



# Maybank Indonesia

Financial Results

FY 2018 ended 31 December 2018

Jakarta, 18 February 2019



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## Earnings

- PBT and PATAMI increased by 20.5% and 21.6% (YoY) to Rp3,036 billion and Rp2,195 billion respectively underpinned by higher net interest income by 5.2% (YoY) and lower provisions by 38.6% (YoY).
- Highest PBT and PATAMI for Maybank Indonesia in its history.
- Better asset and capital utilisation have enabled the Bank to significantly improved its profits.
- This is reflected in strengthening of ROA ratio to 1.74% from 1.48% in 2017 and double digits ROE (at 10.21%) - despite exercising rights issue of Rp2.0 trillion in Jun 2018.

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## Loans growth and asset quality improvement

- Balance sheet continues to strengthen with total assets exceeding Rp177 trillion
- Loans growth of 6.3% (YoY):
  - CFS Non-Retail grew 10.9% (YoY) contributed by loans from Business Banking and SME.
  - CFS Retail grew 3.1% (YoY) driven by Auto loans and Credit Card. Meanwhile, Mortgage is expected to gradually grow after recalibrated its business model recently.
  - Global Banking (GB) grew 2.9% (YoY) with focus remained at SOEs. GB loans managed to book strong loan growth (9% YoY as at Nov-18) during first 11 months of 2018, however there were early repayments from a number of corporate customers due to year-end closing in Dec-18.
- Improved asset quality with lower Gross NPL level at 2.59% in Dec-18 from 2.81% in Dec-17 and Gross Impaired Loan ratio at 3.10% in Dec-18 from 3.32% in Dec-17. Better loan quality and recovery from NPL accounts also led to lower cost of credit.

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## Sufficient Funding and Liquidity

- Total customer deposits decreased by 3.7% (YoY) to Rp116.8 trillion as liquidity remained tight throughout 2018. CASA ratio maintained at 38.1% in Dec-18.
- Well-managed liquidity: Loan-to-Deposit Ratio (bank only) and Macroprudential Intermediation Ratio (RIM - bank only) stood at 96.46% and 97.67% respectively as of Dec-18. (Modified LDR bank only: 85.12%)
- Liquidity Coverage Ratio (bank only) and Net Stable Funding Ratio (NSFR - bank only) stood at 116.57% and 107.19% respectively as as of Dec-18, well above the regulatory requirement of 100%.
- Issued Shelf Registration Bond II Tranche II and III Year 2018 with a total amount of Rp1,024.5 billion
- Measures already in place to manage liquidity plus very selective loan growth in order to improve liquidity

\* 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.

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## Sustained Growth in Sharia

- Shariah Banking continued to deliver strong results. Shariah Assets grew 11.2% (YoY) to Rp30.2 trillion and contributed 17.0% to the Bank's assets. Shariah Financing grew 14.6% (YoY) to Rp23.7 trillion and contributed 17.8% to the Bank's loans. Shariah Deposits grew 39.7% (YoY) to Rp23.3 trillion and contributed 19.9% to the Bank's Customer Deposits.
- Improved asset quality with lower Non Performing Financing (NPF) gross level to 2.81% as of Dec-18 from 3.00% as of Dec-17.
- Appointed as Hajj deposit organiser for April 2018-March 2021 period by Ministry of Religious Affairs.
- Provided Indonesia's first ever Sharia cross-currency hedging facility.
- Appointed as Joint Lead/Joint Sharia Advisor for Republic of Indonesia's Global Green Sukuk

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## Maintained Capital Positions

- Total Assets increased by 2.5% (YoY) to Rp177.5 trillion.
- Capital position remained strong with CAR at 19.04%, total capital at Rp26.1 trillion and CAR Tier 1 at 16.85% as of Dec-18.
- Exercised rights issue of Rp2.0 trillion by end of 2018, and the Bank's Subdebt I Year 2011 amounted Rp1.5 trillion also have been fully repaid in May 2018.

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# Income Statement



Income Statement - Consolidated	FY 2018	FY 2017	YoY	4Q 2018	3Q 2018	QoQ
Rp Billion	a	b	(a/b)-1	c	d	(c/d)-1
Interest Income	14,790	14,803	-0.1%	3,780	3,695	2.3%
Interest Expense	(6,690)	(7,101)	-5.8%	(1,720)	(1,587)	8.4%
<b>Net Interest Income</b>	<b>8,100</b>	<b>7,702</b>	<b>5.2%</b>	<b>2,060</b>	<b>2,108</b>	<b>-2.3%</b>
Non Interest Income	2,267	2,729	-17.0%	756	489	54.7%
<b>Gross Operating Income</b>	<b>10,367</b>	<b>10,431</b>	<b>-0.6%</b>	<b>2,816</b>	<b>2,597</b>	<b>8.4%</b>
Personnel	(2,461)	(2,387)	3.1%	(554)	(620)	-10.6%
General & Administrative	(3,562)	(3,406)	4.6%	(987)	(874)	12.9%
<b>Operating Expenses</b>	<b>(6,023)</b>	<b>(5,793)</b>	<b>4.0%</b>	<b>(1,541)</b>	<b>(1,494)</b>	<b>3.2%</b>
<b>Operating Income before Provisions</b>	<b>4,344</b>	<b>4,638</b>	<b>-6.4%</b>	<b>1,275</b>	<b>1,103</b>	<b>15.5%</b>
Provisions	(1,311)	(2,134)	-38.6%	(311)	(333)	-6.6%
<b>Operating Income After Provision</b>	<b>3,033</b>	<b>2,504</b>	<b>21.1%</b>	<b>963</b>	<b>770</b>	<b>25.1%</b>
Non Operating Income / (Expenses)	3	15	-82.9%	5	0	1103.0%
<b>Profit Before Tax &amp; Minority Interest</b>	<b>3,036</b>	<b>2,520</b>	<b>20.5%</b>	<b>969</b>	<b>771</b>	<b>25.7%</b>
Tax & Minority Interest	(841)	(716)	17.5%	(271)	(206)	31.8%
<b>Profit After Tax &amp; Minority Interest (PATAMI)</b>	<b>2,195</b>	<b>1,804</b>	<b>21.6%</b>	<b>697</b>	<b>565</b>	<b>23.5%</b>

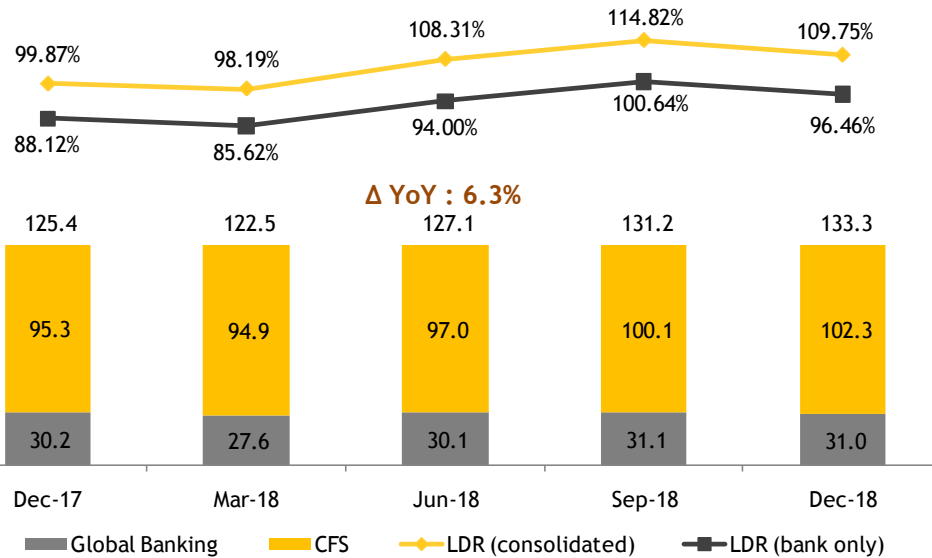
# Loans

CFS Non-Retail booked strong loans growth of 10.9% (YoY), followed by CFS Retail loans growth of 3.1% (YoY) and Global Banking of 2.9% (YoY)



## LDR & Total Loans

Rp Trillion

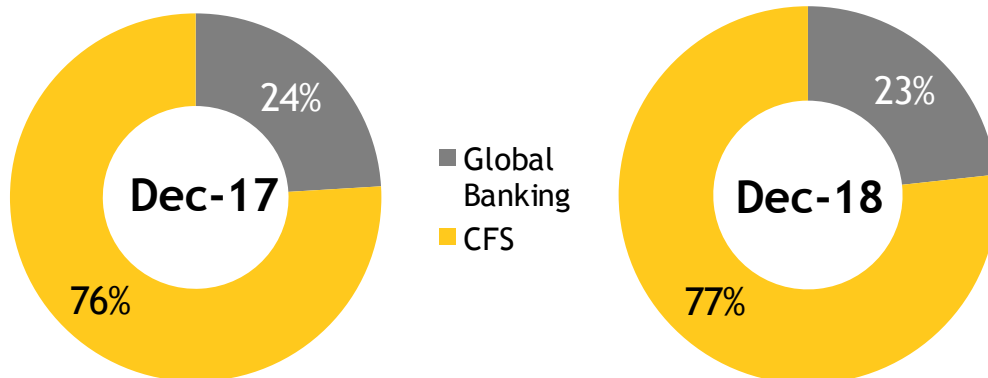


## Loans Portfolio Breakdown

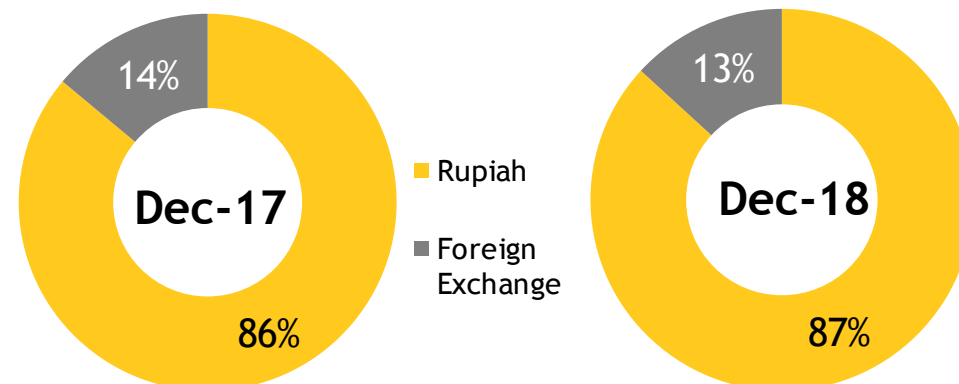
Rp Trillion

	Dec-18	Sep-18	Dec-17	YoY	QoQ
Global Banking	31.0	31.1	30.2	2.9%	-0.3%
CFS	102.3	100.1	95.3	7.4%	2.2%
<b>CFS Non-Retail</b>	<b>58.3</b>	<b>55.8</b>	<b>52.6</b>	<b>10.9%</b>	<b>4.4%</b>
Business Banking	34.0	32.7	30.9	9.8%	3.8%
RSME	24.3	23.1	21.6	12.4%	5.2%
<b>CFS Retail</b>	<b>44.0</b>	<b>44.3</b>	<b>42.7</b>	<b>3.1%</b>	<b>-0.5%</b>
Auto Loan	24.9	25.2	23.4	6.3%	-1.3%
Mortgage	15.7	15.6	16.0	-2.2%	0.2%
CC + Personal Loan	3.1	3.0	2.8	7.6%	2.5%
Other loan	0.4	0.4	0.4	0.8%	-2.3%
<b>Total</b>	<b>133.3</b>	<b>131.2</b>	<b>125.4</b>	<b>6.3%</b>	<b>1.6%</b>

## Loans Composition by Business Segment



## Loans Composition by Currency



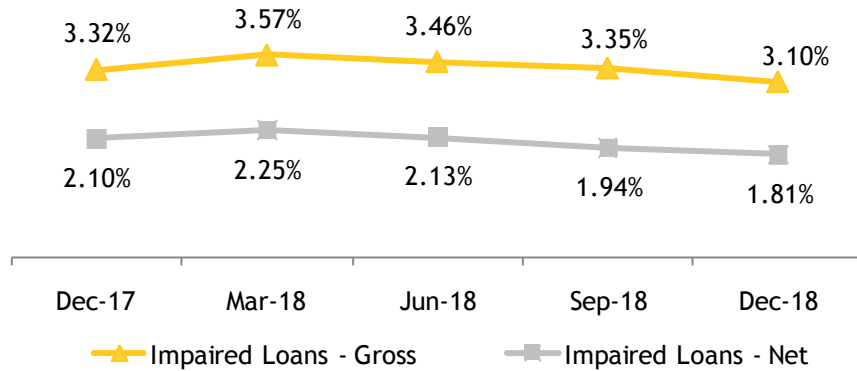


# Asset Quality

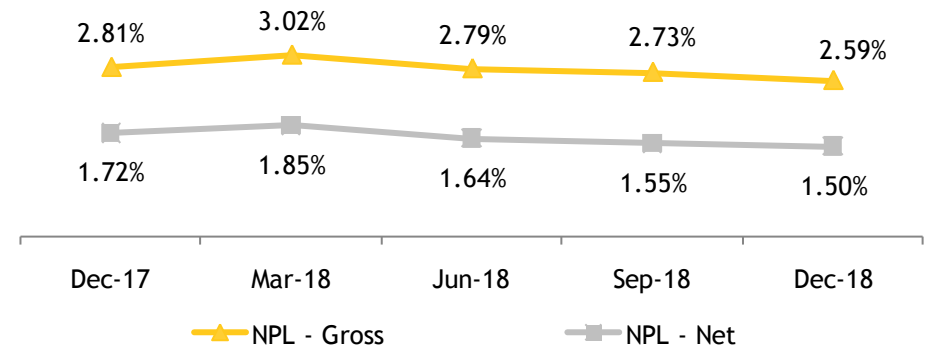
Improved as reflected by lower NPL levels at 2.59% (gross) and 1.50% (net)



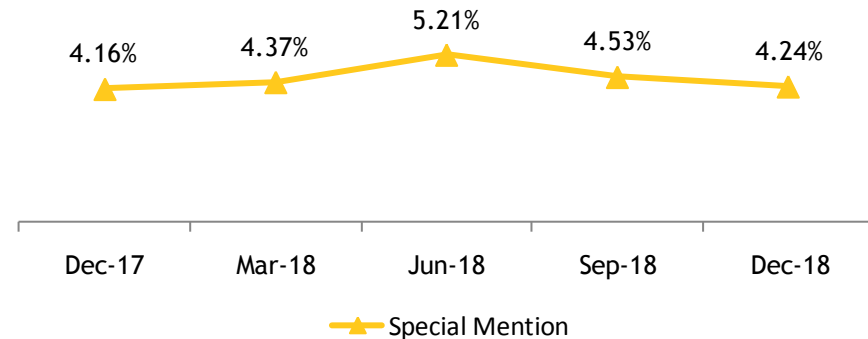
## Asset Quality - Maybank Indonesia Impaired Loans (consolidated)



## Asset Quality - Maybank Indonesia NPL (consolidated)



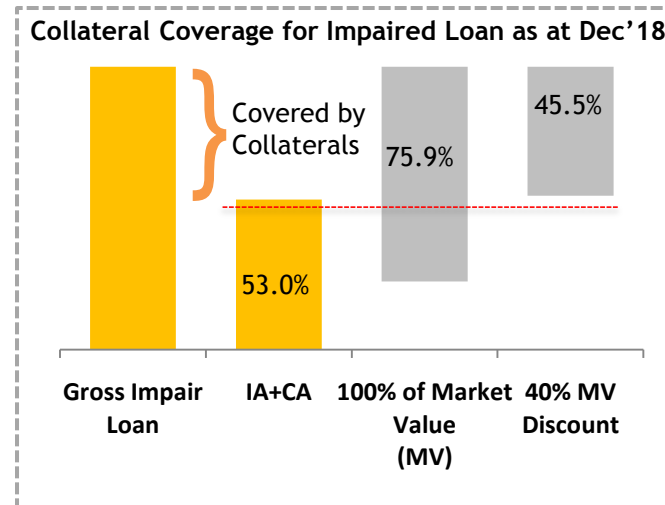
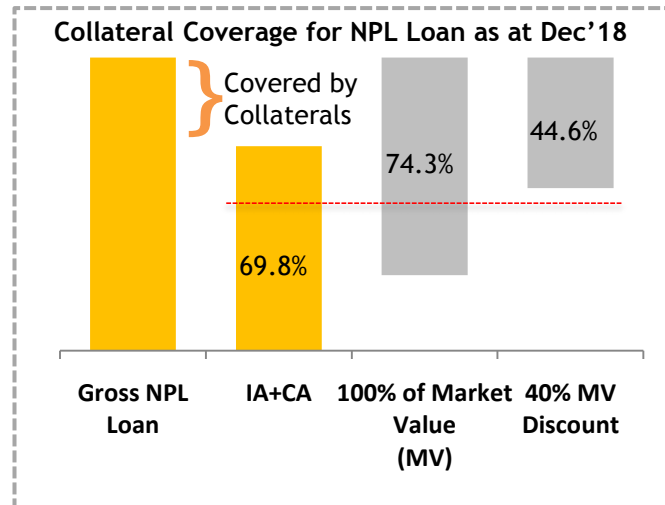
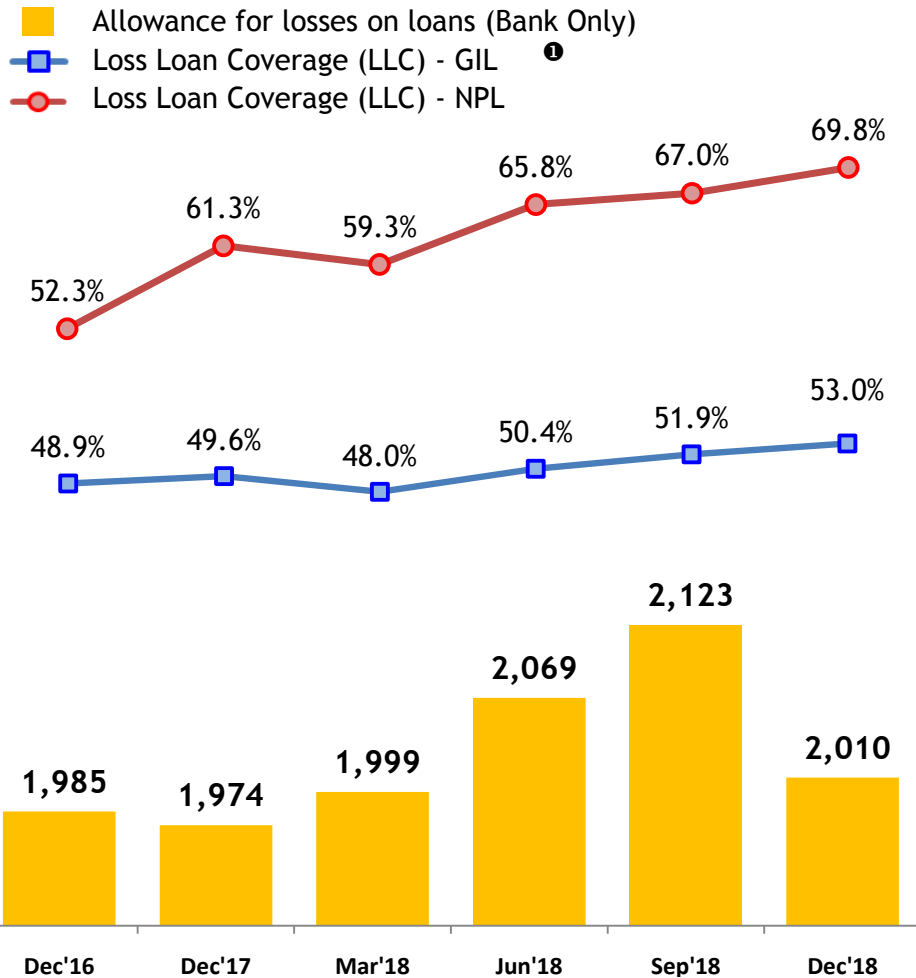
## Asset Quality - Maybank Indonesia Special Mention Loans (consolidated)



- Asset quality improved as reflected by lower NPL levels of 2.59% (gross) and 1.50% (net) as at 31 Dec 2018 compared with 2.81% (gross) and 1.72% (net) in the previous year.
- This reaffirms that the Bank's continuous effort in managing asset quality through selective and responsible growth continues to bring positive results.



## Allowance for losses on loans



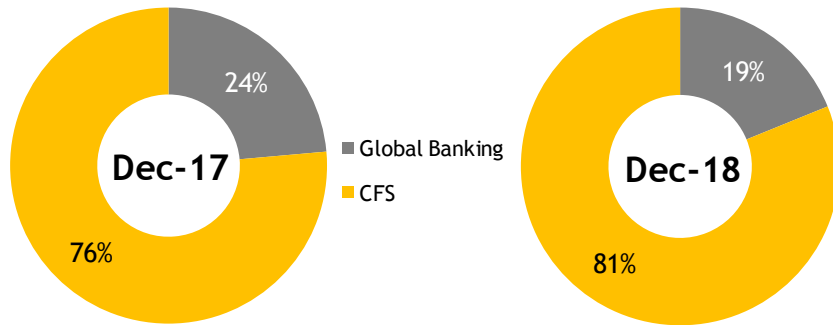
- Collateral includes Cash, Land & Building (L&B), equipment, vehicle and vessel.
- Market value of L&B, equipment, and vehicle are capped at the outstanding amount.
- Typically, the L&B values are far in excess of the outstanding amounts but these are not taken into consideration in these charts.
- Based on experience, the realizable value of collateral (except cash) is 60 - 70% from the market value.

<sup>1</sup> Impaired loan is computed based on local reporting purpose.

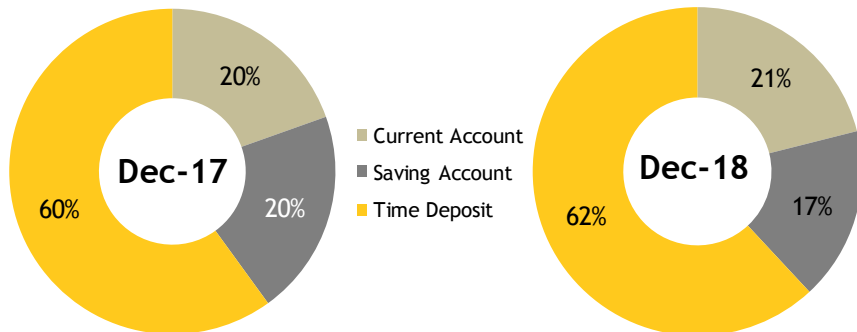
# Customer Deposits

## Focus on CASA accumulation

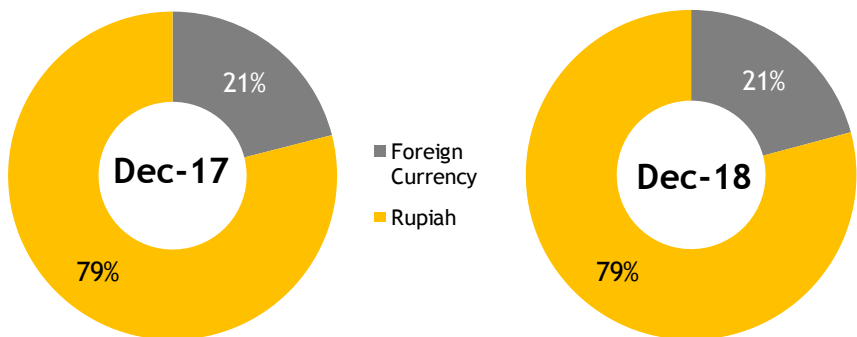
### Deposits from Customers by Business Segment



### Deposits from Customers by Type



### Deposits from Customers by Currency



**Produk giro dengan beragam keuntungan.**  
**Jasa giro 4% dari Personal Banking Account.**

Dapatkan jasa giro 4% serta nikmati bebas biaya kliring dan SKN, diskon biaya RTGS, dan gratis buku cek dengan Program Personal Banking Account di Maybank.

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

Humanizing Financial Services. **Maybank**

**Giro Bisnis**  
**Transaksi fleksibel, bisnis semakin lancar**

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

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**MySaveR**  
**Savings Account 100%++**  
**Protection 24/7**  
**Insurance Premium Rp0,-**

Open a bank savings account, get health insurance directly.

- Free health insurance.
- No medical check-up.
- Can be awarded to family member.

Health insurance benefits are issued by PT Asuransi Allianz Life Indonesia.

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Terms & conditions apply.

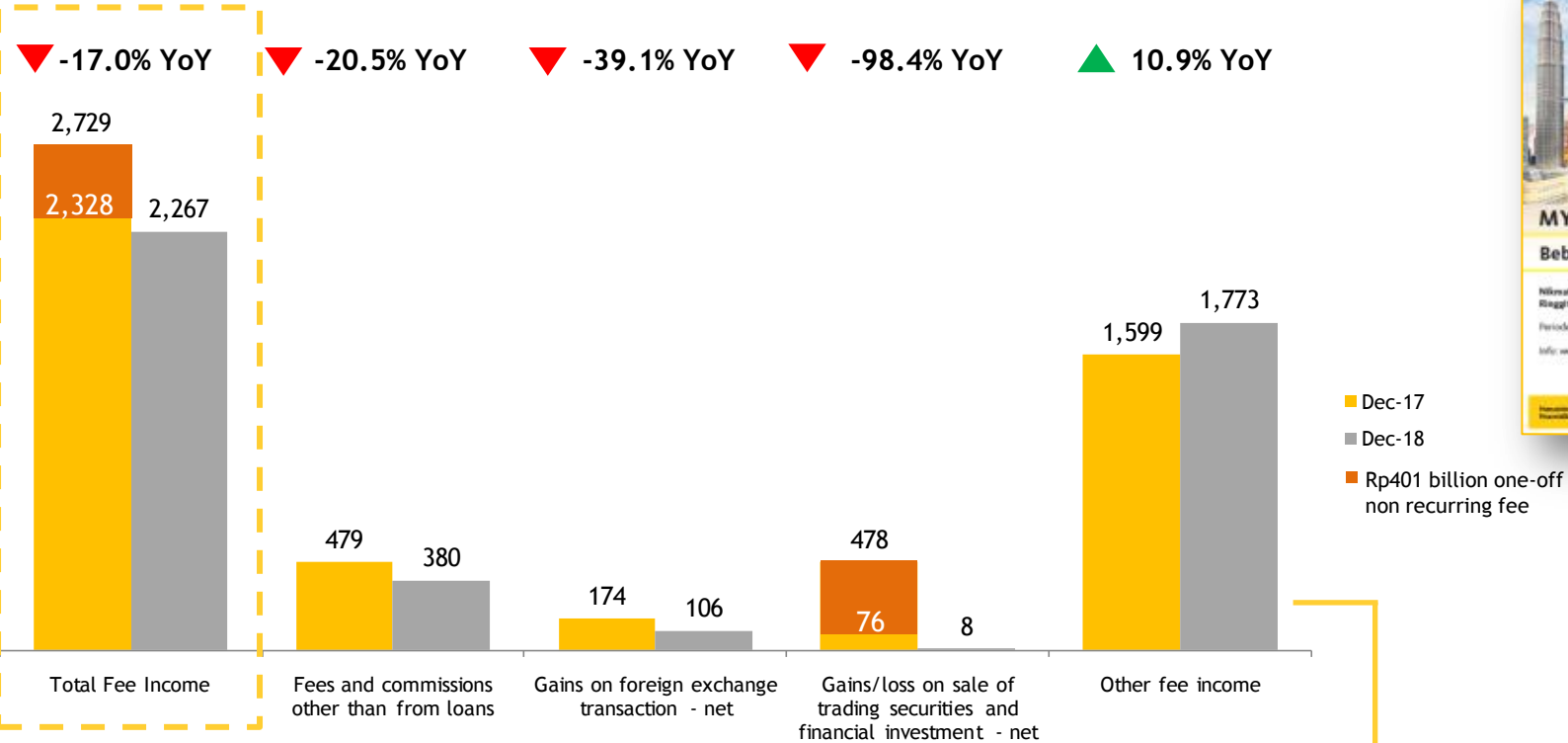
Humanizing Financial Services. **Maybank**

Rp Trillion	Dec-18	Sep-18	Dec-17	YoY	QoQ
Current Account	24.6	23.6	23.7	3.7%	4.3%
Saving Account	19.9	22.5	24.8	-19.8%	-11.7%
Time Deposit	72.3	64.7	72.8	-0.6%	11.8%
<b>Total</b>	<b>116.8</b>	<b>110.8</b>	<b>121.3</b>	<b>-3.7%</b>	<b>5.4%</b>
CASA Ratio	38.1%	41.6%	40.0%	-1.9%	-3.5%

# Fee Income

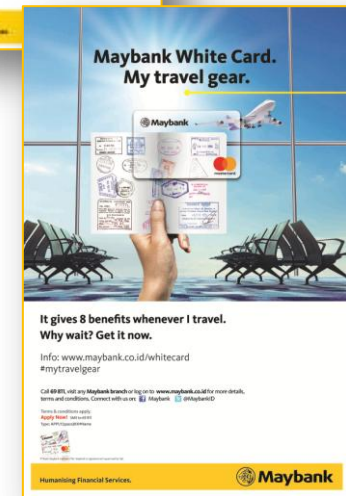
On BAU Basis Fee income slightly down by 2.6% to Rp2.27 trillion from Rp2.33 trillion

Rp billion



(in Rp billion)

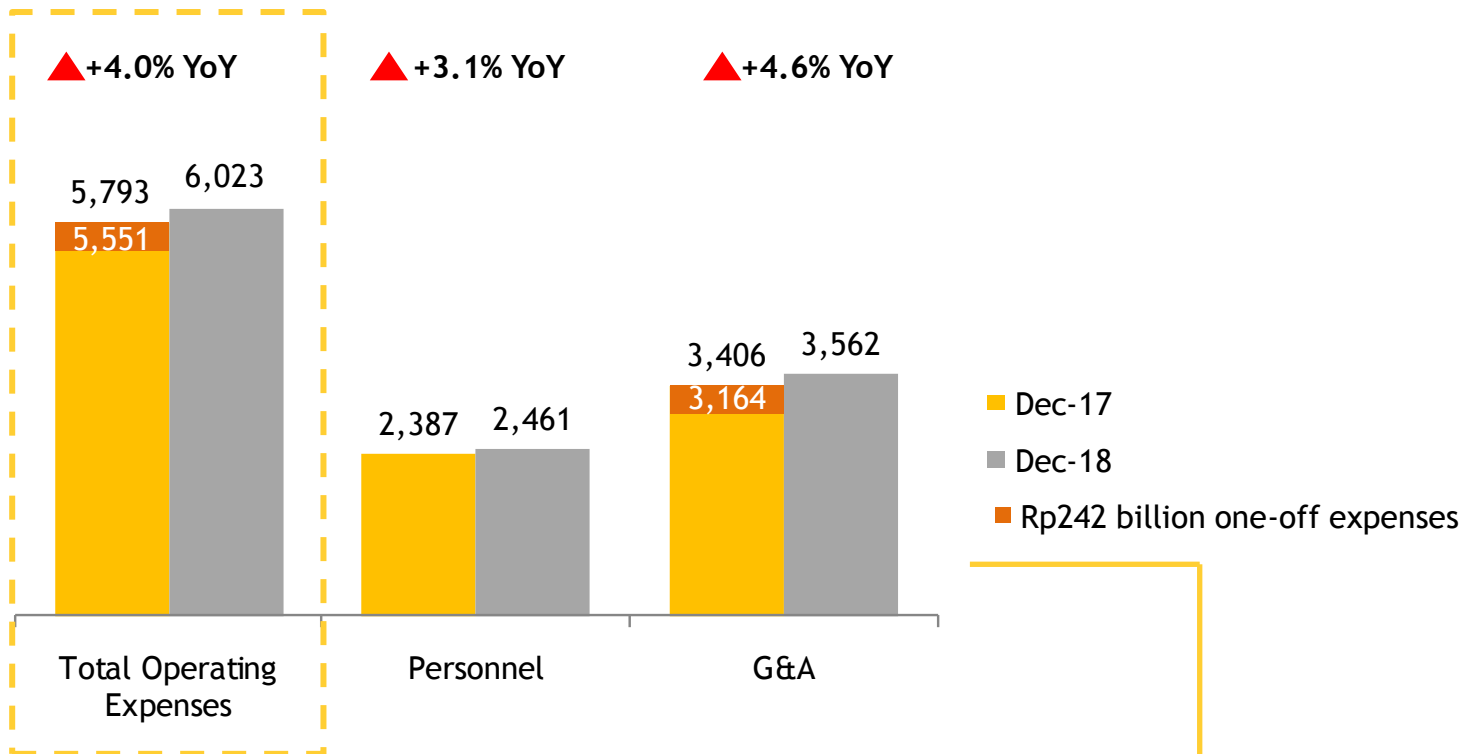
Breakdown of Other Fee Income	Dec-18	Dec-17	YoY
Retail administration	229	230	0.0%
Loan administration	169	152	11.3%
Advisory fees	131	118	10.9%
Collection of receivables previously written-off	306	129	137.1%
Credit card administration	73	100	-26.5%
Consumer financing receivables administration	550	589	-6.6%
Others	315	282	11.4%
<b>Total Other Fee Income</b>	<b>1,773</b>	<b>1,599</b>	<b>10.9%</b>



In FY 2017, the Bank has booked one-off income from value increase in shares sold

# Operating Expenses

Rp billion



**Transaksi ekspor impor dengan giro MYR.**

**Bebas biaya administrasi**

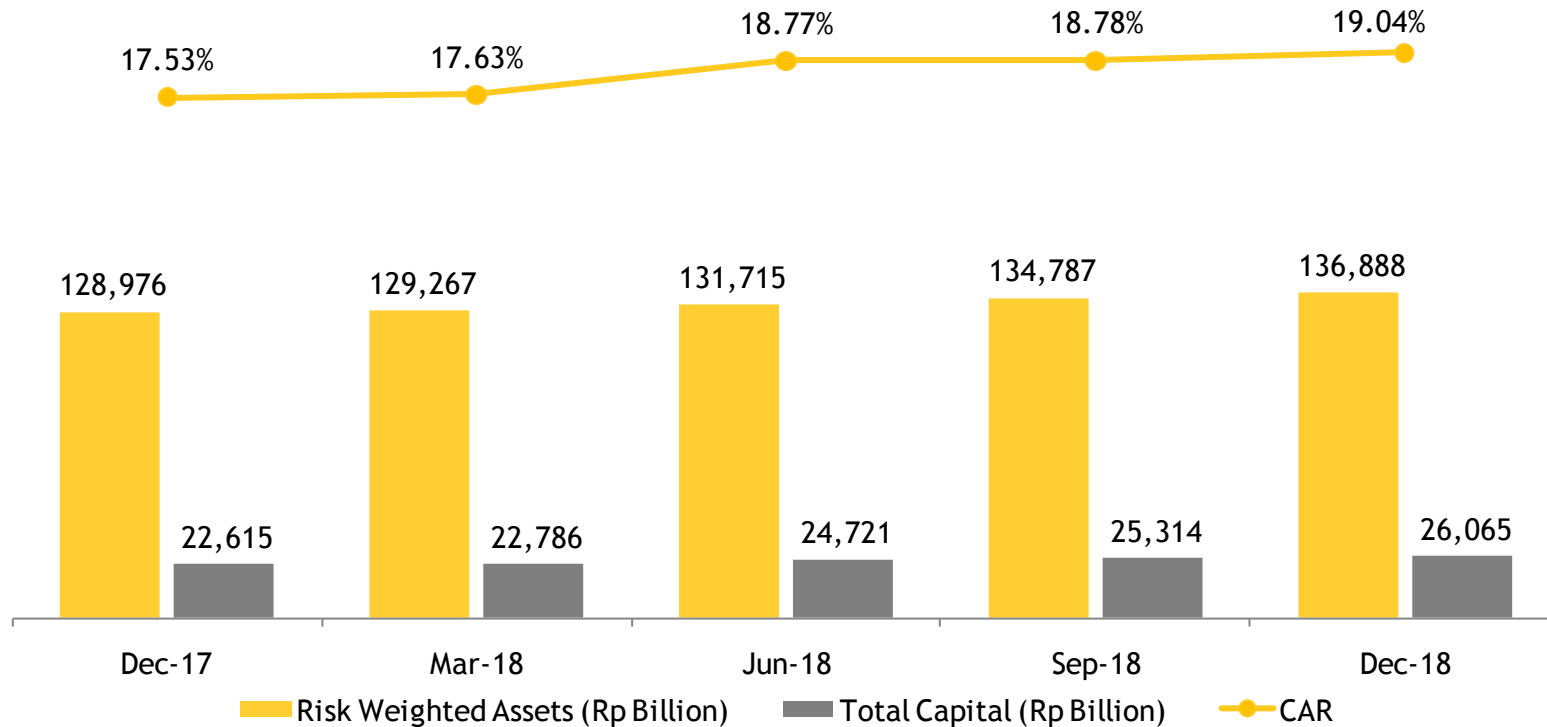
Untuk setiap pembukaan rekening Giro Ringgit Malaysia (MYR) di Maybank, dapatkan bebas biaya administrasi dan transaksi *remittance*. Nikmati juga harga khusus untuk transaksi ekspor impor Anda.

Periode hingga 31 Desember 2018.

(in Rp billion)

Breakdown of G&A	Dec-18	Dec-17	YoY
General	1,868	1,789	4.4%
Rental	502	497	1.1%
Depreciation and amortization	299	306	-2.6%
Repairs and maintenance fixed assets	272	262	3.8%
Others (include promotions and professional fees)	621	553	12.5%
<b>Total G&amp;A</b>	<b>3,562</b>	<b>3,406</b>	<b>4.6%</b>

Included in FY17 G&A is a one-off cost arising from a loss in a legal dispute following a domestic arbitration award



Capital Ratios	Dec-18	Sep-18	Jun-18	Mar-18	Dec-17	YoY	QoQ
Tier I	16.85%	16.44%	16.27%	14.93%	14.64%	2.21%	0.41%
Tier II	2.19%	2.34%	2.50%	2.70%	2.89%	-0.70%	-0.15%
<b>Total CAR</b>	<b>19.04%</b>	<b>18.78%</b>	<b>18.77%</b>	<b>17.63%</b>	<b>17.53%</b>	<b>1.51%</b>	<b>0.26%</b>

# Balance Sheet



Financial Position - Consolidated	Dec-18	Sep-18	Dec-17	QoQ	YoY
Rp Billion	a	b	c	(a/b)-1	(a/c)-1
Loans	133,349	131,217	125,436	1.6%	6.3%
Other Earning Assets	23,806	22,156	29,091	7.4%	-18.2%
Other Assets	20,377	19,916	18,727	2.3%	8.8%
<b>Total Assets</b>	<b>177,533</b>	<b>173,289</b>	<b>173,253</b>	<b>2.4%</b>	<b>2.5%</b>
<b>Deposits from Customer</b>	<b>116,812</b>	<b>110,829</b>	<b>121,292</b>	<b>5.4%</b>	<b>-3.7%</b>
- Current Account	24,593	23,590	23,715	4.3%	3.7%
- Saving Account	19,895	22,525	24,820	-11.7%	-19.8%
- Time Deposit	72,324	64,714	72,757	11.8%	-0.6%
Deposits from Other Banks	4,218	5,485	3,861	-23.1%	9.2%
Borrowing	10,559	9,813	5,054	7.6%	108.9%
Securities Issued	9,805	10,846	9,426	-9.6%	4.0%
Subordinated Debt	3,294	3,793	5,291	-13.2%	-37.7%
Other Liabilities	7,754	8,687	7,554	-10.7%	2.6%
<b>Total Liabilities</b>	<b>152,442</b>	<b>149,453</b>	<b>152,478</b>	<b>2.0%</b>	<b>0.0%</b>
Equity (excl. Non-Controlling Interest)	24,718	23,490	20,464	5.2%	20.8%
Non-Controlling Interest	373	346	311	7.8%	19.8%
<b>Total Equity</b>	<b>25,091</b>	<b>23,836</b>	<b>20,775</b>	<b>5.3%</b>	<b>20.8%</b>

# Financial Ratios



Key Operating Ratio	Dec-18	Sep-18	Dec-17	△
Consolidated	a	b	c	(a-c)
<b>Profitability</b>				
Return On Assets	1.74%	1.59%	1.48%	0.26%
Return On Equities (Tier 1)	10.21%	9.53%	9.91%	0.30%
Net Interest Margin	5.24%	5.24%	5.17%	0.07%
<b>Efficiency &amp; Productivity Ratio</b>				
Cost to Income Ratio	58.10%	59.35%	55.53%	2.56%
BOPO	83.47%	84.41%	85.97%	-2.50%
<b>Earning Asset Quality</b>				
Impaired Loans - Gross	3.10%	3.35%	3.32%	-0.22%
Impaired Loans - Net	1.81%	1.94%	2.10%	-0.28%
NPL - Gross	2.59%	2.73%	2.81%	-0.22%
NPL - Net	1.50%	1.55%	1.72%	-0.22%
<b>Balance Sheets Structure</b>				
LDR	109.75%	114.82%	99.87%	9.88%
Modified LDR *)	88.61%	90.40%	83.59%	5.02%
LCR	118.58%	116.01%	140.74%	-22.17%
CASA to Total Funding	38.09%	41.61%	40.01%	-1.93%
CAR	19.04%	18.78%	17.53%	1.51%

Key Operating Ratio	Dec-18	Sep-18	Dec-17	△
Bank Only	a	b	c	(a-c)
<b>Profitability</b>				
Return On Assets	1.48%	1.35%	1.23%	0.25%
Return On Equities (Tier 1)	9.47%	8.87%	8.86%	0.61%
Net Interest Margin	4.35%	4.34%	4.49%	-0.14%
<b>Efficiency &amp; Productivity Ratio</b>				
Cost to Income Ratio	56.71%	58.25%	53.11%	3.60%
BOPO	83.85%	84.61%	86.97%	-3.12%
<b>Earning Asset Quality</b>				
Impaired Loans - Gross	3.23%	3.53%	3.56%	-0.33%
Impaired Loans - Net	1.92%	2.07%	2.25%	-0.32%
NPL - Gross	2.66%	2.83%	3.00%	-0.34%
NPL - Net	1.57%	1.63%	1.83%	-0.26%
<b>Balance Sheets Structure</b>				
LDR	96.46%	100.64%	88.12%	8.34%
Modified LDR *)	85.12%	87.00%	79.87%	5.24%
LCR	116.57%	117.20%	136.29%	-19.72%
CASA to Total Funding	38.64%	41.76%	40.33%	-1.69%
CAR	19.09%	19.04%	17.63%	1.46%

\*) 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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## Indonesia

### Key Indicator

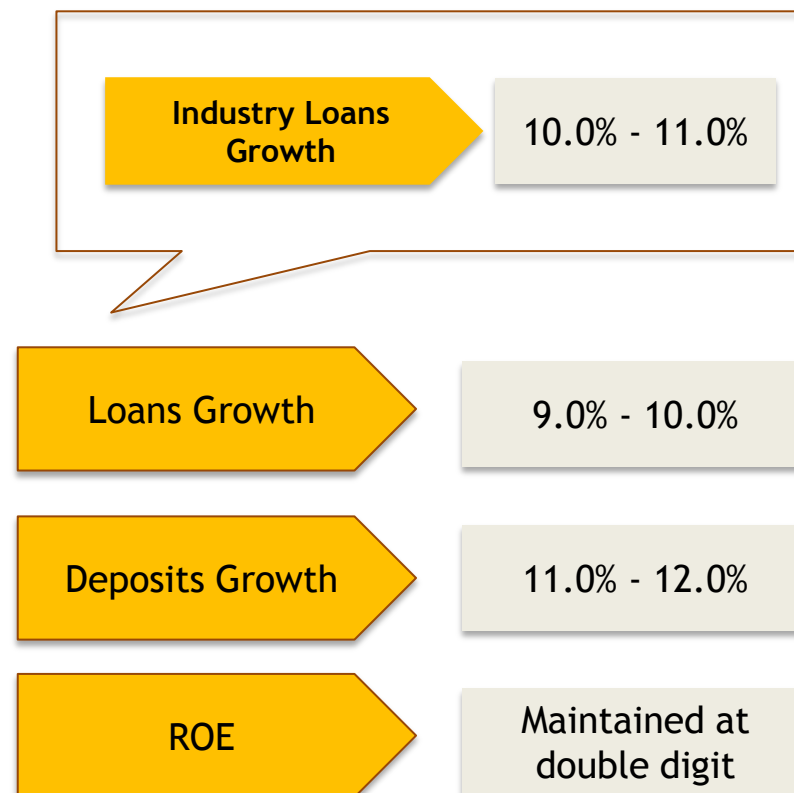
- GDP (f) : 5.14% (2018: 5.17%)
- System Loan Growth (f): 10.08%
- System Deposit Growth (f): 8.64%
- 7-day Repo Rate (f) : 6.50% (2018 : 6.00%)
- USD/IDR average (f) : 14,301 (2018 : 14,301 )
- Inflation average (f): 3.44% (2018 : 3.20%)

### Outlook

- Indonesia's economy is expected to grow stable from 5.17% in 2018 to 5.14% in 2019. It will be driven by domestic activities in 2019. The government is expected to play its key role as a main dynamo for sustaining the economy to keep growing above 5% amidst various external challenges and higher political tension during election year.
- Inflation is expected to reach 3.70% in 2019. we're still seeing the persistence effects of a strengthening US\$ in previous year (due to impacts of widening on local current account deficit, Fed's tightening monetary policy, and global trade war. This condition will enforce local producers to make adjustment on their products' prices.
- BI 7-day reverse repo rate is expected to increase by 50 bps to 6.50%. An increase in the policy rate for 2019 is expected to be lower compared the decision in 2018. The reasons are modest on domestic inflation prospect and high global uncertainties.

## STRATEGIC THEMES

- 1 MAINTAIN STABLE LIQUIDITY :**  
Community Approach & Promoting selected funding Programs (Product for Operational Accounts & Savings while continuing to maintain Deposits)
- 2 CUSTOMER FOCUS FOR BEST CUSTOMER EXPERIENCE**
- 3 SELECTIVE LOAN GROWTH IN ALL SEGMENTS**
- 4 SUSTAINABLE GROWTH IN SHARIAH BANKING**
- 5 DIGITAL TRANSFORMATION & TRANSFORMING WAYS OF WORKING**
- 6 OPTIMISE BRANCH & BANK PRODUCTIVITY**
- 7 CONTINUED STRATEGIC COST MANAGEMENT PROGRAM**

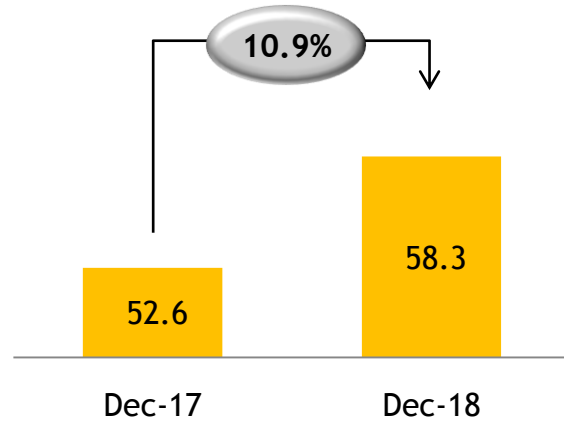


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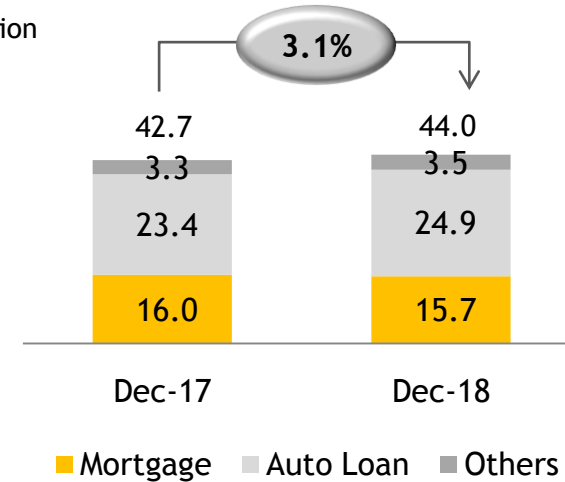
## CFS Non-Retail loans grew by 10.9% YoY

Rp Trillion



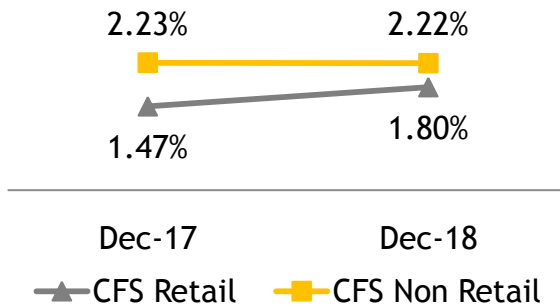
## CFS Retail loans decreased by 3.1% YoY

Rp Trillion



## Asset Quality

% Impaired Ratio

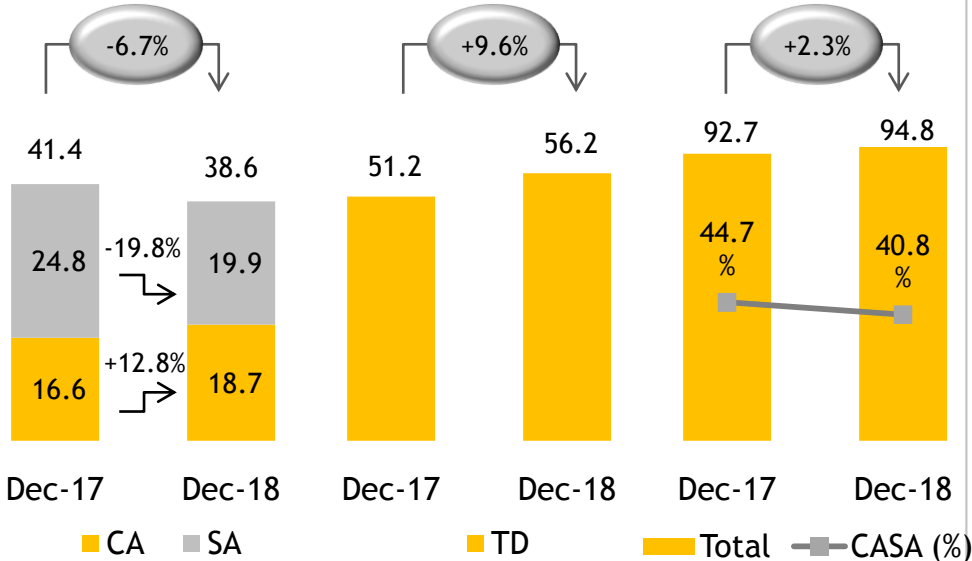


- CFS Non Retail loans grew by 10.9% to Rp58.3 trillion, whilst maintaining healthy asset quality.
- Auto loan contributed to CFS Retail loans with a loan growth of 6.2% YoY to Rp24.9 trillion.
- Mortgage down by 2.2% YoY to Rp15.7 trillion after recalibrated its business model recently
- Ratio of RSME (UMKM - as defined by regulator) loans to total bank loans has exceeded regulatory requirement of 20% by end of 2018

# Boost Third Party Deposits Growth thru attractive programs and alliance with subsidiary



Rp trillion



Current Account (CA) Growth by 12.8% YoY as the Bank continues to encourage customer operational accounts within the Bank

CASA CFS dropped 6.7% YoY due to reduction of high cost funding portfolio, which led the Bank to consistent COF decrease and healthier Margin.

## Maybank Tabungan MAKSI

- Suitable for customers with needs to do transaction on daily basis and entrepreneurs.
- Offering Free of charge for transaction of :
  - Transfer to other Bank via SKN and RTGS.
  - Transfer Online to other Bank via M2U
  - Purchase and Bill Payment.
  - ATM Off Us Cash withdrawal
  - POS Transaction Fee in merchant



## Bonus Interest+

- Program Top Up Balance in Maksi and Woman One Product , Additional Rate up to 5% with minimum top up balance min IDR 10 Mio
- Program launch: Nov - Dec 18
- Flexibility to use the fund anytime while customer still have a chance to get Bonus Interest



## Tabungan Co-Branding Maybank Finance

- Autodebet for loan installment
- Collect point by increasing Saving balance.
- Lucky draw for Toyota Rush & Mitsubishi Expander and tour package Hongkong & Macau.



## Transaksi aman & fleksibel? Maybank2u saja.



Syarat dan ketentuan berlaku.

Hubungi 69 811, kunjungi cabang Maybank atau [www.maybank.co.id](http://www.maybank.co.id) untuk keterangan lebih lanjut, syarat dan ketentuan. Terhubung dengan kami: Maybank @MaybankID

PT Bank Maybank Indonesia Tbk. Terdaftar dan Diawasi oleh Otoritas Jasa Keuangan (OJK)

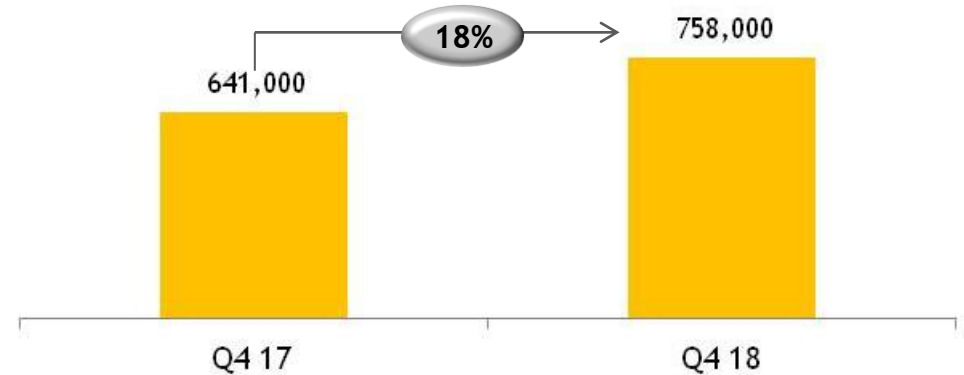
Humanising Financial Services.



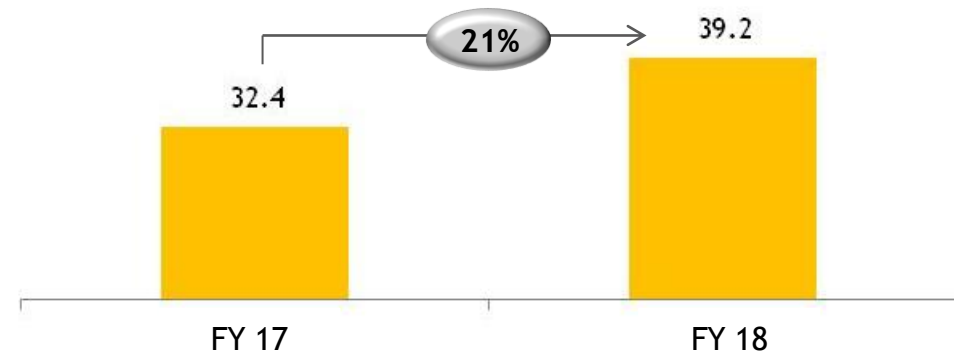
In 2018, Maybank continue to promote its e-banking services to provide customer transaction convenience and migrate customer transaction to digital channel

## Internet & Mobile Banking

Number of Registered User



Number of Transaction (mio)



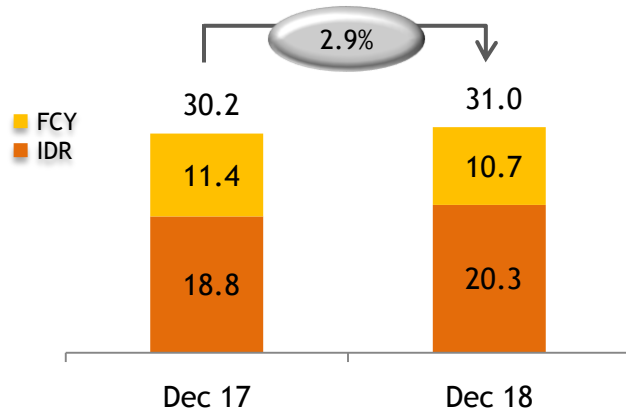
Continuous enhancement on e-banking features and campaign have increased both number of users and transactions consistently



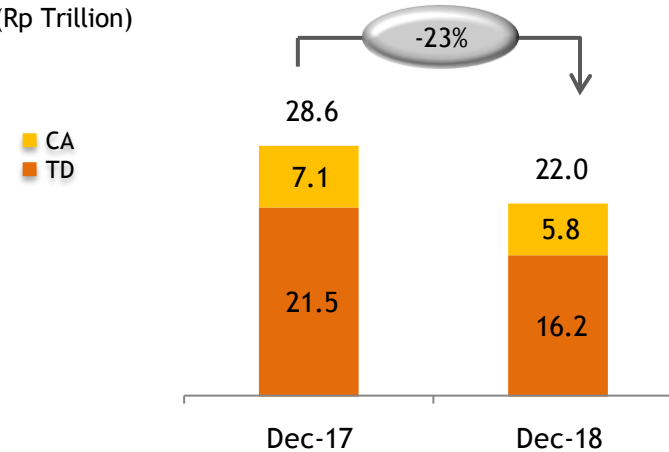
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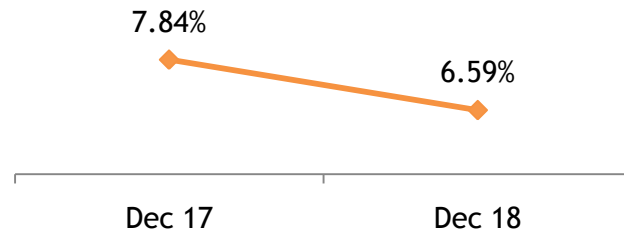
Loans  
(Rp Trillion)



Deposit  
(Rp Trillion)

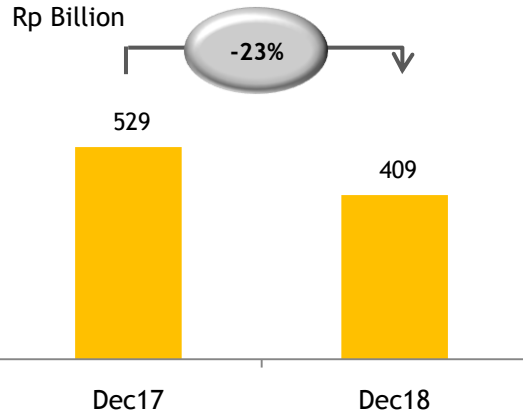


Gross Impaired Loan Ratio  
(in %)

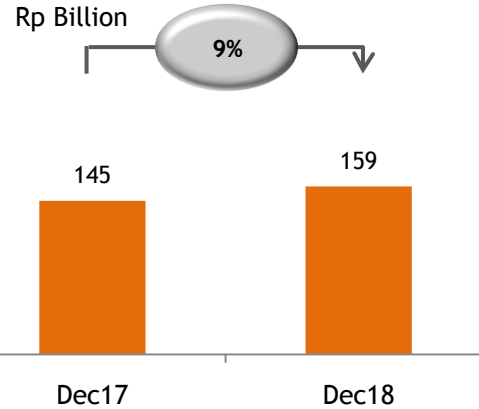


- GB loans as of Dec 2018 were recorded at IDR31.0 trillion represents a YoY growth of 2.9%. Some large repayments happened during year end
- FCY portfolio balance was 34% of total portfolio
- As of Dec 2018, MBI GB's LDR is at 134% as we managed to get rid off expensive liquidity
- GIL improved significantly to 6.6%

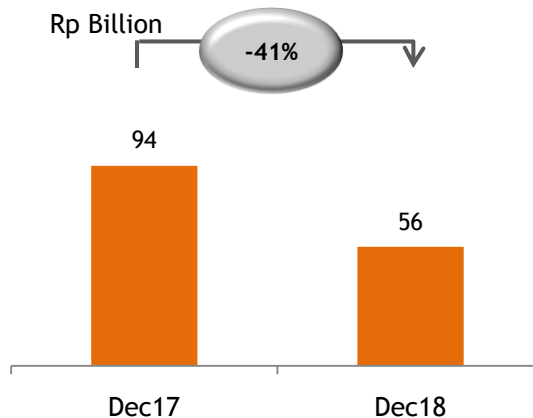
## Total Income



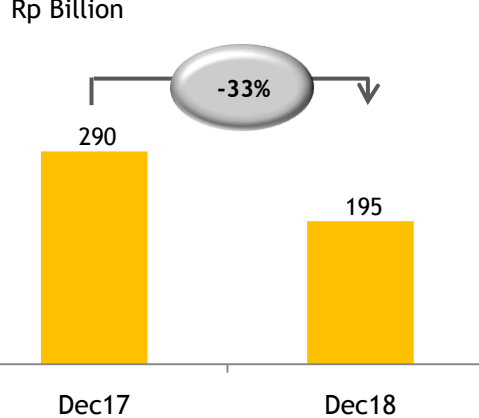
## (a) Sales



## (b) Trading



## (c) Rates



- 2018 was a difficult year for trading desk as bond income reduce, as yield increased as an impact of global/US monetary tightening and hike interest rate policy, coupled with domestic economic challenges.
- Rates was lower YoY due to tighter liquidity condition
- Sales was higher by 9% and now contributed almost 40% of GM revenue mainly from non flow (derivatives) income reached IDR 20bn in 2018. FX Sales volume increased by 19% compared to last year.

Client sales activities and product development (both structured and investment products) are the areas of focus in 2018

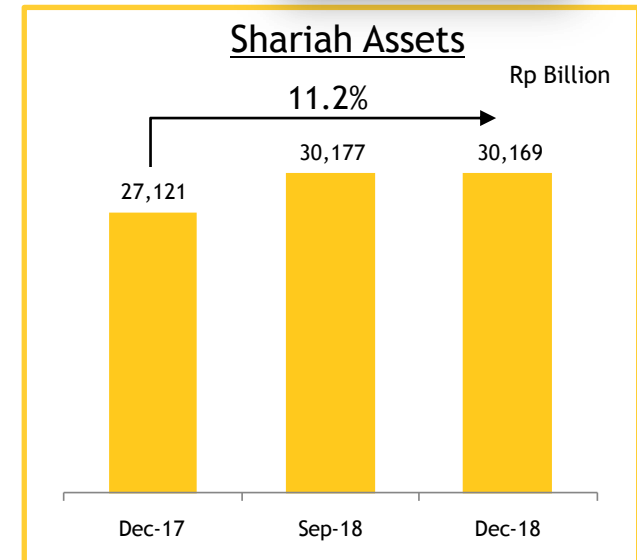
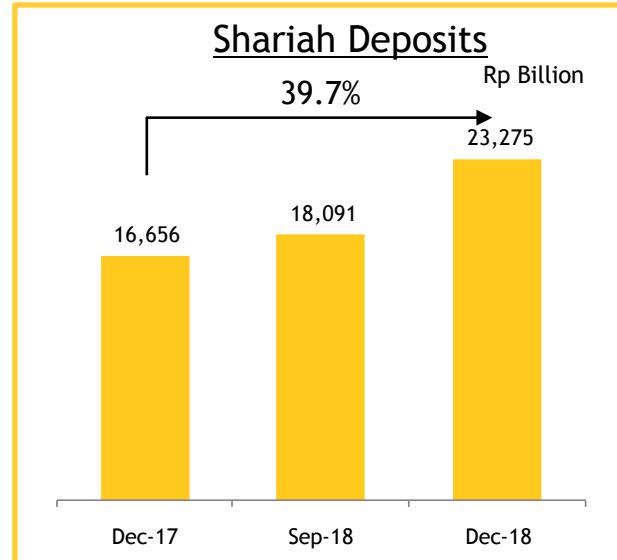
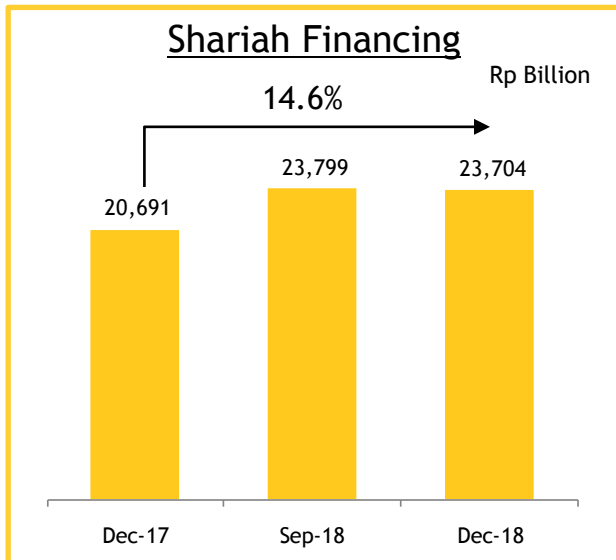
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# Shariah Banking

Continues to demonstrate positive performance during 2018

- Shariah Profit grew 27.3% yoy to Rp803.3 billion in 2018
- Appointed as Hajj Funds Management Partner by Hajj Funds Management Agency (BPKH) and subsequently launched Hajj and Umrah Savings program called MyArafah
- Provided Indonesia's first ever Sharia cross-currency hedging facility.
- Appointed as Joint Lead/Joint Sharia Advisor for Republic of Indonesia's Global Green Sukuk
- NPF gross improved to 2.81% as at Dec-18 from 3.00% as at Dec-17

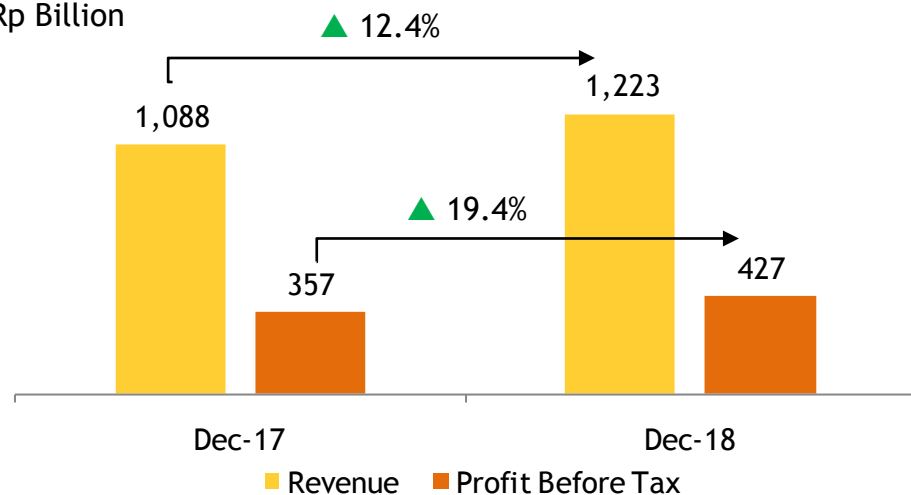


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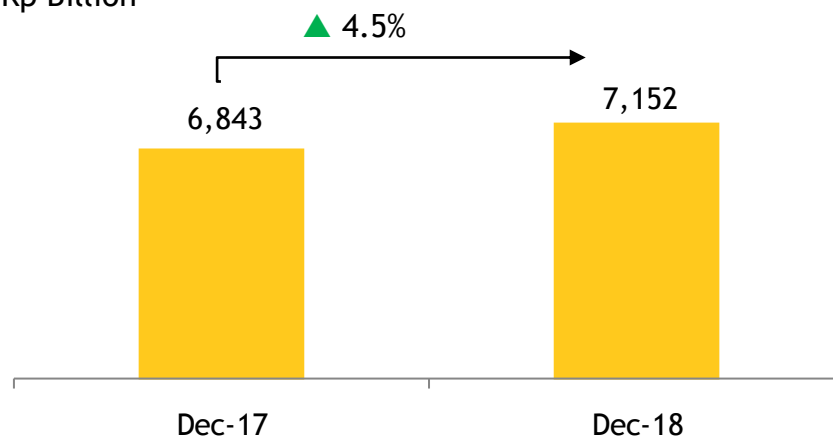
## Revenue and Profit Before Tax

Rp Billion

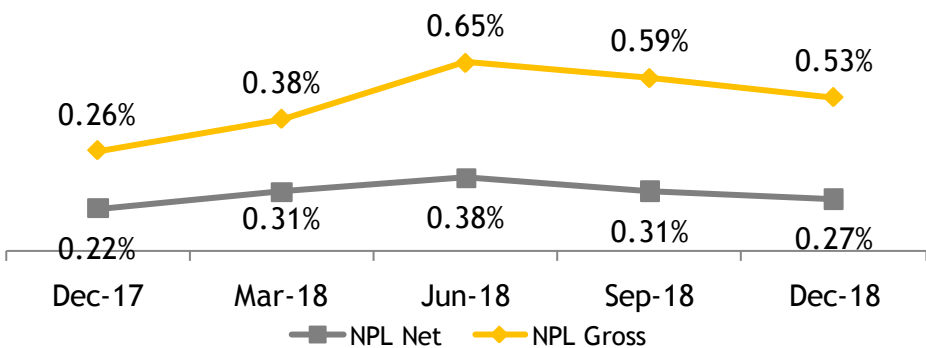


## Financing

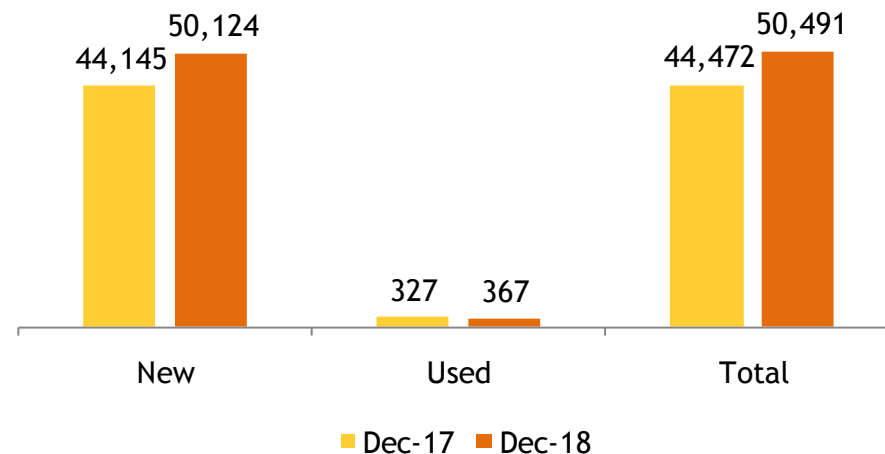
Rp Billion



## Asset Quality



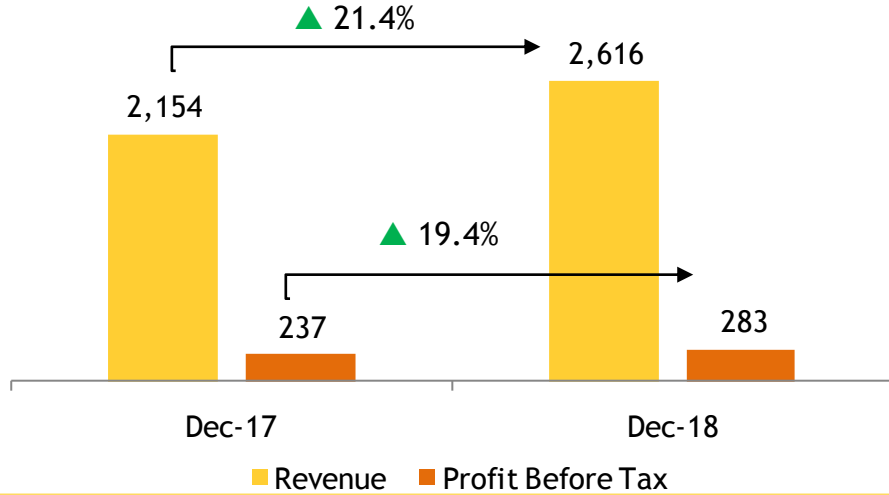
## Unit Financing (unit)





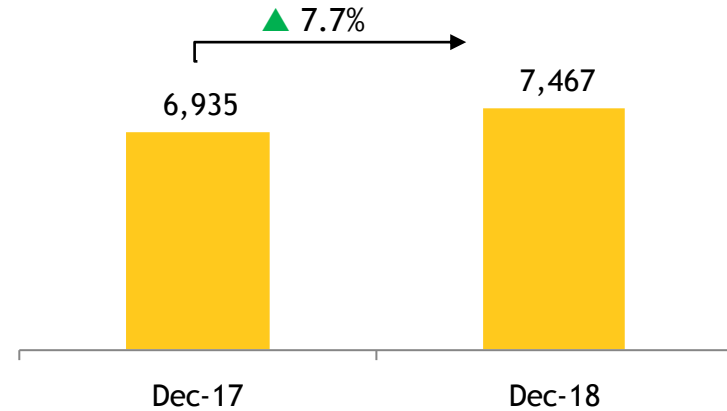
## Revenue and Profit Before Tax

Rp Billion

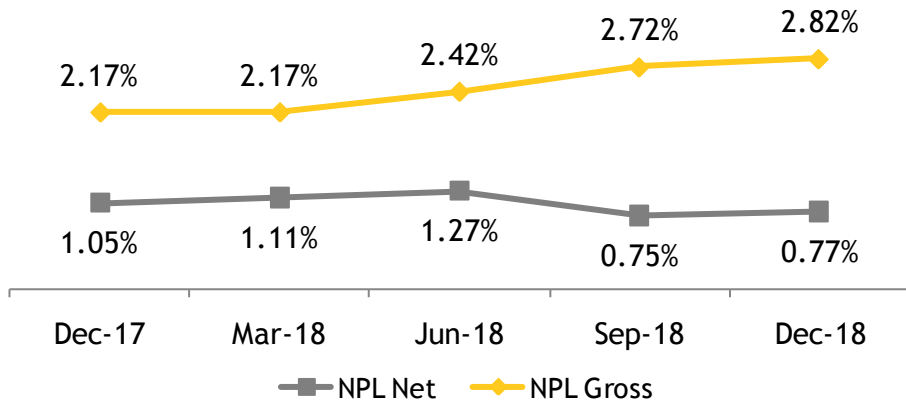


## Financing

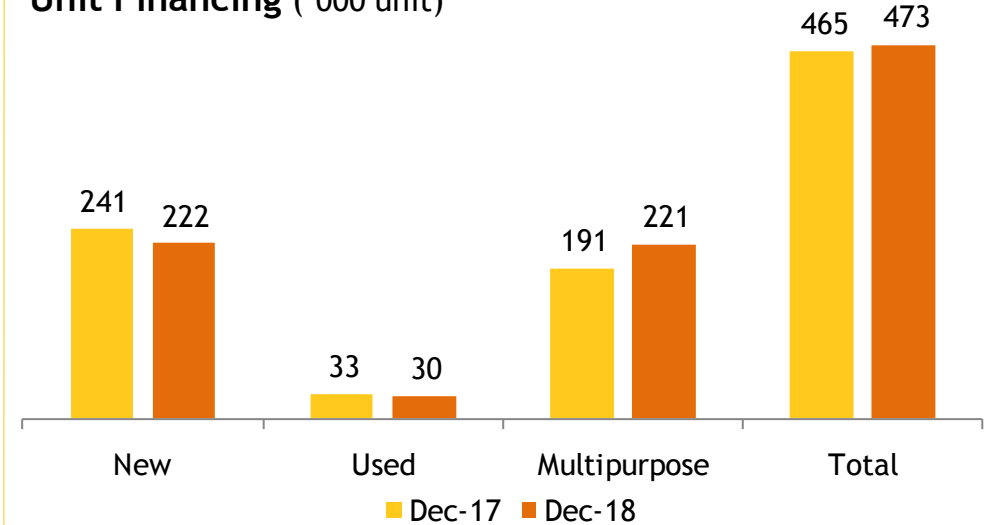
Rp Billion



## Asset Quality



## Unit Financing ('000 unit)



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## Profile\*

Established	:	15 May 1959
Total Assets	:	Rp177.5 Trillion
Total Equity	:	Rp25.1 Trillion
Market Capitalisation	:	Rp15.7 Trillion
Position in Indonesia**	:	Rank #9 in terms of Assets Rank #8 in terms of Loans Rank #10 in terms of Deposits
# of Branches	:	611 $\left\{ \begin{array}{l} 386 \text{ (Maybank Indonesia)} \\ 193^{***} \text{ (WOM Finance)} \\ 32^{***} \text{ (Maybank Finance)} \end{array} \right.$
# of ATM & CDM	:	1,609, including 93 CDMs 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	:	9,554 $\left\{ \begin{array}{l} 6,529 \text{ (Maybank Indonesia)} \\ 2,620 \text{ (WOM Finance)} \\ 405 \text{ (Maybank Finance)} \end{array} \right.$
# of Customers Lending	:	1.30 million
# of Customers Funding	:	1.67 million



Maybank Indonesia Head Office, Sentral Senayan 3  
Jakarta, Indonesia

\* as of Dec 2018

\*\* as of Sep 2018

\*\*\* 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
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



**Edwin Gerungan**  
Commissioner



**Achjar Iljas**  
Independent Commissioner



**Datuk Lim Hong Tat \*)**  
Commissioner



**Budhi Dyah Sitawati**  
Independent Commissioner



**Hendar**  
Independent Commissioner

\* Appointed at EGM held on 18 Oct 2018 and will be effective after obtaining OJK approval





**Taswin Zakaria**  
President Director



**Thilagavathy Nadason**  
Director



**Jenny Wiriyanto**  
Director



**Eri Budiono**  
Director



**Irvandi Ferizal**  
Director



**Effendi**  
Director



**Widya Permana**  
Director



**Muhamadian**  
Director

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## Indonesia CSR Award-II-2018

Maybank Indonesia was awarded the platinum award (third ranking) in Indonesia CSR Award-II-2018 held by Economic Review in finance/banking category. (Feb-18)



## Indonesia Human Capital Award 2018

Human Capital Director of Maybank Indonesia Irvandi Ferizal won “the Best Human Capital Director-Employee Engagement” at the Indonesia Human Capital Award (IHCA) handed by Indonesia Manpower Minister Hanif Dhakiri. (May-18)



## Sustainability Report Award

Maybank Indonesia won The Best Sustainability Report 2016 (2<sup>nd</sup> runner up) in Sustainability Report Award 2017 for Financial Services Category by National Center For Sustainability Reporting (NCSR). (Feb-18)



## Bisnis Indonesia Financial Awards 2018

Maybank Indonesia successfully brought home two awards at the 2018 Bisnis Indonesia Financial Award (BIFA) which were The Best Performance BUKU 3 Bank and The Most Efficient BUKU 3 Bank. (Aug-18)



## 10<sup>th</sup> CSR Global Summit & Awards 2018

Maybank Foundation won Silver award under the category Best Environment Excellence Award, and Maybank Indonesia brought home Gold medal under the category of big cap company over USD1 billion. (Apr-18)



## Indonesia Enterprise Risk Management Award II 2018

Maybank Indonesia was awarded “1st The Best Overall” in Indonesia Enterprise Risk Management Award II 2018. (Aug-18)



## Indonesia Sharia Finance Award 2018

Maybank Indonesia's sharia business unit was awarded Top 5 Customer Choice Sharia Business Unit 2018 at Indonesia Sharia Finance Award 2018. (Apr-18)



## Investor Best Syariah Awards 2018

Sharia business unit of Maybank Indonesia won the “Investor Best Syariah Awards 2018” for the banking sharia business unit (UUS) group with assets above Rp5 trillion category held by Investor Magazine. (Aug-18)



## Malaysia Indonesia Bilateral Trade

Maybank Indonesia was appointed as one of appointed cross currency dealer (ACCD) by Bank Indonesia (BI) and Bank Negara Malaysia to facilitate bilateral transactions of IDR and MYR to implement local currency settlement (LCS). (Feb-18)



## Maybank Indonesia launched MySaver program

Maybank Indonesia together with PT Allianz Life Indonesia launched a saving product with health insurance feature, titled MySaveR. (Aug-18)



## Maybank Partners with Education Technology Indonesia

Maybank Indonesia through its sharia business unit, has entered into a strategic partnership in online learning with PT Education Technology Indonesia (IndonesiaX) which provides online courses on sharia economy and finance. (Mar-18)



## Maybank Bali Marathon 2018

Maybank Indonesia held the 7<sup>th</sup> Maybank Bali Marathon (MBM) 2018 on 9 September 2018 in Gianyar and Klungkung Bali. Registers more than 10,000 runners from 46 countries including Indonesia, increased 12.9% from last year. (Sep-18)



## Maybank Launched Debit Card with GPN Logo and Signed Strategic Partnership with Bekraf

Maybank Indonesia launched an ATM/debit card with the National Payment Gate (GPN) logo initiated by BI. At the same occasion, the Bank also signed a strategic partnership with the Creative Economy Agency (Bekraf) to support the national creative economy. (Mar-18)



## Sharia Cross-Currency Hedging Agreement with Sarana Multi Infrastruktur

Maybank Indonesia signed the inauguration of sharia-based Foreign Currency Hedging facility with PT SMI in IMF-World Bank Group Annual Meeting in Nusa Dua, Bali. (Oct-18)



## Maybank Indonesia launched Hajj Saving product

Maybank Indonesia through its sharia business unit officially launched the MyArafah savings program with Mudharabah Mutlaqah agreement. The savings makes use of a monthly deposit system in the Rupiah and US dollars. (Aug-18)

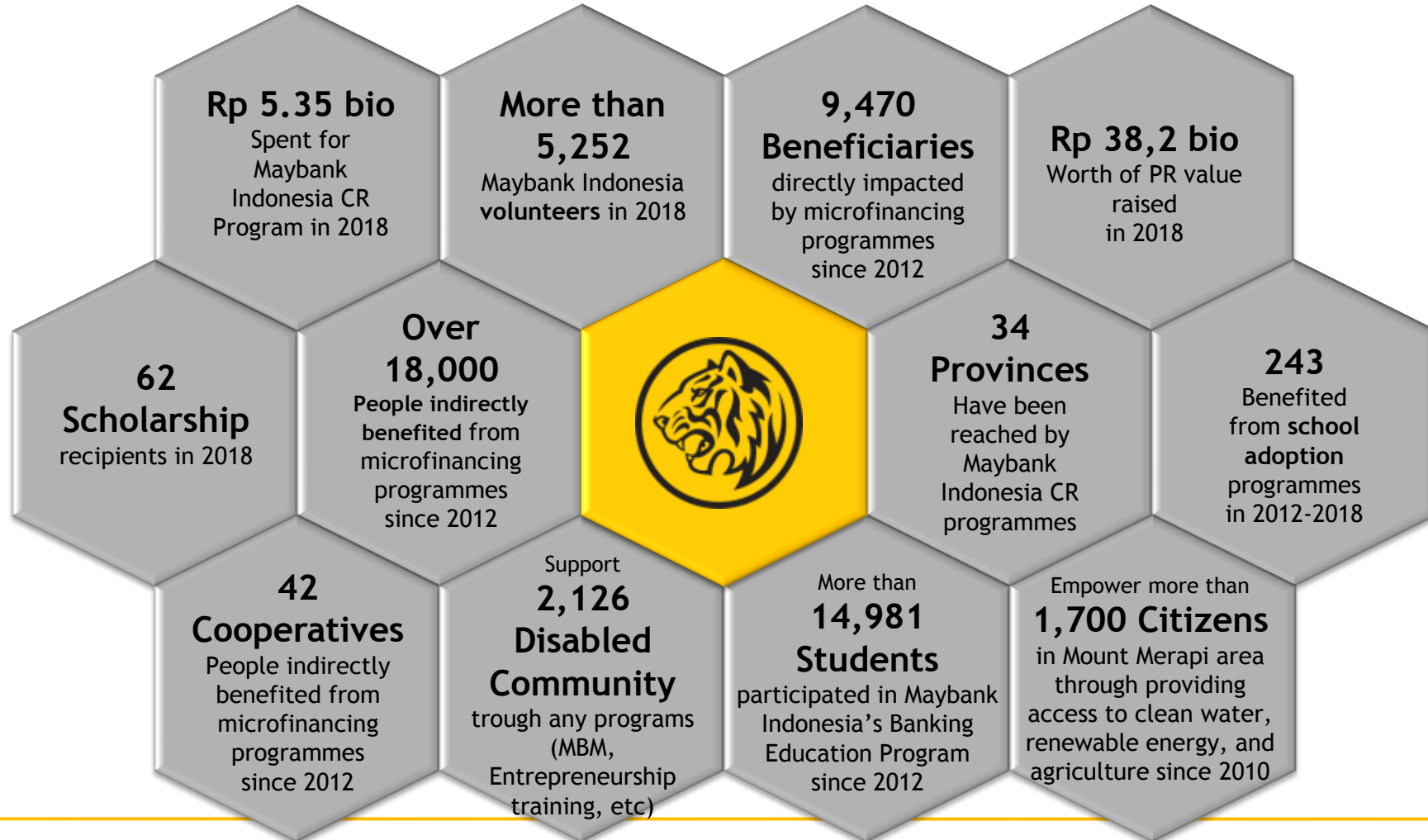


## DISRUPTO 2018

Maybank Indonesia acted as a main sponsor for DISRUPTO, a largest digital event where start-ups, tech companies and established institutions gather and engage for collaboration. (Nov-18)









## Grand Launching RISE Program Indonesia

Maybank Foundation and Maybank Indonesia held the grand launching of Reach Independence and Sustainable Entrepreneurship (RISE) which is an economic empowerment program for the disabled in Yogyakarta. (Feb-18)



## Maybank and ASEAN Foundation launched empowerment program

Maybank Foundation together with the ASEAN Foundation launched a youth-based Social Entrepreneurship program to fight poverty in ASEAN called "eMpowering Youths Across ASEAN". (Aug-18)



## Maybank Indonesia Continues RISE Program in Medan and Makassar

Maybank Indonesia with Maybank Foundation held the RISE program, which is a program to empower sustainable economy for disability communities. (Apr-18)



## Maybank Indonesia supports OJK in raising donation for Lombok

As part of caring and efforts to alleviate the burden of Lombok earthquake's victims, Maybank Indonesia with financial industries and OJK initiated fundraising and social assistance which aims to help victims in need. (Aug-18)



## Orphanage Visit and Ifthar

Maybank Indonesia conducted an orphanage visit to Yayasan Bangun Kecerdasan Bangsa, Pasar Rebo, East Jakarta while simultaneously provided donations and held break-fasting together with about 50 orphans. (May-18)



## CSR on Maybank Bali Marathon

As part of its commitment to implement sustainable corporate social responsibility (CSR) program in conjunction with the international marathon Maybank Bali Marathon (MBM). Maybank Indonesia held its CSR program for Bali and Lombok communities. (Sep-18)



## Maybank Indonesia Donated Charity Funds

Maybank Indonesia handed over Charity Fund to representatives of the 5 Ziswaf institutions: Dompot Dhuafa, ACT-Global Waqf, LAZNAS Zakat Indonesia Initiative (IZI), Waqf Al Azhar-Yayasan Pesantren Islam (YPI) Al Azhar Peduli Ummat, and Da'wah Islamiyah Indonesia Council. (Jun-18)



## Maybank Beasiswa Prestasi 2018

Maybank Indonesia has granted scholarship for employees' children from elementary school to university. This year, the scholarship application reached 815 applicants from 753 applicants last year and total recipients was 580 students. (Dec-18)





**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**

## PT BANK MAYBANK INDONESIA Tbk

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

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