

PURSUIING INNOVATION

FOR CONTINUED GROWTH



2013 ANNUAL INNOVATION REPORT

VISION

To Be A Regional
Financial Services
Leader

MISSION

Humanising Financial
Services Across Asia

CORE VALUES

TEAMWORK

We work together as a team based
on mutual respect and dignity

INTEGRITY

We are honest, professional and
ethical in all our dealings

GROWTH

We are passionate about constant
improvement and innovation
as well as personal development

EXCELLENCE & EFFICIENCY

We are committed to delivering
outstanding, speedy performance and
superior service

RELATIONSHIP BUILDING

We continuously build long term relationships,
which are mutually beneficial



**Doing Different Things & Things Differently
for Positive Outcomes.**

Humanising Financial Services Across Asia.



Maybank

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FOREWORD BY CHAIRMAN



**OUR WIDESPREAD
OPERATIONS
ACROSS 20
NATIONS PROVIDE
OPPORTUNITIES
FOR MAYBANKERS
TO BE INNOVATIVE
IN MANY WAYS
WITHIN THEIR
COMMUNITIES**

Tan Sri Dato' Megat Zaharuddin Megat Mohd Nor

INNOVATION KEEPS US AHEAD OF THE GAME

A few years ago, we at Maybank Group refocused our aspirations and ascertained that we exist to humanise financial services. This fresh focus has given us the impetus to do all that we need to do to sustainably become a regional financial services leader. Our business activities facilitate the economic growth of nations we are in, and in the process help create jobs and value within the communities we serve. By humanising financial services, we endeavour to always provide people convenient access to our products and services on fair terms and pricing – all with the good of communities in mind. As we work hard to remain relevant to these communities and to stay ahead of the game, we have come to the realisation that we MUST innovate.

This report covers the range of innovations we have put in place in pursuit of our aspirations across the Group. They are in

line with the strategies of all the businesses we are involved in. Where we have the advantage of scale such as in Malaysia, our emphasis has been on ensuring multi-channel access so our customers see seamlessness in Maybank's offerings. In countries where our operations are smaller, our nimbleness shines through. When interfacing with us, our customers should be stress-free, clear in the knowledge that we are amongst the world's strongest banking groups.

Our widespread operations across 20 nations also provide opportunities for Maybankers to be innovative in many ways within their communities. When members of our staff go home each day feeling fulfilled and are recognised by family and friends for the good work they are doing in a progressive company, then we would have truly created value as a company.

I trust that our inaugural Annual Innovation Report will provide you some solid insights into our innovation journey thus far, as well as the tangible efforts undertaken in 2013. Through this journey and through our efforts in Corporate Responsibility (reported separately), we are working to ensure that we make the right decisions to improve operational efficiency, to grasp growth opportunities for the longer term, and to be sustainable within the communities we operate in. Rest assured that in all that we do, Maybank remains committed to pursuing innovation for sustainable growth.

FOREWORD BY GROUP PRESIDENT & CEO



Datuk Abdul Farid Alias

MAYBANK'S CULTURE OF INNOVATION

In this ever-changing world, we realise the importance of innovation as key to growth. Throughout Maybank, we encourage our most important resource – our people – to push boundaries, think innovatively, and be pioneers by developing ideas and turning them into successful outcomes that help keep our organisation at the forefront of competitiveness.

Maybank's innovation mantra is "Doing Different Things & Things Differently for Positive Outcomes". Innovation can be applied to Processes, Technology, People, Products and Services with economic, social or environmental benefits.

You will find that Innovation is driven by our people across all our businesses and geographies. Since 2010, more than 2,000 ideas have been submitted for the President Innovative Ideas Award (PIIA) from Malaysia, Singapore and BII Indonesia, of which 16

have already been implemented, with many more underway.

We wish to foster a sense of entrepreneurship amongst all Maybankers. Entrepreneurship in turn will drive innovation. With the high level of aspiration that Maybank has, everyone must be able to demonstrate entrepreneurial characteristics and work habits. There must be a passion for new things in order for us to create a future different from, and better than, today.

Technology is one of the driving forces of innovation to help us serve our customers better. For our corporate customers, our Regional Cash Management System has made us the first Malaysian Bank to introduce this multi-country, multi-channel and multi-lingual cash management solution in ASEAN countries and Greater China.

**MAYBANK'S
INNOVATION
MANTRA IS
"DOING DIFFERENT
THINGS & THINGS
DIFFERENTLY
FOR POSITIVE
OUTCOMES"**

For our retail and SME customers, innovations such as Maybank2u Pay and Maybank Mobile Money have provided more convenience to them; CashVille Kidz and the Maybank Go Ahead Challenge are some of the innovations that bring a broader social impact to communities we operate in.

To ensure our innovation journey through technology is sustainable in the longer term, we started the IT Transformation Programme (ITTP) in 2010. This will provide a solid launch pad for future technology innovation.

I am committed to the intention to transform our culture into one that welcomes and promotes entrepreneurship and innovation. This journey is still at a very early stage; therefore we need your continued effort to make this stick.

It is with great pleasure that I present our first Maybank Innovation Report.

MESSAGE FROM GROUP CHIEF STRATEGY OFFICER



**AS YOU WILL
READ IN THIS
INNOVATION
REPORT, WE
HAVE ACHIEVED
MANY OTHER
MILESTONES ON
OUR JOURNEY OF
INNOVATION.**

Michael Foong Seong Yew

CELEBRATING OUR HERITAGE OF INNOVATION

Maybank has always been proud of its heritage of innovation. Throughout our 53-year history, we have brought many firsts to Malaysia, especially within retail banking. To begin with, in 1978, our Kuala Lumpur main branch was the first Malaysian bank to computerise savings and current account services. This allowed our customers to transact with their accounts in almost real time. In 1981, we were the first Malaysian bank to set up Automatic Teller Machines (ATMs), the first being in our Ampang branch in KL. In 2000, we launched Maybank2u.com, the first Internet-based banking services channel in Malaysia. You can read many more of these “firsts” in the pages of this Innovation Report.

However, whilst we have a good track record of being a leader in banking innovation, we recognise that being the first, does not guarantee that we will remain the leader. A first mover advantage does give us a certain edge, but that edge is easily eroded when

we consider the speed at which technology evolves, coupled with the increasing expectations of our customers.

Therefore, in 2011, we embarked on a journey to take Innovation in Maybank to the next level. We set out a roadmap with two clear objectives:

- **To Inject Innovation in Humanising Financial Services through an embedded innovation culture across the Maybank Group; and**
- **To Drive Innovation with a clear line of sight to Maybank’s profitability.**

The intended implication is to build a great regional platform across the Maybank Group and leverage on partnerships that provide great innovation. For instance, the Regional Cash Management System and Regional Branch Solution are collaborative initiatives between our technology and business teams,

reflecting our desire to have innovation embedded into the strategic plans of every part of the Group.

For us to remain profitable, continuous innovation in the way of delivering banking services on mobile devices is fundamental if we are to keep up with our customers’ desire to bank anytime, anywhere at lightning speed. Maybank Mobile Money was introduced to make it easier and faster for individuals to transfer money. This may be especially relevant to the younger customer segment, which in turn, attracts new customers to bank with Maybank.

As you will read in this Innovation Report, we have achieved many other milestones on our journey of innovation. We shall not rest on our laurels and will continue to strive to bring innovation in Maybank up to the next level.

MAYBANK'S FIRSTS

MAYBANK CONTINUES TO UPHOLD A FINE TRADITION OF MARKET LEADERSHIP AS WELL AS RECORD NUMEROUS MILESTONES SINCE COMMENCING OPERATIONS IN 1960.

1960

Malayan Finance Corporation (later Mayban Finance) is established, becoming the first wholly bank-owned finance company.

1974

Maybank is the first bank to introduce a rural credit scheme.

1976

First to introduce mobile bus banking services.

1978

Maybank pioneers the computerisation of banking operations in Malaysia.

1981

The first Malaysian bank to set up ATMs in Malaysia.

1997

First to offer the convenience of ticketless travel for domestic flights on MAS through MAS Electronic Ticketing (MASET).

1996

Maybank becomes the pioneer of bancassurance in South East Asia.

1992

Maybank Autophone is launched, making Maybank the first local bank to offer a computerised telephone service.

1988

First financial institution to introduce payment for new IPOs through ATMs.

1986

Maybank introduces the nation's first integrated and largest ATM network – Automated Banking Consortium or ABC. Linking Kwong Yik Bank, Mayban Finance and Maybank in Malaysia and Singapore, it comprises a total of 296 ATMs.

2000

- First to introduce the View & Pay service in Malaysia using credit card and direct debit via Internet with Mesiniaga Berhad.
- First in Malaysia and South East Asia to offer common ATM and over-the-counter services in Malaysia, Singapore, Brunei and the Philippines.
- First Malaysian bank to open a branch in Shanghai, the People's Republic of China.
- First bank in Malaysia to introduce Internet banking services via Maybank2u.com.

2002

Maybank Takaful becomes the first takaful company to be owned by a conventional bank in Malaysia.

2003

- First to launch an Internet banking kiosk, in Malaysia, called Maybank2u.com Internet Kiosk.
- First Malaysian bank to operate in Bahrain.

2004

First local bank to introduce e-Dividend via an enterprise cash management system, Maybank2e.net.

MAYBANK'S FIRSTS

THESE BEAR TESTIMONY TO OUR UNWAVERING COMMITMENT TO INNOVATION AND EXCELLENCE AND HAVE MADE US ONE OF SOUTHEAST ASIA'S LEADING BANKING GROUPS TODAY.

2009

- First to launch an online facility for making additional investments in ASB units with PNB.
- Maybank launches the country's first wireless (mobile) payment terminal facility to accept credit or debit payments at the point of delivery with Pizza Hut.
- Maybank launch the world's first contactless mobile payments using near field communications (NFC) via Nokia phones.

2008

First to launch Malaysia's dual purpose Bankcard in partnership with Visa International.

2007

- First to introduce structured commodity financing solution for business customers.
- First to launch a complete mobile money service in Malaysia with Maxis.

2006

- First to offer online mobile banking via SMS followed by M2U Mobile Services using GPRS/3G phones.
- First Malaysian bank to provide over-the-counter cash withdrawal services at its offices in Malaysia, Singapore, Brunei Darussalam and the Philippines through Region Link.

2010

- First public listed company on Bursa Malaysia to announce a dividend reinvestment plan.
- First Malaysian bank to achieve more than USD100 billion in total asset size and USD1 billion in profit after tax.
- First to launch disabled friendly banking branches for wheelchair-bound users nationwide.
- First local bank in Malaysia to offer a comprehensive suite of conventional trade finance products online via Tradeconnex.
- Maybank Islamic launches Waqf, the first structured community-giving programme for customers by a financial institution in Malaysia.
- Maybank Singapore launches the first Islamic financing package for SMEs in Singapore.

2011

- First Malaysian bank to launch an overseas mortgage loan scheme, offering Malaysians a Ringgit Mortgage loan facility for property in London.
- First in Malaysia to launch Maybank 2 Cards which provides two credit cards together to a card member with only one sign-up.
- The first Qualifying Full Bank in Singapore to launch a platinum debit card with the NETS FlashPay feature.
- First Malaysian bank to launch eCustody, an electronic, front-end, internet-based platform offering institutional clients the flexibility of online management of their custody accounts with the Group.

2013

- First in Malaysia to launch Maybank2u Pay which facilitates online blog shop purchases.
- The Maybank Mobile Money (MMM) is the first in Singapore, and among the first in the world that allows Maybank customers to send money via the recipient's mobile phone number.
- First Malaysia Bank to launch regional cash management system in ASEAN & Greater China.
- First bank in the world to have corporate mobile banking platform running on Windows Phone 8 through its Regional Cash Management System.

2012

- Maybank becomes the first local bank to simultaneously sign agreements with four banks from Myanmar to introduce the Maybank Money Express (MME) remittance service to the country.
- The first bank in Singapore to introduce the Maybank Smart TV App, leveraging on the full capabilities of the Samsung Smart TV.
- First Malaysian bank to offer a silver investment passbook account.
- First in Malaysia to offer an online full suite financial planning solution – the Maybank2u Planner.

INNOVATION AWARDS AND RECOGNITION

INITIATIVE

CASHVILLE
KIDZ

MAYBANK ONE
SOLUTION

MAYBANK2U
PLANNER

MY CAR'S
A STAR



INNOVATION AWARDS AND RECOGNITION

AWARDS

- 
-  **Joint winner for category “Responsible Business” - Efma Accenture Innovation Awards 2013**
 -  **Service Excellence Awards in Service Innovation - Banking & Payments Asia Trailblazer Award 2013**
 -  **Silver Medal for Excellence in Consumer Insights / Market Research / Data-Driven Marketing - Marketing Excellence Award Malaysia 2013**
 -  **Best Online Banking Initiative - Asian Banking & Finance Retail Banking Awards 2013**
 -  **Service Excellence Award - Banking & Payments Asia Trailblazer Awards 2013**
 -  **Gold award for Best Social Media Campaign - Promotion Marketing Award of Asia (PMAA) Dragons of Asia 2013**
 -  **Silver award for the Best Digital Promotion Marketing Campaign - Promotion Marketing Award of Asia (PMAA) Dragons of Asia 2013**

OVERVIEW OF THE MAYBANK INNOVATION MODEL

OBJECTIVES

- **PROVIDE THE GROUP WITH A CLEAR AND CONSISTENT APPROACH TO INNOVATION;**
- **INCREASE THE FOCUS ON IMPLEMENTATION AS OPPOSED TO JUST IDEATION; AND**
- **RECOGNISE THE VARIOUS DEGREES AND SOURCES OF INNOVATION AS WELL AS ADDRESS THE NEED FOR BENCHMARKING.**



● Look for inspiration within and around us, for ideas that would have a positive outcome. We must push the boundaries of what we do, whether big or small. Inspiration to innovate must be in our DNA & Culture and not just be an exercise.

● Ideation is a discipline. Ideas must be captured, reviewed and their relevance assessed. These must be shaped in the overall Maybank context for maximum returns.

● Ideas are truly innovative only when they are implemented. Success AND Failure are equally welcomed because although the outcomes may be different, they would both serve to drive our desire to push ourselves forward.



● At every step of our journey, we must celebrate our successes and failures to re-enforce our drive to innovate.

This model is universal and relevant when used either across the group, countries, business, department or even teams. It ensures consistency when dealing with innovation.

MAYBANK'S INNOVATION MANTRA

DOING DIFFERENT THINGS AND THINGS DIFFERENTLY FOR POSITIVE OUTCOMES

"Doing Different Things and Things Differently for Positive Outcomes" serves to highlight three areas of opportunity for the Group.

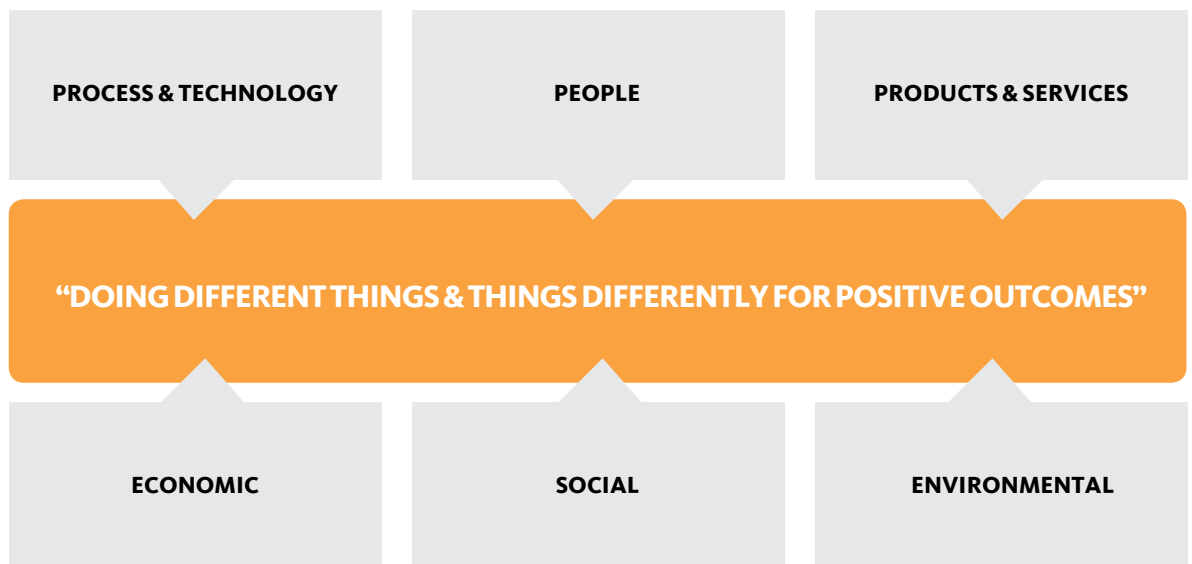
The first area, "Doing Different Things" refers to innovation which is radical or game-changing, with entirely new outcomes for the Group. These can take the form of ideas in the way of processes and technologies, people as well as products and services.

The second part, "Doing . . . Things Differently" refers to innovation in areas which already exist within the Group, but which can be done in a more innovative manner to yield greater results. This "incremental Innovation" deals more with improving the way we do things today and also covers the areas of process and technology, people as well as products and services.

The final area "... for Positive Outcomes" means that for every innovation that we apply, it must have a very clear goal

and be able to yield economic, social or environmental benefits.

Over time, we set out to educate the Group's employees on the key characteristics and examples of the two types of innovation as well as get them to take action on our innovation mandate. As you will see, the outcomes to date have far exceeded our expectations.



DIGITAL AND MOBILE EXCELLENCE





These innovations serve to enhance Maybank's digital distribution and payment strategy. They include initiatives to improve existing channels, initiatives that in themselves are new channels, as well as initiatives that deliver alternative payment platforms. All these have one aim in mind – to provide seamless customer experiences across all the Group's digital channels be these mobile, online or social channels.

- 16 Maybank Mobile Money
- 18 m-Tix
- 20 Maybank Smart TV App for Samsung TV
- 21 Maybank2u Planner
- 22 BII Mobile Banking on the Android, iOS and Blackberry OS 10 Platforms
- 23 Maybank2u Pay



Pollie Sim
*CEO, International
former CEO, Singapore*

As people live life at a faster pace and on the go, we will have to innovate more and more in the digital and mobile sphere in order to create value for them while remaining relevant and omnipresent. More and more, people will want to bank conveniently and effortlessly without the constraints of time or geography. One of our innovations, Maybank Mobile Money, addresses such a need, by enabling people to send and receive payments instantly with a mobile device, without having to reveal confidential personal account information, thereby protecting their data privacy. Maybank Singapore is the first bank in Singapore, and among the first in the world to provide this innovative service. We look forward to unveiling more of such innovations in the near future.

DIGITAL AND MOBILE EXCELLENCE

MAYBANK MOBILE MONEY



OWNER OF THE INITIATIVE

Maybank Singapore

CONCEPT AND OBJECTIVES



Maybank Mobile Money (MMM), launched on 11 November 2013, is the first in Singapore, and among the first in the world that allows Maybank customers to send money to anyone, anytime via the recipient's mobile phone number. All customers need is a smartphone with a Maybank App. The service simplifies the process of sending and receiving payments.

It provides P2P (person-to-person) payment capabilities and provides an alternative collection channel for payments that are traditionally done via cheque, cash or interbank funds transfer. The funds can then be collected via any Singapore bank account or any locally issued Visa/MasterCard credit card.

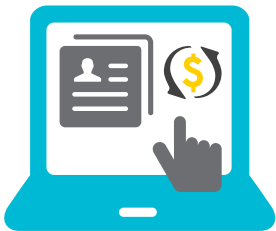
REASONS FOR THE INITIATIVE



Maybank Singapore acknowledges that consumer behaviour is rapidly changing as new technologies are being adopted. As the penetration of smart phones and tablets in Singapore continue to grow, we see a greater reliance on digital devices for daily tasks, including financial transactions.

Given the increased usage of social networks and video among smart phone users, and Singapore's Top 5 ranking for app usage, Maybank saw the opportunity to further innovate its digital services. Maybank understands that its customers are busy individuals who often do not have the time to visit an ATM or queue at the branch just to make payments to their friends and families. Moreover, as customers today are increasingly mobile-savvy, Maybank understands that there is a need to offer a solution that will enable them to easily pay anyone on-the-go through their mobile devices.

MAYBANK MOBILE MONEY



UNIQUENESS

The MMM service is a groundbreaking solution which addresses the demand of mobile-savvy consumers. The service enhances our customers' lives further by enabling them to make payments directly to a mobile number, thereby reducing the reliance on cash and cheque. The service simplifies the process of sending and receiving payments.

Our MMM services include:

- Social payments – splitting of bills (e.g. taxi fare, lunch or gifts);
- Payment of regular fees to individuals (e.g. private tutors and sport coaches);
- Payment of regular fees to small businesses that do not accept cards for payments (e.g. small owners who operate their own stores/stalls); and
- Payment for purchases or deals done via social media like FB and Instagram.

With MMM, anyone, even non-Maybank customers can collect payments without any charges. All they need is a local mobile number and a local bank account or a Visa/MasterCard any card issued in Singapore. To collect, they need to use the Maybank Mobile Banking App or collect from www.maybank.com.sg. This alternative payment method fits perfectly with consumers' mobile lifestyles.

Through the new app, we aim to enrich our customers' experience with us. The MMM innovation truly underscores our vision to humanise financial services across Asia and our commitment to address customers' evolving mobile lifestyle needs.

DIGITAL AND MOBILE EXCELLENCE

M-TIX



OWNER OF THE INITIATIVE

PT Bank Internasional Indonesia Tbk



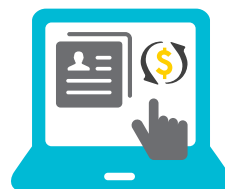
CONCEPT AND OBJECTIVES

m-Tix is a mobile wallet ticketing service owned by 21 Cineplex, the largest cinema chain operator in Indonesia. Leveraging on m-Tix, customers can purchase cinema tickets via their mobile phones or the Internet, hence doing away with the need to queue at cinema ticket counters. In collaboration with BII, m-Tix customers can now carry out real-time top-ups of their wallets via the BII Virtual Account.



REASONS FOR THE INITIATIVE

Before the collaboration with BII, m-Tix customers could only top-up their wallets manually through cash payments at the cinema ticket box. This proved inconvenient. This value added service for 21 Cineplex's customers now enables them to leverage on their BII Virtual Accounts and use BII ATMs, BII Mobile Banking and other bank e-channels connected to BII through the inter-bank ATM network to do top-ups.



UNIQUENESS

m-Tix users who leverage on the BII Virtual Account can capitalise on the fact that:

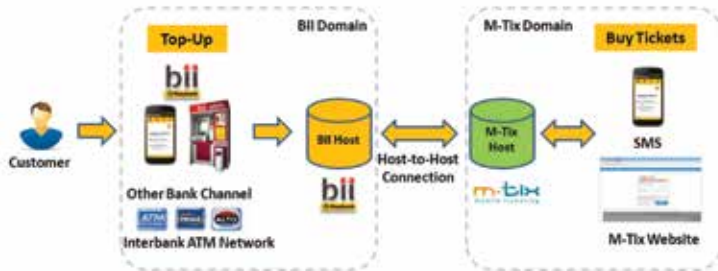
- It is the most connected payment solution, connecting all ATMs of all banks in Indonesia (>50K terminals) and all banks' e-channels (Internet and mobile banking); and
- It is accessible to customers of all banks and not just BII customers.

DIGITAL AND MOBILE EXCELLENCE

M-TIX

This diagram illustrates the high level architecture behind the m-Tix innovation:

BILL - M-TIX HIGH LEVEL ARCHITECTURE:



In order to enjoy m-Tix mobile ticketing service, customers only need to do the following simple steps:



RESULTS

For BII, the benefits of this collaboration have:

- Increased BII's image as an innovative and connected transaction bank;
- Expanded BII's reach beyond its existing customer base, especially with regard to the younger generation. It has also generated potential leads for new customer acquisitions;
- Increased BII's e-Banking transaction volumes (> 20,000 transactions over 10 months in 2012);
- Increased its fee based income (> \$5,000 over 10 months in 2012); and
- Increased low cost funds from the m-Tix floating balance (> \$400,000 over 10 months in 2012).

DIGITAL AND MOBILE EXCELLENCE

MAYBANK SMART TV APP FOR SAMSUNG TV



OWNER OF THE INITIATIVE

Maybank Singapore



CONCEPT AND OBJECTIVES

As TV, mobile, gaming and PC platforms converge with other peripherals within the home network to provide one

seamless and convenient online, social media experience for all, the Smart TV has come to the fore as the all-in-one multimedia platform. With its cutting-edge features, the Smart TV is fast becoming the norm in homes. In line with this, Maybank is the first bank in Singapore to leverage on the full capabilities of the Smart TV platform to create a truly innovative engagement channel for both customers and non-customers alike.



REASONS FOR THE INITIATIVE

In the early days of Smart TV back in 2011, we saw strategic potential in the future of this platform as a possible engagement channel for modern banking. This strategy proved right as Smart TVs have now become a global trend. The addition of the Smart TV App into Maybank's growing Virtual Banking (VB) network effectively heighten service levels and increase Maybank's acquisition and cross-selling potential.



UNIQUENESS

Maybank Singapore was first to adopt and offer banking related services on the Smart TV platform. Leveraging on this widely used platform (particularly the Samsung Smart TV platform), we were the pioneers in developing a credible non-financial engagement channel to complement VB's mobile/online services. The Maybank Smart TV App provides customers with a new and readily accessible channel to engage the bank for basic non-financial banking needs from the comfort of their living rooms.

Furthermore, the selection of Samsung as a strategic partner bodes well for us given Samsung is the world's No. 1 mobile phone and TV manufacturer. With a 30.4% market share (or 2.3 million++ mobile phone units sold) and a 37.22% market share in Smart TV sales worldwide, this first-to-market channel alliance can bring tremendous strategic value to the Bank.

DIGITAL AND MOBILE EXCELLENCE

MAYBANK2U PLANNER

OWNER OF THE INITIATIVE

Community Financial Services, Malaysia



CONCEPT AND OBJECTIVES

Maybank2u Planner is the first online full suite financial planning solution in Malaysia that allows customers to automatically track spending and budget, set goals as well as view insightful charts and reports for free. Offered complimentary within Maybank's internet banking portal, Maybank2u (M2U), it prepares users to make smarter decisions with their money and to avoid falling into debt or financial problems.

REASONS FOR THE INITIATIVE



Recent findings prove that many young Malaysians are falling into debt. This innovation supports the national agenda to combat bad money management skills by offering the public an online education tool. Also, with stiff competition and higher customer acquisition costs, Maybank's offer of a complete personal finance tool for the masses positions us as a pioneer and market leader in this area. As users engage with us when doing their budgeting and planning (in particular when using the Personal Finance Management or PFM solution), the tendency to stay with us is higher.



UNIQUENESS

Maybank is said to be the first in Southeast Asia to provide a full suite of PFM solutions to the masses within an Internet banking platform. In banking with Maybank, consumers can reap the benefits of a solution that combines the features of Internet banking,

financial planning and personal budgeting software, all in one seamless click on M2U.

Unlike normal standalone budgeting software, the moment M2U users log on to this solution for the first time, 80% of their transactions are already tagged and categorised automatically, producing an effective graphical breakdown of their spending. The ease of use and simplicity makes this solution stand out from other alternatives.



RESULTS

The PFM tool was launched on 14 April 2012 with a target of 15,000 registered users within three months. The achievement rate surpassed the target with 24,780 users registered as at 25 July 2012. According to post-launch feedback, the Maybank2u Planner has made Maybank's online banking solution more attractive to potential customers with the likelihood of them opening a Maybank account. It has also set new standards for online banking services provided by Malaysian banks.

To date, the Maybank2u Planner initiative has garnered these two prestigious awards:

- Best Online Banking Initiative - Asian Banking & Finance, Retail Banking Awards 2013; and
- Service Excellence Award - Banking & Payments Asia, Trailblazer Awards 2013.

DIGITAL AND MOBILE EXCELLENCE

BII MOBILE BANKING ON THE ANDROID, IOS AND BLACKBERRY OS 10 PLATFORMS



OWNER OF THE INITIATIVE

PT Bank Internasional Indonesia Tbk

CONCEPT AND OBJECTIVES



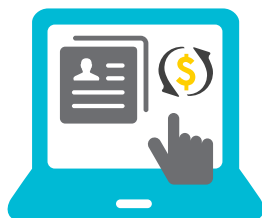
This innovation is a smartphone application centred on the Android, Apple iOS and Blackberry OS 10 platforms. The application's user-friendly menu enables users to leverage on the short messaging service (SMS) medium to conduct transactions.

REASONS FOR THE INITIATIVE



This innovation fulfils the gap for the BII Mobile Banking application on major smartphone platforms such as Android, Apple iOS and Blackberry OS 10. It caters to customers' banking needs in a more sophisticated manner on top of regular SMS and SIM Application Toolkit (STK) solutions.

UNIQUENESS



BII was the first bank in Indonesia to implement mobile banking on the Blackberry OS 10 platform (for both the Z10 and Q10 devices). Transactions are encrypted for security reasons and customers can customise their source and destination accounts as well as biller and customer IDs. The application also enables prepaid top-up transactions to be carried out.

RESULTS



Where there were 212,000 active users for BII Mobile Banking as at May 2013, this grew by 27% to 270,000 active users by November 2013.

DIGITAL AND MOBILE EXCELLENCE

MAYBANK2U PAY



**OWNER OF
THE INITIATIVE**
Community Financial Services, Malaysia



CONCEPT AND OBJECTIVES

This initiative provides a payment gateway to facilitate purchases at blog shops, offering fast, safe, convenient and reliable online shopping.



RESULTS

Payment is made simple for buyers as they just need to click on the Maybank2u Pay button on the seller's blog shop. To make it easier for blog shop owners, they can apply for Maybank2u Pay via their Maybank2u access.

By the end of 2013, a total of 1,362 blog shops had registered for Maybank2u Pay while some 8,509 transaction had been transacted via Maybank2u Pay from the time of its launch.

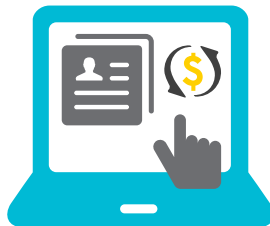
REASONS FOR THE INITIATIVE



We noticed an increasing trend in social commerce, where blog shops were using Maybank2u as a payment facility. However, they were too small to be registered as payee corporations and in most cases, were using online fund transfers as a mode of payment from buyers to sellers. Leveraging on this trend, as well as our customers' digital lifestyle, we decided to create a facility that could serve these blog shops and their customers.

UNIQUENESS

Maybank2u Pay eliminates the current need to send proof of payment to shop owners. Instead, Maybank2u Pay will send email alerts to both buyers and sellers when a payment is made.



CHANNELS, PRODUCTS AND SERVICES



| CHANNELS, PRODUCTS AND SERVICES



These innovations deliver novel ways to engage and serve customers or specific market segments. They take the form of customised products, high-value services or dedicated advisory models. With the aim of strengthening customer centricity, enhancing satisfaction and loyalty, optimising our cost-to-serve and bolstering online-offline integration, these initiatives are certainly helping strengthen customer retention efforts.

26	Maybank one Solution	38	Maybank Superman Visa Debit Card
29	Regional Cash Management System	39	Maybank Silver Investment Account
30	Regional Branch Solution	40	Network Expansion: Special Provincial Branches
31	Maybank Digital Channels Management System	41	First Credit Card for Young Professionals
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Datuk Lim Hong Tat
*Group Head, Community Financial Services
CEO, Singapore*

Being the largest banking group in Malaysia and one of the Top 4 Banks in the ASEAN region, Maybank continues to remain at the forefront of innovation as reflected in the many first-to-market products and services as well as new lean business processes we have introduced over the years. On top of our competitive advantage of an unparalleled national distribution footprint of over 400 branches and almost 3,000 ATMs and SSTs, we are also leveraging on multiple new channels with over 350 POS Malaysia agencies and 48 Maybank kiosks to deliver innovative product and services such as the 9-in-1 bundled Maybank One Solution.

Other channels such as digital banking via M2U internet and mobile platforms too are enabling us to dominate the virtual space to drive sales productivity and cost efficiency. This is in line with our strategy to be the undisputed financial services provider in Malaysia.

In the past, most of our innovation initiatives in each line of business were presented disparately and not consolidated in a coherent and holistic manner. As such, we are unable to showcase and highlight our innovation accomplishments with clarity or communicate them to our stakeholders as well as we would have liked to. To overcome this limitation, we have institutionalised a comprehensive framework and model to manage and sustain the pipeline of innovation and ideation within the Group.

For Community Financial Services, we are pursuing a segmented model focused on fresh customer value propositions, customised product and service offerings as well as financial advisory services and are delivering them in new and novel ways across multi-channels. We are also redesigning our future multi-channel and Branch Target Operating Model now as part of our more innovative customer sales and service strategy. Moving forward, our top priority will be to create seamless cross-channel integration that can provide a unified customer experience which will be made available anywhere and anytime in a simple and cost effective manner. Highlighted in this section are some of our initiatives supporting this strategic intent, including our Regional Branch Solution which will be the platform for our future multi-channel capabilities.

CHANNELS, PRODUCTS AND SERVICES

MAYBANK ONE SOLUTION



OWNER OF THE INITIATIVE

Community Financial Services, Malaysia



CONCEPT AND OBJECTIVES

Maybank One Solution is a 9-in-1 money management solution that accords customers financial empowerment. Through this product, the whole spectrum of financial needs is conveniently met – from daily transactions to savings, financing, credit card

and insurance. All it requires is one sign-up which is quickly approved and no forms to fill. The products can be activated instantly or in the future depending on the customer's needs.



To further reduce the cost of acquiring and serving Maybank One Solution customers, Maybank has created a lower-cost distribution model, selling this product bundle through kiosks located in high traffic areas such as malls that open seven days a week and have extended operating hours.

REASONS FOR THE INITIATIVE

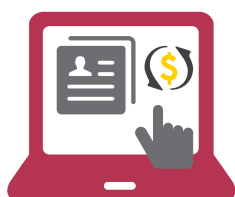
As the largest bank in Malaysia and with the widest network coverage, Maybank is serving most if not all segments of community today. While some 60% of the bankable population has a banking relationship with Maybank, however, out of our nine million customer base, approximately 20% of Maybank mass customers are unprofitable. As such, we set out to fundamentally change the way we served our mass segment through our branches in a responsible and profitable manner and in line with our mission of humanising financial services.

The following are some of the reasons we embarked on this initiative:

1. The cost of serving the mass customers was getting prohibitive given the high cost of the traditional branch model. Margins were eroding due to competition.
 - 78% of total operating cost is contributed by mass customers;
 - Downward trend of loans margin from 2.5% (2011), 2.33% (2012) to 1.9% (2015 - forecast).
2. Making mass customers profitable is not just about reducing costs. We have an extensive opportunity within our customer database but low product consumption.
 - 45% of mass customers are single product holding customers;
 - >1/3 of total salary accounts are "salary in-salary out".
3. Despite having the largest distribution, the market geography is extensive and more branches are required.
 - To set up a new branch, it requires a capital of RM1.1 million with a RM0.2 million monthly OPEX;
 - Maybank only captures 21% of the total mass segment revenue pool.

CHANNELS, PRODUCTS AND SERVICES

MAYBANK ONE SOLUTION



UNIQUENESS

Maybank One Solution is unique in that it provides the following benefits:

- It reduces the complexity of financial product choices;
- The products are pre-bundled and it only requires one sign-up and no forms to fill;
- It is easily accessible and will appeal to the majority of mass customers as an application is made once, for all products, with on-the-spot processing and approval; and
- It can be activated instantly or in the future at multi-service channels.

As a touch point for this service, the Maybank kiosk underscores the “simple, fast, once and done concept”. It complements the existing distribution network and will “plug the gaps” of a high cost structure due to:

- Low sunk costs and better “variabilisation” of cost structure (one tenth of branch cost);
- Agile infrastructure - it is quicker and cheaper to relocate to a better location if the location is unprofitable;
- Fast, efficient and straight-through processes (loan approval within 10 minutes); and
- Lean staffing (three to four staff).



RESULTS

Since the pilot took off in March 2012 with 10 kiosks, the Maybank One Solution concept has achieved its overall payback period with revenue and profit before tax growth of 117% and 133% respectively above its targets. Maybank One Solution is enabling the Group to:

- Reduce the cost of acquiring and serving mass market customers;
- Increasing our share of wallet of existing mass customers; and
- Helping us expand our overall share of profitable mass market customers.

To date, Maybank One Solution has garnered two awards:

- Banking & Payments Asia Trailblazer Award 2013 for Service Excellence Awards in Service Innovation; and
- Marketing Excellence Award Malaysia 2013 (Silver Medal) for Excellence in Consumer Insight / Market Research / Data-Driven Marketing.

COMPARISON WITH GRADE 3 BRANCHES (SMALLEST BRANCH SIZE)

Metrics Solution	Branches	Maybank One
Breakeven	Month 18 - 24	Month 10
Payback	Month 36 - 48	Month 14
Total Start Up Cost	RM1,000,000	RM106,000
Total Monthly OPEX	RM200,000	RM25,000
Staff Cost per Staff	RM66,000	RM40,000

** Numbers are displayed to the nearest thousand*

CHANNELS, PRODUCTS AND SERVICES

REGIONAL CASH MANAGEMENT SYSTEM CONNECTING CORPORATES ACROSS THE GLOBE



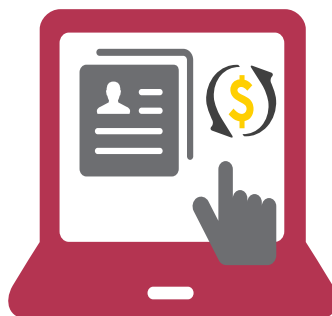
OWNER OF THE INITIATIVE

Global Banking/Group Technology



REASONS FOR THE INITIATIVE

For Maybank to be competitive in the regional cash management systems arena, the existing Cash Management System which is fragmented across Maybank's ASEAN footprint must be enhanced. By developing a standardised regional cash management platform with a single coherent brand that can be promoted to key markets, it will create the right visibility when engaging clients across ASEAN. This will also be complemented by a standardised cash management regional operating model to ensure a consistent client experience for the whole region (from origination to execution to support), consistent service offerings to targeted client segments, and a consistent go-to market strategy and approach.



UNIQUENESS

Maybank is the first Malaysian Bank to launch a regional cash management system in ASEAN & Greater China. The RCMS is now rolled out in five countries, namely Malaysia, Singapore, the Philippines, Greater China and Indonesia. With its multi-region connectivity, Maybank customers can enjoy a consistent cash management experience across the region via a single platform. One of the unique features of the system is that it provides clients access to their portfolio of Maybank accounts and accounts with other banks through SWIFT connectivity. It also includes working capital ratios for the convenience of Maybank customers be it the SME, Business Banking or Corporate segments.

Through RCMS, Maybank has distinguished itself from other banks as the first bank in the world (as of March 2013) to have corporate mobile banking running on Windows Phone 8, complementing the existing capabilities of major operating platforms such as iOS, Android and Blackberry OS 10. Its multichannel accessibility via iPhone, iPad, phone and tablet for Android, Blackberry 10 and mobile web enables customers to stay in control of their finances and transact and authorise wherever they are.

CHANNELS, PRODUCTS AND SERVICES

REGIONAL CASH MANAGEMENT SYSTEM CONNECTING CORPORATES ACROSS THE GLOBE



CONCEPT AND OBJECTIVES

As business goes global and the Cash Management marketplace is becoming increasingly dynamic, corporate customers are demanding more control over their liquidity through better technology and mobile applications. The need to retain existing customers, amidst increasing competition and the trend towards regionalisation, drove Maybank to develop a robust cash management solution in order to sustain our competitive advantage in this niche market. Via the Regional Cash Management System (RCMS) initiative, Maybank is moving from being a “Transition Bank” to a “Transaction Bank” for corporate customers which is in line with our vision of becoming regional financial services leader by 2015. Built on new generation industry standard technology, this multi-region/country, multi-channel and multi-lingual cash management solution enables us to accord corporate customers more convenience and better control over their liquidity. Customers now have real-time access to their liquidity anytime from anywhere, and can manage payments and receivables within and across borders in a secured manner.



RESULTS

With the implementation of the new RCMS, Maybank has attracted new large corporate customers that have a regional presence. Not only is the RCMS helping us expand our wallet share by growing our deposits and fee income, it is supporting our regionalisation goals and accelerating the tempo of our regionalisation. It is also helping us to retain existing customers and attract new ones, enhancing customer convenience and satisfaction, as well as ensuring we maintain our competitive edge. In order to support cash management services across the region, a regional target operating model and regional application support have been established to ensure high service level between us and our corporate customers.

Our regional cash management architecture is not only hubbed in Malaysia for the four markets i.e. Singapore, Malaysia, Philippines, Greater China & Hong Kong but has been extended to include in-country instances in Indonesia to meet Bank Indonesia's regulatory requirements. This is yet another milestone for the Bank with a bona fide regional architecture to fulfil compliance and regulatory requisites.

CHANNELS, PRODUCTS AND SERVICES

REGIONAL BRANCH SOLUTION

TRANSFORMING THE CUSTOMER EXPERIENCE AT BRANCHES



OWNER OF THE INITIATIVE

Community Financial Services, Malaysia/Group Technology



CONCEPT AND OBJECTIVES

The Regional Branch Solution (RBS) initiative aims to ensure consistency in customer service delivery via standardised teller platforms and more efficient processing times throughout the region while providing customers a variety of enhanced teller capabilities. Via RBS, customers will experience paperless transactions, effective customer identification and no home branch limitations – all of which translate into reduced waiting time at our counters and an enhanced customer experience.

REASONS FOR THE INITIATIVE



Prior to RBS implementation, our existing branch front-end systems faced the technology platform obsolescence and were exposed to risks of hardware and software failure. It was agreed that we needed to get off the antiquated OS/2 platform as almost all of the industry had already done so. We also faced the issue of a cessation of vendor support while subject matter experts too were very scarce. As such, we got down to replacing the existing branch front-end platform and at the same time seized the opportunity to take customer experience levels to a higher level.



UNIQUENESS

RBS has made a difference and made life better. It has created an improved customer experience as customers do not have any home branch limitations and can now transact at any of our branches while experiencing faster turnaround time. Customers are also happy that they do not have to fill in the deposit and withdrawal slips to initiate transactions which helps reduce their banking time. They only now need to provide information once – in other words, “once and done”.



RESULTS

RBS was implemented to transform the distribution capabilities across the branch network. Together with other branch transformation initiatives, RBS has created a new and higher level branch experience for customers. As a regional service platform, it

is helping to deliver and improve customer experiences while enabling regional accessibility to services. It is also helping enhance operational effectiveness by reducing counter processing times and customer waiting times as well as mitigating non-value added activities and paper usage. RBS is also ensuring the branch of the future becomes a reality today by enabling extended functionality such as regional cards, mobile account opening and cross border transactions.

Our branch staff are also equipped with the enhanced execution capabilities (including instant remittance as well as faster and more efficient transactions) which have certainly improved operational efficiency at our branches. They now also have easy access to information for proactive customer relationship management as well as access to more efficient tools and updated data for better customer interactions. Staff are also benefiting from faster end-of-day processing times.

CHANNELS, PRODUCTS AND SERVICES

MAYBANK DIGITAL CHANNELS MANAGEMENT SYSTEM



OWNER OF THE INITIATIVE
Group PCEO Office



CONCEPT AND OBJECTIVES

Maybank Digital Channels Management System (DCMS) is a strategic initiative that is helping our customer service teams to respond to customer service inquiries on Maybank's social media channels in a more effective manner. It is proving to be

a more cost effective and efficient means of providing customer service and as well as serves as an alternative channel for customers seeking our assistance.

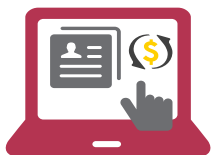
The system also allows for an almost immediate response to customer inquiries online and helps reduce the percentage of "dropped" inquiries.



REASONS FOR THE INITIATIVE

Maybank was receiving a large number of customer service inquiries from social media channels that required faster response time. As such, the decision was made to develop a platform that would allow customer service teams to be able to respond to customer inquiries on social media as well as to monitor the number of incoming inquiries, the number responded to, and the number resolved via the new system.

This system was also developed to serve as an effective alternative customer channel to complement existing customer service channels such as the call centre, branches and email communications.



UNIQUENESS

The DCMS is the only system of its kind used by Malaysian financial institutions. It is a unique system that allows Maybank to effectively and efficiently respond to customer service issues via

social media. It allows for details of customers inquiries via social media to be kept on Maybank's database as well as enables our customer service teams to respond to social media inquiries with minimal risk to Maybank's interests.



RESULTS

At the moment, the Service Fulfilment Unit (SFU) team has kept to the service level agreement set for them when responding to customer service inquiries. When the Digital

Media team was handling social media customer service inquiries, the response time per case was approximately one hour. The SFU team has since reduced the customer response time to 37 minutes on average per inquiry.

The DCMS is also helping reduce the average cost of resolving customer queries in comparison to inbound calls through the Maybank Contact Centre (MGCC). On average, the cost of resolving a case through the DCMS costs the bank RM5.50 per case whereas an inbound call resolved by the MGCC costs approximately RM11.30 per case handled. This amounts to some 49% savings in resolving a customer inquiry via social media.

CHANNELS, PRODUCTS AND SERVICES

“MY CAR’S A STAR” CELEBRATING MALAYSIAN DRIVERS



OWNER OF THE INITIATIVE

Etiqa Insurance & Takaful



REASONS FOR THE INITIATIVE

Many Malaysians do not remember their road tax expiry dates. All insurance agents and companies usually send their customers motor insurance renewal reminders one month before their expiry date. In order to increase new business income, new leads need to be generated on a regular basis. The contest served to engage customers as well as accumulate new leads by getting the participants to register for road tax renewal reminders.



CONCEPT AND OBJECTIVES

The “My Car’s A Star” initiative is a Facebook contest to enhance engagement with motor insurance customers by getting them to submit their car stories and photos. It is run in conjunction with Motortakaful.com a leading Malaysian online car insurance

renewal website.

Launched in July 2012, Motortakaful.com has been heavily engaging Malaysian drivers via social media such as Facebook and Twitter. Its Facebook Page, “Celebrating Malaysian Drivers”, centres on the driving habits of Malaysians. Four typical Malaysian driver stereotypes are featured i.e. Stylo Joe, Sun Shade Soh, Cari Makan Man and Ronda Ronda Rina.

The “My Car’s a Star” contest was an avenue for Malaysian car-proud owners to show off their cars on Facebook. Participants were given four topics to choose from to share on their Facebook. These included “Your Car Boot Story”, “Your Father’s Road” “Jom Cari Makan”, and “Vroompit vs. the Fluffy Bunnies”. Users were invited to upload imagery in four categories, each category being championed by one of the four Motortakaful characters. The objective was to sell 3,000 new motor policies or an equivalent of RM2 million of premiums by increasing the number of Facebook likes by 10,000 to a total of 20,000 fans as well as generating 6,000 new motor policy leads in the form of road tax renewal reminders. When enthusiastic Motortakful.com fans shared their car stories on their Facebook walls, it generated interest from their friends. This created a viral effect which translated to new lead generation.

CHANNELS, PRODUCTS AND SERVICES

“MY CAR’S A STAR” CELEBRATING MALAYSIAN DRIVERS



UNIQUENESS

This contest allowed Motortakaful.com’s customers to show-off their cars on Facebook. They began talking about the uniqueness of their cars and related them to the Motortakaful.com’s four characters and the given topics.

The “My Car’s A Star” project involved three groups namely Direct Retail Distribution (DRD, Etiqa), the creative agency (TBWA) and Facebook App developer (IHub). This Facebook application consisted of a series of simple steps that allowed users to participate without much effort. The campaign was designed to run in two parts – a submission phase and a voting phase. During the submission phase, participants were encouraged to upload their photos within their circle of Facebook friends in order to drum up further support for the competition. For the voting phase, participants’ friends were encouraged to “like” their stories. The entries with the most number of votes would win prizes.



RESULTS

The campaign enabled us to build a sizeable customer leads base. These leads are now being converted to actual customers even as we send them road tax renewal reminders via SMS and email and engage them via Facebook. The seven-week promotion successfully achieved all its targets. The achievements included:

- An increase of over 100% or 12,000 Facebook likes (from 11,890 likes on 3 December 2012 to 24,000 likes on 31 January 2013);
- A 200% increase over the initial target in the number of leads generated during the campaign (12,150 leads); and
- A 14.7% jump over the previous three months by way of the number of policies sold during the campaign period (5,829 policies translating into some RM4 million worth of premiums).

The “My Car’s A Star” campaign also received a host of awards and accolades including:

- Gold award for Best Social Media Campaign at the Dragons of Asia 2013 (Promotion Marketing Award of Asia);
- Silver award for the Best Digital Promotion Marketing Campaign at the Dragons of Asia 2013 (PMAA);
- Silver award for Best Activity Generating Brand Volume;
- Bronze award for Best Use of Internet & Digital Promotion in a Promotion Campaign at the Dragons of Asia 2012; and
- Finalist winner at the Effies Awards Malaysia 2012 and MIDAS (World Best in Financial Advertising) Awards 2012.

CHANNELS, PRODUCTS AND SERVICES

MAYBANK ASPIRE



OWNER OF THE INITIATIVE

Community Financial Services, Malaysia



CONCEPT AND OBJECTIVES

Maybank ASPIRE is a new branded segment offering designed to cater to affluent customers through a comprehensive range of financial solutions. ASPIRE comprises a bundle of the six main areas of financial needs, namely deposits, cards, insurance, investment, will writing and financing under the conventional or Islamic schemes. Packaged with these are other exclusive privileges and a differentiated service delivery.



REASONS FOR THE INITIATIVE

With Malaysia on a path of transformation to become a developed, high income nation by 2020, gross national income per capita is projected to rise to USD12,139 by 2015 from USD8,256 in 2010. The rise in income will see parallel demand for various goods and services, including financial services which will further drive economic growth. In an increasingly sophisticated market, we have noted the special needs of a segment of customers which is sandwiched between the mass and high net worth segments i.e. the Affluent segment.

In addition, Maybank's Affluent customer base has been growing at a rate of 10.8%, outpacing market growth of an estimated 9.2% in the last two years. In the last three years, the premium High Networth and Affluent customer base has been growing almost three times that of the mass market. Affluent customers have a much higher product take up rate of over five times as compared to about three times for the mass market.

CHANNELS, PRODUCTS AND SERVICES

MAYBANK ASPIRE



UNIQUENESS

Maybank ASPIRE customers will have dedicated Customer Relationship Executives to assist them with their banking needs and will also enjoy priority queues at selected Maybank branches. They will also have the exclusive opportunity to invest in the ASPIRE Balanced Choice Portfolio (ABC Portfolio) of unit trust funds developed by Maybank. On top of that, they will enjoy generous TreatsPoints when signing up for any of Maybank's product offerings. This group of customers will also receive exclusive invites to attend property and investment talks as well as lifestyle-driven events.



RESULTS

Given that Maybank ASPIRE is a new branded segment offering and the first comprehensive needs-based bundled solution, Maybank rolled out various brand awareness, promotional activities, events and educational initiatives for this innovative offering in 2013. Maybank ASPIRE has been very well received by the underserved Affluent customers with an encouraging sign-up of approximately 20,000 customers within the first six months of its launch. There is an indication that Maybank ASPIRE sign-up is on an upward trend and we anticipate greater traction in 2014.

As at 31 December 2013, there was a much higher product take-up rate for a Maybank ASPIRE customer i.e. 10 times more in comparison to five times for a Maybank Affluent (non-ASPIRE) customer. Maybank ASPIRE customers also contributed to three times more growth in Total Financial Assets (TFA) as compared to Maybank Affluent (non-ASPIRE) customers, making it a very profitable segment for the Bank to continue to focus on, expand and serve.

There were several local and international banks that launched segment propositions to tap the affluent space as early as 2008 and Maybank has aggressively answered to the competition with a more comprehensive and superior offering that has brought greater value to customers. The results of the first six months sign-up of Maybank ASPIRE – whereby we outpaced our competitors' first year performance by more than 10 times – has reinforced Maybank ASPIRE's position as one of the fastest growing branded segment offerings in the market today.

CHANNELS, PRODUCTS AND SERVICES

LUXURY EDITION



OWNER OF THE INITIATIVE

Community Financial Services, Malaysia/Etiqa Insurance & Takaful



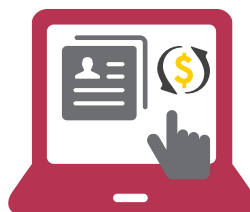
CONCEPT AND OBJECTIVES

To tap into the potential of the luxury goods market, Maybank launched Luxury Edition, a single premium closed-ended investment-linked insurance plan. Maybank Luxury Edition offers a combination of insurance protection and investment for potentially higher returns, all within a single plan.



REASONS FOR THE INITIATIVE

At the time of the launch, the luxury market had outgrown global GDP by more than two-fold over the last 10 years and this trend is expected to continue. This positive growth had given us an opportunity to tap into the affluent market, providing our customers with an insurance plan which offered exclusive advantages.



UNIQUENESS

This was the first investment-linked plan in Malaysia which was tied to the luxury market. The plan also offered a unique memory payout feature, where in the event that the potential cash payout conditions are not met in the second year, there is an opportunity to receive the “missed” second year potential payout if the conditions are met in the third year.

CHANNELS, PRODUCTS AND SERVICES

RINGGIT OVERSEAS MORTGAGE LOAN SCHEME



OWNER OF THE INITIATIVE

Community Financial Services, Malaysia



CONCEPT AND OBJECTIVES

This Ringgit Mortgage Facility serves to provide financing for completed or under construction residential and commercial properties in London, as well as residential properties in Melbourne, Sydney, Perth and Singapore.



UNIQUENESS

It brings tremendous savings to customers as Malaysians can borrow in Ringgit with the loan taken in Malaysia to purchase an overseas property.

It is designed for high net worth clients in the form of a term loan, overdraft or a combination of term loan and overdraft.



REASONS FOR THE INITIATIVE

This scheme will enable Malaysian investors to enjoy the convenience of financing their overseas property purchases in Ringgit, thus alleviating the concern of fluctuating foreign exchange rates when making monthly loan repayments.



RESULTS

Since its launch, total financing secured has reached some RM720 million.

CHANNELS, PRODUCTS AND SERVICES

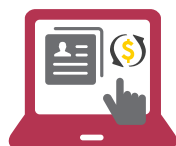
MAYBANK SUPERMAN VISA DEBIT CARD



REASONS FOR THE INITIATIVE



In a bid to further entrench our leadership in the debit card business as well as develop a new niche market segment, Maybank has teamed up with Warner Bros. to issue a new co-branded debit card featuring the popular hero. Co-branded debit cards are increasingly becoming popular especially among the younger market segment which is proud to publicly demonstrate its association with the brands of its choice wherever possible.



UNIQUENESS

The Maybank Superman Visa Debit Card is readily accepted at over millions of outlets worldwide and its functionality is fairly similar to a credit card when making payments. It can also be used for payment of online purchases, a key selling

point among the Gen Y target audience who are increasingly undertaking their purchases online. Furthermore, payments via debit card also earn rewards under Maybank's award-winning TreatsPoints loyalty programme which incorporates a segment catering to Gen Y preferences. The card also comes with numerous benefits including special discounts during sales previews at DC stores in Malaysia.



CONCEPT AND OBJECTIVES

The Maybank Superman Visa Debit Card aims to woo teenagers and young adults to consider debit cards as a mode of payment within the context of their lifestyle needs as well as to adopt good financial management practices. It is best suited to those who prefer not to use credits cards or those who may not yet qualify for credit cards. It is also targeted at Maybank customers who are fans of the super hero.



RESULTS

We launched the Maybank Superman Visa Debit Card in March 2013 with some 300,000 limited edition cards

for issuance to new and replacement debit card customers. All 300,000 cards were fully taken up within five months and this affinity card contributed 4% of the total Visa debit card sales volume for year 2013.

In conjunction with the 75th Anniversary of Superman in 2014, we have launched a campaign themed, "Celebrate the World's Greatest Hero" which will run from January to March 2014. Three lucky winners and their partners will receive all expenses paid trips to Movie World Gold Coast Australia and many other consolation prizes.

CHANNELS, PRODUCTS AND SERVICES

MAYBANK SILVER INVESTMENT ACCOUNT



OWNER OF THE INITIATIVE

Community Financial Services, Malaysia



UNIQUENESS

Maybank is the first bank in Malaysia to offer a silver investment passbook account which allows customers to invest in silver at daily prices in Ringgit Malaysia without the hassle of keeping physical silver.

The MSIA can be opened with an initial investment of 20 grams only. The subsequent minimum investment requirement will be 10 grams in multiple of 1 gram. Customers will be given a MSIA passbook and all transactions are recorded in the passbook for customer's easy reference.

Disclaimer: The returns on the Maybank Silver Investment Account are subject to the silver price fluctuations. Customers are advised to read and understand the product before making any investment. The Maybank Silver Investment account is not insured by Perbadanan Insurans Deposit Malaysia (PIDM).



CONCEPT AND OBJECTIVES

The Maybank Silver Investment Account (MSIA) provides an alternative investment option for consumers who are constantly looking for new investment opportunities to diversify their investment portfolio. As per the current market trend, the price of silver is hovering around RM3 per gram which makes it affordable especially for the mass consumer segment.



REASONS FOR THE INITIATIVE

The demand for silver is anticipated to be on growth path given its multi-application for the production of modern-day electronic components and jewellery. In general, consumers buy silver for investment and expect the price to appreciate based on the fundamentals of demand and supply as well as the global political and economic climates. Other than gold, silver is also a good inflation hedge for investors to consider. Investors who have been investing in physical precious metals in the form of bars, coins or bullions can now opt for the MSIA for its convenience and as an alternative precious metals investment option.

Maybank's launch of the MSIA allows customers to invest in silver with peace of mind given the assurance and comfort of dealing with Malaysia's largest bank. Customers are also assured of legally secured and bona-fide transactions and of getting a fair price for their silver investments.

CHANNELS, PRODUCTS AND SERVICES

NETWORK EXPANSION: SPECIAL PROVINCIAL BRANCHES

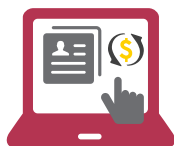
OWNER OF THE INITIATIVE

Community Financial Services & Channel Management, Maybank (Cambodia) PLC



REASONS FOR THE INITIATIVE

The National Bank of Cambodia had indicated that they wanted to see commercial banks expanding to underserved provincial areas. This was a challenge for Maybank Cambodia as its business concentration was really only in Phnom Penh and its outskirts. Our CFS and Channel Management teams came together to do some out of the box thinking on how best to open branches in provincial areas where there are typically only two top local banks who are also usually the top performers in the area. We faced the premise that we would be the only foreign bank and a possible third choice for the community in that area. We went ahead anyway and the rest is history.



UNIQUENESS

Maybank is the first foreign bank in Cambodia to open a branch in a provincial area where there are no foreign banks but only the two top local banks. Our first such branch in Serey Sophorn is making good progress and we are creating

value for the community. Our move can be considered a first-to-market move for a foreign bank and a move that the market did not expect but welcomed, both on the consumer as well as regulatory fronts. It has changed the market sentiment and provided consumers with more choices.



CONCEPT AND OBJECTIVES

This initiative relates to the opening of the Serey Sophorn branch in Cambodia as well as our drive to humanise financial services in Cambodia. Through our efforts in establishing a special provincial branch in the area, we have been able to offer fair terms and pricing for customers, provide people with convenient access to financing, as well as serve the community by giving them a broader range of financial product and service options. This initiative has also helped us to expand Maybank's footprint in Cambodia especially in the provincial areas. It has also reinforced Maybank's long-term commitment in Cambodia and the Maybank Group's vision of regionalisation.



RESULTS

The Serey Sophorn Branch is currently growing steadily, with more than 200 customers to date. From its official opening on 28 October 2013 till 31 December 2013, it has garnered more than USD0.8 million in customer deposits and USD2.5 million in loans. The branch is exploring opportunities to work closely with developmental agencies/ organisations to support their banking needs. Even the Governor of the Banteay Meanchey Province where the Serey Sophorn town is located is excited with Maybank's presence and sees us as a catalyst to help local businessmen grow their businesses. He too has since opened an account with Maybank. Two large garment factories owned by Thai businesses have also established their company accounts with us.

CHANNELS, PRODUCTS AND SERVICES



INITIATIVES BY

PT Bank Internasional Indonesia Tbk

FIRST CREDIT CARD FOR YOUNG PROFESSIONALS



OVERVIEW

In 2013, the Indonesian central bank implemented a new set of rules to restrict the ownership of credit cards in the lower segment. These new requirements such as proof of income impacted acquisition numbers. To deal with these restrictions, BII tapped into the first-jobber segment which had no credit history but was highly profitable. The new credit policy for New Jobbers allowed young professionals to get BII credit cards even without a credit history.

DIFFERENTIAL PRICING IMPROVES TAKE-UP



OVERVIEW

Following a January 2013 central bank regulation concerning loans-on-card, the loan-on card (Xcash) volume decreased in the first half of 2013. To resolve this, BII implemented differential pricing for the Xcash based on segmental behaviour. Through this effort, BII obtained new bookings from customers with the booking volume bouncing back by three times.

UNIQUE JAPANESE FLAVOUR PROPOSITIONS



OVERVIEW

BII offers a wide range of credit card products and JCB is one of them. To increase the penetration for this card, we needed to provide a unique selling proposition. As JCB is a Japanese brand, we wanted to leverage on its unique Japanese flavour proposition. As such, BII's JCB credit card was repositioned for niche Japanese expats and Indonesians with an appetite for Japanese products, hospitality and quality.

LOYAL-CUSTOMERS-PAY



OVERVIEW

Every year, customers call in to banks to request unconditional annual fee waivers or they will cancel their credit cards. As banks do not want to lose their relationship with these customers, it has become market practice for the annual fee to be waived upon a customer's request. BII sought to strengthen its relationship with its customers by providing the annual fee waiver but at the same time requesting customers to pay with points or half the fee. This initiative saw customer credit card participation increasing seven times.



RESPONSIBLE BANKING



These innovations centre on initiatives, products and services that bring about a positive social impact on communities and help enhance their wellbeing in a sustainable manner. By helping make banking services and financial education more accessible, as well as creating tangible services and programmes for communities, these initiatives are helping Maybank truly create value for our stakeholders and the many communities that we operate in.

44 Maybank Go Ahead Challenge 2013 **46 CashVille Kidz**



Nora Abd Manaf
Group Chief Human Capital Officer

For more than 50 years, innovation in financial services has been the hallmark of Maybank, reflecting the culture of sharing and exchanging ideas that are valued by Maybankers. Guided by our T.I.G.E.R. values of Teamwork, Integrity, Growth, Excellence & Efficiency and Relationship Building, our transformation initiatives have successfully taken us to greater heights as we continuously inculcate a culture that generates and implements ideas at our workplace. Together, we have charted numerous milestones from product offerings to creating a workplace where our people can thrive and grow as well as make a difference by being at the heart of the community that we serve.

The achievements and accolades we received thus far are testimonies of the progress that we have made in providing a workplace where Maybankers can maximise their potential and prosper. We were voted and recognised as the winner of Banking & Financial Services Category in Malaysia's 100 Leading Graduate Employer Awards 2013 for three consecutive years. In the overall ranking, we have improved our position, rising up to the

No. 2 spot in 2013 from No. 3 in 2012. Just four years ago, we were ranked 17th. Maybank's recognition as one of 26 high performing organisations from a pool of about 450 companies that Towers Watson partnered with globally in 2013, puts us on par with some of the world's admired organisations.

Maybank's "Go Ahead" Employer Value Proposition (EVP) encapsulates our humanising mission in retaining and attracting talents. Its four pillars of Create, Grow, Lead and Fly are designed for our talents to go beyond their boundaries and empower themselves in creating a high performance culture within the organisation. Our Maybank Go Ahead. Challenge series is a one-of-its-kind innovative recruitment strategy that spots creative and dynamic young talents in the region to build globally competent and capable Maybankers for our sustainable growth.

Group Human Capital in collaboration with business and function product development teams constantly challenge Maybankers with various initiatives to innovate and unleash our potential. Channels such as the President Innovative Idea Award (PIIA), Project Trailblazer and CahayaKasih Initiatives provide opportunities for our employees to generate "game-changing ideas" in improving our business from product development to regionalisation initiatives.

Our people are greatly encouraged to exchange constructive feedback and engage in open dialogue across all levels. Fuelled by H.O.T (Honest, Open, Trusting) conversation principles, initiatives such as roadshows, online forums, as well as townhall and breakfast sessions serve as testaments of our top management's commitment to being on the ground, listening to feedback and acting upon it. Our performance-driven culture that offers incentives and rewards to high achievers through cross-sectoral engagement programmes and annual sports events also serves as an avenue to raise our benchmark on excellence. This is further reinforced and complemented by our suite of learning and development programmes that target achieving a high-performance culture.

As we accelerate forward with our transformation agenda, we are stepping up the pace and taking a collaborative approach to deliver even greater innovation in our cross-sectoral and cross-regional business, organisation and stakeholder relationships.

RESPONSIBLE BANKING

MAYBANK GO AHEAD CHALLENGE 2013



OWNER OF THE INITIATIVE

Group Human Capital



CONCEPT AND OBJECTIVES

The Maybank Go Ahead Challenge (MGAC) inaugurated in 2012, is an international business case competition designed by our Global Maybank Apprentices to discover the brightest minds from around the region through real-time challenges. The MGAC brings together young minds from over 10 countries to test their limits in several areas including leadership, innovation, creativity, adaptability and teamwork. It also serves as good development and collaboration platform for employees across the region as it is fully designed and executed internally. All finalists from the Challenge are given a fast-pass to the Global Maybank Apprentice Programme, a structured two-year programme for undergraduates.



REASONS FOR THE INITIATIVE

The MGAC Challenge serves several purposes across diverse audiences. From the perspective of the Bank, it improves Maybank's bench strength and market reputation as well as nurtures and develops our Innovation culture. It also serves as a development platform for young talent while reducing recruitment costs and enhancing the quality of hires.

Our customers have the assurance that we are growing our resources by having top talent deliver better customer experience and services, while our shareholders have the assurance that we are continuing to build our pool of regional resources in a sustainable manner. For the nation, it supports our national agenda of attracting Malaysians living abroad home, as well as drawing foreigners into Malaysia to strengthen our workforce.

MAYBANK GO AHEAD CHALLENGE 2013



UNIQUENESS

This initiative is unique in that it is all about “real” challenges (and not simulations) that test an individual’s adaptability, innovation and other qualities. It has been developed by Gen Ys for Gen Ys (or by current Maybank Apprentices looking for future Maybank Apprentices) and is closely tied to Maybank’s core values – T.I.G.E.R. It also offers the most lucrative prize money for a student/graduate challenge in the region and serves as an opportune platform to bring individuals from more than 10 different nationalities, cultures and backgrounds together.

The Maybank Go Ahead Challenge is also the most humanising challenge in the market as it tests the elements of logic, lateral thinking, motor skills, articulation, stakeholder engagement and tenacity of execution, among other elements. It is also the only student competition of its kind from the region which is recorded and developed into web episodes uploaded on YouTube.



RESULTS

In 2013, over 5,000 applications were received within a short window of time as compared to 1,000 applications previously. The number of participating countries too increased to 10 countries with the addition of Vietnam, China, Thailand and the United Kingdom, thereby reinforcing Maybank’s regionalisation efforts. The year saw the number of finalists too increasing from 30 to 54 of 13 nationalities with more opportunities for young talent to showcase their potential. The prize money too was increased to USD72,000 against USD45,000 in 2012.

All MGAC finalists receive fast-passes to our Global Maybank Apprentice Programme and in 2013, four MGAC finalists joined the organising committee for 2013’s Challenge. To date, we have 22 finalists who have joined us as Global Maybank Apprentices as part of this initiative.

A new category titled, “The Ultimate Go Ahead Challenger”, was also introduced, whereby finalists will be assessed based on their individual performance at the Grand Finals.

RESPONSIBLE BANKING

CASHVILLE KIDZ



OWNER OF THE INITIATIVE

Maybank Foundation and MoneyTree Malaysia



CONCEPT AND OBJECTIVES

CashVille Kidz is an exciting animated national financial literacy programme that teaches children about important money management habits in a fun and engaging manner. It supports the national agenda of educating as many people as possible about money management matters. The 24-episode animated series was jointly developed by the Maybank Foundation (MF), the Corporate Responsibility arm of Maybank, and MoneyTree Malaysia, Southeast Asia's largest financial literacy training provider. It was also endorsed by the Ministry of Education (MOE).

CashVille Kidz focuses on the adventures of the programme's four main characters i.e. Penny Wise, Barry Maveric, Sens Andola and Suzy Spendamore as each character confronts individual challenges that develop their personalities and experiences. Targeted at an audience of 10-12 year olds, Cashville Kidz has been successful in making the learning process both a fun and educational one.



REASONS FOR THE INITIATIVE

As a community bank, Maybank advocates financial education as part of our commitment to providing a holistic financial solution to communities. Over the years, we have disseminated financial education via multiple channels such as product brochures, face-to-face meetings, ATMs and online banking website to help customers make informed financial decisions and derive maximum value from us.

We then realised that early financial education for children is an area that is often overlooked. Money management is an essential life skill and starting financial literacy lessons early will enable children to be financial savvy, allow them to start saving for their future and avoid habit that can incur debt. At 83% of Gross Domestic Product (GDP), the average household debt level of Malaysians is one of the highest within the region. The Federation of Malaysian Consumers Associations (FOMCA) has said that 47% of young Malaysians are currently in serious debt with debt payments amounting to more than 30% of their gross income. A 2012 Visa survey has highlighted that one out of five Malaysians do not have any savings.

Maybank believes that we have a role to play in curbing this trend. The best way to ensure better financial planning is to educate individuals from an early age on the importance of good money management habits. Hence, the collaboration with MoneyTree on a national financial literacy programme.

CASHVILLE KIDZ



UNIQUENESS

In the ASEAN region, financial education is mostly done in a classroom environment. Though effective, it cannot reach out to large student numbers. CashVille Kidz sought to change this by integrating financial literacy elements into the school curriculum with the MOE's endorsement. Via Astro, the programme was able to reach out to students in over 8,000 schools regardless of their financial background.

Carefully designed for a child's mental consumption, episodes were kept to only seven minutes, with a summary of key lessons shown at the end of each episode. Workbooks, a virtual portal as well as printed and online educational content helped keep students engaged as children learn best when they are having fun. Financial lessons ranged from the importance of saving money, to developing positive spending habits, to making smart investments.

CashVille Kidz has proven to be an innovation that complements Maybank's core banking business. It is enabling financial empowerment, encouraging long-term economic growth and allowing Maybank to grow alongside its communities in line with its mission to humanise financial services. No other Southeast Asian bank has promoted financial literacy in this manner before.



RESULTS

CashVille Kidz garnered impressive statistics including an average viewership on Astro of 1.5 million viewers (the target was 120,000 viewers) plus some 125,000 Facebook fans in less than six months.

The official YouTube channel has seen more than two million views for episode uploads. The programme has also been taught at 180 schools throughout Malaysia. Thanks to the MOE's endorsement, these financial literacy sessions are being conducted as part of schools' extracurricular activities. CashVille Kidz has also reached out to more than 50,000 students through on-the-ground activities and online mediums.

One lesson learnt was that rewards help incentivise learning and participation. MoneyTree received a high number of activity sheets via post from urban schools. Feedback from teachers and students on programme efficacy averaged 8 out of 10 points (separate surveys). We also learnt that rich content delivery and engagement appeal to young students. Teachers and students too have commented that they enjoyed the way that lessons were delivered apart from the television programme.

In its first year, CashVille Kidz was named joint winner of the category "Responsible Business" at the Efma-Accenture Innovation Awards 2013. The award aims to identify and honour banks for groundbreaking customer innovation. It saw participation by over 150 banks from 54 countries around the world and received nearly 330 customer innovation case studies.

Cashville Kidz ended its first season in May 2013 and season 2 is scheduled to air in February 2014. We plan to continue supporting financial literacy programmes that will not only help children in their daily lives but contribute to developing a more knowledgeable and economically-empowered nation.

A close-up photograph of a hand in a white shirt and red tie, holding a gold-colored pen. The pen is pointing at a white line graph that trends upwards from left to right. The background is a dark blue grid with faint, glowing blue lines and square markers. The overall image has a magenta border.

CUSTOMER ANALYTICS AND BIG DATA

CUSTOMER ANALYTICS AND BIG DATA



These innovations are drastically changing the way Maybank gathers and manages customer information and big data across multiple dimensions from both internal and external sources. By enabling us to better analyse customer behaviour and needs, our teams are now able to garner more actionable insights, strengthen customer relationships and develop tailored offerings that truly elevate the overall customer experience.

50 Risk Weighted Assets Optimisation Programme



Geoff Stecyk
Group Chief Technology Officer

The Bank has always been on the look-out for technologies and trends that will enable us to differentiate ourselves and leapfrog ahead of our customers.

Maybank recognises that Customer Analytics unlocks hidden value in customer data and provides a single, unified view of our customers. On a broad scale, it helps us determine our marketing strategy and create more effective campaigns that would increase the marketing ROI. Relationship Managers are able to identify the type of offering each client segment needs, and we are able to upsell and cross-sell, creating long-term customer loyalty and retention. With predictive customer analytics, we can even be one step ahead of the customer, offering products and solutions that may be of interest to the customers, even before they are aware of their own need for such services

or products. The advent of social media and smartphones technology has also led the Bank to create targeted marketing campaigns via mobile apps.

We are dealing with rapidly increasing volume and variety of data and one of the biggest tasks for the bank is to scour through the ocean of data. When leveraging on Big Data to transform our processes, our customers must be the central focus and be the guiding principle of how we define our Big Data strategy and implement our solutions.

The Bank has invested in Customer Relationship Analytics in Malaysia and Indonesia markets. Going forward, our focus is to build our distribution capability and then leverage on our Group's strength to expand this capability to other markets. Current investments, for example the Regional Data Warehouse will provide the foundation in our foray into Big Data technology. Indirectly, our Risk Weighted Assets Optimisation Programme uses analysis of our business model, risk management and processes to achieve its goals. Through these investments, we want to outpace our competitors with a competitive advantage from analytics and information.

CUSTOMER ANALYTICS AND BIG DATA

RISK WEIGHTED ASSETS OPTIMISATION PROGRAMME



OWNER OF THE INITIATIVE

Managed at Group Risk Management (GRM) with delivery by various project managers from participating business and support sectors.



CONCEPT AND OBJECTIVES

Risk Weighted Assets (RWAs) are a core input in the calculation of regulatory capital for the Maybank Group. The concept of RWA was first introduced under the Basel I capital regime, and further enhanced under the Basel II and Basel III regimes. Risk weights allocate an amount of capital to assets held by the Bank/Group and is assessed as a function of risk profile. The higher the perceived risk, the higher the risk weight. Calculation methods vary depending on risk type and methodologies chosen.

Under the Basel capital regime, capital is assigned for credit, market, operational and other material risks. Credit risk is usually the largest consumer of regulatory capital. For the Maybank Group, credit RWAs typically account for about 85% of aggregate RWAs (credit, market and operational RWAs).

The RWA Optimisation Programme (ROP) thus seeks to identify initiatives that would assist the Group to optimise its RWAs through the following key determinants of RWAs:

- Business model – impact on risk profile, e.g. loan origination and strategic business focus;
- Risk management – approaches to calculate credit, market and operational risk, regular review of risk models and methods;
- Processes – with both direct and indirect impacts on RWAs covering front and back office operations e.g. proactive management of “stale ratings”;
- Collateral management;
- Product management; and
- IT and data quality.

CUSTOMER ANALYTICS AND BIG DATA

RISK WEIGHTED ASSETS OPTIMISATION PROGRAMME



REASONS FOR THE INITIATIVE

The ROP initiative was launched in 2008/2009 as the Group embarked on the Basel II project. Maybank and Maybank Islamic migrated to the Internal Ratings Based (IRB) Approach for credit risk in mid-2010 when Bank Negara Malaysia granted approval for these two entities to adopt the more advanced IRB approach for the calculation of regulatory capital.

As RWA is an input into the capital ratio (which is defined as regulatory capital divided by aggregate RWAs for credit risk, market risk and operational risk), the underlying need to manage our RWAs becomes as critical as our ability to manage or raise capital.

The key challenges and issues relating to RWA optimisation include the following:

- Risk models which are either not yet available for selected asset classes, or require review and enhancement; and
- Data and system integration issues which may result in our inability to report the most optimised RWA numbers (typically where the data is not available, a conservative estimate is used).

UNIQUENESS



As the capital regime under Basel II and III is essentially rules-driven and technical in nature, the challenge for this initiative and hence its uniqueness is to ensure key decision-makers are made aware of the RWA levers. These include:

- a. Awareness of RWA drivers during the credit origination process and how account managers can optimise RWAs through segment marketing, product structuring and collateralisation;
- b. Awareness of RWA levers involving data and system integration challenges requiring the support from all key stakeholders in the entire data management process chain;
- c. Regular review of risk models used in RWA calculations, ensuring their continued relevance and accuracy;
- d. Product development and the impact on RWAs depending on the Basel II rules governing computation; and
- e. Appropriate risk-informed pricing practices to compensate for the costs involved.

Ideas and new initiatives are generated through discussions with key stakeholders and review of our RWA numbers in comparison with peer profiles, among others.

RESULTS



Since 2012, the ROP has achieved considerable savings on the Group RWAs. This achievement has translated into greater efficiency within capital management activities as well as in business processes and practices. The ROP Task Force team continues to seek fresh initiatives with the participation of fellow Maybankers towards RWA optimisation.



SALES EFFECTIVENESS



These innovations serve to make a direct impact on the Group's sales force, enhance direct and online sales productivity as well as bolster the efficiency and effectiveness of customer touch points. By leveraging on improved internal processes as well as an array of enhanced support tools and technologies, our sales processes have become more efficient as our sales force does more with less. As our sales performance becomes stronger, so does the Group's competitive edge.

- 54 Sales Management Transformation
- 55 Hybrid (Multi-skilled) Telemarketing Agents
- 55 O-Day TAT on Credit Cards for HNWI



Taswin Zakaria

*President Director, PT Bank Internasional
Indonesia Tbk*

As a forward-thinking organisation, Maybank consistently strives to meet the needs of its diverse customer base through product innovation and process simplification, which are two of the four key strategy pillars for BII Maybank. In BII, we introduced the President Director's Innovation Award (PIA) in September 2013 to foster the innovation culture among BII employees. Only organisations that keep innovating and challenging the status-quo will survive the increasingly global and competitive business landscape. We believe that customer loyalty and satisfaction, which result from better process efficiency and effectiveness of service delivery to customers, are key to growing our future business volume and revenue.

Therefore, to have a sales workforce that truly understands the customer and have a long lasting relationship with them is the foundation to our future success. We will be focusing on building sales talent strategies, competencies, learning models and analytics capabilities to create an agile and strong sales team within the Maybank Group.

The Sales Management Transformation programme is a holistic approach that helps drive better sales performance by leveraging on customer analytics in sales methodology as well as sales talent development.

Armed with the right tools, our sales teams will then be able to understand our customers' needs and will be able to deliver relevant, consistent and superior products and services that meet customers' ever-expanding expectations.

SALES EFFECTIVENESS

SALES MANAGEMENT TRANSFORMATION



OWNER OF THE INITIATIVE

Community Financial Services,
Malaysia



REASONS FOR THE INITIATIVE

The initiative was implemented to enable us to focus on maximising our existing database for cross-selling, to support the new sales force, as well as provide them the relevant tools and the ability to systematically track, evaluate and boost productivity.



CONCEPT AND OBJECTIVES

Improving sales effectiveness is not just a sales function issue; it is a company issue, as it requires deep collaboration between the Head Office and Region Office to understand what is working and what is not. It also involves continuous improvement of the

knowledge, skills, and strategies that sales people apply as they work sales opportunities.

Sales Management, which looked at driving sales growth in the past, has been reoriented to be more strategic in setting sales direction. They have developed the Group's Sales Management Transformation Key "Irresistible" Values which encompass:

1. A Customer Need Base Approach;
2. Cost Productivity Revenue; and
3. A Customer Relationship Approach.

These values seek to stimulate behavioural change at branches and PBCs, increase sales performance by salespeople (CSE, FE, RB and SE), and ensure key performance awareness while serving as a decision making tool for sales leaders.



UNIQUENESS

This solution comprises three key initiatives:

a) Sales Management Improvement Programme (SMIP)

To institutionalise the intervention framework via a consistent approach and effective measurement in delivering higher sales productivity;

b) Project Avengers

A sales enabler for better management of sales initiative and sales people activities and actual performance; and

c) SPD (Sales Performance Dashboard)

A sales performance dashboard to measure the effectiveness and productivity of the sales team.



RESULTS

- The first phase of Project Avengers was successfully rolled-out on 25 March 2013 with the CRM leads action rate increasing significantly by 33%.
- There was a reduction of Red Zoners salespeople from 99 (as at December 2012) to 33 (as at May 2013).
- SPD has become the one single source of truth (report) of a salesperson's performance throughout the regions.

SALES EFFECTIVENESS



INITIATIVES BY

PT Bank Internasional Indonesia Tbk

HYBRID (MULTI-SKILLED) TELEMARKETING AGENTS



OVERVIEW

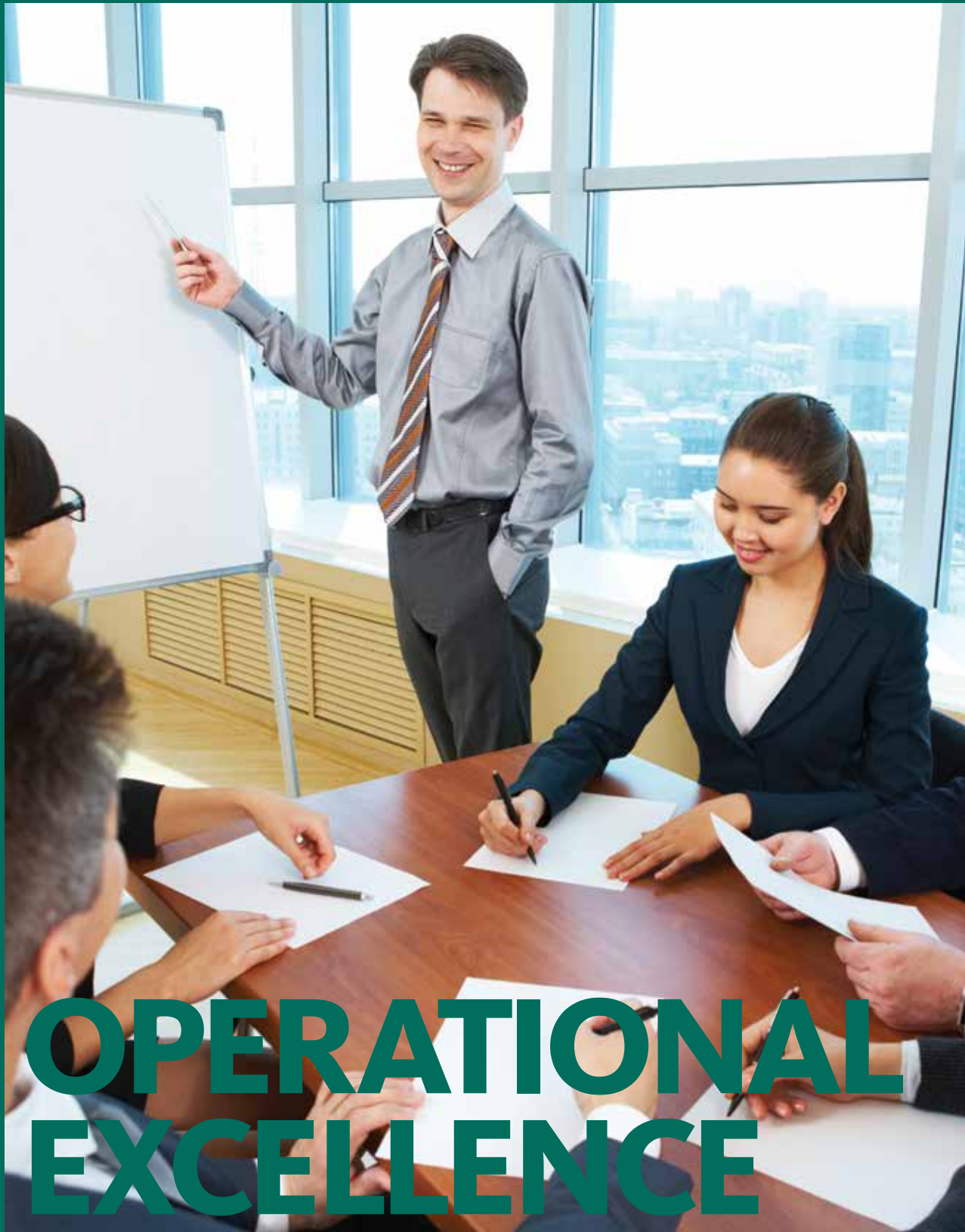
Telemarketing is one of the sales platforms we use for selling our products to our customers. At first, we adopted one telemarketer to sell one product on one call because each product had different mechanisms, terms and conditions. Over time, we managed to upgrade the selling skills of our teams so that they could sell more than one product on one call. As multi-skills telemarketing agents began to sell two (or more) products on one call, this led to improvements in sales productivity and cost efficiency.

O-DAY TAT ON CREDIT CARDS FOR HNWI

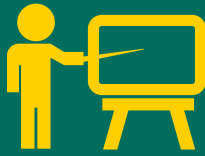


OVERVIEW

Maybank values its relationship with its customers. We understand that high net worth individuals (HNWIs) demand quick processing in every aspect. To meet this segment's needs, we improved our processes so we could provide HNWIs zero-day turn-around time (O-day TAT) on credit cards for pre-selected HNWIs. We reversed engineered the process (pilot project) with pre-embossed cards and relationship managers to WOW our clients.



**OPERATIONAL
EXCELLENCE**



These innovations focus on ensuring continuous improvements are made to the Group's internal operations and work environment so as to achieve all around operational excellence. By incorporating elements that promote operational excellence, these initiatives are helping strengthen the Group's people capacity/productivity, improving customer-centric efforts and optimising cost efficiencies in a measureable manner.

- 58 **Strategic Procurement Transformation**
- 60 **e-Approving of e-SPI via a Digital Platform**
- 61 **Elevation of Search Solution to e-SPI System**
- 62 **Creating A High Energy Environment**
- 64 **Centralisation of Credit Administration – Doing More with Less**
- 66 **Improving Resources Capability**
- 67 **Smart Collection Attempt**



Mohamed Rafique Merican Mohd Wahiduddin Merican
Group Chief Financial Officer

Advanced innovation has saved millions of people on Earth and continues to save countless more. Innovation has led to fertilizer that is bringing about higher crop output. Innovation has helped fuel the explosion of productivity in the agricultural industry that has enriched hundreds of millions around the world. Innovation has resulted in medical technology breakthroughs which have raised life expectancy. Access to information and communication are taking place at breakneck speed because of technological innovation. According to reports, the number of mobile phones will reach 7.3 billion globally in 2014, much higher than the world population at 7 billion. Thanks to innovations like these, life has certainly gotten better.

This is also the same way that Maybank through innovation is making the world a better place while humanising financial

services to improve people's lives. To achieve all that we have done, Maybank places much emphasis on translating creativity into action. Management has actively pursued innovation to create a service-oriented workforce, efficiency, transparency, and operational excellence while ensuring the flow of value to customers across all processes is clear, concise and practical.

We have embarked on several key innovations to achieve operational excellence, Strategic Procurement Transformation and Centralisation of Maybank's Credit Administration are two key initiatives that promote standardisation and cost optimisation through improved productivity. Other initiatives that involve deployment of common technology solutions and automating shared transactional services to reduce duplicate work, are also key elements of operational excellence.

To continue making our world a better place, energy and ideas must come into play today. Only through imagination, experimentation and agility, will an organisation be set apart.

OPERATIONAL EXCELLENCE

STRATEGIC PROCUREMENT TRANSFORMATION



OWNER OF THE INITIATIVE

Group Finance Office



CONCEPT AND OBJECTIVES

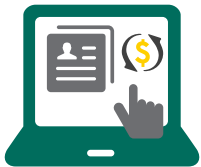
This initiative seeks to reduce gaps and improve our Procurement Maturity Index by monitoring our changes using a Procurement Diagnostic Tool. This electronic procurement solution is providing Maybank better visibility and tighter controls over corporate expenses while helping us reduce operational costs.



REASONS FOR THE INITIATIVE

In the past, Maybank had distributed and fragmented procurement systems while hardcopy versions of contracts were maintained and managed. None of these provided central management, visibility, automation or standardisation across the Group. In addition, disparate contract templates and policies led to issues in compliance and process efficiencies. As we expanded our operations regionally, we realised that it was important to enhance compliance across different procurement teams and gain visibility into total spend across different business units.

STRATEGIC PROCUREMENT TRANSFORMATION



UNIQUENESS

This innovation has brought about several benefits:

- More effective management: Business leaders are able to gain better visibility of budget utilisation as well as contract status while ensuring a high level of compliance with budget policies. They are now able to access a wider pool of vendors at competitive rates as well as forecast budgets and compare trends more effectively to offer a more qualified view to management;
- Reduction in contract rates: By implementing a centralised procurement system, Maybank has encouraged its vendors to be competitive;
- Standardisation of invoices: Maybank now has an extensive catalogue with standardisation pricing available to all businesses of the bank;
- Standardisation of templates: With standardised tender templates, multiple technical and financial bids from different players have been easier to compare while ensuring compliance with corporate policies;
- Accountability for procurement: Enforcing the Goods Receivable Notes process has led to on-time payment of vendor invoices, which has resulted in better satisfaction levels among the vendor community;
- Inclusion of qualified vendors: Under the new procurement system e-portal, vendor registration is mandatory and this is allowing us to conduct credibility checks and to qualify vendors; and
- Centralised contract repository: By implementing a centralised contract management tool, the contract retrieval process has become more timely and affective. The real time contract status visibility also ensures contract management in terms of housekeeping is performed in a timely manner, i.e. contract are renewed or closed on time.



RESULTS

The first eBid event was conducted within 30 days of project team mobilisation.

Within seven months, eProcurement went live nationwide. Maybank today transacts in excess of 4,300 electronic purchase orders per month with full control over all purchasing processes from suppliers. The entire procurement transaction lifecycle is entirely paperless.

OPERATIONAL EXCELLENCE

E-APPROVING OF E-SPI VIA DIGITAL PLATFORM



OWNER OF THE INITIATIVE

Group Operations



CONCEPT AND OBJECTIVES

This initiative enhances the Approver experience by facilitating the approval of electronic standard practice instructions (e-SPI) via mobile devices (e.g. iPad/iPhone/Samsung Tab) that utilise the iOS and Android 4.0 and above (ice cream sandwich and jelly bean) platforms. Approvers with Level 2 Authority will be given VPN access which enables them to approve e-SPI documentation via their mobile devices.



REASONS FOR THE INITIATIVE

The Maybank e-SPI system has resided on Lotus Notes since 2003. Previously approvals for e-SPI documentation could only be done via the Lotus Notes Client through the Maybank Local Area Network (LAN) i.e. Approvers needed to be in their office to approve e-SPIs.

As most of the Level 2 Approvers were always on the go, it was imperative that they be allowed to approve e-SPIs via a digital platform so as to improve the turnaround time for publication. This would ensure all relevant information could be received by the branches immediately without any delay so as not to impact the branch operating process.



UNIQUENESS

This new digital approval function is providing Level 2 Approvers the convenience of approving e-SPIs anywhere, anytime.



RESULTS

In deploying this new feature, all Level 2 e-SPI Approvers are today benefiting from:

- Instant access to all e-SPI documents pending approval on their mobile devices;
- The ability to approve, reject and leave comments on documents;
- Convenient access via smartphones or tablets;
- Fast, simple, anytime, anywhere, on-the-go capability for e-SPI approval; and
- Quicker and on-time approvals for e-SPI documents.

ELEVATION OF SEARCH SOLUTION TO E-SPI SYSTEM



OWNER OF THE INITIATIVE

Group Operations



CONCEPT AND OBJECTIVES

This initiative involves the introduction of a new search module for the Web and Lotus Notes based e-SPI document library which helps end-users search for published e-SPI documents in a more effective manner.

REASONS FOR THE INITIATIVE



The Maybank e-SPI System was initially developed in a Lotus Notes/Domino environment to handle the entire document management process. It was designed in 2002 and began to be utilised for online documentation in January 2003. Feedback from users highlighted that the search module was outdated, not user-friendly and too complicated. Many also found it confusing. The new initiative sought to provide a more convenient and user-friendly interface as well as optimise time efficiencies.



UNIQUENESS

The benefits of this innovation include the following:

- Better search experience - easy to use, simple search text box;
- Enhanced search results - refined results, display on actual excerpt of text, advanced search function;
- Improved turnaround time - search precision, faster response time; and
- Risk mitigation - accurate data for decision making, as well as increased user interest and willingness to access the system for guidance.



RESULTS

With the enhanced search function for the e-SPI System, users are able to conduct searches in a more effective, precise and faster manner.

OPERATIONAL EXCELLENCE

CREATING A HIGH ENERGY ENVIRONMENT



OWNER OF THE INITIATIVE

Group Technology



CONCEPT AND OBJECTIVES

This simple yet creative initiative has successfully created a high energy working environment that is helping optimise the workspace at Menara Maybank and increasing workspace occupancy by 50% to 60%. The concept provides individual working areas and enables individuals to work with more team members, thereby encouraging interaction and more collaboration.



REASONS FOR THE INITIATIVE

The need for more workspace at Menara Maybank was triggered by the high IT resource requirement for the IT Transformation Programme (ITTP) when it kicked off in 2010. With the limited space available, we had to find a way to create more space within the existing space and yet transform it into a conducive and high energy environment which was open, simple and appealing to staff. The space also needed to be conducive to stimulating minds and inspiring innovation amongst staff.

Based on the prevailing trend in corporate offices, the target was set to achieve the following:

- A workplace that encourages intense interaction where space is being optimised for all types of collaboration, ranging from large formal meetings to chance interactions as two people pass each other along the corridor;
- Individual workspaces, yet a space supporting the creation of a community; and
- “Thinking spaces” for quick transitions from one mode of working (collaborative) to another (heads-down) so that staff could enjoy periods of concentration or work with a deep focus.

CREATING A HIGH ENERGY ENVIRONMENT



UNIQUENESS

The initiative led to the creation of a different workspace as compared to the traditional Maybank office. The following description sums up the workspace environment:

The main entrance opens up to a small waiting area with a flat screen displaying in-house Maybank videos as well as Maybank Shared Services (MSS) videos. As you move in, you will be welcomed by a modern and open workspace as the cubicle height is reduced to allow non-obstructing views of the whole office space. It reflects a functional atmosphere with bright, cheerful lighting. The office and meeting room walls are converted to glass walls and white walls that also function as whiteboards which save cost and space as well as do away with the need for maintenance. While the layout ensures free traffic flow, the main public aisle is still separated from the working aisles.

A simple and workable pantry called the Leisure Café enables staff to use it not only as an eating place but as an additional discussion area or waiting area. It is equipped only with a microwave oven, a refrigerator, a bench top, a long table and some old recycled office chairs. As no vending machine or fancy coffee machine was made available, a RM100 seeding fund was kick-started to buy refreshments and snacks. Through an honour system, staff can buy items and drop the payment in a locked transparent box. By increasing the price of the items slightly, a small profit is made which allows the café to fund itself and, surprisingly, be able to contribute to Corporate Responsibility activities.



RESULTS

ITTP successfully created a working environment that optimised the workspace and increased workspace occupancy by some 50% to 60%. The initiative also helped create a balanced culture amongst members where they could be in deep thought and yet interact and collaborate with others when they needed to. The open office concept also made bosses more approachable and helped inculcate relationship building and a team spirit in line with TIGER values (i.e. Teamwork and Relationship). The honour system at the Leisure Café too helped created a positive culture amongst our people.

OPERATIONAL EXCELLENCE

CENTRALISATION OF CREDIT ADMINISTRATION – DOING MORE WITH LESS



There was a dire need to:

- Eliminate process inefficiencies and create opportunities for optimisation at the CACs;
- Centralise the CACs into one location to leverage on economies of scales and process standardisation; and
- Eliminate the possibility and risk of customers not earning dividends but being charged interest for the first month.



The simple changes created significant benefits for the CACs, branches, customers, PNB and also other financial institutions in the industry. In total, 22 changes were introduced.



Operations are a cost centre and people are one of the costs that dominate our cost structure. This lean transformation initiative sought to optimise cost efficiency and to do more with less via business process re-engineering and the centralisation of loan processing activities within Maybank's Credit Administration Centres (CACs). The CACs are responsible for processing (from disbursement to settlement) the loans financed by banks. In this instance, the initiative covered loan processing with regard to the Amanah Saham Bumiputera (ASB) unit trust fund managed by Permodalan Nasional Berhad (PNB).

It sought to fulfil these objectives:

- Cost optimisation through improved productivity;
- Improved customer service at the branch, customer and PNB-levels;
- Process standardisation across all CACs; and
- Reduction of service level agreements (SLAs).

The parties involved in the end-to-end process chain included the CACs, branches, customers and PNB. Our pilot focused on processing centres located within the Klang Valley, particularly the Selangor/Negeri Sembilan (SNS) CAC in Shah Alam and the Federal Territory (FT) CAC at Jalan Tun HS Lee in Kuala Lumpur.

CENTRALISATION OF CREDIT ADMINISTRATION – DOING MORE WITH LESS



RESULTS

In 2013, with 17 process changes implemented. Overall the FT and SNS pilot centres achieved the following results:

BENEFITS TO THE CACS

- Cost Optimisation - value capture in terms of Full Time Equivalent (FTE) saved as at end October 2013; and
- 50% reduction in resource requirement equivalent to RM1.6million per annum.

IMPROVED CUSTOMER SERVICE

- Reduction of SLA from four days during the campaign period to one day; and
- Eliminated the possibility of customer not earning dividend but being charged interest for the first month.

BENEFITS TO BRANCHES - DOCUMENT SIMPLIFICATION

- Asset Purchase Agreement and Asset Sales Agreement documents simplified from some 16-19 pages to 1 page which reduced loan document processing times from 15 minutes to 2 minutes;
- Estimated 4.5 million pieces of paper saving per annum – equivalent to RM69,000; and
- Time saved on photocopying of documents.

BENEFITS TO PNB

- Eliminated voluminous paper storage arising from an earlier requirement to keep copies of loan documents; and
- Eliminated no value add activities relating to the checking of bank documents.

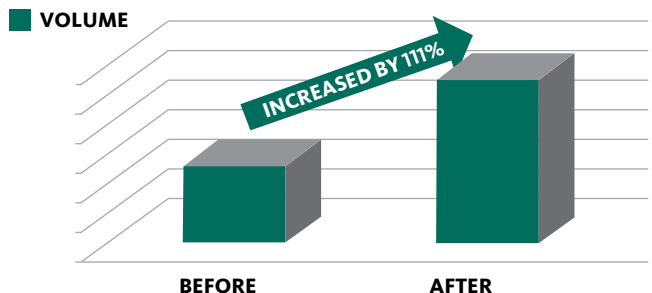
BENEFIT TO INDUSTRY

- Based on our proposal, Permodalan Nasional Berhad (PNB) has removed the requirement for all financial institutions to submit a certified true copy of the Amanah Saham Bumiputera (ASB) loan documents.

IN SUMMARY

- The overall productivity at the FT CAC increased by 111% as evidenced by the FT CAC absorbing 1.5 times higher volumes than the SNS CAC without additional resources;
- This initiative has resulted in a more efficient ASB loan processing within Maybank which has spilled over to other financial institutions in the industry with regards to PNB process requirements;
- There has been positive feedback from PNB on the transformation initiatives; and
- Cost efficiencies have definitely improved.

PRODUCTIVITY PER STAFF



OPERATIONAL EXCELLENCE

IMPROVING RESOURCES CAPABILITY



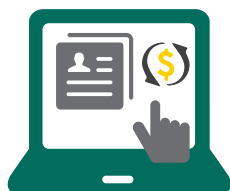
OWNER OF THE INITIATIVE

Bahrain Branch



REASONS FOR THE INITIATIVE

This initiative sought to overcome the branch's limited capability that was affecting its growth. Prior to the project, all capabilities and support came from the head office (e.g. credit processing was being done at the head office, while placement was undertaken at the branch level). There was also a lack of accountability as there were no proper executive positions. Customer engagement was also sorely lacking. This initiative sought to turn things around.



UNIQUENESS

Since this initiative kick-started, the branch has been able to contribute positively to the Group with limited resources – this despite not having been allocated any additional headcount.



CONCEPT AND OBJECTIVES

This initiative highlights how the Maybank Bahrain branch leveraged on a small team of six staff and limited capabilities to turn around its operations and grow the business. Prior to this initiative, the branch had one head, two officers, two clerks/non-executive and one driver but with no specific capability to undertake credit administration, compliance and risk management activities.

With similar same resources (one head, four officers and one clerk) and after more than three years, the branch is now able to undertake these activities and more, as well as embark on bilateral facility activities. Maybank Bahrain also expects to increase its volume over the short-term.



RESULTS

Where in the past, the branch had no specific capability for positions like credit administration, compliance and risk management, the officers today have their own portfolio such as in the areas of financial analysis, treasury (back office) and operations, accounts and financial reporting, as well as compliance and risk management. The officers are also cross-learning these capabilities so they can easily multi-task or relive each another when necessary. One of the executives recently graduated as a Certified Islamic Financial Professional (a programme under the INCIEF). Customer engagement too has improved dramatically as compared to the past.



INITIATIVE BY

PT Bank Internasional Indonesia Tbk

SMART COLLECTION ATTEMPT



OVERVIEW

Loans collection is important in the lending business, especially in relation to credit cards. The right collection strategy will help banks to increase their recovery ratio. This initiative involved the use of a statistical model (behaviour score) to prioritise overdue collections on queue.

MAYBANK **INNOVATION** **PROGRAMMI**

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PRESIDENT INNOVATIVE IDEAS AWARD (PIIA)

A PROGRAMME TO RECOGNISE AND PROMOTE INNOVATION AMONG MAYBANKERS BY LEVERAGING ON AN ONLINE PLATFORM WHERE INNOVATIVE IDEAS CAN BE SUBMITTED, SHARED AND CONSIDERED FOR IMPLEMENTATION

OBJECTIVES

- PROMOTE THE CULTURE OF INNOVATION INTERNALLY BY PROVIDING A VISIBLE AND TANGIBLE OUTLET TO THE “MASSES”;
- WIDEN THE NET TO CAPTURE IDEAS IN MALAYSIA AND ACROSS THE REGION; AND
- ENHANCE OUR REPUTATION AS AN INNOVATIVE BANK.



OVER
2000
IDEAS
GENERATED
FROM MALAYSIA,
INDONESIA AND
SINGAPORE



31 MAR 2011



Etiqa Insurance & Takaful
Straight Through Processing of New Business Submission for Life Business



Community Financial Services, Malaysia
M2U Personal Finance Management Tools



Enterprise Transformation Services
Superior IT Connectivity & Mobility

PRESIDENT INNOVATIVE IDEAS AWARD (PIIA)

22 JUN 2011



Etiga Insurance & Takaful
Post Retirement Hospital and Surgical Policy



Group Human Capital
A Child's First Bank



Enterprise Transformation Services
Interactive Self-Service Terminal (SST) Sales with Voice

5 OCT 2011



Group Finance Office
Maybank i Wallet Card



Maybank Singapore
Bringing Maybank with U



Etiga Insurance & Takaful
MZU Smart Premium

19 JAN 2012



Community Financial Services, Malaysia
Mobile MME



Community Financial Services, Malaysia
Virtual Coin Box



Maybank Singapore
Family+

22 MAR 2013



Group Strategy & Transformation
Maybank Virtual Event Centre



Maybank Singapore
e-Delights



Community Financial Services, Malaysia
Maytrix

MAYBANK INNOVATION SHOWCASE

AN ANNUAL INNOVATION SHOWCASE INCORPORATING EXHIBITIONS BY THE GROUP'S VARIOUS BUSINESSES, KNOWLEDGE SHARING AS WELL AS PRESENTATIONS FROM THE TOP SIX PIIA IDEA FINALISTS

OBJECTIVES

- THIS ANNUAL SHOWCASE SERVES TO RAISE THE CULTURE OF INNOVATION WITHIN MAYBANK;
- HIGHLIGHTS INNOVATIVE IDEAS ACROSS MAYBANK; AND
- DRAWS ATTENTION TO THE PRESENTATIONS OF THE TOP SIX IDEA FINALISTS AND THE SELECTION OF WINNERS.



MAYBANK INNOVATION SHOWCASE

**SHARING OF
INNOVATION
WISDOM
WITH ALL
MAYBANKERS**



TRAILBLAZER

A SIX MONTH PROGRAMME WHEREBY SELECTED MAYBANK PERSONNEL COME TOGETHER TO GENERATE AND DEVELOP IDEAS CENTRED ON RESOLVING SPECIFIC BUSINESS ISSUES

OBJECTIVES

- **DEVELOP IDEAS WITH SUFFICIENT THOUGHT GIVEN TOWARDS BUSINESS IMPACT, OUTCOME, IMPLEMENTATION AND COST;**
 - **BUILD DOMAIN KNOWLEDGE AND EXPOSURE TO UNRELATED BUSINESSES;**
 - **DEVELOP INNOVATION SKILLS WHICH ARE PRAGMATIC AND IMPLEMENTABLE; AND**
 - **PROMOTE REGIONAL COLLABORATION.**
-

WHAT THE PARTICIPANTS SAY ABOUT THE PROGRAMME



The Trailblazer Programme, as the name suggests, is indeed a neural stimulation that invokes dormant ideas, synthesizes thought streams and puts them into feasible and workable solutions. I was honoured to be part of the programme and I hope that this programme gains longevity for all Maybankers to participate in.

DAVID CHONG CHIAN FONG

Head, Business Development,
SME Banking, CMG, Global Banking,
Maybank Singapore



The Trailblazer workshop and SCQuARE methodology enabled me to think through problems in new ways. I learnt how to sell solutions in a structured manner, and most importantly, to collectively own the execution of the mission with other stakeholders. The methodology certainly empowered me, plus gave me a passion for details to deliver effective strategy interventions. I also met with extraordinary talent across the Maybank Group and discovered that the collective passion to move Maybank forward is astonishing.

GLANT SAPUTRA HADI

Head, WM Product & Business Development,
Wealth Management, Segment Strategy & E-Channel,
PT Bank Internasional Indonesia Tbk

TRAILBLAZER



This trailblazer journey has unearthed hidden talent from all levels of Maybank worldwide who are working together to nurture innovative ideas to sustain our growth in a highly competitive market. The Trailblazer programme has also injected added values and a new purpose of presence into our team. It is also encouraging a new sense of ownership and a sense of belonging. Innovation must be embedded within our DNA if we are to achieve further success!

NUR AZIDA BT ABDUL MALIK

Manager, Maybank Card Centre, The Gardens,
Maybank Malaysia



The Trailblazer programme is definitely an excellent opportunity for us to tackle real-world challenges that impact the business. By bringing together Maybankers from different fields and backgrounds, this is an awesome way to encourage out-of-the-box solutions. I'm absolutely enjoying the challenge!

CHING IAN

Head, Branding, Communications,
Corporate Services, Etiqa Insurance & Takaful



For me, the Trailblazer workshop marked the Maybank Group's acceptance of Innovation and signified our readiness to accept the challenge of bringing the humanised banking experience to a higher platform. The venue, facilitators and participants were all awesome. All these rolled into one, made this workshop the most well-organised programme that I've ever attended.

JAN NINO C. MAGALLANES

Product Management Officer,
Virtual Banking, Maybank Philippines



TRAILBLAZER

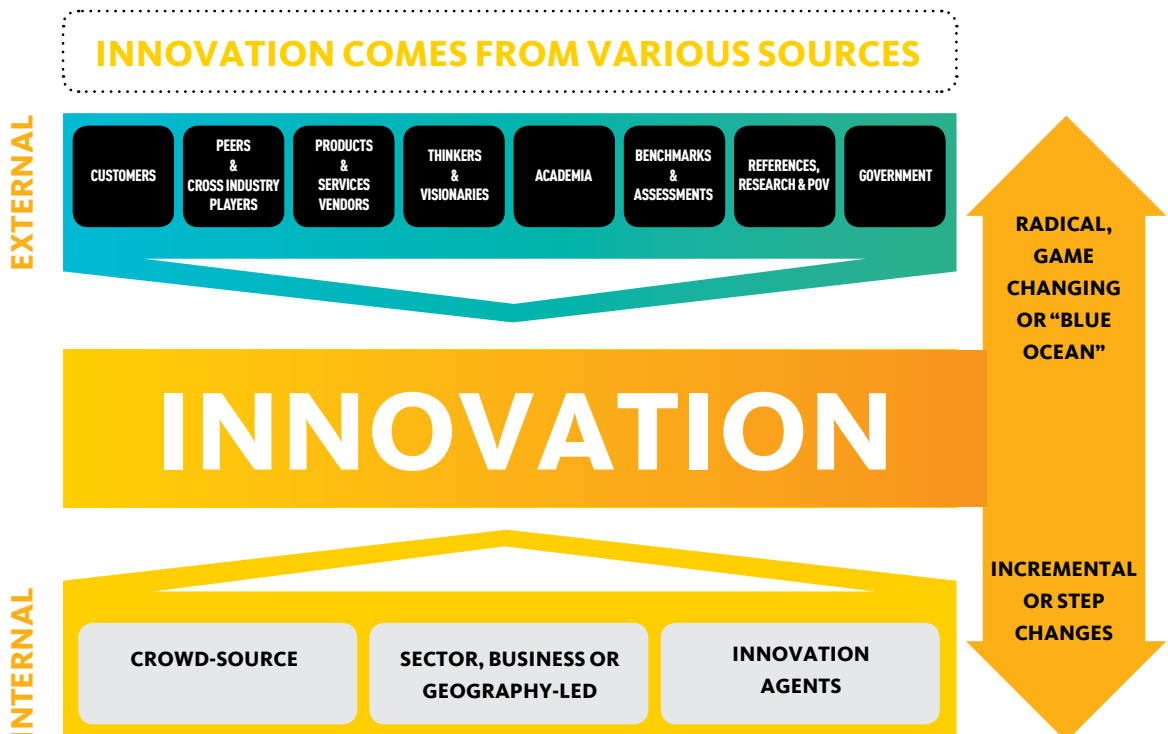


INNOVATION EXPLORATIONS

AN OPPORTUNITY FOR MAYBANKERS TO PARTICIPATE IN DEEP DIALOGUE WITH ACADEMIA, TECHNOLOGY PARTNERS AND NON-BANKING INDUSTRIES TO UNEARTH NEW AND EXCITING CUSTOMER-CENTRIC INNOVATIONS

OBJECTIVES

- LOOK BEYOND MAYBANK AND THE BANKING INDUSTRY FOR GAME-CHANGING AND BLUE OCEAN IDEAS;
- KEEP OUR EARS TO THE GROUND FOR THE LATEST DEVELOPMENT AND TRENDS; AND
- BUILD SYNERGISTIC RELATIONSHIPS WITH LEADING TECHNOLOGY AND INNOVATIVE COMPANIES.



COMMITTED TO MOVING FORWARD IN NOVEL WAYS



THE INNOVATION TEAM

Even as the banking landscape continues to evolve with ever changing customer demands, a flurry of rapidly changing channels, plus increasing participation by non-traditional players offering financial services, Maybank is not content to stand still but will endeavour to move forward in novel ways to bring innovation to our customers.

We must continue to transform and re-invent ourselves if we are to survive and continue to grow in such an environment. Innovation must be at the heart of this transformation, and inspiration must come not only from the 48,000 Maybankers across the globe, but also from our customers, partners and the world around us.

I trust that all our stakeholders will continue to lend us their support on this exciting journey as together we discover where innovation can lead us.

Sincerely

Amran Hassan

Head of Corporate Development & Innovation
Group President & CEO Office

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