



Maybank Indonesia

1H 2016 Results

Maybank Indonesia in Brief

Summary of 1H 2016 Results

Financial Performance

Strategy & Target

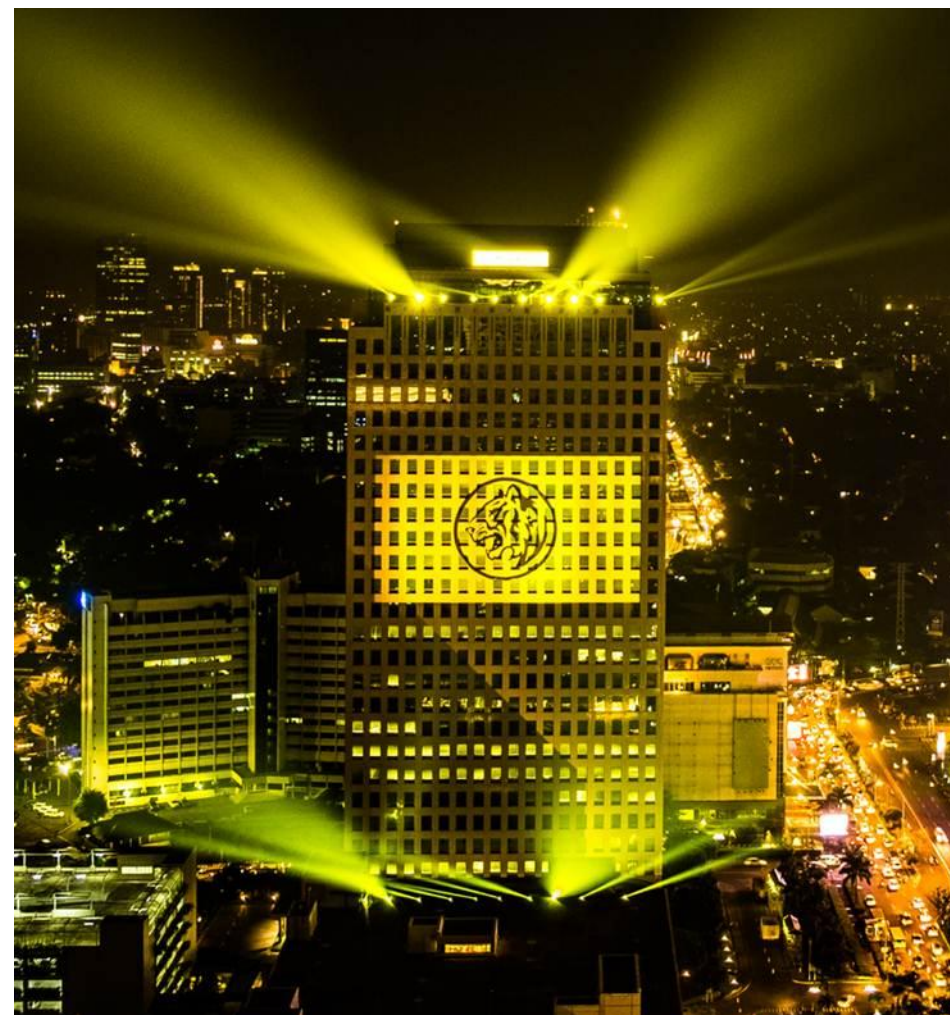
Awards, Corporate Social Responsibility (CSR) & Event Highlights

Maybank Indonesia in Brief



Profile*

| | | |
|---|---|---|
| Established | : | 15 May 1959 |
| Total Assets | : | Rp161.8 Trillion |
| Total Equity | : | Rp18.2 Trillion |
| Market Capitalisation | : | Rp18.0 Trillion |
| Position in Indonesia (as of March 2016) | : | Rank #10 in terms of Assets Rank #10 in terms of Loans Rank # 9 in terms of Deposits |
| # of Branches | : | 648 — { 430** (Maybank Indonesia) 173*** (WOM) 45*** (Maybank Finance) |
| # of ATM & CDM | : | 1,628, including 96 CDMs that connected to more than 20,000 ATM via ALTO, ATM Bersama, PRIMA, MEPS, Cirrus and Plus |
| # of Employees | : | 10,966 — { 7,235 (Maybank Indonesia) 3,338 (WOM) 393 (Maybank Finance) |
| # of Customers | : | 6.0 million |



Maybank Indonesia Head Office, Sentral Senayan 3
Jakarta, Indonesia

*) as of June 2016

***) Including 23 Micro Functional Offices

****) Including Sales Point Unit

Company Rating



| | |
|----------------------------------|--------------------------|
| National Long-Term Rating | AAA(idn), Outlook Stable |
| National Short-Term Rating | F1+(idn) |
| Long Term Issuer Default Rating | BBB, Outlook Stable |
| Short Term Issuer Default Rating | F3 |
| Viability Rating | bb |
| Support Rating | 2 |
| Senior Bonds | AAA (idn) |
| Subordinated Debt | AA (idn) |
| Sukuk Mudharabah | AAA (idn) |



| | |
|------------------------------------|-----------------------|
| Corporate rating / Outlook | idAAA, Outlook Stable |
| Bonds | idAAA |
| Subordinated Bonds I/2011 & I/2012 | idAA+ |
| Subordinated Bonds II/2014 | idAA |
| Sukuk Mudharabah | idAAA(sy) |

Shareholders





Tan Sri Megat Zaharuddin
President Commissioner
and Chairman of Maybank



Datuk Abdul Farid bin Alias
Commissioner and PCEO of
Maybank



Spencer Lee Tien Chye
Commissioner



Umar Juoro
Independent Commissioner



Budhi Dyah Sitawati
Independent Commissioner



Achjar Iljas
Independent Commissioner



Taswin Zakaria
President Director



Jenny Wiriyanto
Director



Eri Budiono
Director



Henky Sulistyo
Director



Ghazali M. Rasad
Director



Thilagavathy Nadason
Director



Dhien Tjahajani
Director

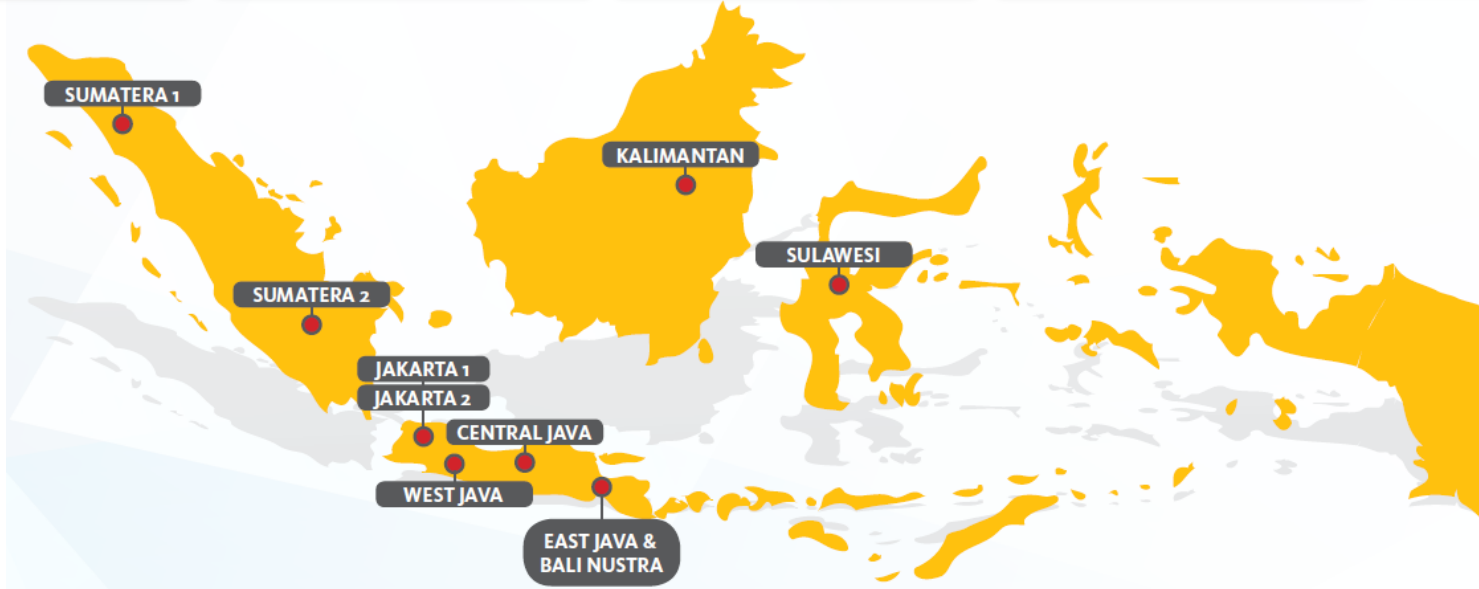


Irvandi Ferizal
Director

Building A Strong Network Footprint and Presence to Serve the Communities across Indonesia



- 9 Regional Offices
- 395 Conventional Branches
- 9 Shariah Branches
- 2 Overseas Branches
- 1 Micro Branch & 52 Micro Banking Services



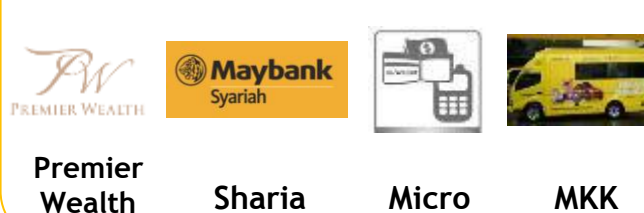
- 26 Premier Wealth Center and Lounge
- 1,628 ATM & CDM ; Access > 20.000 ATM Bersama* & MEPS Malaysia network
- 18 Mobil Kas Keliling (MKK)
- > 6 Million Customers

Integrating Multi Customer Touch Points to Serve All Segments

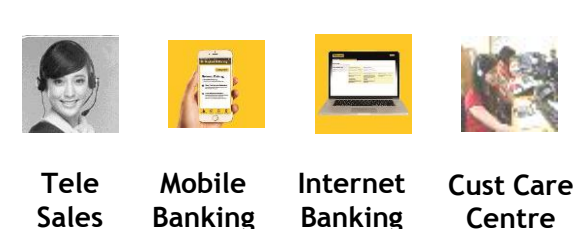
Presence at the Heart of Community



Key Alternate Channel



Virtual Channel



* ATM that connected to network of ATM PRIMA, ATM BERSAMA, ALTO, MEPS, CIRRUS and Plus

Global Banking

Community Financial Services (CFS)

Objective

Providing banking and payment solution to large local corporates and State-Owned Enterprises (SOEs)

Providing banking and payment solution to mid corporates, communities and micro business

Providing banking and payment solution to the retail customers

Product & Services

Account Planning

Large Corporates Financing

Transaction Banking

Global Market

Community and micro- middle corporates Financing

Financial Supply Chain Management

Shariah First

Customer Financial Services

E-banking

Wealth Management

Consumer Financing

Personal Loan

Auto-loan

Credit Card

Mortgage

Customer Profile

- Large Local Corporates
- State-Owned Enterprises
- Financial Institution

- Commercial segment
- SME business
- Micro business

- High Net-Worth
- Mass Affluent Customer
- Employees

Highlight



Summary of 1H 2016 Results

(All numbers are consolidated and according to Bank Indonesia classification unless otherwise stated)

Profit

- PATAMI increased 121% (YoY) to Rp858 billion in 1H 2016 from Rp388 billion in 1H 2015. The improved performance was achieved on the back of higher income coupled with well-manage overhead cost.
- Net interest income increased by 16.1% (YoY) to Rp3.6 trillion from Rp3.1 trillion due to higher interest income mainly from higher loans volume. Net interest Margin (NIM) improved to 5.01% from 4.73%.
- Fee based income increased by 36.6% (YoY) to Rp1.5 trillion from Rp1.1 trillion achieved from the Bank's bancassurance fees and treasury related fees.
- Better profitability ratio driven by stronger performance. Return on Asset (ROA) is at 1.44% and Return on Equity (ROE) is at 10.95%. Cost to Income Ratio (CIR) is at 58.11% with positive JAWS of 15.1%.

Loans

- Total Loans increased 8.3% (YoY) to Rp117 trillion in Jun16 from Rp108 trillion in Jun15. CFS continued to grow with increased by 8.6%, while Global Banking marked a turnaround to resume a positive growth by 7.2%.
- The contribution of Micro, Small and Medium Enterprises (MSME) / UMKM maintained at healthy level at 23.33% of the Bank's total loans, surpassing minimum target set by the government of 20% by 2018
- Gross NPL stood at 3.68% and Net NPL at 2.33% improved from previous quarter (March 2016) at 3.72% and 2.45% respectively. The Bank remains cautious over loan quality as businesses are still impacted by the current economic slow down.

Deposits

- Total Customer Deposits increased 6.5% (YoY) to Rp114 trillion from Rp107 trillion. CASA ratio resulted 39.38% in Jun16.
- The Loan-to-Funding Ratio (bank only) remains healthy at 88.64% and LCR (bank only) remains strong at 189%

Shariah

- In line with the Bank's strategy with the "Shariah First" strategy that started since 2014,
 - Loans Shariah increased by 46.3% (YoY) to Rp10.8 trillion, contributed 9.2% to Bank's total loan
 - Deposits Shariah increased by 86.6% (YoY) to Rp9.6 trillion, contributed 8.4% to the Bank's total deposit
 - Assets Shariah grew 76.1% (YoY) to Rp17.0 trillion, contributed 10.5% to Bank's total asset (up from 6.5% on Jun 15)

Assets & Capital

- Total Assets increased 8.0% (yoy) to Rp161.8 trillion from Rp149.8 trillion.
- Total Capital Adequacy Ratio (CAR) is stood at 15.92% from 15.65% in the previous corresponding period with total capital of Rp20.1 trillion.
- Completed Subordinate bonds and Sukuk bonds issuance process in Jun16 amounted by Rp800 billion and Rp700 billion respectively and currently in the process of waiting for approval from regulator to book Subordinate bonds as Tier 2 Capital.



Financial Performance

Income Statement - Consolidated

The strong performance was achieved by improvement in profit and returns and continuous cost management efforts



| Rp Billion | Jun-16 | Jun-15 | YoY |
|--|----------------|----------------|---------------|
| | a | b | (a/b)-1 |
| Interest Income | 7,350 | 6,787 | 8.3% |
| Interest Expense | (3,765) | (3,699) | 1.8% |
| Net Interest Income | 3,585 | 3,088 | 16.1% |
| Non Interest Income | 1,477 | 1,081 | 36.6% |
| Gross Operating Income | 5,061 | 4,170 | 21.4% |
| Personnel | (1,199) | (1,230) | -2.5% |
| General & Administrative | (1,576) | (1,487) | 6.0% |
| Other Operating Expenses | (166) | (51) | 229.4% |
| Operating Expenses (excl. Provisions) | (2,941) | (2,767) | 6.3% |
| Operating Income before Provisions | 2,120 | 1,403 | 51.1% |
| Provisions | (991) | (952) | 4.2% |
| Operating Income After Provision | 1,129 | 451 | 150.1% |
| Non Operating Income / (Expenses) | 33 | 73 | -54.4% |
| Profit Before Tax & Minority Interest | 1,162 | 524 | 121.7% |
| Minority Interest | (12) | 6 | -294.3% |
| Tax | (292) | (142) | 104.9% |
| Profit After Tax & Minority Interest (PATAMI) | 858 | 388 | 121.2% |

Balance Sheet - Consolidated

Loans improved as planned, supported by strong liquidity position



| Rp Billion | Jun-16 | Jun-15 | YoY |
|---|----------------|----------------|--------------|
| | a | b | (a/b)-1 |
| Loans | 117,514 | 108,458 | 8.3% |
| Other Earning Assets | 25,976 | 22,021 | 18.0% |
| Other Assets | 18,302 | 19,337 | -5.4% |
| Total Assets | 161,792 | 149,816 | 8.0% |
| Deposits from Customer | 114,069 | 107,080 | 6.5% |
| - Current Account | 18,686 | 18,360 | 1.8% |
| - Saving Account | 26,233 | 24,029 | 9.2% |
| - Time Deposit | 69,150 | 64,691 | 6.9% |
| Deposits from Other Banks | 3,798 | 4,092 | -7.2% |
| Borrowing | 5,210 | 3,633 | 43.4% |
| Securities Issued | 8,368 | 7,711 | 8.5% |
| Subordinated Debt | 5,287 | 4,486 | 17.9% |
| Other Liabilities | 6,896 | 7,823 | -11.8% |
| Total Liabilities | 143,628 | 134,826 | 6.5% |
| Equity (excl. Non-Controlling Interest) | 17,915 | 14,765 | 21.3% |
| Non-Controlling Interest | 248 | 225 | 10.1% |
| Total Equity | 18,163 | 14,991 | 21.2% |

Financial Ratios



Improvement in Key Financial Ratio, back to double digit ROE. Strong effort in managing NPL accounts.

| Key Operating Ratio | Jun-16 | Jun-15 | △ |
|--|---------|--------|--------|
| Consolidated | a | b | (a-b) |
| Profitability | | | |
| Return On Assets | 1.44% | 0.70% | 0.74% |
| Return On Equities (Tier 1) | 10.95% | 5.74% | 5.21% |
| Net Interest Margin | 5.01% | 4.73% | 0.28% |
| Efficiency & Productivity Ratio | | | |
| Cost to Income Ratio | 58.11% | 66.35% | -8.24% |
| BOPO | 87.30% | 94.33% | -7.03% |
| Earning Asset Quality | | | |
| Impaired Loans - Gross | 3.79% | 4.62% | -0.84% |
| Impaired Loans - Net | 2.42% | 3.29% | -0.86% |
| NPL - Gross | 3.68% | 3.48% | 0.19% |
| NPL - Net | 2.33% | 2.35% | -0.02% |
| Balance Sheets Structure | | | |
| LDR | 100.06% | 98.38% | 1.68% |
| Modified LDR *) | 83.48% | 82.95% | 0.53% |
| LFR **) | 95.14% | 97.81% | -2.67% |
| CASA to Total Funding | 39.38% | 39.59% | -0.21% |
| CAR | 15.92% | 15.65% | 0.26% |

| Key Operating Ratio | Jun-16 | Jun-15 | △ |
|--|--------|--------|---------|
| Bank Only | a | b | (a-b) |
| Profitability | | | |
| Return On Assets | 1.29% | 0.52% | 0.77% |
| Return On Equities (Tier 1) | 11.04% | 4.29% | 6.75% |
| Net Interest Margin | 4.51% | 4.34% | 0.17% |
| Efficiency & Productivity Ratio | | | |
| Cost to Income Ratio | 55.64% | 67.94% | -12.31% |
| BOPO | 87.66% | 95.76% | -8.11% |
| Earning Asset Quality | | | |
| Impaired Loans - Gross | 3.97% | 4.81% | -0.84% |
| Impaired Loans - Net | 2.58% | 3.45% | -0.87% |
| NPL - Gross | 3.85% | 3.58% | 0.28% |
| NPL - Net | 2.48% | 2.43% | 0.04% |
| Balance Sheets Structure | | | |
| LDR | 90.31% | 89.71% | 0.60% |
| Modified LDR *) | 80.41% | 79.78% | 0.63% |
| LFR **) | 88.64% | 88.32% | 0.32% |
| CASA to Total Funding | 39.69% | 39.88% | -0.20% |
| CAR | 15.77% | 15.58% | 0.18% |

*) Modified LDR is based on internal calculation and defined as (Loans excl. BPR) / (Third Party Deposits + Borrowing + Securities Issued + Sub Debt)

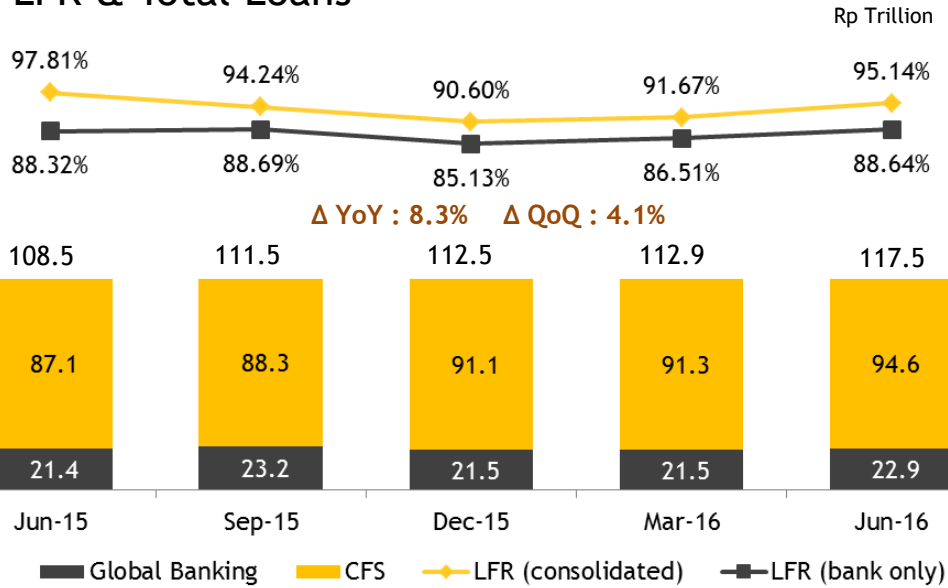
**) LFR calculation as per BI regulation No. 17/11/PBI/2015

Loans

Community Financial (CFS) continued to book solid loans growth, while Global Banking marked a turnaround to resume a positive growth momentum



LFR & Total Loans

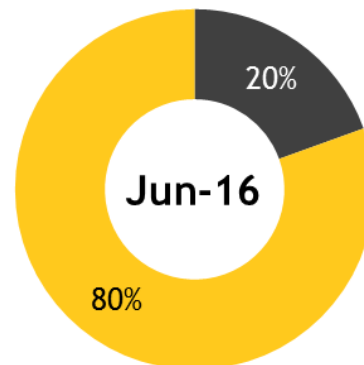
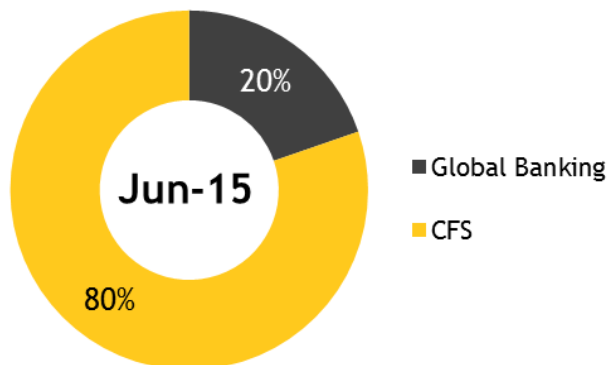


Loan Portfolio Breakdown

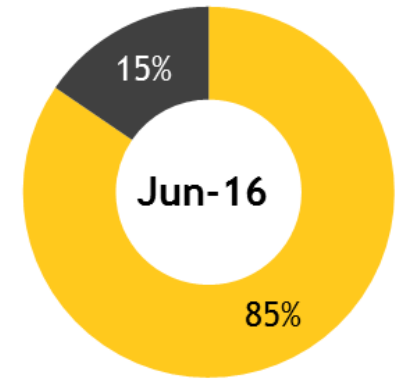
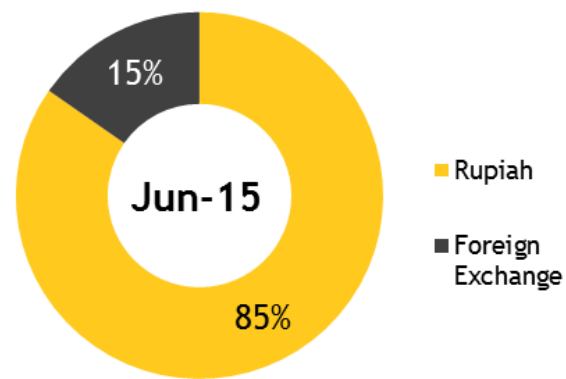
Rp Trillion

| Rp Trillion | Jun-16 | Mar-16 | Jun-15 | YoY | QoQ |
|--------------------|--------|--------|--------|-------|-------|
| Global Banking | 22.9 | 21.5 | 21.4 | 7.2% | 6.4% |
| RSME & BB | 49.2 | 46.3 | 43.3 | 13.6% | 6.2% |
| Consumer Finance : | | | | | |
| Auto Loan | 23.1 | 22.8 | 22.7 | 1.6% | 1.3% |
| Mortgage | 18.5 | 18.2 | 17.2 | 7.5% | 1.1% |
| CC + PITA | 3.4 | 3.5 | 3.4 | 0.2% | -2.7% |
| Other loan | 0.5 | 0.5 | 0.5 | -7.6% | -2.3% |

Loans Composition by Business Segment



Loans Composition Based on Currency

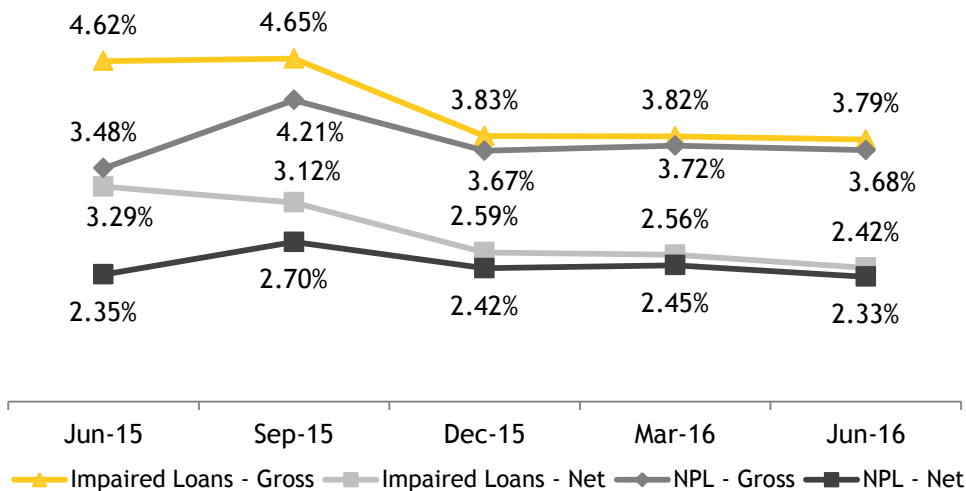


Asset Quality

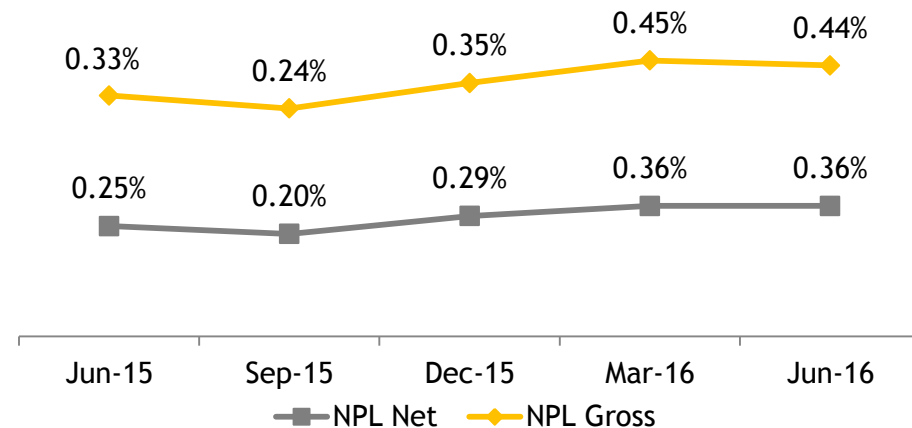
The Bank remains cautious over loan quality as businesses are still impacted by the current economic slow down



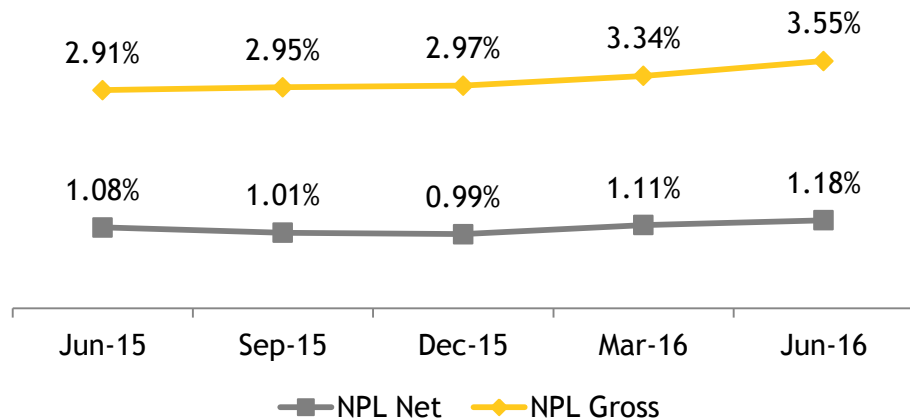
Asset Quality - Maybank Indonesia (consolidated)



Asset Quality - Maybank Finance



Asset Quality - WOM Finance



- The Bank's consolidated NPL level was at 3.7% (gross) and 2.3% (net) as of 30 June 2016 compared to 3.5% (NPL gross) and 2.4% (NPL net) in the previous period.
- The Bank continued to manage exposures from corporate accounts that had led to the increase in Non-Performing Loans (NPL) level and has actively carried out the restructuring of those accounts. The Bank expects to see further improvement over the next semester.
- Established Integrated approach to Risk Management
- Amidst challenging business conditions in the automotive industry:
 - Maybank Finance's gross NPL & net NPL remained stable
 - WOM's gross NPL was at 3.55% and net NPL at 1.18%

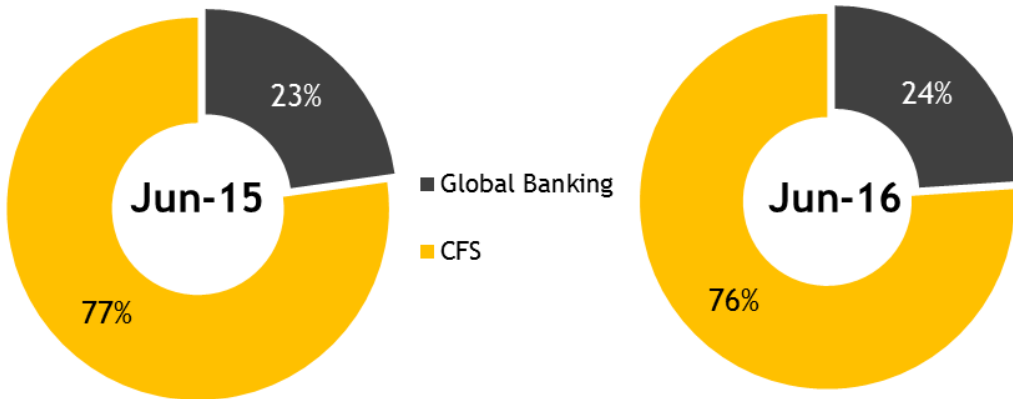
Customer Deposits

Robust funding position through increased customer deposits

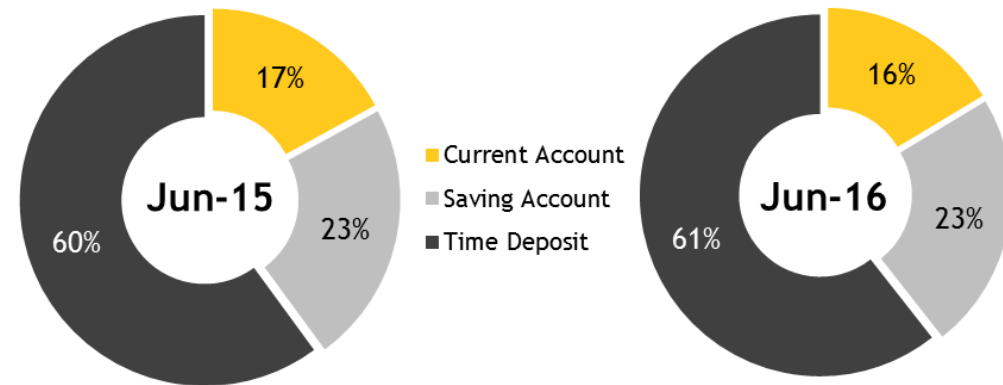


The Bank's continuous upgrade on its cash management system, strong financial supply chain solutions, and its electronic channels which include (internet based) mobile banking facility Maybank M2U have also greatly contributed to the improved liquidity position

Deposits from Customers by Business Segment



Deposits from Customers by Type

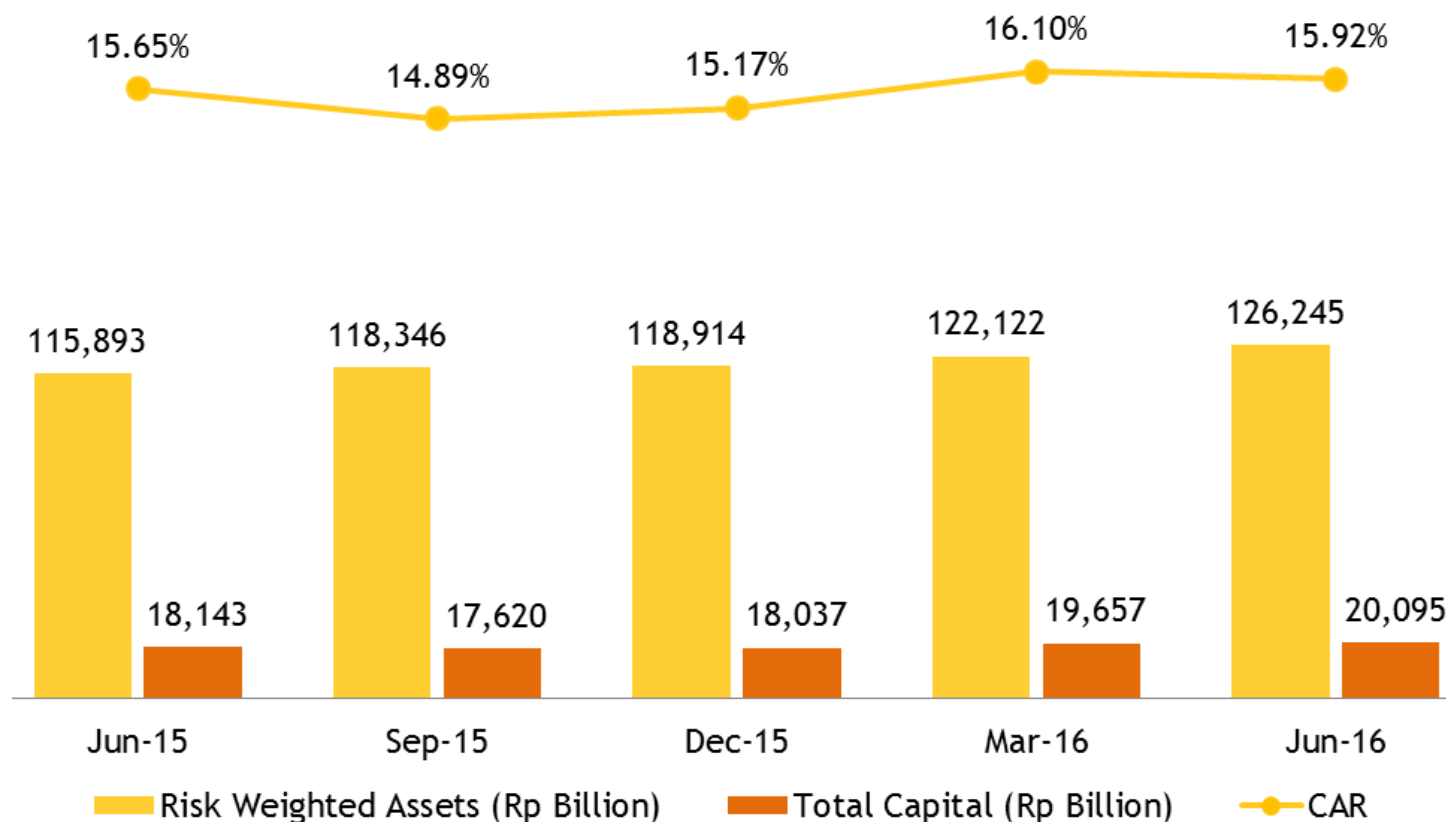


| Rp Trillion | Jun-16 | Mar-16 | Jun-15 | YoY | QoQ |
|----------------|--------------|--------------|--------------|-------------|--------------|
| Global Banking | 27.3 | 27.6 | 24.4 | 12.0% | -1.1% |
| CFS | 86.8 | 87.2 | 82.7 | 4.9% | -0.5% |
| Total | 114.1 | 114.8 | 107.1 | 6.5% | -0.6% |

| Rp Trillion | Jun-16 | Mar-16 | Jun-15 | YoY | QoQ |
|-----------------|--------------|--------------|--------------|-------------|--------------|
| Current Account | 18.7 | 17.3 | 18.4 | 1.8% | 8.0% |
| Saving Account | 26.2 | 25.6 | 24.0 | 9.2% | 2.7% |
| Time Deposit | 69.1 | 71.9 | 64.7 | 6.9% | -3.8% |
| Total | 114.1 | 114.8 | 107.1 | 6.5% | -0.6% |
| CASA Ratio | 39.38% | 37.34% | 39.59% | -0.2% | 2.0% |

Capital

Stronger capital position with total capital of Rp20.1 trillion



- Capital Adequacy Ratio (CAR) - consolidated as per June 2016 was 15.92%
- Completed Subordinate bonds and Sukuk bonds issuance process in Jun16 amounted by Rp 800 billion and Rp 700 billion, respectively. We are currently in the process of waiting for approval from regulator to book Subordinate bonds as Tier 2 Capital.

Shariah First strategy deliver promising results:

- Financing increased by 46% (YoY) to Rp10.8 trillion
- Customer Deposits increased by 87% (YoY) to Rp9.6 trillion
- Assets increased by 76% (YoY) to Rp17.0 trillion
- Net Profit increased by 84% (YoY) to Rp196.5 Billion

Layanan Syariah kini hadir di seluruh Kantor Cabang Maybank

Segera buka Maybank Tabungan iB, Gratis Asuransi senilai 20x saldo akhir bulan sebelumnya!

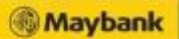
www.maybank.co.id/TabunganSyariah

Syariah & ketertarikan beribadah

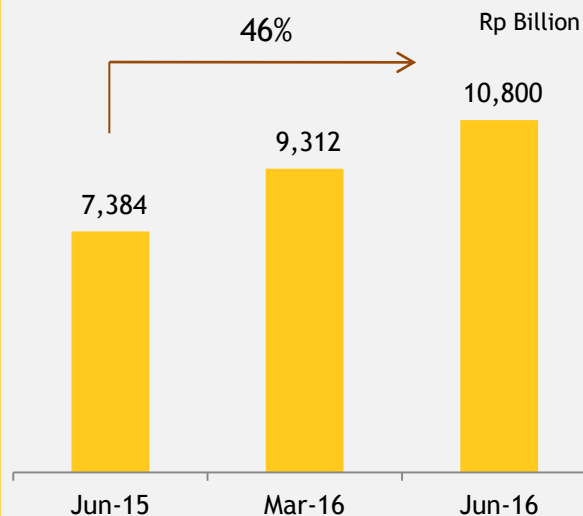


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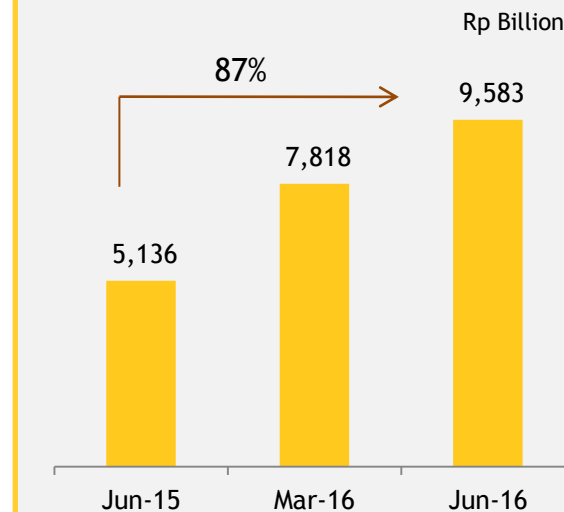
Humanizing Financial Services.



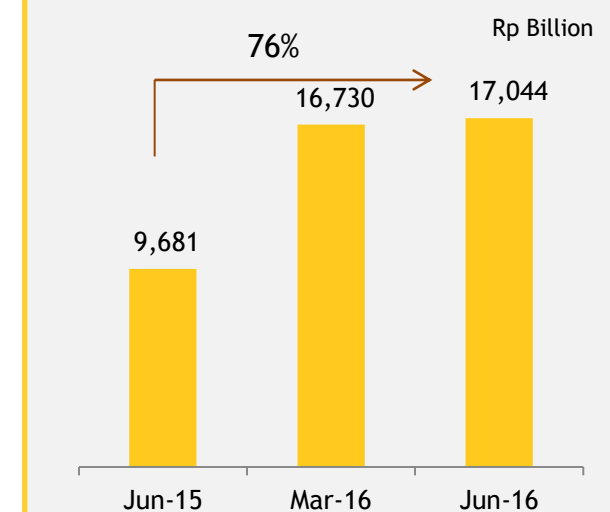
Financing



Customer Deposit

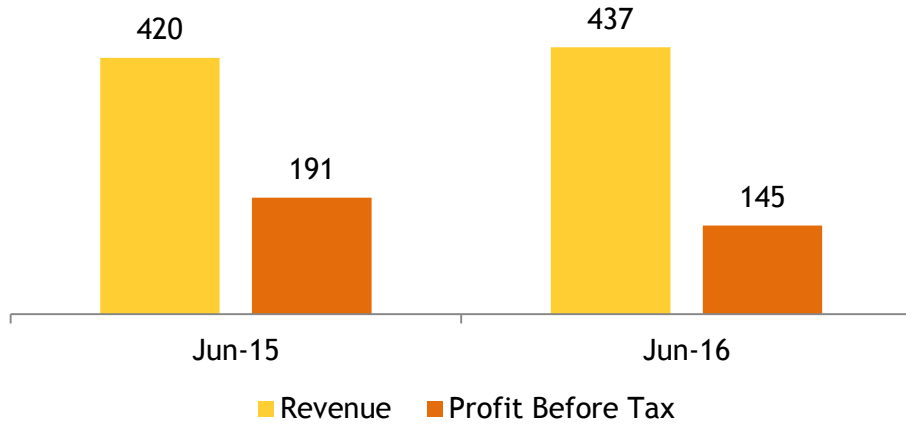


Assets



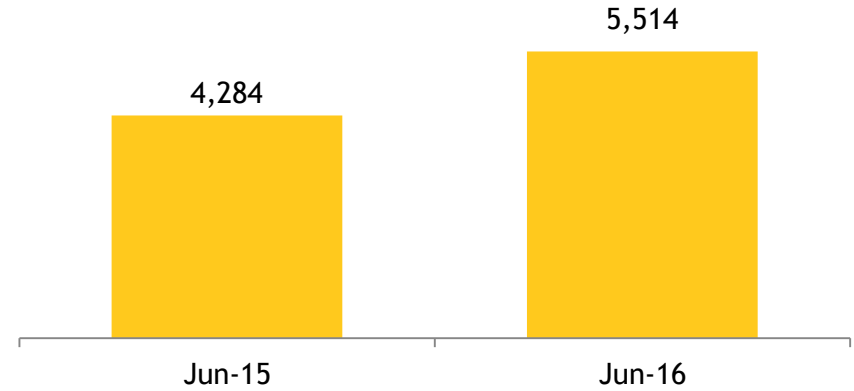
Revenue and Profit Before Tax

IDR billion

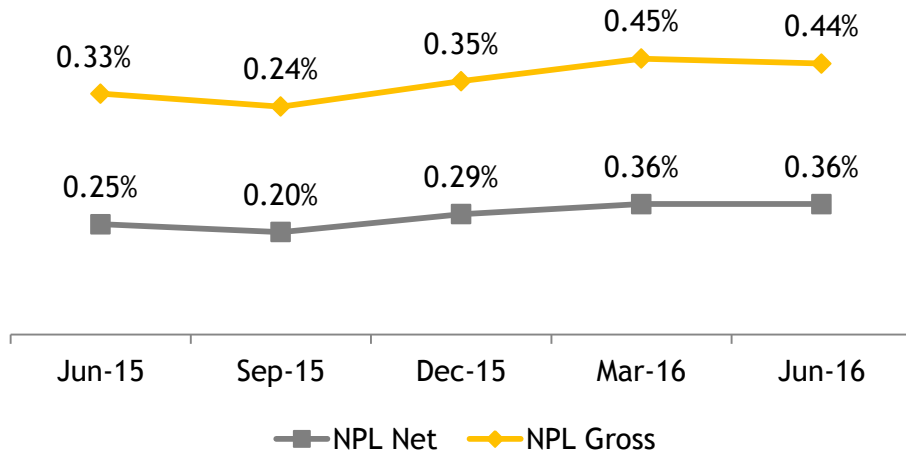


Financing

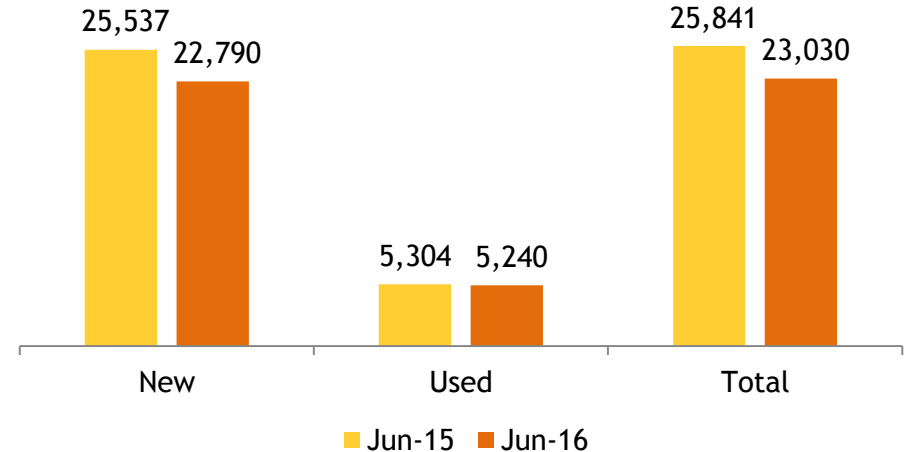
IDR billion



Asset Quality

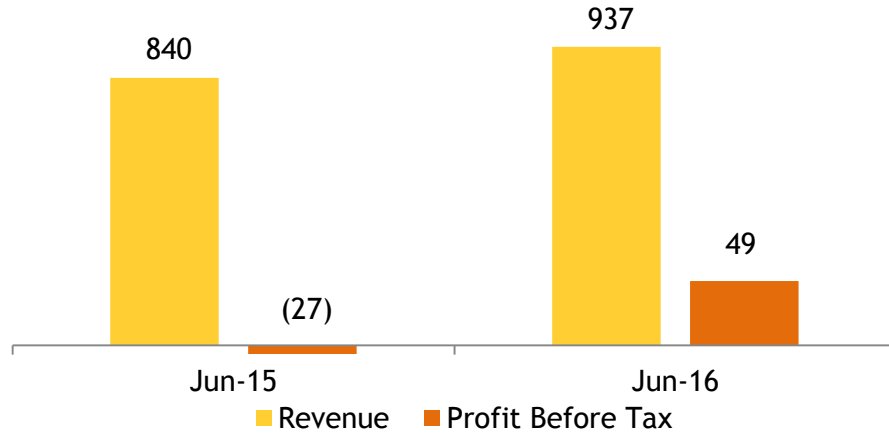


Unit Financing (unit)



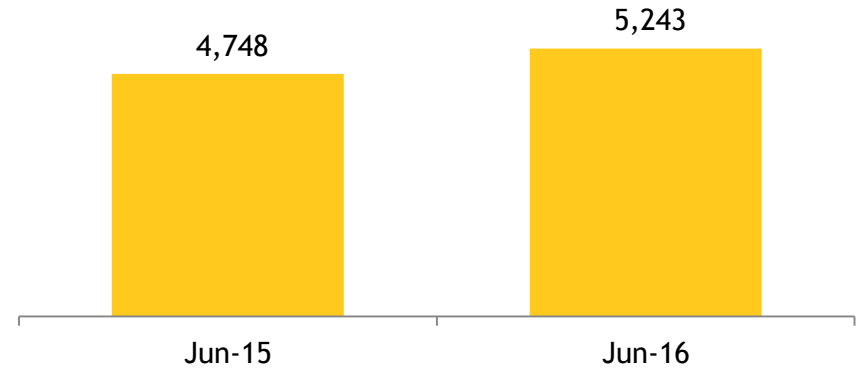
Revenue and Profit Before Tax

IDR billion

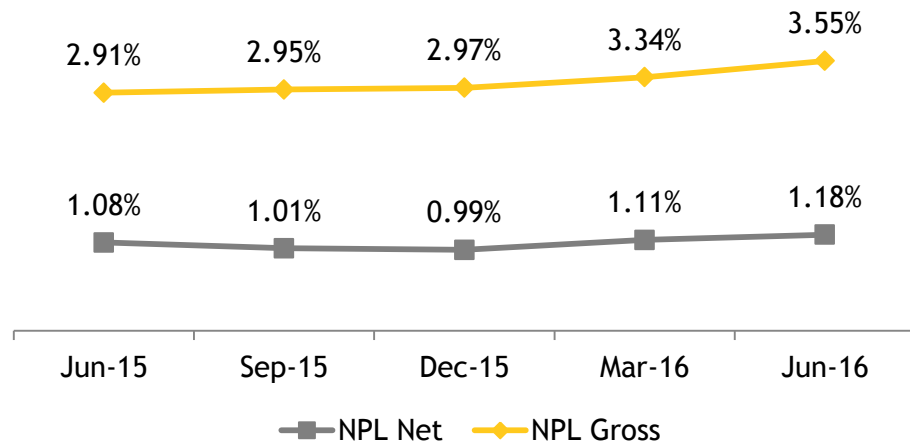


Financing

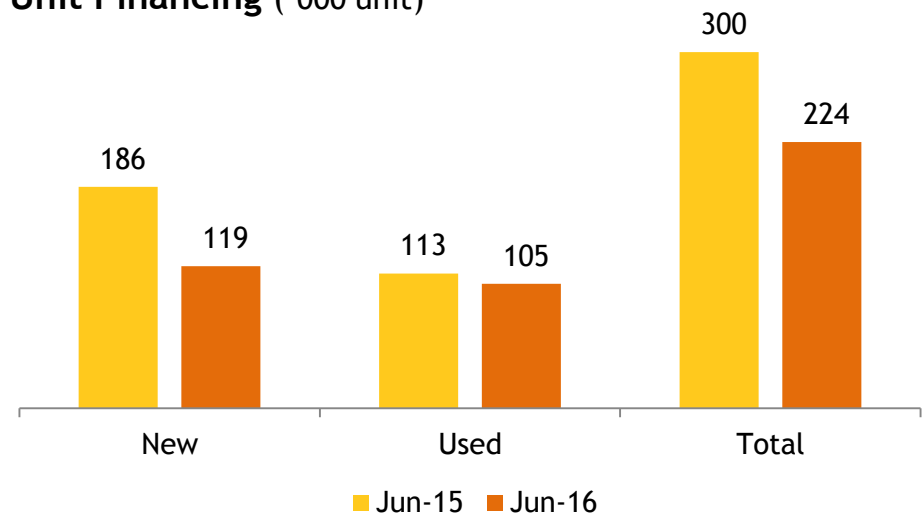
IDR billion



Asset Quality



Unit Financing ('000 unit)



Strategy and Target



Building Competitive Advantage

Through four pillars of Maybank Indonesia



Vision:
To be a Leading Financial Services
Provider in Indonesia, Driven by Passionately Committed
and Innovative People, Creating Value and Serving Communities

Mission: Humanising Financial Services

**High
Quality
Service**

**Product
Innovation**

**Process
Simplification**

**Regional
Connectivity**

Global Banking

Consumer Financial Services (CFS)

Shariah Banking

MKE

MSI

MAM

WOMF

MIF

Community Distribution

Compliance

Human Capital

Operations & IT

Risk

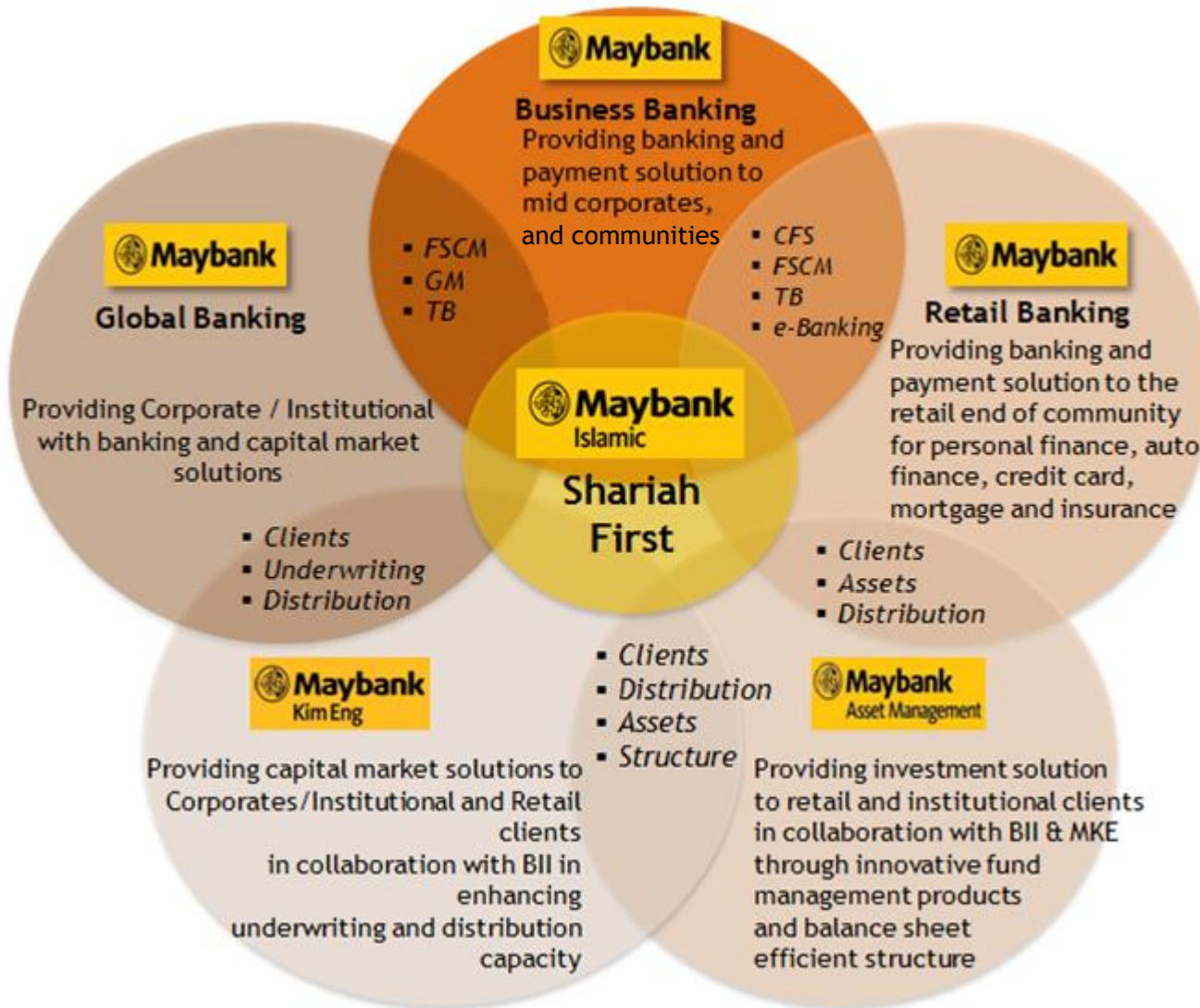
Finance

FY2016 STRATEGIC PRIORITIES



FY2016 Strategic Priorities

“To be a leading financial services provider in Indonesia”



Strengthening our synergy with other Maybank entities in Indonesia will be one of our key differentiators for 2016.



Awards, Corporate Social Responsibility (CSR) & Event Highlights

Service Quality Award

“Legend Achievement” for Seven Consecutive Years Top Performers in Service



Survey held by ISMS Trisakti & Infobank Magazine

One of proof in our high quality services to maintain customer satisfaction



Service Awards

- **Excellent Service Experience Award (ESE Award) 2016** - in “Regular Banking” category by Carre - Center for Customer Satisfaction and Loyalty (Carre - CCSL) and Service Excellence Magazine, 25 February 2016.
- **Carre Contact Center Service Excellence Awards (CCSEA) 2016** - “Exceptional” in Call Center category for Regular Banking industry, “Excellent” in Call Center category for Platinum Credit Card industry, “Exceptional” in Call Center category for Regular Credit Card industry, “Exceptional” in Email Centers category for Banking industry, by Carre Center for Customer and Loyalty (Carre CSL) and Service Excellence Magazine, 6 April 2016.
- **Markplus WOW Service Excellence Award 2016 (WOW SEA)** - Bronze Champion in Conventional Bank Buku III by Markplus Inc., 13 May 2016.

Other Awards

- **HR Excellence Award 2015** - BEST Performance Management and BEST Rewards Management category, and also two employees of Human Capital Maybank Indonesia are selected to be the Top 10 Finalist of Indonesia Future HR Leader by LM FEUI with SWA Magazine, January 2016.
- **The 12th Islamic Finance Award** - 1st Rank The Most Expansive Financing, 1st Rank The Most Expansive Funding, 1st Rank The Most Efficient, 1st Rank The Biggest Contributor Financing, and Runner Up The Best Sharia Unit: Asset > 1,5 Triliun by KARIM Business Consulting Indonesia, 25 May 2016.



1



2



3



4



5



6



7

1. The Grand Launching of Maybank Indonesia

After obtaining approval from the regulator regarding the changing of company's name, The Grand Launching of Maybank Indonesia are held in 3 cities, Jakarta, Medan, and Surabaya, involving all Maybankers, customers, and stakeholders. (22, 27, and 29 January 2016)

2. Opening the IDX Trading as Maybank Indonesia

Maybank Indonesia was honored to push the IDX button as a sign of the opening of BNI stock trading in 2016 as Maybank Indonesia. (25 January 2016)

3. Press Conference and Analyst Briefing Maybank Indonesia

Maybank Indonesia announced the Full Year 2015 Results through Press Conference and Analyst Briefing. The participant of this event was media and local and international analysts. (23 Februari 2016)

4. Maybank Indonesia Cooperation with PT Usaha Bersama Indonesia (UBI)

As a form of Maybank Indonesia support on transportation services to become easier and more efficient for society, Maybank Finance conducted the signing ceremony of a Memorandum of Understanding (MoU) in Car Financing with PT Usaha Bersama Indonesia (UBI) as one of UBER partner. (March 17, 2016)

5. USD MTN - PT SMI Issuance (The First USD MTN Onshore in Indonesia)

Maybank Indonesia trusted by PT Sarana Multi Infrastruktur (Persero) (PT SMI) to assist the issuance of medium term debt or medium terms notes (MTN) in their first USD currency. (March 28, 2016)

6. Maybank Indonesia AGMS and Public Expose

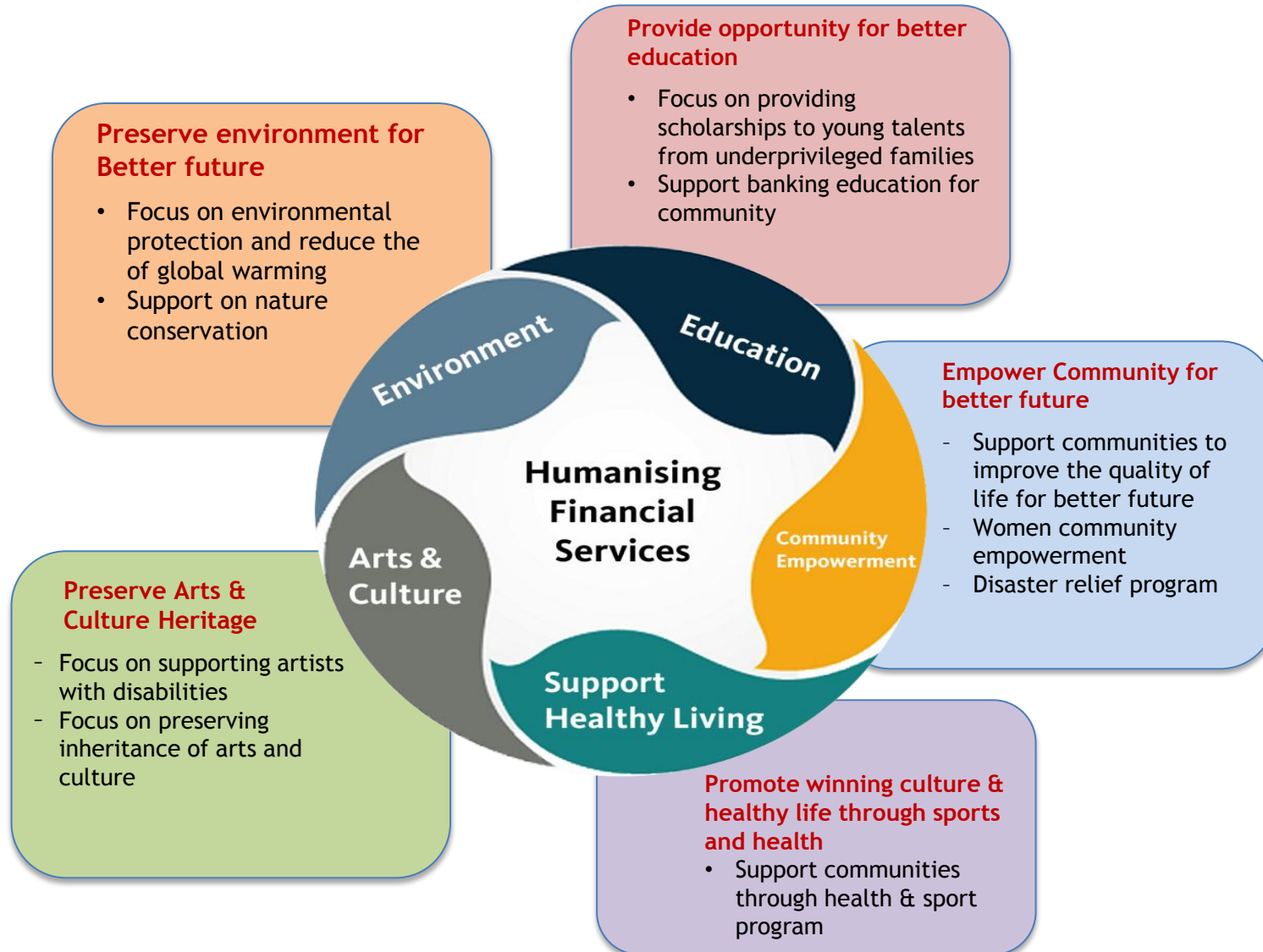
PT Bank Maybank Indonesia Tbk held a General Meeting of Shareholders (AGM) on Sentral Senayan 3, Jakarta. The AGMS was attended by the BOD and President Commissioner of Maybank Indonesia, Tan Sri Dato 'Megat Zaharuddin bin Megat Mohd Nor, and this AGMS has seven agendas. Meanwhile, on the same day and place, Maybank Indonesia also held a Public Expose to announced performance results for 2015 (22 April 2016)

7. Cooperation of Maybank - Sigur Ros

PT Bank Maybank Indonesia Tbk., Through Sharia Business Unit (UUS) and Agency Services, was appointed as the Security Agent and the Escrow Agent, on behalf of Maybank Islamic Berhad. This shows the synergy between Maybank Group. (April 2016)

Pillars of Corporate Responsibility Programs

Focus Area of Maybank Indonesia CSR Program, in line with the Group





Business Empowerment for Women

Maybank Indonesia with Asosiasi Pendamping Perempuan Usaha Kecil (ASPPUK) held the “Maybank Eco Weave” program in the form of weave training for 400 underprivileged women in West Sumatera province and West Nusa Tenggara (NTB) using the traditional loom and natural dyes. (11 January 2016)



Reach Independence & Sustainable Entrepreneurship Program

Maybank Foundation with Maybank Indonesia held a training for the disabled in order to increase motivation, financial management, and management of business at Sasana Bina Daksha Pondok Bambu, East Jakarta, and Gunung Sahari Social Office, Central Jakarta. (26-28 April dan 2-4 May 2016)



Maybank Indonesia Supports Education of Persons with Special Needs

Support given Maybank Indonesia worth a total of more than Rp127 million, consisting of the sewing machine along with training and maintenance efforts, improved hygiene and school safety, school cleaning action, and so forth. Gunung Kidul, Yogyakarta. (23 June 2016)



Maybank Indonesia Blood Drive

Maybank Indonesia organized a blood drive as a form of Maybankers’ awareness of the need for blood in Indonesia. Maybank Indonesia would like to invite employees to share with others and provide benefits to the wider community in need. (26 April 2016)



Building Resilient Communities (BRC) Program

Maybank Foundation together with MERCY Malaysia and Badan Penanggulangan Bencana Daerah (BPBD) has launched Building Resilient Communities (BRC) program which is a comprehensive training to raise awareness and provide knowledge to the local communities, affected by the Sinabung volcano hazards. The program was inaugurated in the village Perbaji, District Tiganderket, Karo District, of North Sumatra. (13-14 April 2016)



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*Maybank wins hearts and
inspires confidence through
its commitment to treating
customers and staff with
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*We make humanising
financial services more than
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we do business.*

Thank You



Maybank

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