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# Maybank Indonesia

## Financial Results

1H 2026 ended 30 June 2026

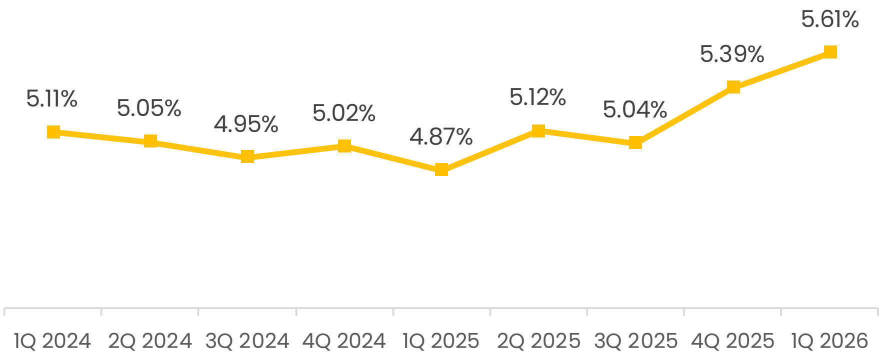
# Table of Contents

# Macroeconomics and Industry Updates

Indonesia's economy remains resilient despite global challenges, supported by strong domestic demand, stable inflation, ample foreign reserves, and fiscal discipline. Continued policy coordination and structural reforms are expected to preserve macroeconomic stability and support medium-term growth with the deficit projected at 2.68% of GDP in 2026, supporting a sound debt trajectory.

* All growth percentages noted are on year-on-year (YoY) basis unless otherwise stated

## GDP Growth

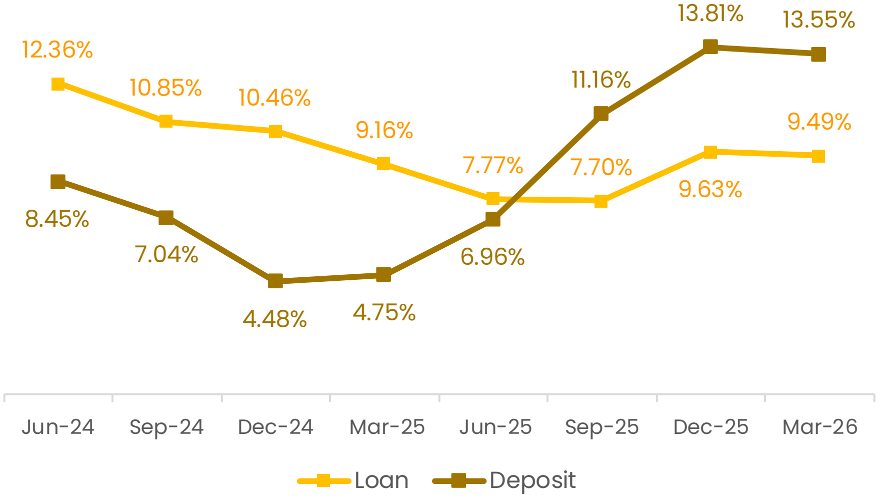



*Source: Statistics Indonesia (BPS)*

| Economic Growth **4.9% to 5.7%** | Current Account **-0.9% to -0.1%** of GDP |
|---|---|
| Inflation **2.5% ± 1%** | Loan Growth **8% to 12%** |

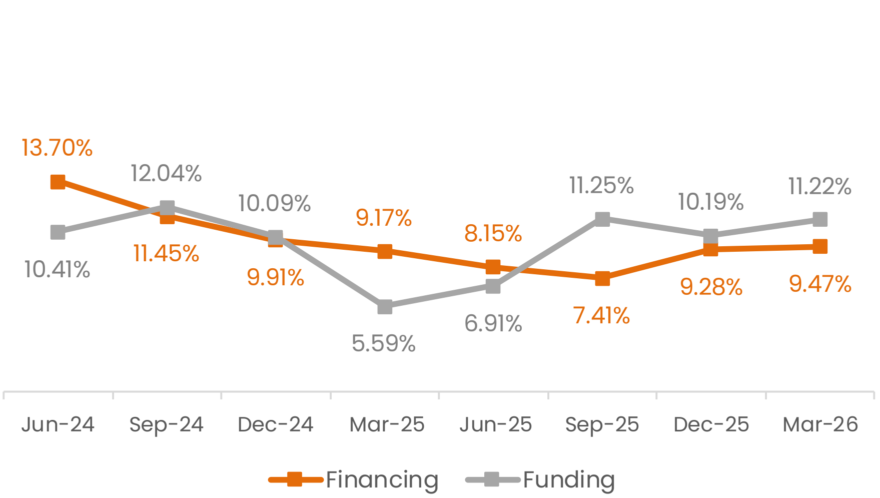
**Bank Indonesia's 2026 Prospect**

## Loan and Deposit Growth




*Source: Indonesia Banking Statistics (SPI)*

## Shariah Financing and Funding Growth




*Source: Sharia Banking Statistics (SPS)*

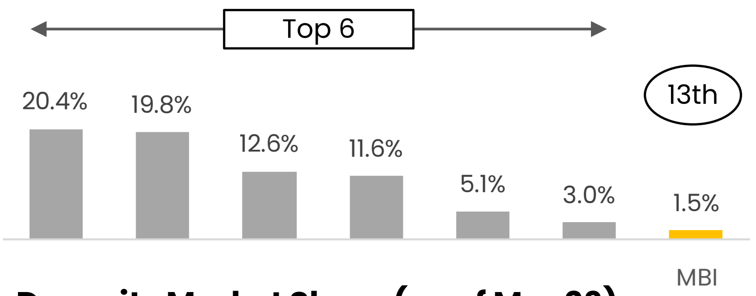
# Table of Contents

# Our Presence

| 1959 | 1988-1989 | 2008 | 2014-2015 | 2019 | 2023 | 2026 |
|---|---|---|---|---|---|---|
| *Established in 15 May 1959* | • *Obtained license for foreign exchange transactions* | *Acquired by Malayan Banking Berhad (Maybank)* | • *Launched the Shariah First Strategy*<br>• *Change of name from BII to Maybank Indonesia* | *Launched the new M2U mobile banking application* | *Provided Indonesia's first ever Shariah Wealth Management solution* | *TIME Asia-Pacific's Best Companies of 2026 – Maybank Group* |

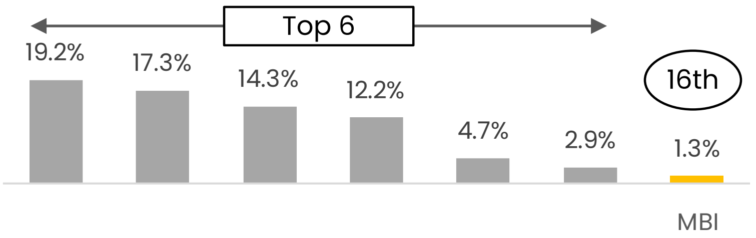
## Maybank Indonesia Market Presence

### Loans Market Share (as of Mar 26)




**Total Assets**
**Rp213.8 tn**

### Deposits Market Share (as of Mar 26)




**Rating Calls**
**idAAA** PEFINDO

## Maybank Indonesia Footprint

### Physical Footprint

**266**
Branches (incl. shariah and Mumbai branch)

**21**
KCP Mobile (Mobile Cash Van)

**634**
ATM* including 26 Cash Recycle Machines (CRM)

### Digital Footprint

**›107,000**
M2U Active Users

**›4,100**
M2E Active Users

### Employee Strength

**›6,100**
Maybankers

* Connected through ATM PRIMA, ATM BERSAMA, ALTO, CIRRUS networks, as well as linked to Maybank ATMs in Singapore, Malaysia, and Brunei
^ Data as of Jun-26
# Active users are defined as those who transact regularly through digital platforms

# Board of Commissioners

**Dato' Zulkiflee Abbas Abdul Hamid***
President Commissioner

**Dato' 'Sri Khairussaleh Ramli****
Commissioner

**Datuk Lim Hong Tat**
Commissioner

**DR. Hasnita Dato' Hashim***
Commissioner

**Hendar**
Independent Commissioner

**Putut Eko Bayuseno**
Independent Commissioner

**Marina R. Tusin**
Independent Commissioner

**Daniel James Rompas**
Independent Commissioner

* Effective after obtaining OJK approval

** Dato' Sri Khairussaleh Ramli still carries out his duty as President Commissioner until Dato' Zulkiflee Abbas Abdul Hamid's position as President Commissioner is obtained

# Board of Directors

**Steffano Ridwan**
President Director

**Irvandi Ferizal**
Director

**Widya Permana**
Director

**Bambang Andri Irawan**
Director

**Yessika Effendi**
Director

**Romy Hardiansyah**
Director

**Shaiful Adhli Yazid**
Director

**Bianto Surodjo**
Director

**Mariana Husin**
Director

# Table of Contents

## Summary Highlights

*1H 2026 vs 1H 2025*

# Profit before tax increased 21.8% to Rp933 billion 1H 2026

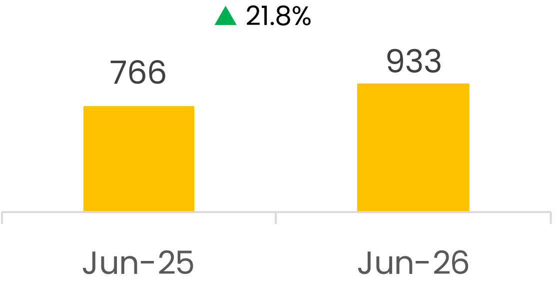
**The Bank recorded Profit Before Tax (PBT) of Rp933 billion supported by a lower cost of funds resulting from an improved funding mix and sustained cost management. PATAMI increased 21.2% to Rp698 billion.**

* All numbers are based on Consolidated Financial Statements which are in accordance with accounting classification unless otherwise stated. The classifications differ from published results which are in accordance with OJK's classification.

^ All growth percentages noted are on year-on-year (YoY) basis unless otherwise stated

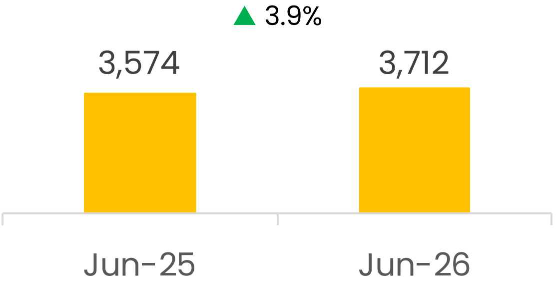
### Profit Before Tax & Minority Interest

*Rp billion*



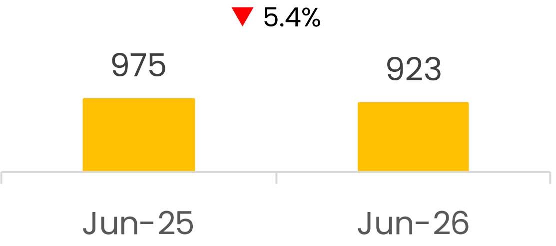

### Net Interest Income (NII)

*Rp billion*

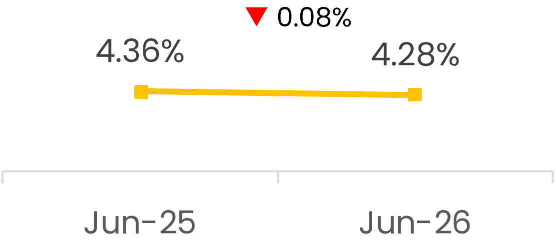



### Non-Interest Income (NoII)

*Rp billion*

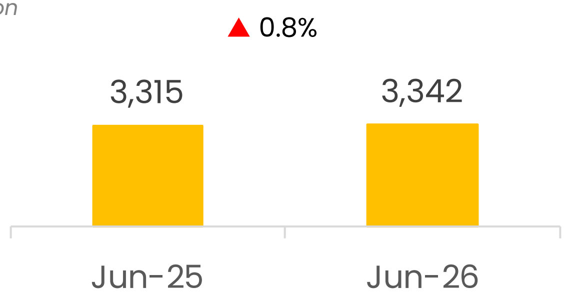



### Net Interest Margin (NIM)



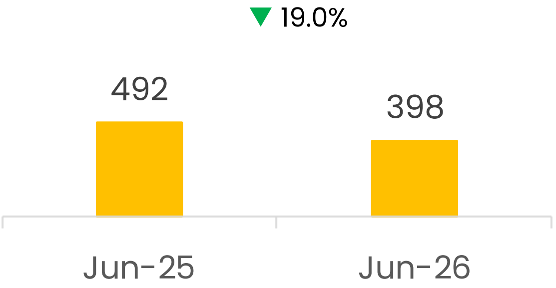

### Operating Expense

*Rp billion*




### Provision

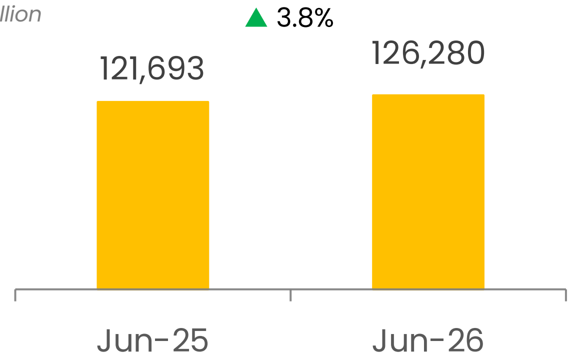
*Rp billion*



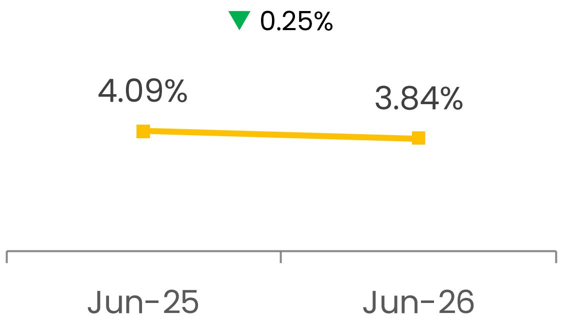
## Loan & Deposit Growth

- Total outstanding **loans** increased 3.8% to Rp126.3 trillion, marking a return to positive growth since FY2024.
- Total **customer deposits** increased by 8.2% driven by strong growth in CASA, further strengthening the Bank's funding mix.

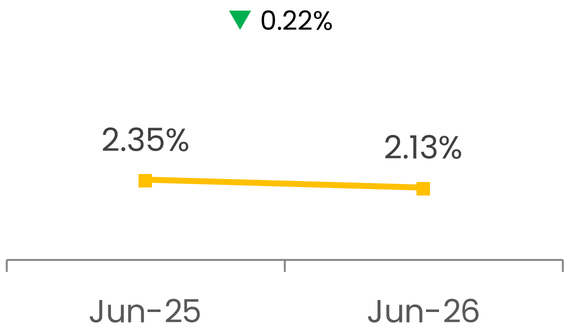
### Loan
*Rp billion*



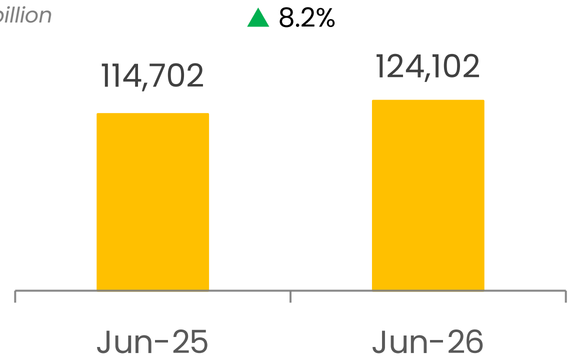

### GIL



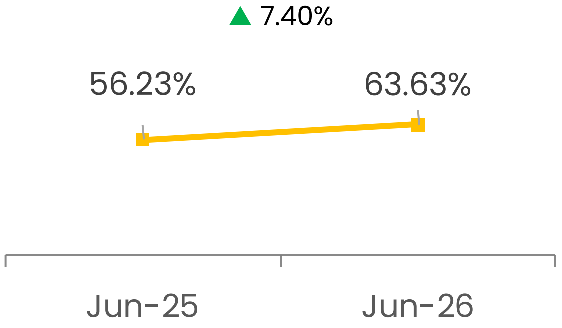

### NPL



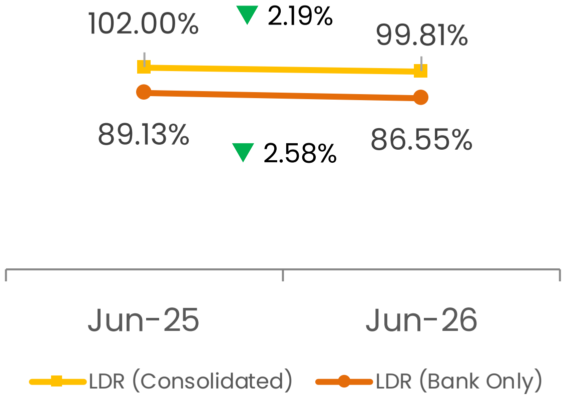

### Deposit
*Rp billion*




### CASA Ratio




### LDR




* All growth percentages noted are on year-on-year (YoY) basis unless otherwise stated

## Shariah Business Unit

- Shariah Banking recorded a **Profit Before Tax** of Rp488 billion, up by 55.1%, supported by expanding financing balances and continued funding optimisation, while **fee-based income** increased 20.0%.

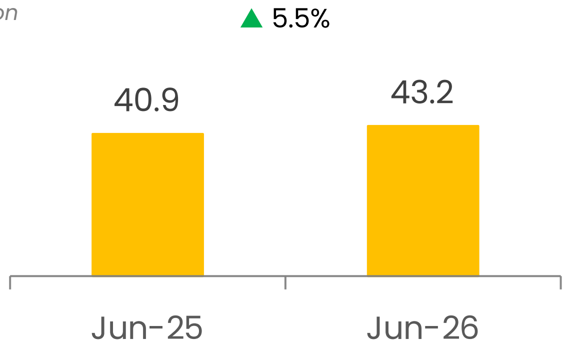
- Shariah **financing** increased by 11.7% to Rp33.0 trillion. Shariah **CFS** financing grew 14.0% to Rp18.8 trillion through continued growth in both retail and non-retail financing, while Shariah **GB** financing grew 8.9% to Rp14.2 trillion.

- Shariah's **CASA** grew 19.5%. Current Accounts rose 37.8% to Rp14.4 trillion, while Savings Accounts slightly grew 0.7% to Rp10.3 trillion, and Time Deposits declined by 31.0%.

* All growth percentages noted are on year-on-year (YoY) basis unless otherwise stated

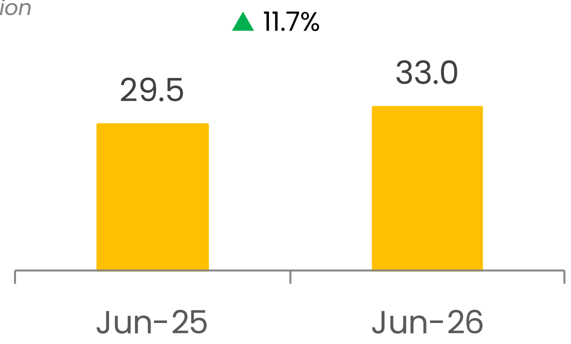
**Asset**

*Rp trillion*



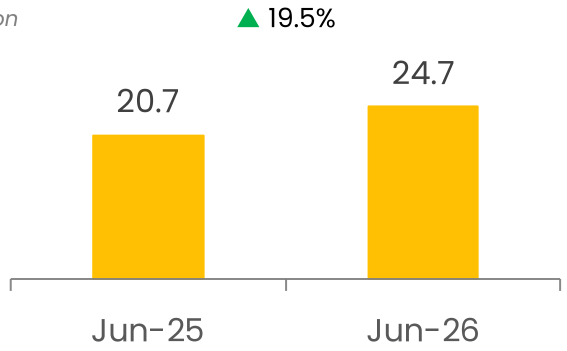

**Financing**

*Rp trillion*

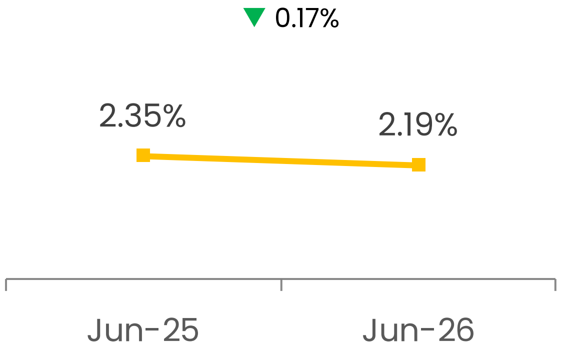



**CASA**

*Rp trillion*




**NPF**




Financing to Deposit Ratio (**FDR**) stood at 94.53% in Jun-26 from 85.52% in Jun-25.

## Subsidiaries

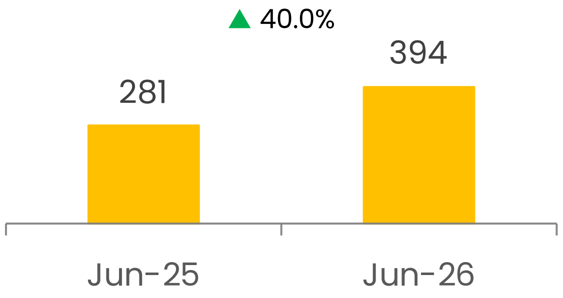
- **Maybank Finance's** four-wheeled **financing** increased 25.3% to Rp8.6 trillion. PBT rose 40.0% to Rp394 billion due to lower loan loss provisions and investment income from equity holdings.

- **WOM Finance's financing** recorded an increase of 6.0% to Rp6.7 trillion and PBT increased 14.8% to Rp121 billion.

* All growth percentages noted are on year-on-year (YoY) basis unless otherwise stated

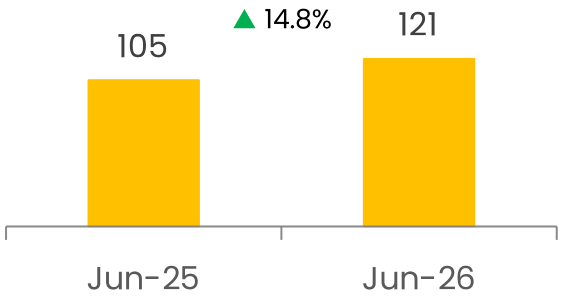
### Maybank Finance PBT

*Rp billion*



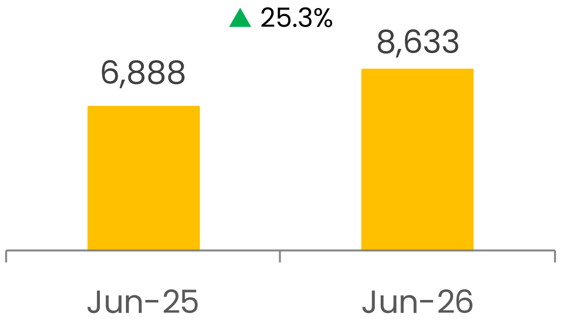

### WOM Finance PBT

*Rp billion*



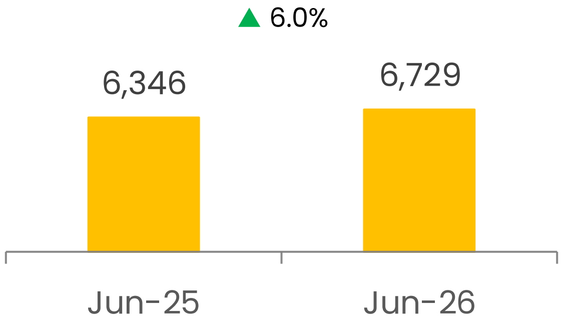

### Maybank Finance Financing

*Rp billion*




### WOM Finance Financing

*Rp billion*

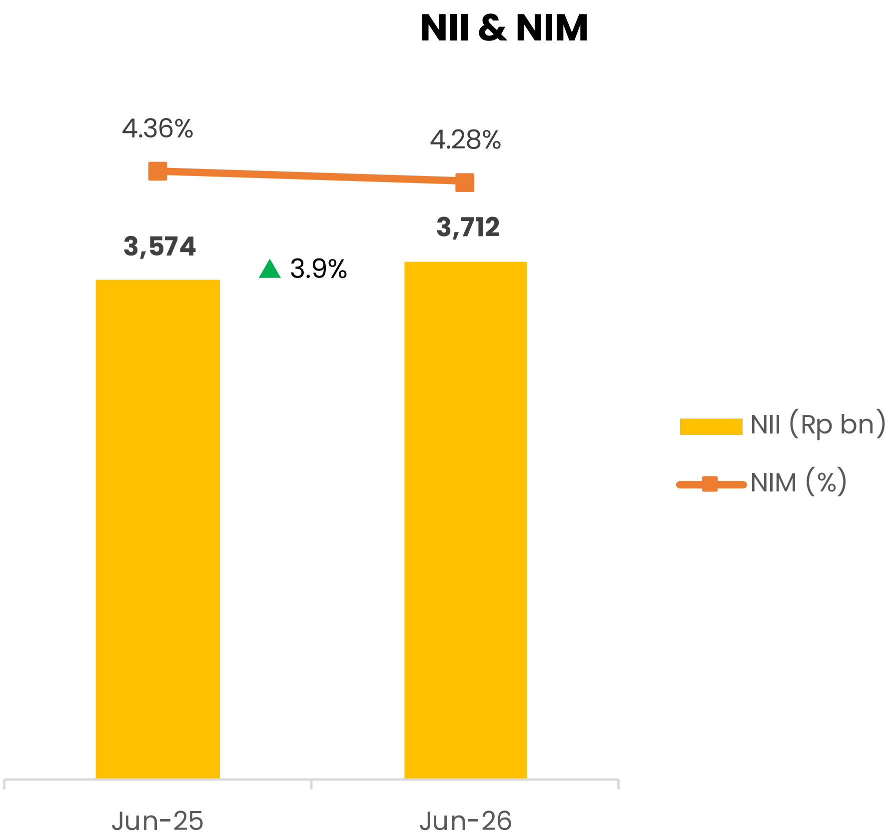


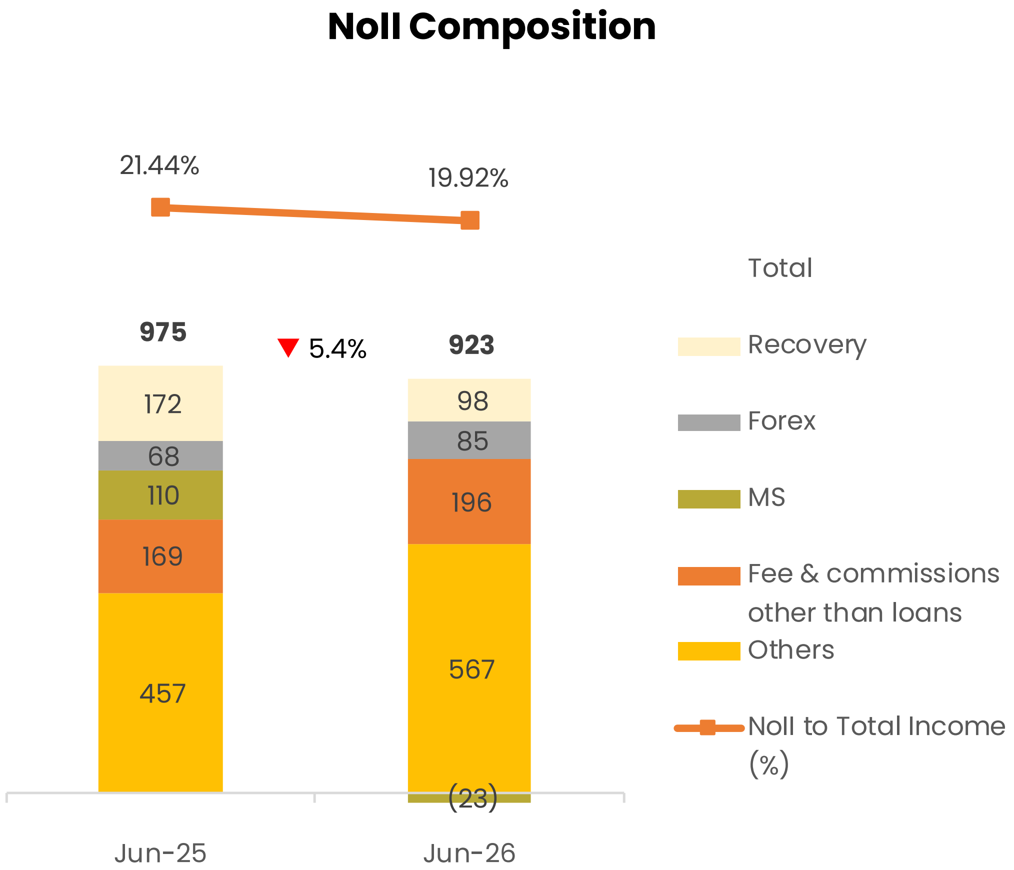
# Table of Contents

# Income Statement - Consolidated

| Rp billion | 1H 2026 | 1H 2025 | YoY | 2Q 2026 | 1Q 2026 | QoQ |
|---|---|---|---|---|---|---|
| Interest Income | 6,445 | 6,636 | -2.9% | 3,311 | 3,134 | 5.7% |
| Interest Expense | (2,733) | (3,062) | -10.8% | (1,414) | (1,319) | 7.2% |
| **Net Interest Income** | **3,712** | **3,574** | **3.9%** | **1,897** | **1,815** | **4.5%** |
| GM related | 62 | 178 | -65.2% | 42 | 20 | 114.7% |
| Non-GM related | 861 | 797 | 8.0% | 479 | 382 | 25.2% |
| **Non Interest Income** | **923** | **975** | **-5.4%** | **521** | **402** | **29.6%** |
| **Gross Operating Income** | **4,635** | **4,550** | **1.9%** | **2,418** | **2,217** | **9.1%** |
| Personnel | (1,712) | (1,709) | 0.2% | (834) | (879) | -5.1% |
| General & Administrative | (1,630) | (1,605) | 1.5% | (815) | (815) | 0.0% |
| **Operating Expenses** | **(3,342)** | **(3,315)** | **0.8%** | **(1,648)** | **(1,694)** | **-2.7%** |
| **Operating Income before Provisions** | **1,293** | **1,235** | **4.7%** | **770** | **523** | **47.1%** |
| Provisions | (398) | (492) | -19.0% | (275) | (123) | >100% |
| **Operating Income After Provision** | **895** | **743** | **20.4%** | **495** | **400** | **23.8%** |
| Non Operating Income | 38 | 23 | 66.7% | 41 | (3) | >100% |
| **Profit Before Tax & Minority Interest** | **933** | **766** | **21.8%** | **536** | **397** | **34.8%** |
| Tax & Minority Interest | (235) | (190) | 23.5% | (137) | (98) | 39.9% |
| **Profit After Tax & Minority Interest (PATAMI)** | **698** | **576** | **21.2%** | **398** | **299** | **33.2%** |

# Maintain disciplined pricing to support margins

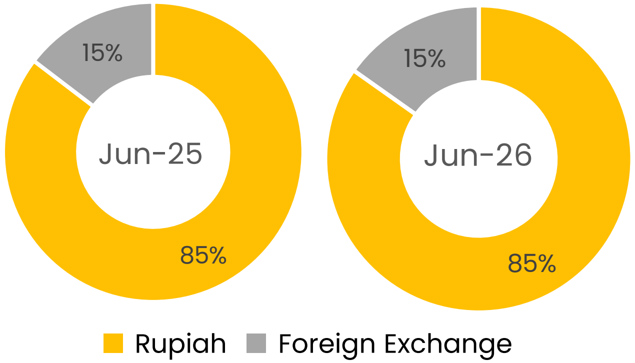


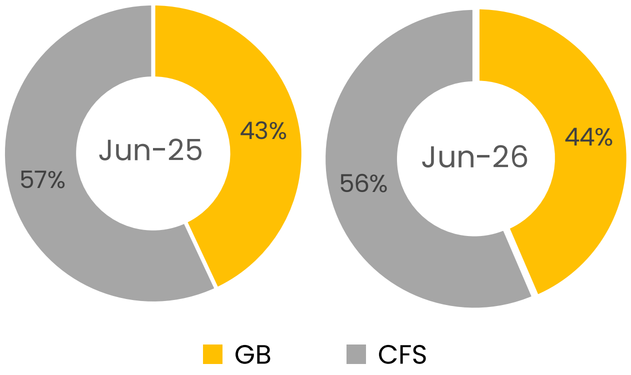

Net Interest Income (**NII**) increased by 3.9% to Rp3.7 trillion, while Non-Interest Income (**NOII**) declined by 5.4% to Rp923 billion due to Global Markets (GM), impacted by continued market volatility and geopolitical uncertainties.

# Continue to expand lending portfolio across corporate and SME businesses

## Loans by Currency




## Loans by Segment

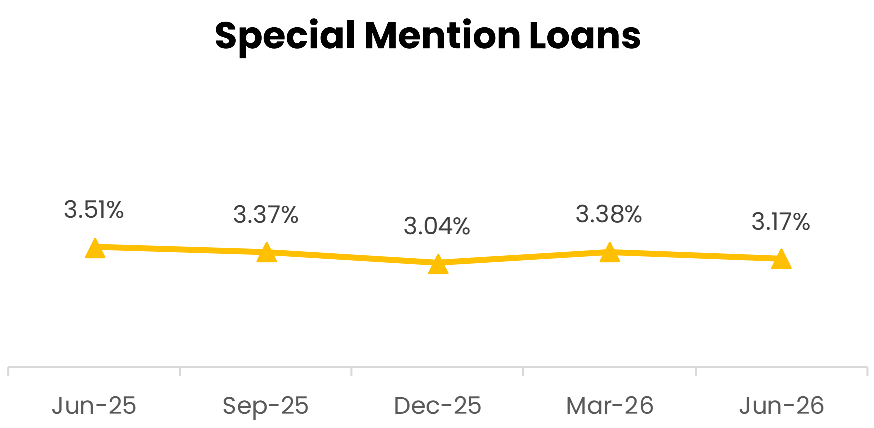


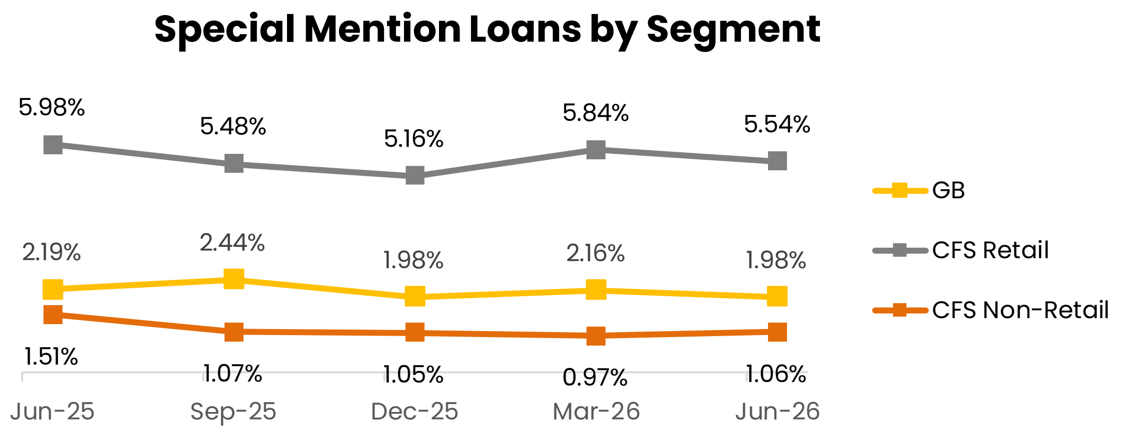

## Loans Portfolio Breakdown

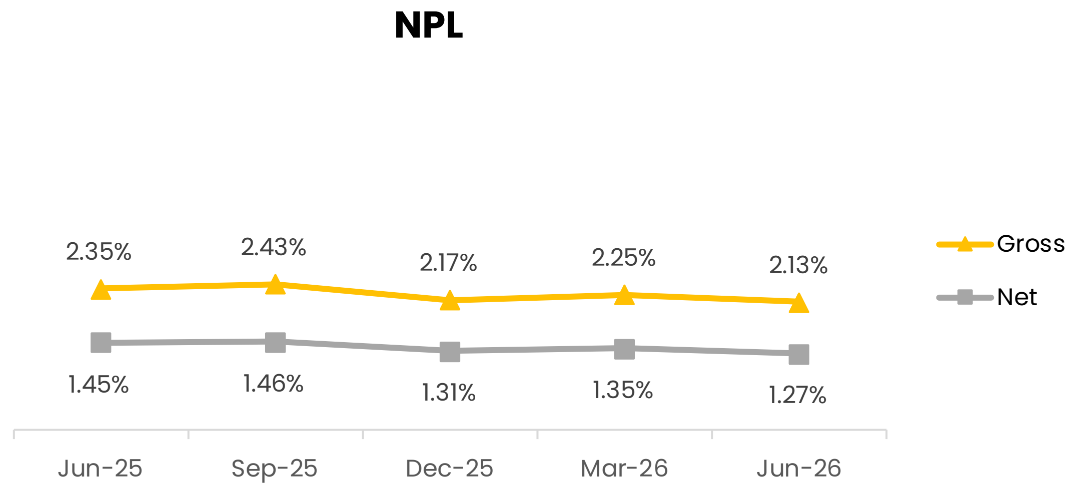
| Rp trillion | Jun-26 | Mar-26 | Jun-25 | YoY | QoQ | Composition |
|---|---|---|---|---|---|---|
| **Global Banking** | **55.0** | **51.1** | **52.4** | **5.0%** | **7.5%** | **43.5%** |
| LLC | 16.3 | 12.6 | 13.8 | 18.0% | 29.3% | 12.9% |
| Business Banking | 18.9 | 17.5 | 15.2 | 24.3% | 8.1% | 14.9% |
| SOE | 9.2 | 9.2 | 12.6 | -26.9% | 0.4% | 7.3% |
| FIG | 9.9 | 11.2 | 10.2 | -2.3% | -11.6% | 7.9% |
| Mumbai | 0.6 | 0.6 | 0.6 | 10.0% | -0.1% | 0.5% |
| **CFS** | **71.3** | **70.9** | **69.3** | **2.9%** | **0.6%** | **56.5%** |
| ***CFS Non-Retail*** | ***22.7*** | ***22.4*** | ***22.3*** | ***1.7%*** | ***1.1%*** | ***18.0%*** |
| SME+ | 7.3 | 7.1 | 6.3 | 14.4% | 2.8% | 5.7% |
| RSME | 15.4 | 15.4 | 16.0 | -3.4% | 0.3% | 12.2% |
| ***CFS Retail*** | ***48.6*** | ***48.4*** | ***47.0*** | ***3.4%*** | ***0.4%*** | ***38.5%*** |
| Auto Loan | 27.0 | 26.8 | 25.3 | 6.5% | 0.5% | 21.3% |
| *WOM* | 6.7 | 6.7 | 6.3 | 6.0% | 0.4% | 5.3% |
| *MIF* | 20.2 | 20.1 | 19.0 | 6.7% | 0.6% | 16.0% |
| Mortgage | 16.6 | 16.8 | 17.1 | -2.8% | -1.3% | 13.1% |
| Unsecured Loans | 4.5 | 4.3 | 4.1 | 11.2% | 6.1% | 3.6% |
| Others | 0.6 | 0.6 | 0.6 | -2.3% | -1.0% | 0.5% |
| **Total** | **126.3** | **122.0** | **121.7** | **3.8%** | **3.5%** | **100.0%** |

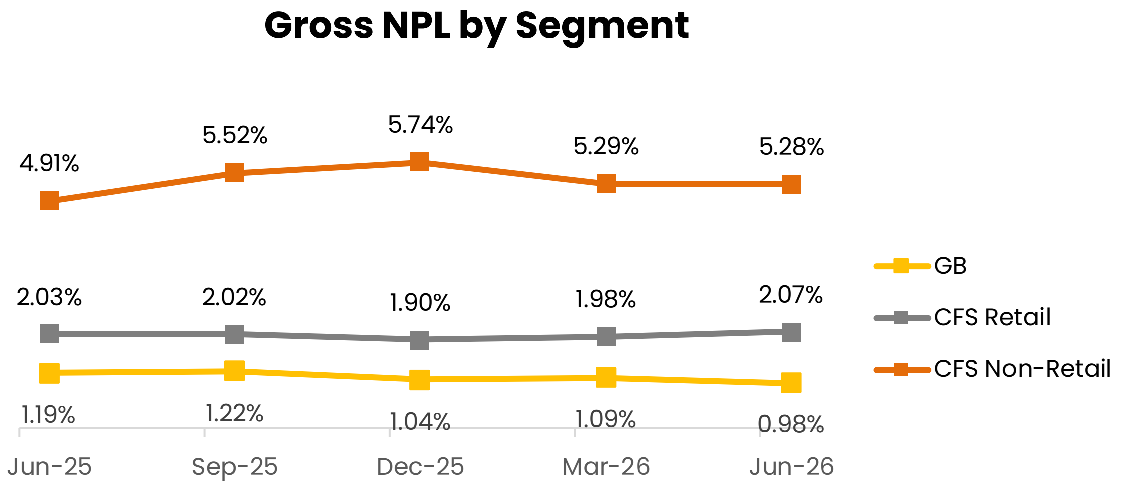
* Unsecured Loans consists of Credit Card, Personal Loans, and BNPL (Buy Now Pay Later).
** Effective June 2026, the Business Banking segment, previously under CFS, is now under Global Banking segment in order to better serve our Mid Cap focus segment.

# Maintaining prudent risk management and healthy asset quality



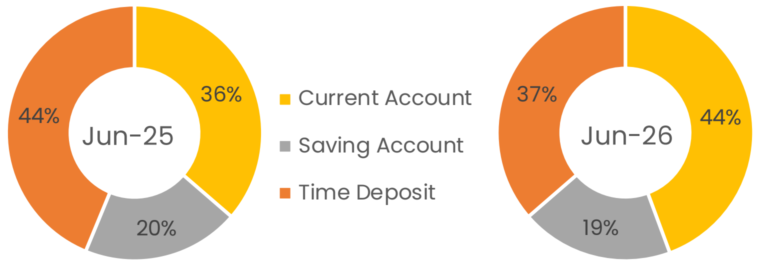



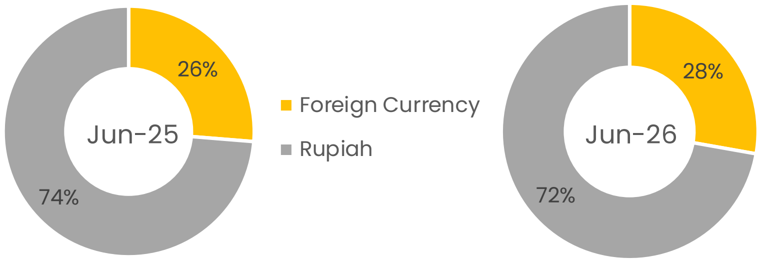
# CASA improved by 22.4% to strengthen funding mix

## Customer Deposits by Business Segment


## Customer Deposits by Type




## Customer Deposits by Currency

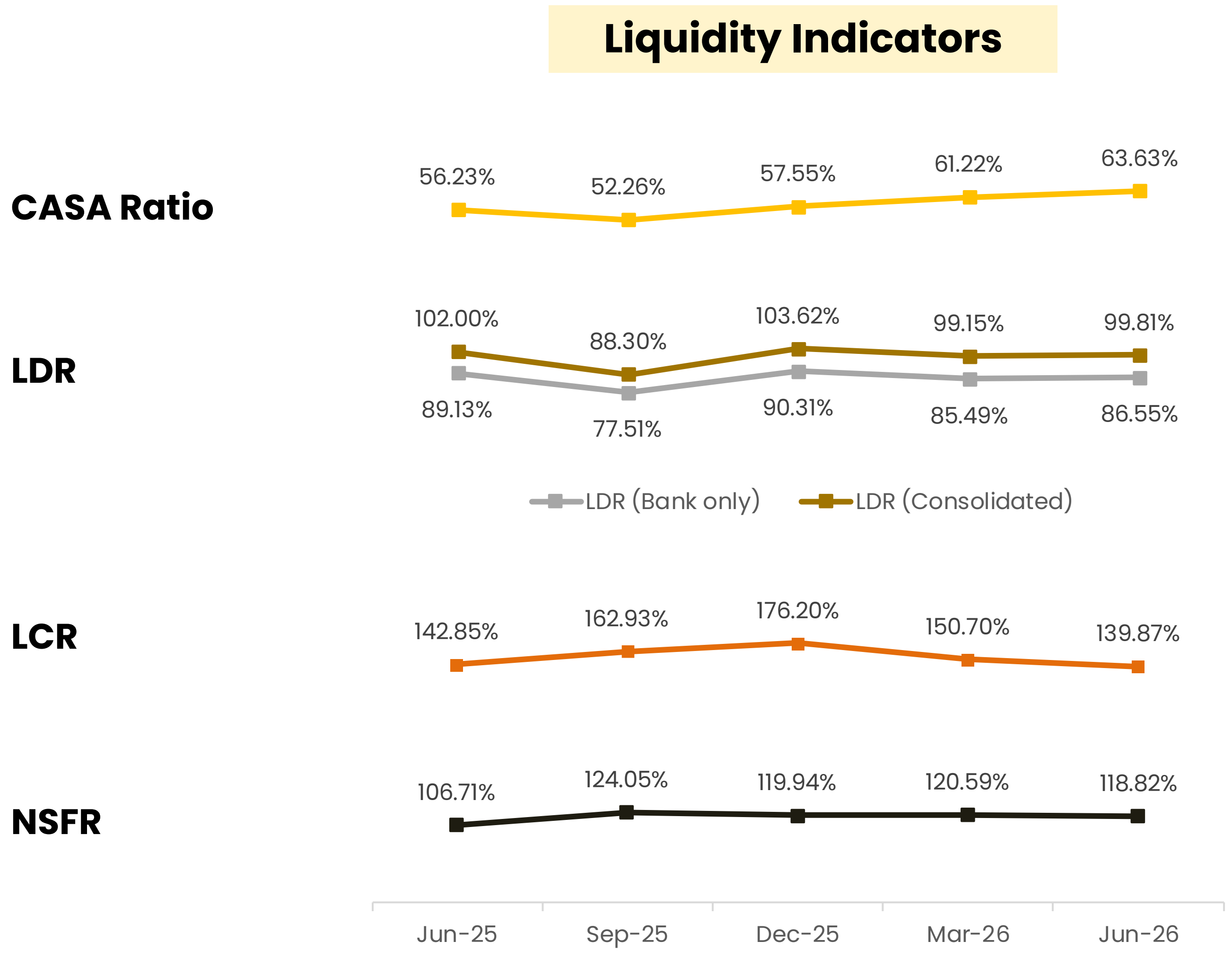



## Customer Deposits Breakdown

| | Jun-26 | Mar-26 | Jun-25 | YoY | QoQ | Composition |
|---|---|---|---|---|---|---|
| *Current Account* | *55.1* | *50.4* | *41.7* | *32.1%* | *9.3%* | *44.4%* |
| *Saving Account* | *23.9* | *22.1* | *22.8* | *4.8%* | *8.2%* | *19.3%* |
| CASA | 79.0 | 72.5 | 64.5 | 22.4% | 9.0% | 63.6% |
| Time Deposit | 45.1 | 45.9 | 50.2 | -10.1% | -1.6% | 36.4% |
| **Total** | **124.1** | **118.4** | **114.7** | **8.2%** | **4.9%** | **100.0%** |
| CASA Ratio | 63.63% | 61.22% | 56.23% | 7.40% | 2.40% | |

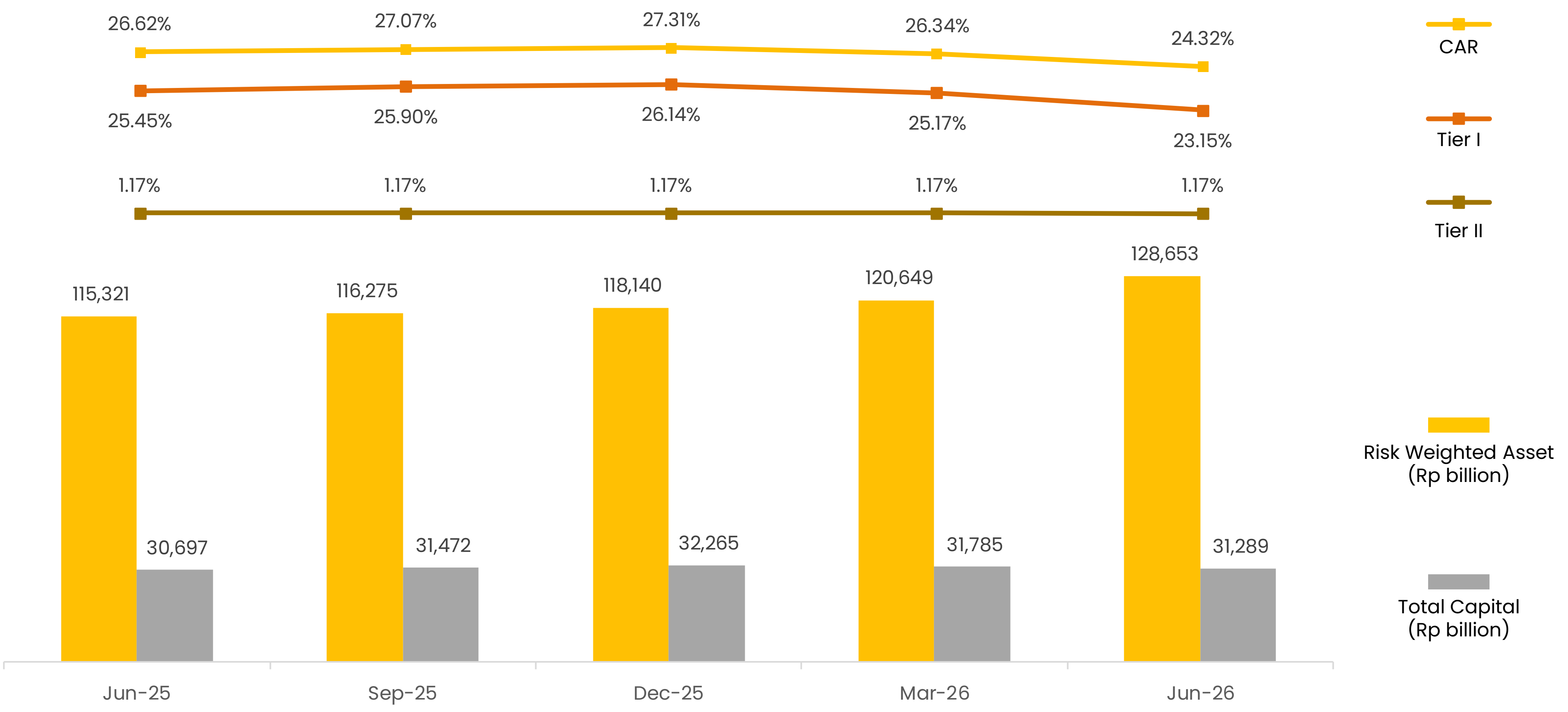



# A higher CASA mix supports funding stability





# Strong capital position to support sustainable business growth



# Balance Sheet - Consolidated

| Rp billion | Jun-26 | Mar-26 | Jun-25 | YoY | QoQ |
|---|---|---|---|---|---|
| Loans | 126,280 | 121,994 | 121,693 | 3.8% | 3.5% |
| Other Earning Assets | 57,024 | 50,122 | 46,397 | 22.9% | 13.8% |
| Other Assets | 30,503 | 20,051 | 16,823 | 81.3% | 52.1% |
| **Total Assets** | **213,808** | **192,167** | **184,913** | **15.6%** | **11.3%** |
| **Deposits from Customer** | **124,102** | **118,353** | **114,702** | **8.2%** | **4.9%** |
| - Current Account | 55,068 | 50,381 | 41,696 | 32.1% | 9.3% |
| - Saving Account | 23,892 | 22,078 | 22,796 | 4.8% | 8.2% |
| - Time Deposit | 45,142 | 45,894 | 50,210 | -10.1% | -1.6% |
| Deposits from Other Banks | 5,378 | 4,682 | 5,490 | -2.0% | 14.9% |
| Borrowings & Repo | 29,655 | 21,018 | 20,190 | 46.9% | 41.1% |
| Securities Issued | 6,853 | 5,369 | 3,950 | 73.5% | 27.6% |
| Subordinated Debt | 100 | 100 | 100 | 0.0% | 0.0% |
| Other Liabilities | 15,454 | 9,904 | 8,936 | 73.0% | 56.0% |
| **Total Liabilities** | **181,541** | **159,426** | **153,366** | **18.4%** | **13.9%** |
| Equity (attributable to equity holders) | 31,619 | 32,116 | 30,944 | 2.2% | -1.5% |
| Minority Interest | 647 | 625 | 603 | 7.2% | 3.5% |
| **Total Equity** | **32,267** | **32,741** | **31,547** | **2.3%** | **-1.4%** |

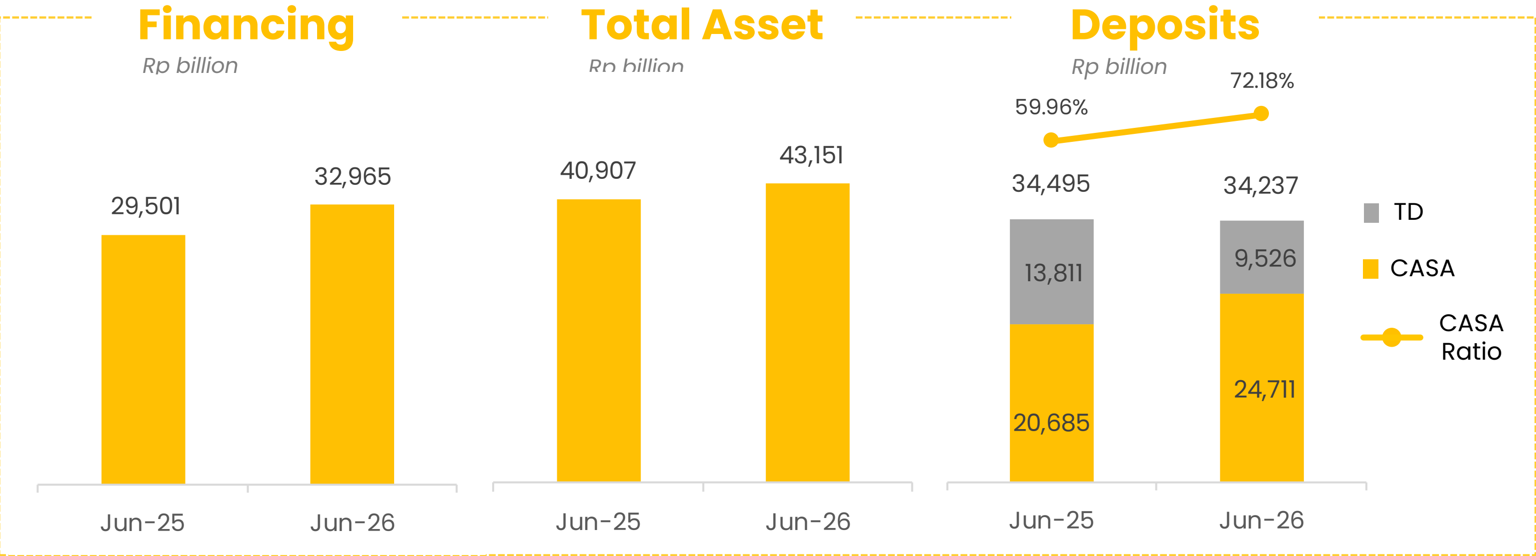
# Financial Ratios

| | Consolidated | | | | | Bank only | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Jun-26 | Mar-26 | Jun-25 | YoY | QoQ | Jun-26 | Mar-26 | Jun-25 | YoY | QoQ |
| **Profitability** | | | | | | | | | | |
| Return On Assets | 0.92% | 0.83% | 0.82% | 0.10% | 0.09% | 0.48% | 0.48% | 0.68% | -0.20% | 0.00% |
| Return On Equity | 4.64% | 3.94% | 3.93% | 0.71% | 0.70% | 2.87% | 2.74% | 4.27% | -1.40% | 0.13% |
| Net Interest Margin | 4.28% | 4.34% | 4.36% | -0.08% | -0.06% | 3.16% | 3.13% | 3.26% | -0.10% | 0.03% |
| **Efficiency & Productivity Ratio** | | | | | | | | | | |
| Cost to Income Ratio | 71.57% | 75.02% | 73.58% | -2.01% | -3.45% | 81.62% | 84.78% | 76.88% | 4.74% | -3.16% |
| BOPO | 87.99% | 88.94% | 90.24% | -2.25% | -0.95% | 92.83% | 92.15% | 90.89% | 1.94% | 0.68% |
| **Earning Asset Quality** | | | | | | | | | | |
| Impaired Loans - Gross | 3.84% | 3.95% | 4.09% | -0.25% | -0.11% | 4.12% | 4.31% | 4.38% | -0.26% | -0.19% |
| Impaired Loans - Net | 2.09% | 2.12% | 2.16% | -0.07% | -0.03% | 2.25% | 2.32% | 2.32% | -0.07% | -0.07% |
| NPL - Gross | 2.13% | 2.25% | 2.35% | -0.22% | -0.12% | 2.21% | 2.39% | 2.46% | -0.25% | -0.18% |
| NPL - Net | 1.27% | 1.35% | 1.45% | -0.18% | -0.08% | 1.33% | 1.46% | 1.54% | -0.21% | -0.13% |
| **Balance Sheets Structure** | | | | | | | | | | |
| LDR | 99.81% | 99.15% | 102.00% | -2.19% | 0.66% | 86.55% | 85.49% | 89.13% | -2.58% | 1.06% |
| Modified LDR *) | 74.58% | 78.48% | 81.01% | -6.43% | -3.90% | 68.85% | 72.72% | 75.54% | -6.69% | -3.87% |
| LCR | 139.87% | 150.70% | 142.85% | -2.98% | -10.83% | 138.20% | 146.19% | 152.19% | -13.99% | -7.99% |
| NSFR | 118.82% | 120.59% | 106.71% | 12.11% | -1.77% | 110.66% | 112.38% | 106.79% | 3.87% | -1.72% |
| CASA | 63.63% | 61.22% | 56.23% | 7.40% | 2.41% | 64.06% | 61.62% | 56.96% | 7.10% | 2.44% |
| CAR | 24.32% | 26.34% | 26.62% | -2.30% | -2.02% | 21.97% | 24.32% | 24.57% | -2.60% | -2.35% |

* Financial Ratios are based on published financial statements which are in accordance with OJK's classification
^ Modified LDR is based on internal calculation and defined as (Loans excl. Rural Banks) / (Third Party Deposits + Borrowings + Repo + Securities Issued + Sub Debt)

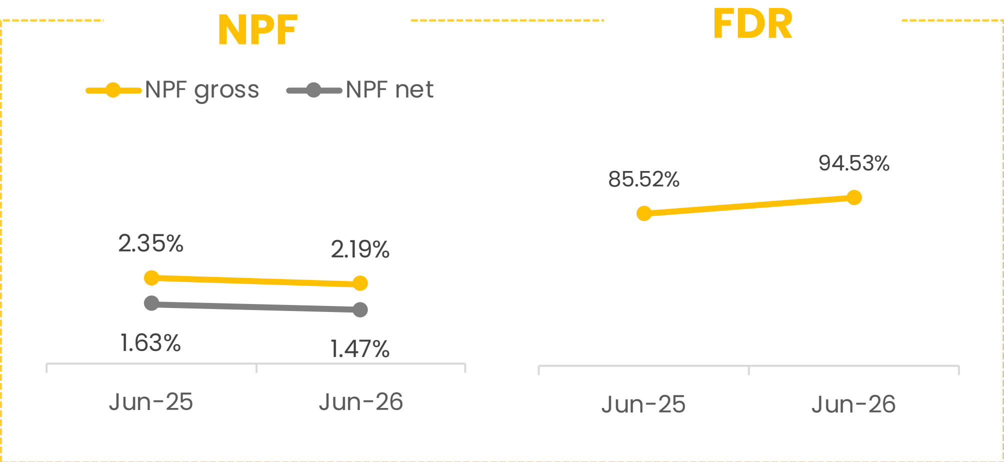
# Table of Contents

# Shariah Business Unit's (UUS) PBT increased by 55.2% to Rp488 billion


## Key Drivers

- UUS recorded a PBT of Rp488 billion in 1H26, compared with Rp315 billion in 1H25.
- Total Shariah financing increased 11.7% YoY to Rp33.0 trillion, driven by strong growth Shariah GB, which increased 8.9% YoY, particularly in the Financial Institutions Group (FIG) and Large Local Corporates (LLC) segments. Meanwhile, Shariah CFS financing grew 14.0% YoY, supported by continued growth in both retail and non-retail financing. Total Shariah assets increased 5.5% YoY.
- Shariah CASA increased 19.5% YoY, while Time Deposits declined 31.0% YoY, reflecting continued funding optimisation. Although customer deposits declined marginally by 0.7% YoY, the CASA ratio improved to 72.18% as at June 2026 from 59.96% as at June 2025.



# Table of Contents


## M2U's Financial Transaction volume keeps growing

### 20.5% YoY

M2U financial transaction reached more than **8.7 million** in Q2'26.

### 113% YoY

**M2U QR Pay & QR Cardless Withdrawal** transactions in Q2'26 and reach more than **IDR 750 billion** in transaction volume.

## Digital Customer Acquisition & CASA Growth

More than **59k saving accounts have been opened digitally** through digital platform in Q2'26.

### 23% YoY

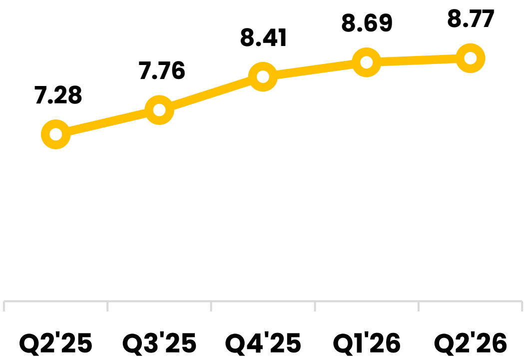
The total CASA balance opened through digital platform reached IDR 6.1 Tn.


## M2E

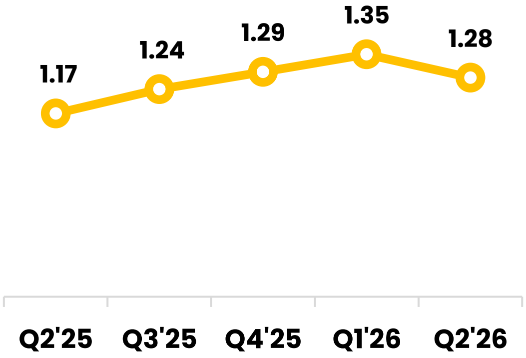
### 5.6% YoY

Total **financial transaction frequency** in Q2'26 reach more than **1.28 million** with **current account** balance of M2E users in Q2'26 reached more than **IDR 44.7 trillion**, grow by more than **34.2% YoY**

### 1. M2U Txn Frequency (in Mn)




### 2. M2E Txn Frequency (in Mn)



M2U ID offers a comprehensive investment solution through a fully STP online system, enabling customers to seamlessly open and access a wide range of investment products, including **Fixed Deposits**, **Mutual Funds**, **Bonds** & **Gold** which are available in both Conventional & Sharia. All of which can be managed conveniently through **360 Digital Wealth Feature.**

**Making financial plans for future goals**

**Managing the entire asset & loan portfolio**

**Monitoring every expenses**

## Monitoring & Managing Capabilities:

Saving

Deposit

Bonds

Mutual Funds

Gold

Bancassurance

Mortgage

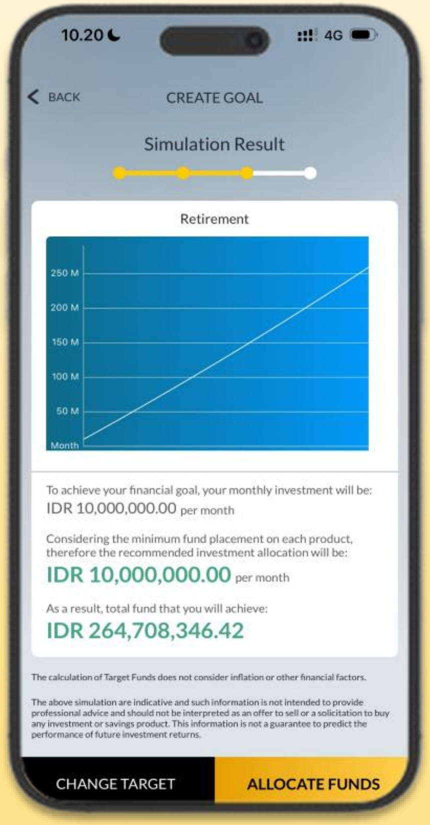
Maybank Credit Cards

Unsecured Load

# Managing finance easily with the M2U ID App's 360 Digital Wealth Feature

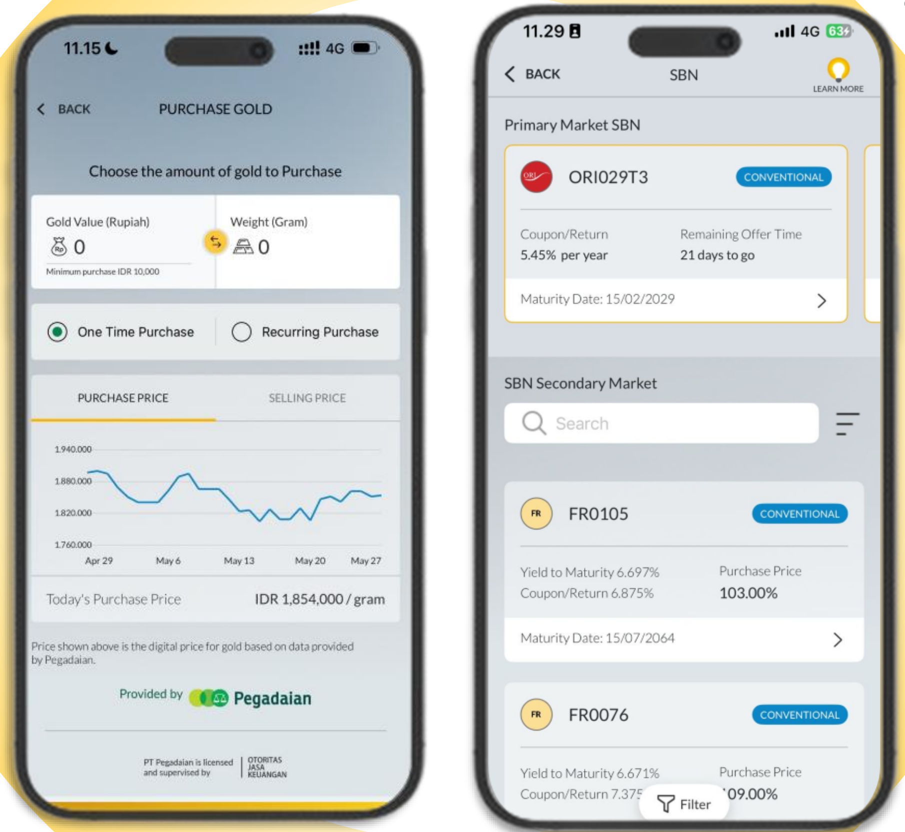

**Portfolio Management**


**Expense Tracker**




**Goal Based Investment**

# From Today's Decisions to Tomorrow's Wealth, All in M2U ID App for Smarter Financial Planning




**Digital Wealth** in **M2U ID App** supports customers' long-term financial aspirations by providing seamless access to **Mutual Funds**, **Bonds**, **Gold** and **Bancassurance** through a single digital platform, enabling portfolio diversification and efficient wealth management.

## Mutual Funds

Mutual funds on **M2U ID App** allow customers to invest from IDR 100,000, including Sharia-compliant options, through a seamless digital experience.

## Bonds

Government bonds on **M2U ID App** provide access to retail and Sharia-compliant securities in Rupiah or foreign currencies, backed by the Government of Indonesia.

## Gold

**M2U ID App** enables customers to buy and manage gold easily and securely anytime, anywhere, enhancing access to gold investment opportunities.

## Bancassurance

**M2U ID App** offers **MyProtection Simple** & **MyProtection Cash** insurance, providing reliable coverage for both life and health protection.

# Scalling Financing Through End-to-End Digital Journey

**Digital Financing in M2U** supports sustainable growth by enabling end-to-end digital onboarding and management of credit cards and personal loans through the M2U ID App. The platform enhances customer convenience and operational efficiency via fully digital processes, while targeted X-Cash & Personal Loan offerings expand access to financing for selected customers and support overall portfolio quality.

## Credit Card Management

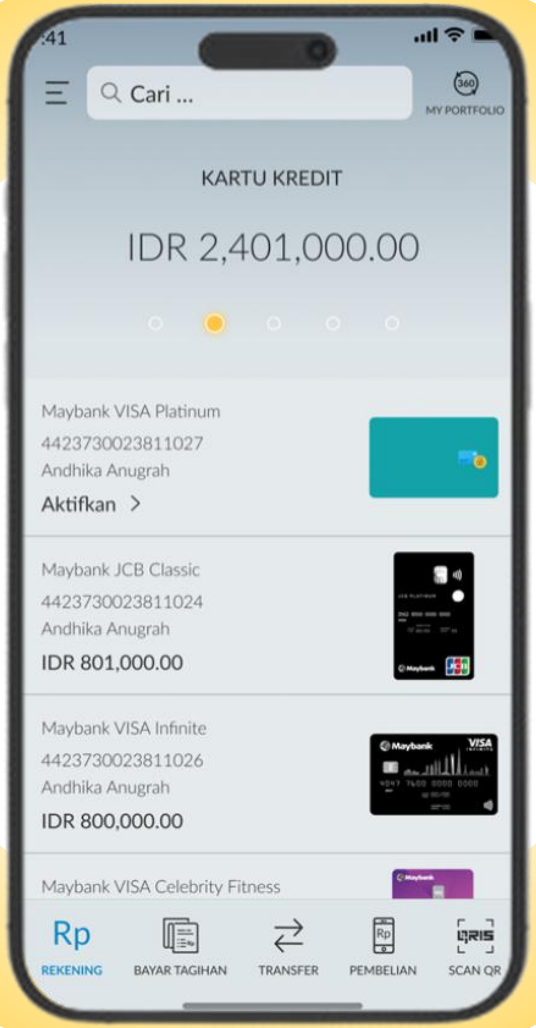
- ✓ Activation
- ✓ Installment Conversion
- ✓ Increase Limit
- ✓ Card Detail Information
- ✓ Card Replacement
- ✓ Card Control Security

## Virtual Credit Card Application

- ✓ Existing Customer
- ✓ New Customer
- ✓ Add-On Card
- ✓ Supplementary Card

## Digital Unsecured Loans

- ✓ X-Cash
- ✓ Personal Loan



# Table of Contents

# Maybank Finance Performance

**Balance Sheet**

| Rp billion | Jun-26 | Mar-26 | Jun-25 | YoY | QoQ |
|---|---|---|---|---|---|
| Total Asset | 9,066 | 8,962 | 7,257 | 24.9% | 1.2% |
| Financing | 8,633 | 8,613 | 6,888 | 25.3% | 0.2% |
| % to Total MBI Loans (%) | 6.84% | 7.06% | 5.66% | 1.18% | -0.22% |
| Total Equity | 4,589 | 4,419 | 4,036 | 13.7% | 3.8% |

**Asset Quality**

| % | Jun-26 | Mar-26 | Jun-25 | YoY | QoQ |
|---|---|---|---|---|---|
| Gross NPF | 0.31% | 0.28% | 0.31% | 0.00% | 0.04% |
| Net NPF | 0.12% | 0.12% | 0.14% | -0.01% | 0.01% |

**Income Statement**

| Rp billion | 1H 2026 | 1H 2025 | YoY | 2Q 2026 | 1Q 2026 | QoQ |
|---|---|---|---|---|---|---|
| Revenue | 697 | 566 | 23.1% | 365 | 332 | 10.1% |
| Operating Expense | 138 | 130 | 5.8% | 70 | 68 | 2.4% |
| Profit Before Tax | 394 | 281 | 40.0% | 217 | 177 | 22.5% |
| % to Total MBI PBT | 42.23% | 36.73% | 5.50% | 42.23% | 44.58% | -2.35% |

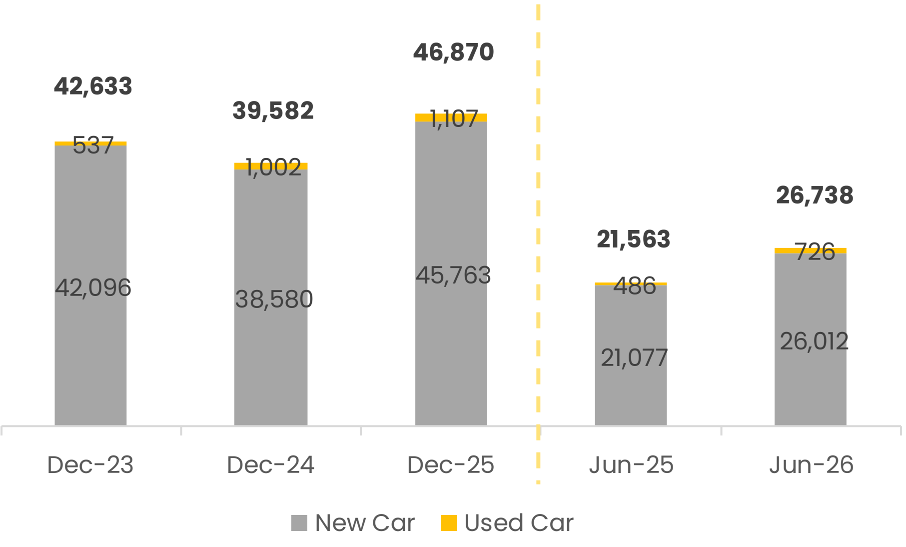
No of Customer **126,150**

Total Branch **30**

Unit Financed **26,738**

## Unit Financing

*(in unit)*




Total Unit YoY: 24.0%

Used Car YoY: 49.4%

New Car YoY: 23.4%


# WOM Finance Performance

**Balance Sheet**

| **Rp billion** | **Jun-26** | **Mar-26** | **Jun-25** | **YoY** | **QoQ** |
|---|---|---|---|---|---|
| Total Asset | 8,380 | 8,781 | 8,552 | -2.0% | -4.6% |
| Financing | 6,729 | 6,702 | 6,346 | 6.0% | 0.4% |
| % to Total MBI Loans (%) | 5.33% | 5.49% | 5.21% | 0.11% | -0.17% |
| Total Equity | 2,037 | 1,968 | 1,898 | 7.3% | 3.5% |

**Asset Quality**

| **%** | **Jun-26** | **Mar-26** | **Jun-25** | **YoY** | **QoQ** |
|---|---|---|---|---|---|
| Gross NPF | 2.54% | 2.20% | 2.59% | -0.05% | 0.33% |
| Net NPF | 1.14% | 0.95% | 1.23% | -0.09% | 0.18% |

**Income Statement**

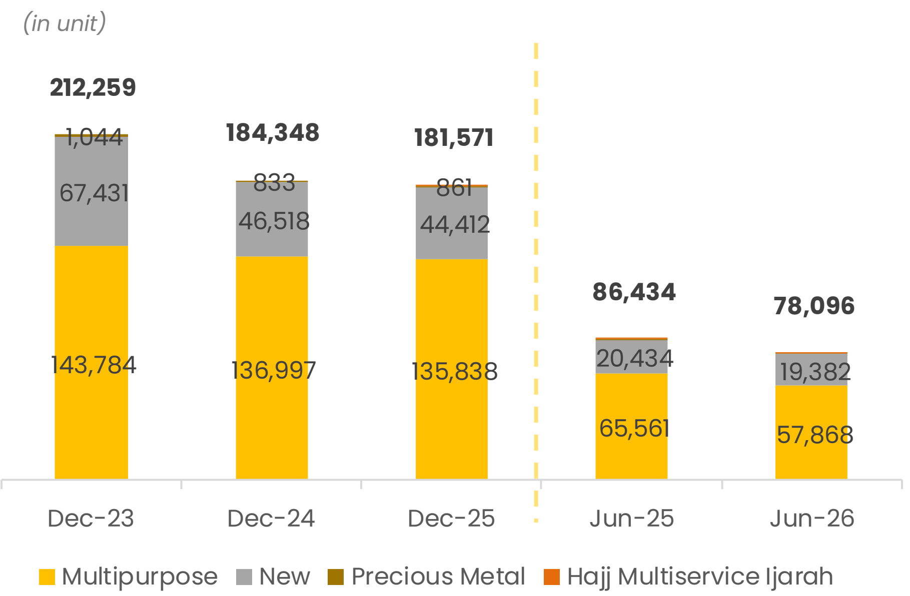
| **Rp billion** | **1H 2026** | **1H 2025** | **YoY** | **2Q 2026** | **1Q 2026** | **QoQ** |
|---|---|---|---|---|---|---|
| Revenue | 1,116 | 1,053 | 6.0% | 567 | 548 | 3.5% |
| Operating Expense | 596 | 581 | 2.6% | 296 | 299 | -1.1% |
| Profit Before Tax | 121 | 105 | 14.8% | 87 | 33 | 161.2% |
| % to Total MBI PBT | 12.96% | 13.74% | -0.79% | 12.96% | 8.42% | 4.53% |

No of Customer **266,946**

Total Branch **189**

Unit Financed **78,096**

**Unit Financing**




Total Unit YoY: -9.6%

Hajj Multiservice Ijarah YoY: >100%

Precious Metal YoY: -13.2%

New Unit YoY: -5.1%

Multipurpose YoY: -11.7%


# Table of Contents

# Maybank's Commitments on Sustainability

M25+

ACHIEVED

**01**

**Mobilising RM80 billion** in Sustainable Finance by 2025

ACHIEVED

**02**

**Improving the lives of two million households** across ASEAN by 2025

ON TRACK

Achieving a **carbon neutral** position of our own emissions by 2030 and **Net Zero Carbon** equivalent position by 2050

**03**

ACHIEVED

Achieving **one million hours** per annum on sustainability and delivering one thousand significant UN SDG-related outcomes by 2025

**04**

ROAR30

**The Next Phase of Sustainability Leadership**

**Impact Society Positively**

**Environmental**

A **Champion for Good** that helps businesses & communities transition to a resilient, low-carbon, & inclusive economy

**Social**

Distinguished through **Social Impact** by **enabling well-being for all**

**Governance**

A **"sustainability-first"** corporate culture and transparent stakeholder communication

The year 2025 marked the successful conclusion of Maybank's M25+ strategy phase to enter the next five-year cycle, closing the journey on a strong note with excellent performance and key milestone achievements. Maybank Group as well as Maybank Indonesia not only achieved but surpassed all four Sustainability Commitment targets under M25+.

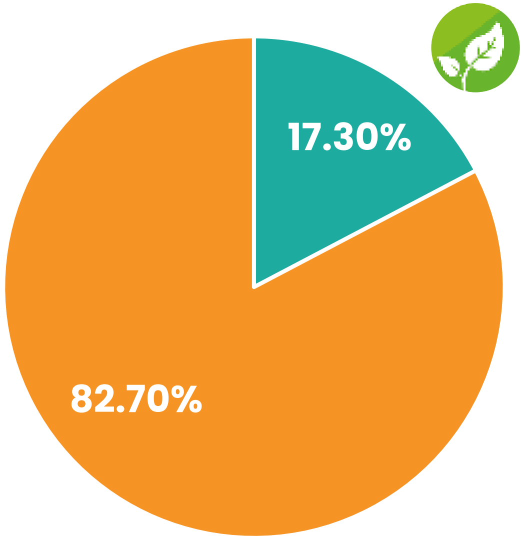
With the conclusion of M25+, Maybank Group launched the ROAR30 Strategy to define the next phase of growth and sustainability leadership. Maybank Group has set a target to mobilise RM300 billion in sustainable finance by 2030, advance carbon neutrality by 2030 and achieve net zero by 2050, aims positively impact 3 million lives and double our social financing for individuals and SMEs from a baseline of RM12 billion in FY2024.

Support for Sustainable Development Goals

# Sustainable Finance Portfolio

Sustainable Finance Portfolio reached **Rp19.23 trillion** as of Jun26

Contributing **17.3%** to the Bank's loan portfolio




■ Sustainable Finance Portofolio ■ Bank Loan (Bank Only)

Energy Efficiency

Rp589 billion

Management of Natural Resources and Sustainable Land Use

Rp539 billion

Renewable Energy

Rp472 billion

Environmentally Friendly Transportation

Rp906 billion

Micro, Small, and Medium Enterprises (UMKM)

Rp16.72 trillion

* Sustainable finance in accordance with POJK 51 2017 (Kateogri Kegiatan Usaha Berkelanjutan/KKUB)

# Sustainability-related Events in 2Q 2026

Support for Sustainable Development Goals

### ESG Champion Shark Tank #1

Maybank Indonesia conducted the **ESG Champion Shark Tank** in April, providing participants with a hands-on coaching session to strengthen their ability to identify sustainable financing opportunities. Using a "shark tank" pitching format, members of the Board of Directors acted as the "sharks", challenging participants to present practical ESG solutions based on real client cases.

Working in teams, the ESG Champions analysed case studies from the **biofuel, waste management, financial institution, palm oil, and automotive sectors**. Notably, two of the five proposed solutions progressed into actual financing opportunities, demonstrating the programme's contribution to building a sustainable financing pipeline.


### Industrial Update – Social Loan

As part of Maybank Indonesia's ongoing sustainability capacity-building initiatives, an **Industrial Update on Social Loan** session was conducted to deepen participants' understanding of social finance and its role in supporting inclusive economic development. The session featured guest speakers from **PT Permodalan Nasional Madani (PNM)**, a long-standing partner of Maybank Indonesia since 2018, and **PT Sarana Multigriya Finansial (SMF)**, a client of the Bank since 2024.

The discussion explored the evolution of social financing in Indonesia, covering its alignment with the Sustainable Development Goals (SDGs), approaches to balancing commercial performance with measurable social impact, and the range of social finance solutions offered by both institutions.


### Maybank Indonesia Sustainable Finance Forum 2026: Navigating Transition for Industry: From Policy Signals to Market Action

Maybank Indonesia for the first time held the **Sustainable Finance Forum** on 30 Jun 2026, bringing together stakeholders, business partners, regulators, and industry leaders to exchange insights, foster dialogue, and explore practical solutions to support the industry's transition toward sustainable finance. Held over two days, with the first day focused for internal Maybankers, the forum was **attended by ±230 participants**, including Chairperson of OJK, representative of the Ministry of Finance, Vice Minister of Industry, representative of Danantara, and industry players. The event reinforced Maybank Indonesia's thought leadership and commitment to advancing sustainable finance.

# Table of Contents

# Awards & Events Highlights in 2Q 2026

## APRIL

- **9 APRIL**
  Allianz Syariah has partnered with Maybank Indonesia launch **MyProtection Amanah**, a sharia-compliant life insurance plan that combines long-term life protection until age 100 and investment potentials as well as waqf and shodaqoh features.


- **17 APRIL**
  The **Annual General Meeting of Shareholders (AGMS)** 2026 of Maybank Indonesia announced changes on the Bank's Board of Commissioners and Directors and approved the distribution of cash dividends worth Rp580 billion.


- **23 APRIL**
  Maybank Indonesia, through its Wealth Management business unit, has once again strengthened its international reputation by winning the **Indonesia's Best for Premier Banking award at the Euromoney Private Banking Awards 2026.**

- **23 APRIL**
  Maybank Indonesia won the Best CEO Awards, Best CHRO Awards, and Best COO Awards 2026 at the **7th Anniversary Indonesia Best 50 CEO Awards 2026** at the category "Most Popular" given by theiconomics.com.

- **24 APRIL**
  Maybank Indonesia and Bank Sinarmas officially established a strategic partnership in **Sharia Restricted Investment Account (SRIA)** transaction Under the transaction, Bank Sinarmas placed Rp500 billion fund under the mudharabah muqayyadah structure.


- **30 APRIL**
  Maybank Indonesia successfully received the **Indonesia Human Capital Award 2026** from Warta Ekonomi. The award was presented for Performance-Based Human Capital Management to Produce Competent Employees in the Conventional Bank category.

# Awards & Events Highlights in 2Q 2026

## MAY

- **6 MAY**
  Maybank Indonesia through its Shariah Business Unit has partnered with Muslim Pro to launch the **Amanah Pro app**, which is the first Islamic Banking as a Service (iBaaS) platform in Indonesia and enables non-bank partners to provide banking services more flexibly and in accordance with regulations


- **22 MAY**
  Maybank won 10 awards at the **Infobank-Isentia Digital Brand Awards 2026**, including eight awards in the conventional banking category and two awards in the Islamic banking category.

## JUNE

- **4 JUNE**
  Maybank Indonesia and Allianz Life have strengthened their collaboration with the launch of **MyProtection Income Plus**, a traditional life insurance solution with a five-year regular premium payment term.


- **5 JUNE**
  Maybank Indonesia has been awarded the **ISO 37001:2026 Anti-Bribery Management System certification** by SIRIM QAS International Sdn Bhd. ISO 37001 is an internationally recognised standard for organisations that have implemented an effective anti-bribery management system.


- **29 JUNE**
  Maybank Indonesia **Extraordinary General Meeting of Shareholders (EGMS)** approved the Bank's acquisition of shareholdings in PT Maybank Asset Management, PT Maybank Sekuritas Indonesia, and PT Asuransi Etiqa Internasional Indonesia as part of the establishment of Maybank Indonesia as the Operational Financial Conglomerate Holding Company for the Maybank Financial Conglomerate.

- **30 JUNE**
  Maybank Indonesia, together with Maybank Group, held the **Sustainable Finance Forum 2026** to strengthen its commitment to advancing ASEAN's sustainability agenda by facilitating Indonesian industry players in accelerating the transition towards a low-carbon economy.

Humanising

Financial Services

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