

Maybank Indonesia

Financial Results

9M 2021 ended 30 September 2021



Humanising Financial Services

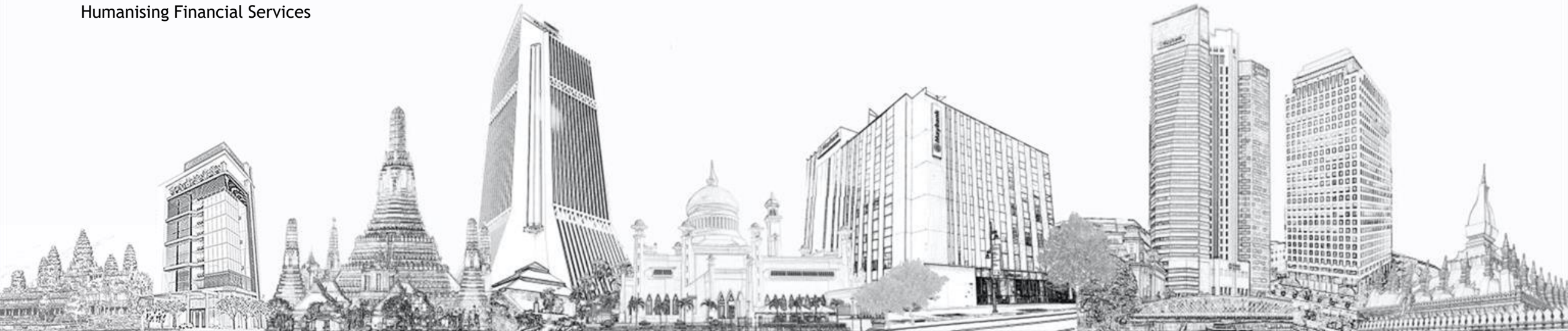


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9M 2021 Executive Summary* (1/2)



1

Earnings

- **PBT** recorded at Rp1,485 billion, higher by 2.1% yoy mainly due to lower provision expenses and efficiencies in interest expenses & overhead costs. Meanwhile PATAMI booked at Rp1,062 billion or lower by 3.3 % yoy.
- **PPOP** decreased by 12.5% yoy attributed by lower interest income (mainly from loans) and lower fee income (mainly from GM-related fees), offset by efficiencies in interest expenses and overhead costs.
- **Fee income** decreased by 14.8% yoy among others due to 54.1% decline in GM-related fees. However, the Bank was able to maintain the momentum and strengthen its Retail related income such as Bancassurance which grew by 43.2%.
- Overhead costs effectively controlled and declined by 3.5% yoy.
- **Provisions** decreased by 26.4% yoy to Rp1,064 billion.
- **NIM** improved by 6bps yoy to 4.75% due to sustained reduction in cost of deposits.

2

Loans Growth and Asset Quality

- Overall **Loans** growth declined by 9.7% yoy, while flat qoq; still impacted by the pandemic and movement restriction. GB down by 6.0% yoy, however it managed to grow 1.6% qoq. Mortgage also managed to book positive trend at 5.9% yoy and 2.8% qoq growth. RSME also started to grow positively on qoq basis by 0.3%. Overall CFS Non Retail and CFS retail down by 17.0% and 5.5% yoy respectively.
- **Gross NPL** and **gross impaired loans ratio** stood at 4.61% and 6.26% respectively mainly due to reduction in loan balance despite NPL and impaired loans balance were booked lower than a year ago.
- The Bank continues to take pre-emptive steps to support customers impacted by the pandemic through restructuring and rescheduling in order to maintain sound asset quality.

*) 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 Bank Indonesia's classification.



3

Liquidity and Funding Positions

- Funding profile improved as reflected in improvement of **CASA ratio** to 44.70%. Total deposits down by 12.6% mainly due to 19.9% reduction in TD, in line with the Bank's strategy to reduce high cost funding. Meanwhile CASA down by 1.5% yoy, however it managed to grow by 1.1% qoq.
- The Bank will maintain its focus to reduce higher cost of funding through increased utilization of its digital banking and efforts undertaken to increase the number of operational accounts.
- Healthy liquidity indicators: **Loan-to-Deposit Ratio (LDR - bank only)** at 84.51% as of Sep-21. **Liquidity Coverage Ratio (LCR - bank only)** quarterly stood at 175.00% as of Sep-21, well above minimum requirement.

4

Capital Position

- Total **Assets** declined by 13.2% yoy to Rp154.0 trillion.
- Strong capital position with **CAR** stood at 26.62% (Tier I at 25.37%).

5

Shariah Banking Unit

- **Shariah Banking Unit** continued to book a sound performance in which total **assets** grew by 3.6% in Sep-21.
- Total **Shariah CASA** grew strongly by 35.5%, despite a 5.7% drop in its total deposits. Subsequently Shariah CASA ratio improved to 34.81% in Sep-21 from 24.23% a year earlier.
- The **Financing-to-Deposit Ratio (FDR)** stood at 95.50% in Sep-21 from 91.24% in Sep-20.
- **Non-Performing Financing (NPF)** level stood at 3.80% (gross) and 2.57% (net) in Sep-21 from 2.86% (gross) and 2.25% (net) in Sep-20.

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Income Statement - Consolidated



Rp billion	9M 2021	9M 2020	YoY	3Q 2021	2Q 2021	QoQ
Interest Income	8,187	9,903	-17.3%	2,665	2,656	0.3%
Interest Expense	(2,837)	(4,290)	-33.9%	(774)	(944)	-18.0%
Net Interest Income	5,349	5,613	-4.7%	1,890	1,711	10.5%
Non Interest Income	1,474	1,730	-14.8%	522	498	4.8%
Gross Operating Income	6,823	7,343	-7.1%	2,413	2,210	9.2%
Personnel	(1,996)	(1,940)	2.9%	(671)	(670)	0.3%
General & Administrative	(2,267)	(2,477)	-8.5%	(740)	(760)	-2.7%
Operating Expenses	(4,263)	(4,417)	-3.5%	(1,411)	(1,430)	-1.3%
Operating Income before Provisions	2,561	2,925	-12.5%	1,002	780	28.5%
Provisions	(1,064)	(1,446)	-26.4%	(271)	(516)	-47.5%
Operating Income After Provision	1,497	1,479	1.2%	731	264	176.8%
Non Operating Income / (Expenses)	(12)	(26)	-51.8%	(8)	(4)	94.4%
Profit Before Tax & Minority Interest	1,485	1,453	2.1%	723	260	178.0%
Tax & Minority Interest	(422)	(354)	19.2%	(171)	(130)	31.3%
Profit After Tax & Minority Interest (PATAMI)	1,062	1,099	-3.3%	552	130	325.3%

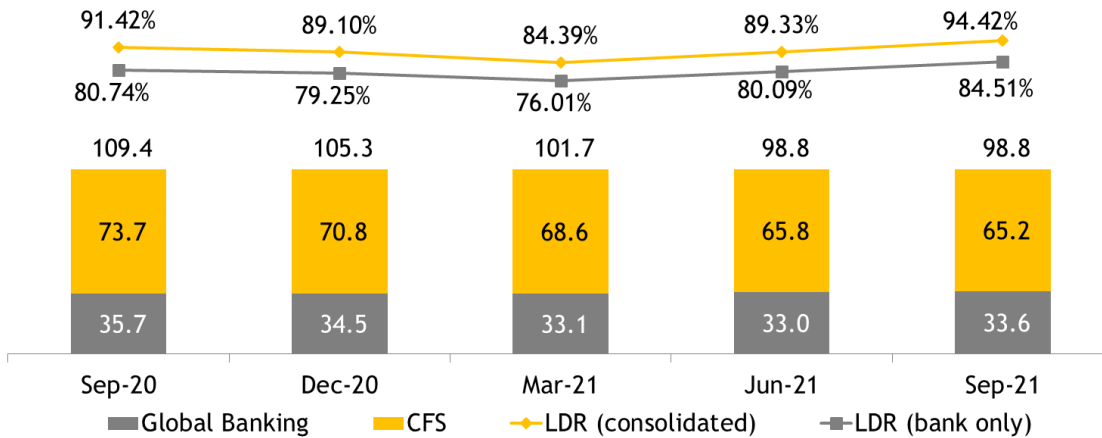
Loans

The overall decline in loans growth is still impacted by the pandemic, although there has been growth in most of the segments QoQ



LDR & Total Loans

Rp trillion

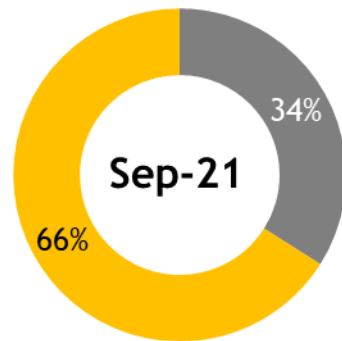
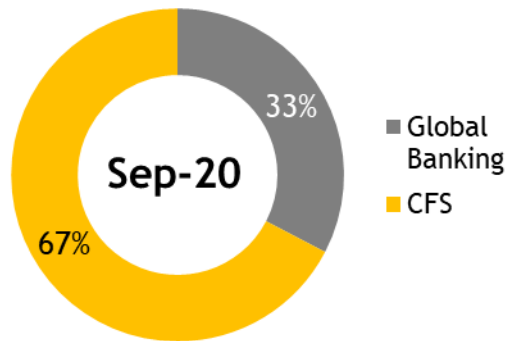


Loans Portfolio Breakdown*

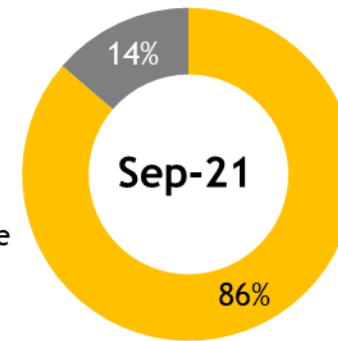
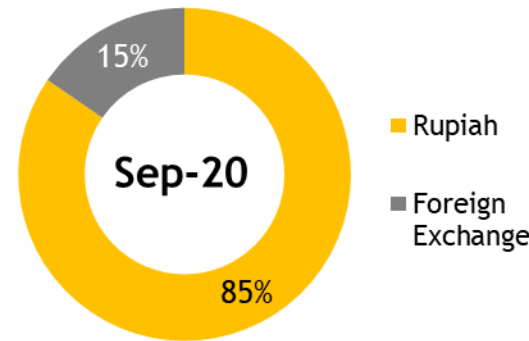
Rp trillion

	Sep-21	Jun-21	Sep-20	YoY	QoQ
Global Banking	33.6	33.0	35.7	-6.0%	1.6%
CFS	65.2	65.8	73.7	-11.5%	-0.8%
<i>CFS Non-Retail</i>	32.0	32.8	38.6	-17.0%	-2.3%
Business Banking	14.9	15.5	19.4	-22.8%	-3.4%
SME+	5.0	5.3	6.2	-19.4%	-4.9%
RSME	12.1	12.0	13.0	-7.1%	0.3%
<i>CFS Retail</i>	33.2	33.0	35.1	-5.5%	0.6%
Auto Loan	15.3	15.4	18.0	-15.4%	-0.9%
Mortgage	14.8	14.4	14.0	5.9%	2.8%
CC + Personal Loan	2.5	2.6	2.6	-2.8%	-2.7%
Other loan	0.6	0.6	0.5	14.7%	1.9%
Total	98.8	98.8	109.4	-9.7%	0.0%

Loans Composition by Business Segment



Loans Composition by Currency



Nikmati juga solusi transaksi perbankan untuk kemudahan dan kenyamanan bisnis Anda.

Ajukan sekarang di sini.
www.maybank.co.id/SME

#MyBank

Humanising Financial Services. **Maybank**

Ringankan cicilan KPR hingga bebas bunga dengan saldo tabungan Kamu. Ajukan Maybank KPR sekarang!
www.maybank.co.id/kprbebasbunga

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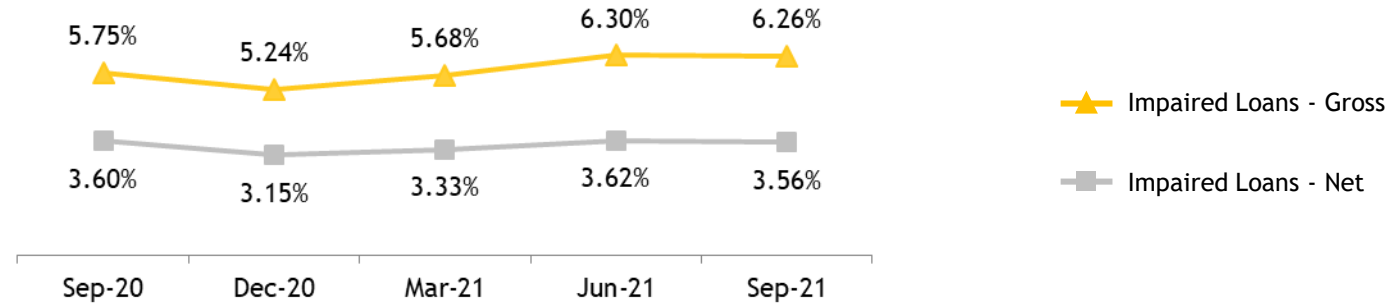
*) OS of CFS non-retail and GB in 2020 have been adjusted with portfolio re-segmentation between non-retail and GB in 2021

Asset Quality

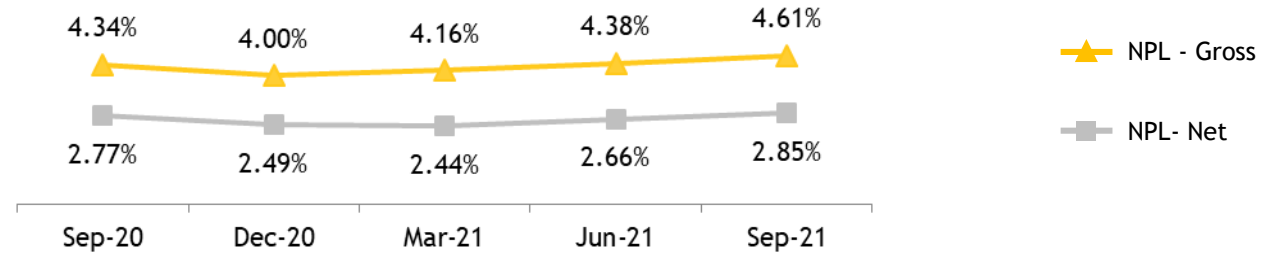
The deterioration in impaired loans is due to lower loan balance (denominator) despite impaired balance were booked lower than a year ago



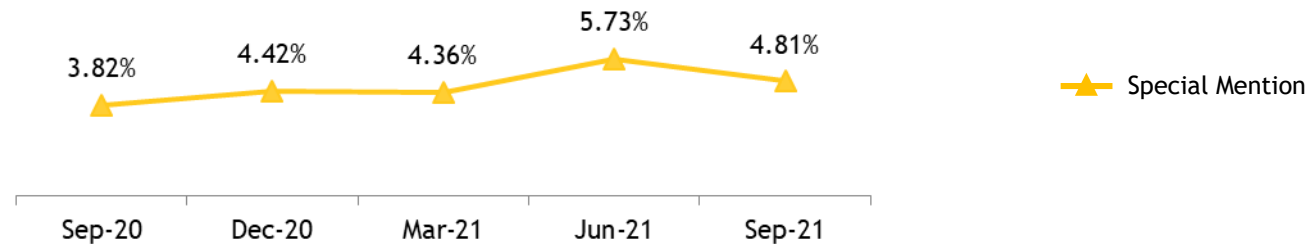
Impaired Loans (consolidated)



NPL (consolidated)



Special Mention Loans (consolidated)

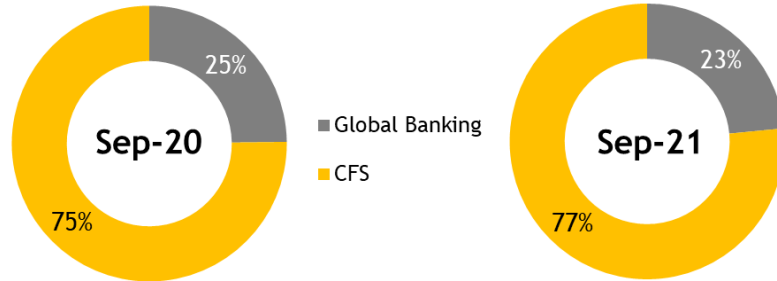


Customer Deposits

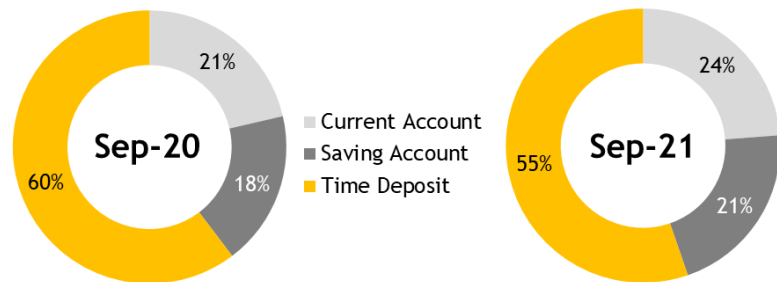
CASA ratio continues to strengthen supported by sustained reduction in cost of fund



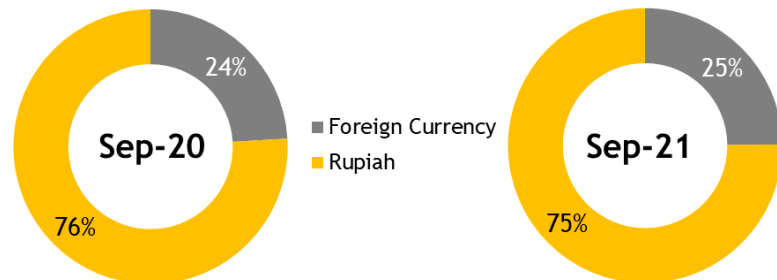
Customer Deposits by Business Segment



Customer Deposits by Type



Customer Deposits by Currency



Customer Deposits Breakdown

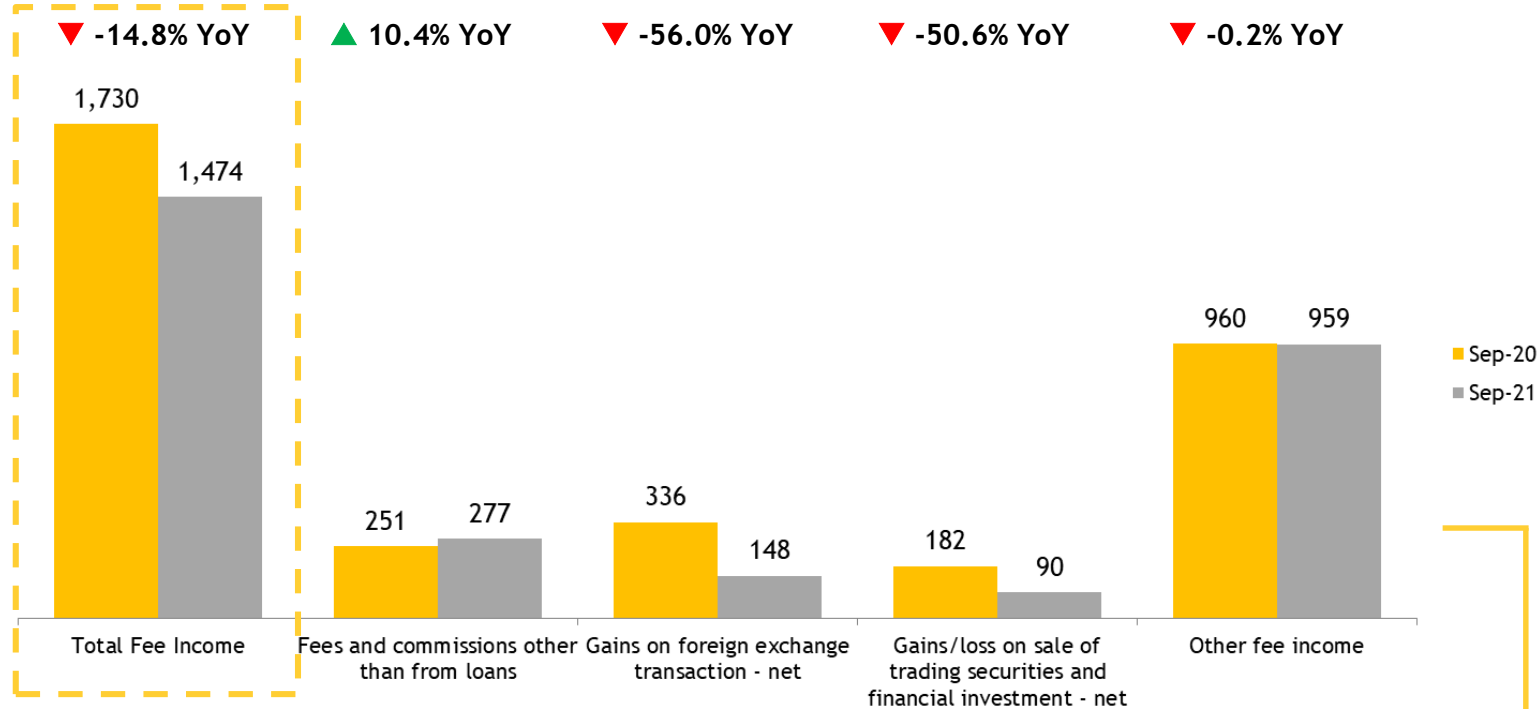
Rp trillion	Sep-21	Jun-21	Sep-20	YoY	QoQ
Current Account	24.2	23.8	24.9	-2.7%	1.9%
Saving Account	21.3	21.3	21.3	-0.1%	0.1%
CASA	45.5	45.1	46.3	-1.5%	1.1%
Time Deposit	56.3	62.4	70.3	-19.9%	-9.7%
Total	101.9	107.4	116.6	-12.6%	-5.2%
CASA Ratio	44.7%	41.9%	39.7%	5.0%	2.8%



Fee Income



Rp billion



Breakdown of Other Fee Income	Sep-21	Sep-20	YoY
Retail administration	156	161	-3.1%
Loan administration	100	110	-9.4%
Advisory fees	41	42	-2.4%
Collection of receivables previously written-off	125	86	45.9%
Credit card administration	37	46	-19.7%
Consumer financing receivables administration	254	271	-6.3%
PW related	102	105	-2.5%
Others	144	140	2.8%
Total Other Fee Income	959	960	-0.2%

Local Currency Settlement Arrangement Indonesia & Tiongkok bank

Kini kirim valuta asing (valas) dengan Maybank Remittance ke Tiongkok akan semakin mudah. Nikmati program spesial biaya Local Currency Settlement (LCS) Indonesia dan Tiongkok dengan tujuan transaksi perdagangan barang / jasa dan investasi.

Periode hingga 31 Desember 2022

Syarat dan ketentuan:

- Berlaku untuk pengirim dana dalam mata uang China Yuan (CNY) dengan tujuan Tiongkok.
- Berlaku untuk pilihan Bank korresponden Maybank Shanghai Branch (MIBBCHNXXXX).
- Transaksi dapat dilakukan melalui cabang.

Pilihan Biaya	Biaya Transfer	Biaya Proses	Biaya Bank Korresponden
Full Amount (CNY)	Bebas biaya	Bebas biaya	Bebas biaya
Non Full Amount (USD)	Bebas biaya	Bebas biaya	Bebas biaya*

*Bebas biaya transfer dana ke cabang Maybank di Tiongkok.

Kelas Uang Ringgit Malaysia Remittance bank

Kini kirim uang ke Malaysia semakin mudah. Manfaatkan bebas biaya transfer sebesar Rp100 ribu dan bebas biaya premi transaksi Remittance Ringgit Malaysia (MYR) di Maybank. Nikmati juga bebas biaya full amount (OUR) sebesar MYR 50.

Syarat dan ketentuan:

- Transaksi hanya dapat dilakukan melalui cabang.
- Batas transfer maksimal Rp100 juta.
- Batas biaya transfer maksimal Rp100 juta.
- Batas biaya premi maksimal Rp100 juta.
- Batas biaya transfer maksimal Rp100 juta.

Transaksi Ringgit Remittance	OUR	SHA
Transfer	Bebas biaya	Bebas biaya
Biaya bank korresponden	Bebas biaya	Bebas biaya
Biaya proses	Bebas biaya	Bebas biaya

*Bebas biaya transfer dana ke cabang Maybank di Malaysia.

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Transaksi Ringgit Remittance	OUR	SHA
Transfer	Bebas biaya	Bebas biaya
Biaya bank korresponden	Bebas biaya	Bebas biaya
Biaya proses	Bebas biaya	Bebas biaya

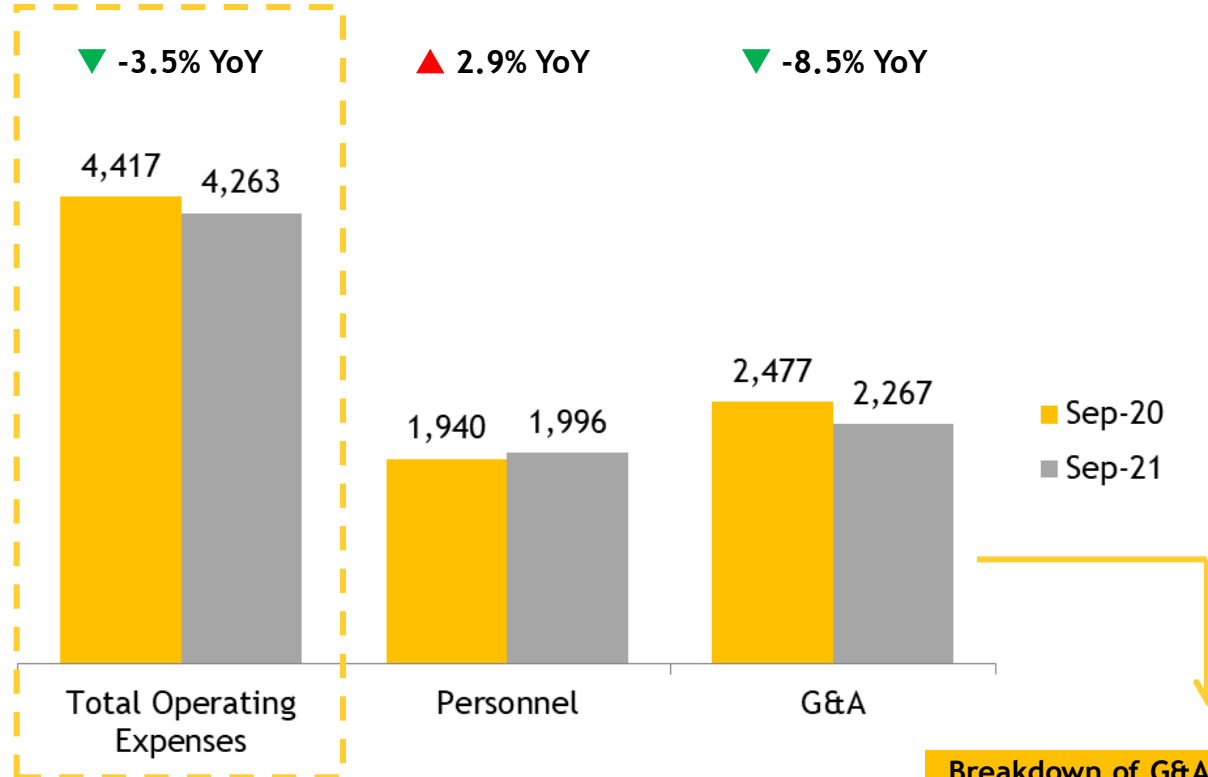
*Bebas biaya transfer dana ke cabang Maybank di Malaysia.

Operating Expenses (Opex)

Opex effectively controlled and declined by 3.5% yoy

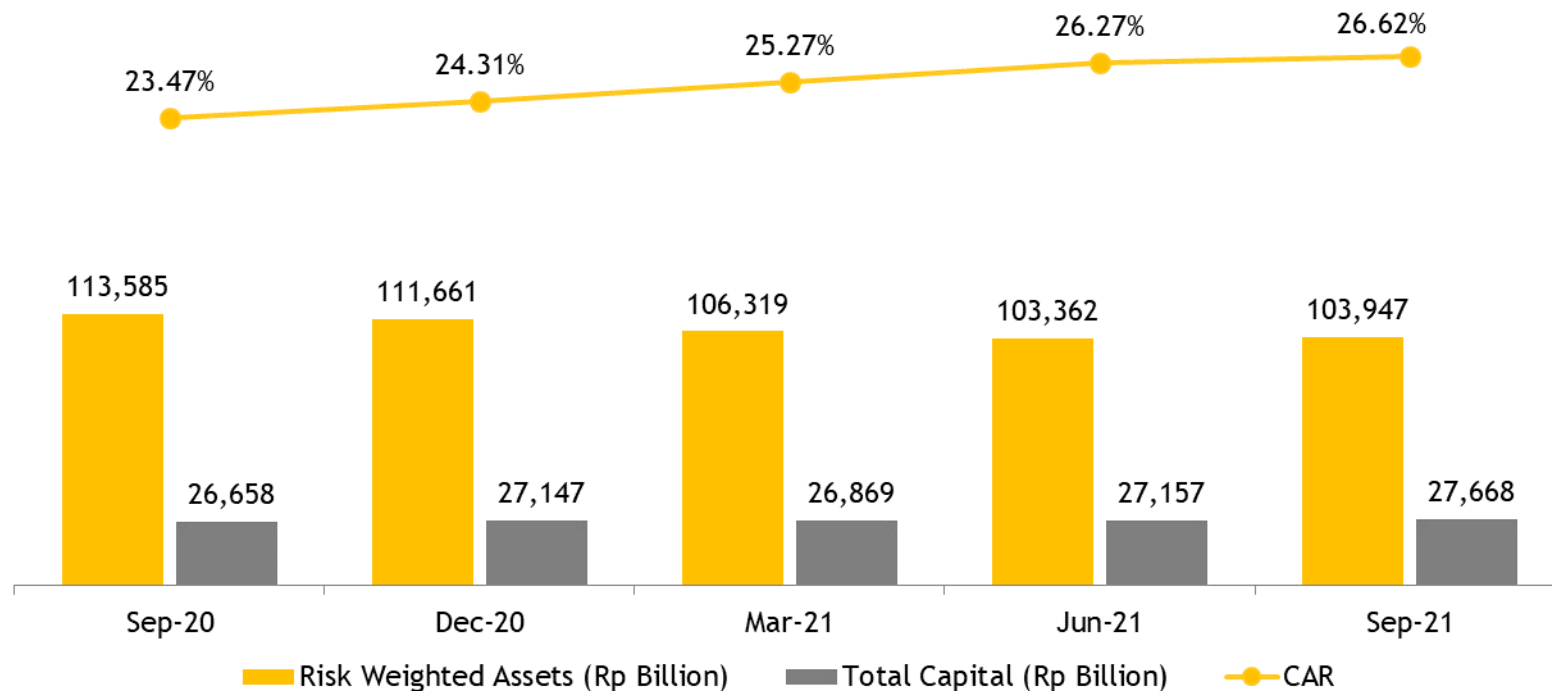


Rp billion



Breakdown of G&A	Sep-21	Sep-20	YoY
General	1,145	1,318	-13.1%
Rental	103	128	-19.6%
Depreciation and amortization	373	378	-1.1%
Repairs and maintenance fixed assets	211	228	-7.7%
Others (include promotions and professional fees)	435	425	2.1%
Total G&A	2,267	2,477	-8.5%

Strong Capital Position



Capital Ratios	Sep-20	Dec-20	Mar-21	Jun-21	Sep-21	YoY	QoQ
Tier I	21.85%	22.80%	23.85%	24.95%	25.37%	3.52%	0.42%
Tier II	1.62%	1.51%	1.42%	1.32%	1.25%	-0.36%	-0.07%
Total CAR	23.47%	24.31%	25.27%	26.27%	26.62%	3.15%	0.34%

Balance Sheet - Consolidated



Rp billion	Sep-21	Jun-21	Sep-20	YoY	QoQ
Loans	98,785	98,803	109,431	-9.7%	0.0%
Other Earning Assets	42,246	49,998	54,996	-23.2%	-15.5%
Other Assets	12,944	12,809	12,904	0.3%	1.1%
Total Assets	153,974	161,609	177,331	-13.2%	-4.7%
Deposits from Customer	101,881	107,432	116,582	-12.6%	-5.2%
- Current Account	24,235	23,777	24,919	-2.7%	1.9%
- Saving Account	21,309	21,290	21,332	-0.1%	0.1%
- Time Deposit	56,337	62,365	70,331	-19.9%	-9.7%
Deposits from Other Banks	4,748	5,930	8,573	-44.6%	-19.9%
Borrowing	5,367	5,523	6,881	-22.0%	-2.8%
Securities Issued	5,790	5,594	7,793	-25.7%	3.5%
Subordinated Debt	799	2,299	2,297	-65.2%	-65.2%
Other Liabilities	7,396	7,438	8,564	-13.6%	-0.6%
Total Liabilities	125,983	134,216	150,691	-16.4%	-6.1%
Equity (attributable to equity holders)	27,582	26,991	26,259	5.0%	2.2%
Minority Interest	410	402	380	7.7%	2.0%
Total Equity	27,992	27,392	26,640	5.1%	2.2%

Financial Ratios



Consolidated	Sep-21 a	Jun-21 b	Sep-20 c	YoY (a-c)	Bank Only	Sep-21 a	Jun-21 b	Sep-20 c	YoY (a-c)
Profitability					Profitability				
Return On Assets	1.21%	0.91%	1.11%	0.10%	Return On Assets	0.90%	0.59%	0.88%	0.02%
Return On Equity (Tier 1)	5.48%	3.99%	6.00%	-0.52%	Return On Equity (Tier 1)	4.47%	2.78%	5.20%	-0.73%
Net Interest Margin	4.75%	4.47%	4.69%	0.06%	Net Interest Margin	3.98%	3.71%	3.92%	0.05%
Efficiency & Productivity Ratio					Efficiency & Productivity Ratio				
Cost to Income Ratio	62.89%	64.94%	60.88%	2.01%	Cost to Income Ratio	65.39%	68.05%	62.59%	2.80%
BOPO	84.50%	88.16%	87.44%	-2.94%	BOPO	86.49%	90.95%	88.59%	-2.10%
Earning Asset Quality					Earning Asset Quality				
Impaired Loans - Gross	6.26%	6.30%	5.75%	0.51%	Impaired Loans - Gross	6.81%	6.75%	6.08%	0.73%
Impaired Loans - Net	3.56%	3.62%	3.60%	-0.04%	Impaired Loans - Net	3.86%	3.86%	3.85%	0.01%
NPL - Gross	4.61%	4.38%	4.34%	0.27%	NPL - Gross	4.99%	4.66%	4.51%	0.48%
NPL - Net	2.85%	2.66%	2.77%	0.09%	NPL - Net	3.09%	2.82%	2.93%	0.16%
Balance Sheets Structure					Balance Sheets Structure				
LDR	94.42%	89.33%	91.42%	2.99%	LDR	84.51%	80.09%	80.74%	3.76%
Modified LDR *)	81.12%	75.70%	74.99%	6.13%	Modified LDR *)	76.31%	71.06%	70.50%	5.81%
LCR	176.56%	188.61%	184.60%	-8.04%	LCR	175.00%	188.97%	178.60%	-3.60%
NSFR	111.45%	116.24%	116.84%	-5.39%	NSFR	110.81%	117.36%	117.23%	-6.42%
CASA	44.70%	41.95%	39.67%	5.03%	CASA	44.73%	42.02%	40.17%	4.55%
CAR	26.62%	26.27%	23.47%	3.15%	CAR	26.01%	25.41%	23.36%	2.66%

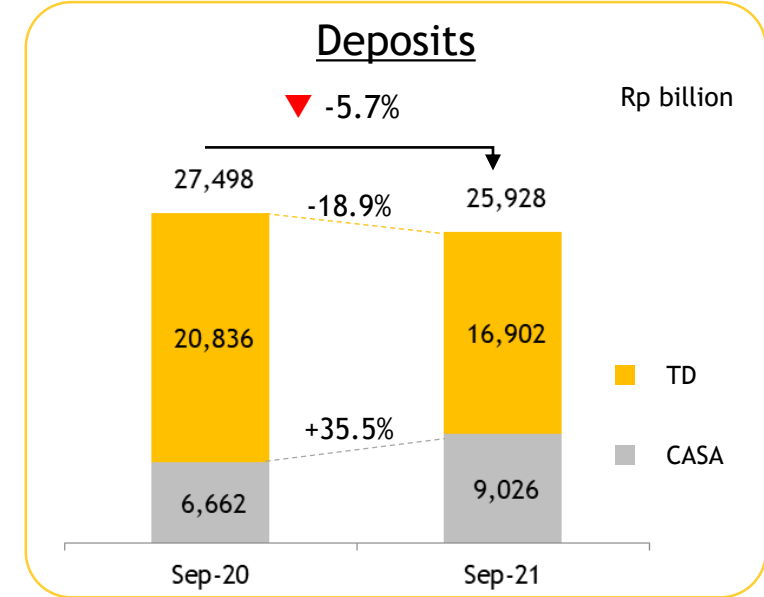
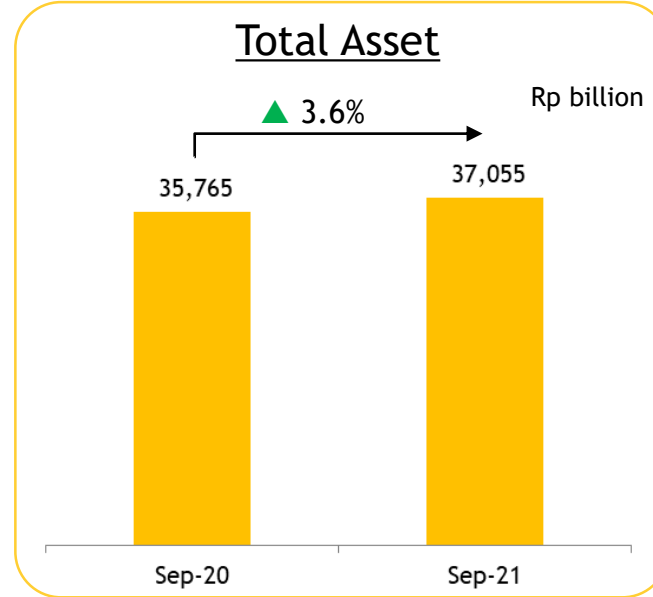
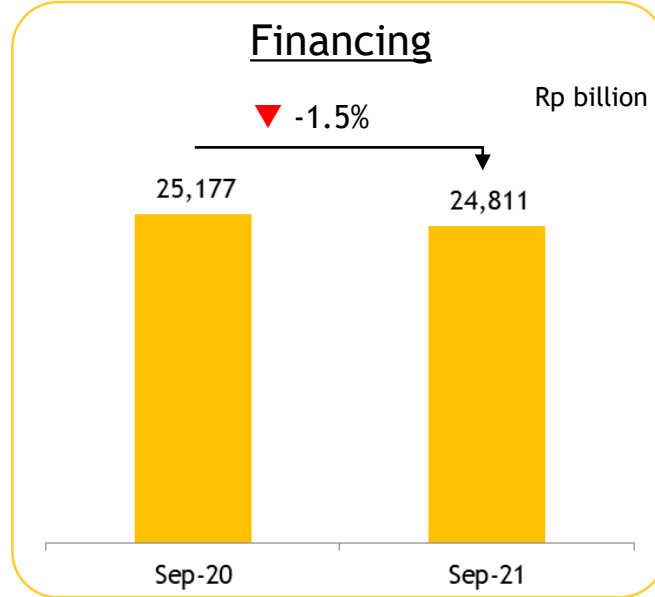
*) Modified LDR is based on internal calculation and defined as (Loans excl. BPR) / (Third Party Deposits + Borrowing + Securities Issued + Sub Debt)

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Shariah Banking Unit



- Shariah Banking Unit PBT surged 21.5% to Rp403 billion on the back of the Bank's continuous efforts to increase its low-cost funding.
- Shariah Banking Unit assets increased by 3.6% to Rp37.1 trillion, despite a 1.5% decline in its financing. Shariah Banking Unit assets contributed 24.1% to the Bank's consolidated assets.
- Shariah Banking Unit deposits down by 5.7% to Rp25.9 trillion mainly from 18.9% decline in TD. However CASA grew strong by 35.5% and subsequently improved CASA ratio to 34.81% from 24.23%.
- NPF gross and net stood at 3.80% and 2.57% respectively as of Sep-21.
- Financing to Deposit Ratio (FDR) stood at 95.50% from 91.24% a year earlier.



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M2U: Your 24/7 App, Everything at Your Fingertips



#M2UinAja #DiRumahAja

1

Manage Financial Portfolio

Complete control of all financial portfolio



Saving Account



Time Deposit



Credit Card



Loan



Investment & Insurance

2

24/7 Payment Solution

Pay all your Bills with free admin fee



Fund Transfer to Any Bank



Utilities



Credit Card



Multifinance



Telco



Insurance

Plus other 300+ Billers

3

Save and Invest

With fully online account



Account Opening with Video KYC



EduPlan Online for Kids Future



Time Deposit with High Interest Rate



Online Mutual Fund Transaction

For Conventional & Syariah Account

M2U



4

Lifestyle

Your life, your style, fulfill with M2U

Go Cashless with QR PAY



E-Wallet Top-Up

GO E PAY

OVO

Link Aja!

Isaku

E-Commerce Payment

tokopedia

JuraganCash

Free Membership

Vidio

halodoc

With MyPlan Online

Key Highlight of Digital Initiatives 3Q 21

M2U transaction growth trend are maintained and more features have been launched



M2U

- 50% YoY growth in M2U transactions volume with more than Rp55 trillion transaction as of 3Q 2021.
- M2U monetary transactions frequency reach more than 10 million in as of 3Q 2021, grow by more than 17% YoY.

Digital Onboarding

- More than 80K funding accounts have been opened digitally through M2U as of 3Q 2021.
- Funding volume through M2U reach more than Rp4 trillion and grow by more than 49% YoY.

QR Pay

- QR Pay transactions volume conducted through M2U as of 3Q 2021 reach more than Rp19 billion, grow by more than 22% YoY.
- Over 95K total Maybank QR Pay merchants as of 3Q 2021.

New Features Launched as of 3Q 2021

ONLINE INSURANCE



Maybank have launched online Health Insurance purchase feature on M2U to strengthen M2U positioning as the one stop financial solution App

SECURE2U



To improve customer experience and security, Secure2u is launched as a more convenient and faster transaction authorization method without relying on SMS OTP delivery from Telco anymore

ONLINE ACCOUNT OPENING WITH eKYC



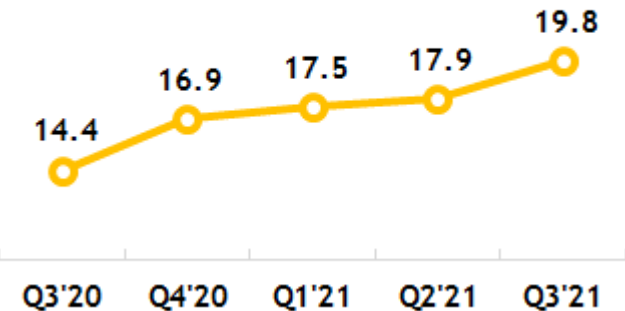
Maybank enhanced its online account opening service with eKYC (Face Recognition) technology, which enable customers to open saving account fully online and faster without the need for face-to-face verification through Video Call

CARDLESS WITHDRAWAL WITH QR



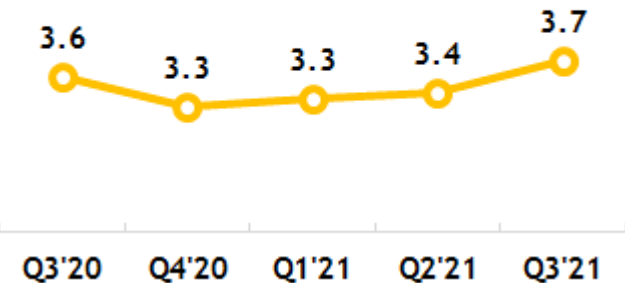
For customer convenience and safety in this new normal era, Maybank have launched Cardless withdrawal with QR using M2U, which enable for less-contact cash withdrawal at ATM

M2U Txn Volume (IDR Tn)



YoY = 50% ; QoQ = 10%

M2U Txn Frequency (in mn)



YoY = 17% ; QoQ = 9%

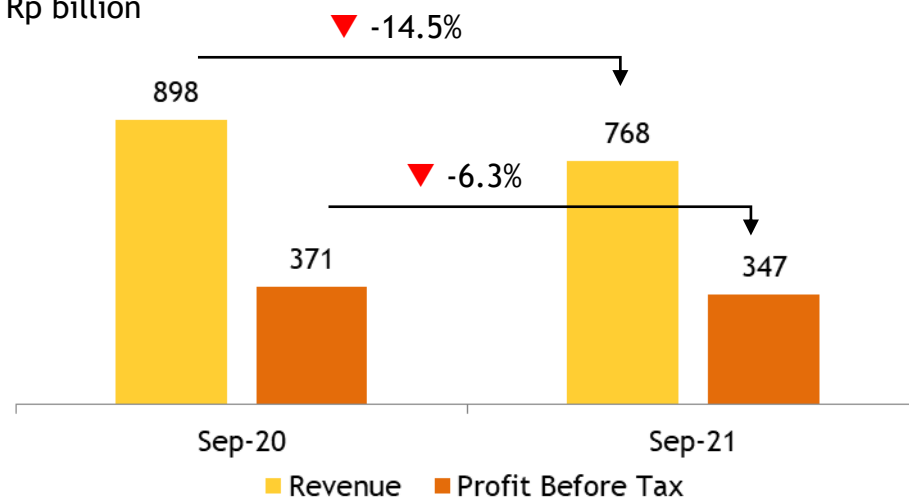
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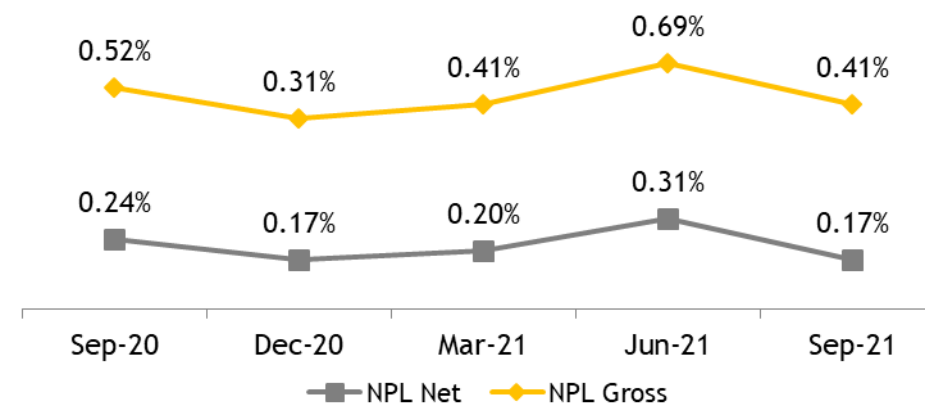


Revenue and Profit Before Tax

Rp billion

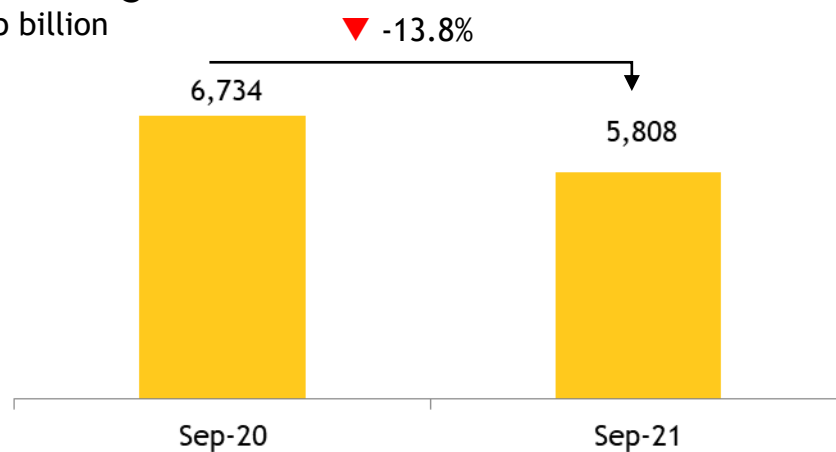


Asset Quality

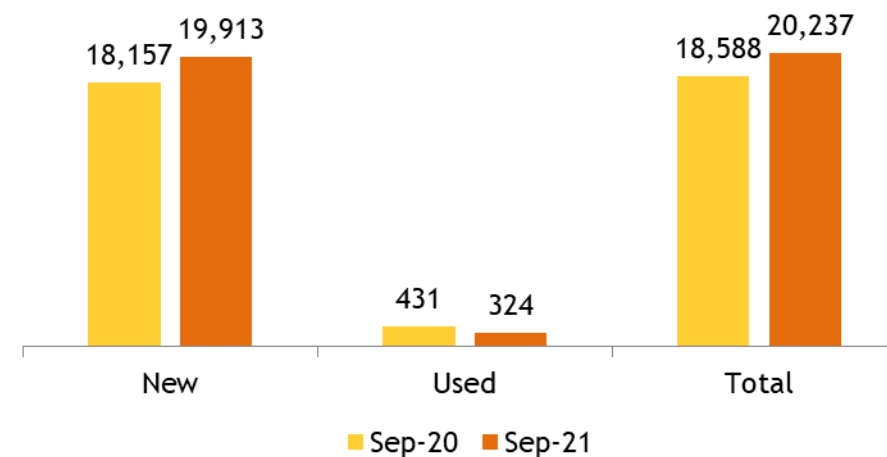


Financing

Rp billion



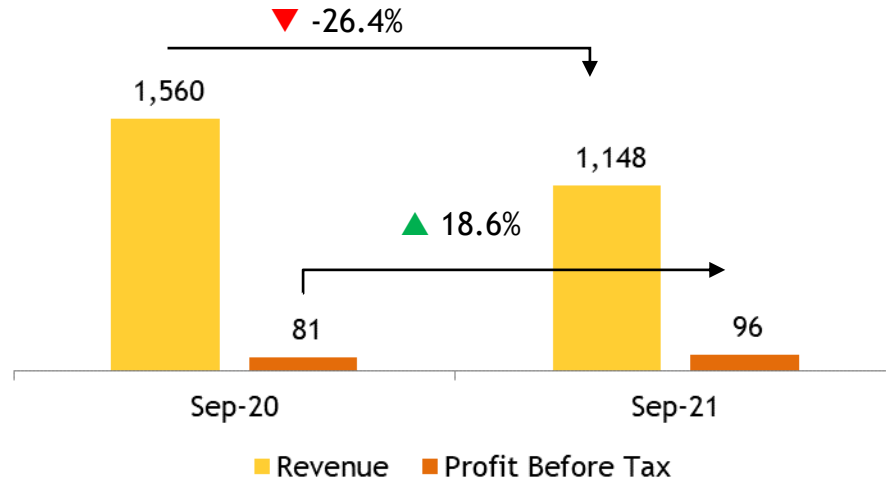
Unit Financing (unit)



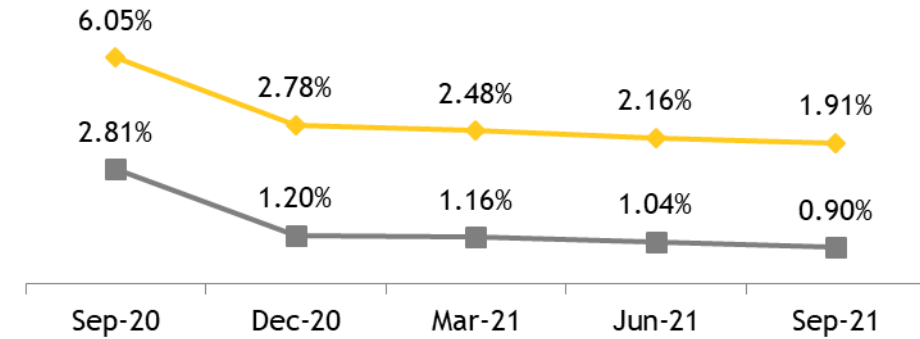
WOM Finance

Revenue and Profit Before Tax

Rp billion

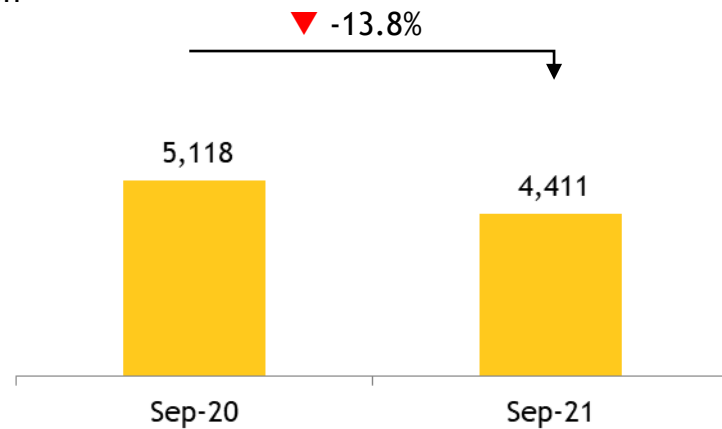


Asset Quality



Financing

Rp billion



Unit Financing ('000 unit)

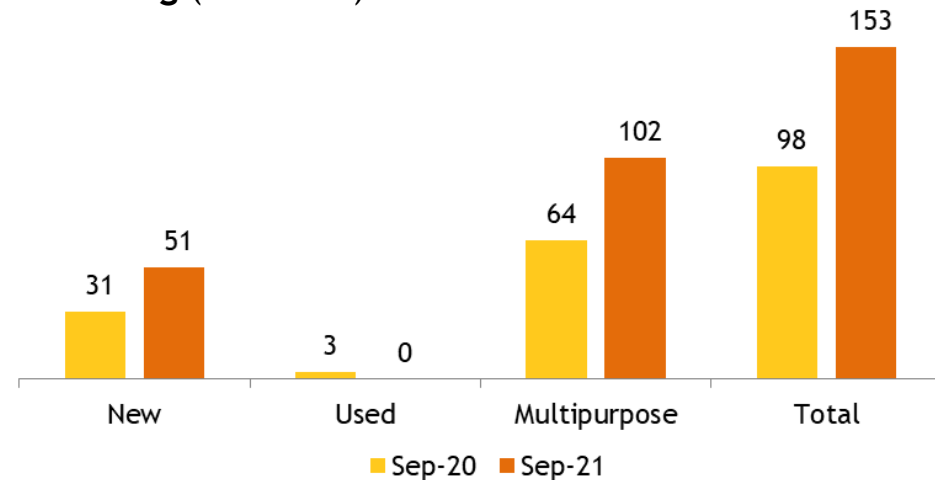


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Loan Restructuring due to Covid-19 Pandemic Progress Update



- Maybank Indonesia (MBI) has engaged all of its Non-Retail debtors, i.e. its corporate customers and CFS Non Retail (RSME, SME+ & BB) customers to assess their business conditions and proactively engage them on restructuring
- Restructuring proposals are reviewed and approved in the respective CRCs (Credit Restructuring Committee)
- There is also a separate Retail & RSME Working Group (comprising Risk, Business, Ops, Finance) leading the restructuring efforts for these segments

% Debtors Impacted by Covid-19*	% of OS to total loan balance (as of Sep 21)
Mortgage	16.1%
Auto	7.5% ^)
Credit Cards & Personal Loans	12.3%
RSME	22.7%
SME+	23.8%
Business Banking	21.7%
GB	25.6%
Total	21.4%

- For the retail credit, Bank has some key initiatives to accelerate the restructuring process as follows :
 - a) Customer can apply for restructuring via email to customer care or Consumer Loan Officer (for Mortgages).
 - b) Approval and confirmation of restructure application for mortgage can also be done via call recording, where agreement sign-off will be sent via courier for completion.
 - c) For Credit Card customers, option for balance conversion can be done via phone call (recording) without face to face process.
 - d) Maybank Web Site is also now an additional channel for customers to apply for restructuring since June 2020.
 - e) Additional resources from sales and credit underwriting team has been allocated for recovery team to speed up restructure process.

* Debtors Impacted is based on applications received

^ Excluding subsidiaries

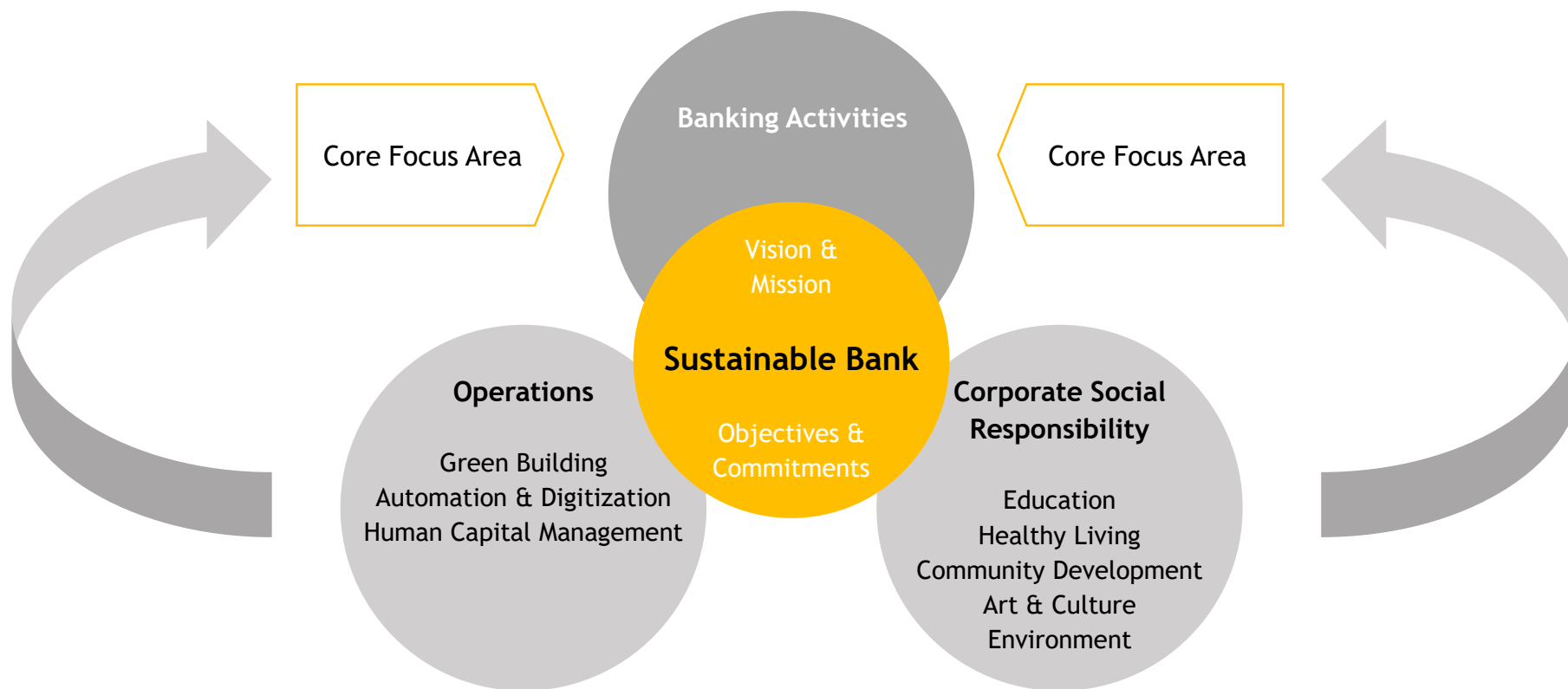
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Maybank Indonesia Sustainability Commitment



Priority

1

Development of Internal Capacities (People)

2

Adjustment on Organization, Risk Management, Governance & SOP

3

Development of Sustainable Finance Product & Services

Sustainable Finance Portfolio



Sustainable Finance Portfolio reached Rp36.7 trillion as of Sep 2021
Contributing 41.35% to the Bank's individual loan portfolio



Efficiency energy

Rp3.0 tn



Management of Living
Natural Resources and
Sustainable Use of Land

Rp695 bn



Green Buildings that Meet
National, Regional or
International Recognized
Standards or Certifications

Rp13.3 tn



Other Business and/or
Eco-Friendly Activities

Rp1.2 tn



Micro Small Medium
Enterprise (UMKM)

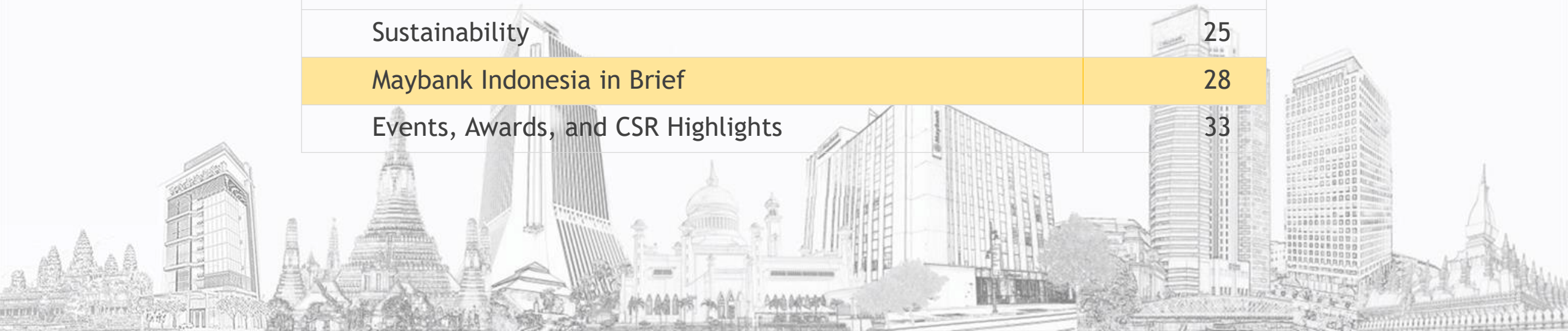
Rp18.5 tn

Blacklist Activities

- Illegal activities by law
- Money laundering and/or terrorism activities
- Dangerous or exploitative forced labor or hazardous child labor
- Pornography, prostitution, and its related services
- Weapons and firearms
- Radioactive materials, including nuclear power generation
- Activities that can damage World/National/ UNESCO heritage sites
- Endangered animal species
- Unbound asbestos fibers
- Gambling, games, and similar business entities

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Profile

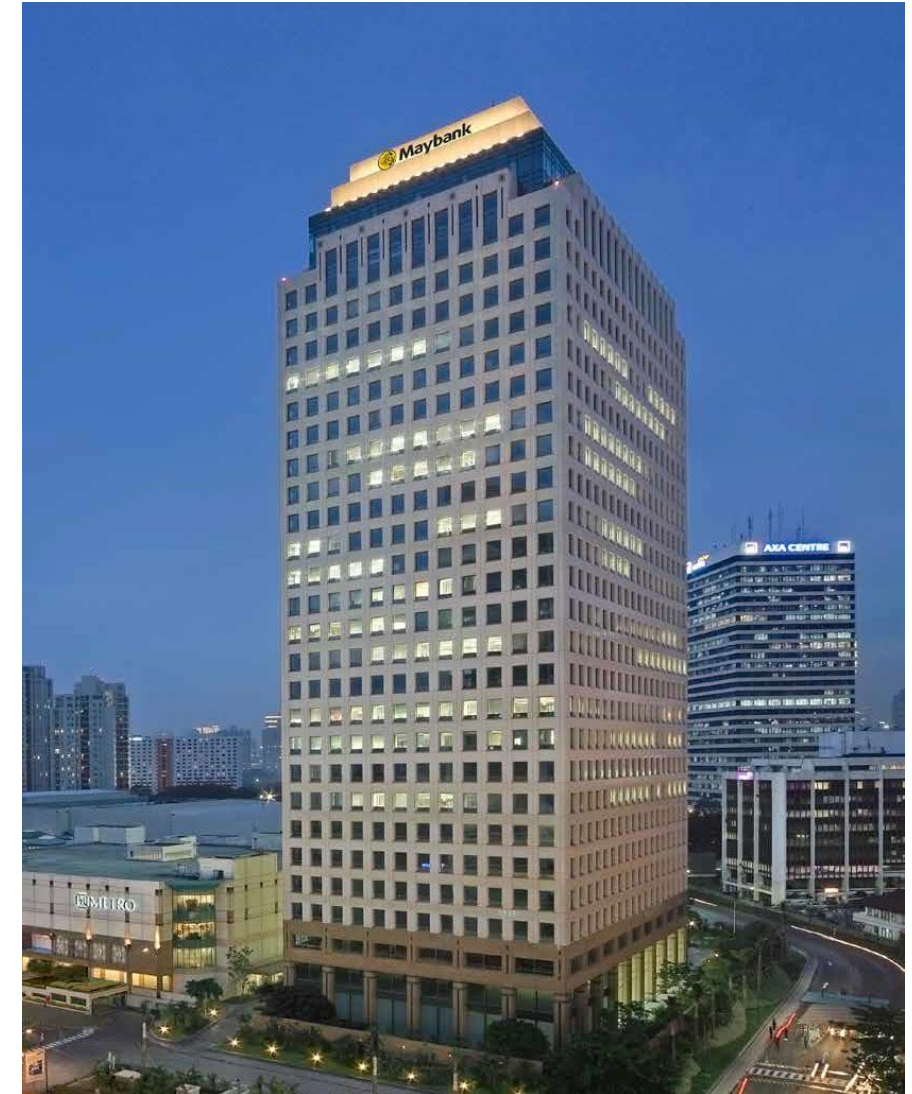


Profile*

Established	:	15 May 1959
Total Assets	:	Rp154.0 trillion
Total Equity	:	Rp28.0 trillion
Market Capitalization	:	Rp25.5 trillion
Position in Indonesia	:	Rank #13 in terms of Assets Rank #13 in terms of Loans Rank #13 in terms of Deposits
# of Branches	:	558 $\left\{ \begin{array}{l} 357 \text{ (Maybank Indonesia)} \\ 167^{**} \text{ (WOM Finance)} \\ 34^{**} \text{ (Maybank Finance)} \end{array} \right.$
# of ATM & CDM	:	1,159 including 50 CDMs with over 20,000 ATMs connected in ATM PRIMA, ATM BERSAMA, ALTO, CIRBUS and connected to 3,500 Maybank ATMs in Singapore, Malaysia and Brunei
# of Employees	:	8,643 $\left\{ \begin{array}{l} 6,381 \text{ (Maybank Indonesia)} \\ 1,936 \text{ (WOM Finance)} \\ 326 \text{ (Maybank Finance)} \end{array} \right.$
# of Customers Lending	:	692 thousand
# of Customers Funding	:	1.6 million

* As of Sep 2021

** Including Sales Point Unit



Company Ratings & Shareholdings



Company Ratings



As of September 2021

National Long-Term Rating	AAA(idn); Stable Outlook
National Short-Term Rating	F1+(idn)
Subordinated Debt	AA (idn)

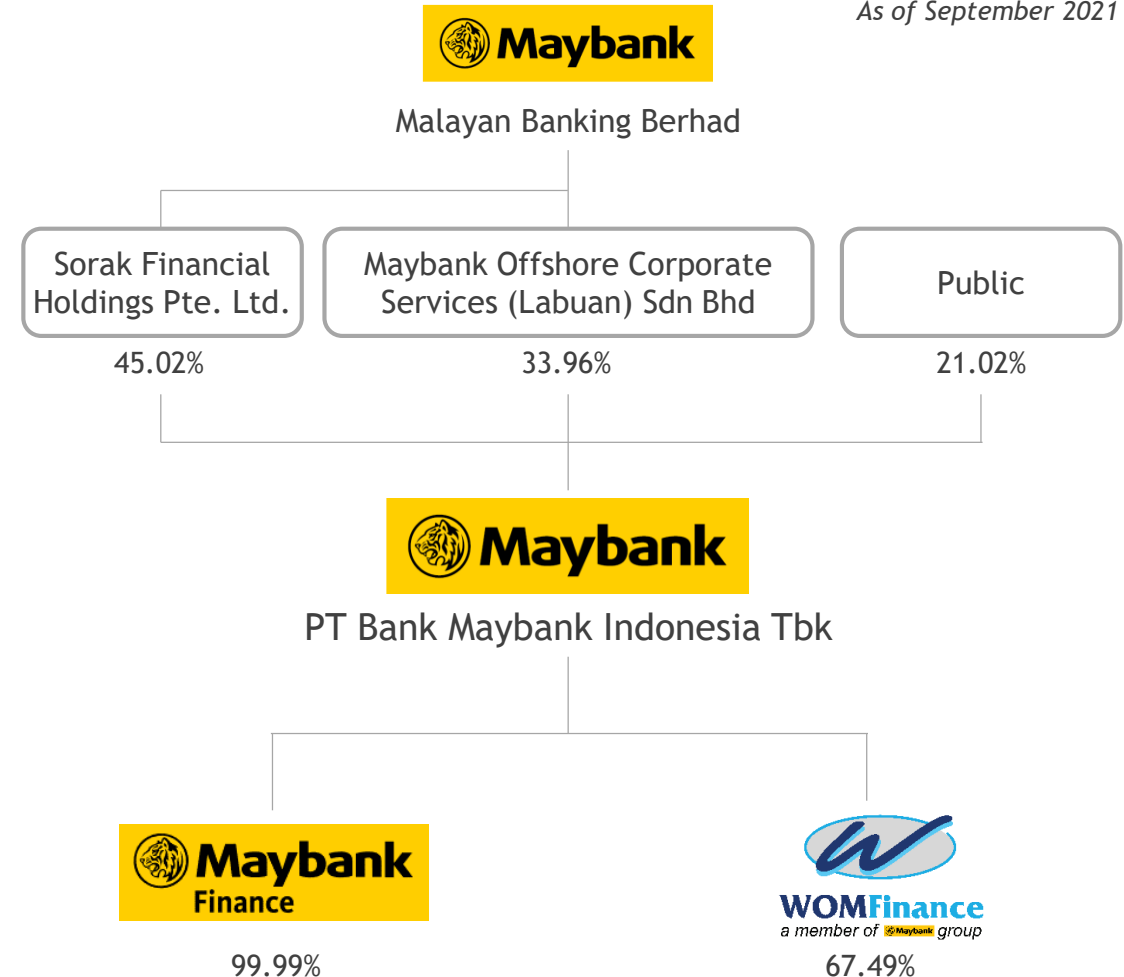


As of March 2021

Corporate Rating	idAAA; Stable Outlook
Shelf Reg. Bond III	idAAA
Shelf Reg. Bond II	idAAA
Shelf Reg. Subordinated Debt II	idAA

Shareholding Structure

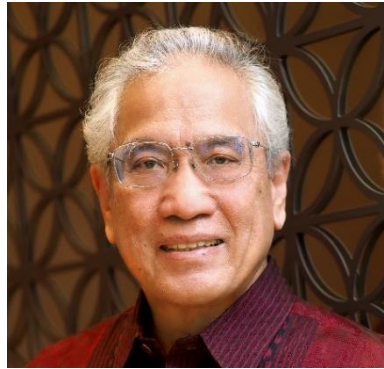
As of September 2021



Board of Commissioners



Datuk Abdul Farid bin Alias
President Commissioner



Edwin Gerungan
Commissioner



Datuk Lim Hong Tat
Commissioner



Budhi Dyah Sitawati
Independent Commissioner



Achjar Iljas
Independent Commissioner



Hendar
Independent Commissioner



Putut Eko Bayuseno
Independent Commissioner

Board of Directors



Taswin Zakaria
President Director



Thilagavathy Nadason
Director



Irvandi Ferizal
Director



Effendi
Director



Muhamadian
Director



Widya Permana
Director



Steffano Ridwan
Director



Ricky Antariksa
Director

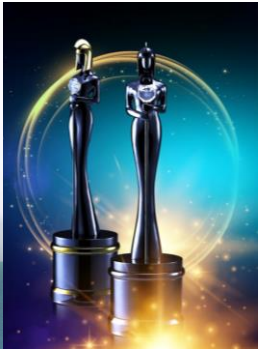
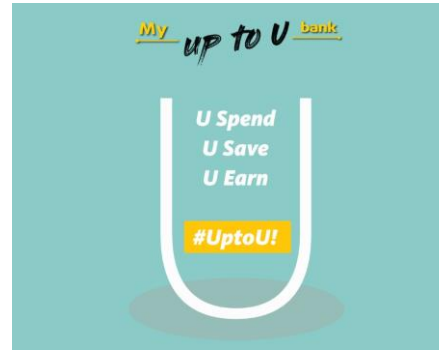


David Formula
Director

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Events & Awards in 3Q 2021



My Happy & Lucky Bank 2nd Period Drawing

A total of 57 customers from various cities in Indonesia won attractive prizes, starting from one Nissan Kicks hybrid car unit to Road Bike e-voucher worth Rp45 million, Samsung S21 mobile phone, Viar Panama electric bike as well as 50 e-commerce vouchers worth Rp1 million each. (16 Jul)

Maybank Indonesia Holds **Vaksinasi Gotong Royong** for Employees and Their Family Members

In collaboration with Kimia Farma, Maybank Indonesia held Vaksinasi Gotong Royong aiming for the Bank's employees and their immediate family members. This program is a part of Maybank Indonesia's support for the government to speed up the Covid-19 vaccination to attain herd immunity. (17 Jul)

Maybank Presents Smart and Flexible Financial Solution: **Maybank U & U iB Savings**

Maybank Indonesia launched the smart financial solutions Maybank U, and U iB Savings, both designed to provide customers with flexible daily financial transactions while simultaneously helping them to set aside savings for future financial requirements through a single savings solution. (25 Aug)

Maybank Indonesia Presents **Maybank CARE Day** and Increases Digital Innovation for Customer Convenience to Mark National Customer Day

Maybank Indonesia is committed to always maintain good relationships with customers. This is realized through service activities or programs related to customer satisfaction, loyalty and engagement, one of which is Maybank CARE Day, which is held to mark National Customer Day in 2021. (23 Sep)

Maybank Indonesia Wins **Best Workplace in Asia** for 6 Consecutive Years

Maybank Indonesia once again won an international award for The Best Companies to Work for in Asia 2021 and the WeCare HR Asia Most Caring Companies Award 2021 categories organized by Business Media International, the publisher of HR Asia. This has proven the success of the bank in consistently building a work culture that prioritizes employee aspirations, a positive work environment, innovative, agile, and have a high ownership spirit, both towards work and caring among co-workers. (30 Sep)

CSR Activities in 3Q 2021



Maybank Indonesia Distributes Rp950 Million Qurban Assistance to Facilitate Online Qurban

Through its Shariah Business Unit, Maybank Indonesia carried out share act of kindness activities to welcome Eid al-Adha. This year, Maybank Indonesia facilitated customers to perform online qurban by distributing qurban animals worth Rp950 million. (16 Jul)

Medical Equipment Assistance for Covid-19 Response

In the spirit of its 62nd anniversary, Maybank Indonesia distributed medical equipment assistance for health workers of 22 hospitals in 10 provinces as part of its commitment to support the efforts to overcome the Covid-19 in Indonesia. The Bank cooperated with BenihBaik.com and Dompot Kemanusiaan Media Group for the implementation program. (13 & 27 Aug)

Maybank Indonesia Supports Perbanas Gotong Royong Vaccination Program

Maybank Indonesia supported the acceleration of vaccination of employees and their families through the "Gotong Royong" vaccination program for the banking industry initiated by Perbanas worth Rp250 million of support. This vaccination activity was held in Jakarta with a total participant of 54,537 recipients. (Aug 2021)

Cotton Seed Production Assistance as part of Maybank Women Eco Weavers (MWEW) Program

Maybank continues the implementation of Maybank Women Eco Weavers (MWEW) program through research and development of cotton seeds initiatives, which also train the farmers cotton cultivation methods at weaver's house. This cotton production program runs from April to December 2021.

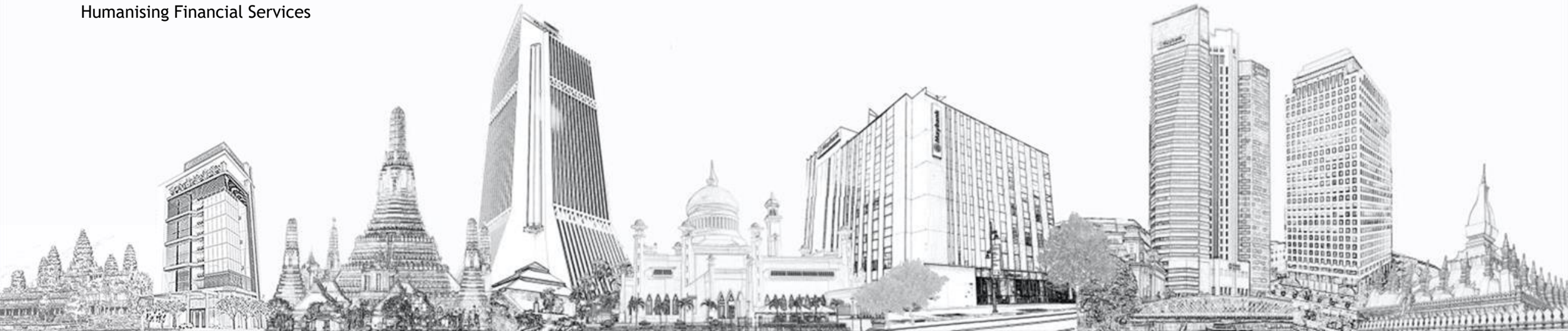
Optimizing Yard Functions to Improve Community Welfare at SD Kanisius Kenalan

Maybank Indonesia continues the implementation of school adoption programs for creating a productive yard to improve economic welfare and develop schools as integrated agricultural learning centers at SD Kanisius Kenalan of which the activities are carried out online due to the pandemic and school renovation. The duration of this program is from September 2019 - September 2022.

Thank You



Humanising Financial Services



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