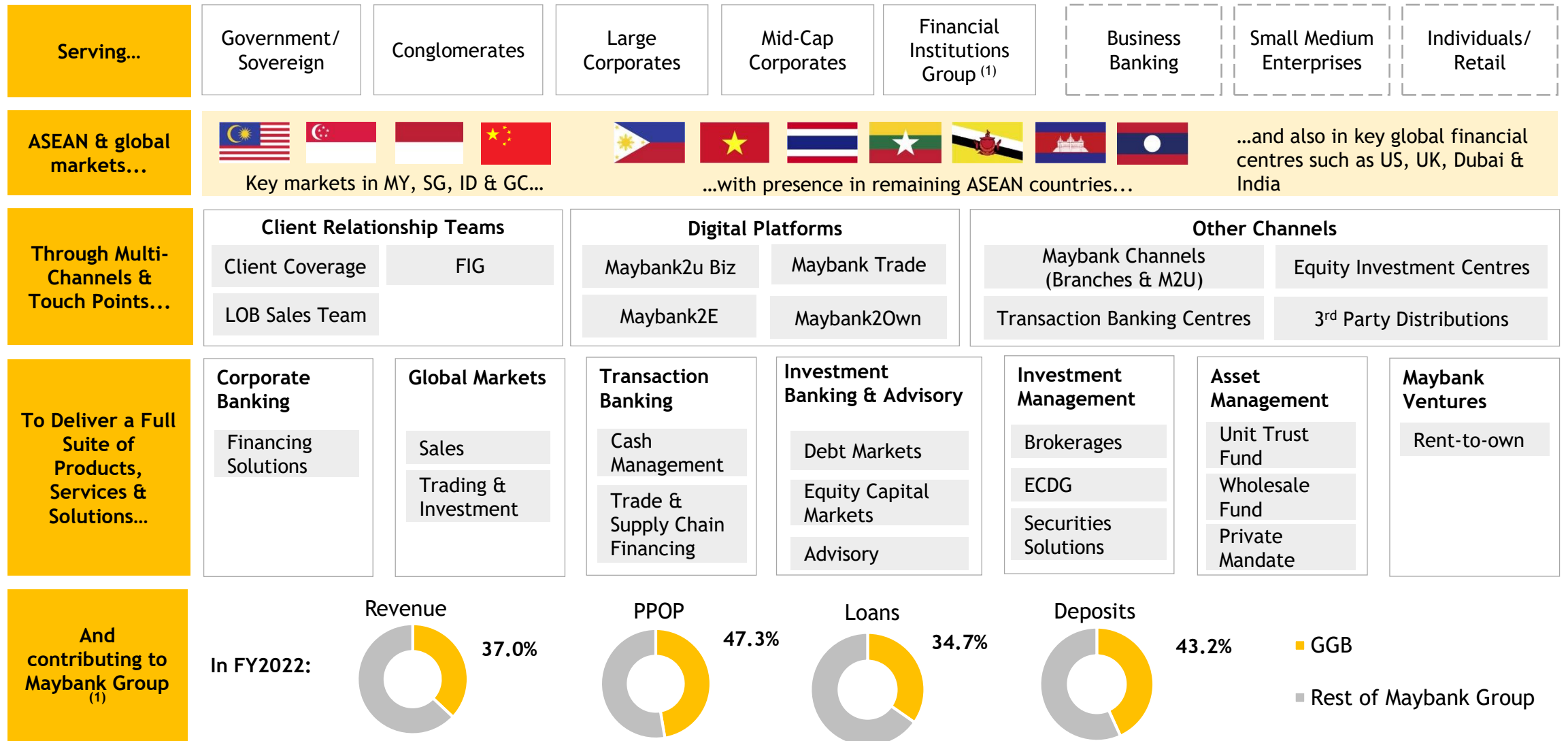
### Financials

- We **sustained steady growth and remained resilient, supported by a diversified revenue stream** and strong trading and brokerage income throughout the pandemic. However, 1QFY23 **Global Markets and Investment Banking performances were impacted by challenging market conditions** and banking instabilities in the US and Europe
- **Maintained healthy loans growth** across key markets
- Both **Malaysia and Singapore comprises ~80%** of total revenues; global footprint account for ~40% of it

### Fortify our proposition & truly differentiate

- Reinforcing our **regional wholesale banking strategy**:
  1. **Double-down on segment and sector focused strategy** to better serve our clients regionally, capture opportunities and shift focus to deepen client penetration (e.g. Mid Cap), innovative and deliver sector specific products/solutions; coupled with proactive asset quality monitoring
  2. **Regional Scale Up**: Strengthen ASEAN connectivity to boost cross-border income and expedite growth in markets we are well-positioned
  3. **Accelerate digitalisation**: Increase investment for business growth with digital & technology capabilities, to build E2E STP<sup>1</sup> platform integrating ecosystems and go beyond banking offerings to achieve operational excellence & improve customer experience
- To intensify our key focus areas through **M25+ Strategic Programmes 1 & 2** as catalyst to elevate our propositions and prioritise initiatives, via Agile ways of working, in building a **holistic regional wholesale banking proposition** and reinforce our M25+ plan

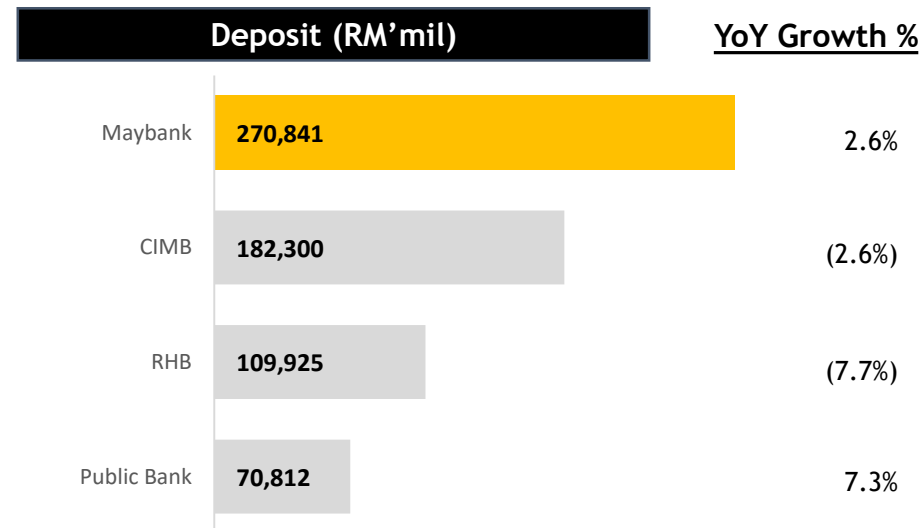
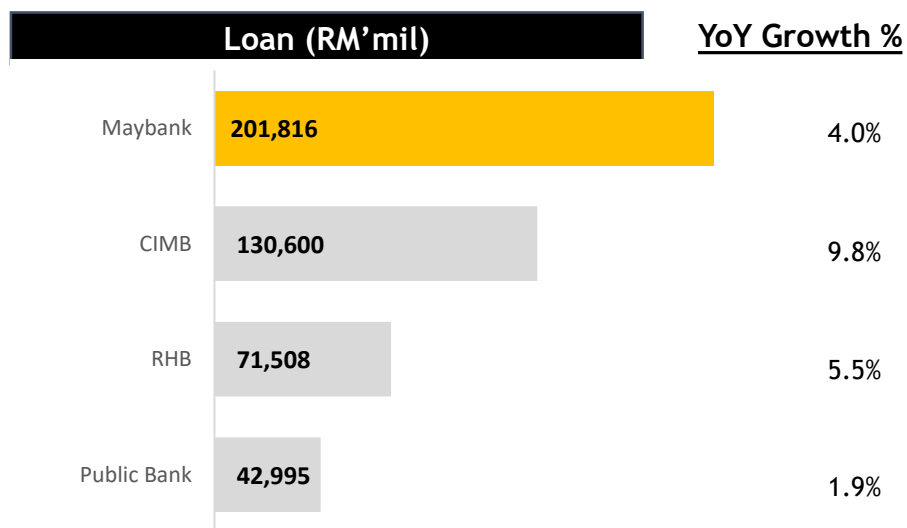
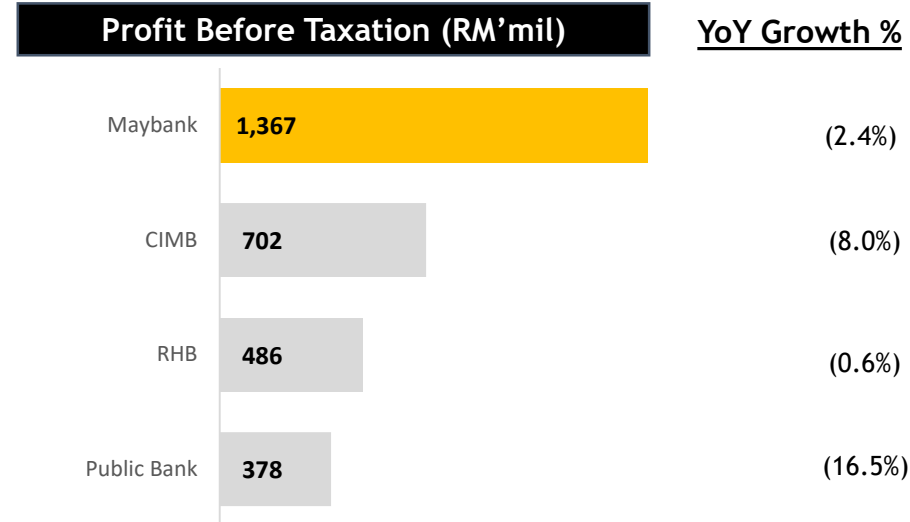
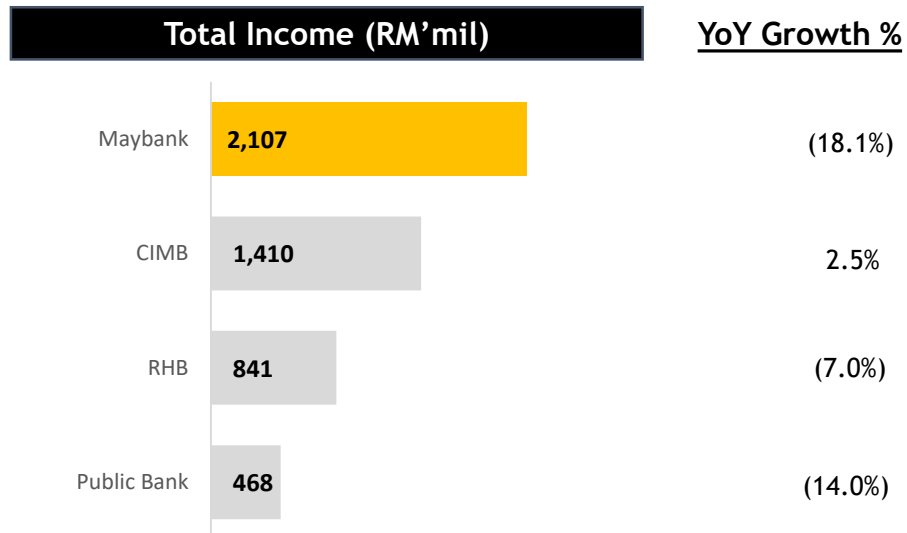
# GGB is a Key Business Pillar of Maybank, Offering Client Centric Wholesale Banking Services Across All Customer Segments and Key Markets in ASEAN



Notes:  
 (1) Comprising Financial Institutions and Non-Bank Financial Institutions  
 (2) For the financial year ended 31 December 2022 ("FY2022")

 Group Community Financial Services (GCFs) client segments

# Ranked First in Malaysia<sup>1</sup> and Fourth in ASEAN<sup>2</sup> Wholesale Banking by Revenue, Profit Before Taxation, Loans and Deposits



#### Global Banking Definition By Peers: -

- 1.MBB : Corporate Banking + Transaction Banking + Financial Institutions + Global Markets + Real Estate Ventures + Investment Banking + Asset Management
- 2.CIMB : Corporate Banking + Transaction Banking + Treasury and Markets + Investment Banking + Equities + Private Banking
- 3.RHB : Corporate Banking + Investment Banking + Transaction Banking + Treasury and Global Markets + Asset Management + Economics + Commercial Banking + International Business
- 4.Public Bank (only Domestic) : Corporate Lending + Treasury and Capital Markets + Investment Banking + Fund Management

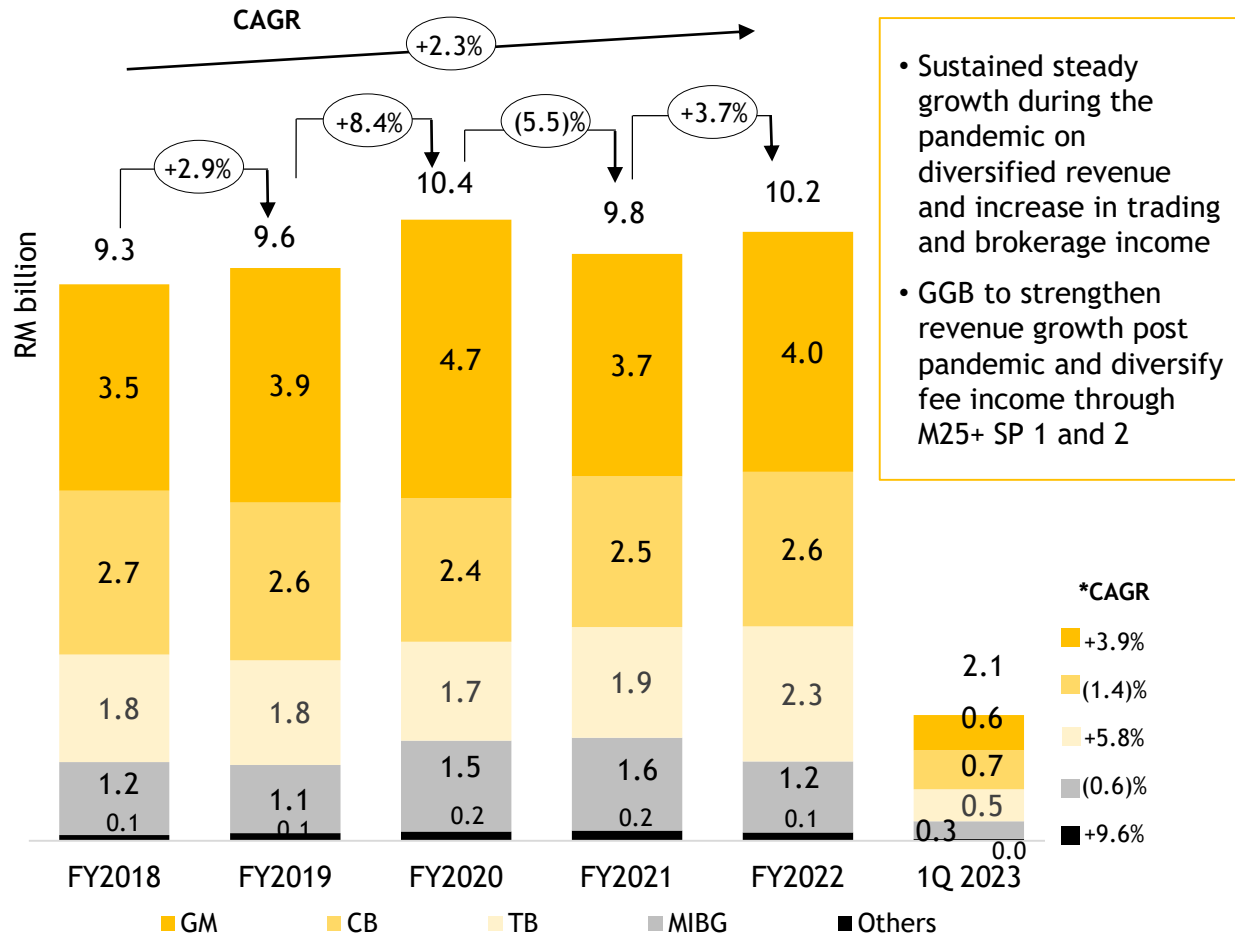
Source: Based on published financial results for the financial period ended 31 March 2023 on Bursa Securities' website

Notes : (1) For the financial period ended 31 March 2023; (2) For the financial year ended 31 December 2022

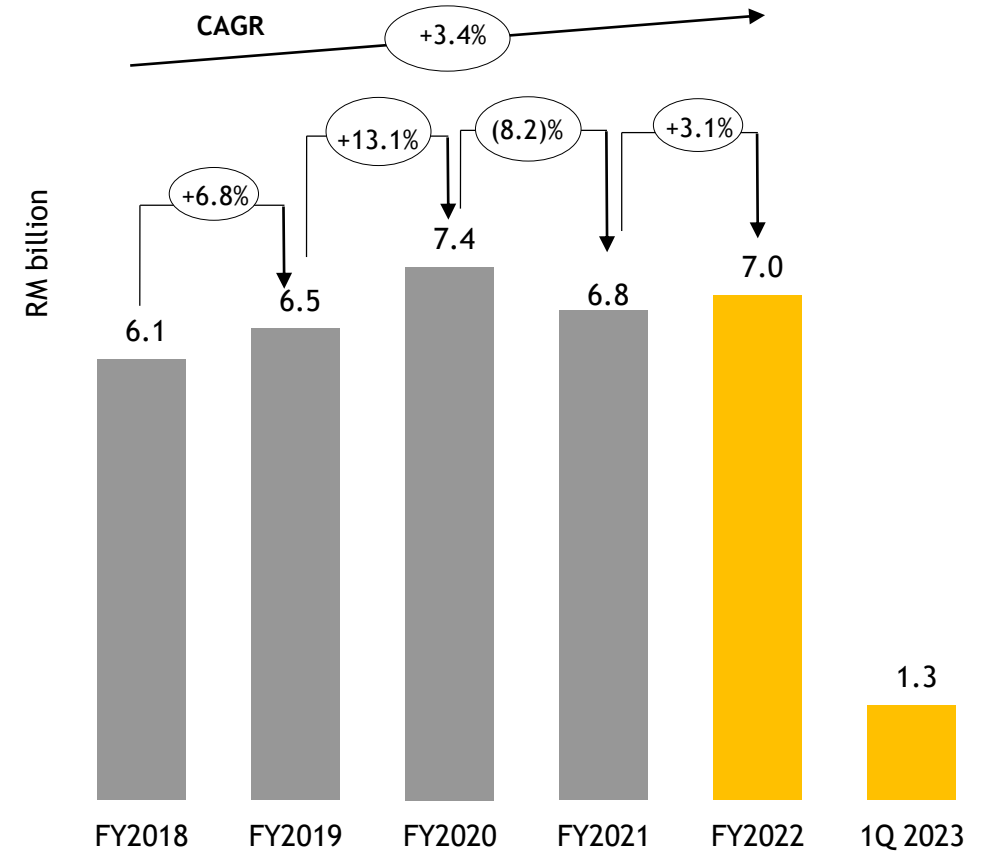


# Focused on Sustainable Business Growth By Diversifying Fee Income...

## Group GB Revenue



## Group GB PPOP



Notes:  
 (1) FY2018 to FY2022 Compound Annual Growth Rate  
 (2) Others Line of Businesses are Real Estate Ventures and Maybank Asset Management Group

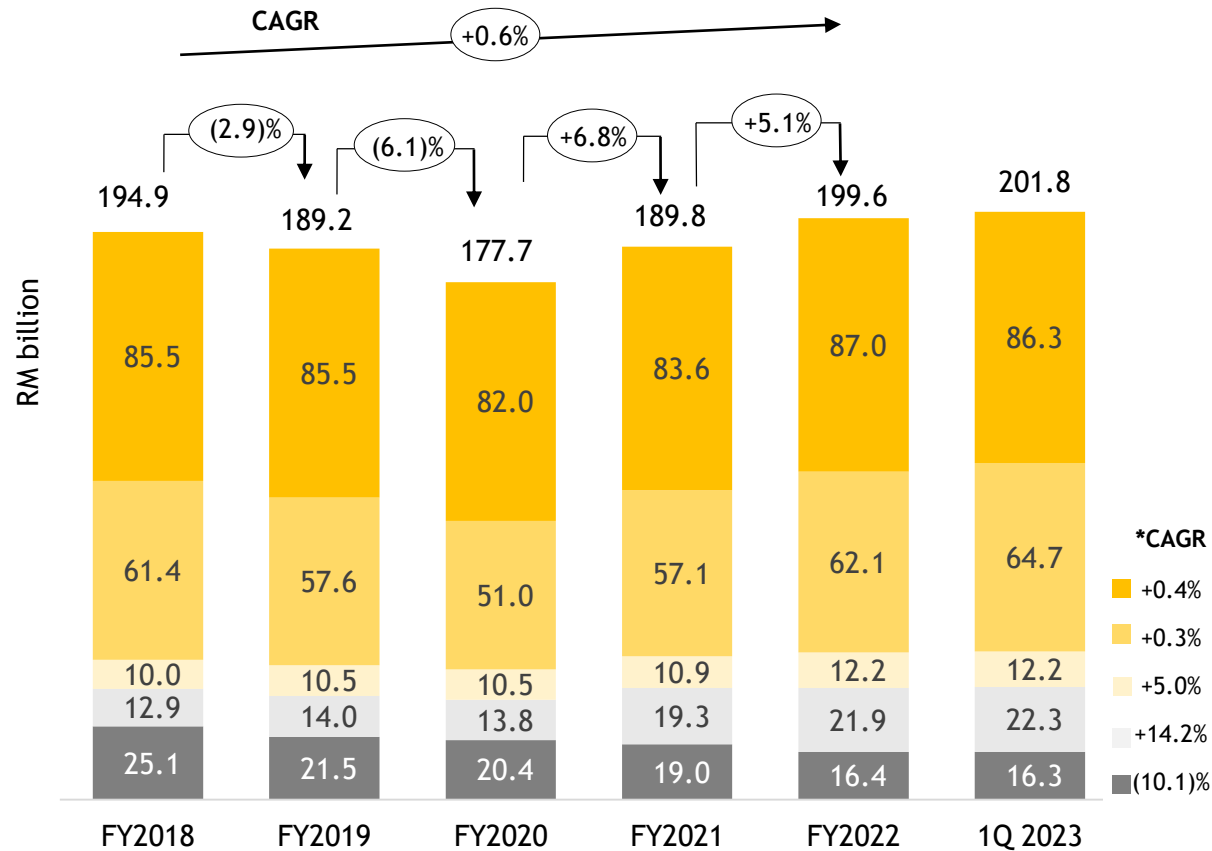
Legend:  
 GM - Global Markets; CB - Corporate Banking; TB - Transaction Banking;  
 MIBG - Maybank Investment Banking Group



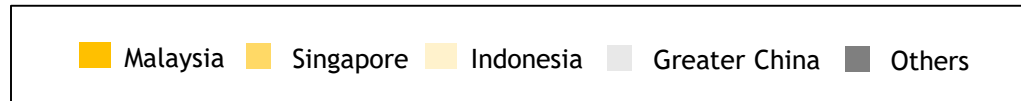
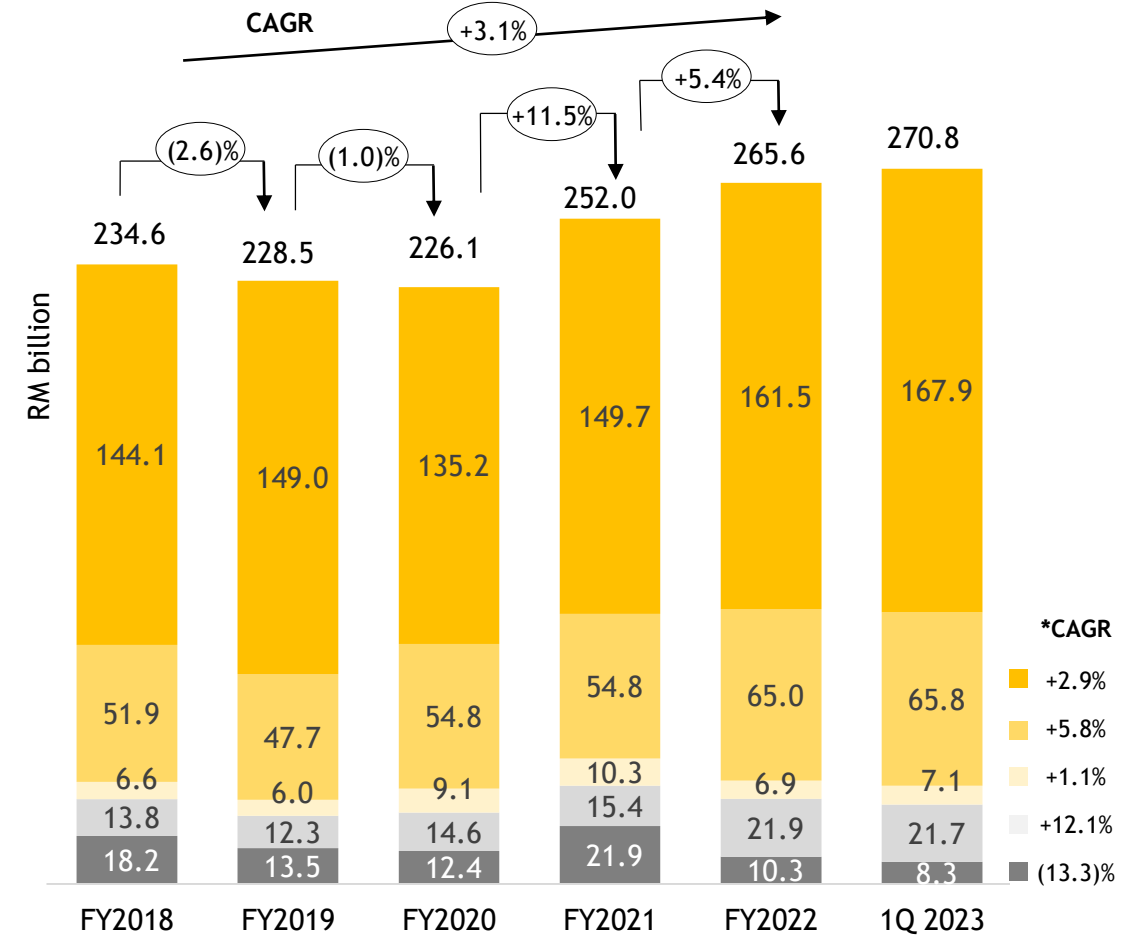


# ...While Growing Loans Opportunistically Amidst Market Volatility

## Group GB Loans



## Group GB Deposits

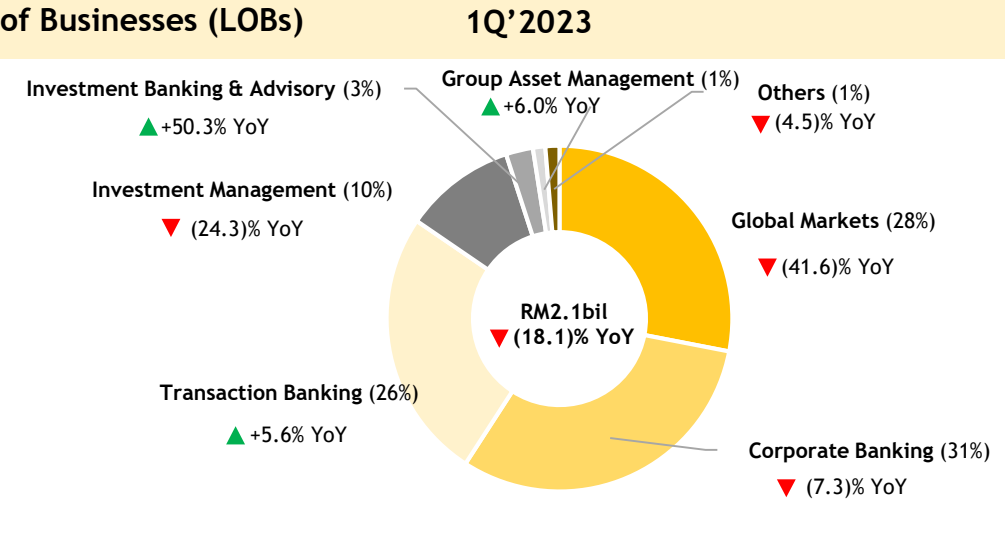
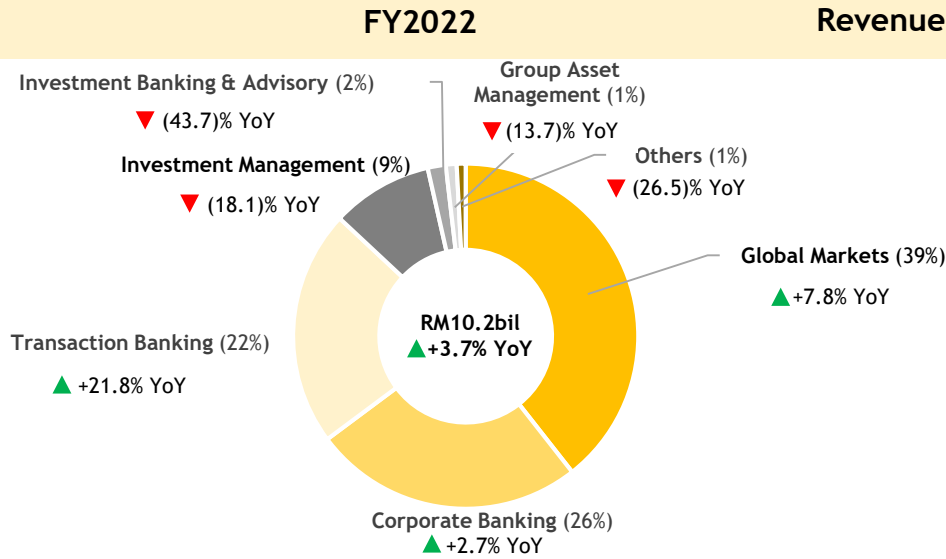


Notes:  
 (1) FY2018 to FY2022 Compound Annual Growth Rate  
 (2) Other countries are Philippines, Vietnam, Cambodia, Labuan, US, UK and Myanmar

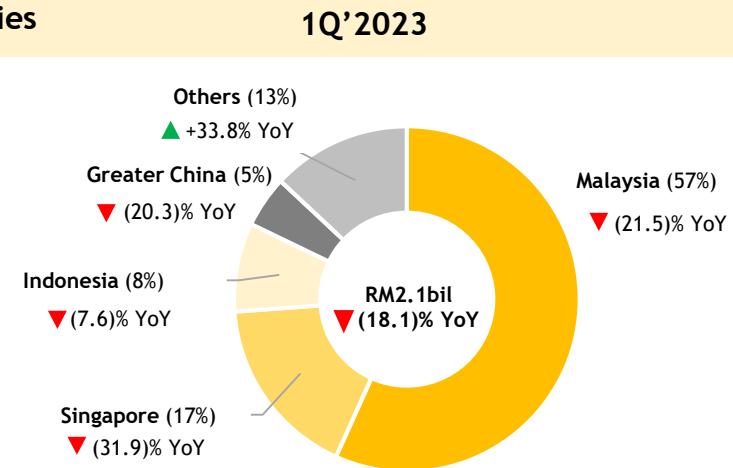
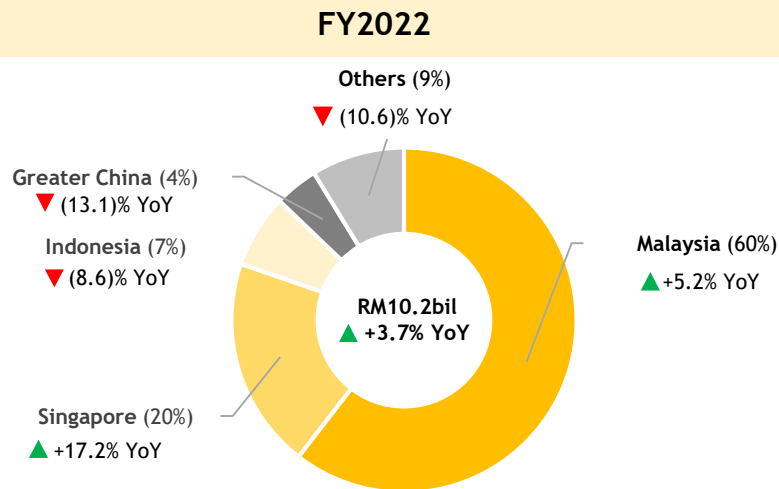
# Corporate Banking, Transaction Banking and Global Markets Contributed 87% of GGB's FY2022 Revenue, of which Malaysia and Singapore Accounted for 80% of Revenue



## Revenue by Line of Businesses (LOBs)



## Revenue by Countries



**Notes:**

- (1) Other LOBs refer to the other businesses under Maybank Investment Banking Group (excluding Investment Banking & Advisory and Investment Management) and Real Estate Ventures
- (2) Other countries are Philippines, Vietnam, Cambodia, Labuan, US, UK and Myanmar



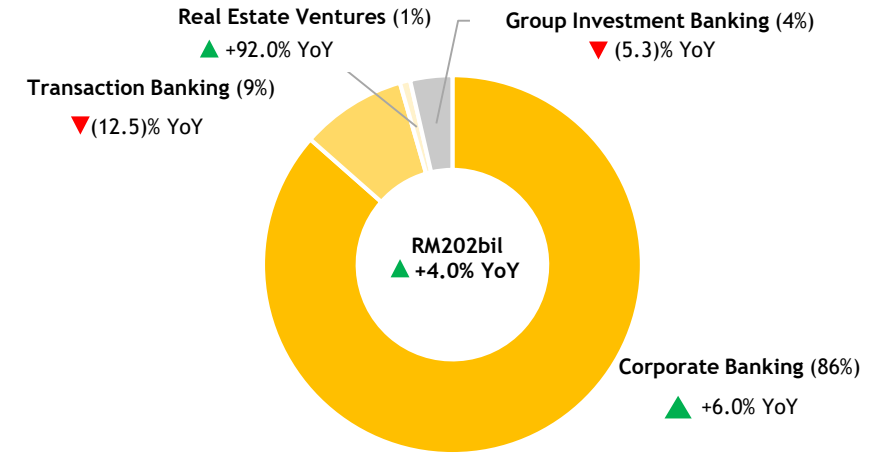
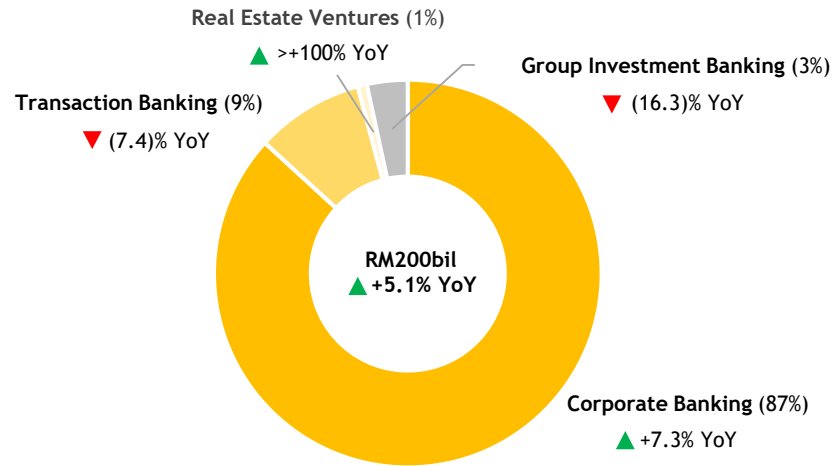
# Corporate Banking Loans Grew 7.3% YoY in FY2022 and 6.0% YoY in 1Q FY2023, led by Home Markets Malaysia, Singapore and Indonesia as well as Greater China



FY2022

Loans by LOBs

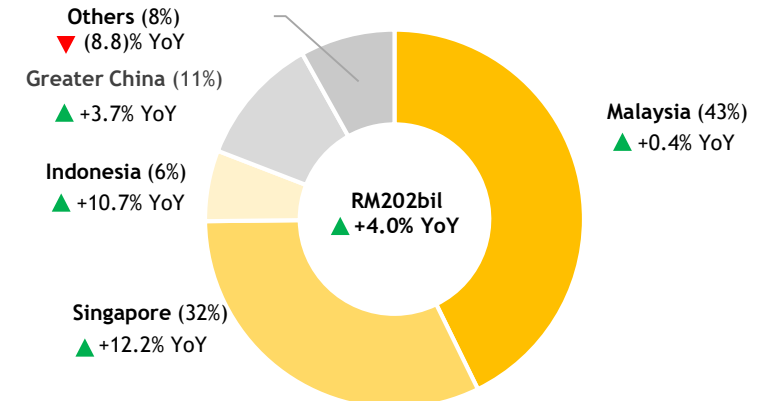
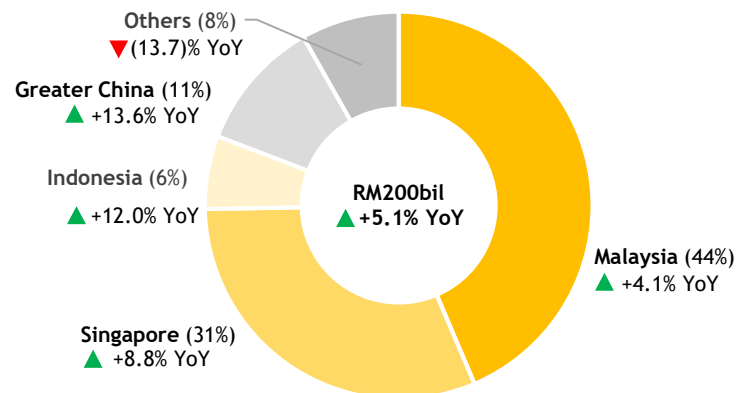
1Q' 2023



FY2022

Loans by Countries

1Q' 2023



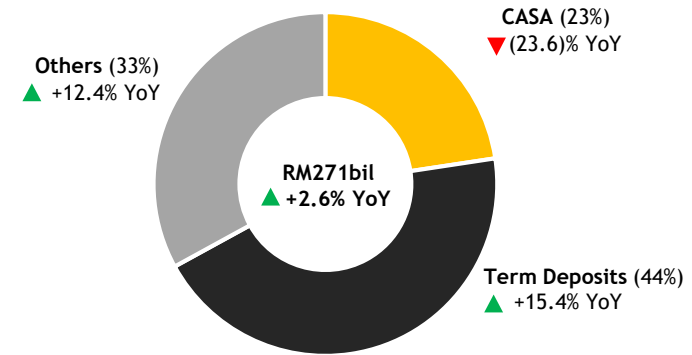
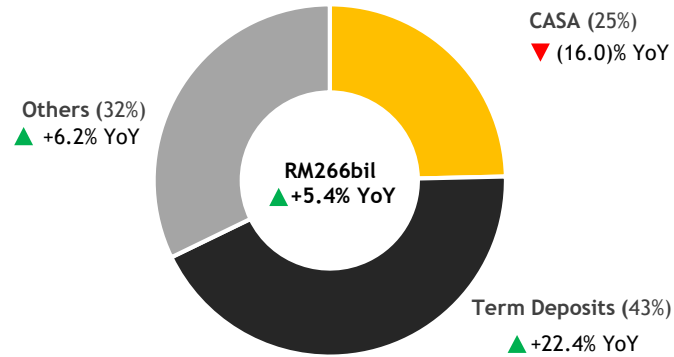
Note:

\*Other countries are Philippines, Vietnam, Cambodia, Labuan, US, UK and Myanmar

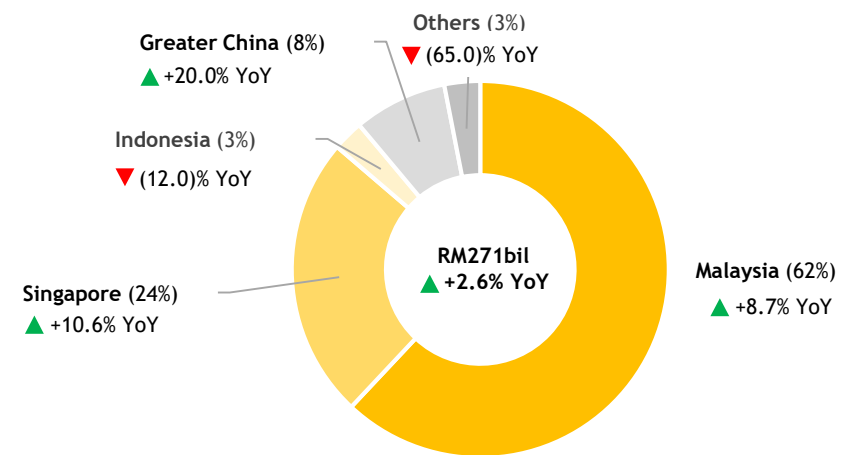
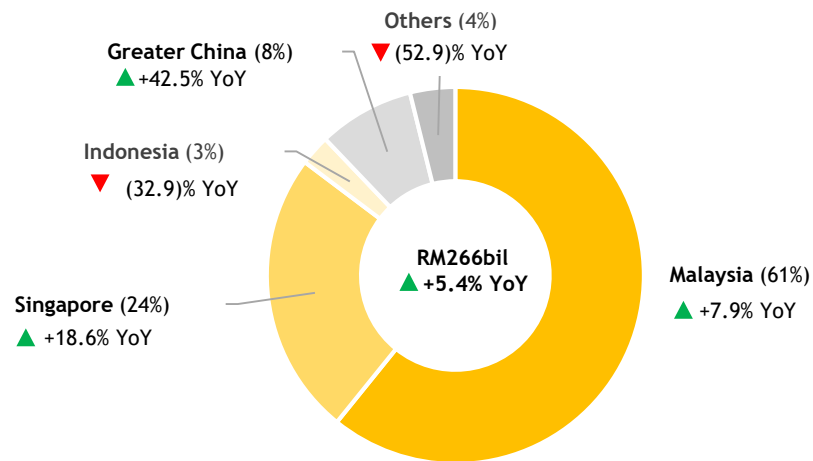
# Deposits Growth in FY2022 and 1Q FY2023 Led by Term and Money Market Deposits While CASA Ratio Hovered at 23-25%; 85% of Overall GGB Deposits from Malaysia and Singapore



## FY2022 Deposits by Products 1Q'2023



## FY2022 Deposits by Countries 1Q'2023



Note:  
\*Other countries are Philippines, Vietnam, Cambodia, Labuan, US, UK and Myanmar

# Maybank's Corporate Strategy M25+ Reinforces the Push for Differentiation and Focuses On Five Strategic Thrusts...



1

Intensify Customer Centricity

2

Accelerate Digitalisation and Technology Modernisation

3

Strengthen Maybank's Position Beyond Malaysia

4

Drive Leadership in Sustainability Agenda

5

Achieve True Global Leadership in Islamic Banking

... Driven by 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

# GGB Will Drive Two Strategic Programmes (SPs) and Collaborate on Other SPs to Deliver Customer-Centric Solutions and Help the Group Achieve Its M25+ Targets



## Key Focus for 2023 And Beyond

- Intensify Customer Centricity**  
 Uplift CX journey through enhanced regional coverage model to deliver innovative solutions and reignite regional sales productivity
- Accelerate Digitalisation and Technology Modernisation**  
 Invest in digitalisation to drive growth, enhance CX and improve turnaround time via integrated regional financial trade and cash platforms and technology-enabled solutions
- Strengthen Maybank's Position Beyond Malaysia**  
 Accelerate development and distribution of regional offerings and enhance cross business go-to-market execution
- Drive Leadership in Sustainability Agenda**  
 Build ESG capabilities across business and markets to better serve our customers in their sustainability journey
- Achieve True Global Leadership in Islamic Banking**  
 Expand Islamic and ethical offerings as a strategic differentiator

## Strategic Programmes (SPs)

### SP1 Reshape Wholesale Target Operating Model

- Enhance **group-wide coverage model**, customer segment and product strategy
- Reignite **regional sales productivity**
- Build **deeper sector expertise**, offering tailored sector solutions
- Reimagine the end-to-end **onboarding and credit process**

### SP2 Build a Regional Transaction Banking Proposition

- Establish a cross-country target operating model for **regional financial trade and supply chain management**
- Establish a cross-country target operating model for **regional cash management and payments**

### SP5 Build Global Islamic Banking Leadership

- Establish global **Islamic Wealth Management hub and spokes**
- Establish **as-a-service offering** to expand into new markets

### SP7 Uplift Indonesia

- Continue to **strengthen fundamentals** - clear segment target & entailing proposition, operations optimisation, etc
- Differentiate and grow** through expansion of select key levers (digital SME and accelerate Islamic offerings)

### SP8 Redefine our International Footprint

- Refocus Maybank's global footprint** based on three archetypes
- Redesign **target operating model** for markets moving to a different archetype
- Optimise** investment portfolio

### SP9 Be the Sustainability Leader in SEA

- Enhance** baseline, measurement and target-setting capabilities
- Build **segment-specific business strategies**
- Develop a **sustainability integrated target operating model** covering governance and organisation, business/individual KPIs and credit approval processes

### SP10 Elevate Maybankers

- Initiate **strategic workforce planning**, focusing on the Next-Gen talent required
- Reimagine the **employee value proposition** for digital talent and talent abroad
- Enhance **performance management**
- Institutionalise **Agile@Scale**

# GGB's Strategic Imperatives to Reshape the Regional Wholesale Target Operating Model Using Three-Pronged Approach



## Segment Focused Play

Double-down on segment and sector focused strategy to better serve & meet customer needs

- Fortify **diversified business franchise** to offer holistic and tailored solutions and services
- Leverage **refined customer segment strategy, sector specialisation and sustainable solutions** to unlock new growth opportunities, deepen penetration & diversify while mitigating risks
- **Provide sustainable solutions** that support our customers' **decarbonisation** journey
- Also driven by SP1 through MVPs/Waves - e.g.: **segment focus proposition** for Malaysia, **sector ideation and solution** forum to identify new cross-sell business opportunities



## Regional Scale Up

Strengthen ASEAN and global connectivity to boost cross-border income

- Implement a regional target operating model for **seamless collaboration between business and support units**
- Enabled by **integrated technology platforms, optimised operations, aligned policies and risk appetites** regionally
- Also driven by SP1 through MVPs/Waves - e.g.: **segment focus proposition** for Indonesia, **operational efficiency strategy** for Singapore and refined **regional sales performance model**



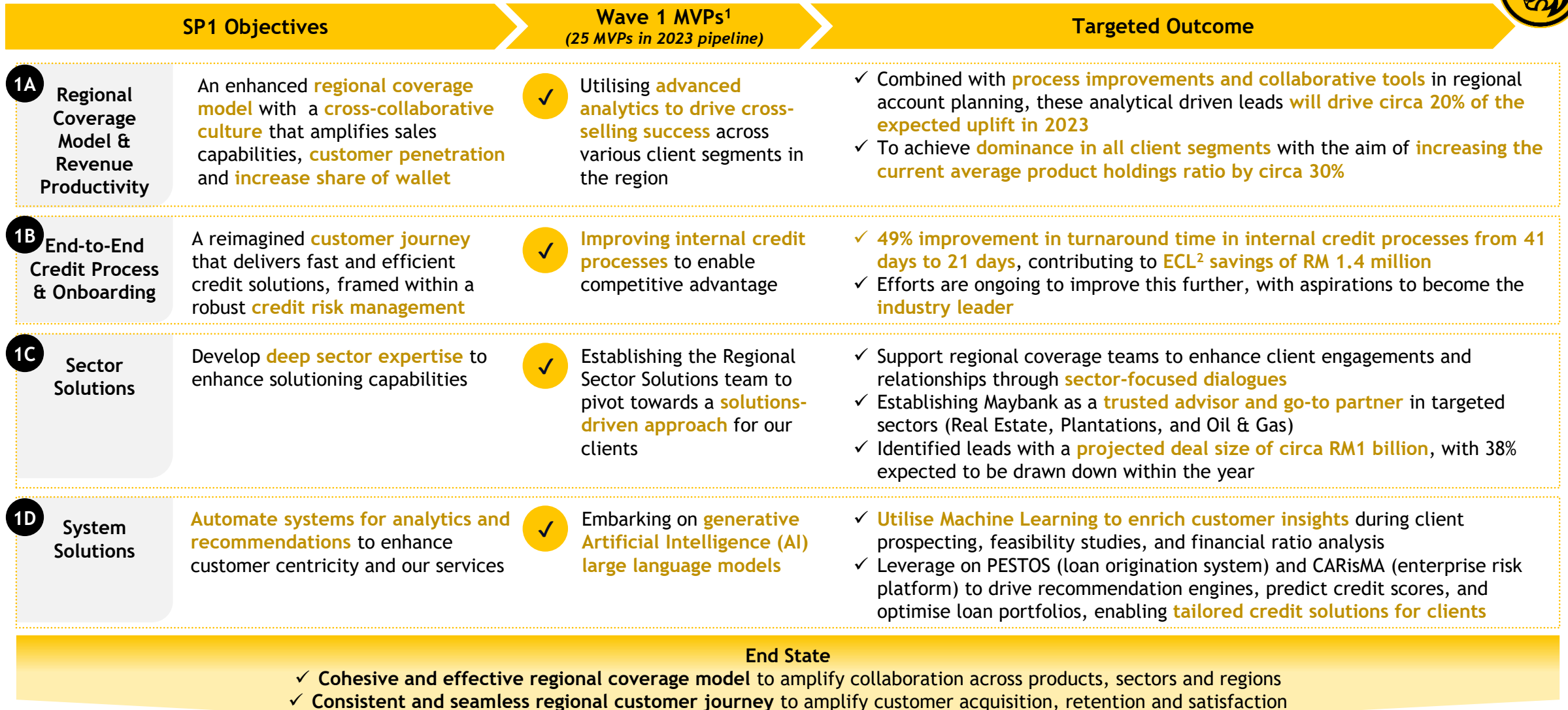
## Accelerate Digitalisation

Increase investment for business growth with digital and technology capabilities, and go beyond banking

- Build **Regional Financial Supply Chain Management, cash management and payments platforms** as anchor to a truly regional model by going beyond banking offerings
- **End-to-end Straight Through Processing platform integrating ecosystems** within and beyond banking, with **AI/ML capabilities and API layer**
- **Scale up distribution network** and provide comprehensive **investment solutions** through **digital platforms**
- Also driven by SP2 through MVPs/Waves- e.g.: **MOU with UMW Corp and Bursa Malaysia on sustainable supply chain financing, real time cross-border payment and end-to-end loan origination system**

# SP1: Reshape Wholesale Target Operating Model

Embracing Segment and Sector-Focused Strategy for Greater Business Growth to Intensify Customer Centricity



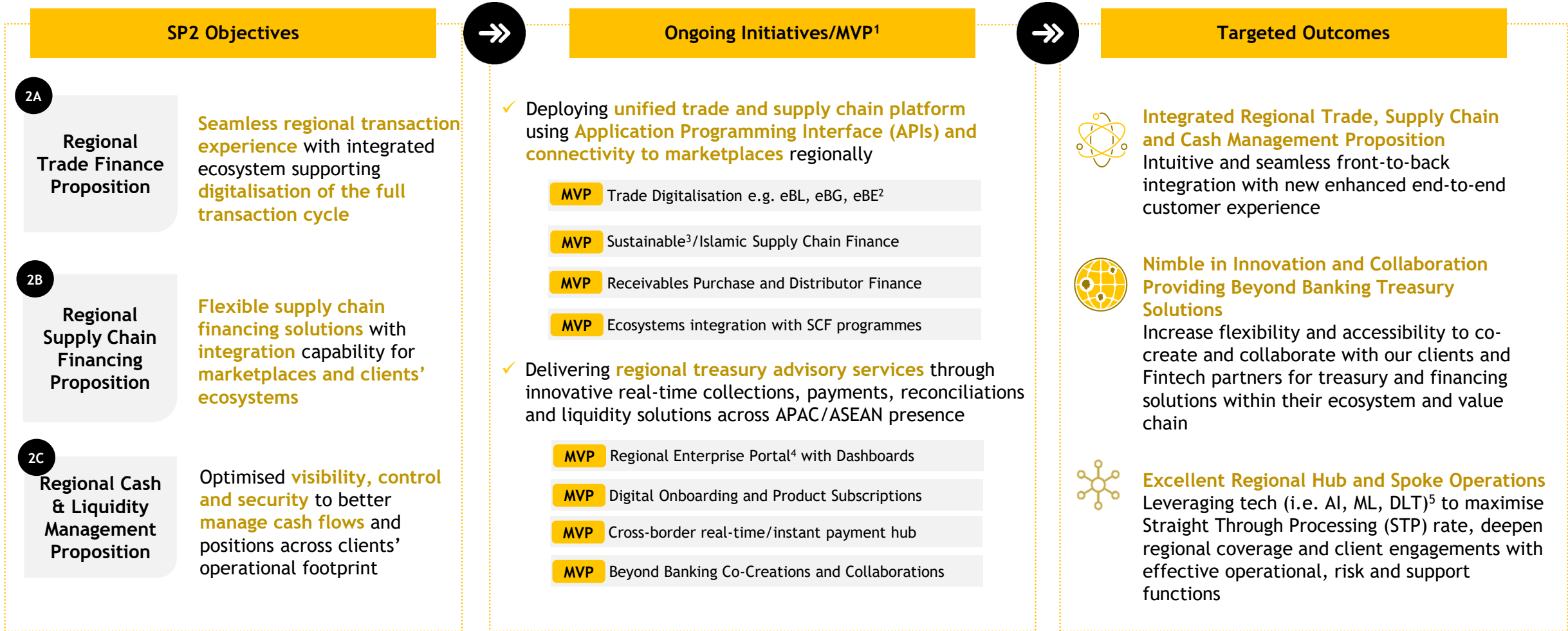
Notes:

(1) Minimum viable product (2) Expected Credit Losses



# SP2: Build a Regional Transaction Banking Proposition

Providing Regional Trade and Cash Platform and Solutions With Beyond Banking Offerings, While Maintaining Leadership Position and Increasing Trade Market Share



## Notes:

(1) Minimum viable product; (2) Electronic bills of lading, bank guarantees and bills of exchange (3) Sustainable supply chain memorandum of understanding with Bursa Malaysia and UMW as pilot; (4) Enhanced client access across all banking services (e.g. cash, trade, supply chain, foreign exchange including beyond banking services through partnering with 3<sup>rd</sup> parties; (5) Artificial Intelligence, Machine Learning, Distributed Ledger Technology

# Maybank Investment Banking Group to Focus on Deepening Client Coverage, Delivering Differentiated Products & Advisory and Intensifying Sustainable Financing Capabilities



Investment Management (IM)

## Accomplishments & Accolades as at 1Q2023



- ✓ Strengthened position in **ASEAN** with improved market share in most countries



- ✓ Increased geographical footprint in the **structured warrant business to Indonesia**
- ✓ Expanded **client coverage** and enhanced **client experience**

Investment Banking & Advisory (IB&A)

- ✓ Topped the **Malaysia and ASEAN league tables<sup>(1)</sup>**

ASEAN ECM <sup>(2)</sup>	ASEAN DM <sup>(3)</sup>	ASEAN DCM	
#1	#5	#5	
Malaysia IB&A <sup>(4)</sup>	Malaysia ECM <sup>(2)</sup>	Malaysia DM <sup>(3)</sup>	Malaysia DCM
#1	#1	#1	#2

- ✓ Recognised as an **ASEAN IB&A powerhouse**

### Notable Awards

- IFR Asia Awards 2022 - South-East Asia Loan House: Maybank and Best Malaysia Bond House: Maybank Investment Bank
- The Asset Triple A's Country Awards for Sustainable Finance 2022 - Best M&A, Loan & Equity Adviser
- Finance Derivative Awards 2023 - Most Sustainable Investment Bank Malaysia
- Topped all 4 categories in RAM League Awards - Lead Manager Award 2022 by Programme Value and Number of Issues (Corporate Bond and Sukuk Issues)

**29**  
Awards



## Next Growth Areas

### Investment Advisory and Solutioning Platform for Maybank Group

#### Deepen Client Penetration

covering retail, mid-market and wholesale client segments to provide more focused solutions for each segment

#### Deliver Differentiated Product and Advisory

via new product offerings and capabilities, e.g. ECD products (commodity hedging, Delta-1 solutions), regional expansion of prime brokerage and refreshed digital platform

#### Strengthen Operational Setup

via digitalisation of front and back office functions to drive economies of scale and lift productivity

### ASEAN Mid Market Powerhouse

#### Increase Focus on Mid-market Client Segments

Leveraging regional platform to identify cross-border opportunities and expand mid-market client coverage across the region as well as selectively undertake mid-market / ACE market IPOs for names we are focused on

#### Intensify Sustainable Financing Capabilities

Active engagement with clients along the different phases of their sustainability journey and increasing efforts in identifying potential opportunities on the back of infrastructure growth

#### Amplify Private Equity Deals

Continue to focus on strong relationships and track record with private equity firms and replicate success achieved with PE clients on Malaysia deals in other geographies

Legend: ECM - Equity Capital Markets; DM - Debt Markets; DCM - Debt Capital Markets; ECD - Equity, Commodity and Derivatives

Notes:

(1) Source: Dealogic as at 31 March 2023 (2) ECM deals exclude convertible debt deals and data collated based on country exchange incl. Malaysia, Singapore, Thailand, Philippines, Indonesia and Vietnam (3) Debt markets league table includes loan syndication (4) Data collated based on completed date for deal volume

# Global Markets (GM) to Focus on Enhancing Client Solutioning, Product and Channel Expansion as well as Capitalising on Investment and Trading Opportunities



## Accomplishments as at 1Q2023



- ✓ GM MY income grew at 4% CAGR<sup>1</sup> from FY2013 to F2023. Record year in FY2020, beating competition, with strong capital gain in investment book and trading result
- ✓ Sales income remains at 36% of Global Markets' income
- ✓ Won the Asset Triple A Islamic Finance Awards 2023 - Best Treasury solution for REIT sustainability IPRS
- ✓ Ranked top 3 Primary Dealer in the Sukuk Primary Market
- ✓ Notable Deals (New to Bank/Industry) : Structured Loan, MYOR Swap, Sustainability Linked Profit Rate Swap, Hedge Syndication Lead, Callable FX Option, Cross Currency Credit Linked Investments
- ✓ Participated in Bursa Carbon Exchange (BCX) inaugural auction for nature based offsets

## Next Growth Areas

### 1 Enhanced Client Solutioning

- Maybank is currently top three in terms of market share for FX and deposits
- Focus on cross-selling of GM products to existing customers and provide more tailored solutions (e.g.: Sustainability linked swaps, structured loans, hedge coordination)

### 2 Expand Distribution Across Client Segments

- Increase product penetration with GCFS<sup>2</sup> clients across our channels (voice dealing, digital platforms and branches)
- Deeper engagement across client touch points via campaigns, training and joint marketing initiatives

### Strategic Imperative

Grow Revenue by Deepening Client Touchpoints and Share of Wallet

### 3 Regional Expansion in Products and Channels

- Roll out product capabilities regionally (e.g.: Cambodia, Vietnam)
- Expand Islamic products suites (e.g.: Islamic Saver Series, Islamic Dual Currency Investment and other FX options)
- Developed voice, digital and FX counter distribution capabilities
- Further enhance these channels to reach out to a wider client base and provide better client experience (e.g.: FX booking module in RCMS<sup>3</sup>)
- Develop FX APIs as one of the API suites for the bank

### 4 Investment and Trading

- Opportunistic investments in shorter tenure assets in view of inverted interest rates in certain markets
- Provide daily pricing and updates to sales/clients to maximise profits from franchise flows

## Product Pipeline and Platform Roadmap

### Digital

- FX API
- Retail FX

### ESG

- Sustainability Linked Repo/Depo & Programmes
- Carbon Credits
- ESG-Linked GMRA/Annex

### Islamic

- Islamic Profit Rate Options, i-Sell Buy Back Agreement
- Islamic Structured Products (Callable Deposits, Credit Linked)

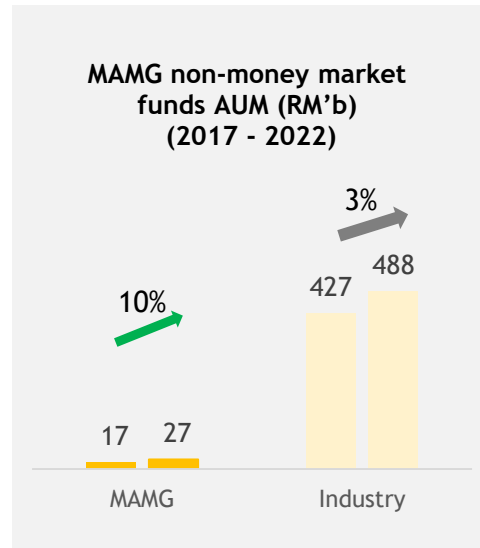
# Maybank Asset Management Group (MAMG) To Expand Retail Distribution Channels and Increase Corporate and Institutional Coverage



To-date, MAMG's Growth is Driven by Penetration into the Retail Segment

- Growth in non-money market funds AUM<sup>1</sup> of 10% CAGR<sup>2</sup> (vs industry at 3% CAGR) to RM27 billion since 2017 to 2022, driven by:

- Penetration into retail segment after MAMG acquired Amanah Mutual Berhad (AMB) and Singapore Unit Trusts Limited (SUTL) in 2018
- Increased retail market share through Maybank CFS<sup>3</sup>, the largest Institutional Unit Trust Adviser (IUTA) distributor of unit trust products
- Increased penetration into third party distributors, with over 10 IUTAs in Malaysia



- Top Three Islamic Fund Management Company in Malaysia<sup>4</sup>
- Developed first of its kind Shariah, ESG-Shariah and Flexible Retirement Solutions through strategic partnerships. Raising over RM2 billion since 2019<sup>5</sup>



Next: Expand Retail Distribution Channels and Increase Corporate and Institutional Penetration

Sales of Unit Trust through Retail Distribution Channels in Malaysia (2017-2021):

Distribution Channels	2017 - 2021 CAGR	
	Industry	MAMG
Unit Trust Management Company	31%	-
IUTA	3%	14%
Agencies (Unit Trust Company & Corporate UT Advisers)	14%	-
Others	19%	-
<b>Total</b>	<b>19%</b>	

- Since MAMG's acquisition of AMB and SUTL in 2018, MAMG's retail sales distribution via IUTAs has grown at 14% CAGR during the 2017-2021 period. MAMG's market share of Maybank CFS' gross sales is >50% as at 31 May 2023
- Hence, to capture these growth opportunities in the Retail Segment, MAMG aims to:
  - Develop a Digital Agency Platform to expand the distribution network beyond IUTA to cater to the High Net Worth, Affluent and Emerging Affluent segments
  - Expand distribution channels through digital channels, e-wallets and digital banks offering affordable investment products to cater to the mass segment
- In the Corporate and Institutional segments, MAMG aims to increase its penetration through:
  - Development of innovative investment solutions particularly in the area of alternative assets through internal capability building and partnerships
  - Provide access for comprehensive investment solutions through digital platforms

# Be the Regional ESG Leader in Partnering our Clients to Build Sustainability-First Businesses



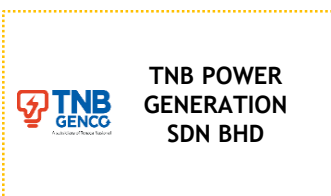
M25+ Group Sustainability Targets

GGB Achievement as of  
1Q 2023

Mobilising RM80 billion in Sustainable Finance by 2025

Mobilised ~RM28.2 billion (cumulative) in Sustainable Finance since 2021

## NOTABLE SUSTAINABLE FINANCE DEALS <sup>1</sup>



**RM1.5 billion (2022) and RM2.0 billion (2023) Sustainability Sukuk**  
First sustainable finance offering by TNB Group of companies, Marking a “First” For the power and utility industry In Malaysia



**RM500.0 million (2021), RM500.0 million (2022), RM1.0 billion (2023) Sustainability Sukuk**  
First development financial institution in Malaysia to issue a sustainability sukuk



**RM555.0 million (2023) Sustainability Sukuk**  
KPJ Healthcare Berhad’s inaugural sustainability sukuk wakalah and the first sustainability sukuk from the healthcare sector in Malaysia and ASEAN



**RM285.0 million (2023) ASEAN Green SRI Sukuk**  
Received RAM Sustainability’s highest Tier-1 green rating, indicating significant contribution towards climate and wider environmental benefits

## INDUSTRY ENGAGEMENTS



**ASEAN Capital Markets Forum (AMCF) and ASEAN Working Committee on Capital Market Development (WC-CMD)**  
Maybank Investment Bank is a member of the industry advisory panel and the chair of strengthening demand and supply of the sustainable finance working group



**Malaysian Government Climate Change Advisory Panel Member (COP28)**  
Maybank is a member of the advisory panel that will play a role in providing advice and guidance to the country’s delegation at the upcoming COP28. Malaysia’s focus will be on energy transition, reduction of greenhouse gas, just transition, carbon market, climate financing and adaptation, biodiversity, and others



**Asia Transition Finance (“ATF”) Study Group**  
Maybank is a member of the study group working to drive transition finance in Asia. In March 2022, Maybank contributed to the study group on the interim report presented at the Asia Green Growth Partnership Ministerial Meeting Public Private Forum 2022

Note: (1) The deal size of the notable deals do not necessarily equate to the amount recognised as part of Maybank’s sustainable finance achievement



# Our Comprehensive ESG Ecosystem From Ideation, Execution and Thought Leadership Allows Maybank to Provide Robust Sustainability-First Solutions



## INNOVATION



### Elevated ESG Research Capabilities:

- Publication of ESG tearsheets for stocks under coverage in six ASEAN countries incorporating ESG-integrated risk analysis to enable better investment decision-making
- Established proprietary ESG scoring methodology
- Target for 70% of research analysts to receive ESG certification by year-end
- Publication of new ESG research products: i.e. ESG compendium report and ESG quarterly report
- Enhancing Maybank Group Sustainable Product Framework to incorporate latest market developments



**Carbon Market Leadership:** Provided carbon credit masterclass to Malaysian banking community, the only banker in the panel



**Robust Partnership for Sustainable Financing:** Maybank and UMW entered into a Memorandum of Collaboration with Bursa Malaysia in relation to a Sustainability Financing Platform, to encourage decarbonisation of the corporate sector and the supply chain



## ASEAN'S TRANSITION PARTNER



**Sustainable Finance Solutions:** First bank in Malaysia to set up a dedicated sustainable finance team within debt market to provide sustainable finance solutions to the market. Total deal value completed up to 1Q 2023 is RM4.8 billion. The entire team is now ICMA-certified



**Decarbonising Solutions:** Established an ESG Strategy & Solutions team to assist clients with their decarbonising and transition efforts, in line with Maybank's goal to reduce Scope 3 emissions and achieve Net Zero Carbon by 2050



**Carbon Solutions Partner of Choice:** Covering end-to-end value chain services, offering advisory, fundraising, carbon trading and thought leadership. Empowering clients with robust Carbon Credit Solutions by establishing a Carbon Trading desk and being onboarded on Bursa Carbon Exchange, Xpansiv CBL and Verra



**Facilitating Early Retirement of Coal:** Enhanced our coal position to support ASEAN taxonomy in the early retirement of coal power plants in ASEAN, in support of efforts to reduce the region's dependency on coal



## SOCIAL IMPACT



**Diversity, Equity, Inclusivity Champion:** Championed DEI (via 30% Club Malaysia) by mobilising our relationships with institutional clients to ensure women representation on boards to increase Malaysia's investability. As of June 2023, Malaysia has achieved 30% female board membership across the top 100 PLCs



**Mobilising Positive Social Effects:** Participated as joint lead arranger in the sustainability sukuk issuances by a development financial institution in Malaysia for three consecutive years. Proceeds will be channeled towards impactful areas such as socioeconomic advancement and empowerment; socioeconomic impact mitigation; access to healthcare services; access to education and vocational training



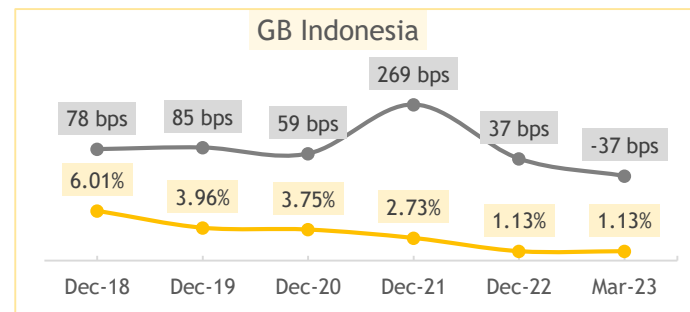
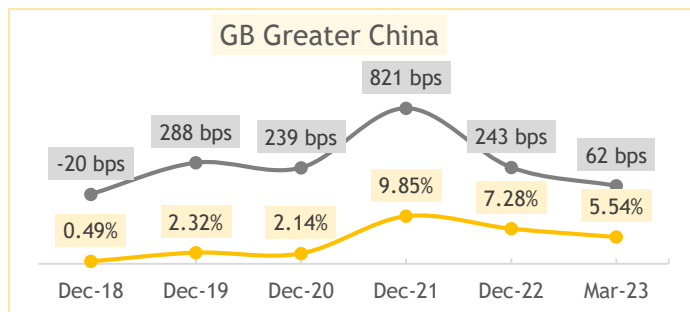
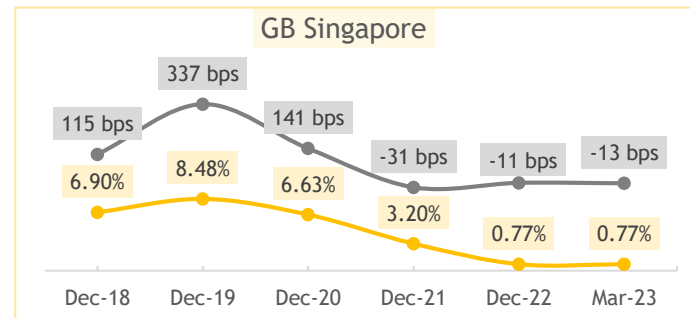
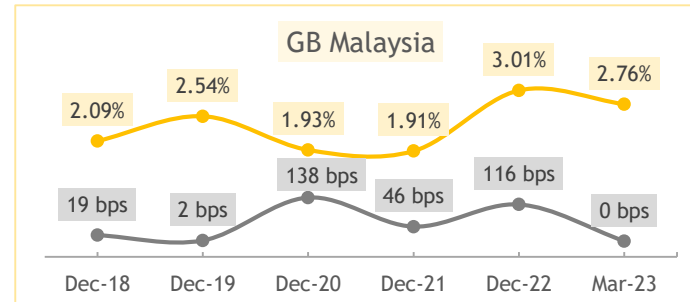
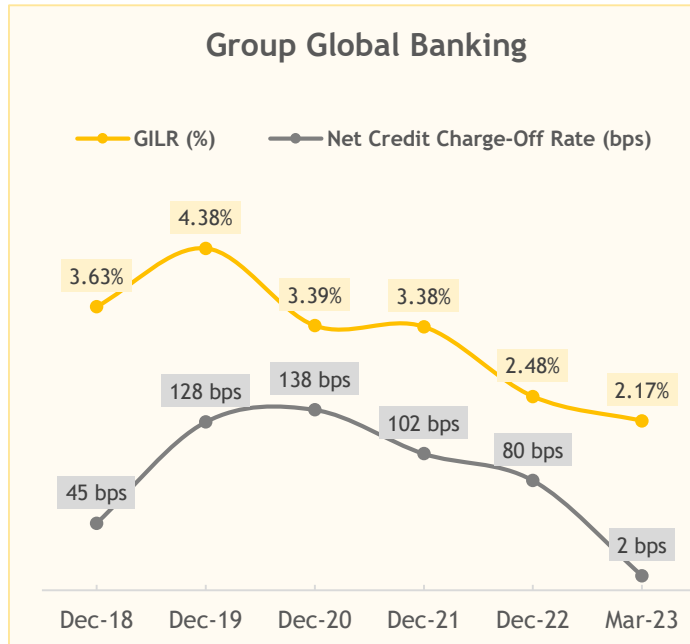
**Enabling Affordable Home Ownership Opportunities:** Maybank Ventures offers HouzKey, the first rent-to-own home ownership solution in Malaysia. Customers rent via Maybank2Own for the option to purchase the house



# Asset Quality Remains Key Priority; GGB GILR and NCC Have Improved on Proactive Management of Borrowers Via Timely Solutions To Manage Their Financial Obligations



## GGB Gross Impaired Loan Ratio (GILR) and Net Credit Charge-Off (NCC) Rate as at Mar 2023



## GGB's Proactive Exercise to Identify Potential Accounts with Early Warning Signals and Provide Intervention and Assistance Where Needed Include:

- 1 Periodic Bottom-up Assessment Exercise on Corporate Portfolio
- 2 Assess Portfolio For Selected Borrower Segments
  - Borrowers with significant exposures
  - Borrowers in industries/sectors with vulnerable or negative outlook
- 3 Assess Borrowers with Bullet and Balloon Repayments
- 4 Monitoring of Adverse News That May Affect Recovery
- 5 Assess Borrowers with High Debt/EBITDA under Selected Industries based on Industry Cyclical Outlook

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# Appendix | FY2023 Notable Key Deals

A Testament to Maybank Being One of The Preferred Financial Institutions in ASEAN




**Khazanah Nasional Berhad**

**USD 1.5 BIL**

USD Bond & Sukuk

Dealer, Joint Lead Manager, Joint Bookrunner



**Digi Telecommunications Sdn Bhd**

**MYR 1.0 BIL**

1<sup>st</sup> Sukuk Issuance Post Celcom-Digi Merger - Sukuk Murabahah Programmes

Joint Lead Manager



**YTL Power International Berhad**

**MYR 1.5 BIL**

Islamic Commercial Papers (ICP) and Islamic Medium Term Notes (IMTN) Programmes

Sole Principal Adviser, Sole Lead Arranger, Joint Lead Manager



**TPG Capital Asia, Hong Leong Group, Employees' Provident Fund**

**MYR 510 MIL & MYR 25 MIL**

Acquisition of IMU Health Sdn Bhd (Commodity Murabahah Term Financing-I & Short Term Revolving Credit-i Facility)

Mandated Lead Arranger & Bookrunner



**DigitalBridge Group, Inc.**

**MYR 1.125 BIL**

Syndicated Loans to support DigitalBridge's investment in AIMS, a data centre partnership with Time dotCom

Mandated Lead Arrangers, Bookrunner & Underwriter




**Creador / Mr D.I.Y. Group (M) Berhad**

**MYR 664.3 MIL**

Secondary Placement of Shares in MR D.I.Y. Group (M) Bhd

Sole Placement Agent



**PT Indomobil Finance Indonesia**

**IDR 1.28 TRI**

Bond Issuance

Joint Lead Underwriter




**Yinson Production**

**USD 720 MIL**

Syndicated Term Loan

Mandated Lead Arranger, Underwriter & Bookrunner, Joint Hedge Coordinator and Hedge Provider



**DXN Holdings Bhd.**

**MYR 652.9 MIL**

Initial Public Offering

Principal Adviser, Joint Global Coordinator, Joint Bookrunner, Joint Managing Underwriter & Joint Underwriter




**Pavilion Real Estate Investment Trust**

**Placement - MYR 720 MIL Unrated MTN - MYR 1.0 BIL**

Acquisition of PBJ Mall, Primary Placement, Unrated MTN Programme

Joint Principal Adviser, Joint Placement Agent, Joint Global Coordinator, Joint Bookrunner, Joint Lead Arranger, Joint Lead Manager



**ESR Group**

**SGD 435 MIL**

Green Term Loan Facility

Joint Financier, Green Loan Adviser



**Solarpack Suria Sungai Petani Sdn Bhd**

**MYR 285 MIL**

ASEAN Green SRI Sukuk Wakalah

Principal Adviser, Sole Lead Arranger, Joint Lead Manager, Green Structuring Adviser, Shariah Adviser and Facility Agent

# Appendix | Notable Awards and Achievements

Recipient of Multiple Awards Recognising Our Ability to Deliver Highly Complex and Successful Customer Solutions





# Thank You



Humanising Financial Services

