

5-YEAR CALLABLE MYR RANGE ACCRUAL FLOATING RATE NEGOTIABLE INSTRUMENTS of DEPOSIT (“FRNID”) - Series 23



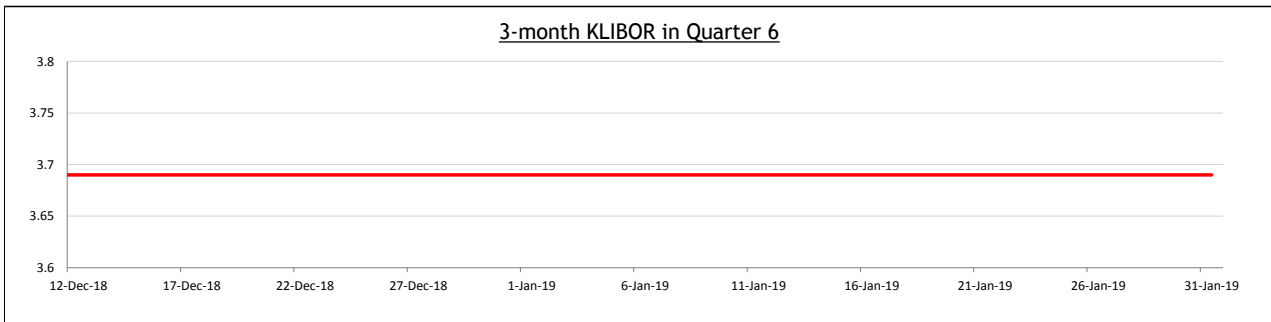
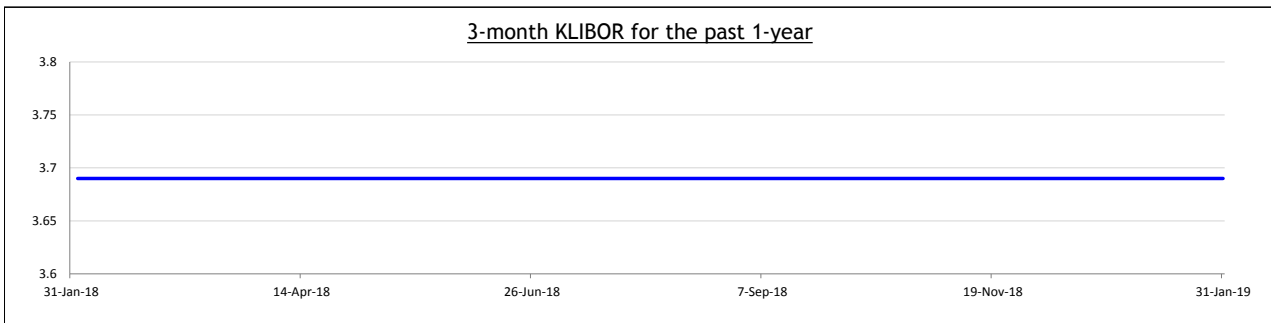
This KLIBOR-based Callable Range Accrual FRNID (Series 23) is an investment product with a maturity of FIVE (5) years that enables customers to earn a potential higher return than the conventional deposit. It provides 100% principal protection if the FRNID is held to maturity. This FRNID is callable every 3 months by Maybank on each Interest Payment Date (Call Date) other than the last Interest Payment Date, commencing from the first (1st) Interest Payment Date. This FRNID is NOT insured by Perbadanan Insurans Deposit Malaysia.

| | | | | | |
|------------------|-------------|---------------|-------|-----------------|-------------|
| Valuation Date : | 31-Jan-2019 | Bid Price * : | 97.45 | Maturity Date : | 12-Sep-2022 |
|------------------|-------------|---------------|-------|-----------------|-------------|

* Indicative subject to revision without prior notice. ** as at the Valuation Date ** from : 12-Dec-18 - 31-Jan-19

| Q | Interest Calculation Period (Q) | Barrier | | Coupon (p.a) | 3-month KLIBOR | | Days Accrued ** | Quarterly Return | Cumulative Return | Call Dates |
|----|---------------------------------|---------|-------|--------------|----------------|---------|-----------------|------------------|-------------------|------------|
| | | Lower | Upper | | Low ** | High ** | | | | |
| 1 | 12-Sep-17 - 12-Dec-17 | 0.00 | 3.80 | 4.70% | 3.43 | 3.43 | 91 / 91 | 1.18% | 1.18% | 5-Dec-17 |
| 2 | 12-Dec-17 - 12-Mar-18 | 0.00 | 3.80 | 4.70% | 3.43 | 3.69 | 90 / 90 | 1.18% | 2.35% | 5-Mar-18 |
| 3 | 12-Mar-18 - 12-Jun-18 | 0.00 | 3.80 | 4.70% | 3.69 | 3.69 | 92 / 92 | 1.18% | 3.53% | 5-Jun-18 |
| 4 | 12-Jun-18 - 12-Sep-18 | 0.00 | 3.80 | 4.70% | 3.69 | 3.69 | 92 / 92 | 1.18% | 4.70% | 3-Sep-18 |
| 5 | 12-Sep-18 - 12-Dec-18 | 0.00 | 3.80 | 4.70% | 3.69 | 3.69 | 91 / 91 | 1.18% | 5.88% | 5-Dec-18 |
| 6 | 12-Dec-18 - 12-Mar-19 | 0.00 | 3.80 | 4.70% | 3.69 | 3.69 | 50 / 90 | 1.18% | 7.05% | 5-Mar-19 |
| 7 | 12-Mar-19 - 12-Jun-19 | 0.00 | 3.80 | | | | | | | |
| 8 | 12-Jun-19 - 12-Sep-19 | 0.00 | 3.80 | | | | | | | |
| 9 | 12-Sep-19 - 12-Dec-19 | 0.00 | 3.90 | | | | | | | |
| 10 | 12-Dec-19 - 12-Mar-20 | 0.00 | 3.90 | | | | | | | |
| 11 | 12-Mar-20 - 12-Jun-20 | 0.00 | 3.90 | | | | | | | |
| 12 | 12-Jun-20 - 12-Sep-20 | 0.00 | 3.90 | | | | | | | |
| 13 | 12-Sep-20 - 12-Dec-20 | 0.00 | 4.00 | | | | | | | |
| 14 | 12-Dec-20 - 12-Mar-21 | 0.00 | 4.00 | | | | | | | |
| 15 | 12-Mar-21 - 12-Jun-21 | 0.00 | 4.00 | | | | | | | |
| 16 | 12-Jun-21 - 12-Sep-21 | 0.00 | 4.00 | | | | | | | |
| 17 | 12-Sep-21 - 12-Dec-21 | 0.00 | 4.00 | | | | | | | |
| 18 | 12-Dec-21 - 12-Mar-22 | 0.00 | 4.00 | | | | | | | |
| 19 | 12-Mar-22 - 12-Jun-22 | 0.00 | 4.00 | | | | | | | |
| 20 | 12-Jun-22 - 12-Sep-22 | 0.00 | 4.00 | | | | | | | |

As at 31 January 2019, the 3-month KLIBOR rate has remained within the range for 50 days. The quarterly coupon will be paid based on the number of days the 3-month KLIBOR (Reference Interest Rate) stays within the predefined range throughout the Interest Calculation Period. The next Call Date will be on 5 March 2019.



WARNING: THIS PRODUCT IS PRINCIPAL GUARANTEED BY THE ISSUING BANK UPON MATURITY ONLY. IF THE PRODUCT IS REDEEMED OR SOLD PRIOR TO MATURITY. THE CUSTOMER MAY LOSE PART OF THE INITIAL DEPOSIT AMOUNT. THE RETURNS ON THIS PRODUCT ARE UNCERTAIN AND THE CUSTOMER RISKS EARNING NO RETURNS AT ALL. THE CUSTOMER IS REMINDED THAT THIS PRODUCT IS NOT INSURED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.