



REIMAGINING  
**Humanising  
Financial Services**  
Through Values-Based Offerings



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## GIVE US YOUR FEEDBACK!

To improve our sustainability practices, we welcome comments, suggestions and remarks from all parties. Please submit your feedback to:

### Maybank Foundation

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### Follow us

For more updates and developments on our social impact.

**Official Website:** [www.maybankfoundation.com](http://www.maybankfoundation.com)

**Follow us on social media:**

@maybankfoundation



# ABOUT THIS REPORT

Maybank Group's ("the Group" or "Maybank") Social Impact Report (SIR) 2025 is a voluntary disclosure that complements the Group's suite of reports including the Integrated Annual Report and Sustainability and Environmental Report. This report focuses on purpose-driven Social Financing and Social Empowerment initiatives implemented across the Group in 2025, which have positively impacted the communities we serve across ASEAN. The SIR covers our outcome-based approach to social impact, highlighting the strategies and reach of our efforts in creating positive impact for beneficiaries and supporting our customers. Social Financing refers to initiatives involving financial services, financing solutions and facilities for the lower income segments of society (individuals and Micro, Small and Medium Enterprises (MSMEs) such as affordable and accessible mortgages, automobile financing and insurance offerings as well as zakat financing. Social Empowerment focuses on capacity building and skills development under three key pillars: Education, Community, and Environment. These initiatives include scholarships, tuition and bursaries, financial literacy, entrepreneurship and vocational skills, sustainability and environment conservation that impact these beneficiary segments: Students & Youth, Marginalised Communities (including Persons with Disabilities (PWDs)) as well as Women.

## OUR REPORTING APPROACH

This report is aligned with global and Maybank Group's sustainability agendas, and our impact objectives are designed to address United Nations Sustainable Development Goals (UN SDGs). We are also guided by established documents, methodologies and plans with similar shared visions for a better world premised on Environmental, Social and Governance aspects, such as:

- ASEAN Socio-Cultural and Community (ASCC) Blueprint 2025
- Theory of Change Methodology
- Business for Societal Impact (B4SI) Framework

## REPORTING PERIOD

This report covers disclosures from 1 January 2025 to 31 December 2025, unless specified otherwise. For this report we have also disclosed cumulative social impact numbers to date (up to 31 December 2025), for social empowerment initiatives, reflective of active programmes and their respective commencement periods – from 2014 for Maybank Foundation and from 2021 for those tracked under the purview of each Maybank business sector – Group Community Financial Services, Group Global Banking, Group Islamic Banking (Maybank Islamic) and Group Insurance & Takaful (Etiqa) in line with the announcement of our Sustainability Commitments; particularly Commitment 2 – Improving the lives of 2 million households in across ASEAN by 2025. For zakat and Social Financing initiatives, we have covered programmes and financing disbursed to individuals and SMEs in need of financial assistance since the pandemic to date (2020–2025).

Stakeholders should read this report together with our Sustainability and Environmental Report 2025, which is part of a suite of reports with our Integrated Annual Report 2025, for a more comprehensive understanding of the Group's integration of sustainability and our purpose of Humanising Financial Services in our strategy and business operations, as well as our overall reporting approach and governance.

 For the full suite of Maybank reports, please refer to <https://www.maybank.com/en/investor-relations/financial-overview/annual-reports.page>

## SCOPE

The Report highlights our Social Impact across the Group for communities in the region, covering Social Financing and Social Empowerment initiatives. This includes other sector contributions including Zakat and other programmes implemented by Group Community Financial Services (GCFS), Group Islamic Banking (Maybank Islamic) and Group Insurance & Takaful (Etiqa), whilst still maintaining Maybank Foundation as the primary social impact arm for the Group. Unless specified, this report excludes outsourced activities or joint ventures. It is worth noting this report is in line with the issues deemed material to Maybank in its suite of reports. Unless otherwise specified, the report contains qualitative and quantitative results for all indicators presented.

## EXTERNAL ASSURANCE

The contents of this report have been reviewed and assured independently to ensure credibility, reliability and transparency.



Verified key sustainability disclosures, assessing Maybank's sustainability reporting practices, performance and alignment with national and global frameworks.

Independence Assurance Statement: page 86



A digital copy of this report is available for download at this QR code or at [www.maybank.my/social-impact-report](http://www.maybank.my/social-impact-report).



Visit the Maybank Foundation website at [www.maybankfoundation.com/media-center/sustainability-reports/](http://www.maybankfoundation.com/media-center/sustainability-reports/) for our latest Sustainability & Environmental Reports and Social Impact Reports.

# WHO WE ARE AND WHAT WE DO

Founded in 1960, Maybank is Malaysia's largest financial services group, with an established presence across the ASEAN region.

## Our Purpose

shaped by

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

together with

## Our Mission

### Humanising Financial Services

Being at the heart of the community, we will:

01

Make financial services simple, intuitive and accessible.

02

Build trusted partnerships for a sustainable future together.

03

Treat everyone with respect, dignity, fairness and integrity.

## Our Values

**Teamwork** | **Integrity** | **Growth** | **Excellence and Efficiency** | **Relationship Building**

**Guiding principles** for all Maybankers to serve our purpose.

drive

## Our Unique Differentiators

Over **43,000** Maybankers serve our communities in ways that are simple, fair, inclusive and human, fully embodying our purpose.

## Our M25+ strategy

### M25+

Our refined strategy, **M25+**, reinforces our focus across **five strategic thrusts** to drive sustainable long-term growth anchored on a deeper purpose.

## OUR STRUCTURE

In serving our mission, we offer a comprehensive range of financial products and services through three business pillars, supported by shared corporate functions across our global network spanning 18 countries.

### Business Pillars

### Who We Serve and What We Offer

#### Group Community Financial Services

##### Consumer Banking

- Serves: Individuals.
- Offers: Housing, personal and hire purchase loans; unit trusts, fixed deposits, current and savings account (CASA); remittance services; bancassurance products; wealth management services; credit cards; and digital and mobile banking services.

##### Non-retail Banking

- Serves: Micro, small and medium enterprises (SMEs) across the region as well as business banking customers (outside Malaysia).
- Offers: Business financing, short-term credit (overdrafts and trade financing), cash management, payroll solutions as well as digital and mobile banking services.

### Presence and Network



Over 880 touchpoints which include branches, Maybank Premier Wealth centres, service centres and various digital and online platforms.

#### Group Global Banking

##### Corporate, Commercial and Transaction Banking

- Serves: Corporates, commercial banking customers\*, financial institutions and governments.
- Offers: Term loans, overdrafts, revolving credit, trade finance, guarantees, supply chain and cash management solutions.

##### Group Investment Banking

- Serves: Financial institutions, corporates, commercial banking customers\*, governments, sponsors and individuals.
- Offers: Corporate finance, advisory services, fund raising, securities, futures, brokerage, derivatives, research and sustainable finance advisory.

##### Global Markets

- Serves: Individuals, corporates, commercial banking customers\*, financial institutions and governments.
- Offers: Foreign exchange and structured products, money markets, derivatives, capital products and trading services.

##### Group Asset Management

- Serves: Individuals, SMEs, corporates, commercial banking customers\*, institutions and governments.
- Offers: Unit trusts, money market funds, wholesale funds and investment mandates across conventional, Islamic, ESG, alternatives.

### Presence and Network



Regional presence in nine ASEAN markets and key global financial centres, with Investment Banking having a network comprising nine Group Global Banking offices and 29 branches.

#### Group Insurance and Takaful

- Serves: Individuals, corporates and governments.
- Offers: Conventional and Islamic Insurance (takaful) solutions for general and life/family businesses, including long-term savings and investment products.

### Presence and Network



Over 10,000 agents and 44 branches. Bancassurance network of more than 490 branches, cooperatives, brokers and online platforms.

#### Group Islamic Banking

Maybank adopts an Islamic-first approach:

- Serves: Universal retail and non-retail segments.
- Offers: Shariah-compliant and values-based financial solutions integrated across the Group's three business pillars.

### Presence and Network



346 Maybank touchpoints in Malaysia and seven full-fledged Maybank Islamic branches, including global presence through Maybank Group.

### Group Corporate Functions

Finance | Strategy | Technology | Operations | Compliance | Risk | Human Capital | Internal Audit | Corporate Secretarial | Legal | Sustainability

## WHO WE ARE AND WHAT WE DO

### OUR PRESENCE

Malayan Banking Berhad is the holding company and listed entity for Maybank Group. The Group, through its overseas branches and subsidiaries, offers an extensive range of products and services: consumer and corporate banking, investment banking (including stockbroking), Islamic banking, insurance and takaful, trustee and nominee services and asset management.

Our operations span across 18<sup>^</sup> countries, including 10 ASEAN countries and international financial centres such as London, New York, Hong Kong and Dubai. Maybank's home markets are Malaysia, Singapore and Indonesia, where we focus on growth and tailored strategies while building a coherent regional network. In other markets, we drive a unified network strategy to unlock synergies and consider strategic presence.

### HOME MARKETS

#### MALAYSIA

- 1960
- 346
- Retail, SME, commercial and corporate businesses

#### SINGAPORE

- 1960 [Maybank Singapore Limited (MSL) incorporated in 2018]
- 18 (includes nine for corporate and institutional businesses)
- Retail and commercial businesses under MSL while corporate and institutional businesses under specific branches

#### INDONESIA

- 1959 (PT Bank Maybank Indonesia Tbk)
- 274 (includes 20 Shariah branches)
- Retail, non-retail and corporate businesses

### OTHER MARKETS

#### CAMBODIA

- 1993 (Maybank Cambodia Plc, locally incorporated in 2012)
- 21
- Retail, non-retail and corporate businesses

#### PHILIPPINES

- 1997 (Maybank Philippines Incorporated)
- 59, nine branch lites with five Islamic Banking windows
- Retail and corporate businesses (including Islamic Banking)

#### LAOS

- 2012
- One (Vientiane)
- Retail SMEs, mid-tier local and ASEAN corporate businesses

#### UK

- 1962
- One (London)
- Regional ASEAN corporate businesses (i.e.: capital markets, trade finance and global market services)

#### GREATER CHINA

- 1962 in Hong Kong; 2000 in Shanghai, 2012 in Beijing, 2015 in Kunming and 2016 in Shenzhen
- Five
- ASEAN and domestic corporate clients and financial institutions. Also, private wealth customers through Maybank Hong Kong

#### THAILAND

- 1990 initially as Nithipat Capital Co., Ltd. with name changed to Maybank Securities Thailand in 2022
- 17 for IB and one head office
- Retail and institutional businesses (i.e.: brokerage, securities trading, underwriting and investment advisory services)

#### MYANMAR

- 1994 (as representative office but full bank license in 2014)
- One (Yangon)
- Foreign and local corporates as well as domestic financial institutions

#### INDIA

- 1995
- One (Mumbai held via Maybank Indonesia)
- Corporate businesses (i.e.: trade and remittance services across Asia)

#### VIETNAM

- 1995
- Two (Ho Chi Minh and Hanoi)
- Regional corporate businesses

#### BRUNEI

- 1960
- Two (Bandar Seri Begawan and Seria)
- Retail and commercial businesses

#### USA

- 1984
- One (New York)
- Corporate businesses (i.e.: lending, loan syndications, bilateral arrangements, treasury, capital markets and trade finance services)

#### UAE

- 2019
- One (Maybank Islamic Dubai-DIFC Branch)
- Corporate and Investment Banking (i.e.: lending – loan syndications and bilateral, global markets, capital markets, trade finance services, IB&A) and Community Financial Services (i.e.: Islamic wealth management)

#### Notes:

<sup>^</sup> The countries not featured are Pakistan, Uzbekistan and Saudi Arabia  
 For more details, refer to [www.maybank.com/en/maybank-worldwide.page](http://www.maybank.com/en/maybank-worldwide.page)

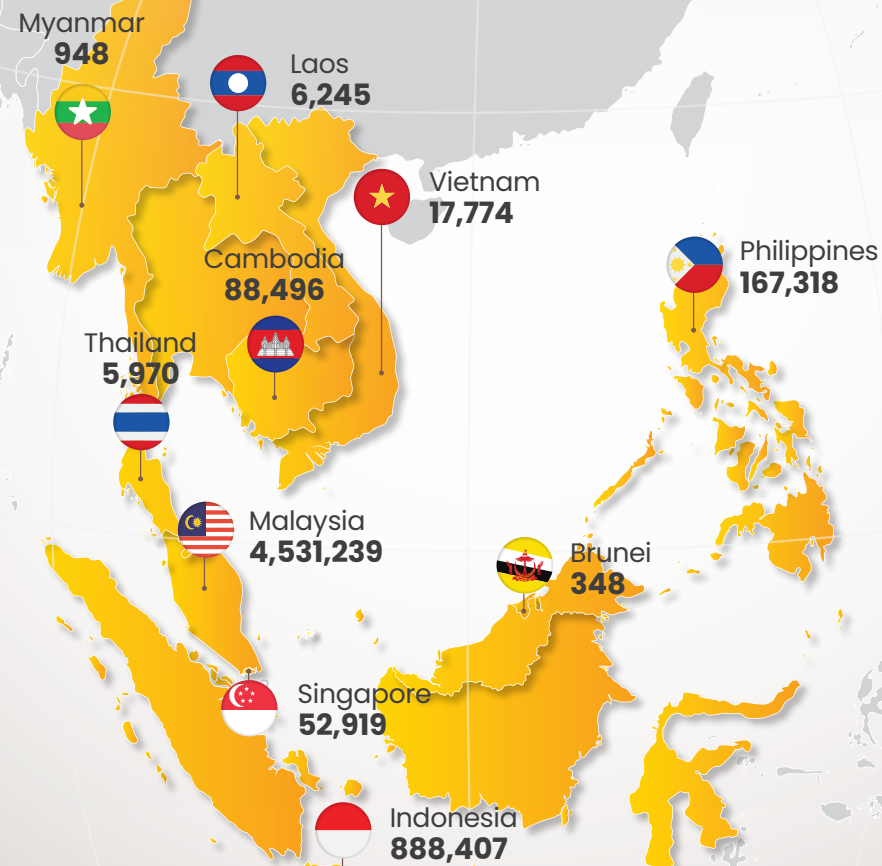
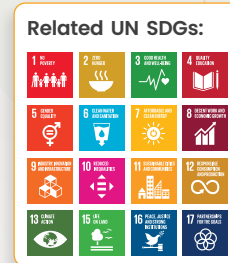
#### Icons:

Established Branches Serves

# OVERVIEW OF INITIATIVES & SOCIAL IMPACT MAP

Actively Supporting Our Customers and Communities via Maybank's Social Impact

From 2014 – 2025, Maybank's Social Impact initiatives have uplifted **5.76 million** lives across ASEAN via Social Financing and Social Empowerment programmes, mobilising **RM76.02 billion** in social investment.



**1.49 million**  
Beneficiaries 2025

**RM29.41 billion**  
Total Social Impact Investment 2025

SOCIAL IMPACT PROGRAMME

## SOCIAL FINANCING



### AFFORDABLE FINANCING & INSURANCE

#### Beneficiaries

	To date	2025
Individuals	1,036,155	178,904
SME	138,673	14,981
Policy Holders	1,181,416	297,752

#### Social Impact Investment

To date	2025
RM75.57 billion	RM29.33 billion

#### Affordable Insurance

To date	2025
RM525.74 million	RM101.99 million

Key Initiatives	Beneficiaries
Affordable Financing (Mortgage, Auto)	To date: <b>717,054</b> 2025: <b>176,957</b>
Individual Repayment Assistance	To date: <b>319,101</b> 2025: <b>1,947</b>
SME Financing	To date: <b>33,889</b> 2025: <b>14,035</b>
SME Repayment Assistance	To date: <b>104,784</b> 2025: <b>946</b>
Etiqa Affordable Insurance	To date: <b>1,181,416</b> 2025: <b>297,752</b>

- In 2025, Maybank's social financing initiatives disbursed over **RM29.33 billion** in financing, touching over **490,000 customers** across ASEAN.
- Maybank has **110** ongoing social empowerment initiatives, investing more than **RM77.2 million**, benefitting **998,635** lives across ASEAN.
- **4,913** lives impacted consist of Regional Ramadan Relief and Cahaya Kasih (China, Bangladesh, Palestine, UAE, UK & USA).

\* Social financing initiatives data is from 2020-2025

# OVERVIEW OF INITIATIVES & SOCIAL IMPACT MAP

## SOCIAL EMPOWERMENT



### EDUCATION

#### Beneficiaries

	To date	2025
Students	2,170,769	572,548
Youth	115,501	6,370

#### Social Impact Investment

To date	2025
RM199.18 million	RM26.04 million

Key Initiatives	Beneficiaries
Maybank Group Scholarship Programme	To date: <b>2,126</b> 2025: <b>63</b>
ASEAN-Maybank Scholarship	To date: <b>25</b> 2025: <b>10</b>
CashVille Kidz	To date: <b>433,938</b> 2025: <b>60,666</b>
MARK Programme	To date: <b>2,700</b> 2025: <b>1,400</b>
Zakat Programmes (includes bursary initiatives – The Glory of Knowledge, Maybank Islamic Zakat Assistance to Higher Learning Institutions and Etiqa's Education programme)	To date: <b>114,542</b> 2025: <b>17,150</b>
Other Programmes (includes Financial Industry Collective Outreach (FINCO), Maybank Cambodia's Scholarship Programme, Maybank Foundation's Training Learning Centre, sectors and country initiatives)	To date: <b>1,730,606</b> 2025: <b>499,629</b>



### COMMUNITY

#### Beneficiaries

	To date	2025
Women	156,341	29,180
PWDs	44,604	9,951
Marginalised Community	877,807	379,748

#### Social Impact Investment

To date	2025
RM233.87 million	RM49.43 million

Key Initiatives	Beneficiaries
Maybank Women Eco-Weavers	To date: <b>5,119</b> 2025: <b>963</b>
Reach Independence & Sustainable Entrepreneurship (R.I.S.E.)	To date: <b>51,183</b> 2025: <b>9,798</b>
eMpowering Youths Across ASEAN	To date: <b>114,947</b> 2025: <b>25,163</b>
Balai Seni Art Series	To date: <b>6,399</b> 2025: <b>3,283</b>
MaybankHeart	To date: <b>28,292</b> 2025: <b>719</b>
Cahaya Kasih	To date: <b>57,685*</b> 2025: <b>18,412</b>
Youth Financial Literacy (Maybank FUNancial)	To date: <b>18,335</b> 2025: <b>16,092</b>
Zakat Programmes (includes Regional Ramadan Relief, community programmes by Maybank Islamic and Etiqa on welfare aid, entrepreneurship trainings covering halal business, and access to clean water)	To date: <b>488,739</b> 2025: <b>100,134</b>
Other Programmes (includes Maybank Mobile Bus, Agent Banking Malaysia, Etiqa's Free Mammogram and Free Cervical Screening programmes, and sectors and country initiatives)	To date: <b>374,236</b> 2025: <b>241,126</b>



### ENVIRONMENT

#### Programme Highlights

- Strengthening Tiger Conservation in the Belum-Temengor Forest Complex
- Maybank ASEAN Social Impact Grant (MASIG): Bamboo-based Regenerative Economy for Orang Asli Communities

#### Social Impact Investment

To date	2025
RM13.73 million	RM1.73 million

Key Initiatives	Beneficiaries
Strengthening Tiger Conservation in the Belum Temengor Forest Complex	<ul style="list-style-type: none"> <li>• More than <b>100,000 km</b> patrolled by <b>over 100 rangers</b> for tiger protection to date</li> </ul>
MASIG: Bamboo-based Regenerative Economy for Orang Asli Communities	<ul style="list-style-type: none"> <li>• Benefitted <b>88 Orang Asli</b> community members with income diversification opportunities</li> </ul>

\* Social empowerment initiatives data is from 2014–2025 for Maybank Foundation, and 2021–2025 for other business sectors in line with Commitment 2.

\* Cahaya Kasih cumulative data is from 2023–2025.

## OUR SOCIAL IMPACT INVESTMENT IN 2025

In line towards sustainable value creation, Maybank creates positive social impact across ASEAN by mobilising social impact investments to underserved and unserved stakeholders. This is implemented via social financing and social empowerment initiatives premised on three pillars, namely, Education, Community and Environment

We consistently ensure that our stakeholders receive intangible benefits from our social impact investments, focusing on delivering better inclusivity for all individuals and businesses as well as the broader communities to enable a more sustainable future.



\* Includes investments from Group Human Capital, Group Global Banking, FINCO, Singapore, Indonesia, Cambodia and Cahaya Kasih.

\*\* Zakat contribution is from Maybank Islamic and Group Insurance & Takaful (Etiqa).

# SIGNIFICANT EVENTS

## 2025

### JANUARY

#### 10 January

As part of Maybank's continued commitment to nurturing ASEAN artistic talent, Maybank Foundation presented the Maybank Foundation Artist Fellowship Programme (MFAFP) 2024 Edition 2 exhibition, "Form Before Fusion", at Balai Seni Maybank. The exhibition marked the culmination of the programme's second edition, held in Kuala Lumpur, Malaysia, bringing together 11 emerging artists from six ASEAN countries following an intensive period of mentorship, cross-cultural exchange and creative development, further strengthening regional artistic collaboration within the ASEAN arts ecosystem.



#### 31 January

Maybank activated its Flood Relief Assistance to affected customers in Sarawak and Sabah, reiterating its commitment to aid individuals and SME customers impacted by the heavy rainfall and floods in both states.

### FEBRUARY

#### 21 February

Maybank officially launched its award-winning Reach Independence & Sustainable Entrepreneurship (R.I.S.E.) programme in Cambodia, solidifying the Kingdom as the fifth country to implement the economic empowerment initiative, following numerous successful expansion across the ASEAN region.



### APRIL

#### 17 April

Maybank commemorated the R.I.S.E. ten-year anniversary during the Maybank Group Aidilfitri Open House, marking a decade of economic empowerment, particularly focusing on transforming the lives of disadvantaged communities through entrepreneurship. The occasion was officiated by YAB Dato' Seri Anwar Ibrahim, Prime Minister of Malaysia, and Tan Sri Dato' Sri Ir. Zamzamzairani Mohd Isa, Chairman of Maybank Group and Maybank Foundation and joined by Dato' Sri Khairussaleh Ramli, President & Group CEO of Maybank.



### MAY

#### 6 May

Maybank continues to champion Social Impact as a key differentiator in Purpose Driven Financial Services. Over the past decade, 4.23 million lives have been impacted with RM46.73 billion in social investments. As a values-based platform powered by a bionic workforce, Maybank strengthened its commitment by launching its 2<sup>nd</sup> Social Impact Report (SIR) 2024 at the 65<sup>th</sup> Annual General Meeting, highlighting its efforts across ASEAN communities.



#### 15 May

Maybank Foundation launched the 8th MyTIGER Values Art Competition and Exhibition (MTVAC) 2025 at Balai Seni Maybank, showcasing the works of 28 winning young Malaysian artists selected from 2,355 submissions nationwide. Aligned with Maybank's mission of Humanising Financial Services, the competition engaged students from 300 schools and learning institutions, translating Maybank's T.I.G.E.R. Values into visual narratives while addressing 12 United Nations Sustainable Development Goals (SDGs).



### JUNE

#### 20 June

Maybank Foundation, in partnership with ANTHILL Fabric Gallery, expanded the Maybank Women Eco-Weavers (MWEW) programme into the Philippines with the establishment of the MWEW ANTHILL Weaving Training Centre in Argao, Cebu marking the programme's entry into a fifth ASEAN country.

The launch was attended by Philippines government officials, community leaders and the Ambassador of Malaysia to the Philippines, alongside Maybank's senior management, reflecting strong in-country support as the programme scales its regional footprint. In its inaugural year, the programme aims to train 50 women weavers and support 10 abaca farmers, laying the foundation for a community-driven circular economy rooted in cultural heritage and sustainable practices.



### JULY

#### 24 July

Leading up to the ASEAN Day celebration on 8 August 2025, Maybank Foundation and ASEAN Foundation officially welcomed 100 youth volunteers and representatives from 10 civil society organisations (CSOs) and social enterprises (SEs) at the Opening Ceremony of the Regional Capacity Building Workshop for eMpowering Youths Across ASEAN (eYAA): Cohort 5, held at Chulalongkorn University in Bangkok, Thailand.



#### 26 July

In conjunction with Global Tiger Day 2025, Maybank and WWF-Malaysia organised the second edition of the "Run for Tigers", a 3.5 km Fun Run at Putrajaya Wetlands Park, drawing over 1,000 participants to raise awareness and funds for the conservation of the critically endangered Malayan tiger.

### AUGUST

#### 8 August

In a meaningful display of unity, purpose, and progress, 10 outstanding young leaders from across ASEAN were awarded the prestigious ASEAN-Maybank Scholarship (AMS) in Jakarta. Held in conjunction with the 58<sup>th</sup> ASEAN Day celebration at the ASEAN Secretariat, the AMS event marked more than just the continuation of the scholarship's programme in its fourth year, it signified a shared regional belief in the continuous potential of ASEAN's youth.



#### 20 August

Maybank Foundation marked the return of the Cultural Art Showcase and Bazaar (CASB) 2025, reaffirming commitment to celebrating Malaysia's cultural heritage while empowering local artisans and creative practitioners. Held in conjunction with Hari Kebangsaan and Hari Malaysia, the launch recognised 29 local artisans and kicked off a month-long showcase at Balai Seni and the Main Concourse, Menara Maybank. Over the course of the showcase, the programme featured 113 performers from 13 local cultural groups through dynamic showcases, workshops and interactive activities, ultimately attracting over 9,500 visitors and generating approximately RM312,000 in income for participating artisans.



# SIGNIFICANT EVENTS

## 2025

### SEPTEMBER

#### 4 September

The launch of Maybank's new Bangsar South branch showcases 'future of banking' concept with innovative and customer focused experiences. Maybank has reinforced its leadership in community banking with the expansion of its national footprint, now covering 473 touchpoints nationwide, strategically positioned in high growth areas and vibrant communities. Guided by its purpose of Humanising Financial Services, the Bank remains focused on making banking accessible, relevant, and inclusive for the communities it serves from bustling urban hubs to regional economic corridors and university campuses.



#### 18 September

As floods continue to impact communities in Sabah, Maybank activated its Flood Relief Assistance programme to help ease the financial burden of affected individuals and MSME customers. The Maybank Flood Relief Assistance is designed to address the challenges that flood victims face and will include, amongst others, deferment of financing/loan repayment, a reduction in monthly installment, or extension of repayment tenure.

#### 30 September

Maybank's 13th Group Global CR Day saw the Bank empowering over 20,000 lives worldwide with over 241,000 lives impacted since inception, driving progress in sustainability, education and welfare across communities. The programme supported community members across Maybank's operational footprint, by continuing to play a role in positively impacting lives and the environment through sustainable initiatives.



### OCTOBER

#### 9 October

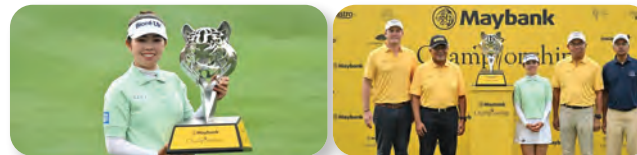
Recognising education as a key drive of progress and opportunity, more than 2,100 scholarships have been awarded under the Maybank Group Scholarship Programme, supporting students pursuing undergraduate studies at local and international universities. In 2025, 63 exceptional students were awarded with the scholarship.



### NOVEMBER

#### 2 November

The Maybank Championship, held at Kuala Lumpur Golf & Country Club from 30 October to 2 November 2025, goes beyond being a premier tournament by shaping the future of women's golf and nurturing the next generation of athletes. It marked a proud milestone for Malaysia, showcasing the nation's growing strength in the sport while advancing the "MaybankHeart" initiative through programmes such as "Save a Heart," which raises funds to support underserved children in the ASEAN community who need life-saving heart surgeries at National Heart Institute. In collaboration with the LPGA, the Championship also provides a global platform that celebrates the extraordinary talent of women golfers and inspires aspiring athletes across the region and beyond.



#### 14 November

Maybank Foundation launched the Maybank Foundation Artist Fellowship Programme (MFAPP) 2025 exhibition, "Collective Motion", at Balai Seni Maybank, marking the culmination of the programme's latest edition. The exhibition brought together 12 emerging artists from eight ASEAN countries, following an intensive incubation journey across Langkawi, Penang and Kuala Lumpur, reinforcing cross cultural exchange and collaboration within the regional arts ecosystem.



### NOVEMBER

#### 20 November

Maybank Foundation & SEAD achieved a milestone in the MASIG Pilot Project #1, strengthening Orang Asli livelihoods through bamboo-based regenerative economy. Over 80 Orang Asli benefitted, fostering sustainable bamboo-based livelihoods, gender inclusion and market-driven partnership. The closing ceremony commemorated the pilot project taking place from 1 September 2024 to 31 December 2025 for the OA communities of Pos Raya and Pos Poi.



#### 25 November

Following the ongoing floods affecting multiple states in Peninsular Malaysia, Maybank has activated its Flood Relief Assistance programme to support impacted individuals and SME customers. This relief assistance is available immediately, aimed at easing the financial burden of impacted Maybank customers.

### DECEMBER

#### 3 December

In celebration of R.I.S.E.'s 10th anniversary, Maybank launched a commemorative book titled 'Breaking Barrier, Building Futures: A R.I.S.E. Journey of Empowering PWDs to Reach Independence through Sustainable Entrepreneurship'. The publication, which features a foreword by YB Dato' Sri Hajah Nancy Shukri, Minister of Women, Family and Community Development, Malaysia, provides readers with an in-depth look into the history and inner workings of the award-winning economic empowerment programme.



#### 15 December

Maybank Foundation hosted the 4th Maybank Regional Financial Education Excellence Awards 2025 (FinEx) in Jakarta, Indonesia to recognise school children from participating schools, educators and families across ASEAN for their outstanding achievements in financial literacy. The Maybank Regional FinEx award event stands as the centrepiece of Maybank Foundation's flagship Cashville Kidz programme, which has positively impacted over 430,000 children and trained more than 8,200 teachers in 1,530 schools across ASEAN.

## AWARDS & ACCOLADES

We received several awards and accolades throughout 2025 in recognition of our efforts and commitment to corporate responsibility:

### ASIA SUSTAINABILITY REPORTING AWARDS

- Asia's Best Community Impact Reporting
- Maybank Social Impact Report 2024

### UNGCMYB ESG SELECT LIST 2025

- Purposeful Partnership – The R.I.S.E. programme
- ESG Trailblazer
- The North Star ESG Target Setting
- Future-Fit & Responsible Workforce
- ESG Breakthrough Innovation

### UNGCMYB FORWARD FASTER SUSTAINABILITY AWARDS 2025

- Community Engagement – eMpowering Youths Across ASEAN

### ESG BUSINESS AWARDS 2025

- Wildlife Protection Award – Strengthening Tiger Conservation in the Belum-Temengor Forest Complex programme

### FINANCIAL PLANNING ASSOCIATION OF MALAYSIA (FPAM) LEADERSHIP AWARDS 2025

- Platinum Award – Financial
- Empowerment & Literacy

### ANUGERAH PERDANA NGO MALAYSIA 2025

- Anugerah Konglomerat Terbilang

### COMMUNITY CHEST FU DAI 2025

- Crystal Partner Acknowledgement

### COMMUNITY CHEST AWARDS 2025

- Volunteer Partner Award
- Charity Platinum Award

### BANGKO SENTRAL NG PILIPINAS 2025

- Promising Financial Education Partner Award

### RETAIL BANKER INTERNATIONAL (RBI) ASIA TRAILBLAZER AWARDS 2025

- Best CSR Initiative – Financial Inclusion

### ASIAN BANKING & FINANCE RETAIL BANKING AWARDS 2025

- Financial Inclusion Initiative of the Year

### TRUST REGULATOR OF CAMBODIA

- Outstanding Trustee Operator for Active in Social and Environmental Activities

### SINGAPORE APEX CORPORATE SUSTAINABILITY AWARDS 2025

- Winner of Sustainable Solutions Category – myimpact SME



### MALAYSIA'S FIRST FOREST STEWARDSHIP COUNCIL CERTIFIED BAMBOO

Under **MASIG Pilot Project #1**, the Orang Asli community in Kampung Pos Poi, with guidance from SEAD and FSC Malaysia, achieved a pioneering outcome. In late 2025, the forest management group comprising Pos Poi, Perak and surrounding community forests successfully extended their Forest Stewardship Council group certification to include bamboo, making it **Malaysia's first FSC certified bamboo** under responsible forest management standards.



Maybank President and Group Chief Executive Officer (PGCEO), Dato' Sri Khairussaleh Ramli was awarded the **2025 Forward Faster CEO Award by the UN Global Compact Network Malaysia & Brunei (UNGCMYB)**.



# SOCIAL IMPACT NARRATIVE



## Social Financing

Inclusive access towards financial independence elevates economic and societal well-being.



## Education

The impact of education carries through generations, shaping communities and nations.

SOCIAL FINANCING

Purpose driven social impact across ASEAN with a mission of Humanising Financial Services.

SOCIAL EMPOWERMENT



## Environment

Environmental diversity is the cornerstone of a thriving ecosystem, providing resilience, stability, and sustainability.



## Community

Empowered communities create a powerful ripple effect for holistic development.

## MESSAGE FROM CHAIRMAN AND PRESIDENT & GROUP CHIEF EXECUTIVE OFFICER

**TAN SRI DATO'  
SRI IR.  
ZAMZAMZAIRANI  
MOHD ISA**  
Chairman

**DATO' SRI  
KHAIRUSSALEH  
RAMLI**  
President &  
Group Chief  
Executive Officer

2025 was a significant year for Maybank, marking the close of our M25+ strategy and our sustainability commitments. As we reflect on our journey thus far in staying true to our purpose, it is apparent now more than ever of the need for institutions like ours to continue creating real value in the lives that we touch.

Across the four commitments that we made, namely *Mobilising RM80 billion in sustainable finance; Improving the lives of two million households across ASEAN; Achieving a carbon neutral position by 2030 and net zero carbon position by 2050; and, Achieving one million hours per annum on sustainability and delivering one thousand significant UN SDG-related outcomes*, we have exceeded our targets ahead of schedule and are on track to deliver the final one in 2030.

These targets were set on the belief that finance only has meaning when it improves people's lives. As we close this chapter and press on in our journey of *Humanising Financial Services*, we remain steadfast in our commitment to impact society positively, carrying the values that define us into our actions in ROAR30.

### FROM OUR PURPOSE AND COMMITMENT TO MOMENTUM FOR SOCIAL IMPACT

In 2025, Maybank further strengthened its role as a values-based institution, serving our stakeholders, including customers and communities across ASEAN and beyond. Amidst global uncertainties and changes to commitments at the international arena, Maybank has reinforced its efforts as an intermediary for societal good. In leaving a legacy defined by impact, not just profit, our focus goes far beyond financial returns.

Staying true to our purpose, Maybank aligned ourselves in supporting Malaysia's ASEAN Chairmanship – a role entrusted to member nations once every decade. In line with the theme of "Inclusivity and Sustainability", we intensified efforts in championing initiatives that drive a high-value ASEAN economy, via four key themes of Values-Based Finance, Inclusive Economy, Sustainability and Social Impact.

Our longstanding commitment to Social Impact has been deeply ingrained since Maybank's inception in 1960, fundamental to our existence till today. This is the Group's third Social Impact Report, complementing the Maybank Group's suite of corporate reports, together with the Integrated Annual Report as well as the combined Sustainability & Environmental Report, by providing visibility and transparency on our social impact efforts. This report demonstrates our dedication to not only share our approaches to creating social impact, but to feature the stories of change in the lives we have touched through our values-based interventions.

## MESSAGE FROM CHAIRMAN AND PRESIDENT & GROUP CHIEF EXECUTIVE OFFICER



**“Finance has its greatest value when it creates real, positive change in people’s lives.”**

With ‘Humanising Financial Services’ shaping everything we do, our Social Impact journey is defined by our two-pronged approach, Social Financing and Social Empowerment. Social Financing alludes to our responsibility as a leading regional bank to provide affordable financing to the underbanked. Social Empowerment initiatives reflect our commitment to build the resilience of the communities we serve under our Corporate Responsibility pillars of Education, Community, and Environment. Together they ensure that Maybank catalyses socio-economic growth across the region holistically, realising a sustainable future for all.

We have much to celebrate, particularly in the Social Impact arena. Since setting ambitious targets in our commitment to improve the lives of two million households across ASEAN, we’re proud to share that we have cumulatively impacted 2.9 million households over the last five years. This was no small feat and was made possible through the collaborative efforts of Maybankers across the Group and its stakeholders, particularly members of our partnership ecosystem.

Externally, our efforts have also been recognised by industry bodies. The United Nations Global Compact Malaysia & Brunei (UNGCMYB) have accorded the Group awards for its continuous efforts at the recent Forward Faster Sustainability Awards 2026 which includes the Forward Faster CEO Award, and Enterprise-Level awards for Decent Work & Living Wage, Sustainability Governance & Strategy, and Community Engagement for our eMpowering Youths Across ASEAN programme. Maybank was also honoured as a member of UNGCMYB’s ESG Select List in Purposeful Partnership through our Reach Independence & Sustainable Entrepreneurship programme.

### MAYBANK’S SOCIAL IMPACT IN 2025



**Uplifted  
1.49 million lives**



**Social Financing  
initiatives impacted over  
490,000 lives**



**Social  
Empowerment  
initiatives impacted over  
998,000 lives**

We also received a Platinum Award in Financial Empowerment & Literacy by the Financial Planning Association of Malaysia (FPAM), a Wildlife Protection Award from the ESG Business Awards 2025, and Ranked 2<sup>nd</sup> in TIME’s list of Asia-Pacific’s Best Companies. In communicating our achievements, we also received the award for Asia’s Best Community Impact Reporting for the 2024 Maybank Group Social Impact Report at the Asia Sustainability Reporting Awards.

Yet, awards are not our ultimate goal—the true measure of success lies in the lives we uplift and the communities we strengthen. The strides we’ve made to date demonstrates our collective determination, giving us the momentum to pave the way for an exciting new chapter in Maybank’s strategic journey—one that reimagines humanising financial services through value-based offerings that creates meaningful impact for generations to come.

### ACHIEVING ASEAN RESILIENCE THROUGH INCLUSION AND PARTNERSHIPS

At the ASEAN level, various socio-economic challenges related to inequalities among marginalised communities continue to be highlighted in the latest ASEAN Community Vision 2045. As one of ASEAN’s largest banks, our responsibility is to accelerate progress towards narrowing these gaps, building the region’s resilience through financial inclusion and capacity building.

Our purpose is the foundation of trust and goodwill that grants Maybank the social license-to-operate across ASEAN, differentiating us from competitors and attracting customers and investors who value companies with strong positive societal impact.

Since 2021, Maybank through Maybank Foundation, remains as the first and only financial institution to have an accredited entity with ASEAN, a distinction that underscores our leadership in creating social impact across the region. In our ongoing collaborations with the ASEAN Secretariat and ASEAN Foundation, Maybank has continuously advocated for socio-economic and cultural resilience across the region, promoting financial literacy, providing opportunities for education, and granting means to sustainable livelihoods for the benefit of the underserved and marginalised.

Domestically, the Malaysian government forecasts an overall 49% achievement rate of the country’s Nationally Determined Contributions (NDCs) towards the United Nations Sustainable Development Goals (SDGs) by 2030. As a nation, it has outperformed the global average of 18% as highlighted in Malaysia’s Voluntary National Review 2025.

While the review reaffirms the country’s commitment in advancing the UN’s 2030 Agenda for Sustainable Development, there is much more work to be done ahead of the 2030 deadline to ensure that no one is left behind.

We would like to take this opportunity to thank the Malaysian Government for the Matching Grant support announced under Belanjawan 2025. Through this collaboration, Maybank Foundation was able to further expand the reach of its Social Empowerment programmes in Malaysia. Under this initiative, Maybank Foundation mobilised over RM5.5 million which has benefitted 16,800 beneficiaries. With the matching grant from the Ministry of Finance of up to RM5 million, we were able to reach another 13,500 beneficiaries, collectively impacting over 30,300 lives.

## MESSAGE FROM CHAIRMAN AND PRESIDENT & GROUP CHIEF EXECUTIVE OFFICER

We have been fortunate to have the support and presence of notable Malaysian and ASEAN stakeholders and dignitaries at a number of our key events throughout 2025, namely the official launch of the Reach Independence & Sustainable Entrepreneurship (R.I.S.E.) programme in Phnom Penh, Cambodia; the Groundbreaking of Maybank's Women Eco-Weaver's first Weaving Training Centre in Cebu, Philippines; the eMpowering Youths Across ASEAN's (eYAA) Regional Capacity Building Workshop in Bangkok, Thailand; the 'Run for Tigers' in conjunction with Global Tiger Day in Putrajaya, Malaysia; ASEAN-Maybank Scholarship Award Ceremony in Jakarta, Indonesia; the Maybank ASEAN Social Impact Grant Closing Ceremony in Perak, Malaysia; the launch of R.I.S.E.'s *Breaking Barriers, Building Futures* book in Kuala Lumpur, Malaysia; Closing Ceremony of eYAA Cohort 5 in Sarawak, Malaysia; and the 4<sup>th</sup> Maybank Regional Financial Education Excellence Awards for Cashville Kidz (CVK) in Jakarta, Indonesia.

Our efforts closely correspond with regional and national catalytic plans and agendas. As we seek to raise the floor for those in need and raise the ceiling for ASEAN's citizens to achieve more, our strategy aims to bring meaningful impact to all our stakeholders. In partnership with the relevant authorities to realise these aims, together we can all scale greater heights.

### BUILDING DIGNITY, RESILIENCE, AND OPPORTUNITIES FOR THE UNDERSERVED

In 2025 alone, our social impact investments have uplifted over 1.49 million lives across ASEAN, channeling more than RM29.41 billion into social financing and empowerment initiatives. Over the past 11 years, this commitment has grown into a legacy—RM76.02 billion invested, transforming over 5.76 million lives.

Our social investments in the category of Social Financing involves financial services, solutions, and facilities for the lower income segments of society (individuals and Micro, Small and Medium Enterprises (MSMEs) and SMEs) such as affordable and accessible mortgages, automobile financing and insurance offerings as well as zakat financing.

Meanwhile, Social Empowerment initiatives focus more on capacity building and skills development under the three pillars of Education, Community and Environment – covering scholarships, tuition and bursaries, financial literacy, entrepreneurship and vocational skills, sustainability and environment conservation that impact the beneficiary segments of Students & Youth, Marginalised Communities (including Persons with Disabilities (PWDs)), and Women.

In 2025, more than RM29.33 billion was disbursed in Social Financing that benefitted over 476,000 individuals and over 14,000 SMEs; providing affordable financing for homes and vehicles, restructuring assistance, SME growth programmes, and inclusive insurance coverage. For many, this is more than just financial support – it is a pathway to greater stability, quality of life and upward social mobility.

Among the 40 different Social Financing initiatives across the Group, in Malaysia alone, we provided affordable financing for homes and vehicles to approximately over 61,000 customers to a sum amount of RM4.35 billion, strengthening the financial resilience of our customers from the lower income segments, alleviating the mental burden of having a home for their families or their mobility towards earning a sustainable livelihood.

For lower income segments, unexpected circumstances are often the most disruptive, which is where our insurance and takaful products provide the assistance when it is most needed. Over the 16 different offerings for the lower income and marginalised communities, Group Insurance & Takaful (Etiqa) has underwritten the risk for approximately 297,000 customers, providing much needed insurance coverage for emergencies to those who need it most.

We are glad for the chance to contribute to communities across ASEAN through 110 Social Empowerment initiatives in 2025, with a social investment of over RM77.20 million, benefiting close to 1 million individuals; comprising 578,918 Students & Youth via our Education initiatives, as well as 379,748 Marginalised Community members, 9,951 PWDs and 29,180 Women, via our Community programmes.

These are predominantly championed via the Group's social impact arm, Maybank Foundation as well as those delivered through Maybank's various lines of businesses – Group Community Financial Services (GCFS), Group Global Banking (GGB), with Group Islamic Banking (Maybank Islamic) and Group Insurance & Takaful (Etiqa Takaful) contributing via its zakat funds. For 2025, our zakat-funded social empowerment initiatives have uplifted 117,284 lives through a sum contribution of RM30.97 million.

Our whole-of-Maybank approach is guided by our values-based philosophy, integrating our sustainability-first credo with Islamic Banking values. This ecosystem transforms our ESG (Environmental, Social, Governance) commitments into actionable, inclusive solutions—creating economic value while eliminating harmful, speculative practices.

### MAYBANK FOUNDATION HIGHLIGHTS IN 2025



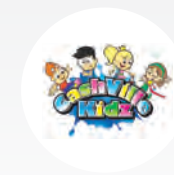
Impacted **9,798** beneficiaries across Malaysia, Indonesia, Laos, Philippines, Cambodia, and Singapore.



Deployed **100** youth from all 10 ASEAN countries, impacting **25,163** beneficiaries across Malaysia, Cambodia, Indonesia, Singapore, Philippines, and Thailand.



Impacted **404** weavers & **559** farmers across Malaysia, Laos, Cambodia, and Indonesia.



Impacted **60,666** students from **150** schools across Malaysia, Vietnam, Cambodia, Singapore, Philippines, Indonesia, and Thailand.

## MESSAGE FROM CHAIRMAN AND PRESIDENT & GROUP CHIEF EXECUTIVE OFFICER

Targetting the asnaf among the communities we serve, our zakat-funded social investments from Maybank Islamic in 2025 amounted to over RM25.83 million, uplifting 87,484 lives. In alignment with Maybank's overarching approach to impacting society positively and governed by their own Shariah Committees, these funds supported education across all levels, entrepreneurship training, and essential initiatives in food security, health, and well-being. Notably Maybank's annual Regional Ramadan Relief programme distributed food aid to underprivileged families in 12 countries, serving 48,410 lives.

In supporting the nation's drive to develop entrepreneurs Maybank Islamic has also been empowering low-income households and micro-SMEs via the Aspirasi Wanita and Megapreneur programmes. By providing structured training, seed capital, and access to micro-financing, Maybank Islamic has positively impacted over 450 participants and generated more than 200 new jobs.

In 2025, Etiqa Takaful channeled over RM5.14 million in zakat funds towards social empowerment initiatives that have uplifted approximately 29,800 lives across the communities we serve. Under the governance of Etiqa Takaful's Shariah Committee, these funds delivered positive social impact through initiatives in education, digital entrepreneurship, food security, and health and well-being.

A key highlight from the year was Etiqa Takaful's flagship clean water programme, which enabled more than 2,300 households to gain sustainable access to clean and safe water, contributing to improved public health, daily living conditions, and long-term quality of life. Collectively, these initiatives reflect Etiqa Takaful's disciplined zakat management, commitment to sustainable development, and focus on driving inclusive socio-economic outcomes for the asnaf community.

For over a decade, Maybank Foundation has been a catalyst for change, creating positive social impact across ASEAN through its various transformative programmes, impacting 647,910 lives since 2014. In 2025 alone, a total of 105,442 beneficiaries were reached through our 10 active flagship and core programmes.

In 2025, the Foundation had expanded on these programmes, introducing new innovations to existing programmes and reaching communities in new countries.

The Maybank ASEAN Social Impact Grant (MASIG) concluded its pilot of developing a bamboo-based regenerative

economy for the Orang Asli communities in Pos Raya and Pos Poi, Perak, Malaysia. As the Foundation's pioneering foray into community-based Nature-Based Solutions (NBS), we have improved the financial resilience of 88 community members, with 30 households recording an average income increase of over RM1,000 post implementation.

Within the Education pillar, we continue to invest in the next generation of leaders through flagship programmes such as the ASEAN-Maybank Scholarship (AMS) and Maybank Group Scholarship Programme (MGSP). In 2025, 73 new scholarships were awarded in both these programmes, giving over 270 active scholars the help they need to complete their higher education towards building brighter futures for themselves and their communities.

In instilling the right financial habits among school children, one of the Foundation's flagship programmes, CashVille Kidz (CVK) has been running since 2016, and is currently present in eight countries across ASEAN. In 2025, over 60,000 students enrolled into the programme, 62% of which recorded increases between their pre and post-assessment scores, demonstrating the positive learning outcomes from this programme.

Formerly known as Maths for Rural Kids, the programme has now been rebranded to MARK, with the aim of holistically inspiring interest in STEM (Science, Technology, Engineering

& Mathematics) subjects among students in rural areas. In 2025 alone, 1,400 students in eight rural districts of Malaysia participated in this programme.

Meanwhile, our eMpowering Youths Across ASEAN (eYAA) programme concluded its fifth cohort, mobilising 100 youths into 10 projects, benefitting communities in six countries across ASEAN. This includes our first project in Viet Nam which saw our youth volunteers establish a computer lab for primary school students in the remote province of Nghê An. Most meaningfully, a former volunteer from eYAA's fourth cohort registered his own civil society organisation in 2025, returning to host youth volunteers in the latest instalment of eYAA, demonstrating the programme's impact towards mobilising youths for positive societal change.

Furthering our commitment towards impacting society positively under the Community pillar, our flagship programmes like Reach Independence & Sustainable Entrepreneurship (R.I.S.E.) and Maybank Women Eco-Weavers (MWEW) continues to enable individuals in marginalised communities to build their financial resilience through sustainable livelihoods.

In 2025, R.I.S.E. celebrated a decade of impact where YAB Dato' Seri Anwar Ibrahim, Prime Minister of Malaysia, personally presented the Top Impact Award to five regional participants at the Maybank Group Corporate Raya



## MESSAGE FROM CHAIRMAN AND PRESIDENT & GROUP CHIEF EXECUTIVE OFFICER

celebration. The programme was one of the initiatives recognised in the UN Global Compact Network Malaysia & Brunei (UNGCMYB) inaugural ESG Select List, under the category 'Purposeful Partnership', in its commitment to advance sustainability through impactful collaboration.

To commemorate R.I.S.E.'s 10-year journey, Maybank launched a commemorative book on the programme – with YB Dato' Sri Hajah Nancy Shukri, Minister of Women, Family & Community Development, Malaysia officiating the event – titled, *Breaking Barriers, Building Futures: A R.I.S.E. Journey of Empowering PWDs to Reach Independence through Sustainable Entrepreneurship*, which chronicles its remarkable journey from modest beginnings to its expansion across the ASEAN region.

To date, R.I.S.E. has impacted over 50,000 persons with disabilities and marginalised individuals, with results showing that the top 40% of R.I.S.E. participants experienced a 330.93% income increase, while the overall average income rose by 139.30%. In 2025 alone, the programme transformed the lives of 9,798 participants, turning them into self-reliant entrepreneurs.

The MWEW programme expanded to its fifth country with the opening of its first training centre in the Philippines. The programme also conducted its second Regional Natural Dye Workshop, where 77 weavers from all five countries shared their cumulative knowledge to extract 158 different colours from natural materials found in Malaysian's rainforests. The knowledge gathered at the workshop were then cascaded and applied within the ASEAN region expanding the usage and production of natural dye colours across the region. In 2025, MWEW benefitted 963 individuals which consisted of traditional weaving and farming community members.

In support of the environment, we continue to actively contribute towards the conservation of the critically endangered Malayan tiger, whose wild population is estimated at fewer than 150. In collaboration with WWF-Malaysia, we support the efforts to monitor and protect this majestic species, with more than 100,000 KM of dense forest patrolled, community engagement, and habitat preservation aimed at strengthening the ecosystem of the Belum-Temengor Forest Complex for its flora and fauna to thrive.

Across the Group, our employee volunteerism programme Cahaya Kasih (CK) continues to empower Maybankers to impact society positively. Carried out at Group Human

# ROAR30

Capital (GHC), 2025 saw the implementation of 90 social empowerment initiatives, achieved through 104,970 employee volunteer hours, benefitting 18,412 individuals.

In 2025, the Balai Seni Art Series (BSAS) delivered strong and measurable impact as a culture-led community empowerment platform for Maybank Group, translating participation and visibility into tangible social and economic outcomes. Across its core programmes; BSAS moved beyond event-based delivery to demonstrate scale, sustainability, and income generation.

The MyTiger Values Art Competition (MTVAC) 2025 recorded 3,129 entries from students at the primary, secondary, and tertiary levels, attracting over 2,000 exhibition visitors and generated 1.13 million social media impressions. Additionally, various students' artworks were sold, garnering a revenue of RM5,800 for the young artists, further inspiring them to hone their talents while establishing a sales baseline for future editions of MTVAC.

The Maybank Foundation Cultural Art Showcase and Bazaar (CASB) 2025 delivered direct livelihood outcomes, generating RM312,000 in income for local artisans and cultural practitioners, and local F&B merchants within 1.5 months. Alongside strong participation from artists, workshop participants, and nearly 10,000 visitors, Maybank reinforced the viability of culture-led economic empowerment.

At the regional level, The Maybank Foundation Artist Fellowship Programme (MFAFP) 2025 strengthened professional pathways and ASEAN-level exposure for 12 ASEAN emerging artists through institutional and diplomatic engagement, embedding BSAS within broader regional cultural networks.

Overall, BSAS in 2025 delivered scaled reach, measurable livelihood impact, and strengthened regional positioning, affirming the role of arts and culture as a credible and sustainable driver of community empowerment within Maybank Foundation's portfolio.

### REIMAGINING OUR PURPOSE TOWARDS ROAR30

As we step into ROAR30, we do so with a clear sense of responsibility and care. At its core, our journey is not about strategies or frameworks alone, but about people; the families, communities, entrepreneurs and future generations whose lives are shaped by the choices we make every day.

Our ambition is clear: to establish Maybank as a regional intermediary for good, positively contributing towards the social impact ecosystem.

We know that lasting social impact will need a whole-of-society approach to achieve-the collective strength of our Maybankers, the guidance of our leaders, and the enduring partnerships we share with governments, civil society organisations, social enterprises and communities across ASEAN. Most importantly, it is sustained by the trust placed in us by our customers and beneficiaries.

As we press on in narrowing the gaps of social inequality across ASEAN, the Group's Social Impact Committee and Framework will be instrumental in guiding and shaping how we collectively impact society positively. Guided by the UN Sustainable Development Goals, the ASEAN Community Vision 2045, and recommendations from the Taskforce on Inequality and Social-related Financial Disclosures (TISFD) among others, Maybank is in a position of strength to blaze the trail of making meaningful changes in today's society, for tomorrow.

In times of change and uncertainty, our purpose keeps us anchored. Maybank will continue to lead with empathy, act with integrity, and create pathways for progress so that together, we can help build a more resilient, equitable and hopeful ASEAN for generations to come.



**Our ambition is clear: to establish Maybank as a regional intermediary for good, positively contributing towards the social impact ecosystem.**

# Q&A WITH THE GROUP CHIEF SUSTAINABILITY OFFICER, MAYBANK AND CHIEF EXECUTIVE OFFICER, MAYBANK FOUNDATION

**DATUK SHAHRIL AZUAR JIMIN**  
Group Chief Sustainability Officer

**IZLYN RAMLI**  
Head, Group Corporate Affairs, Maybank & CEO, Maybank Foundation

Q1

**LOOKING BACK AT 2025 AND THE M25+ STRATEGY, WHAT ASPECTS OF MAYBANK'S APPROACH PROVED MOST EFFECTIVE IN EMBEDDING THE PURPOSE OF HUMANISING FINANCIAL SERVICES CONSISTENTLY ACROSS THE GROUP?**

A

*(Datuk Shahril):*

Under M25+, the most important shift was positioning sustainability as a strategic business driver, rather than a supporting function. This was anchored through the Maybank Group Sustainability Framework, which provides a common reference point for how Maybankers think, make decisions, and execute—ensuring sustainability is embedded into daily business and risk considerations, not treated as a parallel agenda.

To shape our sustainability direction and guide Maybankers in contributing towards Maybank's M25+ aspirations, the Group established four headline sustainability commitments, intensifying our execution towards meeting Maybank's ambition to take a leadership role in advancing environmental, social and governance priorities.

In all these commitments, not only have we achieved our targets, but in several areas surpassed them ahead of schedule.



## COMMITMENT 1

### MOBILISING RM80 BILLION IN SUSTAINABLE FINANCE BY 2025

#### Why It's Important

Financing is one of the most powerful levers in driving a low-carbon and inclusive economy. By providing financial solutions that promote sustainable practices, Maybank enables clients across ASEAN to transition towards greener, more resilient operations while supporting long-term socio-economic growth.

➤ **Status:**  
**Achieved**

➤ **Cumulative:**  
**RM176.12 billion**

➤ **2025:**  
**RM60.95 billion**

**Annual Target:** RM29.50 billion  
**Baseline Year:** 2021

## Q&A WITH THE GROUP CHIEF SUSTAINABILITY OFFICER, MAYBANK AND CHIEF EXECUTIVE OFFICER, MAYBANK FOUNDATION

### Q1

LOOKING BACK AT 2025 AND THE M25+ STRATEGY, WHAT ASPECTS OF MAYBANK’S APPROACH PROVED MOST EFFECTIVE IN EMBEDDING THE PURPOSE OF HUMANISING FINANCIAL SERVICES CONSISTENTLY ACROSS THE GROUP? (CONTINUED)

A

**COMMITMENT 2**

**IMPROVING THE LIVES OF TWO MILLION HOUSEHOLDS ACROSS ASEAN BY 2025**

**Why It’s Important**

We believe that empowering households with financial skills and knowledge enhances socio-economic well-being. With our strong regional presence, we have the ability and reach to contribute to inclusive growth and resilience in the communities we serve.

- Status:** **Achieved**
- Cumulative:** **2,947,421 households**
- 2025:** **829,207 households**
- Annual Target:** 650,000 households
- Baseline Year:** 2021

**COMMITMENT 3**

**ACHIEVING A CARBON NEUTRAL POSITION OF OUR OWN EMISSIONS BY 2030 AND NET ZERO CARBON EQUIVALENT POSITION BY 2050**

**Why It’s Important**

Achieving carbon neutrality reflects our commitment to mitigating climate change and reducing our environmental footprint. This commitment demonstrates our leadership in sustainability and aligns with the expectations of our stakeholders for responsible environmental stewardship.

- Status:** **On Track**
- 2025:** **57.8% reduction** in scope 1 and 2 emissions against 2019 baseline
- Annual Target:** 57.5% reduction

**COMMITMENT 4**

**ACHIEVING ONE MILLION HOURS PER ANNUM ON SUSTAINABILITY AND DELIVERING ONE THOUSAND SIGNIFICANT UN SDG-RELATED OUTCOMES BY 2025**

**Why It’s Important**

Maybankers play a key role in driving our long-term impact. By investing in sustainability capacity building and fostering a sustainability culture among our employees, we ensure that our workforce is equipped to contribute to our sustainability goals.

- Status:** **Achieved**
- Cumulative:** **2,007,400 sustainability hours**
- Performance:** 201% against the 1 million hours target
- 2025:** **1,489 significant SDG-Related Outcomes**
- Performance:** 149% against target
- Annual Target:** 1 million hours and 1,000 SDG-Related Outcomes
- Baseline Year:** 2021 (1,636,652 hours)

The Maybank Group Sustainability Framework provided a common reference point for all Maybankers. With structured and integrated approaches, we not only saw internal capabilities and governance mature, but conversations at every level of the organisation shift from why sustainability is important, to how we can apply this in our daily business and risk decisions. This includes how we address the ‘S’ of ‘Social’ in ESG, identifying Maybank’s two levers towards impacting society positively namely, Social Financing that meets the needs of the underserved in our role as a humanising financial institution, and Social Empowerment, where we give back to those in need as part of our responsibility as a corporate citizen. By anchoring our efforts within a common language and framework, we enable a ‘whole-of-Maybank’ approach, ensuring that social impact is not viewed as a standalone initiative, but as an extension of how we operate as a purpose-driven financial institution.

*(Izlyn):*

A key element to our approach over our M25+ journey was the stronger alignment across the Group in how Maybank defines, delivers, and measures social impact.

As the Centre of Excellence and the Group’s social impact arm, Maybank Foundation has amplified the alignment across Maybank’s various lines of businesses, providing a clearer articulation of Social Financing and Social Empowerment, granting greater coherence in how the various initiatives across the Group contribute towards Maybank’s collective social impact.

Additionally, we have expanded the adoption of programme benchmarking tools, impact measurements and methodologies such as Theory of Change and Business for Societal Impact (B4Si) that have been instrumental in the design, delivery, and reporting of each initiative. This has enabled the Group to achieve consistency and robustness in the measurement of its social outcomes and impacts.

Beyond achieving our M25+ sustainability commitments, these efforts also led to an increase in the reach and depth of Maybank’s social impact initiatives. In 2025 alone, our Social Financing initiatives saw over RM29.33 billion being invested into over 490,000 individuals and SMEs from lower-income segments. In Social Empowerment, we saw a total investment of RM77.2 million uplifting the lives of over 998,000 individuals across ASEAN.

Equally important has been the role of partnerships. By working more intentionally with our ecosystem of partners across ASEAN, and internally across the organisation, we have been able to scale our efforts while ensuring that interventions remain relevant to local community needs. This combination of structure, alignment and collaboration has been key in growing the Group’s social impact and lays a solid foundation for our future efforts in impacting society positively.

## Q&A WITH THE GROUP CHIEF SUSTAINABILITY OFFICER, MAYBANK AND CHIEF EXECUTIVE OFFICER, MAYBANK FOUNDATION

Q2

**AS MAYBANK CONCLUDES THE M25+ STRATEGY CYCLE, WHERE HAVE YOU SEEN THE clearest evidence that its social impact efforts are delivering deeper and more sustainable outcomes for communities?**

A

**(Izlyn):**

Our social impact initiatives have evolved over time to remain relevant and responsive to the changing needs of the communities we serve.

In the Social Financing space, the Group has consistently been at the forefront of providing financing solutions and facilities for the lower income segments of society including individuals and Micro, Small and Medium Enterprises (MSMEs). This includes disbursement of affordable and accessible mortgages and automobile financing and insurance offerings.

One example of how we have empowered underserved entrepreneurs is Maybank's flagship HERpower programme that champions women's economic empowerment across ASEAN, namely Malaysia, Singapore, Indonesia, the Philippines, and Cambodia. By working with local e-commerce marketplaces and grassroots organisations, Maybank provides financing, tools, knowledge, and community that enables the long-term growth of women entrepreneurs.

To date, more than RM1.12 billion in financing has been disbursed to more than 1,500 women-led SMEs across the five countries. Bundled with their financing solutions are upskilling sessions that promote digitalisation, financial literacy, and entrepreneurial resilience. Across the five countries, these sessions are tailored to meet the most pressing needs at a local level such as access to capital in Indonesia and mentoring in Cambodia, emphasising our commitment to advancing financial inclusion for women-owned businesses and MSMEs across the region.

In the Social Empowerment space, efforts have been focused on expanding the reach and depth of our flagship and core programmes towards long-term value creation. For instance, the Reach Independence & Sustainable Entrepreneurship (R.I.S.E.) programme was initially designed to uplift Persons with Disabilities (PWDs) through entrepreneurship, enabling them to transition from being unbankable to bankable.

Over time, we observed increasing demand beyond this segment, including participation from caregivers, marginalised communities, and asnaf groups. The programme has since evolved to become more inclusive, reflecting a broader community need while maintaining its core objective of economic empowerment. In 2025 alone, over 9,700 participants across six ASEAN countries completed this programme, with the top 40% of participants to date, experiencing a more than 300% increase in income.

These are two examples of our initiatives in both Social Financing and Social Empowerment that demonstrate the broader shift from short-term outputs to longer-term outcomes. Across our initiatives, we are seeing stronger indicators of sustained impact, whether through income uplift, improved financial behaviours, or greater participation in economic opportunities.

Beyond the numbers, the most meaningful outcome is in the betterment of the lives of our customers and beneficiaries. Through our various social impact initiatives, we aim to leave no one behind, exemplified through the various firsthand accounts within this report, we get to see the real changes being made and its growing multiplier effect within communities. Beneficiaries and customers are not only improving their own circumstances, but contributing back to their communities by creating employment, sharing knowledge, and strengthening local ecosystems, reflecting a transition from individual impact to community-wide transformation.

## Q&A WITH THE GROUP CHIEF SUSTAINABILITY OFFICER, MAYBANK AND CHIEF EXECUTIVE OFFICER, MAYBANK FOUNDATION

### Q3

**AS MAYBANK TRANSITIONS INTO ITS NEXT PHASE OF GROWTH, HOW IS THE GROUP PREPARING TO CARRY FORWARD ITS SOCIAL IMPACT AGENDA INTO THE NEXT PHASE OF ITS GROWTH JOURNEY?**

**A** *(Datuk Shahril):*

Our priority now is to institutionalise social impact by further strengthening capability, governance, and accountability across the Group. This includes the continued development of a comprehensive Social Impact Framework to guide all initiatives, supported by enhanced oversight through the Maybank Social Impact Committee, aligned with existing governance processes involving the EXCO Sustainability Committee and the Board Sustainability Committee.

Collectively, these efforts will ensure coordinated execution and consistency in how we deliver social impact strategically.

#### MAYBANK GROUP SOCIAL IMPACT COMMITTEE

##### Process Flow



As we set new goals for the next phase, we are firmly embedding measurement and accountability. Our focus is shifting decisively from volume and activity to impact driven outcomes, supported by stronger data, assurance processes, and alignment with emerging global standards such as recommendations from the Taskforce on Inequality and Social-Related Financial Disclosures (TISFD), alongside internal tools like the Social Progress Index.

In an environment where stakeholder trust is increasingly shaped by evidence and accountability, strengthening data integrity, outcome measurement, and assurance will be central to maintaining credibility as expectations on financial institutions continue to rise.

At the same time, we are looking at how to better integrate social impact with the Group's broader strategy and business priorities and create greater visibility of our efforts both internally and externally. This includes embedding impact considerations more deeply into our provision of values-based offerings, ensuring that our purpose of Humanising Financial Services continues to be a key driver of our growth journey.

## Q&A WITH THE GROUP CHIEF SUSTAINABILITY OFFICER, MAYBANK AND CHIEF EXECUTIVE OFFICER, MAYBANK FOUNDATION

Q4

**WHAT ROLE DO YOU SEE MAYBANK PLAYING IN SHAPING REGIONAL PROGRESS ACROSS ASEAN AS SOCIAL NEEDS AND EXPECTATIONS CONTINUE TO EVOLVE?**

A

**(Izlyn):**

Maybank is well positioned to play a more catalytic role in shaping inclusive and sustainable development across ASEAN. As one of the region's leading financial institutions, our role extends beyond delivering social impact initiatives to acting as an enabler and connector of stakeholders across the public, private and social sectors.

Leveraging our current position of strength, we look to mobilise resources, reinforce partnerships, and support more coordinated and scalable solutions that address ASEAN's evolving social challenges in line with the ASEAN Community Vision 2045 and building on what was achieved in the ASEAN Socio-Cultural Community Blueprint 2025.

Given Maybank Foundation's ASEAN accreditation since 2021 and our long-standing collaborations with the ASEAN Secretariat and ASEAN Foundation, Maybank has a key role in contributing towards broader national and regional ambitions, raising the ceiling of the real economy among SMEs while ensuring that we continue to raise the floor through inclusive and impactful social interventions.

Through Maybank Foundation, the Group will continue to advance its social impact efforts towards areas such as financial inclusion, youth empowerment, and community resilience. Our approach is anchored in value-based principles, ensuring that our efforts not only drive economic participation, but also create meaningful and lasting social outcomes.

Importantly, our shift from an output-based to an impact-driven approach enables us to focus on the quality and sustainability of outcomes at scale. By aligning our initiatives with national and regional development agendas, and working closely with ecosystem partners, we aim to contribute towards broader societal progress while ensuring that no community is left behind.

This positions Maybank not only to grow the scale of its impact across ASEAN, but to play a leading role in shaping a more resilient, innovative, dynamic, and people-centred ASEAN.

Q5

**AS MAYBANK PREPARES FOR ITS NEXT CHAPTER, WHAT NEW CAPABILITIES OR SHIFTS WILL BE MOST IMPORTANT IN ELEVATING THE GROUP'S SOCIAL IMPACT IN THE YEARS AHEAD?**

A

**(Datuk Shahril):**

Looking ahead, the most important shift is ensuring that social impact is embedded in everyday decision making by every Maybanker. With the establishment of the Maybank Social Impact Committee and ensuing Frameworks, social impact must be actively championed across the organisation, not confined to specialist teams.

This is a big undertaking and will require a Group-wide effort to sharpen their skillsets in ESG principles and attaining the relevant knowledge to be able to define and deliver meaningful social impact that creates long-term transformation within the communities we serve.

We will continue to focus on outcomes that reflect real improvements in livelihoods, resilience, and opportunity, while building the capabilities required to design and scale inclusive solutions. This includes leveraging digital and data driven approaches, and equipping Maybankers with future ready skills including relevant AI use cases for sustainability to enhance how we deliver impact.

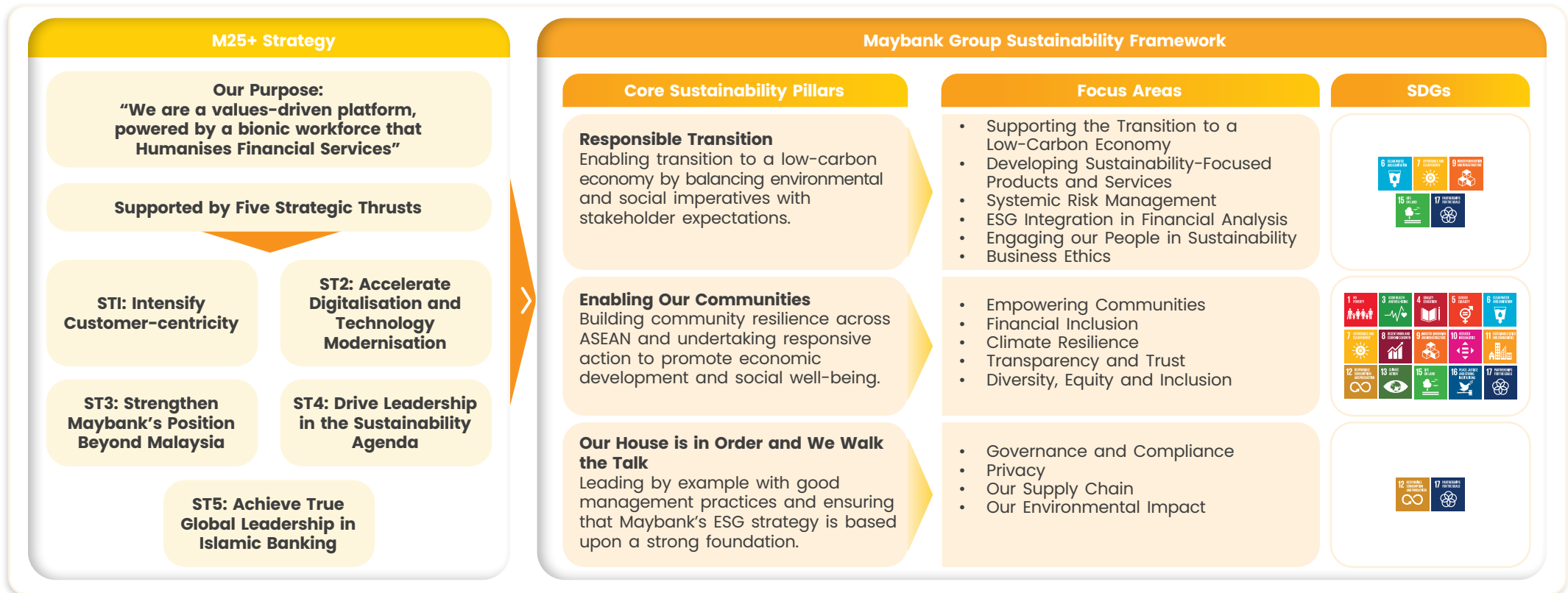
Ultimately, our ambition is to move beyond impact at scale towards lasting and systemic change, ensuring that our efforts remain relevant, credible, and responsive to the evolving needs of the communities we serve, in line with our purpose of Humanising Financial Services.

# SUSTAINABILITY STRATEGY AND FRAMEWORK

## M25+: INSTITUTIONALISING SUSTAINABILITY ACROSS THE GROUP

Under the M25+ Strategy, we have made sustainability a core part of business, linking growth with responsibility to customers, communities and markets. As we entered its final year in 2025, the strategy continues to be delivered through five strategic thrusts, including a dedicated focus on driving leadership in sustainability.

Our approach has been guided by the Maybank Group Sustainability Framework, introduced in 2021 with three pillars: Responsible Transition, Enabling Our Communities, and Our House is in Order and We Walk the Talk. These pillars, shaped by our material issues, help focus our initiatives on areas of greatest impact, ensuring alignment with stakeholder expectations and enabling us to deliver meaningful and sustained positive change. As an overarching framework, it sets out the Group’s sustainability mission, goals, targets, governance, and approach across all activities. This robust framework empowers us to embed sustainability into our operations, products, and services as we strive to support communities while minimising harm to people and the environment.



## ROAR30: THE NEXT PHASE OF SUSTAINABILITY LEADERSHIP






With the conclusion of M25+, we have launched the ROAR30 Strategy to define the next phase of growth and sustainability leadership. ROAR30 builds on the strong foundations and learnings of the past five years, translating experience into opportunity and building from a position of strength.

Under ROAR30, we will apply values-based practices to deliver outcomes that are impact-driven, principled and pragmatic. As we continue to uphold leadership in environmental stewardship and governance, we will increasingly centre on strengthening social outcomes – expanding inclusion, building resilience and ensuring that our growth translates into shared progress for the communities we serve.



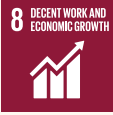





# OUR CONTRIBUTIONS TO THE UN SDGS






As a leading financial institution, Maybank is uniquely positioned to contribute to the United Nations Sustainable Development Goals (UN SDGs) through both our internal operations and banking activities. We believe that sustainable development is not only about reducing negative impacts but also about driving positive change for the communities, businesses and environments we serve.

SDGs	Targets We Are Contributing Towards	Our Initiatives	Related Sections
	<p><b>1.4</b> Equal rights to economic resources</p> <p><b>1.a</b> Mobilisation of resources to implement programmes to end poverty</p>	<ul style="list-style-type: none"> <li>Enhancing financial literacy and inclusion</li> <li>Providing financial support to SMEs and micro businesses</li> <li>Bridging the financial divide through accessible banking</li> </ul>	<ul style="list-style-type: none"> <li>Maybank Group Scholarship Programme</li> <li>MARK Programme</li> <li>Maybank Women Eco-Weavers</li> <li>iTEKAD Aspirasi Wanita</li> <li>Ibupreneur Academy</li> <li>Reach Independence &amp; Sustainable Entrepreneurship (R.I.S.E.)</li> <li>HERpower Programme</li> <li>MaybankHeart</li> <li>Maybank Momentum Grant</li> <li>Agent Banking: Expanding Financial Access</li> <li>Bank Bergerak: Mobile Banking for Rural Communities</li> <li>Maybank Islamic Energy For Life Programme</li> <li>Maybank ASEAN Social Impact Grant</li> </ul>
	<p><b>2.4</b> Ensure sustainable food production systems</p>	<ul style="list-style-type: none"> <li>Installing a microfarm aquaponics system for integrated fish-crop cultivation</li> </ul>	<ul style="list-style-type: none"> <li>Maybank Urban Farm Initiative</li> </ul>
	<p><b>3.3</b> Combat water borne diseases</p> <p><b>3.4</b> Promote mental health and well being</p> <p><b>3.8</b> Achieve universal health coverage including financial risk protection</p>	<ul style="list-style-type: none"> <li>Enhancing community access to clean water through various programmes</li> <li>Providing mental health support and maintaining a safe working environment for employees</li> <li>Offering affordable, accessible and user friendly insurance products</li> </ul>	<ul style="list-style-type: none"> <li>Free Mammogram Screening &amp; Mobile Health Screening</li> <li>Free Cervical Screening Programme</li> <li>MaybankHeart</li> <li>Etiqa's Clean Water Project</li> </ul>
	<p><b>4.4</b> Skills for employment, decent jobs and entrepreneurship</p> <p><b>4.5</b> Equal access to education for vulnerable groups</p> <p><b>4.6</b> Ensure all youth achieve literacy and numeracy</p> <p><b>4.7</b> Ensure learners acquire knowledge for sustainable development</p> <p><b>4.b</b> Scholarships for higher education</p>	<ul style="list-style-type: none"> <li>Improving well being of disadvantaged groups and reducing unemployment</li> <li>Offering scholarships and financial support for education including online learning</li> <li>Providing programmes that improve access to education</li> </ul>	<ul style="list-style-type: none"> <li>Maybank Group Scholarship Programme</li> <li>ASEAN Maybank Scholarship</li> <li>CashVille Kidz</li> <li>MARK Programme</li> <li>Youth Financial Literacy</li> <li>Financial Literacy in Cambodia</li> <li>Financial Literacy for SMEs</li> <li>The Glory of Knowledge</li> <li>Maybank KidSTART Saving Stars</li> <li>Maybank Women Eco-Weavers</li> <li>iTEKAD Aspirasi Wanita</li> <li>Ibupreneur</li> <li>Reach Independence &amp; Sustainable Entrepreneurship (R.I.S.E.)</li> <li>Balai Seni Art Series</li> <li>Maybank Momentum Grant</li> </ul>
	<p><b>5.1</b> End all forms of discrimination against women and girls</p> <p><b>5.5</b> Ensure full participation of women in leadership and decision making</p> <p><b>5.a</b> Equal rights to economic resources and financial services</p>	<ul style="list-style-type: none"> <li>Strengthening practices through the Maybank Group Human Rights Policy</li> <li>Enhancing presence of women in leadership roles</li> <li>Implementing community programmes focused on empowering women</li> </ul>	<ul style="list-style-type: none"> <li>Maybank Women Eco-Weavers</li> <li>Reach Independence &amp; Sustainable Entrepreneurship (R.I.S.E.)</li> <li>iTEKAD Aspirasi Wanita</li> <li>Ibupreneur</li> <li>eMpowering Youths Across ASEAN</li> <li>MaybankHeart</li> <li>HERpower</li> <li>Maybank ASEAN Social Impact Grant</li> </ul>

## OUR CONTRIBUTIONS TO THE UN SDGs

SDGs	Targets We Are Contributing Towards	Our Initiatives	Related Sections
	<b>6.1</b> Access to safe and affordable drinking water <b>6.6</b> Protect water related ecosystems <b>6.b</b> Support community participation in water and sanitation management	<ul style="list-style-type: none"> <li>Ensuring access to sustainable clean water and promoting hygiene practices</li> </ul>	<ul style="list-style-type: none"> <li>eMpowering Youths Across ASEAN</li> <li>Etiqa's Clean Water Project</li> </ul>
	<b>7.1</b> Access to modern energy services <b>7.2</b> Increase share of renewable energy <b>7.a</b> Promote clean energy technologies <b>7.b</b> Expand energy infrastructure	<ul style="list-style-type: none"> <li>Providing financing for solar panels, hybrid and electric vehicles</li> <li>Mobilising sustainable finance for renewable energy initiatives</li> </ul>	<ul style="list-style-type: none"> <li>Maybank Islamic Energy 4Life Programme</li> </ul>
	<b>8.3</b> Growth of MSMEs through financial services <b>8.5</b> Full and productive employment <b>8.6</b> Reduce youth not in employment, education or training <b>8.7</b> Eradicate forced labour <b>8.8</b> Safe working environments <b>8.10</b> Access to banking and financial services	<ul style="list-style-type: none"> <li>Extending micro financing support to micro businesses</li> <li>Increasing access to cost effective financial products</li> <li>Fostering youth employment initiatives</li> <li>Advocating employee well being and human rights</li> </ul>	<ul style="list-style-type: none"> <li>Maybank Group Scholarship Programme</li> <li>ASEAN Maybank Scholarship</li> <li>Financial Literacy in Cambodia</li> <li>Maybank Women Eco-Weavers</li> <li>iTEKAD Aspirasi Wanita</li> <li>Ibupreneur</li> <li>Reach Independence &amp; Sustainable Entrepreneurship (R.I.S.E.)</li> <li>eMpowering Youths Across ASEAN</li> <li>Balai Seni Art Series</li> <li>Maybank Momentum Grant</li> <li>Agent Banking: Expanding Financial Access</li> <li>Bank Bergerak: Mobile Banking for Rural Communities</li> <li>Strengthening Tiger Conservation in the Belum-Temengor Forest Complex</li> <li>Maybank ASEAN Social Impact Grant</li> </ul>
	<b>9.3</b> Access to financial services for small enterprises <b>9.4</b> Adoption of clean technologies	<ul style="list-style-type: none"> <li>Providing financial support for SMEs</li> <li>Funding green technologies and sustainable initiatives</li> <li>Offering tailored digital financial solutions for ASEAN</li> </ul>	<ul style="list-style-type: none"> <li>Maybank Women Eco-Weavers</li> <li>Balai Seni Art Series</li> <li>Agent Banking: Expanding Financial Access</li> <li>Bank Bergerak: Mobile Banking for Rural Communities</li> <li>Maybank ASEAN Social Impact Grant</li> </ul>
	<b>10.2</b> Social, economic and political inclusion <b>10.3</b> Equal opportunity and reduced inequalities	<ul style="list-style-type: none"> <li>Supporting communities through retail and zakat initiatives</li> <li>Strengthening practices through the Human Rights Policy</li> </ul>	<ul style="list-style-type: none"> <li>Maybank Group Scholarship Programme</li> <li>ASEAN Maybank Scholarship</li> <li>Maybank Women Eco-Weavers</li> <li>iTEKAD Aspirasi Wanita</li> <li>Ibupreneur</li> <li>Reach Independence &amp; Sustainable Entrepreneurship (R.I.S.E.)</li> <li>eMpowering Youths Across ASEAN</li> <li>Agent Banking: Expanding Financial Access</li> <li>Bank Bergerak: Mobile Banking for Rural Communities</li> </ul>
	<b>11.1</b> Access to affordable housing <b>11.4</b> Protect cultural and natural heritage <b>11.5</b> Reduce disaster related losses	<ul style="list-style-type: none"> <li>Promoting ASEAN heritage through Balai Seni Art Series</li> <li>Supporting disaster relief efforts</li> </ul>	<ul style="list-style-type: none"> <li>Maybank Women Eco-Weavers</li> <li>Balai Seni Art Series</li> <li>Flood Disaster Relief Donation for Sumatra</li> <li>Donation to Ubud Art Market</li> </ul>

## OUR CONTRIBUTIONS TO THE UN SDGS

SDGs	Targets We Are Contributing Towards	Our Initiatives	Related Sections
	<p><b>12.6</b> Adoption of sustainable practices and reporting</p> <p><b>12.7</b> Sustainable procurement</p> <p><b>12.8</b> Awareness for sustainable development</p>	<ul style="list-style-type: none"> <li>Promoting sustainability reporting and disclosures</li> <li>Ensuring responsible sourcing in the supply chain</li> <li>Collaborating with stakeholders on sustainability initiatives</li> </ul>	<ul style="list-style-type: none"> <li>Maybank Women Eco-Weavers</li> <li>Reach Independence &amp; Sustainable Entrepreneurship (R.I.S.E.)</li> <li>eMpowering Youths Across ASEAN</li> <li>Strengthening Tiger Conservation in the Belum-Temengor Forest Complex</li> <li>Maybank ASEAN Social Impact Grant</li> </ul>
	<p><b>13.1</b> Strengthen resilience to climate hazards</p> <p><b>13.2</b> Integrate climate measures into policies</p> <p><b>13.3</b> Improve awareness and capacity on climate change</p>	<ul style="list-style-type: none"> <li>Integrating climate considerations into operations</li> <li>Participating in climate advisory platforms</li> <li>Enhancing employee sustainability awareness</li> <li>Financing renewable energy and green buildings</li> </ul>	<ul style="list-style-type: none"> <li>MaybankHeart</li> <li>Maybank ASEAN Social Impact Grant</li> </ul>
	<p><b>5.5</b> Protect biodiversity and prevent extinction</p> <p><b>15.7</b> End poaching and trafficking</p>	<ul style="list-style-type: none"> <li>Supporting tiger conservation</li> <li>Engaging in marine conservation and reforestation</li> </ul>	<ul style="list-style-type: none"> <li>MaybankHeart</li> <li>Strengthening Tiger Conservation in the Belum-Temengor Forest Complex</li> </ul>
	<p><b>16.4</b> Reduce illicit financial flows and corruption</p> <p><b>16.6</b> Develop accountable institutions</p> <p><b>16.7</b> Inclusive decision making</p>	<ul style="list-style-type: none"> <li>Upholding strong governance standards</li> <li>Maintaining ethical business practices</li> <li>Ensuring inclusive representation</li> </ul>	<ul style="list-style-type: none"> <li>Reach Independence &amp; Sustainable Entrepreneurship (R.I.S.E.)</li> <li>eMpowering Youths Across ASEAN</li> <li>iTEKAD Aspirasi Wanita</li> </ul>
	<p><b>17.16</b> Multi stakeholder partnerships</p> <p><b>17.17</b> Public private and civil society partnerships</p>	<ul style="list-style-type: none"> <li>Collaborating with regulators, industry partners and community organisations</li> </ul>	<ul style="list-style-type: none"> <li>Maybank Group Scholarship Programme</li> <li>ASEAN Maybank Scholarship</li> <li>CashVille Kidz</li> <li>MARK Programme</li> <li>Maybank KidSTART Saving Stars</li> <li>Maybank Women Eco-Weavers</li> <li>iTEKAD Aspirasi Wanita</li> <li>Reach Independence &amp; Sustainable Entrepreneurship (R.I.S.E.)</li> <li>eMpowering Youths Across ASEAN</li> <li>Balai Seni Art Series</li> <li>Free Mammogram Screening &amp; Mobile Health Screening</li> <li>Free Cervical Screening Programme</li> <li>MaybankHeart</li> <li>Agent Banking: Expanding Financial Access</li> <li>Bank Bergerak: Mobile Banking for Rural Communities</li> <li>Maybank Islamic Energy For Life Programme</li> <li>Strengthening Tiger Conservation in the Belum-Temengor Forest Complex</li> <li>Maybank ASEAN Social Impact Grant</li> </ul>

# HOW WE ENGAGE OUR COMMUNITIES

Frequency of engagement: Daily Weekly Monthly Quarterly Annually

## COMMUNITIES

**Quality of Relationship:** Maybank Foundation Stakeholder Survey: 93.2%#

Related STs and SPs: **ST3** to **ST5** **SP5** to **SP9**

### Who They Are

Diverse ASEAN communities including underprivileged groups, women, persons with disabilities (PWDs) and small and large businesses.

### Why We Engage

- To deliver positive change and empower communities in line with our mission of Humanising Financial Services.
- To stay attuned to local dynamics through impactful operations, financial education and assistance.
- To promote inclusive employment through opportunities for talents with diverse abilities, including PWDs.
- To strengthen employee-community relationships, build trust and identify banking and beyond banking opportunities aligned with needs for a sustainable future.

### How We Engage

- Websites, social media and virtual communication platforms.
- Employee volunteerism platforms (Cahaya Kasih (Ray of Love)) and long-term Maybank Foundation initiatives (Cashville Kidz, R.I.S.E., Maybank Women Eco-Weavers, eMpowering Youths Across ASEAN (eYAA) and MaybankHeart).
- Strategic partnerships, financial literacy programmes and on-the-job training for PWDs.
- Capacity-building and economic empowerment initiatives, financial assistance, local marketplace (Sama-Sama Lokal) and repayment assistance for eligible customers.
- Community engagement surveys.

### Stakeholder Expectations

- Sustainable future for all via socio-economic initiatives targeting unemployment, low financial literacy and disadvantaged communities.
- Culture that promotes diversity and full participation in society and the economy.
- Personalised solutions for unbanked and underbanked communities, enhancing financial inclusion and equitability.
- Financial assistance and support for MSMEs to stimulate the local economy and improve livelihoods.

### Risks

- Financing activities that are harmful to the environment or surrounding communities.
- Reputational and/or partnership constraints from limited community engagement.
- Limited community progress due to unaddressed socio-economic issues.

### Opportunities

- Enhance economic well-being, empowering communities through tailored financial offerings and financial literacy programmes.
- Expand community partnerships to enhance relationships and public perception.
- Meet underserved communities' needs, identifying new customer segments and attracting talents.

### Value for Maybank

- Promote inclusivity by addressing needs of the underserved.
- Cultivate sustainable partnerships within communities while reinforcing social license to operate and goodwill.

### Value for Our Communities

- Accessible and inclusive financial services and facilities.
- Self-empowerment, enhanced earnings potential and diversified business or job creation from socio-economic and outreach programmes.
- Access to essentials (education, healthcare, food security, clean water, energy, etc.) while strengthening financial literacy and self-reliance.

### Our Strategic Response to Enhance Value Creation

- Expanded the MARK programme (formerly known as Maths for Rural Kids) into a comprehensive STEM learning platform, reaching students nationwide in partnership with Education Development and Solutions Specialist Sdn Bhd.
- Expand the Maybank Women Eco-Weavers programme to the Philippines with ANTHILL Fabric Gallery, supporting sustainable livelihoods for weavers and abaca farmers.
- Encourage youth volunteerism through eYAA in collaboration with the ASEAN Foundation and supported by the eYAA alumni network.
- Enhanced protection for underprivileged women through Phase 7 of Etiqa's Free Mammogram Programme, introducing a digital self-breast examination kit with the National Cancer Society of Malaysia.
- Rolled out education and community programmes for the Asnaf including:
  - Glory of Knowledge (Semarak Ilmu) to inspire educational excellence among underserved students.
  - MIB Energy for Life providing solar panels to underserved households, enabling access to electricity.

### How We Track Value

- Number of individuals or households impacted.
- Assessment of financial and non-financial benefits to beneficiaries of community and zakat programmes.
- Monitoring of Maybank Foundation programmes.
- Monthly monitoring by Values-Based Intermediation Sustainability Steering Committee.

### Achievements

#### Affordable Financing & Insurance

- Individuals - **178,904 beneficiaries**
- SMEs - **14,981 beneficiaries**
- Insurance - **297,752 beneficiaries**

#### Education

- Students & Youths - **578,918 beneficiaries**

#### Community

- Women - **29,180 beneficiaries**
- PWDs - **9,951 beneficiaries**
- Marginalised Community - **379,748 beneficiaries**

#### Environment

- Sustainability & Environment Conservation - **RM1.73 million mobilised**

### Key Highlight

Honoured by Prime Minister of Malaysia, YAB Dato' Seri Anwar Ibrahim, Maybank celebrated a decade of empowering disadvantaged communities to achieve financial independence through the R.I.S.E. programme, transforming over 50,000 lives across six countries in ASEAN.



For more details on 2025 achievements, refer to the Sustainability Statement on pages 103 to 117 of the Integrated Annual Report 2025.

# Indicates the purpose, quality and impact of Maybank Foundation programmes and relationship rating with partners, beneficiaries and country representatives.

Related Capitals: HC SRC NC

Related Material Matters:

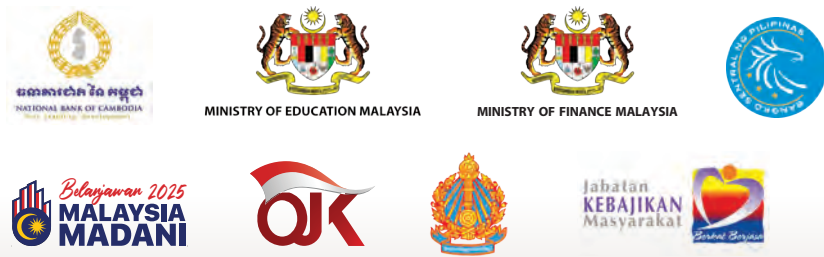
Related UN SDGs:

# OUR KEY PARTNERS

Maybank Foundation, the social impact arm of Maybank Group, has been driving sustainable and inclusive development across ASEAN since 2010. In 2021, Maybank Foundation was accredited as an ASEAN entity, supporting the ASEAN Socio-Cultural Community Blueprint 2025 as an organisation that promotes, strengthens and helps realise the aims and objectives of the region's home and global trends. Maybank Foundation has cumulatively impacted over 645,100 lives across ASEAN through its Financial Inclusion and Empowerment initiatives, including over 102,200 lives across ASEAN in 2025.

In 2025, we also expanded our regional partnerships, including collaborations with ANTHILL Fabric Gallery for the Maybank Women Eco-Weavers (MWEW) programme and the Education Development and Solutions Specialist (EDESS) for the MARK programme. These partnerships build on existing collaborations, reinforcing Maybank's long-standing commitment to advancing social and environmental progress through collaboration.

## Endorsed and supported by multiple strategic stakeholders including:



## Collaboration with valued partners including:



## Key Partnerships:

### EDUCATION



**ASEAN**  
Partnership with ASEAN Secretariat for ASEAN-Maybank Scholarships



**MoneyTree Asia Pacific**  
Partnership for Cashville Kidz



**Education Development And Solutions Specialist (EDESS)**  
Partnership for MARK programme

### COMMUNITY



**ASEAN Foundation**  
Partnership with ASEAN Foundation for eMpowering Youths Across ASEAN



**People Systems Consultancy**  
Partnership for Reach Independence & Sustainable Entrepreneurship (R.I.S.E.)



**Color Silk Foundation**  
Partnership for Maybank Women Eco-Weavers in Cambodia



**Sekar Kawung**  
Partnership for Maybank Women Eco-Weavers in Indonesia



**Tanoti House**  
Partnership for Maybank Women Eco-Weavers in Malaysia



**Lao Sericulture (Mulberries)**  
Partnership for Maybank Women Eco-Weavers in Laos



**Institut Jantung Negara**  
Collaboration with the MaybankHeart for the "Heart2Heart" Campaign



**Kakiseni**  
Partnership for the Balai Seni Art Series



**ANTHILL Fabric Gallery**  
Partnership for Maybank Women Eco-Weavers in the Philippines



**Right Track Education Sdn Bhd**  
Partnership for Maybank Training Learning Centre

### ENVIRONMENT



**WWF-Malaysia**  
Partnership for Strengthening Tiger Conservation in the Belum-Temengor Forest Complex



**SEAD Industries Sdn Bhd**  
Partnership for Maybank ASEAN Social Impact Grant (MASIG) (Pilot 1)

## OUR KEY PARTNERS

### OTHER KEY PARTNERSHIPS AND COLLABORATIONS:



Malaysian Agricultural Research and Development Institute (MARDI) – Collaboration with Group Human Capital in an initiative to leverage technical expertise in driving sustainable and scalable urban agriculture practices



Forest Research Institute Malaysia (FRIM) – Collaboration with Maybank to drive reforestation efforts through a five-year MOU, restoring a five-hectare ex-mining site at the Bidor Research Station in Perak



Employee Provident Fund (EPF) – collaboration with Etiqa for EPF i-Lindung that offers affordable micro insurance/micro takaful products via the e-Channel to EPF members



ROSE Foundation and the National Cancer Society of Malaysia (NCSM) – collaboration with Etiqa for Health Screening Initiatives



Islamic Aid Malaysia (IAM) and NGO Water Aid Cambodia – partnership with Etiqa for Clean Water initiative by providing sustainable water solutions and improving access to clean water for underserved communities across Malaysia and Cambodia



POS Malaysia – partnership with Maybank as an initiative to provide financial services such as deposits, withdrawals, transfers and bill payments to underserved regions, improving financial inclusion across Malaysia



KidSTART Singapore – partnership with Maybank Singapore for the Maybank KidSTART Saving Stars programme that equips parents with financial knowledge and boosts their savings efforts through top-ups and matched deposits



Madcash Sdn Bhd and State Islamic Religious Councils – collaboration with Maybank Islamic for iTEKAD Aspirasi Wanita, a digital financial inclusion programme that empowers asnaf women entrepreneurs and gig workers by providing strategic business training, mentorship and access to seed capital (qard hasan)

## MINISTRY OF FINANCE (MOF) – MATCHING GRANT 2025

### ACCELERATING SOCIAL IMPACT THROUGH STRATEGIC PARTNERSHIPS: MAYBANK FOUNDATION AND THE MOF MATCHING GRANT 2025

As Malaysia advances its national development agenda, the definition of progress is evolving beyond traditional economic and fiscal indicators. Increasingly, greater emphasis is placed on ensuring dignified living standards for all, anchored in the principles of equity, inclusivity and shared prosperity under the Ekonomi MADANI framework.

In alignment with this national aspiration, and as part of the Belanjawan 2025 initiative, Maybank Foundation, alongside other leading corporate foundations were recognised as strategic partners to the Government under the Ministry of Finance (MOF) Matching Grant for 2025. This recognition was announced at Forum Hasanah 2025 by the Minister of Finance II, Datuk Seri Amir Hamzah Azizan, reflecting the growing importance of corporate foundations in complementing public sector efforts to deliver meaningful and scalable social impact.

The Matching Grant serves as a catalytic mechanism that amplifies social investments through co-funding. For Maybank Foundation, this creates an opportunity to further scale its flagship programmes, extending its reach while deepening outcomes across key focus areas such as economic empowerment, education, environmental sustainability and community development. This reflects the Ekonomi MADANI principle of “raising the floor”, ensuring that economic growth translates into meaningful social progress for all Malaysians.

Highlighted at a national level in Datuk Seri Amir’s address was Maybank’s Women Eco-Weavers programme, which empowers traditional women weavers with income generating opportunities. By integrating sustainable and traditional practices in collaboration with local civil society organisations, the programme contributes to the preservation of cultural heritage and strengthens community resilience, demonstrating how our partnership with MOF drives long term impact.



*“This project (Maybank Women Eco-Weavers) demonstrates that support built on trust, dignity and mutual respect can uplift communities without compromising their unique identity.”*

**Datuk Seri Amir Hamzah Azizan,**  
Minister of Finance II

## MINISTRY OF FINANCE (MOF) – MATCHING GRANT 2025

### ACCELERATING SOCIAL IMPACT THROUGH STRATEGIC PARTNERSHIPS: MAYBANK FOUNDATION AND THE MOF MATCHING GRANT 2025



More broadly, participation in the MOF Matching Grant programme reflects the strength of a collaborative ecosystem, where government, private sector, civil society and communities work together to address structural gaps that cannot be resolved by markets alone. This aligns with the “philanthropy that listens” approach highlighted at Forum Hasanah, where solutions are shaped by the real needs, aspirations and capacities of the communities themselves.

Through this initiative under Belanjawan MADANI 2025, Maybank Foundation secured up to RM5 million in matching funds from the Government, supporting five key programmes across Malaysia. This match-funding structure enables a corresponding expansion in programme delivery and beneficiary reach, while reinforcing the Foundation’s outcomes-driven approach to social impact. Beyond scale, the focus remains on delivering sustainable and meaningful change by strengthening programme design, enhancing implementation and building long term community resilience.

Ultimately, being recognised as a strategic partner under the MOF Matching Grant 2025 marks a significant milestone in Maybank Foundation’s journey. More importantly, it reflects a shared commitment to building a more inclusive, equitable and resilient Malaysia, where no one is left behind and where social impact is embedded as a core pillar of national progress.

## MINISTRY OF FINANCE (MOF) – MATCHING GRANT 2025

The table below outlines the programme outcomes with and without the Ministry of Finance (MOF) Matching Grant, demonstrating the expanded reach made possible through this partnership between Maybank Foundation (MF):

### Cashville Kidz (CVK)

- Comprehensive Student's Worksheet & Teacher's Toolbox
- Total beneficiaries: **25,518 students**

#### Impact to date as of December 2025 (MF Funds)

- Benefitted **14,346 students** across 44 schools in Malaysia

#### Impact to date as of December 2025 (MOF Funds)

- ✓ **11,172 students** from 20 schools across 8 states have completed the programme and the post-programme assessment.

MF Funds  
**RM522,034**

+

MOF Funds  
**RM360,000**

Total Funds Mobilised = **RM882,034**

### Maybank Women Eco-Weavers (MWEW)

- Weaving Training
- Total beneficiaries: **95 weavers**

#### Impact to date as of December 2025 (MF Funds)

- Benefitted **40 weavers** in Malaysia (Sabah & Sarawak)

#### Impact to date as of December 2025 (MOF Funds)

- ✓ **55 women weavers** from Sabah and Sarawak have completed their trainings and have commenced fabric production.

MF Funds  
**RM366,443**

+

MOF Funds  
**RM240,000**

Total Funds Mobilised = **RM606,443**

### Maybank ASEAN Social Impact Grant – SEAD Industries Sdn Bhd

- Eco-Tourism Activation & Resource Management and Product Diversification
- Total beneficiaries: **88 Orang Asli**

#### Impact to date as of December 2025 (MF Funds)

- Target to benefit **80 pax Orang Asli (OA)** via income diversification including the development of an Eco-tourism module.

#### Impact to date as of December 2025 (MOF Funds)

- ✓ Increased and diversified the incomes of **88 members** from the indigenous communities through training of trainers and eco-tourism module.

MF Funds  
**RM224,268**

+

MOF Funds  
**RM47,000**

Total Funds Mobilised = **RM261,268**

### MARK Programme

- Implementation of tuition
- Total beneficiaries: **1,400 students**

#### Impact to date as of December 2025 (MF Funds)

- Benefitted **800 students** through 20 tuition sessions.

#### Impact to date as of December 2025 (MOF Funds)

- ✓ **600 B40 students** from 32 schools across 8 states has been enrolled and will complete the syllabus by Q2 2026.

MF Funds  
**RM800,000**

+

MOF Funds  
**RM625,000**

Total Funds Mobilised = **RM1,425,000**

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

- R.I.S.E. Basic, R.I.S.E. Standard & Training Services
- Total beneficiaries: **3,277 participants**

#### Impact to date as of December 2025 (MF Funds)

- Trained a total of **1,676 participants** across Malaysia with mentoring sessions are on-going.

#### Impact to date as of December 2025 (MOF Funds)

- ✓ **1,601 participants** have been trained with mentoring sessions are on-going.

MF Funds  
**RM3,618,346**

+

MOF Funds  
**RM3,601,200**

Total Funds Mobilised = **RM7,219,546**

### TOTAL

#### Impact to date as of December 2025 (MF Funds)

A total of **16,862 beneficiaries** from Malaysia across the 5 programmes

#### Impact to date as of December 2025 (MOF Funds)

An additional **13,516 beneficiaries** from Malaysia benefitted

MF Funds  
**RM5,531,091**

+

MOF Funds  
**RM4,873,200**

Total Funds Mobilised = **RM10,404,291**

The combined efforts impacted a total of **30,378 beneficiaries** across the 5 programmes



# SOCIAL FINANCING

**Inclusive access towards financial independence elevates economic and societal well-being.**

## SERVING OUR CUSTOMERS VIA SOCIAL FINANCING

As a leading player in the financial services sector, Maybank powers progress through our commitment to innovation, inclusivity and sustainability, prioritising the well-being of our stakeholders. In line with our mission of Humanising Financial Services, we adopt a people centric approach across all operations, from enhancing processes to innovating new products and services.

Our comprehensive suite of social financing solutions, spanning retail banking offerings to insurance coverage, aims to serve all segments of our diverse customer base.

Through our social financing, Maybank not only meets the evolving needs of our customers but also contributes positively to societal and environmental well-being, driving progress on multiple fronts, serving the underserved and unserved.

SOCIAL FINANCING IN 2025	
Affordable Financing (Mortgage, Auto)	<b>176,957</b> beneficiaries
Individual Repayment Assistance	<b>1,947</b> beneficiaries
SME Financing	<b>14,035</b> beneficiaries
SME Repayment Assistance	<b>946</b> beneficiaries
Group Insurance & Takaful (Etiqa) Affordable Insurance	<b>297,752</b> beneficiaries

Related UN SDGs:



● Maybank ● Etiqa

# SOCIAL FINANCING INITIATIVES

Related UN SDGs:

## EMPOWERING INDIVIDUALS & MSMEs THROUGH AFFORDABLE AND INNOVATIVE SOLUTIONS

### AFFORDABLE HOMES

**Programme Overview** This programme helps B40 customers (those with lower incomes) get affordable home loans. It offers smaller down payments and flexible ways to repay their loan. Solutions under this programme include Maybank's Skim Jaminan Kredit Perumahan (SJKP) and SJKP MADANI, which offer up to 110%–120% financing with no down payment. These options are designed to make homeownership easier and more affordable for those who need it most.

**Programme Impact** The programme helps improve lives by giving them a stable place to live. Owning a home reduces financial worries and allows families to focus on other important things like education and health. It also helps build stronger communities and gives people a better chance at a more secure future.

**Location** Malaysia, Indonesia & Philippines

**Who the beneficiaries are** **Individuals B40**

**Number of beneficiaries and total investment** **7,895** **4** **43** **RM2.12 billion** financing

### AFFORDABLE VEHICLES

**Programme Overview** Provides accessible and affordable vehicle financing options through Maybank Hire Purchase solutions (Conventional and Islamic). This initiative offers preferential interest rates, reduced down payments, and flexible repayment terms. For those facing financial hardship, Targeted Repayment Assistance (TRA) is also available to help manage existing car loans.

**Programme Impact** By facilitating access to personal vehicles, the programme enhances mobility, enabling individuals to commute more efficiently for work, education, and daily activities. This support contributes to improved economic opportunities and overall quality of life for the B40 community.

**Location** Malaysia, Indonesia & Philippines

**Who the beneficiaries are** **Individuals B40**

**Number of beneficiaries and total investment** **53,388** **117,349** **225** **RM2.80 billion** financing

### FINANCING TO MSME (MASS BANKING)

**Programme Overview** This programme offers micro, small and medium-sized enterprises (MSMEs) access to customised financing solutions, including loans with flexible repayment terms and competitive rates. Maybank's goal is to support MSMEs in funding their growth, managing cash flow, and investing in new opportunities to strengthen their businesses.

**Programme Impact** The programme helps MSMEs expand, increase their productivity, and sustain operations during challenging times. It plays a vital role in creating jobs and driving economic growth by empowering business owners with the financial resources they need to succeed.

**Location** Malaysia, Singapore, Indonesia, Philippines & Cambodia

**Who the beneficiaries are** **MSME**

**Number of beneficiaries and total investment** **10,244** **3,401** **826** **160** **8** **RM18.24 billion** financing

### FINANCING TO SME (BUSINESS BANKING)

**Programme Overview** Maybank's Business Banking financing provides tailored financial solutions to support the growth, operational needs, and long-term sustainability of businesses. The initiative focuses on enabling enterprises to manage cash flow, invest in expansion, and strengthen resilience in a dynamic economic environment.

**Programme Impact** Access to Business Banking financing enables businesses to scale operations, maintain continuity, and create employment opportunities. By supporting business growth and stability, the initiative contributes to economic development, stronger commercial ecosystems, and sustainable value creation for communities.

**Location** Malaysia





**Who the beneficiaries are** **SME**

**Number of beneficiaries and total investment** **342** **RM6.06 billion** financing








## SOCIAL FINANCING INITIATIVES

### BUILDING FINANCIAL RESILIENCE THROUGH AFFORDABLE INSURANCE AND TAKAFUL PRODUCTS

#### LIFE INSURANCE AND FAMILY TAKAFUL

 <b>Overview</b>	Micro-insurance/Takaful scheme that provides low cost insurance covering death & hospitalisation.
 <b>Insurance Products</b>	<ul style="list-style-type: none"> <li>• Pos Tenang</li> <li>• Pos Khairat</li> <li>• I-Care OKU</li> <li>• Etiqa Term Secure (EPF i-Lindung)</li> <li>• Etiqa Term Plus (EPF i-Lindung)</li> <li>• E-ZY Pneumonia</li> <li>• E-ZY Dengue</li> <li>• E-Takaful Hayat</li> </ul>
 <b>Location</b>	Malaysia & Philippines
 <b>Who the beneficiaries are</b>	<b>Individuals B40</b>
 <b>Number of beneficiaries</b>	  <b>36,374</b>  <b>56</b>








#### HEALTH INSURANCE AND TAKAFUL

 <b>Overview</b>	Coverage for medical, life, & critical illnesses including early to advanced stage Cancers.
 <b>Insurance Products</b>	<ul style="list-style-type: none"> <li>• E-Cancer Care</li> <li>• OneMedical</li> <li>• Etiqa Critical Care (EPF i-Lindung)</li> <li>• Etiqa Critical Care Plus (EPF i-Lindung)</li> </ul>
 <b>Location</b>	Malaysia
 <b>Who the beneficiaries are</b>	<b>Individuals B40</b>
 <b>Number of beneficiaries</b>	  <b>1,845</b>

#### GENERAL INSURANCE AND TAKAFUL

 <b>Overview</b>	Providing affordable and flexi personal accident coverage for homes, motorcyclists, and lower income segments.
 <b>Insurance Products</b>	<ul style="list-style-type: none"> <li>• Rahmah PA</li> <li>• Rider Care PA</li> <li>• e-Protect family</li> <li>• Asuransi Mikro Proteksi PAS</li> <li>• MyRumah</li> <li>• Personal Accident (for micro segment)</li> </ul>
 <b>Location</b>	Malaysia, Cambodia, Indonesia & Singapore
 <b>Who the beneficiaries are</b>	<b>Individuals B40</b>
 <b>Number of beneficiaries</b>	  <b>27,007</b>  <b>140</b>  <b>111,987</b>  <b>198</b>

#### GROUP PRODUCTS

 <b>Overview</b>	Various affordable insurance products offered to cooperatives for B40 communities.
 <b>Insurance Products</b>	<ul style="list-style-type: none"> <li>• Khairat</li> <li>• Mutiara Takaful</li> <li>• Group Hospital and Surgical</li> <li>• Group Term Life</li> <li>• Decreasing Term Takaful</li> </ul>
 <b>Location</b>	Malaysia
 <b>Who the beneficiaries are</b>	<b>Individuals B40</b>
 <b>Number of beneficiaries</b>	  <b>120,145</b>



# EDUCATION

The impact of education carries through generations, shaping communities and nations.

## ENABLING OUR STUDENTS & YOUTH VIA EDUCATION

Education remains one of Maybank's strongest levers for breaking intergenerational cycles of poverty and enabling inclusive socio-economic mobility. Through our education-focused programmes, we continue to nurture future-ready talent, strengthen financial literacy and open pathways for underserved communities to pursue higher education and lifelong learning.

### EDUCATION IN 2025

Maybank Group Scholarship Programme	<b>63</b> beneficiaries
ASEAN-Maybank Scholarship	<b>10</b> beneficiaries
Maybank Cambodia Scholarship	<b>8</b> beneficiaries
Cashville Kidz	<b>60,666</b> beneficiaries
MARK Programme	<b>1,400</b> beneficiaries
Zakat Assistance for Higher Learning Institutions	<b>17,150</b> beneficiaries

● Maybank 
 ● Maybank Foundation 
 ● Zakat

Related UN SDGs:



# STUDENTS & YOUTH

Related UN SDGs:



## SCHOLARSHIPS

BY MAYBANK FOUNDATION

### MAYBANK GROUP SCHOLARSHIP PROGRAMME



The provision of scholarships to deserving Malaysian students to pursue tertiary education has been a cornerstone of Maybank's Social Impact efforts since 1972. It is a major component of the Education theme, one of the three Social Impact pillars adopted by Maybank Foundation, with the main objectives to:



Provide **financial assistance to students** with potential, especially those in the lower income bracket



Create a **strong talent pipeline** comprising top graduates from local and foreign universities



**Reinforce Maybank's reputation as the employer** of choice among fresh graduates

Since 1972, we have empowered approximately over 2,100 scholars by granting them access to quality undergraduate education in various disciplines related to banking and future-ready fields at leading universities, both locally and abroad. Beginning in 2019, the Maybank Group Scholarship Programme (MGSP) expanded to countries where Maybank has a significant local presence and offers full banking services; namely Cambodia, Indonesia, and the Philippines.

#### Progress & Impact



**2,126 scholars** supported since 1972.



**RM7.7 million** scholarship funds disbursed in 2025; **RM95.91 million** since 2017.



**253** total scholars:  
 • **63** new scholars in 2025  
 • **190** active scholars



#### Our Value-Added Elements

**Maybank Student Ambassador Programme (#Mbassador)**

**Engagement & Boot Camps**

**Community-based Learning**

**Certification for Future Ready courses**

**Internship & Placement:**

To equip our scholars with work-life experience, the Maybank Group offers employment opportunities immediately upon graduation

## EDUCATION • STUDENTS & YOUTH

### MAYBANK GROUP SCHOLARSHIP PROGRAMME

#### TESTIMONIALS



#### A Scholarship That Builds Character

*"Being a Maybank scholar has been an eye-opening experience. Beyond financial support, this scholarship has given me a priceless opportunity to connect with like-minded individuals. During the induction camp, I felt truly inspired by other scholars and realised that Maybank values character beyond academic achievements, making this scholarship one of a kind. I am incredibly grateful for this opportunity and proud to be part of such a driven community."*

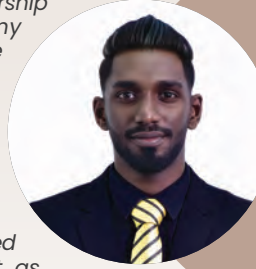


**Chin Jing San**   
MGSP Scholar  
Universiti Putra Malaysia



#### Shaped by Experience, Driven by Purpose

*"Being part of the Maybank Scholarship Programme has truly reshaped my understanding of success. Beyond the financial support, it has helped me grow as a person, building my confidence, strengthening my leadership, and broadening my perspective. Through this journey, I've had the opportunity to take on leadership roles, including leading international programmes that pushed me beyond my comfort zone. Just as importantly, being surrounded by a community of driven and purpose-led individuals continues to inspire me to strive for excellence while uplifting others along the way. I am genuinely grateful for the experiences, guidance, and opportunities this programme has given me, and for the positive impact it continues to have on my journey."*



**Shurendar Seva Kumar**   
MGSP Scholar  
Universiti Utara Malaysia



#### Guidance and Care Beyond Funding

*"I truly appreciate how Maybank supports its scholars, not only through financials but also through guidance and care. Throughout the induction camp, we enjoyed every moment and valued how the Maybank Foundation team helped us understand Maybank better. Before becoming a scholar, I struggled to focus on my studies while worrying about budgeting and planning for my future career. Now, those worries are gone because of the benefits and opportunities provided. I hope to contribute more to Maybank's initiatives to help others."*



**Chik Amir Ashraf Ahmad Adlan**   
MGSP Scholar  
Universiti Teknologi MARA

### MGSP AWARD CEREMONY

Maybank awarded 63 exceptional Malaysian students under the 2025 Maybank Group Scholarship Programme (MGSP) at Menara Maybank, Kuala Lumpur, in September. Among them, 61 pursued local studies, while two headed to the United Kingdom, including the MGSP's inaugural University of Cambridge scholar.



The award ceremony was graced by Tan Sri Dato' Sri Ir. Zamzamzairani, Chairman of Maybank & Maybank Foundation; Dato' Sri Khairussaleh Ramli, President & Group CEO of Maybank; members of the Maybank Foundation Board of Trustees; Group Chief Sustainability Officer of Maybank; Group CEO of Group Global Banking; Group Chief Human Capital Officer of Maybank; and CEO of Maybank Foundation.

# EDUCATION • STUDENTS & YOUTH

## MAYBANK GROUP SCHOLARSHIP PROGRAMME

### THE MAYBANK SCHOLARS BOOTCAMP AT OUTWARD BOUND SCHOOL, MALAYSIA

The Maybank Scholarship and ASEAN Maybank Scholarship Boot Camp, held from 18-22 August 2025 at Outward Bound School Malaysia. With 67 scholars in attendance, the programme provided a transformative experience for the scholars, focusing on personal growth, leadership, and teamwork. The camp challenged participants with activities like wilderness navigation, camping, and sea-based exercises, fostering resilience and deepening their appreciation for simplicity and nature. The Boot Camp experience serves as an extension of Maybank's broader commitment to sustainability and inclusivity, underlining the importance of holistic education in contributing to nation-building, and pushed every scholar to discover their inner strength and the power of unity.



#### TESTIMONIALS



#### From Uncertainty to Confidence

"Before joining this outbound programme, I felt uncertain and curious because I didn't know what to expect. As the journey unfolded, I faced challenges that pushed me far beyond my comfort zone. There were moments when my body felt heavy and exhausted, yet I learned to persevere and trust the process while maintaining a positive mindset. By the end of the programme, I felt lighter, stronger, and more confident. The best part was meeting inspiring individuals and forming meaningful friendships along the way. This experience would not have been possible without the support from Maybank Foundation. I sincerely thank Maybank for this incredible and transformative journey, and for believing in us and giving us another opportunity to grow."



**Jessica Tahir**  
AMS Scholar  
Universiti Utara Malaysia



#### Stronger Beyond the Comfort Zone

"Before joining the Maybank Scholarship Boot Camp 2025, I believed growth could happen within comfort and certainty. The Boot Camp challenged that belief, facing the vast, unmoored sea near Pulau Pangkor, my group and I were pushed to our limits, with moments of fear and exhaustion that felt overwhelming. In those moments, I learned that while solitude remains my refuge, finding a genuine circle of people who bring joy and wish the best for you is a far greater treasure. As someone who often hides behind facades to be accepted, the Boot Camp became a turning point where I reclaimed my true self. It reminded me that self-belief does not require validation, only honesty and that the most meaningful growth happens far from comfort, in spaces that ask you to listen inward and emerge renewed."



**Mifzal Shadanish Abd Halim**  
MGSP Scholar  
Universiti Kebangsaan Malaysia

### MGSP INDUCTION AT MAYBANK ACADEMY, MALAYSIA

The scholars were welcomed into the Group with a three-day induction session held at Maybank Academy, Bangi. The programme was packed with activities including workshops on team effectiveness, personal grooming for professionals, financial literacy, human rights, and sessions that demonstrate the sustainability vision and commitment of the Group.



## EDUCATION • STUDENTS & YOUTH

Related UN SDGs:

### ASEAN-MAYBANK SCHOLARSHIP



ASEAN-Maybank Scholarship, established in 2021, continues to grow in scale and impact. Since its inception, the programme has attracted over 6,000 applicants, highlighting ASEAN's drive for growth and abundance of emerging talent. To date, the scholarship programme has awarded a total of 25 scholarships to deserving students from eight ASEAN member states. This year alone, The programme received over 1,400 applications from nine ASEAN member states, reflecting the continued hunger for opportunity and the wealth of talent across the region. The fourth cohort includes scholars from Brunei, Cambodia, Indonesia, Malaysia, Myanmar, and Laos, each selected for their academic excellence, leadership potential, and commitment to social impact.

The ASEAN-Maybank Scholarship Programme is a partnership between Maybank Foundation and the ASEAN Secretariat. It is one of the ASEAN-level initiatives undertaken by Maybank Foundation, an accredited ASEAN entity, with the aim of promoting "an innovative ASEAN approach to higher education," a strategic measure outlined in the ASEAN Socio-Cultural Community Blueprint 2025 and ASEAN Community Vision 2045.

#### Progress & Impact



**25 scholars** from **8 ASEAN countries.**



**2 Existing Scholars**  
**1 New Scholar**



**1 Existing Scholar**



**3 Existing Scholars**  
**1 New Scholar**



**RM5.17 million** in scholarship funds disbursed in 2025;  
**RM93.38 million** since 2017.



**4 Existing Scholars**  
**4 New Scholars**



**2 Existing Scholars**



**1 Existing Scholar**  
**1 New Scholar**



**2 Existing Scholars**  
**2 New Scholars**



**1 New Scholar**

#### Scholars

Cohort 1 (2022) : 3

Cohort 2 (2023) : 5

Cohort 3 (2024) : 7

Cohort 4 (2025) : 10

#### Our Value-added Elements

Internship opportunities & **semester break assignment programmes** at the ASEAN Secretariat, ASEAN Foundation or Maybank offices regionally

Volunteering/participating in Maybank & **Maybank Foundation's existing flagship programmes** regionally

**Community**-based Learning

**Certification on Future Ready skills**, i.e. programming, coding, design thinking, & scrum

#### Job Placement:

Upon graduation, scholars will serve a 3-Year bond at either Maybank, the ASEAN Secretariat or ASEAN Foundation.

## EDUCATION • STUDENTS & YOUTH

### ASEAN-MAYBANK SCHOLARSHIP

#### TESTIMONIALS



#### A Scholarship That Changes Lives

*"The ASEAN Maybank Scholarship was something so big that I could only dream of. I never imagined I would be able to attain it, knowing how profoundly it can change a life. The Maybank Scholarship I'd say is one of the largest and most generous scholarships in the region, but to me it is just more than financial support. I grew up as the daughter of a small noodle shop family and studying abroad always felt impossible because of how heavy the financial burden would be. Today, however, I am studying in Malaysia, one of the region's strongest economies - at Universiti Malaya, one of the world's leading universities! My parents no longer have to worry about finances and throughout the entire journey, from application to acceptance and settling into a new country, I have met amazing people who have guided and supported me. Beyond financial assistance, the scholarship provides camps and development sessions that aim to nurture individuals with strong values, knowledge and leadership skills. Because of this, I truly feel welcomed as part of the Maybank family. I am deeply grateful for the community Maybank has brought into my life and for the opportunity I am given every day."*



**Phontima Khannala**   
Universiti Malaya



#### A Journey Made Possible

*"As an international AI student at Universiti Malaya, pursuing higher education abroad comes with significant financial challenges. The ASEAN Maybank Scholarship has lifted a huge burden off my family and given me the peace of mind to fully focus on my studies, improving both my well-being and academic performance. Beyond financial support, AMS has opened doors to meaningful career opportunities, including internships and job security, something especially valuable for international students. The three-year bond is something I truly appreciate, as it provides early professional experience and a strong start after graduation. Just as importantly, AMS has connected me with a diverse community of like-minded peers, broadening my perspective and supporting my personal growth. I am deeply grateful to be part of this journey and for the opportunities that continue to shape my future."*




**Anas Mohammad**   
Universiti Malaya



#### Turning Barriers into Breakthroughs

*"Receiving the ASEAN-Maybank Scholarship has been a defining moment in my journey. Growing up in a middle-class family in Myanmar, studying abroad once felt out of reach, especially as my father, a single parent, faced financial challenges. At a critical time, AMS became more than just financial support, it was a lifeline. It lifted a heavy burden from my family and gave me the opportunity to pursue my studies in Thailand with peace of mind. Before this, I balanced two to three part-time jobs alongside my studies. Today, I can fully focus on my education. Beyond funding, AMS has opened doors to internships, resources, and a community that inspires me to grow. It has not only changed my life but also my family's future. I am deeply grateful for this opportunity and remain committed to giving back."*



**Han Win Aung**   
King Mongkut's University of Technology Thonburi



#### From Opportunity to Purpose

*"I'm truly honored to be an ASEAN-Maybank Scholarship recipient and am currently pursuing a degree in Environmental Science and Technology with Honours at Universiti Putra Malaysia. This scholarship has been a life-changing journey from the interview process to standing proudly at the award ceremony in the ASEAN Secretariat in Jakarta. It gave me the opportunity to meet inspiring individuals, build confidence, and grow both personally and academically. I'm deeply grateful to the Maybank Foundation and ASEAN Foundation for believing in my potential and investing in my education. With this opportunity, I hope to give back and contribute towards a more sustainable future for our region."*



**Farysha Rania Zulhilmi**   
Universiti Putra Malaysia

## EDUCATION • STUDENTS & YOUTH

### ASEAN-MAYBANK SCHOLARSHIP

#### 10 DESERVING YOUTHS HONOURED WITH ASEAN-MAYBANK SCHOLARSHIPS ON 58<sup>TH</sup> ASEAN DAY CELEBRATION



In a meaningful display of unity, purpose, and progress, 10 outstanding young leaders from across ASEAN were awarded the prestigious scholarship in Jakarta. Held in conjunction with the 58<sup>th</sup> ASEAN Day celebration at the ASEAN Secretariat, the AMS event marked more than just the continuation of the scholarship's programme in its fourth year, it signified a shared regional belief in the continuous potential of ASEAN's youth.



Co-hosted by Maybank and the Permanent Mission of Malaysia to ASEAN, the ceremony brought together senior high-ranking dignitaries including His Excellency Dr. Kao Kim Hourn, Secretary-General of ASEAN, Her Excellency Ambassador Datin Sarah Al Bakri Devadason, Permanent Representative of Malaysia to ASEAN, Tan Sri Dato' Sri Ir. Zamzamzairani Mohd Isa, Chairman of Maybank and Maybank Foundation, alongside permanent representatives, deputy secretaries-general, and senior officials from across the region.



*"The Maybank Foundation, under the Maybank Group's leadership, has demonstrated exceptional vision in recognising that sustainable regional development begins with empowering minds. Beyond their commendable work in financial inclusion for women and youth empowerment, their commitment to education reflects a deep understanding that knowledge is the most powerful catalyst for progress and prosperity."*

**His Excellency Dr. Kao Kim Hourn**  
Secretary-General of ASEAN



*"The Maybank Foundation's initiatives, particularly the eMpowering Youths Across ASEAN and this scholarship programme is in line with Malaysia's Chairmanship theme, exemplifying how corporate partners can complement ASEAN's community-building efforts. By equipping young people from diverse backgrounds with skills, opportunities, and platforms to empower them to become future agents of change; we not only promote social inclusion but also drive long-term, people centred development across our region."*

**Her Excellency Ambassador Datin Sarah Nava Rani Al Bakri Devadason**  
Permanent Representative of Malaysia to ASEAN

### BY MAYBANK CAMBODIA

#### MAYBANK CAMBODIA SCHOLARSHIP PROGRAMME



Entering its fourth intake, the Maybank Cambodia Scholarship Programme continues to support outstanding Cambodian students in pursuing their studies at leading local universities. With a mission to sponsor eight scholars each year, we have begun our search for two additional deserving candidates, while continuing to support our six existing scholars.

Following a rigorous selection process, we identified two promising young ladies as the newest Maybank Scholars for 2026. An award ceremony was held on 5 December to celebrate and congratulate them on this important milestone.

The Maybank Cambodia Scholarship Programme reflects our long-term commitment to empowering young Cambodian talent and nurturing the next generation of leaders who will help build a more inclusive and progressive future for the communities we serve.

## EDUCATION • STUDENTS & YOUTH

Related UN SDGs:



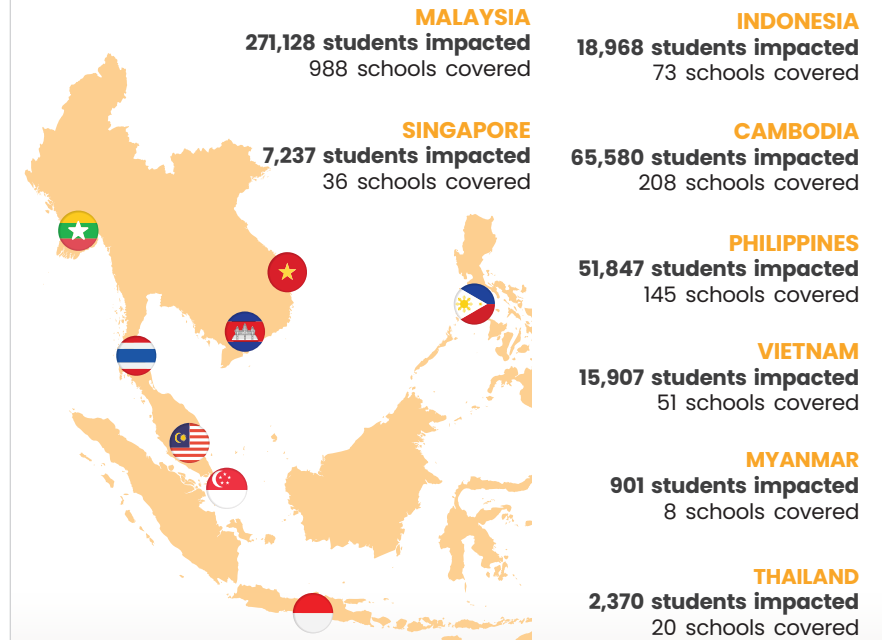
### FINANCIAL LITERACY

BY MAYBANK FOUNDATION

#### CASHVILLE KIDZ



#### To Date Across ASEAN



#### Progress & Impact



Impacted **433,938** students to date since 2013, covering **1,529** schools across ASEAN.



Total investment of **RM3.05 million** in 2025 and **RM17.94 million** since 2013.



**60,666\*** students impacted, covering **150** schools across eight ASEAN countries – Malaysia, Vietnam, Cambodia, Singapore, Philippines and Indonesia, including Myanmar, piloting in Thailand as part of the programme expansion for 2025.



\* A total of **11,172** students from **20** schools across **8** states in Malaysia were impacted through the Ministry of Finance (MOF) Matching Grant 2025, amounting to **RM360,000**, for Cashville Kidz Malaysia.



It is vital to equip our children with financial knowledge to help them navigate the challenges they may encounter throughout their lives. CashVille Kidz is a fun and engaging financial literacy programme designed for children aged 9 to 12, educating them on essential money management skills while instilling healthy financial habits for the future.

The programme has been granted co-curricular status by the Ministry of Education, Malaysia, and is endorsed through strategic partnerships with the National Bank of Cambodia, the Ministry of Education, Youth and Sports Cambodia, the Central Bank of the Philippines (Bangko Sentral ng Pilipinas), the Department of Education Philippines, the Ministry of Education and Culture Indonesia, and the Monetary Authority of Indonesia.

CashVille Kidz aims to reach schoolchildren across ASEAN, empowering them to influence their families and peers with sound financial knowledge. In doing so, the programme helps nurture a new generation of financially savvy youth, enabling greater financial resilience and independence in adulthood.

In 2025, an average improvement of nearly 30% was observed between pre- and post-programme scores in each country, with Indonesia achieving a 74.88% improvement. Through its "Family Budgeting" module, the programme extends its impact beyond students to their families by equipping them with practical knowledge and assignments on cash flow management and structured savings.

As part of Maybank's commitment to championing financial literacy across ASEAN, the Regional Maybank Financial Education Excellence Award was first introduced in 2022. In 2025, the fourth edition of the award ceremony was successfully held in Jakarta, Indonesia, marking its continued growth and regional impact. The award recognises and celebrates the efforts of key stakeholders, including schools, educators, students, and families who have demonstrated outstanding dedication to raising awareness and advancing financial literacy.

**EDUCATION • STUDENTS & YOUTH**

Related UN SDGs:


**TESTIMONIALS**
**WINNERS OF THE REGIONAL MAYBANK FINANCIAL EDUCATION EXCELLENCE AWARDS 2025**
**Best Student**

*"I'm really grateful and excited to receive the Best Student Award. This experience has pushed me to grow and believe more in myself, and it motivates me to keep learning and improving.*

*Thank you to my parents, teachers, friends, and Maybank for all the support."*

**Pham My An**   
Student, Alaska Academy, Hanoi


**Best Educator**

*"In my opinion, early financial planning is very important from the beginning. If it is not managed well, we may go through a very disappointing phase in life. For the future, good planning is essential.*

*I am very excited to receive this award, as it is also a success shared with the school community who have supported me."*

**Siti Zuraidah Salehudin**   
Teacher, Sekolah Kebangsaan Rantau Panjang, Selangor


**Best Family**

*"We're really thankful and happy to receive the Best Family Award at the Maybank Regional Financial Excellence Award. This journey reminded us how important it is to support each other as a family.*

*A big thank you to Maybank for the encouragement and recognition."*

**Nuth Som On**   
Parent, Milky Way School, Phnom Penh


**Best School**

*"I feel honoured and grateful to be part of this event. I initially thought it would be a simple award ceremony, but it turned out to be a truly enriching and meaningful experience.*

*I had the opportunity to meet school leaders from different countries, and it made me realise that although we come from diverse backgrounds, we share the same goals and commitment to our learners and teachers."*

**Dr. Jocelyn A. Limosinero**   
Teacher, Alapan 1 Elementary School, Imus, Cavite



## EDUCATION • STUDENTS & YOUTH

Related UN SDGs:

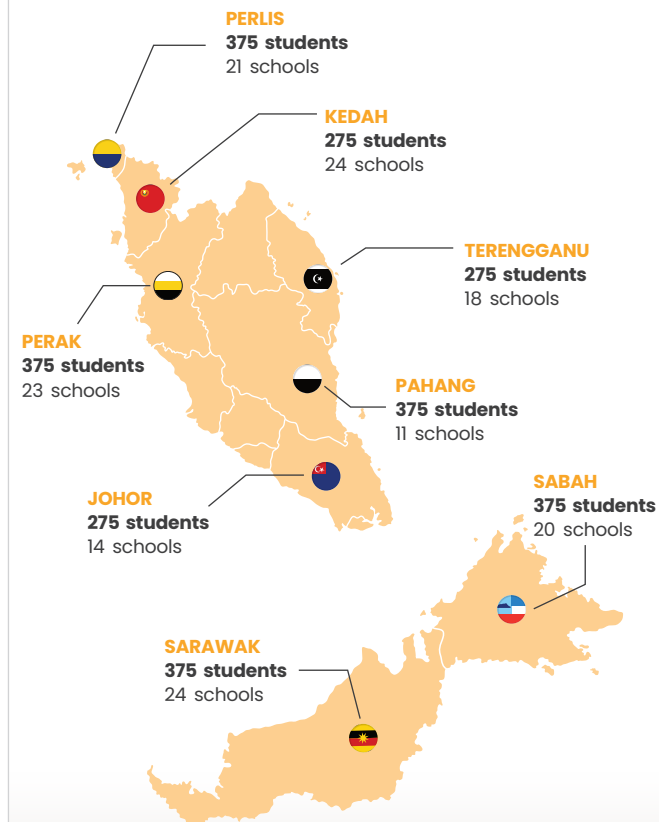


BY MAYBANK FOUNDATION

### MARK PROGRAMME



#### To Date Across Malaysia



#### Progress & Impact



Benefitted **2,700** students across **155** schools in Malaysia since 2022.



Total investment of **RM800,000** in 2025; **RM2.15 million** to date.



In 2025, the programme covered **32** schools, benefiting **1,400\*** students, and expanded its reach to rural districts within Sabah, Sarawak, Kedah, Johor, Terengganu, Perak, Perlis and Pahang states.



\* A total of **600 B40** students from **32** schools across Malaysia were impacted through the Ministry of Finance (MOF) Matching Grant 2025, amounting to **RM625,000** for the MARK programme.

Access to quality education remains a challenge for children in rural areas, where limited teaching support, inadequate facilities, and less conducive learning environments hinder academic progress. As a result, students from lower-income households in rural Malaysia's primary schools often struggle to keep pace, particularly in core subjects such as Mathematics and Science.

Formerly known as Mathematics for Rural Kids, the MARK Programme has been refreshed to expand its focus beyond mathematics into broader STEM subjects. A partnership between Maybank Foundation and Education Development and Solution Specialist, the programme provides structured tuition support in Mathematics and Science, helping to bridge educational gaps among underserved rural students.

By strengthening foundational numeracy and scientific understanding, the programme enhances students' academic performance while nurturing interest in STEM-related fields. MARK also engages teachers and local communities to foster a supportive learning environment, ensuring long-term educational continuity and sustainable impact.

**EDUCATION • STUDENTS & YOUTH**
**MARK PROGRAMME**
**TESTIMONIALS**

**Making Learning Meaningful**

*"The MARK Tuition Programme has been very beneficial. Alhamdulillah, throughout my child's participation, I have witnessed many positive changes. My child is now more focused on studies and shows great enthusiasm for the weekly tuition classes. The teaching methods are engaging and effective, capturing the children's interest to continue learning. This programme has made a meaningful impact, especially in strengthening focus and interest in education. I sincerely hope it will continue in the future. The learning materials provided are also helpful and make it easier for the children to understand their lessons."*

**Eliza**

Parent of student  
SK Seri Separap, Johor


**Supporting Students Through Dedication**

*"The MARK Programme provides valuable opportunities and benefits to students in need. The programme management is well organised and effective, and the teaching materials are practical and easy for tutors to use. Although busy school schedules can pose challenges to conducting the classes, the tutors' dedication and commitment ensure that the sessions run smoothly. As most tutors are schoolteachers with existing responsibilities, additional support measures such as flexible scheduling or motivational incentives could be considered to further strengthen engagement and enhance the programme's overall effectiveness."*

**Yusalinawati**

Teacher  
SK Permasuri Nur Zahirah, Terengganu


**Easing the Burden for Families**

*"The MARK Programme has helped many children access free tuition, which serves as an important supplement to learning beyond school hours. With an extensive syllabus and demanding schedules, many students benefit from additional academic support. However, financial constraints often prevent parents from enrolling their children in private tuition centres. Programmes like this help to ease that burden, and parents are truly grateful for the opportunity provided. The children also learn in a more relaxed environment compared to a typical classroom and receive greater individual attention due to smaller class sizes. I sincerely hope this programme will continue next year."*

**Athirah Jatjo**

Teacher  
SK Taman Tawau, Sabah


**Interactive Learning That Works**

*"The MARK Programme is highly effective for the students. Through this programme, they receive additional guidance that strengthens their understanding and improves their performance, especially in Mathematics. The smaller class sizes enable tutors to provide more personalised support, complemented by well-designed activities and supplementary learning materials. The integration of the MindLoops portal has also made learning more interactive and engaging, further capturing the students' interest."*

**Hasnah**

Teacher  
SK Taman Tawau, Sabah


**Stronger Understanding, Better Scores**

*"With the MARK Tuition classes, I feel very happy. Besides that, my knowledge of Mathematics and Science has also increased. There has also been an improvement in test scores."*

**Muhammad Rizq Qays**

Student  
SK Berseri, Perlis


**Learning Better with Friends at MARK Tuition**

*"The MARK tuition class helps me learn important subjects like Science and Maths. It is also fun because I can study with my friends. I like going to tuition because I can learn many useful things there. In Maths, I learn about adding, subtracting, multiplying and dividing. The class helps me understand my lessons better and makes learning easier and more enjoyable."*

**Nur Zharina Humaira Abdullah**

Student  
SK Kg Titingan, Sabah



## EDUCATION • STUDENTS & YOUTH





### BURSARIES

BY MAYBANK ISLAMIC AND GROUP INSURANCE & TAKAFUL (ETIQA)

#### ZAKAT CONTRIBUTIONS

Maybank continues to champion Social Empowerment through zakat contributions by Maybank Islamic and Etiqa, aimed at enhancing access to education and uplifting underserved communities.

In 2025, **RM12.03 million** in zakat funds was mobilised towards education, providing financial assistance for higher learning through bursaries and related initiatives, benefitting **over 17,000 beneficiaries**. These efforts reflect the Group's ongoing commitment to easing financial burdens and enabling students to pursue their academic aspirations.

	Beneficiaries			Total Beneficiaries	Total Investment	Total Initiatives
<b>Zakat Maybank Islamic</b>	 : 10,898	 : 60	 : 7	10,965	RM9.65 million	17
<b>Zakat Etiqa</b>	 : 6,185			6,185	RM2.38 million	1

#### Key Highlights 2025

#### SPONSORSHIP PROGRAMME FOR ASNAF GRADUATES PURSUING ACCA QUALIFICATION

ACCA is an internationally recognised professional accounting qualification that prepares individuals for careers in accounting, finance, audit, taxation, and management. It equips members with strong technical knowledge, ethical standards, and practical business skills.

Since 2019, Maybank Islamic has been collaborating with the Malaysia Professional Accountancy Centre (MyPAC) to support the development of ACCA-qualified graduates among asnaf students by sponsoring their education and providing opportunities for academic progression.

##### Realised impact

- In 2025, **5 students** were sponsored to pursue their professional accounting qualification.
- 3 students** were awarded prizes for achieving top results in their respective ACCA papers at both the global and Malaysia levels.



#### THE GLORY OF KNOWLEDGE (SEMARAK ILMU)

The programme is one of Maybank Islamic's zakat-funded initiatives under the education theme, supporting the Maybank Group's vision of advancing social impact among underprivileged communities in Malaysia, in collaboration with Yayasan Pelajaran MARA (YPM).

Among the programmes organised are assistance for tahfiz students in preparing for the SPM examination, as well as an entrepreneurship development programme that exposes students to digital entrepreneurship and modern business skills. Two other programmes are the Semarak Ilmu Bursary, which provides financial assistance to students from low-income families to pursue higher or professional education, and the Train and Place Programme, a skills training initiative conducted at accredited YPM-registered training centres, particularly in TVET. Notably, this programme not only provides training but also guarantees job placement upon completion.

##### Realised impact

- 7,500** beneficiaries were impacted across several programmes.



BY MAYBANK CAMBODIA

#### CAMED BUSINESS SCHOOL PARTNERSHIP

On 5 February 2025, Maybank Cambodia and CamEd Business School signed a Memorandum of Understanding (MoU) to advance youth development through student-led CSR initiatives and financial literacy education. The partnership empowers students to design and implement community projects while strengthening leadership, teamwork, and problem-solving capabilities.

By the end of 2025, seven student clubs had delivered eight charitable initiatives, creating measurable impact across local communities in Cambodia. The collaboration also expanded career pathways for CamEd students through internship opportunities. In addition, Maybank Cambodia supported student development by participating in CamEd's career fair, where Krouch Sathya, Head of Commercial & Transaction Banking, served as a guest speaker and shared insights on "Sustainable Banking: ESG and Social Responsibility in Finance."

This partnership reinforces our commitment to nurturing socially responsible future leaders and supporting sustainable development, in line with Maybank's mission to Humanise Financial Services.





# COMMUNITY

**Empowered communities create a powerful ripple effect for holistic development.**

Maybank's community empowerment agenda focuses on unlocking opportunities for people to build sustainable livelihoods and resilient futures. Through Maybank Foundation and the Group's wider network, we collaborate with partners across ASEAN to help individuals overcome structural barriers, nurture entrepreneurship and strengthen social mobility.

Our approach combines long-term capacity building with practical support, focusing on women, PWDs, youth and communities at large, ensuring that growth is both inclusive and enduring.



WOMEN IN 2025	
Maybank Women Eco-Weavers	<b>963</b> beneficiaries
Etiqa Free Mammogram Screening & Mobile Health Screening Truck	<b>23,696</b> beneficiaries
Etiqa Free Cervical Screening Programme	<b>4,000</b> beneficiaries
ITEKAD Aspirasi Wanita	<b>355</b> beneficiaries

MARGINALISED COMMUNITIES (including PWDs) IN 2025	
Reach Independence & Sustainable Entrepreneurship (R.I.S.E.)	<b>9,798</b> beneficiaries
eMpowering Youths Across ASEAN	<b>25,163</b> beneficiaries
Balai Seni Art Series	<b>3,283</b> beneficiaries
Maybank Islamic Community Programmes	<b>9,870</b> beneficiaries
Group Insurance & Takaful (Etiqa) Community Programmes	<b>9,485</b> beneficiaries
Cahaya Kasih	<b>18,412</b> beneficiaries

Related UN SDGs:

● Maybank 
 ● Maybank Foundation 
 ● Zakat 
 ● Etiqa

# WOMEN

Related UN SDGs:



BY MAYBANK FOUNDATION

## MAYBANK WOMEN ECO-WEAVERS





The Maybank Women Eco-Weavers (MWEW) programme, an initiative by Maybank Foundation, promotes traditional textiles globally in a sustainable manner while fostering economic independence and financial inclusion for women weavers across the ASEAN region. By preserving and revitalising the heritage of traditional woven textiles while enabling sustainable livelihoods for the communities who keep them alive, the programme creates new opportunities for women weavers, uplifting their livelihoods and strengthening long-term socio-economic resilience.


Adopting a holistic ecosystem approach, MWEW extends beyond weaving to support natural fibre production, including sericulture in Cambodia and Laos, cotton farming in Indonesia, and abaca cultivation in Philippines. This integrated model connects weavers with farmers and upstream producers, strengthening the sustainability of the textile value chain while fostering a shared sense of community across participating regions.

Currently active in Malaysia, Indonesia, Cambodia, Laos and Philippines, MWEW continues to expand its regional footprint while reinforcing sustainable livelihoods and cultural preservation across the ecosystem.

### Progress & Impact

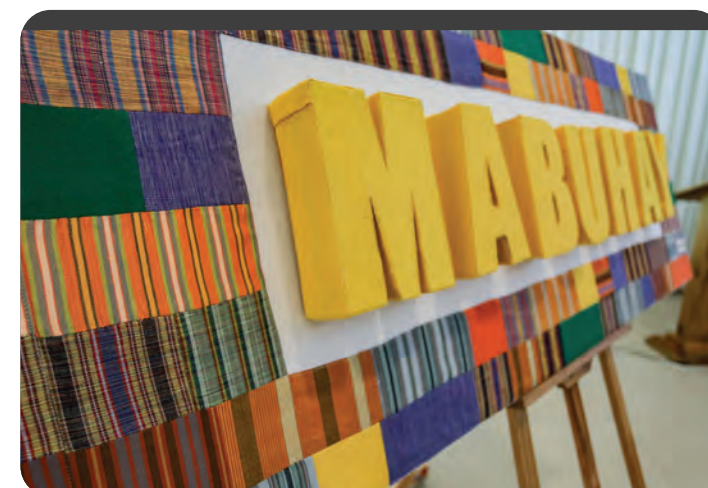
 **2,307\*** women weavers empowered through training since 2016; **378** weavers trained in 2025.

 **2,812** farmers supported since 2016; **555** new farmers in 2025.

 **RM3.36** million invested in 2025; **RM21.04** million invested to date.

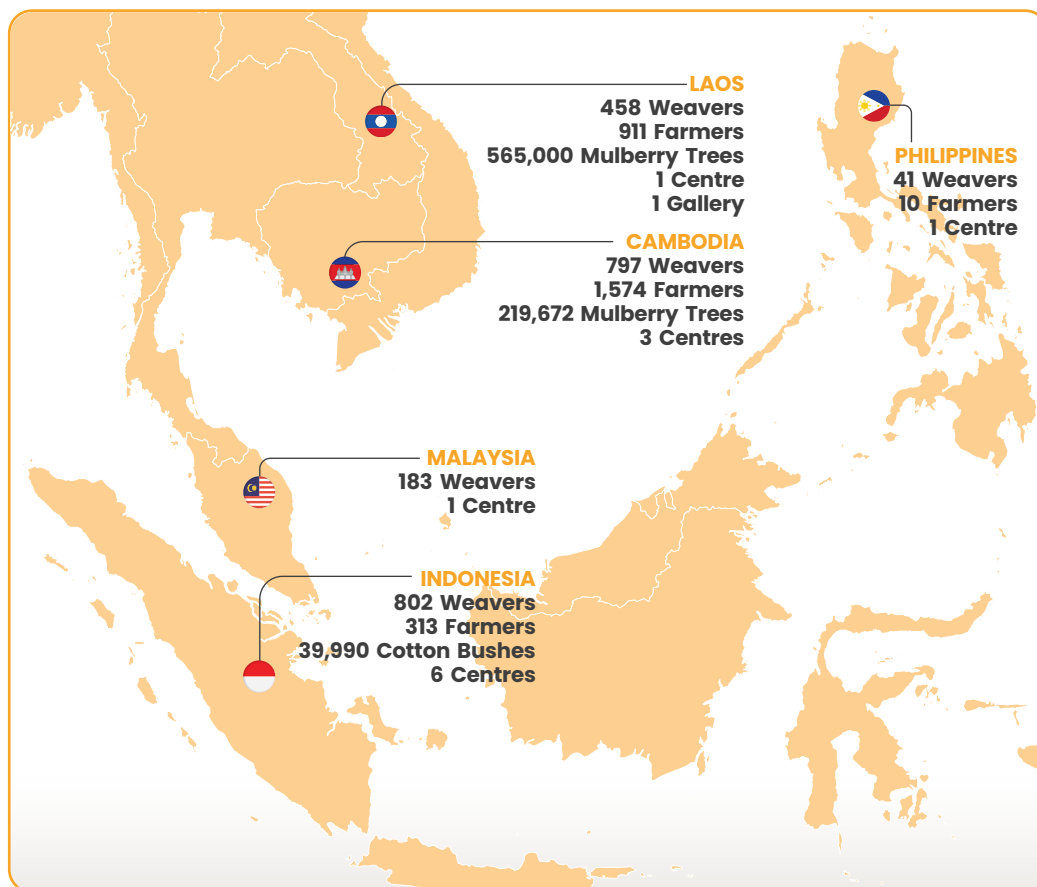
 Over **784,672** mulberry trees and over **39,990** cotton bushes cultivated to date.

 **12** Weaving Training Centres and **1** Textile Gallery to date.



\* A total of **55** women weavers from Sabah and Sarawak states in Malaysia were trained and have commenced fabric production through the Ministry of Finance (MOF) Matching Grant 2025, amounting to **RM240,000** for MWEW Malaysia.

**MAYBANK WOMEN ECO-WEAVERS TO DATE ACROSS ASEAN**



**HIGHLIGHTS OF MWEW PARTNERSHIP WITH ANTHILL FABRIC GALLERY**



Maybank Foundation and Anthill Fabric Gallery have broken ground on a new weaving training centre in Argao, Cebu, the first MWEW centre in the Philippines. The Philippines expansion becomes the fifth ASEAN country under the MWEW programme, following Malaysia, Indonesia, Cambodia and Laos.

The centre is slated for completion in July 2026 and will focus on weaving training, skills development, and zero-waste practices that preserve cultural heritage through sustainable innovation. In its first year, it aims to train 50 women weavers and support 10 abaca farmers, fostering a community-based circular economy while advancing inclusive and sustainable livelihoods across ASEAN.

**OUTLOOK 2026**

- Strengthen programme presence in Malaysia, through expansion into new weaving communities in Peninsular, Sabah & Sarawak.
- Advance knowledge transfer through the production of a Weaving Module Book in partnership with Mullberries.
- Deepen regional integration by scoping new weaving areas in Indonesia and developing communities in the Philippines.
- Enhance programme visibility and impact through dedicated monitoring, scoping exercises, and the production of an impact video.

**880 weavers & farmers**

Malaysia	80
Cambodia	300
Indonesia	100
Laos	250
Philippines	150

**RM4.65 million** investment



# COMMUNITY • WOMEN

## MAYBANK WOMEN ECO-WEAVERS

### THREADS OF HERITAGE, STRANDS OF EMPOWERMENT

Maybank Foundation, through its programme partner from Laos, Mulberries, was invited to participate in the inaugural Temasya Warisan Pahang in Pekan, Malaysia organised by Yayasan Tenun Pahang Diraja and Kraftangan Malaysia. The 7 day event, held from 1 to 7 September 2025, celebrated ASEAN weaving traditions and the richness of regional textile heritage. Visitors experienced the full silk journey, from reeling to natural dyeing to weaving, highlighting how heritage crafts uplift women weavers across ASEAN.

During the event, the MWEW booth welcomed over 6,000 visitors, where textile products from Laos were showcased, including visits by royal and national dignitaries, reflecting the festival's significance. A royal highlight was when KDYMM Tengku Ampuan Pahang shared design ideas with Laotian weavers, inspiring cross cultural creativity. Beyond the festival, Maybank Foundation continues to expand collaborations and empower communities, weaving culture, sustainability and women's livelihoods into every thread.



### MAYBANK CHAMPIONSHIP: WEAVING EMPOWERMENT INTO EVERY THREAD

The Maybank Championship returned to the Kuala Lumpur Golf & Country Club (KLGCC) from 3 October to 2 November 2025, once again blending world-class golf with ASEAN culture and community spirit. Beyond the excitement on the greens, this year's highlight was within the MWEW showcase at the Maybank Village, where visitors witnessed live demonstrations of silk reeling, natural dyeing, and loom weaving, experiencing how MWEW preserves centuries-old textile heritage, while promoting eco-friendly innovation. True to its cause of building the livelihoods of women weavers across ASEAN, woven products from MWEW weavers were on display for sale, enabling the Maybank Championship to empower women, preserve culture, and celebrate a future woven with purpose and pride.



**MAYBANK WOMEN ECO-WEAVERS**

**WHEN NATURE BECOMES OUR PALLETTE**



The second edition of the Regional Natural Dye Workshop held by the MWEW programme brought together 77 women weavers from across ASEAN to promote sustainable weaving practices. Participants represented programme partners from each ASEAN country, namely ColorSilk from Cambodia, Sekar Kawung from Indonesia, Mulberries from Laos, Tanoti from Malaysia and Anthill Fabric Gallery from the Philippines.

During the workshop, participants not only learned natural dye making techniques, but also exchanged specialised expertise. Mulberries shared its knowledge in natural dye processes, ColorSilk in colour systems, Sekar Kawung in community sustainability, Tanoti in local biodiversity, and Anthill in plant based dye innovation. Through this collaboration, the weavers developed 158 new natural hues, reducing reliance on chemical dyes while promoting the sustainable use of locally sourced plants as raw materials.

The workshop served as a regional platform for knowledge exchange, linking biodiversity conservation with women’s livelihoods and cultural heritage, a collective effort in shaping a more sustainable future.



**TESTIMONIALS**

**Weaving Hope Across Borders: A Life-Changing Journey**

*“I am very grateful to the Maybank Women Eco-Weavers Programme and ANTHILL for giving us a bigger and better weaving centre and for providing us with the opportunity to join the Natural Dye Training in Sabah and Maybank Championship in KL. This support has had a great impact on all of us, as we now have many orders. Before, we could only wish that our orders would increase and now it is a dream come true. This is it! With more orders, we also need more weavers to meet production deadlines, and I am excited to welcome and train new weavers to Hablonan ni Lauriana. Joining the Natural Dye Training in Malaysia was truly a life-changing experience for me. It was my first time riding an airplane, and I never imagined that my first trip would be to Malaysia. I also never thought that being a weaver could take me outside the Philippines and even more, that it would bring me to Malaysia twice! I am deeply grateful and will always be thankful to the Maybank Foundation and ANTHILL for giving me this experience of a lifetime. Daghang salamat, Maybank!”*



**Jelyn Olaguir**  
Community Leader

**One Woman’s Success Became Her Community’s Opportunity**

*“Vonmany was born in Ban Muangpao, Xam Tai District, Houaphanh Province, into a farming family. Life was difficult, and at the age of 15 she decided to leave home to work in a garment factory in Vientiane Capital. She now lives in Nongphaya Village, Xaythany District, Vientiane Capital. She is married and has two children, aged 16 and 10. After becoming a mother, she was unable to continue working at the factory because it was far from home, she had no one to help care for her children, and she needed to take them to and from school. The family depended solely on her husband’s income from a private company, which was not enough to cover daily living expenses, making life very challenging. In July 2025, a member of the Mulberries staff encouraged her to join the Mulberries weaving programme. She decided to apply and participated in training on natural dyeing and weaving from 25 August 2025 to 3 September 2025. After completing the training, she became a regular weaver at the Mulberries Centre in Vientiane. She also wove at home during her free time, increasing her monthly income to approximately 4,000,000–4,500,000 kip. This additional income improved her family’s living conditions and enabled her to send her children to school. Her weaving skills have continued to improve, and she can now produce patterned and teach weaving to others. Her success didn’t stop with her own household. Inspired by her progress, Vonmany began sharing weaving materials from Mulberries with friends and relatives in her village. She guided and supervised their work, helping them earn additional income and improve their own living conditions. Today, Vonmany is not only a skilled weaver but also a source of inspiration and opportunity for others in her community. Her journey shows how access to training, steady work, and a supportive network can empower women to transform their lives and uplift those around them.”*



**Vonmany Saibounheuang**  
Weaver

## COMMUNITY • WOMEN

### MAYBANK WOMEN ECO-WEAVERS

#### TESTIMONIALS

#### More Than Weaving: Carrying the Legacy of Rajang Songket

"The Maybank Women Eco-Weavers (MWEW) programme has been highly beneficial for me and the other weavers in our village in Rajang. Before joining, I had only a basic understanding of songket culture, with limited exposure to the techniques and processes involved in its creation. Through the training provided under MWEW, I was able to learn new techniques, improve consistency, and explore greater creativity in design. Every thread we use carries a story and reflects our local culture, making each woven piece more meaningful. This programme not only preserves the heritage of Rajang songket, but also creates economic opportunities and empowers our community. I now see myself not just as a weaver, but as a proud and confident custodian of our artistic heritage."

**Nur Hidayah Abdul Yasir** 🇲🇾  
Weaver



#### Skills That Changed a Household's Future

"Noy Khanthavong, 40 years old, currently lives in Li Village, Paek District, Xieng Khouang Province. She has a family with one daughter, who is now studying in Grade 7. Her family's main occupation is mainly farming; growing rice, raising ducks and chickens, and planting vegetables to sell. Their family annual income is around 15,000,000 kip. Because her family's income was low, Noy decided to join the Mulberries weaving project in early 2025. After becoming a member, she committed herself to the weaving training and learned proper weaving techniques from others who guided her. As a result, the quality of her weaving has improved significantly. Thanks to her hard work and dedication, she now earns about 25,000,000 kip in 2025 from weaving for Mulberries. This additional income has helped improve her family's living conditions and allows her to support her daughter's education. Noy's family has become a model household in their community, showing how determination and effort can increase income and bring greater happiness and stability to the family."

**Noy Khanthavong** 🇇🇲  
Weaver



#### From Struggle to Stability: A Single Mother's Transformation Through Weaving

"After graduating from the Maybank Women Eco-Weavers (MWEW) programme in 2024, Phea Vanny, a 42-year-old single mother of three from Takeo Province, transformed her family's future through home-based weaving. Previously earning just USD2.50 to USD3.75 a day from small-scale selling, she struggled to provide enough food or school money for her children. Today, she earns USD250 or more each month, giving her family greater stability and the means to keep her children in school. "Weaving changed my life," Vanny shares. "I can earn an income while managing my home and caring for my children. "She hopes the MWEW programme and Color Silk continue to grow, creating more peaceful and fulfilling job opportunities for women and girls."

**Phea Vanny** 🇰🇲  
Weaver



### WEAVING SUSTAINABILITY INTO THE MAYBANK BALI MARATHON



Maybank's Sustainability Pavilion at the Maybank Bali Marathon 2025 showcased the MWEW programme at an international sporting stage from 22 to 24 August 2025.

Represented by our partners in Indonesia, Sekar Kawung, a local youth weaver, Nurmaya, and Gallery Manager of Gekiori, Sanata Mizana, their eco-conscious handwoven techniques were spotlighted at the event, demonstrating the cultural artistry of Indonesia's traditional weaving heritage.

BY GROUP INSURANCE & TAKAFUL (ETIQA)

FREE MAMMOGRAM SCREENING & MOBILE HEALTH SCREENING TRUCK



Etiqa and the National Cancer Society of Malaysia (NCSM) launched Phase 7 of the Free Mammogram Programme, providing **4,000** underprivileged women aged 40–65 with free screenings through 17 panel hospitals. This phase introduces a digital self-breast examination kit to help women perform private checks at home. Since 2017, the programme has screened **34,595** women. With breast cancer cases and late-stage diagnoses rising, this initiative aims to boost early detection among underserved groups. Etiqa has committed **RM11.7 million** to the programme, including funding a mobile screening clinic that has benefited over **50,000** Malaysians.

FREE CERVICAL SCREENING PROGRAMME



Etiqa and the ROSE Foundation launched Phase 5 of the Free Cervical Screening Programme, offering free cervical screening to **4,000** underserved women aged 30–65. Using the ROSE Foundation’s innovative “Programme ROSE”, screenings ensure timely results and linkage to care through its digital health registry. Since 2019, the programme has screened over **24,700** women and identified **1,471** positive cases, connecting them to follow-up care through **44** government hospitals.

Phase 5 expands services by establishing new ROSE hub models and distributing test kits across West and East Malaysia to support national screening efforts. The launch event, officiated by Health Minister Datuk Seri Dr. Dzulkefly Ahmad, highlighted the importance of partnerships in improving women’s health and early detection of cervical cancer.

## COMMUNITY • WOMEN

BY MAYBANK ISLAMIC

### ZAKAT CONTRIBUTIONS

Maybank continues to champion Social Empowerment through zakat contributions by Maybank Islamic supporting vulnerable communities across key segments.

In 2025, **RM3.21 million** was mobilised towards women empowerment initiatives, collectively uplifting **more than 500 lives**. These efforts underscore the Group's commitment to fostering inclusivity and enabling women to achieve greater socio-economic resilience.

	Beneficiaries	Total Investment	Total Initiatives
Zakat Maybank Islamic	 : 521	RM3.21 million	5

### Key Highlights 2025

#### ITEKAD ASPIRASI WANITA



Asnaf women entrepreneurs facing financial challenges can now access support through Maybank Islamic's Aspirasi Wanita Programme, a collaboration with MADCash. The digital programme supports Bank Negara Malaysia's iTEKAD umbrella programme to help low-income groups lacking access to formal banking. It aims to empower women by providing financial and business support that enables them to start or expand small businesses and improve their livelihoods.

A flexible credit assessment approach was adopted, focusing on business cash flow rather than traditional credit scoring methodology. Many participants showed impressive results, with some recording 100% to 150% sales growth within months. The programme offers Shariah-compliant, interest-free seed capital along with training and support in helping women avoid informal lenders and grow their businesses sustainably.

#### Programme Implementation

iTEKAD Aspirasi Wanita provides:

- Digital Financial Inclusion: Bridging the gap between marginalised women and the digital economy.
- Strategic Business Training: Equipping participants with essential business knowledge.
- Mentoring & Coaching: Offering personalised guidance and support.
- Access to Capital: Facilitating seed capital and micro-financing to fuel business growth.

#### TESTIMONIALS



Halimah runs a bakery business in a competitive market with seasonal demand, requiring continuous innovation and consistent product quality. Despite these challenges, she remained focused on strengthening her business. With support from the programme, she achieved an annual income growth of RM40,000 in 2024 to **RM50,000 in 2025**, reflecting improved performance and market positioning. She was also recognised as **Tokoh Usahawan Asnaf Pahang**, where her bakery workshop became a certified Sijil Kemahiran Malaysia (SKM) training centre, and the business obtained MESTI and Halal certifications, strengthening customer trust and business credibility. Her journey shows how resilience and structured support can drive sustainable business growth.



**Halimah**   
SME, Bakery Business

#### TRANSFORMASI EKONOMI WANITA ADVANCE



In a collaboration with Kelab Wanita Ikon Malaysia (KWIM), Maybank Islamic equipped participants of the Transformasi Ekonomi Wanita Advance programme with practical entrepreneurial skills, spanning mindset development, AI and digital marketing, smart selling, business and financial management, professional image, communication and ethics.

Through this programme, 30 women asnaf entrepreneurs were empowered to build resilient livelihoods and improve the socio-economic well-being of their households.

BY MAYBANK ISLAMIC

IBUPRENEUR ACADEMY



Ibupreneur Academy is an economic empowerment programme in collaboration with Mompreneurs that supports Asnaf women and single mothers experiencing financial hardship, providing them with the skills, knowledge, and opportunities to build small businesses and achieve stable income. The programme nurtures women into tech-savvy micro-entrepreneurs, equipping them with practical business expertise and access to market opportunities.

In 2025, the Academy expanded its reach with new partnerships and updated modules. Participants also joined hands-on baking sessions and received training in product development, hygiene, and social media content creation.



The Academy uses a structured curriculum with around 13 modules and provides several months of mentorship. Many mothers have significantly increased their income after joining, and ongoing monitoring continues to support their growth. Overall, Ibupreneur Academy empowers women to gain confidence, sharpen their skills, and achieve financial independence, while fostering a new generation of resilient, women-led micro-enterprises.

TESTIMONIALS

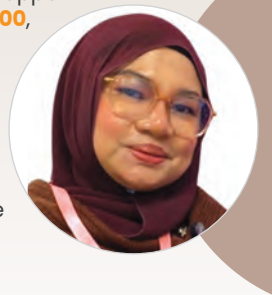


Hafizawati is a single mother from Sibul, Sarawak and the founder of Fizza Kek Lapis. Despite her experience in the F&B industry, personal challenges required her to rebuild her business to support her family. Before joining the Ibupreneur Academy, her monthly average income was **RM2,800**, limited by low digital marketing exposure.

*"I'm really lucky to be part of this programme, I gained very important practical skills in branding and online content creation, enabling myself to do marketing confidently across digital platforms,"* shared by Hafizawati.

Within three months, her monthly income increased to **RM4,600**, reflecting how targeted support and digital skills can transform women-led micro-enterprises into more sustainable sources of income.

**Hafizawati** 🇲🇾  
SME, Bakery Business



BY MAYBANK INDONESIA

HERPOWER PROGRAMME

**Kabar Maybank INDONESIA**

**HERPower Program**  
MENINGKATKAN PENGETAHUAN PEREMPUAN PENGUSAHA UMKM MELALUI PELATIHAN LITERASI KEUANGAN DAN KEWIRAUSAHAAN

**Ratna dyah Ismoyowati**  
Wakil Council Maybank Indonesia

**Periyanti Gunawan**  
Spesialis Literasi Keuangan UMKM

Maybank Indonesia dengan Yayasan Cinta Anak Bangsa (Y CAB) Foundation sukses menyelenggarakan Webinar 2 dalam rangkaian HERPower Program pada 21 Maret 2025. Acara ini diikuti oleh lebih dari 200 perempuan pengusaha UMKM yang ingin memperluas wawasan mereka tentang cara mengembangkan usaha.

Webinar kali ini menghadirkan Bu Ratna Dyah Ismoyowati, perwakilan dari Maybank Women Council, yang membahas cara menjaga keseimbangan anggaran keluarga dan modal usaha dengan bijaksana. Periyanti Gunawan sebagai Spesialis Literasi Keuangan UMKM dari Y CAB Foundation, berbagi pengetahuan mengenai komponen modal kerja, tahapan pengembangan bisnis, serta strategi untuk menghindari masalah keuangan dan pinjaman modal yang tidak tepat. Peserta juga mendapatkan pengetahuan tentang peluang ekspor bagi UMKM di Indonesia dan ekosistem ekspor yang dapat membantu mereka memperluas pasar.

Testimoni positif dari peserta, seperti Ibu Amalia Batara (usaha baju anak), Ibu Nuraini (usaha jamu) dan Ibu Candra (usaha makanan), mengungkapkan apresiasi atas manfaat praktis webinar ini. Ibu Amalia dan Ibu Nuraini mendapatkan wawasan baru tentang peluang ekspor dan tata cara ekspor, sementara Ibu Candra merasakan langsung dampak positif penggunaan QRIS sebagai pengembangan teknologi dalam proses transaksi usaha.

*Humanising*  
Financial Services

In partnership with Yayasan Cinta Anak Bangsa, the HERPower Programme empowers women entrepreneurs through financial literacy and entrepreneurship training. Targeting MBI customers, particularly women under 50 with an average monthly income up to **IDR10 million**, the programme was delivered online via five interactive monthly webinars covering financial planning, business growth strategies, and digital marketing. In 2025, HERPower benefited **1,097** participants, with a total programme value of **IDR254,700,000**, reflecting Maybank's commitment to women's economic empowerment and sustainable community growth.

BY MAYBANK INDONESIA

MERASA PROGRAMME



Maybank Indonesia's "Merasa" Programme is an empowerment initiative for women cocoa farmers in Merasa Village, East Kalimantan, implemented in collaboration with the Nusantara Nature Conservation Foundation (YKAN). The programme valued at **IDR1,045,751,252**, aims to strengthen the local economy through sustainable cocoa farming, financial literacy, and entrepreneurship, while also supporting the conservation of tropical rainforest ecosystems.

# MARGINALISED COMMUNITIES (INCLUDING PWDs)



BY MAYBANK FOUNDATION

## REACH INDEPENDENCE & SUSTAINABLE ENTREPRENEURSHIP (R.I.S.E.)



R.I.S.E. is an economic empowerment programme designed to support disadvantaged communities, particularly Persons with Disabilities (PWDs), by helping them grow their income and become financially independent, via financial literacy and inclusion. This is done through intensive training, by building financial literacy and inclusion. This is done through the provision of intensive training, focused coaching and long-term mentoring, making sure the entrepreneurs get continued support and adequate knowledge transfer from our programme partner and skilled Maybank volunteers to enhance entrepreneurial skills and livelihoods. With a focus on entrepreneurial skills development and fostering economic independence, the R.I.S.E. programme is set to create a ripple effect of positive change.

Our journey for the R.I.S.E. programme started back in 2014 with strategic roll-outs across ASEAN (R.I.S.E. 1.0 & R.I.S.E. 2.0). Starting off small to ensure smooth operations and the achievement of the intended outcomes/impact, the programme has grown from 280 participants in Malaysia as a pilot, to reaching over 50,000 participants across 6 ASEAN countries namely Malaysia, Indonesia, Philippines, Laos, Cambodia and Singapore in 2025.

### Progress & Impact

**51,183** participants trained to date;  
**9,798\*** participants trained in 2025

**11,228** marginalised individuals to date;  
**2,158** marginalised individuals in 2025

**39,955** PWDs to date;  
**7,640** PWDs in 2025

Total Investment  
Over **RM81.8 million** to date; **RM14.3 million** in 2025



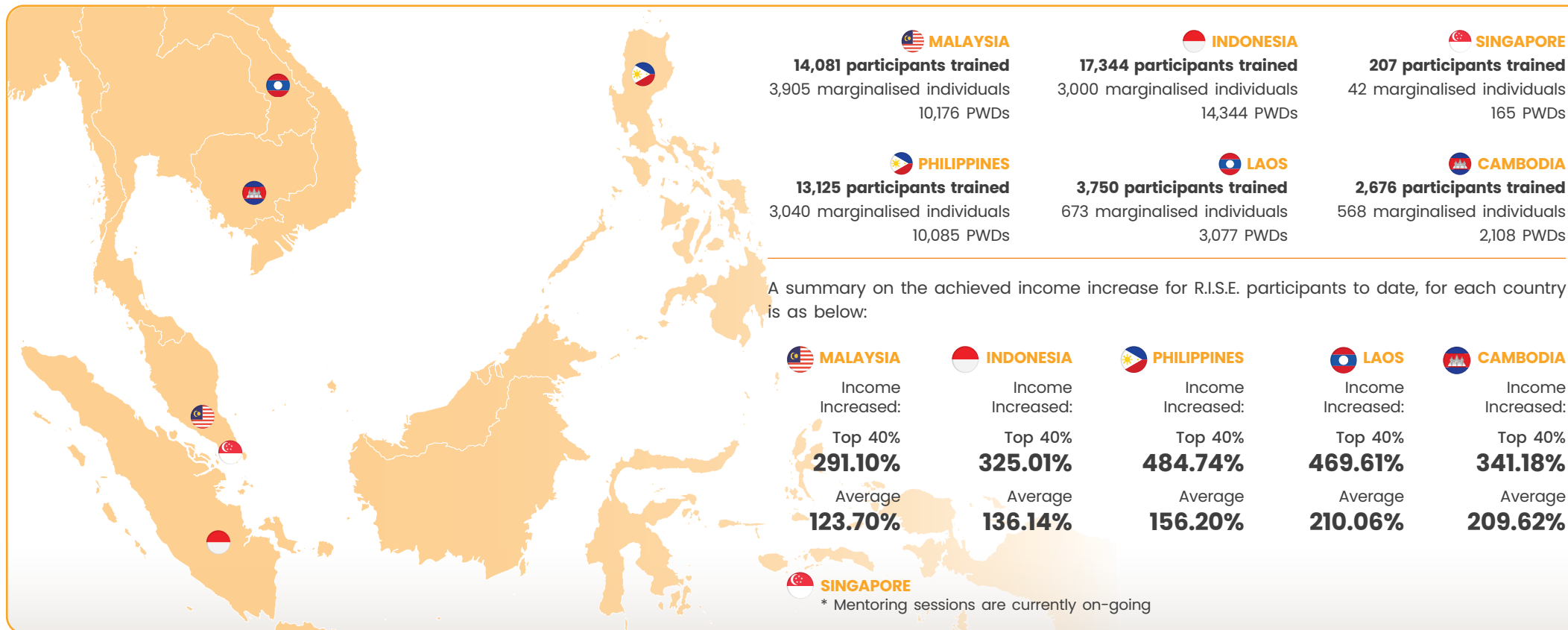
\* A total of **1,601 participants (1,174 PWDs and 427 marginalised individuals)** were trained and empowered through the Ministry of Finance (MOF) Matching Grant 2025, amounting to **RM3.6 million**, for R.I.S.E. Malaysia.



## COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDs)

### REACH INDEPENDENCE & SUSTAINABLE ENTREPRENEURSHIP (R.I.S.E.)

#### TO DATE ACROSS ASEAN



#### OUTLOOK 2026

To continue to support, empower & upskill existing R.I.S.E participants, PWDs and other marginalised communities in Malaysia, Indonesia, Philippines, Laos, Cambodia and Singapore.

Target to train in 2026: **8,120 participants**

Malaysia:	1,650
Indonesia:	2,260
Philippines:	2,260
Laos:	500
Cambodia:	1,400
Singapore:	50

**RM14.52 million** investment



## COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDs)

### REACH INDEPENDENCE & SUSTAINABLE ENTREPRENEURSHIP (R.I.S.E.)

#### TESTIMONIALS



*"R.I.S.E. gave me the motivation to stand on my own two feet, after three years of losing hope following a hardship I never asked for in life."*



**Name:** Ahmad Zuhaini Bin Halim

**Location:** Kedah, Malaysia

**Business:** Sells retort food (Salted Egg and Rice Meal)

**Average Monthly Income Before:** RM0 (USD0)

**Average Monthly Income After:** RM1,500 (USD363.11) (within 3 months)

**Average Current Income:** RM7,900 (USD1,912.59)

**Training Date:** 22–26 May 2025



#### IMPACT

- With the expansion of his business, Zuhaini hired two university students as part-time staff, paying them RM150 (USD36) per day. He also offers a commission of RM1 (USD0.24) per pack to students who wish to earn a side income as sales agents.
- He conducted a training course on retort food technology for 20 entrepreneurs at a local institute.
- He created a food supply chain that connects 7 duck egg farmers in Kuala Ketil to the wider markets.
- Through his increased income, he donates 10% of his monthly income to an orphanage and madrasah in Kedah.
- He is now able to purchase supplements for himself and his family, and settle overdue utilities and other bills. He also managed to pay the registration fee of RM5,000 (USD1,210) for his son's college entrance.
- With his extra income, he can now allocate RM500 (USD121) per month for his savings.

#### BEFORE R.I.S.E.

Zuhaini, 46, is a married father of three who was previously a businessman, Retort Food Technology trainer, and FAMA mentor in Kedah. In 2022, a traumatic motorcycle accident resulted in the amputation of his left leg, leaving him physically disabled and forcing the closure of his business. The loss of income deeply affected his motivation and outlook on the future. With no alternative source of earnings, he relied on his savings to support his family. Although his wife works in the government sector, her income alone was insufficient to cover household expenses. As the family's main breadwinner, Zuhaini faced significant financial strain, including unpaid bills and difficulty funding his children's education.

#### AFTER R.I.S.E.

Applying the Blue Ocean Strategy and its four-quadrant framework, Zuhaini ventured into producing salted eggs using retort technology, becoming the first in his community to introduce this innovative approach. Through the Customer Value Proposition module, he identified strong demand among college students and expanded his offerings to include affordable retort rice meals, which also helped him secure a large order for a village feast in November. By applying the Sales Strategies module, he recruited 10 agents to expand his market reach. With guidance from his mentor, he strengthened his Social Media Marketing by promoting his products through TikTok livestreams, Shopee, and Facebook community groups. These efforts significantly increased demand, enabling him to deliver to customers across all states in Malaysia. Building on this progress, Zuhaini is working towards placing his salted egg products in the major supermarket MYDIN by January 2026, marking another milestone in his business growth and contributing to a substantial increase in income.



*"Before, I struggled to make ends meet despite trying different businesses. But after the R.I.S.E. training, I learnt how to plan, strategise, and grow my network. Now, my business runs more smoothly, my income has increased, allowing me the ability to hire more staff, and I am finally able to save consistently for my family's future."*



**Name:** Ruby Mactal

**Location:** Santiago, Isabela, Philippines

**Business:** Juice manufacturing and sells refreshments

**Average Monthly Income Before:** PHP30,000.00 (USD510.67)

**Average Monthly Income After:** PHP150,000.00 (USD2,553.36) (within 3 months)

**Average Current Income:** PHP150,000.00 (USD2,553.36)

**Training Date:** 21–23 May 2025

#### BEFORE R.I.S.E.

Ruby, a mother of two whose youngest child has an intellectual disability, struggled to support her family despite her husband working abroad. She tried multiple businesses including selling fish, vegetables, and chicken, operating a water refilling station, and offering snacks and juice but intense competition, lower-priced alternatives, and limited margins made it difficult to sustain growth or generate meaningful savings.

#### AFTER R.I.S.E.

After the training, Ruby applied the New Value Curve from the Blue Ocean module to refine her business strategy. She expanded distribution by supplying her juice packs to more grocery stores and hired additional manpower, allowing her to focus on marketing and business development. By widening her network, she achieved a significant increase in income. Through the Operational Planning module, she improved her daily workflow, resulting in smoother operations and faster production. Guided by the Financial Management module, she now tracks her income and expenses more effectively, enabling her to identify gaps and continuously improve her business performance.

#### IMPACT

- With the expansion of her business, she employed three additional part-time staff including a PWD and two women assigned to repacking while also in search of two more employees. Each employee receives a monthly salary of PHP6,000 (USD102), with provisions for salary increases.
- Ruby is able to set aside PHP1,760 (USD30) for savings per month.
- To date, she has saved an estimated amount of PHP300,000 (USD5,098) for her emergency fund and for her family's future needs.



## COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDs)

### REACH INDEPENDENCE & SUSTAINABLE ENTREPRENEURSHIP (R.I.S.E.)

#### TESTIMONIALS

*"Because of the R.I.S.E. programme, I have gained valuable business knowledge and experienced genuinely positive changes in my life."*



**Name:** Warseno

**Location:** Karanganyar, Central Java, Indonesia

**Business:** Operates a grocery store

**Average Monthly Income Before:** IDR1,500,000 (USD89.91)

**Average Monthly Income After:** IDR3,000,000 (USD180.34) (within 3 months)

**Average Current Income:** IDR12,000,000 (USD716.93)

**Training Date:** 14-18 April 2025

#### BEFORE R.I.S.E.

Warseno, a person with a physical disability caused by polio, works hard to support his wife, elderly mother-in-law, and three young children in elementary school. Despite his determination, limited business knowledge and strong competition in the mini grocery store sector caused his income to stagnate. Frequent credit purchases by customers created cash flow challenges, further strained by an unpaid bank loan taken to sustain the business. As a result, his earnings barely covered daily expenses and monthly loan repayments.

#### AFTER R.I.S.E.

Through the Customer Value Proposition module, Warseno began targeting large customers by supplying groceries for community events and wedding celebrations, significantly increasing his income. He also capitalised on seasonal opportunities, such as selling satay preparation kits during Eid al-Adha and flags and accessories during Independence Month, which boosted sales during peak periods. Inspired by the Financial Management module, he implemented a payment tracking system to ensure timely collections and maintain healthier cash flow. Additionally, by applying the Sales Personalities module, he learned to address customers' motivations effectively, encouraging prompt payment while maintaining positive relationships.

#### IMPACT

- Warseno has successfully paid off his outstanding bank installments and cleared all his remaining debts, which was a huge relief after years of financial stress.
- He can now afford school supplies and textbooks for his children.
- Warseno has developed a new financial habit—saving 15% of his monthly income. These savings are allotted for an emergency fund and his children's education fund.



*"Through the R.I.S.E. programme, I was able to develop self-confidence and gain practical skills in financial management, specifically tracking and saving."*



**Name:** Kharbchan Silithone

**Location:** Thoulakhom District, Vientiane Province, Laos

**Business:** Owns a vegetable garden and operates a clothing store

**Average Monthly Income Before:** LAK1,000,000 (USD47)

**Average Monthly Income After:** LAK5,500,000 (USD261) (within 3 months)

**Average Current Income:** LAK4,500,000 (USD214)

**Training Date:** 25-27 June 2025

#### BEFORE R.I.S.E.

Kharbchan lives with her family in Lingsan Village and became physically disabled six years ago due to diabetes complications. To support her household, she started vegetable gardening and a small clothing business. She manages two gardens—one in front of her house and another located farther away—which makes daily operations challenging. Although she grows seasonal vegetables, limited technical knowledge affected the quality of her produce compared to other farmers. Together with her husband, she also raises chickens for sale, but her overall income remained insufficient, partly due to the lack of proper financial tracking.

#### AFTER R.I.S.E.

After the training, Kharbchan applied new gardening practices learned from fellow farmers in the R.I.S.E. programme. Through the Operational Planning module, she improved efficiency by having retailers collect orders directly from her garden instead of delivering them herself, allowing her to focus more on marketing and maintaining produce quality. She also arranged for clothing suppliers to deliver directly to her shop, saving additional time. Using the Four Quadrants framework from the Blue Ocean Strategy module, she increased the production of popular vegetables, reduced those with lower demand, and adopted natural fertilisers to produce more organic crops. These strategies significantly increased her income. With guidance from the Financial Management module, she now tracks her income and expenses consistently, enabling better budgeting and helping her set aside buffer savings for greater financial stability.

#### IMPACT

- With her increased income, she can now afford to get extra help in her garden. She hired 2 laborers to handle grass cutting and weed maintenance twice a year.
- Kharbchan is now able to send her child to study in China for a better education and can afford better food for her family.
- She also has enough money to cover hospital bills and is able to save 10-20% of her income every month.
- She uses her extra income as added capital to improve the condition of her garden and clothing store.



## COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDs)

### REACH INDEPENDENCE & SUSTAINABLE ENTREPRENEURSHIP (R.I.S.E.)

#### TESTIMONIALS

*"The R.I.S.E. programme empowered me to turn challenges into success, transforming my business and family life while helping my community thrive."*



**Name:** Lach Sreydet

**Location:** Phnom Penh, Cambodia

**Business:** Operates a massage shop

**Average Monthly Income Before:** KHR4,000,000 (USD1,000)

**Average Monthly Income After:** KHR6,000,000 (USD1,500) (within 3 months)

**Average Current Income:** KHR6,000,000 (USD1,500)

**Training Date:** 13-15 June 2025

#### BEFORE R.I.S.E.

Lach Sreydet, 33, mother of two who has lived with a disability since birth, has faced lifelong challenges. She and her visually impaired husband struggled to find stable work in Prey Veng Province. Determined to provide a better future for her children, she moved to Phnom Penh and worked in a massage shop for ten years before opening her own business in 2021 using her small savings. However, low income, rising expenses, and limited business knowledge made it difficult to sustain growth, often causing her to question whether she should continue pursuing her dream.

#### AFTER R.I.S.E.

Through the Customer Value Proposition module, Lach Sreydet gained a clearer understanding of her customers' preferences, enabling her to refine her services and attract more clients. Applying the Operational Planning module, she reorganised her shop by adding more massage beds and improving signage, creating a more welcoming environment while increasing efficiency. With guidance from the Social Media Marketing module during mentoring sessions, she strengthened customer engagement and improved visibility through more strategic Facebook promotions. The Financial Management module further enhanced her ability to manage income and expenses, contributing to a steady increase in her earnings and greater confidence in sustaining her business.

#### IMPACT

- With the increase in her income, she employed a disabled person, offering a monthly salary of KHR720,044 (USD180). Beyond teaching massage skills, she also shares the knowledge gained from the R.I.S.E. programme with her staff.
- She can now afford better food for her family and is able to save KHR300,018 (USD75) per month for emergency use.
- She mentors her staff on the importance of savings and encourages them to build their own financial buffers.



*"The R.I.S.E. programme strengthened our confidence, provided valuable insights, and reminded us that we are not alone in this journey. It has meaningfully benefitted both my daughter and me."*



**Name:** Chris Hui

**Location:** West Coast, Singapore

**Business:** Operates a convenience store

**Average Monthly Income Before:** SGD0 (USD0)

**Average Monthly Income After:** SGD700 (USD545) (within 3 months)

**Average Current Income:** SGD600 (USD465)

**Training Date:** 25-29 August 2025

#### BEFORE R.I.S.E.

Prior to joining the R.I.S.E. programme, Chris Hui and her daughter who lives with Down Syndrome, Zhou Ying, led a routine centred on caregiving, with little consideration for entrepreneurship. Chris held a demanding full-time job and viewed starting a family business as an unrealistic dream due to limited business knowledge and concerns about the financial investment and time commitment required.

#### AFTER R.I.S.E.

After the training, Chris adopted the mindset that she could start a business without significant capital and secured a space to launch her venture. To optimise operations, she opened only four evenings a week to maximise customer traffic. Applying the Four Quadrants framework from the Blue Ocean Strategy module, she shifted from traditional retail to offering customised door gifts, creating a differentiated and higher-value income stream. She further enhanced her social media marketing by applying skills gained from additional courses in AI and videography, using effective prompting techniques to improve content planning, strengthen copywriting, and produce more impactful visuals. Chris' transformation from a hesitant observer to a proactive entrepreneur has enabled her to turn her ideas into a structured, income-generating business.

#### IMPACT

- Chris actively incorporates Zhou Ying's ideas into the business. The partnership encourages her daughter's independence and builds practical financial literacy.
- Zhou Ying is able to manage her own earnings responsibly. She is saving towards personal goals, such as purchasing a laptop.
- Beyond financial benefits, Chris has found a deeper sense of purpose. The business contributes to building a meaningful family legacy.



## COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDS)

### REACH INDEPENDENCE & SUSTAINABLE ENTREPRENEURSHIP (R.I.S.E.)

#### MAYBANK CELEBRATES A DECADE OF EMPOWERING PWDS TOWARDS FINANCIAL INDEPENDENCE VIA THE R.I.S.E. PROGRAMME



R.I.S.E. celebrated its 10-year anniversary during the Maybank Group Aidilfitri Open House at the Malaysia International Trade and Exhibition Centre (MITEC). The momentous celebration was officiated by YAB Dato’ Seri Anwar Ibrahim, Prime Minister of Malaysia, and Tan Sri Dato’ Sri Ir. Zamzamzairani Mohd Isa, Chairman of Maybank Group and Maybank Foundation, and was joined by Dato’ Sri Khairussaleh Ramli, President & Group CEO of Maybank.

To commemorate the significant milestone, a prize-giving ceremony was held to honour the top five participants across the ASEAN region who have shown exceptional growth in their businesses and income. The recipients were Rohani Jaafar from Malaysia, Muchamad Mabror from Indonesia, Rolando Damaolao from the Philippines, Sivanh Sibounheuang from Laos, and Keo Rachana from Cambodia. Each recipient was awarded a certificate and a commemorative plaque as a testament to their dedication and success.

YAB Dato’ Seri Anwar Ibrahim praised the R.I.S.E. programme for its efforts in “strengthening the spirit of entrepreneurship, particularly among disadvantaged communities, including persons with disabilities in the ASEAN region”.



*“Congratulations to Maybank for this noble initiative, may such programmes continue to grow in building a fairer and more prosperous future.”*

**YAB Dato’ Seri Anwar Ibrahim,**  
The Prime Minister of Malaysia

#### THE OFFICIAL LAUNCH OF THE R.I.S.E. COMMEMORATIVE DECADE OF IMPACT BOOK



In conjunction with the International Day of Persons with Disabilities (IDPWD), Maybank launched the R.I.S.E. Commemorative Decade of Impact book entitled “Breaking Barriers, Building Futures: A R.I.S.E. Journey of Empowering PWDS to Reach Independence through Sustainable Entrepreneurship” which chronicles the programme’s evolution, impact and regional scale since its inception.

Adding further significance to the publication, YB Dato’ Sri Hajah Nancy Shukri, Minister of Women, Family and Community Development, Malaysia, also contributed a special foreword. Speaking at the launch event, YB Dato’ Sri Hajah Nancy Shukri applauded the initiative “not just for its milestone but for its legacy of empowerment, dignity and hope”.



The celebration also featured a panel session consisting of several alumni of the R.I.S.E. programme from across the region. The participants shared their personal journeys with the audience, detailing life before R.I.S.E. to where they are today. In addition, R.I.S.E. was one of the initiatives recognised in the UN Global Compact Network Malaysia & Brunei ESG Select List, under the ‘Purposeful Partnership’ category, for its exemplary achievements in creating purposeful, multi-stakeholder collaborations that deliver measurable sustainability outcomes aligned with the SDGs.



*“R.I.S.E. demonstrates what is possible when we work together with intention and respect. It is a reminder that when one life rises, a whole community rises with them.”*

**YB Dato’ Sri Hajah Nancy Shukri,**  
Minister of Women, Family and Community Development, Malaysia

# COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDs)

Related UN SDGs:

BY MAYBANK FOUNDATION

## EMPOWERING YOUTHS ACROSS ASEAN



We believe that our youths have the capacity to drive socio-economic development. One of our Flagship Programmes, the eMpowering Youths Across ASEAN; which is co-organised with the ASEAN Foundation under the auspices of the ASEAN Secretariat (ASEC) serves as one of our needle movers in our positioning in both ASEC (as an ASEAN accredited entity) as well as in the region. The main focus of the programme is to equip and inspire ASEAN youth by providing a platform for them to learn, contribute and advocate solutions for developmental issues, and to be the driving force within their communities around the region.

Since the programme's inception in 2019, 5 cohorts of youth volunteers have been successfully mobilised across ASEAN. To date, participants from 10 ASEAN countries have been engaged in the programme, contributing to its key highlights and overall impact.

### Progress & Impact



**114,947** individuals positively impacted since 2019, including both beneficiaries and youth volunteers.



**Total Investment**  
Over **RM3.74 million** in 2025  
Over **RM19.36 million** to date



Collaborated with **39** local civil society organisations (CSOs) and social enterprises, empowered **482** youth volunteers since inception, forming a strong alumni network for continued collaboration.

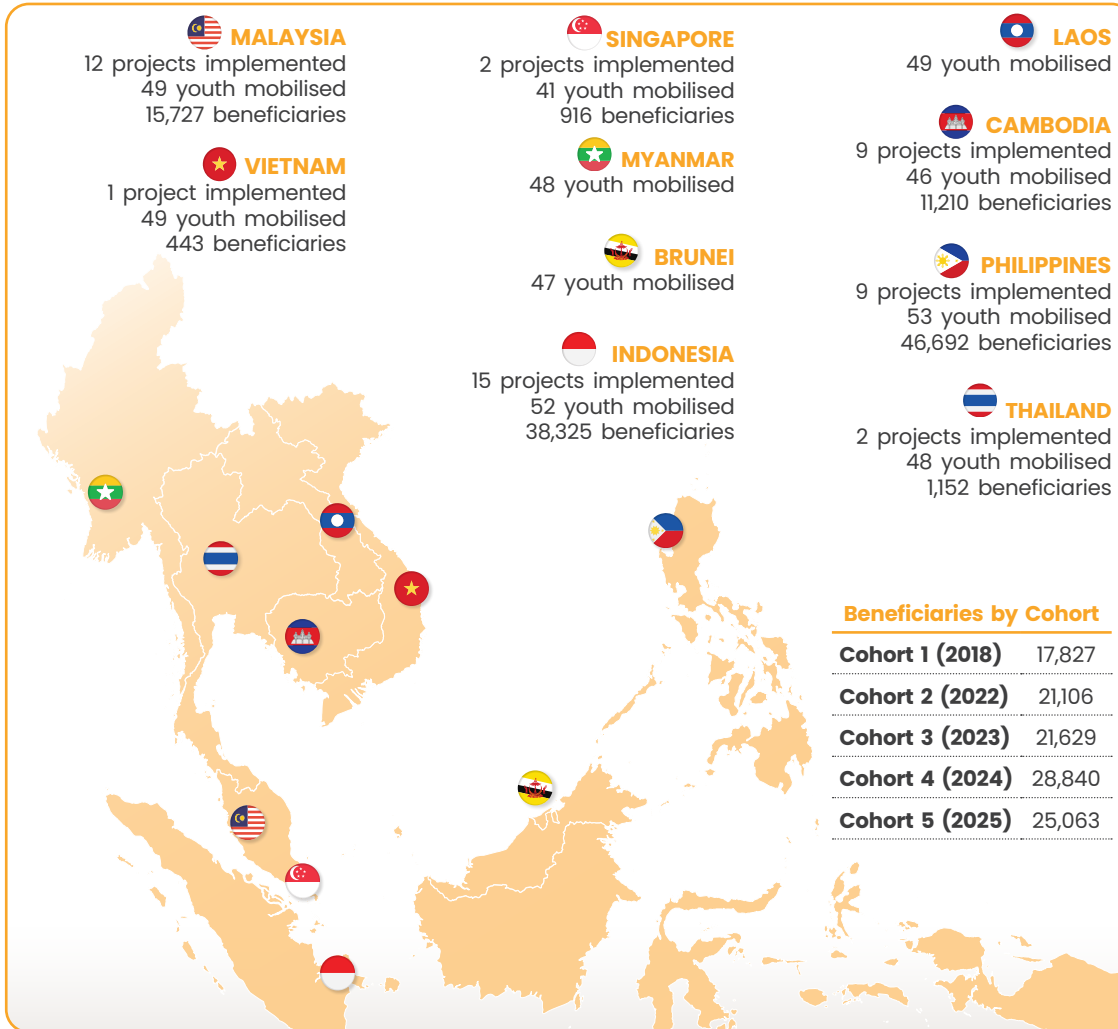


**100** youth volunteers from 10 ASEAN member states deployed in **Cohort 5 (2025)**.

<b>Number of projects implemented</b>	3	2	2	1	1	1
<b>Number of beneficiaries</b>	15,086	4,232	4,011	539	752	443

## COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDs)

### EMPOWERING YOUTHS ACROSS ASEAN TO DATE ACROSS ASEAN



### OUTLOOK 2026

- Deployment of 100 youth volunteers across 10 countries, with an additional 10 youth volunteers from Timor-Leste as the newest ASEAN member state.
- Execution of 10 projects in six countries for Cohort 6.
- Hosting the inaugural eYAA Alumni Summit.

#### 12,000 beneficiaries across ASEAN

- 10 projects in 8 countries:
- Malaysia
  - Cambodia
  - Indonesia
  - Laos
  - Philippines
  - Singapore
  - Thailand
  - Vietnam

RM4 million investment

### Our On-ground Project Partners (Civil Society Organisations)

<p><b>Malaysia</b></p>
<p><b>Indonesia</b></p>
<p><b>Cambodia</b></p>
<p><b>Philippines</b></p>
<p><b>Singapore</b></p>
<p><b>Thailand</b></p>
<p><b>Vietnam</b></p>

## COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDs)

### EMPOWERING YOUTHS ACROSS ASEAN

#### Cohort 5 (2025) Impact & Highlights

Mobilised **100 youth** volunteers

**1,661** students learned sustainable waste management

**10 CSOs** as project partners

**18 beach clean-ups** were conducted with over 3,000 kg of trash collected

**25,063 Individuals** positively impacted

Installation of **90 eco-enzyme units**, **40 composting systems**, with **8 eco-enzyme tanks** and **2 compost bins** in 8 schools for organic waste awareness

Achived PR impact valued at **USD4,468,662.01**

**1 Solar-powered e-library** was build

**1 textile recycling hub** was set-up for sorting, repairing and upcycling

**1 solar-powered cold storage & ice maker** installed to preserve the fishermen's catch

**105** marginalised women upskilled in sustainable agriculture, eco-tourism, and entrepreneurship

Set up one **computer lab** equipped with **20 computers**, **five laptops**, **a projector**, and **reliable internet access**

### EMPOWERING YOUTHS ACROSS ASEAN COHORT 5 IMPACT STORIES

#### YOUTH EDXCHANGE PROGRAMME



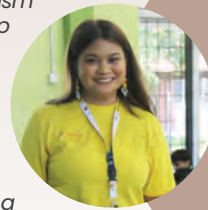
The Youth EdXchange Programme, led by Fly Technology Agriculture Sdn Bhd (FTA) under eMpowering Youths Across ASEAN (eYAA) Cohort 5, is a sustainability-driven initiative based in Kuching, Sarawak, Malaysia. Focused on Environmental Education (EE) and the UN SDGs, the project empowers youth and students to champion green practices through workshops, idea-thons, and school waste management systems. It aims to directly benefit 1,563 individuals, including 50 youth volunteers, 1,500 students, 6 educators, and 8 organisational representatives, while reaching over 1,000 others through schools and community engagement.



#### TESTIMONIALS

##### Empowered Through Collective Action

"I flew from the Philippines to be part of the eMpowering Youths Across ASEAN Programme: Cohort 5. eYAA made me realise that volunteerism is not just a personal feat, but a collective one. Warmingup allowed me to connect with Kuching's school community through environmental education. We used our own strengths and formed not just a team, but a family. One that made advocacy and volunteering a common language. I never imagined would wear, visited places steeped in unique identities, and linked with people who shared my passion. It was not just an experience; but a transformation. eYAA indeed empowered me and the lifelong friends-turned-family I made along the way."



**Keilah Gallo**  
eYAA Youth Volunteer

#### PROJECT MEMBUMI



Project Membumi, implemented by EcoLiving Community Indonesia under eMpowering Youths Across ASEAN (eYAA) Cohort 5, focuses on promoting sustainable organic waste management in Kota Batu, East Java. The project collaborated with eight local schools, including Sekolah Menengah Atas (SMA) Negeri 1 Batu, SMA Negeri 2 Batu, and Sekolah Menengah Kejuruan (SMK) Negeri 1 Batu.



Through workshops, training, and practical demonstrations, over 1,000 students learned to process organic waste into ecoenzyme and compost, reducing landfill contribution and encouraging school-based sustainability initiatives. The project also produced measurable outcomes, including the transformation of two tonnes of organic waste into compost and the setup of composting systems at participating schools. By combining environmental education with hands-on action, Project Membumi strengthens community awareness, builds student leadership, and fosters long-term waste-management habits.

#### TESTIMONIALS

##### Empowered to Lead, Inspired to Act

"At eYAA: Cohort 5, I had the honour to join Project Membumi, an initiative from the Eco Living team in Batu, Indonesia, focused on reducing organic waste. A memorable moment was seeing a student gradually find their voice during the activity. With encouragement and guidance, they stepped up to lead their classmates in demonstrating the composting process. Their confidence inspired peers to participate actively, creating a ripple effect of collaboration and new ideas. This experience reaffirmed my belief in the power of empowering youth. When given opportunities, young people can drive collective action. I encourage every young person to join eYAA on the journey to become changemakers."



**Bich Phuong Nguyen**  
eYAA Youth Volunteer

## COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDs)

### EMPOWERING YOUTHS ACROSS ASEAN

#### PAARALANG BUKAS KALIKASAN



Paaralang Bukas Kalikasan, implemented by Curma Group Inc. under eYAA Cohort 5, is a youth-led environmental education initiative based in La Union, Philippines. The project aims to strengthen environmental literacy and promote marine conservation in coastal communities facing challenges such as plastic pollution, over-fishing, and poor waste management. The initiative engaged 50 youth ambassadors and collaborated with five public high schools and local community groups, reaching over 1,000 direct beneficiaries and an additional 2,000 community members. Activities included hands-on workshops, coastal clean-ups, and experiential learning sessions where beaches and schools were transformed into practical classrooms for environmental education. By combining volunteerism, community engagement, and applied learning, the project fostered sustainable practices and encouraged youth leadership in environmental stewardship. Participants gained practical skills in waste management, conservation, and advocacy, helping to cultivate a culture of sustainability in local communities. The initiative aligns with ASEAN's regional development goals and the UN SDGs, empowering a new generation of environmentally conscious changemakers.



#### TESTIMONIALS



##### Leading With Purpose in Times of Need

*"This programme was truly transformative, shaping both my personal values and professional aspirations. Experiencing firsthand the power of youth-led action during a disaster taught me resilience, adaptability, and the importance of servant leadership. One of my most significant learning moments was shifting from an education-focused agenda to disaster relief overnight, preparing and distributing over 6,300 relief packs alongside local volunteers. It reminded me that meaningful impact often happens when we step beyond our comfort zones and respond to real community needs. Overcoming the fear and uncertainty brought by the typhoon strengthened my commitment to pursue a career in humanitarian work and climate resilience. This experience deepened my belief that young people are not just beneficiaries but key partners in building a better world. To any youth considering this programme: say yes! It will challenge you, change you, and empower you to create lasting impact."*



**Andi Reza Zulkarnain**   
eYAA Youth Volunteer

#### BY MAYBANK FOUNDATION

### MAYBANK TRAINING & LEARNING CENTRE



Established in 2016, the Maybank Training & Learning Centre (TLC) equips young adults across the region with practical vocational skills that enable them to build sustainable livelihoods. The programme focuses on economic empowerment by providing hands-on training in high demand trades. In 2025, participants were trained across four key modules: Mobile Phone Repair, Air-Conditioning Service, Commercial Food Product Manufacturing and Digital Business Management.

To strengthen long-term outcomes, each participant is monitored over a six-month period to track business progress, income generation and entrepreneurial performance, ensuring the training translates into real economic opportunities.

#### Progress & Impact

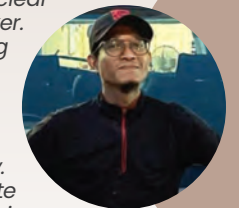
- **100** Malaysian youths trained in 2025, aged 19–35.
- **322** youths empowered since inception: **177** **70** **75**
- **RM300,000** invested in 2025; **RM1.17 million** invested to date.

#### TESTIMONIALS



##### From Uncertain Work to Skilled Entrepreneurship

*"Before joining TLC Programme by Maybank Foundation, I worked in various jobs trying to make ends meet, but I struggled to find a clear direction. I started from ground working as construction worker. Everything changed when I was introduced to the air-conditioning field and given the opportunity to join the TLC programme. With proper guidance, skills, and hands-on experience from Right Track, I gained the confidence to start my own business in air-conditioning and electrical wiring services. Today, I am able to build a more stable life, own a work van, and even start a family. More importantly, I am now able to share my skills and create value for others. I am truly grateful to the trainers and TLC for giving me the opportunity to change and succeed."*



*"I found my direction and built my own path."*

**Muhammad Hakim Marzuki**   
Air Conditioning Services

#### Key Outcomes

- Started Own Technical Business (Aircond & Wiring)
- Improved Income & Life Stability
- Asset Ownership (Work Van)

Over **489%** Income Increase from **RM1,450** to **RM6,840**  
**RM49,440**  
Total Income (6 Months)

## COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDs)

Related UN SDGs:



BY MAYBANK FOUNDATION

### BALAI SENI ART SERIES (BSAS)



In partnership with:

*fakigeni*

An initiative by Maybank Foundation, the Balai Seni Art Series (BSAS) champions artistic expression and cultural appreciation across Malaysia and the ASEAN region. Through thematic exhibitions and collaborations, BSAS provides a dynamic platform for students and emerging artists to showcase their work, promote social values, and engage communities. To date, it has empowered over 6,399 local and international artists to share their stories and shape cultural conversations through art.

#### Progress & Impact



Showcased **42** thematic exhibitions

As one of the significant art hubs in Klang Valley, since its inception, BSAS impacted over **6,399** beneficiaries in the Arts and Culture space,

#### Total Beneficiaries in the Art and Culture Space

ranging from individuals, including artists, performers, students and programme participants.

#### MyTIGER Values Art Competition & Exhibition (MTVAC)

- **3,129** Students
- **2,392** Submissions
- **RM5.8k** Income Generated

#### Cultural Art Showcase & Bazaar (CASB)

- **142** Artisans and Cultural Practitioners Empowered
- **RM312k** Income Generated

#### Maybank Foundation Artist Fellowship Programme (MFAPP)

- **12** Emerging ASEAN Artists from 8 Countries Enabled

#### Maybank Art Collection Exhibition (MACE)

- **90** Paintings from the Maybank Art Collection to be exhibited in a series of 3 curated exhibition

### MYTIGER VALUES ART COMPETITION & EXHIBITION 2025: INSPIRING CREATIVITY AND SOCIAL IMPACT

Maybank Foundation organised its 8<sup>th</sup> edition of the MyTIGER Values Art Competition & Exhibition 2025. Inviting Malaysian students and youth to showcase creativity aligned with the TIGER values (Teamwork, Integrity, Growth, Excellence & Efficiency, Relationship Building) and UN SDGs. The competition featured three categories; Primary (ages 7–12), Secondary (ages 13–17), and University (18 and above) with mediums ranging from traditional artwork to photo imaging, illustration, and sequential art. Selected works were exhibited at Balai Seni Maybank, Kuala Lumpur, from 14 May–13 June 2025. The programme promotes youth engagement, environmental awareness, and social impact through art.



Celebrating creativity – Tan Sri Dato' Sri Ir. Zamzamzairani Mohd Isa, Chairman of Maybank & Maybank Foundation (centre) together with members of Maybank's Board of Directors & Senior Management and panel of juries sharing a light moment with the 28 winners of the MyTIGER Values Art Competition and Exhibition 2025.



Teng Ziyu from Stonyhurst International School, Penang, the First Prize winner in the Primary School category, explains the inspiration behind his drawing "One Team, One Tiger" that highlights a mechanical armour for a tiger symbolising resilience and strength.

## COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDs)

### BALAI SENI ART SERIES (BSAS)

#### MAYBANK FOUNDATION'S CULTURAL ART SHOWCASE & BAZAAR CELEBRATES MALAYSIA'S RICH CULTURAL HERITAGE AND DIVERSE ARTISTIC TALENTS



Maybank Foundation successfully hosted the 2<sup>nd</sup> edition of the Cultural Art Showcase & Bazaar (CASB) from 18 August to 19 September 2025. It was a vibrant celebration of cultural craftsmanship and artistry dedicated to recognising the talented artisans who are at the heart of this showcase, honouring their commitment to preserving Malaysia's rich cultural heritage. This year, CASB featured 29 artisans alongside 113 performers from 13 local cultural groups through dynamic activities, workshops, and exhibitions, offering the public unique arts and cultural experiences.

The programme was made possible with the continued support of our Programme partner, Kakiseni, as well as the MAE and Sama-Sama Lokal. The initiative successfully opened up more opportunities for sales and raised awareness for local artistic talent and craftsmanship, generating over RM312,000 in income and welcomed over 9,550 visitors. The event also achieved extensive visibility on print and social media via Maybank Foundation, Kakiseni, and platforms such as Warisan KL.

CASB embodies Maybank and Maybank Foundation's broader mission to catalyse socioeconomic growth across ASEAN, with a focus on the creative and cultural sectors. This initiative plays a vital role in bridging the gap between art and economic opportunity, enabling artisans to thrive and contribute meaningfully to Malaysia's cultural and economic landscape.

#### MAYBANK FOUNDATION ARTIST FELLOWSHIP PROGRAMME 2025: EMPOWERING ASEAN'S NEXT GENERATION OF ARTISTS



Fellow artists embark on an inspiring journey of discovery, tracing histories, cultures, and lived narratives across Langkawi, Penang, and Kuala Lumpur as part of their incubation experience.

The Maybank Foundation Artist Fellowship Programme (MFAFP) is a regional initiative designed to empower emerging ASEAN artists through mentorship, cultural exchange, and creative development. For MFAFP 2025, 12 talented artists from eight ASEAN countries have embarked on a transformative journey inspired by this year's theme, "Collective Motion," which explores how individual artistic voices come together to create shared rhythm, energy, and purpose.

##### MFAFP 2025 Journey

This year's fellows are:

- Dylan Kok Siong
- Forrest Wong
- Dk Izzat Zafirah
- Mao Sovanchandy
- Audya Amalia Putri
- Imaniar Rizki Waridha
- Otniel Tasman
- Yosep Arizal
- Silibangone Vongsa
- Regina Reyes
- Jakkrapan Sriwichai
- Bùi Bảo Trâm



Their nine-day incubation across Langkawi, Penang, and Kuala Lumpur immersed them in Malaysia's rich cultural landscape. Guided by regional art practitioners, the fellows took part in mentorship sessions, interactive workshops, and professional exchanges that deepened their artistic skills and broadened their perspectives. The experience also fostered cross-border friendships and collaborations that reflect the true spirit of ASEAN unity.

The journey culminated in the "Collective Motion" Exhibition, held from 12 November to 12 December 2025 at Balai Seni Maybank, Menara Maybank in Kuala Lumpur. The exhibition showcased works that blend heritage, individuality, and innovation. Using sustainable materials, mixed media, and immersive techniques, the artists presented stories of shared creativity and transformation. Their pieces highlighted movement, harmony, and collective expression symbolising how diversity and unity coexist across the region.

# COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDs)

Related UN SDGs:

BY MAYBANK FOUNDATION

## MAYBANKHEART



MaybankHeart is our digital social crowdfunding platform, an online peer-to-peer charity platform that allows direct connection between donors and recipients of donations through approved onboarded charities/non-governmental organisations (NGOs). MaybankHeart exemplifies our commitment to Humanising Financial Services by leveraging our financial strength to empower communities and promote inclusiveness worldwide. It connects people, projects, and NGOs in a collective effort to improve lives globally.

Before any campaign is published, all NGOs and their proposed campaigns undergo a structured due diligence and review process conducted by Maybank Foundation. This is followed by verification and formal approval by the MaybankHeart Council to ensure the legitimacy, credibility and alignment of each fundraising initiative. The MaybankHeart Council convenes on a quarterly basis to review and approve new organisations for onboarding, as well as to authorise campaigns for publication on the platform.

### Progress & Impact

- Over **28,200** beneficiaries impacted to date;
- 719** beneficiaries impacted in 2025

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- Over **RM7.15 millions** donations collected to date;
- Over **RM288,800** donations collected in 2025

For more information on MaybankHeart, please refer to [www.maybankheart.com/](http://www.maybankheart.com/)

### Why MaybankHeart?

- 100% For Charity**  
We don't use your donation for our administrative expenses. Every dollar you donate (minus transfer charges, if any) goes directly to the charity of your choice.
- We Do The Vetting**  
Only pre-approved NGOs & campaigns are allowed. That means, we do the due diligence for your peace of mind.
- Transparent**  
Amount of donations & funds are visible to everyone. This translates to being able to see the progress of the campaign.

## HEART2HEART CAMPAIGN



**CUMULATIVE**

**9**  
patients across  
ASEAN

The Heart2Heart Campaign, a partnership between MaybankHeart and Institut Jantung Negara (IJN), provides life-saving treatments for paediatric heart patients across ASEAN. Launched in 2023, this five-year initiative supports children in need, reinforcing our commitment to sustainable growth and community well-being.

With a goal of raising RM45,000 per patient, we ensure children aged 0-18 years old receive essential surgeries regardless of financial constraints. Targeting at least 11 children annually, we aim to raise RM500,000 per year, enabling treatment at IJN and partner hospitals.

Through the Maybank Championship platform, we not only fund surgeries but also raise awareness about paediatric cardiac care, ensuring every child has the opportunity for a healthy life.

## TESTIMONIALS

*"Since birth, Bobby has been living with a complex congenital heart condition that causes a narrowing in his airway and reduces the oxygen levels in his blood. Last year, he underwent a procedure known as Right Ventricular Outflow Tract (RVOT) stenting to help improve the flow of oxygenated blood.*

*We are truly thankful and would like to sincerely thank Maybank Foundation for its support. Because of this help, our child is now healthier, and our family is deeply appreciative of the assistance extended to us."*

**Robin Silaen**  
Father of Bobby (7 years old)

**Bobby Farada**

*"Afiya was diagnosed with multiple complex heart conditions, including Ventricular Septal Defect (VSD), Patent Ductus Arteriosus (PDA), and Endocardial Septal Defect (ESD). In July 2025, we brought her to Institut Jantung Negara (IJN) Malaysia for corrective surgery.*

*The support from Maybank through the Heart2Heart campaign came at a time when we needed it most. We sincerely hope this meaningful campaign will continue to save the hearts of many other children, just as it did for our daughter."*

**Abdul Rahman Wahid**  
Father of Afiya (1 year old)

**Afiya Frintania Zara**

## COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDs)

BY MAYBANK GROUP COMMUNITY FINANCIAL SERVICES

### FINANCIAL INCLUSION & LITERACY PROGRAMMES

#### • QRPAYBIZ



Providing small and medium-sized enterprises (SMEs) with a secure, seamless, and cashless payment solution, the QRPayBiz programme enables merchants to receive transactions directly into their bank account, supporting instant, contactless transactions at zero cost.

With DuitNow QR interoperability, merchants can accept QR payments from MAE users as well as participating banks and e-wallets. The QRPayBiz app also helps merchants track transactions and download sales reports to support day-to-day bookkeeping.

In addition to including micro and small businesses into the digital economy, the QRPayBiz programme also offers flexible repayment plans such as reduced instalments, extended loan terms or temporary payment relief to support businesses in managing their cash flow and stay afloat.

The assistance helps SMEs survive difficult periods by easing financial pressure, allowing them to continue operating and protecting jobs. It supports business stability and recovery, enabling entrepreneurs to focus on growth and long-term success.

**Number of beneficiaries in 2025:**



#### • SAMA-SAMA LOKAL



Sama-Sama Lokal is Maybank's zero-commission digital marketplace, accessible via the MAE app, that helps local micro and small businesses, from hawker stalls and home kitchens to neighbourhood shops-sell online and reach customers more easily.

With zero platform fees and secure bank-backed payments, merchants keep 100% of their earnings, helping customers support local businesses without added mark-ups.

By removing commission fees and simplifying the path for small merchants to start selling online, Sama-Sama Lokal helps protect incomes and strengthen business resilience, especially for micro-entrepreneurs with limited digital capabilities or thin margins.

The platform also makes it easier for communities to direct everyday spending to local sellers through a trusted, bank-backed payment experience. To date, the marketplace supports **over 30,000 merchants** nationwide, helping widen participation in the digital economy.

**Number of beneficiaries in 2025:**



## COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDs)

### BY MAYBANK GROUP COMMUNITY FINANCIAL SERVICES

#### FINANCIAL INCLUSION & LITERACY PROGRAMMES

##### • YOUTH FINANCIAL LITERACY

Maybank promotes financial literacy among youth and students through structured learning engagements delivered with schools, universities and community partners.

These initiatives build practical money-management skills—such as budgeting and saving, spending wisely, and making informed financial decisions—while strengthening awareness of digital safety and scam prevention.

Strengthening financial literacy early helps students and youth build healthy money habits and confidence before they enter the workforce—supporting long-term financial well-being and inclusion.

By improving understanding of budgeting, saving, and responsible credit use, these efforts can reduce vulnerability to over-indebtedness and financial stress. Digital safety and scam-awareness components also help young people protect themselves online, with positive spillover as they share knowledge with family members and peers.

##### Number of beneficiaries in 2025:



##### • FINANCIAL LITERACY FOR SMES

As the backbone of the growing economies across ASEAN, Maybank has been supporting micro and medium sized business owners understand money management better through Financial Literacy programmes for SMEs.

Through various tailored seminars and workshops these programmes cover practical topics such as budgeting, cash flow management, debt discipline, and planning for growth, with the of helping entrepreneurs make more informed financial decisions and run more resilient businesses.

Stronger financial skills can help SMEs improve cash-flow visibility, avoid common money mistakes, and make better financing decisions that support business continuity, job retention, and more stable local supply chains.

By building confidence in budgeting, debt management, and forward planning, the programme strengthens business resilience and contributes to broader economic participation, particularly for smaller entrepreneurs who may lack access to formal training.

##### Number of beneficiaries in 2025:



##### • AGENT BANKING – POS MALAYSIA

Since 2010, Maybank has partnered with POS Malaysia to provide agent banking services, enabling customers to carry out basic transactions such as cash deposits, withdrawals, and loan payments at 273 selected POS Malaysia outlets nationwide.

By bringing essential banking closer to where people live and work, the initiative reduces time, travel, and cost barriers especially for rural and underserved communities who may be far from a Maybank branch.

The wider access point network helps bridge financial gaps by extending convenient, reliable touchpoints for day-to-day banking, supporting financial inclusion and enabling more households and micro-entrepreneurs to participate in the formal financial system.

Aligned to Maybank's mission to humanise financial services, the programme focuses on practical access, making it easier for customers to manage cash needs and meet payment obligations without long-distance travel.

##### Number of beneficiaries in 2025:



##### • BANK BERGERAK – MAYBANK MOBILE BUS

Introduced in 1978, Maybank's mobile bus banking service (Bank Bergerak) brings essential banking services to underserved communities in 10 remote areas of Pahang, Malaysia.

Offering a wide range of services such as cash deposits and withdrawals, payments, account opening and closing, and setting up standing instructions, customers in underserved areas gain access to financial services through the mobile bus.

Staffed by two officers and an armed guard, the bus is also equipped with CCTV, giving our customers the peace of mind to perform safe and secure transactions.

This practical access supports financial inclusion for rural households and small businesses in alignment with Maybank's mission to Humanise Financial Services and enable the well-being of all.

##### Number of beneficiaries in 2025:



## COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDs)

BY MAYBANK ISLAMIC AND GROUP INSURANCE & TAKAFUL (ETIQA)

### ZAKAT CONTRIBUTIONS

Maybank continues to champion Social Empowerment through zakat contributions by Maybank Islamic and Etiqa, supporting underserved communities across key areas of need. In 2025, **RM15.72 million** was mobilised for community development initiatives, collectively uplifting **close to 100,000 lives**. These efforts reflect the Group’s commitment to creating meaningful and inclusive impact, particularly in expanding access to essential support.

	Beneficiaries				Total Beneficiaries	Total Investment	Total Initiatives
<b>Zakat Maybank Islamic</b>	: 55,375	: 6,547	: 2,459	: 1,100	75,998	RM12.96 million	22
	: 1,500	: 3,107	: 300	: 1,200			
	: 2,600	: 410	: 400	: 1,000			
<b>Zakat Etiqa</b>	23,615				23,615	RM2.76 million	5

### Key Highlights 2025

#### ZAKAT R.I.S.E. PROGRAMME



A collaboration with People Systems Consultancy (PSC) to provide a practical and structured economic empowerment programme in 3 countries: Malaysia, Indonesia & Philippines.

The programme helps participants shift their mindset from seeing business ownership as unattainable to recognising it as a feasible goal. This change is crucial in fostering long-term entrepreneurial success.

R.I.S.E. programme has consistently delivered positive outcomes for participants, leading to improved livelihood and enhanced quality of life.

In 2025, total of **1,285 participants** were impacted by this programme with more than 60% of the participants successfully **maintained or increased** their **average income** following the completion of the training programme.

#### PROGRAM KELESTARIAN PERNIAGAAN – RIGHT TRACK EDUCATION



Programme Kelestarian Perniagaan: Memperkasa Aspek Persekitaran, Sosial dan Tadbir Urus Perusahaan Mikro organised by Right Track Education (RTE) aims to empower *asnaf* entrepreneurs through holistic skills development and exposure to the real-world entrepreneurial ecosystem.

The success of this Programme can be seen through the improvement in the participants’ business performance. Some of them have successfully increased their sales revenue through social media and expanded their business networks by using digital applications as the primary medium in their business processes.

#### KNOWLEDGE TRANSFER PROGRAMME: NIAGAXL & MIQUICKSHEET



The Programme aims to equip participants with basic accounting knowledge to enable them to manage their businesses in a more systematic and appropriate manner. This includes helping participants set appropriate product pricing to avoid selling at a loss, as well as improving stock management to reduce the risk of obsolete or damaged inventory and stock shortages.

By strengthening these fundamental skills, participants are better positioned to make informed business decisions, improve cost control, enhance operational efficiency, and ultimately support the sustainability and profitability of their businesses.

## COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDs)

BY MAYBANK ISLAMIC

### iTEKAD MEGAPRENEUR

Asnaf entrepreneurs are gaining stronger footing through the Community Economic Development: Megapreneur Programme, a Zakat-funded initiative in collaboration with ZL Empire (ZLE). The programme, recognised under Bank Negara Malaysia's iTEKAD umbrella programme aimed at assisting low-income microentrepreneurs, provides practical skills, business knowledge, equipment as a seed capital and mentoring, with hands-on training in three fields, namely Commercial Food Production, Mobile Phone Repairing, and Air-Conditioner Servicing.

A total of 120 participants acquired market-relevant skills in their chosen fields, while the programme supported income growth, business stability, and financial discipline, including the ability to sustain earnings and build savings during the six-month monitoring period. The programme fostered a resilient and self-sustaining entrepreneurial ecosystem within the asnaf community.



#### TESTIMONIALS



Norazimah, a mother of four, once ran a small roadside stall selling mee kari, cendol, and Nescafe, earning only **RM700 per month**. With limited capital and minimal marketing tools, she struggled to provide stability for her family yet never gave up on her dream of a better future. Through the programme's support and guidance, she was able to transform her business.

*"The programme structure was suitable for me - they equipped me with basic entrepreneurship skills particularly in F&B. They also provided me with equipment that helped me operate immediately," says Norazimah.*

She now runs a dedicated shop producing keropok lekor, a venture managed together with her children, including her sick child contributing according to ability. She is now able to generate a sustainable income, which has grown to **RM1,713 on average**.

**Norazimah**   
SME, F&B Business



### ENERGY 4LIFE PROGRAMME

Maybank Islamic brought hope and brighter days to rural communities in Sabah and Sarawak through the Energy 4Life programme, installing solar panel lighting to replace candles and generators as light sources at night. With **RM1.89 million allocated** from its zakat funds benefiting **2,429 households**. This project not only illuminates their nights but also enhances daily living conditions and empowers remote communities towards a brighter, safer, and more sustainable future.



#### Realised impact

- Improved Night-Time Safety: Homes have reliable lighting, reducing fire risks from candles.
- Better Quality of Life: Families can carry out evening activities safely such as studying, cooking, praying, and social gatherings, while community activities at night can also be conducted smoothly.
- Enhanced Education Opportunities: Children can study at night with proper lighting, improving learning consistency.
- Reduced Living Costs: Families no longer need to purchase candles or generator, allowing savings for other essentials.
- Environmental Benefits: Renewable solar energy reduces carbon emissions and reliance on fossil-fuel-based lighting.

### MAYBANK ISLAMIC REGIONAL RAMADAN RELIEF

The Regional Ramadan Relief programme is Maybank Islamic's flagship initiative to address malnutrition and ease the financial burden faced by vulnerable families during the fasting month. Through the distribution of essential food supplies across ASEAN, the programme strengthens community resilience while supporting households affected by rising living costs.

#### Realised impact

The initiative supported **9,682 families** across **13 countries**, with an investment of **RM2.29 million** in 2025 to deliver essential food assistance.



## COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDs)

### BY GROUP INSURANCE & TAKAFUL (ETIQA)

#### JETTY REFURBISHMENT PROGRAMME

On 8 February 2025, Etiqa launched the newly refurbished Pengkalan Simpang Kiri Jetty in Pontian, Johor, in collaboration with Islamic Aid Malaysia (IAM).

**The project, which benefits 100 local fishermen in the area, includes a 100-meter floating jetty and a new loading area, easing the daily operations and improving safety for the fishermen.** The previous jetty, which was in use for 15 years, had deteriorated, making it difficult for fishermen to unload their catch. Funded by Etiqa, the project was completed through a community 'gotong-royong' effort.

Shahrul Azuan Mohamed, the CEO of Etiqa General Takaful, emphasised that this initiative supports fishermen's livelihoods while aligning with Etiqa's vision of "Making the World a Better Place".



#### ETIQA'S CLEAN WATER PROJECT

Access to clean water is fundamental to health, dignity and sustainable living. Etiqa's Clean Water Projects, conducted in partnership with Islamic Aid Malaysia (IAM) and WaterAid Cambodia, enhance community resilience by providing sustainable water infrastructure and filtration systems. These efforts address waterborne diseases, reduce the burden on women and children who fetch water and improve overall quality of life in rural regions.

In Malaysia (Kelantan & Sabah): New water catchments and up to 5 km of pipelines constructed, reaching 1,800 beneficiaries and ensuring access to clean, safe drinking water (RM658,330 invested).

In Cambodia, Etiqa General Insurance Cambodia supplied filtered water to over 550 families in partnership with WaterAid Cambodia (USD40,000 invested).



On 15 November 2025, Etiqa also launched the new Clean Water Project at Kampung Lentuong, Tuaran, Sabah. The project was officially launched by Zafri Ab Halim, CEO of Etiqa Family Takaful Berhad and participated by Etiqa Sabah Region team together with Zawahir Abdullah, President of Islamic Aid Malaysia. This is a small step for Etiqa but a life-changing difference for the community.

## COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDs)

BY MAYBANK SINGAPORE

### MAYBANK MOMENTUM GRANT



The Maybank Momentum Grant (MMG) is Singapore's first recyclable grant for charities, developed in partnership with The Majority Trust. The programme promotes a "pay-it-forward" model, enabling charities to scale their impact while contributing back to a pool that supports other organisations in the future. By strengthening organisational capacity and accelerating programme delivery, MMG helps charities deepen their long-term social impact.

- **20 impact partners supported, benefiting over 8,700 individuals to date.**
- **Six impact partners obtained Institute of Public Character (IPC) status after joining MMG.**
- **13 impact partners have collectively paid forward over S\$800,000 including three impact partners that have fully paid forward their grants.**
- **Raised over SGD830,000 for the MMG through sector fundraising challenge & payroll giving from 2023–2025.**

#### TESTIMONIALS



*"The repayable grant model encouraged us to think differently and, in doing so, helped us become more disciplined, resilient, and sustainable as an organisation. Knowing the funds would be recycled pushed us to plan for the long term, not just the next funding cycle."*

**Saleemah Ismail**   
CEO, New Life Stories



*"The MMG support allowed us to strengthen our team by funding a dedicated fundraising role, giving us the stability to continue operations and keep programmes for persons with special needs running smoothly. It helped us meet immediate needs while giving us the confidence to plan for long-term sustainability."*

**Ivan Chin**   
CEO, Extra.Ordinary People

### MAYBANK KIDSTART SAVING STARS



The Maybank KidSTART Saving Stars (MKSS) programme is part of a three-year partnership between KidSTART Singapore and Maybank Singapore to help lower-income families build stronger financial foundations. Through matched savings, top-ups and practical financial literacy sessions, the programme supports parents in developing healthier money habits and empowering them to plan and save purposefully for their children's aspirations and families' long-term goals. The initiative also creates meaningful volunteer opportunities for Maybankers, fostering community connection and shared purpose.

- **Over 700 unique families supported through matched savings, financial education and family engagement sessions.**
- **82% of returning families and 69% of new families reported saving more than before the programme.**
- **After Season 2, 74% of returning families and 68% of new families continued depositing money.**
- **Over 1,000 volunteer hours contributed by Maybankers to support MKSS engagement activities.**

#### TESTIMONIALS



*"Thanks to the Maybank KidSTART Saving Stars programme, I am saving more than before and I now set aside SGD50 every month. The programme has helped me gain money management skills and knowledge and improved our family's savings habits. Savings are important to me as I have three children, and I want to save up for their future education and household needs."*

**Krystalline FS Oliveiro**   
Parent



*"Before joining the Maybank KidSTART Saving Stars programme, my husband and I didn't have any savings set aside for our children, only for ourselves. The programme gave us the push to begin saving for our children, improving our financial literacy skills through the tips provided. It helped me to better understand the importance of saving, as my children are important to me and I must save for their education and medical expenses."*

**Retno Puji Letno**   
Parent

## COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDs)

BY MAYBANK INDONESIA

### ECO-VILLAGE



The Eco Village – Gianyar Maggotpreneur Programme manages organic waste through community-based maggot farming in Sanding Village, Gianyar, Bali, which has an estimated population of **3,126 residents**. The facility is capable of processing up to **500 kg of organic waste** per day, converting it into natural fertiliser to support local agricultural activities. The programme actively engages and educates the community on waste segregation and Black Soldier Fly (BSF)-based waste management practices. Supported by a donation amounting to **IDR382,910,000**, this initiative benefits **40 community members** and aims to generate sustainable income opportunities through a waste bank system or direct community utilisation, while promoting environmental sustainability and circular economy practices.

### SAMIUL BASHIR MOSQUE RECOVERY PROGRAMME



Through the Yayasan Maybank Indonesia, Maybank extended its support for the renovation of the Samiul Bashir Mosque in Palu as part of its disaster response and recovery efforts following the earthquake that impacted the region. The assistance, amounting to a total value of **IDR170,000,000** was aimed at restoring essential community infrastructure and supporting the recovery process. This initiative benefited approximately **280 residents** living in the surrounding area, contributing to the strengthening of community resilience in the aftermath of the disaster.

### SUPPORTING WHEELCHAIR RUNNERS AT MAYBANK BALI MARATHON 2025



The Wheelchair Runners category of the Maybank Marathon 2025 brought together **50 inspiring participants**, demonstrating exceptional determination, resilience, and athletic skill. With a total donation of **IDR82,970,000**, the initiative not only supported the athletes but also promoted inclusivity, empowerment, and awareness for differently-abled communities, providing a meaningful platform for competition, engagement, and inspiration within the broader running community.

### MAYBANK CYCLING SERIES



Through its Sustainability Activation programme, “Maybank Cycling Series II Festino 2025” Maybank Indonesia combined cycling activities with sustainability initiatives, including **planting 350 trees and waste management** in Yogyakarta. The programme, investing **IDR146,823,875**, also empowered local MSMEs by providing educational programmes on disaster mitigation and healthy lifestyles for youth, reflecting Maybank’s commitment to environmental preservation and community development.

## COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDs)

BY MAYBANK INDONESIA

### DONATION FOR CHEERING SCHOOL MAYBANK BALI MARATHON 2025



In 2025, Maybank provided educational support to **40 schools** in Bali through the Maybank Marathon programme. The initiative, valued at **IDR100,000,000**, reached approximately **4,000 students**. It aimed to enhance learning facilities, support educational activities, and promote a positive learning environment within the participating schools.

### FLOOD DISASTER RELIEF DONATION FOR SUMATRA



Maybank Indonesia extended humanitarian assistance to communities affected by the recent floods in Sumatra. With a total donation of **IDR414,145,000**, the initiative reached **1,500 beneficiaries**, helping victims meet their urgent needs and supporting recovery efforts in the impacted areas.

### DONATION TO UBUD ART MARKET



As part of efforts to support the revitalisation of the Ubud Art Market in Gianyar, which was impacted by a recent fire, Maybank Indonesia contributed 2 portable toilets, with a total donation of **IDR18,000,000**. This initiative aimed to restore essential facilities for vendors and visitors, enhance public hygiene, and support the market's recovery, reinforcing Maybank's commitment to community resilience and local cultural preservation.

### RAMADAN DONATION



During Ramadan, Maybank Indonesia extended its support to **200 orphans and underprivileged families** by donating essential food supplies, fostering community well-being and spreading joy during the holy month. The programme had a total value of **IDR17,500,000**.

### DONATION TO OGOH-OGOHO FESTIVAL

On 28 March 2025, Maybank Indonesia supported the Ogoh-ogoh parade held on the eve of Nyepi Day, reflecting its commitment to preserving local cultural traditions around the Denpasar Branch Office. Through a donation of **IDR500,000**, this initiative benefited approximately **120 community members**.

## COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDs)

BY MAYBANK CAMBODIA

### SUPPORTING THE CAMBODIA RED CROSS'S 70 YEARS OF HUMANITARIAN MISSION

Maybank Cambodia supported the Cambodia Red Cross (CRC) Anniversary in line with this year's theme, "Volunteering Together for Healthy and Climate-Resilient Communities." A contribution of KHR20,000,000 was made by Maybank Cambodia to support CRC's humanitarian and community resilience efforts.

Maybank Cambodia continues to support the CRC as part of our ongoing commitment to community well-being and social responsibility.

This contribution reflects our purpose of humanising financial services by putting people at the heart of everything we do, while strengthening support for humanitarian and climate-resilience initiatives.



### FOSTERING INCLUSIVITY THROUGH THE 4<sup>TH</sup> RAMADAN IFTAR WITH MUSLIM WOMEN



Maybank Cambodia supported the Cambodian Islamic Women Development Association (CIWODA) in hosting the 4<sup>th</sup> Ramadan Iftar with Muslim Women 2025. The event brought together approximately 1,000 participants, including Muslim community leaders, youth aged 15–25, and non-Muslim attendees, to deepen understanding of Ramadan, strengthen community engagement, and promote interfaith dialogue.

This marks the second consecutive year that Maybank Cambodia has partnered with CIWODA to support this meaningful initiative. The programme serves as a platform for inclusivity, knowledge sharing, and relationship building across diverse communities.

The initiative reflects our commitment to values-based banking, strengthens stakeholder trust, and supports the empowerment of Muslim communities as part of our long-term halal and sustainability agenda.

# COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDs)

BY MAYBANK GROUP HUMAN CAPITAL

## WORK PLACEMENT PROGRAMME

### EMPOWERING PERSONS WITH DISABILITIES FOR EMPLOYABILITY

Creating an inclusive workplace for persons with disabilities (PWDs) reflects Maybank's belief that diversity of ability strengthens our organisation. By providing equitable opportunities and removing barriers, we enhance our culture, creativity, and service delivery.

Introduced in 2023, the Work Placement Programme (WPP) provides PWDs with one-year structured training and on-the-job exposure to build employability and career readiness. The programme went regional in 2024, expanding to Singapore, Cambodia, Indonesia, and the Philippines, and has successfully onboarded 163 WPP talents since its inception.

The initiative is strengthened through collaborations with SOCSO – the Social Security Organisation, a Malaysian government agency under the Ministry of Human Resources that provides social security protection and supports workforce inclusion initiatives for employees, including PWDs as well as other disability associations across Malaysia and our home markets in Singapore, Cambodia, Indonesia, and the Philippines.

WPP talents actively contributed to both internal and public-facing engagements through booth activations showcasing assistive technologies for persons with visual impairments, including Braille, NVDA (screen-reading software), and e-Braille solutions. They also supported awareness initiatives, educating Maybank employees on Bahasa Isyarat Malaysia during Minggu Semarak Bahasa Maybank, Maybank Championship 2025, International Day of Persons with Disabilities (IDPD), and Maybank Sustainability Days, reinforcing advocacy for inclusion across the Group.



Advocating for awareness for inclusivity with WPP trainees' involvement in Maybank's main events such as Maybank Championship, Minggu Semarak Bahasa, Staff CNY, Staff Christmas and Sustainability Days & International Day of Persons with Disabilities.

## COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDs)

### BY GROUP HUMAN CAPITAL

#### MAYBANK URBAN FARM



#### Progress & Impact

- Installed a Microfarm aquaponics system at Maybank Academy with the Malaysian Agricultural Research & Development Institute (MARDI) under the Pengukuhan Kelestarian Makanan 2024 project for integrated fish-crop cultivation, ensuring sustained impact through an active Memorandum of Understanding (MOU) with MARDI until 2027.
- **506** Maybankers trained through awareness sessions, contributing to more than **228** kg of produce harvested from the Urban Farm and distributed to underprivileged groups.



The Maybank Urban Farm Initiative advances environmental sustainability while empowering communities through practical, inclusive urban agriculture. By equipping employees, students and underserved groups with skills in sustainable farming, the programme strengthens food security, reduces environmental footprint and creates income-generating opportunities. Developed in partnership with MARDI and other government agencies, the initiative focuses on capacity building, technology transfer and community outreach to foster long-term socially impactful urban agriculture.

# COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDs)



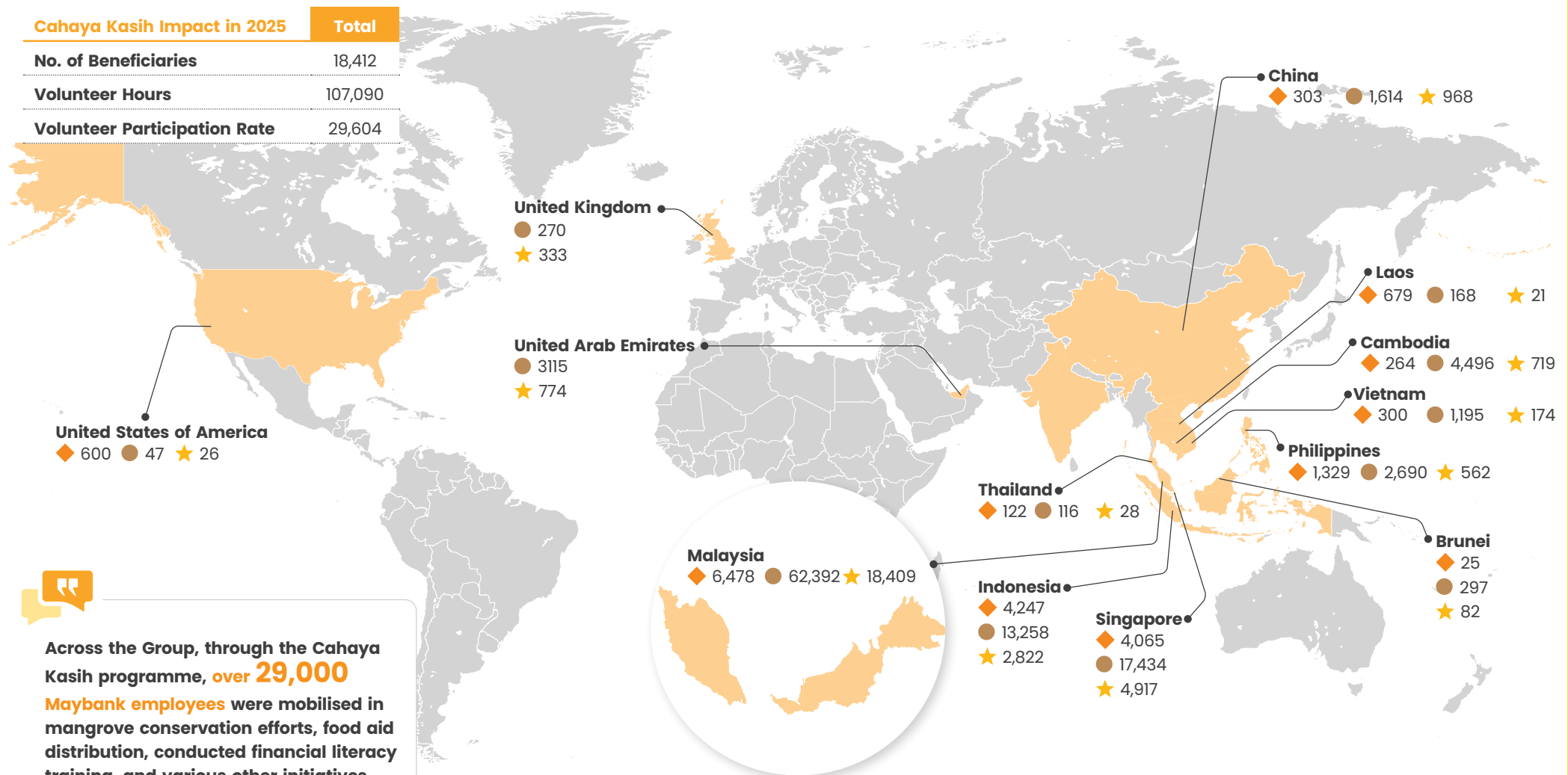
BY MAYBANK GROUP



Cahaya Kasih (CK), meaning “Ray of Love,” is Maybank’s flagship employee volunteerism initiative, launched in 2006 to empower employees to make meaningful contributions to society. Through CK, Maybankers dedicate their time, skills, and passion to community-driven programmes, fostering a strong spirit of volunteerism. The initiative has evolved over the years, incorporating the Maybank Group self-led Sustainability and Volunteerism Policy to encourage both Group-led and personal volunteering efforts. CK’s milestones include Global CR Day (GCD), an annual event that unites thousands of employees worldwide in impactful community engagement in a single day. With a growing number of initiatives and volunteered hours each year, CK continues to drive sustainable, positive change across communities.

## Progress & Impact

Cahaya Kasih Impact in 2025	Total
No. of Beneficiaries	18,412
Volunteer Hours	107,090
Volunteer Participation Rate	29,604



Across the Group, through the Cahaya Kasih programme, **over 29,000** Maybank employees were mobilised in mangrove conservation efforts, food aid distribution, conducted financial literacy training, and various other initiatives that impact society positively.

**Legend**

- ◆ No. of Beneficiaries
- Volunteer Hours
- ★ Volunteer Participation Rate

## COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDs)

### CAHAYA KASIH

#### TREE-PLANTING & BEACH CLEAN UP AT PANTAI SUNGAI KAJANG



During Maybank Group Global CR Day 2025, 142 Etiqa employees from Maybank’s Group Insurance & Takaful sector gathered at Pantai Sungai Kajang, Tanjung Karang to contribute to environmental restoration efforts. Together, volunteers cleared **309 kg of rubbish** from the beach and planted **1,810 mangrove seeds**, helping to strengthen coastal resilience and protect local ecosystems.

#### TESTIMONIALS



*“The collaboration with Etiqa has strengthened our conservation efforts and delivered tangible impact to our community. Clean-up and tree-planting initiatives help keep our environment healthy and raise awareness of the importance of conservation.”*

**Harris Raj Kumar**   
Sustainability Solutions

#### LEADING THE CHARGE IN SUSTAINABILITY



In Sabah, more than 700 employees contributed to three major Cahaya Kasih initiatives; Preserving Sabah Cultural Heritage, which engaged students through cultural showcases; TREES Coral, which supported marine conservation via coral planting and beach clean-ups; and Sinurambi Hijau Ku, which enabled welfare homes to adopt sustainable food cultivation.

#### UNITED FOR STRONGER COMMUNITIES: FROM MULBERRY ROOTS TO EMPOWERED WOMEN & RISING GENERATIONS



Maybank Cambodia organised an initiative at the Maybank Silk Weaving Training Centres in Takeo and Siem Reap to strengthen sustainable livelihoods and community development. Volunteers planted more than 2,000 mulberry trees, creating a long-term supply of raw materials essential for environmentally sustainable silk weaving. The initiative also empowered over 100 women farmers and weavers through financial literacy training, equipping them with the confidence, independence, and skills needed to enhance their income and economic resilience. In addition, volunteers engaged 100 children in sports activities aimed at fostering teamwork, unity, and joy while inspiring positive values among the younger generation. Anchored on the Maybank Women Eco-Weavers programme, the initiative reflects the wider social impact agenda. Overall, the programme reinforces Maybank’s broader commitment to sustainability, women’s empowerment, and community well-being across Cambodia.

## COMMUNITY • MARGINALISED COMMUNITIES (INCLUDING PWDs)

### CAHAYA KASIH

#### THE KINDNESS MARKET



In Singapore, 1,500 Maybankers organised The Kindness Market, an inclusive community pop-up marketplace created in partnership with 14 community organisations. The initiative supported more than 2,000 lower-income families and seniors by providing SGD100 in Kindness Credits to each beneficiary, enabling them to purchase groceries and household essentials with dignity. As part of the experience, beneficiaries also completed a simple budgeting exercise aimed at promoting financial literacy and encouraging better money management. The event was attended by Hazlina Abdul Halim, Adviser to the East Coast Group Representation Constituency Grassroots Organisation (Fengshan), along with Alvin Lee, Country CEO & CEO of Maybank Singapore, members of the Maybank Singapore Limited Board, and the bank's Senior Management Committee. Beyond meeting immediate needs, The Kindness Market helped strengthen community bonds, foster meaningful interaction between Maybank volunteers and residents, reinforcing Maybank's commitment to uplifting vulnerable groups through compassionate and empowering community initiatives.



#### TESTIMONIALS



*"It was heartening to see Maybankers come together, lending their time and effort to make the Kindness Market a success. Experiences like this remind us that when we come together, even small acts of service can create a lasting impact on the community."*

**Angeline Ho** 

Singapore Sustainability Circle member and Volunteer In-Charge for Kindness Market



*"Our sincere appreciation goes to all Maybank Singapore staff, including their CEO, for organising the Kindness Market. It was wonderful to witness the Maybank family of volunteers warmly assisting us with our groceries and attending to every detail with care."*

**Suhana Suhaimi** 

Tabung Amal Aidilfitri Trust Fund

#### NEGERI DI AWAN PROGRAMME



As part of Maybank Indonesia's Global CR Day activities in 2025, they launched a new chapter in the 'Negeri di Awan' programme, focusing on Green Literacy, blending environmental awareness with practical action, motivating communities to care for nature while fostering sustainable economic opportunities.

Engaging Maybank Indonesia's leaders and employees across the five entities of the Maybank Indonesia Group, they reached **4,247 community members in 69 different locations nationwide**.

Through creative and educational activities such as read-aloud storytelling sessions, poetry, and drawing competitions, Maybank Indonesia demonstrated their commitment to environmental stewardship and the promotion of sustainable development values, while being at the heart of the communities they serve.



# ENVIRONMENT

© Azlan Mohamed / WWF-Malaysia

**Environmental diversity is the cornerstone of a thriving ecosystem, providing resilience, stability, and sustainability.**

Maybank continues to advance biodiversity conservation and ecosystem restoration across the region, with a strong focus on protecting Malaysia's critically endangered Malayan tiger and sustaining the ecological integrity of its forest landscapes. Through long-term collaboration with WWF-Malaysia, government agencies and indigenous (Orang Asli) communities, Maybank's conservation work embodies its purpose of Humanising Financial Services, driving meaningful action that safeguards natural habitats while uplifting the lives of those who depend on them.

## ENVIRONMENT IN 2025

Strengthening Tiger Conservation in the Belum-Temengor Forest Complex

Maybank ASEAN Social Impact Grant (MASIG):  
Bamboo-based Regenerative Economy for Orang Asli Communities

Maybank - Forest Research Institute Malaysia (FRIM) Bidor Afforestation Project

### Related UN SDGs:



● Maybank ● Maybank Foundation

# SUSTAINABILITY & ENVIRONMENT CONSERVATION

Related UN SDGs:



BY MAYBANK FOUNDATION

## STRENGTHENING TIGER CONSERVATION IN THE BELUM-TEMENGOR FOREST COMPLEX

The Malayan tiger (*Panthera tigris jacksoni*) can only be found in Peninsular Malaysia and was recognised in 2004 as the 9th sub-species for tigers globally. In the 1950s, there was an estimated 3,000 Malayan tigers roaming in the forest, but as of today, less than 150 remaining tigers are believed to have survived. This number has not been confirmed for certain. The number is steadily decreasing due to poaching, illegal trade of tiger parts and habitat loss, which subsequently leads to human-wildlife conflict. The Malayan tiger is classified as **Critically Endangered** under the International Union for Conservation of Nature (IUCN) Red List for Threatened Species.

As such, we make it our mission to do all we can to support and protect the Malayan tiger which is protected under the Wildlife Conservation Act 2010. With great concern, Maybank took action in 2016 via a strategic collaboration with WWF-Malaysia, which is now in its Phase 3 following the Royal Belum State Park obtaining the **Conservation Assured | Tiger Standards (CA|TS)** accreditation in 2023. The partnership aims to conserve the Malayan tiger population in the Belum-Temengor Forest Complex, being a priority site for tigers under the National Tiger Conservation Action Plan.

Aside from lobbying for conservation measures such as better protection access in the forest, enhancement of ecological linkages, and better logging practices, our partner also engages with the **indigenous people (Orang Asli)** in Belum-Temengor to raise their awareness and explore sustainable livelihoods for their long-term benefits.



### Our partnership has achieved:

- The deployment of 150 Orang Asli rangers across more than 100,000 km, providing essential on-the-ground protection for these endangered big cats.
- Around 240 active snares have been found and deactivated.
- Over RM13.66 million cumulative investments to date.

### Progress & Impact



**RM1.55 million**  
invested in 2025



**More than 16,000 km** of dense  
forest patrolled by rangers in 2025

## STRENGTHENING IDENTITY AND UNITY: SAMBUTAN HARI ORANG ASLI 2025



### A Celebration Led by the Community

The Sambutan Hari Orang Asli in RPS Air Banun has evolved into a vibrant annual cultural event fully planned, hosted, and owned by the local Orang Asli community. This has been made possible through ongoing community-empowerment programmes supported by Maybank's partnership, which continue to build confidence, skills, and collaboration across villages - bringing communities together through arts, music, food, and storytelling during the 2025 celebration.

### Women and Youth at the Forefront

Youth and women played visible leadership roles during community events. Suzanna, one of the growing female leaders in the community, took the lead in organising and facilitating group activities and traditional games during the Hari Orang Asli celebration, demonstrating her growing confidence and the expanding opportunities for indigenous women in community leadership and conservation.

### Culture Meets Conservation

The celebration also highlighted Global Tiger Day, reinforcing the connection between Orang Asli culture and the protection of the Malayan tiger. It reflects how cultural identity and conservation awareness can strengthen each other.

### A Symbol of Empowerment

What began modestly in 2023 is now a proud annual tradition - strengthening cultural identity, building leadership, and empowering the community to take an active role in conservation.

### TESTIMONIALS



### Honouring Heritage, Strengthening Community

*"This celebration not only honours our heritage, but also strengthens the bonds between the community"*

**Askee Ali**

Chairman of the Jahai Children Arts Association & Village Head of Kg. Sungai Raba

## ENVIRONMENT • SUSTAINABILITY & ENVIRONMENT CONSERVATION

### STRENGTHENING TIGER CONSERVATION IN THE BELUM-TEMENGOR FOREST COMPLEX

#### A DECADE OF PROGRESS: STRENGTHENING PROTECTION SYSTEMS FOR THE MALAYAN TIGER

Over the past decade, WWF-Malaysia’s partnership with Maybank has played a critical role in building a robust protection system for the Malayan tiger within the Belum-Temengor Forest Complex (BTFC). Long-term investment has focused on strengthening ranger capacity, improving enforcement, and expanding monitoring, laying the foundation for the species’ recovery.

#### A Stronger Ranger Force on the Ground

Since 2016, support from Maybank has helped expand and professionalise patrolling in BTFC. Ranger teams today are better trained, better equipped, and better supported. Continuous capacity-building, including Project Stampede, has enabled rangers to improve surveillance techniques, identify poacher tactics, and document evidence more systematically. The adoption of SMART patrolling has shifted teams toward a more data-driven, adaptive approach, leading to more efficient coverage of key hotspots. This resulted in enhanced operational effectiveness and allowed adaptive responses to emerging threats.

#### Reduced Threats Through Consistent Enforcement

This has led to a sharp reduction in poaching incidences. Patrol teams have recorded year-on-year declines in snare traps, while coordinated operations with PERHILITAN and law enforcement agencies have strengthened the overall deterrence landscape. In fact, years of advocacy for better protection has even led to more commitment and action from the government to enact better policies. Strengthened collaboration have created a whole-of-society approach to conservation. These gains reflect a key learning from the last ten years: long-term, consistent investment in protection, not ad hoc interventions, is what keeps poachers out and wildlife safe.

#### Better Monitoring, Better Decisions

Camera trapping has expanded dramatically in BTFC, enabling more reliable population assessments for tigers and prey species. This has helped land managers understand where tigers are moving, how prey populations are responding, and where enforcement needs to be focused. These insights mirror key learnings from national tiger conservation efforts: monitoring must be systematic, sustained, and directly linked to management decisions.

#### Positioning BTFC for Recovery

With ongoing investment in enforcement, data-driven decision-making, and multi-agency collaboration, BTFC is better positioned to support the long-term recovery of the Malayan tiger. By addressing underlying threats together, our partnership has achieved measurable impact, gained international recognition, and reached world-class conservation standards; benefiting both the landscape and local communities.



#### TESTIMONIALS



#### Shared Responsibility for Conservation

*“Protecting the Malayan tiger is a shared responsibility. Maybank’s partnership exemplifies how the private sector can play a critical role in driving impactful, long-term conservation that benefits both nature and communities.”*

**Azlan Mohamed**   
Tiger Lead at WWF-Malaysia

#### STRIDE FOR STRIPES, STAND FOR COEXISTENCE: MALAYSIANS UNITE FOR WILDLIFE PROTECTION ON GLOBAL TIGER DAY



On 26 July 2025, the spirit of conservation came alive at the second edition of the Run For Tigers event, held at Padang Semarak, Putrajaya Wetlands Park, in conjunction with Global Tiger Day.

Co-organised by Maybank and WWF-Malaysia, the 3.5 km fun run, saw an impressive turnout of **over 1,000 participants** of all ages, many turning up in vibrant jerseys, with some even donning playful animal costumes. The festive yet purposeful atmosphere perfectly reflected the celebration’s theme: “Stride for Stripes, Stand for Coexistence.”



The flag-off was officiated by YBhg. Datuk Dr. Ching Thoo A/L Kim, Former Secretary-General of the Ministry of Natural Resources, Environment and Climate Change (NRECC); Tan Sri Dato’ Sri Ir. Zamzamairani Mohd Isa, Chairman of Maybank Group and Maybank Foundation; and Tan Sri Abdul Wahid Omar, Chairman of WWF-Malaysia.

## ENVIRONMENT • SUSTAINABILITY & ENVIRONMENT CONSERVATION

Related UN SDGs:



BY MAYBANK FOUNDATION

### MAYBANK ASEAN SOCIAL IMPACT GRANT – BAMBOO-BASED REGENERATIVE ECONOMY FOR ORANG ASLI COMMUNITIES

In 2025, the Maybank ASEAN Social Impact Grant (MASIG) was developed to complement Maybank Foundation's funding offerings and strengthen its impact ecosystem by supporting well-meaning Civil Society Organisations (CSOs) and their impactful projects aligned with either or all three of the Maybank Foundation pillars; Education, Community, and Environmental Diversity. Through grants of up to USD50,000 per project over a 12-month period, MASIG aims to empower CSOs to drive inclusive solutions and sustainable change. The programme also fills a strategic gap within Maybank Foundation's impact initiatives by bridging the full-fledged flagship programmes (long-term partnerships with programme partners) and one-off projects implemented through eMpowering Youths Across ASEAN (eYAA).

MASIG Pilot Project #1, titled Income Diversification for the Bamboo Based Regenerative Economy of the Orang Asli Communities at Pos Raya and Pos Poi, was the programme's inaugural pilot. Insights and key takeaways from its implementation have provided valuable guidance for shaping the future direction of MASIG. Looking ahead, the Foundation envisions MASIG evolving into an ASEAN accredited flagship programme with global recognition, further reinforcing Maybank Foundation's commitment to advancing sustainable development and high impact social initiatives across the region.



Supported by an additional **RM47,000** under the Ministry of Finance (MOF) Matching Grant 2025 to further increase and diversify the incomes of indigenous community members from Pos Poi and Pos Raya, Perak.

#### TESTIMONIALS



#### Regenerating Land, Uplifting Communities

*"Bamboo is one of nature's greatest gifts, a low-hanging fruit for sustainability and community empowerment, especially here in Malaysia where it grows abundantly. Its true potential comes alive when people, partners, and purpose align, turning a simple plant into the backbone of a living, regenerative economy that heals the land and uplifts its people."*

Lucas Loo 

Executive Director of SEAD Industries

#### Progress & Impact



- Established 2 community action groups known as Sahabat Buluh Lestari in Pos Raya and Pos Poi, driving local participation and ownership over their communities' sustainable development initiatives.



- Conducted capacity building sessions centred on bamboo processing, conservation practices, and ecotourism to widen sustainable livelihood opportunities for the communities.



- Installed a bamboo splitter facility to enhance efficiency of processing bamboo for local crafts and construction use.



- Over 30 households have recorded an average monthly income increase of RM1,000.



#### MASIG PILOT PROJECT #1 CLOSURE

Since the grant was awarded in 2024, MASIG Pilot Project #1 at Pos Raya and Pos Poi has demonstrated measurable progress in strengthening community led economic resilience among Orang Asli communities. To date, 88 beneficiaries have participated in the programme, of whom 46% are women, reflecting inclusive participation.

Through MASIG, the initiative has strengthened local ecosystems by advancing the programme's core objective of building sustainable livelihood pathways. The project has facilitated direct business to community partnerships, expanded market access, and fostered institutional collaborations that position the communities for long term sustainability. As a result of these interventions, trained participants have recorded an average monthly income increase of RM1,000, benefitting at least 30 households across both villages.

Beyond its planned deliverables, the project also enabled a significant environmental milestone. Through the implementation of sustainable bamboo management practices under MASIG Pilot Project #1, the Orang Asli community in Kampung Pos Poi, with guidance from SEAD and Forest Stewardship Council (FSC) Malaysia, achieved a pioneering outcome. In late 2025, the forest management group comprising Pos Poi and surrounding community forests successfully extended their FSC group certification to include bamboo, making it Malaysia's first FSC-certified bamboo under responsible forest management standards. This recognition reflects the community's adoption of rigorous social and

environmental forestry practices, strengthening local capacity for sustainable natural resource management while opening new market opportunities for responsibly sourced bamboo products.

MASIG Pilot Project #1 was successfully concluded with a closing ceremony held in Pos Raya, Perak on 15 November 2025, marking the completion of the initiative and its achievements in advancing income diversification and regenerative economic practices for the Orang Asli communities, witnessed by key stakeholders, partners, and government representatives.

Overall, the pilot demonstrates how targeted investment, community governance structures, and market aligned skills development can collectively strengthen rural economic resilience and drive sustainable livelihoods.



**ENVIRONMENT • SUSTAINABILITY & ENVIRONMENT CONSERVATION**

BY MAYBANK

**MAYBANK – FOREST RESEARCH INSTITUTE MALAYSIA (FRIM) BIDOR AFFORESTATION PROJECT**



Maybank Chairman, Tan Sri Dato' Sri Ir. Zamzamairani Mohd Isa, together with more than 200 Maybank employees, launched Phase 1 of Maybank and the Forest Research Institute Malaysia's (FRIM) five-year afforestation project in Bidor, Perak. The initiative focuses on rehabilitating a five-hectare ex-mining site at FRIM's Research Station in Bidor, reflecting Maybank's long-term commitment to sustainability, biodiversity conservation, and carbon footprint reduction. Under Phase 1, a total of 1,500 native tree species were planted across two hectares, with the final 150 trees ceremonially planted during the launch event. This milestone demonstrates tangible progress in the partners' ecological restoration efforts. Beyond tree planting, the programme includes environmental monitoring and community-focused workshops to ensure healthy ecosystem development, sustained carbon benefits, and improved livelihood opportunities for the local Bidor community. The collaboration highlights Maybank and FRIM's dedication to fostering long-term environmental resilience and community well-being.

TESTIMONIALS



*"FRIM appreciates Maybank's strong commitment to environmental stewardship. This project will have lasting ecological value for future research and education."*

**Dr. Ho Wai Mun**   
Research Officer, Ecophysiology Division



For years, it was unutilised and experienced prolonged disuse. Today, it has become a place of renewal... a sustainable green asset that rebuilds biodiversity, enriches the soil, and enhances water storage to support long-term ecological resilience."

**Datuk Shahril Azuar Jimin**  
Maybank's Group Chief Sustainability Officer

# INDEPENDENCE ASSURANCE STATEMENT



## SIRIM QAS INTERNATIONAL SDN BHD INDEPENDENT ASSURANCE STATEMENT

### To Board of Directors, Stakeholders, and Interested Parties,

SIRIM QAS International Sdn. Bhd. was engaged by Maybank Foundation to perform an independent verification and provide assurance of the beneficiaries disclosed in Maybank Social Impact Report 2025. The main objective of the verification process is to provide assurance to Maybank and its stakeholders on the accuracy and reliability of the information as presented in the report for the specific subject matter.

The management of Maybank Foundation was responsible for the preparation of all relevant documentation. The objective and impartiality of this statement is assured as no member of the verification team and no other employee of SIRIM QAS International was involved in the preparation of any part of Maybank's Social Impact Report 2025.

The assurance engagement was designed to provide limited assurance in accordance with the International Standard on Assurance Engagements (ISAE) 3000, Assurance Engagements other than Audits or Reviews of Historical Financial Information, and the BURSA Sustainability Reporting Guide, focusing on the reported social impact disclosures, irrespective of the organisation's ability to achieve its intended social outcomes, targets, or expectations related to the subject matter.

As part of our assurance procedures, we performed an independent review and verification of the beneficiaries reported for all identified programmes managed by the respective business pillars contributing data to Maybank Foundation and disclosed in the Maybank Social Impact Report. Our procedures included assessing the availability of supporting documentation, reviewing the basis of calculation, and tracing the reported figures to relevant records where available. This verification was undertaken to assess whether the disclosed beneficiary numbers are transparent, traceable, and reasonably supported by verifiable evidence. The results of this verification process are systematically presented in the table below.

Maybank Business Pillars – Programme Owner	Beneficiaries
Maybank Foundation [MF]	105,442
Maybank Islamic Banking [Maybank Islamic]	87,484
Group Insurance & Takaful [Etiqa]	328,598
Group Insurance & Takaful [Etiqa] – Zakat	29,800
Group Human Capital [GHC]	250
Cahaya Kasih [CK] – under Group Human Capital [GHC]	18,412
Group Community Financial Services [GCFS]	412,982
Group Global Banking [GGB]	621
Financial Industry Collective Outreach [FINCO] – under Group Corporate Affairs [GCA]	499,521
Maybank Indonesia [MBI]	7,154
Maybank Cambodia [MCP]	8
<b>Total</b>	<b>1,490,272</b>

The verification was conducted by SIRIM QAS International in March 2026 using the following methodologies:

- Reviewing and verifying the traceability, consistency, and accuracy of information obtained from various sources, including systems and databases, internal and external reports, attendance records, HR data, and other relevant supporting documentation made available during the assessment.
- Conducting interviews with key personnel responsible for collating the data and preparing the relevant sections of the disclosure, to substantiate the reliability of the information and assess measures implemented to avoid overlapping records or multiple counting of beneficiaries.
- Performing sample-based checks to trace the reported beneficiary numbers to available supporting records and documentation.

### Conclusion

SIRIM QAS International, the Conformity Assessment Body (CAB) in Malaysia, is accredited to ISO/IEC 17021-1:2015 and ISO/IEC 17065:2012 for the provision of management system certification, product certification, and testing services across its full scope of operational activities. Building on this foundation, SIRIM QAS International is accredited as a Validation and Verification Body (VVB) under ISO/IEC 17029:2019 and ISO 14065:2020, enabling it to provide independent, impartial, and technically robust validation and verification services in accordance with internationally recognised standards. The appointed assessors performing the assurance engagement were selected appropriately based on our internal qualifications, training and experience. The verification process is reviewed by management to ensure that the approach and assurance are strictly followed and operated transparently.

During the verification process, certain issues were identified, and clarifications were obtained from the management of Maybank Foundation concerning the accuracy of information sourced from supporting documentation compared with the disclosures. The disclosed values were checked and verified, and it is confirmed that the revisions incorporated into the final report have adequately resolved all inconsistencies identified during the verification process. Based on the scope of the verification procedures performed and the evidence obtained, nothing has come to our attention to suggest that the beneficiary data reported in the Maybank Social Impact Report is materially misstated or not consistent, traceable, and accurate relative to the underlying source documentation and data compilation. Accordingly, the following sets out SIRIM QAS International's opinion on the reliability of the reported figures:

- The number of beneficiaries reported in the Maybank Social Impact Report 2025 is fairly stated.
- The level of disclosure of the specific beneficiary information presented in the report was found to be properly prepared.
- The Social Impact Report, based on the information provided by the business units and Maybank Foundation, offers a reasonable and well-balanced depiction of Maybank Foundation's social impact performance.

### List of Assessors.

- 1) Team Leader : Ms. Aernida Abdul Kadir
- 2) Team Member : Ms. Kamini Sooriamoorthy, Ms. Suzalina Kamaralarifin, Ms. Farhanah Ahmad Shah, Ms. Hazwani Yob and Mr. Rozaimée Ab. Rahman

Statement Prepared by:

  
AERNIDA BINTI ABDUL KADIR

Team Leader  
Management System Certification Department  
SIRIM QAS International Sdn. Bhd.

Date: 13 March 2026

Statement Approved by:

  
WAN SHAHIMA BINTI MIOR AHMED SHAHIMI

General Manager  
Management System Certification Department  
SIRIM QAS International Sdn. Bhd.

Date: 13 March 2026

Note 1: This Independent Assurance Statement has been issued based on the content verified prior to the approval date. SIRIM QAS International Sdn Bhd does not express an opinion on, nor guarantee the integrity and/or accuracy of the information provided with the view that the conclusion was conducted post verification assessment, hence not verified. SIRIM QAS International shall not be responsible for any changes or additions made after the referred date (11 March 2026).

Note 2: The assurance involves activity aims to obtain sufficient appropriate evidence to express a conclusion designed to enhance the degree of confidence of the intended users other than the responsible party, about the subject matter information. It comprises of activities carried out to assess the quality and credibility of the qualitative and quantitative information reported by the organisation. This assurance is different from activities used to assess or validate the organisation's performance, such as compliance assessments or the issuing of certifications against specific standards.



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