

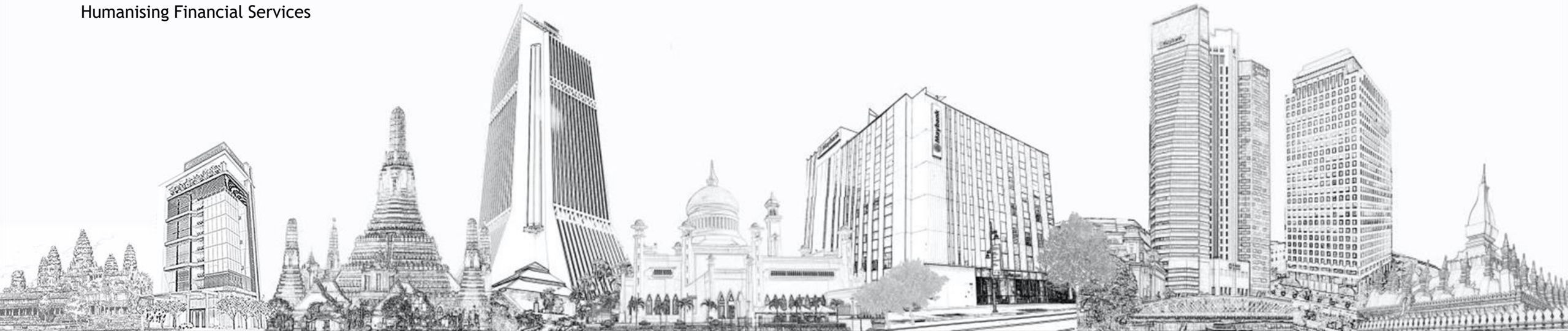
# Maybank Indonesia

Financial Results

9M 2024 ended 30 September 2024

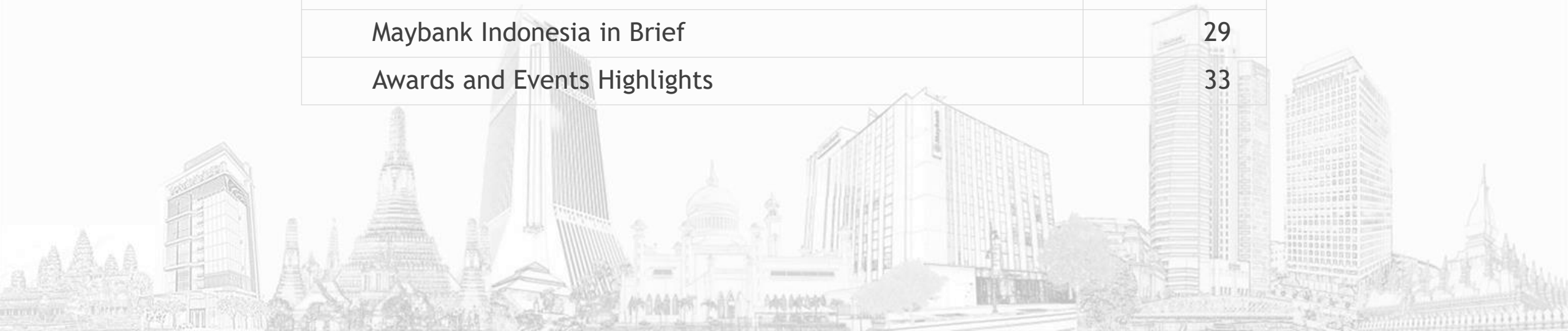


Humanising Financial Services



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# 9M 2024: Profit before tax recorded at Rp845 billion



The Bank expects profitability to improve sustainably moving forward following substantial provisioning made for corporate account in 1Q 2024

9M 2024 vs 9M 2023



- The Bank recorded a **Profit Before Tax** of Rp845 billion in 9M 2024. PBT in 3Q 2024 was at Rp562 billion, up by 2.4% from Rp548 billion in 2Q 2024 and 44.0% YoY from Rp390 billion in 3Q 2023, signalling positive progress in the Bank's earnings. Profitability is expected to improve sustainably moving forward following substantial pre-emptive provisioning made in 1Q 2024.
- **NIM** contracted by 55bps to 4.45% due to higher cost of funds. NII however, increased in 3Q 2024 by 3.1% compared to 2Q 2024 as the Bank continued to optimise low-cost funding. The Bank maintained healthy liquidity as reflected in LDR (bank only) at 89.51% and LCR (bank only) at 181.33%.
- **Fee-based income** was largely stable at Rp1.4 trillion. Fee income also increased by 35.0% QoQ driven by higher Premier Wealth related fees, fee income from asset recovery, and 2-wheeler subsidiary.
- **Overhead cost (OHC)** grew by 7.6% to Rp4.8 trillion as a result of continued investments to enhance its IT capability, as well as delivery of several key initiatives in line with Maybank Group M25+ strategy.
- **Provisions** was booked higher at Rp1.1 trillion following significant corporate provisioning made in 1Q24.

\* 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

# 9M 2024: Loans growth led by non-retail segments



## Loans grew across all segments, led primarily by Business Banking and SME+ segments

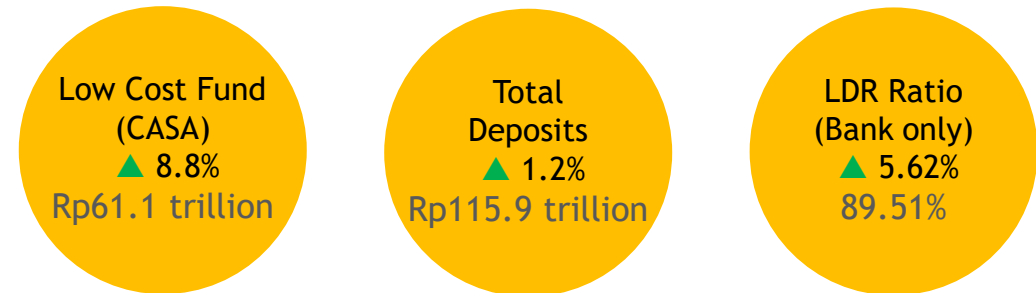
9M 2024 vs 9M 2023



- Loans grew by 8.8% across all segments, primarily led by strong loan disbursement in the Business Banking and SME+ segments.
- CFS Non-Retail grew strong by 20.6%, followed by CFS Retail by 5.0%. GB grew by 4.5% driven by growth in LLC and FIG.
- Gross NPL and gross impaired loan (GIL) ratio improved YoY to 2.91% and 4.26% respectively supported by increase in loan balances.
- The Bank's Loan at Risk (LAR) improved to 8.79% in Sep-24 from 10.67% in Sep-23.

## Continued to optimise low-cost funding

9M 2024 vs 9M 2023



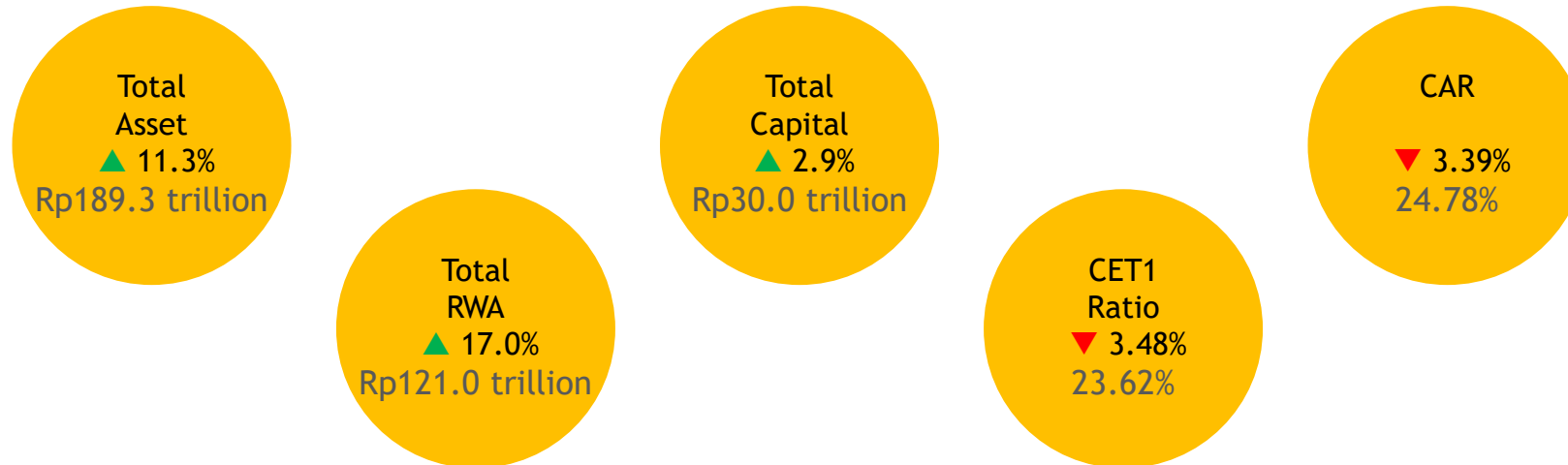
- Total customer deposits increased by 1.2% to Rp115.9 trillion as CASA increased by 8.8%, resulting in higher CASA ratio of 52.74%.
- Meanwhile Time Deposits decreased by 6.1% and continue to drop by 2.7% QoQ.
- Healthy liquidity indicators: Loan-to-Deposit Ratio (LDR - bank only) at 89.51%, and modified LDR (bank only) at 79.58% as of Sep-24. Liquidity Coverage Ratio (LCR - bank only) stood at 181.33% as of Sep-24.
- The Bank will continue to optimise low-cost fund by leveraging the Bank's digital platforms such as M2U for retail customers and M2E for Corporate customers.

# 9M 2024: Capital remains strong



## Strong capital position

9M 2024 vs 9M 2023



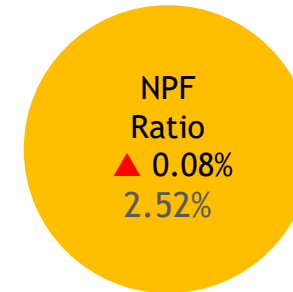
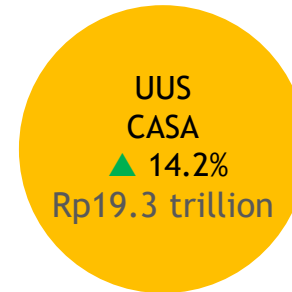
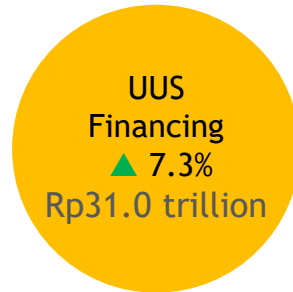
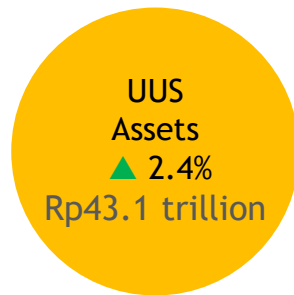
- Total **Assets** increased by 11.3% to Rp189.3 trillion supported by loans growth.
- Total **Capital** stood at Rp30.0 trillion, up by 2.9%.
- Strong capital position with **CAR** stood at 24.78% (**CET1** at 23.62%).

# 9M 2024: Healthy growth of Shariah Business Unit's financing by 7.3%



Shariah Business Unit's (UUS) financing growth was backed by increased demand in the commercial and SME sectors.

9M 2024 vs 9M 2023



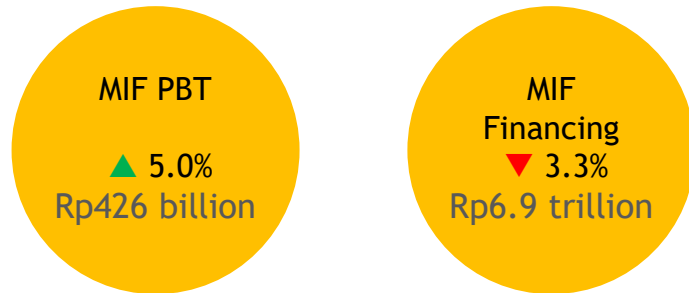
- The Shariah Business Unit's **financing** grew a healthy 7.3% to Rp31.0 trillion driven by increased demand in the commercial and SME sectors.
- In line with the bank's strategy to optimise low-cost funding, UUS was able to record a strong 14.2% growth in **CASA** to Rp19.3 trillion, while time deposits reduced by 8.6%.
- The business unit's **CASA ratio** improved to 51.99% from 46.44%.
- **Non-Performing Financing (NPF)** gross at 2.52%.
- **Financing to Deposit Ratio (FDR)** stood at an optimum level of 79.87% in Sep-24 from 77.26% in Sep-23.

# 9M 2024: General improvement in subsidiaries profitability



## Maybank Finance

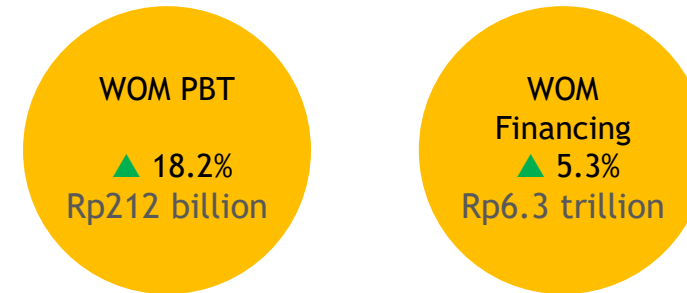
9M 2024 vs 9M 2023



- **Maybank Finance's PBT** was recorded at Rp426 billion, an increase by 5.0%.
- **Maybank Finance's four-wheeled financing** declined by 3.3% to Rp6.9 trillion following a slowdown in the sales of four-wheeler automotive nationwide in the third quarter 2024.

## WOM Finance

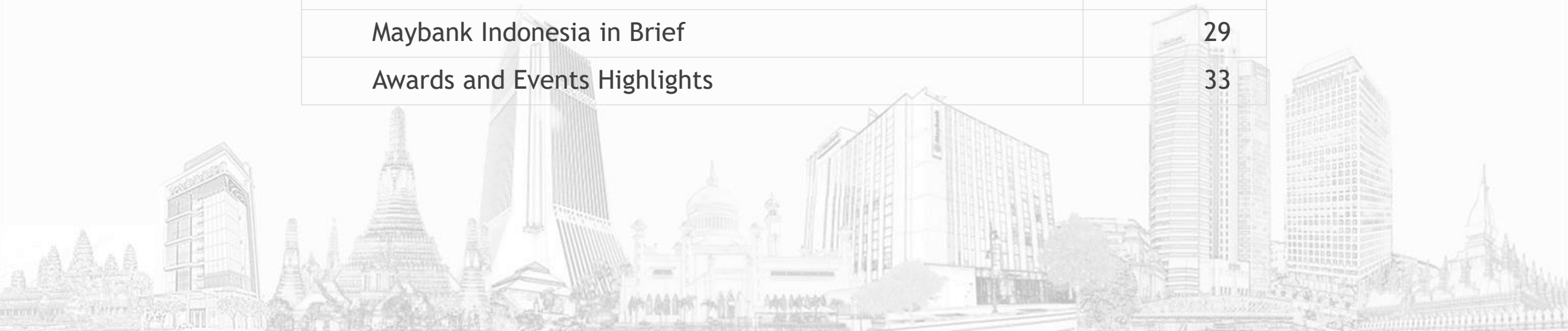
9M 2024 vs 9M 2023



- **WOM Finance** registered a strong increase of 18.2% in PBT to Rp212 billion from Rp179 billion in the same period last year.
- Following an increase in the national sales of two-wheeler, **WOM Finance's financing** grew 5.3% to Rp6.3 trillion.

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# Income Statement - Consolidated

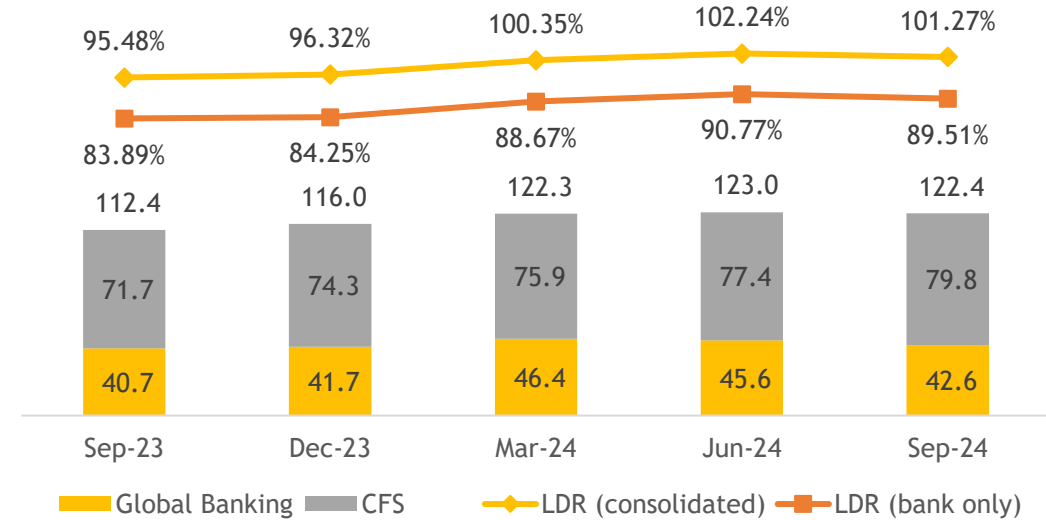


| Rp billion                                               | 9M 2024        | 9M 2023        | YoY           | 3Q 2024        | 2Q 2024        | QoQ          | 3Q 2023        | YoY          |
|----------------------------------------------------------|----------------|----------------|---------------|----------------|----------------|--------------|----------------|--------------|
| Interest Income                                          | 9,655          | 8,758          | 10.2%         | 3,339          | 3,175          | 5.1%         | 3,011          | 10.9%        |
| Interest Expense                                         | (4,326)        | (3,350)        | 29.1%         | (1,524)        | (1,415)        | 7.7%         | (1,211)        | 25.8%        |
| <b>Net Interest Income</b>                               | <b>5,329</b>   | <b>5,408</b>   | <b>-1.5%</b>  | <b>1,815</b>   | <b>1,760</b>   | <b>3.1%</b>  | <b>1,800</b>   | <b>0.8%</b>  |
| GM-related fees                                          | (58)           | 139            | -141.8%       | 57             | (64)           | 189.2%       | (44)           | -230.6%      |
| Non GM-related fees                                      | 1,485          | 1,292          | 14.9%         | 550            | 513            | 7.2%         | 379            | 45.1%        |
| <b>Non Interest Income</b>                               | <b>1,427</b>   | <b>1,431</b>   | <b>-0.3%</b>  | <b>607</b>     | <b>450</b>     | <b>35.0%</b> | <b>336</b>     | <b>80.8%</b> |
| <b>Gross Operating Income</b>                            | <b>6,756</b>   | <b>6,839</b>   | <b>-1.2%</b>  | <b>2,422</b>   | <b>2,210</b>   | <b>9.6%</b>  | <b>2,136</b>   | <b>13.4%</b> |
| Personnel                                                | (2,485)        | (2,263)        | 9.8%          | (855)          | (834)          | 2.5%         | (765)          | 11.7%        |
| General & Administrative                                 | (2,274)        | (2,162)        | 5.2%          | (773)          | (784)          | -1.4%        | (716)          | 8.0%         |
| <b>Operating Expenses</b>                                | <b>(4,760)</b> | <b>(4,424)</b> | <b>7.6%</b>   | <b>(1,628)</b> | <b>(1,618)</b> | <b>0.6%</b>  | <b>(1,481)</b> | <b>9.9%</b>  |
| <b>Operating Income before Provisions</b>                | <b>1,996</b>   | <b>2,415</b>   | <b>-17.3%</b> | <b>794</b>     | <b>592</b>     | <b>34.2%</b> | <b>655</b>     | <b>21.3%</b> |
| Provisions                                               | (1,144)        | (761)          | 50.2%         | (229)          | (42)           | 452.3%       | (271)          | -15.4%       |
| <b>Operating Income After Provision</b>                  | <b>852</b>     | <b>1,653</b>   | <b>-48.5%</b> | <b>565</b>     | <b>551</b>     | <b>2.6%</b>  | <b>384</b>     | <b>47.1%</b> |
| Non Operating Income / (Expenses)                        | (7)            | 3              | -394.3%       | (3)            | (2)            | 56.4%        | 6              | -158.7%      |
| <b>Profit Before Tax &amp; Minority Interest</b>         | <b>845</b>     | <b>1,656</b>   | <b>-49.0%</b> | <b>562</b>     | <b>548</b>     | <b>2.4%</b>  | <b>390</b>     | <b>44.0%</b> |
| Tax & Minority Interest                                  | (287)          | (409)          | -30.0%        | (132)          | (192)          | -31.3%       | (103)          | 27.7%        |
| <b>Profit After Tax &amp; Minority Interest (PATAMI)</b> | <b>558</b>     | <b>1,246</b>   | <b>-55.2%</b> | <b>430</b>     | <b>356</b>     | <b>20.5%</b> | <b>287</b>     | <b>49.9%</b> |

# Total loans grew 8.8% across all segments, led primarily by the Business Banking and SME+ segments



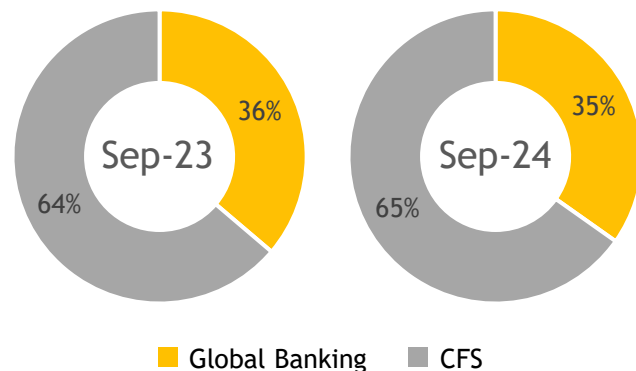
## Total Loans (Rp trillion) & LDR



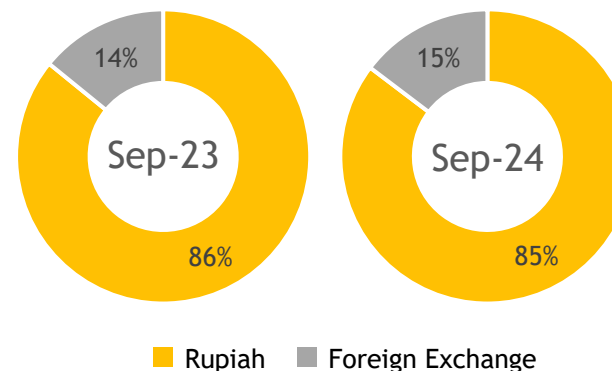
## Loans Portfolio Breakdown

| Rp trillion           | Sep-24       | Jun-24       | Sep-23       | YoY          | QoQ          |
|-----------------------|--------------|--------------|--------------|--------------|--------------|
| <b>Global Banking</b> | <b>42.6</b>  | <b>45.6</b>  | <b>40.7</b>  | <b>4.5%</b>  | <b>-6.7%</b> |
| <b>CFS</b>            | <b>79.8</b>  | <b>77.4</b>  | <b>71.7</b>  | <b>11.3%</b> | <b>3.1%</b>  |
| <b>CFS Non-Retail</b> | <b>34.9</b>  | <b>33.5</b>  | <b>29.0</b>  | <b>20.6%</b> | <b>4.3%</b>  |
| Business Banking      | 13.4         | 12.9         | 10.6         | 26.2%        | 3.5%         |
| SME+                  | 6.0          | 5.7          | 5.0          | 21.6%        | 5.4%         |
| RSME                  | 15.5         | 14.8         | 13.4         | 15.8%        | 4.6%         |
| <b>CFS Retail</b>     | <b>44.9</b>  | <b>43.9</b>  | <b>42.8</b>  | <b>5.0%</b>  | <b>2.2%</b>  |
| Auto Loan             | 23.7         | 23.2         | 22.7         | 4.3%         | 2.0%         |
| 2-wheeler             | 6.3          | 6.3          | 5.9          | 5.3%         | 0.1%         |
| 4-wheeler             | 17.4         | 17.0         | 16.8         | 3.9%         | 2.7%         |
| Mortgage              | 16.6         | 16.3         | 16.0         | 3.8%         | 1.9%         |
| CC + Personal Loan    | 4.0          | 3.8          | 3.4          | 15.9%        | 4.3%         |
| Other loan            | 0.6          | 0.6          | 0.6          | 2.3%         | 2.9%         |
| <b>Total</b>          | <b>122.4</b> | <b>123.0</b> | <b>112.4</b> | <b>8.8%</b>  | <b>-0.5%</b> |

## Loans by Business Segments



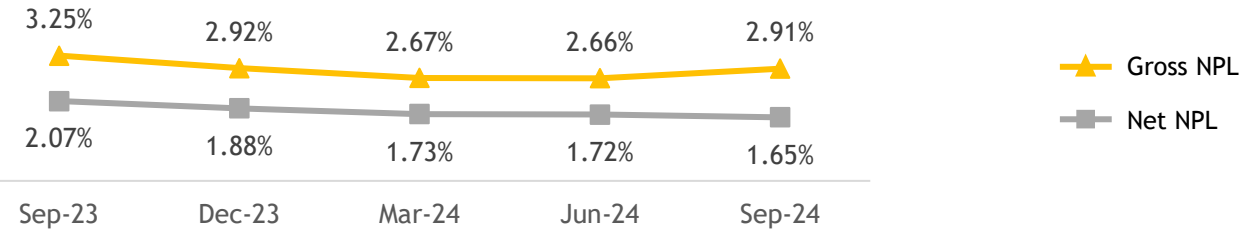
## Loans by Currency



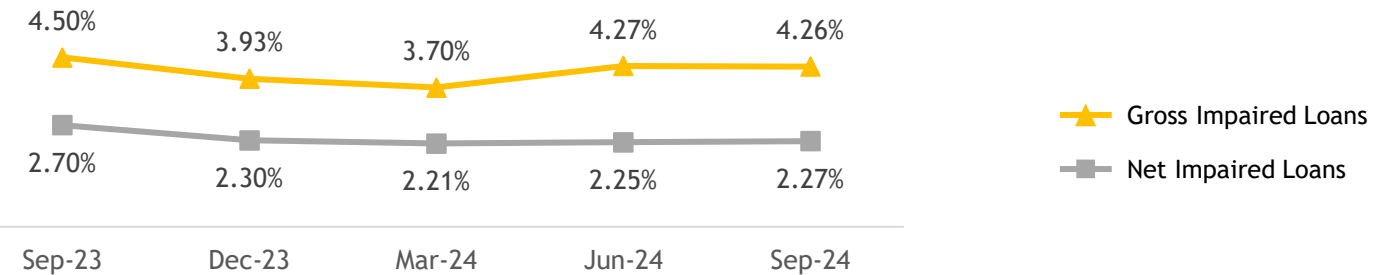
# Asset Quality: General improvement in asset quality year-on-year although impacted this year by corporate impairment



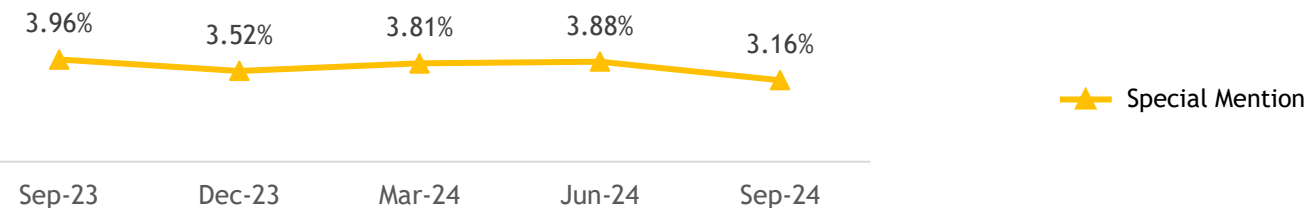
NPL (consolidated)



Gross Impaired Loans (consolidated)



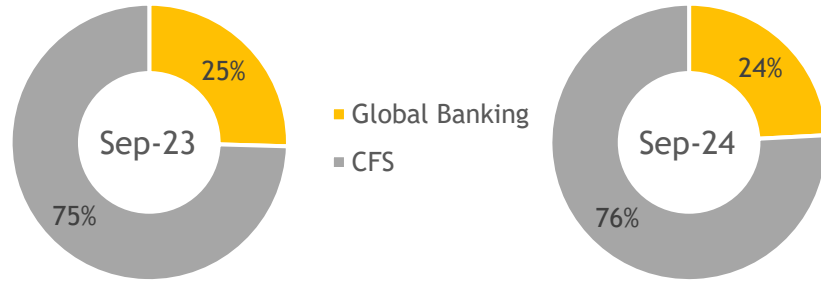
Special Mention Loans (consolidated)



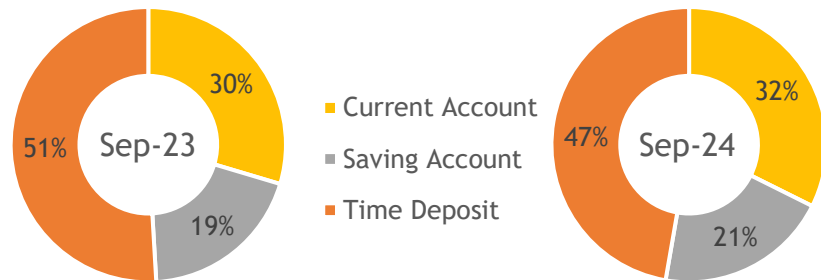
# Customer Deposits: Maintaining stable deposits with improvement in CASA acquisition



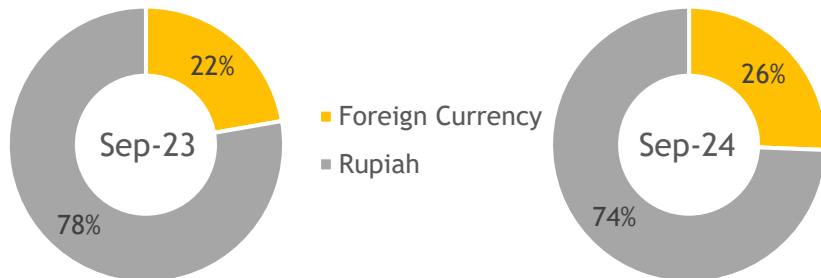
## Customer Deposits by Business Segment



## Customer Deposits by Type



## Customer Deposits by Currency



## Customer Deposits Breakdown

| Rp trillion     | Sep-24       | Jun-24       | Sep-23       | YoY         | QoQ         |
|-----------------|--------------|--------------|--------------|-------------|-------------|
| Current Account | 37.5         | 36.5         | 33.9         | 10.6%       | 2.7%        |
| Saving Account  | 23.6         | 22.8         | 22.3         | 6.0%        | 3.6%        |
| CASA            | 61.1         | 59.3         | 56.2         | 8.8%        | 3.0%        |
| Time Deposit    | 54.8         | 56.3         | 58.3         | -6.1%       | -2.7%       |
| <b>Total</b>    | <b>115.9</b> | <b>115.6</b> | <b>114.5</b> | <b>1.2%</b> | <b>0.3%</b> |
| CASA Ratio      | 52.74%       | 51.32%       | 49.08%       | 3.66%       | 1.42%       |

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Periode hingga 31 Desember 2024  
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Maybank Syariah

**KEBAHAGIAAN BERSAMA UBY MAYBANK**

Ukuran hamamnya besantap & bakonja serta dapatkan hadiah langsung dari nabung. Buka Maybank Tabungan UBY di via KBU ID App sekarang!

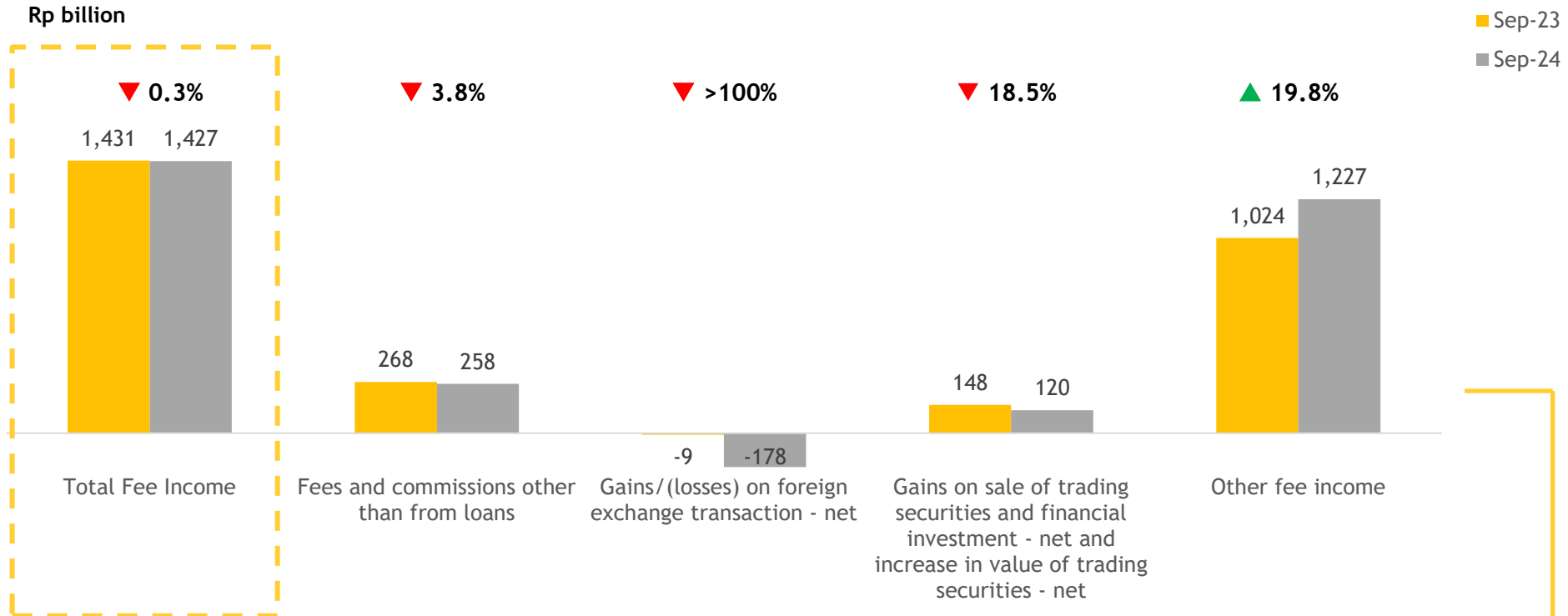
10 Oktober 2024  
 100% KEBERHASILAN

3 U Anniversary

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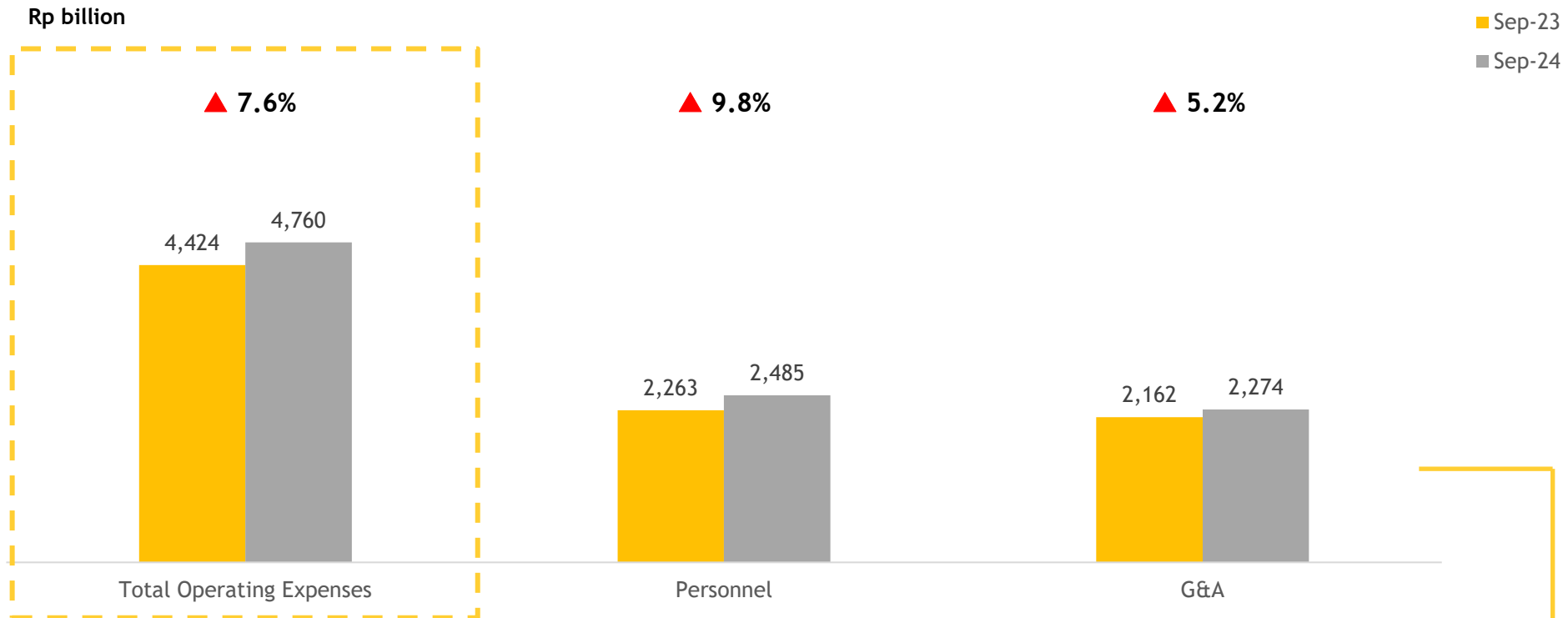
Maybank

# Fee income recorded at Rp1.4 trillion, largely stable compared to previous year



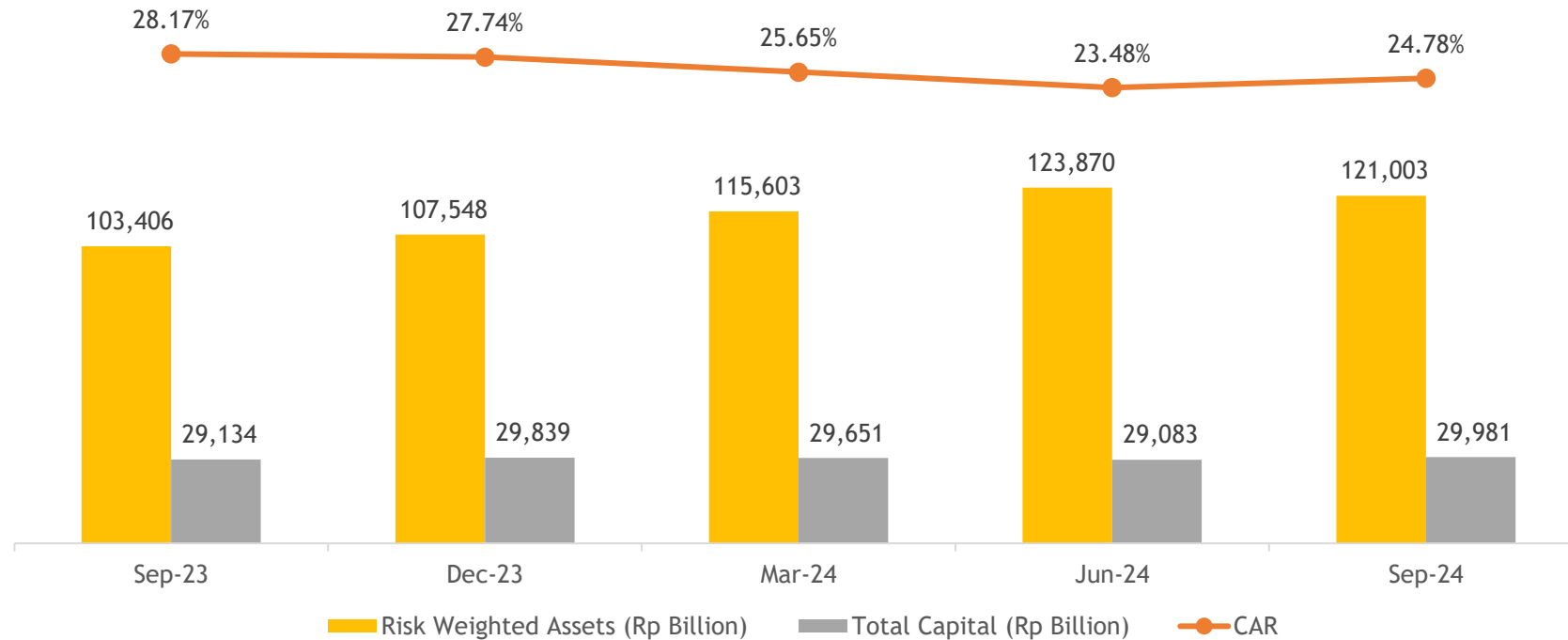
| Breakdown of Other Fee Income                               | Sep-24       | Sep-23       | YoY          |
|-------------------------------------------------------------|--------------|--------------|--------------|
| Retail administration                                       | 121          | 132          | -8.0%        |
| Loan administration                                         | 107          | 96           | 11.2%        |
| Advisory fees                                               | 45           | 37           | 21.9%        |
| Collection of receivables previously written-off (Recovery) | 350          | 287          | 22.0%        |
| Credit card administration                                  | 88           | 90           | -1.4%        |
| Consumer financing receivables administration               | 173          | 188          | -7.8%        |
| Others (incl. Banking services, Mutual funds, etc)          | 343          | 195          | 75.4%        |
| <b>Total Other Fee Income</b>                               | <b>1,227</b> | <b>1,024</b> | <b>19.8%</b> |

# Opex was higher by 7.6% as we continue to invest in enhancing IT capability, and delivery of several M25+ key initiatives



| Breakdown of G&A                                  | Sep-24       | Sep-23       | YoY         |
|---------------------------------------------------|--------------|--------------|-------------|
| General                                           | 553          | 436          | 27.0%       |
| Outsourcing services                              | 415          | 398          | 4.2%        |
| Rental                                            | 122          | 67           | 82.3%       |
| Depreciation and amortization                     | 379          | 392          | -3.3%       |
| Repairs and maintenance fixed assets              | 280          | 297          | -5.7%       |
| Others (include promotions and professional fees) | 524          | 572          | -8.3%       |
| <b>Total G&amp;A</b>                              | <b>2,274</b> | <b>2,162</b> | <b>5.2%</b> |

# Strong Capital Position



| Capital Ratios   | Sep-23        | Dec-23        | Mar-24        | Jun-24        | Sep-24        | YoY           | QoQ          |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------|
| Tier I           | 27.10%        | 26.57%        | 24.50%        | 22.35%        | 23.62%        | -3.48%        | 1.27%        |
| Tier II          | 1.07%         | 1.17%         | 1.15%         | 1.13%         | 1.16%         | 0.09%         | 0.03%        |
| <b>Total CAR</b> | <b>28.17%</b> | <b>27.74%</b> | <b>25.65%</b> | <b>23.48%</b> | <b>24.78%</b> | <b>-3.39%</b> | <b>1.30%</b> |

# Balance Sheet - Consolidated



| Rp billion                              | Sep-24         | Jun-24         | Sep-23         | YoY          | QoQ          |
|-----------------------------------------|----------------|----------------|----------------|--------------|--------------|
| Loans                                   | 122,367        | 123,029        | 112,422        | 8.8%         | -0.5%        |
| Other Earning Assets                    | 45,437         | 43,369         | 39,780         | 14.2%        | 4.8%         |
| Other Assets                            | 21,514         | 22,762         | 17,850         | 20.5%        | -5.5%        |
| <b>Total Assets</b>                     | <b>189,318</b> | <b>189,161</b> | <b>170,052</b> | <b>11.3%</b> | <b>0.1%</b>  |
| <b>Deposits from Customer</b>           | <b>115,882</b> | <b>115,584</b> | <b>114,501</b> | <b>1.2%</b>  | <b>0.3%</b>  |
| - Current Account                       | 37,498         | 36,520         | 33,906         | 10.6%        | 2.7%         |
| - Saving Account                        | 23,616         | 22,799         | 22,286         | 6.0%         | 3.6%         |
| - Time Deposit                          | 54,769         | 56,265         | 58,309         | -6.1%        | -2.7%        |
| Deposits from Other Banks               | 5,212          | 5,841          | 5,343          | -2.5%        | -10.8%       |
| Borrowing                               | 13,361         | 11,609         | 7,262          | 84.0%        | 15.1%        |
| Securities Issued                       | 3,712          | 3,182          | 4,296          | -13.6%       | 16.7%        |
| Subordinated Debt                       | 99             | 99             | 99             | 0.0%         | 0.0%         |
| Other Liabilities                       | 20,317         | 22,922         | 8,513          | 138.7%       | -11.4%       |
| <b>Total Liabilities</b>                | <b>158,583</b> | <b>159,237</b> | <b>140,014</b> | <b>13.3%</b> | <b>-0.4%</b> |
| Equity (attributable to equity holders) | 30,170         | 29,377         | 29,531         | 2.2%         | 2.7%         |
| Minority Interest                       | 564            | 547            | 507            | 11.4%        | 3.1%         |
| <b>Total Equity</b>                     | <b>30,734</b>  | <b>29,924</b>  | <b>30,038</b>  | <b>2.3%</b>  | <b>2.7%</b>  |



# Financial Ratios



| Consolidated                               | Sep-24<br>a | Jun-24<br>b | Sep-23<br>c | YoY<br>(a-c) |
|--------------------------------------------|-------------|-------------|-------------|--------------|
| <b>Profitability</b>                       |             |             |             |              |
| Return On Assets                           | 0.61%       | 0.31%       | 1.33%       | -0.72%       |
| Return On Equity (Tier 1)                  | 2.64%       | 0.92%       | 5.94%       | -3.30%       |
| Net Interest Margin                        | 4.45%       | 4.44%       | 5.00%       | -0.55%       |
| <b>Efficiency &amp; Productivity Ratio</b> |             |             |             |              |
| Cost to Income Ratio                       | 71.35%      | 73.07%      | 65.63%      | 5.72%        |
| BOPO                                       | 92.31%      | 95.98%      | 83.77%      | 8.54%        |
| <b>Earning Asset Quality</b>               |             |             |             |              |
| Impaired Loans - Gross                     | 4.26%       | 4.27%       | 4.50%       | -0.24%       |
| Impaired Loans - Net                       | 2.27%       | 2.25%       | 2.70%       | -0.43%       |
| NPL - Gross                                | 2.91%       | 2.66%       | 3.25%       | -0.34%       |
| NPL - Net                                  | 1.65%       | 1.72%       | 2.07%       | -0.42%       |
| <b>Balance Sheets Structure</b>            |             |             |             |              |
| LDR                                        | 101.27%     | 102.24%     | 95.48%      | 5.79%        |
| Modified LDR ^                             | 84.87%      | 86.69%      | 83.14%      | 1.73%        |
| LCR                                        | 185.42%     | 169.93%     | 220.21%     | -34.79%      |
| NSFR                                       | 109.70%     | 106.93%     | 114.39%     | -4.69%       |
| CASA                                       | 52.74%      | 51.32%      | 49.08%      | 3.66%        |
| CAR                                        | 24.78%      | 23.48%      | 28.17%      | -3.39%       |

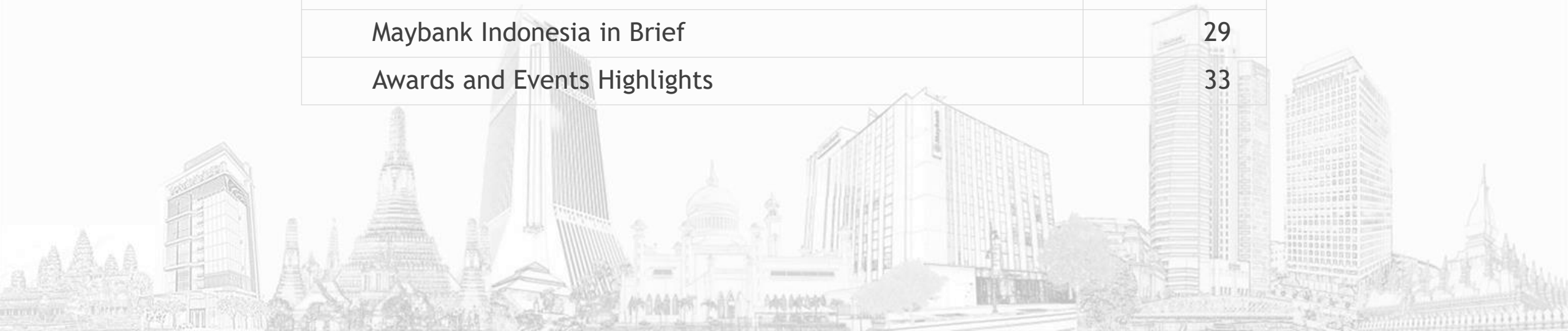
| Bank Only                                  | Sep-24<br>a | Jun-24<br>b | Sep-23<br>c | YoY<br>(a-c) |
|--------------------------------------------|-------------|-------------|-------------|--------------|
| <b>Profitability</b>                       |             |             |             |              |
| Return On Assets                           | 0.34%       | 0.11%       | 1.13%       | -0.79%       |
| Return On Equity (Tier 1)                  | 2.00%       | 0.61%       | 5.96%       | -3.96%       |
| Net Interest Margin                        | 3.42%       | 3.43%       | 3.95%       | -0.53%       |
| <b>Efficiency &amp; Productivity Ratio</b> |             |             |             |              |
| Cost to Income Ratio                       | 75.91%      | 77.08%      | 67.53%      | 8.38%        |
| BOPO                                       | 95.09%      | 98.37%      | 84.31%      | 10.78%       |
| <b>Earning Asset Quality</b>               |             |             |             |              |
| Impaired Loans - Gross                     | 4.62%       | 4.59%       | 4.86%       | -0.25%       |
| Impaired Loans - Net                       | 2.47%       | 2.41%       | 2.94%       | -0.47%       |
| NPL - Gross                                | 3.13%       | 2.80%       | 3.50%       | -0.37%       |
| NPL - Net                                  | 1.78%       | 1.83%       | 2.26%       | -0.48%       |
| <b>Balance Sheets Structure</b>            |             |             |             |              |
| LDR                                        | 89.51%      | 90.77%      | 83.89%      | 5.62%        |
| Modified LDR ^                             | 79.58%      | 81.60%      | 77.69%      | 1.89%        |
| LCR                                        | 181.33%     | 169.58%     | 222.27%     | -40.94%      |
| NSFR                                       | 109.18%     | 106.22%     | 115.19%     | -6.01%       |
| CASA                                       | 53.04%      | 51.49%      | 49.30%      | 3.74%        |
| CAR                                        | 22.84%      | 21.57%      | 26.63%      | -3.79%       |

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

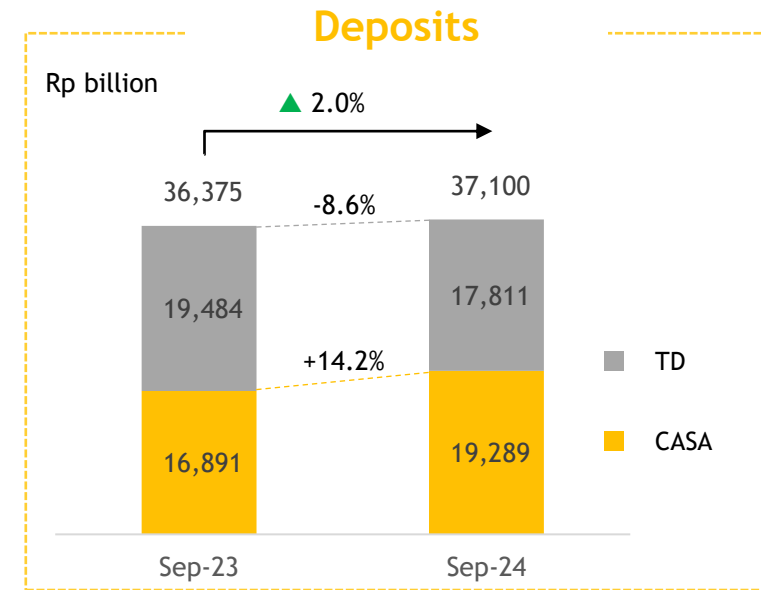
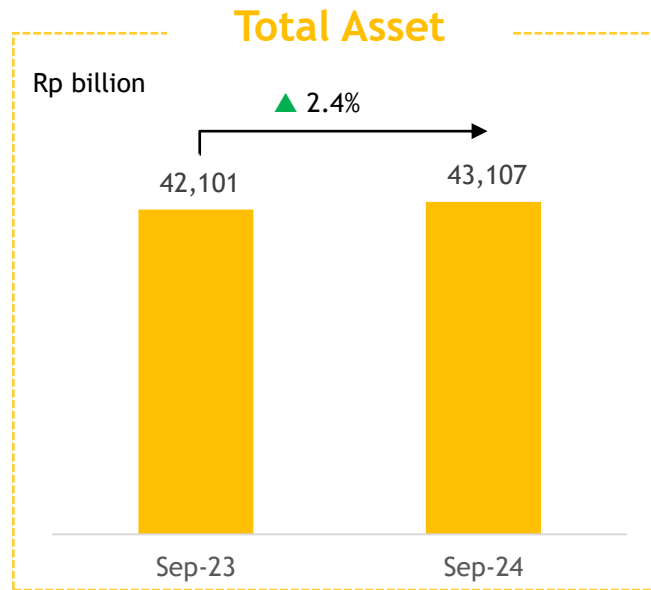
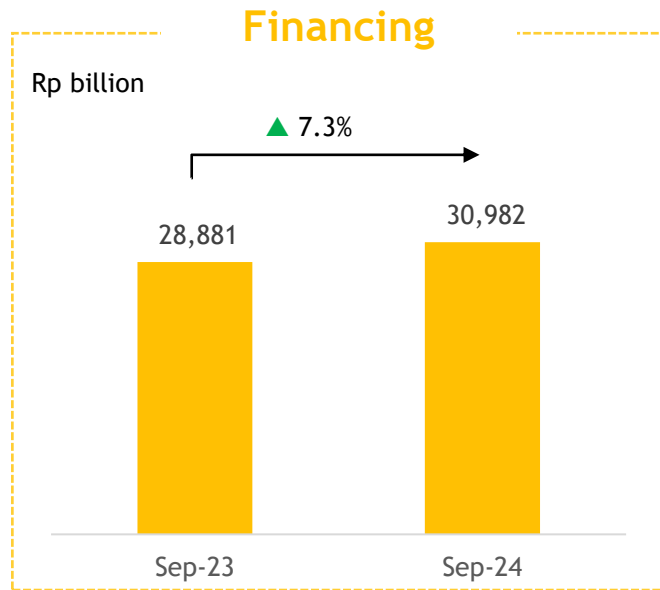
^ Modified LDR is based on internal calculation and defined as (Loans excl. BPR) / (Third Party Deposits + Borrowing + Securities Issued + Sub Debt)

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# Shariah Business Unit's (UUS) financing growth backed by increased demand in the commercial and SME sectors



- The Shariah Business Unit's financing grew a healthy 7.3% to Rp31.0 trillion driven by increased demand in the commercial and SME sectors.
- In line with the bank's strategy to optimise low-cost funding, UUS was able to record a strong 14.2% growth in CASA to Rp19.3 trillion, while time deposits reduced by 8.6%.
- The business unit's CASA ratio improved to 51.99% from 46.44%.
- Non-Performing Financing (NPF) gross at 2.52%.
- Financing to Deposit Ratio (FDR) stood at an optimum level of 79.87% in Sep-24 from 77.26% in Sep-23.

## TABUNGAN SYARIAH BEBAS BIAYA

Miliki Maybank Tabungan U iB via M2U ID App sekarang!

- ▶ Bebas biaya tarik tunai 30x di ATM bank lain\*
- ▶ Bebas biaya transfer 10x/bulan antar Bank\*
- ▶ Bebas biaya admin\*\*

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

\*Batas biaya tarik tunai & transfer antara 20-1000 via M2U ID App/IBID. Di bank dengan juga tidak akan dikenakan min. 4000 rita.  
\*\*Bebas biaya admin tabungan juga berlaku pada saat pencairan.

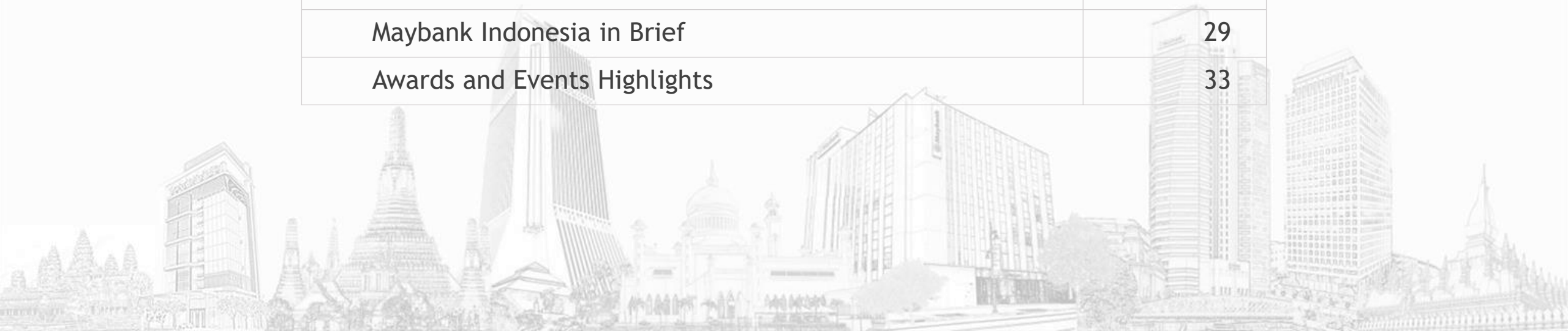
Download M2U ID App

*Humanising Financial Services*

**Maybank Syariah**

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# Key Highlight of Digital Initiatives 3Q 2024: M2U transaction growth trends are maintained and more features have been launched



## M2U

- 15% YoY growth in M2U transactions volume with more than IDR 94.8 trillion transaction as of Q3 24.
- M2U financial transaction reach more than 18.0 million as of Q3 24, grow by more than 17% YoY.
- More than 165K deposit accounts have been opened digitally through M2U until Q3 24.
- Third Party Fund volume through M2U reach more than IDR 9.7 trillion and grow by more than 12% YoY as of end of Q3 24.

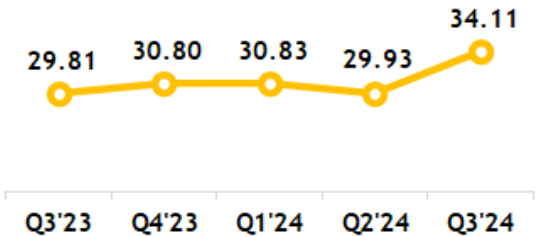
## QR Pay

- QR Pay & QR Cardless Withdrawal transactions volume in M2U as of Q3 24 reach more than IDR 546 billion, grow by more than 84% YoY.
- Over 169K total Maybank QR Pay merchants as of end Q3 24.

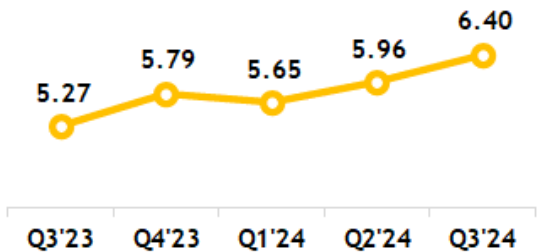
## M2E

- Total financial transaction frequency as of Q3 24 reach more than 3.3 million, grow by 3.6% YoY.
- Current account balance of M2E users as of Q3 24 reached more than IDR 27 trillion, grow by more than 3% YoY.

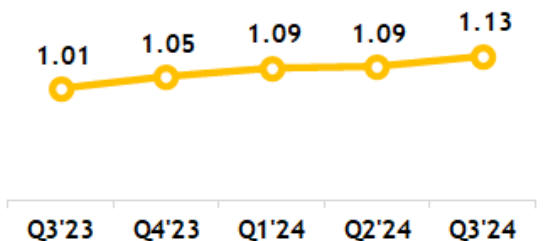
## M2U Txn Volume (IDR Tn)



## M2U Txn Frequency (in mn)



## M2E Txn Frequency (in mn)



## UBAH EMAS DIGITAL JADI EMAS FISIK VIA M2U ID APP

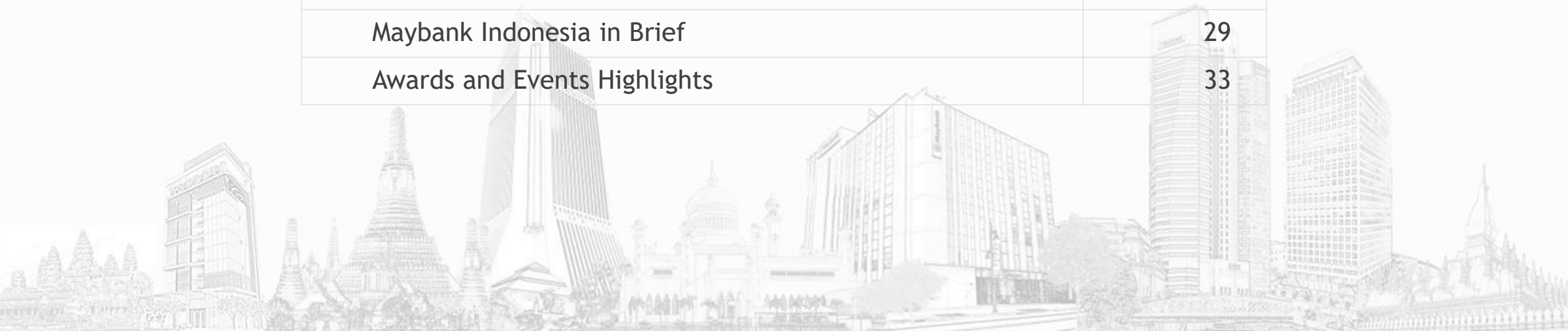


## New Features Launched in Q3 2024

Maybank continue to introduce new features in M2U in the third quarter of 2024, with the launch of Request Physical Gold Pick-up through M2U ID App. With this feature, customer can request to convert their digital gold saving into physical gold and pick-up the physical gold bar at Pegadaian branch office.

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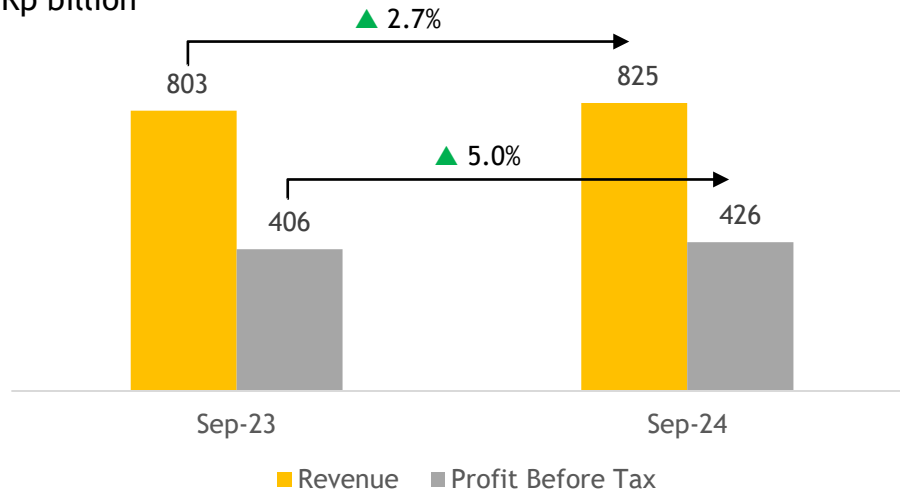
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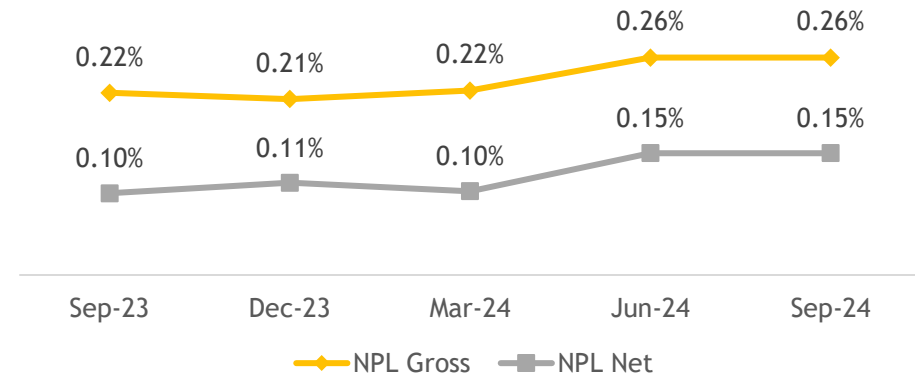
# Maybank Finance



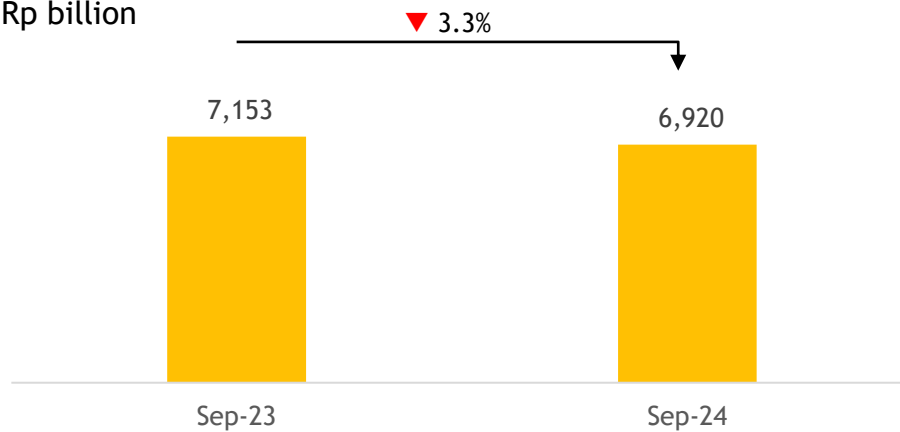
## Revenue and Profit Before Tax Rp billion



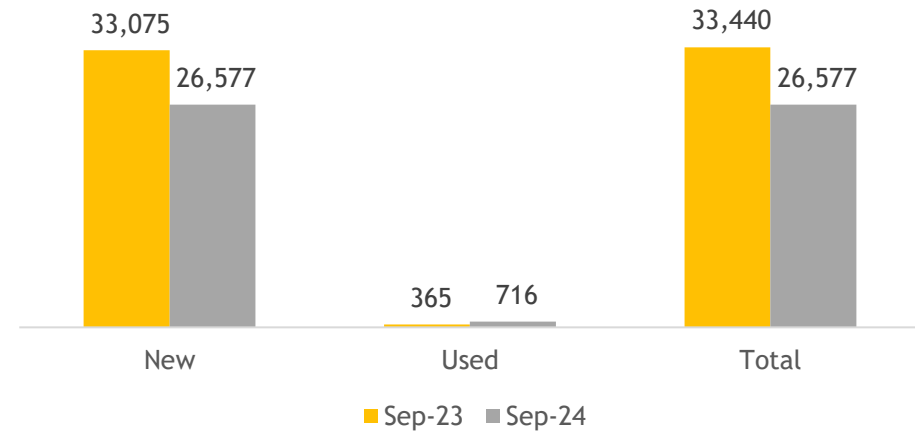
## Asset Quality



## Financing Rp billion

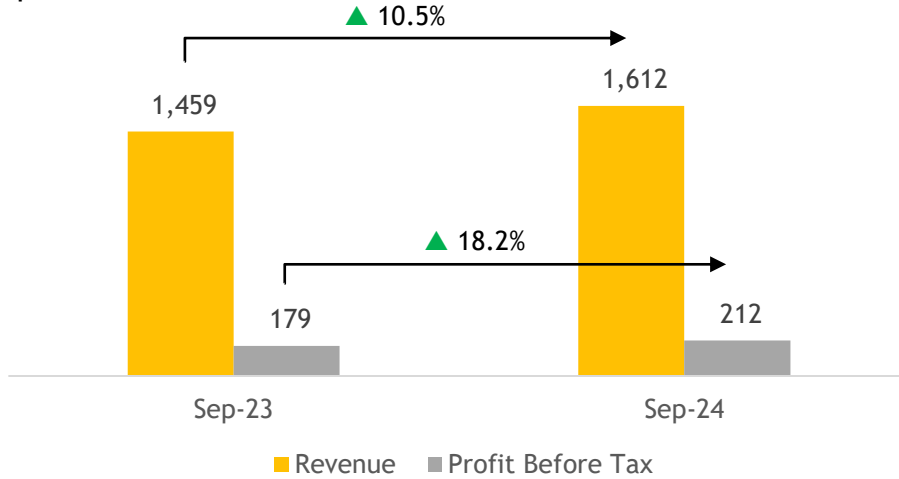


## Unit Financing (unit)

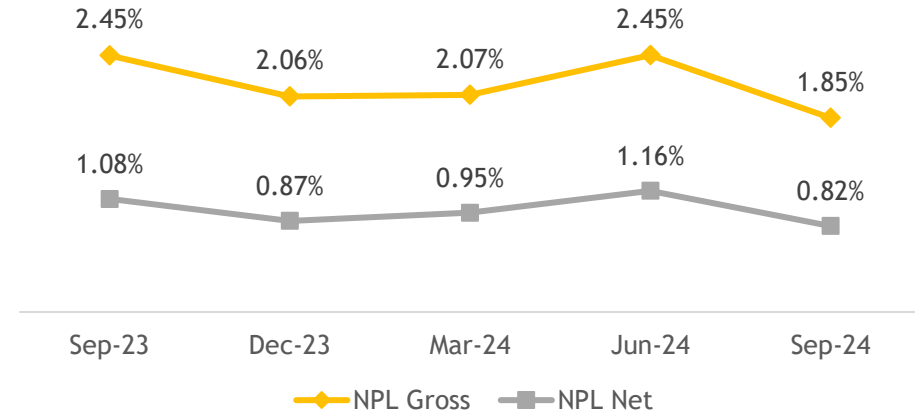


# WOM Finance

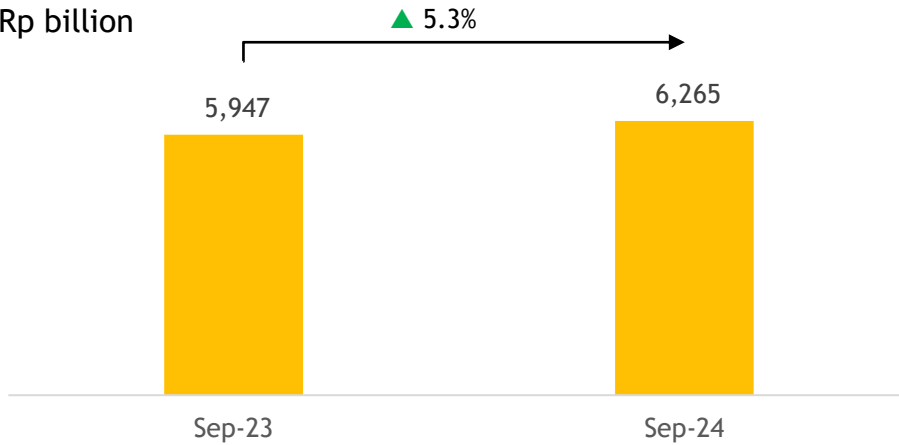
## Revenue and Profit Before Tax Rp billion



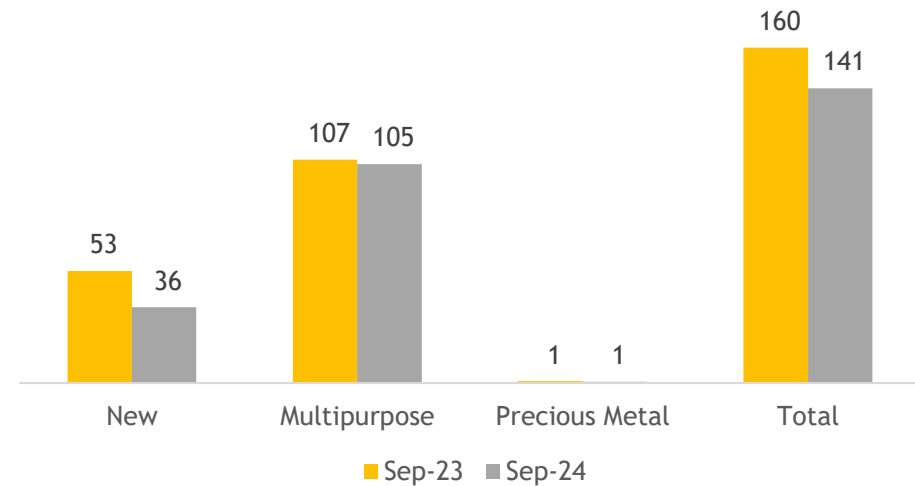
## Asset Quality



## Financing Rp billion



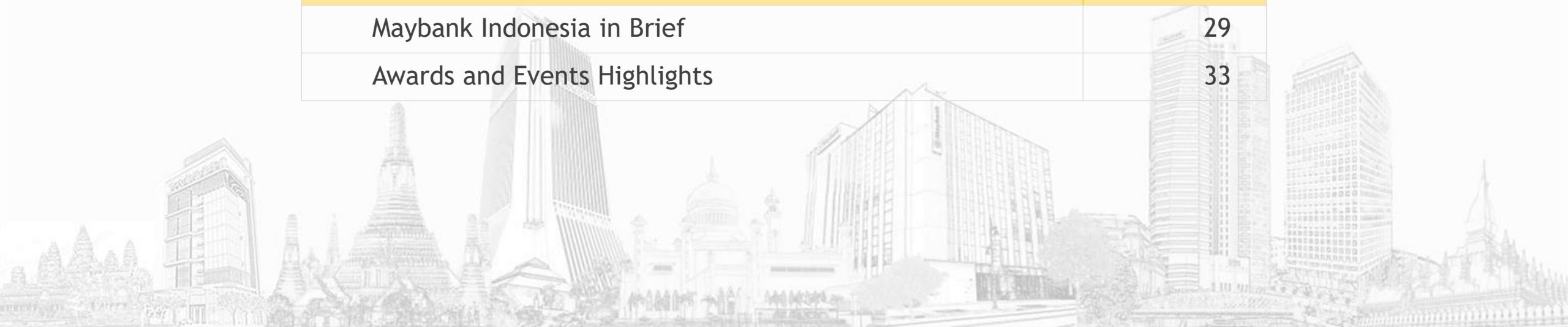
## Unit Financing ('000 unit)





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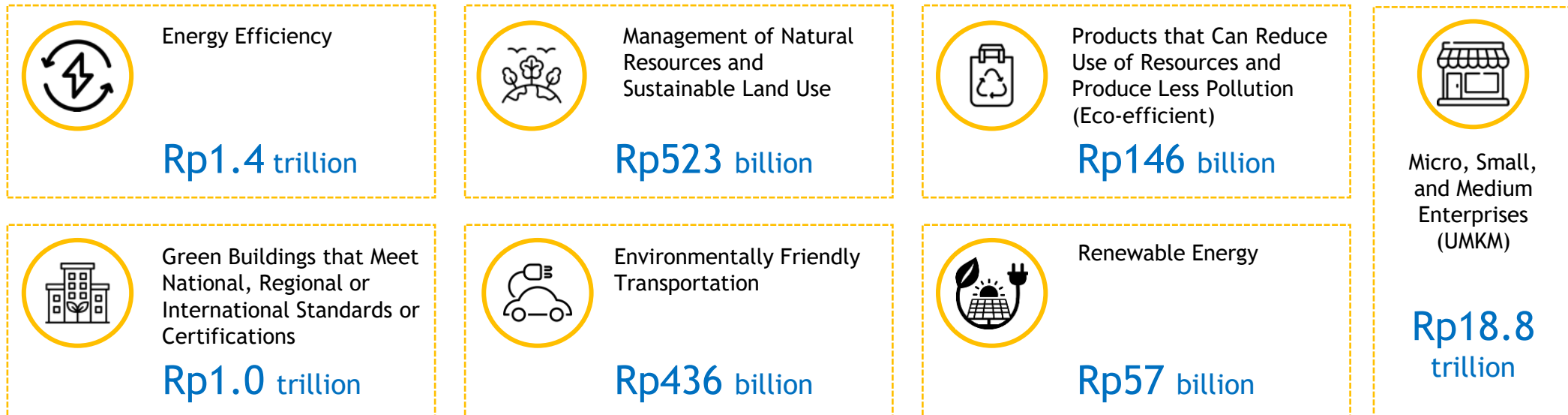
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# Sustainable Finance Portfolio



Sustainable Finance Portfolio reached **Rp22.56 trillion** as of Sep-24  
Contributing **20.6%** to the Bank's 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-related Events



## Events Highlights



### Maybank Cashville Kidz

Maybank Foundation with MoneyTree held Cashville Kidz, a financial education program for elementary schools students with a total of 6567 students from 23 schools at Jakarta, Yogyakarta and Medan. (22 July)



### Maybank Sustainability Series

A series of engaging training sessions to deepen their understanding of Maybank's sustainability agenda and ESG (Environmental, Social, and Governance) commitments. (23-24 July)



### Mangrove Planting at MMB

MMB planted 2,500 mangrove seedlings at the Mangrove Arboretum Park in Benoa, Bali, which contributes to absorb approximately 247 tons of carbon dioxide (CO2) over an eight-year period, helping to mitigate the effects of climate change. (23 Aug)



### Maybank Sustainability Day

To educate MMB visitors about sustainability: CVK Education, Painting Competition, Series of Sustainability Talkshow, Shoe Donation, Run for Charity, RISE and MWEW Program, Renewable Energy (Solar PV) Awareness & Education. (24 Aug)



### Supporting Wheelchair Runners at MMB

50 wheelchair runners competed in wheelchair category. This special category highlights the marathon's commitment for inclusivity, ensuring participation opportunity for athletes with disabilities, alongside other participants. (25 Aug)



### Maybank Group Sustainability Week 2024

MGSW 2024 features a variety of activities, including Sustainability Talks, Workshops, open market for 38 MSME business to promote sustainable practices and make meaningful contributions to environmental and social issues. (3-6 Sep)

# Maybank Group Sustainability 4 Commitments



## COMMITMENT 1



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

## COMMITMENT 2



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

## COMMITMENT 3



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

## COMMITMENT 4



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

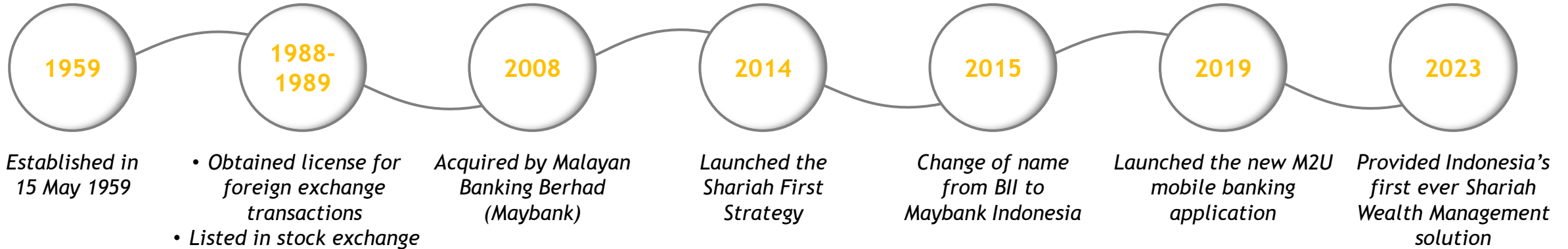
\* Maybank Group Sustainability Commitment 1 in Sustainable finance is based on Maybank Group Sustainable Product Framework (SPF)

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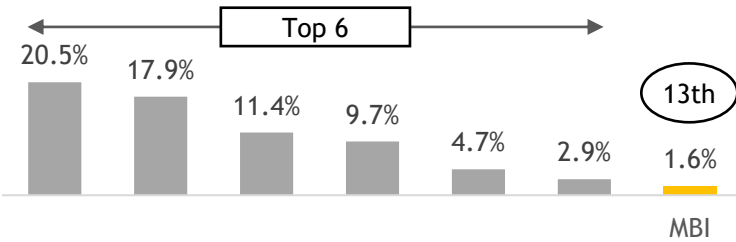


# Our Presence



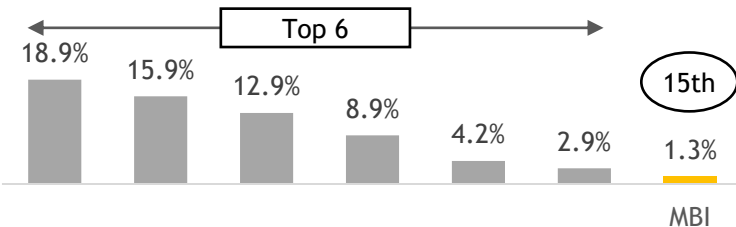
## Maybank Indonesia Market Presence

### Loans Market Share (as of Jun-24)



Total Assets  
**Rp189.3 tn**

### Deposits Market Share (as of Jun-24)



Rating Calls  
**idAAA** PEFINDO  
**AAA(idn)** Fitch

## Maybank Indonesia Footprint

### Physical Footprint

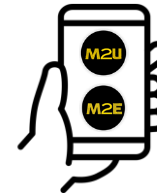


**318**  
Branches (incl. shariah and Mumbai branch)

**22**  
KCP Mobile (Mobile Cash Van)

**738**  
ATM\* including 26 Cash Recycle Machines (CRM)

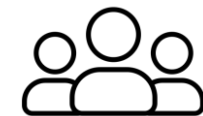
### Digital Footprint



**340,000**  
M2U Active Users

**8,800**  
M2E Active Users

### Employee Strength



**>6,000**  
Maybankers

\* Connected with over 20,000 ATMS in ATM PRIMA, ATM BERSAMA, ALTO, CIRRUS network and connected to 3,500 Maybank ATMs in Singapore, Malaysia, and Brunei

^ Data as of Sep-24

# Board of Commissioners



**Dato' Khairussaleh Ramli**  
President Commissioner



**Edwin Gerungan**  
Commissioner



**Datuk Lim Hong Tat**  
Commissioner



**Dato' Zulkiflee Abbas Abdul Hamid**  
Commissioner



**Hendar**  
Independent Commissioner



**Marina R. Tusin**  
Independent Commissioner



**Achjar Iljas**  
Independent Commissioner



**Putut Eko Bayuseno**  
Independent Commissioner



**Daniel James Rompas\***  
Independent Commissioner

\* Effective after obtaining approval from OJK

# Directors



**Steffano Ridwan**  
President Director



**Irvandi Ferizal**  
Director



**Effendi**  
Director



**Widya Permana**  
Director



**Ricky Antariksa**  
Director



**Bambang Andri Irawan**  
Director



**Yessika Effendi**  
Director



**Shaiful Adhli Bin Yazid**  
Director



**Romy Hardiansyah**  
Director



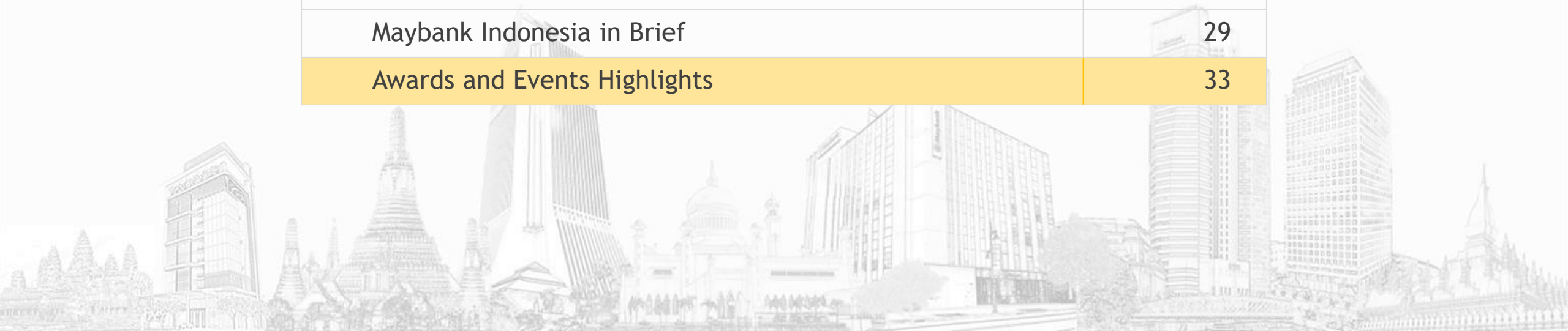
**Bianto Surodjo\***  
Director

\* Effective after obtaining approval from OJK



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# Innovations and Efforts as Indonesia's Leading Financial Institution Translates into Notable Achievements



## Some of Maybank Indonesia's Notable Achievements in 3Q 2024



### HR Excellence Awards 2024 and Human Capital on Resilience Awards (11 Awards)

This awards recognise Maybank Indonesia Human Capital's efforts in bringing the best company culture & employee experience.



### Asian Banking & Finance Award 2024 Wealth Management Platform of The Year

This award is a testament for Maybank Indonesia's innovative products, financial services, and services that are beneficial to Wealth Management Bank customers.



### Best Digital Bank Award 2024 Best Consumer Digital Banks in Asia-Pacific

This award is a recognition by Global Finance for the Bank's innovation in digital solution while still prioritising customer security and comfort in transactions.



### Fortune 100 Indonesia's Biggest Companies 2024

This awards recognise Maybank Indonesia innovation, dedication, and a strong vision as well as the company's leadership in the financial industry in Indonesia.

# Indonesia's first and only World Athletics-Labelled Road Race: Maybank Marathon 13<sup>th</sup> Year



## Maybank Holds Its Annual Marathon, Marking Event's 13th Year

The first and only elite road race in Indonesia, the Maybank Marathon, hosted by Maybank Indonesia, took place in new venue, Bali United Training Center. Runners gathered from 57 countries, meeting at the start line to reach personal best in their respective categories. The starting and finish lines were located at the Bali United Training Center Gianyar. The Marathon started at 4:30 a.m., followed by the Half Marathon at 5:30 a.m. and the 10K at 6 a.m. The Wheelchair category began at 6:15 a.m. This year, Maybank Marathon offered a total prize more than Rp2.4 billion (US\$156,456) for 83 winners. (23-25 Aug)



## Maybank Indonesia Strengthens Commitment to Sustainability at Maybank Marathon

In 2024, Maybank Indonesia involves Maybank Marathon participants to plant 2,500 mangroves at the Mangrove Arboretum Park, Tanjung Bena, Bali. In addition, Maybank Indonesia also provides organic waste management facilities in Sanding Village, Gianyar. This facility is expected to be able to process organic waste with a processing capacity of up to 500 kg per day in stages to produce natural fertilizers that are beneficial for local agriculture. (23 Aug)

# Event Highlights in 3Q 2024



## July

- **10 July**

Maybank Indonesia inaugurated a branch office in the city of Palu, Central Sulawesi, to improve customer services in the Eastern Indonesia region. The new office is a relocation and rejuvenation of the previous office that has been operating since 1990.



## September

- **12 September**

To celebrate the Maybank Marathon Bali (MMB) 2024 event's success, Maybank Indonesia handed a token of appreciation to all parties supporting this event. There were four lucky MMB 2024 participants selected to take part in the Boston Marathon 2025.



## September

- **19 September**

Maybank Indonesia signed a strategic cooperation agreement with PT Berdayakan Usaha Indonesia ("Batumbu") for loan channeling to SMEs of Batumbu's clients worth Rp1 trillion; the loan channeling was of Maybank Indonesia's effort to extend financing and promote the growth of local SMEs.



- **27 September**

Maybank Indonesia held an Extraordinary General Meeting of Shareholders (EGMS). The EGMS approved the appointment of new members of the Board of Commissioners, Board of Directors, and Shariah Supervisory Board of Maybank Indonesia.



## September

- **28 September**

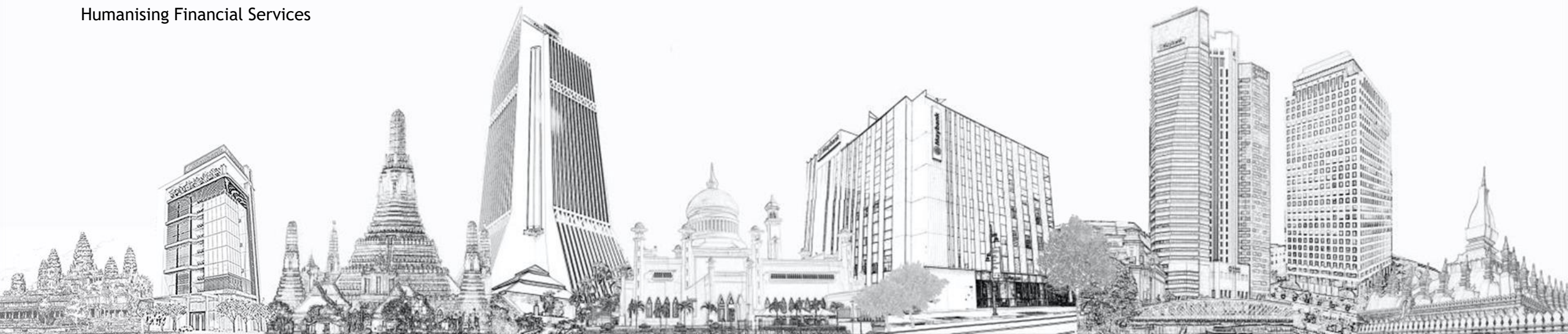
Maybank Indonesia organised Social Ride Maybank Cycling II Festino to facilitate cycling activities in Jakarta and raise bikers' social awareness, attended by more than 50 bikers.



# 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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