



اوتو تكنولوجي مارا
UNIVERSITI
TEKNOLOGI
MARA



**UNIVERSITI TEKNOLOGI MARA (UiTM)
CAWANGAN MELAKA
KAMPUS BANDARAYA MELAKA**

**MGT 666
INTERNSHIP**

INDUSTRIAL TRAINING REPORT

MALAYAN BANKING BERHAD (MAYBANK)

**PREPARED BY:
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(2021101831)**

**PROGRAMME:
BA242 (FINANCE)**

**PREPARED FOR:
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**DATE OF SUBMISSION:
23rd JULY 2023**

EXECUTIVE SUMMARY

Malayan Banking Group (Maybank) is Malaysian bank which built in 1960 a first located at Jalan Tun H S Lee, Kuala Lumpur. Maybank was created to give wide financial solution to all Malaysian, not only focusing on international business but cover financial need of financial consumer in Malaysia and small enterprises and businesses operates in Malaysia. Maybank's network all over across 10 ASEAN countries and global financial centres have up to 2600 banking branches worldwide and more than 43, 000 employees. Maybank Group generally consist of five business pillar which represent by Group Community Financial Services, Group Global Banking, Group Islamic Banking and Group Insurance and Takaful. All these businesses group are support by six functions group which are Group Human Capital, Group Finance, Group Technology, Group Risk, Group Strategy and Innovation and Group Operation. Group Community Financial Services consists of eight line of businesses which are Commercial Banking, Mass Banking, Consumer Finance, Virtual Banking, Cards, Wealth Management and Retail Credit. GCFS line of businesses are supported by Finance (FRAN), Community Distribution, Strategy, Risk Management, Retail Branding Marcom and Business Compliance Control. Finance Group and MY CFS acts as business analytics, business cost management, performance management and distribution analytics, management information systems, management reporting and financial governance for Group Community Financial Services. Performance Management and distribution analytics tasks consist of Branches Incentive Planning, Branches Performance Management, CFS MY Balance Scorecards Management and CFS MY Townhall Management. Maybank Group has significant internal factors that influence their performance which are strengths and weaknesses. The performance of Maybank also affected by external factors such as opportunities and threats.

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ACKNOWLEDGEMENT

Foremost, I would like to thank Allah SWT who gave me strength to fulfill my internship and complete this report efficiently. Besides, I am really grateful to be grant with loveable parents that always support me throughout my life, especially during this internship.

I am truly appreciative of the chance and opportunities given to me by Maybank to experience my internship at notable as top banking institution in Malaysia. I am thankful for their financial support as they provide allowance throughout my internship period. As a Maybank intern, I able to develop my knowledge, skill and polish my professionalism. I am really looking forward to work with Maybank in the future.

I am really grateful to my internship supervisor, Puan Suzilla Mohd Ratha, for providing me guidance and assistance throughout my internship. She set clear expectations and always reachable for responding to my queries and helpful feedbacks. Puan Suzilla give a lot of advice that allow me to improve professionally in banking industry. She regularly approach me to ensure that I understand the tasks or need help of anything. I am really grateful with Puan Suzi effort to ensure my internship experience valuable and meaningful.

I also would thank all my colleagues at the department for their assistance throughout my internship. They are all very knowledgeable, skillful, and talented person I have ever met. They generously share their knowledge with me especially Jessie. Jessie consistently helpful and patent answering my queries and assist me to complete the task given to me. I got to learn a lot from them is my biggest advantage interning at the department. My internship journey has was enjoyable because of them.

Most importantly, during this internship, Dr Khairunnisa Abd Samad have been the most incredible advisor to me. My internship could not be any better without guidance, knowledge and support from Dr Khairunnisa. She helped me to finish my internship experience greatly with her advice and assistances.

2.0 STUDENT'S PROFILE (RESUME)



NUR AIEZA IZZATY
MOHD NAZRI
Finance Executive / Analyst

EDUCATION

- **BACHELOR OF BUSINESS ADMINISTRATION (HONS.) FINANCE**

2021-2023 | UiTM Kampus Bandaraya Melaka
-CGPA: 3.87/4.00
-Dean list in 5 Semesters
-MUET: Band 3

- **DIPLOMA IN BANKING STUDIES**

2018-2021 | UiTM Kampus Rembau
-CGPA: 3.79/4.00
-Graduates with Vice-Chancellor's Award

- **SIJIL PELAJARAN MALAYSIA**

2013-2017 | Sekolah Menengah Agama MAIWP
-5 A's

INTERNSHIP EXPERIENCE

- **MALAYAN BANKING GROUP (MAYBANK)**

1st March 2023 - 15th August 2023
-Department: Financial Reporting and Analytics, CFS MY
-Analyze performance of all line of business operate for GCFS
-Performance management of CFS MY distribution (branches, AFCs, PWCs)

PROJECTS EXPERIENCES

- **HOTEL PROFESSIONAL ETIQUETTES PROGRAMME**

7th June 2022 | Team member of Special Task Bureau
-Prepared registration, certificates and feedback form
-Handled the chat box in the webinar such as give reminder for each slots
-Monitored the flow of the programme

- **FLY HIGH; CAREERS IN FINANCIAL SECURITIES**

4th June 2022 | Team members of Multimedia Bureau
-Prepared a montage video for speaker, intro and closing video
-Prepared slides, posters and backdrop used in the programme

- **LEVERAGING ENTREPRENEURIAL FINANCE & INNOVATION TOWARDS BRIGHTER FUTURE PROGRAMME**

10th December 2022 | Team members of Certificates Bureau
-Prepared participants, committee and winner certificates form
-Prepared and provide certificates for participants, committee and winners

Figure 1: Student's Resume

COMPETITION

- **BRING TO LIGHT THE INVESTMENT PORTFOLIO COMPETITION**

28th May 2022

- Animated video presentation about foreign direct investment issue; Manufacturing and Services Sectors for FDI
- Include key highlight, categories and outlook of manufacturing and services sectors in FDI and the relationship of the issue with the performance of the securities market

- **VIRTUAL VIDEO COMPETITION INVESTMENT ACE**

29th May 2022

- Animated video presentation about Exchange Traded Fund; Equity ETF
- Include pros and cons, type, valuation of Equity ETF and relationship exchange traded fund with the performance of the securities market

- **DISCOVER, GENERATE INNOVATE; LEVERAGING ENTREPRENEURIAL FINANCE & INNOVATION TOWARDS BRIGHTER FUTURE COMPETITION**

10th December 2022

- Produced technological innovators and innovator entrepreneurs that will lead our country's future into greater height
- Produced an app named SME TOWN; an application to widely introduce and promote small entrepreneur

ACHIEVEMENT

- **BRING TO LIGHT THE INVESTMENT PORTFOLIO COMPETITION**

28th May 2022 | First Place

- Successful in conveying all important information about manufacturing and services factors for FDI in the most attractive and efficient ways

LANGUAGES

- Malay : Expert
- English : Good
- Arabic : Average

SKILLS & STRENGTHS

- Good at Microsoft, Canva, EViews, Tableau and Chart Nexus
- Time management, multitasking and teamwork skills
- Problem-solving, interpersonal and self-management skills

REFERENCES

Miss Nurhaslinda Binti Hashim

Senior Lecturer of Finance
Faculty of Business and Administration
UiTM Kampus Bandaraya Melaka

Puan Suzilla Mohd Ratha

Head, Financial Reporting and
Analytics, CFS MY
Finance Group & MY CFS, Maybank

Figure 2: Student's Resume

3.0 COMPANY'S PROFILE



Humanising Financial Services

OUR CORE VALUES



- T** TEAMWORK
- I** INTERGRITY
- G** GROWTH
- E** EXCELLENCE
- R** RELATIONSHIP BULDING

ABOUT US

- HUMANISING**
DO THE RIGHT THING
Constantly aim for a greater tomorrow and future generations by understanding of the ecological and societal impact of the actions
- FINANCIAL**
LEAVE NO ONE BEHIND
Role to make everything possible for everyone to convenient access intuitive financial facilities and solutions
- SERVICES**
SERVE AS A FORCE FOR GOOD
Invest in a sustainable future for our communities with initiatives and innovative solutions that elevate society towards a brighter future

FIND MAYBANK

 www.maybank.com  Menara Maybank, 100, Jalan Tun Perak, 50050 Kuala Lumpur.

Figure 3: Maybank's Company Profile

Maybank, which was founded in 1960, is Malaysia's largest financial services firm with a strong presence in the ASEAN region. Maybank Group driven by values platform with a robust workforce that Humanises Financial Services. As the core of the community, Maybank Group aim to make financial products and services effortless and inclusive, build trustworthy partnerships for a better future and treat everyone with respect, equity, and honesty. The group foundation values, TIGER, which are teamwork, integrity, growth, excellence & efficiency and relationship building serve as a framework for all Maybankers as they work to fulfill the group purpose of Humanising Financial Services. With their distinctive differentiators, they represent their vision by serving the communities in simple, fair, inclusive, and human manners.

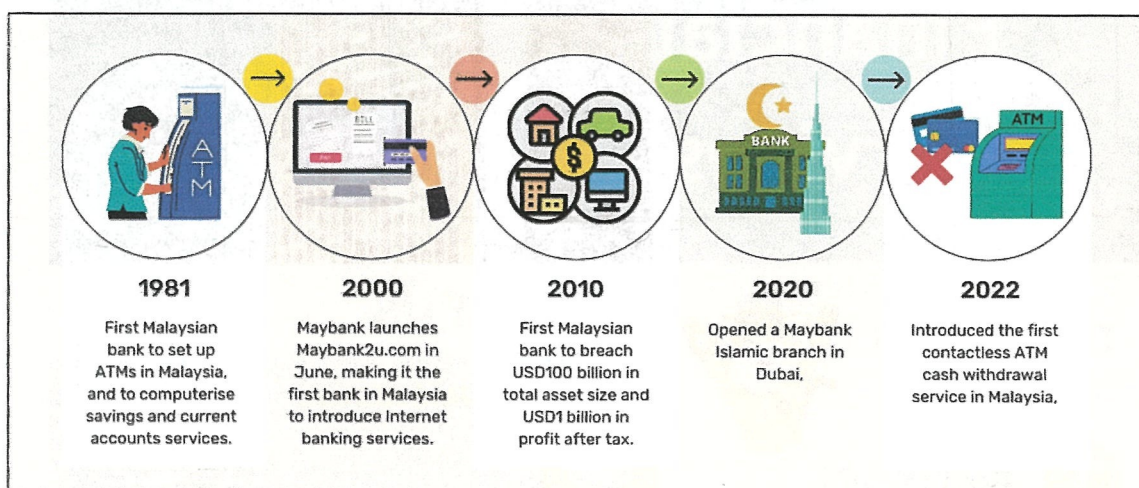


Figure 4: Maybank History and Journey

Maybank Group is a banking journey that started with a shared vision. Foreign banks operated in Malaysia prior to the 1960s, mostly to serve the needs of major multinational corporations engaged in international trade. Small, local businesses and domestic firms had limited or no access to banking services before to the establishment of the country's first local bank. Maybank first operated on September 12, 1960, in an alleyway store on Jalan H S Lee. The bank was Malaysia's first domestic bank, representing the country's people. In the following year Malaysia's first local bank grows across Southeast Asia, begin with Singapore and Brunei. Then, Maybank has keep growing and developing until now as the bank named by Forbes as one of top three best bank in Malaysia (Cheong, A.P.Y, 2023).

3.1 Group Organization Chart

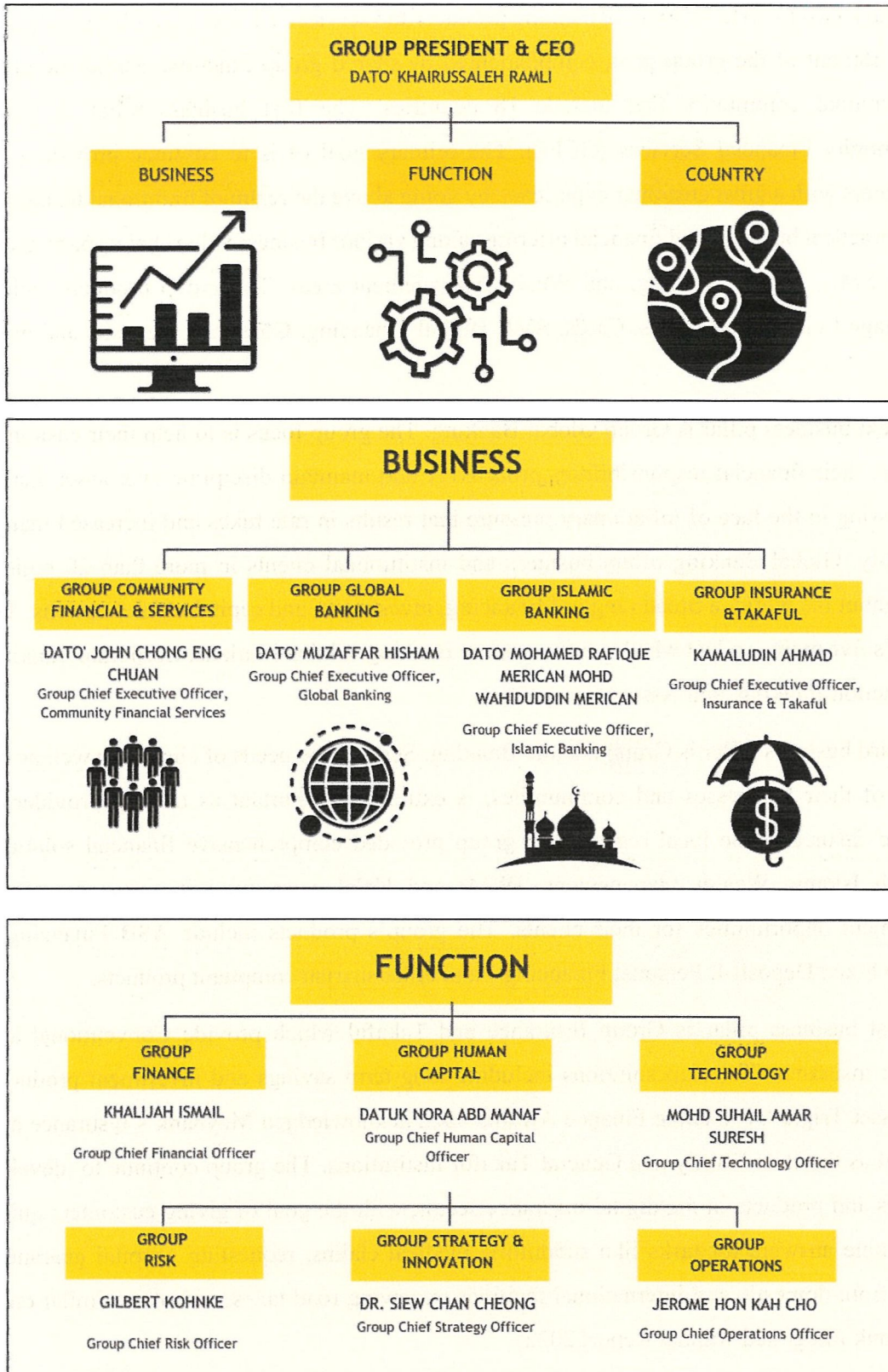


Figure 5,6,7: Maybank Group Organization Structure

3.2 Maybank's Products and Services

Maybank Group offer a variety of banking products and services via four major business pillars in fulfillment of the group goal, complemented by shared group functions across the group international community that include 18 countries. The first business pillar is Group Community Financial Services (GCFS). The primary goal of is to continue providing our customers with a great customer experience by going above the realm of traditional banking to offer practical business and financial offerings along various business value chains, particularly in the SME, Digital Banking, and Wealth Management areas. The group products include Mortgage Loans, Auto Loans, Cards, SME Digital Financing, Consumer Deposits and many more.

The next business pillar is Group Global Banking. The group focus is to help their customers manage their financial responsibilities proactively and maintain discipline over asset quality monitoring in the face of inflationary pressure that results in rate hikes and increased market volatility. Global Banking offers business and institutional clients in more than 20 regions throughout the world, a broad range of financing, investment, and capital market options. The group's five main product which are Investment Banking, Global Markets, Corporate Banking, Transaction Banking, and Asset Management.

The third business pillar is Group Islamic Banking. Serving the needs of clients, as well as the needs of their businesses and communities, is extremely important as the top provider of Islamic finance in the local region. The group provided comprehensive financial solutions through Islamic Wealth Management (IWM) and Halal economy initiatives as well as investment opportunities for their clients. The group's products include ASB Financing-I, Online Fixed Deposit-I, Personal Financing-I and other shariah compliant products.

The last business pillar is Group Insurance and Takaful which provide Conventional and Islamic insurance (Takaful) solutions including long-term savings and investment products. The Asset Triple 'A' Islamic Finance Awards 2022 acknowledged Maybank's Insurance and Takaful as the Best Family and General Takaful Institutions. The group continue to develop features and products in the digital insurance sector, with the goal of giving customers quick and simple answers for tasks like submitting medical claims, requesting hospital guarantee letters from domestic and international facilities, renewing road taxes, and other similar ones (Maybank Integrated Annual Report,2022).

4.0 TRAINING'S REFLECTION

My internship took place at Maybank Group's Head office which located at Menara Maybank, Jalan Tun Perak Kuala Lumpur. The department that I have been assigned was Financial Reporting & Analytics, CFS MY, Finance, Group & Malaysia CFS, Group Community Financial Services and have been assigned for Performance Management and Distribution Analytics. My internship period is from 1st March 2023 to 15th August 2023, which total up to 24 weeks of journey. Maybank's working days are Monday to Friday and their working hour for Monday to Thursday is 8:45 a.m. to 5:45 p.m., while on Friday is 8:45 a.m. to 4:45 p.m.

4.1 Department's Organization Chart and Overview

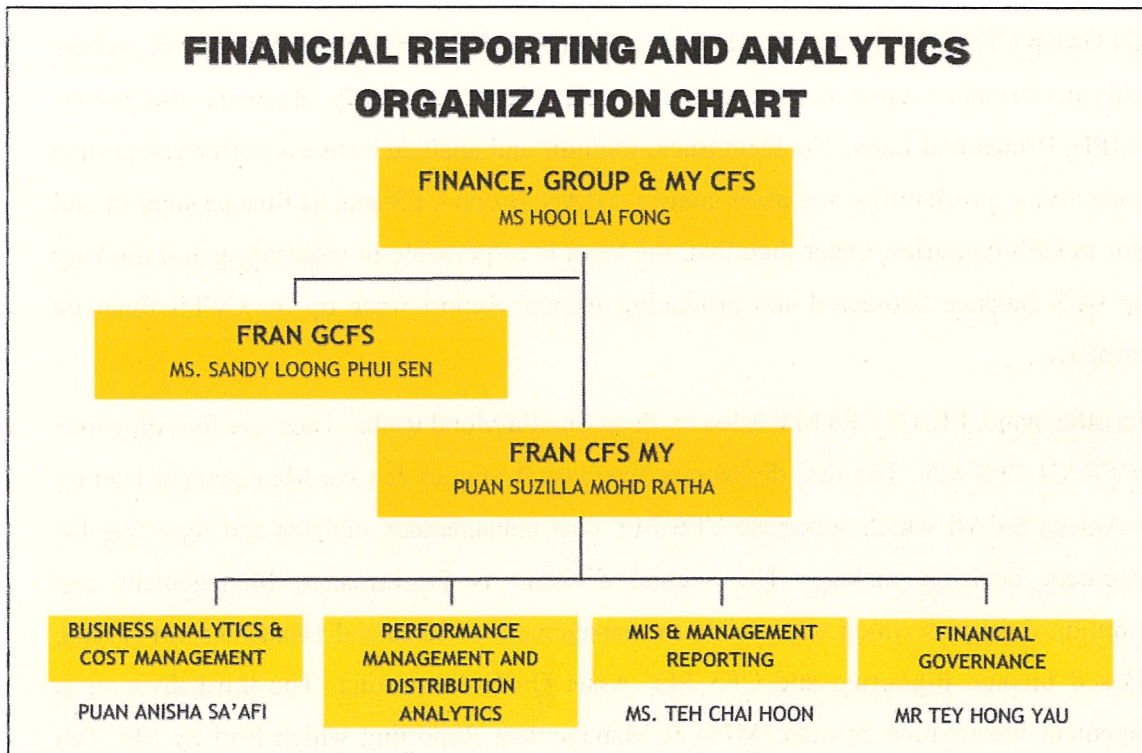


Figure 8: FRAN Organizational Chart

Financial Reporting and Analytics Department or also known as FRAN is operating as support to all businesses under Group Community Financial Services (GCFS) which led by Dato' John Chong Eng Chuan as Group Chief Executive Officer. There are several Line of Businesses (LOB) operate under GCFS which are Commercial Banking, Mass Banking, Consumer Finance, Virtual Banking, Cards, Wealth Management and Retail Credit. There are segments and support groups which include Finance (FRAN), Community Distribution, Strategy, Risk Management, Retail Branding Marcom and Business Compliance Control. FRAN is led by Ms. Hooi Lai Fong which is Head, Finance, Group & Malaysia Community Financial Services (CFS).

Then, Finance GCFS is divided into two which are FRAN CFS MY and FRAN Group CFS. FRAN Group CFS is led by Ms. Sandy Loong Phui Sen. FRAN GCFS responsible in prepare monthly performance report for Group CFS and three entities namely Maybank Philippines, Inc (MPI), Brunei and Laos. The team track, monitor and analyze business performance such as productivity, profitability and asset quality. FRAN Group CFS acts as finance support and advisor to CFS countries. Other than that, the team is responsible in monitoring and tracking Group CFS Balance Scorecard and producing Annual Report write up for GCFS financial performance.

On the other hand, FRAN CFS MY is led by Puan Suzilla Mohd Ratha. There are four divisions under FRAN CFS MY. The first division is Business Analytics & Cost Management lead by Puan Anisha Sa'Afi which supervise CFS MY cost management analysis and reporting for management decision making. The second division is Performance Management and Distribution Analytics which responsible in management of Financial Health Report (FHR), Fee-Based Income Reporting and CFS MY Asset Quality reporting. The third division is Management Information System (MIS) & Management Reporting which lead by Ms. Teh Chai Hoon. This team responsible for CFS Dashboard Report for CFSC, EXCO and GFC meeting on CFS overall performance. Lastly, Mr Tey Hong Yau is head of Financial Governance which manage CFS MY Pricing and Net Interest Margin (NIM) performance.

4.2 Responsibilities and Tasks

In my six (6) months internship, I have been assigned as a team member of Performance Management and Distribution Analytics which more focused on CFS MY and Distribution Performance Management. I have been assigned with several main tasks which include CFS MY Townhall FY2023, Best Business Unit FY2022 management, Branch Incentive Planning FY2022, Performance Dashboard FY2022 and FY2023 and CFS MY Planning FY2023 management.

4.2.1 CFS MY Townhall FY2023

CFS MY Townhall is annual event that will be held twice a year. First CFS MY Townhall FY2023 was held on 7th April 2023. The townhall was held both on-site and online. I have been assigned as a community member for the townhall. There are three parts of task for the townhall which were pre-event, during-event and post-event. Tasks for pre-event include list of participants, invitation of participants, permits management and rehearsal. During event, I was assigned as backup team such as to solve issues regarding participants queries, slide controller as an usherer for registration. Post event task were analyzed and summarized feedbacks of participants for learning hour purpose and postmortem purpose. Other than that, I reviewed unanswered questions asked by participants during the townhall.

4.2.2 Best Business Unit (BBU) FY2022

Best Business Unit Award is one of the awards given in yearly event, Maybank Group Awards Night. Therefore, our team has been assigned to allocate all achievement and performances of Group Community Financial Services. There are several parts of measurement for BBU award. First part includes Balance Scorecard, Audit and Financial Measure such as market share, profitability, growth and sustainability. The other part includes cross-sector collaboration, joint deals or joint opportunities. This part was measured both internally and externally. I have been assigned to consolidate the submissions from respective CFS MY LOBs which include the financials and other information related with measurement criteria of BBU awards. Then, I filled up BBU Awards criteria form according to the consolidated information to submit to organizer of the event.

4.2.3 CFS MY Performance Management Planning FY2023

CFS MY performance management is measure with balance scorecard. For year 2023, 5-range scoring methodology will be employed to the scorecards. There are four categories to be measure in the scorecards which are financial, M25+ Implementation, Risk Management and Overlay. I have been assigned to prepare the template that will be used for the scorecard. Then, I consolidated the key performance indicator that purposed and will be carried by all CFS MY distribution key positions such as regional director, region head consumer banking, branch manager and other distribution managers.

Besides, as part of CFS MY performance management planning, I have been assigned to consolidate CFS Malaysia Initiative Matrix FY2023 submitted by CFS MY line of businesses, segments and supports. The matrix includes strategies and initiatives that are to be achieve for each LOBs, segments and supports group. There is target of each initiative and time given to achieve the target. Driver and collaborator for respective initiatives were included in the matrix.

4.2.4 Branch Incentive Planning FY2022

The distributions operate under CFS MY which are Branches, Auto Finance Centres (AFC) and Premier Wealth Centres (PWC) that performing well will be grant with incentive. Therefore, our team were responsible for the incentive planning. There were total of 314 branches, 37 AFCs and 37 PWCs performances that should be determine. I have assigned to consolidate key performance indicators (KPI) that determine the performance for all branches and centres. The KPIs include are revenue, loans growth, deposit growth, gross impaired loan ratio, cost to income ratio and others. Once all numbers were consolidated, formularized and calculated, the branches and centres that are qualified for incentive will be identified.

4.2.5 Performance Dashboard FY2022 & FY2023

I have been assigned to update all 314 branches' performance dashboard several times as there was updated number due to changes occur for financials that being measured for branches performance for FY2022. In preparation for Branch Performance Dashboard FY2023, I have been assigned to prepare a template that will be used as Branch Performance Dashboard FY2023. I consolidated several financials of 314 branches that measured in FY2023 Branch Performance such as Loans Growth, Deposits Growths, Profit Before Tax, Revenue, Interest and Non-interest income, cost to income ratio and other financial ratios. Then I have assigned to generate performance dashboard for all 314 branches.

4.5 Intrinsic and Extrinsic Benefits

I have worked for the Maybank throughout my 6 months internship. Working for this company has been an excellent opportunity for me because I got a taste of what this kind of work is like. My duties as an intern revolve around financial and business performance analysis. Even though I have more or less complicated tasks than other corporate employees do, I think I still gave my work full focus and maximum dedication.

My coworkers and supervisor always assisted me in learning technical and interpersonal skills that will be very useful in my career. The skills that I have acquired are event management, data and performance analysis, adaptability, computer literacy, active listening and business communication. I am very grateful to have been selected by Maybank for my internship program. I am surely gaining more knowledge and skills as I have no real-life experience of banking and finance industry before except the theory and concept that I have learnt in classes during my university days.

As I got opportunities to work at Maybank Group, a big and well known as the best bank in Malaysia, specifically at the head office, there are a lot of advantages. I was paid with allowances every month and due to that I am able to financially survive throughout my internship period. I have been provided with 6 days of paid leaves during my internship. Other than that, Menara Maybank has its own cafeteria which allows me to have meals inexpensively and conveniently. Moreover, I got to access all facilities provided at Menara such as gym and library.

My internship has given me a lot of understanding of my capabilities and increased my self-assurance. It has been helpful in directing my career goals and will certainly help me in making future career decisions. My newly acquired understanding will prepare me for life after graduation. My knowledge has helped me get further to my objectives and firm my decision to choose finance and banking industry as my career soon. Lastly, I am able to fulfill objectives for this job which was to progress myself.

5.0 SWOT ANALYSIS

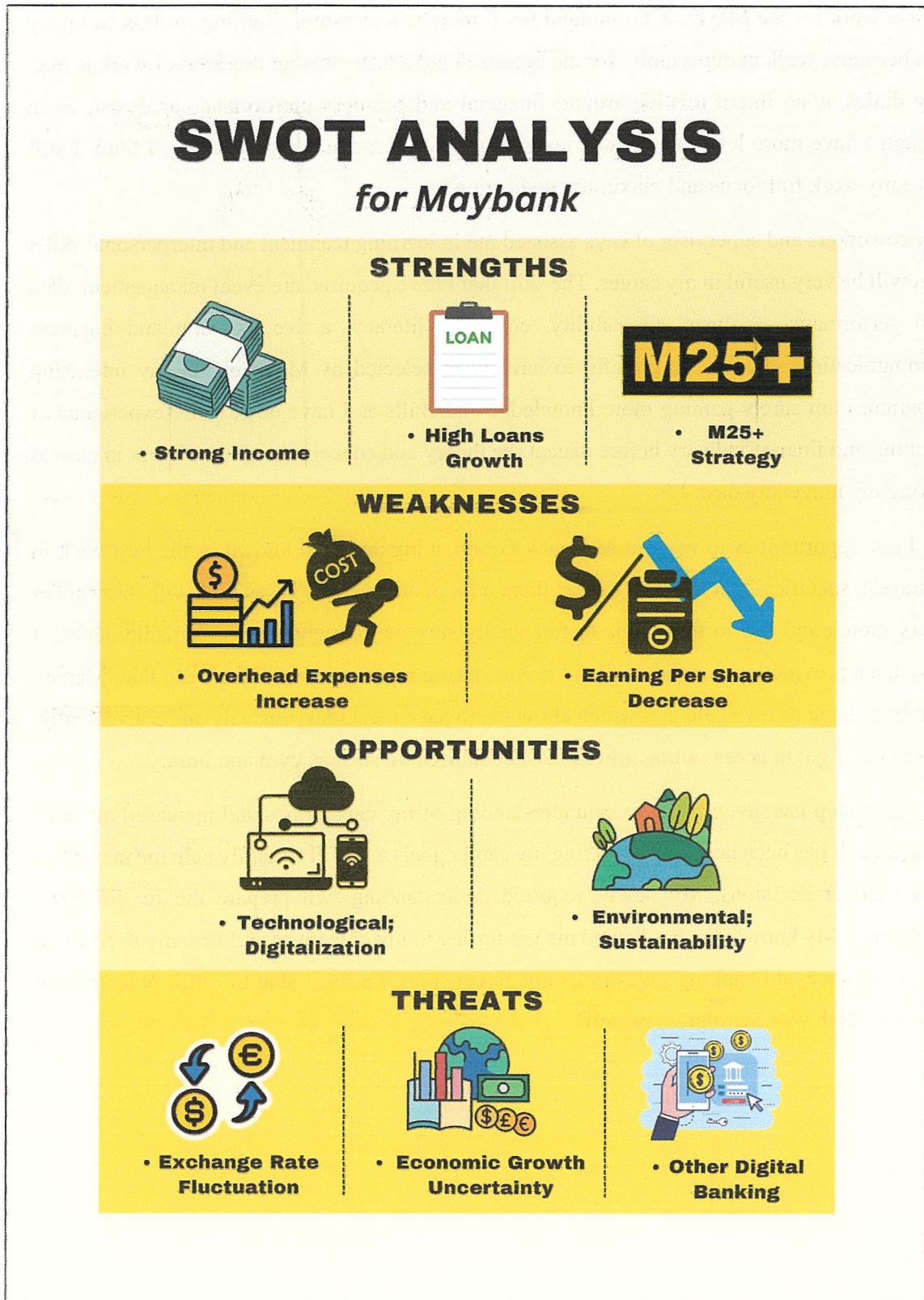


Figure 9: Maybank's Swot Analysis

6.0 DISCUSSION AND RECOMMENDATIONS

6.1 Strengths

6.1.1 Strong Income

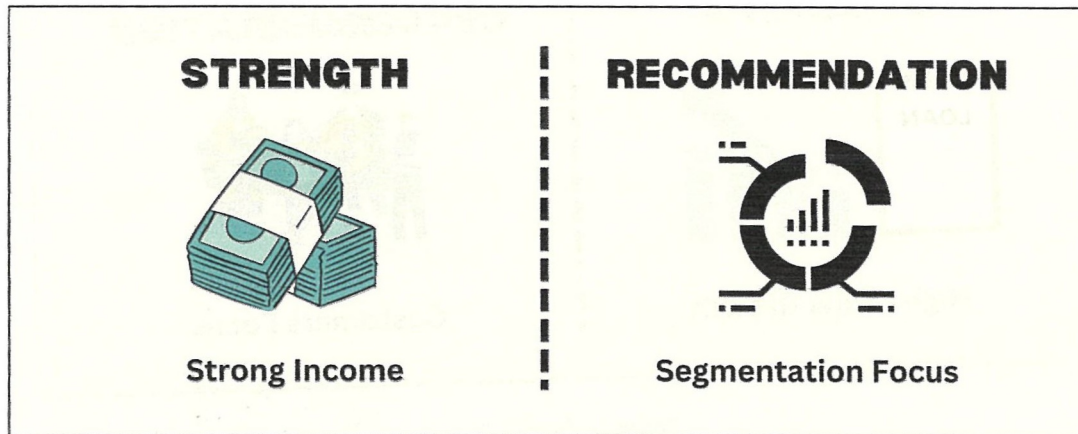


Figure 10: Strength 1

Maybank Group shows strong income as their profit before tax (PBT) increase 11.6% from RM 10.89 billion in 2021 to RM 12.15 billion in 2022 (Alzahrin, Alias, 2023). The profit was largely contributed by Group Community Financial Services which was RM 7.11 million. Other than that, the group PBT rose due to increase of 8.5% of Net operating income (NOI) from RM 25.45 million in 2021 to RM 27.62 in 2022 which largely contributed by net interest income which increase by 15% to RM 13.83 million in 2022. Interest income was mostly coming from loans, advances, and financing (NST Business, 2023).

In order to expand the income specifically profit before tax, Maybank should focus on which business segments that showed negative growth in PBT. Group Insurance and Takaful has showed negative growth of 53.2% where the group PBT reduce from RM 538 million in 2021 to RM 182 million in 2022. This was due to low demand for investment-based product caused by unstable market circumstances that reduced the return on investment. The group should focus on their online insurance product and knowledge and additionally serve variety of online services.

6.1.2 Loans Growth



Figure 11: Strength 2

Maybank Group's loans and financing has increase 6.2% to RM 575.4 billion. Upon the expiration of repayment packages, loans saw positive growth and better repayment capacity as the economy recovered from the pandemic. It was certainly unlikely an easy task to overcome external factors like increasing geopolitical tensions, tightening global monetary conditions, and rising inflationary pressures (Maong, 2022).

Maybank should focus to meet the funding demands of their clients and fuel up company's expansion in order to uplift their loans growth. The group should increase their determination to interact actively with customers on a specific approach to provide further support for individuals in need while maintaining appropriate provision.

6.1.3 M25+ Strategy

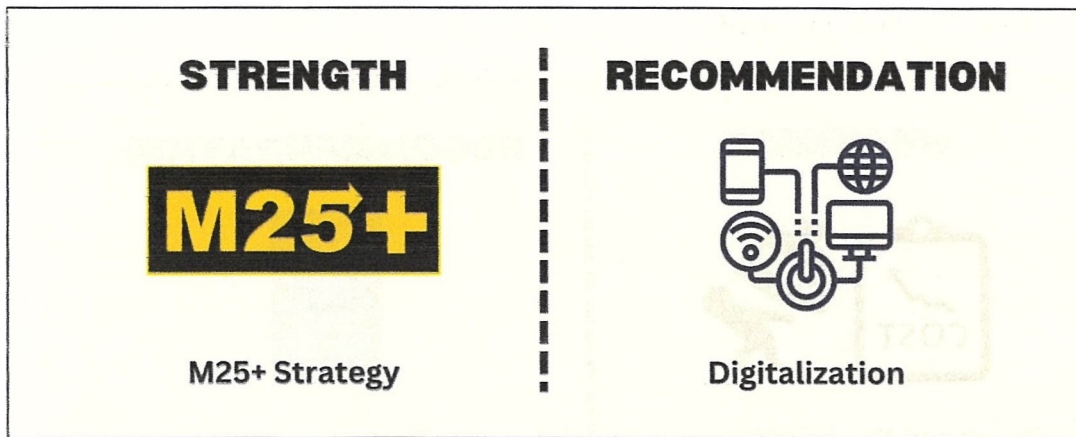


Figure 12: Strength 3

Maybank unveiled its newly revised corporate strategy in 2022, M25+. Given the rapidly changing banking surroundings that has been impacted by the COVID-19 pandemic as well as ongoing economic and social shifts sweeping across the globe, M25+ strengthens the strategic objectives planned in the five major thrusts by 2025 and builds stronger core capabilities for long-term shareholder returns. Over the next three to five years, Maybank Group would invest between RM3.5 billion and RM4.5 billion to undertake 12 major programs (The Star, 2022).

In order to ensure this strategy is on track and will be achieved in 2025, Maybank should take advantage of its strong digital ecosystem and brand power in order to expand the market and pursue possibilities for growth, while focusing their strategic investments toward strengthening its digital and sustainability capabilities (M Jay Shiela, 2022).

6.2 Weaknesses

6.2.1 Overhead Expenses Increased

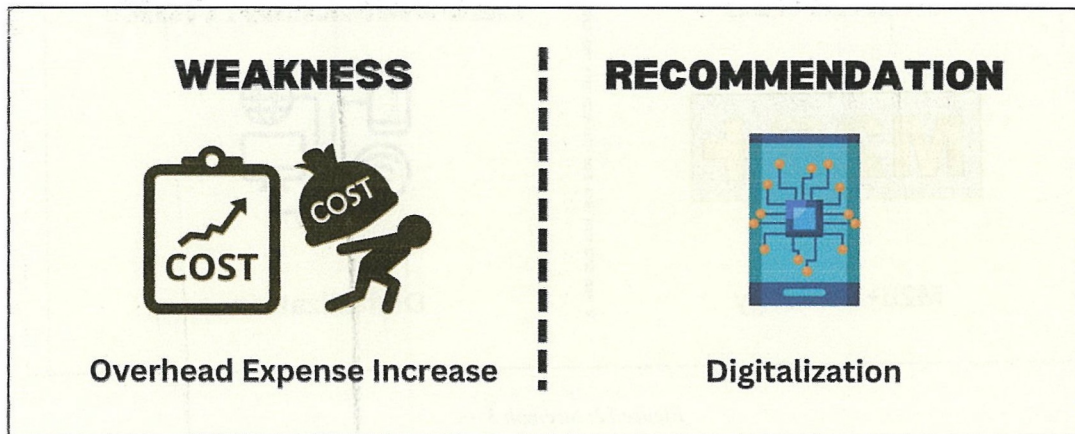


Figure 13: Weakness 1

Maybank Group shows significant increase of 11.2% for their overhead expenses which increase from RM 11.52 million in 2021 to RM 12.81 million in 2022. Higher human costs as a result of inflationary adjustments, IT expenditures, and revenue-related costs, such as marketing expenses and fees, all contributed to the increase in overhead expenses (The Star, 2022). Overhead expenses then influence cost to income ratio for Maybank Group increase from 46.7 times in 2021 to 47.5 times in 2022, despite net operating income was increasing. Group Global Banking and Maybank Group Islamic Banking show significant increase in cost to income ratio which influence by increase of cost.

Maybank can improve the group cost to income ratio by accelerate digitalization. Digital transformation has sped up procedures, decreased paperwork, and increased workforce efficiency at banks. Long-term reduction of the CIR ratio, which is the engine of the banks' profitable development, will be made possible by successful investments in technology, infrastructure, and human capital to support growth (Vietnam News, 2023).

6.2.2 Earning Per Share Decreased

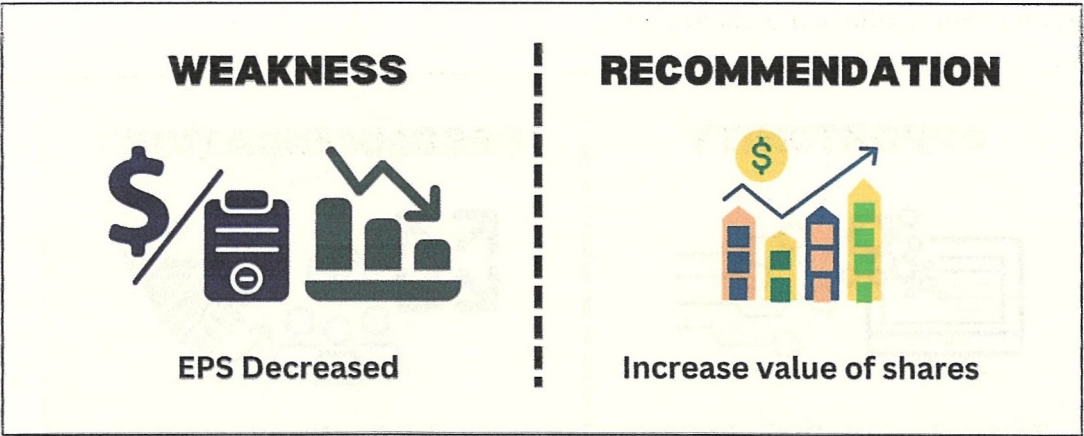


Figure 14: Weakness 2

The basic EPS of the Group and the Bank are computed by dividing the net profit payable to equity holders of the Bank for the fiscal year by the weighted average number of common shares in issue throughout the fiscal year. Earnings per share of the group drop from 69.7 sen in 2021 to 68.8 sen in 2022. The EPS has been decreasing from the third quarter which was 18.2 sen to 17.9 sen in fourth quarter in 2022. Decrease in EPS shows that Maybank Group indicates smaller value as less investor would pay for more of group's share (Fernando,2022).

The Earnings Per Share (EPS), which indicates Maybank earnings on a per-share basis, is a crucial indicator of a Maybank's success. There are several factors that Maybank should focus on to increase their earning per share. The first factors are increase of net income and decrease in cost, specifically increase in revenue which mean income from business and operation. The second factor is reduce amount of share by simply repurchasing its own stock from the market, Maybank can lower the number of outstanding shares. Furthermore, Maybank able to increase the share price as the remaining shares' value will increase (Curry, 2023).

3.3 Opportunities

6.3.1 Technological influence digitalization

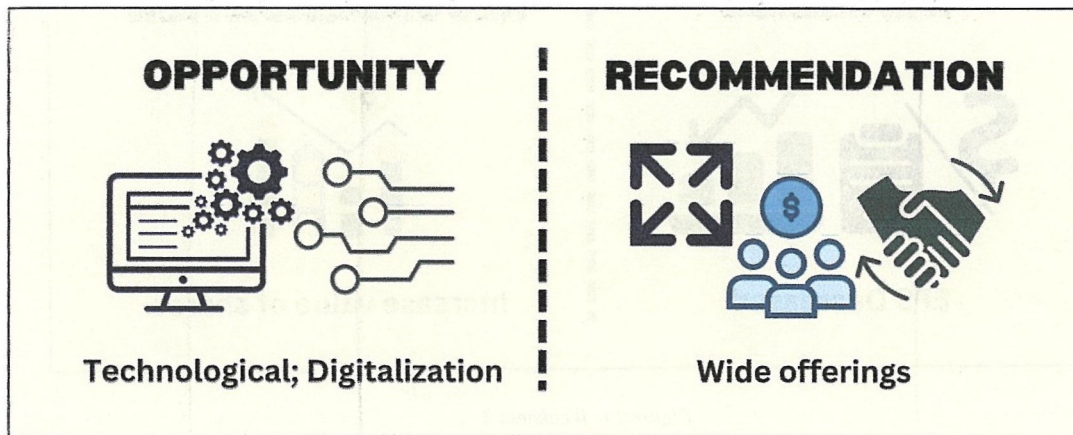


Figure 15: Opportunity 1

The way people communicate, entrepreneur and consumer conduct business, shop, live, and work has all altered as a result of technology. It is now an essential component of existence and has assimilated into everyday lives. Therefore, it is an opportunity for Maybank to further growth and to maintain their position as top bank in Malaysia is by digitalization. Maybank have seen use technological opportunity wisely. Maybank is one of the first bank that implied Apple Pay in system which have smooth the process of large bills (The Star, 2022). Other than that, Group Community Financial Services has established the first cashless cash withdrawal service through MAE app (NST Business, 2022).

In order to take advantage as technology has become much more advance from time to time, Maybank should expand their digital offering throughout markets such as investment and Islamic banking. As they have received the World's Best Consumer Digital Banks (Bernama, 2023), Maybank should enlarge their digitalization to all financial services. Therefore, Maybank able to serve all financial consumers includes consumers, investors, entrepreneur and non-profit organization with effortless and convenience financial services (Cheong,2023).

6.3.2 Environmental focus on Sustainability



Figure 16: Opportunity 2

Sustainability is concerned of the long term, with future generations in mind, with the goal of leaving our people and world in better shape than they are today. The year 2020 is going to create an impact of environmental and societal concerns, that have shifted perceptions of sustainability (Miguel, 2020). Therefore, Maybank that oversee this as opportunity have increase the standard in their approach to sustainability. Malaysia's first Sustainable Product Framework has been launched by Maybank to coordinate all aspects of the businesses toward the creation of sustainable financing solutions. Other than that, Maybank also launched Green Lab, a learning and engagement project for Maybankers to obtain knowledge about sustainability and build new sustainability-related initiatives (Bernama, 2022).

As Maybank has specific goal to become sustainability leader in Southeast Asia by 2025, Maybank should focus more on customer as they already have comprehensive strategy to achieve sustainability for the group. Focusing constantly on customer feedback and problem-solving while also enhancing the services provided to them and ensuring that they have a positive experience is the most effective method to ensure the sustainable growth and success of any pertinent plan. As a result, there will be increased in trust, value, and growth. Customer satisfaction may be increased through providing a better experience, developing new goods and services (Forbes, 2020).

6.4 Threats

6.4.1 Exchange Rate Fluctuations

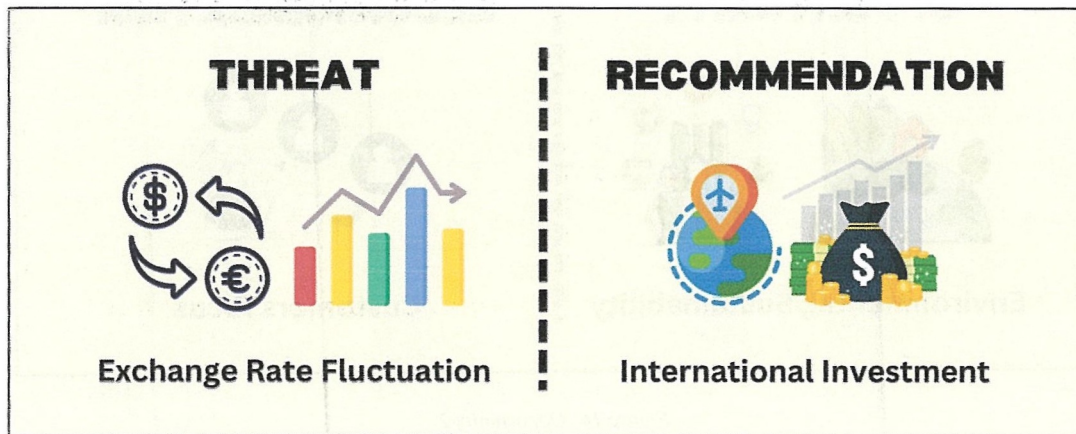


Figure 17: Threat 1

The performance of banks is impacted by exchange rate volatility in both a direct and indirect way. As banks engage in activities relating to foreign trade, fluctuations in exchange rates have a direct impact on the performance of those institutions. All foreign exchange transactions must consider the fluctuation of exchange rates, the risks associated with them, the effects they have on the bank's foreign currency liabilities, and how profitable its banking activities are. Exchange rate volatility has a negative impact on banking risk and performance while also having an indirect impact on depositor and borrower behavior and performance (Nafiseh et al., 2022).

Maybank's operating business activities, trading activities, structural foreign exchange risks from overseas assets, and capital management operations all result in foreign exchange risk due to changes in equivalent currencies. The three main categories of foreign exchange risk that the Group is usually faced are translation risk, transaction risk, and economic risk. (Maybank Annual Report, 2022). In order to confront the foreign exchange rate, Maybank should increase their net investment in overseas operation that have strong currency as more investment income could be generated as they converted into domestic currency. Other than that, foreign currency risks can be managed using foreign exchange derivatives.

6.4.2 Global Economic stability

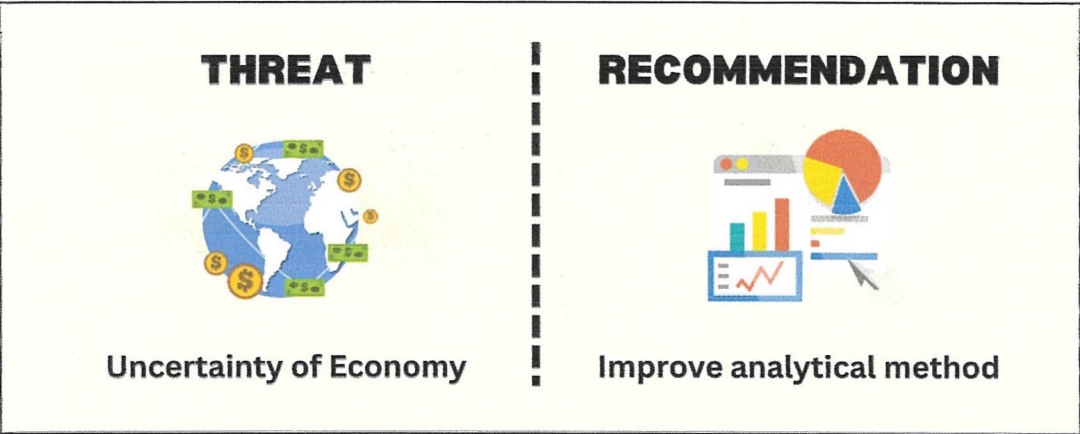


Figure 18: Threat 2

As mentioned in Maybank Integrated Annual Report 2022, economic uncertainty has impacted their risk assessment. The economic matters include unpredictable economic growth where inflation occur, interchange of monetary policy due to increase in global interest rates and increase in U.S Dollar value. Therefore, it reduces Maybank consumer and business consumer purchasing power and influence decrease of Maybank’s profitability and asset quality. Other than that, Maybank foresee slower growth in our domestic markets and specifically in Singapore on loans growth in 2023. Furthermore, Share prices dropped from May due to weaker demand from investors driven on by the unpredictable global economy and the increasing aggressive posture taken by central banks to fight inflation.

In order to survive in uncertainty economic growth, Maybank should increase their financing activities and focus on asset quality management such provide support to targeted consumers. The group should improve their analytical methods to support decision making based on data. They should consistently provide customized programs to find new sources of revenue sources. Most importantly, Maybank should develop preventative measures for minimizing potential effects of unpredictable economic growth.

6.4.3 Rising of Digital Bank

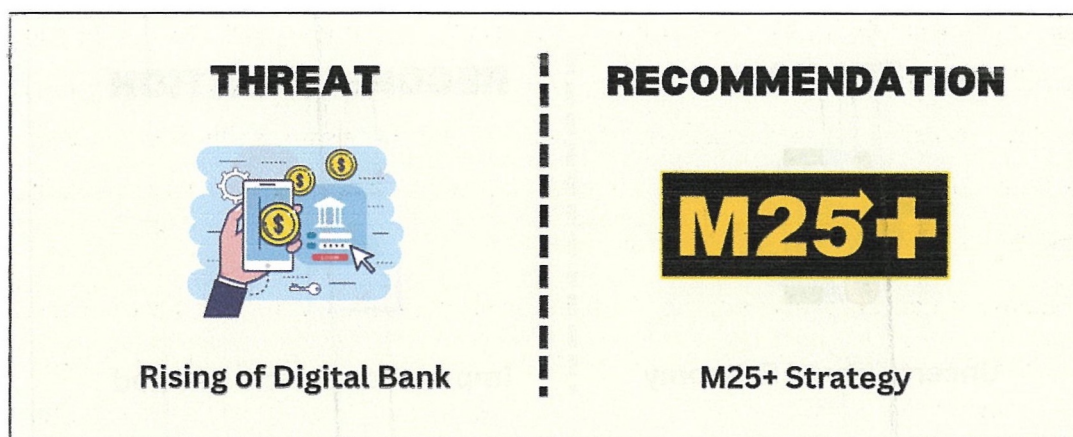


Figure 19: Threat 3

According to Mariadas and Murthy (2022), central bank of Malaysia, BNM has given digital bank license to five consortiums which are Boost Holdings Sdn Bhd and RHB Bank Bhd, GXS Bank Pte Ltd and Kuok Brothers Sdn Bhd, Sea Limited and YTL Digital Capital Sdn Bhd, AEON Financial Service Co Ltd, AEON Credit Service (M) Bhd and MoneyLion Inc and KAF Investment Bank Sdn Bhd. As mentioned by BNM's governor, digital banking is convenient for people and companies to obtain individualized services. Digital banking offers a more secure and practical way to do business as more companies shift online.

Maybank amid that other digital banking institution as challenges as the group anticipate making strategic expenditures between RM3.50 billion and RM4.50 billion over the next few years due to shifting consumer preferences and increased competition brought on by the entry of new digital companies. The following focus areas have been established in order to further expand their capabilities in line with the M25+ revised plan. 77% of the investments have been set aside to improve our digital and technological skills.

7.3 CONCLUSION

Industrial training at Maybank gives many advantages and gains as it gives the real experience in financial and banking industry. The training provides with variety of working experience, tasks and exposure on financial analysis. Throughout the internship, skills such as event management, data and performance analysis, adaptability, computer literacy, active listening and business communication were obtained.

Based on observation and analysis of the Maybank Group performance, strengths, weaknesses, opportunities and threats (SWOT) have been identified. Maybank Group shows a strong income, positive loans growth and M25+ strategy as the biggest factor of the Group to sustain their position as top bank in Malaysia. However, Maybank indicates high cost and low earning per share as their weakness that they should focus to strengthen in order to improve their performance from good to great and become prominent in banking industry.

Furthermore, there are external factor that give advantages and positive impacts toward Maybank. The factors are technological opportunities specifically in digitalization and environmental opportunities in term of sustainability. Nevertheless, certainly there are also factors such as exchange rate fluctuation and uncertainty of economic situation that negatively impacts on some parts of Maybank's performance.

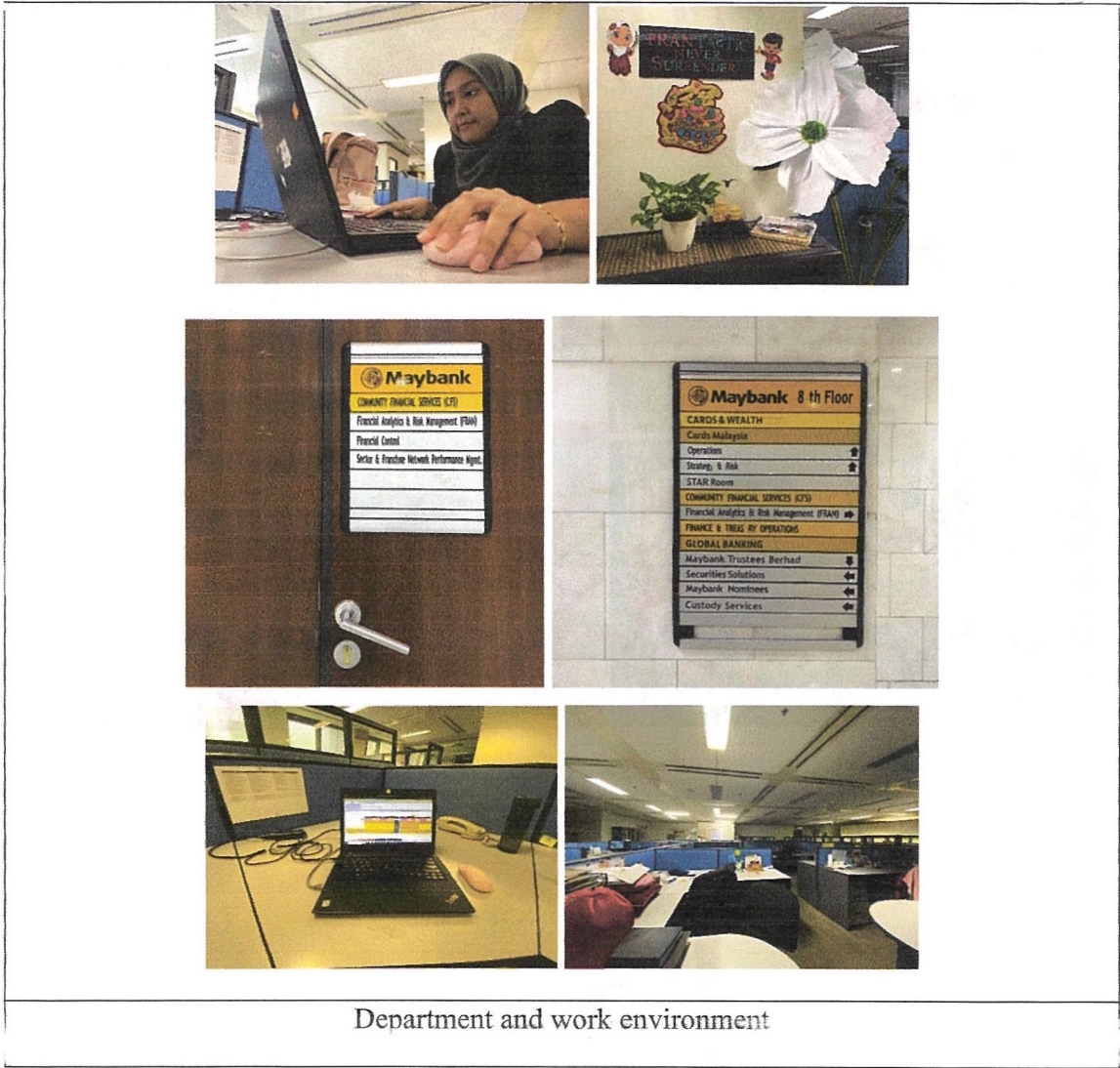
Moreover, all the strengths able to sustain and expand through segment, customer and digitalization as center of attention. The weaknesses can be overcome through digitalization investment and increase the value of share price. Maybank able to take advantage with the opportunity through digital offerings enlargement and focus on consumer needs. The impact of threats can be lessen by increase their oversea investment, strengthen their profitability and asset quality management and M25+ strategy. Ultimately, digitalization is a significant factor for Maybank to achieve great performance and to become leader in banking industry in Malaysia.

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rm823bil-revenue-rm5019bil#google_vignette](https://www.nst.com.my/business/2023/02/883999/maybanks-fy22-net-profit-grows-rm823bil-revenue-rm5019bil#google_vignette)

9.0 APPENDICES

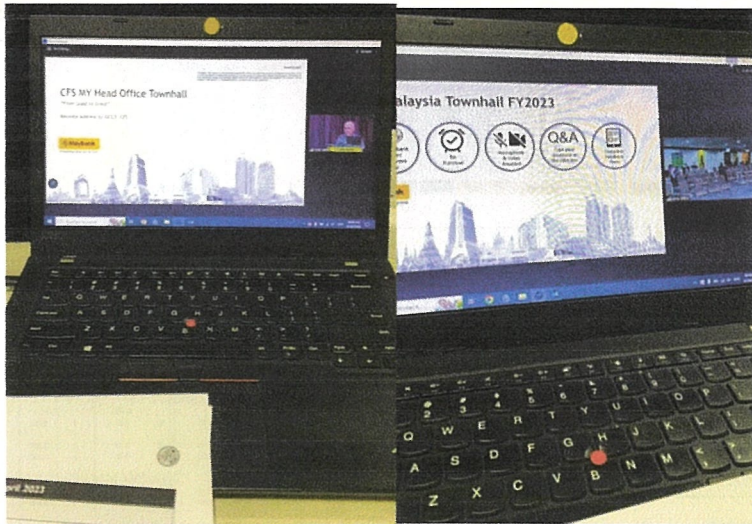




Colleagues



Work Id & Pass



CFS MY 2023 Townhall on 7th April 2023

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nomination Template - Best Business Unit (Business & Segments)
Performance Period: Jan 2022 - Dec 2022
as per GNC's format

CFS MALAYSIA BUSINESS UNIT	Budget FY22	Actual Year	Weighted Score	Score FY22		Rank	Weighted Score	Business Growth Q1-22 Q122	Industry Growth Q1-22 Q122	Growth Against Industry Q122	Rank	Weighted Score	Market Share Q1 22	Rank	Weighted Score	Total Weighted Score	% Contribution to Sector FY22	Rank
				Score FY22	Rank													
1 CFS MALAYSIA BUSINESS UNIT																		
2 CFS MALAYSIA BUSINESS UNIT																		
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15 CFS MALAYSIA BUSINESS UNIT																		

as per GNC, Formula to Rank (6)

Task: Best Business Unit FY2022

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BRANCH INCENTIVE PLAN (BIP) FY2022 (Dec 22)
BRANCHES / AFS / PWMS

KPI Segment Criteria	Pillar 1: Profitability		Pillar 2: Loans Growth		Pillar 3: Cash Growth	
	Revenue	SWRA	Loans Growth	Cash Growth	Total Branch	Total Branch
1. BRANCH BASE	0.00	0.00	0.00	0.00	0.00	0.00
2. BRANCH BASE	0.00	0.00	0.00	0.00	0.00	0.00
3. BRANCH BASE	0.00	0.00	0.00	0.00	0.00	0.00
4. BRANCH BASE	0.00	0.00	0.00	0.00	0.00	0.00
5. BRANCH BASE	0.00	0.00	0.00	0.00	0.00	0.00
6. BRANCH BASE	0.00	0.00	0.00	0.00	0.00	0.00
7. BRANCH BASE	0.00	0.00	0.00	0.00	0.00	0.00
8. BRANCH BASE	0.00	0.00	0.00	0.00	0.00	0.00
9. BRANCH BASE	0.00	0.00	0.00	0.00	0.00	0.00
10. BRANCH BASE	0.00	0.00	0.00	0.00	0.00	0.00
11. BRANCH BASE	0.00	0.00	0.00	0.00	0.00	0.00
12. BRANCH BASE	0.00	0.00	0.00	0.00	0.00	0.00
13. BRANCH BASE	0.00	0.00	0.00	0.00	0.00	0.00
14. BRANCH BASE	0.00	0.00	0.00	0.00	0.00	0.00
15. BRANCH BASE	0.00	0.00	0.00	0.00	0.00	0.00

Task: Branch Incentive Planning FY2022

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BRANCH PERFORMANCE DASHBOARD FY2022

Key Objective	Definition FY2022 (BIP)	Weight	Performance Rating					Achievement Dec 22	Rating	Score
			Poor 1	Fair 2	Good 3	Excellent 4	Significant 5			
1 Shareholders	Profitability	a)	0.00	0.00	0.00	0.00	0.00	0.00	0	0.000
		b)	0.00	0.00	0.00	0.00	0.00	0.00	0	0.000
		c)	0.00	0.00	0.00	0.00	0.00	0.00	0	0.000
	Cost Management	a)	0.00	0.00	0.000	0.000	0.000	0.000	0	0.000
		b)	0.00	0.00	0.000	0.000	0.000	0.000	0	0.000
		c)	0.00	0.00	0.000	0.000	0.000	0.000	0	0.000
	Productivity	a)	0.00	0.00	0.00	0.00	0.00	0.00	0	0.000
		b)	0.00	0.00	0.00	0.00	0.00	0.00	0	0.000
		c)	0.00	0.00	0.000	0.000	0.000	0.000	0	0.000
	Ratios	a)	0.00	0.00	0.000	0.000	0.000	0.000	0	0.000
		b)	0.00	0.00	0.000	0.000	0.000	0.000	0	0.000
		c)	0.00	0.00	0.00	0.00	0.00	0.00	0	0.000
2 Business	a)	0.00	0.00	0.00	0.00	0.00	0.00	0	0.000	
	b)	0.00	0.00	0.00	0.00	0.00	0.00	0	0.000	
	c)	0.00	0.00	0.00	0.00	0.00	0.00	0	0.000	

Task: Branch Performance Dashboard FY2022

BRANCH PERFORMANCE DASHBOARD FY2023

Dashboard FY2022		Weightage	UK	RU	GT	ET	EA	ACHIEVEMENT	Rating	Score
Financials (RM)			1	2	3	4	5	Apr 23		
1	Profit Before Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0	0.0%
2	Revenue	0.0%	1	2	3	4	5	0.0%	0	0.0%
3		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0	0.0%
4		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0	0.0%
5	Financial Ratios	0.0%	Met 3/5	Met 3/5	Met 3/5	Met 4/5	Met 5/5	Met 3/5	0	0.150
6	(i)		0.00%	0.00%	0.00%	0.00%	0.00%	0.0%	Met	
7	(ii)		0.00%	0.00%	0.00%	0.00%	0.00%	0.0%	Met	
8	(iii)		0.00%	0.00%	0.20%	0.20%	0.00%	0.0%	Met	
9	(iv)		0.00%	0.00%	0.00%	0.00%	0.00%	0.0%	Met	
10	(v)		0.00%	0.00%	0.00%	0.00%	0.00%	0.0%	Met	
11	Loans Growth	0.0%	Met 2/3		Met 3/3		Met 3/3	Met 2/3	0	0.100
12	(i)		0.0%		0.0%		0.0%	0.0%	Met	
13	(ii)		0.0%		0.0%		0.0%	0.0%	Met	
14	(iii)		0.0%		0.0%		0.0%	0.0%	Met	
15	Deposits Growth	0.0%	Met 1/4	Met 1/4	Met 2/4	Met 3/4	Met 4/4	Met 1/4	0	0.200
16	(i)		0.0%		0.0%		0.0%	0.0%	Met	
17	(ii)		0.0%		0.0%		0.0%	0.0%	Met	
18	(iii)		0.0%		0.0%		0.0%	0.0%	Met	
19	(iv)		0.0%		0.0%		0.0%	0.0%	Met	

Task: Branch Performance Dashboard FY2023

FINANCIAL FROM DBR MAY22

Branches as per FID	Short Duration Loans Growth					Overnight Loans Growth				
	Loans	AVD	Avg 6M Base	Avg Loans	YTD	Loans	AVD	Avg 6M Base	Avg Loans	YTD
BRANCHED NAME	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
BRANCHED NAME	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
BRANCHED NAME	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
BRANCHED NAME	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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BRANCHED NAME	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Task: Branches Financial Consolidated Numbers

CFS Malaysia Initiative Matrix FY2023

Subsidiary / Line of Business Segment / Support for Collaboration

Initiatives / Line of Business Segment	Target FY2023	Progress															
		LOB1	LOB2	LOB3	LOB4	LOB5	LOB6	LOB7	LOB8	LOB9	LOB10	LOB11	LOB12	LOB13	LOB14	LOB15	LOB16
LOB1		●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
LOB2		●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
LOB3		●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
LOB4		●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
LOB5		●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
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LOB11		●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
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LOB16		●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●

Task: CFS MY Initiative Matrix FY2023

Proposed Scorecard FY2023: Regional Director		
A. Financials		0.0%
1.		0.0%
2.		0.0%
3.		0.0%
4.		0.0%
5.		0.0%
6.		0.0%
7.		0.0%
B. ICTS - Implementation & Transformation		0.0%
8.		0.0%
9.		0.0%
10.		0.0%
11.		7.5%
12.		0.0%
C. Risk Management		0.0%
13.		0.0%
D. Compliance (Overlays)		
D1.		
D2.		
D3.		
TOTAL		100.0%

Regional Director HEAD MEDICAL AUTO AEC MANAGER TECHNICAL SUPERVISOR

Task: CFS MY Distribution Key Position Balance Scorecard FY2023

CFS MY Townhall FY2023 - 7 April 2023 - Townhall Room, 46th Floor						
Morning Session AM - ON-SITE - 10.00am - 12.30pm						
Form No.	Name	JANPOWER	YOB	AM / PM / Full Available	AM / PM / On Site OK / Webinar	Attendance
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1
FF NO	MAYBANKERS NAME	HEAD OFFICE	LOB	AM & PM	On Site	1

AM On Site PM On Site AM Empty On Site PM Empty On Site (2)

Task: CFS MY Townhall FY2023 Participation List