

Press Release

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Maybank wins Best Retail Bank in Malaysia and Best Automobile Lending Business for 2014

- **A focus on high-margin, high-volume businesses led to strong growth in operating profits and return-on-assets.**
- **Centralised risk management and customer information helped Maybank improve products held per customer.**
- **Maybank Automobile Financing's "dealer-matrix" programme enabled above-market growth in automobile loans and profits.**

Sydney, April 3rd 2014—Maybank won the Best Retail Bank in Malaysia and Best Automobile Lending Business awards for 2014. The bank received the awards at The Asian Banker's International Excellence in Retail Financial Services 2014 Awards ceremony, held in conjunction with the region's most prestigious retail banking event, the Excellence in Retail Financial Services Convention. The ceremony was held at the Shangri-La Hotel, Sydney, Australia on April 3rd 2014.

Maybank has emerged a clear market leader. Its "House of Maybank" initiative, started more than three years ago, allows its businesses to draw customer data from across the bank and cross-sell to a wider customer base. With limited avenues for growth, the bank chose to focus its efforts on high-margin, high-volume businesses such as the SME and credit card segments.

Maybank has initiated changes in its credit process by centralising its operations which were previously siloed in branches. New data is now available to all authorised staff, allowing them to see, for example, which segment a customer belongs to. Previously, only the owner-branch staff would have had such information. This segment-led coverage resulted in growth of total financial assets for the bank's High Net Worth and Affluent customers of 13.8% and 11.5% respectively. Maybank is also a leading player in mobile banking, with the largest number of users (over one million active users) and transaction volumes in Malaysia. A strong deposit franchise, cards business and clear strategies contribute to make Maybank the Best Retail Bank in Malaysia.

Maybank Automobile Financing developed a "dealer-matrix" programme which divides dealers into three tiers based on their value proposition. Focus on top-tier dealers led to growth in profits, gross revenue and total loans of 0.76%, 4.94% and 11.59% respectively, well above the market average.

About 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, Beijing and Dubai 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

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