



Maybank

Humanising Financial Services

Maybank Indonesia

Financial Results

FY 2017 ended 31 December 2017

Table of Contents

| | |
|-----------------------------------|----|
| Summary of FY 2017 Results | 3 |
| Financial Performance | 5 |
| Maybank Indonesia in Brief | 20 |
| Awards, Events and CSR Highlights | 26 |

Summary of FY 2017 Results

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.

Summary of FY2017 Results

Top line grows despite moderate loan growth



1

Loans growth and Proactive asset quality management

- Moderate loans growth of 3.0% (YoY) to Rp125.4 trillion. Global Banking maintained its loan growth momentum throughout the year and grew 17.1% (YoY). CFS Non-Retail loans grew by 2.0% (YoY) while CFS Retail loans decreased by 4.1% (YoY) owing to the slow down in the consumer sector
- Significantly improved asset quality with lower Gross NPL level at 2.81% in Dec-17 from 3.42% in Dec-16 and Gross Impaired Loan ratio at 3.32% in Dec-17 from 3.54% in Dec-16

2

Impressive Performance in Shariah

- Shariah Banking continued to record an impressive performance in 2017; Shariah Financing increased 48.0% (YoY) to Rp20.7 trillion and contributed 16.5% to the Bank's loans
- Significantly improved asset quality with lower Non Performing Financing (NPF) level to 3.00% as at Dec-17 from 4.38% as at Dec-16
- Awarded as the Best Shariah Bank in Shariah Awards 2017 awarded by Investor Magazine

3

Liquidity was Well Managed and Ample

- Total customer deposits grew by 2.0% (YoY) while CASA ratio reached 40.01%
- Loan-to-Deposit Ratio (LDR - bank only) maintained at a healthy level 88.12% with Liquidity Coverage Ratio (LCR - bank only) at 144.1% in the last quarter of 2017

4

Earnings

- PATAMI decreased 7.4% (YoY) to Rp1.8 trillion mainly due to one-off expense
- Net Interest Income grew 3.7% (YoY) with NIM stood at 5.17% as at Dec-17 despite pressure in loan yields, as the Bank continued to implement discipline in loan pricing and active funding management
- The continuous effort of Strategic Cost Management has resulted in an improved recurring Cost to Income Ratio (CIR) at 53.21% in Dec-17
- The Bank continued to set aside conservative provisioning amidst current soft economic environment

5

Sustained Capital Positions

- Total Assets increased by 3.9% (YoY) to Rp173.3 trillion
- Improved capital position with CAR as per 31 Dec 2017 at 17.53%; total capital of Rp22.6 trillion and CAR Tier 1 at 14.64%

Financial Performance



Balance Sheet



Effective Use of Balance Sheet and Significantly Improved Asset Quality

| Financial Position - Consolidated | Dec-17 (Published) | Sep-17 (Published) | Dec-16 (Proforma) * | Dec-16 (Published) ** | QoQ | YoY |
|---|-----------------------|-----------------------|------------------------|--------------------------|-------------|-------------|
| Rp Billion | a | b | c | d | (a/b)-1 | (a/c)-1 |
| Loans | 125,436 | 121,754 | 121,787 | 115,736 | 3.0% | 3.0% |
| Other Earning Assets | 29,091 | 29,629 | 26,601 | 26,333 | -1.8% | 9.4% |
| Other Assets | 18,727 | 18,097 | 18,291 | 18,188 | 3.5% | 2.4% |
| Assets Classified as Held-for-Sale | - | - | - | 6,423 | N/A | N/A |
| Total Assets | 173,253 | 169,480 | 166,679 | 166,679 | 2.2% | 3.9% |
| Deposits from Customer | 121,292 | 119,050 | 118,932 | 118,932 | 1.9% | 2.0% |
| - Current Account | 23,715 | 20,762 | 20,438 | 20,438 | 14.2% | 16.0% |
| - Saving Account | 24,820 | 24,421 | 25,604 | 25,604 | 1.6% | -3.1% |
| - Time Deposit | 72,757 | 73,867 | 72,889 | 72,889 | -1.5% | -0.2% |
| Deposits from Other Banks | 3,861 | 2,881 | 2,791 | 2,791 | 34.0% | 38.4% |
| Borrowing | 5,054 | 5,935 | 4,907 | 2,350 | -14.8% | 3.0% |
| Securities Issued | 9,426 | 9,002 | 7,976 | 5,357 | 4.7% | 18.2% |
| Subordinated Debt | 5,291 | 5,290 | 5,287 | 5,287 | 0.0% | 0.1% |
| Other Liabilities | 7,554 | 6,967 | 7,513 | 6,954 | 8.4% | 0.5% |
| Liabilities Classified as Held-for-Sale | - | - | - | 5,735 | N/A | N/A |
| Total Liabilities | 152,478 | 149,125 | 147,406 | 147,406 | 2.2% | 3.4% |
| Reserve Classified as Held-for-Sale | - | - | - | (5) | N/A | N/A |
| Equity (excl. Non-Controlling Interest) | 20,464 | 20,068 | 19,016 | 19,021 | 2.0% | 7.6% |
| Non-Controlling Interest | 311 | 287 | 256 | 256 | 8.4% | 21.4% |
| Total Equity | 20,775 | 20,356 | 19,273 | 19,273 | 2.1% | 7.8% |

*) For comparison only, each WOM's assets and liabilities was consolidated into each respective accounts

**) As stated in Consolidated F/S, all WOM's assets and liabilities were classified to one line (assets/liabilities of disposal group classified as held-for-sale)

Income Statement

The Bank's top line grew supported by continued improvement in operational efficiency



| Income Statement - Consolidated | FY 2017 | 9M 2017 | FY 2016 | YoY | 4Q 2017 | 3Q 2017 | QoQ |
|--|----------------|----------------|----------------|----------------|----------------|----------------|---------------|
| Rp Billion | a | b | c | (a/b)-1 | d | e | (d/e)-1 |
| Interest Income | 14,803 | 11,083 | 14,864 | -0.4% | 3,720 | 3,701 | 0.5% |
| Interest Expense | (7,101) | (5,356) | (7,433) | -4.5% | (1,745) | (1,810) | -3.6% |
| Net Interest Income | 7,702 | 5,727 | 7,430 | 3.7% | 1,975 | 1,891 | 4.4% |
| Non Interest Income | 2,729 | 2,142 | 2,656 | 2.8% | 588 | 685 | -14.2% |
| Gross Operating Income | 10,431 | 7,868 | 10,086 | 3.4% | 2,563 | 2,576 | -0.5% |
| Personnel | (2,387) | (1,871) | (2,381) | 0.3% | (516) | (637) | -19.0% |
| General & Administrative | (3,406)* | (2,623) | (3,137) | 8.6% | (784) | (792) | -1.1% |
| Operating Expenses | (5,793) | (4,494) | (5,517) | 5.0% | (1,300) | (1,429) | -9.1% |
| Operating Income before Provisions | 4,638 | 3,375 | 4,569 | 1.5% | 1,264 | 1,147 | 10.2% |
| Provisions | (2,134) | (1,347) | (1,980) | 7.8% | (787) | (511) | 54.0% |
| Operating Income After Provision | 2,504 | 2,028 | 2,589 | -3.3% | 476 | 636 | -25.0% |
| Non Operating Income / (Expenses) | 15 | (29) | 25 | -36.9% | 44 | (18) | -352.2% |
| Profit Before Tax & Minority Interest | 2,520 | 1,999 | 2,614 | -3.6% | 521 | 618 | -15.8% |
| Tax & Minority Interest | (716) | (550) | (665) | 7.5% | (165) | (168) | -1.5% |
| Profit After Tax & Minority Interest (PATAMI) | 1,804 | 1,449 | 1,948 | -7.4%** | 355 | 450 | -21.1% |

*) Includes one-off expense of Rp242 billion

***) Core business grew by 5%

Financial Ratios



| Key Operating Ratio | Dec-17 | Sep-17 | Dec-16 | ▲ | Key Operating Ratio | Dec-17 | Sep-17 | Dec-16 | ▲ |
|--|---------|---------|---------|---------|--|---------|---------|---------|---------|
| Consolidated | a | b | c | (a-c) | Bank Only | a | b | c | (a-c) |
| Profitability | | | | | Profitability | | | | |
| Return On Assets | 1.48% | 1.58% | 1.60% | -0.12% | Return On Assets | 1.23% | 1.37% | 1.48% | -0.25% |
| Return On Equities (Tier 1) | 9.91% | 10.74% | 11.85% | -1.94% | Return On Equities (Tier 1) | 8.86% | 9.98% | 11.84% | -2.98% |
| Net Interest Margin | 5.17% | 5.18% | 5.18% | -0.01% | Net Interest Margin | 4.49% | 4.50% | 4.59% | -0.10% |
| Efficiency & Productivity Ratio | | | | | Efficiency & Productivity Ratio | | | | |
| Cost to Income Ratio | 55.53% | 57.11% | 54.70% | 0.83% | Cost to Income Ratio | 55.15% | 55.15% | 53.78% | 1.37% |
| BOPO | 85.97% | 85.01% | 86.02% | -0.05% | BOPO | 86.97% | 85.43% | 85.81% | 1.16% |
| Earning Asset Quality | | | | | Earning Asset Quality | | | | |
| Impaired Loans - Gross | 3.32% | 4.06% | 3.54% | -0.23% | Impaired Loans - Gross | 3.56% | 4.35% | 3.70% | -0.14% |
| Impaired Loans - Net | 2.10% | 2.52% | 2.31% | -0.21% | Impaired Loans - Net | 2.25% | 2.71% | 2.40% | -0.15% |
| NPL - Gross | 2.81% | 3.87% | 3.42% | -0.61% | NPL - Gross | 3.00% | 4.15% | 3.58% | -0.58% |
| NPL - Net | 1.72% | 2.39% | 2.28% | -0.56% | NPL - Net | 1.83% | 2.57% | 2.37% | -0.54% |
| Balance Sheets Structure | | | | | Balance Sheets Structure | | | | |
| LDR | 99.87% | 99.09% | 94.14% | 5.73% | LDR | 88.12% | 87.63% | 88.92% | -0.80% |
| LCR | 143.96% | 154.95% | 168.00% | -24.04% | LCR | 144.11% | 164.01% | 158.00% | -13.89% |
| CASA to Total Funding | 40.01% | 37.95% | 38.71% | 1.30% | CASA to Total Funding | 40.33% | 38.20% | 38.92% | 1.41% |
| CAR | 17.53% | 17.59% | 16.77% | 0.76% | CAR | 17.63% | 17.71% | 16.98% | 0.64% |

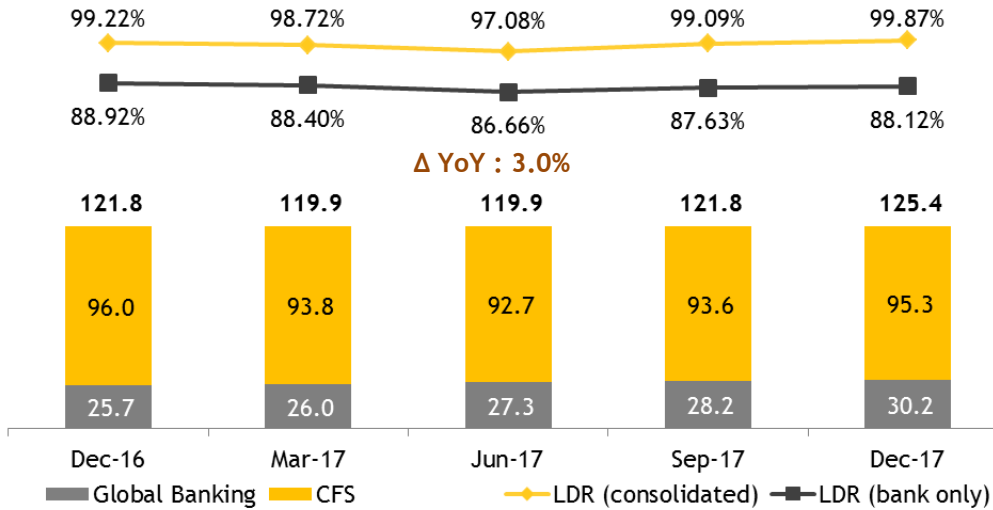
Loans

Strong Loans Growth in Global Banking



LDR & Total Loans

Rp Trillion

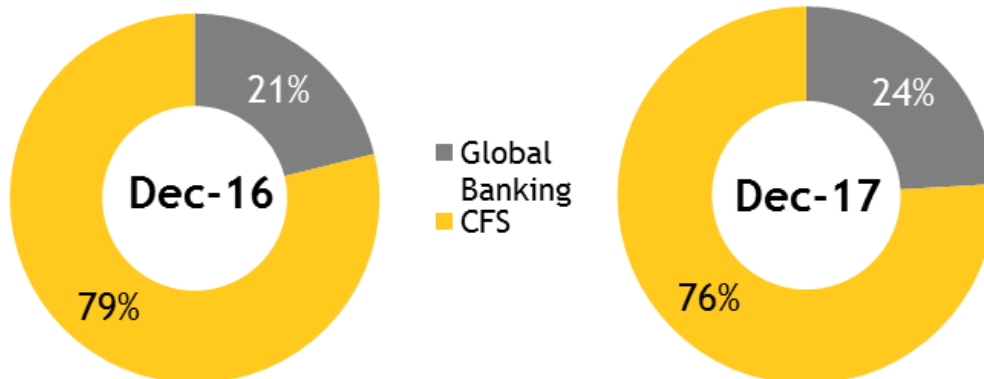


Loans Portfolio Breakdown

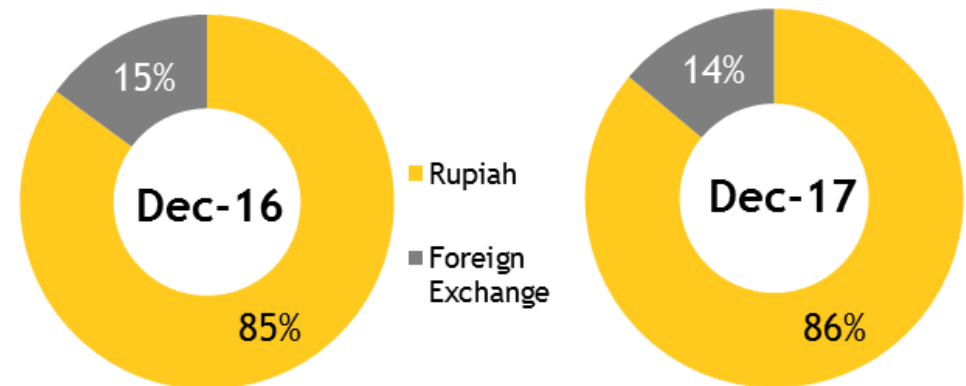
Rp Trillion

| | Dec-17 | Sep-17 | Dec-16 | YoY | QoQ |
|-----------------------|--------------|--------------|--------------|--------------|-------------|
| Global Banking | 30.2 | 28.2 | 25.7 | 17.1% | 7.0% |
| CFS | 95.3 | 93.6 | 96.0 | -0.8% | 1.8% |
| <i>CFS Non-Retail</i> | <i>52.6</i> | <i>51.4</i> | <i>51.5</i> | <i>2.0%</i> | <i>2.3%</i> |
| Business Banking | 30.9 | 29.9 | 30.3 | 2.0% | 3.6% |
| SME | 21.0 | 20.8 | 20.3 | 3.3% | 0.8% |
| Micro | 0.7 | 0.7 | 0.9 | -26.3% | -7.6% |
| <i>CFS Retail</i> | <i>42.7</i> | <i>42.2</i> | <i>44.5</i> | <i>-4.1%</i> | <i>1.3%</i> |
| Auto Loan | 23.4 | 22.6 | 23.2 | 1.1% | 3.4% |
| Mortgage | 16.0 | 16.3 | 17.8 | -10.0% | -1.6% |
| CC + Personal Loan | 2.8 | 2.8 | 3.1 | -7.6% | 1.6% |
| Other loan | 0.4 | 0.4 | 0.5 | -7.4% | -0.9% |
| Total | 125.4 | 121.8 | 121.8 | 3.0% | 3.0% |

Loans Composition by Business Segment



Loans Composition by Currency

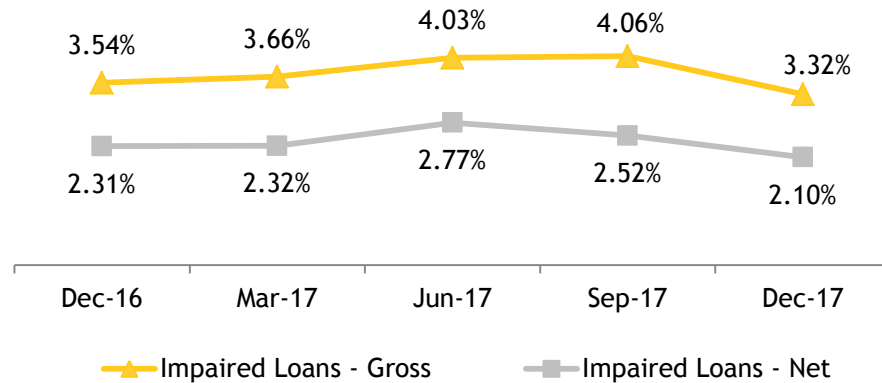


Asset Quality

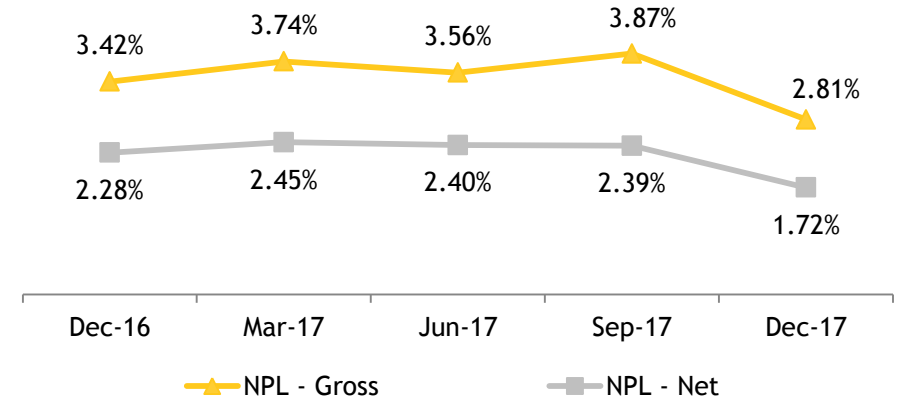
The Bank was able to significantly improve its asset quality



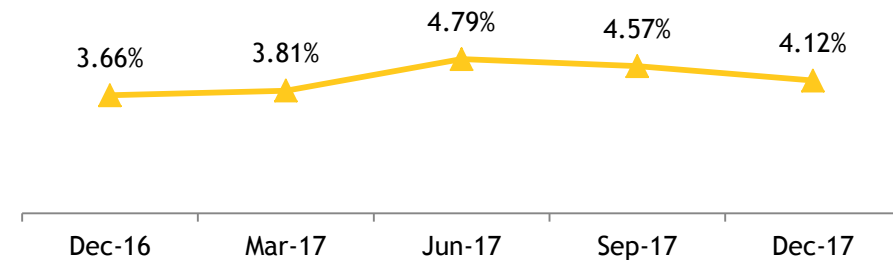
Asset Quality - Maybank Indonesia Impaired Loans (consolidated)



Asset Quality - Maybank Indonesia NPL (consolidated)



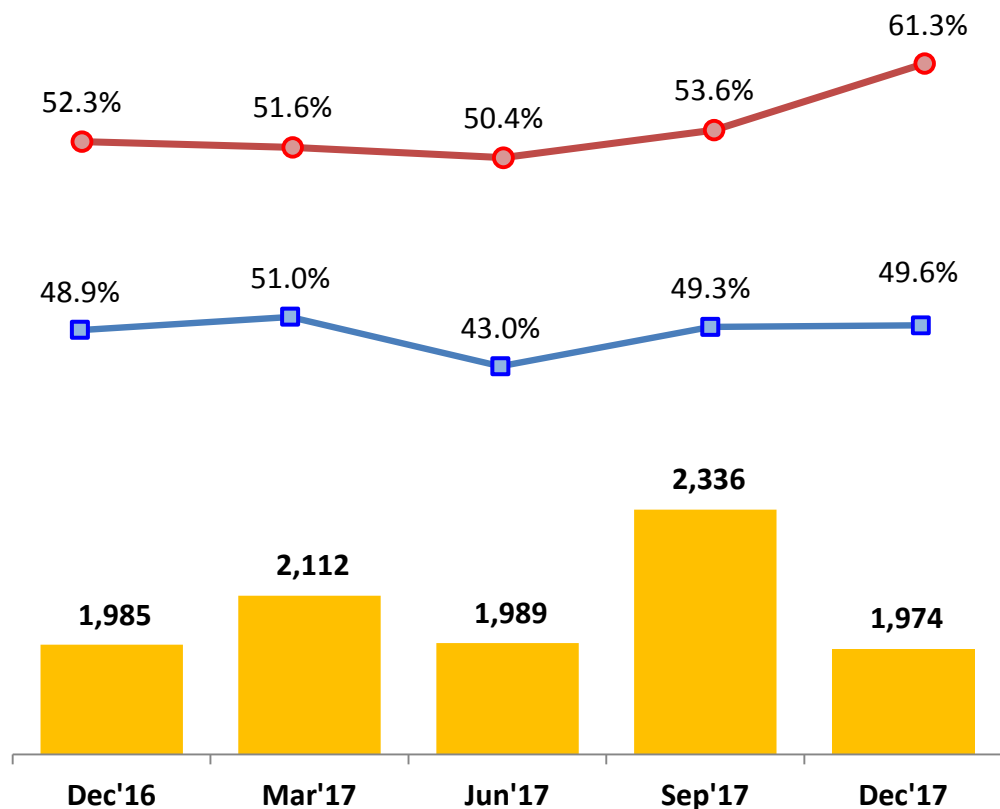
Asset Quality - Maybank Indonesia Special Mention Loans (consolidated)



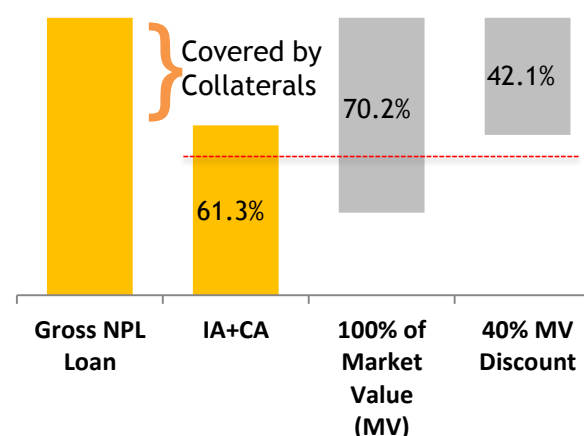
- The Bank already has in place rigorous credit approval procedures, tight approval limits and matrix and stringent early alert mechanism and watch list criteria
- The Bank took the opportunity to sell several legacy NPLs as well as to write off legacy NPLs as part of ongoing efforts to clean up its credit portfolio
- The Bank also continues to remain conservative in managing asset quality and takes a proactive stance on the credit facilities of customers impacted by the challenging economic environment

Allowance for losses on loans

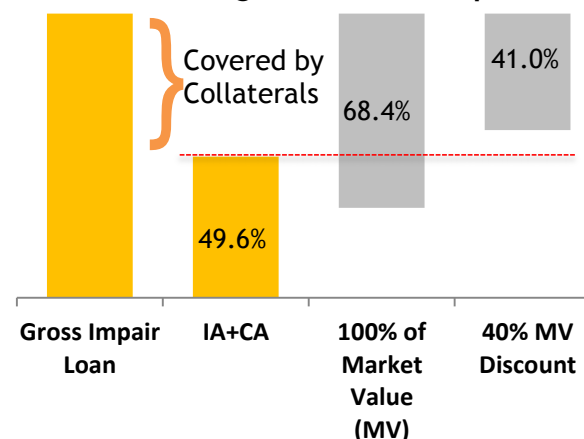
- Allowance for losses on loans
- Loss Loan Coverage (LLC) - GIL
- Loss Loan Coverage (LLC) - NPL



Collateral Coverage Dec'17 for NPL Loan



Collateral Coverage Dec'17 for Impaired Loan



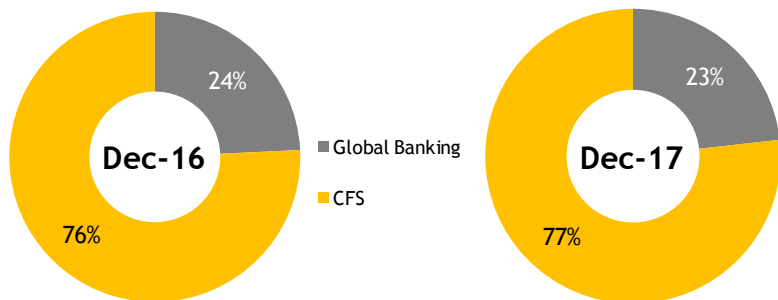
- Collateral includes Cash, Land & Building (L&B), equipment, vehicle and vessel.

- Market value of L&B, equipment, and vehicle are capped at the outstanding amount.

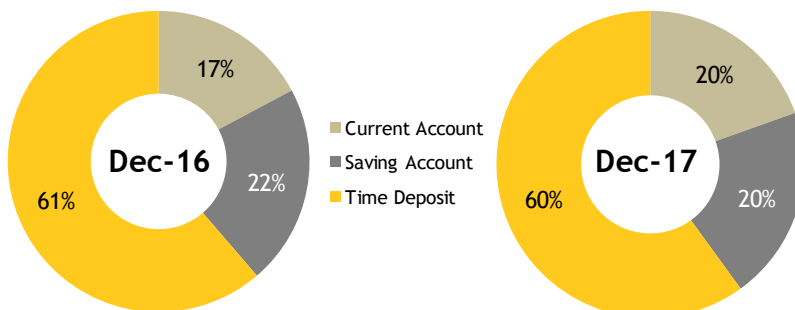
- Typically, the L&B values are far in excess of the outstanding amounts but these are not taken into consideration in these charts.

- Based on experience, the realizable value of collateral (except cash) is 60 - 70% from the market value.

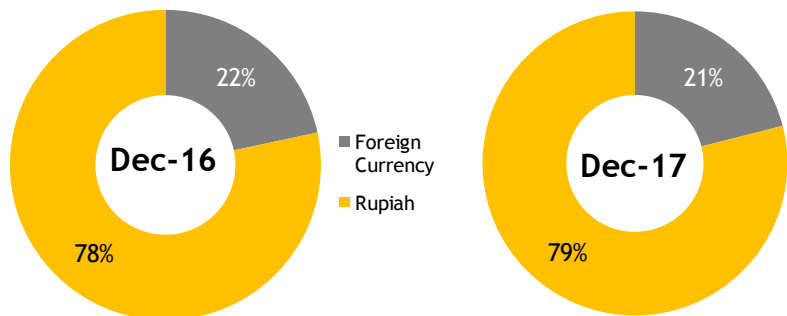
Deposits from Customers by Business Segment



Deposits from Customers by Type



Deposits from Customers by Currency



The Bank's recently launched MOVE (Maybank Online Savings Opening platform) which is a fully digital account opening facility provides convenience and greater flexibility for customers. MOVE will be focusing on future programs to promote lifestyles of the millennials and is expected to further improve the CASA ratio in the coming year.

Tabungan MyPlan, wujudkan rencana masa depan
www.maybank.co.id/myplan

Tabungan MAKSI IB Maybank Aktif Bebas Transaksi

MOVE
Maybank Online Savings Opening
GENERASI KITA berlari bukan berjalan
GENERASI KITA bergerak mendahului waktu
Bebaskan dirimu untuk melakukan apa yang Kamu mau
move.maybank.co.id

Buka deposito online dapat penawaran spesial
www.maybank.co.id/deposito

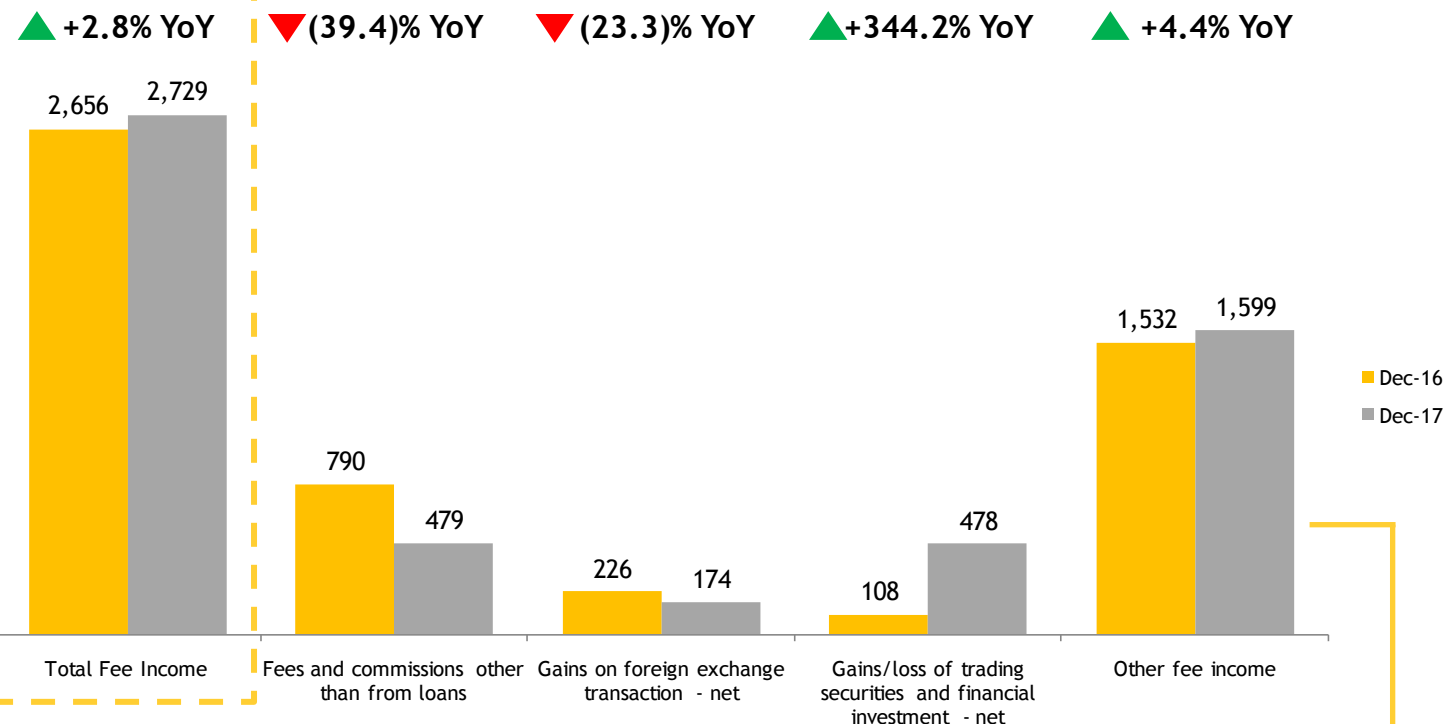
BANKING BEYOND FREEDOM

| Rp Trillion | Dec-17 | Sep-17 | Dec-16 | YoY | QoQ |
|-----------------|--------------|--------------|--------------|-------------|-------------|
| Current Account | 23.7 | 20.8 | 20.4 | 16.0% | 14.2% |
| Saving Account | 24.8 | 24.4 | 25.6 | -3.1% | 1.6% |
| Time Deposit | 72.8 | 73.9 | 72.9 | -0.2% | -1.5% |
| Total | 121.3 | 119.1 | 118.9 | 2.0% | 1.9% |
| CASA Ratio | 40.0% | 38.0% | 38.7% | 1.3% | 2.1% |

Fee Income

Fee Income increased by 2.8% to Rp2.7 trillion

Rp billion



(in Rp billion)

| Breakdown of Other Fee Income | Dec-17 | Dec-16 | YoY |
|--|--------------|--------------|-------------|
| Retail administration | 230 | 222 | 3.4% |
| Loan administration | 152 | 148 | 2.5% |
| Advisory fees | 118 | 135 | -12.6% |
| Collection of receivables previously written-off | 129 | 94 | 37.3% |
| Credit card administration | 100 | 116 | -14.2% |
| Consumer financing receivables administration | 589 | 562 | 4.8% |
| Others | 282 | 255 | 10.7% |
| Total Other Fee Income | 1,599 | 1,532 | 4.4% |

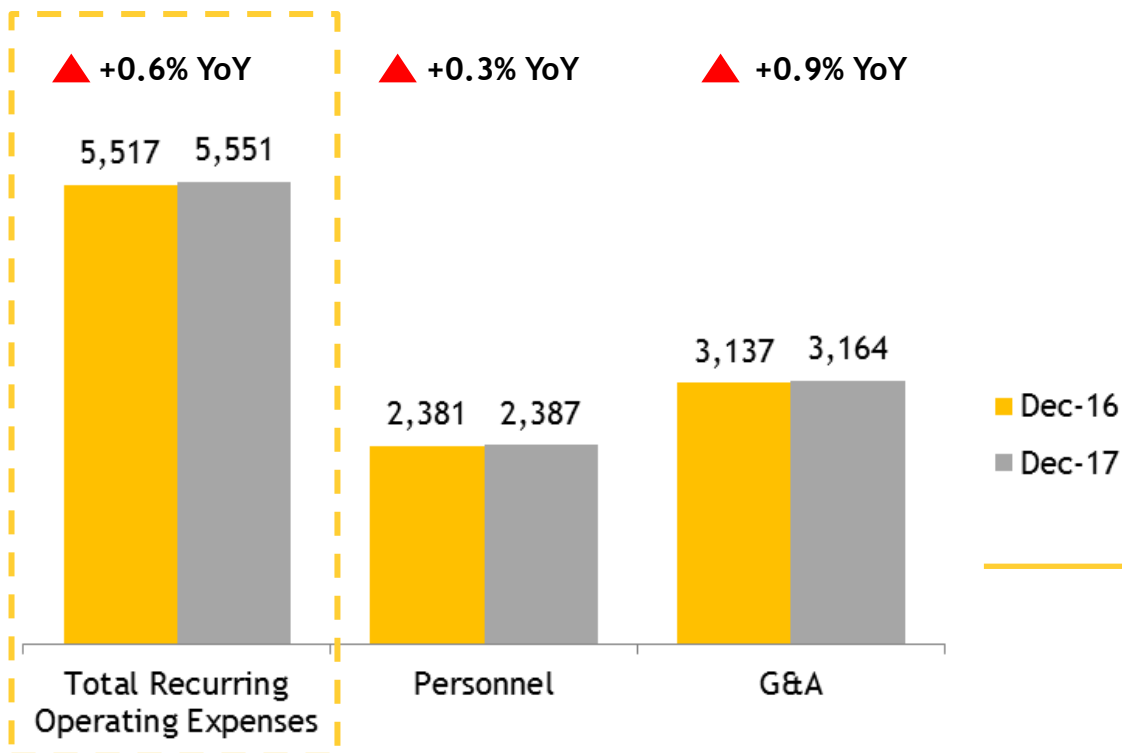
Fee income rose 2.8% from Rp2.66 trillion in Dec-16 to Rp2.73 trillion in Dec-17. This increase was mainly driven by fees from bancassurance, treasury related fees, retail administration, loan administration, loan recovery, and other services provided by the Bank.



Operating Expenses

Recurring Operating Expenses remained under control, growing 0.6% YoY to Rp5.6 trillion

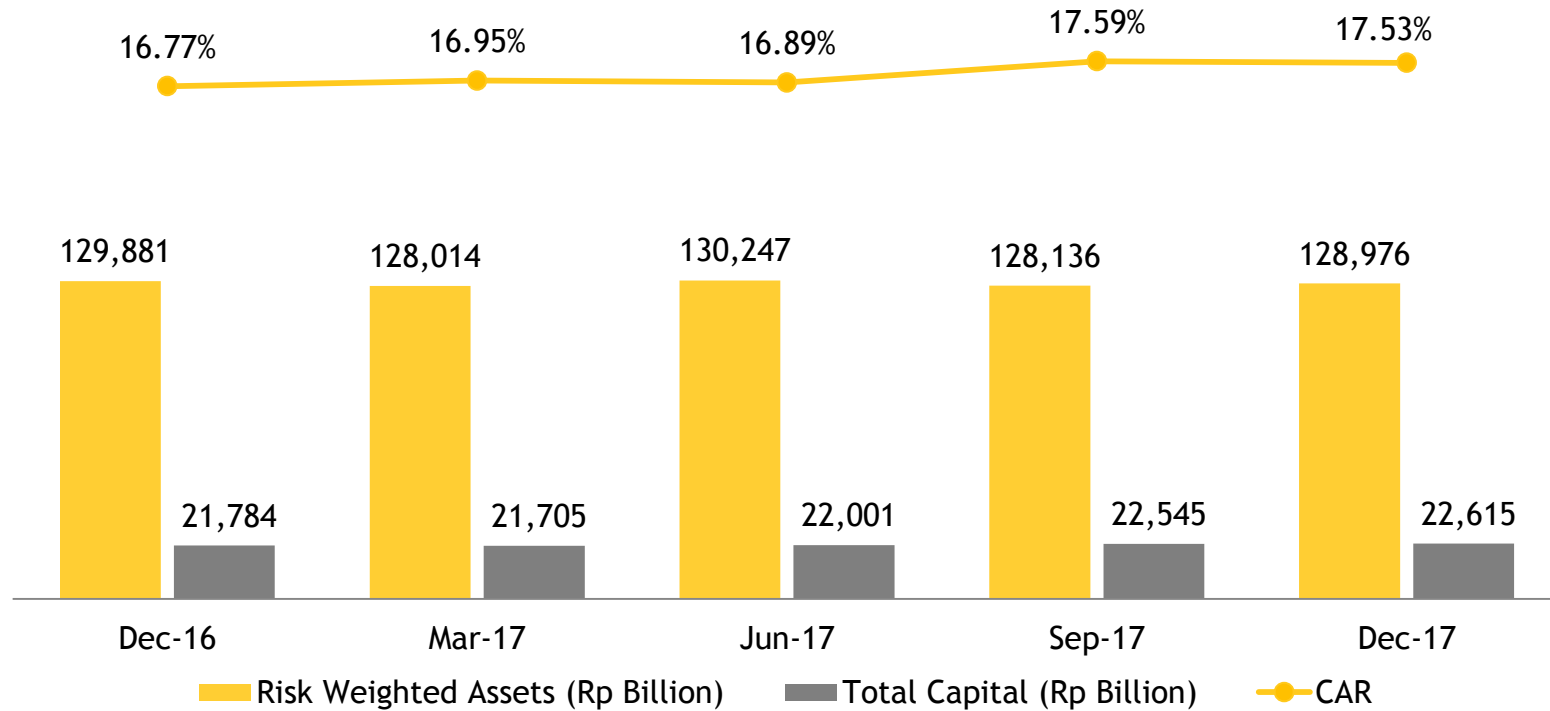
Rp billion



(in Rp billion)

| Breakdown of G&A | Dec-17 | Dec-16 | YoY |
|--------------------------------------|--------------|--------------|-------------|
| General | 1,547 * | 1,534 | 16.6% |
| Rental | 497 | 494 | 0.5% |
| Depreciation and amortization | 306 | 303 | 1.1% |
| Repairs and maintenance fixed assets | 262 | 249 | 4.9% |
| Others (include Promotions Expenses) | 553 | 556 | -0.6% |
| Total G&A | 3,164 | 3,137 | 0.9% |

* General expenses include a one-off legal cost following a domestic arbitration award in 2017 amounting to Rp 242 billion



| Capital Ratios | Dec-17 | Sep-17 | Jun-17 | Mar-17 | Dec-16 | YoY | QoQ |
|------------------|---------------|---------------|---------------|---------------|---------------|--------------|---------------|
| Tier I | 14.64% | 14.55% | 13.72% | 13.60% | 13.27% | 1.37% | 0.09% |
| Tier II | 2.89% | 3.04% | 3.17% | 3.35% | 3.50% | -0.60% | -0.15% |
| Total CAR | 17.53% | 17.59% | 16.89% | 16.95% | 16.77% | 0.76% | -0.06% |

Shariah Banking

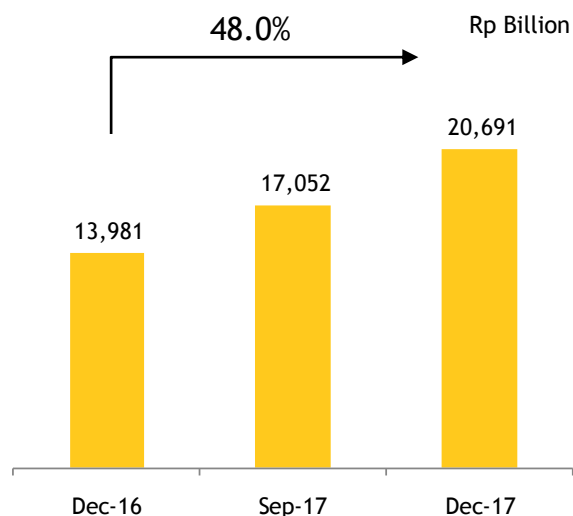
- Continued to record an impressive performance in 2017
- Awarded as the Best Shariah Bank in Shariah Awards 2017 awarded by Investor Magazine

Shariah First strategy continues to deliver strong results

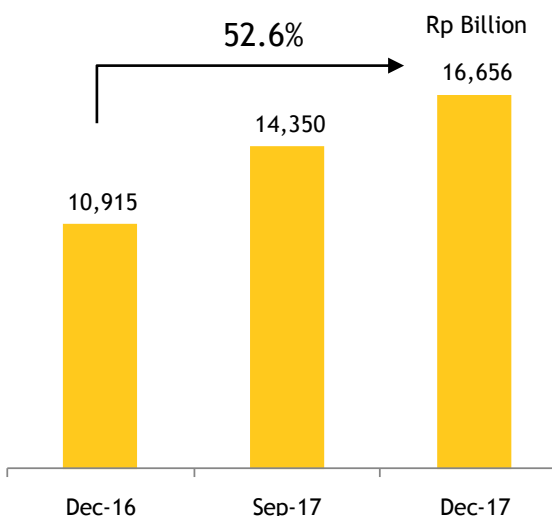
- Assets increased by 16.7% (YoY) to Rp27.1 trillion, contributing 15.7% of the Bank's consolidated total assets
- Financing increased by 48.0% (YoY) to Rp20.7 trillion
- Deposits increased by 52.6% (YoY) to Rp16.7 trillion
- Net Profit increased by 35.3% (YoY) to Rp630.9 billion
- NPF significantly improved to 3.00% as at Dec-17 from 4.38 % as at Dec-16



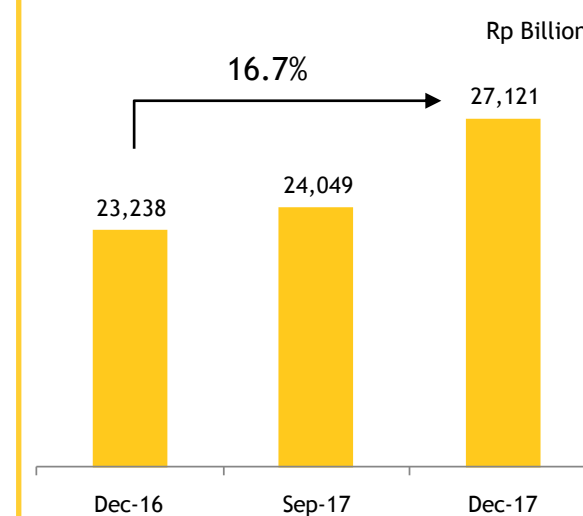
Shariah Financing



Shariah Deposits

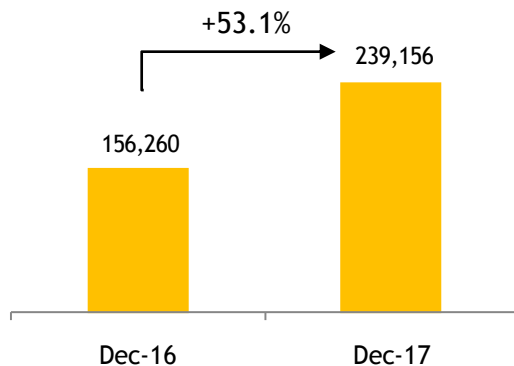


Shariah Assets

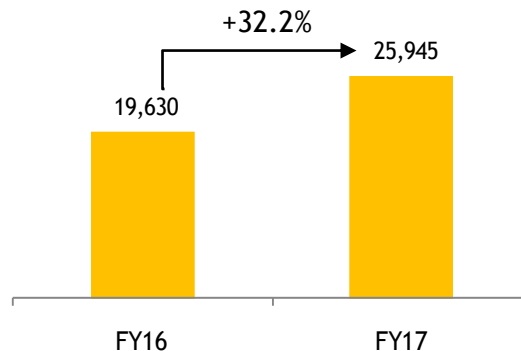


Maybank M2U Internet Banking

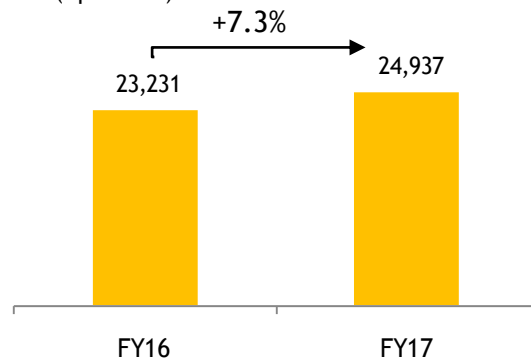
Number of Users



Number of Transactions (Thou)



Transaction Volume (Rp billion)



Maybank2u App, perbankan dalam genggaman.

Kelola portfolio rekening Anda dimanapun dan kapanpun.

Download sekarang dan buktikan kemudahannya.

www.maybank.co.id/maybank2u

Syarat dan ketentuan berlaku.



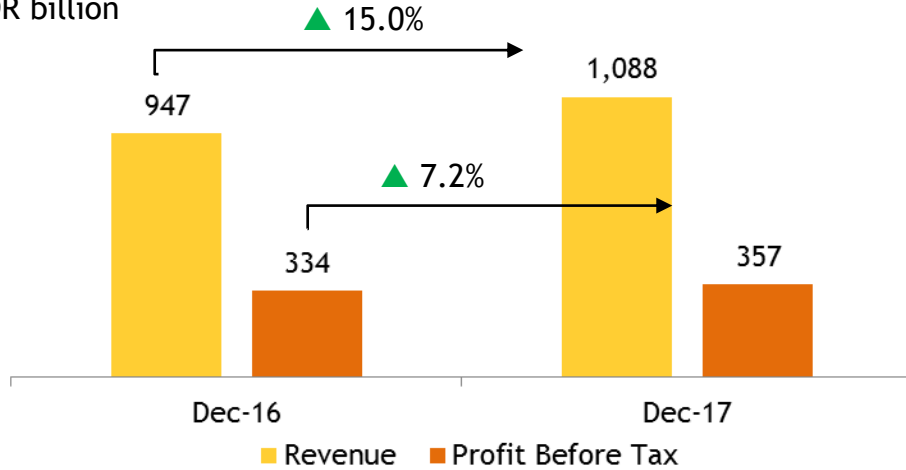
Hubungi 021 811, kunjungi cabang Maybank atau www.maybank.co.id untuk keterangan lebih lanjut, syarat dan ketentuan. Terhubung dengan kami: [Maybank](#) [@MaybankID](#)

Humanizing Financial Services.



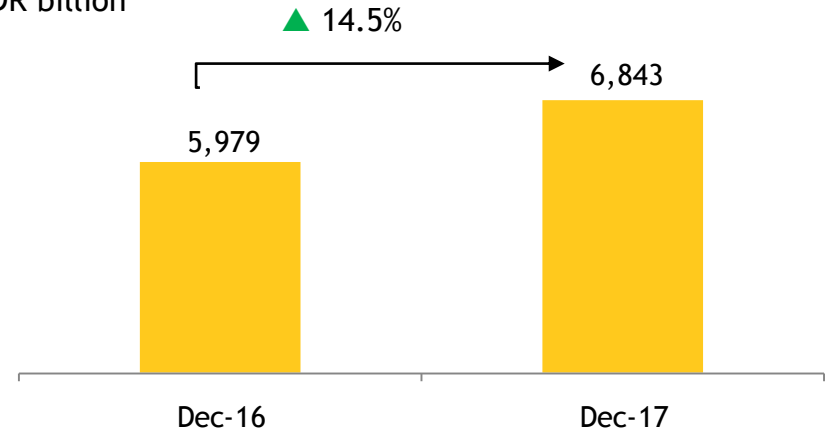
Revenue and Profit Before Tax

IDR billion

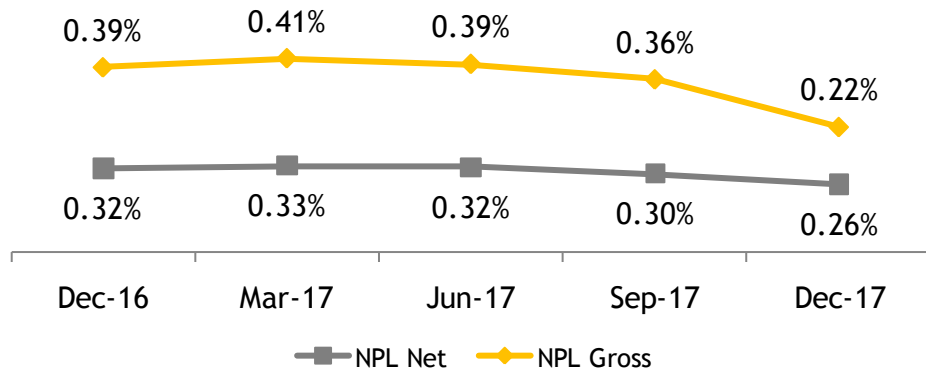


Financing

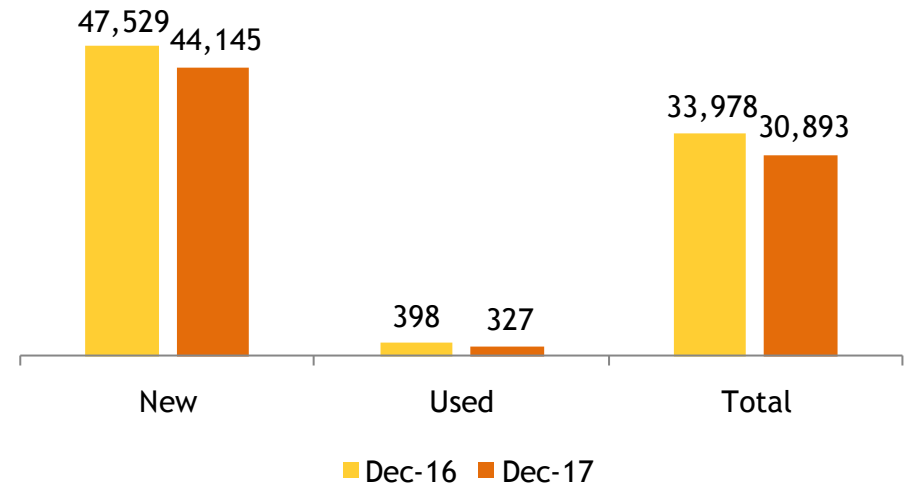
IDR billion



Asset Quality

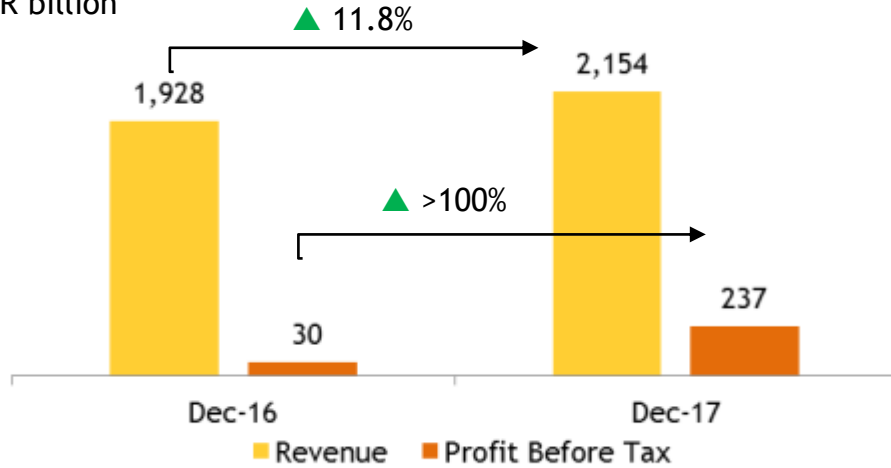


Unit Financing (unit)



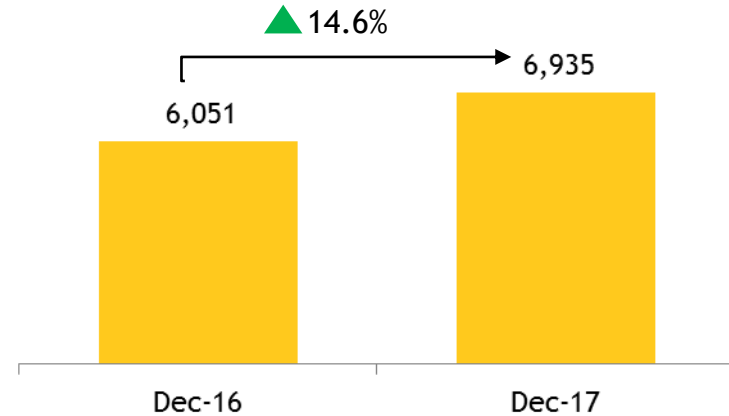
Revenue and Profit Before Tax

IDR billion

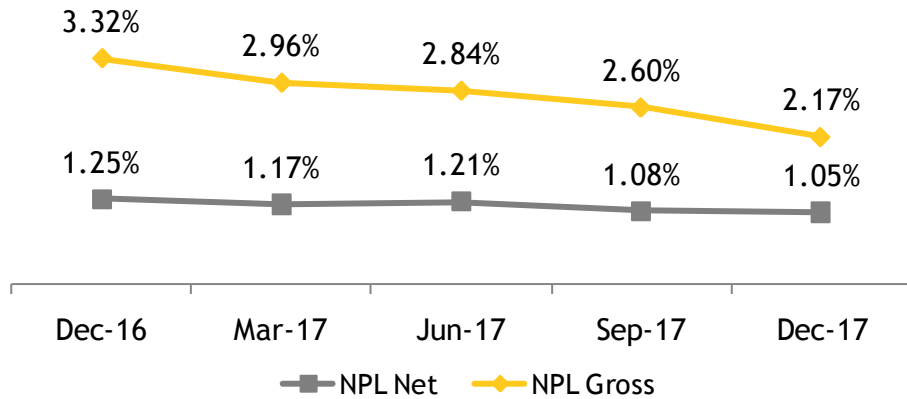


Financing

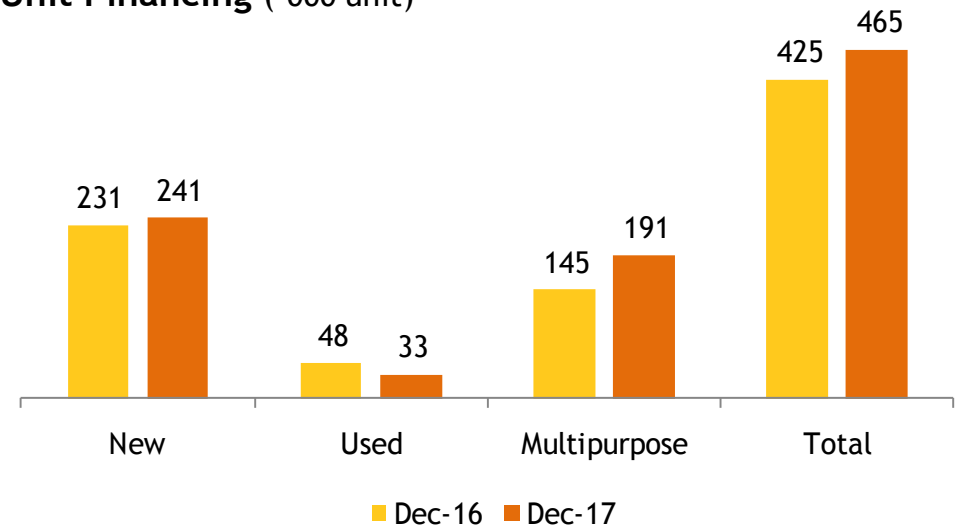
IDR billion



Asset Quality



Unit Financing ('000 unit)



Maybank Indonesia in Brief



Profile*

| | | |
|------------------------|---|---|
| Established | : | 15 May 1959 |
| Total Assets | : | Rp173.3 Trillion |
| Total Equity | : | Rp20.8 Trillion |
| Market Capitalisation | : | Rp17.9 Trillion |
| Position in Indonesia | : | Rank #9 in terms of Assets Rank #8 in terms of Loans Rank #8 in terms of Deposits |
| # of Branches | : | 627 — 407** (Maybank Indonesia) 188*** (WOM Finance) 32*** (Maybank Finance) |
| # of ATM & CDM | : | 1,606, including 96 CDMs that are connected to more than 20,000 ATM via ALTO, ATM Bersama, PRIMA, MEPS, Cirrus and Plus |
| # of Employees | : | 10,057 — 6,727 (Maybank Indonesia) 2,917 (WOM Finance) 413 (Maybank Finance) |
| # of Customers Lending | : | 1.3 million |
| # of Customers Funding | : | 1.5 million |



Maybank Indonesia Head Office, Sentral Senayan 3
Jakarta, Indonesia

* as of Dec 2017

** Including 13 Micro Functional Offices

*** Including Sales Point Unit

Company Rating

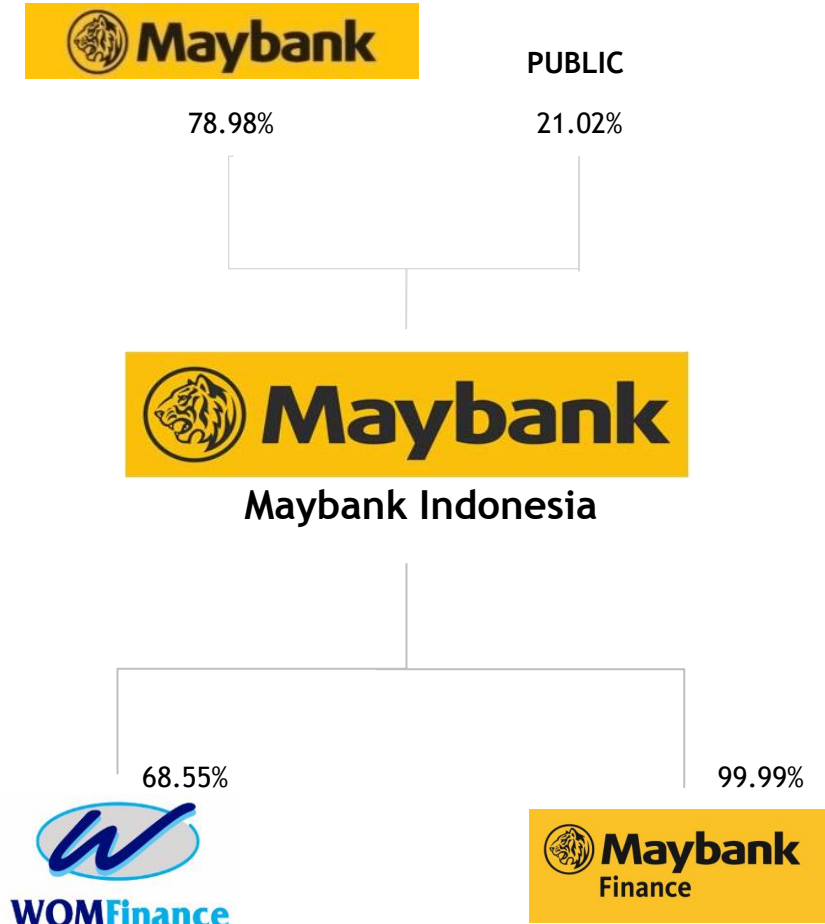
FitchRatings

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



| | |
|-------------------------------------|-----------------------|
| Corporate rating / Outlook | idAAA, Outlook Stable |
| Shelf Reg. Bonds I/2011 | idAAA |
| Subordinated Debt I/2011 | idAA+ |
| Shelf Reg. Sub Debt I/2011 | idAA+ |
| Shelf Reg. Sub Debt II/2014 | idAA |
| Shelf Reg. Sukuk Mudharabah I/2014 | idAAA(sy) |
| Shelf Reg. Bonds II/2017 | idAAA |
| Shelf Reg. Sukuk Mudharabah II/2017 | idAAA(sy) |

Shareholders





Datuk Abdul Farid bin Alias
President Commissioner



Spencer Lee Tien Chye
Commissioner



Edwin Gerungan*
Commissioner



Budhi Dyah Sitawati
Independent Commissioner



Achjar Iljas
Independent Commissioner



Hendar**
Independent Commissioner

* Obtained approval from OJK, but will be effective in March 2018 after his resignation from his former company is effective in the end of February 2018

** Obtained approval from OJK on 22 January 2018



Taswin Zakaria
President Director



Thilagavathy Nadason
Director



Jenny Wiriyanto
Director



Dhien Tjahajani
Director



Eri Budiono
Director



Irvandi Ferizal
Director



Effendi
Director

Building Competitive Advantage

Through four pillars of Maybank Indonesia



MKE = Maybank Kim Eng Indonesia
MSI = Maybank Syariah Indonesia

MAM = Maybank Asset Management
WOMF = Wahana Ottomitra Multiartha (Subsidiary of Maybank Indonesia)

MIF = Maybank Finance (subsidiary of Maybank Indonesia)

Awards, Events and CSR Highlights





Indonesian Corporate Responsibility Awards 2017

Maybank Indonesia was awarded The Best CSR in Indonesian Corporate Responsibility Awards (ICSRA) 2017 by Indonesia-Asia Institute and Economic Review Magazine



Bisnis Indonesia Financial Award 2017

Maybank Indonesia was awarded The Most Efficient Banks in Bisnis Indonesia Financial Award 2017 held by Bisnis Indonesia as appreciation to banking, insurance and multifinance companies that demonstrated positive performance



KARIM Award 2017

Sharia Banking Maybank Indonesia has received 2 (two) awards in KARIM Award 2017 held by KARIM Business Consulting Indonesia : The Best Islamic Bank - UUS >1,5 T and The Most Expanding Funding - UUS > 1,5 T



Stellar Workplace Award 2017

Maybank Indonesia achieved three awards in Stellar Workplace Award 2017: 2017 Best Stellar Workplace for Larger-Size Employer, Stellar Workplace Recognition in Employee Commitment, and Stellar Workplace Recognition in Employee Satisfaction.



INFOBANK Banking Service Excellence 2017

Maybank Indonesia were awarded the Best Overall Service for Sharia Banking, the Best ATM for Sharia Banking and Ranked 10th for Branch Service Performance in "INFOBANK Banking Service Excellence 2017" held by Infobank



TOP IT & TELCO Award 2017

Maybank Indonesia achieved the title of The Best TOP IT Implementation 2017 on Banking Sector. TOP IT & TELCO Award 2017 was organized by Itech Magazine, supported by Ministry of Communication and Information (Kominfo)



Investor Best Syariah Awards 2017

Maybank Indonesia's Sharia Business Unit (UUS) was awarded Investor Best Syariah Award 2017 for the category of bank with assets above Rp5 trillion held by Investor Magazine



Best Disclosure & Transparency on Big Cap Category on the 9th IICD Awards 2017

Maybank Indonesia received the 9th Indonesia Institute for Corporate Directorship (IICD) Corporate Governance Award for category Best Disclosure & Transparency on Big Cap. This award is held by IICD in partnership with Kontan magazine in appreciation to companies who excel in GCG implementation.



Press Conference and Analyst Briefing Maybank Indonesia

Maybank Indonesia announced its Full Year 2016 financial results through Press Conference and Analyst Briefing, which was held in Sentral Senayan 3 Head Office



Maybank Bali Marathon 2017

Maybank Bali Marathon (MBM) was successfully held for the sixth time in 2017, in which more than 9,000 runners participated. The race also introduced new route through Gianyar and Klungkung regions which showcased the beauty of Bali villages



Syndicated Credit Facility Signing Ceremony

Maybank Indonesia along with other seven foreign banks signed a syndicated facility agreement to finance toll road construction by Wijaya Karya worth Rp5 trillion



Extraordinary General Meeting of Shareholders

Maybank Indonesia on 16 October 2017 held an extraordinary general meeting of shareholders (EGMS) to approve the Board of Director & Commissioner structure and approve the resignation of Mr. Umar Juoro from his post as the Independent Commissioner.



Annual General Meeting of Shareholders

The AGM of Maybank Indonesia approved the distribution dividends of Rp389.66 billion or Rp5.75 per share unit for financial year of 2016. The AGM also approved the changes in the Board of Commissioners and Directors composition



Relaunch of Maybank White Card

Maybank Indonesia introduced the new face of the Maybank White Card, a special credit card for young people with platinum membership status. This card is aimed at providing a seamless travel experience for young people with several benefits



MOU Signing with PT Railink

Maybank Indonesia along with other banks signed an MOU with Airport train operator PT Railink to support the payment system of a Soekarno-Hatta airport train, which is part of the Airport Railway Ticketing System (ARTS)



Participation in the syndicated loan to PLN worth Rp1.5 trillion

MBI was appointed as the Joint Lead Mandated Arranger together with four other financial institutions in providing syndicated Sharia Financing of Rp4.3 trillion for PT PLN (Persero). This syndicated financing is so far the largest Sharia Financing in Indonesia.



Maybank Women Eco Weavers participated in Maybank Championship 2017

Maybank Women Eco Weavers program in Indonesia was invited to participate in Maybank Championship 2017 exhibition. This event represent Maybank's commitment in community empowerment, especially in raising underprivileged women's livelihood



Maybank Indonesia Holds CSR Program at MBM 2017

Maybank Indonesia held the corporate social responsibility (CSR) program to the communities in Bali, in which school and sports equipment were provided to 35 schools along the Maybank Bali Marathon 2017 course through Global CR Day Program



Maybank Indonesia supported 'AKSI PANGAN' program

Maybank Indonesia participated in 'AKSI PANGAN' program launched by Financial Services Authority (OJK) in Lembah Harau, Kabupaten Lima Puluh Kota, West Sumatera



"Maybank Women Eco Weavers" Empowers Textile Weavers in 3 Countries

Maybank Women Eco Weavers featured at the ASEAN 50th Anniversary Celebration held at the ASEAN Secretariat in Jakarta, which aims to further promote traditional textiles globally in a sustainable manner, and at the same time create business opportunities for underprivileged women



Pastoral Care Maybank Foundation Scholarship - Campus Visit Series 2017

Maybank Indonesia conducted Pastoral Care 2017 to visit 39 Maybank Foundation Scholarship's beneficiaries at a number of universities to encourage and to motivate the spirit of the beneficiaries to reach their goals



The launch of the "HeForShe" Campaign

President Director Maybank Indonesia was invited to be one of the panelists in the ASEAN HeForShe discussion. The HeForShe program was created by UN Women, the United Nations (UN) organization that supports gender equality and women's empowerment.



Ramadhan Relief Program Enters Three ASEAN Countries

Maybank Islamic's Ramadhan Relief program in Indonesia granted food supplies for 4,000 disaster affected households or 20,000 beneficiaries in Pidie Aceh and Bima, Nusa Tenggara Barat



Maybank Beasiswa Prestasi 2017

Maybank Indonesia has granted scholarship for employees' children from elementary school to university. This year, there was an increase in the application of scholarship application which reached 753 applicants from 715 applicants last year and total recipients was 520 students.



**MY BANK IS
MAYBANK!**

*Maybank wins hearts and
inspires confidence through
its commitment to treating
customers and staff with
respect.*

*We make humanising
financial services more than
just a promise but the way
we do business.*

Thank You



Maybank

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