



Maybank

Corporate Presentation

March 2009

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Agenda

The Maybank Group

Recap of 1H FY2009 Financial Results

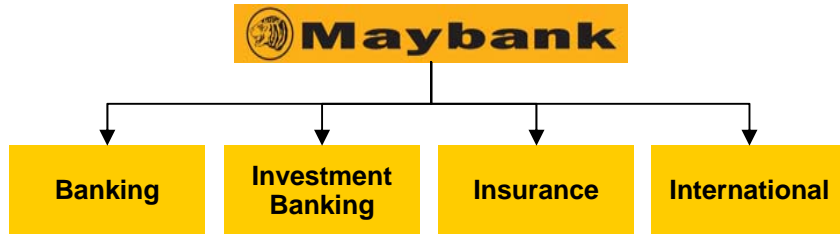
Update on Strategic Transformation Plan

Q&A

The Maybank Group

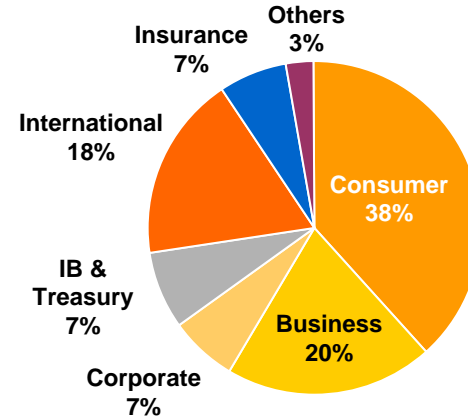
The Maybank Group

Strong Domestic Franchise



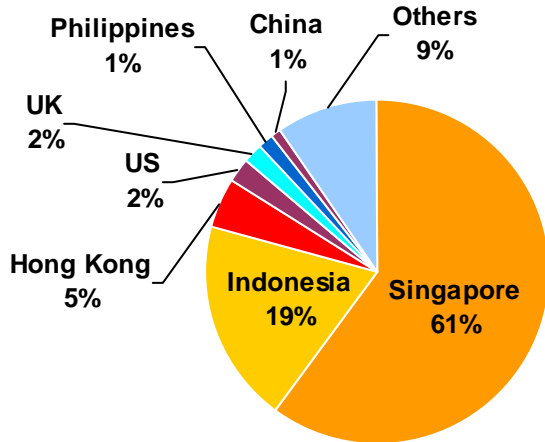
- Domestic banking franchise encompassing Consumer, Business and Corporate Banking businesses continue to be the backbone of the Group

1H FY09 Segmental Revenue



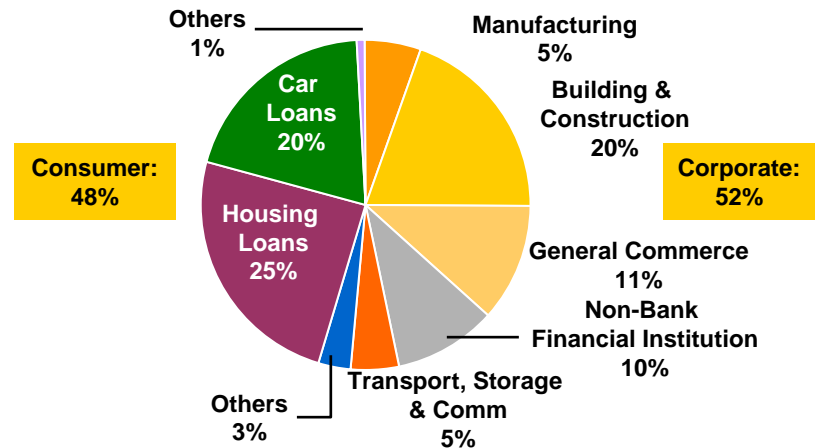
Growing International Franchise

International loan book: 33% of Total Portfolio



- Singapore has been a strong contributor to the Group
- Indonesia is expected to be the next engine of growth, diversifying our loan portfolio

Singapore has the largest offshore loan book : SGD16.0 billion



Our Senior Management Team

Position / Name	Experience Highlights
 <p>President / Group CEO Dato' Sri Abdul Wahid Omar</p>	<ul style="list-style-type: none"> ■ Former CEO of Telekom Malaysia which was transformed into a regional telecommunications company. Served as Managing Director / CEO of UEM Group and led its turnaround post Khazanah takeover in 2001 ■ Chartered Certified Accountant (FCCA) with 10 years in corporate and investment banking ■ Currently a Director of Bursa Malaysia, a member of the Financial Reporting Foundation Malaysia and the Investment Panel of Lembaga Tabung Haji, EPF and Pension Fund ■ Recipient of the Malaysia's CEO of the Year Award 2006 from Business Times and American Express
 <p>Chief Financial Officer Encik Khairussaleh Ramli</p>	<ul style="list-style-type: none"> ■ Former CFO of Bursa Malaysia, leading to its industry consolidation, demutualisation and listing ■ Former Group Chief Strategy Officer of Telekom Malaysia ■ 8 years of banking/financial services experience in Public Bank Group ■ B.A. in Business Administration, Washington University, USA
 <p>Head of Consumer Banking Encik Lim Hong Tat</p>	<ul style="list-style-type: none"> ■ 28 years of working experience in Maybank in various branches and positions ■ Former Head of International and Executive Director / CEO of Maybank Philippines ■ Former Regional Manager Johor/Melaka from 1995 until July 1997 before being appointed as Chief Manager, Credit Card Centre in August 1997 ■ B.A. in Economics, University of Malaya
 <p>Head of Business Banking Encik Rozidin Masari</p>	<ul style="list-style-type: none"> ■ 24 years of working experience in Maybank of which 17 years in Maybank-IB. Former Head of Corporate Remedial Management and General Manager of Capital Markets, Maybank-IB ■ B.A. in Business Administration, University of Eastern Michigan, USA ■ MBA, University of New Haven, USA
 <p>Head of Corporate Banking Puan Tracy Ong</p>	<ul style="list-style-type: none"> ■ 24 years of working experience in Maybank in various positions ■ Former Chief Commercial Officer, Corporate Investment Banking ■ Former Head Debt Markets and Head of Malaysian Business, Enterprise Financial Services ■ B.A. in Economics, University of Malaya; MBA, University of Strathclyde, UK

Our Senior Management Team

Position / Name	Experience Highlights
 <p>Head of Insurance & Takaful / Asset Mgmt CEO Mayban Fortis Holdings Dato' Aminuddin Md Desa</p>	<ul style="list-style-type: none">21 years of working experience in the insurance industryFormer CFO of Maybank and former CEO of Takaful Nasional. Led the merger of insurance companies in MaybankDirector of Islamic Banking & Finance Institute, Malaysia and Deputy Chairman, Malaysia Takaful Association
 <p>Head of Investment Banking CEO Maybank Investment Bank Mohammed Rashdan Mohd Yusof</p>	<ul style="list-style-type: none">Former Co-Founder and Managing Director of BinaFikir with experience in strategic consulting, corporate and industry restructuring, merger & acquisitions advisory, structured finance and Islamic Finance10 years of experience in audit and business advisory services exclusively in Financial Services, Capital Markets and Treasury in PricewaterhouseCoopers (PwC) both in London and Kuala Lumpur'Double First Class' honours degree in Economics from the University of Cambridge, UKAssociate of the Institute of Chartered Accountants in England & Wales (ICAEW)
 <p>Head of International En Abdul Farid Alias</p>	<ul style="list-style-type: none">Formerly at Khazanah and responsible for monitoring Khazanah's investments in IndonesiaPrior to that, he was working for JPMorgan in Malaysia and Singapore for 8 years in the areas of investment banking and Equity Capital Markets17 years in the financial industry having served previously at Maybank-IB, Schrodgers and MIMBMBA, Denver University, USA and B.S., Pennsylvania State University, USA
 <p>Country Head, Maybank Singapore Ms. Pollie Sim Sio Hoong</p>	<ul style="list-style-type: none">29 years of working experience in Maybank Singapore in various positions, including former CEO of Mayban Finance and subsequently headed the Commercial Banking, Corporate Banking and Retail Financial ServicesMBA, Brunel University, UK
 <p>Chief Transformation Officer Geoffrey Stecyk</p>	<ul style="list-style-type: none">Former National Head of Bancassurance at AIA ChinaPrior to that, he was with Southern Bank as EVP, Business Integration, where he was instrumental to the transformation of the Bank, which covered all major areas of retail and SME with emphasis on driving immediate earning growths to fund the structural transformation over the medium termB. Comm in Marketing/Finance, University of Alberta, Canada

Recap of 1H FY2009 Financial Results

1H FY2009 Summary Highlights

Financial Performance

- 1H FY09 Net Income rose 6.5% contributed by 37.7% growth in Islamic Banking Income and 3.2% growth in Net Interest Income
- Net Interest Margin improved by 21 bps to 2.71% in 2Q FY09
- Net Profit attributable to shareholders for 2Q FY09 of RM734.6 million was 28% higher QoQ. However, Net Profit for 1H FY09 fell 11% YoY to RM1.31 billion
- BII's Net Profit for 2008 rose 36% YoY with 4Q FY08 net profit rising 16% QoQ
- Group annualised Net ROE stands at 13.2% for 1H FY09

Business Performance

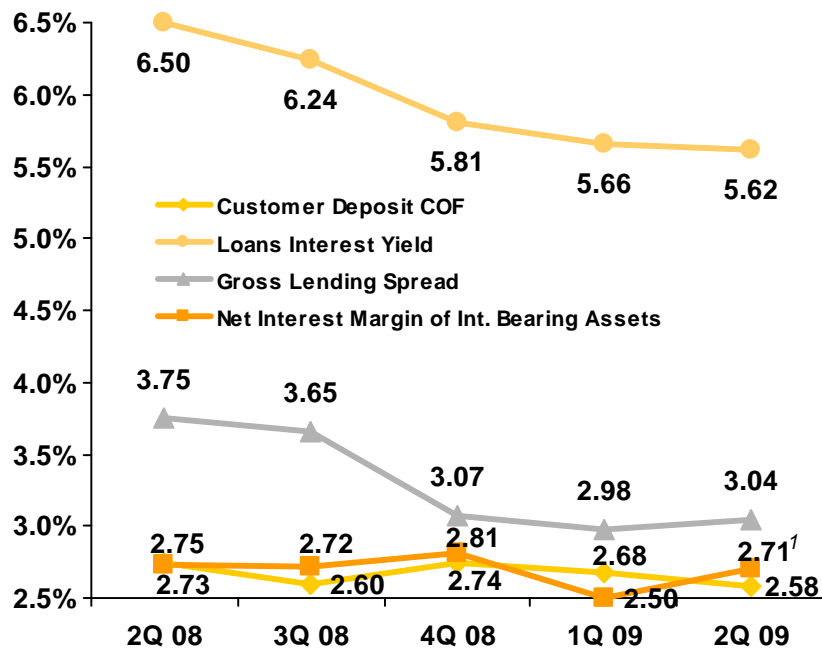
- Core commercial banking franchise remains strong. However, performance of International Banking, Investment Banking and Insurance businesses were affected by weakening economic conditions
- Transactional income from customer franchise for 1H FY09 grew 11.2% YoY
- Group loans and advances grew by 21.2% on annualised basis. Domestic loans and advances grew by 6.3%. Net NPL improved to 1.80% from 1.84% in preceding quarter and 2.69% a year ago
- Customer deposits and domestic deposits grew 20.8% and 9.0% respectively

Corporate Update

- Completed tender offer for BII in December 2008 and thereby concluded the acquisition with a 97.5% shareholding
- Maybank was awarded Malaysia's Most Valuable Brand for second consecutive year, valued at RM9.35 billion
- Rebranding of Aseambankers to Maybank Investment Bank

Resilient Earnings And Quality Loan Book

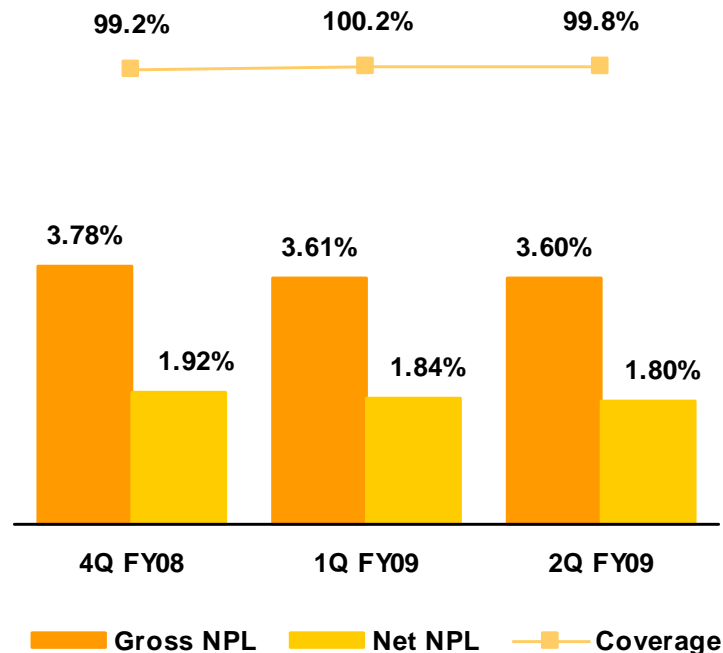
Stable NIM



- NIM on interest earning assets improved to 2.71% in 2Q FY09 due to larger reduction in cost of funds of customer deposits relative to lending yield
- Spreads on government securities have widened considerably
- Lending spread have stabilised in last 3 quarters

(1) NIM excluding BII = 2.55%

Quality Loan Book

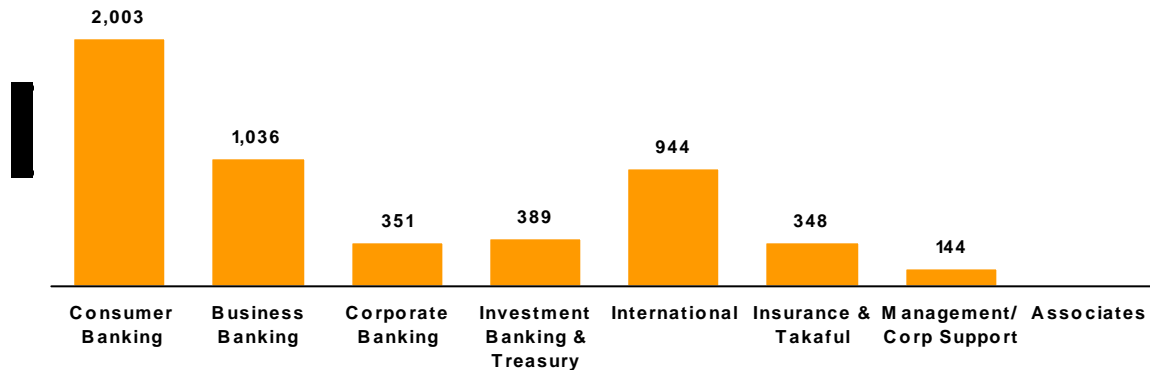


- Asset quality continues to show improvement
- Loan coverage of 100% in line with conservative provisioning levels

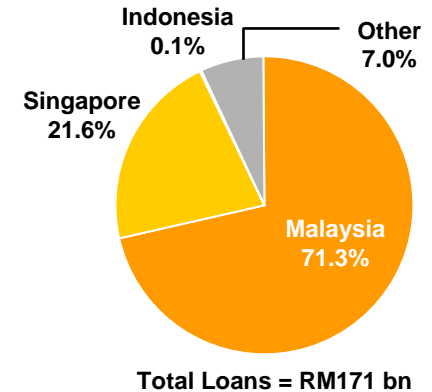
Strong Performance Across Segments

Well diversified business across business units and geography

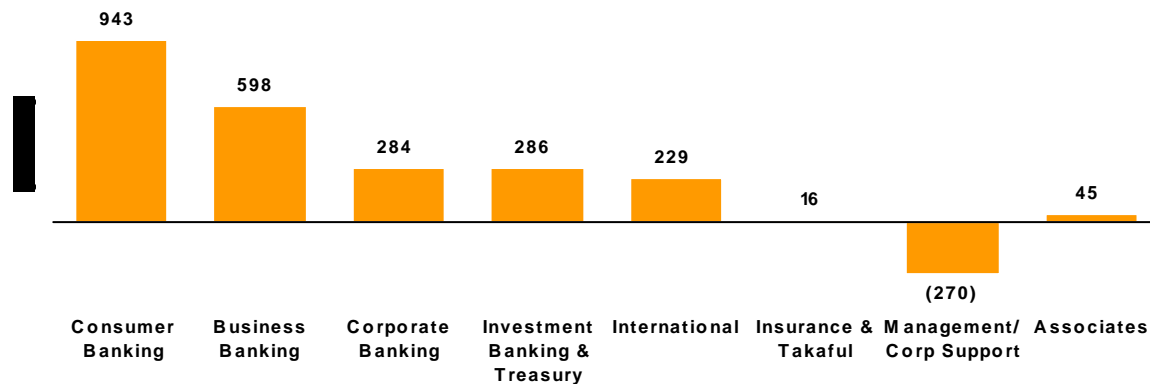
1H FY09 Revenue Breakdown



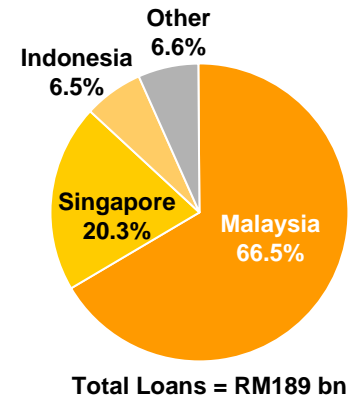
1H FY08 Loans Breakdown



1H FY09 PBT Breakdown



1H FY09 Loans Breakdown



Update on Strategic Transformation Plan

Maybank – In A Position of Strength

The Dominant Malaysian bank...

- ✓ No. 1 Bank in Malaysia in assets and reach
- ✓ No. 1 Islamic Bank in Malaysia in assets
- ✓ Leading bank in most business segments
- ✓ Superior multi-channel distribution network
- ✓ Comprehensive portfolio of products and services
- ✓ Proactive and conservative approach to capital management
- ✓ One of the most recognized brand names
- ✓ Strong shareholder support and ratings
- ✓ Strong dividend track record

... An Emerging Regional Leader...

- ✓ Diversified Pan-Asia platform
- ✓ Presence in the highest growth markets
- ✓ Leadership in fast-growing Islamic banking
- ✓ Continued momentum and robust performance amidst current environment
- ✓ Solid financial strength



... and A Talent and Execution Focused Company

- ✓ A leadership pool and talent pipeline to realise our aspirations
- ✓ Highly effective performance and talent management processes
- ✓ A Group-wide performance culture

***Aspire to be The Undisputed Malaysian Leader
and A Top 5 Bank in South and South East Asia***

Implementation of LEAP 30

Wave 1 (Sep 2008 – Dec 2009)

Initial 20 initiatives

Wave 2 (Jan 2010 – Dec 2011)

Remaining 10 initiatives

	Initiatives	Objective	Recent Progress
Consumer	<ul style="list-style-type: none"> Launch tactical sales stimulation 	<ul style="list-style-type: none"> Enhance consumer sales with tangible sales uplift captured in the first year of launch 	<ul style="list-style-type: none"> Launched pilot at 8 branches Target RM11 mil PBT uplift by this FY
Enterprise	<ul style="list-style-type: none"> Deepen share of Corporate customers' wallet 	<ul style="list-style-type: none"> Enhance customer penetration with improved wallet share 	<ul style="list-style-type: none"> Launched 4 of 8 rounds of tactical account planning. Target RM26.9 mil PBT uplift by this FY
Insurance	<ul style="list-style-type: none"> Create a domestic Insurance champion 	<ul style="list-style-type: none"> New tiered system for agency and full product range 	<ul style="list-style-type: none"> Increase in premiums to Etiqa Target RM 989 mil by this FY Increase commission/fees to Maybank Target RM58 mil by this FY
Cost Optimisation	<ul style="list-style-type: none"> Reduce procurement costs IT Projects Reprioritisation 	<ul style="list-style-type: none"> Detailed spend analysis and quick win identification Category mapping of group spend Defining governance model and structuring central procurement unit Ensure IT projects resources are focused on delivering benefits 	<ul style="list-style-type: none"> Capex cost reduction/avoidance of RM60 million in this FY Cost reduction/avoidance of RM85 million in this FY
Operation	<ul style="list-style-type: none"> MIS enhancement 	<ul style="list-style-type: none"> Upgrade management information system 	<ul style="list-style-type: none"> Reprioritise to enhance performance management dashboards
Credit	<ul style="list-style-type: none"> Credit Collections 	<ul style="list-style-type: none"> Tighten prevention mechanisms in deteriorating economic conditions 	<ul style="list-style-type: none"> Pilot specific performance improvement measures targeted at prevention Pilot Collections centre operationalise by end June 09
People	<ul style="list-style-type: none"> Upgrade performance management Launch talent management Enhance leadership development Ramp-up external recruitment engine Embed core values in the way we work Launch PMO (completed) 	<ul style="list-style-type: none"> Build a pipeline of talent and leaders to achieve Maybank's aspiration to be a talent and execution-based company And be among the top quartile employer of talent in each of Maybank's markets 	<ul style="list-style-type: none"> Group Talent Review Committee and Sectoral Review Committees formed Achieved ratio of 1:2 succession plan coverage for Level 1 positions Intensive improvement programme for Performance Management launched Centralised Recruitment set up Annual Talent Management calendar introduced

Strategic Transformation Plan

RM6.0 billion rights issue is an integral part of Maybank's strategy to become one of the top 5 banks in South and South East Asia by size and performance by 2015



Strategic Transformation Plan

1

■ Strengthening core business and franchise

- Achieve globally-benchmarked operating metrics
- Achieve leadership across all key segments of business
- Capture value from new investments
- Improve synergies across the Maybank Group

2

■ Further strengthen capital base via rights issue

- Pre-emptive capital to strengthen Maybank's capital base
- Widen Maybank's competitive positioning

3

■ Putting in place an organisational and corporate structure that provides greater strategic, financial, and operational flexibility across the group

- Adopt a financial holding company structure, subject to regulatory and tax considerations and a final implementation plan

Implementation of LEAP 30 initiatives underway

Rights Issue



Summary of Rights Issue

Offer Structure

- Offer Type: Renounceable, fully underwritten rights issue
- Size: Approximately RM6.0 billion (US\$1.6 billion)
- No. of rights shares: Up to 2,212 million rights shares
- Issue Price: RM2.74 representing a discount of 34.4% to the theoretical ex-rights price of the Share
- Rights Ratio: 9 rights share for 20 existing shares

Issue Managers

- Substantial Shareholder Commitment
 - Written undertakings to fully subscribe for its pro-rata entitlements by Permodalan Nasional Berhad and its managed funds of a combined stake of 55.7%, plus 20% excess shares commitment, and by Employees' Provident Fund of their entitlement stake of 13.7%, which represents a significant shareholder support commitment of approximately 89.4%.
- Sole Financial Advisor, Joint Global Coordinator and Joint Lead Manager: Maybank Investment Bank
- Joint Global Coordinators and Joint International Lead Managers: Goldman Sachs, Credit Suisse

Financial Impact

- Pro forma consolidated Core Equity¹ ratio of up to 8.1% and Tier I ratio of up to 11.0% after the rights issue (vs. consolidated Core Equity¹ ratio of 5.2% and Tier I ratio of 8.1%), as at Dec 2008²

Rationale

- Support Strategic Transformation Plan
- Enhance balance sheet and capital ratios
- Strengthen franchise and accelerate organic growth

(1) Core Equity capital refers to Tier 1 capital less qualifying preferred and hybrid instruments

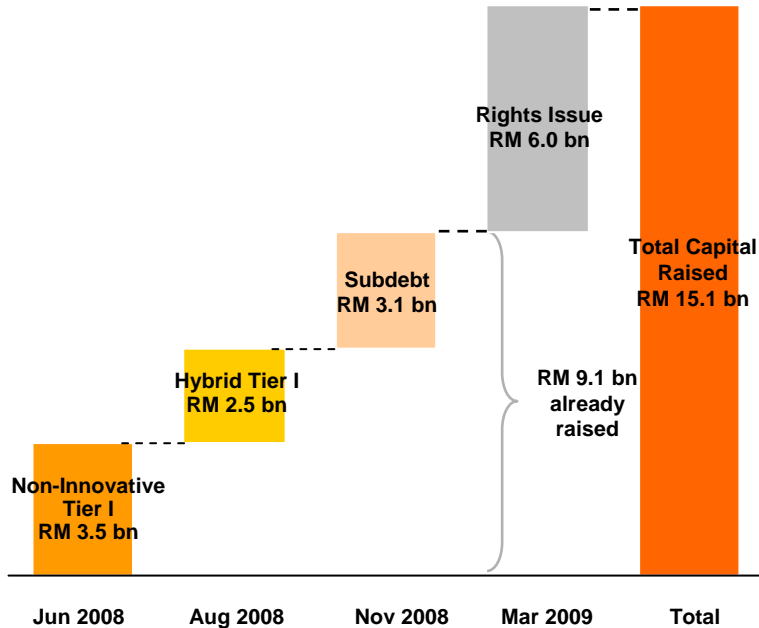
(2) Based on unaudited December 2008 financials

Timeline of Rights Issue

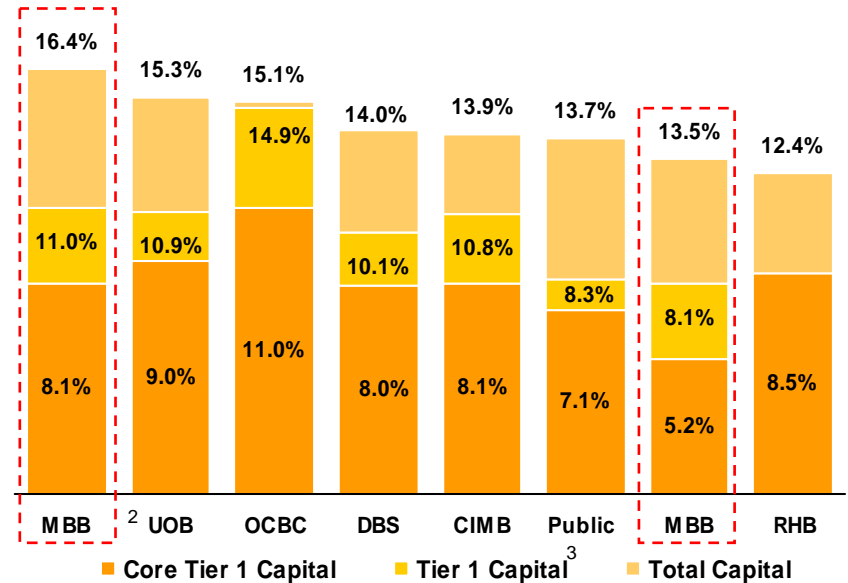
27 February 09	<ul style="list-style-type: none">▪ Announcement of rights issue
6 March 09	<ul style="list-style-type: none">▪ Despatch of circular
Mid March 09	<ul style="list-style-type: none">▪ Announcement of books closure date
23 March 09	<ul style="list-style-type: none">▪ EGM
End March 09	<ul style="list-style-type: none">▪ Books closure date
Early April 09	<ul style="list-style-type: none">▪ Despatch of abridged prospectus▪ Commencement of Rights Trading period
Early April 09	<ul style="list-style-type: none">▪ Cessation of Rights Trading
Mid April 09	<ul style="list-style-type: none">▪ Closing date of applications▪ Receipt of application monies
End April 09	<ul style="list-style-type: none">▪ Listing of rights shares

Strengthening Balance Sheet and Capital Ratios

Recent Fund Raising Exercise



Capital Ratio Benchmarking¹



- Preemptive capital raising exercise

- Maybank's capital ratios will be best-in-class post rights issue, which strongly positions Maybank to capture market share and business opportunities

(1) Based on latest available public data of 3Q08, except for Maybank, Public Bank, CIMB, RHB, and the Singapore Banks, which are based on Dec 2008 data. Maybank Dec 2008 financials are unaudited

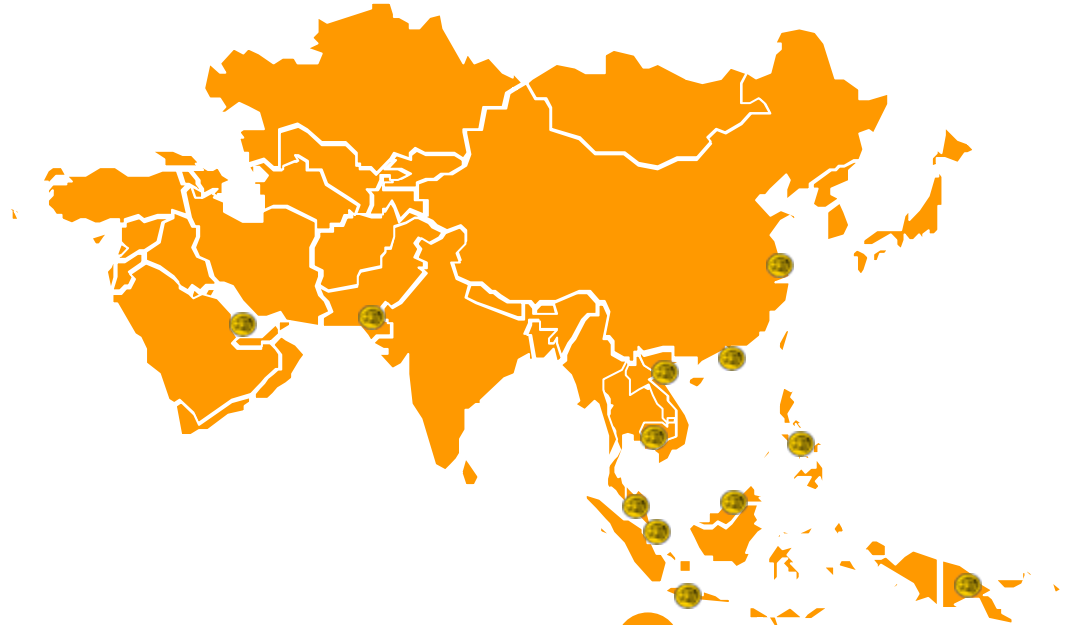
(2) Pro forma capital ratios based on net proceeds under the minimum scenario and do not take into account impact on RWA from new proceeds

(3) Core Tier 1 capital refers to Tier 1 capital less qualifying preferred and hybrid instruments

Rights Issue to Strengthen Franchise and Accelerate Growth

Comprehensive one-time capital raise to provide sufficient capital to implement the Bank's key strategic initiatives for the next 2-3 years

Financial Centres



Country Presence



1 Domestic Franchise

- Focus on organic growth to establish undisputed leadership in Malaysia across all high margin products and segments:
 - #1 in consumer, SME and corporate banking business
 - #1 in Islamic banking
 - Top 2 in investment banking
 - Top 2 in insurance, Takaful and asset management
- Continually strengthen the Bank's "anytime, anywhere" distribution capability
- Achieve superior operating metrics through productivity improvements and cost management

2 Regional Franchise

- Completed major strategic acquisitions
- Strong presence in Singapore, Philippines and Vietnam
- Strengthening leadership position in Islamic Banking
- Strengthening regional presence by capturing value from BII and MCB through participating in the Bank's management and operations. Recent progress includes:
 - Strengthening key management positions at BII (CEO, COO, CFO)
 - Leveraging BII and MCB franchise to develop fee-based business such as investment banking

Update on Bank Internasional Indonesia (“BII”), MCB Bank Ltd (“MCB”) and An Binh Bank (“An Binh”)

Investment Updates

Update on BII

- Subsequent to Maybank’s purchase of a 55.7% stake in BII in Sept 2008, Maybank entered into an agreement with certain shareholders of BII to acquire an additional 16.3% equity interest in the bank at a price of Rp433 per share or c.RM1.26bn
 - Represents a reduction in price of c.RM987m from the previous agreed price of Rp510 per share
- As at 10 Oct 08, Maybank held a total equity interest of 71.86% in BII for a total purchase consideration of RM5.52bn
- On 21 Oct 08, Maybank announced a tender offer to acquire all of the remaining shares of BII
 - Post completion of the tender offer, Maybank held a 97.5% equity interest in BII
 - The cost of tender offer was c.RM1.95bn
- As at 31 Dec 08, Maybank fully consolidated BII into its accounts in its H1’09 results
 - Goodwill related to the total acquisition of its 97.5% stake in BII was fully reflected in Maybank’s H1’09 accounts amounting to RM 6.00bn
- A review of the carrying value of BII is currently being undertaken in light of the challenging market environment

Update on MCB

- Maybank’s 20.0% stake in MCB was impaired by RM242m in FY Q1’09. This was reflected in Maybank’s Q1’09 results
- A review of the carrying value of MCB is currently being undertaken in light of the challenging market environment

Update on An Binh

- Maybank entered into a supplemental agreement with An Binh on 9 Sep 08 to revise the purchase price of its 15% stake in the bank from RM 430m to RM 327m. The transaction was completed on 24 Sep 08
 - Subject to approval by relevant authorities, Maybank will purchase an additional 5% stake in An Binh
- A review of the carrying value of An Binh is currently being undertaken in light of the challenging market environment

Impairment treatment

- Maybank remains proactive in conducting an impairment review with regard to its recent acquisitions
- The significant deterioration in share price of BII and MCB and the current difficult environment have given an indication on impairment of these assets
- On BII, Maybank has undertaken the process of determining the recoverable amount of its investments based on FRS136 (Impairment of Assets standards) requirements
 - Maybank is committed to completing this process by the ‘09 fiscal-year end and subsequently determining any potential impairment charge relating to the acquisition
 - A similar review of the carrying value of its 20% equity stake in MCB and 15% equity stake in An Binh is being undertaken consistent with the methodology as described above
- The process of determining potential impairment of the investments involves the computation of future earnings cash flows on a long-term basis, discounted at long-term rates to arrive at a value-in-use determination
- Unless the economic environment deteriorates beyond Maybank’s current expectations or that there are unforeseen changes in circumstances, Maybank is confident that any impairment charge on the investments would not lead to a loss in net earnings of the Group for the FY’09
 - An impairment charge is a non-cash charge and does not affect the capital position of Maybank

Malaysian Economy Then vs. Now

The Malaysian economy is entering this crisis in a much better shape than it was during the Asian Financial Crisis back in 1997 – the economy is much less levered and the balance sheets of the banks are much more robust

		1997	2008	Change
Malaysia's Economic Strength	GDP at Current Prices (US\$ bn)	98.0	222.4	+127.0%
	Foreign Reserves (US\$ bn)	15.2	91.5	+500.9%
	Current Account as % of GDP	(6.1)%	17.9%	+24.0%
Leverage in Malaysian Economy	Total Lending as % of GDP ⁽¹⁾	153.0%	98.1%	(54.9)%
	External Debt as % of GDP	47.1%	31.8%	(15.3)%
Health of Commercial Banks	Core Capital Ratio ⁽²⁾	6.5%	8.2%	+1.7%
	Net NPL Ratio ⁽³⁾	4.1%	2.2%	(1.9)%
	Provisions Coverage Ratio ⁽⁴⁾	55.3%	74.5%	+19.3%
Overall Strength	Country Rating	BBB+ ⁽⁵⁾	A-	1 notch up
	Maybank Rating	BBB+ ⁽⁵⁾	A-	1 notch up

(1) Defined as total banking system loans divided by GDP.

(2) Defined as capital and reserves divided by total assets of commercial banks.

(3) Ratios are figures for the banking system and are computed in a net basis. Non-performing loans = Non-performing loans - interest-in-suspense - specific provisions. Total loans = Outstanding gross loans - interest-in-suspense - specific provisions.

(4) Defined as total provisions (general provisions + specific provisions) divided by gross NPL.

(5) July 98 as obtained from Bloomberg

Source: Department of Statistics, Malaysia, Bank Negara Malaysia, EIU, Bloomberg

Conclusion

- 1H FY09 financial performance demonstrates our resilient franchise despite the economic turmoil
- Strategic Transformation Plan to strengthen our Malaysian leadership and become a top 5 bank in South and South East Asia
- Successful Implementation of LEAP 30 is the first step of the Strategic Plan
- Pre-emptive rights issue is the next step towards achieving the Strategic Plan
 - Further strengthen our franchise and core business
 - Allow focus on capturing market share and business opportunities
 - Enhance our balance sheet and capital ratios
- The proposed rights issue will place us in an even stronger position for long-term growth

Q & A

THANK YOU