



annual report 2001

Providing fully integrated and complete financial solutions

Enhancing value through continuous innovation

I need someone who'll be there 24 hours a day.



www.maybank2u.com

Life is moving faster than ever. You need a bank that's open day and night. That you can access from anywhere. That gives you a full range of financial services. Welcome to Maybank2u, your one-stop

online financial portal. Check your balance, transfer funds, and pay the bills via the internet. You can even apply for a mortgage, organise an insurance policy, invest in stocks...all online.





The complexity of life pulls and pushes our customers onto different roads to meet their destiny. As a responsible organisation, Maybank recognises that to be a successful group, it has to understand the needs of the customers and to grow and develop together with them by providing the total integrated quality services they need, while preparing for tomorrow's journey together.

CONTENTS

Financial Highlights	3
5 Year Group Financial Summary	4
Segment Information	6
Maybank Awards	8
Corporate Information & Board Of Directors	10
Profiles Of Directors	12
Group Management & Management Team	15
Statement On Corporate Governance	16
Board Committees	19
Audit Committee Of The Board	20
To Our Shareholders	22
Consumer Banking	26
Enterprise Banking	28
e-Banking	30
International Operations	32
Islamic Banking	34
Risk Management	35
IT Infrastructure	38
Human Resource Development	39
Community Relations	40
Management's Discussion and Analysis	
On Financial Position And	
Result Of Operations	41
Financial Statements	45
Group Corporate Highlights	116
Maybank Group Offices Worldwide	122
Group Corporate Structure	126
Group Directory	128
Properties Owned By Maybank Group	130
Analysis Of Shareholdings	132
Changes In Share Capital	134
Notice Of 41st Annual General Meeting	137
Proxy Form	

Mission

The leading provider of financial services meeting the different needs of our targeted customers through an efficient and integrated Group.



In the fourteenth century, foreign traders gave a Malay Queen a barking deer. They now want it back.



We admit, that goodwill gesture all those years ago turned this little deer into something of a legend.

Queen Che Siti Wan Kembang grew

so fond of her gift, she inscribed it on coins that

stayed in circulation for centuries.

Seven hundred years on, the kijang as it is locally known, has taken on legendary status. In the shape of the Kijang Emas Gold Bullion Coin.

Our humble barking

deer has leapt into the

pages of Malaysian numismatic

history. Celebrated in the finest of
gold. Minted in 999.9 pure gold.

The Kijang Emas now takes its

place among the world's Gold Bullion Coins - the

Australian Kangaroo, the American Eagle, the

Chinese Panda, the Canadian Maple Leaf, the South

African Krugerrand, and the Austrian Philharmoniker.

Who could question anyone, even the original traders, for now wanting the

barking deer? It is, after all, worth its weight in gold.

Literally.

Priced at the daily gold market rate,

it is readily available at selected

Maybank branches nationwide.

And you have the choice of three coins: the one-ounce, the half-ounce and the quarter-ounce.

Beyond its worth in gold,

the Kijang Emas is a piece of

history.

A gift to be shared,
an heirloom to be treasured
for generations. All of which
helps continue the remarkable

story of how a little pet

became somewhat bigger.



