



Maybank



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Related UN SDGs:



Cross references:

-  Tells you where you can find more information within the reports
-  Tells you where you can find more information online at www.maybank.com
-  Links you to related online content

GIVE US YOUR FEEDBACK!

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

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About This Report

Maybank Group's ("the Group" or "Maybank") Social Impact Report (SIR) 2024 is a voluntary disclosure that complements the Group's suite of reports, including the Integrated Annual Report, Sustainability Report, and Environment Report. This report focuses on purpose-driven Social Financing and Social Empowerment initiatives (previously termed as Banking and Beyond Banking initiatives) implemented across the Group in 2024, 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) and SMEs) 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.

Stakeholders should read this report together with our Sustainability Report 2024 which is part of a suite of reports with our Maybank Integrated Annual Report 2024 as the primary publication, 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>

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
- The World Bank guidance on Financial Inclusion
- Theory of Change Methodology
- Business for Societal Impact (B4SI) Framework

REPORTING PERIOD

This report covers disclosures from 1 January 2024 to 31 December 2024 (FY2024), unless specified otherwise. For this report we have also disclosed cumulative social impact numbers to date (up to 31 December 2024), 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 (Etika) 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 (2020-2024).

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 namely from Zakat and Banking Initiatives' programmes and financing disbursed by Group Community Financial Services (GCFS), Group Islamic Banking (Maybank Islamic) and Group Insurance & Takaful (Etika), 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.



A digital copy is available for download at www.maybank.com/en/sustainability.page or www.maybankfoundation.com/index.php/media-center/sustainability-reports or scan the QR codes on the left.



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

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

driven by

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.

shaped by

OUR VALUES

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

Guiding principles for all Maybankers to serve our mission and purpose.

together with

Our Unique Differentiators

Over 44,000 Maybankers serve our communities in ways that are simple, fair, inclusive and human, fully embodying our mission and purpose.

execute

M25+

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

OUR PURPOSE

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, savings and current accounts (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) as well as business banking customers.
 - Offers: Business financing, short-term credit (overdrafts and trade financing), cash management, payroll solutions, commercial deposits, custodian services as well as digital and mobile banking services.



Group Global Banking

- Corporate Banking and Transaction Banking
 - Serves: Corporates, financial institutions and governments.
 - Offers: Term loans, overdrafts, revolving credit, trade finance, guarantees, supply chain and cash management solutions.
- Global Markets
 - Serves: Individuals, corporates, financial institutions and governments.
 - Offers: Foreign exchange and structured products, money markets, derivatives, capital products and trading services.
- Group Investment Banking
 - Serves: Financial institutions, corporates, governments and sponsors.
 - Offers: Corporate finance, advisory services, fund raising, securities, futures, brokerage, derivatives, research and sustainable finance advisory.
- Group Asset Management
 - Serves: Individuals, SMEs, corporates, institutions and governments.
 - Offers: Unit trusts, wholesale funds (conventional, Islamic, ESG, alternatives) and investment mandates.



Group Insurance & 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.



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 (Group Community Financial Services, Group Global Banking and Group Insurance & Takaful).

Group Corporate Functions

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



Our Presence

Malayan Banking Berhad is the holding company and listed entity for Maybank Group. The Group, through its subsidiaries, offers an extensive range of products and services, which includes 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[^] countries, including all 10 ASEAN countries and international financial centres such as London, New York, Hong Kong and Dubai. Maybank's home markets are Malaysia, Singapore, Indonesia and Cambodia. We have sharpened our focus by defining our robust global network into three archetypes based on our key strengths in the different markets where we operate to leverage the existing subsidiaries or networks established in these markets.



Definition:

Universal offering; Participation in all segments and core products

Malaysia



- Established 1960
- 352 and five for IB
- Serves Retail, non-retail and corporate businesses

Singapore



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

Indonesia



- Established 1959 (PT Bank Maybank Indonesia Tbk)
- 313 (includes 20 Shariah branches and one in Mumbai, India)
- Serves Retail, non-retail and corporate businesses

Cambodia



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



Definition:

Focused propositions; Opportunistic on key segments with tailored products

Greater China



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

Vietnam



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

Philippines



- Established 1997 (Maybank Philippines Incorporated)
- 60
- Serves Retail and corporate businesses

Thailand



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



Definition:

Serves strategic imperatives; Lean setup to connect customers and act as liquidity hub targeting ASEAN corporates

Brunei



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

Laos



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

Myanmar



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

USA



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

UK



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

India



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

UAE



- Established 2019
- One (Maybank Islamic Dubai-DIFC Branch)
- Serves Corporate businesses (i.e.: lending, loan syndications, bilateral arrangements, treasury, capital markets and trade finance services)

Notes:

[^] The countries not featured are Pakistan, Uzbekistan and Saudi Arabia
 For more, refer to www.maybank.com/en/maybank-worldwide.page

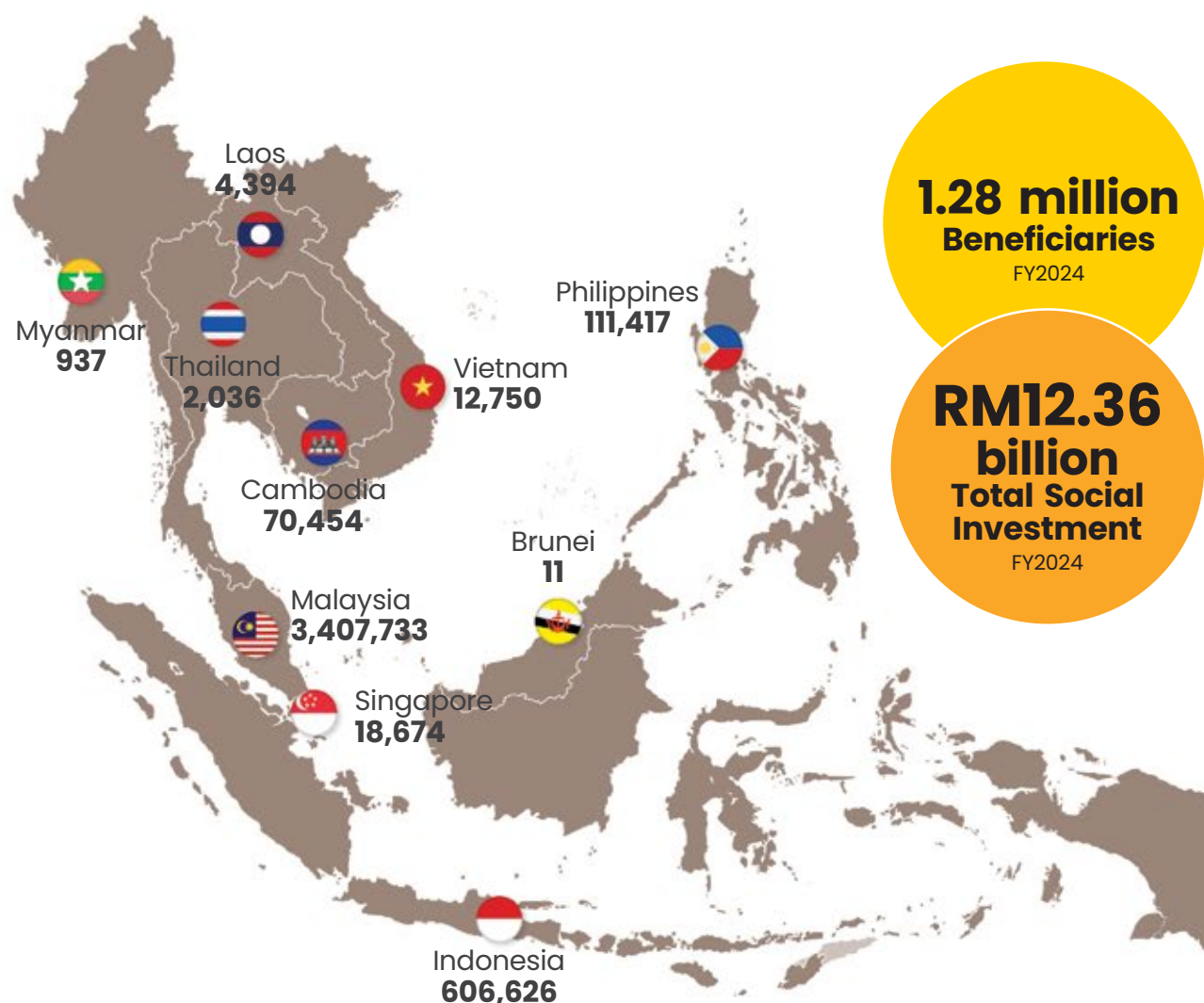
Icons:

Established Branches Serves

Overview of Initiatives & Social Impact Map

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

From FY2014 – FY2024, Maybank's Social Impact initiatives have uplifted 4.23 million lives across ASEAN via Social Financing and Social Empowerment programmes, mobilising RM46.73 billion in social investment.



1.28 million
Beneficiaries
FY2024

RM12.36
billion
Total Social
Investment
FY2024

Social Impact Programmes



Social Financing



AFFORDABLE FINANCING



Beneficiaries

	To date	FY2024
Individuals	1,740,915	465,202
SME	123,692	15,306

Social Impact Investment

To date	FY2024
RM46.24 billion	RM12.18 billion

Key Initiatives	Beneficiaries
Affordable Financing (Mortgage, Auto)	To date: 540,097 FY2024: 156,022
Individual Repayment Assistance	To date: 317,154 FY2024: 1,838
SME Financing	To date: 19,854 FY2024: 14,226
SME Repayment Assistance	To date: 103,838 FY2024: 1,080
ETIQA Affordable Insurance	To date: 883,664 FY2024: 302,868

- In FY2024, Maybank's social financing initiatives disbursed over **RM12.18 billion** in financing, touching over **480,000 customers** across ASEAN.
- Maybank has **75** ongoing social empowerment initiatives, investing more than **RM67.68 million**, benefitting **799,427 lives** across ASEAN.

* Social financing initiatives data is from FY2020–FY2024.



Overview of Initiatives & Social Impact Map

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

In FY2024, Maybank's Social Impact initiatives have uplifted 1.28 million lives across ASEAN via Social Financing and Social Empowerment investments, amounting to RM12.36 billion.



Social Empowerment



EDUCATION



Beneficiaries

	To date	FY2024
Students	1,598,221	606,859
Youth	109,131	43,412

Social Impact Investment

To date	FY2024
RM173.14 million	RM27.48 million

Key Initiatives	Beneficiaries
Maybank Group Scholarship	To date: 2,063 FY2024: 63
ASEAN-Maybank Scholarship	To date: 15 FY2024: 7
CashVille Kidz	To date: 373,348 FY2024: 40,088
Maths for Rural Kids	To date: 1,300 FY2024: 500
Maybank FUNancial	To date: 2,243 FY2024: 989
Zakat Programmes (includes bursary initiatives – Program Semarak Ilmu, Maybank Islamic Zakat Assistance to Higher Learning Institutions and Etiqa's Education Programme)	To date: 97,392 FY2024: 14,975
Other Programmes (includes Financial Industry Collective Outreach (FINCO), sectors and country initiatives)	To date: 1,230,977 FY2024: 593,649



COMMUNITY



Beneficiaries

	To date	FY2024
Women	127,161	23,675
PWDs	34,653	8,508
Marginalised Community	498,059	116,973

Social Impact Investment

To date	FY2024
RM184.44 million	RM38.45 million

Key Initiatives	Beneficiaries
Maybank Women Eco-Weavers	To date: 4,156 FY2024: 775
Reach Independence & Sustainable Entrepreneurship (R.I.S.E.)	To date: 41,385 FY2024: 7,950
eMpowering Youths Across ASEAN	To date: 89,501 FY2024: 28,939
Balai Seni Art Series	To date: 3,116 FY2024: 2,305
MaybankHeart	To date: 27,573 FY2024: 9
Cahaya Kasih	To date: 3,583,876 FY2024: 22,650
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: 388,605 FY2024: 60,880
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: 133,110 FY2024: 48,307



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	FY2024
RM12 million	RM1.75 million

Key Initiatives	
Strengthening Tiger Conservation in the Belum Temengor Forest Complex	• More than 16,000 km patrolled by over 100 rangers for tiger protection
MASIG: Bamboo-based Regenerative Economy for Orang Asli Communities	• Benefit 80 Orang Asli community members with income diversification opportunities
Maybank Indonesia Eco-Village Programme	• Processed 350kg of organic waste
Marathon of Goodness at Maybank Bali Marathon	• Over 2,500 mangrove trees planted
Etiqa Marine Conservation Programme	• Multiple coral propagation expeditions

* Social empowerment initiatives data is from FY2014–FY2024 for Maybank Foundation, and FY2021–FY2024 for other business sectors in line with Commitment 2.



Our Social Investment in 2024

In line towards sustainable values creation, Maybank creates positive social impact across ASEAN by mobilising social impact investment 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 investment, focusing on delivering better inclusivity for all individuals and businesses as well as the broader communities to enable a more sustainable future.



* Total Social Investment includes Etika Insurance coverage of RM110 million.

** Zakat contribution is from Maybank Islamic and Etika.



Significant Events

JANUARY

17 JANUARY

Maybank inaugurated the Mulberries Maybank Gallery in Vientiane, Laos PDR, as a testament to the unwavering partnership between Maybank Foundation and Mulberries. This collaboration has significantly impacted the local community, weavers, and farmers through the Maybank Women Eco-Weavers programme for over five years.



FEBRUARY

19 FEBRUARY

YAB Dato' Seri Anwar bin Ibrahim, Prime Minister of Malaysia, launched Maybank's myimpact SME Hub at Menara Maybank, promoting sustainable banking and showcasing the Group's commitment to making a positive social and environmental impact.



MARCH

6 MARCH

The Maybank Islamic Postgraduate Sponsorship Programme Award Ceremony, held at INCEIF University, celebrated the achievements of scholarship recipients under Maybank Islamic Berhad's initiative to nurture high-quality talent in the field of Islamic finance.

APRIL

26 APRIL

Maybank Singapore launched the first session of the myimpact Financial Literacy Intellectual Progress (FLIP) programme, an initiative aimed at promoting financial literacy and smart saving habits among underprivileged students and their families.

MAY

4 MAY

YB Datuk Seri Haji Dr. Dzulkefly Ahmad, Minister of Health Malaysia, launched phase four of Etiqa's Free Cervical Screening Programme with ROSE Foundation. Etiqa committed RM1.2 million to help protect 5,700 underserved Malaysian women.

JUNE

22 JUNE

The #MYouth community, Maybank's youth platform, in partnership with One Young World ASEAN Ambassadors, organised the Leadership Forum uniting youth changemakers committed to transforming their communities to address climate and ecological crisis, AI, health, and DEI.

JULY

21 JULY

In conjunction with Global Tiger Day 2024, Maybank and WWF-Malaysia organised the "Run for Tigers" 3.5 km Fun Run at Kepong Metropolitan Park, Kuala Lumpur, drawing over 1,000 participants to raise awareness and funds for the conservation of the critically endangered Malaysian tiger.



AUGUST

1 – 6 AUGUST

Maybank Foundation hosted the Regional Capacity Building Workshop for Cohort 4 of the eMpowering Youths Across ASEAN programme at Chulalongkorn University in Bangkok, Thailand, in preparation for the deployment of youth volunteers to implement community projects across six countries.



8 AUGUST

At the 57th ASEAN Day celebrations in Jakarta, Indonesia, Maybank and the ASEAN Secretariat unveiled the inaugural Maybank Social Impact Report and awarded ASEAN-Maybank Scholarships to deserving students from across the region.



14 AUGUST

Maybank Philippines launched its first Islamic banking window at its Zamboanga branch, offering Shariah compliant services and expanding Maybank's portfolio of inclusive financial solutions.

SEPTEMBER

7 SEPTEMBER

A total of 18,000 Maybankers worldwide came together to drive 96 impactful initiatives across their respective locations, both locally and internationally, during Maybank Group Global CR Day. Their collective efforts positively impacted over 22,000 community members, reflecting the Group's unwavering dedication to creating a more inclusive and sustainable future through meaningful community engagement.

9 – 30 SEPTEMBER

Maybank Foundation, in partnership with Kakiseni, launched the Cultural Art Showcase & Bazaar (CASB) under the Balai Seri Art Series to celebrate and honour local artisans preserving Malaysia's rich cultural heritage through vibrant workshops, exhibitions, and performances.

OCTOBER

5 OCTOBER

The myimpact Microbusiness Entrepreneurship Training Programme began its first batch of training, empowering underprivileged participants with business-related skills through sessions administered by the Singapore Malay Chamber of Commerce & Industry in collaboration with M3 (a government initiative comprising Mendaki, MUIS, and MESRA). Participants also received grants to kick-start their entrepreneurial journey.

NOVEMBER

7 NOVEMBER

Maybank Foundation hosted the 3rd Regional Financial Education Excellence (FinEx) awards ceremony in Manila, Philippines, celebrating schools, educators, and families who have championed financial literacy and helped shape a financially savvy younger generation through the CashVille Kidz programme across ASEAN.



15 NOVEMBER

Maybank Singapore unveiled MSpace@Maybank Tower, a lifestyle banking space providing customers with a one-stop-shop for beyond banking services. Also launched two SME-related initiatives, myimpact SME and HERpower programme.

DECEMBER

3 DECEMBER

Maybank celebrated the International Day of Persons with Disabilities with a panel session on 'Human Rights and Equality: Strategic Partnerships for Impact,' where speakers — including a R.I.S.E. beneficiary, a human rights expert, a community development specialist, and a Maybanker — shared their personal journeys and insights on fostering inclusivity, not just within Maybank but across industries and communities globally.



Awards & Accolades

We received several awards and accolades throughout 2024 in recognition of our effort and commitment to corporate responsibility:

Maybank Foundation:

Star Media Group ESG Positive Impact Awards

- Relations with Local Communities (Gold)

Excellence in Educational Sponsorship Award by Taylor's University

- Maybank Group Scholarship Programme & ASEAN Maybank Scholarship (Gold)

ABM's 50th Anniversary Celebration CSR Excellence Awards by The Association of Banks in Malaysia

- **Champion:** Category: Community Development/Community Building – Empowering Youths Across ASEAN
- **1st Runner Up:** Category: Women's Empowerment/DEI – Maybank Women Eco-Weavers
- **1st Runner Up:** Category: Enhance Educational Opportunities or Improve Financial Literacy – Maths for Rural Kids (MARK)
- **1st Runner Up:** Category: Life Below Water, Life on Land – Tiger Conservation

Forward Faster Sustainability Awards 2024 by UN Global Compact Network Malaysia and Brunei (UNGCMYB)

- Recognition in the 'Partnership for the Goals' category

edie Awards 2025

- Sustainability Reporting & Communications Project of the Year category (Shortlisted for the inaugural SIR 2023)

Maybank Singapore:

Maybank Singapore: 25th Singapore Environmental Achievement Awards by Singapore Environment Council

- Merit in Leadership & Advocacy

National Volunteer and Philanthropy Centre, Singapore

- Champion of Good

Community Chest Singapore

- Volunteer Partner Award
- Charity Silver Award

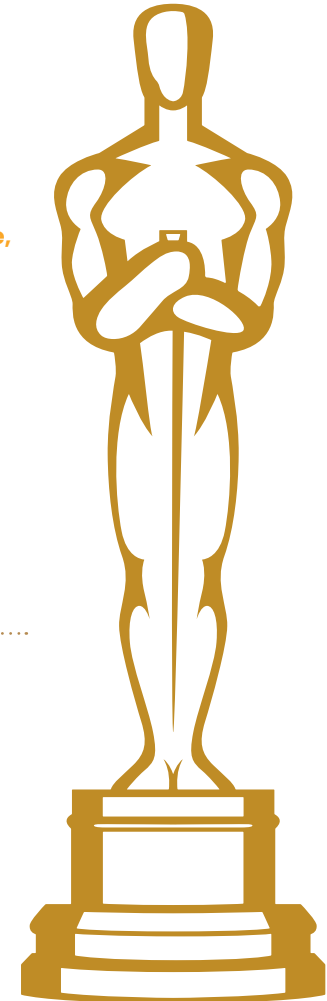
Infocomm Media Development Authority

- Digital for Life Catalyst Award

Maybank Philippines:

Circle of Excellence, Asia CEO Awards 2024

- CSR Company of the Year
- Woman Leader of the Year



Maybank's leadership in **driving impactful change** and **progress in sustainability** is consistently recognised through numerous ESG awards and high ratings. These accolades highlight our unwavering commitment and reinforce our **position as a leader in sustainability excellence**.

 For more information please refer to the Awards and Performance Rating in the Sustainability Report on page 9.



Social Impact Narrative





Message from Chairman and President & Group Chief Executive Officer

Tan Sri Dato' Sri Ir. Zamzamzairani Mohd Isa
Chairman

Dato' Khairussaleh Ramli
President & Group Chief Executive Officer



In 2024, Maybank continued to build on our collective efforts as a purpose driven institution in serving our customers, stakeholders and communities across ASEAN and indeed globally. This is anchored on our purpose of being a values based platform powered by a bionic workforce that humanises financial services. Amidst a challenging geopolitical and economic environment, we remain steadfast in discharging our responsibilities which go beyond generating financial returns, to leave a legacy built on something much greater than profits. We believe that true success is measured not just by our financial achievements but by the values we uphold and the lives we transform.

We started our journey to share our social impact narrative with our inaugural Social Impact Report in 2023, complementing the Maybank Group's suite of reports – the Integrated Annual Report, as well as Sustainability and Environment Reports – to not only elaborate on the outcome-based approach and strategies of our targeted financial inclusion and empowerment impact programmes, but more so to highlight and feature the wonderful achievements and stories of our beneficiaries, giving real meaning to the work that we do. We are heartened that the maiden Social Impact Report was a finalist for the Sustainability Reporting & Communications category, where Maybank was also the only ASEAN company nominated at the overall prestigious 18th edie Awards which recognise and reward those people, projects and partnerships that are transforming business, for good.

PURPOSEFUL SOCIAL IMPACT VIA SOCIAL FINANCING AND SOCIAL EMPOWERMENT

A key development during the year is that we have better defined and framed our social impact work, evolving from terming this as previously Banking and Beyond Banking initiatives to now Social Financing and Social Empowerment initiatives. Social Financing includes any initiative that involves financial services, financing 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 3 pillars of Education, Community and Environment – covering 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.



Message from Chairman and President & Group Chief Executive Officer

MAYBANK'S SOCIAL IMPACT IN FY2024

Uplifted
1.28 million lives



Social Financing
initiatives impacted
over **480,000** lives



Social Empowerment
initiatives uplifted close to
800,000 lives

In 2024, Maybank's social impact initiatives have uplifted 1.28 million lives across ASEAN via social financing disbursements and social empowerment investments amounting to RM12.36 billion. This brings our total impact over the last 10 years to date, from 2014 – 2024 to RM46.73 billion of social financing disbursed and social investment made, to touch 4.23 million lives.

In terms of social financing alone, we have disbursed RM12.18 billion in 2024 to benefit 465,202 individuals and 15,306 SMEs; supporting these customers via affordable financing for automobiles, mortgage loans, restructuring and repayment assistance, and various SME financing programmes as well as affordable 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.

We are grateful for the opportunity to uplift communities across ASEAN through 75 Social Empowerment projects in 2024, with a social investment of over RM67.7 million, benefiting 799,427 individuals; comprising 650,271 Students & Youth via our Education initiatives, as well as 116,973 Marginalised Community members, 8,508 PWDs and 23,675 Women, via our Community programmes.

These are run primarily via the Group's social impact arm, Maybank Foundation as well as those run by Maybank's business sectors – Group Community Financial Services (GCFS), Group Global Banking (GGB), with Group Islamic Banking (Maybank Islamic) and Group Insurance & Takaful (Etika) contributing via its zakat funds. For 2024, Maybank Islamic and Etika zakat initiatives have uplifted 75,855 lives, contributing RM23.7 million.

We intend to share more about our overall zakat run initiatives in this report as well as going forward as we believe Islamic Social Finance will play a greater part in our social impact framework. Whilst zakat programmes focus on the asnaf, the same principles of intended positive outcomes applies, which aligns to Maybank's overall social impact approach and pillars and is governed by its own Shariah Committee. Zakat social impact programmes in 2024 covered education financial support across primary, secondary and tertiary, entrepreneurship training as well as food security, health, and well-being initiatives, notably Maybank's annual

Regional Ramadan Relief programme, which in 2024 distributed food supply boxes to underprivileged families in 12 countries. It is worth highlighting that from the year of the pandemic 2020 to 2024, Maybank Islamic and Etika zakat initiatives have uplifted 485,997 lives, contributing over RM112.95 million.

Maybank also continues to create positive social impact across ASEAN by meeting the needs of local communities and society at large through transformative programmes led by Maybank Foundation. Over the last 10 years since 2014, Maybank Foundation has cumulatively touched 542,822 lives across ASEAN through Financial Inclusion and Empowerment; in 2024 alone, a total of 80,661 beneficiaries were reached through our 10 active core and flagship programmes.

As part of our efforts to increase our programmes' impact and regional footprint, we have focused on a 3 prong strategy in 2024 in terms of 1) increasing reach and depth 2) growing partnerships and collaborations as well as 3) increasing visibility of our efforts. We extended our project implementations to new countries as well as introduce new elements and initiatives under our existing programmes.

One new programme, the Maybank ASEAN Social Impact Grant (MASIG), was introduced in 2024 and is currently running at the pilot stage, focusing on community-based Nature-Based Solutions (NBS) and income diversification for the Orang Asli communities in Pos Raya and Pos Poi, Perak, by developing a bamboo-based regenerative economy and promoting eco-tourism.

Within the Education pillar, we are investing in the next generation of leaders through flagship programmes such as the ASEAN-Maybank Scholarship (AMS) and Maybank Group Scholarship Programme (MGSP). These initiatives have given over 250 active scholars who are pursuing their higher education, helping them build brighter futures for themselves and their communities. Similarly, we are empowering children and youth through programmes such as Maths for Rural Kids (MARK), CashVille Kidz (CVK) and eMpowering Youths Across ASEAN (eYAA), giving them the tools and platforms to thrive.

In 2024, CVK reached 40,088 students across seven countries, with 740 students from 5 schools being in Thailand within its first year. The programme's impact measured based on pre- and post-assessment scores, showed an average improvement of 43.36%, with 87.57% of students demonstrating score improvements. Meanwhile, eYAA's 4th Cohort, mobilised 99 youths to 10 community projects across ASEAN; covering 6 countries for on-ground Project Sites via the inclusion of Thailand. The programme had benefitted a total of 28,840 individuals from local communities. eYAA also established its Youth Volunteer Alumnus which gathered for its inaugural Impact Forum 2024.

We also understand the importance of financial inclusion and economic independence, especially for marginalised communities. Through entrepreneurship-based programmes like Reach Independence & Sustainable Entrepreneurship (R.I.S.E.) and Maybank Women Eco-Weavers (MWEW), we enabled individuals in these communities to create sustainable livelihoods and build financial resilience. It is both heart-warming and humbling to note that these segments of society are perhaps the most likely to give back as they find greater stability, creating a virtuous multiplier effect – starting with the ability to send their own children to school and even giving employment opportunities to others like themselves.

R.I.S.E. expanded from 5 to 6 countries via inclusion of Singapore; to date more than 40,000 PWDs and marginalised individuals have undergone the programme. In 2024, a total of 7,950 participants were trained, with results showing that the top 40% of R.I.S.E. participants experienced a 275.02% income increase, while the overall average income rose by 140.43%. We not only measure quantitative outcomes but also qualitative ones such as increase in confidence, dignity and self-worth.

True to the ethos of "stronger together", the power of collaboration, partnership, and collective effort allows us to achieve better outcomes, recognising the importance of a shared purpose and identity, as well as leveraging on individual strengths – connecting the dots and completing the loop – for a larger collective impact.

We held our inaugural Maybank Foundation Partners Day 2024 with 80 in attendance, which aimed to promote transparency and open discussions for better programme and project alignment to the overall Maybank Group's strategy, vision and mission, as well as facilitate smoother partnerships between and amongst Maybank Foundation and our ecosystem of programme partners.

Message from Chairman and President & Group Chief Executive Officer

It was also encouraging to see cross-pollination between our MWEW programme partner and R.I.S.E. participants during the Maybank Cycling Series, Indonesia, where a PWD participant expressed interest to learn weaving techniques and is now a full-fledged weaving trainer. We also saw increased knowledge sharing in natural dye production through physical workshops between MWEW programme partners of Laos and Malaysia, diversifying not only the colour palette but also natural farming of flora and fauna for this purpose.

In support of the environment, we are actively contributing to protect the critically endangered Malayan tiger, whose wild population is estimated at fewer than 150. Now in our 3rd phase of collaboration with WWF-Malaysia, and relevant government agencies, we continue to support efforts to monitor and protect this majestic species through patrols, habitat preservation and community engagement, within the Belum Temengor Forest Complex.

Another annual flagship effort is our bank-led volunteerism programme Cahaya Kasih (CK), carried out at Group Human Capital (GHC), which saw the implementation of 96 community investment initiatives amounting to 118,138 volunteer hours, benefitting 22,046 individuals.

Overall, our social impact programmes help to build trust and enhances Maybank's reputation, creating goodwill with local stakeholders and allowing us to have the social license to operate across the region. Visible and transparent community investment and social impact efforts can attract customers who prioritise ethical and sustainable organisations, and also attract investors

who value companies with strong social impact, Corporate Responsibility (CR) and Environment, Social and Governance (ESG) performance.

In this respect, Maybank via Maybank Foundation, an accredited entity with ASEAN, the first and only financial institution to achieve this since the establishment of ASEAN has been fortunate to have the support and presence of notable Malaysian and ASEAN stakeholders and dignitaries at a number of our key events throughout 2024, namely the launch of the Maybank Mulberries silk weaving Gallery in Vientiane, Laos; Run for Tigers in conjunction with Global Tiger Day in Kuala Lumpur; Regional Capacity Building Workshop, eYAA programme, Chulalongkorn University, Bangkok, Thailand; the 3rd Maybank Regional Financial Education Excellence Awards 2024 in Manila, Philippines as well as our flagship annual event – the AMS Awards Ceremony, in conjunction with 57th ASEAN Day celebration, Jakarta, Indonesia, where this year for our 3rd cohort, we awarded 7 deserving ASEAN youths scholarships at top ASEAN universities and where Maybank's inaugural Social Impact Report was also officially launched by H.E. Dr. Kao Kim Hourn, Secretary-General of ASEAN.

On a broader scale in line with Malaysia's ASEAN Chairmanship in 2025, Maybank is fully committed to elevating our communities within the region across our three social impact pillars mentioned earlier, we are pleased to share that our Group efforts have impacted close to 2.12 million households, surpassing our Sustainability Commitment 2 target of improving the lives of two million households across ASEAN by 2025.

Our impact has been recognised, with Maybank receiving the Star Media Group ESG Positive Impact Award (Gold) for Relations with Local Communities, as well as 4 out of 6 categories at the Association of Banks in Malaysia (ABM)'s 50th Anniversary Celebration CSR Excellence Awards; among other accolades. But recognition is not our goal – the real success lies in the lives changed and the communities strengthened.

Beyond external communities, we recognise that true sustainability of social impact starts from within. The foundation of a responsible business lies in the respect and protection of human rights. In 2024, we implemented the Maybank Group Human Rights Policy and conducted our first Human Rights Salience Assessment – laying the groundwork for a five-year strategy that prioritises dignity, equity and inclusion across our operations and value chain.

PURPOSEFUL BANKING

Our intention is to establish Maybank as the leading values-based financial services provider, embedding our myimpact principles into everything we do. This includes our day-to-day practices and the solutions we offer our customers, ensuring we create economic value while eliminating oppressive, speculative and harmful activities. Essentially, this combines our sustainability ambitions with Islamic Banking principles.

We firmly believe that profit and purpose can go hand in hand. Every financing we mobilise, every investment we make and every financial product we offer must be rooted in the understanding that we are not just banking for today but also for the future; and to ensure no one is left behind. We have been consistently working to ensure that our actions contribute to better inclusivity, focus on delivering service excellence and prioritise environmental preservation while remaining transparent and fair in all our dealings.

And we cannot do it alone – building and nurturing an ecosystem of sustainable action requires all players to come to the table. We are grateful for the strength of 44,000 Maybankers across the globe, for the stewardship of all our leaders and close collaboration with our stakeholders, programme partners, government ministries and agencies, Civil Society Organisations (CSOs) and Social Enterprises (SEs), volunteers, media but most of all our customers and beneficiaries for their continued and unwavering trust in us.

In times of change, our purpose keeps us anchored. Maybank is here to lead, to empower and to create pathways for societal progress, and ultimately, a more resilient and equitable ASEAN.

MAYBANK FOUNDATION HIGHLIGHTS



Impacted **7,950** beneficiaries across Malaysia, Indonesia, Laos, Philippines, Cambodia, and Singapore.



Deployed **99** youth from all **10** ASEAN countries, impacting **28,840** beneficiaries across Malaysia, Cambodia, Indonesia, Singapore, Philippines, and Thailand.



Impacted **316** weavers & **459** farmers across Malaysia, Laos, Cambodia, and Indonesia.



Impacted **40,088** students from **106** schools across Malaysia, Vietnam, Cambodia, Singapore, Philippines, Indonesia, and Thailand.



Q&A with the Group Chief Sustainability Officer and Chief Executive Officer of Maybank Foundation



Shahril Azuar Jimin
Group Chief Sustainability
Officer



Izlyn Ramli
Head, Group Corporate
Affairs, Maybank & CEO,
Maybank Foundation

Q1

IN MAYBANK'S OVERALL SUSTAINABILITY JOURNEY, DO YOU SEE SOCIAL IMPACT AS A KEY DIFFERENTIATOR?

A

(Shahril):

At Maybank, our purpose-driven approach of “Humanising Financial Services”, defines how we do business and places us at the heart of the communities we serve. We take pride in making a positive difference across the countries where we operate through strategic community empowerment and development programmes – addressing the “S” element of ESG.

While we have actively progressed in addressing the “E” and “G” elements of our sustainability journey, we recognise the role the social agenda plays and are of the opinion that the social narrative is on par with the climate agenda. Our social impact reflects the collaborative way we scale our efforts to address systemic challenges and ensure no one is left behind.

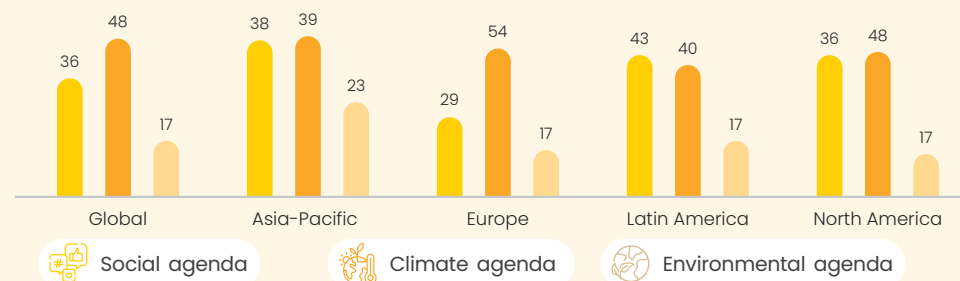
We are further encouraged that our social efforts, in support of the ASEAN Socio Cultural Blueprint, have been recognised by ASEAN through Maybank Foundation, making us the first ASEAN-accredited financial institution. It is an honour to be acknowledged as a partner in regional development through our programmes such as Reach Independence & Sustainable Entrepreneurship (R.I.S.E.), Maybank Women Eco-Weavers and eMpowering Youth Across ASEAN in partnership with the ASEAN Foundation.

Amidst current global uncertainties, it is clear that political landscapes may evolve, but the fundamental principles of nature remain unchanged. Hence the importance for us all, especially banks who are in a position to effect systemic change, to play their part in addressing not only issues like climate change, but other things like social inequality, hunger, access to clean water and sanitation, displacement and migration.

As guided by our purpose, we are equally committed to environmental stewardship and social progress and remain focused on driving meaningful change and delivering people centered progress.

Exhibit 1 – Social Topics Are Seen as Critical, Rivaling Climate Efforts in Many Parts of the World

Respondents rated the importance of topics to their bank (points)



Thus, as much as we focus on mitigating environmental risks as a financial institution, we are equally committed to driving social progress. From empowering marginalised communities to fostering a culture of inclusion within our own organisation, we are striving to ensure that no one is left behind.



Q&A with the Group Chief Sustainability Officer and Chief Executive Officer of Maybank Foundation

Q2

WHAT HAS PROGRESSED SINCE LAST YEAR'S SOCIAL IMPACT REPORT?

A

(Izlyn):

Maybank's approach to social impact continues to evolve. Last year, through our inaugural Social Impact Report, we saw the Group's social initiatives brought together across the different business units – showcasing our overall efforts and collective impact. We continue to share insightful and moving impact stories of our beneficiaries and programme partners. This year, we are moving from intent to institutionalisation. We are in the midst of further refining what Social Impact means for us, and how we can make our efforts more meaningful across the Group – for the communities which we serve, as well as for our organisation.

Similar to how we developed our pioneering Sustainability Framework and Sustainability Product Framework, which guides the development of green, social and sustainable financial products for the Group, and where these have proven that standardisation drives scale; we intend to do the same in developing a Group-wide Social Impact Framework to encompass all aspects of social impact across various sectors and ensure a more comprehensive approach to achieving meaningful outcomes as well as enable proper narrative development for clearer and more effective disclosure.

Building on Maybank Foundation's in-house developed and established tools such as the Programme Toolbox with its 6-pronged evaluation, and the CR (Community vs Reputation) Matrix, we have begun to extend the measurement and monitoring of Social Impact initiatives across the Group, starting with Maybank Islamic and Etiqa, to evaluate progress as well as for more informed and data-driven decision making. Taking a look at Maybank Foundation programmes' movement on the CR Matrix from 2016 to 2024 below, we can see an improvement with the movement of our flagship and active programmes to mostly occupy the top right quadrant which signifies **Higher Community Reach** and **Higher Reputation Enhancement**. Our aim is to achieve the same for the rest of our initiatives across the Group.

The CR Matrix plots our social impact programmes on a bubble graph with four quadrants reflecting the programme's Community Reach versus Reputation Enhancement. Comparing 2016 to 2024, we can see the shift in our programmes converging to the 'sweet spot' at the top right quadrant.

A summary of the proxies which are used to evaluate the programmes and plot them onto our CR Matrix are as below:

Community Reach

- Number of Participants
- % Diversity of Participants
- % Lives Improved/Uplifted
- Relevancy of Programme
- Sustainability of Programme

Reputation Enhancement

- PR Value to Cost
- Awards/Recognitions
- Partnerships
- Differentiators
- Business-based Reward

All programmes are developed with the idea to maximise both areas with:

Reputation Enhancement

Where the programmes are able to impact a higher number of beneficiaries in the community given the investment value, creating more goodwill via the lives uplifted.

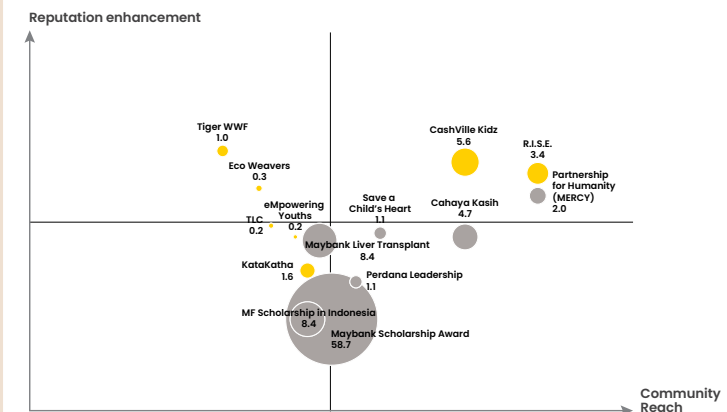
Higher Reputation Enhancement

Where the programmes are able to enhance the Group's reputation through visibility opportunities, placing Maybank in a favourable light for thought leadership and as a key collaborative agent of change towards sustainable development goals, social impact, and corporate social responsibility.

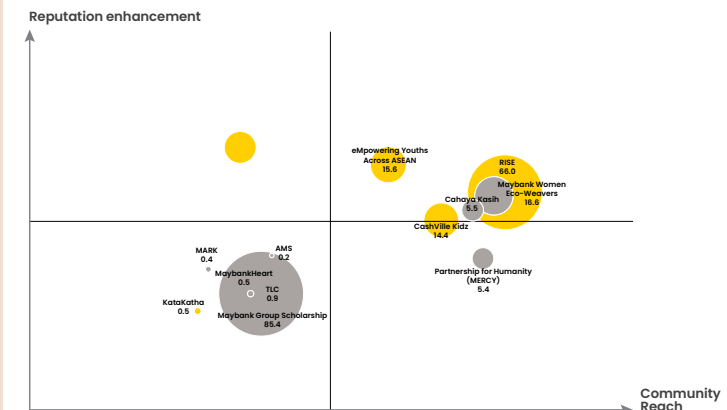
CR Mapping for all Maybank Foundation programmes

- Represents amount spent by Maybank Foundation themes (RM million)
- Flagship programmes
- Other core programmes

2016



2024





Q&A with the Group Chief Sustainability Officer and Chief Executive Officer of Maybank Foundation

Q3

HOW DO YOU SEE SOCIAL IMPACT VIS-À-VIS THE MAYBANK PURPOSE OF “HUMANISING FINANCIAL SERVICES”?

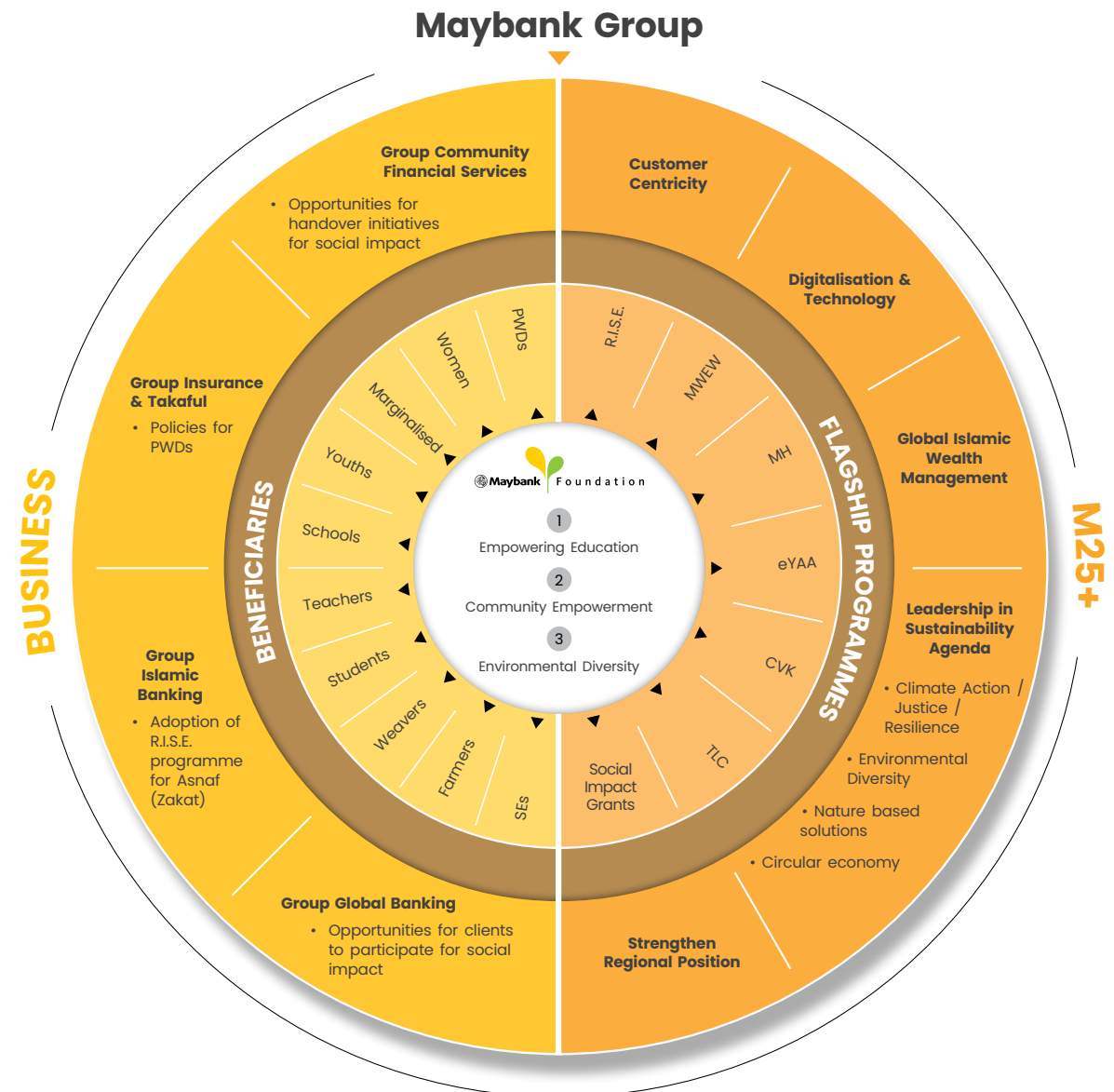
A

(Shahril):

Social impact is in fact the manifestation of ‘Humanising Financial Services.’ As a financial institution, the Maybank Group touches almost all industries, supporting a vast community base with very diverse segments. This puts us at the heart of the people, allowing us opportunities to impact these communities where it matters the most. Our social impact initiatives further reiterates our purpose in delivering community investments with capacity building, as well as innovative products and solutions that deliver financial literacy and inclusion, whilst empowering individual and societal economic growth as well as independence through our social financing. We are here to make a difference as a financial institution for those unserved and underserved communities, making them bankable – in the way they are able to participate in the economy, uplift and hopefully transform their lives.

When implementing social impact programmes, it is crucial for us to work together in close partnership with our stakeholders in ensuring a more holistic and adept approach is adopted. This includes connecting the dots as much as possible via collaborations and embedding the spirit of social impact within the multiple business units within, and beyond the Group, building a greater ecosystem for a ripple effect. True to the ethos of “stronger together”, the power of collaboration allows us to achieve better outcomes, recognising the importance of a shared purpose and identity, as well as leveraging on individual strengths for a larger collective impact.

The illustration on the right shows how our main social impact arm, Maybank Foundation, advocates collaboration with other business units, highlighting the diverse beneficiary segments covered and our flagship programmes, with an overall alignment to the Maybank Group’s M25+ aspirations. This is a win-win for both business and social impact – injecting inclusivity and unique market segmentation within our business’ product development and distribution channels, such as the creation of Etiqa’s i-Care OKU insurance; where our strategic approach included the direct involvement of business units with our partners and beneficiaries within our social programmes to further enhance financial literacy and empowerment within the communities we serve.





Q&A with the Group Chief Sustainability Officer and Chief Executive Officer of Maybank Foundation

Q4**WHERE HAS THIS APPROACH EXCEEDED EXPECTATIONS?****A****(Izllyn):**

Among the flagship and core programmes under Maybank Foundation, I'd like to take R.I.S.E. as a particularly worthy example, which equips PWDs and marginalised individuals with entrepreneurial and financial skills to achieve higher and more sustainable income. Through structured workshops, mentorship, and outcome-based training, participants learn how to establish micro-enterprises, improve self-confidence, and gain economic independence. In 2024, a total of 7,950 participants were reached, with training results showing the top 40% of R.I.S.E. participants experienced a 275.02% income increase, while the overall average income rose by 140.43%.

This substantial increase enables a wonderful multiplier effect. It not only means a transformation to the participant's livelihoods, enabling better access to education, healthcare, and overall quality of life – we have participants whom can now send their kids to school, pay off their debts, and those that can now even afford proper premises for their businesses. It doesn't stop there, the programme has blossomed into something more meaningful with its own ripple effect, where successful participants in turn start to hire and help other PWDs and marginalised communities as their businesses expand, towards even more inclusive growth and sustainable livelihoods. Nothing can be more satisfying yet touching than to see how this initiative is realising a larger purpose, where it instills the value of paying it forward.

Q5**THE ROAD AHEAD: WHAT'S NEXT? DO SHARE YOUR HOPES FOR THE FUTURE.****A****(Shahril):**

Currently, we are in the midst of developing a Social Progress Index (SPI) which will act as a "master index" to evaluate all our social initiatives across the Group. The SPI will look into a multitude of attributes which can be customised to suit the different programme's objective – this includes quantifiable metrics such as skills development and income generation, but also more qualitative metrics such as confidence level, dignity, as well as identity and cultural preservation. The vision of this SPI seeks to place all social impact initiatives, be it Social Financing or Social Empowerment, on the same scale and graph, for a direct comparison and evaluation. We touched earlier on the CR Matrix – this can be seen a progression from that.

Aside from this, we plan to embed Human Rights in our programme development. This is to ensure our Human Rights policy is adopted not only within our organisation, but also across our key stakeholders and partners to uphold human rights through criteria such as celebrating inclusivity and diversity, as well as protecting the dignity of all our beneficiaries.

To round up, the sustainability journey continues as in the nature of all journeys, there will certainly be challenges and opportunities in the years to come. Maybank will stay the course with our intent to keep doing the right thing, and in this, I am confident in the strength of our people, partners and our purpose.

(Izllyn):

We seek to support and align ourselves with the Group's next strategy phase, post the completion of M25+ in 2025, guided by the Malaysian MADANI principles, the impending ASEAN's Vision 2045, as well as global standards such as the United Nations Sustainable Development Goals (UN SDGs) and Business for Social Impact (B4SI). Towards this, we are actively engaging our stakeholders to further iterate the plans and goals we have set, through an inclusive, independent, and candid assessment of the programmes across Maybank. At present, we are in the process of collecting a forward-looking wish-list from key stakeholders across the Group with the aim of rationalising it and merging it into a holistic 5-year strategy.

I too share the same belief that when we are guided by the right intent, the right results will come. Keep the faith, keep the passion, keep the communities that we serve as the true north of social impact – and make that difference.







Sustainability Framework

Our sustainability approach continues to be guided by the Maybank Group Sustainability Framework, which is anchored on three core sustainability pillars: Responsible Transition, Enabling Our Communities, and Our House 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.

MAYBANK GROUP SUSTAINABILITY FRAMEWORK

	Core Sustainability Pillars	Focus Areas	Related UN SDGs
 Responsible Transition	Enabling transition to a low-carbon economy by balancing environmental and social imperatives with stakeholder expectations.	<ul style="list-style-type: none"> Supporting the Transition to a Low-Carbon Economy Developing Sustainability-Focused Products and Services Systemic Risk Management ESG Integration in Financial Analysis Engaging our People in Sustainability Business Ethics 	
 Enabling Our Communities	Building community resilience across ASEAN and undertaking responsive action to promote economic development and social well-being.	<ul style="list-style-type: none"> Empowering Communities Financial Inclusion Climate Resilience Transparency and Trust Diversity, Equity and Inclusion 	
 Our House in Order and We Walk the Talk	Leading by example with good management practices and ensuring that Maybank's ESG strategy is based upon a strong foundation.	<ul style="list-style-type: none"> Governance and Compliance Privacy Our Supply Chain Our Environmental Impact 	







As part of our strategic approach to sustainability, we have set ambitious commitments that align with our business goals and stakeholder expectations. We are pleased to report that we are ahead of schedule for most of our commitments, reflecting our resolve in driving the sustainability agenda.

 For more information please refer to the Sustainability Commitments in the Sustainability Report on pages 38 – 41.










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.

SDG	Targets We Are Contributing Towards	Our Initiatives	Related Sections
	1.4 Equal rights to economic resources 1.a Mobilisation of resources to implement programmes to end poverty	<ul style="list-style-type: none"> Enhancing financial literacy and inclusion Providing financial support to SMEs and micro businesses Bridging the financial divide through accessible banking 	<ul style="list-style-type: none"> Maybank Group Scholarship Programme Maths for Rural Kids myimpact Financial Literacy Intellectual Progress (FLIP) Maybank Women Eco-Weavers iTEKAD Aspirasi Wanita Ibupreneur Reach Independent & Sustainable Entrepreneurship (R.I.S.E.) MaybankHeart Maybank Momentum Grant myimpact Microbusiness Entrepreneurship Training Agent Banking: Expanding Financial Access Bank Bergerak: Mobile Banking for Rural Communities Maybank Islamic Energy For Life Programme Maybank ASEAN Social Impact Grant
	3.3 Combat water-borne diseases 3.4 Promote mental health and well-being 3.8 Achieve universal health coverage, including financial risk protection	<ul style="list-style-type: none"> Enhancing community access to clean water through various programmes Providing mental health support and maintaining a safe working environment for Maybank employees Offering affordable, accessible and user-friendly insurance products 	<ul style="list-style-type: none"> Free Mammogram Screening & Mobile Health Screening Free Cervical Screening Programme MaybankHeart Etiqa's Clean Water Project
	4.4 Skills for employment, decent jobs and entrepreneurship 4.5 Equal access to education for the vulnerable 4.6 Ensure all youth achieve literacy and numeracy 4.7 Ensure all learners acquire the knowledge needed to promote sustainable development 4.b Scholarships for higher education	<ul style="list-style-type: none"> Committing to improving the well-being of disadvantaged groups and reducing unemployment throughout ASEAN Offering scholarships and financial support for education with a focus on online learning Offering programmes that provide access to education 	<ul style="list-style-type: none"> Maybank Group Scholarship Programme ASEAN Maybank Scholarship CashVille Kidz Maths for Rural Kids Maybank Youth FUNancial Financial Literacy in Cambodia Maybank KidSTART Saving Stars myimpact Financial Literacy Interactive Progress (FLIP) Maybank Women Eco-Weavers iTEKAD Aspirasi Wanita Ibupreneur Reach Independent & Sustainable Entrepreneurship (R.I.S.E.) Balai Seni Art Series Maybank Momentum Grant myimpact Microbusiness Entrepreneurship Training Maybank ASEAN Social Impact Grant
	5.1 End all forms of discrimination against women and girls 5.5 Women's full and effective participation in political, economic and public life 5.a Undertake reforms to give women equal rights to economic resources and financial services	<ul style="list-style-type: none"> Strengthening our current practices through the Maybank Group Human Rights Policy Enhancing the presence of women in top governance and leadership roles within Maybank Implementing a community programme dedicated to empowering women 	<ul style="list-style-type: none"> Maybank Women Eco-Weavers iTEKAD Aspirasi Wanita Ibupreneur eMpowering Youths Across ASEAN MaybankHeart
	6.1 Provide access to safe and affordable drinking water 6.6 Protect and restore water-related ecosystems 6.b Support and strengthen the participation of local communities in improving water and sanitation management	<ul style="list-style-type: none"> Supporting community health by ensuring access to sustainable clean water and promoting effective hygiene practices Proactive involvement in marine conservation 	<ul style="list-style-type: none"> Free Mammogram Screening & Mobile Health Screening Free Cervical Screening Programme eMpowering Youths Across ASEAN Etiqa's Clean Water Project
	7.1 Universal access to modern energy services 7.2 Increase the share of renewable energy 7.a Investment in energy infrastructure and clean energy technology 7.b Expand infrastructure and upgrade technology for supplying modern and sustainable energy services	<ul style="list-style-type: none"> Providing financing options for the installation of residential solar panels and the purchase of hybrid and electric vehicles Mobilising sustainable finance for initiatives promoting renewable energy 	<ul style="list-style-type: none"> Maybank Islamic Energy For Life Programme





Our Contributions to the UN SDGs

SDG	Targets We Are Contributing Towards	Our Initiatives	Related Sections
	8.3 Growth of micro-, small- and medium-sized enterprises 8.5 Full and productive employment for all 8.6 Reduce the proportion of youth not in employment, education or training 8.7 Take immediate and effective measures to eradicate forced labour and end modern slavery 8.8 Promote safe and secure working environments 8.10 Access to banking, insurance and financial services for all	<ul style="list-style-type: none"> Extending microfinancing support to micro businesses and eligible recipients Increasing the availability of cost-effective financial products and services for the communities we serve Fostering youth and graduate employment initiatives within Maybank Advocating for employee well-being and human rights 	<ul style="list-style-type: none"> Maybank Group Scholarship Programme ASEAN Maybank Scholarship Financial Literacy in Cambodia Maybank Women Eco-Weavers iTEKAD Aspirasi Wanita Ibupreneur Free Mammogram Screening & Mobile Health Screening Free Cervical Screening Programme Reach Independent & Sustainable Entrepreneurship (R.I.S.E.) eMpowering Youths Across ASEAN Balai Seni Art Series Maybank Momentum Grant myimpact Microbusiness Entrepreneurship Training Agent Banking: Expanding Financial Access Bank Bergerak: Mobile Banking for Rural Communities Strengthening Tiger Conservation in the Belum-Temengor Forest Complex
	9.3 Access to financial services for small enterprises 9.4 Adoption of clean technologies	<ul style="list-style-type: none"> Providing financial support for SMES Funding green energy projects and adopting emissions reduction initiatives Offering tailored sustainable and digital financial solutions for ASEAN 	<ul style="list-style-type: none"> Maybank Women Eco-Weavers Balai Seni Art Series Agent Banking: Expanding Financial Access Bank Bergerak: Mobile Banking for Rural Communities Maybank ASEAN Social Impact Grant
	10.2 Social, economic and political inclusion of all 10.3 Ensure equal opportunity and reduce inequalities of outcome	<ul style="list-style-type: none"> Supporting our communities through our retail offerings as well as zakat and social initiatives Strengthening our current practices through the Maybank Group Human Rights Policy 	<ul style="list-style-type: none"> Maybank Group Scholarship Programme ASEAN Maybank Scholarship Maybank Women Eco-Weavers iTEKAD Aspirasi Wanita Ibupreneur Reach Independent & Sustainable Entrepreneurship (R.I.S.E.) eMpowering Youths Across ASEAN Agent Banking: Expanding Financial Access Bank Bergerak: Mobile Banking for Rural Communities
	11.1 Increase access to affordable housing 11.4 Strengthen efforts to protect and safeguard the world's cultural and natural heritage 11.5 Substantially decrease the direct economic losses caused by disaster	<ul style="list-style-type: none"> Providing cost-effective housing solutions to enhance accessibility to home ownership Celebrating the diverse ASEAN heritage through the Balai Seni Art Series Contributing towards disaster relief efforts 	<ul style="list-style-type: none"> Maybank Women Eco-Weavers Free Mammogram Screening & Mobile Health Screening Free Cervical Screening Programme
	12.6 Companies to adopt sustainable practises and integrate sustainability information into reporting 12.7 Promote procurement practices that are sustainable 12.8 Ensure that people have the relevant information and awareness for sustainable development	<ul style="list-style-type: none"> Annual sustainability reporting and disclosures Procuring from local suppliers and supporting our suppliers in their ESG journey Involving Maybankers in sustainability initiatives Active engagements and collaboration with external stakeholders and regulators 	<ul style="list-style-type: none"> Maybank Women Eco-Weavers Reach Independent & Sustainable Entrepreneurship (R.I.S.E.) eMpowering Youths Across ASEAN Strengthening Tiger Conservation in the Belum-Temengor Forest Complex Maybank ASEAN Social Impact Grant
	13.1 Strengthen resilience and adaptive capacity to climate related hazards 13.2 Integrate climate change measures into national policies, strategies and planning 13.3 Improve human and institutional capacity on climate change	<ul style="list-style-type: none"> Incorporating climate considerations into our operational activities Member of the Malaysian Government Climate Change Advisory Panel and the Joint Committee on Climate Change Enhancing employee's sustainability knowledge, encompassing climate change awareness Sustainable financing for renewable energy eco-friendly buildings and green homes 	<ul style="list-style-type: none"> MaybankHeart Maybank ASEAN Social Impact Grant
	15.5 Protect and prevent the extinction of threatened species 15.7 End poaching and trafficking of protected species	<ul style="list-style-type: none"> Proactive involvement in tiger and marine conservation and reforestation 	<ul style="list-style-type: none"> MaybankHeart Strengthening Tiger Conservation in the Belum-Temengor Forest Complex



Our Contributions to the UN SDGs

SDG	Targets We Are Contributing Towards	Our Initiatives	Related Sections
	16.4 Significantly reduce illicit financial flows 16.5 Substantially reduce corruption and bribery in all their forms 16.6 Develop effective, accountable and transparent institutions at all levels 16.7 Inclusive decision-making at all levels	<ul style="list-style-type: none"> Upholding good governance Adhering to regulatory standards within our operational markets Maintaining high integrity standards and ethical business practices Ensuring diverse and inclusive representation at all levels of our operations 	<ul style="list-style-type: none"> MaybankHeart
	17.16 Multi-stakeholder partnerships to support the achievement of the SDGs 17.17 Encourage and promote effective public, public-private and civil society partnership	<ul style="list-style-type: none"> Proactive collaboration with regulatory authorities, industry partners and partners in community initiative 	<ul style="list-style-type: none"> Maybank Group Scholarship Programme ASEAN Maybank Scholarship CashVille Kidz Maths for Rural Kids Maybank KidSTART Saving Stars myimpact Financial Literacy Interactive Progress (FLIP) Maybank Women Eco-Weavers iTEKAD Aspirasi Wanita Reach Independent & Sustainable Entrepreneurship (R.I.S.E.) eMpowering Youths Across ASEAN Balai Seni Art Series Free Mammogram Screening & Mobile Health Screening Free Cervical Screening Programme MaybankHeart Agent Banking: Expanding Financial Access Bank Bergerak: Mobile Banking for Rural Communities Maybank Islamic Energy For Life Programme Strengthening Tiger Conservation in the Belum-Temengor Forest Complex Maybank ASEAN Social Impact Grant

Employing Social and Relationship Capital to Create Value

The Group considers our resources that facilitates value creation which includes relationships and goodwill established with stakeholders, including local communities and civil society.

Strengthening Stakeholder Relationships and Empowering Communities

In partnership with Gentari, we are working on multiple joint projects aimed at promoting green mobility and sustainable financing solutions. Key initiatives include:

- Promoting financial inclusion by offering tailored solutions to vulnerable groups, microenterprises and SMEs.
- Investing RM67.68 million in community programmes.
- Leading and shaping conversations and initiatives with regulatory bodies, NGOs and peers.

Performance by Capital

- Disbursed RM2.03 billion for affordable housing in Malaysia.
- Benefitted 5,699 SMEs through our financial literacy initiatives.
- Provided affordable micro insurance and takaful coverage to 302,868 B40 households across Malaysia, Indonesia, Singapore and the Philippines.
- Contributed RM3.31 billion in taxes and zakat.
- Active involvement in domestic and international leadership initiatives such as JC3 Committee, Association of Banks in Malaysia-ESG Committee, COP29, Glasgow Financial Alliance for Net Zero, NZBA and Singapore Sustainable Finance Association.

Actions to Enhance Outcomes

- Allocated financial resources for flagship programmes aimed at promoting financial literacy and empowering communities to achieve financial independence.

Strategic Trade-offs for Sustainable Long-Term Growth

FC Financial Capital **SRC** Social and Relationship Capital

Cultivating a more inclusive future

- We are focused on driving meaningful change in the communities we serve through initiatives that promote financial inclusion and support education and skills development. We also strive to make financial services more accessible to underserved groups.



How We Engage Our Communities

Frequency of engagement: Daily Weekly Monthly Quarterly Annually



COMMUNITIES

Quality of Relationship: Maybank Foundation Stakeholder Survey#: 94.0%

Who They Are:

Maybank empowers a diverse range of ASEAN communities representing underprivileged and marginalised groups, Persons with Disabilities (PWDs), as well as small and large businesses through tailored support as we strive to positively influence the societies we serve.

Why We Engage:

- To foster positive change and empower communities through financial services in line with our mission of Humanising Financial Services.
- To stay attuned to local dynamics and drive beyond financial services through impactful operations, financial education, assistance and empowerment, while raising awareness of those in need.
- To promote inclusive employment through opportunities and employability programmes for talents with diverse abilities including those with disabilities.
- To strengthen employee-community relationships, build trust and identify banking and beyond banking opportunities aligned with community needs for a sustainable future.

How We Engage:

- Capacity-building and economic empowerment initiatives, targeted financial assistance, local marketplace (Sama-Sama Lokal) and repayment assistance for eligible customers.
- Strategic partnerships, outreach and educational programmes on financial literacy and on-the-job training to prepare PWDs to enter the workforce.
- Websites, social media channels and virtual communication platforms.
- Community engagement surveys.
- Employee volunteerism platforms (i.e.: Cahaya Kasih) and long-term Maybank Foundation initiatives (i.e.: CashVille Kidz, R.I.S.E., Maybank Women Eco-Weavers, eMpowering Youths Across ASEAN and MaybankHeart).

Stakeholder Expectations:

- Sustainable future for all through socio-economic initiatives targeting unemployment, low financial literacy and disadvantaged communities.
- Culture that promotes diversity and full participation in society and the economy.
- Personalised finance solutions for unbanked and underbanked communities, enabling greater financial inclusion and providing more equitable opportunities to improve their standard of living.
- Financial assistance and support for MSMEs to improve livelihoods and stimulate the local economy.

Risks:

- Financing of activities that may harm the environment and surrounding communities.
- Reputational risk and limited partnerships from potential lack of community engagement and inclusion.
- Unaddressed socio-economic issues may limit communities' progress.

Opportunities:

- Empower communities to enhance economic well-being through tailored financial offerings and financial literacy programmes (i.e.: improve education levels and income as well as reduce poverty).
- Foster 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 identifying and addressing the needs of the underserved.
- Fortify social license to operate and goodwill, while cultivating sustainable partnerships within communities.
- Demonstrate commitment to employee and community welfare, fostering unity and teamwork.
- Build employee morale and promote Agile teamwork.

Value for Our Communities:

- Accessible and inclusive financial services and facilities, especially for those in rural areas.
- Empowerment, enhanced earnings potential and diversified business/job creation from socio-economic and outreach programmes.
- Access to basic essentials (education and healthcare) while gaining financial literacy.

Our Strategic Response to Enhance Value Creation:

- Organised financial literacy programmes at schools and universities like #FUNancial series and CashVille Kidz to promote good financial habits in youths.
- Widened access to affordable financing for the underprivileged/underbanked via agent banking and Maybank Mobile Bus Malaysia in remote and rural areas.
- Empowered MSMEs to achieve greater operational efficiency by providing comprehensive beyond banking solutions (i.e.: access to bookkeeping automation and invoicing solutions).
- Supported youth development through graduate programmes and internships offering industry exposure and mentorship.
- Assisted PWDs through entrepreneurial training (i.e.: R.I.S.E. programme and Work Placement Programme) for on-the-job experience.
- Engaged in Cahaya Kasih initiatives on education and zero waste.

How We Track Value:

- Number of individuals/households impacted by initiatives and programmes.
- Assessment of financial and non-financial benefits to individuals or communities impacted by community and zakat programmes.
- Monitoring of Maybank Foundation programmes.
- Monthly monitoring by Values-Based Intermediation Sustainability Steering Committee.
- Publication of the Social Impact Report.

Achievements:

- Maybank Foundation flagship programmes across 10 ASEAN countries have benefitted over 542,822 beneficiaries, reaching 80,661 beneficiaries in 2024 alone.
- Zakat contributions impacted 67,242 recipients, of whom 3,541 were Islamic Social Finance beneficiaries.
- Maybank Islamic provided aid to 56,342 individuals and empowered 5,809 beneficiaries through educational initiatives.
- Etiqa covered a total of 302,868 individuals with B40 products.
- Through Cahaya Kasih, Maybankers invested 118,818 hours in both team- and individual-based volunteering efforts.

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

Related Capitals: Human Capital Social and Relationship Capital Natural Capital

Related Material Matters:

Related Strategic Thrusts (STs) and Strategic Programmes (SPs): ST3 to ST5 SP5 to SP9

Our Key Partners

While Maybank Foundation leads our regionally significant programmes, the Group's business units and regional markets amplify their impact through tailored initiatives that address local needs. Community policies are implemented at the Group level and localised to ensure relevance and effectiveness, enabling us to create measurable impact across the communities we serve.

This Group-wide approach, supported by Maybank Foundation and key partnerships, ensures we remain focused on building resilient, inclusive and sustainable communities. The Foundation thrives through an ecosystem of partnerships, enabling us to tackle complex economic, societal and environmental challenges at scale:

Endorsed and supported by multiple strategic stakeholders including:



Collaboration with valued partners including:



Key Partnerships:



Empowering Education



ASEAN

Partnership with ASEAN Secretariat for ASEAN-Maybank Scholarships



MoneyTree Asia Pacific
Partnership for CashVille Kidz



Yayasan Pelajaran MARA
Partnership for Maths for Rural Kids



Universiti Teknologi MARA
Partnership for Maths for Rural Kids



Community Empowerment



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



Mulberries 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



Right Track Education Sdn Bhd
Partnership for Maybank Training Learning Centre



Environmental Diversity



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:



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



Leges Divers and UKM's Marine Research Centre (EKOMAR) – collaboration with Etiqa for Etiqa Marine Conservation Programme



KWSP
EPF

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`



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.



Unifi Business – collaboration with Maybank for the Go Niaga Package, this initiative is designed to enhance productivity and financial management for underserved SMEs



POS Malaysia – partnership with Maybank as an initiative to provides 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

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 (qardhasan).

Maybank Launches Inaugural Social Impact Report at 57th ASEAN Day Celebrations

In conjunction with the 57th ASEAN Day celebrations in Jakarta on 8 August 2024, the ASEAN Secretariat and Maybank unveiled the inaugural Maybank Social Impact Report (SIR) 2023, themed “Purpose Driven Social Impact Across ASEAN”. The launch marks a significant milestone, with the SIR being the first of its kind published by a financial institution in this region.

The SIR highlighted banking and beyond banking social initiatives by Maybank and Maybank Foundation, reflecting their commitment to positively impact stakeholders and communities across ASEAN. It aligns with the Maybank Group's sustainability agenda and contributes to the United Nations Sustainable Development Goals (UN SDGs).

The event also saw the presentation of the ASEAN-Maybank Scholarships (AMS) to seven deserving students from Cambodia, Indonesia, Myanmar, the Philippines, and Vietnam, bringing the total number of AMS scholars to 15 since its launch in 2021.

“I would like to congratulate the Maybank Group for this successful initiative in investing into the education and development of ASEAN youth. This scholarship plays an important role in advancing the ASEAN Work Plan on Education 2021–2025, notably to sustain and strengthen ASEAN capacity in higher education harmonisation. I would also like to see more ASEAN Entities, like Maybank Foundation, continue to work with the ASEAN Secretariat in bringing ASEAN closer to the people with their impactful involvement and participations,” **said H.E. Dr. Kao Kim Hourn, Secretary-General of ASEAN.**

The SIR and AMS collectively reinforce Maybank's continued role as a purpose-driven organisation, creating long-term impact across the region through sustainable development, inclusive education, and community empowerment.



L-R: Izlyn Ramli, CEO of Maybank Foundation; H.E Ambassador Bovonethat Douang Chak, Permanent Representative of Laos to ASEAN and Chairman of the Committee of Permanent Representatives to ASEAN; Tan Sri Dato' Sri Ir. Zamzamzairani Mohd Isa, Chairman of Maybank Group and Maybank Foundation; H.E. Dr. Kao Kim Hourn, Secretary-General, ASEAN, H.E Ambassador Sarah Al Bakri Devadason, Permanent Representative of Malaysia to ASEAN and Shahril Azuar Jimin, Group Chief Sustainability Officer Maybank at the unveiling of the inaugural Maybank Social Impact Report (SIR) 2023 at the ASEAN-Maybank Scholarships (AMS) presentation in Jakarta, Indonesia.

SOCIAL FINANCING

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

Related UN SDGs:



SOCIAL FINANCING

Affordable Financing (Mortgage, Auto)	156,022 beneficiaries
Individual Repayment Assistance	1,838 beneficiaries
SME Financing	14,226 beneficiaries
SME Repayment Assistance	1,080 beneficiaries
Etika Affordable Insurance	302,868 beneficiaries



Related UN SDGs:



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 and corporate banking to insurance and asset management, aims to serve all segments of our diverse customer base. Apart from fortifying our customer relationships through better service, we also embrace a culture of sustainability to create impactful contributions to our communities and the environment.

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.

Empowering SMEs Through Innovative Solutions

Recognising the critical role SMEs play in driving economic progress, we have developed a comprehensive range of products, initiatives and advisory services to empower SMEs with tools to thrive in a sustainable future. Our financing and non-financial solutions aim to help SMEs integrate responsible and sustainable practices while unlocking new market opportunities.

The SME Digital Financing platform simplifies the process of accessing financial support by providing SMEs with financing of up to RM500,000 through Maybank's digital banking platforms, Maybank2u and Maybank2u Biz. This initiative ensures swift access to funds and is tailored to meet the dynamic financial needs of SMEs.



Key Features

- Seamless online application process with approval times significantly reduced.
- Access to funding designed to support business expansion, working capital needs and other operational priorities.



Impact & Highlights

More than RM360 million in loans disbursed in Malaysia throughout 2024.

From 2020 till 2024, Maybank has disbursed **RM46.24 billion** in social financing to over **1,864,607** customers. In 2024, Maybank continued to support its customers, touching **480,508** customers, with **RM12.18** billion disbursed.

	FY2020 – FY2024		FY2024	
	Customers	Financing provided (RM'bil)	Customers	Financing provided (RM'bil)
Individuals				
Affordable financing for individuals (mortgage, auto)	540,097	19.8	156,022	5.9
Repayment assistance for individuals (mortgage, auto and cards)	317,154	1.6	1,838	0.17
Etiqa insurance and takaful (Affordable insurance and takaful for B40 group)	883,664	–	302,868	–
SME				
SME Financing	103,838	10.7	14,226	5.67
Repayment assistance for SMEs	19,854	13.9	1,080	0.44

Making Insurance and Takaful Affordable

To meet the evolving needs of the B40 group, we have diversified our insurance offerings and their equivalent in other countries where we operate. We aim to create affordable, easily accessible and user-friendly products with easy administrative processes like claims and purchases. In 2024, we issued 302,868 policies and certificates to a diverse group of customers. The majority of the policies and certificates were contributed by our Group Products (Khairat, Mutiara Takaful and Decreasing Term Takaful) and Asuransi Mikro Proteksi PAS.



Life Insurance and Family Takaful

- Pos Tenang
- Pos Khairat
- I-Care OKU
- Etiqa Term Secure (EPF i-Lindung)
- Etiqa Term Plus (EPF i-Lindung)
- E-ZY Pneumonia
- E-ZY Dengue



Health Insurance and Takaful

- E-Cancer Care
- OneMedical
- Etiqa Critical Care (EPF i-Lindung)
- Etiqa Critical Care Plus (EPF i-Lindung)



General Insurance and Takaful

- Rahmah PA
- Rider Care PA
- e-Protect family
- Asuransi Mikro Proteksi PAS
- MyRumah



Group Products

Group products which are offered via cooperatives for B40 communities include Khairat, Mutiara Takaful, Group Hospital and Surgical, Group Term Life and Decreasing Term Takaful.

In 2024, we introduced new products to expand coverage and cater to specific needs:

e-Takaful Hayat: Launched on 17 August 2024, through PERKESO's SEHATi mobile app, e-Takaful Hayat expands takaful coverage through a digital partnership, reaching 9 million of PERKESO contributors. Early sales include **105 certificates with contributions totalling RM44,914.**

Additionally, Etiqa has continued to strengthen its existing offerings to expand their reach and impact:

EPF i-Lindung

In collaboration with EPF, Etiqa offers affordable micro insurance/micro takaful products via the e-Channel. Members can enrol through the EPF i-Akaun portal and withdraw from their Account 2 to access coverage for death, total and permanent disability (TPD) and critical illnesses. Plans start at RM3 per year for critical illness and RM10 per year for death and TPD coverage, offering a coverage amount of RM5,000 annually.

Phase 2, launched on 5 February 2024, extended coverage to members' spouses and children.



Impact & Highlights

EPF i-Lindung Phase 2	No. of Policies/Certificates
Etiqa Term Plus	773
Etiqa Critical Care Plus	477
Etiqa Term Takaful Plus	2,767
Etiqa Critical Care Takaful Plus	1,938

ePROTECT family

A collaborative initiative between Maybank Singapore and Etiqa Insurance, eProtect family provides personal accident insurance coverage tailored for low-income families. The scheme offers critical benefits, including accidental death and permanent disablement coverage, medical expense reimbursement, hospitalisation allowance and additional support.



Impact & Highlights

- Pledged SGD130,800 to sponsor free personal accident insurance, providing up to SGD50,000 coverage for accidental death and permanent disablement to 600 low-income families over three years.
- Partnered with two non-profit organisations (NPOs) to deliver these benefits to eligible families effectively.

i-Care OKU

Launched on 4 November 2022, i-Care OKU provides affordable takaful protection for Persons with Disabilities (PWDs) registered with Jabatan Kebajikan Malaysia (JKM). Available online, this one-year Guaranteed Issuance Offer (GIO) plan is tailored for the B40 segment, covering death, personal accidents, funeral expenses, daily hospital allowances, medical reimbursement and communicable disease allowances.



Impact & Highlights

25 policies were sold, reflecting the ongoing efforts to raise awareness and expand accessibility to affordable protection solutions for vulnerable groups.

OUTLOOK

As we continue our journey to improve financial inclusion across ASEAN, we are committed to leveraging technology and innovation to expand our existing product and service offerings. We aim to provide accessible and inclusive financial solutions that empower individuals and communities through the prioritisation of customer experience, focusing on hyper-personalisation and tailored solutions to deliver seamless and efficient banking services. Our goal is to broaden our reach to the wider community we serve, including the underserved and unbanked populations and drive sustainable growth.

In alignment with this, Etiqa will also continue to provide accessible insurance and takaful products to underserved communities. By focusing on tailored offerings that meet the specific needs of these populations, Etiqa can enhance financial inclusion and empower individuals with the security that insurance provides. Initiatives may include simplified policy structures, affordable premiums/contributions and community outreach programmes that educate potential customers about the benefits of insurance and takaful.

SOCIAL EMPOWERMENT

EDUCATION

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

Related UN SDGs:



JEMBATAN PENDIDIKAN

DUSUN POTU, DESA LANTA, NUSA TENGGARA BARAT

MAX 3 ORANG
BERGANTIAN

MAX 1 MOTOR
BERGANTIAN

STUDENTS & YOUTH

Scholarships



Maybank Group Scholarship

63
beneficiaries



ASEAN-Maybank Scholarship

7
beneficiaries

Bursaries

Zakat Assistance for Higher Learning
Institutions

1,608
beneficiaries

Semarak Ilmu

2,080
beneficiaries

Etika Education Programme

11,048
beneficiaries

Financial Literacy



CashVille Kidz

40,088
beneficiaries

Maths for Rural Kids

500
beneficiaries

Maybank FUNancial

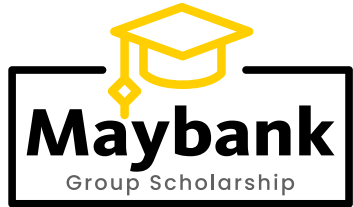
989
beneficiaries

Students & Youth

Scholarships

Maybank Group Scholarship Programme

Related UN SDGs:     



The granting of scholarships to deserving Malaysian students to pursue tertiary education has been a key feature of Maybank's CSR efforts since 1972. It is a major component of the 'Education' theme, one of the three Corporate Responsibility 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 more than 2,000 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 expanded to countries where Maybank has a significant local presence and offers full banking services—namely Cambodia, Indonesia, and the Philippines.

Our Value-Added Elements

Maybank Student Ambassador Programme (#Mbassador)

Engagement & Boot Camps

Internship & Placement:

To give **exposure on work-life experience** within the Maybank Group
Offers **employment opportunities right** after graduation

Community-based Learning

Certification for Future Ready courses



Impact & Highlights

- **2,063 scholars** supported since 1972.
- **RM9.64 million** in scholarships disbursed in 2024; **RM88.21 million** since 2017.
- **239 scholars** currently supported in 2024, comprising 176 ongoing scholars and 63 new scholars onboarded this year (61 local, 2 overseas).



Our scholarship programme covers full tuition and enrolment fees, monthly allowances for accommodation and living expenses, a laptop, book allowances, and insurance coverage. In addition, Maybank scholars are given the opportunity to undergo internships within the Maybank Group. Upon graduation, all scholars are offered permanent employment as part of their scholarship bond.

Testimonials

"You study, your hard work, and your results are for your own success — not for your parents." These words have always guided me. Coming from a middle-class family, I knew the financial burden of university would be challenging. A PTPTN loan wasn't enough, so I applied for scholarships facing many rejections.

Then came the Maybank Group Scholarship. The selection process was tough, but with my parents' support, I kept going. When I got the call, I was overwhelmed with relief and gratitude.



Thanks to Maybank, I can pursue my degree with confidence, free from financial worries. I'm proud to be a Maybank Scholar.

Sivani A/P Rajendra
Scholar

Universiti Malaysia Sarawak
Bachelor with Honors in Politics and Government Studies

The Maybank Scholarship has exponentially improved my life and academic journey. More than just financial support, it offers access to various programmes and events that have greatly contributed to my professional development. As a Maybank Scholar, I have the opportunity to connect with representatives from Maybank and fellow scholars who share my passion and drive.

This scholarship has empowered me to pursue my education wholeheartedly, unleashing my full potential and enabling me to become the best version of myself. I am forever grateful to be part of the Maybank family.



Zubli Quzaini Bin Zubli
Scholar

Universiti Teknologi MARA
Bachelor of Information Systems in Intelligent System Engineering



Related UN SDGs:



ASEAN-Maybank Scholarship



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.

The programme is designed to provide young, talented, and deserving ASEAN nationals with full scholarships to pursue undergraduate studies at prestigious universities outside their home countries but within the ASEAN region, thereby promoting greater intra-ASEAN integration.

Launched in conjunction with the 54th ASEAN Day celebration in Jakarta on 8 August 2021, the ASEAN-Maybank Scholarship Programme is implemented through strategic collaboration with ASEAN Foundation, and focuses on placing scholars in top universities listed under ASEAN University Network's core and associate members universities in Malaysia, Indonesia, Singapore, Thailand, and the Philippines, with plans to gradually expand to the remaining ASEAN countries. The ASEAN University Network membership currently stands at 30 core member universities with additional associate universities in the 10 ASEAN Member States with its Secretariat based at Chulalongkorn University in Bangkok, Thailand.

ASEAN-Maybank Scholarship

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.

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.

Impact & Highlights

15 scholars from 7 ASEAN countries.

RM1.46 million in scholarships disbursed in 2024 and RM2.44 million since 2022.



2 Existing Scholars



1 New Scholar



1 Existing Scholar
2 New Scholars



2 Existing Scholars
2 New Scholars



1 Existing Scholar
1 New Scholar



1 Existing Scholar



1 Existing Scholar
1 New Scholar

Scholars

Cohort 1 (2022) : 3

Cohort 2 (2023) : 5

Cohort 3 (2024) : 7

Testimonials

Being awarded the ASEAN-Maybank Scholarship has been one of the most impactful experiences of my life. It has reshaped my academic and career path, as well as my journey of personal growth.

Within my first semester at Universiti Malaya, I had the opportunity to attend several high-level international relations events, such as H.E. To Lam's visit to UM, a public lecture by the Prime Minister of Timor-Leste at IDFR, and a United Nations forum. These experiences allowed me to engage in international discussions and learn in a practical, unbounded way—deepening my passion for global affairs and diplomacy.

Being among a group of driven and high-achieving scholars has further motivated me to excel, so that I may give back and contribute meaningfully to my community. Whether that be Vietnam — my home country — Malaysia, where it all began, or the ASEAN region as a whole, I wholeheartedly hope to make the most of my education to create a tangible, positive impact. This sense of responsibility comes from having benefited so greatly from this opportunity.

This scholarship is not just financial aid — it is a foundation that empowers students like me to dream big, achieve our goals, and become future leaders.

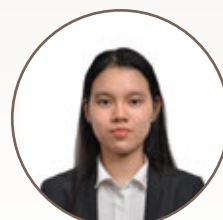
Tran Thi Thuy Duong ★

Scholar

Vietnamese

Bachelor of Arts in International and Strategic Studies

University of Malaya



Beyond financial assistance, the ASEAN-Maybank Scholarship (AMS) has provided me with invaluable career opportunities. The assurance of job security and internship placements is especially beneficial—particularly for international students, who often face additional hurdles when seeking employment.

Being an AMS scholar continues to be a transformative experience. The scholarship has not only supported my education but has also set me on a path toward a promising future. With each new opportunity it presents, I continue to grow both academically and professionally.

I am truly grateful to be part of this journey and look forward to making the most of everything AMS has to offer.

Anas Abdurahman Mohammad ★

Scholar

Filipino

Bachelor of Computer Science

(Artificial Intelligence)

University of Malaya





Bursaries

Zakat Contributions

Zakat Assistance for Higher Learning Institutions

- Zakat assistance for higher learning is one of Maybank Islamic's initiatives to ease the financial burden of students.
- The initiative is now in its 17th year since its launch in 2009, and has benefitted 24,001 students nationwide.
- It targets asnaf students, with the aim of motivating them to focus on their studies.
- The Bank is committed to continuing the disbursement of zakat funds to support students' survival and ease the financial strain on their families.
- The cooperation of higher learning institutions in distributing the aid has further supported the success of this initiative.
- In 2024, a total of 1,608 students benefited from this financial assistance programme.

Semarak Ilmu

- A holistic programme aimed at providing access to quality education, covering primary through tertiary levels.
- The collaboration with Yayasan Pelajaran MARA has expanded into a comprehensive initiative focused on academic excellence from primary to tertiary education.
- Since 2020, the programme has impacted 2,348 asnaf students nationwide.

Maybank continued to support students from higher learning institutions by providing financial assistance via Etiqa's Education Programme, impacting over 11,000 students in 2024. In addition to our broader educational initiatives and scholarship programmes, we also help coordinate the distribution of staff personal contributions through a pooled zakat fund. Through the Zakat Wakalah arrangement, more than RM2 million is directed towards initiatives that enhance access to education and create lasting benefits for the community.

Fisabilillah Assistance for Staff Children Excellent in Education

Financial assistance totalling RM43,200 has been disbursed through the Staff Children Syahadah and Academic Excellent Award (AKAS), an esteemed annual initiative by PKIMB. This programme aims to honour the achievements of Muslim children of Maybank staff in Sijil Pelajaran Malaysia (SPM). 60 students have been identified and rewarded for their excellent results in SPM. This recognition acknowledges the staff children's efforts, kindles and reinforces their spirit in the path of knowledge.



Fisabilillah Assistance for Sekolah Menengah Yayasan Persekutuan YWP

The allocation RM357,000 in aid to assist Asnaf and B40 students by ensuring they receive adequate school meals aims to alleviate their financial burdens. This initiative aims to reduce absenteeism due to financial difficulties and ensure students continue attending school without worries. By encouraging students to focus more on their academic performance, this aid seeks to foster an environment conducive to learning, free from financial constraints.

This assistance has supported 1,500 students from B40 families and has helped to reduce the rate of school dropouts among them.





Financial Literacy

Related UN SDGs:



CashVille Kidz



It is vital to equip our children with financial knowledge to protect them from the pitfalls and challenges they may encounter throughout their life journey. To this end, CashVille Kidz is a fun and engaging financial literacy programme designed for children aged 9 to 12. It educates them on essential money management skills and instils 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, Ministry of Education, Youth and Sports Cambodia, Central Bank of the Philippines (Bangko Sentral ng Pilipinas), Department of Education Philippines, Ministry of Education and Culture Indonesia, and the Monetary Authority of Indonesia.

CashVille Kidz aims to reach as many schoolchildren as possible across ASEAN countries, empowering them to influence their families and peers with sound financial knowledge. In doing so, the programme helps shape a new generation of financially savvy youth who will enjoy better financial independence in adulthood.

Impact & Highlights

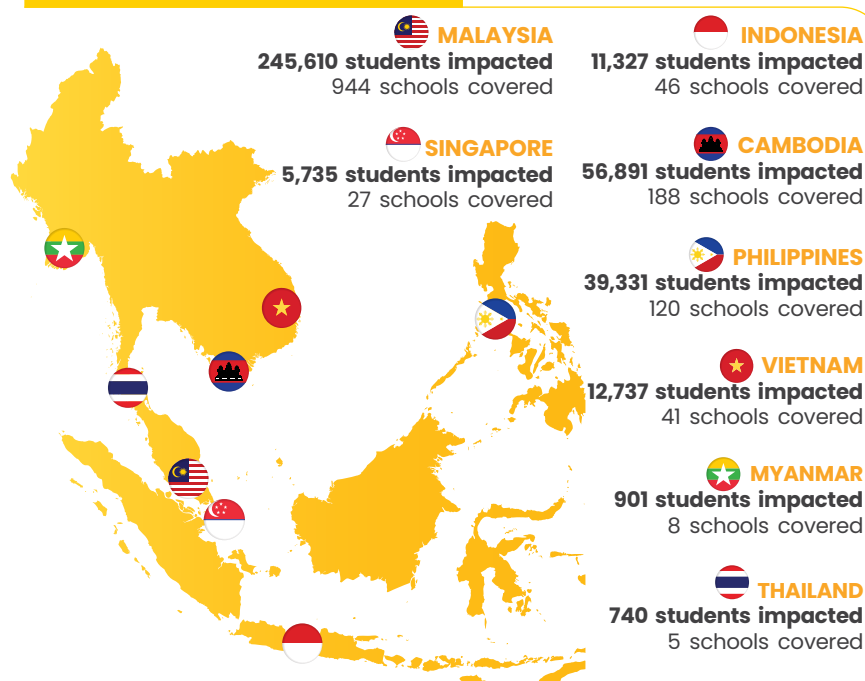
- Impacted **373,208 students** to date, with expansion into Thailand, its eighth ASEAN country.
- Total investment of **RM2.66 million** in 2024 and **RM14.89 million** since 2013.
- 40,088 students** impacted, covering **106 schools** across seven ASEAN countries – Malaysia, Vietnam, Cambodia, Singapore, the Philippines and Indonesia, including piloting in Thailand as part of the programme expansion for 2024.

To date, the CashVille Kidz programme has impacted the lives of over 373,000 students in more than 1,300 schools across eight ASEAN countries. In 2024, an average improvement of nearly 30% was observed between pre- and post-programme scores in each country, with Indonesia reaching a 74.88% improvement. Through its “Family Budgeting” module, the programme not only benefits students but also extends its impact to their families by equipping them with knowledge and assignments on cash flow management and budgeted savings.

As part of our commitment to positioning Maybank as the champion of financial literacy in ASEAN, the inaugural Regional Maybank Financial Education Excellence Award was introduced in 2022. This award recognises and celebrates the efforts of key stakeholders – including schools, educators, students, and families – who have shown outstanding dedication and achievement in promoting, raising awareness of, and championing financial literacy.

A summary of the programme's impact to date is as follows:

To Date Across ASEAN



Testimonials

From the Students

What I like about the CashVille Kidz programme is their creativity. For starters, the idea of delivering lessons to us young kids. I love how it gives us entertainment but, at the same time, learning. I would say that the learning point from my favourite episode would be that having the right money habits determines our destiny.

Bim Calvin S. Decena
Jose Rizal
Elementary School,
Philippines



I learned a lot about practicing good money habits by watching these lessons and videos. It's important to learn financial literacy because, in the future, my life would be better. This programme helped me a lot in practicing good learning habits, and it taught me how to spend money, earn money, and save money wisely.

Tran Vu Nha Lan
Nguyen Tat Thanh
Primary School,
Vietnam



From the Teacher

Students gain essential financial knowledge that is indispensable in their daily lives. With this foundation, they are better prepared to manage their personal finances effectively – making informed financial decisions and handling debt responsibly.

Siti Hajar Binti Azeman
Sekolah
Kebangsaan
Bangi, Malaysia





CashVille Kidz

MAYBANK REGIONAL FINANCIAL EDUCATION EXCELLENCE (REGIONAL FINEX) AWARDS 2024

Maybank and Maybank Foundation, in partnership with MoneyTree Asia Pacific, proudly hosted the 3rd Maybank Regional Financial Education Excellence (Regional FinEx) Awards 2024 at the Maybank Performing Arts Theatre in the Philippines. The awards ceremony recognised and celebrated outstanding nominees from Malaysia, Cambodia, Indonesia, the Philippines, and Vietnam across four categories: Best School Award, Best Educator Award, Best Student Award, and Best Family Award.

The ceremony was graced by several dignitaries, including His Excellency Abdul Malik Melvin Castelino, Malaysian Ambassador to the Philippines; His Excellency Phan Peuv, Cambodian Ambassador to the Philippines; His Excellency Agus Widjojo, Indonesian Ambassador to the Philippines; His Excellency Lai Thai Binh, Vietnamese Ambassador to the Philippines; Honourable Ambassador Enrique A. Manalo, Secretary of Foreign Affairs, Republic of the Philippines; and various officials from ASEAN countries – reflecting the region's strong commitment to financial education.

In his opening remarks, Tan Sri Dato' Sri Ir. Zamzamzairani Mohd Isa, Chairman of Maybank Group and Maybank Foundation, highlighted the importance of financial literacy, the challenges faced across the region, and the Foundation's role in driving positive change and creating sustainable impact.



Testimonials

Best Student

The favourite episode for me is episode 6, titled 'Habits'. We always need the right money habits because, by studying financial literacy, we become wiser in managing money.

**Fazle Mawla Aljiyad**

Sukamaju 02 Depok Primary School



Personally, I feel CashVille Kidz teaches kids to save money from a young age. We will face financial problems in the future because money is important for our daily life and these episodes help us prepare for that.

**So Soksethavatey**

Sunshine Learning Center



Best Educator

CashVille Kidz programme provides basic knowledge about the value of money, how to save money and use money wisely. Interesting stories help students easier to understand financial literacy.

**Nguyen Thi Bich Hoa**

Phenikaa School





Related UN SDGs:



Maths for Rural Kids (MARK)

Access to quality education remains a challenge for children in rural areas, where limited teaching support, inadequate facilities, and unconducive learning environments often hinder academic progress. As a result, rural students struggle to keep up with their urban peers, particularly in core subjects like mathematics. According to the Malaysia Educational Statistics Report 2018, 5,772 out of 7,776 primary schools nationwide are small rural schools — highlighting the scale of this issue.

Recognising the importance of mathematics in intellectual development, problem-solving, and innovation, Maths for Rural Kids was launched to strengthen math skills in rural communities. A partnership between Maybank Foundation, Yayasan Pelajaran MARA, and Universiti Teknologi MARA, the programme provides tuition classes aimed at bridging learning gaps.

Impact & Highlights

- Benefitted **1,300 students** across **123 schools** in Perlis, Perak, Pahang, Sabah, Sarawak, Kedah, Johor and Terengganu since 2022.
- In 2024, the programme covered **63 schools**, benefiting **500 students**, and expanded its reach to rural communities in Kedah, Johor and Terengganu while maintaining the programme in Sabah and Sarawak.
- Total investment of **RM540,009** in 2024; **RM1.35 million** to date.

Testimonials



With great appreciation, I would like to express my deepest gratitude to Yayasan Pelajaran MARA (YPM) and the sponsors for their generous financial contributions to the Maths for Rural Kids programme. This support means a great deal to us and has created opportunities for students from the B40 group to improve their achievement in mathematics.

Maybank Foundation's commitment and support for education in rural areas have had a significant impact on these students' lives, opening doors to greater educational opportunities and a brighter future.

We hope this collaboration will continue to strengthen educational efforts in Malaysia and provide lasting benefits to our children. YPM, Maybank Foundation, and education are truly inseparable.

Pn Hjh Nazilan
Pegawai SISC + Sains & Matematik
PPD Besut, Terengganu
Programme Coordinator

This programme helped me gain a much better understanding of the subject. I wasn't good at Math before.

Nik Muhammad Zulhazim
Student
SK Seri Payong, Terengganu

This programme has had a positive impact on me — not only in terms of learning, but also in boosting my confidence in Mathematics.

Siti Nur Maqfirah
Student
SK Kampung Titingan, Sabah

The MARK programme is an excellent initiative designed for selected students. Through its activities, students gain valuable new experiences that help them master Mathematics. The teachers involved have strong expertise and experience in the subject. Students truly enjoyed the sessions, and the lessons were easy to understand.

We hope this programme continues, as it not only offers tuition but also introduces students to new experiences and fosters collaboration with other schools. With various activities, development sessions, and brainstorming opportunities, the programme encourages more creative and innovative approaches to understanding mathematical concepts.

Encik Noor Bin Kahal
Timbalan Pegawai Pendidikan Sektor
Pembelajaran PPD Tawau, Sabah

I like this MARK programme. Thank you to all the teachers for teaching me throughout the class. I hope we will meet again sometime. Now, I like the subject — Math!

Wan Izreen Sofea
Student
SK Oh, Terengganu

Thank you for helping us. The MARK programme is great! I got to meet new friends, and they helped me a lot.

Daniesia Binti David
Student
SK Kampung Telian, Sarawak

A very good programme for improving Mathematics among primary school students. What makes the MARK programme stand out is its use of interesting activities that make students more engaged and interested in the subject.

Mohd Aidil Anuar
Mathematics Teacher
MRSM Mukah, Sarawak



Maybank Youth FUNancial: Empowering Future Generations

Maybank's YouthFUNancial programme has successfully engaged 11,395 students nationwide, equipping young minds with essential financial literacy skills. Targeted at individuals aged 30 and below, the initiative delivers financial education in schools and universities through expert speakers from Maybank's Scam Team, SME divisions, and Group Human Capital.

Going beyond traditional learning, Youth FUNancial incorporates interactive elements such as Scam Awareness challenges and a life-size YouthFUNancial board game — making financial literacy both engaging and experiential. With 663 hours of financial literacy outreach to date, the programme is fostering a financially informed youth community, empowering them to make sound financial decisions for the future.



Financial Literacy (FinLit) in Cambodia: Strengthening Financial Responsibility

Maybank Cambodia's Financial Literacy Workshops have made a lasting impact on diverse communities, engaging 818 participants across eight workshops. These sessions reached international school students, finance professionals, and youth council members — promoting responsible financial behaviours.

By fostering a culture of financial inclusion and accountability, the programme has enhanced financial knowledge and decision-making skills, contributing to long-term economic stability in Cambodian communities.



Maybank Cambodia Expands CashVille Kidz Programme with SOSORO Museum Study Tour to Enhance Financial Literacy

As part of its ongoing efforts to elevate financial literacy, the study tour to the Preah Srey Iganavarman Museum of Economy and Money (SOSORO) offered a unique, experiential learning opportunity. Unlike traditional financial literacy programmes, this initiative adopts a hands-on approach, allowing students to actively explore Cambodia's economic history and understand the role of money in the country's development.

By engaging with real-world exhibits in an interactive setting, students gain a deeper and more meaningful understanding of financial concepts — making the learning experience both impactful and memorable.



Impact & Highlights

 **500**
Students

 **6**
Schools

- Bak Touk
- Stueng Meanchey
- Chbar Ampov II
- Sampov Meas
- Pochentong

Testimonials

It was a great experience for me, the teachers, and the students on this study tour. After the visit, we all learned something new — especially about the history of Cambodia's currency across different generations. It was particularly beneficial for me in terms of financial knowledge and historical understanding, and I was able to share this information with people around me who have never visited the site. If given the opportunity, I would love for the students at my school to visit again.



Mr. Pang Suy

Deputy Principal of Bak Touk, Primary School



H.E. Yim Leat, Deputy Governor of the National Bank of Cambodia, along with senior officials, graced the first visit, which was warmly welcomed by Mr. Blaise Kilian, Co-Director of the SOSORO Museum.



Maybank KidSTART Saving Stars (MKSS)

Impact & Highlights

Over 300 families supported through matched savings (in the past 2 years)

77% of families continued saving beyond the programme

900 volunteer hours dedicated to engaging families through MKSS engagement by Maybank Singapore

As part of a three-year partnership between KidSTART Singapore and Maybank Singapore, the Maybank KidSTART Saving Stars programme equips parents with financial knowledge and boosts their saving efforts through top-ups and matched deposits.

How Maybank KidSTART Saving Stars (MKSS) matched savings work:

- 1 The aim of Maybank KidSTART Saving Stars programme is to enable KidSTART families to boost their children's savings.
- 2 Maybank will match the savings deposited, capped at SGD100 per month and top up SGD90 every three months. This is provided as long as no cash withdrawals are made and the family remains enrolled in the KidSTART programme.
- 3 The programme cycle runs for six months and KidSTART families can receive up to SGD780 in top-ups per programme cycle

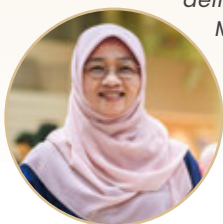
Maybank KidSTART Saving Stars (MKSS) is a matched savings programme for KidSTART families with children aged three to six years, aimed at encouraging them to save for their child's future.

A survey conducted with KidSTART families in February 2023 found that while most families have some understanding of financial planning and recognise the importance of saving, many are unable to save regularly due to the pressing demands of daily expenses. The MKSS programme helps bridge this gap by supporting parents in their efforts to build savings for their children.

The survey also revealed that 80% of parents were willing and happy to receive assistance in growing their children's savings, and viewed the programme as a valuable step towards achieving self-reliance and long-term financial stability.

Testimonials

All parents want the best for their children and understand the importance of financial planning and saving to provide a strong start for KidSTART families. However, long-term financial planning and regular saving can be challenging for some, as they often have to prioritise more immediate financial needs. We are delighted to partner with Maybank Singapore to launch the Maybank KidSTART Saving Stars programme, which supports the savings journey for KidSTART families and encourages them to plan financially for their children's future.



Madam Rahayu Buang
Chief Executive Officer,
KidSTART Singapore (2016-2024)

myimpact Financial Literacy Intellective Progress (FLIP)

To date, myimpact FLIP has made impressive strides in creating positive change:

Supporting Education Through Zakat Contributions:

- > The programme began with an education bursary for 18 students from six fulltime Madrasahs, funded by Zakat contributions.

Interactive Financial Literacy Workshops:

- > From April to September 2024, Maybank Singapore partnered with Kowabunga! Global to deliver engaging workshops to approximately 700 students across three Madrasahs:



Madrasah Al-Arabiah:
350 students

Madrasah Aljunied:
200 students

Madrasah Alsagoff:
150 students

Launched in November 2023, myimpact FLIP is designed to tackle three core challenges faced by students from underprivileged communities:

- Limited Financial Literacy
- Weak Savings Habits
- Economic Disadvantage

Dedicated to uplifting the less privileged and supporting lower-income families through targeted financial education and resources, fostering financial inclusivity within the community.



SOCIAL EMPOWERMENT


COMMUNITY

Empowered communities create a powerful ripple effect for holistic development.



Related UN SDGs:



WOMEN

	Maybank Women Eco-Weavers	775 beneficiaries
	Etiqa Free Mammogram Screening & Mobile Health Screening Truck	16,776 beneficiaries
	Etiqa Free Cervical Screening Programme	5,337 beneficiaries
	iTEKAD Aspirasi Wanita	417 beneficiaries

MARGINALISED COMMUNITIES (including PWDs)

	Reach Independence & Sustainable Entrepreneurship (R.I.S.E.)	7,950 beneficiaries
	eMpowering Youths Across ASEAN	28,939 beneficiaries
	Balai Seni Art Series	2,305 beneficiaries
	Cahaya Kasih	22,650 beneficiaries
	Maybank Islamic Community Programme	6,900 beneficiaries
	Etiqa Community Programme	5,352 beneficiaries
	Maybank Islamic Energy for Life Programme	811 beneficiaries
	Regional Ramadan Relief	27,660 beneficiaries
	Other Zakat Programmes (Welfare aid, entrepreneurship trainings covering halal business, and access to clean water)	20,968 beneficiaries



Women

Maybank furthers its commitment to uplift women through various community initiatives across the Group. The programmes here are centered on ensuring women are to be well-equipped with entrepreneurial skills to achieve financial independence as well as raising awareness among women on the importance of health and well-being.

Maybank Women Eco-Weavers

Related UN SDGs:



The Maybank Women Eco-Weavers 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. This innovative programme aims to create new opportunities for women weavers, uplifting their lives and granting them financial autonomy. Through environmentally friendly practices and the use of natural production materials, the initiative not only revives cultural heritage but also strengthens the sense of community among participants.



Currently active in Indonesia, Cambodia, Laos, and Malaysia, the Maybank Women Eco-Weavers programme focuses on sustainable woven textile production to achieve its key objective of economic independence for women. As part of a holistic approach to sustainability, the programme includes sericulture initiatives to support mulberry farmers, crucial to the silk supply chain in Cambodia and Laos, alongside cotton tree farmers, essential to the cotton supply chain in Indonesia. While prioritising the empowerment of women weavers, this award-winning programme also aims to provide financial uplift to everyone involved in the traditional textile weaving ecosystem.

Some of the programme's highlights and the impact to date are as shown below:

Impact & Highlights

1,903 women weavers empowered through training since 2016; **316 weavers** trained in 2024.



2,253 farmers supported since 2016; **459 new farmers** in 2024.



RM2.78 million invested in 2024; **RM17.67 million** invested to date.

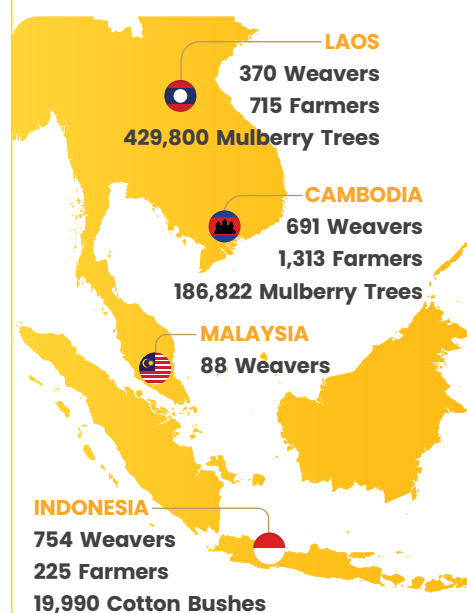


Over **616,600 mulberry trees** and **over 19,900 cotton bushes** cultivated to date.



11 Training Centres and **1 Gallery** to date.

To Date Across ASEAN



On 17 January 2024, Maybank has officially launched a silk weaving gallery in Vientiane, Laos PDR named the Mulberries Maybank Gallery. This gallery is a testament to the strong partnership between Maybank Foundation and Mulberries under the Maybank Women Eco-Weavers programme since 2018 to provide support and capacity building to the weavers of Laos.

Key outlook for 2025

- Expansion to the Philippines**
 - 2 year pilot programme** in Argao, Bukidnon and Manila
 - Launch** of Argao & Bukidnon Weaving Training Centre
- Establish Silk Eggs Facility** – Xieng Khouang, Laos
- Review and scoping for **new weaving community in Malaysia** for 2026 onward

750 weavers & farmers

Malaysia	40
Cambodia	300
Indonesia	100
Laos	250
Philippines	60 (New expansion)

RM3.20 million investment

Maybank Women Eco-Weavers

MWEW Impact Stories

Empowering Women, Preserving Heritage



From 19 to 22 December 2024, two graduate weavers from the Maybank Women Eco-Weavers (MWEW) programme in Cambodia took centre stage at a cultural event organised by the Ministry of Culture and Fine Arts, marking the Krama's recognition as a UNESCO Intangible Cultural Heritage. Their participation was a proud moment — showcasing not only their mastery of silk-making and natural dye techniques, but also the transformative journey made possible through MWEW programme, delivered in partnership with local enterprise, ColorSilk.

Testimonial

Among them was **Ms. Hin Chin**, 55, a single mother who once earned just USD 35 a month selling cakes. Today, she weaves full-time, earning USD 175 monthly. "I believe that having soft skills can make a real difference in life," she said.



Also featured was **Ms. Hem Vat**, 61, who had no source of income before the programme. Now earning USD 160 a month, she continues to support her family with confidence and pride. "Growing older won't stop me — I will continue to stand on my own, keep learning, and build a better future," she said.



Youth Achievement in Heritage Textile



Maybank Women Eco-Weavers (MWEW) Malaysia graduate, Nor Haimah binti Mohammad won the Youth Achievement Award at the 2024 Hasanah Gold Threads Awards (HGTA). A weaver for just four years, her innovative songket-tapestry hybrid piece wowed judges with its craftsmanship and creativity. Trained through MWEW's programme with Tanoti, Haimah has showcased her work nationally, including at the Maybank Championship. Her journey represents the next generation of artisans rising through MWEW programme to preserve and modernise heritage textile traditions.

Testimonial

"Saya tak sangka akan menerima anugerah ini. Pada usia muda, pencapaian ini sangat membanggakan buat saya dan keluarga. Terima kasih kepada Tanoti dan Maybank Foundation atas peluang dan kepercayaan ini. Insya-Allah, saya akan terus berusaha dan berharap generasi muda akan mewarisi tradisi tenunan songket."

Nor Haimah Binti Mohammad
MWEW (Malaysia) Graduate



Natural Dye Knowledge Exchange



In a ground-breaking regional knowledge exchange, Maybank Women Eco-Weavers (MWEW) convened partners from Malaysia, Laos, and Indonesia for its first Natural Dye Workshop held in Rumah Gare, Sarawak. Laotian experts guided participating weavers to create 12-16 plant-based dye shades, deepening eco-conscious techniques and regional collaboration. The experience, hosted in the Iban longhouse community, reinforced MWEW's overarching objective: fostering sustainable weaving practices across ASEAN by enabling knowledge-sharing and capacity-building within and among local weaving communities. The visit also provided a unique opportunity to experience the community and culture of the longhouse, with the warmth and hospitality of the Rumah Gare residents enhancing the sense of shared purpose. The host community's practices, daily routines, and close connection with nature strengthened MWEW's commitment to sustainability, respect for tradition, and preservation of indigenous crafts.



Testimonial

"Kami dari Rumah Gare, sungguh bersyukur kerana pihak Maybank Foundation memberi galakan yang memberangsangkan kepada usaha kami sebagai komuniti penenun pua kumbu. Dengan bantuan Maybank Foundation, semangat para wanita di rumah panjang kami sudah meningkat. Pada masa sekarang ini, semua wanita di sini sudah kembali kepada aktiviti menenun. Saya berharap rumah panjang Rumah Gare akan terus terkenal dengan tenunan kain tradisional kaum Iban, dan bantuan dari Maybank Foundation ini akan mengukuhkan perjalanan kami ini. Bagi saya sendiri, saya berjanji akan terus kerja dengan sedaya upaya untuk mengetuai komuniti penenun kami selagi pihak Maybank Foundation ada memberi sokongan kepada kami."

Bangie anak Embol
Master Weaver of the National Craft Icon and Leader of the Rumah Gare weaving community





Etiqa Free Mammogram Screening & Mobile Health Screening Truck

Since 2017, Etiqa has collaborated with the National Cancer Society Malaysia (NCSM) to provide free mammogram screenings to over 30,000 underprivileged women across Peninsular Malaysia. The initiative not only offers screenings but also promotes awareness of breast cancer prevention among women in the B40 category.

To commemorate the progress of this collaboration, Etiqa and NCSM released the “Building the Pink Road of Hope” coffee table book, which was launched by Raja Permaisuri Perak, Tuanku Zara Salim. In 2024, Etiqa and NCSM introduced a unique campaign called “Pink Etiqa” to raise awareness and reduce the negative stigma surrounding breast cancer across six locations in Malaysia.



Etiqa Free Cervical Screening Programme

The Etiqa Free Cervical Screening Programme is a collaboration with ROSE Foundation, aimed at benefiting women in the B40 category by promoting the importance of early detection. The outreach initiative focuses on educational efforts and HPV screening.

In 2024, with an added focus on East Malaysia, the Etiqa-ROSE partnership successfully screened over 5,000 women in underserved communities across the country. With support from the Ministry of Health and Etiqa, ROSE is working towards eradicating cervical cancer in Malaysia through community outreach and education.

Due to the positive response and extensive reach of the programme, the ROSE-Etiqa screening partnership was also featured in a health roadshow in Africa.



Zakat Contributions

ITEKAD Aspirasi Wanita

ITEKAD Aspirasi Wanita is a digital financial inclusion programme designed to empower asnaf women entrepreneurs and gig workers. Recognising the critical need for economic self-sufficiency, the programme offers a comprehensive suite of support, including strategic business training, personalised mentoring and coaching, and access to vital seed capital (qard hasan) and micro-financing. This innovative approach, which utilises zakat funds, aims to equip women with the necessary tools to thrive in today's digital economy.

Recognised by Bank Negara Malaysia (BNM) under its iTEKAD financial inclusion initiative, the programme distinguishes itself from traditional aid by focusing on sustainable empowerment. It emphasises building long-term livelihoods by enhancing participants' financial management skills and business acumen.

As of December 2024, the programme has directly impacted 417 women, enabling them to navigate the complexities of entrepreneurship.



Case Study: Nurul Izzah Binti Ahmad

Nurul Izzah's journey epitomises the transformative power of iTEKAD Aspirasi Wanita. “From zero TikTok presence to 150 followers and a flourishing TikTok shop, this programme taught me to embrace digital platforms and improve my business planning,” Nurul shares. This newfound digital literacy, combined with strategic business guidance, has given her the confidence to take the next step: opening her own beauty products shop. “Now, with growing sales, I'm confident to take my next step,” she declares.



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.

Ibupreneur

The Ibupreneur Academy, an initiative funded by Etiqa's zakat funds, addresses the critical need for economic empowerment among financially disadvantaged women — specifically single mothers, marginalised mothers with incomes below RM3,000, and retired mothers from low-income groups. The programme aims to enhance participants' monthly income and develop both technical and soft skills, enabling sustainable economic independence.

The programme's effectiveness is measured through key performance indicators, including the increase in participants' monthly income and the acquisition of relevant skills.



Case Study: Izziana Binti Salim

Izziana binti Salim, a single mother of five, exemplifies the transformative impact of the Ibupreneur Academy. Prior to joining the programme, she relied on daily fruit sales at Pasar Bangsar, earning approximately RM40 per day — an amount that was immediately spent on her family's basic needs. This precarious income offered no financial stability or opportunity for savings.

Upon enrolling in the Ibupreneur Academy, Izziana received comprehensive training in business management, online sales, marketing, and personal development. This holistic approach equipped her with the tools needed to build a more sustainable and secure income.



- **Significant Income Growth:** Izziana's monthly income increased from RM800 to RM2,500 — representing a 212.5% growth. This substantial improvement has enabled her to consistently support her five children's education and begin building her savings.
- **Enhanced Financial Stability:** The programme facilitated a transition from daily subsistence to a stable and predictable income, fostering long-term financial security.
- **Improved Quality of Life:** The increased income directly translated into improved living conditions and greater educational opportunities for Izziana's children.



Marginalised Communities (including PWDs)

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



There is a lack of effective economic empowerment programmes for disabled and disadvantaged communities within Malaysia and the region. R.I.S.E. is an economic empowerment programme designed to support disadvantaged communities, particularly PWDs and their caretakers (at 70% of total participants), by helping them grow their income and become financially independent, 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. In addition to this, the Group also provides microfinancing facilities to eligible entrepreneurs. 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 to-date (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 41,000 participants across 6 ASEAN countries namely Malaysia, Indonesia, the Philippines, Laos, Cambodia and Singapore.

Some of the programme's highlights and the impact to-date are as shown below:

Impact & Highlights



41,385 participants trained to date;
7,950 participants trained in 2024



9,070 marginalised individuals to date; **1,780** marginalised individuals in 2024



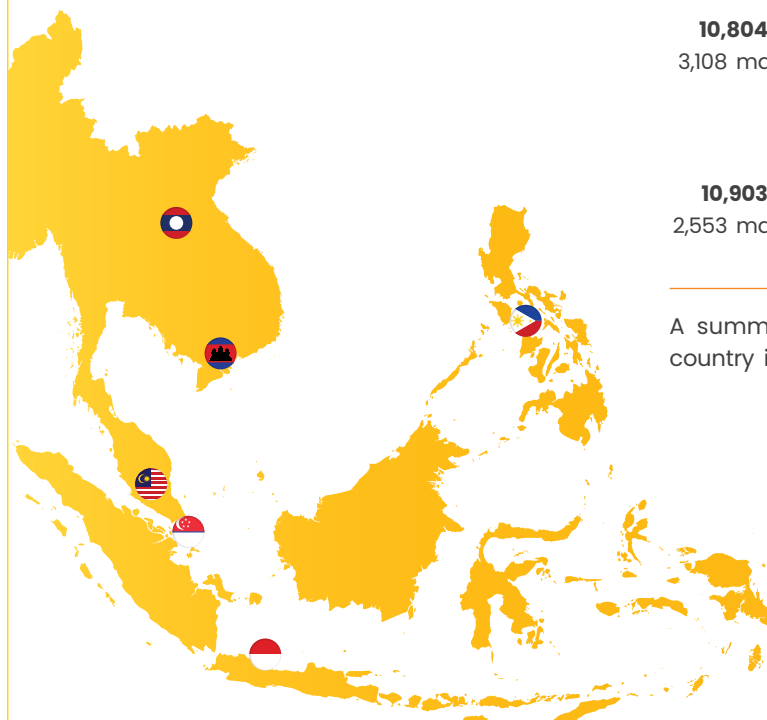
32,315 PWDs to date;
6,170 PWDs in 2024



Total Investment

Over **RM67.52 million** to date;
Over **RM13.82 million** in 2024

To Date Across ASEAN



MALAYSIA

10,804 participants trained
3,108 marginalised individuals
7,696 PWDs

INDONESIA

15,119 participants trained
2,607 marginalised individuals
12,512 PWDs

SINGAPORE

9 participants trained
1 marginalised individual
8 PWDs

PHILIPPINES

10,903 participants trained
2,553 marginalised individuals
8,350 PWDs

LAOS

3,298 participants trained
556 marginalised individuals
2,742 PWDs

CAMBODIA

1,252 participants trained
245 marginalised individuals
1,007 PWDs

A summary on the achieved income increase for R.I.S.E. participants to date, for each country is as below:



MALAYSIA

Income Increased:
Top 40% **316.88%**
Average **131.83%**



INDONESIA

Income Increased:
Top 40% **328.39%**
Average **131.12%**



PHILIPPINES

Income Increased:
Top 40% **492.77%**
Average **161.06%**



LAOS

Income Increased:
Top 40% **505.66%**
Average **220.92%**



CAMBODIA

Income Increased:
Top 40% **331.39%**
Average **226.75%**

SG – [Mentoring sessions are currently on-going]

Key outlook for 2025

- To create self-sustaining regional R.I.S.E.**
- Empower up** – skill existing R.I.S.E. participants, PWD and other marginalised community in Malaysia, Indonesia, Philippines, Laos, Cambodia (new expansion in 2023) and Singapore (new expansion in 2024).

7,825 participants

Malaysia: 1,600
Indonesia: 2,200
Philippines: 2,200
Laos: 375
Cambodia: 1,350
Singapore: 100

RM14.32 million investment



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

R.I.S.E. Impact Stories



Name: Mohamad Yusli Bin Shahidan

Location: Alor Setar, Kedah, Malaysia

Business: Nasi Lemak, Roti Canai, Cucur Udang & Chicken Chop

Average Monthly Income Before: RM1,500 (USD 335.57)

Average Monthly Income After: RM6,200 (USD 1,387.01) (within 6 months)

Average Current Income: RM6,500 (USD 1,454.21)

Training Date: 26-28 April 2024

"The R.I.S.E. programme has significantly boosted my business income by providing practical business knowledge and skills, allowing me to expand and increase profitability. This growth has not only improved my family's livelihood but also empowered me to contribute more actively to my community through donation and local support."

BEFORE R.I.S.E. – Struggling to Sustain

Yusli, a 46-year-old retired Air Force Flight Sergeant and father of two, had his life turned upside down after a motorcycle accident in 2021 left him with a deformed left leg. Classified as a person with disability (PWD), he relied on a pension that wasn't enough to support his family. In 2022, he started a small food stall selling Nasi Lemak and chicken chop, but growth was slow. Without marketing knowledge, he struggled to attract customers. The lack of electricity at his stall forced him to close early, further limiting his income. Poor financial management also led to unnecessary spending, making it hard for him to earn a stable profit.

AFTER R.I.S.E. – A Business Transformed

R.I.S.E. gave Yusli the skills to turn his business around. Learning from the Operational Planning module, he installed battery-powered LED lights, allowing him to stay open at night and attract more customers, including factory workers. The Customer Analysis module helped him identify demand for more variety, leading him to add Roti Canai and Cucur Udang to his menu, which boosted sales. He also leveraged social media, a strategy he picked up from the Sales Strategy module, and began promoting his food on TikTok. His online presence not only brought more customers but also landed him a deal to supply chicken chop to four vendors in Alor Setar. Financial literacy training helped him manage his earnings better—using a free accounting app, he began tracking cash flow and saving 20% of his profits.

IMPACT – A Better Future for His Family and Community

- With his growing financial stability, Yusli improved his family's quality of life, purchasing a laundry dryer to ease household chores and setting aside RM600 monthly for groceries. His success also enabled him to give back — he donates food worth RM300 each month to a local orphanage and shares his business knowledge with family members.
- Today, Yusli stands proud — not just as a successful entrepreneur but as a mentor and community contributor. His journey with R.I.S.E. is a testament to resilience and determination, proving that with the right support, anyone can turn challenges into opportunities.



Name: Lovelyn Llamas

Location: Dagupan City, Philippines

Business: Water Refilling Station, Peanut Butter, Siomai, Eggs

Average Monthly Income Before: PHP20,000.00 (USD 343.99)

Average Monthly Income After: PHP60,000.00 (USD 1,031.96) (within 6 months)

Average Current Income: PHP59,000.00 (USD 1,014.76)

Training Date: 17-19 July 2024

"The R.I.S.E. programme has turned me into a confident businesswoman that can now give back to the community by employing other PWDs to work in my business."

BEFORE R.I.S.E. – Struggling to Keep Up

As a mother of three, including a child with ADHD and a seizure disorder, Lovelyn Llamas faced overwhelming financial pressure. Medical expenses were a constant burden, and despite trying various jobs and businesses, she struggled to secure a stable income. The uncertainty of the future weighed heavily on her, leaving her searching for a way to balance her family's needs with financial stability.

AFTER R.I.S.E. – A Turning Point in Business

Her breakthrough came when she joined the R.I.S.E. programme. Through expert mentorship and training, she gained valuable knowledge in entrepreneurship, financial management, and business sustainability. She refined her business approach, focusing on her water refilling station, peanut butter, siomai, and eggs. With better planning and management, her income tripled within six months, reaching PHP60,000 (USD 1,031.96), allowing her to provide regular medical and dental checkups for her family while ensuring she had time to care for her children.

IMPACT – Stability, Growth, and Giving Back

- With her newfound financial stability, Lovelyn now employs two regular workers and an on-call staff member. Her success enabled her to celebrate milestones, such as hosting a year-end party for her employees and providing them with Christmas bonuses. Her generosity extended beyond her business — she donated 5kg of rice to her neighbours and offered free drinking water to bereaved families in her community. She also established three savings accounts — for her family's financial security, her business, and a future land purchase.
- Through resilience and the right guidance, Lovelyn has not only transformed her financial situation but has also become a source of support and inspiration to those around her. Her journey proves that with determination and the right opportunities, achieving balance between family and financial independence is possible.





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

R.I.S.E. Impact Stories



Name: Heam Sophal
Location: Siem Reap
Business: Handmade flowers, Souvenirs
Average Monthly Income Before: Riels 2,500,000 (USD 625.00)
Average Monthly Income After: Riels 8,000,000 (USD 2000.00) (within 3 months)
Average Current Income: Riels 8,000,000 (USD 2,000.00)
Training Date: 10 – 13 October 2024

"My business struggled to regain footing after the COVID-19 pandemic. R.I.S.E. equipped me with the proper knowledge on how to maintain a business and how to overcome struggles I might face in my entrepreneurial journey in the future."

BEFORE R.I.S.E. – Struggling to Survive

Sophal's life was marked by hardship from an early age. At just 10 years old, she suffered hearing loss from a landmine explosion in her village. As she grew older, health problems, including diabetes and heart failure, made life even more difficult. When her husband became too ill to work, the burden of providing for the family fell entirely on her shoulders. The COVID-19 pandemic only made matters worse, leaving her struggling to find a stable source of income.

AFTER R.I.S.E. – Finding Stability and Growth

Joining the R.I.S.E. Programme gave Sophal the skills and confidence to rebuild her business. She focused on selling handmade flowers, souvenirs, and skincare products, expanding her reach by opening a branch in Kampung Thom. To support her growing business, she built a team of four sales representatives, each earning commissions from product sales. With better financial management, she now sets aside \$160 monthly for her children's education and business expansion.

IMPACT – Lifting Others with Her Success

Beyond her own achievements, Sophal has become a pillar of support in her community. She has shared her business knowledge with 29 individuals, helping five of them expand their income streams. Her generosity extends further – she donates \$50 every month to provide food and clothing for those in need. Sophal's journey is a testament to resilience, proving that with determination and the right support, it's possible to rise above life's challenges while lifting others along the way.



Showcase Of Maybank R.I.S.E. Programme at Siem Reap-Angkor Summit On A Mine-Free World

Ottawa Convention | 25-29 November 2024



"I appreciate and encourage you all to continue your mission in doing good. You will be blessed for all the kindness you all bring to our community."

– **SamdechMoha Borvor Thipadei Hun Manet,**
Cambodia Prime Minister

R.I.S.E. Programme: A Decade of Empowering Communities

For the past decade, People Systems Consultancy (PSC) has proudly partnered with Maybank Foundation to drive meaningful change across ASEAN through the Reach Independence & Sustainable Entrepreneurship (R.I.S.E.) Programme.

Initiated in 2014 to empower Persons with Disabilities (PWDs) and marginalised communities, R.I.S.E. has expanded from Malaysia to Indonesia, the Philippines, Laos, Cambodia, and Singapore, impacting over 41,000 individuals.

Maybank Foundation's innovative and committed approach has been instrumental in scaling the programme. Collaborations with 451 government ministries, agencies, and civil society organisations have amplified the programme's reach and impact. Notably, 40% of participants have achieved an average income increase of 342.73%, with sustained income growth of 140.43% across all participants over the past decade.

A standout success story is that of Niluh Putu Sukaryati, a masseuse from Indonesia. After losing her leg to diabetes, she faced an eight-month period of devastation, depression, and financial hardship, unable to provide for her family. As the primary breadwinner supporting her child and retired husband, the loss of her income forced her child to drop out of school. However, through the training and mentoring sessions provided by R.I.S.E., she successfully grew her income from USD27.62 to USD1,066.97. This achievement not only restored her family's financial stability but also allowed her to employ two other PWDs, contributing to community empowerment. Overcoming the stigma and personal devastation of her disability, she emerged as an active advocate for disability rights. In December 2024, she represented Indonesian women with disabilities at an international convention in Singapore for International Disability Day. Her journey reflects the transformative, multiplier effect of R.I.S.E. among its beneficiaries.

Maybankers also have played an active role as co-mentors, helping participants gain financial literacy and transition from being unbanked to bankable. Local Maybank branches have further supported participants through specialised savings products, insurance offerings, bazaars, and financial talks.

PSC remains dedicated to working hand in hand with Maybank Foundation to foster inclusivity, break societal barriers, and empower individuals to thrive regardless of their disabilities.



Raymond Gabriel,
Executive Director, People
System Consultancy



eMpowering Youths Across ASEAN

Related UN SDGs:



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.



ASEAN FOUNDATION

Since the programme started in 2019, we have managed to carry out 4 Cohorts of youth volunteers – being mobilised throughout ASEAN. To date, volunteers from all 10 ASEAN countries have been included in the programme with some of the programme's highlights and the impact

Impact & Highlights



Impacted **89,402** people in Arts & Culture, Education, Environmental Diversity and Community Empowerment



Empowered **382 youth** and **31 CSOs** to date



Total Investment
Over **RM3.98 million** in 2024
Over **RM15.61 million** to date

Key outlook for 2025

- 1 Implementation of **Cohort 5**
- 2 An expansion to new ASEAN country for the **Youth Volunteers' deployment**

12,000 ASEAN communities
10 projects in **6** countries: Malaysia, Indonesia, Philippines, Cambodia & Thailand and expansion to Vietnam
RM3.8 million investment

Our On-ground Programme Partners (CSOs)

Malaysia



Philippines



Indonesia



Singapore



Cambodia



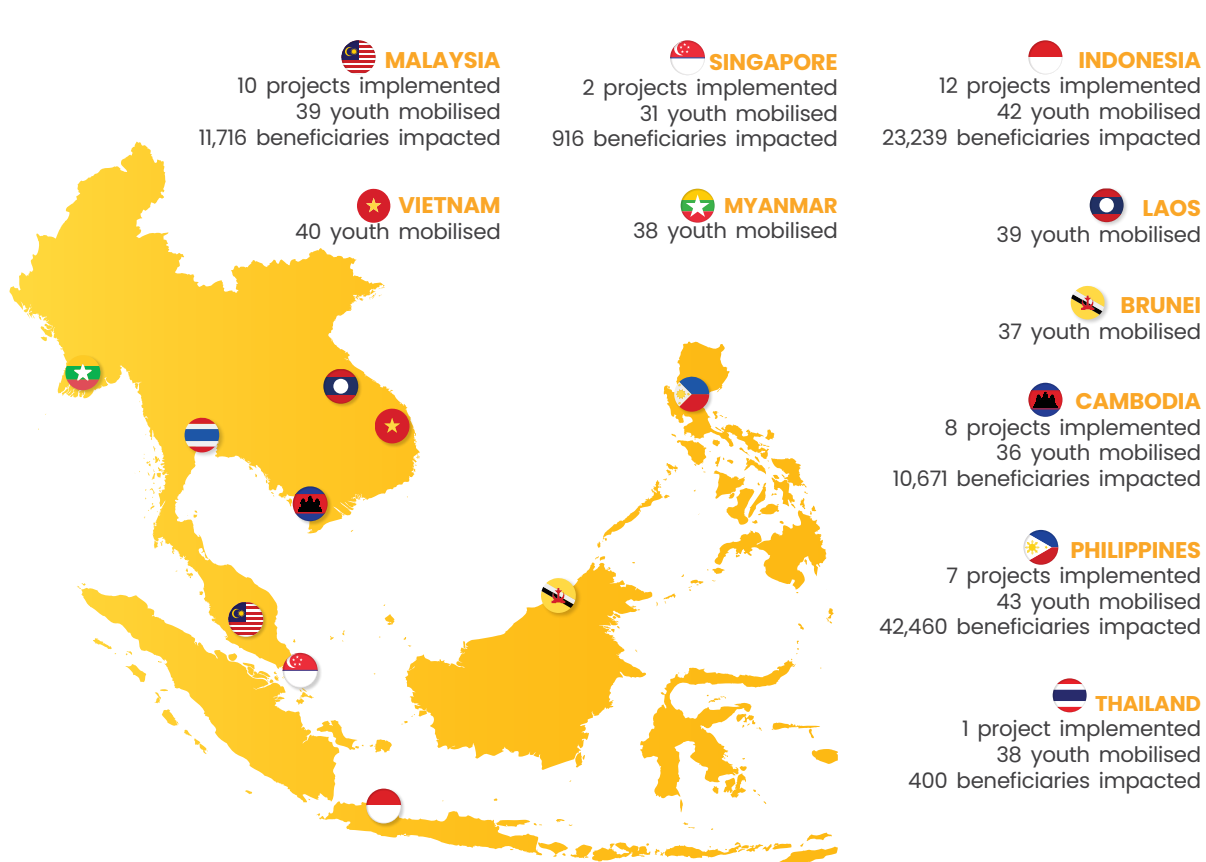
Thailand





eMpowering Youths Across ASEAN

To Date Across ASEAN



Cohort 1
People directly impacted
17,827

Cohort 2
People directly impacted
21,106

Cohort 3
People directly impacted
21,629

Cohort 4
People directly impacted
28,840

Cohort 4 (2024) Impact & Highlights

99 youth
volunteers

Empower **160 farmers**,
49 local artisans and
25 youth entrepreneurs

10 CSOs

420 natural dye trees
planted

28,840 Individuals
positively impacted

Achived PR impact valued
at **USD 4,604,405.57**

1 bridge
constructed

Empowered **306 trainers**
through workshop across
project implementation
locations

1 community
centre built

Empowered **2,323 students**
and **131 teachers** through
school programmes across
14 schools

eYAA Alumni

The Inaugural eYAA Alumni Impact Forum

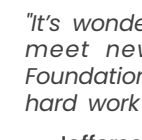
Pursuant to the growing network of eYAA Youth Volunteers, Maybank Foundation established an alumni network with the aim of offering networking opportunities for alumni to share their insightful first-hand knowledge and relevant experiences to encourage and inspire new participants, while fostering a culture of mutual support and giving back. The inaugural eYAA Alumni Impact Forum in 2024 was organised to showcase the programme's success, empowering 283 youth volunteers across three cohorts in partnership with 25 CSOs and social enterprises.

The forum was attended by 32 alumni from previous cohorts, who received valuable resources, best practices, and action plans for implementing community projects. They participated in panel discussions and workshops on topics such as "The Volunteering Effect: Empowering Youth and Creating Lasting Change," along with training on design thinking, financial management, sustainability, and pitching. Further alumni engagements have been planned to foster the potential to create a lasting, positive influence by building connections, amplifying resources, and maintaining the spirit of the eYAA programme.



"It's a pleasure to hear from all the presenters. Thank you for organising this event!"

— Vilasai Thammavong, Cohort 2 Alumni, Laos



"It's wonderful to reconnect with my fellow alumni and meet new people. A huge thanks to the ASEAN Foundation and Maybank Foundation team for all your hard work and dedication!"

— Jefferson Hilario, Cohort 2 Alumni, Philippines



"Everything was very well organised. Thank you for the warm welcome and invitation. I hope the programme continues to engage alumni in the coming years!"

— Den Malisia, Cohort 3 Alumni, Cambodia



eMpowering Youths Across ASEAN

eYAA Cohort 4 Impact Stories

Project 'Sesaot Rahayu' by Insan Bumi Mandiri

Sesaot Village in West Lombok is rich in culture and natural beauty but struggled to develop its agritourism potential due to limited knowledge in sustainable farming and tourism management. The Sesaot Rahayu project, led by Insan Bumi Mandiri, aimed to address this by empowering farmers, students, and local leaders to transform the village into a sustainable agritourism hub.

Thanks to the collaboration of youth volunteers, local leaders, and stakeholders, Sesaot is now emerging as a leading model for sustainable agritourism. The project has fostered a balance between economic growth, cultural preservation, and environmental sustainability. Through initiatives like eYAA's Sesaot Rahayu project, the village's transformation is just beginning.



As part of the impactful initiatives under eMpowering Youths Across ASEAN (eYAA) Cohort 4, the project achieved significant milestones:

Trained **50 farmers** in sustainable farming techniques.

Equipped **22 community members** with skills in ecotourism management, empowering them to build a sustainable future.

Provided **39 vocational students** from Al Wasath Vocational High School with skills in tourism, management, and marketing, preparing them for future careers.

Established Pojok Rahayu (Prosperity Corner), a new community hub benefiting **6,204 villagers** by providing access to economic and social development opportunities.

Launched **three** sustainable tourism packages, including:

- Sesaot Green Ride,
- Sesaot Cultural Expression, and
- Sesaot Hands-On Craft Experience

These packages allow visitors to experience the village's nature, culture, and sustainable practices.

Voices from the Community

Pratama Muliya Ramdani (Dany), 24-year-old leader of the Tourism Awareness Group (Pokdarwis):

"The Sesaot Rahayu project opened my eyes to the power of collaboration. By working together, we discovered new ways to develop Sesaot sustainably."

Insan Alif Muhammad Hasif, eYAA Youth Volunteer from Brunei Darussalam:

"This journey changed me. It gave me confidence, purpose, and the opportunity to truly make an impact."

Zulfa Faizah, Project Leader, Insan Bumi Mandiri:

"The Sesaot Rahayu project has been invaluable, helping communities like Sesaot take their first steps in sustainable tourism."

Project 'Edu-PlastiCycle' by WormingUp

In Sarawak, Malaysia, rural communities face significant challenges in waste management, often resorting to burning or dumping plastic waste into rivers due to limited collection services. Environmental education is also limited in schools, leaving students with little awareness of sustainability. To address these issues, WormingUp launched the Edu-PlastiCycle project, equipping students, teachers, and youth volunteers with plastic upcycling skills while fostering collaboration for long-term environmental responsibility.

As the Edu-PlastiCycle project concludes, its influence continues to grow. Teachers are integrating upcycling into their curricula, students are encouraging their peers, and youth volunteers are expanding sustainability efforts across ASEAN. The project has not only enhanced environmental education but also strengthened the foundation for long-term sustainability networks.



2,323 students and **131 teachers** trained across **14 schools**, gaining hands-on knowledge of waste management and recycling.

10 ASEAN youth volunteers received sustainability training, inspiring their interest in green careers.

Collaboration with **six key partners**, including the Sarawak Tourism Board and the Ministry of Public Health, to strengthen policy advocacy.

Hosted the ASEAN Youth Sustainability Forum, attracting **167 participants and 10 international speakers**, amplifying discussions on youth-led sustainability.

Voices from the Community

Angelicca Anak William, 14-year-old student:

"I never thought I could help reduce plastic waste until I saw how we can recycle it into something useful. Now, I feel more confident about how I can help protect the planet."

Hsu Yadanar Thein, eYAA Youth Volunteer from Myanmar:

"Even small actions, like teaching students about recycling, can have a big impact. I later implemented Edu-PlastiCycle at the New Teachers Training Center in Myanmar, extending its reach."

Joanna Wee Yee Ting, Project Coordinator, WormingUp:

"The project connected us with stakeholders and schools, enabling us to spread environmental awareness and inspire action."

Balai Seni Art Series (BSAS)

In partnership with:



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 work, promote social values, and engage communities. To date, it has empowered over 3,116 local and international artists to share their stories and shape cultural conversations through art.

Related UN SDGs:



Achievements to date

39
thematic
exhibitions

3,116
local & international
artists/exhibitors

MyTIGER Values Art Competition & Exhibition 2024: Inspiring Creativity and Social Impact

This flagship art initiative expanded in 2024 with a new primary school category and Ronda Rimba Outreach, combining art and financial literacy via partnerships with MoneyTree and MYouth. The competition received 2,186 art submissions, and 20 winners were honoured at Balai Seni Maybank, where the exhibition generated RM7,800 in income through art sales — 100% directed to young artists — and supported WWF Malaysia's tiger conservation. With 795 students and 20 educators reached through the Ronda Rimba Outreach, the programme continues to spark creativity, awareness, and impact through art.



Ronda Rimba session across schools and Universities in Malaysia.



MyTIGER Values Art Competition & Exhibition 2024: Prize Giving & Exhibition Launch Ceremony.

The Inaugural Maybank Foundation Cultural Art Showcase and Bazaar (CASB)

The inaugural CASB 2024 celebrated Malaysia's cultural heritage by featuring 12 artisans and 9 cultural groups through workshops, exhibitions, and performances. Held at Balai Seni Maybank in partnership with Kakiseni, MAE, and Sama-Sama Lokal (SSL), it introduced a new "Artisans" category under SSL platform. The one month event drew 10,056 visitors, generated RM142,594 in income for artisans, and achieved over 753k social media impressions, with a PR value exceeding over 961,000 — strengthening Maybank Foundation's role in creative economic empowerment.



Maybank Foundation Artist Fellowship Programme (MFAFP) 2024: Empowering ASEAN's Next Generation of Artists

Maybank Foundation Artist Fellowship Programme (MFAFP) 2024: Week-long Incubation Session in Kuala Lumpur



Now in its second year, MFAFP gathered 11 emerging artists from 6 ASEAN countries for a week-long creative incubation in Kuala Lumpur. Engaging with local mentors and cultural spaces, the fellows developed works for the 'Form Before Fusion' exhibition held at Balai Seni Maybank, featuring 11 multi-disciplinary pieces exploring heritage, identity, and innovation. With 5,000 exhibition visitors and a focus on sustainability, MFAFP continues to foster regional artistic growth and cross-cultural collaboration.

Fellow artist in their journey of exploring historical and cultural site in Kuala Lumpur

MFAFP 2024 'Form Before Fusion' Exhibition: A Celebration of Process and Identity

The MFAFP 2024 journey culminated in the 'Form Before Fusion' exhibition, a powerful testament to the programme's impact. More than just a showcase, the exhibition reflected the organic evolution of artistic expression and cross-cultural dialogue within ASEAN, highlighting how heritage, tradition, and personal identity shape artistic journeys before they merge into a collective regional narrative.

Featuring 11 unique artworks spanning visual art, mixed media, installations, sculptures, and performance pieces, the exhibition explored the intersection between tradition and modernity. Many artists incorporated sustainable materials and innovative techniques, reinforcing MFAFP's commitment to responsible artistic practices and environmental consciousness.

Over the course of its three-week run, the exhibition welcomed approximately 5,000 visitors, offering them a deep dive into contemporary ASEAN art. Audiences witnessed how these artists wove together their cultural influences and insights gained from their time in Malaysia, creating thought-provoking works that challenged perspectives and celebrated diversity.

For many of the participating artists, MFAFP was a transformational experience — an opportunity to connect with peers, exchange ideas, and develop new creative methodologies. As they continue their artistic journeys, the programme's influence extends far beyond the exhibition walls, fostering future collaborations, creative dialogues, and innovation across the region.



By nurturing young talent and championing cross-border artistic growth, Maybank Foundation reaffirms its commitment to empowering the ASEAN art scene, ensuring that the next generation of artists has the support, resources, and global exposure to thrive!

MFAFP 2024 "Form Before Fusion" Exhibition: A Celebration of Process and Identity.



MaybankHeart

Related UN SDGs:



MaybankHeart is our digital social crowdfunding platform, an online peer-to-peer charity platform that allows a direct connection between donors and recipients of donations from approved onboarded charities/non-governmental organisations. 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 uploaded, the organisation and campaign details are scrutinised by Maybank Foundation and further verified and approved by our MaybankHeart Council to ensure legitimacy of the fundraising initiatives. The MaybankHeart Council meets quarterly to approve new organisations to be onboarded, and new campaigns to be uploaded.

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.

Impact & Highlights

	2024	CUMULATIVE
NGOs Onboarded	2	71
Total Number of Lives Impacted	9	Over 27,500
Campaigns Posted	13	188
Total Donations Collected	Over RM218,000	Over RM6.86 million

For more information on MaybankHeart, please refer to www.maybankheart.com/

Heart2Heart Campaign



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 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 no child is denied the chance for a healthy life.

CUMULATIVE

6 patients across ASEAN

Story Highlight

A Parent's Gratitude: Bobby Frada's Journey to Recovery

"I am writing to express my deepest gratitude to Maybank Foundation for the financial support provided for my son's medical treatment. Because of your generosity, my son, Bobby Frada, was able to undergo a Right Ventricular Outflow Tract (RVOT) stenting procedure on 3 November 2024. Bobby was diagnosed with Tetralogy of Fallot, a severe congenital heart disease, along with infundibular pulmonary stenosis and a disconnected left pulmonary artery.

Thanks to the Heart2Heart Campaign, Bobby's procedure was a success, and he is now on the path to recovery. Your support has not only eased the financial burden on our family but has also given my son a renewed hope for a healthier future. Words cannot fully express how grateful we are for your kindness and generosity. You have truly made a difference in our lives."

Bobby's story is just one of many. With continued support, we can extend this life-saving opportunity to more children and ensure that financial limitations never stand in the way of a child's health and happiness.





MaybankHeart

Highlighted Campaigns from MaybankHeart

Heart2Heart Activation Across Maybank Championship

As part of our efforts to amplify fundraising for the Heart2Heart campaign, we collaborated with Maryam, a talented young artist with Down Syndrome who is known for her inspiring artwork and dedication to charity. Maryam generously agreed to display and sell her paintings, with a portion of the proceeds directed toward the Heart2Heart campaign, supporting paediatric heart patients. Her contribution not only raises funds but also brings greater awareness to the cause, embodying the spirit of compassion and resilience.

A total of 16 paintings were sold during the four-day exhibition at the Maybank Championship, raising RM26,400 for the Heart2Heart campaign as part of Maryam's contributions from the sales proceeds.



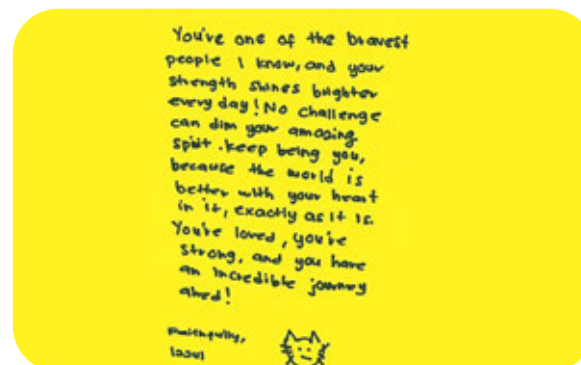
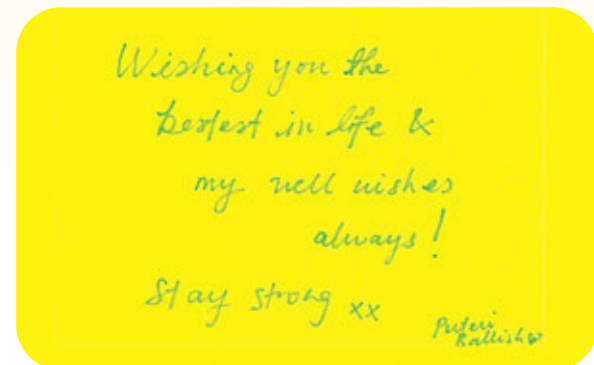
Heart2Heart Warm Wishes

In addition to our collaboration with Maryam to strengthen fundraising efforts, MaybankHeart set up dedicated booths within the Maybank Village at KLGCC during the four-day Maybank Championship.

A central feature of the village was the eye-catching MaybankHeart message box, designed as a symbol of hope and encouragement. Visitors were invited to write heartfelt messages of support for paediatric heart patients who have benefitted from our campaigns, as well as for all children battling congenital heart diseases. These messages aimed to inspire strength, resilience, and hope, encouraging young patients to keep fighting and stay strong.

To facilitate donations, QR codes were strategically displayed across the golf course and marquee. This simple and accessible method enabled visitors to contribute directly, further supporting our mission to make a positive impact on children's lives.

Through these combined efforts, the MaybankHeart initiative not only raised essential funds but also fostered a deeper sense of community and compassion, reinforcing our commitment to creating lasting, meaningful change.





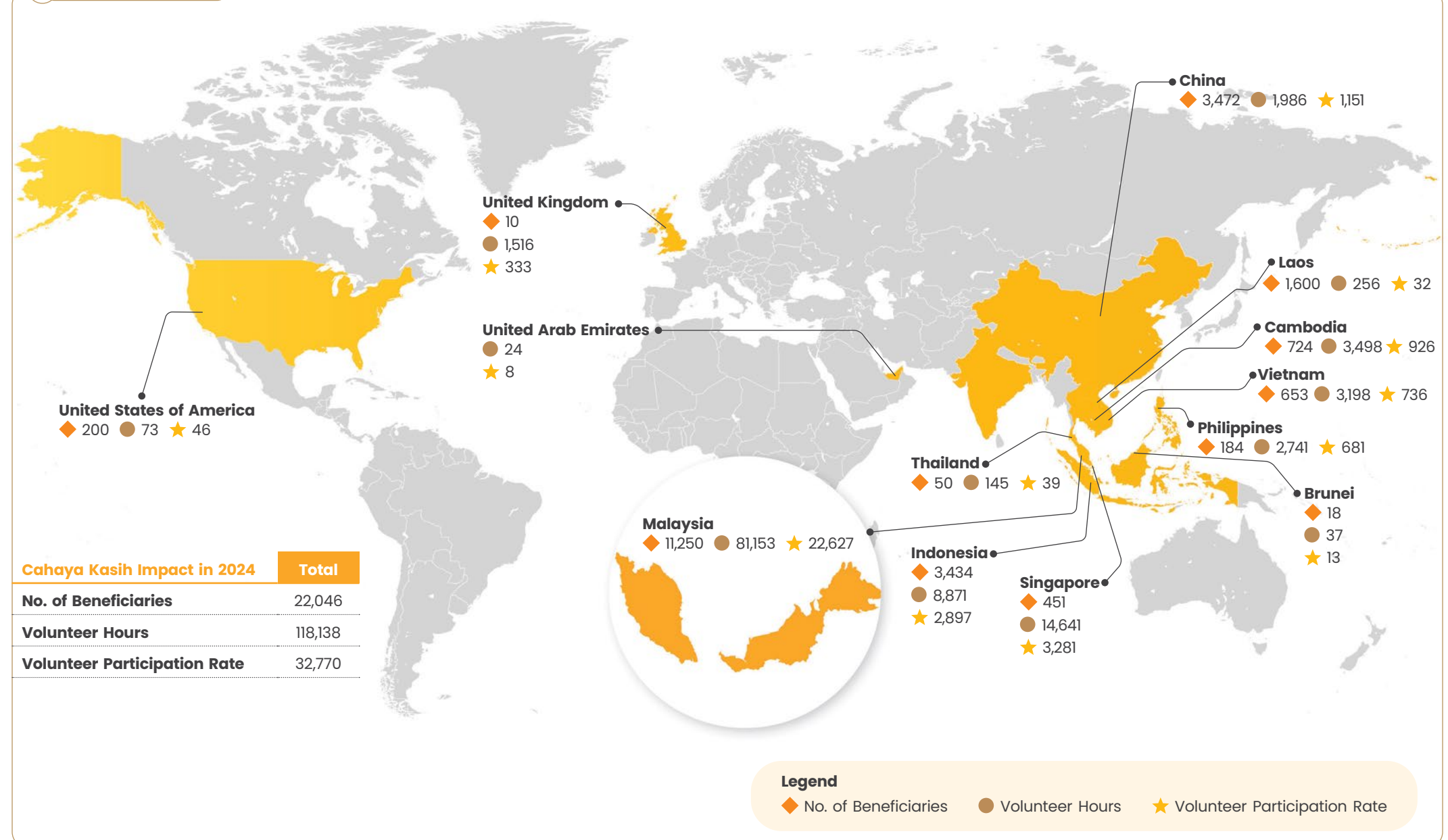
Cahaya Kasih

Related UN SDGs:



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 volunteer efforts. CK’s milestones include Global CR Day (GCD), an annual event that unites thousands of employees worldwide in impactful community engagement. With a growing number of initiatives and volunteer hours each year, CK continues to drive sustainable, positive change across communities.

Impact & Highlights





Cahaya Kasih

Cahaya Kasih Stories

Kuala Lumpur, Malaysia – May-Lah Alter Sini! & Age-Friendly Environment with Urban Farming

In Keramat Wangsa (PPR Sub Zone 4, Setiawangsa), the **"May-Lah Alter Sini!"** project – initiated by Maybank in collaboration with Dewan Bandaraya Kuala Lumpur (DBKL) Setiawangsa, Jabatan Komuniti dan Kesejahteraan Bandar and afSM SewTech Academy – empowers women, especially mothers, by transforming sewing skills into sustainable income opportunities. A once-bare community centre was transformed into a vibrant training and alteration hub by Maybank volunteers, who painted, cleaned, and equipped the space with sewing machines. Thirty women received structured training in sewing and business skills, creating pathways to financial independence through tailoring and alteration services within the PPR communities.

Meanwhile, in Setapak Permai, the **"Age-Friendly Environment with Urban Farming"** initiative brought purpose to elderly residents through sustainable farming. In collaboration with DBKL Setiawangsa, Jabatan Komuniti dan Kesejahteraan Bandar and Urban Farm Tech, the programme introduced hydroponics, aeroponics, and organic farming to address social isolation and food insecurity. Maybank volunteers helped revitalise the farm called 'Kebun', now a thriving community-owned space. The 'Kebun' was officially inaugurated by YB Tuan Nik Nazmi bin Nik Ahmad Minister of Natural Resources and Environmental Sustainability of Malaysia & Member of Parliament for Setiawangsa together with Izlyn Ramli, Head GCA Maybank & CEO, Maybank Foundation under a two-year community resilience programme.

**Sabah, Malaysia – Sinurambi Hijau Ku**

Maybank supported Taman Didikan Kanak-Kanak Kurang Upaya Sembulan, Rumah Kanak-Kanak Bondulu, Toboh, Ma'had Tahfiz Al-Quran Wassunnah Al Yakakub Sandakan, and Sabah Cheshire Home & Services Likas, via its Sinurambi Hijau Ku initiative. Being heavily dependent on public donations, these centres face mounting challenges in providing nutritious meals and basic necessities for those under their care. The programme created multiple positive impacts for the communities – enabling them to harvest fresh vegetables for their daily needs and reduce their costs in purchasing commercial produce, preserve local musical culture and heritage among the children of Taman Didikan Kanak-Kanak Kurang Upaya Sembulan, and improve the landscapes of multiple centres with the various herbs and trees planted. The team had a participation rate of 460 and clocked in 1,284 volunteer man-hours.

**Testimonials**

"Cahaya Kasih fosters in me a sense of responsibility through a connection to the needs of society, reminding me to embrace and treasure the people around us – those we may have overlooked while pursuing our dreams and careers over the years."

Frederick Shat, Region Head, Commercial Banking Sabah

"Maybank's donation of a hydroponic set, along with herb and flower cultivation, offers children with autism a chance to explore the world of plants while also helping to stimulate their fine motor skills. The Togunggak bamboo musical instruments further allow these children to learn something new. Thank you, Maybank, for helping us realise our dream at TDKKU Sembulan."

Mary Sipaji, Penguasa TDKKU Sembulan

Maybank Indonesia – Literacy Movement: Negeri di Awan

In efforts to promote financial literacy among underprivileged communities in Indonesia, Maybankers provided financial education in a fun and engaging way to create lasting community impact. The team organised activities in community reading centres, where children aged 4-12 participated in book reading sessions and basic numeracy exercises, sparking their interest in financial concepts at an early age. Housewives were invited to participate in workshops that combined lessons on financial literacy with practical tips for maintaining a healthy lifestyle, equipping them with valuable skills for managing their finances in their daily lives. Teachers were also empowered with specialised training in financial literacy, enabling them to pass on this critical knowledge to their students and extend the impact of the programme.

In addition to the financial literacy sessions, the team also organised a series of community engagement activities. In collaboration with Pelangi Eka Nusa Foundation, the Ministry of Education, and Otoritas Jasa Keuangan, the team facilitated ongoing support to secure necessary resources like books, facilitators, and access to schools. Between August and December 2024, their efforts reached 2,967 children and 2,825 adults, with a participation rate of 2,632 contributing a total of 8,264 volunteer man-hours. The activities took place across 355 locations, including 66 reading centres and 289 schools.

**Testimonials**

"I am honored and proud to be part of this meaningful initiative alongside all Maybank Group leaders and employees. I hope activities like this can be held more frequently, enabling us to create an even greater impact on the community and strengthen our collective efforts to drive positive change."

Retno Cahyowineni – KC Cirebon

"We extend our heartfelt gratitude to the incredible team at Maybank Indonesia for their invaluable support in promoting financial literacy. We pray for Maybank Indonesia's continued growth and success, and we sincerely hope that initiatives like this will be sustained, allowing even more people to gain the knowledge and skills needed to become financially literate."

Mrs. Susanti Pradoyo, Taman Baca Bintaro Owner – Tangerang Selatan.



Maybank Momentum Grant (MMG)

As Singapore's first recyclable grant for charities, the MMG is offered in partnership with The Majority Trust (TMT) and encourages a "pay-it-forward" approach to support other charities. The MMG aims to propel promising charities forward by investing in the transformation of their operations, enabling them to run sustainably and build the right momentum to thrive.

The grant helps smaller charities (including non-Institutions of a Public Character, or non-IPC charities) tide through the medium term by providing an interest-free recyclable grant equivalent to four months of operating expenditure, capped at SGD150,000. By recycling the grant, it enables TMT to channel support to more charities in need, multiplying the impact of the fund. Recipients also benefit from masterclasses and access to Maybank's myimpact Community Package (MMCP), a suite of financial solutions designed to help non-profits to scale up and better serve the community.

Like businesses, charities require capital to invest in organisational growth. MMG is designed to provide flexible funding, enabling smaller charities to invest in their teams and transform their operations to achieve long-term sustainability.

As Singapore moves beyond the pandemic, the MMG has evolved. It now supports not only charities facing cash flow challenges due to pandemic recovery, but also those aiming to accelerate and scale their operations to create deeper, long-term impact. Some of these growth plans involve innovating and scaling programmes to meet future societal needs.



Impact & Highlights

Maybank Singapore raised over SGD322,000 in 2024 through a sector fundraising challenge. The challenge saw the active participation of 22 teams, dedicating more than 1,800 hours through various innovative efforts to raise funds for MMG. Since 2021, MMG has supported 11 impact partners and served 8,175 beneficiaries in FY2024.

The MMG supports promising charities in becoming more sustainable, allowing them to serve more end users over time.



Testimonials

Alaric Tan, Executive Director of The Greenhouse Community Services, a substance recovery centre for marginalised communities, said:

"The concept of paying it forward is very familiar in recovery services. Service to others is a big part of recovery. We are glad that Maybank and The Majority Trust believe that we are good people who want to get better. And once we are better, we want to be able to help other people get better."

myimpact Microbusiness Entrepreneurship Training Programme

Programme Implementation

The first batch of training began on 5 October 2024, benefitting 15 participants.

The second batch, targeting another 15 individuals, launched on 25 January. The five-week programme concluded on 22 February with SMS Zaqu Mohamad as the Guest of Honour.

The myimpact Microbusiness Entrepreneurship Training Programme empowers underprivileged participants with business-related skills through training administered by Singapore Malay Chamber of Commerce & Industry (SMCCI), in collaboration with M3 (a government collaboration comprising Mendaki, MUIS & MESRA). Participants also receive grants to kick-start their entrepreneurial journey.

This initiative supports underprivileged communities in starting their micro-businesses, enabling them to move towards economic self-reliance through structured training and seed funding.





Etiqa's Clean Water Project



In 2024, Etiqa provided clean water access to 3,500 villagers in Kelantan, Kedah and Sabah. This initiative, part of Etiqa's Value-Based Intermediation (VBI) efforts, focuses on delivering a reliable and uninterrupted supply of clean water to underprivileged communities in Malaysia.

To date, a total of 15,000 villagers across 19 locations nationwide have benefited from this project, marking a significant milestone in Etiqa's aspiration to make the world a better place.



Agent Banking: Expanding Financial Access



Bridging financial gaps, Maybank Agent Banking provides essential banking services — including deposits, withdrawals, and loan payments — through 290 Pos Malaysia outlets. This eliminates the need for underserved communities to travel far for access to basic financial services.

With total deposits amounting to RM815.8 and payments exceeding RM3.5 million, the initiative has significantly improved financial accessibility, reinforcing Maybank's commitment to inclusive banking solutions. Ongoing campaigns continue to raise awareness and encourage usage, reinforcing Maybank's commitment to inclusive banking solutions.

Maybank Mobile Bus: Mobile Banking for Rural Communities

Operating across 10 locations in Pahang, the Maybank Mobile Bus serves as a mobile banking solution, offering vital services such as deposits, withdrawals, account management, and digital banking support to rural communities.

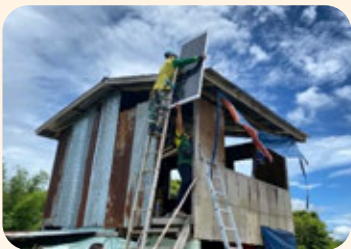
Despite facing operational challenges in 2024 due to maintenance and permit-related issues, the initiative successfully processed RM4.37 million in deposits, RM1.71 million in withdrawals, and facilitated financial inclusivity through new account openings and digital banking enrolments. With continued improvements, Bank Bergerak remains a cornerstone of Maybank's financial outreach efforts in rural Malaysia.



Zakat Contributions

Maybank Islamic and Etiqa continued to drive community led initiatives serving close to 61,000 beneficiaries in 2024. This includes supporting communities with welfare aid, food distributions, entrepreneurship trainings covering halal business, and enhancing access to clean water.

Maybank Islamic Energy for Life Programme



Maybank Islamic through its Zakat CSR Programme recently provided sustainable energy through the distribution of solar panels to selected beneficiaries in Sabah. The initiative called "Energy For Life" was in collaboration with Yayasan Amal Malaysia Cawangan Sabah (YAMCS) which aimed to equip the local communities with solar panels. As of December 2024, the programme mobilised RM1.05 million, impacting 811 asnaf with sustainable energy and basic electricity.

The initiative helps ease financial burdens, especially for those previously reliant on fuel-powered generators. A single daylight charge allows solar systems to power homes for up to 8 hours at night, saving approximately RM300 monthly on fuel expenses on a typical generator.

The impacts realised as of today:

- Children can study more comfortably at night.
- Households save on daily fuel costs, promoting financial efficiency.
- Reduced reliance on fossil fuels contributes to a safer and cleaner environment.
- Ensure safety at night, allowing for increased visibility and reduce risks of accidents or intrusions.
- Community activities in suraus and study classes can be held more comfortably, fostering a conducive learning and social space.

Maybank Islamic Regional Ramadan Relief

Maybank Islamic distributed essential food supplies to underprivileged families across 12 countries — Malaysia, Indonesia, Singapore, Vietnam, the Philippines, Laos, Thailand, Cambodia, Brunei, the Rohingya Muslim community in Cox's Bazar, Bangladesh, United Arab Emirates and Palestine — through its Regional Ramadan Relief (RRR). The programme impacted over 27,000 families in 2024, implemented in collaboration with partners such as Islamic Aid Malaysia (IAM), Islamic Relief Malaysia, MERCY Malaysia, and Yayasan Ikhlas. To date, RM21 million worth of food supplies have been distributed to close to 120,000 families and individuals living in poverty.

Through the Zakat Wakalah arrangement, our employees supported community based initiatives as below to drive sustainable outcomes.

Fisabilillah and Fakir Miskin Assistance

Financial assistance provided through this programme has benefitted the community by introducing Maybank Islamic products and raising awareness of Islamic finance. A total assistance of RM360,000 supported speaker honorariums, Fisabilillah contributions to mosques, and contributions to asnaf (the poor and needy).

The initiative benefited no fewer than 1,800 asnaf, reinforcing Maybank's mission to humanise financial services.

Fakir Miskin Assistance for Upgrading Jetty in Johor

An allocation of RM297,500 was provided to refurbish the jetty at Pengkalan Nelayan Tanjung Piai, Kukup, Johor. This infrastructure project benefits nearly 100 fishermen from Kampung Piai and Kampung Serkat by offering safer docking facilities for their fishing activities.

The jetty had deteriorated and become hazardous, particularly during natural disasters such as heavy rain and lightning. The refurbishment ensures a safer environment and secures the livelihoods of the fishing community.

SOCIAL EMPOWERMENT

ENVIRONMENT

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

Related UN SDGs:



ENVIRONMENT

Strengthening Tiger Conservation in the Belum-Temengor Forest Complex

Maybank ASEAN Social Impact Grant (MASIG):
Bamboo-based Regenerative Economy for Orang Asli Communities

Maybank Indonesia Eco-Village Programme

Marathon of Goodness at Maybank Bali Marathon

Etika Marine Conservation Programme

This picture: © Emmanuel Rondeau/WWF-US



Sustainability & Environment Conservation

Strengthening Tiger Conservation in the Belum-Temengor Forest Complex



WWF is working together with Maybank to save Malayan tigers in the Belum-Temengor Forest Complex.



Maybank

Related UN SDGs:



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. 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.



What's Next for 2024 - 2027 (Phase 3)

Key activities for 2025:

Strategy	Activity
Protection	<ul style="list-style-type: none">Employ community rangers to conduct patrolling and remove snaresAdvocacy at various levels to strengthen protection of tigers and their habitat
Tiger Monitoring	<ul style="list-style-type: none">Monitor tigers and their prey to measure yearly changes in populationKeeping track of resident and transient tigers in the landscape
Prey Augmentation	<ul style="list-style-type: none">Habitat enrichment and prey augmentation towards increasing prey base for tigers
Community	<ul style="list-style-type: none">Putting in place mitigation measures to manage Human-Wildlife Conflict and improveCommunities' safety, as well as minimising losses/damages
Effective Management: CA/TS	<ul style="list-style-type: none">Continue supporting Perak State Parks Corporation to further improve existing gaps and maintain its CAITS accreditationAdvocacy at state(s) and federal levels for formation of National Committee
Communications & Advocacy	<ul style="list-style-type: none">Mobilise civil society and advocate stronger government commitment through targeted communications initiatives such as Global Tiger Day

Our partnership has thus far achieved:

- The deployment of over 100 rangers across more than 16,000 km, providing essential on-the-ground protection for these endangered big cats
- 240 active snares have been found and deactivated
- RM12.11 million cumulative investments to date



Impact & Highlights

- **RM1.55 million** invested in 2024
- **16** camera traps were installed to monitor ungulate and other animals in the habitat enrichment sites in Belum Lama and Sungai Tiang in 2024
- **16,000 km** of dense forest patrolled in WWF



© Shariff Mohamad/WWF-Malaysia



Strengthening Tiger Conservation in the Belum-Temengor Forest Complex

When people think of tiger conservation, they often picture scientists tracking footprints or setting up camera traps deep in the jungle. But there's another, equally important part of the story – one that's about people. Through Project Stampede, we are not just protecting the critically endangered Malayan tiger; we are also empowering the Orang Asli communities who call this forest home.

Guardians of the Forest: Protecting Tigers, Empowering Communities

Reflections from Azlan Mohamed, Tiger Lead, WWF-Malaysia

A New Role for the Orang Asli: From Forest Dwellers to Protectors

The Orang Asli know the land better than anyone – the trails, the rivers, the mountains, the hidden signs of wildlife. That's why they are at the heart of our efforts, as eyes and ears on the ground to combat poaching and illegal activities in tiger habitats.

With Maybank's support, to date Project Stampede has trained and employed close to 150 Orang Asli rangers, equipping them with GPS tracking, data collection, and wildlife monitoring skills. They patrol the forests, deactivate snares, and report signs of poaching – protecting both their ancestral lands and the wildlife within them. Since the project began in 2018, these patrols have helped reduce active snares by 98%, a major win for tiger conservation.

Beyond Conservation: A Livelihood for the Future

But this project isn't just about saving tigers. It's also about providing stable jobs and income for the Orang Asli. Once relying on forest produce for their livelihood, patrollers now earn a steady income to support their families. This work gives them not only financial security but also a deep sense of pride and ownership because they are not just part of the forest, they are now its protectors.

"Protecting tigers isn't just about conservation – it's about ensuring that the people who have lived alongside them for centuries are part of the solution. Through Project Stampede, we're giving the Orang Asli the tools to protect their forests, support their families, and shape their own future."

"When I first joined WWF I was on the monitoring team, helping to set camera traps and things like this. It wasn't until 2019 that I joined the anti-poaching team. By this time, the snares had already been reduced to very few thanks to the efforts of the patrol teams. I only heard about the huge numbers of snares found and deactivated in the years before. Actually I've only ever seen two active snares. There is hope for tigers here if we continue to do what we are doing right now."

Azib Adek, Orang Asli Patrol Team member



© Zarris Kem Hymeir/WWF-Malaysia



© Mohd Fikri Zaidan/WWF-Malaysia



© Afif Wafiy/WWF-Malaysia

Turning Conflict into Coexistence: Tackling Human-Wildlife Conflict in Belum-Temengor

Ensuring the Safety and Well-being of our Orang Asli Rainforest "Protectors"

Human-wildlife conflict (HWC) is a growing challenge in Malaysia, particularly in forest-fringe communities where wildlife such as elephants encroach into human settlements. To address this, WWF-Malaysia, with Maybank's support, is pioneering the **Conflict to Coexistence (C2C)** framework in selected Orang Asli villages within the Belum-Temengor Forest Complex.

The programme directly benefits Orang Asli communities in two pilot villages:

- Kampung Sungai Tiang (Royal Belum State Park)
- Kampung Sungai Chiong (Temengor Forest Complex)

These villages frequently experience human-elephant conflict (HEC), leading to crop loss, property damage, and safety concerns for the community. The C2C approach provides a structured method to address these challenges through scientific planning and active community participation.

To ensure long-term success, WWF-Malaysia partnered with WWF-US and Tigers Alive Initiative (TAI) for technical expertise and participated in key workshops, such as the Tiger Lead Landscape Meeting and the Conflict to Coexistence Workshop in Thailand. Discussions with Perak State Parks Corporation (PSPC) and the Management and Ecology of Malaysian Elephants (MEME) have also been instrumental in refining intervention strategies, including the implementation of siren fencing as an early warning system.

"Previously, we didn't think it was important to report conflict incidents when elephants came near our homes because we believed no action would be taken by the authorities. Now, with the support of WWF-Malaysia and its partners, we have started recording and reporting these incidents. While we are still working towards a better system to protect our crops, we hope this project will bring long-term solutions for our village."

Community representative from Kampung Sungai Chiong



© WWF-Malaysia



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Maybank ASEAN Social Impact Grant (MASIG)

In 2024, the Maybank ASEAN Social Impact Grant (MASIG) was developed to complete Maybank Foundation's funding offerings and enhance the impact ecosystem by supporting well-meaning Civil Society Organisations (CSOs) and their impactful projects which align with either or all of the three Maybank Foundation pillars of Education, Community, and Environmental Diversity. By providing grants of up to USD 50,000 per project for a duration of 12 months, MASIG aims to support CSOs in driving more inclusive solutions and sustainable change. The programme also fills the gap in 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).

Currently in its pilot phase, MASIG seeks to support two projects focusing on community-based Nature-Based Solutions (NBS) projects within the ASEAN region. In 2024, the first pilot project was identified in Malaysia, in collaboration with SEAD Industries Sdn Bhd. This initiative focuses on income diversification for the Orang Asli communities in Pos Raya and Pos Poi, Perak, by developing a bamboo-based regenerative economy and promoting ecotourism. The project is expected to benefit over 80 Orang Asli community members. The second pilot project is still in the selection process.

Looking ahead, we envision MASIG to become an ASEAN-accredited Flagship Programme and gain global recognition. This further strengthens Maybank Foundation's commitment to sustainable development and impactful social initiatives within the region.

MASIG Pilot Project #1: Income Diversification for the Bamboo-Based Regenerative Economy of the Orang Asli Communities at Pos Raya & Pos Poi

MASIG Project Activities



The establishment of Sahabat Buluh Lestari (SBL)

Since its launch in October 2024, the project has made significant strides in fostering community engagement, capacity building, and sustainable development. One of the first key activities was the creation of community groups, ensuring local participation and ownership of the initiatives. These groups have played a crucial role in organising efforts, sharing knowledge, and mobilising resources to drive positive change within the community groups. The project successfully established two community action groups called Persatuan Sahabat Buluh Lestari (SBL) Pos Poi and Persatuan Sahabat Buluh Lestari (SBL) Pos Raya.

Testimonials from beneficiaries



"This programme allows us to learn the ins and outs of business more systematically, providing increased job opportunities for youth and indigenous people for more large-scale businesses especially with regards to bamboo. I hope that through MASIG, our communication with the outside communities will improve, allowing expansion of our businesses as well as providing opportunities for people to experience "life" through our eco-tourism activities"

Basuka Bin Alang
Chairman of SBL Pos Raya



Community training on harvesting and ecotourism, along with updates on the installation progress of the bamboo splitter facility

Capacity-building sessions were conducted to equip community members with essential skills for sustainable livelihoods. Training programs focused on environmental conservation, bamboo processing, and ecotourism development. The introduction of the bamboo splitter has been a game-changer, increasing the efficiency of bamboo production, which in turn supports the making of local crafts and construction efforts.

Testimonials from beneficiaries



"The initiative carried out by Stewards of Environmentally-Aware Developments (SEAD) through the Maybank-ASEAN Social Impact Grant provides the public with the opportunity to learn about the history and culture of the indigenous people in Pos Raya as well as experience our unique and beautiful nature, away from the hustle and bustle of the city. In this regard, this project helps us restore our village infrastructure which has not been repaired for a long time."

Ramli Bin Alang
Deputy Chairman of SBL Pos Raya



Ecotourism development

The project has emphasised ecotourism as a sustainable economic opportunity for the community. By enhancing local attractions and promoting responsible tourism, the initiative aims to create alternative livelihoods while preserving the natural environment. These efforts, along with other sustainable development activities, have begun to lay the foundation for long-term positive impact, empowering the community to thrive in harmony with nature. The partnership with Native Discovery has encouraged and formed the basis for the development of the ecotourism product offerings and program modules.



Maybank Indonesia Eco-Village Programme

The people of Bangunjiwo, like those in other areas of Yogyakarta, have recently been struggling with the issue of waste. The problem became more complicated when the Piyungan Landfill – one of the three landfills in Yogyakarta – was closed because it could no longer accommodate the waste coming from all corners of Yogyakarta.

The pollution caused by waste has affected public health quality. In addition to polluting the environment, waste also disrupts socio-economic development, including tourism and cultural activities in the area.

With the help of the NGO BenihBaik.com, Maybank Indonesia, together with the Maybank Indonesia Foundation, started approaching the community, to educate residents to separate organic waste from households, so only non-organic waste is sent to the landfill.

As an initial step, a maggot farming facility was established in Petung Hamlet, Bangunjiwo Village. Maggots are larvae that decompose organic waste. Local residents were trained to engage in maggot farming, waste separation, and processing organic waste into livestock feed and fertiliser, which provides economic value for the community.

The results are already being felt by the residents. “So far, the economic benefits have shown a noticeable increase, as housewives are utilising organic waste to feed maggots. This small side business requires only an initial investment in maggot seeds costing IDR3,500 per gram, which can grow into 4 kg of maggots with a selling price of IDR7,000 per kilogram.”, said Ibu Astuti Pujiasih, the resident of Bangunjiwo Village.

The operation of this facility involves more than 20 workers. Today, the facility has processed up to 350 kg of organic waste, and is gradually expected to reduce the organic waste burden by 500 kg per day. It has also started generating additional economic value for the residents, with a monthly income of up to IDR5.2 million.

Not stopping in Yogyakarta, the Eco-Village program was also expanded to Sanding Village, Tampaksiring, Gianyar Regency, Bali, in conjunction with the Maybank Marathon 2024 held last August. The facility, along with the training programme, is currently under development, reinforcing Maybank Indonesia’s commitment to sustainability and community empowerment.

As a recognition of this meaningful collaboration with Benihbaik.com in supporting the construction of organic waste facilities in both Yogyakarta and Bali, Maybank Indonesia was invited as a guest speaker at the Kick Andy Goes to Campus Talk Show – one of Indonesia’s most prominent talk shows – which aired on 15 September 2024.



“Marathon Kebaikan” at Maybank Bali Marathon

Maybank Marathon 2024 adopted the tagline “Marathon Kebaikan” (“Marathon of Goodness”), where the event is more than just a running competition that allows participants to develop themselves and overcome challenges, but beyond that, it also contributes and spreads goodness to society and the environment, creating a positive impact, particularly in Bali.

A total of 13 sustainability initiatives have been integrated throughout the entire series of the Maybank Marathon activities, from Road to Maybank Marathon to the main event in Bali. These efforts are part of Maybank Indonesia’s commitment to a sustainable future, aligned with Maybank Group’s M25+ strategy, which aims to become a leader in Environmental, Social, and Governance (ESG) in the Southeast Asia (SEA) region.

Overall, Marathon Kebaikan focused on four sustainability categories: Community Engagement, Waste Management, Carbon Offset, and Carbon Reduction with the following highlights:

- 1) 2,500 mangrove trees planted
- 2) 97 pairs of shoes collected via a shoe donation drive
- 3) Reusable silicone cups replaced single-use plastic cups
- 4) Solar-powered charging station introduced

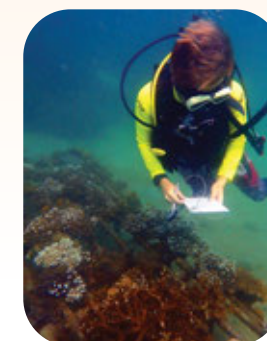


Etika Marine Conservation Programme

In 2024, Etika continued its efforts for marine conservation through the Marine Conservation 2.0 Project in Kampung Salang, Pulau Tioman. In collaboration with Leges Divers and UKM’s Marine Research Centre (EKOMAR), this initiative set out not only to protect and restore marine biodiversity but also to uplift the local community.

With an investment of RM98,744, the project focused on coral restoration, involving 40 dedicated volunteers – 20 of whom were professional divers – in multiple coral propagation expeditions. These efforts are vital in rejuvenating the reefs that are home to countless marine species.

Beyond environmental stewardship, Etika also contributed RM20,000 towards upgrading community facilities in Kampung Salang, including improvements to the local surau. This holistic approach reflects our commitment to sustainability that goes beyond ecosystems – it’s about nurturing communities too.





Maybank MoneyTree Maybank Foundation

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