

Disclosure of Corporate Culture

In line with its Humanising Financial Services mission, not only does Maybank give precedence to customer services, but also continues to create a conducive work environment for employees as the Bank's most important asset while also fulfilling its responsibility towards the community and the large society. To internalize a positive work culture, the Bank promotes the principle of work-life balance.

In recent years, the Bank has launched Perform, Comply, Accountable and Leadership as the Bank's work culture.

1. Performance

- Set high targets for yourself
- Work hard to achieve the stated targets
- Has high quality standards
- Be innovative and creative.
- Uphold innovations, always question, and add more values to the work process to make it shorter, better, and faster.
- Deliver sustainable high performance for Maybank's progress.

2. Accountability

- Responsible for every job assigned
- Willing to accept consequences for both failure and success
- Never look for excuses and put the blame on others.
- Admit own errors and work immediately to make corrective actions.
- Respect commitments and keep promises.

- Dare to report unethical actions objectively.
- Do the right thing, decide with a clear conscience and without a conflict of interest.

3. Compliance

- Uphold and show comprehensive adherence to SOPs, regulatory rules and other applicable regulations.
- Uphold and adhere to Maybank's Code of Ethics and Conduct.
- Ensure reporting and resolution of each issue, and find the way to improve it.
- Become a building agent of compliance culture at work.

4. Leadership

- As an inspiring role models
- Can articulate and live up the vision, values of the TIGER Values, and the common goals of the organization amongst the team.
- Contribute to the growth and development of others.
- Appreciate any difference in opinions and ideas contributed by team members.
- Leave behind positive legacy for the company and the team they lead.
- Take steps, make decisions, and shape a culture of team priority for the shake of Maybank Group.

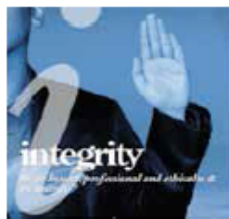


In addition, in executing the Bank's Business Plan, employees are required to always align with the Company's corporate values. The values focus on mobilizing human resources to provide better customer services and deliver more effective performance. The Bank's corporate values are abbreviated TIGER Values as explained below:

CORPORATE CULTURE



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



2 Integrity
We are honest, professional and ethical in all our dealings.



3 Growth
We are passionate about constant improvement and innovation.



4 Excellence & Efficiency
We are committed to deliver outstanding performance and superior services.



5 Relationship Building
We continuously build long-term and mutually beneficial partnership.