

Sustainability Statement

Our strategic priorities are anchored in our mission of Humanising Financial Services. We recognise that financial success requires us to identify and address environmental, social and ethical issues that present risks and opportunities for our business.

To integrate sustainability into our core business, we focus on impact-based solutions and on empowering communities. Maybank has a long track record of sustainability reporting. Now, our information on sustainability is presented along with financial information to demonstrate creation of long-term value and integration of environmental and social values in our business and operations.

We report our performance against our 20/20 Sustainability Plan, a five-year sustainability strategy approved in 2014. This Plan aims to generate long-lasting impact and value across three pillars: Community and Citizenship, Our People, and Access to Products and Services; and includes 10 commitments.

Last year, we assessed how the United Nation's Sustainable Development Goals (SDGs) are directly connected to our business at a working level. Linking our sustainability work to SDGs allows us to measure how we contribute to shared goals while focusing on business fundamentals.

In 2018, we made further progress especially in the areas of environment, social and governance (ESG), human capital, and community empowerment through Maybank Foundation. Group Investor Relations led a formal stakeholder engagement exercise for the Group's materiality assessment. We also engaged with external stakeholders to develop a more robust framework and increase awareness on sustainability internally.

Details of our 2018 Material Matters can be found on page 26.

20/20 Sustainability Plan Pillars

Community and Citizenship

Our People

Access to Products and Services

10 Commitments

Investing for Impact
Education | Community Empowerment
| Arts and Culture | Environmental
Diversity | Healthy Living | Disaster Relief

Employee Engagement
 Training and Development
 Safety, Health and Well-being

Talent and Leadership
 Diverse and Inclusive Workplace

Commitment to the Environment
 Focus on Customers
 Digitalisation
 Product Stewardship

Link to SDGs



OUR 20/20 SUSTAINABILITY PLAN PROGRESS 2018

Community and Citizenship

Channelled about 1% of net profit , i.e., RM72.91 million to community programmes	Four flagship programmes expanded across all 10 ASEAN countries	Phase 2 of CashVille Kidz in Cambodia has been extended to 15 schools in Phnom Penh	R.I.S.E. entered Phase 3. We aim to train a total of 6,080 individuals with disabilities, and from marginalised communities in Malaysia, Indonesia, the Philippines and Laos
eMpowering Youths Across ASEAN is now jointly managed by Maybank Foundation and ASEAN Foundation	Maybank Foundation invested RM1.8 million in 2018 for the Maybank Women Eco-Weavers Programme in three ASEAN countries: Cambodia, Indonesia and Laos	Maybank Training & Learning Centre – extended our vocational training programme to Myanmar for another year	Maybank Foundation was a Global Gold winner in the Green Practices category for its efforts in tiger conservation at the 2018 Green World Environment Awards by the Green Organisation

Our People

RM131 million invested in learning and development	Over 18,000 employees in Malaysia were upskilled to the foundational level of digital literacy through e-learning, interactive team sessions and assessments	GO Ahead. Take Charge! platform empowers employees to take charge of their career by reskilling, tailoring their working arrangements and learning entrepreneurship skills	In 2018, our employees contributed 134,718 volunteer hours in numerous activities under Cahaya Kasih programme	Over 23,000 Maybankers across 14 countries volunteered in the ninth edition of Global CR Day
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Access to Products and Services

Upgraded Group ESG Framework to our ESG Policy and worked further towards integrating ESG impact on the Group's operations, products and services	Extended financial literacy services to Maybank2u customers through improved financial planning tools such as Goal Savings Plan, Spending Tracker and Insurance Dashboard	Continued to support first-time home-buyers and launched a new mortgage scheme – Maybank MaxiHome Ezy – which offers an option for lower monthly repayments in the first five years	Maintained our support for SMEs through financing under our Portfolio Guarantee Scheme of RM2 billion
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OUR ROLE AS A TRUSTED COMPANY

Maybank's approach to sustainability is founded on sound decision-making and clear policies and systems.

Sustainability roles within Maybank

Who	Role
Maybank Group	
Board of Directors	Reviews sustainability performance and the Group's strategies on the advancement of sustainability with a focus on ESG aspects
Group Executive Committee	Deliberates and approves all key sustainability related matters
Group Risk	Oversees the overall Group Risk strategy and progress, including ESG issues and sustainability risks
Group Investor Relations	Conducts materiality assessment for the Group and communicates with investors on ESG matters
Group Corporate Affairs	Custodian of the 20/20 Sustainability Plan
Group Human Capital	Oversees overall Group Human Capital strategy and progress
Group Property, Security & Valuation	Management of resource consumption and usage including the environmental impact from business activities
Various departments	Operationalise the 20/20 Sustainability Plan in respective business and operational areas. Departments and teams provide information against measurable indicators
Maybank Foundation	
Board of Trustees	Approves and reviews programmes and performance
Chief Executive Officer	Oversees the overall strategy and progress
Maybank Foundation team	Implements and monitors Maybank's flagship community programmes based on focus areas under the Community and Citizenship pillar in our 20/20 Sustainability Plan Supports community programme partnerships and initiatives throughout the Group

Sustainability implementation progress is reviewed and discussed by the Group Executive Committee and the Board. ESG considerations have been incorporated into the Group's financing activities to effectively manage ESG risks and realise ESG opportunities. In 2018, the Board approved an ESG Policy. The Policy will solidify our efforts in enhancing the ESG impact of the Group's operations, products and services, for example through exclusion of financing activities that are deemed to have a negative impact on society. We are working towards integrating ESG more tightly into our business operations in the coming months.

Climate-related financial disclosure

We are taking a phased approach to identifying and managing climate risk. This means that we focus on having the right policies in place, understanding risk and contributing to low-carbon initiatives. This is the first year that we have incorporated a baseline for Task Force on Climate-related Financial Disclosures (TCFD).*

* TCFD disclosure will be based on baseline reporting year of FY2018.

Governance

1. Maybank established Responsible Lending Guidelines in 2015, ESG Management Framework in 2017 and ESG Policy in 2018.
2. Climate-related considerations are integrated into our Risk Management Framework as sustainability risk. Group Executive Committee and the Board have oversight of these through the Risk Committee and 20/20 Sustainability Plan.

Risk management

1. ESG risk is integrated into lending assessments.
2. We are in the process of integrating ESG into the Risk Acceptance Criteria (RAC) across the business.

Metrics and target

1. In line with Maybank's sustainability strategy, the 20/20 Sustainability Plan, we track direct environmental impacts such as our carbon footprint in Malaysia and have expanded the tracking to include Singapore (Scope 1, Scope 2 and Scope 3 for business air travel).
2. We have defined metrics to measure the footprint of resources used internally such as electricity and paper consumption.

Sustainability Reporting

We publish a comprehensive, annual Sustainability Report (SR) that is aligned with the structure and the 10 commitments defined in our 20/20 Sustainability Plan. It communicates our progress based on a set of indicators. This Sustainability Statement is a summary of our sustainability efforts. Our reporting is guided by the Global Reporting Initiative (GRI) Sustainability Reporting Standards, a globally recognised reporting framework for sustainability, as well as the amendments to Bursa Malaysia Securities Berhad Main Market Listing Requirements relating to the Sustainability Statement in Annual Reports. The scope of this statement and the SR is the same as previous years, with data covering FY2018 and operations of Maybank Group, unless stated otherwise. We started tracking our progress systematically in 2013 to enable year-on-year (YoY) comparison in key areas.

For details on Stakeholder Engagement and Material Matters, please refer to pages 25 to 27.



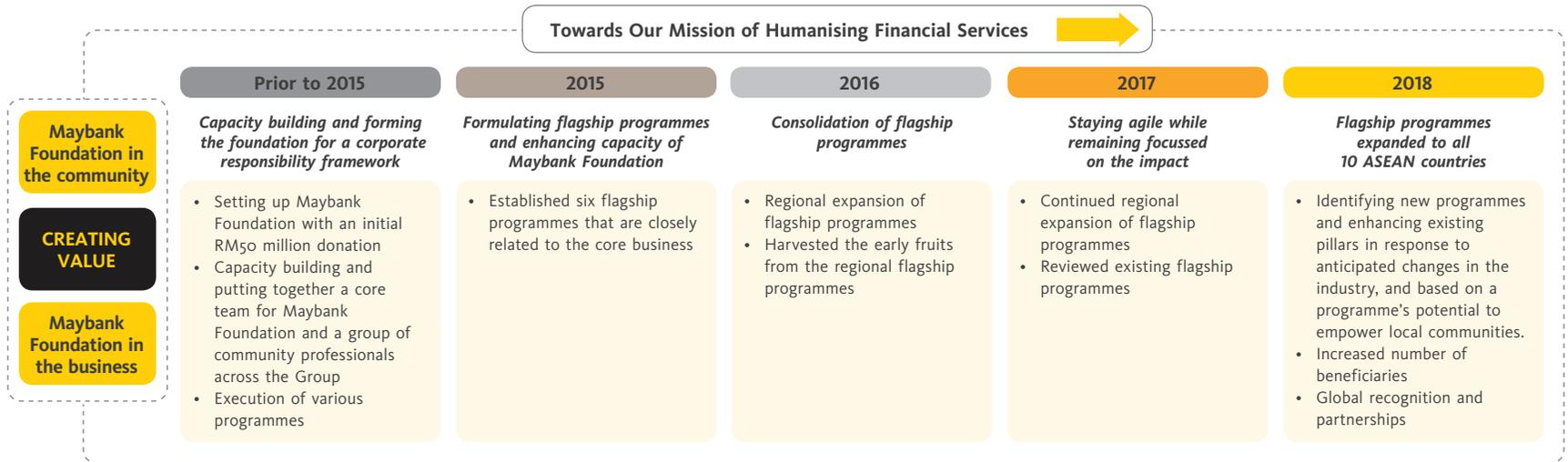
Sustainability Statement



OUR ROLE IN THE COMMUNITY

We empower the communities where we operate through targeted social investments, volunteer efforts, and long-term partnerships. The Group's community investments are managed by Maybank Foundation, in line with the priorities set out in our 20/20 Sustainability Plan.

In 2018, we channelled about 1% of net profit to community programmes. We have maintained this level of contribution since 2013. Our community investment for 2018 is approximately RM72.91 million and our community programmes extend across ASEAN. We strive to invest for impact by focusing on education, community empowerment, arts and culture, environmental diversity, healthy living and disaster relief.



MAYBANK FOUNDATION'S FLAGSHIP PROGRAMMES

CashVille Kidz



Our financial literacy programme, CashVille Kidz, is now running in two countries.

To date, our Cashville Kidz programme has reached over 160,000 students from more than 800 primary schools across all states in Malaysia and Cambodia. It has been officially recognised by the Malaysian Ministry of Education as a co-curricular subject in participating schools.

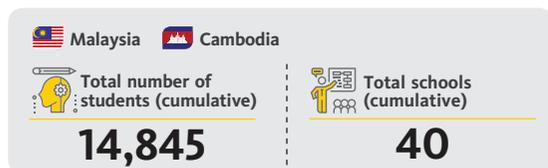
In 2018, Phase 2 of this programme extended to 15 schools in Phnom Penh, Cambodia. The four-year plan for this programme in Cambodia aims to reach 20,000 students in 40 schools across the country.

In Malaysia, the programme covered 25 schools in 2018.

Programme Impact

The programme has provided participating students with an opportunity to learn how to manage personal finances by introducing critical thinking on economics, purchases, savings, income and consumption.

In Cambodia, the programme recorded an average improvement of 25% in financial literacy scores. CashVille Kidz Malaysia exceeded its target of 50% of students improving on financial knowledge.



Reach Independence & Sustainable Entrepreneurship (R.I.S.E.)



R.I.S.E. builds the capabilities of people with disabilities through a structured training and mentoring programme. 2018 is the fourth year of this five-year programme.

Programme Impact

Against an initial target to train a total of 6,080 people over three different phases in Malaysia, Indonesia, the Philippines and Laos, we are now in the final phase where we aim to train at least 4,000 people in 2018 and 2019 across the four countries:



Phase 3 of R.I.S.E. in Malaysia was launched in December 2017 while Phase 2 of R.I.S.E. for Indonesia was launched in February 2018. The programme has trained a total of 2,901 people with disabilities in 2018. Since the pilot in 2014, a total of 5,731 people have been trained under the R.I.S.E. programme.

eMpowering Youths Across ASEAN



The eMpowering Youths Across ASEAN programme was established in 2016 as a platform to enable students from partner universities in Singapore to undertake community development initiatives around the ASEAN region. To date, the programme has benefited approximately 2,400 people across Indonesia, Laos, Vietnam and the Philippines through the efforts of 234 students and 13 projects aimed at reducing poverty in ASEAN communities. The youth-driven projects have delivered solutions to issues such as lack of water and electricity supply, poor sanitation, waste management challenges and coastal erosion in the local communities.

Programme Impact

In 2018, eMpowering Youths Across ASEAN saw continued benefits delivered to communities by projects executed in the previous year. The programme also achieved a huge milestone with the formalisation of a partnership between Maybank Foundation and the ASEAN Foundation during the 51st ASEAN Anniversary celebrations in Jakarta, Indonesia. With the partnership, the programme will gather 100 university and working youths aged 19-35 across the ASEAN region annually to develop and implement community projects that deliver tangible long-term social and economic impact. The programme is also positioned by ASEAN through ASEAN Foundation to support the ASEAN Socio-Cultural Community Blueprint 2025 and UN SDGs.

Maybank Women Eco-Weavers



Maybank Foundation invested RM1.8 million in 2018 for the Maybank Women Eco-Weavers Programme in three ASEAN countries (Cambodia, Indonesia and Laos) aimed at preserving, sustaining and promoting traditional textile making techniques in the region.

The Maybank Women Eco-Weavers programme was expanded to Laos in 2018, in addition to existing programmes in Cambodia and Indonesia.

Programme Impact

In 2018, the programme has successfully trained 482 women, who now earn an average monthly income between USD100 (RM415) and USD240 (RM996). This represents a marked increase of up to 140% in their earnings.



Maybank Training & Learning Centre (TLC)

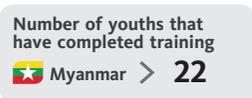
Maybank has training and learning centres operating in Myanmar and the Philippines. These centres provide local youths with critical vocational training.

We extended our vocational training programme to Myanmar by sponsoring a six-month training for selected youths in the Yangon region. The training was completed by 22 individuals. This programme, conducted from July 2017 to January 2018, is executed through a partnership with the Centre of Vocational Training (CVT) Myanmar.

Our vocational training is in line with the Myanmar Government's aspiration to create a better skilled workforce.

Programme Impact

The programme provides better prospects for disadvantaged young adults and builds goodwill with local authorities.



Arts and Culture

Menara Maybank's gallery space, Balai Seni, is the central stage for Maybank's arts and culture initiatives. In 2018, under the 'Balai Seni Art Series 2018', there were four major exhibitions and several smaller displays and talks that were held at Balai Seni.

Programme Impact

Balai

"Balai" aims to revive Balai Seni Maybank as an arts space, and to bring an eclectic mix of performing and visual arts to Maybankers. It will offer avenues for Maybank to support the arts and artists.

In 2018, the programme brought two performances to Balai Seni: a one-of-a-kind ASEAN art of story-telling through Chinese Teochew puppets by Potehi Theatre and "Nostalgia on Gamelan" featuring vocalist Stefano Chen from Hands Percussion Malaysia and other guest musicians.

Pentas

This programme, designed for Maybank employees, aims to unleash creativity and instil a culture of confidence and passion by participating in the arts. It offers opportunities to try something new at work and expand mental horizons.

Strengthening Tiger Conservation in the Belum-Temengor Forest Complex



The odds for survival are against the Malayan tiger. Just 50 years ago there were about 3,000 Malayan tigers in the wild, today there are less than 500. Maybank has taken an active role in the global movement to save the tigers.

To increase awareness on tiger protection, Maybank Foundation started a four-year collaboration with WWF-Malaysia in 2016. Under this collaboration, Maybank supports WWF's conservation programme in the Belum-Temengor Forest Complex with a sponsorship of RM5.12 million.

Progress

A total of 6,384 km has been covered by foot patrols, more than eight times the length of the North-South Expressway. 48 active snares have been dismantled, potentially saving a number of large mammals.

On average, 84 patrol days were conducted per month while 37 wildlife crime cases were reported to PERHILITAN, of which eight were acted upon.

In 2018, the activities included:

- An anti-poaching workshop by WWF-Malaysia with 33 participants.
- Six meetings to lobby for the implementation of CA|TS and 23 other major meetings to lobby for other conservation recommendations.
- 13 events/meetings to raise awareness in the Orang Asli communities, including training on sustainable livelihoods.
- Production of three videos "The Guardians of the Forest" highlighting the empowerment of Orang Asli in tiger conservation efforts in Belum-Temengor.

Programme Impact

Patrolling the area together with support from the communities has reduced poaching in the Belum-Temengor Forest Complex.

In 2018, Maybank Foundation was recognised as a Global Gold winner in the Green Practices category for its efforts in tiger conservation at the Green World Environment Awards by the Green Organisation.

Maybank also won the International Green Apple for Environmental Best Practice Awards for the tiger conservation programme in Belum-Temengor Forest Complex.



OUR COMMUNITY AND CITIZENSHIP PERFORMANCE REVIEW

20/20 SP Commitment	Focus Area	YoY Tracking																			
<p>Investing for Impact</p>	Education	Supporting access to education across the region and fostering academic and non-academic excellence.																			
		<table border="1"> <thead> <tr> <th>Year</th> <th>2015</th> <th>2016</th> <th>2017</th> <th>2018</th> </tr> </thead> <tbody> <tr> <td>CashVille Kidz[^] (number of students)</td> <td>53,020</td> <td>78,883</td> <td>8,984</td> <td>14,845</td> </tr> <tr> <td>CashVille Kidz[^] (number of schools)</td> <td>241</td> <td>330</td> <td>23*</td> <td>40</td> </tr> <tr> <td>Scholarships (amount disbursed) (RM)</td> <td>>14,000,000</td> <td>23,000,000</td> <td>26,751,005</td> <td>24,191,711</td> </tr> </tbody> </table> <p>* Due to the transition into a new phase of CashVille Kidz, there was a decrease in the number of students and schools reached in 2017.</p>	Year	2015	2016	2017	2018	CashVille Kidz [^] (number of students)	53,020	78,883	8,984	14,845	CashVille Kidz [^] (number of schools)	241	330	23*	40	Scholarships (amount disbursed) (RM)	>14,000,000	23,000,000	26,751,005
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Scholarships (amount disbursed) (RM)	>14,000,000	23,000,000	26,751,005	24,191,711																	
	Community Empowerment	Reaching out to communities across the region through empowerment programmes.																			
		<table border="1"> <thead> <tr> <th>Year</th> <th>2015</th> <th>2016</th> <th>2017</th> <th>2018</th> </tr> </thead> <tbody> <tr> <td>R.I.S.E.[^] (number of participants)</td> <td>200</td> <td>1,411</td> <td>939</td> <td>2,901</td> </tr> <tr> <td>Microfinance (KOMIDA)[^] (number of women impacted)</td> <td>2,748</td> <td>1,131</td> <td>100*</td> <td>331</td> </tr> </tbody> </table> <p>* Due to the transition to a new Microfinance partnership, there was a decrease in the number of women impacted in 2017.</p>	Year	2015	2016	2017	2018	R.I.S.E. [^] (number of participants)	200	1,411	939	2,901	Microfinance (KOMIDA) [^] (number of women impacted)	2,748	1,131	100*	331				
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[^] Maybank Foundation flagship programme

OUR COMMUNITY AND CITIZENSHIP PERFORMANCE REVIEW (CONT'D.)

20/20 SP Commitment	Focus Area	YoY Tracking			
 Investing for Impact	Arts and Culture	Promoting and preserving traditional and new forms of art and expression.			
	Year	2015	2016	2017	2018
	Number of programmes at Balai Seni	Began tracking in 2018			8
	Environmental Diversity	Preserving environmental diversity across ASEAN, particularly through tiger conservation.			
	Year	2015	2016	2017	2018
	Tiger conservation efforts (amount disbursed) (RM)	481,548	722,321	1,311,950	1,267,534
	Healthy Living	Enabling access to affordable healthcare, supporting premier sporting events in the region, and nurturing local talent.			
	Year	2015	2016	2017	2018
	Save a Child's Heart at the Regional Paediatric Heart Centre, National Heart Institute of Malaysia (number of patients)	12	16	2	32
	Disaster Relief	Supporting communities impacted by natural disasters through relief and rebuilding efforts.			
	Year	2015	2016	2017	2018
	Disaster relief contribution to MERCY Malaysia* (amount disbursed) (RM)	1,000,000	1,000,000	300,000	350,000

^ Maybank Foundation flagship programme

OUR ROLE AS A LEADING EMPLOYER

In Group Human Capital, we are relentless in our pursuit to ensure our talent are equipped with the required knowledge and skills of the future. This is critical in future-proofing the organisation.

Our mission of Humanising Financial Services forms the core of everything we do: from the way we treat our employees, the service that we provide to our customers and the community, to long-term investments that we make in developing our people personally and professionally.

For further information about our people initiatives and practices, see Group Human Capital on page 70 and Maybank Sustainability Report 2018.

Training and Development

To realise our aspiration of being The Digital Bank of Choice, we are committed to remain innovative, competitive and relevant to our customers as we move forward into the future. In 2018, we addressed the priorities that included upskilling Maybank employees for a competitive advantage and growth, through our FutureReady Digital Upskilling Programme.

- Over 18,000 employees in Malaysia have been upskilled to a foundational level of digital literacy through a suite of e-learning, interactive team learning sessions and assessments of digital literacy.
- Over 1,400 line managers have been trained to facilitate FutureReady Labs for their teams and over 19,000 employees participated in the FutureReady Labs.



RM131 million
spent on learning and development



Average training hours per employee
55.60 hours
2017: 49.84

Group Inclusiveness and Diversity Agenda (GIDA)

Maybank has already made tangible developments from the start of our people transformation journey since 2009 to ensure Maybank and Maybank employees embrace diversity and inclusion. With the introduction of Maybank's Group Inclusiveness and Diversity Agenda (GIDA), efforts were accelerated and sustained, and the framework is monitored through measures reflected on the Group EXCO scorecard.



36%
of our Board of Directors are women

Maybank's Diversity and Inclusion Policy governs all aspects of employment practices which clearly prohibits discrimination or harassment and is based on the rule of meritocracy. These values are embedded in our HR strategy and policies and are practised in our dealings with all stakeholders.

Maybank's GIDA also frames the aspirations of the development of women talent in the Group.

Year	2017	2018
Women in top management, Band D and above	31%	32%
Women in management, Band G and above	45%	46%

The Maybank Women Mentor Women (WMW) Council supports professional development for women across the Group, including increasing the representation of women in top management. It also supports the business in enhancing the delivery of products and services to female consumers.

The WMW Council's Advancing Women Leaders Programme (AWLP) is an important platform to increase women's leadership, strengthen diversity and inclusion, and contribute to Maybank's strategic goals. Designed and executed by Group Human Capital and championed by the Maybank WMW Council, this programme focuses on developing women leaders.

The first group of AWLP participants graduated in 2018. The knowledge, experience and networks gained will help them in seizing opportunities and navigating the challenges facing the finance industry today. They are also expected to become advocates and influencers of diversity and inclusion at their workplace.

GO Ahead. Take Charge!

This is a platform that helps employees adapt and be agile in a changing digital workplace where the physical location and boundaries are no longer hindrances to effective communication, collaboration and productivity.

With this platform, the Bank continues to provide opportunities while considering the experience and needs of our employees. This is reflective of our promise to humanise people management and development for increased productivity.

2,447

took Childcare Leave

476

on Flexible Work Arrangement

303

took Extended Maternity Leave

227

took Sabbatical Leave

Opportunities to Volunteer

Volunteerism is a strategic initiative and a long-standing tradition at Maybank. We believe that volunteering bridges the gap between a business and the community in a tangible manner. Cahaya Kasih (CK) is Maybank's main platform for volunteerism.

In the ninth Global CR Day held on 22 September 2018, our employees invested time and effort to be agents of change by volunteering in various initiatives in our adopted causes across communities.

a total of
23,193
employeesacross
14
countriesvolunteering in
110
initiatives**20/20 SP Commitment****YoY Tracking**

Year	2015	2016	2017	2018
Employee Engagement Platforms				
Engaging employees on issues that matter most to them is key to unlocking a value-based organisation with an agile and competitive talent pool across the region.				
Percentage of employees appraised (based on employees eligible to participate in the year-end appraisal) (%)	100	100	100	100
Percentage of Employee Engagement Survey Results (%)	Not administered	Not administered	SEI: 88% EEI: 84%	Not administered
SEI: Sustainable Engagement Index EEI: Employee Engagement Index				
Talent and Leadership				
Nurturing talent by providing appropriate support for growth and the opportunity to excel within the organisation.				
Profit before tax per employee (RM)	199,129	201,120	233,330	252,703
Succession Cover Ratio (number of successors in Mission Critical Positions)	4.57:1	4.3:1	4.3:1	4.1:1
International mobility (number of talent taking up international positions after taking part in mobility programmes)	167	159	133	101
Learning and Development				
Investing in the long-term development of Maybankers while improving capabilities across the organisation.				
Learning and development spend (RM million)	114	129	124	131
Average training hours per employee	35.00	32.00	49.84	55.60
Percentage of training sessions conducted/facilitated by employees (%)	31	63	89	96
Diverse and Inclusive Workplace				
Embracing and nurturing employees' needs and requirements within a single culture, which guides how we do business, how we work together and how we collectively deliver value across the Group.				
Women in top management, Band D and above (%)	35	30	31	32
Women in management, Band G and above (%)	47	45	45	46
Age group of workforce (%)				
<30	27	23	22	21
30-39	37	37	37	36
40-49	27	30	30	31
≥50	9	10	11	12
Total participation	24,202	22,014	25,179	36,011
• Global CR Day	16,559	15,267	20,780	23,193
• Other volunteerism efforts	7,643	6,747	4,399	12,818
Total volunteer hours	122,917	108,863	130,209	134,718
• Global CR Day	89,806	77,361	105,140	107,975
• Other volunteerism efforts	33,111	31,502	25,069	26,743
Number of Cahaya Kasih (CK) initiatives Group-wide	102	89	87	89
Total number of employees on Flexible Work Arrangement (FWA)*	315	319	372	476
• Male	100	90	108	154
• Female	215	229	264	322
* Malaysia				
Safety, Health and Well-being				
Improving safety and work-life balance.				
Total recordable injury frequency rate*	0.002	0.003	0.0015	0.0031
* Maybank Malaysia (including Maybank Kim Eng and Maybank Islamic Berhad excluding Group Insurance & Takaful as it is covered by submission from different entities). Data from our report is submitted to the Department of Operational Safety and Health (DOSHS) Malaysia on 31 January every year.				

Sustainability Statement



OUR ROLE AS A RESPONSIBLE FINANCIAL SERVICES PROVIDER

Economies, societies and the environment are intertwined, and challenges or risks faced by either one can impact the others. We believe Maybank will only thrive if elements of good governance, innovation, and environmentally-sound management are integrated into our core business.

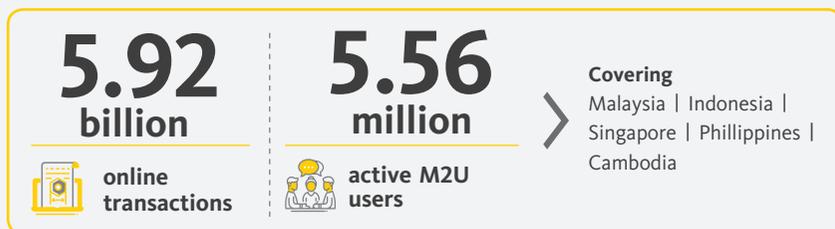
Digitalisation, access to finance and funding for small businesses that fuel growth and livelihoods remain high on our agenda. We are committed to getting to know our clients' businesses and understanding the social and environmental issues faced by the sectors that we work with.

Access to Products and Services Key Highlights

Improved Maybank2u Website and Application

Research has indicated that up to 40% of Malaysians do not plan ahead financially so we ensured the Maybank2u web portal and app are user-friendly and offer simple financial planning tools. We hope these features improve our customers' experience and ability to plan for their future. The financial planning tools include a Goal Savings Plan, Spending Tracker and an Insurance Dashboard.

The new Maybank2u site was made available on April 2018. It features an improved user interface with a customisable dashboard to track saving accounts, investments and expenses. This allows our customers to better monitor their personal finances and make informed financial decisions. The initiative garnered the Online Banking Initiative of the Year award at the Asian Banking & Finance Retail Banking Awards 2018.



Maybank MaxiHome Ezy



Maybank also launched a new mortgage scheme – Maybank MaxiHome Ezy – which offers the option of lower monthly repayments for the first five years. This new scheme is a part of our efforts to provide home-buyers, particularly first-timers, with greater flexibility and affordability to own a home. This mortgage scheme, offered by conventional and Islamic banking, allows customers to service only the interest/profit portion of their mortgage for the first five years, with full instalments commencing from the sixth year.

Engagements with SMEs

The Maybank Building Capacity & Capability (MBCC) programme has reached 1,657 participants and a total of 98 loan applications amounting to RM62.1 million have been approved. The MBCC programme ran from April to November in 2018.

In addition to the MBCC programme, we worked closely with internal and external stakeholders to further strengthen and extend our reach in the SME community: Start-up, Micro SMEs, Small-Medium and Medium-Large SMEs. A total of 4,575 participants attended these Maybank SME sessions during the year.



New Banking Experiences

Maybank Singapore Limited opened MSpace at Maybank, the first branch across our network, that combines a café with modern banking services. MSpace aims to serve the banking needs of a diverse client base. We also created an MSpace section on the Maybank App for bank customers and café visitors to browse and identify their financial needs.

HouzKEY



Maybank Islamic Bhd's HouzKEY, Malaysia's first bank-initiated rent-to-own (RTO) scheme, launched its second phase for the purchase of properties on the secondary market. Targeted at first-time home buyers and home-upgraders, HouzKEY helps to address the growing need for affordable home ownership in Malaysia. This is the first fully digitalised rent-to-own product in the country.

Portfolio Guarantee Scheme

We continued to increase our lending to SMEs in 2018. We entered into a strategic partnership with Credit Guarantee Corp Bhd (CGC) and pledged RM2 billion of funding to be channelled via CGC's portfolio guarantee (PG) scheme that offers SMEs financing without collateral. This represents another step in our long-standing collaboration with SMEs.

Etiqua

Etiqua Online Info site has been developed in terms of accessibility and capability. The Application Programming Interface (API) facilitates motor renewal via M2U and third party partners. In some locations, road tax renewal is also available online.

Etiqua Claims Express Video Assist (E-CLEVA) allows claimants to interact with Etiqua Claims Consultants directly and remotely via a video call. It also fast-tracks the claims process for windscreen damages, minor car accidents and home damages. Etiqua claimants can also initiate their claims process via WhatsApp. This is a convenient, low-cost, and reliable channel where customers receive immediate assistance and feedback when making a claim.

Further details of improved customer engagement tools and methodologies are detailed in the Sustainability Report 2018.

We introduced new products, such as:

- SmartSave, an investment-linked plan with a medical benefit add-on, giving Maybankers the opportunity to save and enjoy medical coverage upon retirement.
- Smart Wealth is a regular premium investment plan that helps customers plan their legacy for their children while growing their wealth for retirement. It covers Death and Total and Permanent Disability (TPD) until the age of 100 and 69 respectively, with either full or limited premium payment term options.
- TripCare 360, a comprehensive travel insurance or takaful for local and international travels.
- Buddy Personal Accident, a comprehensive personal accident coverage for individuals living different lifestyles, from young females to extreme sports enthusiasts.



Access to Products and Services Key Highlights (cont'd.)

Responsible Lending

Maybank's Responsible Lending Guidelines have been in place since 2015. The ESG Framework was approved by the Board in July 2018, and consequently renamed the ESG Policy. This ESG Policy was operationalised throughout the Group in 2018. We have incorporated ESG principles and issues into our financing practices across our businesses in all countries to effectively mitigate the ESG risk for new credit applications. Periodic reviews are also performed.

Group Risk established and incorporated the ESG Policy and the Risk Acceptance Criteria for Palm Oil in July 2018. This has been rolled out to businesses and countries across Maybank Group for implementation. Similar criteria for other sectors, such as oil and gas, forestry and mining are currently being developed.

To improve consistency, we are also in the midst of developing FAQs and capacity building exercises for relationship managers to ensure that there is clarity in communications and implementation.

Direct Environmental Impact

We are mindful of the environmental footprint of our own operations. We continue to make improvements in the way we measure and reduce our environmental impact and encourage business units to run relevant initiatives.

Every year, we improve the tracking of our environmental impact across the countries where we operate. In 2017, selected premises in Singapore were included in our carbon footprint monitoring. In 2018, we improved our data tracking methods.

We will continue to monitor our carbon footprint. We have participated in the CDP (formerly the Carbon Disclosure Project) for seven years, and we are committed to this process and will keep disclosing our carbon footprint.

 Further details in our Sustainability Report 2018.

ACCESS TO PRODUCTS AND SERVICES PERFORMANCE REVIEW

20/20 SP Commitment

YoY Tracking

 <p>Focus on Customers</p>	<p>Understanding the interaction between social issues and financial products to develop effective and affordable solutions for the community.</p> <table border="1"> <thead> <tr> <th>Year</th> <th>2015</th> <th>2016</th> <th>2017</th> <th>2018</th> </tr> </thead> <tbody> <tr> <td>Customer experience</td> <td>Retained leading position in the Market on both Net Promoter Score (NPS) and Relationship Strength Index (RSI)</td> <td>Remained among the top five leading banks in terms of our customer loyalty and relationship strength</td> <td>Maintained our lead position as the preferred financial institution in the country</td> <td>Sustained a runaway lead as the preferred financial institution</td> </tr> <tr> <td>Retail SME financing (RM billion) in Malaysia</td> <td>10.2</td> <td>12.6</td> <td>15.0</td> <td>17.1</td> </tr> </tbody> </table>	Year	2015	2016	2017	2018	Customer experience	Retained leading position in the Market on both Net Promoter Score (NPS) and Relationship Strength Index (RSI)	Remained among the top five leading banks in terms of our customer loyalty and relationship strength	Maintained our lead position as the preferred financial institution in the country	Sustained a runaway lead as the preferred financial institution	Retail SME financing (RM billion) in Malaysia	10.2	12.6	15.0	17.1					
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