

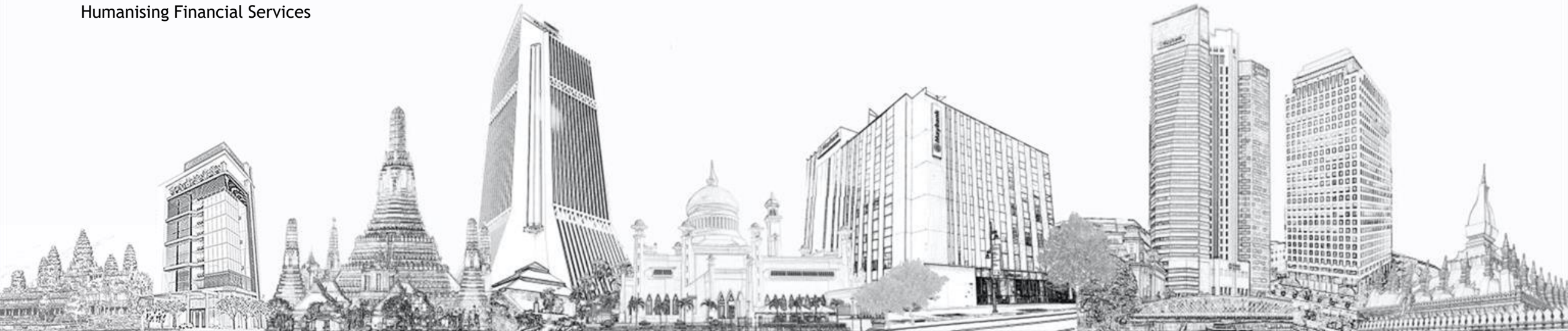
# Maybank Indonesia

Financial Results

9M 2023 ended 30 September 2023

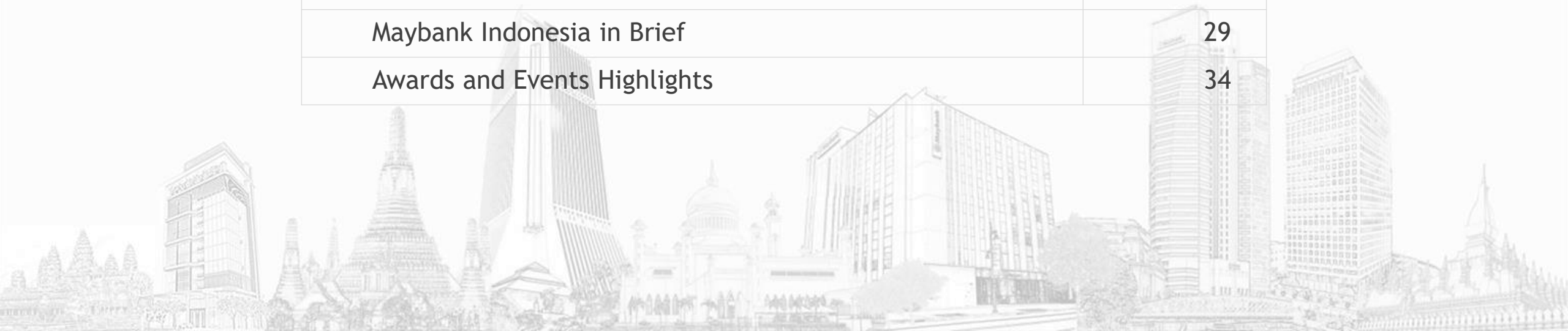


Humanising Financial Services



# Table of Contents

Executive Summary	2
Results Overview	7
Shariah Banking Unit	17
Digital Banking	19
Subsidiaries	22
Appendix	
Sustainability	25
Maybank Indonesia in Brief	29
Awards and Events Highlights	34

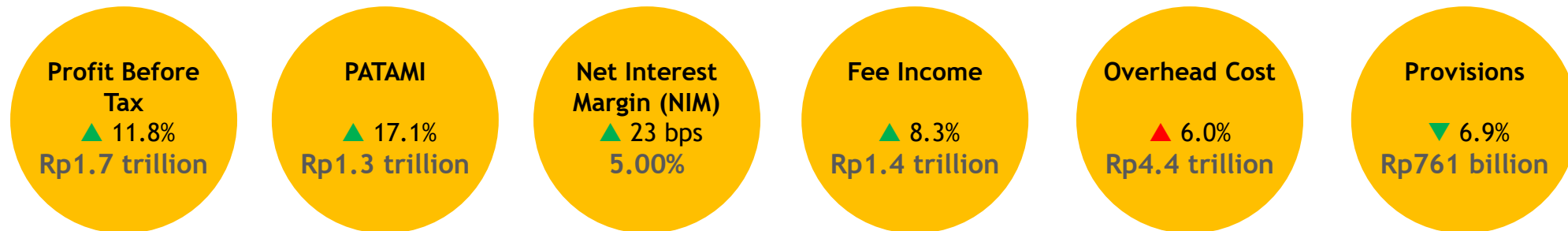


# 9M 2023: PBT increases 11.8% YoY to Rp1.7 trillion



Positive growth in PBT was derived from better earnings in the Bank's loan composition, particularly from the retail and RSME loans, following a continual lift in public consumption.

9M 2023 vs 9M 2022



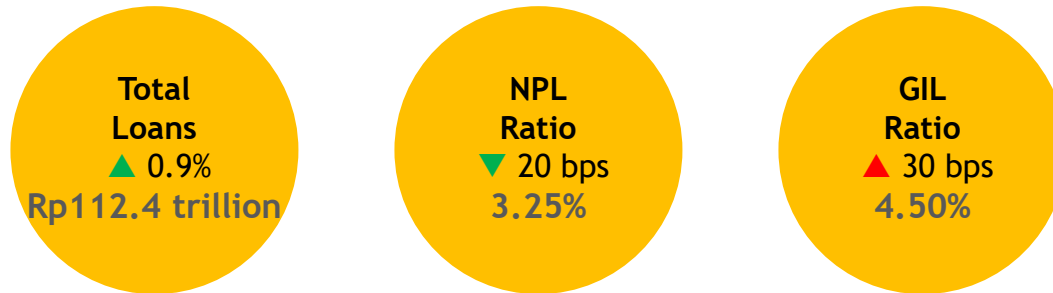
- **PBT and PATAMI** recorded at Rp1.7 trillion and Rp1.3 trillion respectively, rose by 11.8% and 17.1% respectively deriving from better earnings in the Bank's loan composition, particularly from the retail and RSME, and lower loan loss provision as economy continued to stabilise.
- **NIM** improved by 23ps YoY to 5.00% due to improvement in higher yielding assets coupled with better earning assets composition.
- **Fee income** improved by 8.3% to Rp1.4 trillion driven by fees from Global Markets transactions which increased by 60.4% to Rp139 billion and recovery fees (bank only) which increased to Rp261 billion.
- **Overhead cost** (OHC) stood at Rp4.4 trillion, increased by 6.0% YoY as the Bank continued to intensify its human capital capabilities with future-ready skills and improvements in business productivity through strategic hiring and training, investing in modernised IT infrastructure and cybersecurity while staying the course of M25+ strategy.
- **Provisions** dropped by 6.9% YoY to Rp761 billion.

# 9M 2023: Loans grow while maintaining liquidity



Stable economy and improved public consumption have contributed to growth particularly in the Bank's retail loan

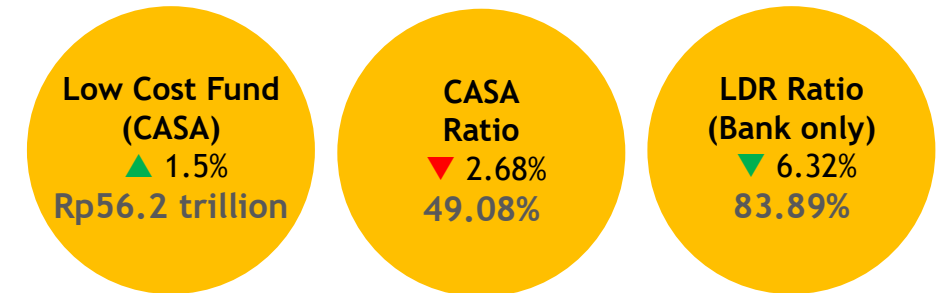
9M 2023 vs 9M 2022



- Overall **Loans** were rather flat; grew by about 1% YoY. However, CFS Retail grew by 13.3%, primarily from subsidiaries' auto loans (MIF at 23.7% and WOM at 24.5%) and unsecured loans. CFS Non-Retail also grew 3.1%, contributed mainly by the 6.2% growth in RSME.
- GB declined by 10.8% YoY attributed to debtors repayment and tighter competitions.
- **Gross NPL** improved YoY to 3.25%. However, **gross impaired loans (GIL) ratio** increased YoY to 4.50% due to higher GIL balances despite an increase in loan balances.
- The Bank's **Loan at Risk (LAR)** improved to 10.67% in Sep-23 from 11.48% in Sep-22.

Healthy liquidity position; CASA up by 1.5%

9M 2023 vs 9M 2022



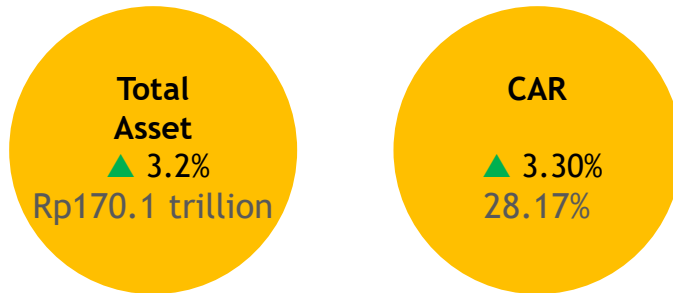
- Total customer deposits grew 7.0% to Rp114.5 trillion as Time Deposits increased by 12.9% continuing its trends from the previous quarter. CASA also registered a growth of 1.5% with Current Accounts grew higher by 4.5%, while the Savings Account eased by 2.8%.
- The Bank's CASA ratio was at 49.08% in Sep-23.
- Healthy liquidity indicators: **Loan-to-Deposit Ratio (LDR - bank only)** at 83.89%, and modified LDR (bank only) at 77.69% as of Sep-23. **Liquidity Coverage Ratio (LCR - bank only)** quarterly stood at 222.27% as of Sep-23, well above minimum requirement.

# 9M 2023: Capital remains strong; UUS continues to expand



## Strong capital position

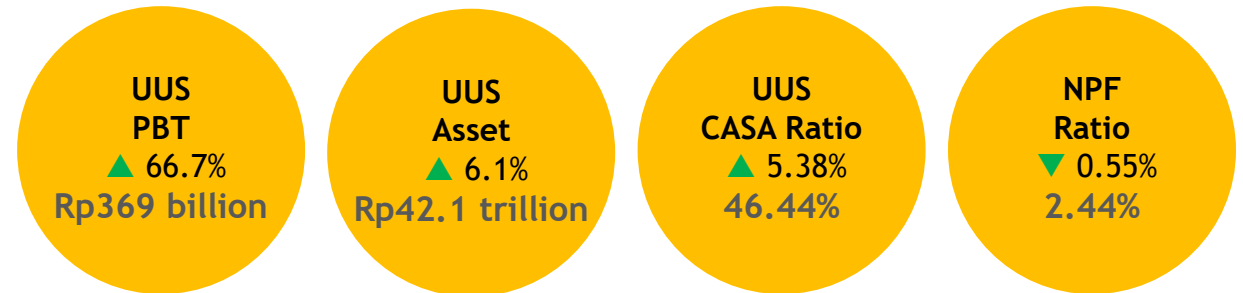
9M 2023 vs 9M 2022



- Total Assets increased by 3.2% YoY to Rp170.1 trillion.
- Strong capital position with CAR stood at 28.17% (Tier I at 27.10%).

## Shariah Business Unit (UUS) recorded 66.7% increase in PBT

9M 2023 vs 9M 2022



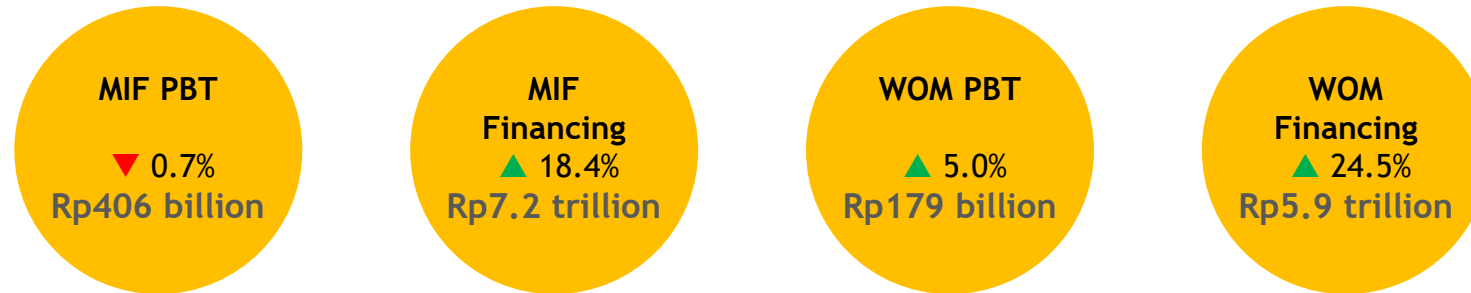
- Shariah Banking Unit recorded a significant increase in PBT by 66.7% to Rp369 billion.
- Financing increased by 3.2% to Rp28.9 trillion, supported by the Shariah Business Unit's SME, Corporate Banking and green financing segments.
- Assets grew by 6.1% YoY, contributing to the Bank's standalone assets by 26.7%.
- Customer deposits also increased substantially by 20.5%, mainly driven by higher growth in CASA of 36.3%. Shariah Banking Unit's CASA ratio went from strength to strength, achieving 46.44% in Sep-23.
- Non-Performing Financing (NPF) gross improved to 2.44% in Sep-23 from 2.99% in Sep-22.

# 9M 2023: Contribution from subsidiaries



## Subsidiaries contributed positively to Maybank Indonesia

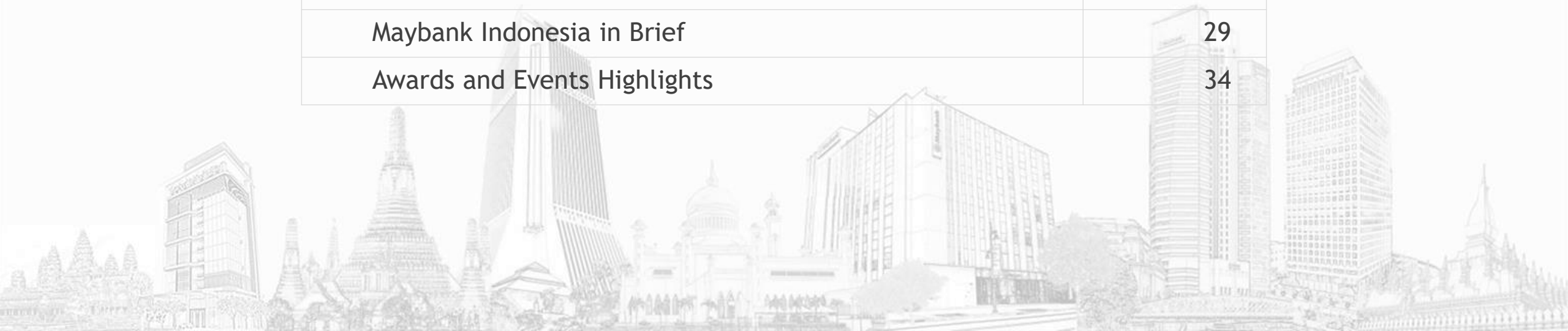
9M 2023 vs 9M 2022



- Maybank Finance's PBT was registered at Rp406 billion, moderately eased by 0.7% from Rp409 billion owing to provisioning, one-off fee in previous year, lower loan yield due to competition, and significant drop in late fee income.
- Maybank Finance's four-wheeled financing grew 18.4% to Rp7.2 trillion from Rp6.0 trillion in the same period last year.
- WOM Finance registered an increase of 5.0% in PBT to Rp179 billion from Rp171 billion in the same period last year following a continual improvement in consumer purchase power.
- WOM Finance's financing grew 24.5% to Rp5.9 trillion from Rp4.8 trillion.

# Table of Contents

Executive Summary	2
Results Overview	7
Shariah Banking Unit	17
Digital Banking	19
Subsidiaries	22
Appendix	
Sustainability	25
Maybank Indonesia in Brief	29
Awards and Events Highlights	34





# Income Statement - Consolidated



Rp billion	9M 2023	9M 2022 *)	YoY	3Q 2023	2Q 2023	QoQ
Interest Income	8,758	7,628	14.8%	3,011	2,910	3.5%
Interest Expense	(3,350)	(2,467)	35.8%	(1,211)	(1,109)	9.2%
<b>Net Interest Income</b>	<b>5,408</b>	<b>5,161</b>	<b>4.8%</b>	<b>1,800</b>	<b>1,801</b>	<b>0.0%</b>
GM-related fees	139	86	60.4%	(44)	81	-153.8%
Non GM-related fees	1,292	1,235	4.7%	379	441	-13.9%
<b>Non Interest Income</b>	<b>1,431</b>	<b>1,321</b>	<b>8.3%</b>	<b>336</b>	<b>521</b>	<b>-35.6%</b>
<b>Gross Operating Income</b>	<b>6,839</b>	<b>6,483</b>	<b>5.5%</b>	<b>2,136</b>	<b>2,322</b>	<b>-8.0%</b>
Personnel	(2,263)	(2,106)	7.4%	(765)	(760)	0.7%
General & Administrative	(2,162)	(2,067)	4.6%	(716)	(730)	-2.0%
<b>Operating Expenses</b>	<b>(4,424)</b>	<b>(4,174)</b>	<b>6.0%</b>	<b>(1,481)</b>	<b>(1,490)</b>	<b>-0.6%</b>
<b>Operating Income before Provisions</b>	<b>2,415</b>	<b>2,309</b>	<b>4.6%</b>	<b>655</b>	<b>832</b>	<b>-21.3%</b>
Provisions	(761)	(818)	-6.9%	(271)	(314)	-13.7%
<b>Operating Income After Provision</b>	<b>1,653</b>	<b>1,491</b>	<b>10.9%</b>	<b>384</b>	<b>518</b>	<b>-25.9%</b>
Non Operating Income / (Expenses)	3	(10)	126.0%	6	(2)	359.4%
<b>Profit Before Tax &amp; Minority Interest</b>	<b>1,656</b>	<b>1,482</b>	<b>11.8%</b>	<b>390</b>	<b>516</b>	<b>-24.5%</b>
Tax & Minority Interest	(409)	(417)	-1.9%	(103)	(122)	-15.3%
<b>Profit After Tax &amp; Minority Interest (PATAMI)</b>	<b>1,246</b>	<b>1,064</b>	<b>17.1%</b>	<b>287</b>	<b>394</b>	<b>-27.3%</b>

\* Mudharabah incentive is reclassified (as interest expense) to conform with current year's presentation



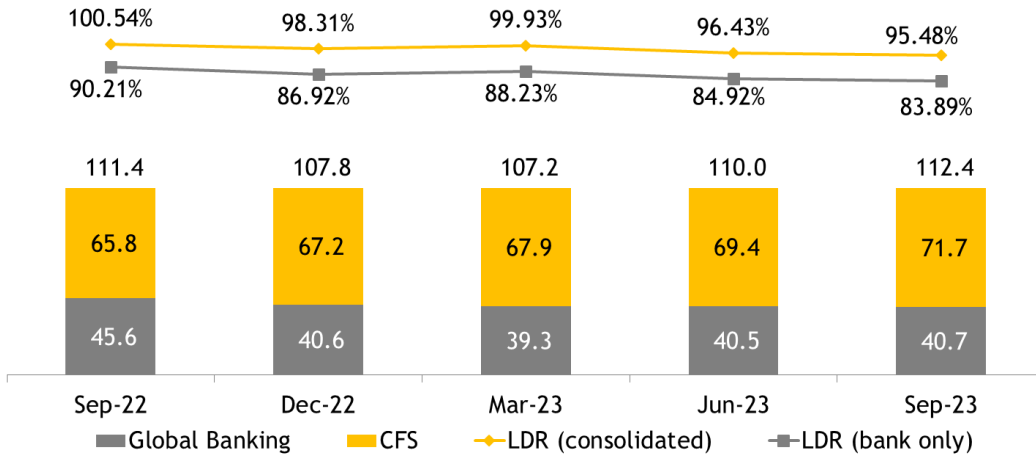
# Loans

Overall loans were rather flat; grew by about 1% YoY



## LDR & Total Loans

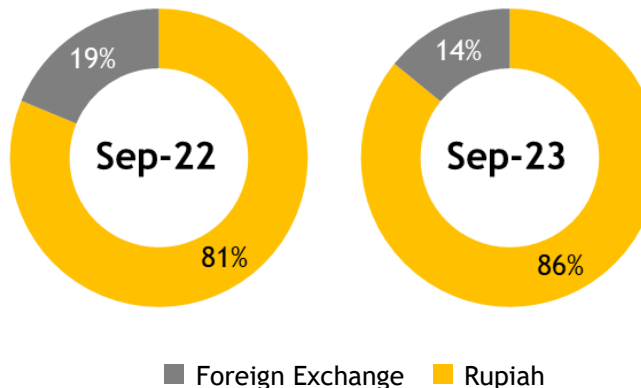
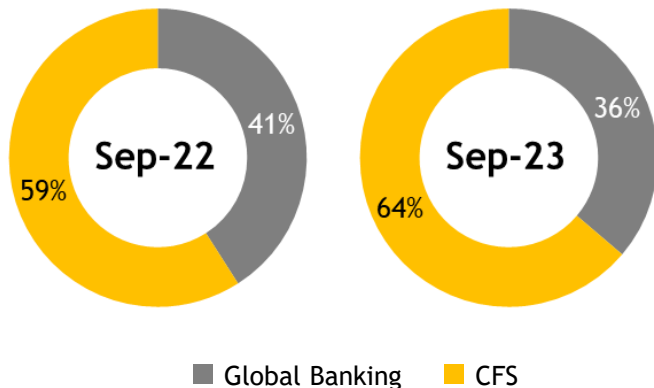
Rp trillion



## Loans Portfolio Breakdown

Rp trillion

	Sep-23	Jun-23	Sep-22	YoY	QoQ
Global Banking	40.7	40.5	45.6	-10.8%	0.4%
CFS	71.7	69.4	65.8	8.9%	3.3%
<b>CFS Non-Retail</b>	<b>29.0</b>	<b>27.9</b>	<b>28.1</b>	<b>3.1%</b>	<b>3.7%</b>
Business Banking	10.6	10.3	10.3	2.6%	2.6%
SME+	5.0	4.9	5.1	-2.3%	1.4%
RSME	13.4	12.7	12.6	6.2%	5.4%
Micro *)	0.0	0.0	0.1	-83.7%	-12.9%
<b>CFS Retail</b>	<b>42.8</b>	<b>41.5</b>	<b>37.7</b>	<b>13.3%</b>	<b>3.0%</b>
Auto Loan	22.7	21.7	18.3	23.9%	4.4%
2-wheeler	5.9	5.8	4.8	24.5%	2.2%
4-wheeler	16.8	15.9	13.5	23.7%	5.3%
Mortgage	16.0	15.9	16.0	0.0%	0.7%
CC + Personal Loan	3.4	3.2	2.8	21.5%	5.7%
Other loan	0.6	0.6	0.6	2.3%	0.3%
<b>Total</b>	<b>112.4</b>	<b>110.0</b>	<b>111.4</b>	<b>0.9%</b>	<b>2.2%</b>



\* Micro segment is discontinued and we are running down the business

Beli mobil impian dengan ajukan Maybank KPM dan bayar cicilan melalui Maybank Tabungan, raih cash reward hingga Rp1 juta.

Periode hingga 30 Juni 2022  
www.maybank.co.id/CReward

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

Ajukan sekarang di sini:  
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Ringankan cicilan KPR hingga bebas bunga dengan saldo tabungan Kamu.

Ajukan Maybank KPR sekarang!  
www.maybank.co.id/kprbebasbunga

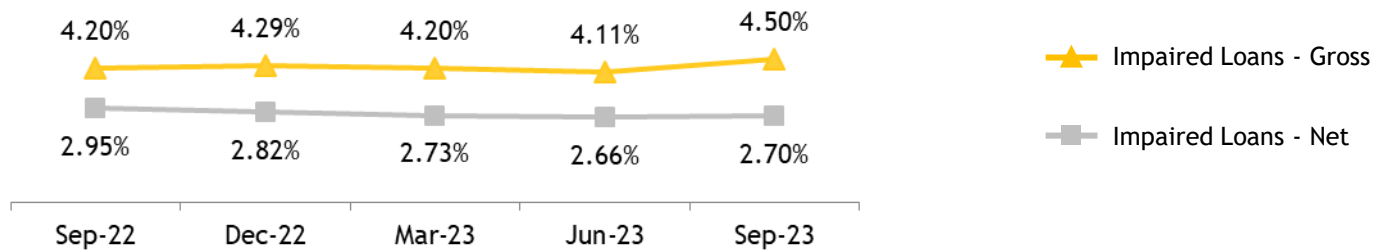
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# Asset Quality

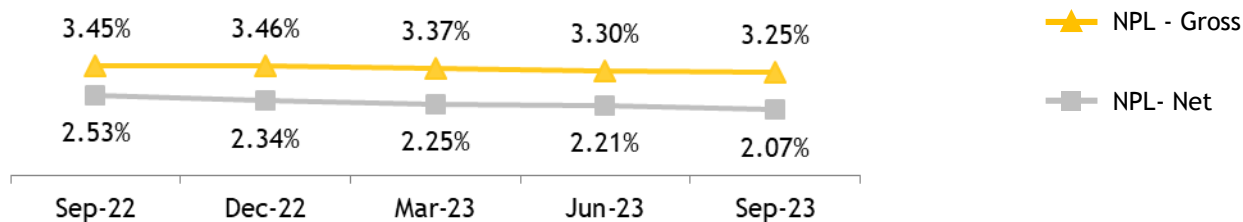
Gross NPL improved. However, gross impaired loans (GIL) ratio increased due to higher GIL balances despite an increase in loan balances.



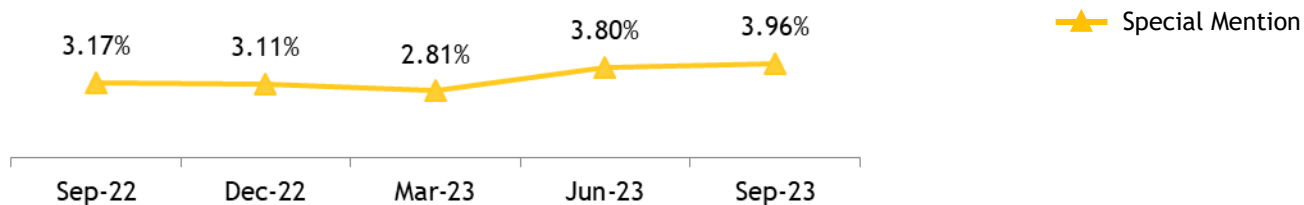
## Impaired Loans (consolidated)



## NPL (consolidated)



## Special Mention Loans (consolidated)

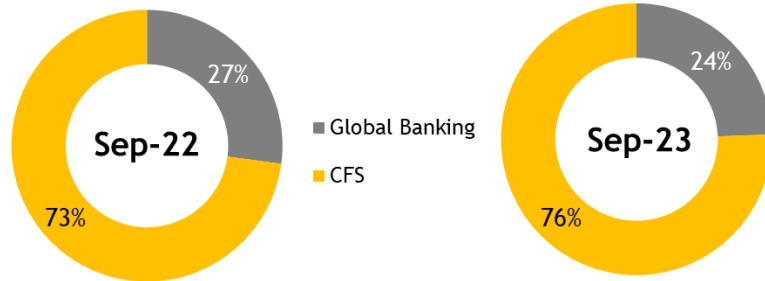


# Customer Deposits

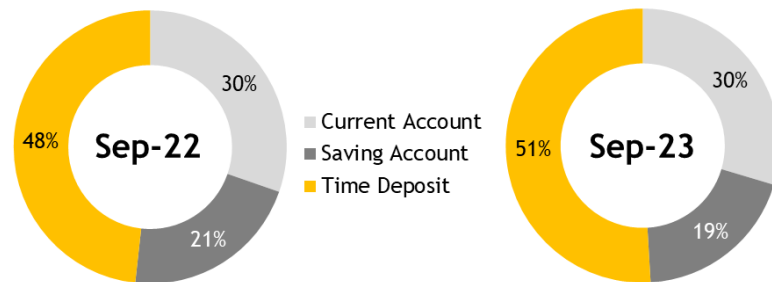
Funding profile maintained with CASA ratio at 49.08%



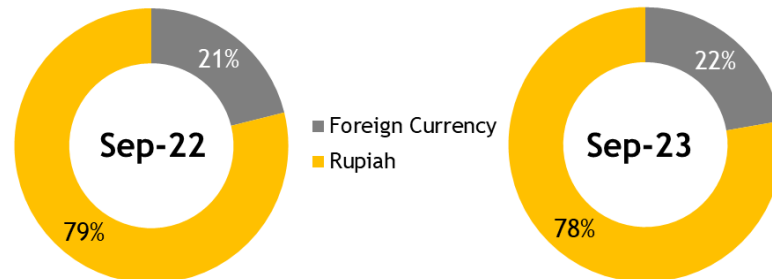
## Customer Deposits by Business Segment



## Customer Deposits by Type



## Customer Deposits by Currency



## Customer Deposits Breakdown

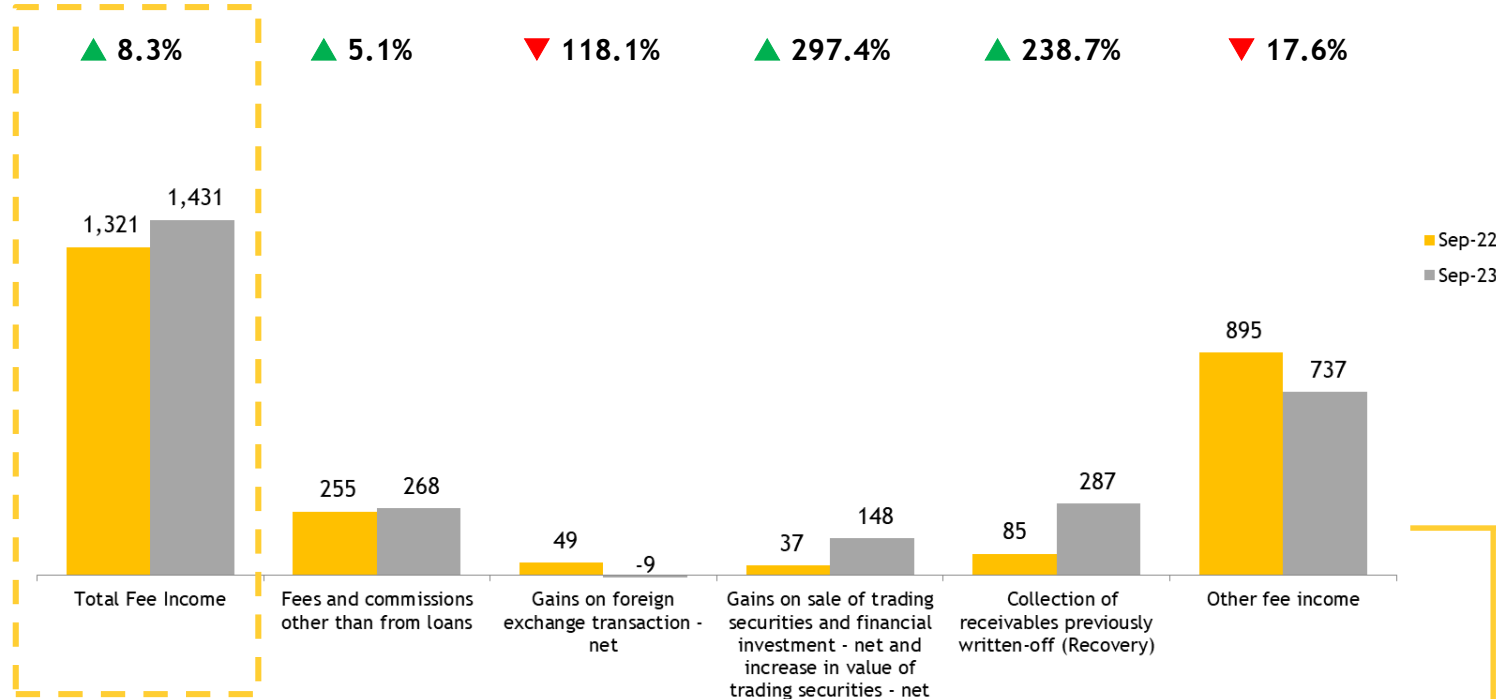
Rp trillion	Sep-23	Jun-23	Sep-22	YoY	QoQ
Current Account	33.9	31.6	32.4	4.5%	7.2%
Saving Account	22.3	22.0	22.9	-2.8%	1.2%
CASA	56.2	53.7	55.4	1.5%	4.7%
Time Deposit	58.3	56.7	51.6	12.9%	2.8%
<b>Total</b>	<b>114.5</b>	<b>110.4</b>	<b>107.0</b>	<b>7.0%</b>	<b>3.7%</b>
CASA Ratio	49.08%	48.60%	51.75%	-2.68%	0.47%



# Fee Income



Rp billion



## Breakdown of Other Fee Income

	Sep-23	Sep-22	YoY
Retail administration	132	154	-14.3%
Loan administration	96	123	-22.3%
Advisory fees	37	32	16.3%
Credit card administration	90	91	-1.5%
Consumer financing receivables administration	188	240	-21.8%
Others (incl. Banking services, Mutual funds, etc)	195	256	-23.5%
<b>Total Other Fee Income</b>	<b>737</b>	<b>895</b>	<b>-17.6%</b>

**Asuransi Kesehatan eAZy MediCash, perlindungan untuk Anda dan keluarga.**

- Santunan rawat inap harian hingga Rp1 juta.
- Penggantian biaya pembedahan yang diperlukan secara medis.
- Pengembalian premi 100% dari total premi yang telah dibayarkan.

[www.maybank.co.id/eazyprotection](http://www.maybank.co.id/eazyprotection)

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Melindungi 100% biaya perawatan kesehatan Anda dengan asuransi kesehatan yang terjangkau. Dapatkan asuransi kesehatan Anda sekarang juga!  
Spesial dari Simpanan, Tabung, dan Kartu: @Maybank @MaybankID @MaybankID

Allianz

**My Bebas Biaya LCS Thailand Baht**

**Penawaran spesial bebas biaya Local Currency Settlement (LCS) Indonesia dan Thailand.**

- Bebas biaya Full Amount (OUR) sebesar THB600.
- Berlaku untuk pilihan Bank Koresponden TTB (TMBKTHBKXXXX).
- Berlaku untuk transaksi di cabang dan M2E.

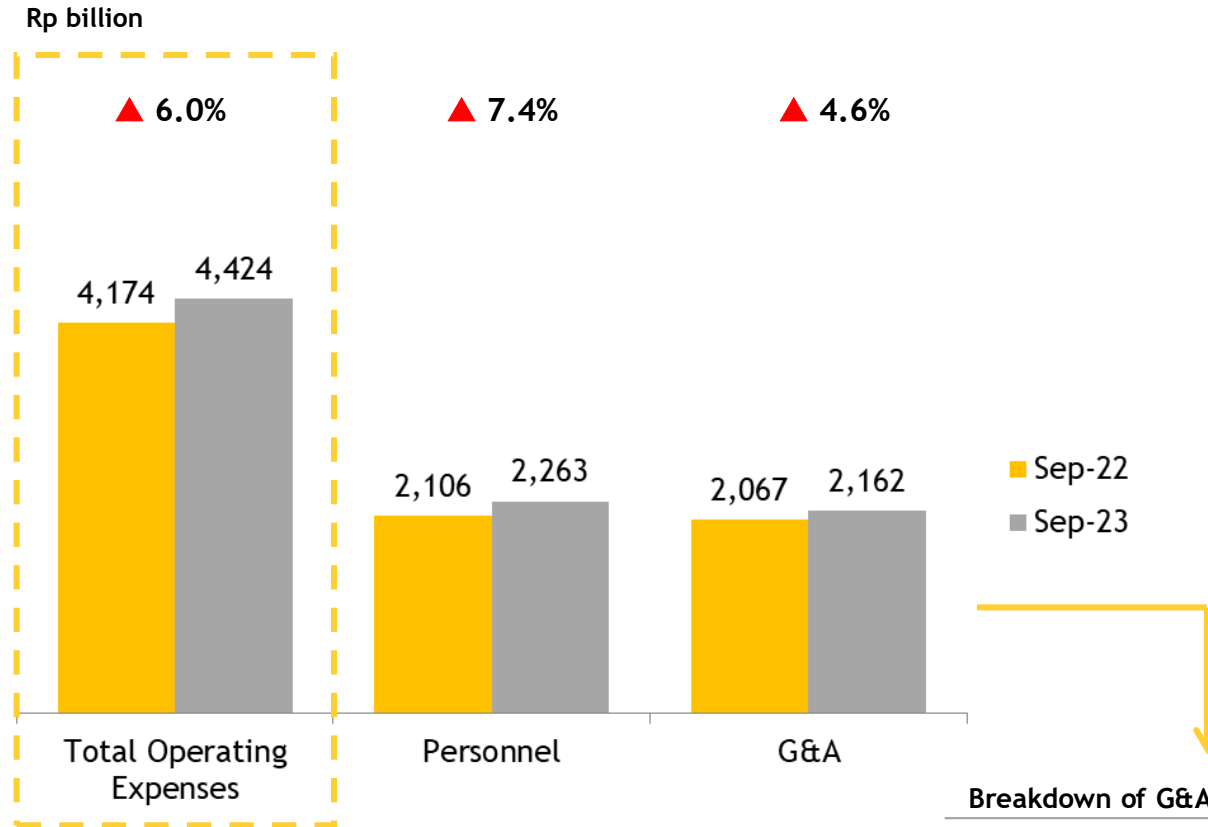
Periode hingga 31 Desember 2022  
[www.maybank.co.id/THBremittance](http://www.maybank.co.id/THBremittance)

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Melindungi 100% biaya perawatan kesehatan Anda dengan asuransi kesehatan yang terjangkau. Dapatkan asuransi kesehatan Anda sekarang juga!  
Spesial dari Simpanan, Tabung, dan Kartu: @Maybank @MaybankID @MaybankID

# Operating Expenses (Opex)

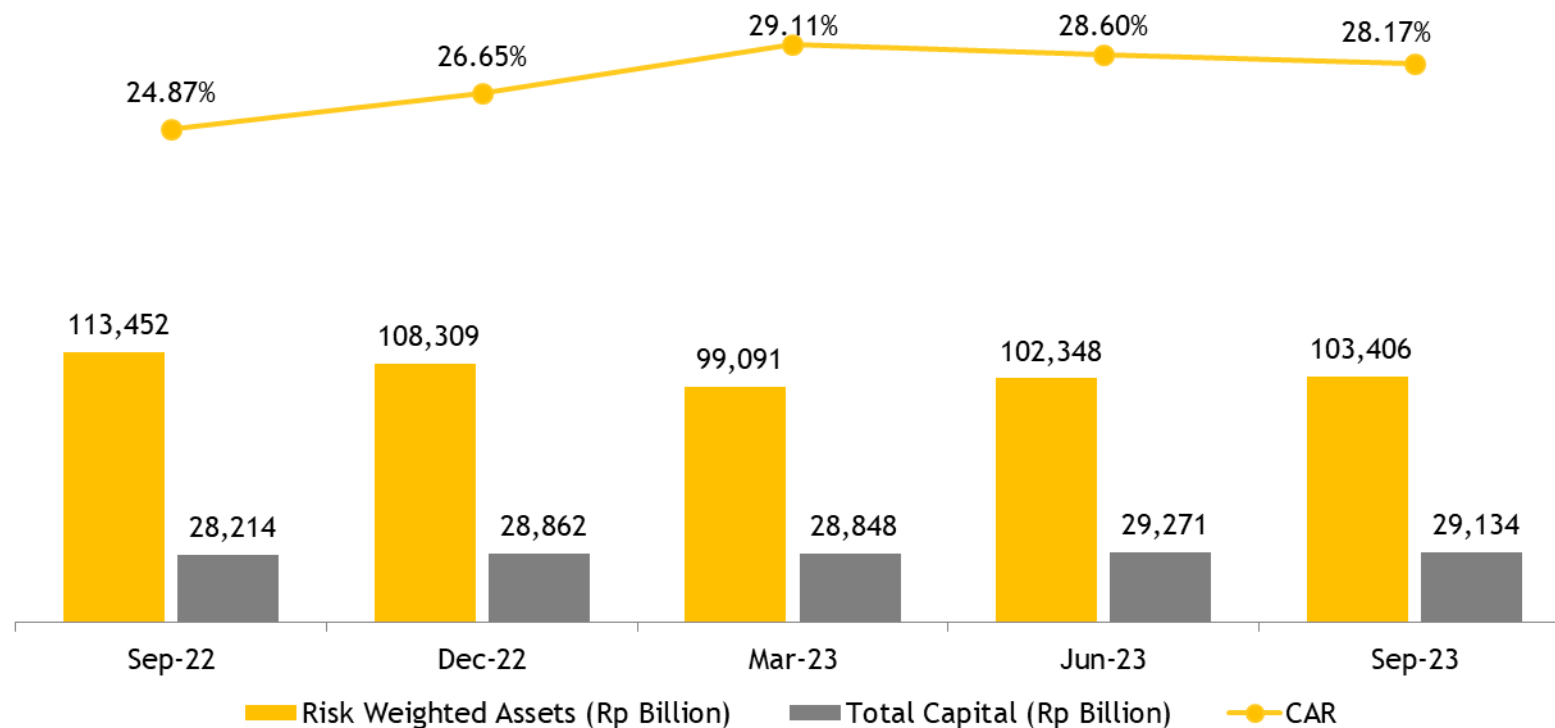
Opex increased 6.0% but remained under control



Breakdown of G&A	Sep-23	Sep-22 <sup>*)</sup>	YoY
General	436	436	0.0%
Outsourcing services	398	401	-0.6%
Rental	67	69	-2.9%
Depreciation and amortization	392	371	5.6%
Repairs and maintenance fixed assets	297	260	14.5%
Others (include promotions and professional fees)	572	531	7.6%
<b>Total G&amp;A</b>	<b>2,162</b>	<b>2,067</b>	<b>4.6%</b>

\* Mudharabah incentive is reclassified (as interest expense) to conform with current year's presentation

# Strong Capital Position



Capital Ratios	Sep-22 <sup>*)</sup>	Dec-22	Mar-23	Jun-23	Sep-23	YoY	QoQ
Tier I	23.76%	25.57%	28.00%	27.54%	27.10%	3.34%	-0.44%
Tier II	1.11%	1.08%	1.11%	1.06%	1.07%	-0.04%	0.01%
<b>Total CAR</b>	<b>24.87%</b>	<b>26.65%</b>	<b>29.11%</b>	<b>28.60%</b>	<b>28.17%</b>	<b>3.31%</b>	<b>-0.43%</b>

\* Prior Year restatement in accordance with the pronouncement of the Financial Accounting Standards Board of the Institute of Indonesia Chartered Accountants (DSAK-IAI) on 'Attributing Benefits to Periods of Service' in PSAK 24 (equivalent to IAS 19).

# Balance Sheet - Consolidated



Rp billion	Sep-23	Jun-23	Sep-22 *)	YoY	QoQ
Loans	112,422	109,966	111,448	0.9%	2.2%
Other Earning Assets	39,780	39,100	34,682	14.7%	1.7%
Other Assets	17,850	16,554	18,687	-4.5%	7.8%
<b>Total Assets</b>	<b>170,052</b>	<b>165,619</b>	<b>164,817</b>	<b>3.2%</b>	<b>2.7%</b>
<b>Deposits from Customer</b>	<b>114,501</b>	<b>110,384</b>	<b>107,001</b>	<b>7.0%</b>	<b>3.7%</b>
- Current Account	33,906	31,624	32,444	4.5%	7.2%
- Saving Account	22,286	22,026	22,932	-2.8%	1.2%
- Time Deposit	58,309	56,734	51,626	12.9%	2.8%
Deposits from Other Banks	5,343	5,849	7,724	-30.8%	-8.6%
Borrowing	7,262	6,351	7,589	-4.3%	14.4%
Securities Issued	4,296	4,846	5,104	-15.8%	-11.4%
Subordinated Debt	99	-	800	-87.6%	N/A
Other Liabilities	8,513	8,151	7,626	11.6%	4.4%
<b>Total Liabilities</b>	<b>140,014</b>	<b>135,580</b>	<b>135,844</b>	<b>3.1%</b>	<b>3.3%</b>
Equity (attributable to equity holders)	29,531	29,549	28,515	3.6%	-0.1%
Minority Interest	507	490	458	10.6%	3.4%
<b>Total Equity</b>	<b>30,038</b>	<b>30,039</b>	<b>28,973</b>	<b>3.7%</b>	<b>0.0%</b>

\* Prior Year restatement in accordance with the pronouncement of the Financial Accounting Standards Board of the Institute of Indonesia Chartered Accountants (DSAK-IAI) on 'Attributing Benefits to Periods of Service' in PSAK 24 (equivalent to IAS 19).



# Financial Ratios



Consolidated	Sep-23 a	Jun-23 b	Sep-22 c	YoY (a-c)	Bank Only	Sep-23 a	Jun-23 b	Sep-22 c	YoY (a-c)
<b>Profitability</b>					<b>Profitability</b>				
Return On Assets	1.33%	1.55%	1.20%	0.13%	Return On Assets	1.13%	1.46%	0.80%	0.33%
Return On Equity (Tier 1)	5.94%	6.86%	5.28%	0.66%	Return On Equity (Tier 1)	5.96%	7.72%	4.00%	1.96%
Net Interest Margin	5.00%	5.06%	4.77%	0.23%	Net Interest Margin	3.95%	4.02%	3.82%	0.13%
<b>Efficiency &amp; Productivity Ratio</b>					<b>Efficiency &amp; Productivity Ratio</b>				
Cost to Income Ratio	65.63%	66.71%	65.63%	0.00%	Cost to Income Ratio	67.53%	67.20%	69.23%	-1.70%
BOPO	83.77%	81.45%	83.34%	0.43%	BOPO	84.31%	80.30%	86.69%	-2.38%
<b>Earning Asset Quality</b>					<b>Earning Asset Quality</b>				
Impaired Loans - Gross	4.50%	4.11%	4.20%	0.30%	Impaired Loans - Gross	4.86%	4.43%	4.53%	0.34%
Impaired Loans - Net	2.70%	2.66%	2.95%	-0.25%	Impaired Loans - Net	2.94%	2.88%	3.21%	-0.27%
NPL - Gross	3.25%	3.30%	3.45%	-0.20%	NPL - Gross	3.50%	3.56%	3.73%	-0.23%
NPL - Net	2.07%	2.21%	2.53%	-0.46%	NPL - Net	2.26%	2.41%	2.76%	-0.50%
<b>Balance Sheets Structure</b>					<b>Balance Sheets Structure</b>				
LDR	95.48%	96.43%	100.54%	-5.06%	LDR	83.89%	84.92%	90.21%	-6.32%
Modified LDR *)	83.14%	83.53%	83.90%	-0.76%	Modified LDR *)	77.69%	78.19%	79.06%	-1.37%
LCR	220.21%	167.04%	181.92%	38.29%	LCR	222.27%	168.76%	176.92%	45.35%
NSFR	114.39%	108.31%	103.25%	11.14%	NSFR	115.19%	108.17%	102.30%	12.89%
CASA	49.08%	48.60%	51.75%	-2.68%	CASA	49.30%	48.91%	52.01%	-2.71%
CAR	28.17%	28.60%	24.87%	3.30%	CAR	26.63%	27.10%	23.58%	3.05%

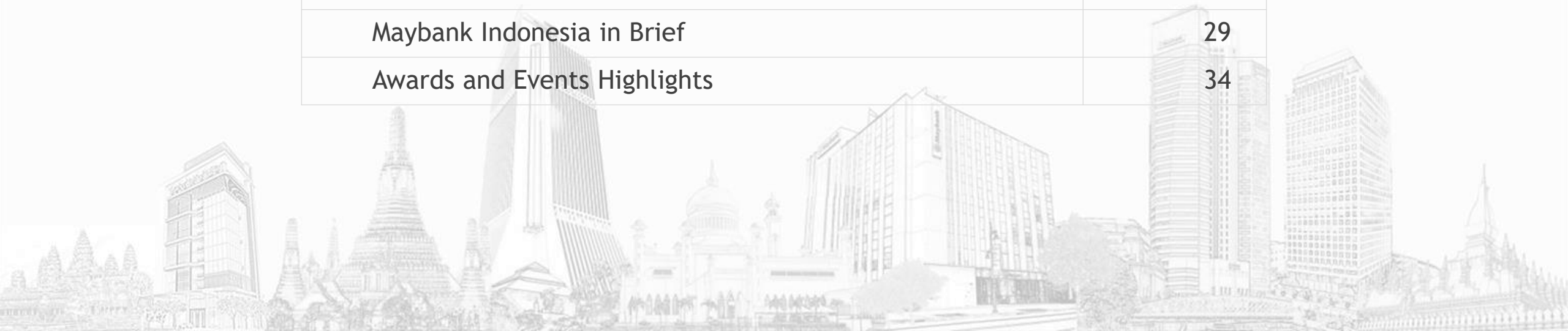
^) Financial Ratios are based on published financial statements which are in accordance with OJK's classification.

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

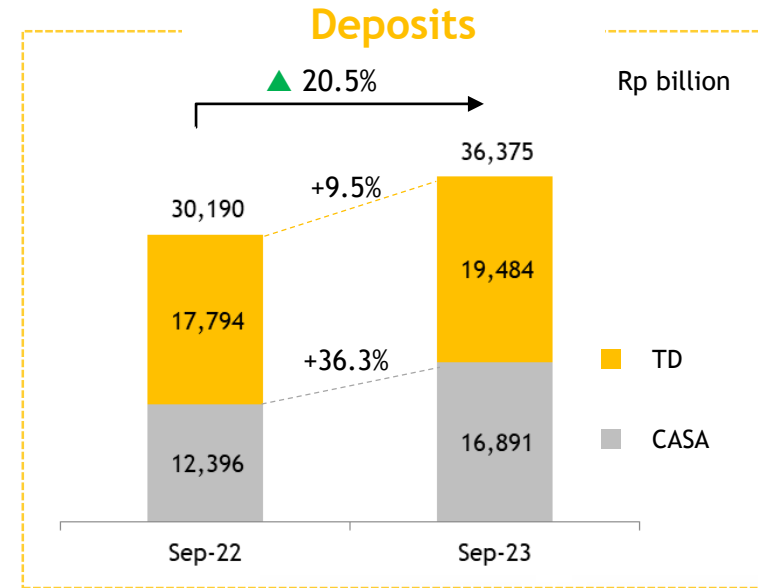
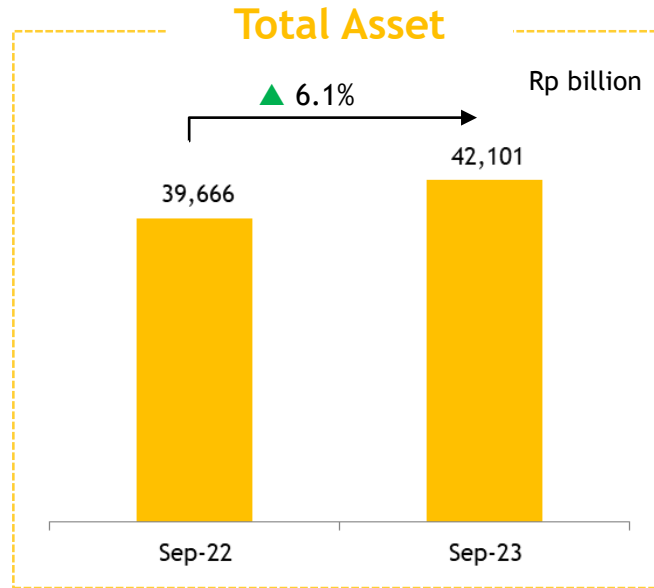
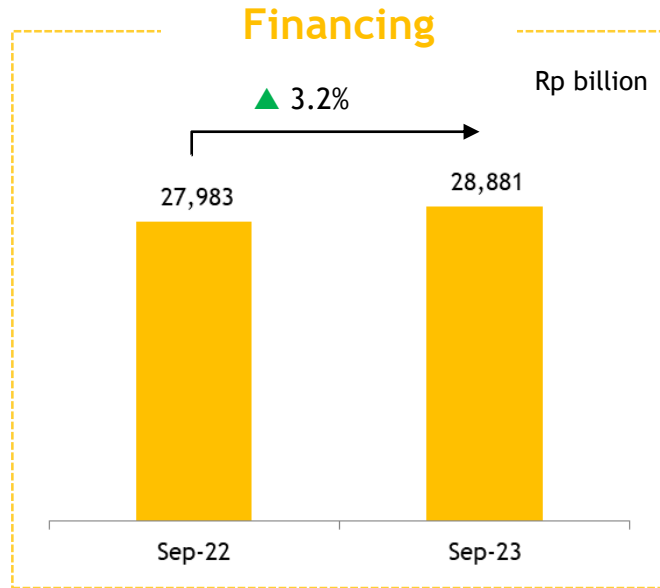
#) Prior Year restatement in accordance with the pronouncement of the Financial Accounting Standards Board of the Institute of Indonesia Chartered Accountants (DSAK-IAI) on 'Attributing Benefits to Periods of Service' in PSAK 24 (equivalent to IAS 19).

# Table of Contents

Executive Summary	2
Results Overview	7
Shariah Banking Unit	17
Digital Banking	19
Subsidiaries	22
Appendix	
Sustainability	25
Maybank Indonesia in Brief	29
Awards and Events Highlights	34



# Shariah Banking Unit

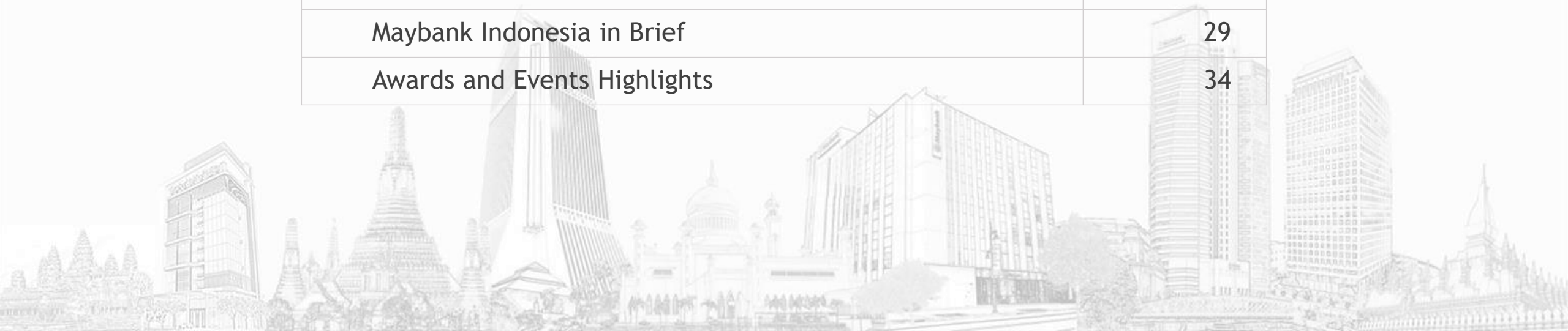


- Shariah Banking Unit recorded a significant increase in PBT by 66.7% to Rp369 billion.
- Financing increased by 3.2% to Rp28.9 trillion, supported by the Shariah Business Unit's SME, Corporate Banking and green financing segments.
- Assets grew by 6.1% YoY, contributing to the Bank's standalone assets by 26.7%.
- Customer deposits also increased substantially by 20.5%, mainly driven by higher growth in CASA of 36.3%. Shariah Banking Unit's CASA ratio went from strength to strength, achieving 46.44% in Sep-23.
- Non-Performing Financing (NPF) gross improved to 2.44% in Sep-23 from 2.99% in Sep-22.



# Table of Contents

Executive Summary	2
Results Overview	7
Shariah Banking Unit	17
Digital Banking	19
Subsidiaries	22
Appendix	
Sustainability	25
Maybank Indonesia in Brief	29
Awards and Events Highlights	34



# Key Highlight of Digital Initiatives 3Q 23

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



## M2U

- 16% YoY growth in M2U transactions volume with more than IDR 82 trillion transaction as of Q3 23.
- M2U financial transaction frequency reach more than 15 million as of Q3 23, grow by more than 17% YoY.
- More than 120K saving accounts have been opened digitally through M2U as of Q3 23.
- Third Party Fund volume through M2U reach more than IDR 8.6 trillion and grow by more than 27% YoY as of end of Q3 23.

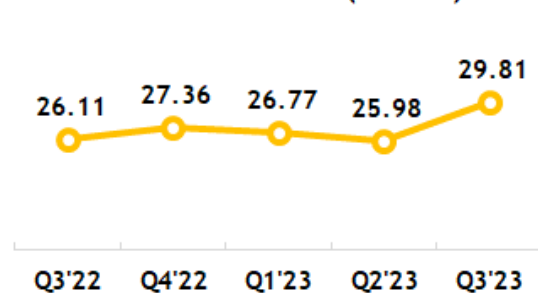
## QR Pay

- QR Pay transactions volume conducted through M2U as of Q3 23 reach more than IDR 296 billion, grow by more than 250% YoY.
- Over 160K total Maybank QR Pay merchants as of end Q3 23.

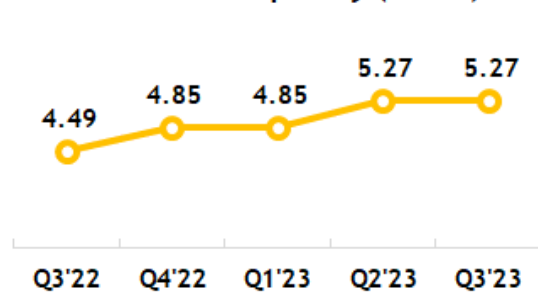
## M2E

- Total transaction value in Q3 23 reach IDR 575 trillion, grow by more than 9% YoY.
- Current account average balance in Q3 23 maintained at IDR 26 trillion, grow 8.1% YoY.

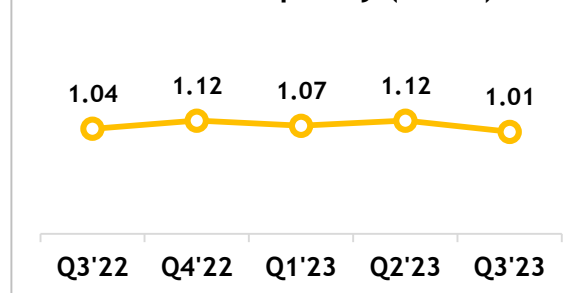
M2U Txn Volume (IDR Tn)



M2U Txn Frequency (in mn)



M2E Txn Frequency (in mn)



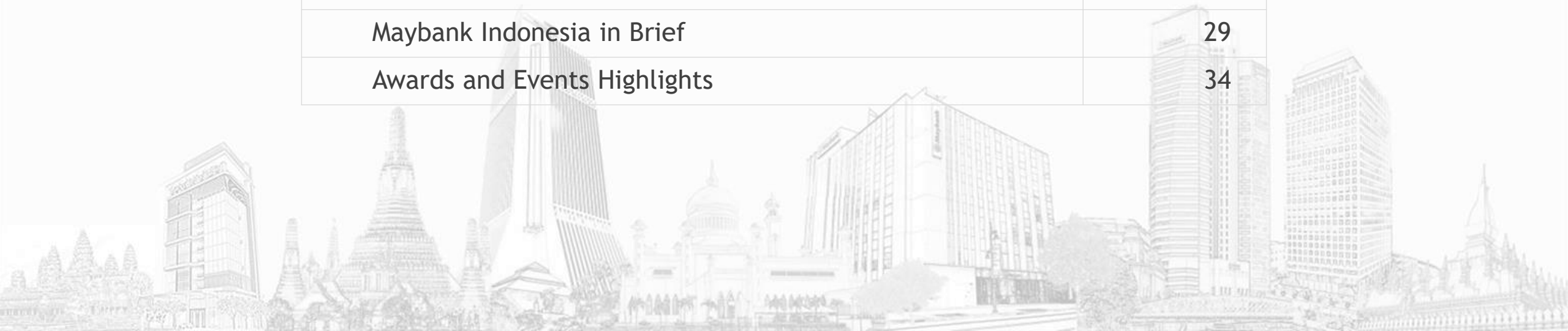
# New Features & Program Launched in 3Q 23



Maybank continue to introduce new features in M2U in the third quarter of 2023, including the DANA and ShopeePay e-wallet top-up features. Those new features further strengthen M2U positioning as the one stop solution financial App to fulfill customer financial and lifestyle needs.

# Table of Contents

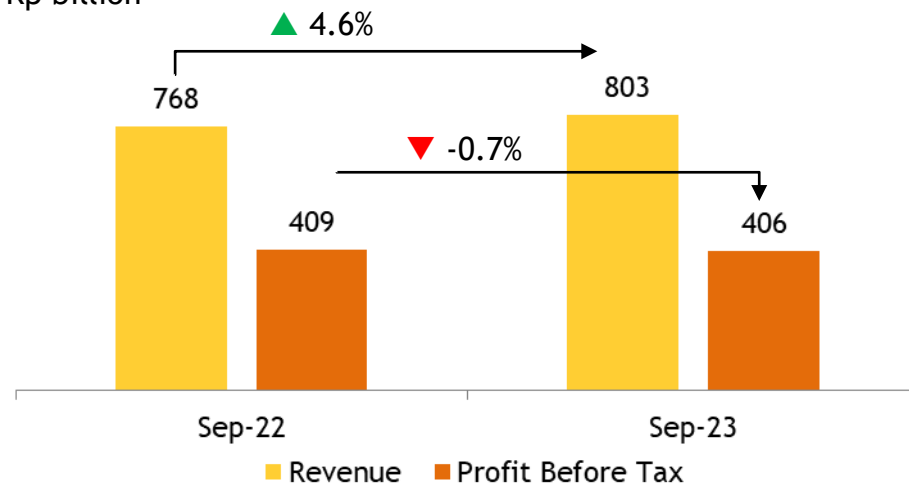
Executive Summary	2
Results Overview	7
Shariah Banking Unit	17
Digital Banking	19
Subsidiaries	22
Appendix	
Sustainability	25
Maybank Indonesia in Brief	29
Awards and Events Highlights	34



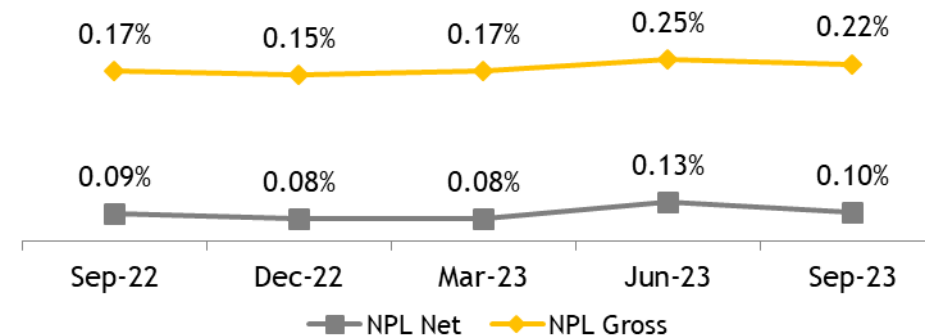


## Revenue and Profit Before Tax

Rp billion

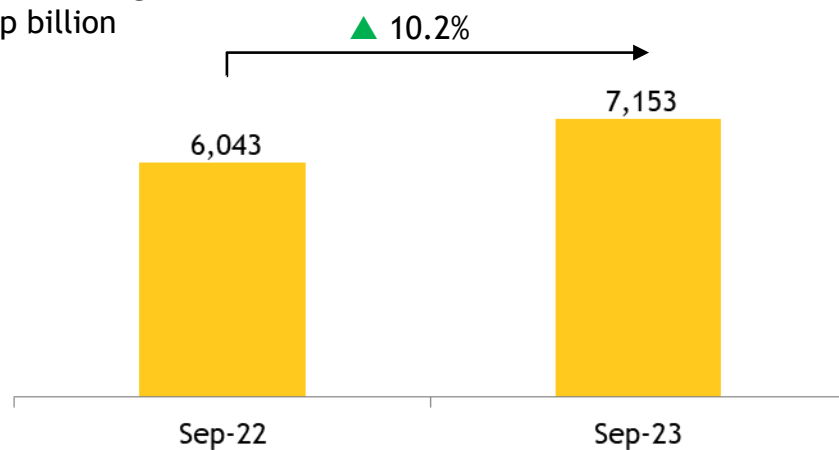


## Asset Quality

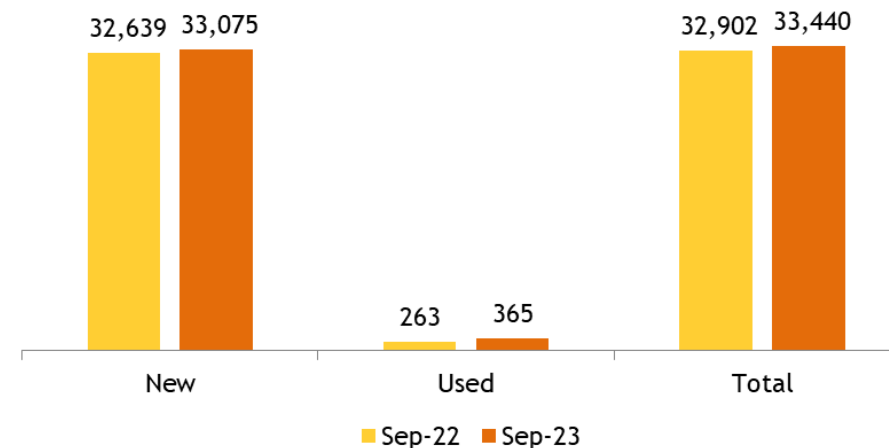


## Financing

Rp billion

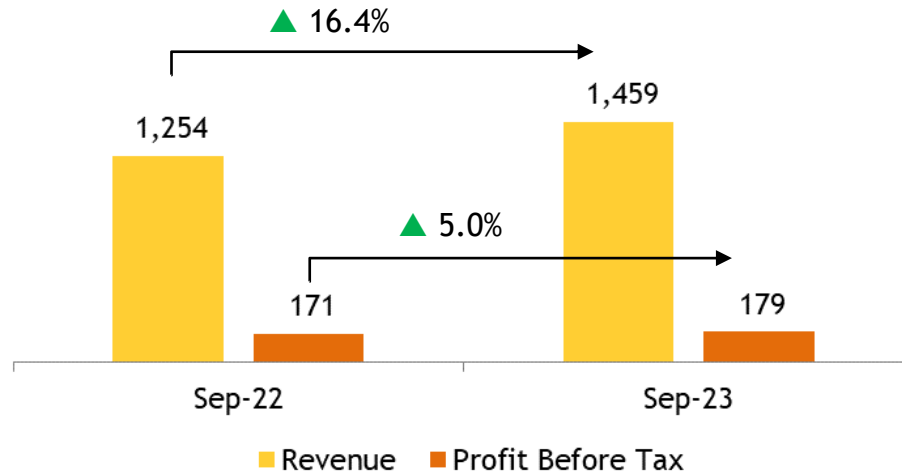


## Unit Financing (unit)

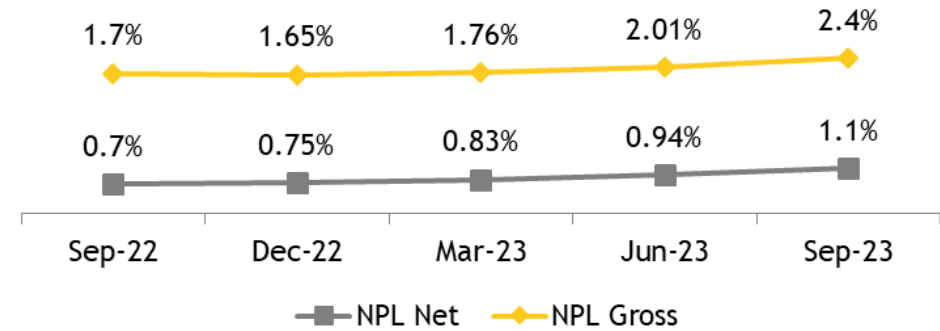


## Revenue and Profit Before Tax

Rp billion

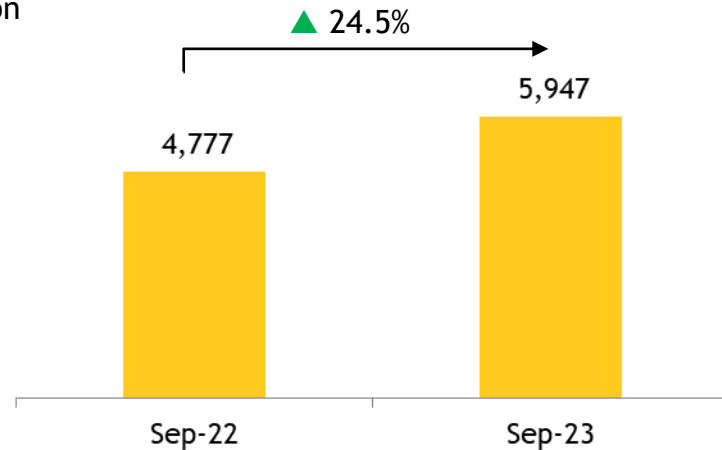


## Asset Quality

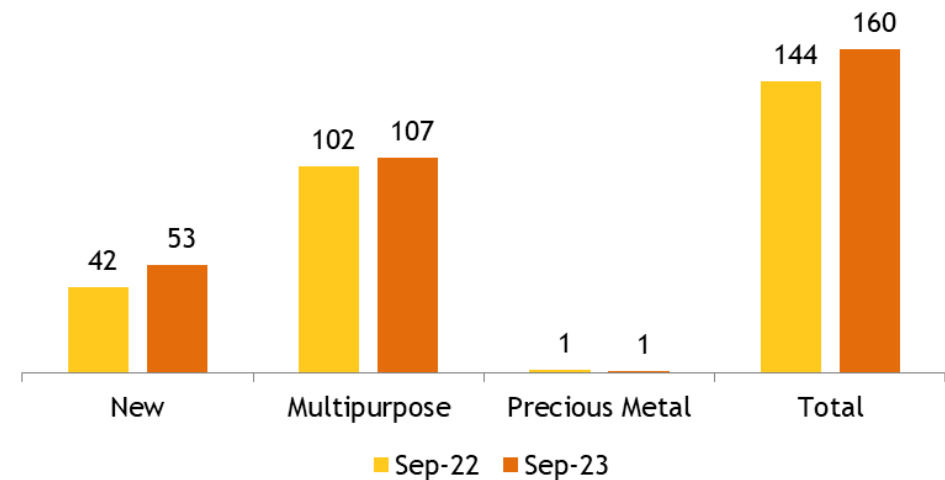


## Financing

Rp billion



## Unit Financing ('000 unit)



# Table of Contents

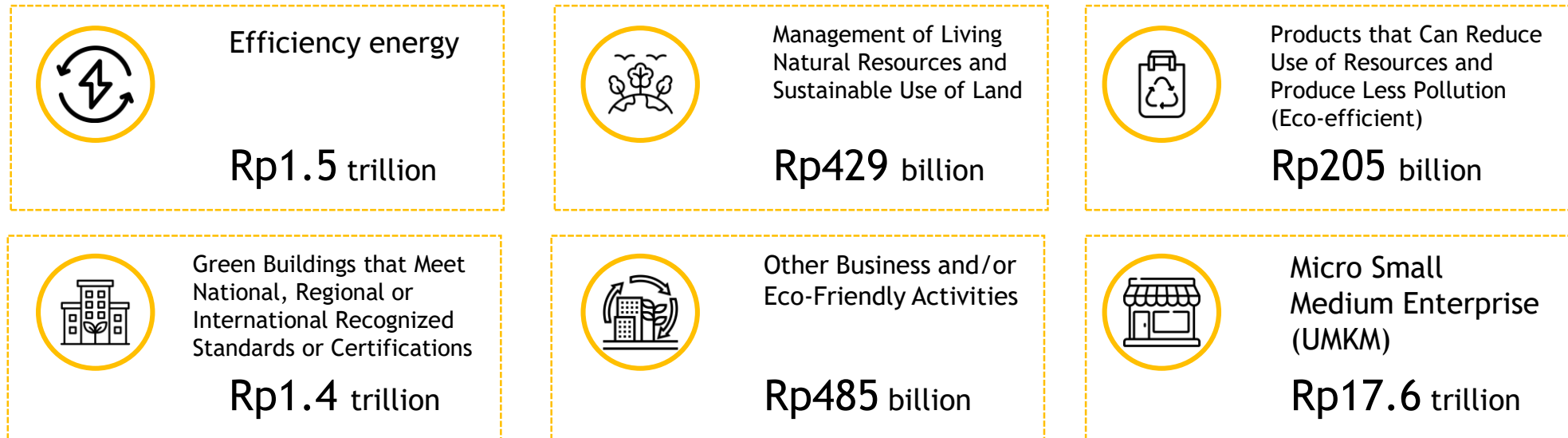
Executive Summary	2
Results Overview	7
Shariah Banking Unit	17
Digital Banking	19
Subsidiaries	22
Appendix	
Sustainability	25
Maybank Indonesia in Brief	29
Awards and Events Highlights	34

# Sustainable Finance Portfolio



Sustainable Finance Portfolio reached Rp21.6 trillion as of Sep 23

Contributing 21.7% to the Bank's individual loan portfolio



## 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
- Endangered animal species
- Radioactive materials, including nuclear power generation
- Unbound asbestos fibers
- Gambling, games, and similar business entities
- Alcohol beverages
- Activities that can damage World/National/UNESCO heritage sites

# Sustainability Event Highlight



## CSR Realisation Funds

Improving **124,260** households through financing programme to MSMEs and low-income group.

## Sustainability Event Highlight

### Maybank Sustainability Series

Maybank Sustainability Series aims to increase awareness and sustainability adoption among Maybankers and existing clients, as well as support communities, small and established businesses that share sustainability values. We invited existing clients such as Rejuve, Carinih, and some potential clients like Yuki Water Filter, Green Rebel, to participate in Maybank Sustainability Series Road to #MGSW23

### CR Day

A total of 1,500 trees, including 1,000 pollution absorbing trees Ketapang Kencana, Avocado and Refugia have been planted in East Jakarta Area (Cipinang Melayu, Cipinang Muara, Duren Sawit, Pondok Bambu and Pondok Kelapa). The planting ceremony was held on August 19<sup>th</sup>, 2023 and was participated by Acting Governor of DKI Jakarta, Mayor of East Jakarta, and representatives of 190 Maybank staffs.

### Mangrove Planting

Maybank Indonesia planted 2,000 mangrove seedlings in Benoa, Bali in partnership with Jejakin to protect the coastal environment and to mitigate coastal erosion. It is estimated that planting 2,000 mangrove seedlings can result in the absorption of 58,599 kg CO2e over a period of 8 years referring to the Center for International Forestry Research (CIFOR) calculations. This initiative in Bali is to support MMB 2023 in reducing the event's carbon footprint.

### Maybank Marathon

Maybank also held a wheelchair marathon competition as part of the Maybank Marathon Bali 2023 series of events, which was attended by 50 wheelchair runner athletes from PUSPADI Bali, a local non-profit organization focusing on empowering the disabled community. The participants were invited to compete in a 5K marathon race divided into four disability categories. This event aims to promote inclusion by providing opportunities for athletes with disabilities to compete in international marathon competitions.



# ...and to Support Maybank Group Sustainability Commitment



## Commitment 1:



**Mobilising  
RM80 Billion**  
in Sustainable Finance\*  
by 2025

## Commitment 2:



**Improve the Lives of 2  
Million Households**  
Across ASEAN  
by 2025

## Commitment 3:



**Carbon Neutral**  
position for Scope 1 and 2  
emissions by 2030 and  
**Net Zero Carbon  
Equivalent**  
position by 2050

## Commitment 4:

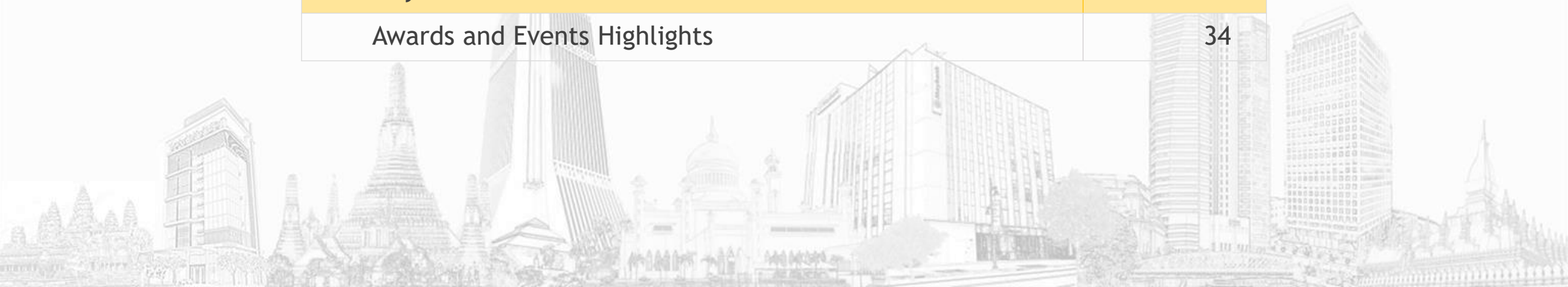


**Living Sustainability**  
Achieve 1 Million Hours per  
annum on Sustainability &  
Delivering 1 Thousand  
Significant SDG-Related  
Outcomes by 2025

\* Maybank Group Sustainability Commitment 1 in Sustainable finance is based on Maybank Group Sustainable Product Framework (SPF)

# Table of Contents

Executive Summary	2
Results Overview	7
Shariah Banking Unit	17
Digital Banking	19
Subsidiaries	22
Appendix	
Sustainability	25
Maybank Indonesia in Brief	29
Awards and Events Highlights	34





# Profile



## Profile\*

Established	:	15 May 1959
Total Assets	:	Rp170.1 trillion
Total Equity	:	Rp30.0 trillion
Market Capitalization	:	Rp20.3 trillion
Position in Indonesia**	:	Rank #13 in terms of Assets Rank #13 in terms of Loans Rank #12 in terms of Deposits
# of Branches	:	537 $\left\{ \begin{array}{l} 337 \text{ (Maybank Indonesia)} \\ 170^{***} \text{ (WOM Finance)} \\ 30^{***} \text{ (Maybank Finance)} \end{array} \right.$
# of ATM	:	797 ATMs (including 26 Cash Recycle Machines/CRMs) with over 20,000 ATMs connected in ATM PRIMA, ATM BERSAMA, ALTO, CIRRUS and connected to 3,500 Maybank ATMs in Singapore, Malaysia, and Brunei
# of Employees	:	8,584 $\left\{ \begin{array}{l} 6,424 \text{ (Maybank Indonesia)} \\ 1,847 \text{ (WOM Finance)} \\ 313 \text{ (Maybank Finance)} \end{array} \right.$
# of Customers Lending	:	631 thousand
# of Customers Funding	:	1.7 million



\* As of Sep 2023  
 \*\* As of Jun 2023  
 \*\*\* Including Sales Point Unit

# Company Ratings & Shareholdings



## Company Ratings

**FitchRatings**

*As of December 2022*

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



*As of March 2023*

Corporate Rating	idAAA; Stable Outlook
Shelf Reg. Bond IV	idAAA
Shelf Reg. Bond III	idAAA
Shelf Reg. Bond II	idAAA
Shelf Reg. Subordinated Debt II (Matured)	idAA

## Shareholding Structure

*As of September 2023*



# Board of Commissioners



**Dato' Khairussaleh Ramli**  
President Commissioner



**Edwin Gerungan**  
Commissioner



**Datuk Lim Hong Tat**  
Commissioner



**Dato' Zulkiflee Abbas  
Abdul Hamid**  
Commissioner



**Budhi Dyah Sitawati**  
Independent Commissioner



**Achjar Iljas**  
Independent Commissioner



**Hendar**  
Independent Commissioner



**Putut Eko Bayuseno**  
Independent Commissioner



# Directors



**Taswin Zakaria**  
President Director



**Thilagavathy Nadason**  
Director



**Irvandi Ferizal**  
Director



**Effendi**  
Director



**Widya Permana**  
Director



**Steffano Ridwan**  
Director



**Muhamadian**  
Director



**Ricky Antariksa**  
Director



**Bambang Andri Irawan**  
Director

# Table of Contents

Executive Summary	2
Results Overview	7
Shariah Banking Unit	17
Digital Banking	19
Subsidiaries	22
Appendix	
Sustainability	25
Maybank Indonesia in Brief	29
Awards and Events Highlights	34

# Awards & Events in 3Q 2023



## Index 52, Maybank Listed in the High Dividend category

PT Bank Maybank Indonesia Tbk (BNII) is in Index52's High Dividend category, launched on June 23, 2023, with a 2.21% five-year dividend yield growth. Index52 is designed for young investors, considering factors like market cap, trading volume, free float, and shareholders. (July '23)

## Human Capital on Resilience Award 2023

Maybank Indonesia has been awarded as the Best in Workforce Flexibility & Mobility, Excellence in HC Change Management & Communication Strategy, the Best Labor Relation, the Most Resilience Company 2023, the Best Leadership Development focus on HC for Maybank Indonesia Human Capital Director, Irvandi Ferizal. (July '23)

## Future CEO Conference 2023

The 2nd Annual Future CEO Indonesia Conference with the theme "Making Finance a Better Strategic Partner to Business. Maybank Indonesia Finance Director, Thila Nadason, was one of the speakers at the Panel Discussion regarding how businesses ensure their financial resilience in the face of a potential economic downturn. (13 July)

## Through Panen Omset, Maybank Indonesia Syariah Business Unit (UUS) Supports Sustainable MSME Business

Maybank Indonesia's Syariah Business Unit (UUS) partnered with SIRCLO to organize "Panen Omset 2023," a training program with the theme "Sustainable MSME Business". This program enhances digital literacy for business owners and empowers MSMEs for future industry growth. (July '23)

## Maybank Disburses Rp1 Trillion Financing for MSMEs Through PNM

Through its Syariah Business Unit (UUS), Maybank Indonesia disbursed Rp1 trillion Mudharabah financing to PT Permodalan Nasional Madani (PNM) to support underprivileged women ultra-micro entrepreneurs in the UUS growth strategy that focuses on shariah-based business and Environmental, Social, and Governance (ESG) for positive impact. (August '23)



# Awards & Events in 3Q 2023



## **Global CR Day Maybank Indonesia**

Maybank Indonesia promoted Sustainable Development Goals (SDGs) through a tree planting and waste sorting event titled “Untuk Bumi Indonesiaku” on Global Corporate Responsibility Day 2023, in line with their mission of 'Humanising Financial Services'. (August '23)

## **BMW as Lead Car of Maybank Marathon 2023**

BMW Group Indonesia and Maybank Indonesia continued their strategic collaboration as Sustainable Mobility Partners of Maybank Marathon 2023 and conducted a ceremonial handover of a series of BMW vehicles. (August '23)

## **Maybank Holds Its Annual Marathon, Marking Event's 12th Year**

The Maybank Marathon in Bali, Indonesia, drew runners from 50 countries, with races starting early in the morning at Bali Safari & Marine Park Gianyar. A total prize of Rp2.7 billion (US\$178,000) was awarded to 86 winners. (August '23)

## **National Customer Day, Maybank Indonesia Gives Surprise for Loyal Customers**

For National Customer Day in September 2023, Maybank Indonesia celebrated with the theme 'Journey to Customer Centricity'. They thanked customers with promos, plants, gifts, and financial education across branches nationwide, showing appreciation for loyalty and trust. (5 September)

## **ASEAN Indo-Pacific Forum 2023: Bridging Digital Divide - Digitizing Infrastructure & MSMEs**

Dato' Khairussaleh Ramli, Group President & CEO of Maybank, participated in a panel discussion titled "Bridging Digital Divide: Opportunities and Challenges in Digitizing Infrastructure and MSMEs" as part of the ASEAN Indo-Pacific Forum 2023's third subtheme on inclusive digital transformation in Jakarta. (6 September)



# Awards & Events in 3Q 2023



## **Maybank Indonesia Distributes First IMBT Financing at PLN Group**

Maybank Indonesia signed a Rp588 billion financing agreement with PT Pelayanan Listrik Nasional Batam (PLN Batam) for constructing power plant assets using the Ijarah Muntahiyah Bit Tamlik (IMBT) syariah scheme, supporting PLN Batam's decarbonization efforts. (September '23)

## **Maybank Launches Shariah Wealth Management**

Maybank Indonesia's Shariah Business Unit (UUS) introduced Maybank Shariah Wealth Management to enhance banking services for loyal customers, aligning with the mission of Humanising Financial Services through five pillars: wealth creation, wealth accumulation, wealth presentation, wealth purification, and wealth distribution. (25 September)

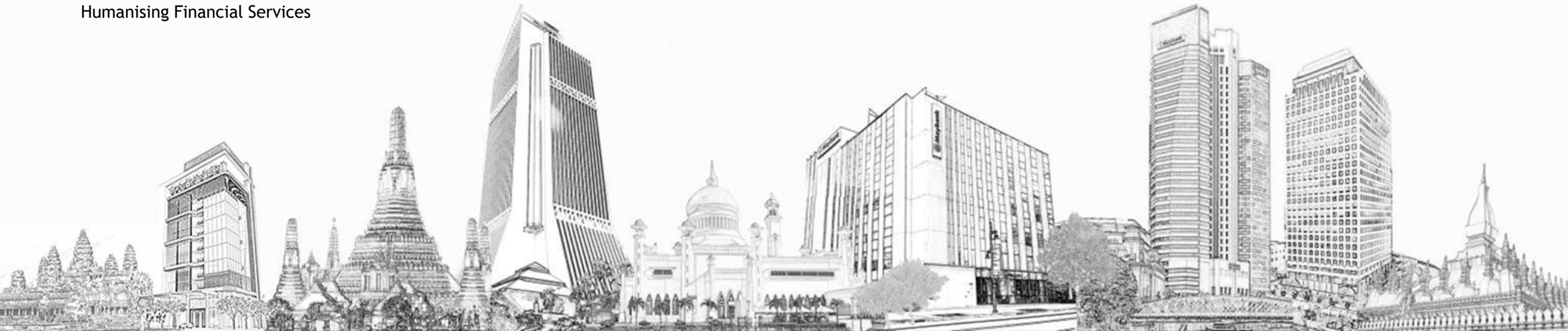
## **Maybank Marathon 2023 Appreciation Night**

Maybank Indonesia held an Appreciation Night to express appreciation to all partners who have worked together in the success of organizing the Maybank Marathon 2023 which took place on August 27, 2023 in Bali. (26 September)

# Thank You



Humanising Financial Services



## **PT Bank Maybank Indonesia Tbk**

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[www.maybank.co.id](http://www.maybank.co.id)

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