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# Investor Presentation

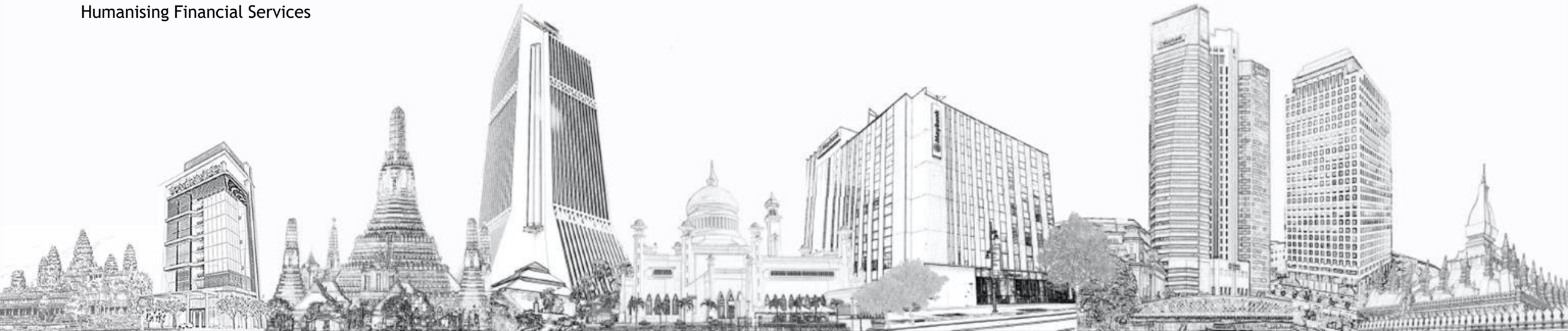
**NOMURA INVESTMENT FORUM ASIA (NIFA) 2024, SINGAPORE**

**5<sup>TH</sup> & 6<sup>TH</sup> JUNE 2024**

**THE RITZ-CARLTON, MILLENIA SINGAPORE**



Humanising Financial Services



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# Maybank Investment Case Highlights



## A Truly Regional Bank

Strong regional footprint with 959 retail and 33 investment banking branches in ASEAN.

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



## Global Leadership In Islamic Banking

5<sup>th</sup> 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 55.6% and 46.7% 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

# M25+: Propelling Us From Good to Great



## M25+

### Our Purpose:

We are a **values**-driven **platform**, powered by a **bionic workforce** that **Humanises Financial Services**



### Group Strategic Thrusts

- ST1** Intensify Customer-centricity
- ST2** Accelerate Digitalisation and Technology Modernisation
- ST3** Strengthen Maybank's Position Beyond Malaysia
- ST4** Drive Leadership in Sustainability Agenda
- ST5** Achieve True Global Leadership in Islamic Banking

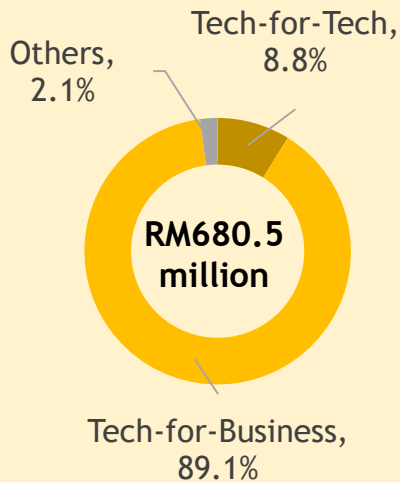


Executed through 13 Strategic Programmes (SPs)

# 1Q FY2024: M25+ Continues To Make Good Progress Across All Customer Segments



Total M25+ Committed Investments since FY2023 to YTD Mar'24 (Opex and Capex)



<p><b>SP1</b></p> <p>Supercharge Global Banking's Mid-Cap Segment Growth</p>	<p><b>Focus Area:</b></p> <ul style="list-style-type: none"> <li>Higher revenue for mid-market segment from improved efficiency and productivity</li> </ul>	<p><b>Progress (1Q'23 vs 1Q'24):</b></p> <p>MY mid-market growth</p> <table border="1"> <tr> <td>~300%</td> <td>Growth in total deals pipeline since May'23 with a dedicated team focused on mid market segment (RM6.6 bil to RM26.3 bil)</td> </tr> <tr> <td>+7%</td> <td>YoY growth for loans and unrated bonds in mid-cap segment in MY</td> </tr> <tr> <td>+9.3%</td> <td>Growth in FX sales driven by beyond credit cross-selling</td> </tr> </table>	~300%	Growth in total deals pipeline since May'23 with a dedicated team focused on mid market segment (RM6.6 bil to RM26.3 bil)	+7%	YoY growth for loans and unrated bonds in mid-cap segment in MY	+9.3%	Growth in FX sales driven by beyond credit cross-selling		
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+7%	YoY growth for loans and unrated bonds in mid-cap segment in MY									
+9.3%	Growth in FX sales driven by beyond credit cross-selling									
<p><b>SP2</b></p> <p>Supercharge Transaction Banking Digital Onboarding</p>	<p><b>Focus Area:</b></p> <ul style="list-style-type: none"> <li>Expand corporate onboarding through digital penetration via M2E Ezy Apply (launched in Jul'23)</li> </ul>	<p><b>Progress (3Q'23 vs 1Q'24):</b></p> <table border="1"> <tr> <td>+16p.p.</td> <td>Increase in digital onboarding from 12% in 3Q'23 to 28% in 1Q'24</td> </tr> </table>	+16p.p.	Increase in digital onboarding from 12% in 3Q'23 to 28% in 1Q'24						
+16p.p.	Increase in digital onboarding from 12% in 3Q'23 to 28% in 1Q'24									
<p><b>SP4</b></p> <p>Scale Up SMEs Across Markets</p>	<p><b>Focus Area:</b></p> <ul style="list-style-type: none"> <li>SME re-segmentation in SG &amp; ID: Increased SME loan limits for expanded access to funding and customer base</li> </ul>	<p><b>Progress (Mar'23 vs Mar'24):</b></p> <table border="1"> <tr> <td>+11%</td> <td>Increase in IDN loan growth IDR18.1 tri to IDR20.1 tri</td> </tr> <tr> <td>+39%</td> <td>Increase in IDN average monthly origination IDR1.4 tri to IDR1.9 tri</td> </tr> <tr> <td>+61%</td> <td>Growth in IDN average monthly loan approval IDR1 tri to IDR1.6 tri</td> </tr> <tr> <td>+59%</td> <td>Growth in SG average monthly loan approval SGD13.1 mil to SGD20.8 mil</td> </tr> </table>	+11%	Increase in IDN loan growth IDR18.1 tri to IDR20.1 tri	+39%	Increase in IDN average monthly origination IDR1.4 tri to IDR1.9 tri	+61%	Growth in IDN average monthly loan approval IDR1 tri to IDR1.6 tri	+59%	Growth in SG average monthly loan approval SGD13.1 mil to SGD20.8 mil
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# 1Q FY2024: M25+ Continues To Make Good Progress Across All Customer Segments



<p><b>SP5 &amp; SP7</b></p> <p><b>Build Global Islamic Finance Leadership via Islamic Wealth Management and Halal Ecosystem</b></p>	<p><b>Focus Area:</b></p> <ul style="list-style-type: none"> <li>• <b>Stronger traction from Islamic wealth beyond banking propositions</b> (Shariah wealth advisory, EzyWasiat, EzQurban) <b>and tailored ecosystem solutions to Halal businesses</b> (Halal4ward, Halal Facilitation and Halal Assurance)</li> <li>• <b>Drive fee income through Shariah Wealth Management (SWM)</b> in Indonesia</li> </ul>	<p><b>Progress (Mar'23 vs Mar'24):</b></p> <ul style="list-style-type: none"> <li><b>+77%</b> GIWM fee income growth from RM36.16 mil to RM64.11 mil</li> <li><b>+96%</b> Increase in GIWM customers acquired from 76.5k to 149.7k</li> <li><b>+62%</b> Increase in number of Halal certified companies from 2,624 to 4,240</li> <li><b>+29%</b> Increase in AUM from IDR3.1 tri (RM0.9 bil) to IDR4 tri (RM1.2 bil)</li> <li><b>+33%</b> Increase in fee-based income from IDR12.3 bil to IDR16.4 bil</li> </ul>
<p><b>SP6</b></p> <p><b>Enhance Insurance's Customer-Centricity</b></p>	<p><b>Focus Area:</b></p> <ul style="list-style-type: none"> <li>• <b>Personalised solutions through algorithm-driven BANCA 2.0 - EASE tool</b>, featuring automatic population of customer biodata and financial data in the BANCA EASE app</li> <li>• <b>Improve convenience for motor insurance vehicle renewal:</b> Shortened renewal process time to three minutes from eight minutes previously via 'One-Click Renewal'</li> </ul>	<p><b>Progress (Mar'23 vs Mar'24):</b></p> <ul style="list-style-type: none"> <li><b>9x</b> Improved sales productivity per month from agents/RMs post-enhanced app rollout from RM20k (Mar'23) to RM180k (Mar'24)</li> <li><b>&gt;100%</b> Increase in sales from RM138 mil (1Q'23) to RM314 mil (1Q'24) driven by BANCA EASE app</li> <li><b>+24%</b> Daily auto renewal premium increase (Mar'23 vs Mar'24)</li> <li><b>&gt;9.8k policies</b> Registered RM9.17 mil in premium as at Mar'24</li> </ul>

# 1Q FY2024: M25+ Continues To Make Good Progress Across All Sectors In Our Home Markets



<b>SP3</b> Expand GCFS Consumer's Ecosystem	<b>Focus Area:</b> <ul style="list-style-type: none"> <li>• <b>Expand homeownership ecosystem</b> by embedding Home<sup>2</sup>u Mortgage platform into partner's ecosystem, enabling access to sales force and building dedicated sales team</li> <li>• <b>Driving efficiencies via e-KYC straight through processing (STP)</b> for CASA products and Auto loans</li> </ul>	<b>Progress (as at Mar'24):</b>	
		<b>&gt;100%</b>	Increase in loans originated via Home <sup>2</sup> u (YTD Mar'23: RM2.9 bil vs YTD Mar'24: RM8.6 bil)
		<b>+12.1%</b>	Total MY mortgage growth YoY (Mar'23: 6.9%)
		<b>&gt;100%</b>	Increase in new CASA accounts opened digitally (YTD Mar'23: 30,743 vs YTD Mar'24: 63,115), with a 33% increase in average daily balances
		<b>+RM100 million</b>	Financing disbursed to pre-qualified customers for car ownership, capitalising hyper-personalised event-triggered algorithm

<b>SP13</b> Leverage SG as Regional Group Wealth Driver	<b>Focus Area:</b> <ul style="list-style-type: none"> <li>• <b>Powered by wealth management,</b> resulting in higher penetration rate</li> </ul>	<b>Progress (Mar'23 vs Mar'24):</b>	
		<b>+46k new clients</b>	Increase in wealth customers from 1.16 mil to 1.21 mil customers across all segments (including Private and Retail) across home markets
		<b>+15.3%</b>	Wealth AUM rose from RM59.12 bil to RM68.14 bil driven by an expanded customer base
		<b>+61%</b>	Pure wealth income grew from RM152.6 mil to RM246.0 mil with the following breakdown by product: <ul style="list-style-type: none"> <li>▪ Investment: From RM107.1 mil to RM169.8 mil (+58.4% YoY)</li> <li>▪ Banca: From RM45.5 mil to RM76.2 mil (+67.5% YoY)</li> </ul>

# FY2024: Focused Growth with Strategic Cost Prioritisation and Diligent Asset Quality Management to Meet M25+ Targets



## Key Areas to Drive Income Growth

Wealth Management including Islamic Wealth across home markets	Group CFS Non-Retail, focusing on Small and Medium Enterprises (SMEs)
Cash management solutions for non-retail and corporate customers	Mid Cap Segment, client-segment approach across solutions
Global Market Sales, particularly foreign exchange (FX) sales	Banca (Channel): Unified digital tool to connect to Maybank database
Motor Insurance - automotive partnerships, dealer engagements, etc	

## Cost Optimisation

Enhance work processes and business operations through automation	Optimise resource utilisation
Continuous monitoring and governance of cost measures Group-wide	

## Asset Quality (AQ) Management

Proactive High Risk Sectors AQ management (Tighten RAC, regular thematic review, deploy ML to identify risky customers, etc.)	Improve recovery efforts across home markets
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## Our Targets


Financials	FY2023	1Q FY2024	FY2025 (T)
Income growth	3.3%	19.8%	2-3x FY21-FY25 CAGR
Overseas income growth	8.6%	23.4%	~7% FY22-FY25 CAGR
Fee to income ratio	29.5%	36.1%	~32%
Loans growth	9.2%	11.2%	~7% FY21-FY25 CAGR
CIR	48.9%	48.3%	~45%
ROE	10.8%	10.8%	~11-12%
Non-Financials	FY2023	1Q FY2024	FY2025 (T)
Digital Customers	75%	75%	≥80%
Customer satisfaction (NPS)	+37	N/A*	~10% - 20%
Employee engagement	89%	89%	>90%
Next-gen roles	21%	21%	25%-30%


\*The NPS score is calculated annually, based on the External Customer Engagement Survey conducted once a year for the Group





# Set to Exceed FY2025 Sustainability Commitment Targets This Year While Demonstrating Leadership in Regional Decarbonisation Journey




**Sustainable Finance**  
 **1Q'24 Achievement: RM5.86 bil**  
 FY2024 Target: RM34.2 bil  
 Cumulative Achievement: RM74.33 bil  
 FY2025 Target: RM80 bil

**Improving Lives Across ASEAN\***  
 **1Q'24 Achievement: 114,606**  
 FY2024 Target: 423,512  
 Cumulative Achievement: 1.48 mil  
 FY2025 Target: 2 mil

**Carbon Emissions Position#**  
 **1Q'24 Achievement: 50.4% reduction**  
 FY2024 Target: 52.5% reduction  
 2030 Target: Neutral  
 2050 Target: Net Zero

**Living Sustainability**  
 **1Q'24 Achievement: 284,729**  
 FY2024 Target: 1 mil hours  
 FY2025 Target: 1 mil sustainability hours p.a. & 1,000 significant UN SDG outcomes

## Advancing Our Commitments

 Released transition pathway **whitepaper for power and palm oil**. Currently working on oil and gas, commercial real estate, automotive and construction material

First Malaysian bank to launch a **Transition Finance Framework (TFF)** - a first-of-its-kind framework in ASEAN


Launched **Financed Emissions Calculator** so users can gauge emissions upfront from new financing and impact to the existing portfolio

 Developed **Maybank Group Human Rights Policy**, reaffirming our commitment to respect human rights aligned to the United Nations Guiding Principles on Business and Human Rights 2011

Appointed as **Steering Group member of UN-convened Net Zero Banking Alliance**, and as Malaysia Co-Chair for Glasgow Financial Alliance for Net Zero's Asia Pacific Network SEA Public Policy Workstream

Developed **Client Engagement Guidebook for relationship managers** to have meaningful ESG-related engagements with clients, build forward-looking strategic and operational thinking capabilities, and bespoke solutions

## Key Recognitions

 Improved **Carbon Disclosure Project (CDP) rating to B for 2023** from C, **highest rating received by a bank in Malaysia** and placing us above the Asia and Global average of C

Continued to be included in **the Bloomberg Gender Equality Index** and **FTSE4Good Bursa Malaysia Index**

Obtained an overall entity rating of **2** by **RAM Sustainability Rating**, indicating **very low risk on E, S and G pillars**

**Maintained MSCI ESG Ratings of AA** for the fourth consecutive year

\* Households  
 # Cumulative reduction

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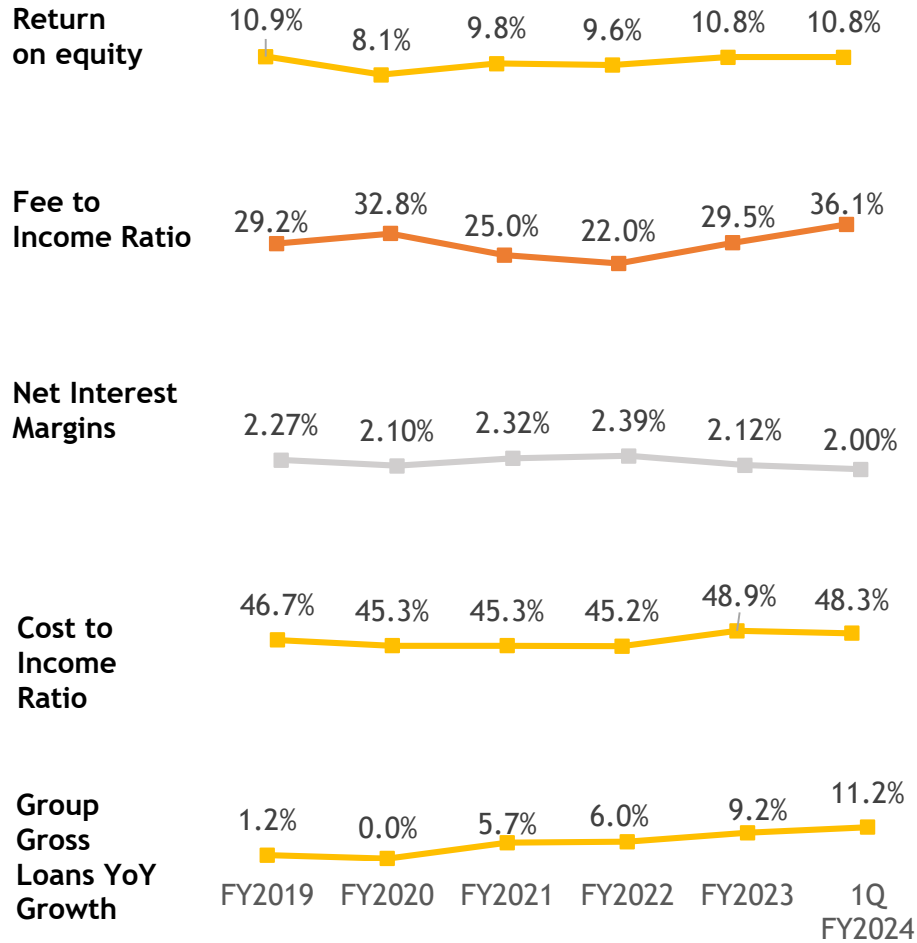


# Strong Financial Performance in 1Q FY2024

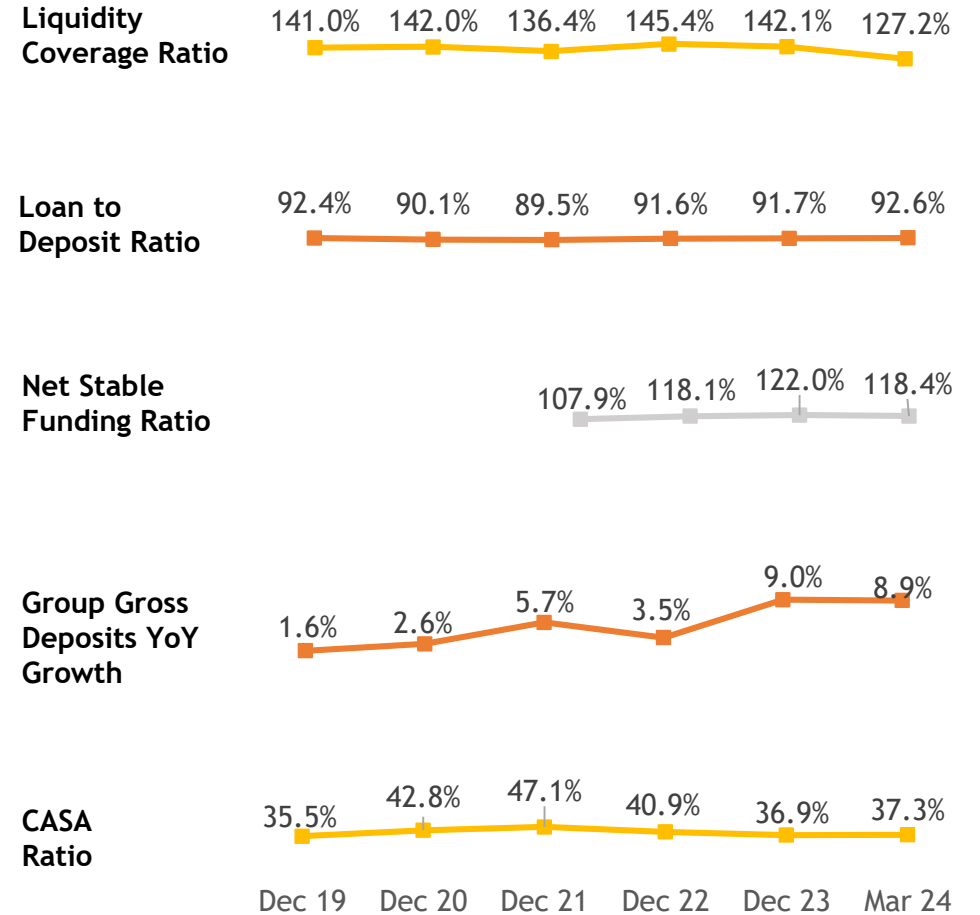


## Profitability Indicators

2024 Guidance



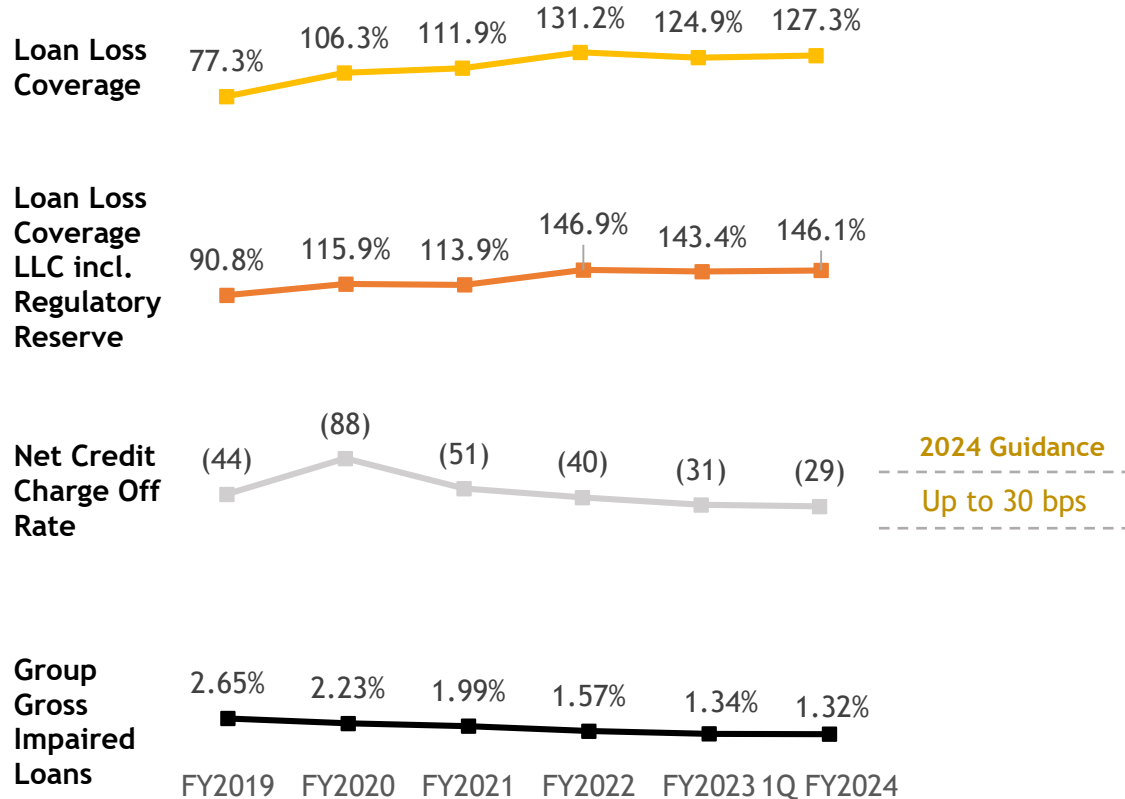
## Liquidity Indicators



# Improving Asset Quality Trends on Strong Loan Loss Coverage; Resilient Capital Positions

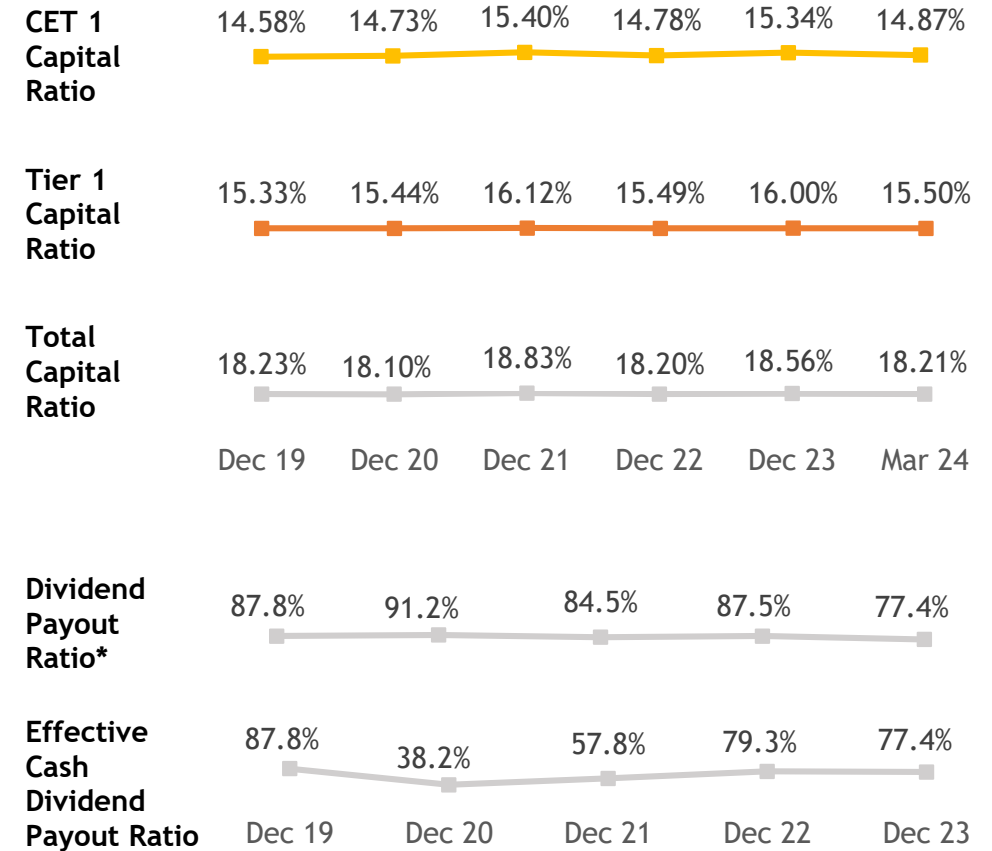


## Asset Quality Indicators



## Capital Ratios & Dividend Payout

Post Dividend (Group level)

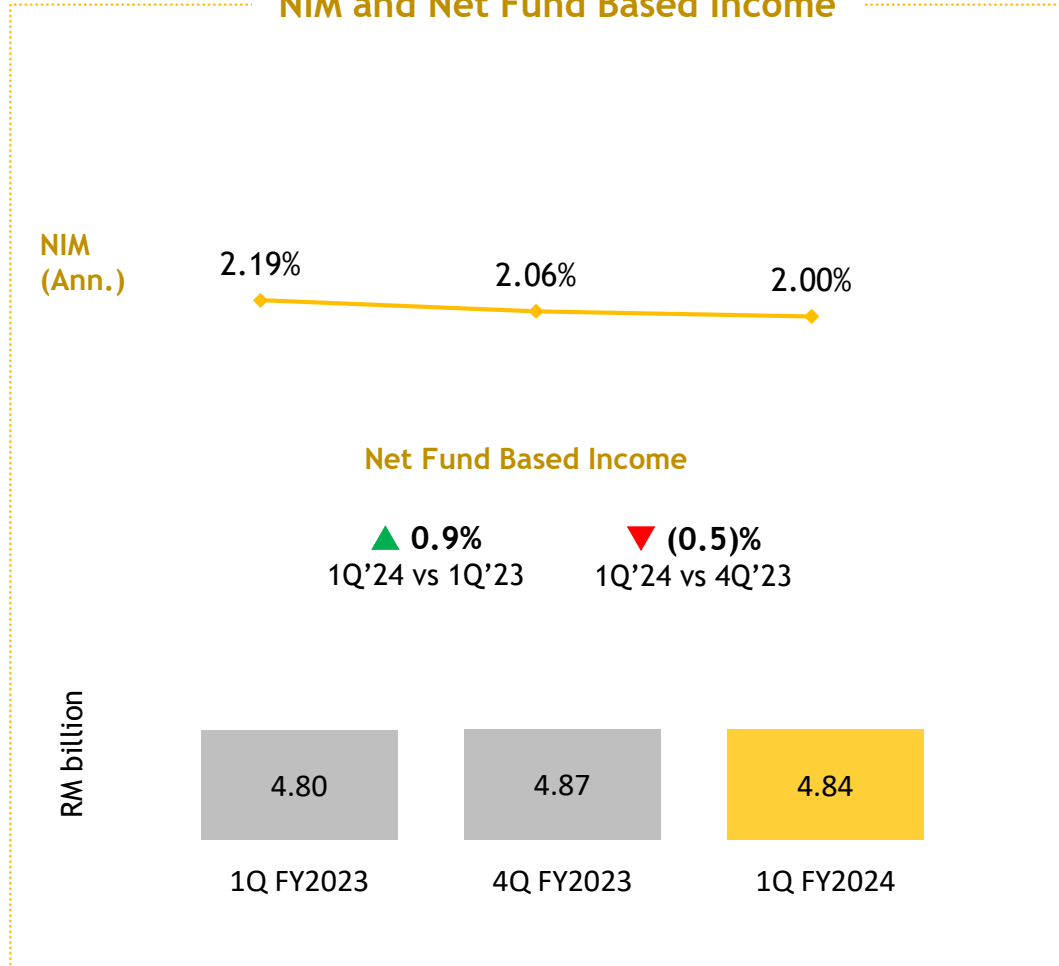


\* Includes Dividend Reinvestment Plan

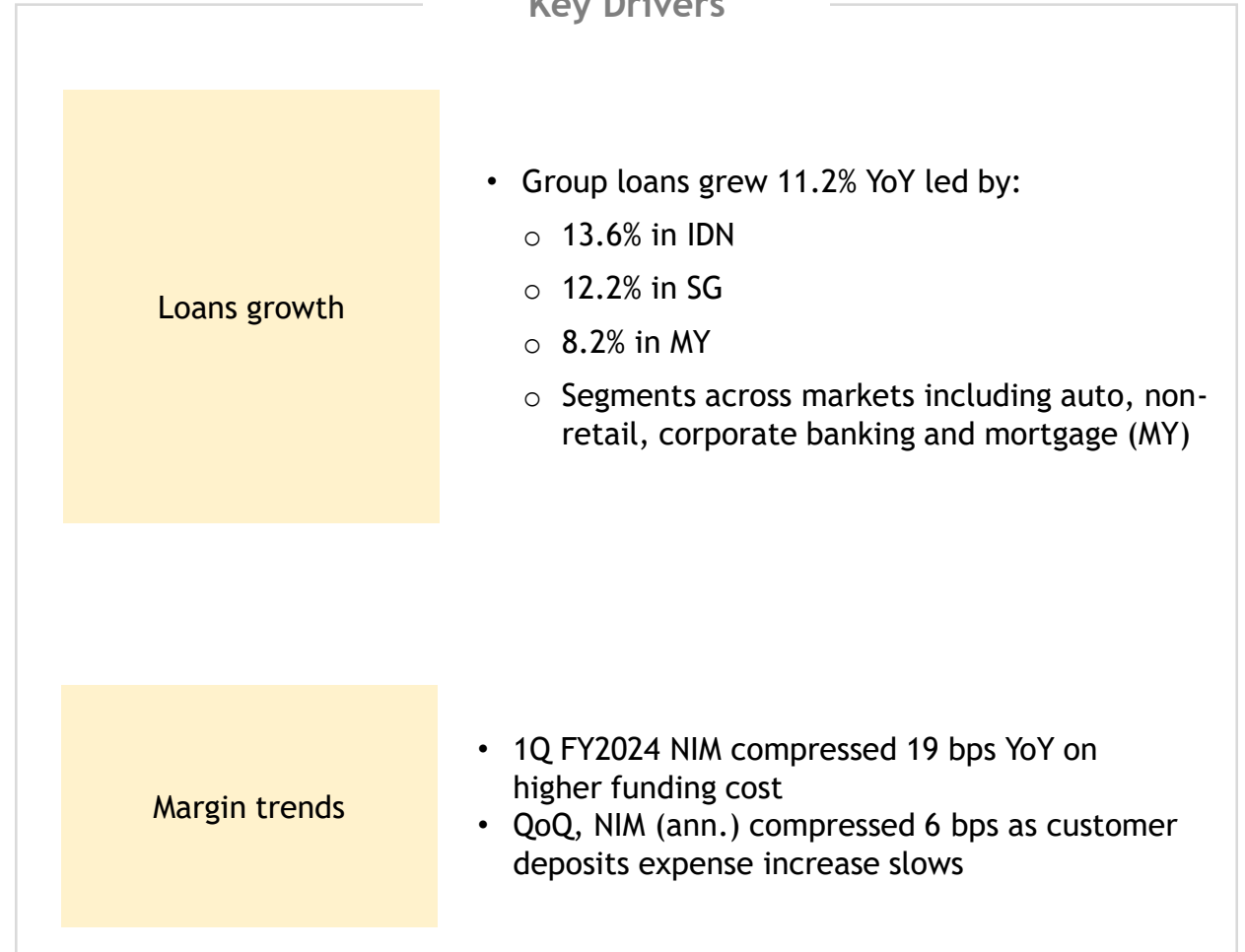
# Net Fund Based Income Improved to RM4.84 billion from RM4.80 billion; Strong Group Loans Growth of 11.2%



## NIM and Net Fund Based Income



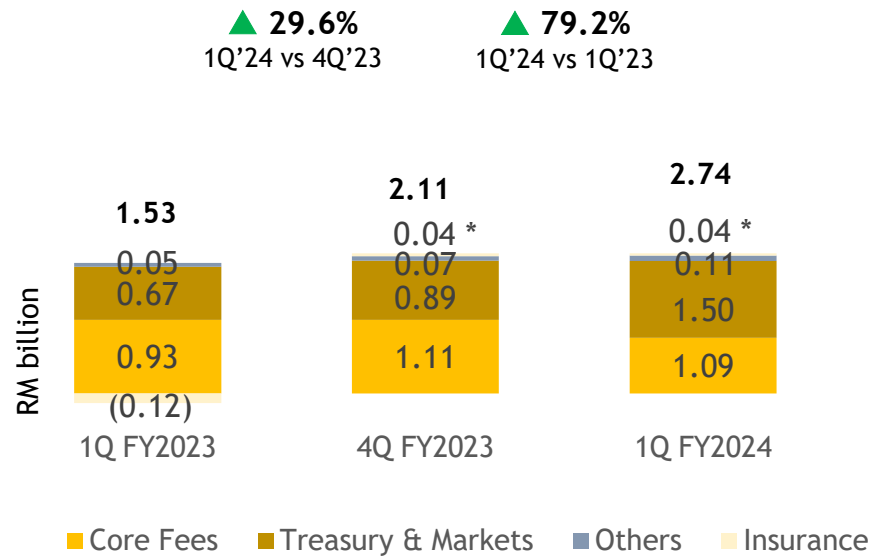
## Key Drivers



# Higher NOII of RM2.74 billion driven by Improved Core Fees and Better Investment & Trading Income



## Non-Interest Income



% change	1Q FY2024 (QoQ)	1Q FY2024 (YoY)
Core fees	▼ (2.1)%	▲ 17.3%
Treasury & Markets	▲ 68.6%	▲ >100%
Insurance*	▼ (15.1)%	▲ (>100)%
Others	▲ 67.2%	▲ >100%

## Key Drivers

- Core fees increased by 17.3% YoY, driven by higher wealth fee, cards and advisory fees

% change	1Q FY2024 (QoQ)	1Q FY2024 (YoY)
Wealth fee	▲ 20.9%	▲ 60.9%
Brokerage income	▲ 18.2%	▼ (7.9)%
Cards	▼ (14.1)%	▲ 10.3%
IB Advisory fees	▼ (45.2)%	▲ 7.3%

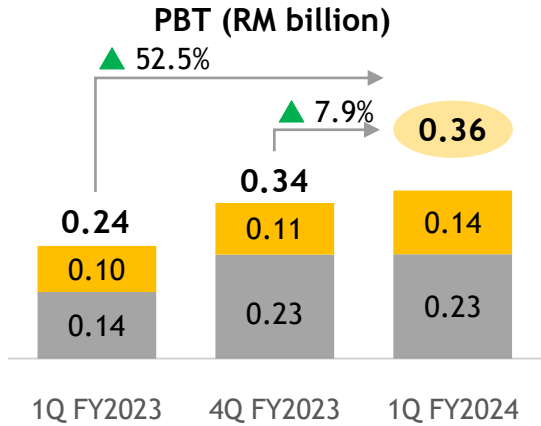
- Treasury and markets income from our Global Markets business more than doubled YoY. This was led by realised gains on bond disposals due to favorable yield curve movements, better FX sales and unrealised gains on financial assets at FVTPL
- Insurance recorded a gain of RM0.04 billion versus a loss at RM0.12 billion a year ago on improved mark-to-market (MTM) gains from lower interest rates and better equity performance
- QoQ, NOII increased 29.6% as treasury & markets income rose 68.6%, offsetting the 2.1% decrease in core fees mainly coming from service charges and fees

Note: \*This relates to Insurance and Takaful NOII excluding NII. For the full analysis of Insurance and Takaful please refer to page 14. Insurance decreased from RM43.5m in 4QFY23 to RM36.9m in 1QFY24, a QoQ drop of RM6.6m.

# Overall Group Insurance & Takaful Profit Before Tax (PBT) Rose 52.5%

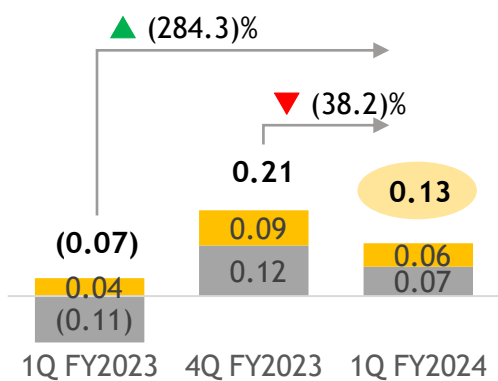


## Group Insurance & Takaful

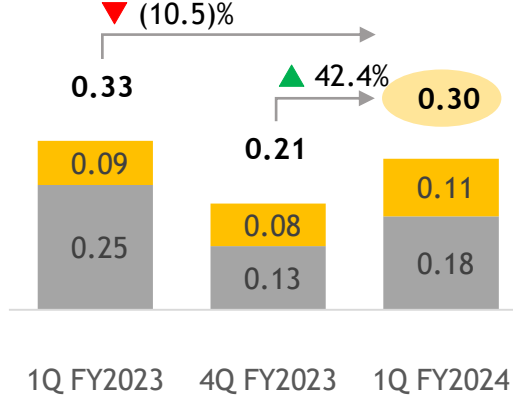


■ Life/Family Takaful      ■ General/General Takaful

## Underwriting Income (RM billion)



## Investment Income (RM billion)



## Key Drivers

- 1QFY2024 PBT increased by 52.5% YoY, mainly driven by better underwriting income and higher investment income:
  - Underwriting income - Improved business growth from both Life and Family Takaful as well as General and General Takaful businesses aligning from super growth areas in bancassurance and motor insurance
  - Major contributors to the improved business growth YoY:

Premium	GWP*	NAP#
Life/Family Takaful, of which:	▲ 74.6%	▲ 70.4%
Regular Premium - New Business	▲ 17.3%	▲ 38.4%
Regular Premium - Renewals	▲ 7.2%	▲ 16.1%
Group	▲ 14.0%	▲ 7.9%
General/General Takaful, of which:	▲ 25.4%	▲ 29.6%
Motor	▲ 9.1%	▲ 20.6%
Fire	▲ 6.9%	▲ 8.0%

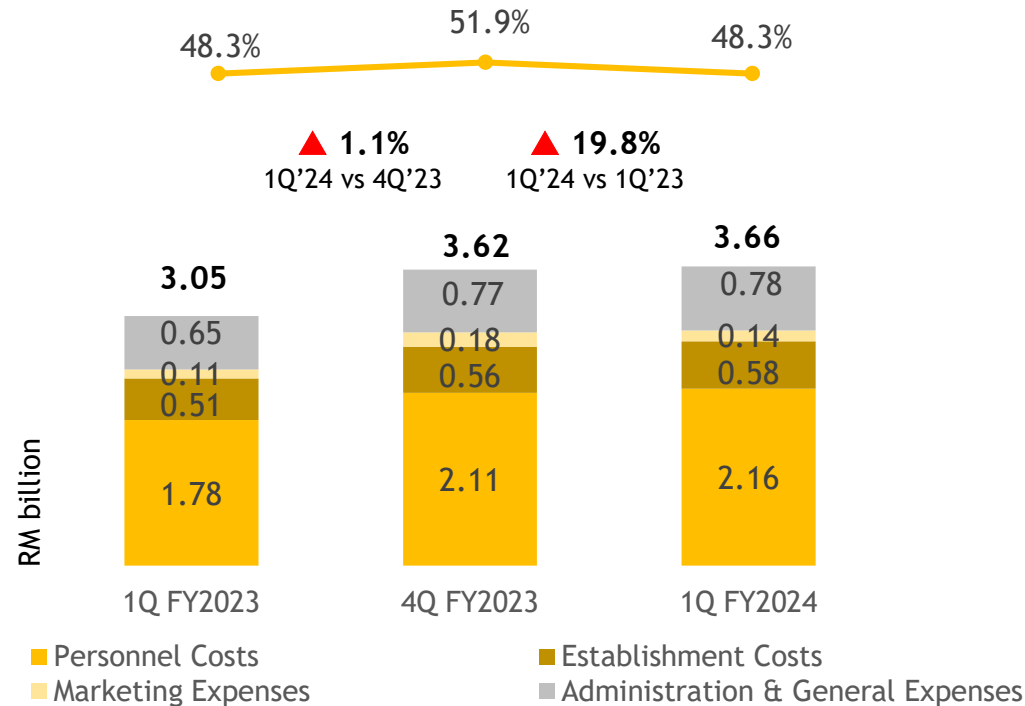
- Investment income - Higher MTM gains from equity investments and net realised gains from private debt securities
- QoQ, PBT increased primarily due to higher investment income from favourable market conditions in 1QFY2024

\* Gross written premium  
# Net adjusted premium

# Cost Increase on Higher Personnel, IT Expenses and Revenue-related Fees



## CIR and Costs



% change	1Q FY2024 (QoQ)	1Q FY2024 (YoY)
Personnel	▲ 2.4%	▲ 21.3%
Establishment	▲ 2.6%	▲ 14.1%
Marketing	▼ (22.5)%	▲ 19.0%
Administration & General	▲ 1.5%	▲ 20.4%

## Key Drivers

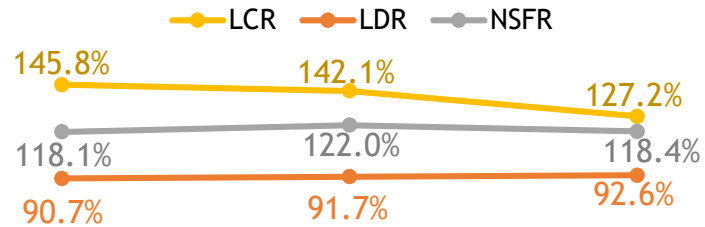
- Cost increase of 19.8% YoY due to:
  - 21.3% increase in personnel costs and provisions for unionised staff
  - 14.1% increase in establishment costs mainly from higher IT software maintenance expenses and project contract staff
  - 19.0% increase in marketing expenses, which are revenue-related
  - 20.4% increase in administration and general expenses from higher credit card-related fees on increased billings and merchant volume as well as higher subscription fees
- M25+ related spend is RM87.3 million in 1QFY2024, of which 27% is capex spend. Excluding M25+ operating expenses, CIR was at 47.4%
- QoQ, cost increased by 1.1% from higher personnel, IT, admin and general expenses, offset by lower marketing spend



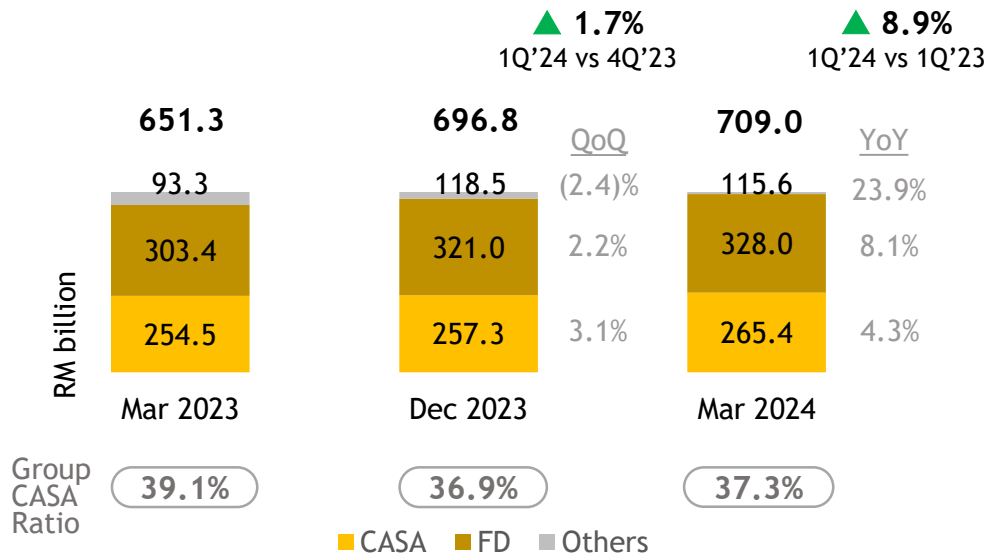
# Healthy Liquidity Levels



## Liquidity Indicators



## Group Deposits



## Key Drivers

### Liquidity Position

- Healthy Group liquidity ratios with optimal LCR level

### Deposits

- Group deposits grew 8.9% YoY as:
  - IDN grew 13.1% (FD: +18.6% and CASA: +8.0%)
  - SG grew 9.8% (FD: +15.7%)
  - MY grew 6.2% (Other deposits: +10.4%, CASA: +5.1% and FD: +5.0%)
- Group deposits grew 1.7% QoQ as:
  - MY grew 2.5% (FD: +5.6% and CASA: +4.4%). Other deposits declined 5.0%
  - IDN grew 1.5% (FD: +4.5%)
  - SG grew 0.7% (CASA: +1.2% and FD: +0.5%)
- Group CASA ratio improved QoQ to 37.3% from 36.9%:
  - MY CASA ratio 43.5% at Mar'24 (Dec'23: 42.7%)
  - SG CASA ratio 23.9% at Mar'24 (Dec'23: 23.8%)
  - IDN CASA ratio 51.6% at Mar'24 (Dec'23: 50.9%)

**Note:**

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

# Improving Group GIL ratio; Management Overlay Maintained



## Loan ECL, NCC, and LLC

P&L ECL (RM billion)	▲ +0.8% 1Q'24 vs 4Q'23		▲ +29.9% 1Q'24 vs 1Q'23	
	0.36	0.46	0.47	
	1Q FY2023	4Q FY2023	1Q FY2024	
NCC	(25) bps	(32) bps	(29) bps	
LLC	133.5%	124.9%	127.3%	
LLC incl. Regulatory Reserve	146.7%	143.4%	146.1%	

### Key Drivers

- 1Q FY2024 loan ECL increased by 29.9% YoY:
  - From the Malaysia SME and auto portfolios coupled with lower write back for Malaysia and Singapore corporate borrowers in the current year
  - Maintained RM1.7 billion management overlay on balance sheet, with 67% allocated for CFS and RSME portfolios
  - QoQ, loan ECL at RM0.47 billion versus RM0.46 billion the previous quarter

## Gross Impaired Loans (GIL)

	Mar 2023		Dec 2023		Mar 2024	
	%	RM billion	%	RM billion	%	RM billion
Non Performing Loans (NPL)	1.25%	7.39	1.00%	6.41	1.07%	7.01
Restructured & Rescheduled (R&R)	0.04%	0.26	0.11%	0.68	0.08%	0.50
Impaired Due to Judgmental/ Obligatory Triggers (IPL)	0.21%	1.25	0.24%	1.51	0.17%	1.14
<b>Total GIL Ratio</b>	<b>1.50%</b>	<b>8.89</b>	<b>1.34%</b>	<b>8.60</b>	<b>1.32%</b>	<b>8.65</b>
<i>Of which:</i>						
<i>Malaysia</i>	1.37%	4.98	1.21%	4.70	1.25%	4.93
<i>Singapore</i>	0.60%	0.87	0.81%	1.34	0.68%	1.16
<i>Indonesia</i>	4.14%	1.34	3.88%	1.36	3.66%	1.36

### Key Drivers

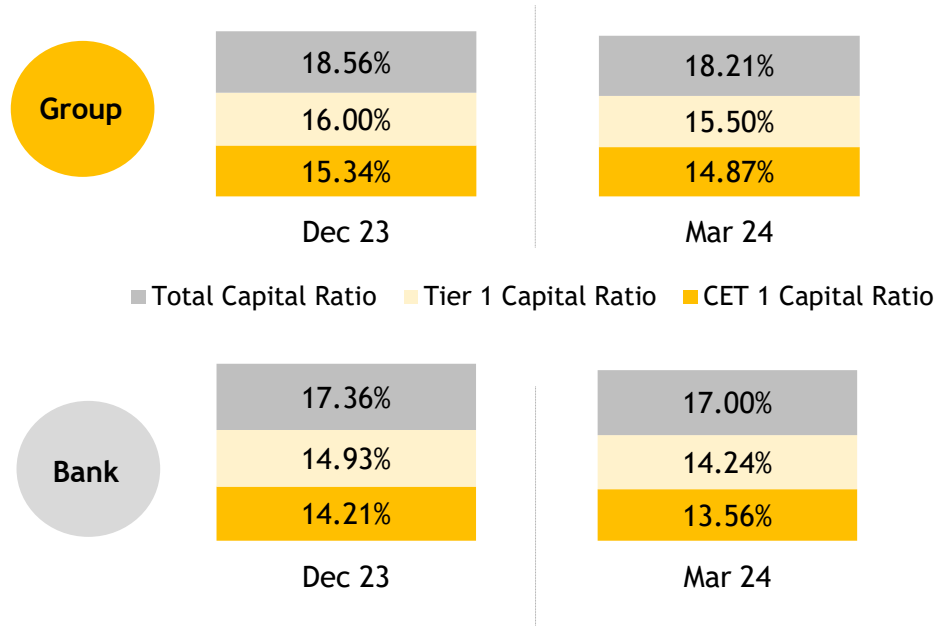
- Group GIL ratio reduced QoQ to 1.32% on recoveries, write-offs and growth in Group loans
- R&R balances remained small and manageable
- Stable GIL ratio trends across most consumer and business lines in home markets; some uptick from auto and RSME portfolios

# Robust Capital Positions



## Capital Ratios

After proposed 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 14.87% and Group total capital ratio at 18.21%, well above regulatory requirements
- Credit RWA growth of 10.3% YoY was below Group loans growth of 11.2% ensuring optimal capital utilisation

Growth (%)	YoY	YTD Annualised
Group Gross Loans	11.2%	10.7%
Total Group RWA	10.6%	13.7%
- Group Credit RWA	10.3%	10.1%

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# P&L Summary: 1Q FY2024



RM million	1Q FY2024	1Q FY2023	YoY	4Q FY2023	QoQ
Net fund based income *	4,839.8	4,796.7	0.9%	4,865.3	(0.5)%
Non-interest income *	2,737.5	1,527.6	79.2%	2,111.6	29.6%
<b>Net operating income</b>	<b>7,577.3</b>	<b>6,324.3</b>	<b>19.8%</b>	<b>6,976.9</b>	<b>8.6%</b>
Overhead expenses	(3,657.5)	(3,052.2)	19.8%	(3,619.0)	1.1%
<i>Personnel Costs</i>	(2,163.1)	(1,783.0)	21.3%	(2,111.5)	2.4%
<i>Establishment Costs</i>	(578.6)	(507.0)	14.1%	(563.8)	2.6%
<i>Marketing Expenses</i>	(135.6)	(113.9)	19.0%	(175.0)	(22.5)%
<i>Administration &amp; General Expenses</i>	(780.3)	(648.2)	20.4%	(768.8)	1.5%
<b>Pre-provisioning operating profit (PPOP) <sup>1</sup></b>	<b>3,919.8</b>	<b>3,272.1</b>	<b>19.8%</b>	<b>3,357.9</b>	<b>16.7%</b>
Net impairment losses	(544.3)	(292.9)	85.8%	(471.5)	15.4%
<b>Operating profit</b>	<b>3,375.6</b>	<b>2,979.3</b>	<b>13.3%</b>	<b>2,886.4</b>	<b>16.9%</b>
<b>Profit before taxation and zakat (PBT)</b>	<b>3,442.4</b>	<b>3,055.8</b>	<b>12.6%</b>	<b>2,949.6</b>	<b>16.7%</b>
<b>Net Profit <sup>2</sup></b>	<b>2,488.5</b>	<b>2,265.4</b>	<b>9.8%</b>	<b>2,387.8</b>	<b>4.2%</b>
<b>EPS - Basic (sen)</b>	<b>20.6</b>	<b>18.8</b>	<b>9.8%</b>	<b>19.8</b>	<b>4.2%</b>

Note:

\* From consolidated 1Q FY2024 Group numbers, Insurance and Takaful accounts for 8.9% of net fund based income and (0.2)% of non-interest income

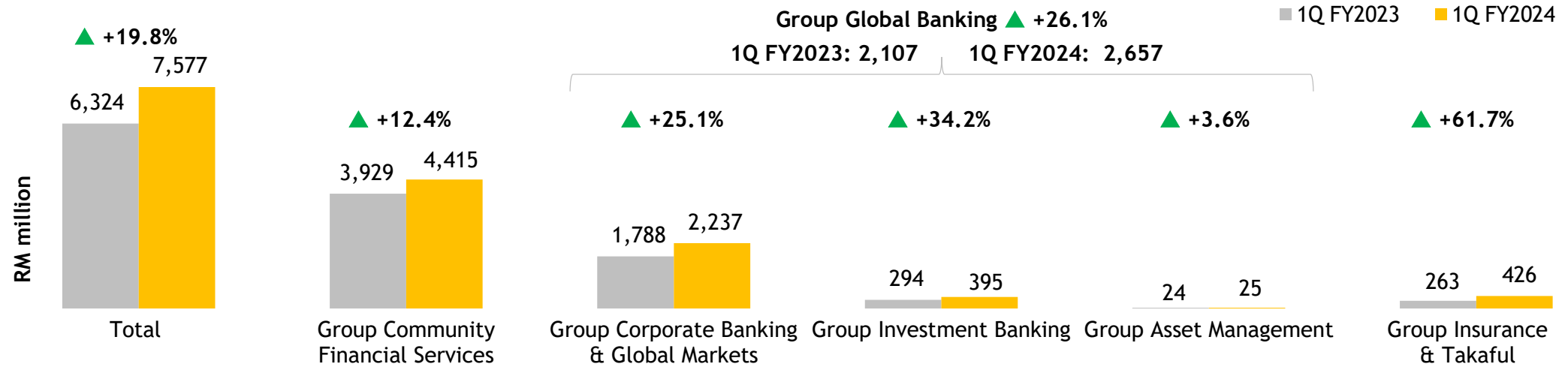
<sup>1</sup> Pre-provisioning operating profit (PPOP) is equivalent to operating profit before impairment losses

<sup>2</sup> Net Profit is equivalent to profit attributable to equity holders of the Bank

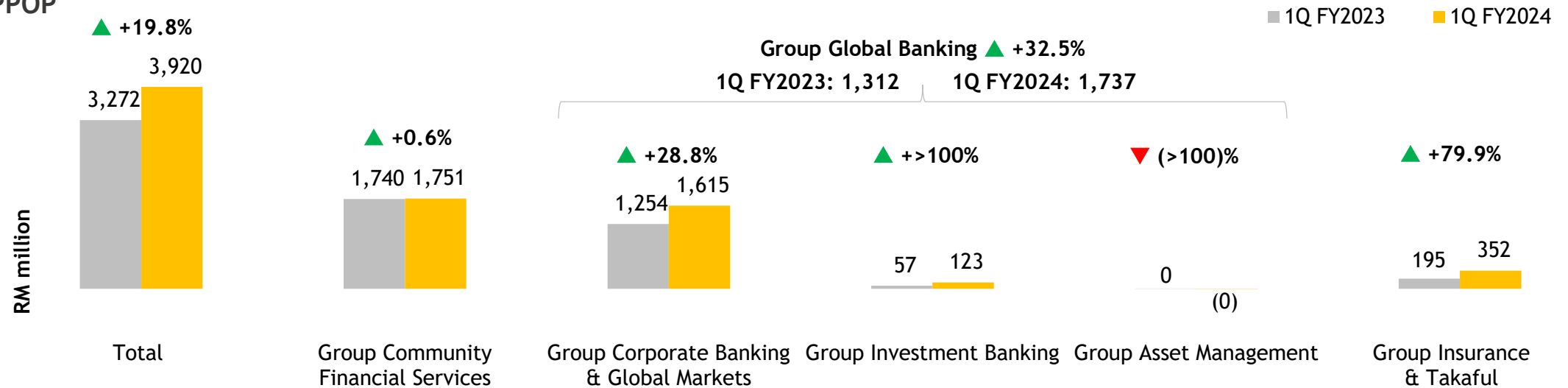
# Segmental Performance of Businesses: 1Q FY2024 (1/2)



## Net Operating Income



## PPOP

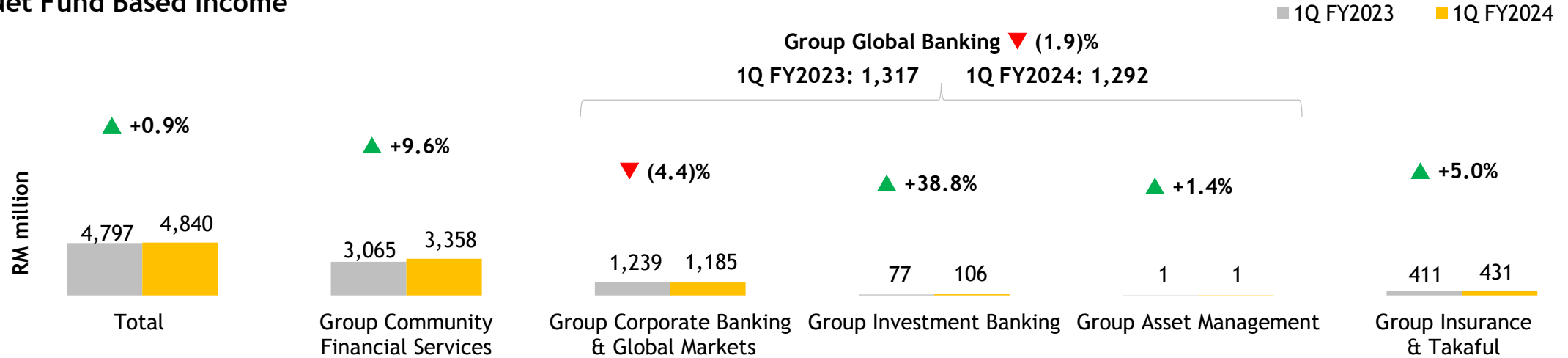


Note:  
Net income and PPOP for Group includes "Head Office & Others" income of RM24.8 million for 1Q FY2023 and income of RM79.6 million for 1Q FY2024

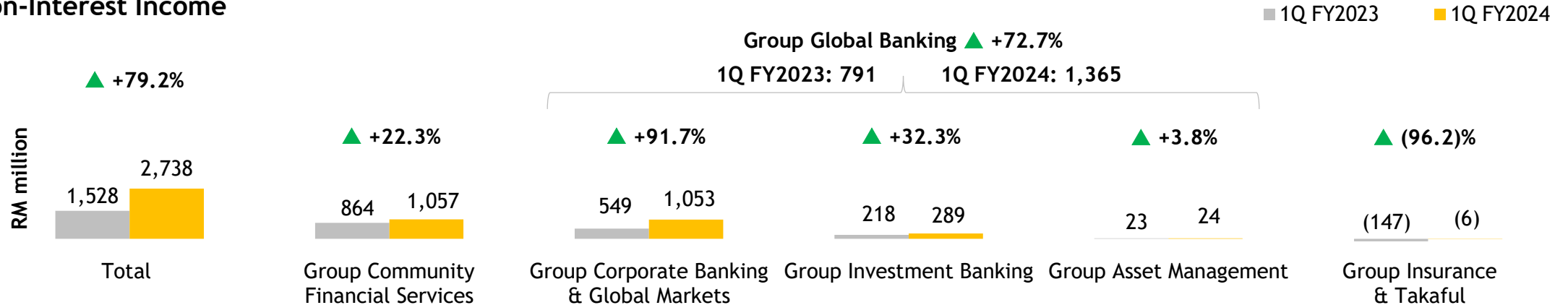
# Segmental Performance of Businesses: 1Q FY2024 (2/2)



## Net Fund Based Income



## Non-Interest Income



Note:  
 Net fund based income includes "Head Office & Others" income of RM4.3 million for 1Q FY2023 and expenditure of RM241.2 million for 1Q FY2024  
 Non-interest income includes "Head Office & Others" income of RM20.1 million for 1Q FY2023 and income of RM320.8 million for 1Q FY2024

# Group Non-Interest Income: 1Q FY2024



NOII (RM million)	1Q FY2024	1Q FY2023	YoY	4Q FY2023	QoQ
<b>Commission, service charges and fees</b>	<b>1,086</b>	<b>926</b>	<b>▲ 17.3%</b>	<b>1,110</b>	<b>▼ (2.1)%</b>
<i>Commission</i>	385	341	▲ 12.9%	358	▲ 7.3%
<i>Service charges and fees</i>	544	432	▲ 25.9%	621	▼ (12.3)%
<i>Underwriting fees</i>	24	26	▼ (8.8)%	11	▲ >100%
<i>Brokerage income</i>	83	90	▼ (7.9)%	70	▲ 18.2%
<i>Fees on loans, advances and financing</i>	51	37	▲ 37.6%	50	▲ 1.7%
<b>Treasury &amp; markets income</b>	<b>1,500</b>	<b>671</b>	<b>▲ &gt;100%</b>	<b>890</b>	<b>▲ 68.6%</b>
<b>Insurance income</b>	<b>37</b>	<b>(116)</b>	<b>▲ (&gt;100)%</b>	<b>44</b>	<b>▼ (15.1)%</b>
<b>Other income</b>	<b>114</b>	<b>48</b>	<b>▲ &gt;100%</b>	<b>68</b>	<b>▲ 67.2%</b>
<b>Total Group's Non-Interest Income</b>	<b>2,738</b>	<b>1,528</b>	<b>▲ 79.2%</b>	<b>2,112</b>	<b>▲ 29.6%</b>



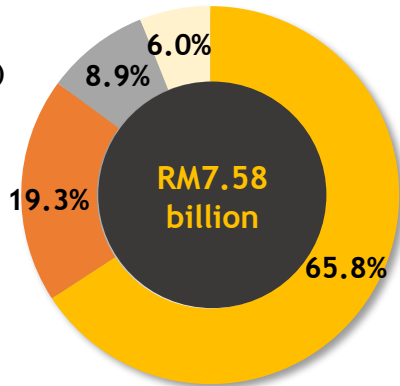
# International & Malaysia Portfolio Mix 1Q FY2024



## Net Operating Income

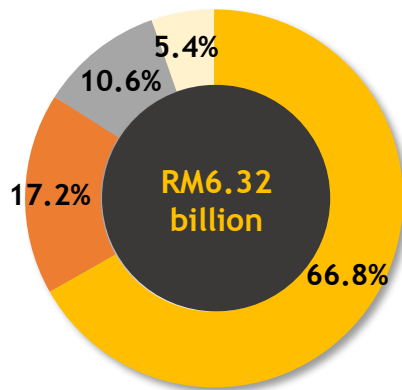
1Q FY2024  
(Jan 24 - Mar 24)

Overseas:  
34.2%

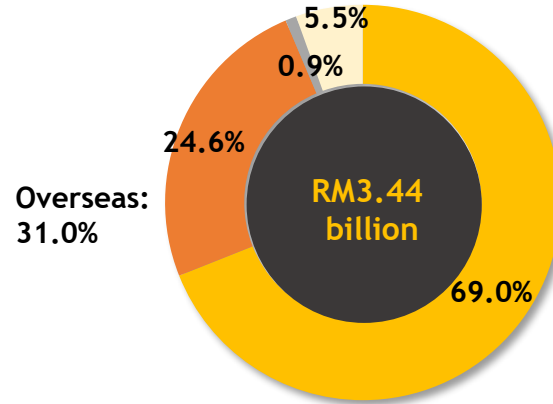


1Q FY2023  
(Jan 23 - Mar 23)

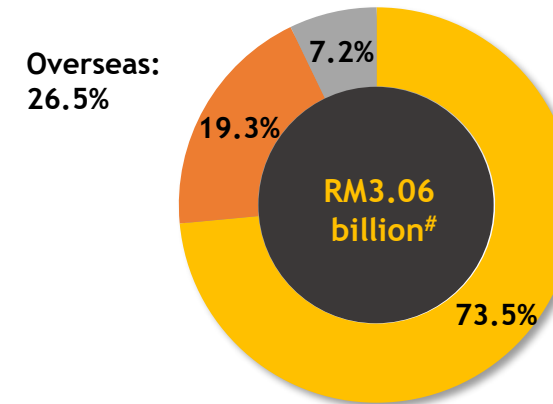
Overseas:  
33.2%



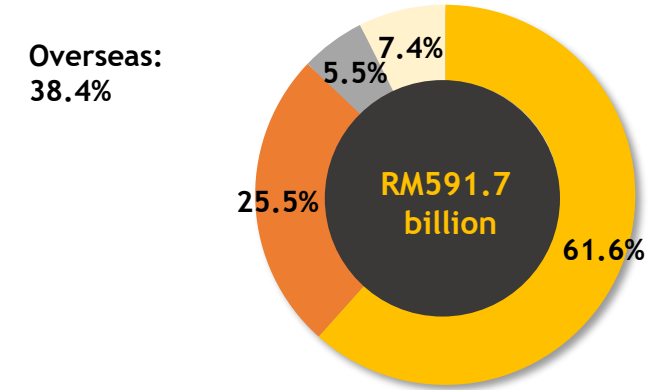
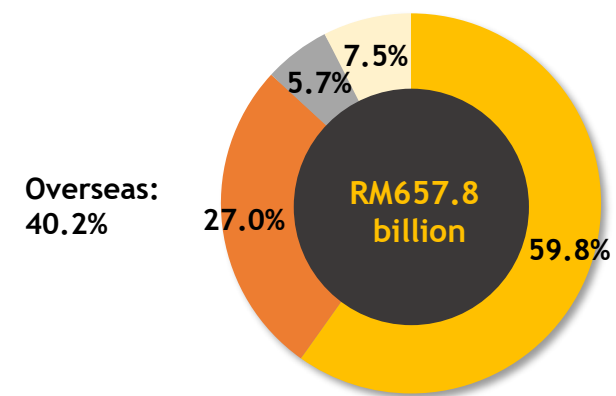
## Profit Before Tax



■ Malaysia ■ Singapore ■ Indonesia ■ Others



## Gross Loans\*



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

# Group Gross Loans Growth: 31 March 2024



	% of Portfolio	31 Mar 2024	31 Dec 2023	QoQ	YTD Annualised	31 Mar 2023	YoY
<b>Group Gross Loans</b>		<b>657.8</b>	<b>640.8</b>	<b>▲ 2.7%</b>	<b>▲ 10.7%</b>	<b>591.7</b>	<b>▲ 11.2%</b>
<b>Malaysia (RM billion)</b>	<b>60%</b>	<b>393.6</b>	<b>387.2</b>	<b>▲ 1.7%</b>	<b>▲ 6.6%</b>	<b>363.7</b>	<b>▲ 8.2%</b>
<i>Community Financial Services</i>	77%	303.8	298.3	▲ 1.8%	▲ 7.4%	279.7	▲ 8.6%
<i>Global Banking</i>	23%	89.7	89.3	▲ 0.5%	▲ 1.9%	83.5	▲ 7.4%
<b>International (RM billion)</b>	<b>39%</b>	<b>258.8</b>	<b>248.2</b>	<b>▲ 4.3%</b>	<b>▲ 17.1%</b>	<b>222.0</b>	<b>▲ 16.5%</b>
<b>Singapore (SGD billion)</b>	<b>67%</b>	<b>49.2</b>	<b>47.5</b>	<b>▲ 3.7%</b>	<b>▲ 14.7%</b>	<b>43.9</b>	<b>▲ 12.2%</b>
<i>Community Financial Services</i>	51%	25.3	25.1	▲ 1.1%	▲ 4.4%	24.3	▲ 4.1%
<i>Global Banking</i>	49%	23.0	21.5	▲ 7.1%	▲ 28.5%	19.0	▲ 21.1%
<b>Indonesia (IDR trillion)</b>	<b>14%</b>	<b>124.8</b>	<b>117.7</b>	<b>▲ 6.1%</b>	<b>▲ 24.3%</b>	<b>109.9</b>	<b>▲ 13.6%</b>
<i>Community Financial Services</i>	61%	76.1	74.4	▲ 2.2%	▲ 8.7%	68.3	▲ 11.3%
<i>Global Banking</i>	39%	48.7	43.0	▲ 13.1%	▲ 52.5%	41.2	▲ 18.1%
<b>Other markets (RM billion)</b>	<b>19%</b>	<b>49.3</b>	<b>47.8</b>	<b>▲ 3.2%</b>	<b>▲ 12.7%</b>	<b>44.1</b>	<b>▲ 11.9%</b>
<b>Investment banking (RM billion)</b>	<b>1%</b>	<b>8.5</b>	<b>8.6</b>	<b>▼ (1.4)%</b>	<b>▼ (5.7)%</b>	<b>7.8</b>	<b>▲ 9.0%</b>

# Malaysia Loans Growth: 31 March 2024



RM billion	% of Portfolio	31 Mar 2024	31 Dec 2023	QoQ	YTD Annualised	31 Mar 2023	YoY
<b>Community Financial Services</b> <i>(reported)</i>	77%	303.8	298.3	▲ 1.8%	▲ 7.4%	279.7	▲ 8.6%
<b>Community Financial Services</b> <i>(rebased)</i>	77%	303.8	298.2	▲ 1.9%	▲ 7.4%	279.7	▲ 8.6%
<b>Consumer</b>	61%	241.6	237.5	▲ 1.7%	▲ 6.9%	223.3	▲ 8.2%
<i>Total Mortgage</i>	36%	140.2	135.9	▲ 3.2%	▲ 12.6%	125.1	▲ 12.1%
<i>Auto Finance</i>	17%	65.4	64.1	▲ 2.1%	▲ 8.4%	60.0	▲ 9.1%
<i>Credit Cards</i>	3%	10.1	10.2	▼ (1.8)%	▼ (7.1)%	8.8	▲ 14.5%
<i>Unit Trust</i>	6%	23.5	24.9	▼ (5.8)%	▼ (23.2)%	27.4	▼ (14.2)%
<i>Other Retail Loans</i>	1%	2.5	2.4	▲ 3.7%	▲ 14.6%	2.2	▲ 14.8%
<b>Business Banking + SME</b> <i>(reported)</i>	16%	62.2	60.8	▲ 2.3%	▲ 9.1%	56.4	▲ 10.3%
<b>Business Banking + SME</b> <i>(rebased)</i>	16%	62.2	60.7	▲ 2.4%	▲ 9.5%	56.4	▲ 10.3%
<i>SME</i> <i>(reported)</i>	9%	35.9	36.3	▼ (1.2)%	▼ (4.9)%	26.4	▲ 36.1%
<i>SME</i> <i>(rebased)</i>	9%	35.9	35.5	▲ 1.1%	▲ 4.5%	26.4	▲ 36.1%
<i>Business Banking</i> <i>(reported)</i>	7%	26.3	24.5	▲ 7.4%	▲ 29.8%	30.0	▼ (12.3)%
<i>Business Banking</i> <i>(rebased)</i>	7%	26.3	25.3	▲ 4.1%	▲ 16.5%	30.0	▼ (12.3)%
<b>Global Banking (Corporate)</b> <i>(reported)</i>	23%	89.7	89.3	▲ 0.5%	▲ 1.9%	83.5	▲ 7.4%
<i>Term Loan</i>	62%	55.2	52.5	▲ 5.1%	▲ 20.4%	48.7	▲ 13.4%
<i>Short Term Revolving Credit</i>	25%	22.8	24.6	▼ (7.6)%	▼ (30.4)%	24.2	▼ (5.9)%
<i>Trade Finance and Others</i>	13%	11.7	12.1	▼ (3.2)%	▼ (12.9)%	10.6	▲ 10.2%
<b>Global Banking (Corporate)</b> <i>(rebased)</i>	23%	89.7	88.9	▲ 1.0%	▲ 3.9%	83.5	▲ 7.4%
<b>Total Malaysia</b>		393.6	387.2	▲ 1.7%	▲ 6.6%	363.7	▲ 8.2%

Note:

'Term Loan' includes foreign currency denominated accounts, while 'Trade Finance and Others' is combined with 'Overdraft'

# Singapore Loans Growth: 31 March 2024



SGD billion	% of Portfolio	31 Mar 2024	31 Dec 2023	QoQ	YTD Annualised	31 Mar 2023	YoY
<b>Community Financial Services</b>	<b>51%</b>	<b>25.3</b>	<b>25.1</b>	<b>▲ 1.1%</b>	<b>▲ 4.4%</b>	<b>24.3</b>	<b>▲ 4.1%</b>
<b>Consumer</b>	<b>36%</b>	<b>17.4</b>	<b>17.3</b>	<b>▲ 1.1%</b>	<b>▲ 4.3%</b>	<b>17.6</b>	<b>▼ (0.8)%</b>
<i>Housing Loan</i>	25%	12.2	12.0	▲ 1.6%	▲ 6.5%	12.4	▼ (0.9)%
<i>Auto Loan</i>	5%	2.4	2.4	▲ 1.0%	▲ 4.0%	2.3	▲ 2.0%
<i>Cards</i>	1%	0.3	0.4	▼ (4.3)%	▼ (17.2)%	0.3	▲ 6.3%
<i>Others</i>	5%	2.5	2.5	▼ (0.8)%	▼ (3.1)%	2.6	▼ (3.7)%
<b>Non-Individuals</b>	<b>16%</b>	<b>7.9</b>	<b>7.8</b>	<b>▲ 1.1%</b>	<b>▲ 4.5%</b>	<b>6.7</b>	<b>▲ 17.1%</b>
<i>RSME</i>	4%	2.0	2.0	▼ (1.7)%	▼ (6.7)%	1.8	▲ 7.8%
<i>Business Banking</i>	6%	3.0	2.7	▲ 10.3%	▲ 41.3%	2.2	▲ 35.0%
<i>SME+</i>	2%	1.0	1.2	▼ (14.6)%	▼ (58.3)%	1.1	▼ (9.3)%
<i>Others</i>	4%	1.9	1.9	▲ 0.7%	▲ 2.8%	1.6	▲ 21.3%
<b>Corporate Banking</b>		<b>23.0</b>	<b>21.5</b>	<b>▲ 7.1%</b>	<b>▲ 28.5%</b>	<b>19.0</b>	<b>▲ 21.1%</b>
	<b>49%</b>						
<b>Loans to Related Corporations</b>		<b>0.9</b>	<b>0.9</b>	<b>▼ (5.6)%</b>	<b>▼ (22.5)%</b>	<b>0.6</b>	<b>▲ 63.3%</b>
<b>Total Singapore</b>		<b>49.2</b>	<b>47.5</b>	<b>▲ 3.7%</b>	<b>▲ 14.7%</b>	<b>43.9</b>	<b>▲ 12.2%</b>

# Indonesia Loans Growth: 31 March 2024 (Based on MBI's reporting)



IDR trillion	% of Portfolio	31 Mar 2024	31 Dec 2023	QoQ	YTD Annualised	31 Mar 2023	YoY
<b>Community Financial Services</b>	<b>62.0%</b>	<b>75.9</b>	<b>74.3</b>	<b>▲ 2.1%</b>	<b>▲ 8.5%</b>	<b>67.9</b>	<b>▲ 11.7%</b>
<b>CFS Retail</b>	<b>35.9%</b>	<b>44.0</b>	<b>43.5</b>	<b>▲ 1.1%</b>	<b>▲ 4.5%</b>	<b>40.1</b>	<b>▲ 9.6%</b>
<i>Auto Loan</i>	<i>19.3%</i>	<i>23.5</i>	<i>23.1</i>	<b>▲ 1.8%</b>	<b>▲ 7.4%</b>	<i>20.5</i>	<b>▲ 14.6%</b>
<i>Mortgage</i>	<i>13.2%</i>	<i>16.1</i>	<i>16.2</i>	<b>▼ (0.3)%</b>	<b>▼ (1.2)%</b>	<i>15.9</i>	<b>▲ 1.4%</b>
<i>Credit Cards + Personal Loan</i>	<i>3.0%</i>	<i>3.7</i>	<i>3.6</i>	<b>▲ 3.1%</b>	<b>▲ 12.5%</b>	<i>3.1</i>	<b>▲ 20.5%</b>
<i>Other loans</i>	<i>0.5%</i>	<i>0.6</i>	<i>0.6</i>	<b>▼ (1.1)%</b>	<b>▼ (4.4)%</b>	<i>0.6</i>	<b>▲ 2.5%</b>
<b>CFS Non-Retail</b>	<b>26.1%</b>	<b>31.9</b>	<b>30.8</b>	<b>▲ 3.5%</b>	<b>▲ 14.2%</b>	<b>27.8</b>	<b>▲ 14.6%</b>
<i>Business Banking</i>	<i>9.8%</i>	<i>12.0</i>	<i>11.8</i>	<b>▲ 2.0%</b>	<b>▲ 7.9%</b>	<i>10.0</i>	<b>▲ 19.8%</b>
<i>SME+</i>	<i>4.5%</i>	<i>5.5</i>	<i>5.1</i>	<b>▲ 7.3%</b>	<b>▲ 29.0%</b>	<i>5.0</i>	<b>▲ 8.9%</b>
<i>RSME</i>	<i>11.7%</i>	<i>14.4</i>	<i>13.9</i>	<b>▲ 3.5%</b>	<b>▲ 14.1%</b>	<i>12.7</i>	<b>▲ 12.9%</b>
<b>Global Banking</b>	<b>38.0%</b>	<b>46.4</b>	<b>41.7</b>	<b>▲ 11.3%</b>	<b>▲ 45.1%</b>	<b>39.3</b>	<b>▲ 18.2%</b>
<b>Total Indonesia</b>		<b>122.3</b>	<b>116.0</b>	<b>▲ 5.4%</b>	<b>▲ 21.7%</b>	<b>107.2</b>	<b>▲ 14.0%</b>

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

# Group Deposits Growth: 31 March 2024

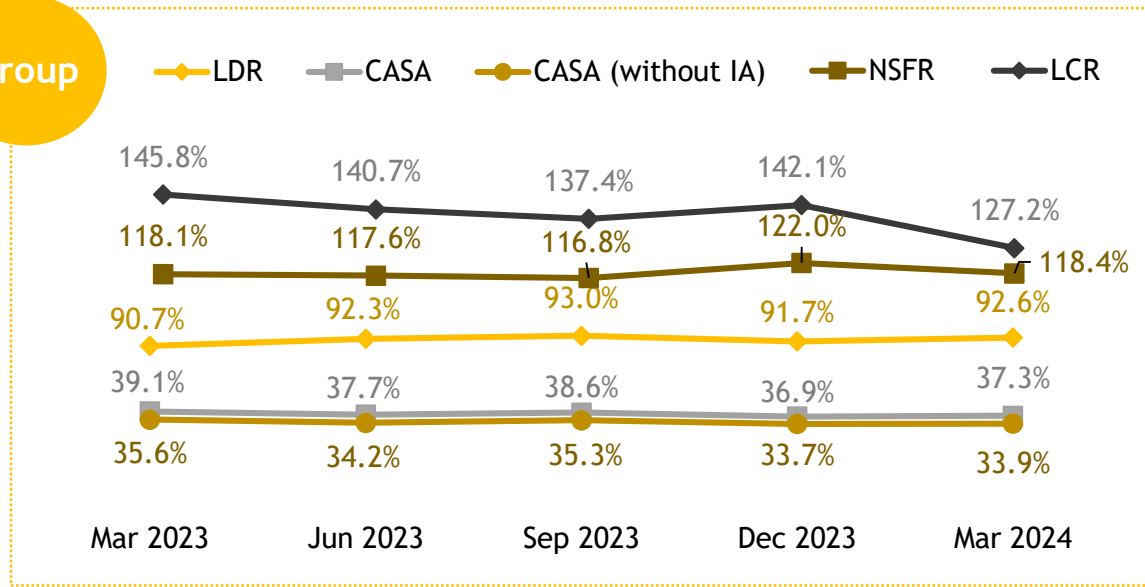


	% of Portfolio	31 Mar 2024	31 Dec 2023	QoQ	YTD Annualised	31 Mar 2023	YoY
<b>Group Gross Deposits</b>		<b>709.0</b>	<b>696.8</b>	<b>▲ 1.7%</b>	<b>▲ 7.0%</b>	<b>651.3</b>	<b>▲ 8.9%</b>
<i>Total CASA</i>		265.4	257.3	▲ 3.1%	▲ 12.5%	254.5	▲ 4.3%
<i>Total Fixed Deposits</i>		328.0	321.0	▲ 2.2%	▲ 8.7%	303.4	▲ 8.1%
<b>Malaysia (RM billion)</b>	<b>63%</b>	<b>444.2</b>	<b>433.5</b>	<b>▲ 2.5%</b>	<b>▲ 9.9%</b>	<b>418.2</b>	<b>▲ 6.2%</b>
<i>Total CASA</i>	44%	194.2	186.0	▲ 4.4%	▲ 17.7%	184.8	▲ 5.1%
<i>Savings Deposits</i>	14%	62.3	60.6	▲ 2.7%	▲ 10.9%	63.2	▼ (1.4)%
<i>Current Accounts</i>	30%	131.9	125.3	▲ 5.3%	▲ 21.0%	121.7	▲ 8.4%
<i>Fixed Deposits</i>	33%	147.3	139.4	▲ 5.6%	▲ 22.6%	140.3	▲ 5.0%
<i>Others</i>	23%	102.8	108.2	▼ (5.0)%	▼ (20.0)%	93.0	▲ 10.4%
<b>International</b>	<b>38%</b>	<b>266.3</b>	<b>264.7</b>	<b>▲ 0.6%</b>	<b>▲ 2.4%</b>	<b>234.5</b>	<b>▲ 13.5%</b>
<b>Singapore (SGD billion)</b>	<b>72%</b>	<b>55.1</b>	<b>54.7</b>	<b>▲ 0.7%</b>	<b>▲ 2.7%</b>	<b>50.2</b>	<b>▲ 9.8%</b>
<i>Total CASA</i>	24%	13.2	13.0	▲ 1.2%	▲ 4.7%	14.0	▼ (5.6)%
<i>Savings Deposits</i>	12%	6.6	6.4	▲ 3.7%	▲ 14.9%	5.9	▲ 13.4%
<i>Current Accounts</i>	12%	6.5	6.6	▼ (1.3)%	▼ (5.2)%	8.1	▼ (19.3)%
<i>Fixed Deposits</i>	76%	41.9	41.7	▲ 0.5%	▲ 2.0%	36.2	▲ 15.7%
<b>Indonesia (IDR trillion)</b>	<b>13%</b>	<b>117.2</b>	<b>115.4</b>	<b>▲ 1.5%</b>	<b>▲ 6.0%</b>	<b>103.6</b>	<b>▲ 13.1%</b>
<i>Total CASA</i>	49%	58.0	58.8	▼ (1.4)%	▼ (5.5)%	53.7	▲ 8.0%
<i>Savings Deposits</i>	20%	23.7	23.2	▲ 2.1%	▲ 8.3%	21.2	▲ 11.9%
<i>Current Accounts</i>	29%	34.2	35.5	▼ (3.6)%	▼ (14.5)%	32.5	▲ 5.4%
<i>Fixed Deposits</i>	51%	59.2	56.7	▲ 4.5%	▲ 18.0%	49.9	▲ 18.6%

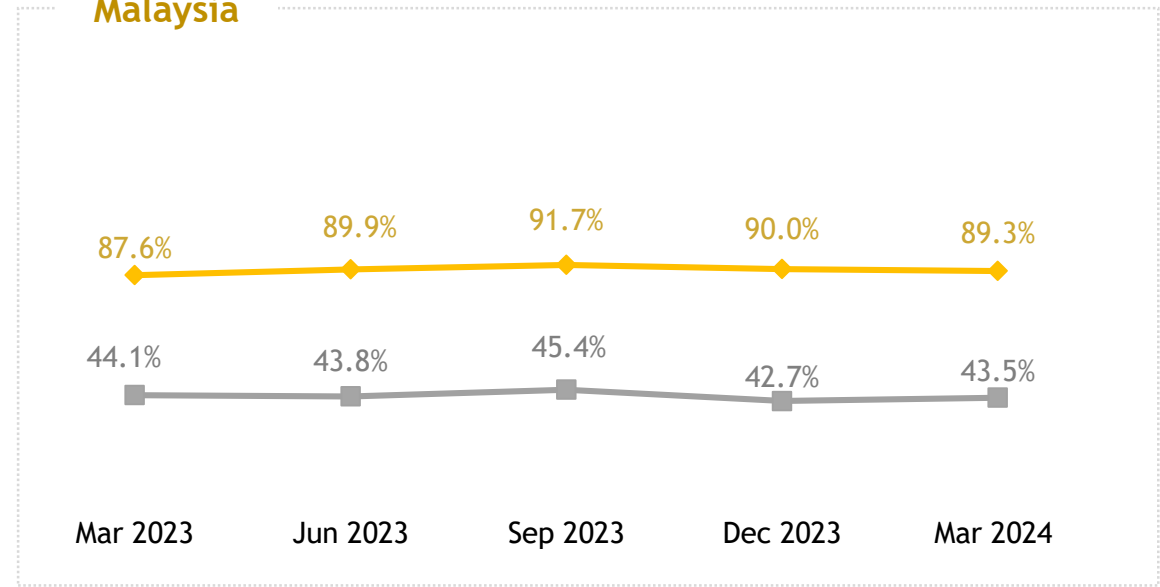


# LDR and CASA Ratio

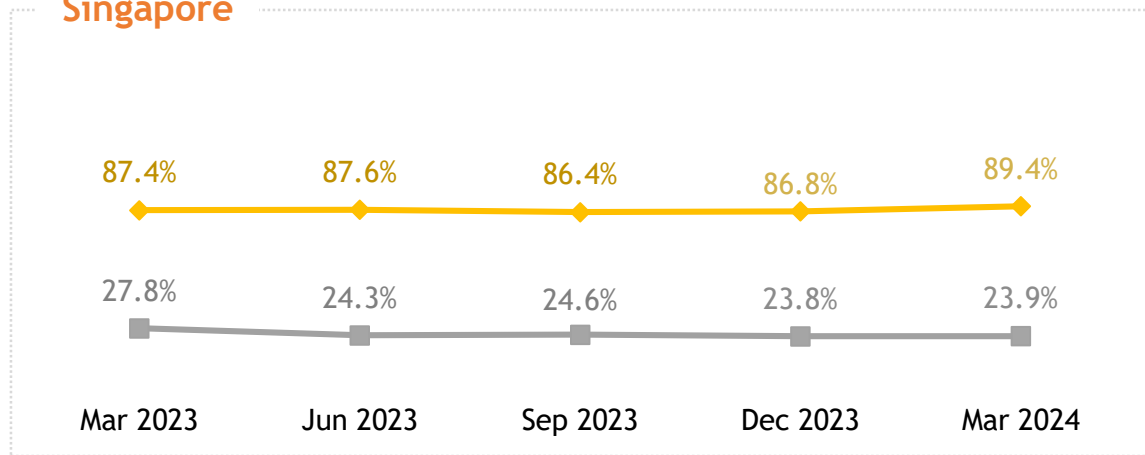
Group



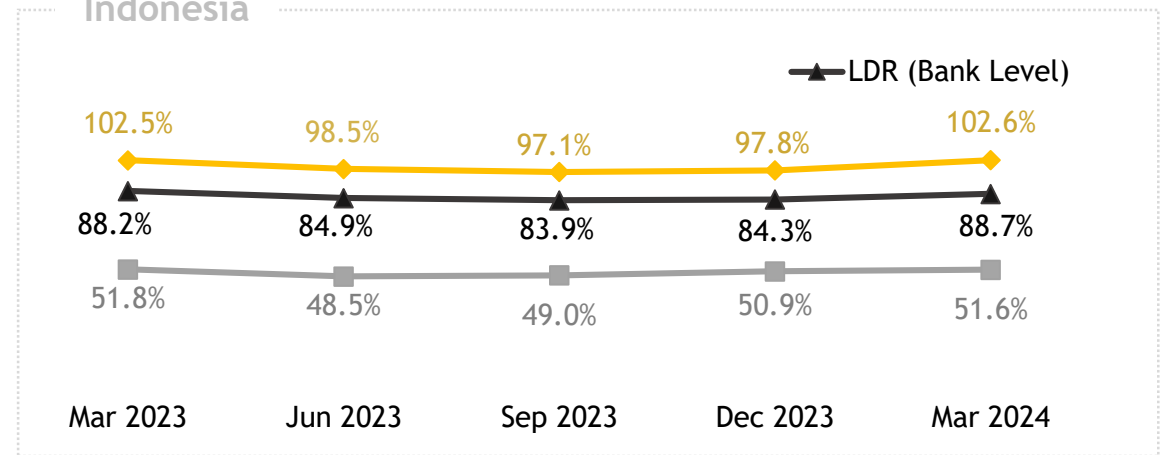
## Malaysia



## Singapore



## Indonesia



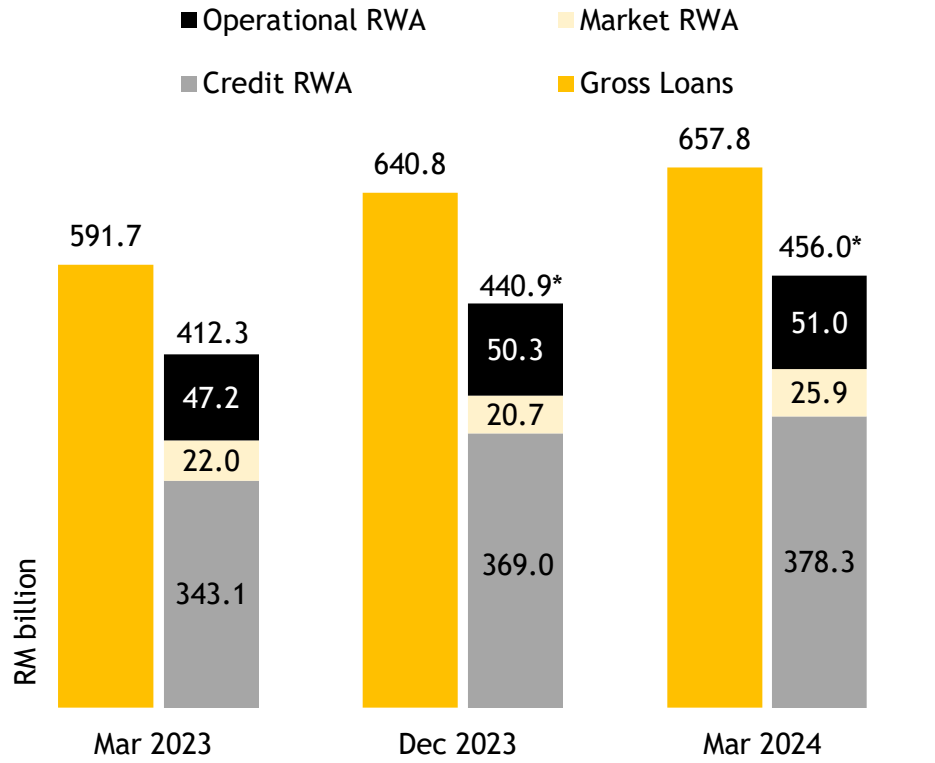
Note:

- Group and Indonesia LDR excludes loans to banks and FIs
- Group and Malaysia LDR include investment accounts totaling RM28.28 billion for 31 Mar 2024, RM26.48 billion for 31 Dec 2023, RM25.11 billion for 30 Sep 2023, RM26.69 billion for 30 Jun 2023, and RM26.83 billion for 31 Mar 2023

# RWA Optimisation and Funding Management

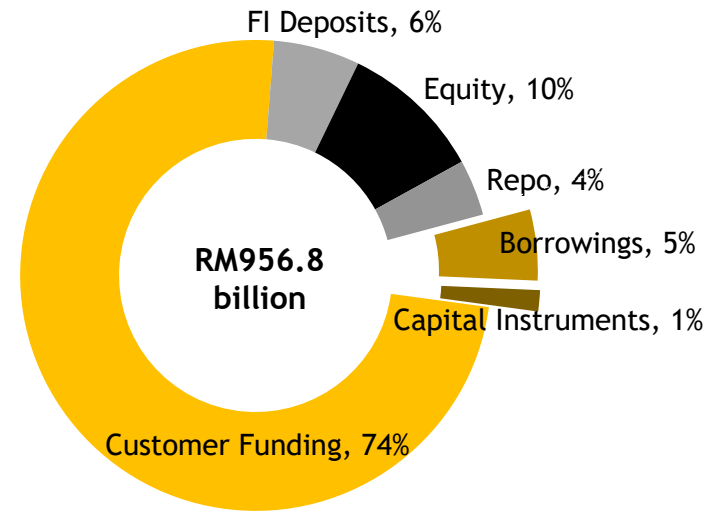


## Group Gross Loans & Group RWA

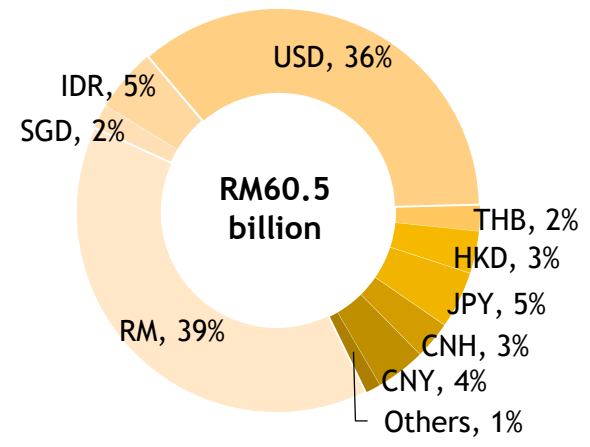


Growth (%)	YoY	YTD Annualised
Group Gross Loans	11.2%	10.7%
Total Group RWA	10.6%	13.7%
- Group Credit RWA	10.3%	10.1%

## Funding Breakdown



## Borrowings and Capital Instruments by Currency



### By maturity

≤ 1 Year	28%
> 1 Year	72%

**Note:**

- Customer Funding comprises Deposits from Customers & Investment Accounts of Customers
- Borrowings are inclusive of financial liabilities
- Repo is defined as Obligations on Financial Assets Sold Under Repurchase Agreements

Note:  
\* Includes Equity RWA of RM809.94 million for Mar 2024 and RM922.1 million for Dec 2023



# Asset Quality



## Allowances for losses on loans

P&L ECL (RM million)	1Q FY2023	2Q FY2023	3Q FY2023	4Q FY2023	1Q FY2024
Stage 1, net	(87)	(73)	(66)	59	72
Stage 2, net	407	132	(68)	(33)	223
Stage 3, net	165	652	667	647	339
Write-offs	9	22	13	18	26
Recoveries	(136)	(174)	(111)	(236)	(192)
Other debts	1	4	5	9	(1)
<b>Total</b>	<b>360</b>	<b>562</b>	<b>440</b>	<b>464</b>	<b>468</b>
<i>Of which:</i>	<i>Group Community Financial Services (GCFS)</i>				<i>350</i>
	<i>Group Global Banking (GGB)</i>				<i>121</i>
	<i>Group Insurance &amp; Takaful (Etiqua)</i>				<i>(4)</i>
<b>Net Charge Off Rate (bps)</b>					<b>29</b>
	1Q FY2023	2Q FY2023	3Q FY2023	4Q FY2023	1Q FY2024
<b>Loan loss coverage</b>	133.5%	130.3%	127.1%	124.9%	127.3%
<b>Loan loss coverage incl. Regulatory Reserve</b>	146.7%	145.7%	143.8%	143.4%	146.1%

## GIL Ratio Composition

	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024
Non Performing Loans (NPL)	1.25%	1.15%	1.06%	1.00%	1.07%
Restructured & Rescheduled (R&R)	0.04%	0.10%	0.10%	0.11%	0.08%
Performing Loans Impaired Due to Judgmental/ Obligatory Triggers (IPL)	0.21%	0.22%	0.28%	0.24%	0.17%
<b>Total GIL Ratio</b>	<b>1.50%</b>	<b>1.47%</b>	<b>1.43%</b>	<b>1.34%</b>	<b>1.32%</b>
<i>Malaysia</i>	<i>1.37%</i>	<i>1.34%</i>	<i>1.30%</i>	<i>1.21%</i>	<i>1.25%</i>
<i>Singapore</i>	<i>0.60%</i>	<i>0.61%</i>	<i>0.70%</i>	<i>0.81%</i>	<i>0.68%</i>
<i>Indonesia</i>	<i>4.14%</i>	<i>4.06%</i>	<i>4.45%</i>	<i>3.88%</i>	<i>3.66%</i>

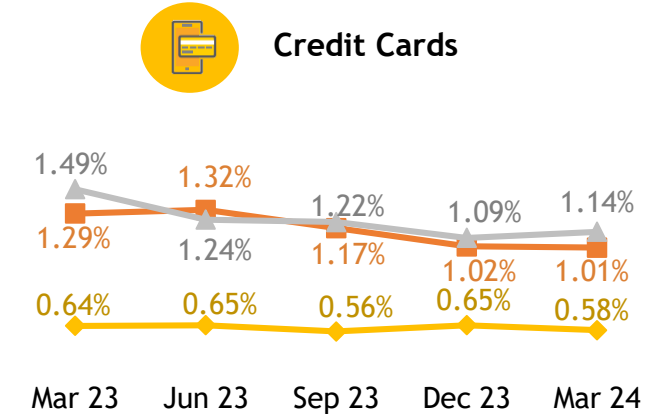
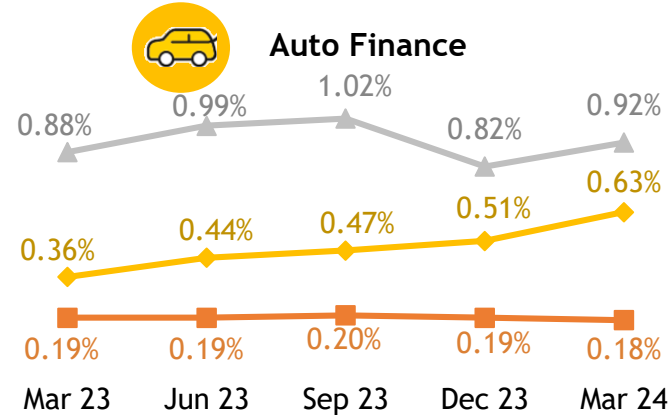
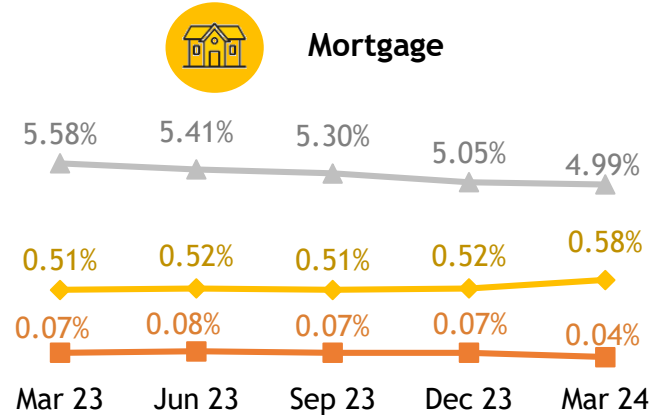
Note:

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

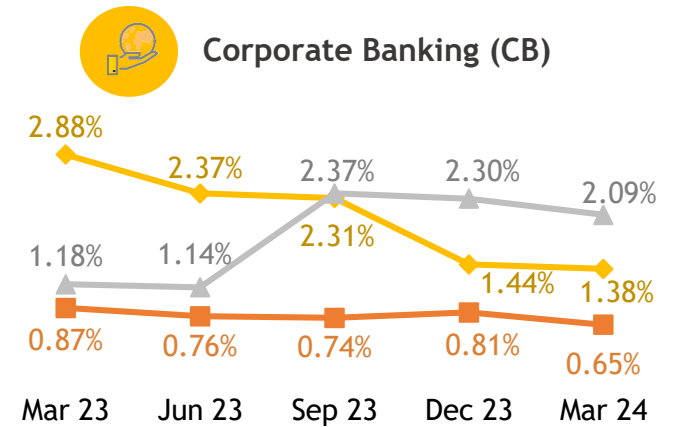
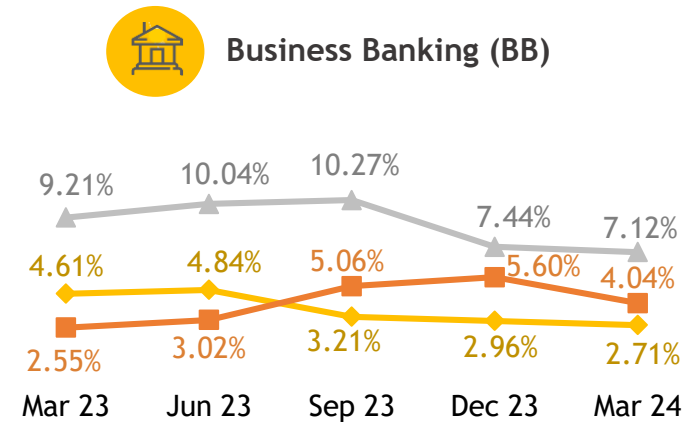
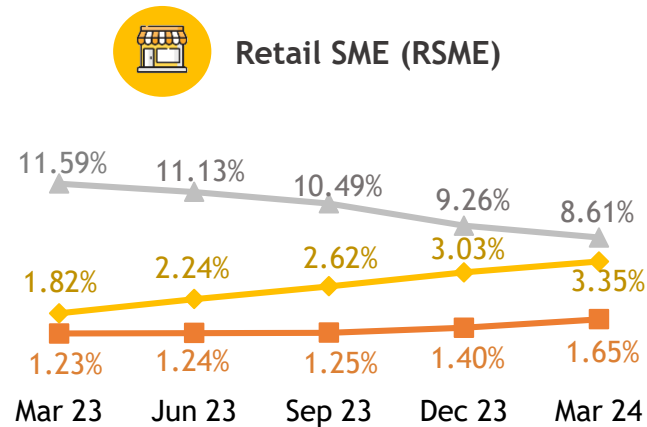
# Asset Quality by Line of Business in Home Markets



## 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

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