

TAB International Pte Ltd

10, Hoe Chiang Road, #14-06 Keppel Tower, Singapore 089315
Tel: (65) 6236 6520 Fax: (65) 6236 6530 www.theasianbanker.com

Press Release

FOR IMMEDIATE RELEASE

Maybank Malaysia wins Best Retail Bank in Malaysia, Best Consumer Risk Management Initiative and Best Automobile Lending BusinessAward for 2012

- The bank expanded its footprint with strategic alliances with third-party entities such as POS Malaysia and through establishment of MaybankOne kiosks
- Maybank implemented a Retail Application Scorecard Project, which resulted in overall faster turnaround time and significant reduction in impairment ratio
- The bank is the largest Auto Finance player in the ASEAN region, with a total loan base of almost \$16.1 billion in 2012.

Seoul, March 22nd 2013 – Maybank Malaysia won two awards during the Excellence in Retail Financial Services 2013 Awards ceremony, held in conjunction with the region's most prestigious retail banking event, the Excellence in Retail Financial Services Convention. These include the Best Retail Bank in Malaysia and Best Automobile Lending Business for 2012. The ceremony was held at the Westin Chosun, Seoul, South Korea on March 22nd 2013.

Maybank's peerless distribution network and its strong virtual banking services have seen the bank well positioned to effectively reach and service its 10 million customers in Malaysia. The bank remains the number one player in key retail products with a good CASA and core deposits. A heavyweight in the mortgage and auto finance business, Maybank has seen strong growth in deposits, spearheaded by retail and SME deposits.

With the bank seeking a more customer-centric approach to enhance customer loyalty and build a longer-term relationship with them, Maybank has embarked on various re-engineering projects to improve internal processes to deliver better services to customers, with these projects aimed at improving turnaround time, average waiting time and customer waiting time.

Maybank's enhanced Retail Application Scorecard Project across its major retail products including mortgage, automobile loans, credit cards, personal loans and retail SME. The scorecards aided the bank in making the best possible credit decision for each customer based on their profile. In-depth research has been invested into the creation of these scorecards, which were developed using multiple sources of information available at the time of scoring - demographic, application, CCRIS, account's lifetime information, recent 12 months' billing cycle information with industry best practices as the benchmark at every stage of the development process. The bank's initiative resulted in enhanced robustness of the existing application scorecard for mortgage, credit card and auto

loan, as evidenced by the drastic reduction of impairment ratio in its retail products, especially for the bank's mortgage portfolio which declined 62% YoY, among others.

In its automobile lending business, Maybank Malaysia launched several key strategic initiatives in 2012, such as the My First Car Financing Package launch – targeting Gen-Y in the entry car segments, and bundled HP finance with core products such as savings accounts, personal insurance, credit cards and Maybank2U mobile banking. The bank succeeded in maintaining its strong product leadership position in the marketplace with a complete and comprehensive range of innovative Auto Finance products and services. Despite margin compression and declining NIM, Maybank was able to increase Gen-Y to almost 25% of total customer base while also achieving an average product cross-sell ratio of four for every Gen-Y in the mass segment, 8.2 in the affluent and 9.7 in the HNW customer segments.

Over 200 senior bankers from award-winning banks in 29 countries across the Asia Pacific, the Middle East, Central Asia and Africa attended the glittering event that recognises their efforts in bringing superior products and services to their customers. The awards programme, administered by The Asian Banker and refereed by prominent global bankers, consultants and academics, is the most prestigious of its kind.

A stringent three-month evaluation process based on a balanced and transparent scorecard used to determine the winners and the positions of various retail banks in the region is attached.

About The Asian Banker

The Asian Banker is the region's most authoritative provider of strategic business intelligence to the financial services community. The Singapore-based company has offices in Singapore, Malaysia, Hong Kong and Shanghai as well as representatives in London, New York and San Francisco. It has a business model that revolves around three core business lines: publications, research services and forums. The company's website is www.theasianbanker.com

For more information please contact:

Ms.Janice Chua

Tel: (+65) 6236 6532

jchua@theasianbanker.com

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Evaluation Criteria for Excellence in Retail Financial Services Programme

The Excellence in Retail Financial Services Programme was instituted in 2001 to recognise the pursuit of excellence amongst retail financial institutions in the region. The programme is also a repository of evolving best practices from which players can benchmark their own products and processes over the long term.

The Excellence in Retail Financial Services programme is predicated by the belief statement below.

Core Belief:

“We believe that a well-run retail bank is one that demonstrates a long term, sustainable, profitable franchise with the customer as its core proposition.”

As per the belief, an outstanding player in the retail financial services industry should demonstrate the following attributes:

- 1. Outstanding annual performance of the retail banking unit**
- 2. Sustainability as a franchise over a long period of time and across economic cycles**
- 3. A well-defined franchise in the chosen marketplace**
- 4. Transparency and accountability of business model**
- 5. Clear sales and execution skills at the product level**
- 6. Rigorous risk management capabilities**
- 7. Superior business and operational processes and technology**
- 8. Strong penetration and efficiency of distribution channels**
- 9. Focus on developing human resources to support the bank’s strategy**
- 10. Ethical banking**

In addition, we have developed stringent evaluation criteria for each product or process. The decision-making process we use for these prestigious awards is made as transparent as possible so that banks in the region can understand where they stand as sustainable retail franchises, as well as use the process to re-examine their own products and processes.

Further information on the programme can be found at The Asian Banker website, Awards Programme, at www.theasianbanker.com.

For more information please contact:

Ms Durva Lakhani

Tel: (+65) 6236 6528

dlakhlani@theasianbanker.com