



Maybank

PT Bank Maybank Indonesia Tbk

My

Taking Step Forward for Sustainability

Bank

Melangkah Menuju Keberlanjutan





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Sustainability Report

Pernyataan Berwawasan Masa Depan

Laporan ini berisi pernyataan berwawasan ke depan. Pernyataan ini didasarkan pada perkiraan dan proyeksi manajemen Maybank Indonesia dan informasi yang tersedia saat ini. Pernyataan berwawasan ke depan tidak menjamin perkembangan masa depan dan hasil yang dikehendaki. Hal ini dikarenakan sejumlah faktor seperti risiko dan ketidakpastian, dan berdasarkan asumsi yang mungkin tidak terbukti akurat. Kami tidak menganggap adanya kewajiban untuk memperbarui pernyataan berwawasan ke depan yang terdapat dalam laporan ini.

Forward-Looking Statement

This report contains forward-looking-statements. These statements are based on our current estimates and projections of Maybank Indonesia management and currently available information. Future statements are not guarantees of the future developments and result oriented therein. These are dependant on a number of factors, risk and uncertainties, and based on assumptions that may not prove to be accurate. We do not assume any obligation to update the forwardlooking statements contained in this report.





TAKING STEP

FORWARD FOR SUSTAINABILITY



Melangkah Menuju Keberlanjutan



Hadirnya produk dan layanan keuangan berkelanjutan telah memberikan peluang pertumbuhan bagi kegiatan usaha dan individu di Indonesia, di mana manfaatnya tidak berhenti pada nasabah, tetapi juga masyarakat yang lebih luas dalam rantai nilai usaha, termasuk juga mendukung upaya mencapai Tujuan Pembangunan Berkelanjutan.

Dengan misi *'Humanising Financial Services'*, Maybank Indonesia telah berperan serta dalam menyediakan akses permodalan untuk pembangunan dan melangkah lebih jauh dengan menerapkan keuangan berkelanjutan. Tujuannya agar industri jasa keuangan termasuk Maybank Indonesia dapat mendukung kegiatan usaha yang berkelanjutan secara proaktif serta mengelola aspek lingkungan, sosial, dan tata kelola secara cermat dan konsisten.

The presence of sustainable financial products and services has provided growth opportunities for business activities and individuals in Indonesia, where the benefits do not stop at customers, but also the wider community in the business value chain, as well as supporting efforts to achieve the Sustainable Development Goals.

With the mission of *'Humanising Financial Services'*, Maybank Indonesia has participated in providing access to capital for development and going further by implementing sustainable finance. The goal is that the financial services industry, including Maybank Indonesia, can support sustainable business activities proactively and manage the environmental, social and governance aspects in a careful and consistent manner.

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Testimoni

Testimony



*Ibu/Mrs
Narno*

Penjual Gudeg
Gudeg Seller

"Pada tahun 2016, setelah bergabung dengan KOMIDA, saya berhasil membangun tempat permanen untuk warung nasi gudeg saya. Sebelum mendapat pinjaman modal usaha hasil kerja sama KOMIDA dengan Maybank Indonesia, saya harus berpindah-pindah tempat untuk berjualan. Penghasilan saya pun kian hari semakin meningkat. Terimakasih KOMIDA dan Maybank Indonesia"

"After I joined KOMIDA in 2016, I was able to build a small store where I can sell my gudeg rice. I spent years moving from one place to another looking for a space to sell it before I got a loan from KOMIDA and Maybank Indonesia. Since then, I have been earning more income. Thanks KOMIDA and Maybank Indonesia"



*Ibu/Mrs
Nani*

Pengusaha Konveksi
Convection Entrepreneur

"Saya memiliki usaha konveksi menggulung benang. Sebelum bergabung dengan KOMIDA pada tahun 2015, saya hanya mengerjakan usaha ini sendirian. Seiring berjalannya waktu, penghasilan saya meningkat dua kali dibanding sebelumnya. Alhamdulillah berkat KOMIDA dan Maybank Indonesia, saya bisa memberdayakan tetangga yang membutuhkan pekerjaan untuk membantu di usaha konveksi saya. Terimakasih sebesar-besarnya kepada KOMIDA dan Maybank Indonesia"

"I run my own business where I roll up yarns for my convection clients. Before I joined KOMIDA in 2015, no one was helping me. As the years passed by, my income has doubled. Alhamdulillah, thanks to KOMIDA and Maybank Indonesia, I could hire an assistant, a previously unemployed neighbors of mine whom I hired to help me with my convection business. I couldn't thank KOMIDA and Maybank Indonesia more for such a great assistance"



*Bapak/Mr
H. A Sahroni*

Peserta program R.I.S.E dari Banten
R.I.S.E program participant from Banten

Saya biasa bekerja membuat kaki palsu untuk melayani komunitas disabilitas. sebelum berpartisipasi dalam pelatihan RISE, saya hanya bergantung pada pelanggan lama saya untuk pesanan dan tidak mengerti di mana menemukan pelanggan baru. Sekarang, melalui materi analisis pelanggan, saya mulai mendekati pelanggan besar seperti pemerintah, organisasi sosial dan perusahaan yang ingin melakukan proyek CSR terkait komunitas penyandang disabilitas.

I used to make prosthetic leg to serve the disabled community. before participating in the RISE training, I only relies on my old customer for orders and did not understand where to find the new customers. Now, through customer analysis material, I started to approach big customer such as government, social organization and corporation that want to do CSR project related disabled community.



*Bapak/Mr
Kadek
Wahyu D*

Peserta program R.I.S.E dari Bali
R.I.S.E program participant from Bali

Sebelum mengikuti program R.I.S.E saya sudah membuka usaha warung internet selama 2 tahun. Namun, usaha tersebut tidak berkembang dengan baik. Setelah mengikuti program R.I.S.E, saya memperoleh banyak ilmu tentang kewirausahaan yang baru termasuk tentang Blue Ocean. Sekarang saya merasa lebih percaya diri dalam menjalankan usaha dan meningkatkan layanan warung internet saya.

Before joining the R.I.S.E program, I had opened an internet cafe business for 2 years. However, the business did not develop properly. After participating the R.I.S.E program, I gained a lot of new knowledge about entrepreneurship including Blue Ocean. Now, I feel more confident in running a business and improving my internet café service.



*Ibu/Mrs
Sutarti*

**Kepala Sekolah SLB
Dharma Putera Semin
Gunung Kidul**

Principal of SLB School
Dharma Putera Semin Gunung
Kidul

Program pelatihan menjahit dan pengembangan produk yang telah dilaksanakan Maybank Indonesia di sekolah kami sangat bermanfaat. Program tersebut memberikan kami ilmu baru yang berguna untuk mengelola dan mengembangkan kewirausahaan di sekolah kami. Terima kasih kepada Maybank Indonesia yang telah memberikan pendampingan yang berharga ini.

The sewing and product development training program that has been implemented by Maybank Indonesia in our school is very useful. The program provides us with new knowledge that is useful for managing and developing entrepreneurship in our school. Thanks to Maybank Indonesia for providing this valuable assistance.



*Ibu/Mrs
Muhanim*

**Peserta program MWEW
dari Lombok Tengah**
MWEW program participant
from Central Lombok

Saya sangat bersyukur bisa mengikuti program pelatihan menenun pewarna alami Maybank Women Eco-Weavers yang telah diadakan oleh Maybank Indonesia. Dengan mengikuti program pelatihan ini, saya bisa meningkatkan kemampuan saya dalam menenun dan membuat pewarna alami yang ramah lingkungan. Terima kasih Maybank Indonesia.

I am very grateful to be able to participate the Maybank Women Eco-Weavers natural dye weaving training program held by Maybank Indonesia. By joining this training program, I can improve my ability in weaving and making natural and environmentally friendly dyes. Thanks Maybank Indonesia.



*Ibu/Mrs
Wardah*

Peserta program MWEW dari Lombok Timur
MWEW program participant from East Lombok

Saya mendapatkan banyak manfaat setelah mengikuti program Maybank Women Eco-Weavers yang diadakan oleh Maybank Indonesia. Saya mendapatkan pelatihan dan pendampingan bagaimana membuat motif tenun yang baik serta penggunaan pewarna yang ramah lingkungan. Pendapatan saya pun meningkat dari hasil penjualan produk tenun yang lebih baik dari sebelumnya.

I got many benefits after participating in the Maybank Women Eco-Weavers program organized by Maybank Indonesia. I participated in the training and mentoring on how to create good weaving motifs and the use of environmentally friendly dyes. My income also increased from the sale of woven products which was better than before.

Peristiwa Penting

Event Highlights



7&28 Januari
7&28 January

Program R.I.S.E (Reach Independence & Sustainable Entrepreneurship)
R.I.S.E (Reach Independence & Sustainable Entrepreneurship) Program

Maybank Indonesia melaksanakan program pemberdayaan ekonomi dan kewirausahaan untuk komunitas disabilitas dan marjinal melalui pelatihan R.I.S.E di Garut dan Surabaya.

Maybank Indonesia conducted economic and entrepreneurship empowerment programs for the disabled and marginalized communities through R.I.S.E training in Garut and Surabaya.



29 Maret
29 March

Kerja Sama Maybank Indonesia dengan Dukcapil
Maybank Indonesia Strategic Partnership with Dukcapil

Maybank Indonesia memperpanjang kerja sama dengan Direktorat Jenderal Kependudukan dan Pencatatan Sipil (Dukcapil) Kementerian Dalam Negeri yang berkaitan dengan pemanfaatan NIK, e-KTP dalam pelayanan perbankan.

Maybank Indonesia extended its partnership agreement with Home Ministry's Directorate General of Population and Civil Registry (Dukcapil) on the utilization of ID number, and electronic ID for Maybank Indonesia banking service.



17 Februari-2 Maret
17 February-2 March

Program eMpowering Youth Across ASEAN Program di Indonesia
eMpowering Youth Across ASEAN Program in Indonesia

Maybank Indonesia dan Maybank Foundation bekerjasama dengan ASEAN Foundation melaksanakan program eMpowering Youth Across ASEAN di Indonesia; Purwakarta, Sumedang, Ende & Toraja.

Maybank Indonesia and Maybank Foundation in collaboration with ASEAN Foundation conducted the eMpowering Youth Across ASEAN program in Indonesia; Purwakarta, Sumedang, Ende & Toraja.



8 April
8 April

Maybank Indonesia Raih Penghargaan "Anugerah Indonesia Maju"
Maybank Indonesia Awarded "Anugerah Indonesia Maju"

Maybank Indonesia meraih penghargaan "Anugerah Indonesia Maju" 2018-2019 untuk kategori Korporasi Merah Putih.

Maybank Indonesia was awarded "Anugerah Indonesia Maju" 2018-2019 in Korporasi Merah Putih category.



18 Februari
18 February

Konferensi Pers & Analyst Briefing Kinerja Tahun Buku 2018
Full Year 2018 Press Conference & Analyst Briefing Results

Maybank Indonesia mengumumkan kinerja keuangan tahun 2018 melalui acara Konferensi Pers dilanjutkan dengan *Analyst Briefing* bertempat di kantor pusat Senayan, Jakarta.

Maybank Indonesia announced its Full Year 2018 financial results through Press Conference and Analyst Briefing at the Bank's headquarters in Senayan, Jakarta.



2 Mei
2 May

Hari Simpanan Pelajar (SimPel Day)
SimPel Day

Maybank Indonesia berpartisipasi dalam kegiatan Hari Simpanan Pelajar yang diselenggarakan OJK untuk mendorong tingkat inklusi keuangan di kalangan pelajar melalui tabungan SimPel/SimPel iB.

Maybank Indonesia participated in the Student Savings program (SimPel Day) initiated by OJK to encourage the level of financial inclusion among students through SimPel/SimPel iB savings.



11 Maret
11 March

Maybank Economic Outlook 2019
Maybank Economic Outlook 2019

Maybank Indonesia sukses menyelenggarakan Maybank Economic Outlook 2019 dengan menghadirkan pembicara ternama seperti Deputy Gubernur Senior Mirza Adityaswara, Chief Economist Maybank Group Suhaimi Ilias, Kepala Badan Kebijakan Fiskal Kemenkeu Suahasil Nazara.

Maybank Indonesia successfully held the Maybank Economic Outlook 2019 by presenting some renowned speakers such as Senior Deputy Governor Bank Indonesia Mirza Adityaswara, Maybank Chief Economist Suhaimi Ilias, Head of Finance Ministry's Fiscal Policy Agency Suahasil Nazara.



20&28 Maret
20&28 March

Face to face Mentoring Program R.I.S.E
Face to face Mentoring R.I.S.E Program

Maybank Indonesia melaksanakan kegiatan Face to face mentoring sebagai bagian dari pelaksanaan program R.I.S.E di Bogor dan Medan.

Maybank Indonesia carried out Face to face mentoring activities as part of implementation of R.I.S.E program in Bogor and Medan.



29 Maret
29 March

Rapat Umum Pemegang Saham Tahunan (RUPST) Maybank Indonesia
Maybank Indonesia Annual General Meeting of Shareholders (AGMS)

Maybank Indonesia menyelenggarakan RUPST di kantor pusat Senayan, Jakarta yang di antaranya menyetujui laporan keuangan tahun buku 2018 dan pembagian dividen sebesar Rp548,64 miliar atau sekitar Rp7,19 per lembar saham.

Maybank Indonesia held the AGMS at the Bank's headquarters, Senayan, Jakarta. The AGMS approved among others financial statements for the financial year 2018 and dividend distribution of Rp548.64 billion or around Rp7.19 per share.



24 Mei
24 May

Buka Puasa Maybank Indonesia Bersama Anak Yatim Piatu
Maybank Indonesia Fast-breaking with Orphans

Maybank Indonesia menyelenggarakan acara buka puasa di Kantor Pusat Jakarta bersama 127 anak yatim piatu dari 4 Panti Asuhan.

Maybank Indonesia hosted a break fasting event at Head Office Jakarta with the 127 orphans from 4 foundations.



4 Juli
4 July

Donor Darah Maybank Indonesia
Blood Drive of Maybank Indonesia

Maybank Indonesia menyelenggarakan kegiatan donor darah bekerja sama dengan Palang Merah Indonesia di Kantor Pusat.

Maybank Indonesia organized a blood drive in cooperation with Indonesia Red Cross (PMI) at Head Office.



8 Agustus
8 August

Peluncuran Program eMpowering Youth Across ASEAN Batch 2
The launch of eMpowering Youth Across ASEAN Program Batch 2

Maybank dan ASEAN Foundation meluncurkan program eMpowering Youth Across ASEAN Batch 2 yang bertepatan pada perayaan Ulang Tahun ASEAN.

Maybank and ASEAN Foundation launched eMpowering Youth Across ASEAN program Batch 2 to coincides with ASEAN anniversary celebrations.

Peristiwa Penting

Event Highlights



10 Agustus
10 August

Perayaan HUT ke-60 Maybank Indonesia Maybank Indonesia 60th Anniversary

Mengusung tema peduli bumi dan hidup sehat, Maybank Indonesia merayakan ulang tahun ke-60 di kawasan Gelora Bung Karno, Jakarta dengan berbagai kegiatan seperti kampanye diet plastik, *fun run*, *fun walk*, dan bazaar.

By carrying the theme 'care for earth and healthy life', Maybank Indonesia celebrated its 60th anniversary and carried out activities such as fun walk, fun run and bazaar for its employees.



8 September
8 September

Tanggung Jawab Sosial Maybank Marathon Bali CSR for Maybank Marathon Bali

Sebagai bagian dari Maybank Marathon, Maybank Indonesia melakukan program tanggung jawab sosial perusahaan (CSR) di Bali. Program ini bervariasi dari pemberdayaan komunitas penyandang disabilitas, pengembangan kapasitas dan program berpikir kritis untuk siswa sekolah menengah atas.

As part of the Maybank Marathon, Maybank Indonesia conducted its corporate social responsibility (CSR) program in Bali. The program varies from empowering disabled communities, capacity building and critical thinking program for high school students.



21-22 Agustus
21-22 August

Program Maybank Cashville Kidz Maybank Cashville Kidz Program

Maybank Group bersama Maybank Indonesia mulai mempromosikan dan menghadirkan program Cashville Kidz untuk siswa-siswi tingkat SD yang merupakan program literasi perbankan dan keuangan.

Maybank Group and Maybank Indonesia initiated to implement Cashville Kidz program which is a financial and banking literacy education program for elementary school students.



5 Oktober
5 October

Kuliah Umum di Fakultas Ekonomi dan Bisnis (FEB) Universitas Gadjah Mada (UGM) Public Lecture at the Faculty of Economics and Business (FEB) Gadjah Mada University (UGM)

Presiden Direktur Maybank Indonesia Bapak Taswin Zakaria menjadi tamu istimewa FEB UGM bertempat di Tebet, Jakarta. Beliau memberikan kuliah umum dengan tema 'Banking: The Journey Ahead' di hadapan sekitar 260 mahasiswa Magister Management.

Maybank Indonesia President Director Taswin Zakaria was a special guest speaker at the FEB UGM in Tebet, Jakarta. He gave a public lecture with the theme 'Banking: The Journey Ahead' in front of around 260 Master of Management university students.



22 Agustus
22 August

Maybank Indonesia 60th Anniversary Dinner Maybank Indonesia 60th Anniversary Dinner

Maybank Indonesia merayakan ulang tahun ke-60 melalui acara gala dinner di The Ritz-Carlton Jakarta yang dihadiri oleh ratusan nasabah yang sudah mendukung Maybank Indonesia selama bertahun-tahun.

Maybank Indonesia celebrated its 60th anniversary by organizing a gala dinner at The Ritz-Carlton Jakarta and was attended by hundreds of customers who have supported Maybank Indonesia for years.



18 Oktober
18 October

Maybank Indonesia Salurkan Dana Kebajikan Maybank Indonesia Distribute Charitable Funds

Unit Usaha Syariah Maybank Indonesia menyerahkan dana kebajikan ke 6 yayasan Islam di Jakarta dan sekitarnya. Penyerahan dana kebajikan secara simbolis dilakukan oleh Head Syariah Banking Bapak Romy Buchari.

Maybank Indonesia Syariah Business Unit handed over charitable funds to 6 Islamic foundations in Jakarta and surrounding areas. The symbolic handover of funds was carried out by the Head of Syariah Banking Romy Buchari.



24 Agustus
24 August

Kegiatan Global Corporate Responsibility Day
Global Corporate Responsibility Day Activities

Karyawan Maybank Indonesia secara serentak melaksanakan kegiatan Global Corporate Responsibility Day dengan tema "Maybank Cares About the Environment"

Maybank Indonesia employees simultaneously carried out Global Corporate Responsibility Day activities with the theme "Maybank Cares About the Environment"



6 November
6 November

Indonesia Banking Expo (IBEX) 2019
Indonesia Banking Expo (IBEX 2019)

Presiden Direktur Maybank Indonesia Bapak Taswin Zakaria bersama dengan petinggi bank swasta lainnya mendapat kesempatan menjadi panelis dalam salah satu sesi pada forum IBEX 2019 yang diselenggarakan oleh Perhimpunan Bank Nasional (Perbanas).

Maybank Indonesia President Director Taswin Zakaria along with other private bank officials had the opportunity to become panelists in one of the sessions at the 2019 IBEX forum organized by the National Bank Association (Perbanas).



7 September
7 September

Soft Launching Maybank App M2U
Maybank App M2U Soft Launching

Maybank Indonesia menghadirkan aplikasi *mobile banking* baru yaitu Maybank App M2U yang membuat transaksi keuangan semakin terasa mudah di tengah *Race Pack Collection* Maybank Marathon Bali 2019.

Maybank Indonesia presented a new mobile banking application, the Maybank App M2U which makes financial transactions even easier in the middle of the Maybank Marathon Bali 2019 Race Pack Collection.



26 November
26 November

Seremoni Penandatanganan Inisiatif Keuangan Berkelanjutan Indonesia (IKBI)
Indonesia Sustainable Financial Initiative (IKBI) Signing Ceremony

Maybank Indonesia resmi bergabung menjadi anggota baru IKBI sebagai komitmen menerapkan praktik keuangan berkelanjutan. Acara seremoni penandatanganan berlangsung di gedung Bursa Efek Indonesia. (26 November 2019).

Maybank Indonesia officially joined as a new member of IKBI as a commitment to implement sustainable financial practices. The signing ceremony took place at the Indonesia Stock Exchange building.



8 September
8 September

Maybank Marathon Bali 2019
Maybank Marathon Bali 2019

Ajang Maybank Marathon Bali 2019 sukses diselenggarakan untuk kedelapan kalinya. Dengan mengedepankan kenyamanan dan keamanan pelari, Maybank Marathon tahun ini diikuti lebih dari 11.600 peserta, atau naik sebesar 10%, dari 50 negara.

The Maybank Marathon Bali 2019 event was successfully held for the eighth time. By prioritizing the comfort and safety for runners, this year's Maybank Marathon was attended by more than 11,600 participants, an increase by 10%, from 50 countries.



18 Desember
18 December

Paparan Publik 2019
Public Expose 2019

Maybank Indonesia memaparkan kinerja keuangan periode September 2019 dalam acara Paparan Publik 2019 sebagai kewajiban sebagai perusahaan tercatat di Bursa Efek Indonesia.

Maybank Indonesia presented its financial performance as of September 2019 at the Public Expose 2019 event as an obligation for a public company listed at the Indonesia Stock Exchange.

Penghargaan & Sertifikasi

Awards & Certifications



1
Penghargaan Bronze Best Community Programme Award untuk perusahaan dengan kapitalisasi pasar lebih dari USD1 miliar dalam ajang 11th Annual Global CSR Award 2019 oleh The Pinnacle Group International.
(5 April 2019)

Bronze Medal in Best Community Programme Award for companies with market capitalisation more than USD 1 billion in the 11th Annual Global CSR Award 2019 from The Pinnacle Group International.
(5 April 2019)

2
Penghargaan Anugerah Indonesia Maju 2018-2019 yang diselenggarakan oleh Rakyat Merdeka dan Warta Ekonomi.
(8 April 2019)

Anugerah Indonesia Maju 2018-2019 award in 'Korporasi Merah Putih' category held by Rakyat Merdeka dan Warta Ekonomi
(8 April 2019)

3
Penghargaan "Best Company to Work For in Asia 2019" yang diadakan oleh HR Asia.
(14 Juni 2019)

Best Company to Work For in Asia 2019 awarded by HR Asia.
(14 June 2019)

4
Penghargaan "The Best Overall Big Cap" dalam ajang The 11th IICD Corporate Governance Conference and Award diselenggarakan oleh Institute of Corporate Directorship (IICD).
(14 Oktober 2019)

"The Best Overall Big Cap" at The 11th IICD Corporate Governance Conference and Award held by Institute of Corporate Directorship (IICD).
(14 October 2019)



5

Penghargaan “Best Organization with Innovative HR Practice”

dalam Indonesia Best Employer Branding Awards 2019 yang diselenggarakan oleh Employer Branding Institute, World HRD Congress & Stars of the Industry Group. (24 Oktober 2019)

Best Organization with Innovative HR Practice at the Indonesia Best Employer Branding Awards 2019 held by Employer Branding Institute, World HRD Congress & Stars of the Industry Group. (24 October 2019)



6

Penghargaan “The Most Innovative Program”

dalam Stellar Workplace Award 2019 yang diselenggarakan oleh GML Performance Consulting dan Kontan. (25 Oktober 2019)

The Most Innovative Program at the Stellar Workplace Award 2019

held by GML Performance Consulting and Kontan. (25 October 2019)



7

Penghargaan “Peringkat 2 kategori Private Keuangan Listed”

dalam ajang Penghargaan Laporan Tahunan 2018 yang diselenggarakan oleh Komite Nasional Kebijakan Governance (KNKG), Otoritas Jasa Keuangan, Bursa Efek Indonesia, Bank Indonesia dan institusi lainnya. (14 November 2019)

2nd Rank in Private Financial Listed category at the Annual Report Award 2018

held by National Committee on Governance (KNKG), Financial Services Authority (OJK), Indonesia Stock Exchange, Bank Indonesia and other institutions. (14 November 2019)



8

Peringkat Gold dalam Penghargaan Asia Sustainability Reporting Rating 2019

oleh National Center for Sustainability Reporting (NCSR) (23 November 2019)

Gold Rank in Asia Sustainability Reporting Rating

by National Center for Sustainability Reporting (NCSR) (23 November 2019)

Strategi Keberlanjutan Maybank Indonesia

Maybank Indonesia's Sustainability Strategy

Sebagai salah satu perusahaan penyedia jasa keuangan terkemuka di Indonesia, Maybank Indonesia memainkan peranan penting dalam pelaksanaan pembangunan nasional serta turut berkontribusi pada Tujuan Pembangunan Berkelanjutan, baik secara langsung maupun tidak langsung. Dalam menjalankan perannya, Bank menghimpun dana publik kemudian disalurkan kepada pelaku usaha dan masyarakat untuk melakukan kegiatan ekonomi dan sosial, termasuk kegiatan-kegiatan usaha yang berwawasan sosial dan kegiatan yang bertujuan untuk meningkatkan kualitas hidup masyarakat.

Maybank Indonesia merupakan salah satu bank terbesar di Indonesia dengan total aset senilai Rp169,1 triliun pada tahun 2019. Bank telah menyalurkan kredit mencapai Rp122,6 triliun dan menghimpun Dana Pihak Ketiga sebesar Rp110,6 triliun. Melalui 374 kantor cabang dan kanal elektronik, Maybank Indonesia melayani lebih dari 1,2 juta nasabah pinjaman dan 1,8 juta nasabah simpanan di seluruh Indonesia.

Kredit yang disalurkan oleh Bank bertujuan untuk mendorong kegiatan ekonomi dan meningkatkan kesejahteraan masyarakat Indonesia. Namun, pemanfaatannya harus selaras dengan kepentingan lingkungan, sosial, dan tata kelola agar tidak menimbulkan dampak negatif bagi pembangunan. Di sisi lain, masih banyak kegiatan usaha yang berwawasan lingkungan di berbagai sektor ekonomi yang juga memerlukan dukungan finansial termasuk kegiatan ekonomi inklusif yang dilakukan oleh pelaku Usaha Kecil dan Menengah. [102-15]

KOMITMEN BANK TERHADAP LINGKUNGAN, SOSIAL DAN TATA KELOLA

Maybank Indonesia berkomitmen untuk memastikan bahwa operasional Bank senantiasa ramah terhadap lingkungan, sosial dan tata kelola (LST) yang baik dalam kerangka Keuangan Berkelanjutan.

Bank menyadari pentingnya menciptakan masa depan yang berkelanjutan bagi generasi yang akan datang. Bank akan terus berusaha untuk memahami kebutuhan pemangku kepentingan yang berbeda, dengan tetap memperhatikan dampak dari operasional bisnis Bank terhadap perkembangan komunitas dan nasabah yang dilayani.

RENCANA AKSI KEUANGAN BERKELANJUTAN

Strategi keberlanjutan Maybank Indonesia dituangkan dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) 2019-2023 yang berisi rencana aksi jangka pendek (satu tahun) dan jangka panjang (lima tahun). Penyusunan RAKB ini sejalan dengan amanah

As one of the leading financial service providers in Indonesia, Maybank Indonesia plays a key role in the country's nation building and makes meaningful contribution to the Sustainable Development Goals, both directly and indirectly. In carrying out its role, the Bank raises public fund and manages it by selectively distributing the fund to qualified businesses and creditworthy members of the community for economic and social activities, including business activities with social objectives aimed at improving the quality of people's lives.

Maybank Indonesia is one of the largest banks in Indonesia with total assets of Rp169.1 trillion in 2019. The bank has distributed a total loan of Rp122.6 trillion and gathered a total third party fund of Rp110.6 trillion. Through its 374 branch offices and electronic channels, Maybank Indonesia serves more than 1.2 million debtor customers and 1.8 million customers throughout Indonesia.

The Banks distributes loan with a noble aim to encourage economic activities and improve the welfare of Indonesian community. However, fund utilization must always be aligned with environmental, social and governance interests to prevent any negative impact that each of the financed projects may have on the national development. On the other hand, the abundant green projects such as economic inclusion run by small and medium business in various economic sectors do need financial support. [102-15]

THE BANK'S COMMITMENT TO THE ENVIRONMENT, SOCIAL AND GOVERNANCE

The Bank is committed to ensure that its operations remain environmentally, socially and governance (ESG) friendly within the Sustainable Finance framework.

The Bank realizes how important it is to create sustainable future for the next generations. The Bank will continuously strive to understand the needs of its different groups of stakeholders, with due consideration on the impacts of its business operations to its customers and community development.

SUSTAINABLE FINANCIAL ACTION PLAN

Maybank Indonesia's sustainability strategy is outlined in its 2019-2023 Sustainable Financial Action Plan (RAKB) that specifies short-term (one-year) and long-term (five-year) plans. The formulation of the Plan is consistent with the mandate given

yang tertuang dalam Peraturan Otoritas Jasa Keuangan Nomor 51 Tahun 2017 (POJK 51/2017) tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan (LJK), Emiten, dan Perusahaan Publik.

Visi bank:

- Visi Utama Maybank Indonesia
 “Menjadi penyedia layanan keuangan terkemuka di Indonesia, yang didukung oleh sumber daya yang berkomitmen penuh dan inovatif untuk menciptakan nilai dan melayani komunitas.”

- Visi Maybank dalam implementasi Keuangan Berkelanjutan
 “Menjadi Bank yang selalu berkomitmen untuk mendukung pertumbuhan ekonomi, sosial dan lingkungan sejalan dengan prinsip penerapan keuangan berkelanjutan”

Misi bank:

Misi Utama Maybank Indonesia: “*Humanising Financial Services*”

- Bank berfokus untuk menyediakan kenyamanan untuk mendapatkan secara langsung produk dan layanan perbankan.
- Bank memberikan solusi kepada nasabah berdasarkan kebutuhan nasabah
- Bank berkomitmen untuk memberikan persyaratan dan harga yang wajar
- Bank memprioritaskan pengalaman nasabah menggunakan teknologi digital generasi terdepan. [102-16]

Misi Maybank Indonesia dalam implementasi keuangan berkelanjutan adalah:

- Meningkatkan dukungan secara berkelanjutan terhadap produk-produk ramah lingkungan
- Terus memperluas dan mempromosikan kemandirian dan kewirausahaan di seluruh bagian komunitas.
- Mendorong pertumbuhan usaha yang berkelanjutan dengan terus memperkuat governance dan transparansi.

Tujuan Rencana Aksi Keuangan Berkelanjutan

by Financial Services Authority through its Regulation No 51 of 2017 (POJK 51/2017) on Sustainable Finance for Financial Services Institutions (LJK), Issuers, and Public Companies.

The Bank's Vision:

- Maybank Indonesia Core Vision
 To be the leading financial services provider in Indonesia, driven by passionately committed and innovative people, creating value and serving communities.

- Maybank's vision in implementing Sustainable Finance
 “Becoming a Bank with firm commitment to supporting, social, and environmental growth in line with the principle of sustainable finance implementation”

The Bank's Mission:

Maybank Indonesia core mission: *Humanising Financial Services*

- We focus on providing convenient and direct access to banking products and services.
- We provides solutions to customer based on their needs
- We are committed to offering fair terms and pricing
- We prioritize customer experience using next generation digital technologies. [102-16]

Maybank Indonesia's Mission in implementation of Sustainable Finance:

- Increasing sustainable support for environmentally friendly products
- Continuing to expand and promote self-sufficiency and entrepreneurship to all components of society.
- Encouraging sustainable business growth with continuous measure to strengthen governance and transparency.



Strategi Keberlanjutan Maybank Indonesia

Maybank Indonesia's Sustainability Strategy

Maybank Indonesia melakukan penyempurnaan implementasi Keuangan Berkelanjutan dengan mengadopsi dan mengimplementasikan praktik-praktik LST dalam kegiatan operasional bisnisnya dalam jangka waktu 5 tahun sejak dimulainya pelaksanaan RAKB. Adapun langkah-langkah strategis yang akan dilakukan untuk mencapai tujuan tersebut antara lain adalah:

1. Peningkatan kapabilitas sumber daya manusia termasuk tersedianya *set skill* baru karyawan yang dibutuhkan untuk mendukung terwujudnya keuangan berkelanjutan,
2. Mengintegrasikan aspek LST di dalam menyusun kebijakan atau standar prosedur operasi dan pengelolaan risiko dalam aktivitas bisnis Bank
3. Penyesuaian perangkat kerja operasional dan TI (termasuk infrastruktur Bank),
4. Membuat Produk dan Jasa solusi perbankan untuk mendukung keuangan berkelanjutan dan diikuti dengan pengembangan secara berkesinambungan
5. Peningkatan pertumbuhan portofolio pembiayaan pada kegiatan usaha berbasis LST secara bertahap.

Maybank Indonesia has made improvements in its Sustainable Finance practice by adopting and implementing ESG in its business operations within 5 years after the RAKB was initiated. The following are the strategic steps that the Bank will take to achieve the goal:

1. Enhance human resource capabilities i.e. by having new employee skill sets needed to support the realization of sustainable finance,
2. Integrate ESG aspects in preparing policies or standard operating procedures and risk management in the Bank's business operations
3. Make adjustments to the work instruments in operations and IT (including Bank infrastructure),
4. Create banking products and services solutions to support sustainable finance and followed by continuous development
5. Gradually increase the growth of financing portfolio in ESG-based business activities.

Rencana Aksi Keuangan Berkelanjutan Maybank Indonesia

Maybank Indonesia's Sustainable Financial Action Plan

Fokus Rencana	2018	2019	2020	2021	2022	2023	Focus of Plans
Human Capital							Human Capital
SOP & Regulasi							SOP & Regulations
Operasional dan Infrastruktur							Operations and Infrastructure
Produk							Products
Portofolio							Portfolio
	Persiapan Penyusunan rencana strategis dan alokasi sumber daya	Implementasi Awal Pengembangan sumber daya manusia tentang keuangan berkelanjutan, penyesuaian awal aspek LST ke dalam prosedur dan sistem informasi, pengembangan awal produk keuangan berkelanjutan serta pengelolaan lingkungan operasi perbankan			Implementasi Lanjutan Mengembangkan inisiatif sebelumnya, mengembangkan portofolio produk keuangan berkelanjutan serta integrasi penuh aspek LST dalam komponen manajemen risiko.		
	Preparation Formulation of strategic plans and resources allocation	Initial Implementation Human Capital Development in the area of sustainable finance, initial adjustment of ESG aspects to information systems and procedures, initial development of sustainable finance products and banking environment management			Further Implementation Building on previous initiatives, developing sustainable finance product portfolio, and full integration of ESG aspects as components of risk management.		

Pelaksanaan Strategi Keuangan Berkelanjutan 2019

Pelaksanaan Strategi Keuangan Berkelanjutan 2019

Area	Program Kegiatan	Program Kegiatan	Halaman Page
Pengembangan sumber daya manusia tentang keuangan berkelanjutan Development of human capital in the field of sustainable finance	<ul style="list-style-type: none"> • Workshop tentang konsep dasar Keuangan Berkelanjutan (POJK 51) kepada tingkatan manajemen puncak (BOD, BOD – 1) serta posisi terkait penjualan dan pengembangan produk • Workshop tentang layanan keuangan Syariah untuk Travel Agent Umroh dan Haji 	<ul style="list-style-type: none"> • Workshop on the basic concepts of Sustainable Finance (POJK 51) for top management (BOD, BOD-1) and position in sales and product development • Workshop on Sharia financing services for Umrah and Hajj Travel Agents 	58-59

Area	Program Kegiatan	Program Kegiatan	Halaman Page
Penyesuaian awal aspek LST ke dalam prosedur dan sistem informasi Initial adjustment in EGS aspects into information system and procedure	<ul style="list-style-type: none"> Menerbitkan kebijakan LST (Lingkungan, Sosial dan Tata Kelola) dan <i>Risk Management Framework</i> Menerbitkan High LST Risk Sector RAC, yang berisikan kriteria faktor risiko yang disetujui dan dapat diterima sebagai saringan awal proses pemberian kredit pada industri yang memiliki risiko LST tinggi Melakukan kaji ulang terhadap kebijakan yang mengatur pemberian kredit kepada jenis usaha/ industri yang termasuk kategori <i>Designated Loan</i> Sosialisasi atas kebijakan LST Maybank Indonesia kepada seluruh pihak internal yang terkait dalam proses pengajuan dan pemberian persetujuan kredit 	<ul style="list-style-type: none"> Issued LST (Environment, Social and Governance) and Risk Management Framework policies Issued High LST Risk Sector RAC, which contains agreed and acceptable criteria of risk factors criteria as an initial screening process of loan distribution to industries exposed to high LST risk Reviewed policies on loan distribution to types of businesses/industries that fall under Designated Loan category Disseminated Maybank Indonesia's LST policy to all internal parties involved in loan application and approval processes 	60-65
Pengembangan awal produk keuangan berkelanjutan Initial Development of Sustainable Finance Products	<ul style="list-style-type: none"> Pemberian pembiayaan kepada proyek-proyek infrastruktur Pemberian pembiayaan kepada Perusahaan yang bergerak di bidang perkebunan kelapa sawit yang bersertifikat hijau Pemasaran produk TAAT/TAAT iB kepada komunitas keagamaan dalam jangkauan kantor cabang Bank Pemasaran produk Simpanan Pelajar (SimPel dan SimPel iB) kepada pelajar melalui kemitraan dengan lembaga pendidikan Pemasaran produk pembiayaan UMKM (Konvensional & Syariah) 	<ul style="list-style-type: none"> Provided financing to infrastructure projects Provided financing to entities in oil palm plantations that have green certifications Conducted marketing activities for TAAT/TAAT iB products to religious communities within the reach of the Bank's branch offices Conducted marketing activities for Student Savings Accounts (SimPel and SimPel iB) products to students through partnerships with educational institutions Carried out marketing activities for MSME (Conventional & Sharia) financing products 	80-83 dan 130-131
Pengelolaan lingkungan operasi perbankan Management of Banking Environment	<ul style="list-style-type: none"> Menggunakan AC dengan gas freon R 32 secara bertahap Menggunakan lampu LED pada Banking Hall, Back Office, media promosi (signage) secara bertahap di kantor cabang Maybank Pengurangan jumlah unit mobil sewa <i>Reduce waste and save the tree</i> melalui inisiatif <i>Paperless, Kill the forms</i>, penggunaan kertas bekas & monitoring penggunaan mesin Fotokopi Memaksimalkan penggunaan E brochure dan E Tools Sales Kit dalam aktivitas cabang dan selalu membuat update product <i>E-Brochure</i> Melengkapi kebijakan K3 (Kesehatan dan Keselamatan Kerja) untuk diselaraskan dengan ketentuan & perundang undangan dan disosialisasikan ke karyawan 	<ul style="list-style-type: none"> Gradual changes of current AC with ones using R 32 Freon Gas Gradually changes of current bulbs with LED lights in the Banking Hall, Back Office, promotional media (signage) at the Maybank branch offices Reduction in the number of rental car units Waste reduction and save the tree project through the paperless initiative, Kill the forms, the use of used paper & monitoring the use of copy machines Maximum use of E brochure and E Tools Sales Kit in branch activities and continuous updates on E Brochure products More comprehensive Occupational Health and Safety (OHS) policy to make it more aligned with the provisions & legislation and socialization of the policy to the employees 	118-119
Edukasi dan Literasi Education and Literacy	<ul style="list-style-type: none"> Penyelenggaraan Edukasi dan Literasi (Maybank Goes To School) 	<ul style="list-style-type: none"> Organizing Education and Literacy (Maybank Goes To School) 	109-104

RAKB dan Corporate Responsibility

Implementasi RAKB juga disertai dengan sejumlah inisiatif agar pelaksanaannya dapat diintegrasikan antara praktik bisnis yang mempertimbangkan faktor Lingkungan, Sosial dan Tata Kelola (LST) dengan kegiatan Corporate Responsibility (CR) melalui program pemberdayaan terutama untuk komunitas perempuan dan penyandang disabilitas prasejahtera. Misalnya melalui kegiatan Maybank Women Eco-Weavers (MWEW) di Tanah Datar, Sawahlunto, Lombok Tengah dan Lombok Timur; program Reach Independence & Sustainable Entrepreneurship (RISE) untuk penyandang disabilitas; dan program pembiayaan mikro melalui KOMIDA.

RAKB and Corporate Responsibility

The implementation of the RAKB goes hand in hand with several other initiatives to help integrate business practices that are considerate to Environmental, Social and Governance (ESG) factors with Corporate Responsibility (CR) activities through empowerment programs, especially for underprivileged women and people with disabilities. An example of these initiatives is Maybank Women Eco-Weavers (MWEW) program in Tanah Datar, Sawahlunto, Central Lombok and East Lombok; the Reach Independence & Sustainable Entrepreneurship (R.I.S.E) program for disabled people; and microfinance programs through KOMIDA.



MAYBANK INDONESIA DAN TUJUAN PEMBANGUNAN BERKELANJUTAN

Bank secara tidak langsung berkontribusi pada pencapaian Tujuan Pembangunan Berkelanjutan melalui kredit untuk kegiatan usaha yang dapat memberikan dampak pada pembangunan berkelanjutan nasional. Kontribusi secara langsung dilakukan melalui kegiatan tanggung jawab korporasi kepada masyarakat dan lingkungan yang manfaatnya selaras dengan *Sustainable Development Goals* (SDGs).

Maybank Indonesia mendukung sepenuhnya komitmen Pemerintah untuk melaksanakan pembangunan berkelanjutan melalui Maybank 20/20 *Sustainability Plan* yang mencakup program-program CR Maybank Indonesia.

Rencana Keberlanjutan Usaha

Sebagai bagian dari Maybank Group, Maybank Indonesia telah memiliki panduan-panduan dan arahan strategis termasuk dalam kerangka kerja Lingkungan, Sosial dan Tata Kelola (LST) dan rencana Keberlanjutan usaha yang dikenal sebagai 20/20 *Sustainability Plan* yang telah memperoleh persetujuan Maybank Group Board pada tahun 2014 dan mulai diimplementasikan di lingkup Maybank Group sejak 2015.

MAYBANK INDONESIA AND THE SUSTAINABLE DEVELOPMENT GOALS

The Bank indirectly contributes to the achievement of Sustainable Development Goals through loan distribution to businesses with positive impacts on the nation's sustainable development. Direct contributions are made through corporate responsibility programs for the community and the environment whose benefits are aligned with Sustainable Development Goals (SDGs).

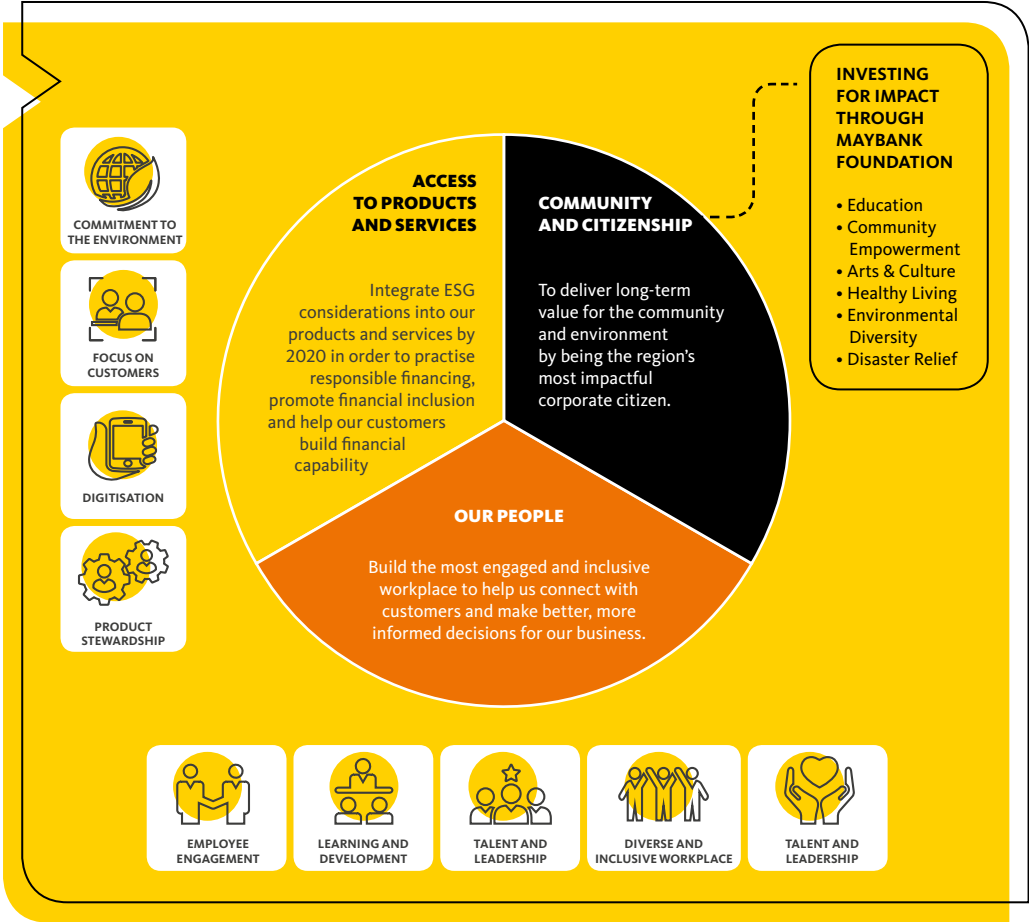
Maybank Indonesia has been supporting the Government's commitment to implement sustainable development through Maybank 20/20 *Sustainability Plan* under which its overall CR programs are more specifically outlined.

Business Sustainability Plan

As part of Maybank Group, Maybank Indonesia already has guidelines and strategic directions under the Environmental, Social and Governance (ESG) framework and business Sustainability plan known as the 20/20 *Sustainability Plan* approved by Maybank Group Board in 2014 and has been implemented across the Group since 2015.

Maybank 20/20 *Sustainability Plan* membantu Bank dalam mengelola ekspektasi pemangku kepentingan. Melalui rencana keberlanjutan usaha, Bank berupaya menciptakan manfaat dan nilai jangka panjang yang signifikan baik secara lokal maupun regional melalui program *Corporate Responsibility* (CR). Program CR yang dilaksanakan Bank bukan lagi bersifat donasi atau filantropi, namun telah bertransformasi menjadi bagian yang terintegrasi dengan keberlanjutan usaha dan LST sebagai bagian utuh bisnis Bank. Komitmen keberlanjutan tersebut tercantum dalam 3 pilar yaitu: *Community and Citizenship*, *Our People*, dan *Access to Products and Services*.

Maybank 20/20 *Sustainability Plan* helps the Bank to manage stakeholder expectations. Through its business continuity plan, the Bank seeks to create significant long-term benefits and value both locally and in the region through Corporate Responsibility (CR) program. The Bank's CR program no longer emphasizes on donation or philanthropy, but it has been transformed into an integrated part of business sustainability and ESG as an integral part of the Bank's business. Sustainability commitments are listed in 3 pillars, namely: *Community and Citizenship*, *Our People*, and *Access to Products and Services*.



Tujuan Pembangunan Berkelanjutan

Bank memainkan peran ganda dalam pencapaian Tujuan Pembangunan Berkelanjutan. Pertama, Bank secara tidak langsung berkontribusi melalui pembiayaan dan pendanaan pada nasabah yang melakukan kegiatan usaha yang dapat memberikan dampak pada pembangunan berkelanjutan. Kedua, melalui kegiatan tanggung jawab korporasi kepada masyarakat dan lingkungan yang manfaatnya selaras dengan SDGs

Objective of Sustainable Development

The Bank plays dual roles in achieving the Sustainable Development Goals. Firstly, the Bank makes indirect contribution through financing and funding to customers who run businesses that can have a positive impact on sustainable development. Secondly, the Bank makes a contribution through its corporate responsibility activities that involve the community and the environment which aligned with the SDGs.

Strategi Keberlanjutan Maybank Indonesia

Maybank Indonesia's Sustainability Strategy

Komitmen Keberlanjutan Maybank Indonesia

Maybank Indonesia's Commitment on Sustainability

	Komunitas dan Warga yang Baik Community and Citizenship	Sumber Daya Manusia Kami Our People	Akses pada Produk dan Layanan Access to Products and Services
Komitmen Kami Our Commitment	<p>Bersama dengan Maybank Group dan Yayasan Maybank Indonesia, kami menginvestasikan program CR yang berkelanjutan untuk menciptakan nilai-nilai sosial dan mewujudkan hasil nyata jangka panjang yang bermanfaat untuk meningkatkan kesejahteraan komunitas di sekitar wilayah kegiatan operasional.</p> <p>In collaboration with the Maybank Group and Maybank Indonesia Foundation, we are investing in a sustainable CR program to create social values and obtain long-term tangible results that can improve the welfare of the communities surrounding the Bank's operational areas.</p>	<p>Maybank Indonesia melakukan pengembangan Sumber Daya Manusia (SDM) guna mendukung pencapaian visi Bank untuk menjadi penyedia layanan keuangan terkemuka di Indonesia, yang didukung oleh SDM yang berkomitmen penuh dan inovatif untuk menciptakan nilai dan melayani komunitas sesuai dengan misi.</p> <p>Maybank Indonesia is continually striving to develop the capacity of its Human Capital (HC) to support the achievement of the Bank's vision to become a leading financial service provider in Indonesia. Our goal is for this vision to be supported by passionately committed people to creating value and serving the community in accordance with the Bank's mission.</p>	<p>Selaras dengan misi 'Humanising Financial Services', Bank berkomitmen untuk senantiasa menerapkan praktik lingkungan sosial dan tata kelola (LST) yang terintegrasi dengan produk dan pelayanan, sejalan dengan rencana keberlanjutan Maybank 20/20.</p> <p>In line with the mission of 'Humanising Financial Services' and the Maybank 20/20's Sustainability Plan, the Bank is committed to integrating environmental, social and governance (ESG) practices into its products and services.</p>
Inisiatif Initiatives	<p>Memberikan dampak positif sesuai tujuan pembangunan nasional melalui 5 (lima) pilar program CR yaitu:</p> <ul style="list-style-type: none"> • Pendidikan • Pemberdayaan Masyarakat • Mendukung Gaya Hidup Sehat • Lingkungan • Pelestarian Seni dan Budaya Bantuan Bencana <p>Making a positive impact, which is line with the national development goals, through 5 (five) pillars of the CR program, namely:</p> <ul style="list-style-type: none"> • Education • Community empowerment • Supporting healthy lifestyle • Environment • Art and cultural preservation Disaster relief 	<p>Komitmen pengembangan SDM diwujudkan melalui 5 (lima) inisiatif yang berkesinambungan yaitu:</p> <ul style="list-style-type: none"> • Keterikatan Karyawan • Learning and Development • Talent and Leadership • Diverse and Inclusive Workplace • Safety, Health and Well-Being <p>The Bank's commitment to HR development is realized through 5 (five) sustainable initiatives, namely:</p> <ul style="list-style-type: none"> • Employee engagement • Learning and development • Talent and leadership • Diverse and inclusive workplace • Safety, health and well-being 	<p>Menyediakan produk dan layanan perbankan yang berkualitas dan bertanggung jawab, mengembangkan layanan perbankan inklusif yang dapat mengembangkan kapasitas finansial nasabah melalui pendekatan berikut ini:</p> <ul style="list-style-type: none"> • Commitment to the Environment • Focus on Customers • Digitisation • Product Stewardship <p>Providing quality and responsible banking products and services, and developing inclusive banking services that can develop customers' financial capacity through the following approaches:</p> <ul style="list-style-type: none"> • Commitment to the Environment • Focus on Customers • Digitization • Product Stewardship
	Informasi lebih lanjut dapat dilihat di bagian 'Kinerja Sosial'.	Informasi lebih lanjut dapat dilihat di bagian 'Kinerja Sosial'.	Informasi lebih lanjut dapat dilihat di bagian 'Produk dan Jasa Keuangan Berkelanjutan'.
	Further information can be found in the 'Social Work'.	Further information can be found in the 'Social Work'.	Further information can be found in the 'Sustainable Financial Products and Services'.



Inisiatif

Tujuan Pembangunan Berkelanjutan Sustainable Development Goals

Initiative

Halaman Page

Produk dan jasa keuangan bagi masyarakat

- Produk pembiayaan bagi usaha mikro dan usaha kecil dan menengah
- Pembiayaan infrastruktur



Financial products and services for the community

- Financing products for micro businesses and small and medium businesses
- Infrastructure financing

81, 129, 131

Pendidikan

- Beasiswa
- Adopsi sekolah



Education

- Scholarships
- School adoption

104-107

Pemberdayaan Komunitas

- Pemberdayaan Mikro dengan Komida
- Pemberdayaan Penyandang Disabilitas melalui Reach Independence & Sustainable Entrepreneurship (R.I.S.E)
- Maybank Women Eco-Weavers



Community Empowerment

- Micro Empowerment with Komida, MWEW, Koperasi PUSPADI
- Empowerment of Disabled People through Reach Independence & Sustainable Entrepreneurship (R.I.S.E)
- Maybank Women Eco-Weavers (MWEW)

109-114

Pemberdayaan Masyarakat Gunung Merapi



Empowerment of residents living near Mount Merapi

123

Kampanye Hidup Sehat

- Maybank Marathon Bali
- Kampanye dan Promosi Kesehatan



Campaing on Healthy Living

- Maybank Marathon Bali
- Health Campaign and Promotion

107

Pelestarian Budaya dan Bantuan Bencana



Culture Preservation and Natural Disaster Relief

109

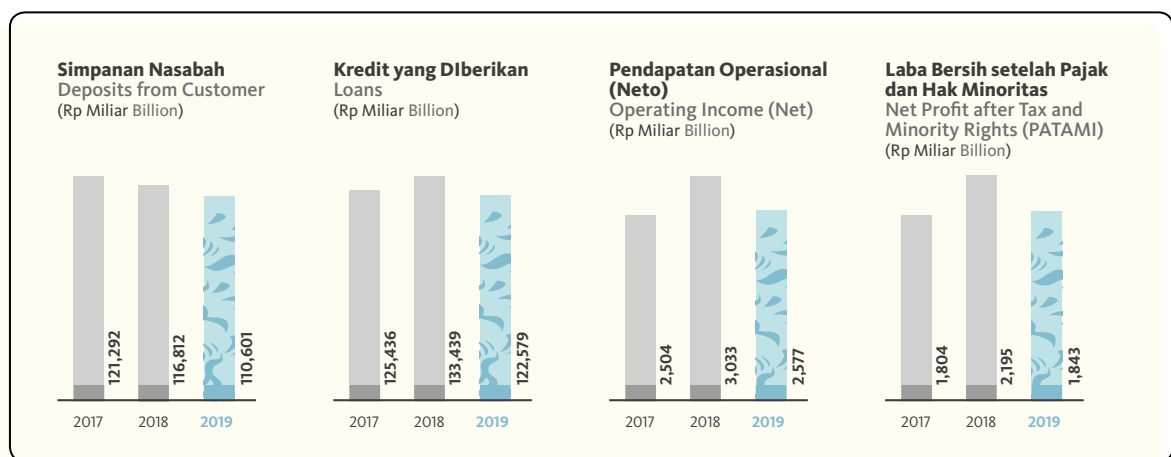
+ Ikhtisar Kinerja Aspek Berkelanjutan +

Performance Overview on Sustainable Aspects

1

Kinerja Usaha

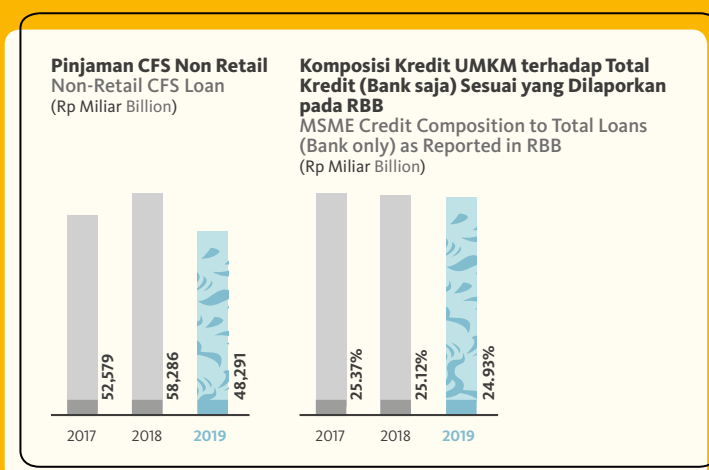
Business Performance
(Rp Miliar Billion) [102-7]



2

Portofolio Produk Keuangan Berkelanjutan

Sustainable Financial Product Portfolio
(Rp Miliar Billion)



Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan
Total Loans/Financing for Sustainable Business Activities
(Rp Miliar Billion)

42.564

Rp 1,49 triliun
million
1,4% Dari total kredit bank
Of total bank loans

Total Kredit Sawit Berkelanjutan
Total Sustainable Palm Loan

Persentase Kredit Kegiatan Usaha Berkelanjutan
Percentage of Loans for Sustainable Business Activities

39,32%

Rp 5,65 triliun
million
5,2% Dari total kredit bank
Of total bank loans

Total Kredit Efisiensi Energi
Total Energy Efficiency Loan

3

Aspek Lingkungan Hidup

Environmental Aspect

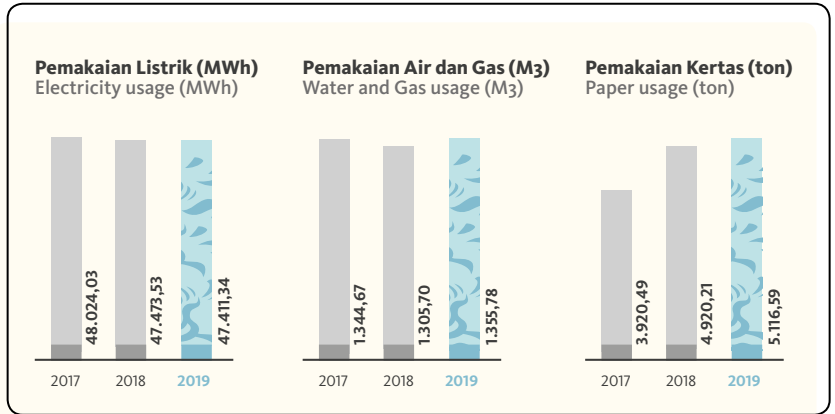


Kegiatan Perbankan Ramah Lingkungan Environmentally Friendly Banking Activities



Green Office yang hemat energi, air dan paperless dalam kegiatan internal kantor bank dan inisiatif **Off Premises Assignment (OPA)**

Green Office which saves energy, water and paperless in all bank office internal and the Off Premises Assignment initiative



Kegiatan CR bidang Lingkungan CR activities in the environmental field



Global CR Day 2019 dengan tema "Maybank Cares about the Environment" pada Agustus dan September 2019

Global CR Day 2019 with the theme "Maybank Cares about the Environment" in August and September 2019

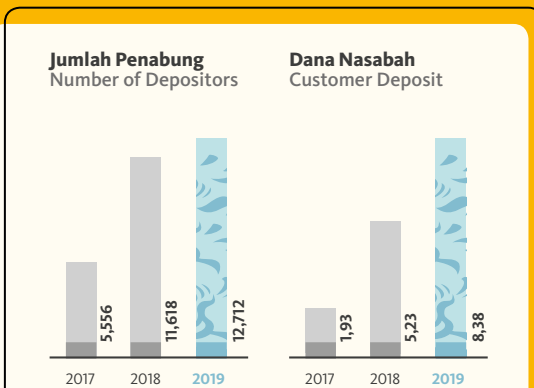
Maybank Woman Eco-Weaver yang mempromosikan pemberdayaan perempuan dan pemanfaatan bahan alami untuk pewarnaan kain tenun

Maybank Woman Eco-Weaver which promotes women's empowerment and the use of natural materials for coloring woven fabrics



Simpanan Pelajar Maybank SimPel dan SimPel iB Maybank Student Deposits SimPel and SimPel iB

Mendorong anak-anak rajin menabung dengan cara yang mudah.
Encourage children to saving money in the easy way.



+ Ikhtisar Kinerja Aspek Berkelanjutan+

Performance Overview on Sustainable Aspects



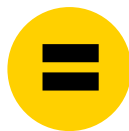
4

Aspek Sosial

Social Aspect



Kesetaraan
Equality



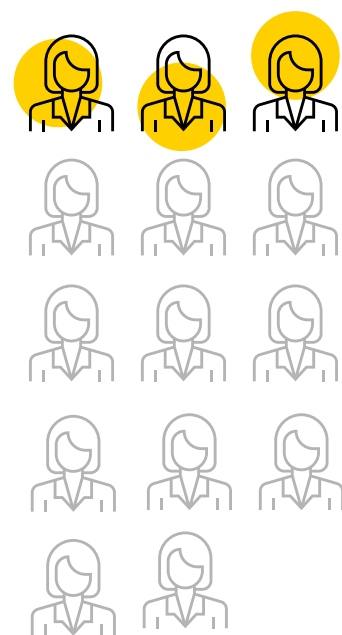
3 dari out of 14

Maybank secara berkelanjutan menjalankan program Women Council, dengan tujuan untuk mempercepat pengembangan kompetensi dan kapabilitas para karyawan perempuan

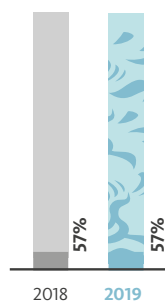
Maybank continues to organize the Women's Council program, aiming to accelerate the development of competencies and capabilities of female employees

Perempuan dalam Jajaran Dewan Komisaris dan Direksi

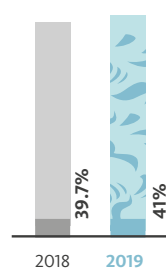
Female in the Board of Commissioners and Directors



Komposisi Karyawan Perempuan dari Seluruh Angkatan Kerja
The composition of female employees of the entire workforce



Komposisi perempuan dari Seluruh Manajer
The composition of female employees of the total managers

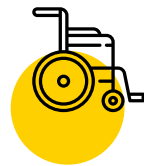




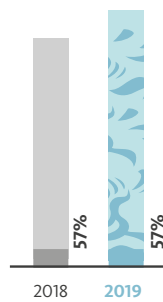
Kegiatan CR Bidang Sosial
CR activities in Social field

Reach Independence & Sustainable Entrepreneurship Pemberdayaan penyandang disabilitas untuk membangun dan meningkatkan kapabilitas wirausaha sehingga dapat memberikan dampak positif bagi komunitas di sekitarnya

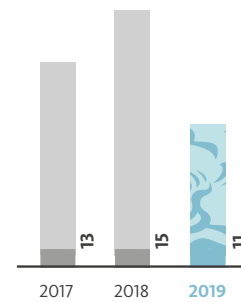
Reach Independence & Sustainable Entrepreneurship Empowerment of persons with disabilities to build and enhance entrepreneurial capability so that it can have a positive impact on the surrounding community



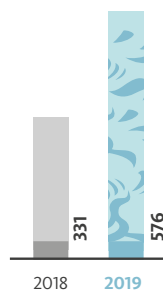
Penyandang Disabilitas Penerima Manfaat
Person with disabilities benefit recipient



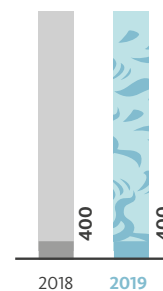
Investasi sosial melalui Program CR
Social investment through the CR program (Rp miliar billion)



Penerima Manfaat Pembiayaan Mikro melalui Koperasi Mitra Dhuafa di Tiga Kabupaten
Beneficiaries of microfinance through Koperasi Mitra Dhuafa in three districts



Penerima Manfaat Pendampingan Keterampilan Perempuan Penenun Bersama ASPPUK (Asosiasi Pendamping Perempuan Usaha Kecil)
Beneficiaries of the assistance of women's weaver skills together with ASPPUK (Association of Women Small Business Assistance)

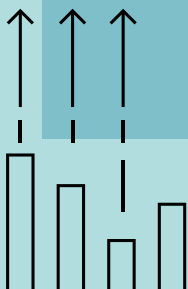


Pemberdayaan Perempuan Program kemitraan dengan Civil Society Organization untuk memberdayakan perempuan melalui kegiatan ekonomi

Women's Empowerment Partnership program with the Civil Society Organization to empower women through economic activities



26	Sekilas Maybank Indonesia Maybank Indonesia in Brief
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29	Struktur Grup Perusahaan Corporate Group Structure
30	Visi, Misi dan Budaya Perusahaan Vision, Mission and Corporate Cultures
32	Sambutan Presiden Direktur Message from the President Director



60th



Tentang Kami

ABOUT US

Sekilas Maybank Indonesia

Maybank Indonesia in Brief

PT Bank Maybank Indonesia Tbk adalah salah satu bank swasta terkemuka di Indonesia yang merupakan bagian Grup Malayan Banking Berhad (Maybank) sebagai salah satu grup penyedia layanan keuangan terbesar di ASEAN. Semula, Maybank Indonesia bernama PT Bank Internasional Indonesia Tbk (BII) yang didirikan pada 15 Mei 1959, mendapatkan izin sebagai bank devisa pada 1988 dan mencatatkan sahamnya sebagai perusahaan terbuka di Bursa Efek Jakarta dan Surabaya (sekarang telah merger menjadi Bursa Efek Indonesia) pada 1989.

Pada tahun 2008, Maybank mengakuisisi BII melalui anak perusahaan yang dimiliki sepenuhnya yaitu Maybank Offshore Corporate Services (Labuan) Sdn. Bhd. (MOCS) dan Sorak Financial Holdings Pte. Ltd. (Sorak). Kemudian, melalui hasil keputusan Rapat Umum Pemegang Saham Luar Biasa, PT Bank Internasional Indonesia Tbk tanggal 24 Agustus 2015, persetujuan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan Menkumham No. AHU-0941203. AH.01.02 tahun 2015 tanggal 26 Agustus 2015, dan Keputusan Dewan Komisiner Otoritas Jasa Keuangan (OJK) No. 18/KDK.03/2015 tanggal 23 September 2015, BII berubah nama menjadi Maybank Indonesia, mengukuhkan identitasnya sebagai entitas utuh yang tidak terpisahkan dari Grup Maybank serta senantiasa berusaha untuk menghadirkan '*Humanising Financial Services*' kepada semua pemangku kepentingan.

Maybank Indonesia memiliki jaringan regional maupun internasional Grup Maybank, yang dalam kiprahnya menyediakan sejumlah produk dan jasa komprehensif untuk nasabah individu maupun korporasi melalui layanan Community Financial Services (Perbankan Ritel dan Perbankan Non-Ritel) dan Perbankan Global, serta pembiayaan otomotif melalui entitas anak perusahaan yaitu: WOM Finance untuk kendaraan roda dua dan Maybank Finance untuk kendaraan roda empat. Maybank Indonesia terus meningkatkan layanan dan kapasitas digital banking seperti Mobile Banking, Internet Banking, Maybank2u (*mobile banking* berbasis *internet banking*).

Sampai dengan akhir 2019, Maybank Indonesia memiliki 374 cabang termasuk cabang Syariah yang tersebar di Indonesia serta satu cabang luar negeri (Mumbai, India), 21 Mobil Kas Keliling dan 1.571 ATM termasuk CDM (Cash Deposit Machine) yang terhubung dengan lebih dari 20.000 ATM dalam jaringan ATM PRIMA, ATM BERSAMA, ALTO, CIRRUS, dan dengan 3.500 ATM Maybank di Singapura, Malaysia dan Brunei. Hingga akhir 2019, Maybank Indonesia mencatat pengelolaan dana simpanan nasabah sebesar Rp110,6 triliun dan memiliki total aset senilai Rp169,1 triliun.

PT Bank Maybank Indonesia Tbk is one of the leading private banks in Indonesia which is part of the Malayan Banking Berhad Group (Maybank) as one of the largest financial services group in ASEAN. Previously, PT Bank Maybank Indonesia Tbk was known as PT Bank Internasional Indonesia Tbk (BII) established on May 15, 1959, obtained a license as a foreign exchange bank in 1988 and had its shares listed as a publicly listed company in Jakarta and Surabaya Stock Exchanges (now merged as Indonesia Stock Exchange) in 1989.

In 2008, Maybank acquired BII through its wholly-owned subsidiary, Maybank Offshore Corporate Services (Labuan) Sdn. Bhd. (MOCS) and Sorak Financial Holdings Pte. Ltd. (Sorak). Subsequently, based on the resolutions of the Extraordinary General Shareholders Meeting of PT Bank Internasional Indonesia Tbk DATED August 24, 2015, the approval of the Ministry of Law and Human Rights of the Republic of Indonesia by means of Decree No. AHU-0941203. AH.01.02 year 2015 dated August 26, 2015, and the Decree of the Board of Commissioners of the Financial Services Authority (OJK) No. 18/KDK.03/2015 dated September 23, 2015, BII changed its name into Maybank Indonesia, confirming its identity as an integral part of the Maybank Group and constantly strives to bring '*Humanising Financial Services*' to all stakeholders.

Maybank Indonesia is currently one of the largest banks in Indonesia with regional or international network of the Maybank Group. Maybank Indonesia provides a comprehensive range of products and services for individual and corporate customers through Community Financial Services (Retail Banking and Non-Retail Banking) and Global Banking, as well as automotive financing through its subsidiaries, WOM Finance for two wheelers and Maybank Finance for four wheelers. Maybank Indonesia also continues to develop E-banking services and capacity through Mobile Banking, Internet Banking, and Maybank2U (*internet-based mobile banking*).

As of the end of 2019, Maybank Indonesia operated a network of 374 branches across Indonesia that includes sharia branches and one overseas branch (Mumbai, India), a mobile cash fleet of 21 vans and 1,571 ATMs including CDM (Cash Deposit Machines) that are all connected to more than 20,000 ATMs under ATM PRIMA, ATM BERSAMA, ALTO, CIRRUS, and with 3,500 Maybank ATMs in Singapore, Malaysia and Brunei. By the end of 2019, Maybank Indonesia was managing a total Customer Deposit of Rp110.6 trillion with a total assets Rp169.1 trillion.



Maybank

AXA CENTRE

METRO

Identitas Perusahaan

Corporate Identity



NAMA PERUSAHAAN Company's Name **[102-1]**
PT Bank Maybank Indonesia Tbk



TANGGAL PENDIRIAN Establishment Date
15 Mei 1959
May 15, 1959



TANGGAL EFEKTIF PERUBAHAN NAMA PERUSAHAAN
(Perubahan nama Perusahaan efektif sejak 23 September 2015)
PT Bank Internasional Indonesia Tbk berubah menjadi
PT Bank Maybank Indonesia Tbk
Effective Date of Name Change
PT Bank Internasional Indonesia Tbk was changed into
PT Bank Maybank Indonesia Tbk
(Company name change effective September 23, 2015)



BIDANG USAHA Line of Business **[102-2]**
Bank Umum/Jasa Perbankan
Commercial Bank/Banking Services



DASAR HUKUM PENDIRIAN Business License

- Ijin usaha sebagai Bank Umum melalui Surat Keputusan Menteri Keuangan Republik Indonesia No.138412/U.M.II tanggal 13 Oktober 1959, yang telah diubah dengan: Surat Keputusan Dewan Komisiner Otoritas Jasa Keuangan Nomor 18/KDK.03/2015 tanggal 23 September 2015
Business license as a Commercial Bank through Decree of the Minister of Finance of the Republic of Indonesia No.138412/U.M.II dated October 13, 1959, which was amended by Decree of the Financial Services Authority Commissioner Number 18/KDK.03/2015 dated September 23, 2015
- Ijin usaha sebagai Bank Devisa melalui Surat Keputusan Direksi Bank Indonesia No. 21/11/Dir/Upps tanggal 9 November 1988
Business license as a Foreign Exchange Bank through Decree of the Board of Directors of Bank Indonesia No.21/11/Dir/Upps November 9, 1988



KAPITALISASI 2019 Kapitalisasi 2019

- Nilai Aset: Rp169.083 miliar
Nilai Aset: Rp169.083 miliar
- Nilai Liabilitas: Rp142.398 miliar
Nilai Liabilitas: Rp142.398 miliar
- Nilai Ekuitas: Rp26.685 miliar
Nilai Ekuitas: Rp26.685 miliar



PERUBAHAN BANK YANG BERSIFAT SIGNIFIKAN 2019
Perubahan Bank yang Bersifat Signifikan 2019 **[102-10]**

Selama 2019, terdapat penutupan 15 kantor cabang konvensional dan pembukaan 3 kantor cabang syariah.
Selama 2019, terdapat penutupan 15 kantor cabang konvensional dan pembukaan 3 kantor cabang syariah.



MODAL DITEMPATKAN DAN DISETOR PENUH Issued and Paid-Up Capital
Rp3.855.908.223.675,50 atau 76.215.195.821 saham yang terdiri dari:

- Rp349.331.607.900 atau 388.146.231 saham Kelas A nominal Rp900 per saham
- Rp2.000.520.000.000 atau 8.891.200.000 saham Kelas B nominal Rp225 per saham
- Rp1.506.056.615.775,50 atau 66.935.849.590 saham Kelas D nominal Rp22,50 per saham

Rp3,855,908,223,675.50 or 76,215,195,821 shares consisting of:

- Rp349,331,607,900 or 388,146,231 series A shares with a par value of Rp900 per share
- Rp2,000,520,000,000 or 8,891,200,000 series B shares with a par value of Rp225 per share
- Rp1,506,056,615,775.50 or 66,935,849,590 series D shares with a par value of Rp22.50 per share



PASAR YANG DILAYANI Market Served **[102-6]**
Perbankan Individu dan korporasi.
Individual and Corporate Banking.



TANGGAL PENCATATAN SAHAM Listing Date
21 November 1989
November 21, 1989



BURSA EFEK Stock Exchange
Bursa Efek Indonesia
Indonesia Stock Exchange



KODE SAHAM Ticker Symbol
BNII



ISIN CODE ISIN Code
ID1000099302



KODE SWIFT SWIFT Code
IBBKIDJA



KOMPOSISI PEMEGANG SAHAM Shareholding Composition **[102-5]**

- Sorak Financial Holdings Pte.Ltd. (45,02%)
- Maybank Offshore Corporate Services (Labuan) Sdn. Bhd (33,96%)
- UBS AG London (18,31%)
- Masyarakat Public (2,71%)



ALAMAT KANTOR PUSAT Head Office Address **[102-3]**
Sentral Senayan III
Jl. Asia Afrika No. 8, Gelora Bung Karno
Jakarta 10270, Indonesia
Tel : (62-21) 2922 8888
Fax : (62-21) 2922 8799
Email : customercare@maybank.co.id
Website : www.maybank.co.id



CONTACT CENTER

- 1 : customercare@maybank.co.id
- 2 : investorrelations@maybank.co.id

www.facebook.com/MaybankIndonesia

@MaybankID

@maybankid

1500611



ANAK PERUSAHAAN Subsidiaries

- PT Wahana Ottomitra Multiartha Tbk (68,55%)
- PT Maybank Indonesia Finance (99,99%)



JUMLAH KARYAWAN 2019 Total Headcount 2019 **[102-7]**
7.048 karyawan
7,048 employees



SKALA USAHA Business Scale **[102-7]**
Dalam Jutaan

- Nilai Aset: Rp177.532.858
- Nilai Liabilitas: Rp152.442.167
- Nilai Ekuitas: Rp25.090.691

In million

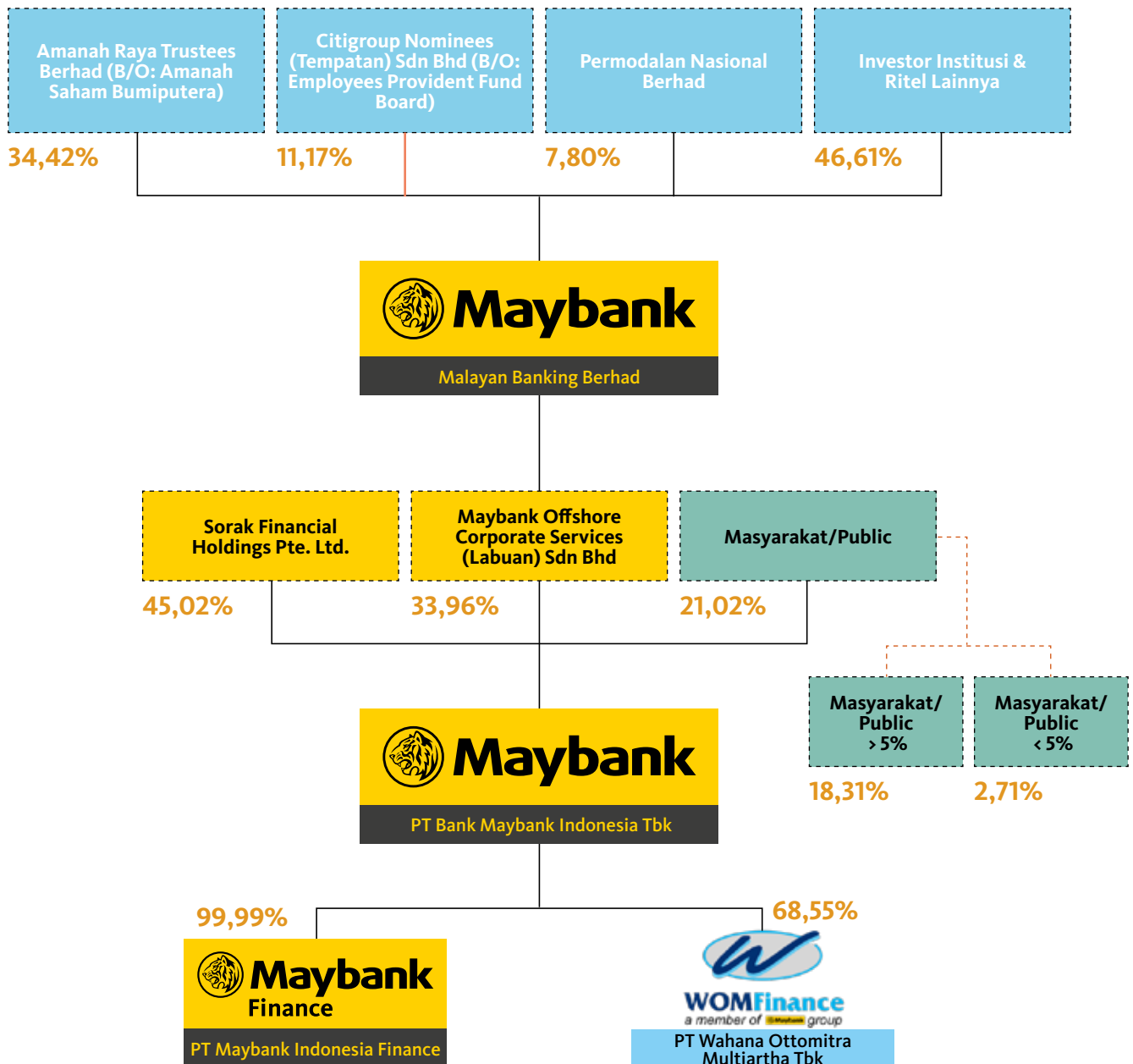
- Assets: Rp177,532,858
- Liabilities: Rp152,442,167
- Equity: Rp25,090,691



WILAYAH OPERASI Operation Area **[102-4][102-7]**
Kegiatan utama di Indonesia dan kantor cabang di:
1 (satu) kantor cabang di Mumbai, India
Main activities in Indonesia and branch offices in:
1 (one) branch office in Mumbai, India

Struktur Grup Perusahaan

Corporate Group Structure



Visi, Misi dan Budaya Perusahaan

Vision, Mission and Corporate Cultures [102-16]

Visi Vision

Menjadi penyedia layanan keuangan terkemuka di Indonesia, yang didukung oleh sumber daya manusia yang berkomitmen penuh dan inovatif untuk menciptakan nilai dan melayani komunitas.

To be the leading financial services provider in Indonesia, driven by passionately committed and innovative people, creating value and serving communities.

Mission Misi

Humanising Financial Services

Kami berfokus untuk menyediakan akses yang nyaman untuk mendapatkan secara langsung produk dan layanan perbankan.

We focus on providing convenient access to financing in both physical and digital environments.

Kami memberikan *advice* kepada nasabah berdasarkan kebutuhan.

We advise our customers based on their needs.

Kami berkomitmen untuk memberikan persyaratan dan harga yang wajar.

We are committed to offering fair terms and pricing.

Kami memprioritaskan pengalaman nasabah menggunakan teknologi digital generasi mendatang.

We priorities customer experience using next generation digital technologies.

Persetujuan Dewan Komisaris dan Direksi mengenai Visi dan Misi Bank

Visi dan Misi dari Maybank Indonesia telah ditinjau dan disetujui oleh Dewan Komisaris dan Direksi. Bank melakukan peninjauan secara periodik terhadap Visi dan Misi ini. Sampai dengan saat ini Visi dan Misi Bank masih valid dan sesuai dengan kondisi saat ini.

Pada akhir November 2014, Dewan Komisaris dan Direksi menyelenggarakan pertemuan dan memberikan persetujuan untuk menyelaraskan kembali visi dan misi Bank sesuai dengan perkembangan strategi yang terakhir yang dilakukan oleh Bank. Penyelarasan visi dan misi ini juga dilaksanakan berdasarkan ikrar bersama pada saat *Maybank Leaders Offsite Meeting* di Bogor. Acara ini diselenggarakan pada tanggal 21 Maret 2014.

Peninjauan terakhir dilakukan pada 22 November 2019 bersamaan dengan persetujuan Dewan Komisaris dan Direksi pada Rencana Bisnis Bank (RBB) 2020-2022.

Board of Commissioners and Board of Directors' Approval on the Bank's Vision and Mission

The vision and mission of Maybank Indonesia have been reviewed and approved by Board of Commissioners and Board of Directors. The Bank conducts a periodic review on this Vision & Mission. To date the Bank's Vision & Mission are deemed to be valid and aligned with the current condition.

At the end of November 2014, the Board of Commissioners and the Board of Directors convened and agreed to refine the Bank's vision and mission in accordance with the latest strategy devised and implemented by the Bank. The alignment of vision and mission was also held in conjunction with the joint pact during the BII Maybank Leaders Offsite Meeting in Bogor. The event was held on March 21, 2014.

The latest review was conducted on November 22, 2019 together with BOD and BOC approval in the Bank Business Plan (RBB) 2020-2022.

Budaya Perusahaan

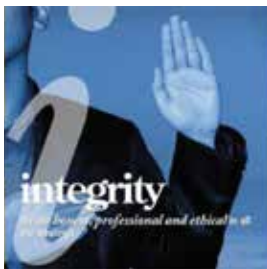
Corporate Cultures



1 Teamwork

Kami bekerja sama sebagai satu tim yang didasari nilai saling menghargai dan rasa kebanggaan.

We work together as a team based on mutual respect and dignity.



2 Integrity

Kami jujur, profesional dan berlandaskan moral dalam semua kegiatan usaha kami.

We are honest, professional and ethical in all our dealings.



3 Growth

Kami memiliki keinginan yang kuat untuk melakukan peningkatan dan pembaharuan secara konsisten.

We are passionate about constant improvement and innovation.



4 Excellence & Efficiency

Kami berkomitmen untuk menghasikan kinerja yang sempurna dan layanan prima.

We are committed to deliver outstanding performance and superior services.



5 Relationship Building

Kami secara berkesinambungan membangun hubungan kerja sama jangka panjang yang saling menguntungkan.

We continuously build long-term and mutually beneficial partnership.



Sambutan Presiden Direktur

Message from the
President Director [102-14]

Taswin Zakaria
Presiden Direktur
President Director

Kegiatan-kegiatan CR Maybank Indonesia memiliki tujuan yang jelas, yaitu untuk membuat perubahan sosial dan ekonomi, berkontribusi pada pencapaian SDGs, bersifat jangka panjang serta melibatkan komunitas dan Maybankers sebagai volunteer.

Maybank Indonesia's CR activities have clear objectives, namely to make social & economic impacts, contribute to the achievement of SDGs, have a long term nature, and involve the communities and Maybankers as volunteers.

Pemangku kepentingan yang terhormat,

Mewakili jajaran Direksi, kami menyampaikan pencapaian Maybank Indonesia dalam melaksanakan strategi keberlanjutan untuk memberikan manfaat kepada seluruh pemangku kepentingan, termasuk yang berkaitan dengan pencapaian non-finansial Bank di bidang sosial dan lingkungan.

Tahun 2019, sebagaimana kita ketahui merupakan tahun yang menantang bagi kegiatan usaha di Indonesia bahkan hampir di seluruh dunia. Indonesia mencatatkan pertumbuhan ekonomi sebesar 5,02% yang merupakan angka pertumbuhan yang stabil selama 5 tahun terakhir. Perekonomian masih tetap tumbuh di tengah-tengah dinamika perang dagang dan geopolitik, penurunan harga komoditi, serta perlambatan ekonomi di banyak negara termasuk mitra dagang Indonesia.

Pertumbuhan ekonomi Indonesia terutama ditopang dari Konsumsi Rumah Tangga dan PMTB (Pembentukan Modal Tetap Bruto) yang masing-masing menyumbang 55,76% dan 32,28%. Namun demikian Konsumsi Rumah Tangga hanya tumbuh 5,04% dibandingkan 5,06% pada 2018, sedangkan pertumbuhan sektor industri mencapai 3,8% dibandingkan 4,27% di tahun sebelumnya dan kedua sektor tersebut merupakan pangsa pasar perbankan.

Otoritas Jasa Keuangan atau OJK mencatat pertumbuhan kredit perbankan 2019 sebesar 6,08%, angka ini lebih rendah daripada pertumbuhan kredit 2018 sebesar 11,8%. Bank BUMN mencatatkan pertumbuhan kredit 8,5%, lebih rendah dibanding 2018 sebesar 14,1% sedangkan pertumbuhan kredit bank umum swasta nasional tumbuh 4,3 persen, turun dibandingkan tahun 2018 9,4%.

Maybank Indonesia telah melakukan langkah-langkah proaktif untuk melakukan upaya berkelanjutan dalam meningkatkan imbal hasil kredit, pendapatan non-bunga, mengurangi biaya dana, serta mengendalikan biaya operasional. Strategi ini diimbangi dengan upaya menjaga postur risiko untuk menjaga kualitas aset.

Sebagai hasilnya, pada tahun 2019 Bank mampu menyalurkan kredit sebesar Rp129,8 triliun, dan membukukan peningkatan pendapatan operasional sebelum provisi sebesar 2,0% menjadi Rp3,1 triliun. Kualitas aset seperti tercermin pada penurunan tingkat NPL dari 2,7% (*gross*) dan 1,5% (*net*) menjadi 2,6% (*gross*) dan 1,5% (*net*), CAR sebesar 20,1% dan Rasio Loan to Deposit (LDR-Bank saja) berada pada level yang sehat sebesar 96,3%.

Dear stakeholders,

On behalf of the Board of Directors, we would like to report on the achievement of Maybank Indonesia in implementing the sustainability strategy to give benefits to all stakeholders, including non-financial achievements in social and environmental fronts.

As we all may have known, 2019 was a very challenging year not only for businesses in Indonesia but also for countries around the world. Indonesia registered an economic growth of 5.02%, continuing a stable trend over the past 5 years. This was achieved amidst an on-going trade dispute, geopolitical issues, falling prices of key commodities, and a slowing economic growth of Indonesia's trading partners.

Indonesia's economic growth was mainly supported by Household Consumption and Gross Fixed Capital Formation, which during the year contributed 55.76% and 32.28% respectively. Household Consumption grew 5.04% compared with 5.06% in 2018 and, notably, the growth of the industrial sector reached 3.8% compared with 4.27% in the previous year. These two sectors are key market segments for the banking sector.

The Financial Services Authority (OJK) recorded a 6.08% growth in industry-wide financing, lower than the 11.8% in 2018. State-owned banks recorded an average 8.5%, lower than 14.1% in 2018 and national private commercial banks also experienced a decline with an average of 4.3%, compared to 9.4% in 2018.

Maybank Indonesia has taken proactive steps to remain consistent in improving credit yields, earning higher non-interest income, reducing cost of funds, and containing operational costs. This strategy is balanced with a calculated effort to maintain risk posture and maintain asset quality.

As a result, in 2019 the Bank recorded total loans of Rp129.8 trillion, and 2.0% increase in operating income before provisions to Rp3.1 trillion. Asset quality was reflected in a decline in NPL level from 2.7% (*gross*) and 1.5% (*net*) to 2.6% (*gross*) and 1.5% (*net*), a CAR of 20.1% and a healthy Loan to Deposit Ratio (Bank only) of 96.3%.

Sambutan Presiden Direktur

Message from the President Director

NILAI KEBERLANJUTAN BAGI MAYBANK INDONESIA

Bank Maybank Indonesia, mewujudkan nilai keberlanjutan melalui penyaluran pembiayaan untuk kegiatan pembangunan serta berperan langsung dalam pembangunan masyarakat dalam rangka mencapai Tujuan Pembangunan Berkelanjutan dan upaya mengatasi perubahan iklim. Maybank Indonesia melakukan dua pendekatan utama untuk menjawab tantangan ini, yaitu dengan menerapkan keuangan berkelanjutan dan merancang program Corporate Responsibility secara keberlanjutan guna memampukan kelompok masyarakat rentan untuk meraih kemandirian ekonomi.

KOMITMEN PIMPINAN PERUSAHAAN DALAM PENCAPAIAN KEUANGAN BERKELANJUTAN

Maybank Indonesia berkomitmen untuk ikut serta membangun Industri Jasa Keuangan yang mendukung pencapaian Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals* atau *SDGs*) dengan menerapkan aturan Keuangan Berkelanjutan yang ditetapkan oleh OJK. Kami menerapkan keuangan berkelanjutan dalam menyediakan pendanaan untuk memberikan manfaat bagi pemangku kepentingan, serta menerapkan dan mengelola manajemen risiko untuk meminimalkan dampak lingkungan dan sosial yang merugikan dari kegiatan usaha yang kami biayai.

KEBIJAKAN UNTUK MERESPONS PENERAPAN KEUANGAN BERKELANJUTAN

Maybank Indonesia telah menyusun, menerapkan, dan mengkaji ulang Rencana Aksi Keuangan Berkelanjutan (RAKB) yang memuat strategi jangka panjang Bank untuk menerapkan keuangan berkelanjutan 2018-2022. Strategi tersebut memuat tiga arahan utama yaitu peningkatan kapasitas internal, integrasi aspek lingkungan, sosial, dan tata kelola, serta pengembangan portofolio.

PENERAPAN KEUANGAN BERKELANJUTAN

Fokus kami dalam pelaksanaan keuangan berkelanjutan pada tahun 2019 adalah pengembangan kapasitas internal tentang prinsip dan implementasi keuangan berkelanjutan itu sendiri. Kami menyelenggarakan training keuangan berkelanjutan untuk anggota Direksi dan Dewan Komisaris hingga Senior Management serta sosialisasi keuangan berkelanjutan melalui e-learning kepada seluruh Maybankers. Terdapat 5 workshop yang kami selenggarakan dengan narasumber dari dalam negeri (termasuk Otoritas Jasa Keuangan) dan luar negeri.

VALUE OF SUSTAINABILITY FOR MAYBANK INDONESIA

Maybank Indonesia is realizing its sustainability values by providing financing for nation building activities, and it plays a direct role in the community development as a our effort to achieve the Sustainable Development Goals and help to manage climate change. Maybank Indonesia adopts two main approaches to respond this challenge, by first implementing sustainable finance and second by designing a sustainable Corporate Responsibility program to empower vulnerable communities so they can move towards economic self-reliance.

COMMITMENT OF COMPANY LEADERS IN ACHIEVING SUSTAINABLE FINANCE

Maybank Indonesia is committed to participate in developing the Financial Services Industry that advocates the achievement of the Sustainable Development Goals (SDGs) through compliance with Sustainable Finance regulations enacted by OJK. We are applying sustainable finance in distributing the financing that give benefits to stakeholders, and running proper risk management to mitigate the otherwise adverse social and environmental impacts from the many businesses that we are financing.

RESPONSIVE POLICIES ON THE ADOPTION OF SUSTAINABLE FINANCE

Maybank Indonesia has prepared, applied, and reviewed its 2018-2019 Sustainable Financial Action Plan, outlining a long-term strategy to implement sustainable finance. This strategy gives three directions; internal capacity building, the integration of environmental, social and governance (ESG) aspects, and portfolio development.

IMPLEMENTATION OF SUSTAINABLE FINANCE

Our focus in applying sustainable finance in 2019 was on developing internal capacity of the principles and implementation of sustainable finance. We organized training on sustainable finance for members of the Board of Directors, members of the Board of Commissioners, and Senior Management. We also socialized the training materials to all Maybankers through e-learning. We held 5 workshops during the year, given by speakers from within the country, including OJK, and from overseas.

Dalam pengelolaan aspek lingkungan, sosial, dan tata kelola (LST), Maybank Indonesia telah mulai mengintegrasikan LST ke dalam proses penyaluran produk kredit. Sejalan dengan kebijakan Maybank Group, kami telah menetapkan Kebijakan LST dan *Risk Management Framework* Maybank Indonesia yang mengatur kegiatan usaha yang tidak dibiayai (*blacklist activities*) dan jenis-jenis kegiatan usaha yang perlu pengelolaan khusus (*designated loan*) yaitu kegiatan pembiayaan yang pada saat ini memiliki risiko LST tinggi.

PENCAPAIAN KINERJA KEUANGAN BERKELANJUTAN

Bank telah menyalurkan kredit yang dikategorikan dalam Kegiatan Usaha Berkelanjutan (KUB) yaitu perkebunan Lestari (RSPO/ISPO) sebesar Rp2,96 triliun, kredit untuk UMKM sebesar Rp27,4 triliun, pembiayaan infrastruktur dan kegiatan-kegiatan lainnya, sehingga total portofolio kredit untuk KUB seluruhnya mencapai Rp44,88 triliun atau 39% dari total kredit yang disalurkan Bank.

Pelaksanaan keuangan berkelanjutan juga didukung dengan program Corporate Responsibility (CR) yang bertujuan memberikan nilai tambah kehadiran kami di tengah-tengah masyarakat. Program CR juga mendorong pembangunan yang inklusif dengan melibatkan masyarakat disabilitas dalam program R.I.S.E. (Reach Independence & Sustainable Entrepreneurship) dan pemberdayaan perempuan prasejahtera melalui penyaluran kredit mikro dan kegiatan tenun ramah lingkungan dalam kegiatan Maybank Women Eco-Weavers.

Kegiatan-kegiatan CR Maybank Indonesia memiliki tujuan yang jelas, yaitu untuk membuat perubahan sosial dan ekonomi, berkontribusi pada pencapaian SDGs, bersifat jangka panjang serta melibatkan komunitas dan Maybankers sebagai *volunteer*. Untuk mendukung kegiatan CR, Bank melakukan investasi sosial sebesar Rp1,7 miliar dan RM2,7 juta (Rp9,3 miliar).

PEMANFAATAN PELUANG DAN PROSPEK USAHA

Sebagai salah satu zona ekonomi penting di kawasan, Indonesia memiliki potensi untuk terus tumbuh berkat sumber daya alam dan demografi yang dimilikinya. Namun, belum semua masyarakat dan wilayah terjangkau oleh layanan keuangan formal serta pengetahuan keuangan yang memadai, sehingga pembangunan dan hasil-hasilnya belum dapat dirasakan manfaatnya secara

In environmental, social and governance (ESG) aspects management, Maybank Indonesia has been integrating ESGs into the financing distribution process. In line with Maybank Group policy, we have established an ESG Policy and Maybank Indonesia's Risk Management Framework that governs blacklisted activities and designated loans or financing activities that are currently exposed to high ESG risk.

ACHIEVED PERFORMANCE OF SUSTAINABLE FINANCE

The Bank distributed total financing of Rp2.96 trillion to Sustainable Business Activities (SBA), including Lestari plantation (RSPO/ISPO), Rp27.4 trillion to MSME, and another large amount to infrastructure development and other activities. The total financing portfolio for SBA, reached Rp44.88 trillion or 39% of the Bank's total financing in 2019.

The implementation of sustainable finance is also supported by our Corporate Responsibility (CR) program which aims to add value to our presence in the society. The CR program encourages inclusive development by engaging people with disabilities in the Reach Independence & Sustainable Entrepreneurship program and empowering underprivileged women through micro credit distribution and environmentally friendly weavings under Maybank Women Eco-Weavers program.

The CR activities of Maybank Indonesia have a clear objective, which is to make social and economic changes, contribute to the achievement of SDGs, engage the community and Maybankers as volunteers; these are long term in nature. To support this, the Bank made a social investment of Rp1.7 billion and RM2.7 million (Rp9,3 billion).

CAPITALIZING ON BUSINESS OPPORTUNITIES AND PROSPECTS

As one of the most important economic zones in the region, Indonesia has the potential to continue the growth of its wealth of natural deposits and demographics. However, not all communities and regions have access to formal financial services and adequate financial knowledge. Thus the results of the nation development have not been evenly felt. This has become both a

Sambutan Presiden Direktur

Message from the President Director

merata. Hal ini menjadi tantangan dan peluang perbankan untuk menyediakan produk dan layanan keuangan yang dapat menembus batas wilayah dan akses konvensional sehingga lebih banyak masyarakat Indonesia mendapatkan akses dan layanan keuangan yang dibutuhkannya.

Kami menandai peristiwa penting pada 2019, yaitu dengan bergabungnya Maybank Indonesia dalam kegiatan yang diselenggarakan Inisiatif Keuangan Berkelanjutan Indonesia (IKBI) dan meresmikan keanggotaan kami pada 26 September 2019. Kemitraan ini tentunya memiliki makna penting baik bagi Maybank Indonesia maupun bagi IKBI, karena dengan demikian kita akan dapat saling belajar satu sama lain untuk menerapkan keuangan berkelanjutan di masa depan.

Kami mengidentifikasi tantangan dalam pelaksanaan keuangan berkelanjutan, dari internal yaitu pemahaman isu lingkungan, ekonomi dan sosial dalam proses pengambilan keputusan pemberian kredit dan eksternal yang terkait dengan kejelasan regulasi pelaksanaan keuangan berkelanjutan serta kepastian hukum pada kegiatan usaha yang berpotensi meningkatkan risiko finansial bagi Lembaga Keuangan yang memberikan kredit.

STRATEGI PENCAPAIAN TARGET

Dalam pelaksanaan keuangan berkelanjutan, kami melihat perlunya pembelajaran oleh semua pemangku kepentingan dalam hal pemahaman tentang isu LST, proses integrasi risiko, serta faktor ketidakpastian kondisi sosio-ekonomi dan regulasi yang mempengaruhi pengambilan keputusan dan *risk appetite Bank*.

Ke depan, Maybank Indonesia akan terus menyempurnakan pelaksanaan aspek LST dalam proses bisnis Bank dan menginternalisasikannya kepada seluruh Maybankers dan mendorong penyaluran kredit untuk Kegiatan Usaha Berkelanjutan yang lebih berdampak bagi pembangunan berkelanjutan.

challenge and opportunity for the banking industry to provide beyond-boundaries and beyond-conventional financial products and services to provide more Indonesia with banking access and financial services.

We marked 2019 with a key milestone as Maybank Indonesia joined the Indonesian Sustainable Financial Initiative and inaugurated our membership on September 26, 2019. This partnership is meaningful not only for Maybank Indonesia but also for IKBI since it allows us to learn from each other about how to better implement sustainable finance in the future.

We identified challenges emerging in the process of sustainable finance. The internal challenge is how to comprehend environmental, economic and social issues during a financing decision-making process. One of the external challenges was the clarity of regulations on sustainable finance while another one on legal certainty in business activities that may increase financial risks for lending Financial Institutions.

TARGET ACHIEVEMENT STRATEGY

As we are implementing sustainable finance, we see the need for all stakeholders to understand ESG issues, risk integration process, and the uncertainty of socio-economic and regulatory conditions that may affect the decision-making process and risk appetite of the Bank.

Going forward, Maybank Indonesia will continue to refine the way it is implementing ESG in the Bank's business process, internalizing these aspects to all Maybankers, and encouraging financing for Sustainable Business Activities that provide greater positive impacts on sustainable development.

Bersama ini, kami ingin menyampaikan apresiasi kepada Dewan Komisaris yang telah mendukung Direksi melalui saran dan pengawasan, seluruh Maybankers atas kinerja dan kontribusinya, kepercayaan nasabah atas integritas kami serta para pemegang saham yang terus mendukung upaya kami untuk melaksanakan praktik-praktik keuangan berkelanjutan sejalan dengan misi 'Humanising Financial Services'.

In closing, we would like to express our appreciation to the Board of Commissioners for their supervision and inputs, to all Maybankers for their contribution and excellent results, to the customers for their trust in our integrity, and to the shareholders for their endless support for our sustainable finance practices in line with the Bank's 'Humanizing Financial Services' mission.

Jakarta, 2020

Atas nama Direksi
On behalf of the Directors
PT Bank Maybank Indonesia Tbk



Taswin Zakaria
Presiden Direktur
President Director

Laporan ini menyajikan kinerja di bidang ekonomi, sosial, lingkungan, tata kelola dan serta topik-topik non-finansial lain dalam lingkup kegiatan usaha Maybank Indonesia yang kami pertimbangkan material untuk dilaporkan kepada masyarakat.

This report presents our economic, social, environmental and governance performance, as well as other non-financial topics within the scope of Maybank Indonesia's business activities that we deem material to be disclosed to the public.

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Profile Report
- 42** | Pemilihan Topik dalam Laporan
Selection of Topic in the Report





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Indonesian Ministry for the
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Forestry and Marine Affairs

1406
26/11/2019

INISIATIF KEUANGAN
BERKELANJUTAN
INDONESIA

IKBI founding members:

- BCA
- BNI
- bank bjb
- Bank Muamalat
- AGI (BANK ARTINA GRAHA INTERNASIONAL)
- BRI

WE ARE COMMITTED

IMPLEMENT SUSTAINABLE FINANCE BEST PRACTICE AND
SUPPORTING GOVERNMENT'S GOALS ON CLIMATE CHANGE & SDGs

Jakarta, 26 November 2019

Maybank

HSBC

Tentang Laporan Kebertanjuan

About Sustainability Report



PROFIL LAPORAN



Profile of Report

Laporan ini menjadi bagian yang tidak terpisahkan dari Laporan Tahunan Maybank Indonesia 2019.

Rincian tentang kinerja finansial, tata kelola, dan manajemen risiko yang lebih lengkap dapat ditemukan di dalamnya.



This report is an inseparable part of the 2019 Maybank Indonesia Annual Report. More complete details on financial performance, governance and risk management can be found in it.

Jakarta, 29 Maret 2019

PT Bank Maybank Indonesia Tbk
 Laporan Tahunan 2019
 Laporan Keberlanjutan 2019



RUANG LINGKUP DAN BATASAN LAPORAN

Laporan ini menyajikan kinerja di bidang ekonomi, sosial, lingkungan, tata kelola dan serta topik-topik non-finansial lain dalam lingkup kegiatan usaha Maybank Indonesia yang kami pertimbangkan material untuk dilaporkan kepada masyarakat.

RENTANG WAKTU PELAPORAN

Laporan Berkelanjutan Maybank Indonesia 2019 mencakup periode pelaporan 1 Januari hingga 31 Desember 2019 sesuai dengan periode Laporan Tahunan. Maybank Indonesia menerbitkan Laporan Keberlanjutan setiap tahun yang terbit bulan April tahun berikutnya. Laporan 2018 diterbitkan pada Juli 2019. [102-50] [102-51] [102-52]

REFERENSI LAPORAN

Dalam menyusun laporan ini, Maybank Indonesia menggunakan standar penyusunan berdasarkan persyaratan di Lampiran-II pada Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik (POJK-51/2017) dan berdasarkan standar Global Reporting Initiative (GRI) dengan pilihan 'Inti', serta beberapa di antaranya mengacu pada Financial Services Sector Disclosures. [102-54]

UMPAN BALIK DAN TANGGAPAN LAPORAN

Maybank Indonesia terbuka untuk masukan dan tanggapan atas laporan yang dapat disampaikan melalui: [102-53]

Sekretaris Perusahaan

Gedung Sentral Senayan III
 Jl. Asia Afrika No.8 Gelora Bung Karno, Senayan
 Jakarta Pusat 10270 Indonesia
 Tel: (62-21) 29228888 Fax: (62-21) 29228914
 Email: investorrelation@maybank.co.id

REPORT SCOPE AND LIMITATION

This report presented performance in the economic, social, environmental, governance and other non-financial topics within the scope of Maybank Indonesia's business activities which we considered material to be reported to the public.

REPORTING TIME FRAME

Maybank Indonesia's 2019 Sustainability Report covered the reporting period January 1st to December 31st, 2019 in accordance with the Annual Report period. Maybank Indonesia publishes a Sustainability Report every year which is published in April the following year. The 2018 Report was published in July 2019. [102-50] [102-51] [102-52]

REPORT REFERENCE

In organizing this report, Maybank Indonesia used the preparation standards based on the requirements in Appendix-II of the Financial Services Authority Regulation Number 51/POJK.03/2017 regarding the Application of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies (POJK-51/2017) and based on the Global Reporting Initiative (GRI) standard with the choice of 'Core', and some of them refer to the Financial Services Sector Disclosures. [102-54]

FEEDBACK AND REPORT RESPONSE

Maybank is open for input and response to the report that can be submitted through: [102-53]

Corporate Secretary

Gedung Sentral Senayan III
 Jl. Asia Afrika No.8 Gelora Bung Karno, Senayan
 Jakarta Pusat 10270 Indonesia
 Tel: (62-21) 29228888 Fax: (62-21) 29228914
 Email: investorrelation@maybank.co.id

PEMILIHAN



TOPIK

DALAM

LAPORAN

Selection of Topic in the Report

Untuk menentukan topik-topik yang material, Maybank Indonesia menerapkan prinsip-prinsip penentuan berdasarkan GRI Standard.



To determine material topics, Maybank Indonesia applies the principles of determination based on GRI Standard.



Tentang Laporan Keberlanjutan About Sustainability Reports

Topik-topik yang disajikan dalam laporan keberlanjutan ini terdiri dari topik yang sesuai dengan persyaratan POJK-51/2017 dan topik-topik keberlanjutan yang material bagi Maybank Indonesia. Untuk menentukan topik-topik yang material, Maybank Indonesia menerapkan prinsip-prinsip penentuan isi laporan berdasarkan GRI Standard, dengan pendekatan sebagai berikut:

1. Konteks Keberlanjutan, Maybank Indonesia meninjau dampak ekonomi, sosial, dan lingkungan dari aktivitas, produk, dan jasa bank dalam konteks pembangunan Indonesia baik secara langsung maupun tidak langsung terutama dalam pencapaian Tujuan Pembangunan Berkelanjutan
2. Materialitas, Maybank Indonesia mengidentifikasi topik-topik yang relevan dan memilih topik yang material berdasarkan signifikansi dampak dan persepsi pemangku kepentingan, topik-topik material adalah topik yang mendapatkan prioritas tinggi dalam Matriks Materialitas
3. Pelibatan Pemangku Kepentingan, Maybank Indonesia melakukan asesmen pada pemangku kepentingan utama dan mengidentifikasi topik-topik yang jadi perhatian bagi mereka untuk disajikan dalam laporan
4. Kelengkapan, Maybank Indonesia melaporkan topik-topik yang material dalam laporan ini dengan data dan informasi yang memadai bagi pemangku kepentingan. [102-46]

The topics presented in this sustainability report consist of topics that are in accordance with POJK-51/POJK.03/2017 requirements and material sustainability topics for Maybank Indonesia. To determine material topics, Maybank Indonesia applies the principles of determining the contents of the report based on GRI Standard, with the following approach:

1. The Sustainability context, Maybank Indonesia reviews the economic, social and environmental impacts of the Bank's activities, products and services in the context of Indonesia's development both directly and indirectly, especially in achieving the Sustainable Development Goals
2. Materiality, Maybank Indonesia identifies relevant topics and chooses material topics based on the significance of the impact and perceptions of stakeholders; material topics are topics that get high priority in the Materiality Matrix
3. Stakeholder Engagement, Maybank Indonesia conducts an assessment of key stakeholders and identifies topics of concern for them to be presented in the report.
4. Completeness, Maybank Indonesia reports material topics in this report with sufficient data and information for stakeholders. [102-46]



Pemilihan Topik dalam Laporan

Selection of Topic in the Report

Aspek Keberlanjutan dan Uji Materialitas

Sustainability Aspects and Materiality Test

Topik-topik yang relevan dengan keberlanjutan Maybank Indonesia:

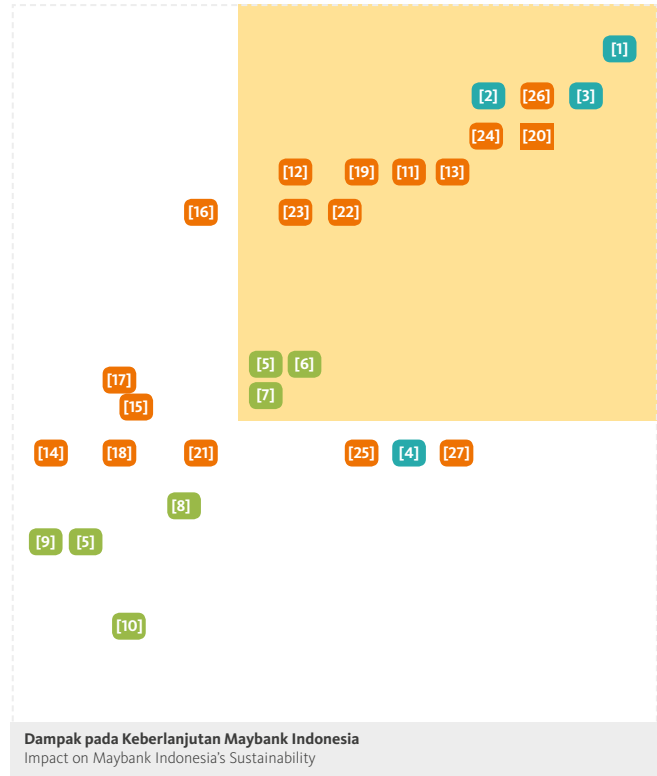
Topics that are relevant to Maybank Indonesia's sustainability are:

1. **Kinerja Keuangan** | Financial Performance
 2. **Dampak Ekonomi Tidak Langsung** | Indirect Economic Impact
 3. **Portofolio** | Portofolio
 4. **Audit** | Audit
-
5. **Material** | Material
 6. **Energi** | Energy
 7. **Air** | Water
 8. **Emisi** | Emissions
 9. **Efluen dan Limbah** | Effluent and Waste
 10. **Transportasi** | Transportation
-
11. **Ketenagakerjaan** | Employment
 12. **Kesehatan & Keselamatan Kerja** | Occupational Health and Safety
 13. **Pendidikan & Pelatihan** | Education and Training
 14. **Asesmen Pemasok Untuk Ketenagakerjaan** | Supplier Assessment for Labor
 15. **Keluhan Tenaga Kerja** | Worker Complaints
 16. **Investasi** | Investment
 17. **Kebebasan Berserikat dan Perundingan Bersama** | Freedom to Unionize and Collective Negotiations
 18. **Praktik Pengamanan** | Security Practices
 19. **Masyarakat Setempat** | Local Community
 20. **Anti Korupsi** | Anti Corruption
 21. **Kepatuhan (Masyarakat)** | Compliance (Community)
 22. **Akses Perbankan** | Banking Access
 23. **Literasi Perbankan** | Banking Literacy
 24. **Pelabelan Produk dan Jasa** | Product and Services Labelling
 25. **Komunikasi Pemasaran** | Marketing Communications
 26. **Privasi Pelanggan** | Customer Privacy
 27. **Kepatuhan (Produk & Jasa)** | Compliance (Product and Services)

Matriks Materialitas

Materiality Matrix

Pengaruh pada Persepsi Pemangku Kepentingan | Impact on Stakeholder Perception





Tentang Laporan Keberlanjutan
About Sustainability Reports

Topik Material dan Batasannya: [102-47]

Lima belas topik material disajikan kinerjanya dalam laporan ini, dengan mempertimbangkan inklusivitas pemangku kepentingan, topik keberlanjutan, dan misi utama bank. Tidak terdapat perubahan cakupan topik material dan batasan dibandingkan laporan sebelumnya. [102-46][102-49]

Material Topics and Limitations: [102-47]

Fifteen material topics are presented in this report, taking into account stakeholder inclusiveness, sustainability topics, and the main mission of the bank. There is no change of scope of material topics and boundaries compared to previous report. [102-46][102-49]

Topik Material Material Topics		Batasan Relevansi Dampak Relevant Impact Boundaries [103-1]					
		Maybank	Anak Perusahaan Subsidiary	Nasabah Customer	Mitra Investasi (Partner) Investment Partner	Pemasok/Alih Daya Aktivitas Bank Bank Activity Supplier/ Outsourcing	Masyarakat Public
[1]	Kinerja Ekonomi Economic Performance	✓	✓				
[2]	Dampak Ekonomi Tidak Langsung Indirect Economic Impact	✓	✓			✓	✓
[3]	Portofolio Produk Product Portfolio	✓	✓	✓	✓		
[20]	Anti Korupsi Anti Corruption	✓	✓	✓	✓	✓	
[5] [6] [7]	Material, Energi, dan Air Material, Energy, and Water	✓					
[11]	Ketenagakerjaan Employment	✓	✓			✓	
[12]	Kesehatan dan Keselamatan Kerja Occupation Health and Safety	✓	✓				
[13]	Pelatihan dan Pendidikan Training and Education	✓	✓				
[19]	Masyarakat Setempat Local Community	✓					✓
[24]	Label Produk dan Jasa Product and Service Label	✓	✓	✓			
[26]	Privasi Pelanggan Customer Privacy	✓	✓	✓			
[22]	Akses Perbankan Banking Access	✓		✓			✓
[23]	Literasi Perbankan Banking Literacy	✓		✓			✓

PENJELASAN RANTAI PASOK

Pemasok barang dan jasa dikelola Vendor Relations melalui lima kategori layanan: *General Spend, Facility Management, Information & Technology, Professional Service, dan Marketing*; serta kebijakan TARIF (*Transparent, Accountable, Responsible, Independent, Fair*). Tidak ada proses inti bisnis, produk, maupun jasa bank yang dilakukan oleh pihak ketiga. [102-9]

SUPPLY CHAIN EXPLANATION

Vendors of goods and services are managed by Vendor Relations through five service categories: *General Spend, Facility Management, Information & Technology, Professional Service, and Marketing*; and rates policy (*Transparent, Accountable, Responsible, Independent, Fair*). There are no core business processes, products, or bank services carried out by third parties. [102-9]

Pemilihan Topik dalam Laporan

Selection of Topic in the Report

PERUBAHAN PADA ORGANISASI DAN RANTAI PASOK

Tidak terdapat perubahan signifikan pada kegiatan usaha bank maupun rantai pasok dalam kurun waktu pelaporan ini. [102-10]

PERNYATAAN ULANG PELAPORAN

Pada laporan ini tidak terdapat pernyataan ulang atas data dan informasi yang disajikan dalam pelaporan sebelumnya. [102-48]

PENILAIAN EKSTERNAL

Laporan Keberlanjutan ini belum diperiksa oleh *external assurance*. Meskipun demikian, pihak Maybank Indonesia telah melakukan *review* internal untuk memastikan validitas data dan informasi yang disajikan. [102-56]

KETERLIBATAN PEMANGKU KEPENTINGAN [102-40] [102-42] [102-43] [102-44]

Bank menyeleksi Pemangku Kepentingan berdasarkan tiga kriteria yang berkaitan erat dengan keberlanjutan perusahaan: *legitimacy*, *proximity*, dan *urgency*.

CHANGES IN ORGANIZATION AND SUPPLY CHAIN

There were no significant changes in the Bank's business activities or supply chain during this reporting period. [102-10]

REPORT RESTATEMENT

In this report there is no restatement of the data and information presented in the previous reporting. [102-48]

EXTERNAL ASSESSMENT

This Sustainability Report has not been reviewed by external assurance. Nevertheless, Maybank Indonesia has conducted an internal review to ensure the validity of the data and information presented. [102-56]

STAKEHOLDER ENGAGEMENT [102-40] [102-42] [102-43] [102-44]

The Bank selects Stakeholders based on three criteria that are closely related to company sustainability: *legitimacy*, *proximity*, and *urgency*.

Pemangku Kepentingan Stakeholder	Pembinaan Hubungan Relationship	Pendekatan Approach			
		Metode Pelibatan Engagement Method	Tujuan Goals	Frekuensi Frequency	Topik Topics
Nasabah	Pemberdayaan dan Komunikasi	Call Center	Menampung dan menyelesaikan keluhan nasabah	Setiap saat	Kualitas layanan dan keamanan transaksi Pengembangan produk
		Survei Kepuasan Pelanggan	Identifikasi kepuasan nasabah dan peningkatan kualitas layanan	Setahun sekali	Kredit korporasi, retail, UKM, mikro dan syariah Kemudahan akses
		Consumer Gathering	Pembinaan dan peningkatan hubungan bisnis	Minimal setahun sekali	Mengetahui dan memenuhi harapan nasabah
		Website	Edukasi layanan perbankan	Sesuai kebutuhan	Informasi cara mendapatkan layanan jasa perbankan. Informasi produk dan layanan perbankan
Customer	Empowerment and Communication	Call Center	Accommodate and resolve customer complaints	Anytime	Quality of service and transaction security Product development
		Customer satisfaction survey	Measure customer satisfaction level and identify service quality improvements	Once a year	Corporate, retail, SME, micro and shariah loans Easy access
		Consumer Gathering	Guidance and business relationship enhancement	At least once a year	Know and meet customer expectations
		Website	Education about banking services	As required	Information on how to obtain banking services Information on banking products and services



Tentang Laporan Keberlanjutan
About Sustainability Reports

Pemangku Kepentingan Stakeholder	Pembinaan Hubungan Relationship	Pendekatan Approach			
		Metode Pelibatan Engagement Method	Tujuan Goals	Frekuensi Frequency	Topik Topics
Masyarakat dan Lembaga Swadaya Masyarakat	Komunikasi dan Pemberdayaan	Kerja sama strategis dalam rangka tanggung jawab sosial	Memberdayakan kehidupan sosial dan partisipasi pada pelestarian lingkungan	Minimal per-kuartal atau sesuai kebutuhan	Mitigasi dampak sosial lingkungan dan kinerja program di bidang terkait Perkembangan realisasi program CR
		Laporan Keberlanjutan	Sosialisasi kebijakan dan program CR	Setahun sekali	Informasi mengenai kegiatan perusahaan
Society and Non-Governmental Organizations	Communication and Empowerment	Strategic cooperation in relation to social responsibility	Empowering the society and participation in environmental sustainability	At least quarterly or as required	Mitigation of environmental and social impacts and program performance in related fields Development and realisation of CR programs
		Sustainability Report	Socialisation of CR policies and programs	Once a year	Information about company activities
Karyawan	Pemberdayaan dan Kolaborasi	Media komunikasi internal (Portal)	Solusi kebijakan dan strategi pengembangan karyawan	Setiap saat	Pemberitahuan hak-hak karyawan Pemaparan kinerja, sasaran, dan strategi bank di masa mendatang
		Majalah Internal Kabar Maybank	Pemberian informasi pada karyawan tentang berbagai acara dan kegiatan Bank serta informasi yang berkenaan dengan perusahaan	Setiap bulan	Informasi tentang acara dan kegiatan perusahaan
		Pertemuan-pertemuan internal, termasuk: <i>Brownbag Session, Employee Festival, Year End party, Health Talk, Townhall Meeting, Sharing Knowledge, Conservation with Management, Regional Transformation Roadshow</i> , dan lain-lain	Komunikasi konstruktif untuk menjalin pengertian timbal balik antara karyawan dengan manajemen Forum komunikasi pemangku kepentingan Maybank Indonesia dengan manajemen Maybank Indonesia	Secara periodik tergantung masing-masing jenis pertemuan	<i>Sharing knowledge</i> dan diskusi berbagai hal terkait ketenagakerjaan Ajang apresiasi karyawan yang berprestasi Silaturahmi dan mempererat karyawan dengan jajaran manajemen Bincang-bincang seputar kesehatan Penyelarasan strategi, sasaran, dan evaluasi kinerja Maybank Indonesia dengan Grup Maybank.
		<i>Employee Engagement Survey (EES)</i>	Mengetahui dan meningkatkan keterikatan karyawan dengan perusahaan	Setahun sekali	Memotivasi karyawan

Pemilihan Topik dalam Laporan

Selection of Topic in the Report

Pemangku Kepentingan Stakeholder	Pembinaan Hubungan Relationship	Pendekatan Approach			
		Metode Pelibatan Engagement Method	Tujuan Goals	Frekuensi Frequency	Topik Topics
Employees	Empowerment and Collaboration	Internal communication media (Portal)	Socialisation of employee development policies and strategies	Anytime	Employee rights notice Exposure to future bank performance, goals and strategies
		Internal Magazine The Maybank News	Provision of information to employees about the Bank's various events and activities, as well as information pertaining to the company	Monthly	Information regarding company events and activities
		Various internal meetings, including: Brownbag Session, Employee Festival, End of year Party, Health Talk, Townhall Meeting, Sharing Knowledge, Conversation with Management, Regional Transformation Roadshow, and others.	Constructive communication to establish mutual understanding between the employees and management Maybank Indonesia Stakeholders Communication Forum with Maybank Indonesia management	Periodically, depending on the type of the meeting	Sharing knowledge and discussion of related employment issues Showing appreciation to high achieving employees Strengthening relationships between the employees and management Discussion about issues related to health Alignment of Maybank Indonesia's strategy, objectives, and performance evaluations with the Maybank Group
		Employee Engagement Survey (EES)	Knowledge of and improvement of employee loyalty to the company	Once a year	Motivating employees
Serikat Pekerja	Komunikasi dan Kolaborasi	Membahas Perjanjian Kerja Sama	Membina hubungan bipartit dengan Serikat Pekerja	Dua tahun sekali	Pengertian timbal balik antara perusahaan dengan karyawan. Pemenuhan hak-hak dan kewajiban karyawan
Labour Union	Communication and collaboration	Discussing Agreement	Fostering bipartite relations with Trade Unions	Twice a year	Reciprocal understanding between the company and the employees Fulfilment of the employees' rights and obligations
Pemerintah (OJK dan lembaga terkait)	Komunikasi dan Konsultasi	Laporan pelaksanaan kepatuhan regulasi perbankan dan notifikasi pada Bank Indonesia	Konfirmasi tingkat kepatuhan atas peraturan perundangan yang berlaku	Per semester	Pemenuhan peraturan dan perundangan Pemenuhan aspek transparansi
		Basel II Accord – Basel Committee	Partisipasi dalam kegiatan-kegiatan yang diselenggarakan komite	Minimal setahun sekali	Peningkatan kualitas tata kelola Mitigasi risiko sosial dan lingkungan dalam pemberian kredit
		Laporan kepatuhan aspek syariah pada Dewan Syariah Nasional	Konfirmasi tingkat kepatuhan pada prinsip syariah	Minimal setahun sekali	<i>Anti Bribery and Corruption (ABC)</i> <i>Anti Money Laundering dan Anti Terrorism</i> Meningkatkan azas prudential dalam operasional dan layanan perbankan



Tentang Laporan Keberlanjutan
About Sustainability Reports

Pemangku Kepentingan Stakeholder	Pembinaan Hubungan Relationship	Pendekatan Approach			
		Metode Pelibatan Engagement Method	Tujuan Goals	Frekuensi Frequency	Topik Topics
Government (OJK and related institutions)	Communication and consultation	Report about the implementation of Banking Regulation and Notification Compliance with Bank Indonesia	Confirmation that the Bank complies with all applicable laws	Per semester	Compliance with laws and regulations Fulfilling aspects of transparency Improving the quality of governance
		Basel II Accord – Basel Committee	Participation in activities conducted by the committee	At least once a year	Mitigating social and environmental risks in lending
		Compliance report of sharia aspects to the National Sharia Board	Confirmation of compliance level to sharia principles	At least once a year	Anti Bribery and Corruption (ABC) Anti Money Laundering and Anti Terrorism Increasing prudential principles in banking operations and services
Media	Komunikasi	Siaran Pers dan Konferensi Pers	Pemberian Informasi kinerja bank, investasi, termasuk rencana korporasi lainnya	Sesuai kebutuhan	Kinerja keuangan dan non-keuangan Perkembangan dan realisasi program CR Informasi tentang kegiatan CR perusahaan
Media	Communication	Press Releases & Press Conference	Providing information about bank performance, investments and other corporate plans	As required	Financial and non-financial performance The development and realisation of CR programs Information about corporate CR activities.



Maybank Indonesia bergabung dalam Inisiatif Keuangan Berkelanjutan Indonesia (IKBI) pada tanggal 26 November 2019. Hal ini sebagai wujud komitmen Bank dalam menerapkan praktik keuangan berkelanjutan yang inklusif pada sektor jasa keuangan di Indonesia.

Maybank Indonesia joined the Indonesian Sustainable Financial Initiative (IKBI) on November 26, 2019. This is a manifestation of the Bank's commitment to implement inclusive sustainable finance practice in the financial services sector in Indonesia. "

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Sustainable Financial Competence Debelopment
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Explanation on Customer Services
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Issues, Development and Influence on Sustainable Financial Implementation





Maybank

Jakarta, 18 Desember 2019

**PT BANK MAYBANK INDONESIA Tbk
PAPARAN PUBLIK 2019**



*Tata Kelola
Berkelanjutan
Sustainable Governance*

TATA KELOLA PERUSAHAAN YANG BAIK



Good Corporate Governance

Komitmen penerapan Tata Kelola Maybank Indonesia ditujukan untuk meningkatkan kinerja keuangan dan non-keuangan Bank serta memperoleh kepercayaan investor dan pemegang saham.



The Bank's commitment on GCG implementation aims to improve its financial and non-financial performance while maintaining investors as well as shareholders' trust.



KOMITMEN TATA KELOLA PERUSAHAAN

Maybank Indonesia berkomitmen untuk menerapkan tata kelola perusahaan yang baik pada seluruh tingkatan dan jenjang organisasi. Komitmen ini dilakukan dalam upaya untuk meningkatkan kinerja keuangan dan non-keuangan Bank serta memperoleh kepercayaan investor dan pemegang saham.

Dalam melaksanakan komitmen tersebut, Bank melaksanakan praktik *governance system* bertumpu pada *Governance Structure* yang mencukupkan struktur dan infrastruktur organisasi, *Governance Process* yang menjaga prosedur tata kelola agar menghasilkan kebijakan yang andal, dan *Governance Outcome* yang senantiasa mengevaluasi kinerja tata kelola.

GOOD CORPORATE GOVERNANCE

Maybank Indonesia is committed to implement good corporate governance at all levels and ranks of the organization. The Bank's commitment aims to improve its financial and non-financial performance while maintaining investors as well as shareholders' trust.

In carrying out this commitment, the Bank implements governance system practices that are based on Governance Structure that involves ensuring adequate organizational structures and infrastructure, Governance Process that maintains governance procedures to produce reliable policies, and Governance Outcomes that constantly evaluates governance performance.

Peringkat Penilaian GCG dengan Penilaian Mandiri

Tahun Year
2019
2018
2017

Self-Assessment GCG Score Ranks

Skor GCG GCG Score
2 (Baik) (Good)
2 (Baik) (Good)
2 (Baik) (Good)

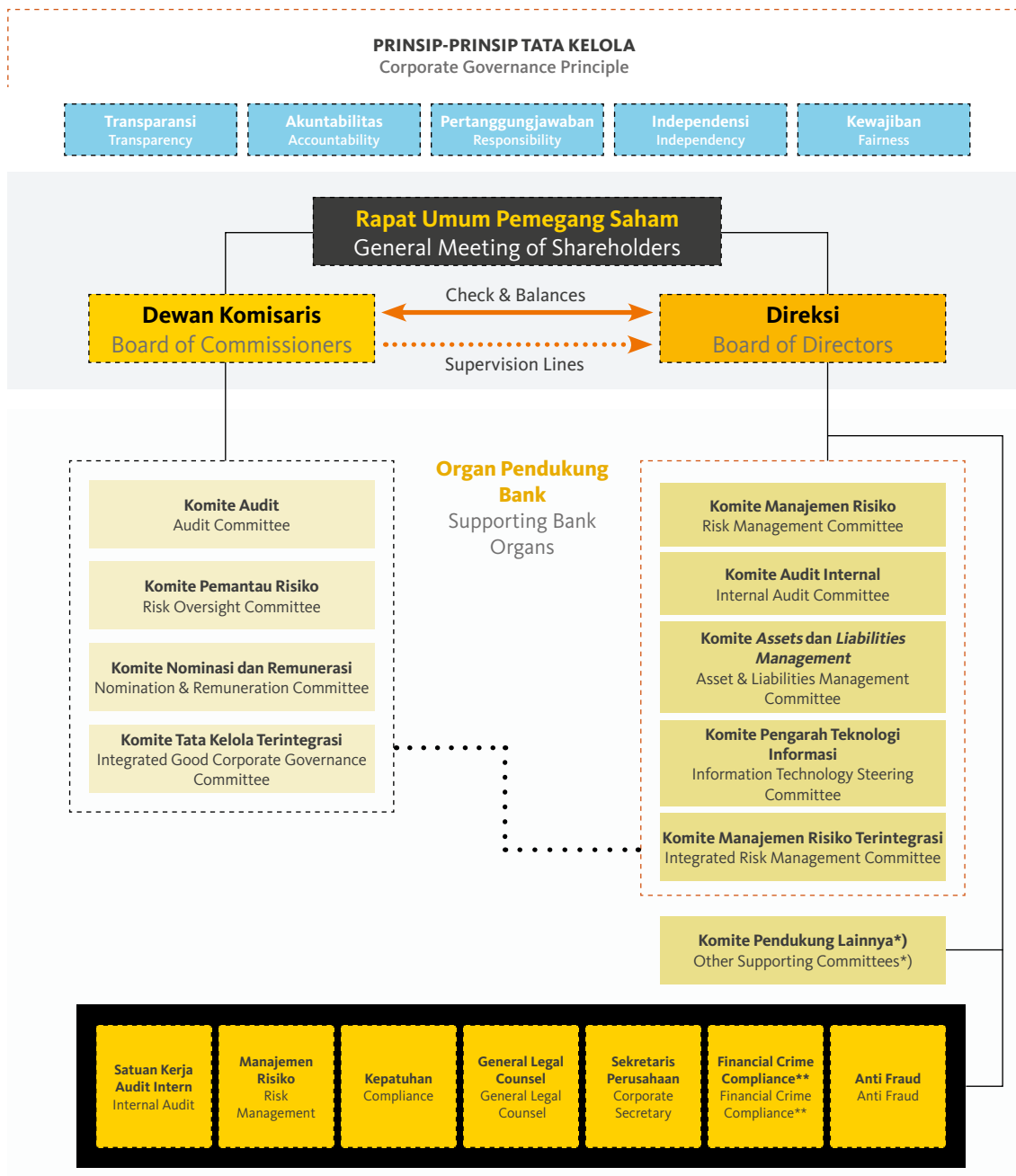
Tata Kelola Perusahaan yang Baik

Good Corporate Governance

Struktur Tata Kelola [102-18]

Governance Structure [102-18]

STRUKTUR TATA KELOLA BANK Bank Corporate Governance Structure



*) Komite Pendukung Lainnya yaitu Komite Kredit, Komite Restrukturisasi Kredit, Komite Penurunan Nilai, Komite Human Capital, dan Komite Personel juga memiliki garis pelaporan dan garis koordinasi dengan Direksi serta sejumlah satuan kerja yang independen.

***) Perubahan nama AMLA menjadi *Financial Crime Compliance* efektif per tanggal 6 Juni 2018

*) Other Supporting Committees: Credit Committee, Credit Restructuring Committee, Impairment Committee, Human Capital Committee, and Personnel Committee also have reporting and coordination lines with the Board of Directors and the independent working units.

***) The change of name of AMLA to Financial Crime Compliance is effective on June 6, 2018.

..... Garis Koordinasi
Coordination Line

TUGAS, WEWENANG DAN TANGGUNG JAWAB ORGAN TATA KELOLA

Tiga organ utama dalam tata kelola Maybank Indonesia adalah Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi. RUPS merupakan entitas tertinggi berupa forum bagi pemegang saham untuk mengambil keputusan dan mengawasi kinerja Bank secara keseluruhan.

Dewan Komisaris memegang fungsi pengawasan dan penasihat yang bertanggung jawab untuk memastikan bahwa semua kegiatan usaha yang dilaksanakan Direksi diselenggarakan sesuai dengan tujuan Bank dan peraturan yang berlaku. Dewan Komisaris didukung oleh Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, dan Komite Tata Kelola Terintegrasi.

Direksi adalah organ yang memiliki mandat representasi dan manajerial yang memegang peran utama dalam kegiatan operasional Bank sehari-hari. Direksi bertanggung jawab untuk memastikan strategi dan inisiatif Bank, baik jangka pendek maupun jangka panjang agar dapat diimplementasikan dengan baik. Direksi dibantu Komite Kredit, Komite Restrukturisasi Kredit, Komite Manajemen Risiko, Komite Manajemen Risiko Terintegrasi, Komite Audit Intern, Komite *Asset & Liabilities Management* (ALCO), *IT Steering Committee*, Komite Penurunan Nilai, Komite *Human Capital* dan Komite Personnel yang bertugas untuk membantu proses penerapan kebijakan manajemen risiko, dan

DUTIES, AUTHORITIES AND RESPONSIBILITIES OF CORPORATE GOVERNANCE ORGANS

Three main organs of corporate governance in Maybank Indonesia are the General Meeting of Shareholders (GMS), Board of Commissioners, and Board of Directors. GMS is the highest entity in the form of a forum for shareholders to make decisions and oversee the overall performance of the Bank.

Board of Commissioners holds supervisory and advisory functions responsible to ensure that all business activities carried out by Board of Directors are conducted in accordance with the Bank's objectives and applicable regulations. The Board of Commissioners is supported by Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee, and Integrated Governance Committee.

Board of Directors is an organ that has a representation and managerial mandate that plays a major role in the day-to-day operations of the Bank. The Board of Directors is responsible for ensuring the Bank's strategies and initiatives, both short and long term, so that they can be implemented properly. The Directors are assisted by Credit Committee, Credit Restructuring Committee, Risk Management Committee, Integrated Risk Management Committee, Internal Audit Committee, Asset & Liabilities Management (ALCO) Committee, IT Steering Committee, Asset Impairment Committee, Human Capital Committee and Personnel Committee. These committees main functions are to assist the



Jakarta, 29 Maret 2019

PT Bank Maybank Indonesia Tbk

Rapat Umum Pemegang Saham Tahunan



Tata Kelola Perusahaan yang Baik

Good Corporate Governance

pengelolaan eksposur risiko yang diambil konglomerasi keuangan. Selain itu terdapat unit-unit kerja pendukung Direksi, antara lain Satuan Kerja Audit Internal (SKAI), Unit Kerja Manajemen Risiko, Satuan Kerja Kepatuhan, Unit Kerja *Corporate Legal & Litigation*, Unit Kerja *Financial Crime Compliance* ("FCC") & *National Anti-Fraud* serta Unit Kerja *Corporate Security Management*. Seluruh organ, komite, dan unit kerja bekerja sesuai dengan pembagian tugas dan tanggung jawab yang telah ditentukan.

Pelaksanaan tugas dan tanggung jawab organ tata kelola dan penerapan kebijakan tata kelola pada umumnya dapat dibaca dalam Laporan Tahunan Maybank Indonesia 2019 bagian Tata Kelola Perusahaan.

process applying risk management policies, and managing risk exposures taken by financial conglomerates. In addition, the Board of Directors is also assisted by several working units including the Internal Audit Work Unit (SKAI), Risk Management Work Unit, Compliance Work Unit, Corporate Legal & Litigation Work Unit, Financial Crime Compliance (FCC) & National Anti-Fraud and Corporate Security Management Work Unit. All organs, committees, and working units work in accordance with the division of tasks and responsibilities that have been determined.

The implementation of the duties and responsibilities of the governance organs and the implementation of governance policies can be found in the 2019 Maybank Indonesia Annual Report Corporate Governance section.

Susunan Dewan Komisaris per 31 Desember 2019

No	Nama Komisaris Name of Commissioner	Jabatan	Position
1	Datuk Abdul Farid Bin Alias	Presiden Komisaris	Chairman of The Board
2	Budhi Dyah Sitawati	Komisaris Independen	Independent Commissioner
3	Achjar Iljas	Komisaris Independen	Independent Commissioner
4	Hendar	Komisaris Independen	Independent Commissioner
5	Edwin Gerungan	Komisaris	Commissioner
6	Datuk Lim Hong Tat	Komisaris	Commissioner

Board of Commissioners per December 31, 2019

Susunan Direksi per 31 Desember 2019

No	Nama Komisaris Name of Commissioner	Jabatan	Position
1	Taswin Zakaria	Presiden Direktur	President Director
2	Thilagavathy Nadason	Direktur	Director
3	Jenny Wiriyanto*) **)	Direktur	Director
4	Eri Budiono*)	Direktur	Director
5	Irvandi Ferizal	Direktur	Director
6	Effendi	Direktur	Director
7	Widya Permana	Direktur	Director
8	Muhamadian	Direktur Kepatuhan dan Direktur Independen sebagaimana dimaksud dalam Peraturan Bursa Efek Indonesia Nomor I-A	Director of Compliance and Independent Director as stipulated in Indonesian Stock Exchange Regulation Number I-A

*Mengundurkan diri dari jabatan Direktur Maybank Indonesia pada 8 Januari 2020 dan Perseroan akan menyelenggarakan Rapat Umum Pemegang Saham untuk memutuskan permohonan diri tersebut dalam jangka waktu paling lambat 90 hari setelah diterimanya surat pengunduran diri tersebut.

**Mengundurkan diri dari jabatan Komisaris PT Maybank Indonesia Finance pada 14 Januari 2020 dan PT Maybank Indonesia Finance pada akan menyelenggarakan Rapat Umum Pemegang Saham untuk memutuskan permohonan diri tersebut dalam jangka waktu paling lambat 90 hari setelah diterimanya surat pengunduran diri tersebut.

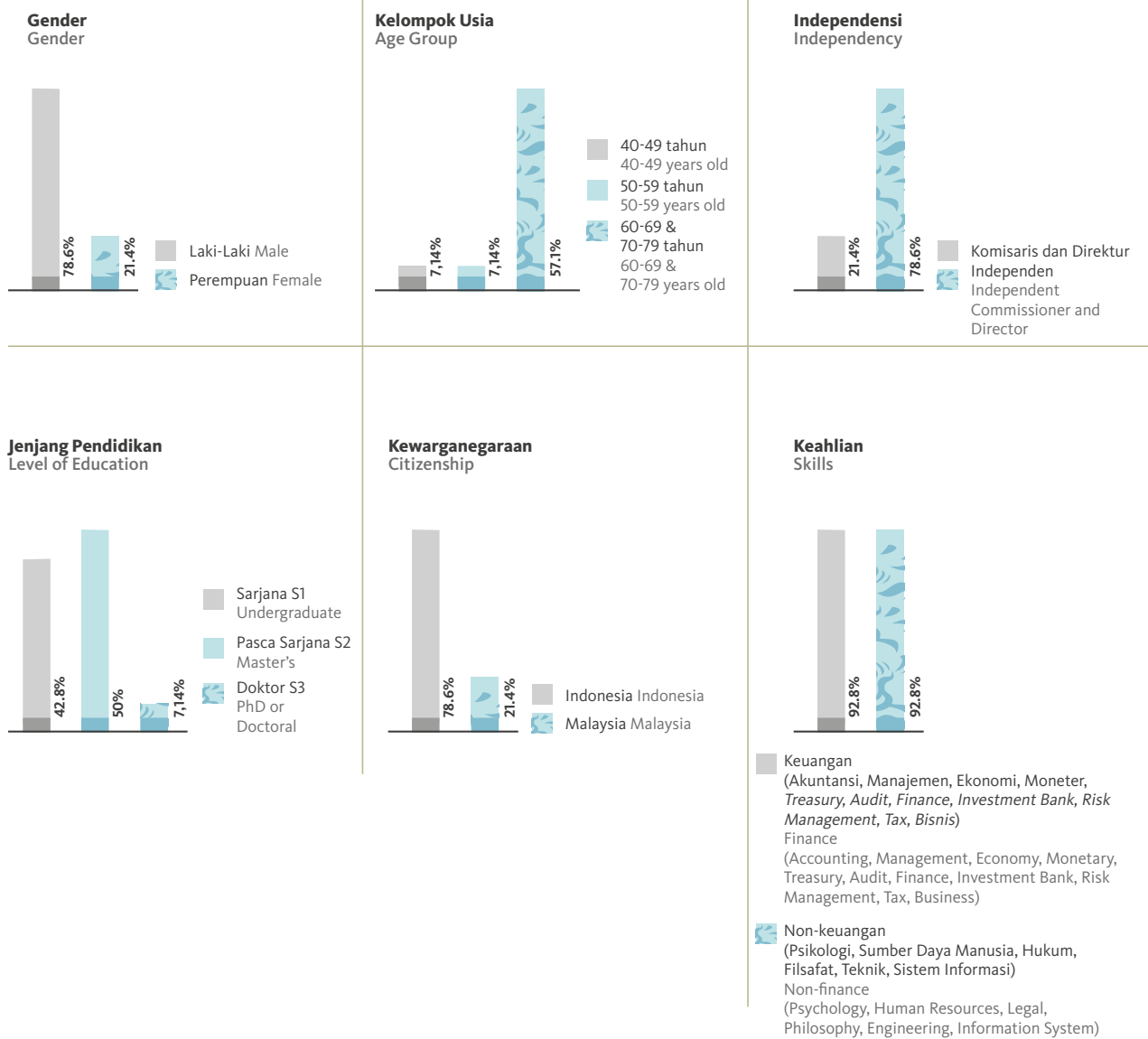
* Resigned from the position of Director of Maybank Indonesia on January 8, 2020 and the Company will hold a General Meeting of Shareholders to decide on request for resignation no later than 90 days after receipt of the resignation letter.

** Resigned from the position of Commissioner of PT Maybank Indonesia Finance on January 14, 2020 and PT Maybank Indonesia Finance will hold a General Meeting of Shareholders to decide on the request for resignation no later than 90 days after receipt of the resignation letter.



Keberagaman Dewan Komisaris dan Direksi per 31 Desember 2019 (%)

Diversity of Board of Commissioners and Board of Directors per 31 December 2019 (%)



Penanggung Jawab Keuangan Berkelanjutan

Dalam rangka penerapan Rencana Aksi Keuangan Berkelanjutan, Bank telah menyusun *Task Force Group* terdiri dari semua satuan/unit kerja/jabatan tertentu dari lintas divisi dan direktorat di lingkungan Bank. *Task Force Group* bertugas merancang strategi, memastikan implementasi, memantau, dan melaporkan pelaksanaan program kepada Direksi dan Dewan Komisaris.

Sustainable Finance Responsibility

In the framework of implementing the Sustainable Financial Action Plan, the Bank has formed a Task Force Group consisting of all relevant units across divisions and directorates within the Bank. The Task Force Group is tasked with designing strategies, ensuring implementation, monitoring and reporting on program implementation to the Directors and Board of Commissioners.

Dalam pelaksanaan keuangan berkelanjutan, Direksi bertugas untuk menetapkan rencana strategis, anggaran, dan melakukan evaluasi pencapaian program serta memberikan arahan kepada *Task Force Group* jika diperlukan. Direksi bertanggung jawab atas penerapan keuangan berkelanjutan dan melaporkan hasil implementasinya kepada Dewan Komisaris dan regulator sesuai ketentuan.

In the implementation of sustainable finance, the Board of Directors is tasked with setting strategic plans, budgets, and evaluating program achievements as well as advising guidance to the Task Force Group if necessary. The Board of Directors is responsible for the implementation of sustainable finance and reports the results of its implementation to the Board of Commissioners and regulators in accordance with the prevailing regulations.



PENGEMBANGAN KOMPETENSI KEUANGAN BERKELANJUTAN

Development of Sustainable Financial Competency

Maybank Indonesia bergabung dalam Inisiatif Keuangan Berkelanjutan Indonesia (IKBI) sebagai wujud komitmennya dalam menerapkan praktik keuangan berkelanjutan yang inklusif pada sektor jasa keuangan di Indonesia.



Maybank Indonesia joined the Indonesian Sustainable Financial Initiative (IKBI) as a manifestation of the Bank's commitment to implement sustainable financial practices that are inclusive of the financial services sector in Indonesia.



Penerapan keuangan berkelanjutan pada 2019 yang dititikberatkan pada peningkatan kapasitas internal, meliputi:

- Seminar *Sustainable Financing Through the Capital Market: Lesson Learned from Pilot Green Bond/Sukuk Issuance* diadakan oleh Otoritas Jasa Keuangan (OJK) tanggal 14 Februari 2019.
- Seminar *Sharing Session Green Bond* oleh Lembaga Pengembangan Perbankan Indonesia (LPPPI) pada tanggal 27 Mei 2019.
- Seminar *Green Climate Fund* diadakan oleh Inisiatif Keuangan Berkelanjutan Indonesia (IKBI) tanggal 29 Juli 2019.
- *Workshop* Pengenalan Keuangan Berkelanjutan untuk Komisaris, Direksi dan para Pimpinan Unit Kerja, RM, Analis Kredit, karyawan kunci pada direktorat Risk Management, Human Capital & Compliance pada tanggal 22 Agustus 2019. Penyelenggaraan ini bekerjasama dengan IKBI, WWF Indonesia dan mengundang OJK serta Direksi Nestle sebagai narasumber tentang Keuangan Keberlanjutan.
- *Workshop Creating Demand and Supply Interventions for Greening Palm Oil Supply Chains* diadakan Singapore Institute of International Affairs & WRI Indonesia tanggal 27 Nov 2018.
- *Workshop* Pengembangan Strategi Keuangan Berkelanjutan dan ESG bekerja sama dengan KPMG tanggal 21 Agustus 2018.

Untuk mendukung percepatan penerapan keuangan berkelanjutan di Indonesia, Bank bergabung dalam Inisiatif Keuangan Berkelanjutan Indonesia (IKBI) pada tanggal 26 November 2019. Hal ini sebagai wujud komitmen Bank dalam menerapkan praktik keuangan berkelanjutan yang inklusif pada sektor jasa keuangan di Indonesia. [102-12]

The implementation of sustainable finance in 2019 focused on increasing internal capacity, that include:

- Seminar “Sustainable Financing Through the Capital Market: Lesson Learned from Pilot Green Bond/Sukuk Issuance” was held by the Financial Services Authority (OJK) on February 14, 2019.
- Green Bond Sharing Session Seminar by the Indonesian Banking Development Institute (LPPPI) on May 27, 2019.
- Seminar on Green Climate Fund was held by the Indonesian Sustainable Finance Initiative (IKBI) on July 29, 2019.
- Workshop on Introduction to Sustainable Finance for Commissioners, Directors and Work Unit Leaders, RM, Credit Analysts, key employees at the Directorate of Risk Management, Human Capital & Compliance on August 22, 2019. This workshop was held in cooperation with IKBI and WWF Indonesia. The Workshop invited FSA and Nestle Directors as speaker on Sustainability Finance
- Workshop on Creating Demand and Supply Interventions for Greening Palm Oil Supply Chains was held by the Singapore Institute of International Affairs & WRI Indonesia on November 27, 2018.
- Workshop on Sustainable Financial Strategy Development and ESG in collaboration with KPMG on August 21, 2018.

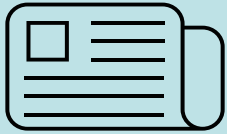
To support the acceleration of the implementation of sustainable finance in Indonesia, the Bank joined the Indonesian Sustainable Financial Initiative (IKBI) on November 26, 2019. This is a manifestation of the Bank’s commitment to implement sustainable financial practices that are inclusive of the financial services sector in Indonesia. [102-12]



2.992 Karyawan Employees

Lulus modul e-learning Sustainable Finance Awareness Pass the Sustainable Finance Awareness e-learning module

Modul pembelajaran untuk karyawan internal yang disusun *Task Force Group* dan Human Capital berisikan pemahaman awal mengenai *Roadmap* Keuangan Berkelanjutan dan POJK-51/2017. The learning module for internal employees was compiled by Task Force Group and Human Capital containing initial understanding of Sustainable Finance Roadmap and POJK-51/2017.



MANAJEMEN RISIKO LST

ESG Risk Management

Maybank Indonesia tidak akan membiayai kegiatan yang dianggap tidak sejalan kebijakan High LST Risk Sector Risk Assesment Comittees (RAC)



Maybank will not fund activities deemed incompatible with High LST Risk Sector Risk Assessment Committees (RAC)



Kebijakan

Dalam pengembangan kerangka kerja Lingkungan, Sosial dan Tata Kelola (LST), Bank telah membuat kriteria sebagai bagian dari pedoman Pinjaman Bertanggung Jawab dalam mengelola risiko-risiko LST. Pedoman ini menjadi referensi dan pertimbangan dalam proses pemberian keputusan pinjaman berdasarkan prinsip-prinsip utama LST. [102-11]

Policy

In developing the Environmental, Social and Governance (ESG) framework, the Bank has established criteria as part of the Guidelines for Responsible Loans in managing ESG risks. This guideline is a reference and consideration in the process of granting loan decisions based on the main principles of ESG. [102-11]

Cakupan Aspek LST

Lingkungan Environment	Sosial Social	Tata Kelola Governance
<ul style="list-style-type: none"> • Perubahan iklim • Pemanfaatan lahan • Pemakaian air • Pemakaian energi • Emisi dan limbah • Konservasi sumber daya alam/ keberlanjutan • Climate change • Land use • Water usage • Energy consumption • Emissions and waste • Conservation of natural resources/ sustainability 	<ul style="list-style-type: none"> • Hak asasi manusia • Hak dan tunjangan karyawan • Keberagaman tenaga kerja • Tanggung jawab produk dan jasa • Manajemen rantai pasok • Investasi berbasis komunitas • Tanggung jawab sosial perusahaan • Perlindungan konsumen • Keselamatan hewan • Human rights • Employee rights and benefits • Employee diversity • Product and service responsibilities • Supply chain management • Community based investment • Corporate social responsibility • Consumer protection • Animal safety 	<ul style="list-style-type: none"> • Tata kelola perusahaan • Transparansi dan pelaporan • Keuangan Berkelanjutan • Manajemen pemangku kepentingan • Corporate governance • Transparency and reporting • Sustainable finance • Stakeholder management

Manajemen Risiko LST

ESG Risk Management

Komitmen Maybank Indonesia terhadap perbankan yang berkelanjutan mengacu pada prinsip-prinsip sebagai berikut:

- Mengintegrasikan pertimbangan LST ke dalam aktivitas pembiayaan untuk mengelola risiko LST secara efektif dan mewujudkan peluang LST.
- Mengikutsertakan dan berdialog dengan debitur/calon debitur (selanjutnya dalam pembiayaan syariah disebut sebagai nasabah/calon nasabah) dengan bekerja bersama dalam perbaikan LST untuk debitur/calon debitur.
- Mengupayakan terus menerus terhadap peluang untuk meminimalkan dampak dari LST terhadap operasi, produk, dan layanan Maybank Indonesia.
- Mengecualikan debitur/calon debitur yang kegiatan bisnisnya sesuai dengan Blacklist Activities.

Pada September 2019, Bank menerbitkan Kebijakan LST dan Risk Management Framework Maybank Indonesia, kebijakan ini telah disosialisasikan kepada unit kerja terkait melalui *email* dan portal internal. Terbitnya kebijakan ini diikuti oleh penerapan kebijakan High LST Risk Sector Risk Assessment Committees (RAC), yang berisikan kriteria faktor risiko yang disetujui dan dapat diterima sebagai saringan awal proses pemberian kredit pada industri yang memiliki risiko LST tinggi. Bank akan memperbaharui RAC secara reguler terutama untuk industri yang memiliki risiko LST tinggi.

Sebagai bagian dari kerangka kerja ini, Maybank tidak akan membiayai kegiatan yang dianggap tidak sejalan dengan nilai-nilai pokok (*core value*) Maybank Group serta praktik terbaik internasional, termasuk, tetapi tidak terbatas pada:

Blacklist Activities

- Produksi atau perdagangan produk maupun kegiatan yang dianggap ilegal menurut hukum di negara tempat bank beroperasi, peraturan/konvensi/perjanjian internasional, atau larangan internasional
- Pencucian uang dan/atau kegiatan terorisme
- Produksi atau kegiatan yang melibatkan bentuk kerja paksa yang berbahaya atau eksploitasi atau pekerja anak yang berbahaya
- Produksi atau perdagangan pornografi, prostitusi, dan layanan terkait
- Produksi atau perdagangan senjata api dan senjata yang berbahaya lainnya
- Produksi atau perdagangan bahan radioaktif, termasuk pembangkit tenaga nuklir dan layanan terkait
- Kegiatan yang dapat merusak situs warisan Dunia/Nasional/UNESCO
- Produksi atau perdagangan spesies hewan yang terancam punah
- Produksi atau perdagangan serat asbestos yang tidak terikat
- Kegiatan perjudian, permainan dan badan usaha sejenis misal: lotere, segala bentuk taruhan, mesin permainan, kasino yang berdiri sendiri.

Maybank Indonesia's commitment to sustainable banking refers to the following principles:

- Integrate ESG considerations into financing activities to manage ESG risks effectively and realize ESG opportunities.
- Engaging and communicating with debtors/prospective borrowers (hereinafter in sharia financing referred to as sharia financing/customers) by working together in improving LST for debtors/prospective borrowers.
- Strive continuously for opportunities to minimize the impact of LSTs on Maybank Indonesia's operations, products and services.
- Exclude debtors/prospective debtors whose business activities are in accordance with the Activities Blacklist.

In September 2019, the Bank issued Maybank Indonesia's ESG Policy and Risk Management Framework, this policy was disseminated to related work units via e-mail and internal portals. The issuance of this policy was followed by the adoption of the High ESG Risk Sector Risk Assessment Committee (RAC) policy, which contained approved risk factor criteria and could be accepted as an initial screening process for lending to industries that have high ESG risks. The Bank will regularly renew the RAC, especially for industries that have high ESG risk.

As part of this framework, Maybank will not fund activities deemed incompatible with Maybank Group's core values and international best practices, including but not limited to:

Blacklist Activities

- Production or trade in products or activities that are considered illegal according to the law in the country where the bank operates, international regulations/conventions/agreements, or international prohibitions
- Money laundering and/or terrorism activities
- Production or activities that involve dangerous forms of forced labor or exploitation or dangerous child labor
- Production or trade in pornography, prostitution, and related services
- Production or trade in firearms and other dangerous weapons
- Production or trade in radioactive materials, including nuclear power plants and related services
- Activities that could damage World/National/UNESCO heritage sites
- Production or trade in endangered animal species
- Production or trade in unbonded asbestos fibers
- Gambling, games and similar business entities, for example: lotteries, all forms of bets, game machines, stand-alone casinos.



Prosedur Implementasi Kredit

Bank mensyaratkan kelengkapan dokumen analisis mengenai dampak lingkungan hidup sebagai syarat awal analisis kelayakan kredit, bagi beberapa jenis industri tertentu. Termasuk dalam evaluasi pengajuan permohonan kredit adalah:

- Aplikasi/permohonan dan manfaatnya
- Informasi umum dan laporan tentang calon debitur
- Laporan keuangan terkait debitur
- *Account Profitability Ratio*
- Laporan survei usaha
- Analisis Mengenai Dampak Lingkungan (AMDAL)

Pada 2019, Bank telah melakukan kaji ulang kebijakan dan prosedur yang mengatur pemberian kredit kepada jenis usaha/ industri yang termasuk kategori *Designated Loan*, yaitu kredit kepada kegiatan usaha yang memerlukan perhatian ekstra serta evaluasi lebih mendalam karena memiliki sifat risiko LST yang tinggi dan/atau prospek industri yang kurang baik.

Ketentuan ini dituangkan dalam SOP Global Banking (Kebijakan Prosedur Perkreditan Global Banking) yang memuat seleksi awal bagi penyaluran kredit tidak boleh diberikan pada kegiatan usaha yang memenuhi kriteria sebagai berikut:

- Perusahaan yang terbukti secara hukum melanggar peraturan lingkungan hidup; atau
- Dalam daftar PROPER dengan klasifikasi merah atau hitam yang dikeluarkan oleh Kementerian LHK.

SOP ini juga mengatur ketentuan yang mensyaratkan pemenuhan ketentuan dalam Kebijakan Lingkungan, Sosial & Tata Kelola Maybank Indonesia terkait Industri Dengan Risiko LST Tinggi (Kelapa Sawit, Kehutanan & Penerbangan, Minyak & Gas, Pertambangan).

PROSEDUR MENGIDENTIFIKASI, MENGUKUR, MEMANTAU, DAN MENGENDALIKAN RISIKO

Bank melaksanakan manajemen risiko melalui prinsip *Three Lines of Defense* dan *Four Eyes Principle* untuk mengidentifikasi, mengendalikan, memantau dan melakukan mitigasi 12 risiko bank secara berkelanjutan: Kredit, Pasar, Likuiditas, Operasional, Imbal Hasil, Transaksi Intra-Grup, Kepatuhan, Hukum, Reputasi, Strategi, Investasi dan Asuransi. Kami menjalankannya dengan mengidentifikasi dan mengelola semua eksposur risiko yang melekat pada Bank secara maksimal.

Credit Implementation Procedure

The Bank requires the completion of an analysis document on environmental impacts as a prerequisite for a credit worthiness analysis, for certain types of industries. Included in the evaluation of credit application are:

- Applications/requests and their benefits
- General information and reports about prospective debtors
- Financial statements related to debtors
- Account Profitability Ratio
- Business survey report
- Environmental Impact Analysis (AMDAL)

In 2019, the Bank has reviewed the policies and procedures governing the granting of loans to types of business/industries which are categorized as Designated Loans, namely loans to business activities that require extra attention and deeper evaluation because they have a high ESG risk nature and/or potentially damaging prospects industry.

This regulation is outlined in the SOP Global Banking (Global Banking Credit Procedure Policy) which contains initial selection for lending which must not be given to business activities that meet the following criteria:

- Companies that are legally proven to violate environmental regulations; or
- In the PROPER list with a red or black classification issued by the Ministry of Environment and Forestry.

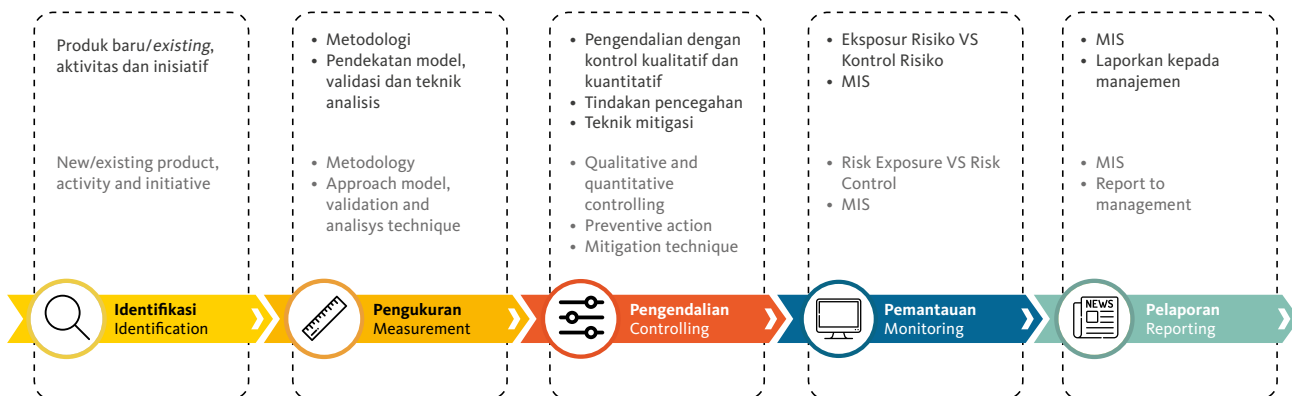
This SOP also regulates provisions that require compliance with provisions in the Maybank Indonesia's Environmental, Social & Governance Policy related to Industries with High ESG Risks (Oil Palm, Forestry & Aviation, Oil & Gas, Mining).

PROCEDURE FOR RISK IDENTIFICATION, MEASUREMENT, MONITORING AND CONTROL

The Bank carries out risk management through the Three Lines of Defense and Four Eyes Principle principles to identify, control, monitor and mitigate 12 bank risks on an ongoing basis: Credit, Market, Liquidity, Operations, Returns, Intra-Group Transactions, Compliance, Legal, Reputation, Strategy, Investment and Insurance. We do this by identifying and managing all risk exposures attached to the Bank to the maximum.

Manajemen Risiko LST

ESG Risk Management



Bank memegang teguh prinsip *prudent banking* untuk mencegah terjadinya risiko yang terkait dengan penerapan keuangan berkelanjutan, melalui: kajian mendalam terhadap dampak lingkungan, sosial dan tata kelola pengajuan pembiayaan calon debitur; dukungan transaksi dan bisnis dengan jejak karbon yang rendah; penerapan kebijakan bank tentang Pedoman Pinjaman Bertanggung Jawab; dan pencegahan pembiayaan untuk sektor-sektor bisnis yang dilarang dan berpotensi merusak lingkungan.

Secara internal, bank memperkuat budaya tanggap risiko melalui beberapa inisiatif:

- Internalisasi budaya T.I.G.E.R (Teamwork, Integrity, Growth, Excellence & Efficiency, Relationship Building)
- Pencegahan dan pemberantasan praktik kecurangan (*fraud*) melalui pelatihan *anti-fraud* dan *Anti-Fraud Awareness*
- Pelaksanaan Program Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT) melalui lima pilar penerapan program APU dan PPT yaitu: Pengawasan Direksi dan Komisaris, Kebijakan dan Prosedur, Pengendalian Interen, Sistem Informasi Manajemen, dan Sumber Daya Manusia & Pelatihan
- Kewaspadaan terhadap potensi dan praktik kejahatan dunia maya (*cyber crime*) melalui *due diligence* terhadap kandidat penyedia jasa Teknologi Informasi, pemutakhiran perangkat lunak perbankan dan sejumlah uji (*test*) terhadap aplikasi baru yang terhubung dengan internet
- Memperkuat fungsi Satuan Kerja Audit Internal (SKAI) untuk menjaga kepatuhan insan bank terhadap prosedur kerja
- Mengembangkan *Business Continuity Management (BCM)* dan *Business Continuity Plan (BCP)* untuk mengantisipasi *catastrophic events* yang berpotensi menghambat atau menghentikan operasional bank
- Menjaga mekanisme *whistleblowing* sebagai langkah antisipatif pencegahan dan mitigasi praktik *fraud*, korupsi, APU dan PPT
- Menjaga kepatuhan terhadap sejumlah inisiatif eksternal seperti: Peraturan Bank Indonesia, Otoritas Jasa Keuangan, Badan Pengawas Pasar Modal dan Lembaga Keuangan, dan beberapa peraturan/standar internasional yang berlaku untuk lembaga jasa keuangan

The Bank adheres to the principles of prudential banking practices to prevent risks associated with the application of sustainable finance, through: in-depth studies of the environmental, social and governance impacts of proposing financing for debtors; support transactions and businesses with a low carbon footprint; application of bank policies regarding Responsible Loans Guidelines; and prevention of financing for prohibited and potentially damaging business sectors.

Internally, the bank strengthens its risk response culture through several initiatives:

- Internalizing the T.I.G.E.R culture (Teamwork, Integrity, Growth, Excellence & Efficiency, Relationship Building)
- Prevention and eradication of fraud practices through anti-fraud training and Anti-Fraud Awareness
- Implementation of the Anti-Money Laundering (APU) Program and Prevention of Terrorism Funding (PPT) through the five pillars of the implementation of the APU and PPT program, namely: Supervision of Directors and Commissioners, Policies and Procedures, Internal Control, Management Information Systems, and Human Resources & Training
- Awareness of the potential and practice of cyber crime through due diligence of potential Information Technology service providers, updating of banking software and a number of tests on new applications connected to the internet
- Strengthening the function of the Internal Audit Work Unit (SKAI) to maintain bank employees' compliance with work procedures
- Developing Business Continuity Management (BCM) and Business Continuity Plan (BCP) to anticipate catastrophic events that have the potential to hinder or stop bank operations
- Maintaining the whistleblowing mechanism as pre-emptive measure to prevent and mitigate fraud, corruption, APU and PPT practices
- Maintain compliance with a number of external initiatives such as: Bank Indonesia Regulations, Financial Services Authority, Capital Market and Financial Institution Supervisory Agency, and several international regulations/standards that apply to financial service institutions



Rincian pelaksanaan manajemen risiko dapat dibaca dalam Laporan Tahunan Maybank Indonesia 2019 bagian Tata Kelola Perusahaan.

Details of the implementation of risk management can be found in the Maybank Indonesia Annual Report 2019 Corporate Governance section.

MEMPERKUAT BUDAYA RISIKO

Dalam pelaksanaan tata kelola, Bank mengedepankan nilai-nilai T.I.G.E.R, yang terdiri atas *Teamwork, Integrity, Growth, Excellence & Efficiency* dan *Relationship Building* yang harus selalu diingat dan diterapkan oleh setiap Maybankers. Internalisasi kode etik dan nilai-nilai budaya Bank dilakukan oleh senior management melalui pengarahannya rutin dan menyelenggarakan pembelajaran dengan metode *e-learning* yang telah diakses oleh seluruh karyawan.

STRENGTHENING RISK CULTURE

In implementing governance, the Bank prioritizes the values of T.I.G.E.R, which consists of *Teamwork, Integrity, Growth, Excellence & Efficiency* and *Relationship Building* which must always be remembered and applied by every Maybankers. The internalization of the code of ethics and the Bank's cultural values is carried out by senior management through regular directions and organizing learning using e-learning methods that have been accessed by all employees.

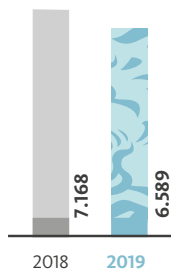
Bank mengharuskan setiap karyawannya menandatangani pakta integritas secara periodik, untuk memastikan kepatuhan terhadap butir-butir kode etik. Langkah ini menjadi salah satu bagian dari internalisasi dan penyegaran pemahaman kode etik dan budaya Bank.

The Bank requires each of its employees to sign an integrity pact periodically, to ensure compliance with the code of ethics. This step is one part of the internalization and refreshment of understanding the Bank's code of ethics and culture.

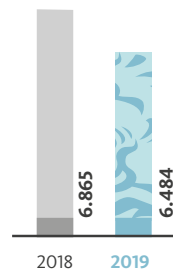
Internalisasi Budaya Risiko

Internalization of risk culture

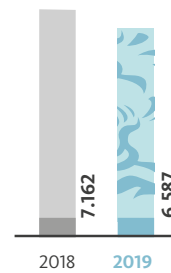
Pelatihan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme
Anti-Money Laundering and Prevention of Terrorism Funding Training



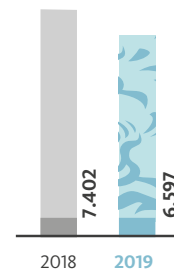
Operation Risk Management
Operation Risk Management



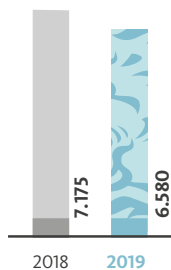
Living the Core Values of T.I.G.E.R
Living the Core Values of T.I.G.E.R



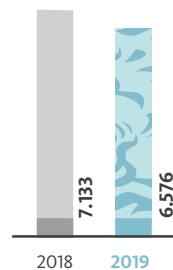
Pelatihan Code of Conduct
Code of Conduct Training



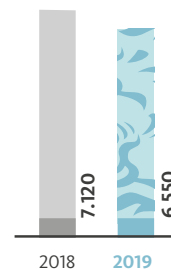
Information Security Awareness
Information Security Awareness



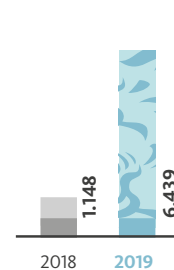
Business Continuity Management
Business Continuity Management



LEAN
LEAN



Peserta Pelatihan Anti-Fraud
Anti-Fraud Training participants



Manajemen Risiko LST

ESG Risk Management

Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme

Bank telah menyesuaikan kebijakan dan prosedur terkait dengan penerapan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) di Sektor Jasa Keuangan, serta peraturan terkait lainnya yang dikeluarkan oleh regulator dan pemerintah.

Penyelenggaraan APU-PPT meliputi

1	2	3	4	5
Pengawasan aktif Direksi dan Komisaris Dewan Komisaris dan Direksi mengawasi secara aktif pelaksanaan program APU-PPT berdasarkan laporan rutin yang disampaikan. Dewan Komisaris dan Direksi juga memberikan persetujuan terkait kebijakan dan prosedur program APU-PPT	Kebijakan dan Prosedur Bank menyesuaikan kebijakan dan prosedur yang sesuai dengan peraturan terkini	Pengendalian Intern Pemantauan oleh pihak independen secara berkala. Internal Audit dan Eksternal Audit menguji efektivitas pelaksanaan Program APU-PPT sesuai dengan ketentuan yang berlaku	Sistem Informasi Manajemen Pengembangan Sistem Informasi yang dapat memantau, mengidentifikasi, menganalisis dan menyediakan laporan dengan karakteristik transaksi berdasarkan risiko yang dilakukan nasabah. Dengan demikian, sistem ini dapat mendukung kegiatan pemantauan profil dan transaksi nasabah agar berjalan efektif	Sumber Daya Manusia dan Pelatihan Program pelatihan bagi seluruh karyawan di bidang APU-PPT agar sumber daya manusia kami memiliki tingkat keahlian dan pengetahuan yang memadai dalam menjalankan tugasnya
Active Supervision of Directors and Commissioners The Board of Commissioners and the Board of Directors conduct supervision of the APU and PPT program based on routine reports. The Board of Commissioners and the Board of Directors also give approval to the Policy and Procedures of the APU and PPT Program.	Policies and Procedures The Bank updates Policy and Procedures in accordance with the latest regulations.	Internal Control Periodic monitoring by independent party. Internal Audit and the External Audit units assess the effectiveness of the implementation of the APU and PPT Program in accordance with prevailing regulations.	Information Management System Development of Information Systems that can monitor, identify, analyse, and provide reports of transaction characteristics based on the risks that customers make. Therefore the system can support the monitoring of customer profiles and transactions.	Human Capital and Training Training programs for all employees in the fields of APU and PPT to provide them with an adequate level of expertise and knowledge to carry out their duties.

Kejahatan Dunia Maya

Dengan semakin tingginya pemanfaatan teknologi pada transaksi perbankan, risiko terjadinya kejahatan dunia maya juga semakin meningkat. Bank telah melakukan pencegahan tambahan sebagai upaya mitigasi risiko kejahatan dunia maya pada tahun 2019, dengan cara:

- Melakukan penilaian risiko *cyber crime* kepada kandidat penyedia jasa Teknologi Informasi (TI) dan penyedia jasa alih daya yang menangani data bank berisiko tinggi, seperti pencetakan surat, pemrosesan kartu dan data penagihan.
- Melakukan dan mengevaluasi hasil *vulnerability assessment* secara reguler dan segera menindaklanjuti dengan tindakan koreksi yang dibutuhkan.
- Melakukan pengukuran untuk mencegah infeksi *ransomware malware* sesuai dengan arahan Kementerian Komunikasi dan Informatika, antara lain:
 - Memperbaharui keamanan Windows dengan *patches* terbaru dari Microsoft
 - Memperbaharui antivirus pada komputer.
- Mengimplementasikan *Anti DDOS Solution* untuk memastikan kesiapan aplikasi *web* yang kritikal dalam kasus serangan DDOS.

Anti-Money Laundering and Terrorism Financing Prevention Program

The Bank has adjusted policies and procedures related to the implementation of the Anti-Money Laundering and Prevention of Terrorism Financing (AML-PTF) program in the Financial Services Sector, as well as other related regulations issued by the regulator and the government.

Implementation of AML-PTF is as follows:

Cyber crime

With the increasingly high use of technology in banking transactions, the risk of cyber crime has also increased. The Bank has made additional prevention as an effort to mitigate the risk of cyber crime in 2019, by:

- Conduct a cyber crime risk assessment of potential Information Technology (IT) service providers and outsourcing service providers that handle high-risk bank data, such as letter printing, card processing and billing data.
- Conduct and evaluate the results of the vulnerability assessment regularly and immediately follow up with the necessary corrective actions.
- Measuring to prevent malware ransomware infections in accordance with the direction of the Ministry of Communication and Information, including:
 - Update Windows security with the latest patches from Microsoft
 - Update the antivirus on the computer.
- Implement Anti DDOS Solution to ensure the readiness of critical web applications in the case of DDOS attacks.



- Melakukan *Penetration Test* tahunan terhadap infrastruktur TI Maybank Indonesia (*Penetration Test Eksternal, Penetration Test Internal*, fisik, jaringan nirkabel, aplikasi *mobile*).
- Melakukan *Ad-Hoc Penetration Test* terhadap aplikasi baru yang terhubung internet.
- Conduct an annual *Penetration Test* on Maybank Indonesia's IT infrastructure (*External Penetration Test, Internal Penetration Test*, physical, wireless network, mobile application).
- Conduct an *Ad-Hoc Penetration Test* on new internet-connected applications.

Pencegahan *Fraud*

Bank aktif berpartisipasi dalam pemberantasan praktik *fraud*, korupsi dan pencucian uang melalui tiga pendekatan: pencegahan, pengawasan dan penindakan. Pada upaya pencegahan, sepanjang 2019 Bank menyelenggarakan pelatihan *anti fraud* secara tatap muka kepada 1.294 Maybankers, dan secara *online* melalui *e-learning* kepada 7.304 Maybankers.[103-1][103-2]

Fraud Prevention

The Bank actively participates in eradicating *fraud*, corruption and money laundering practices through three approaches: prevention, supervision and enforcement. In prevention efforts, throughout 2019 the Bank held face-to-face *anti-fraud* training to 1,294 Maybankers, and online through *e-learning* to 7,304 Maybankers.[103-1][103-2]

Apa yang Dipelajari dalam Training ANTI-FRAUD

What can be learned from the Anti Fraud

Dalam pelatihan *Anti Fraud* peserta memperoleh pembelajaran tentang pengenalan dan strategi dalam pencegahan dan mitigasi *fraud*. Bahasan dalam pelatihan ini adalah termasuk:

Participants to the Anti fraud training learn about identifying and strategies to prevent and mitigate fraud. The training includes:

Ikhtisar tentang *fraud*:

1. Definisi
2. Kategori *fraud*
3. Klasifikasi *fraud* berdasarkan tindakan
4. Segitiga *fraud*
5. Sinyal peringatan *fraud*
6. Dampak bagi perusahaan atas tindakan *fraud*
7. Konsekuensi bagi karyawan

Overview of fraud:

1. Definition
2. Categories of fraud
3. Classification of fraud based on actions
4. Fraud triangle
5. Fraud warning signal
6. The fraud action's impact on the company
7. Consequences for employee

Penerapan Strategi *Anti-Fraud*:

1. Pencegahan
2. Deteksi
3. Eskalasi, Investigasi, Pemberian sanksi dan pelaporan
4. Pemantauan, Evaluasi dan tindak lanjut

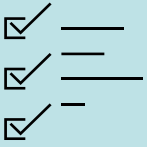
Implementation of the Anti-Fraud:

1. Prevention
2. Detection
3. Escalation, Investigation, Sanctions and Reporting
4. Monitoring, Evaluation and Follow-up

Dalam rangka mitigasi *fraud*, Bank menerapkan prosedur dan mekanisme *Whistle Blowing* (WB), yang merupakan sarana komunikasi efektif dalam mendeteksi praktik *fraud* dan penyimpangan lainnya melalui *Short Message Service* (SMS), WhatsApp, *E-mail*, maupun surat tertutup, dan bank memberikan perlindungan terhadap pelapor.[103-1][103-2]

In order to mitigate *fraud*, the Bank implements procedures and mechanism of *Whistle Blowing* (WB), which is an effective communication tool in detecting *fraud* practices and other irregularities through *Short Message Service* (SMS), WhatsApp, Email, or closed letters, and the bank provides protection to the whistle blowers.[103-1][103-2]

Perihal Pengaduan (Kasus)	2019	2018	2017	Complaint Subject (Case)
Kode Etik	22	25	3	Code of Ethics
Pelanggaran Hukum & Regulasi				Law and Regulation Violation
<i>Fraud</i>			7	Fraud
Lainnya	1	7	3	Others
Jumlah	23	32	13	Total Number
Diselesaikan				Resolved



PENJELASAN MENGENAI PEMANGKU KEPENTINGAN

Explanation on Stakeholders

Bank melakukan asesmen Pemangku Kepentingan berdasarkan keabsahan, kedekatan fisik dan urgensi.



The Bank conducts stakeholder assessment based on legitimacy, physical proximity and urgency.



Bank melakukan asesmen Pemangku Kepentingan berdasarkan tiga kriteria yang berkaitan erat dengan keberlanjutan perusahaan: keabsahan (*legitimacy*), kedekatan fisik (*proximity*) dan urgensi (*urgency*). Pemangku kepentingan prioritas dan metode pelibatannya dalam pelaksanaan keuangan berkelanjutan adalah sebagai berikut.

The Bank conducts stakeholder assessment based on three criteria that are closely related to the company's sustainability: legitimacy, physical proximity and urgency. The priority stakeholders and methods of involving them in the implementation of sustainable finance are as follows.

[102-40] [102-42] [102-43] [102-44]

Pemangku Kepentingan Stakeholder	Pembinaan Hubungan Relationship	Pendekatan Approach			
		Metode Pelibatan Engagement Method	Tujuan Goals	Frekuensi Frequency	Topik Topics
Nasabah	Pemberdayaan dan Komunikasi	<i>Call Center</i>	Menampung dan menyelesaikan keluhan nasabah	Setiap saat	Kualitas layanan dan keamanan transaksi Pengembangan produk
		Survei Kepuasan Pelanggan	Identifikasi kepuasan nasabah dan peningkatan kualitas layanan	Setahun sekali	Kredit korporasi, retail, UKM, mikro dan syariah Kemudahan akses
		<i>Consumer Gathering</i>	Pembinaan dan peningkatan hubungan bisnis	Minimal setahun sekali	Mengetahui dan memenuhi harapan nasabah
		<i>Website</i>	Edukasi layanan perbankan	Sesuai kebutuhan	Informasi cara mendapatkan layanan jasa perbankan. Informasi produk dan layanan perbankan

Penjelasan Mengenai Pemangku Kepentingan

Explanation on Stakeholders

Pemangku Kepentingan Stakeholder	Pembinaan Hubungan Relationship	Pendekatan Approach			
		Metode Pelibatan Engagement Method	Tujuan Goals	Frekuensi Frequency	Topik Topics
Customer	Empowerment and Communication	Call Center	Accommodate and resolve customer complaints	Anytime	Quality of service and transaction security Product development
		Customer satisfaction survey	Measure customer satisfaction level and identify service quality improvements	Once a year	Corporate, retail, SME, micro and shariah loans Easy access
		Consumer Gathering	Guidance and business relationship enhancement	At least once a year	Know and meet customer expectations
		Website	Education about banking services	As required	Information on how to obtain banking services Information on banking products and services
Masyarakat dan Lembaga Swadaya Masyarakat	Komunikasi dan Pemberdayaan	Kerja sama strategis dalam rangka tanggung jawab sosial	Memberdayakan kehidupan sosial dan partisipasi pada pelestarian lingkungan	Minimal per-kuartal atau sesuai kebutuhan	Mitigasi dampak sosial lingkungan dan kinerja program di bidang terkait Perkembangan realisasi program CR
		Laporan Keberlanjutan	Sosialisasi kebijakan dan program CR	Setahun sekali	Informasi mengenai kegiatan perusahaan
Society and Non-Governmental Organizations	Communication and Empowerment	Strategic cooperation in relation to social responsibility	Empowering the society and participation in environmental sustainability	At least quarterly or as required	Mitigation of environmental and social impacts and program performance in related fields Development and realisation of CR programs
		Sustainability Report	Socialisation of CR policies and programs	Once a year	Information about company activities
Karyawan	Pemberdayaan dan Kolaborasi	Media komunikasi internal (Portal)	Solusi kebijakan dan strategi pengembangan karyawan	Setiap saat	Pemberitahuan hak-hak karyawan Pemaparan kinerja, sasaran, dan strategi bank di masa mendatang
		Majalah Internal Kabar Maybank	Pemberian informasi pada karyawan tentang berbagai acara dan kegiatan Bank serta informasi yang berkenaan dengan perusahaan	Setiap bulan	Informasi tentang acara dan kegiatan perusahaan
		Pertemuan-pertemuan internal, termasuk: <i>Brownbag Session, Employee Festival, Year End party, Health Talk, Townhall Meeting, Sharing Knowledge, Conversation with Management, Regional Transformation Roadshow</i> , dan lain-lain	Komunikasi konstruktif untuk menjalin pengertian timbal balik antara karyawan dengan manajemen Forum komunikasi pemangku kepentingan Maybank Indonesia dengan manajemen Maybank Indonesia	Secara periodik tergantung masing-masing jenis pertemuan	<i>Sharing knowledge</i> dan diskusi berbagai hal terkait ketenagakerjaan Ajang apresiasi karyawan yang berprestasi Silaturahmi dan mempererat karyawan dengan jajaran manajemen Bincang-bincang seputar kesehatan Penyelarasan strategi, sasaran, dan evaluasi kinerja Maybank Indonesia dengan Grup Maybank.
		<i>Employee Engagement Survey (EES)</i>	Mengetahui dan meningkatkan keterikatan karyawan dengan perusahaan	Setahun sekali	Memotivasi karyawan



Pemangku Kepentingan Stakeholder	Pembinaan Hubungan Relationship	Pendekatan Approach			
		Metode Pelibatan Engagement Method	Tujuan Goals	Frekuensi Frequency	Topik Topics
Employees	Empowerment and Collaboration	Internal communication media (Portal)	Socialisation of employee development policies and strategies	Anytime	Employee rights notice Exposure to future bank performance, goals and strategies
		Internal Magazine The Maybank News	Provision of information to employees about the Bank's various events and activities, as well as information pertaining to the company	Monthly	Information regarding company events and activities
		Various internal meetings, including: Brownbag Session, Employee Festival, End of year Party, Health Talk, Townhall Meeting, Sharing Knowledge, Conversation with Management, Regional Transformation Roadshow, and others.	Constructive communication to establish mutual understanding between the employees and management Maybank Indonesia Stakeholders Communication Forum with Maybank Indonesia management	Periodically, depending on the type of the meeting	Sharing knowledge and discussion of related employment issues Showing appreciation to high achieving employees Strengthening relationships between the employees and management Discussion about issues related to health Alignment of Maybank Indonesia's strategy, objectives, and performance evaluations with the Maybank Group
		Employee Engagement Survey (EES)	Knowledge of and improvement of employee loyalty to the company	Once a year	Motivating employees
Serikat Pekerja	Komunikasi dan Kolaborasi	Membahas Perjanjian Kerja Sama	Membina hubungan bipartit dengan Serikat Pekerja	Dua tahun sekali	Pengertian timbal balik antara perusahaan dengan karyawan. Pemenuhan hak-hak dan kewajiban karyawan
Labour Union	Communication and collaboration	Discussing Agreement	Fostering bipartite relations with Trade Unions	Twice a year	Reciprocal understanding between the company and the employees Fulfilment of the employees' rights and obligations
Pemerintah (OJK dan lembaga terkait)	Komunikasi dan Konsultasi	Laporan pelaksanaan kepatuhan regulasi perbankan dan notifikasi pada Bank Indonesia	Konfirmasi tingkat kepatuhan atas peraturan perundangan yang berlaku	Per semester	Pemenuhan peraturan dan perundangan Pemenuhan aspek transparansi
		Basel II Accord – Basel Committee	Partisipasi dalam kegiatan-kegiatan yang diselenggarakan komite	Minimal setahun sekali	Peningkatan kualitas tata kelola Mitigasi risiko sosial dan lingkungan dalam pemberian kredit
		Laporan kepatuhan aspek syariah pada Dewan Syariah Nasional	Konfirmasi tingkat kepatuhan pada prinsip syariah	Minimal setahun sekali	<i>Anti Bribery and Corruption (ABC)</i> <i>Anti Money Laundering dan Anti Terrorism</i> Meningkatkan azas prudential dalam operasional dan layanan perbankan

Penjelasan Mengenai Pemangku Kepentingan

Explanation on Shareholders

Pemangku Kepentingan Stakeholder	Pembinaan Hubungan Relationship	Pendekatan Approach			
		Metode Pelibatan Engagement Method	Tujuan Goals	Frekuensi Frequency	Topik Topics
Government (OJK and related institutions)	Communication and consultation	Report about the implementation of Banking Regulation and Notification Compliance with Bank Indonesia	Confirmation that the Bank complies with all applicable laws	Per semester	Compliance with laws and regulations Fulfilling aspects of transparency Improving the quality of governance
		Basel II Accord – Basel Committee	Participation in activities conducted by the committee	At least once a year	Mitigating social and environmental risks in lending
		Compliance report of sharia aspects to the National Sharia Board	Confirmation of compliance level to sharia principles	At least once a year	Anti Bribery and Corruption (ABC) Anti Money Laundering and Anti Terrorism Increasing prudential principles in banking operations and services
Media	Komunikasi	Siaran Pers dan Konferensi Pers	Pemberian Informasi kinerja bank, investasi, termasuk rencana korporasi lainnya	Sesuai kebutuhan	Kinerja keuangan dan non-keuangan Perkembangan dan realisasi program CR Informasi tentang kegiatan CR perusahaan
Media	Communication	Press Releases & Press Conference	Providing information about bank performance, investments and other corporate plans	As required	Financial and non-financial performance The development and realisation of CR programs Information about corporate CR activities.

Komitmen pada Inisiatif Eksternal

Dalam menjalankan bisnisnya, Maybank Indonesia senantiasa mematuhi aturan yang telah ditetapkan oleh pemerintah. Kami juga telah menerapkan standar baku yang berlaku di industri keuangan, baik bidang tata kelola maupun praktik bisnis yang berlaku umum, antara lain:

- Bank Indonesia dan/atau Otoritas Jasa Keuangan:
 - Risk Based Bank Rating (RBBR)
 - Sistem pengendalian risiko
- Bursa Efek Indonesia
- Corporate Governance Perception Index (CGPI)
- Peringkat Tata Kelola Perusahaan
- Banking Service Excellence
- ISO (Teknologi/Audit/Rekrutmen/Pelatihan). [102-12]

Keanggotaan

Maybank Indonesia adalah anggota aktif Perhimpunan Bank-Bank Umum Nasional (Perbanas), Ikatan Bankir Indonesia (IBI), dan Asosiasi Emiten Indonesia (AEI). [102-13]

Commitment to External Initiatives

In carrying out its business, Maybank Indonesia always adheres to the rules set by the government. We have also applied the standards that apply in the financial industry, both in general governance and business practices, including:

- Bank Indonesia and/or Financial Services Authority:
 - Risk Based Bank Rating (RBBR)
 - Risk Control System
- Indonesia Stock Exchange
- Corporate Governance Perception Index (CGPI)
- Corporate Governance Rating
- Banking Service Excellence
- ISO (Technology/Audit/Recruitment/Training). [102-12]

Membership

Maybank Indonesia is an active member of the Association of National Commercial Banks (Perbanas), the Indonesian Bankers Association (IBI) and the Indonesian Issuers Association (AEI). [102-13]





PERMASALAHAN

YANG DIHADAPI, PERKEMBANGAN,
DAN PENGARUH TERHADAP

PENERAPAN KEUANGAN BERKELANJUTAN

**Issues, Development, and Influence on
Sustainable Financial Implementation**

Maybank Indonesia berupaya membangun kesadaran dan memperkuat komitmen untuk peningkatan penerapan prinsip keuangan berkelanjutan.



Maybank Indonesia strives to build awareness and strengthen its commitment to improve the implementation of the principles of sustainable finance.



Tata Kelola Berkelanjutan
Sustainable Governance

Bank berkomitmen untuk memastikan bahwa operasional Bank senantiasa ramah terhadap lingkungan, sosial dan tata kelola (LST) yang baik sesuai dengan prinsip-prinsip keuangan berkelanjutan. Dalam penerapan Rencana Aksi Keuangan Berkelanjutan, terdapat tantangan dan peluang yang dihadapi oleh Bank sebagai berikut.

The Bank is committed to ensure that the Bank's operations are always friendly to the environment, social and good governance (ESG) in accordance with sustainable finance principles. In implementing the Sustainable Financial Action Plan, there are challenges and opportunities faced by the Bank as follows.

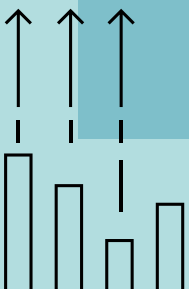
Tantangan dan Peluang Challenges and Opportunities	Rencana aksi Bank The Bank's Action Plan
<p>Tantangan Internal</p> <ul style="list-style-type: none"> Peningkatan kapasitas dan pemahaman internal mengenai isu lingkungan, ekonomi dan sosial dalam proses pengambilan keputusan pemberian kredit serta penetapan <i>risk appetite</i> Bank terhadap sektor yang dikategorikan sebagai Kegiatan Usaha Keuangan Berkelanjutan. Tingginya ketidakpastian pada sektor-sektor yang diklasifikasikan sebagai usaha berkelanjutan mengakibatkan Bank mengalami kesulitan untuk melakukan proses integrasi manajemen risiko berkelanjutan dalam praktik manajemen risiko Bank serta Faktor kesiapan Bank dalam menghadapi perubahan teknologi yang begitu cepat di era digital. <p>Internal Challenges</p> <ul style="list-style-type: none"> Increased capacity and internal understanding of environmental, economic and social issues in the lending decision-making process and the determination of the Bank's risk appetite for sectors categorized as Sustainable Financial Business Activities. The high level of uncertainty in sectors classified as sustainable businesses have caused the Bank to experience difficulties integrating the process of sustainable risk management in the Bank's risk management practices and The Bank's readiness factor in facing rapid technological change in the digital era. <p>Tantangan Eksternal</p> <ul style="list-style-type: none"> Regulasi yang masih harus diperjelas atau masih sering berubah, kepastian hukum dan pengelolaan konflik pada sektor usaha yang dikategorikan sebagai Kegiatan Usaha Keuangan Berkelanjutan sehingga berpotensi meningkatkan risiko finansial bagi Lembaga Keuangan yang memberikan kredit. <p>External Challenges</p> <ul style="list-style-type: none"> Regulations is yet to be clarified further or are still changing frequently, confirmation on the legal certainty, and dispute over the business sectors that are categorized as Sustainable Financial Business Activities. These external challenges have potential to increase financial risk to Financial Institutions that provide credit. 	<ul style="list-style-type: none"> Membangun komitmen seluruh pemangku kepentingan untuk peningkatan kesadaran dan kompetensi dalam perbaikan penerapan keuangan berkelanjutan serta proses integrasi dengan tata kelola manajemen risiko Menyediakan peningkatan kompetensi dari Senior Manajemen dalam penerapan keuangan berkelanjutan Mengembangkan kapasitas yang relevan dan praktik-praktik terbaik dalam penerapan keuangan berkelanjutan untuk seluruh karyawan yang bertanggung terhadap penyaluran kredit. Building the commitment of all stakeholders to increase awareness and competence in improving the implementation of sustainable finance and the process of integration with risk management governance Providing increased competence from Senior Management in the application of sustainable finance Develop relevant capacity and best practices in implementing sustainable finance for all employees responsible for processing loans <ul style="list-style-type: none"> Melakukan identifikasi terhadap seluruh kebijakan dan prosedur yang terkait dengan dampak LST terhadap penerapan keuangan berkelanjutan Melakukan kaji ulang secara berkala terhadap penerapan keuangan berkelanjutan untuk memastikan keterlibatan semua pemangku kepentingan, termasuk menggunakan GRI dan IIRC (Laporan terintegrasi) sebagai pedoman. Identifying all policies and procedures related to the impact of ESG on the application of sustainable finance Conduct periodic reviews of sustainable financial implementation to ensure the involvement of all stakeholders, including using the GRI and IIRC (integrated report) as a guide



Total portofolio Bank sudah sesuai dengan penerapan keuangan berkelanjutan minimal sebesar 39% dari total portofolio kredit Bank yang meliputi sektor UMKM, infrastruktur dan sektor perkebunan dengan sertifikasi lestari.

The Bank's total portfolio has complied with sustainable finance practice which is at a minimum of 39% of the Bank's total loan portfolio, including the MSME sector, infrastructure, and the plantation sector with green certification.

- 78** Kinerja Usaha Maybank Indonesia
Business Performance of Maybank Indonesia
- 80** Mendukung Pengembangan Nasabah
Supporting Customer Development
- 82** Kredit Kegiatan Usaha Berkelanjutan
Loans for Sustainable Business Activities
- 84** Manfaat Ekonomi bagi Masyarakat Luas
Economic Benefit for Community at Large





Economic Outlook 2019



*Kinerja
Ekonomi*

Economic Performance

KINERJA USAHA



MAYBANK INDONESIA

Maybank Indonesia Business Performance

Berbagai pengembangan dan penambahan fasilitas *Digital Banking* telah memberikan kontribusi positif bagi Bank.



Various developments and additions to Digital Banking facilities have made a positive contribution to the Bank.

Tahun 2019 kembali menjadi tahun yang menantang bagi Maybank Indonesia, namun bank berhasil memperoleh pendapatan operasional yang baik di tengah menurunnya pertumbuhan kredit. *Fee based income* yang diperoleh dari transaksi melalui *e-channel*, bancassurance, wealth management fee meningkat tajam dan menjadi penopang pertumbuhan pendapatan Bank. [103-1]

Maybank Indonesia menerapkan strategi usaha untuk tumbuh secara bertanggung jawab dan secara selektif memastikan kualitas aset, serta fokus pada optimalisasi teknologi untuk memberikan pengalaman nasabah yang lebih baik pada seluruh *touchpoints*.

Berbagai pengembangan dan penambahan fasilitas Digital Banking selama tahun 2019 telah memberikan kontribusi positif bagi Bank berupa peningkatan transaksi nasabah yang dilakukan melalui Digital Banking, khususnya melalui layanan M2U Maybank App, Maybank2u Internet Banking dan SMS+ Banking. Transaksi nasabah yang dilakukan melalui Internet dan Mobile Banking Bank tumbuh sebesar 118% menjadi sebanyak 85 juta transaksi di tahun 2019. Peningkatan transaksi tersebut juga memberikan kontribusi peningkatan *fee based income* dari transaksi Internet dan *Mobile Banking* sebesar 52% di tahun 2019.

Berbagai pengembangan layanan dan aktivitas promosi telah mendorong pertumbuhan jumlah pengguna *Internet* dan *Mobile Banking*. Jumlah pengguna layanan *Internet* dan *Mobile Banking* per Desember 2019 meningkat 18% dibandingkan pada akhir tahun 2018.

Sepanjang 2019 Bank juga mampu menyalurkan kredit sebesar Rp122,6 triliun, pembiayaan Syariah sebesar Rp24,0 triliun dan membukukan pendapatan operasional sebelum provisi sebesar Rp4,4 triliun dari Rp4,3 triliun di tahun sebelumnya.

Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan, atau Investasi, Pendapatan dan Laba Rugi [103-3]

(dalam juta Rupiah)

Deskripsi	2019	2018	2017	Description
Total Aset	169.082.830	177.532.858	173.253.491	Total Assets
Aset Produktif	151.812.571	159.087.921	155.291.504	Earning Assets
Kredit/Pembiayaan Bank	122.578.758	133.349.480	125.435.853	Bank Loan/Financing
Dana Pihak Ketiga	110.601.006	116.812.388	121.291.560	Third Funds
Pendapatan Operasional	2.576.866	3.032.936	2.504.221	Operating Income
Beban Operasional	(8.178.275)	(7.333.658)	(7.927.268)	Operating Expenses
Laba Bersih	1.842.520	2.194.576	1.804.031	Net Profit
Rasio Kinerja (%)				(%) Performance Ratio
Rasio Kecukupan Modal Minimum (KPMM)	21,38%	19,04%	17,53%	Capital Adequacy Ratio (CAR)
Aset produktif bermasalah dan aset non-produktif bermasalah terhadap total aset produktif dan aset non produktif	2,78%	2,25%	2,31%	Non-performing earning assets and nonperforming non-earning assets to total earning assets and non-earning assets
Aset produktif bermasalah terhadap total aset produktif	2,62%	2,11%	2,23%	Non-performing earning assets to total earning assets
Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif	1,72%	1,47%	1,42%	Allowance for Impairment Losses on financial assets to earning assets
NPL gross	3,33%	2,59%	2,81%	NPL gross
NPL nett	1,92%	1,50%	1,72%	NPL nett
Return on Asset (ROA)	1,45%	1,74%	1,48%	Return on Asset (ROA)
Return on Equity (ROE)	7,73%	10,21%	9,91%	Return on Equity (ROE)
Net interest Margin (NIM)	5,07%	5,24%	5,17%	Net Interest Margin (NIM)
Rasio Efisiensi (BOPO)	87,09%	83,47%	85,97%	Efficiency Ratio (BOPO)
Loan to Deposit Ratio (LDR)	107,64%	109,75%	99,87%	Loan to Deposit Ratio (LDR)
Liquidity Coverage Ratio (LCR)				Liquidity Coverage Ratio (LCR)
a. LCR secara individu	145,21%	125,63%	144,11%	a. Individual LCR
b. LCR secara konsolidasi	146,49%	124,94%	143,96%	b. Consolidated LCR

(in million Rupiah)

While 2019 turned out to be another challenging year for Maybank Indonesia, the Bank was able to deliver respectable results in operations despite the current slowdown in credit growth. Fee-based income from e-transactions, bancassurance, and wealth management increased sharply and became a key contributor to the Bank's revenue growth. [103-1]

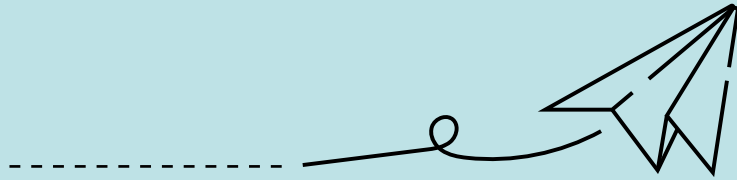
Maybank Indonesia executes its business strategy to grow responsibly and selectively ensure asset quality, with a laid focus on technology optimization to provide better customer experience at all touchpoints.

Various developments and additions to Digital Banking facilities during 2019 have made a positive contribution to the Bank in the form of increased customer transactions conducted through Digital Banking, particularly through M2U Maybank App services, Maybank2u Internet Banking and SMS + Banking. Customer transactions made through the Internet and Mobile Banking Bank grew by 118% to 85 million transactions in 2019. The increase in transactions also contributed to an increase in fee-based income from Internet and Mobile Banking transactions by 52% in 2019.

Various service developments and promotional activities have driven the growth in the number of Internet and Mobile Banking users. The number of Internet and Mobile Banking service users as of December 2019 increase of 18% compared with the end of 2018.

Throughout 2019 the Bank also booked total loans of Rp122.6 trillion, Rp24.0 trillion in sharia financing and posted an operating income before provision of Rp4.4 trillion compared to Rp4.3 trillion in the previous year.

Comparison of Production Targets and Performance, Portfolios, Financing Targets, or Investment, Revenue and Income [103-3]



MENDUKUNG PENGEMBANGAN NASABAH

Supporting Customer Development

Secara umum, Maybank Indonesia menyalurkan kredit untuk dua segmen utama yaitu Global Banking dan Community Financial Service.



In general, Maybank Indonesia provides loans to two key segments, the Global Banking and the Community Financial Service.



Maybank Indonesia menyalurkan kredit untuk dua segmen utama yaitu segmen Global Banking dan segmen Community Financial Service. Selain itu Maybank Indonesia melayani kebutuhan pembiayaan melalui Perbankan Syariah. Perbankan Global membukukan pertumbuhan kredit sebesar 3,4% menjadi Rp32,1 triliun dari Rp31,0 triliun didukung terutama oleh kredit Badan Usaha Milik Negara (BUMN) dan korporasi papan atas untuk pembiayaan infrastruktur dan investasi. Namun, kredit Community Financial Services (CFS)-Non Ritel, yang meliputi Usaha Kecil & Menengah (UKM) dan *Business Banking* turun 17,1% menjadi Rp48,3 triliun, dan kredit CFS Ritel turun 4,2% menjadi Rp42,2 triliun. [FS6]

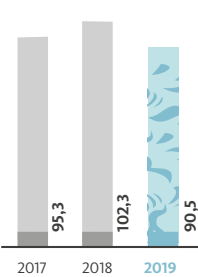
Maybank Indonesia provides loans to two key segments, the Global Banking segment and the Community Financial Service segment. In addition, Maybank Indonesia offers financing under sharia scheme. Global Banking recorded loans growth of 3.4% to Rp32.1 trillion from Rp31.0 trillion, supported mostly by loans to State-Owned Enterprises (SOEs) and top-tier corporations engaged in infrastructure and investment. However, Non-Retail Community Financial Services (CFS) loans, which include Small & Medium Enterprises (SMEs) and Business Banking declined 17.1% to Rp48.3 trillion, and CFS Retail loans fell 4.2% to Rp42.2 trillion. [FS6]

Produk dan Jasa Keuangan Financial Product and Service

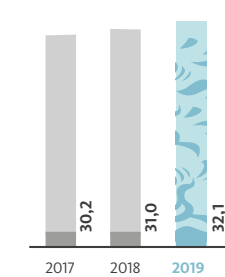


Kredit Komersial Commercial Credit

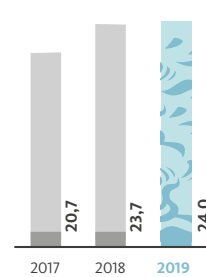
Kredit CFS
CFS Credit
(Rp triliun Rp trillion)



Kredit Perbankan Global
Global Banking Credit
(Rp triliun Rp trillion)

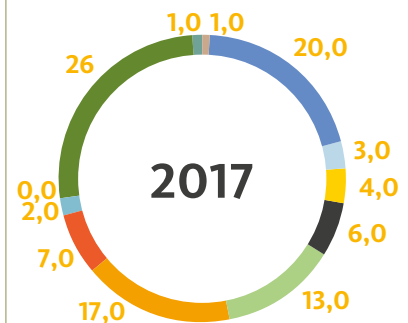


Pembiayaan Syariah
Sharia Financing
(Rp triliun Rp trillion)



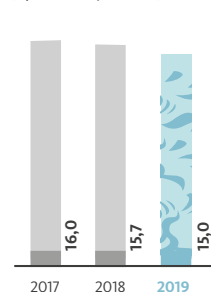
Kredit berdasarkan Sektor Ekonomi (%) Loan by Industry (%)

Loan by Industry (%)

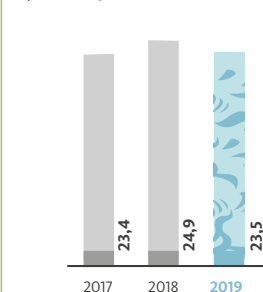


Kredit Konsumen Consumer Credit

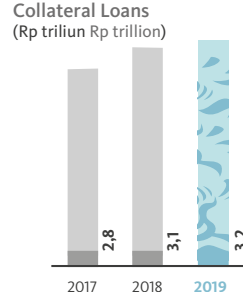
Kredit Pemilikan Rumah
Mortgage Loan
(Rp triliun Rp trillion)



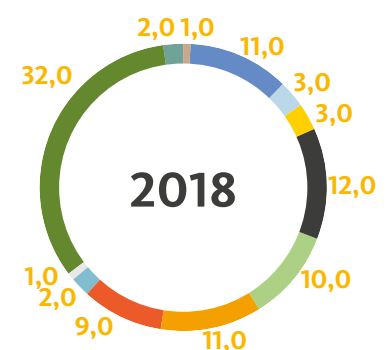
Kredit Pemilikan Mobil dan Motor
Car Ownership Loan
(Rp triliun Rp trillion)



Kartu Kredit dan Pinjaman Tanpa Agunan/PITA
Credit Card and Non-Collateral Loans
(Rp triliun Rp trillion)

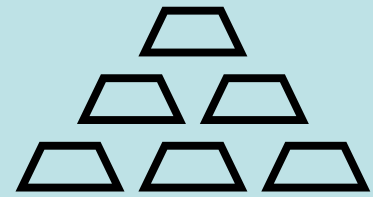


2018



- Akomodasi, Hotel, dan Travel Accommodation, Hotel, and Travel
- Pertanian, Perhutanan, dan Perikanan Agriculture, Forestry, and Fishing
- Otomotif Automotive
- Konstruksi Construction
- Aktivitas Finansial dan Asuransi Financial and Insurance Activities
- Manufaktur Manufacturing
- Pertambangan dan Penggalian Mining and Quarrying
- Aktivitas Real Estate Real Estate Activities
- Telekomunikasi, Media, dan Teknologi Telecommunication, Media, and Technology
- Transportasi dan Pergudangan Transportation and Storage
- Utilitas dan Infrastruktur Utilities and Infrastructure
- Perdagangan Wholesale dan Ritel Wholesale and Retail Trade

KREDIT KEGIATAN USAHA BERKELANJUTAN



Loans for Sustainable Business Activities

Maybank Indonesia menyalurkan kredit untuk Kegiatan Usaha Berkelanjutan (KUB) yang meliputi sektor UMKM, infrastruktur dan sektor perkebunan dengan sertifikasi lestari.



Maybank Indonesia extended loans to Sustainable Businesses (KUB), including the MSME sector, infrastructure, and plantation sector operating with sustainable certification.



Dalam penerapan keuangan berkelanjutan, Bank telah menyalurkan kredit untuk Kegiatan Usaha Berkelanjutan (KUB). Total portofolio Bank sudah sesuai dengan penerapan keuangan berkelanjutan minimal sebesar 39% dari total portofolio kredit Bank yang meliputi sektor UMKM, infrastruktur dan sektor perkebunan dengan sertifikasi lestari.

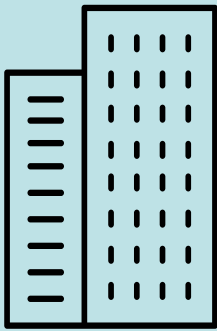
In implementing sustainable finance, the Bank has extended loans to Sustainable Businesses (KUB). The Bank has a total loan portfolio that meets sustainable finance implementation criteria at 39% minimum of the Bank's total loan portfolio including the MSME sector, infrastructure, and plantation sector operating with sustainable certification.

Perbandingan Target dan Kinerja Portofolio, Target Pembiayaan, atau Investasi pada instrumen keuangan atau proyek yang sejalan dengan Penerapan Keuangan Berkelanjutan. [103-3]

Comparison of Portfolio Targets and Performance, Financing Targets, or investments in financial instruments or Projects that are in line with Sustainable Finance implementation. [103-3]

Deskripsi	Desember 2019 December 2019		Description
Jumlah produk yang memenuhi kriteria kegiatan usaha berkelanjutan			Total products that meet the sustainable finance criteria
a. Penghimpunan Dana	15.222	Rp194 miliar	a. Fund collection
b. Penyaluran Dana	-	-	b. Fund distribution
c. Total Aset Produktif Kegiatan Usaha Berkelanjutan			c. Total productive assets for Sustainable Businesses
1. Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan (IDR)	Rp42,6 triliun		1. Total Loan/Financing to Sustainable Business
2. Total Non-Kredit/Pembiayaan Non-Kegiatan Usaha Berkelanjutan (IDR)	-		2. Total Non-loan/Financing for Non-sustainable Business
Persentase total kredit/pembiayaan kegiatan usaha berkelanjutan terhadap total kredit/pembiayaan bank (%)	39%		Percentage of total loan/financing for sustainable business to the Bank's total loan/financing (%)
a. Jumlah dan kualitas kredit/pembiayaan berdasarkan kategori kegiatan usaha berkelanjutan	-	-	a. The amount and quality of loan/financing based on the category of sustainable business
b. Energi Terbarukan	-	-	b. Renewable Energy
c. Efisiensi Energi	Rp5,7 triliun	5,2% dari total kredit (Bank saja) 5.2% of total Loan (Only Bank)	c. Energy Efficiency
d. Pencegahan dan Pengendalian Polusi	-	-	d. Pollution Prevention and Control
e. Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan	Rp0,8 triliun	0,7% dari total kredit (Bank saja) 0.7% of total Loan (Bank Only)	e. Management of Living Natural Resources and Sustainable Use of Land
f. Konservasi Keanekaragaman Hayati Darat dan Air	-	-	f. Land and Water Biodiversity Conservation
g. Transportasi Ramah Lingkungan	Rp75 miliar	-	g. Green Transportation
h. Pengelolaan Air dan Air Limbah yang Berkelanjutan	-	-	h. Sustainable water and waste water management
i. Adaptasi Perubahan Iklim	-	-	i. Sustainable Management of Water and Wastewater
j. Produk yang Dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan Lebih Sedikit Polusi (Eco-efficient)	-	-	j. Products that Can Reduce Use of Resources and Produce Less Pollution (Eco-efficient)
k. Bangunan Berwawasan Lingkungan yang Memenuhi Standar atau Sertifikasi yang Diakui Secara Nasional, Regional, atau Internasional	Rp8,4 triliun	7,7% dari total kredit (Bank saja) 7.7% of total Loan (Bank Only)	k. Green Buildings that Meet National, Regional or International Recognized Standards or Certifications
l. Kegiatan Usaha dan/atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya	Rp0,7 triliun	0,7% dari total kredit (Bank saja) 0.7% of total Loan (Bank Only)	l. Business and/or Other Eco-Friendly Activities
m. Kegiatan UMKM	Rp27,0 triliun	24,9% dari total kredit (Bank saja) 24.9% of total Loan (Bank Only)	m. MSME Activities

MANFAAT EKONOMI



BAGI MASYARAKAT LUAS



Economic Benefit for Wider Community

Pelaksanaan Program *Corporate Responsibility* (CR) Maybank Indonesia bersifat dukungan berkelanjutan sebagai bagian dari tanggung jawab sosial dan lingkungan.



Maybank Indonesia *Corporate Responsibility* (CR) program is sustainable support as part of social and environmental responsibility.



Kinerja Ekonomi
Economic Performance

Kontribusi ekonomi yang tidak kalah pentingnya juga diberikan melalui program Corporate Responsibility (CR) yang kami laksanakan dengan berdasarkan pada lima pilar CR, yaitu Pendidikan, Pemberdayaan Masyarakat, Mendukung Gaya Hidup Sehat, Lingkungan serta Pelestarian Seni dan Budaya. Pelaksanaan CR bersifat dukungan berkelanjutan sebagai bagian dari tanggung jawab sosial dan lingkungan. [203-2]

An equally important economic contribution is also made through the Corporate Responsibility (CR) program that we continue to conduct on the five pillars of CR; Education, Community Empowerment, promote Healthy Lifestyle, Environment and the Preservation of Arts and Culture. The implementation of CRs is sustainably supporting in nature as part of social and environmental responsibility. [203-2]

Nilai Ekonomi yang Dihasilkan dan Didistribusikan
(Rp miliar)

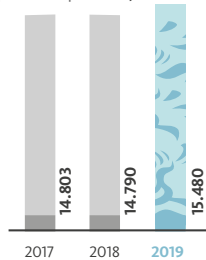
Economic Value Created and Distributed
(Rp billion)



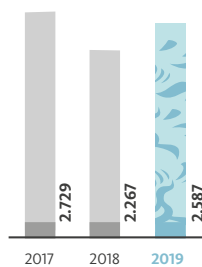
Nilai Ekonomi yang Dihasilkan

Economic Values Generated

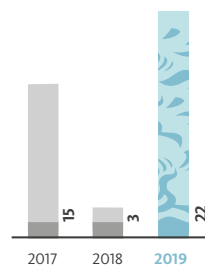
Pendapatan Bunga dan Syariah
Interest and Sharia Income
(Rp triliun Rp trillion)



Pendapatan Non-Bunga
Non-Interest Income
(Rp triliun Rp trillion)



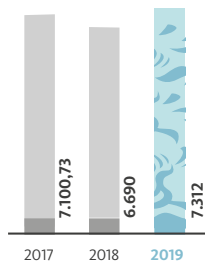
Pendapatan Lain-lain
Other Income
(Rp triliun Rp trillion)



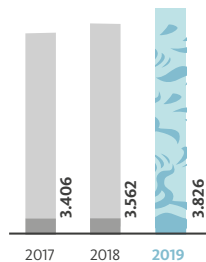
Nilai Ekonomi yang Didistribusikan

Economic Value Distributed

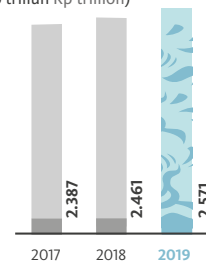
Beban Bunga dan Syariah
Interest and Sharia Expenses
(Rp triliun Rp trillion)



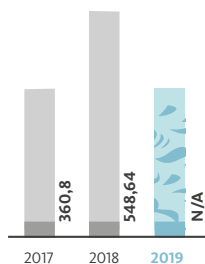
Umum dan Administrasi
General Affair and Administration
(Rp triliun Rp trillion)



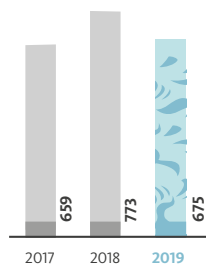
Gaji Karyawan dan Benefit Lainnya
Employee Salary and Other Benefits
(Rp triliun Rp trillion)



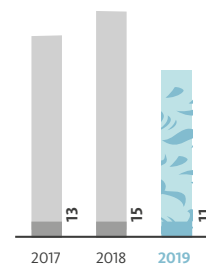
Pembayaran kepada Pemilik Modal (dividen)
Payment to Owners
(Rp triliun Rp trillion)



Pembayaran Pajak dan Retribusi
Tax Payment and Retribution
(Rp triliun Rp trillion)

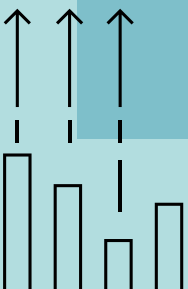


Biaya Program CR
Cost of CR Programs
(Rp triliun Rp trillion)



88 Ketenagakerjaan
Employment

102 Masyarakat
Community

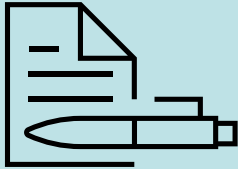




Kinerja Sosial

Social Performance

KETENAGAKERJAAN



Employment

Didorong oleh aktualisasi misi utama bank 'Humanising Financial Services', Maybank Indonesia berkomitmen untuk menjadi perusahaan pilihan karyawan (*employer of choice*) dengan menerapkan kerangka pengelolaan sumber daya manusia (SDM) yang inovatif dan berkesinambungan untuk menciptakan nilai dan melayani masyarakat.



Motivated by the actualization of the bank's main mission 'Humanising Financial Services', Maybank Indonesia is committed to becoming an employer of choice through innovative and sustainable human resource management (HR) framework to create values and serve the community.



KOMITMEN PADA KESETARAAN

Bank selalu mengedepankan prinsip kesetaraan pemberian kesempatan dan keberagaman, termasuk dalam proses rekrutmen calon karyawan, pengembangan, penilaian kinerja dan pemberian benefit. Bank mengedepankan kesesuaian kompetensi kandidat dengan kompetensi yang dibutuhkan untuk mengisi posisi-posisi yang tersedia. Standar kompetensi ditetapkan tanpa membedakan suku, agama, ras maupun gender. Pada saat pelatihan, penilaian kinerja, dan pemberian benefit tetap dipegang teguh pada prinsip kesetaraan, sejalan dengan prinsip kesetaraan yang tertuang dalam Perjanjian Kerja Bersama (PKB) Bank, di mana perusahaan dilarang melakukan diskriminasi dalam bentuk apa-pun terhadap karyawan; pelaksanaan rekrutmen berbasis kompetensi kandidat dengan menerapkan prinsip keterbukaan, kewajaran dan kesetaraan; penerapan *total reward* dan remunerasi yang adil, kompetitif, mengacu 3P: *position* (jabatan), *performance* (kinerja), *person* (kompetensi individu). Bank juga berkomitmen untuk tidak mempekerjakan tenaga kerja di bawah umur sesuai dengan peraturan ketenagakerjaan.

Keberagaman suku, agama, ras maupun gender akan memberikan nilai tambah bagi Bank dan memperkaya khazanah budaya organisasi dalam menjalankan misi *Humanising Financial Services* yang pada akhirnya akan meningkatkan kemampuan karyawan untuk beradaptasi dengan berbagai perbedaan.^[103-1]

COMMITMENT TO EQUALITY

The Bank makes equality principle as a priority in providing opportunity and endorsing diversity in the entire process of employee recruitment, development, appraisal, and rewarding. For any open position, priority is given to the conformity of a prospective employee's competence to organizational need. Competence standards are set regardless ethnicity, religion, race or gender. In employee trainings, appraisal and rewarding, the equality principle is always adhered to, consistent with the Collective Labor Agreement (CLA). CLA states that the Bank shall not practice discrimination of any form against employees. Implementation of the competence-based employee recruitment adopts the principles of transparency, fairness and equality. Meanwhile the fair and competitive reward and remuneration are guided by the 3P principles: Position, Performance, Person aspects. The Bank will not hire underage workers in compliance with applicable employment regulations.

A diversity in ethnic, religious lines, race and gender shall give added values and enrich the Bank's cultural treasury as it carries out in *Humanising Financial Services* mission which will ultimately increase the ability of employees to adapt to various differences.^[103-1]

Ketenagakerjaan

Employment

Sejak tahun 2016, Bank secara berkelanjutan menjalankan program Maybank Indonesia Women Council sebagai bagian dari Maybank Women Mentor Women (WMW) Council di Group Maybank, dengan tujuan untuk mempercepat pengembangan kompetensi dan kapabilitas para karyawan perempuan serta meningkatkan representasi perempuan di jajaran manajemen. Salah satu program kerja Women Council adalah melaksanakan serangkaian *workshop* atau pelatihan untuk mempersiapkan para karyawan perempuan dalam menghadapi era digitalisasi.

Since 2016, the Bank has shown consistency in implementing Maybank Indonesia Women Council program as part of the Maybank Women Mentor Women (WMW) Council in the Maybank Group, aiming to accelerate the competence development and capability enhancement for female employees while building stronger female representation in management. One of the programs of the Women Council is to organize a series of workshops to prepare female employees in facing the era of digitalization.



Perbandingan jumlah anggota perempuan dan laki-laki di seluruh karyawan tetap adalah 57% dan 43% menunjukkan Bank memberikan kesempatan yang setara tanpa memandang jenis kelamin sebagai dasar dalam melakukan rekrutmen, remunerasi maupun pengembangan karyawan.

The ratio of female to male permanent employees is 57% vs 43%, showing the Bank's commitment to provide equal opportunities regardless of gender as the basis for employee recruitment, remuneration, and competence development.

PENGEMBANGAN SUMBER DAYA MANUSIA

Didorong oleh aktualisasi misi utama bank: 'Humanising Financial Services', Maybank Indonesia berkomitmen untuk menjadi perusahaan pilihan karyawan (*employer of choice*) dengan menerapkan kerangka pengelolaan sumber daya manusia (SDM) yang inovatif dan berkesinambungan untuk menciptakan nilai dan melayani masyarakat.

HUMAN RESOURCE DEVELOPMENT

Motivated by the actualization of the bank's main mission: 'Humanizing Financial Services', Maybank Indonesia is committed to becoming an employer of choice through innovative and sustainable human capital management (HR) framework to create values and serve the community.

Bank mengimplementasikan kerangka pengembangan SDM secara menyeluruh dengan semangat TIGER: Teamwork, Integrity, Growth, Excellence & Efficiency, dan Relationship Building dan 4 pilar *Employee Value Proposition* (EVP) – *Go Ahead. Grow, Go Ahead. Fly, Go Ahead. Create, dan Go Ahead. Care.*

The Bank implements a comprehensive HR development framework on the spirit of TIGER: Teamwork, Integrity, Growth, Excellence & Efficiency, and Relationship Building also the 4 pillars of *Employee Value Proposition* (EVP)-*Go Ahead. Grow, Go Ahead. Fly, Go Ahead. Create and Go Ahead. Care.*



Employee Value Proposition

<p>Employer Value Proposition mencakup seluruh program kerja dan strategi Human Capital, demi terciptanya tempat kerja yang kondusif, aman, dan nyaman yang menjadi kekuatan dalam menghadapi tantangan.</p>	<p>Go Ahead. Grow. Bank memiliki komitmen kuat dan fokus untuk mengembangkan kemampuan dan kualitas karyawan. Setiap karyawan diberikan kesempatan yang sama untuk mengembangkan kemampuannya secara personal dan profesional.</p> <p>Go Ahead. Fly. Sebagai bagian dari grup Maybank, Bank memberikan nilai tambah bagi setiap karyawannya. Kami berkomitmen untuk memberikan kesempatan bagi para talent untuk memiliki pengalaman berkarir internasional.</p>	<p>Go Ahead. Grow. The Bank has a strong commitment and dedicates a focus on developing employee quality and capability. All employees are given the same opportunity to develop both their personal and professional capabilities.</p> <p>Go Ahead. Fly As part of the Maybank group, the Bank gives added value to each of its employees. We are committed to providing our talents with the opportunity to experience international career.</p>
<p>Employer Value Proposition covers all work programs and Human Capital strategies to create a conducive, safe and comfortable workplace as one of the Banks key strength in facing business challenges.</p>	<p>Go Ahead. Create. Karyawan Bank ditantang untuk berpikir kreatif, inovatif, dan <i>out of the box</i> untuk mewujudkan pertumbuhan yang lebih baik dan berkesinambungan bagi Maybank Indonesia.</p> <p>Go Ahead. Care. Sebagai institusi yang memiliki perspektif jangka panjang di Indonesia, Bank memiliki visi untuk menjadi <i>Relationship Bank</i> terkemuka di tengah-tengah komunitas. Dalam rangka mencapai visi tersebut, Bank tidak hanya mementingkan segi bisnis tetapi turut peduli terhadap setiap karyawan dan komunitas sebagai bentuk realisasi dari komitmen dan tanggung jawab sosial Maybank Indonesia kepada masyarakat.</p>	<p>Go Ahead. Create Bank employees are challenged to think creatively, innovatively, and out of the box to realize stronger and sustainable growth for Maybank Indonesia.</p> <p>Go Ahead. Care As an institution with a long-term perspective in Indonesia, the Bank has a vision to become a leading Relationship Bank for the community. In order to achieve this vision, not only does the Bank prioritize business aspects but it also cares for each of its employees and the community as a form of manifestation of Maybank Indonesia's commitment and social responsibility towards the community.</p>

Secara garis besar, penerapan kerangka pengembangan SDM sepanjang tahun 2019 sebagai berikut:

1. Mendorong produktivitas penjualan melalui implementasi kerangka pengelolaan SDM Bank serta mendorong seluruh karyawan untuk terlibat melakukan penjualan (*driving sales environment*).
2. Melanjutkan program peningkatan kapabilitas dan kesiapan SDM untuk mencapai percepatan pertumbuhan menuju era digital.
3. Transformasi kultur untuk mendorong implementasi budaya kerja (*Perform, Comply, Accountable*) dan budaya inovasi dan perbaikan berkelanjutan.

Transformasi Budaya Maybankers

Pada 2016, Maybank Indonesia memulai program transformasi budaya perusahaan dengan evaluasi terhadap kemampuan Manajerial dan Kepemimpinan yang dilanjutkan pada tahun 2018. Seluruh kegiatan terkait budaya pada tahun 2018 terdiri dari dua inisiatif, yakni menciptakan Karakter Kerja Maybank dan Maybank DNA, serta menjadi organisasi yang responsif terhadap berbagai tantangan dan peluang.

In principles. HR development framework throughout 2019 was applied by:

1. Encouraging sales productivity through the implementation of the Bank's HR management framework and by encouraging employees engagement in selling (*driving sales environment*).
2. Continuing capability enhancement program and ensuring human resources readiness in accelerating growth towards the digital era.
3. Transforming culture to encourage the instilment of work ethics (*Perform, Comply, Accountable*) and the innovation and continuous improvement culture.

Maybankers Culture Transformation

In 2016, Maybank Indonesia began a culture transformation program under which employee managerial and leadership capabilities were evaluated, and resumed this program later in 2018. The Bank's culture-related activities in 2018 consisted of two initiatives; first was how to create Maybank work ethics and DNA, and second was how to become a responsive organization towards challenges and opportunities.

Ketenagakerjaan

Employment

Inisiatif Transformasi Pembentukan Budaya 2019 Culture Formation Transformation Initiative 2019	Melanjutkan transformasi yang bertujuan untuk pembiasaan Karakter Kerja Maybank serta Maybank DNA	Continue the transformation aimed at habituating Maybank Work Characteristics and Maybank DNA
Pengembangan Kompetensi Competence Development	Memperkuat budaya kreatif dan inovatif, khususnya yang berkaitan dengan <i>Customer Centricity</i> pada Bank, untuk bersaing menjadi <i>Market Leader</i>	Strengthen creative and innovative culture, especially those related to Customer Centricity at the Bank, to compete as Market Leaders

Selama tiga tahun terakhir, Bank telah mencanangkan *Perform, Comply dan Accountable* sebagai budaya Maybank yang berperan penting dalam mencerminkan perilaku karyawan kepada lingkungan sekitar serta dalam melakukan seluruh aktivitas pekerjaan. Untuk melanjutkan inisiatif ini, pada tahun 2019 Bank fokus pada peningkatan pemahaman Maybankers terhadap budaya organisasi.

Recruit Right

Strategi ini ditujukan untuk memperoleh talenta terbaik dan berkualitas di seluruh tingkatan mulai dari tenaga penjualan dan layanan nasabah hingga posisi manajerial penting, yang pada tahun 2019 diperoleh dari:

- Program *pipeline/fresh graduates* untuk posisi *frontliners* melalui *job fair, campus hiring*, dan kuliah tamu dengan hasil rekrutmen: Management Development Program 54 orang, Talenta Service Program 209 orang, Talenta Marketing Program 122 orang, Relationship Management Development Program 22 orang, dan Information Technology Development Program 12 orang
- Rekrutmen internal dan Rekrutmen eksternal (*prohire*) melalui proses *referral* dari karyawan, sehingga memberikan kandidat berkualitas dengan mengedepankan prinsip *Know Your Employee (KYE)*.

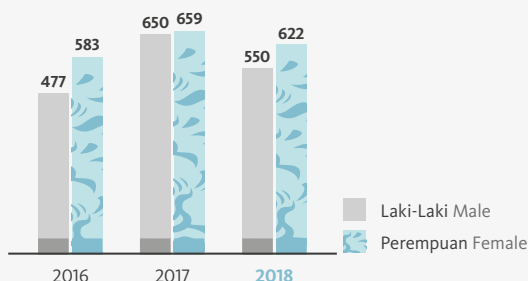
Over the past three years, the Bank has initiated *Perform, Comply and Accountable* as Maybank's culture that plays a pivotal role in reflecting employee attitude towards the surrounding environment and in doing their daily works. To proceed with this initiative, in 2019 the Bank was dedicating a focus on increasing Maybankers' understanding of the Bank's organizational culture.

Recruit Right

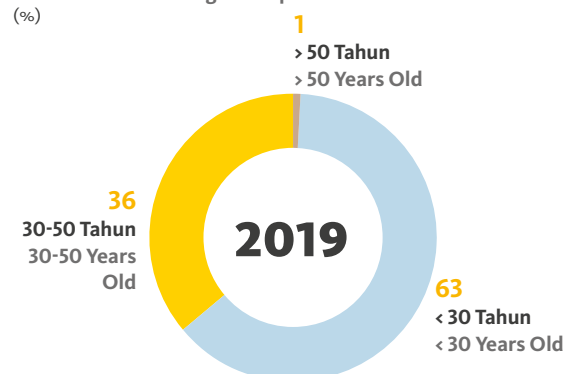
This strategy aims to get the best and qualified talents all levels from sales force and customer service to important managerial positions, which in 2019 were hired from:

- Pipeline/fresh graduates program for frontliners positions through job fairs, campus hiring, and guest lectures with the following results: 54 people were hired for Management Development Program, 209 for Talent Service Program, 122 for Talent Marketing Program, 22 for Relationship Management Development Program, and 12 for Information Technology Development Program
- Internal and external (*prohire*) hires through employee referral process, which presented the Bank with a selection of qualified candidates with a priority on Know Your Employee (KYE) principle.

Total New Hire Youth Talent Development Program
Total New Hire Youth Talent Development Program



New Hire berdasarkan Kelompok Usia
New Hire based on Age Group (%)





Dalam program *recruitment* tersebut, Bank berhasil menarik 1.172 karyawan baru untuk menempati berbagai posisi yang tersedia. Selanjutnya, implementasi pendekatan proses pengelolaan *Recruit Right*, bersama-sama dengan *Develop Right*, *Perform Right*, dan *Reward Right*, membuat *engagement* karyawan dengan Bank terjaga, sehingga tingkat *turnover* karyawan relative terkendali, yaitu 9.0% di tahun 2019, lebih rendah 1% dari tahun sebelumnya. [103-3]

Perform Right

Proses pengelolaan kinerja karyawan dilakukan secara *objektif* dengan mengedepankan *coaching* serta komunikasi one on one antara karyawan dengan manajer lini. Untuk memastikan proses komunikasi tersebut berjalan dengan baik, manajer lini dibekali dengan kemampuan untuk melakukan *coaching* dan *powerful conversation* yang termasuk dalam materi pokok dalam pengembangan manajerial. Bank secara berkesinambungan melakukan simplifikasi dalam proses pengelolaan kinerja yang berbasis teknologi, di mana proses *monitoring* dan penilaian kinerja karyawan dapat dilakukan secara *online* melalui jaringan internet. Untuk mendukung sistem penilaian berbasis teknologi informasi tersebut dan mempertahankan mutu pengelolaan kinerja di Bank, maka Direktorat *Human Capital* bekerja sama dengan unit kerja terkait untuk memastikan keselarasan antara strategi dan target Bank dengan KPI yang menjadi target unit kerja dan karyawan, implementasi kultur *coaching* dalam *Performance Improvement Plan* (PIP) bagi seluruh karyawan.

Untuk memastikan efektivitasnya, maka implementasi proses pengelolaan kinerja karyawan dilakukan secara terintegrasi dengan proses pengelolaan sumber daya manusia lainnya. Hasil penilaian kinerja menjadi faktor penting dalam penentuan pengembangan diri karyawan, jenjang karir, dan penerimaan remunerasi karyawan, sesuai dengan kultur meritokrasi yang dianut Bank. Implementasi jenjang karir dan proses promosi karyawan akan tetap memperhatikan kesiapan karyawan yang bersangkutan untuk menduduki posisi yang lebih tinggi.

Under the recruitment program, the Bank successfully hired 1,172 new employees for various open positions. Further, the Recruit Right management process approach, combined with Develop Right, Perform Right, and Reward Right approach, will keep employees engaged, resulting in a relatively controlled turnover rate of 9.0% in 2019, or 1% lower than in the previous year. [103-3]

Perform Right

The employee performance management process is carried out objectively with a priority in coaching and one-on-one sessions between employees and line managers. To ensure an effective communication process, line managers are equipped with the ability to conduct coaching and engage in powerful conversations as part of managerial development. The Bank constantly simplifies its technology-based performance management process, where monitoring and employee evaluation process are performed online through internet network. To support the information technology-based assessment system and maintain the Bank's performance management quality, the Human Capital Directorate works closely with relevant work units to ensure alignment between the Bank's strategy and targets with the KPI of work units and employees, and nurture a coaching culture in Performance Improvement Plan (PIP) amongst the all employees.

To ensure its effectiveness, the employee performance management process is run in an integrated manner with other process of human resource management. Performance appraisal results serve as a key factor in determining employee self-development, career path, and remuneration package according to the meritocracy culture that the Bank has adopted. For employee promotion and career path, the Bank always sees whether or not an employee is ready to assume a higher position.

Ketenagakerjaan

Employment

Develop Right

Bank berkomitmen untuk memastikan kualitas dan kapabilitas sumber daya manusia dengan memberikan kesempatan bagi setiap karyawan untuk mengembangkan dirinya, baik secara personal maupun profesional. [103-1]

Bank melaksanakan strategi *Develop Right* melalui beberapa inisiatif:

- *Future Ready* dalam menghadapi disrupsi teknologi digital dan layanan keuangan elektronik.
- Pengembangan Personal Development Plan (PDP) melalui prinsip 70:20:10, melalui pengalaman yang berhubungan dengan pekerjaan (70%), interaksi dengan *stakeholders* (20%), serta kegiatan pelatihan formal (10%) baik melalui tatap muka maupun *e-learning*

Program ini didesain untuk memenuhi kebutuhan pekerjaan, diselaraskan dengan core values TIGER, dan diklasifikasikan menjadi lima tingkatan:

- *Foundation*-fokus pada *Execution* untuk Staf dan Asisten Manajer
- *Intermediate 1*-fokus pada *Building Relationship* untuk Manajer dan Manajer Senior
- *Intermediate 2*-fokus pada *Influence* dan *Empowerment* untuk Asisten Wakil Presiden dan Wakil Presiden
- *Advance*-fokus pada *Strategic Direction* dan *Alignment* untuk Wakil Presiden Senior dan Wakil Presiden Eksekutif
- *C-Level*-fokus pada *Visionary Direction* dan *Alignment* untuk Direktur

Develop Right

The Bank is committed to ensuring the quality and capability of its human resources by providing each of its employees with an opportunity to develop themselves, both personally and professionally. [103-1]

The Bank implements the *Develop Right* strategy through several initiatives:

- *Future Ready* in the face of disruption of digital technology and electronic financial services.
- Personal Development Plan (PDP) through the principle of 70:20:10, where the 70% from work-related experience, the 20% from interaction with stakeholders, and the 10% from face-to-face sessions or e-learning

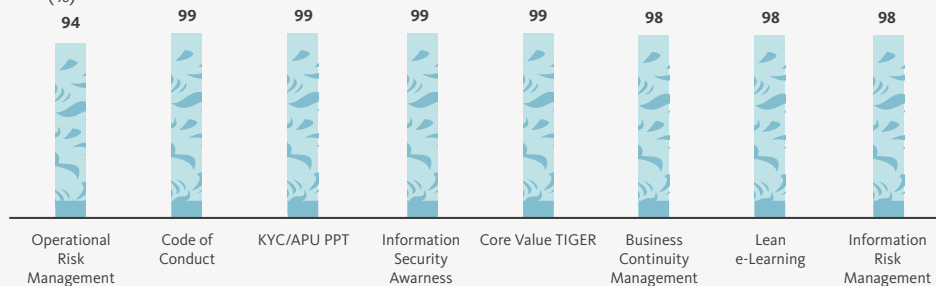
This program is designed to meet job needs, aligned with TIGER core values, and classified into five levels:

- *Foundation* – with a focus on *Execution* for Staff and Assistant Managers
- *Intermediate 1* – with a focus on *Building Relationship* for Managers and Senior Managers
- *Intermediate 2* – with a focus on *Influence* and *Empowerment* for Assistant of Vice Presidents and Vice Presidents
- *Advance* – with a focus on *Strategic Direction* and *Alignment* for Senior Vice Presidents and Executive Vice Presidents
- *C-Level* – with focus on *Visionary Direction* and *Alignment* for Directors

Pada tahun 2019, rata-rata jumlah jam pelatihan yang diselenggarakan Bank mencapai lebih dari 57,22 jam per karyawan (Learning Academy). In 2019, the average number of training hours provided by the Bank was more than 57.22 hours per employee (Learning Academy).

Selain program pembelajaran di dalam kelas, terdapat proses pembelajaran yang wajib dilakukan oleh semua karyawan melalui *e-Learning*. (Learning Academy)
Besides class room sessions of learning program, it is mandatory for the employees to gain knowledge through e-learning process (Learning Academy)

Pelatihan E-Learning Mandatory 2019
2019 Mandatory E-Learning Training (%)



- Pengelolaan *Talent* melalui komplementaritas antara pengembangan kompetensi dengan pengelolaan *talent*, dan pengembangan khusus di bidang *leadership* untuk karyawan kategori suksesor posisi kritis (Mission Critical Position – MCP) dengan acuan Maybank Group Leadership Model yang mengintegrasikan *leadership philosophy* dengan *leadership competency*.
- Talent management : through complementarity between competency development and talent management, and specific development in leadership for successor in Mission Critical Position (MCP) employees with a reference to Maybank Group Leadership Model that integrates leadership philosophy with leadership competency.



Pengelolaan talent pada 2019 difokuskan pada beberapa program inti:

- Klasifikasi Talent (*Talent Classification*): mengidentifikasi 1.341 karyawan yang memenuhi persyaratan berdasarkan kinerja dan potensi yang dimiliki dan mempersiapkan program untuk menduduki posisi kritis di organisasi.
- Klasifikasi *Mission Critical Position* (MCP): mengidentifikasi 45 posisi kritis yang memiliki dampak besar secara langsung terhadap bisnis Bank baik bisnis utama maupun area fungsional bank.
- Perencanaan Suksesi (*Succession Planning*): pengembangan 82 suksesor dari proses nominasi para talent sebagai suksesor untuk memastikan posisi-posisi kritis (MCP) yang ada selalu terisi agar kelangsungan bisnis tetap terjaga.

Reward Right

Bank mengedepankan filosofi *Total Reward* yang bertumpu pada 3P *Position* (jabatan), *Performance* (kinerja), dan *Person* (kompetensi individu); pemberian kompensasi tetap maupun tidak tetap untuk jangka pendek maupun panjang; remunerasi berbasis kinerja dengan *total cash* yang diterima berada di atas median market dan sesuai dengan ketentuan aturan pengupahan; Sales Incentive Plan (SIP); program jaminan kesehatan dengan skema flexi benefit; hak cuti; dan program pensiun.

Rasio Gaji

Deskripsi	Rasio Ratio	Description
Rasio gaji karyawan terendah dengan UMP/UMR	1,05	Lowest employee salary to Regional Minimum Wage ratio
Rasio gaji karyawan yang tertinggi dan terendah	55,82	Highest employee salary to lowest employee salary ration
Rasio gaji Direksi yang tertinggi dan terendah	2,96	Highest Director salary to Lowest Director Salary ratio
Rasio gaji Komisararis yang tertinggi dan terendah	1,27	Highest Commissioner salary to lowest commissioner salary ratio
Rasio gaji Direksi tertinggi dan karyawan tertinggi	3,34	Highest Director salary to highest employee salary

Talent management in 2019 was focused on several core programs:

- Talent Classification: to identify 1,341 employees who meet the requirements based on their performance and potential, and prepare programs for them so they can assume critical positions in the organization.
- Mission Critical Position (MCP) Classification: to identify 45 critical positions that have a large direct impact on both the Bank's core business and functional areas
- Succession Planning: the development of 82 employees through the process of nominating talents as successors to ensure that critical positions (MCPs) are always filled to sustain the business.

Reward Right

The Bank puts forward the 3P philosophy for Total Reward; Position, Performance, and Person; fixed salary and variable income for short and long term; performance-based remuneration above what the labor market is currently offering and in compliance with wage regulations; Sales Incentive Plan (SIP); health insurance program under flexi benefit scheme; leave rights; and retirement plans.

Rasio Gaji

Biaya Pendidikan & Pelatihan Karyawan (Rp miliar)

Deskripsi	2017	2018	2019	Description
Rasio	5,04%	5,05%	5,13%	Ratio
Jumlah	98,7	100,286	107,074	Total

Training and Education Expenditure (Rp billion)

HUBUNGAN INDUSTRIAL

Bank membangun strategi hubungan industrial melalui beberapa inisiatif agar mampu meningkatkan produktivitas karyawan, kinerja bisnis, dan keberlanjutan usaha:

- Internal: dengan Maybankers dan empat Serikat Pekerja (SP)
 - Keterbukaan komunikasi antara atasan dan bawahan, menyediakan media penyaluran aspirasi bagi karyawan, dan sosialisasi kebijakan ketenagakerjaan kepada karyawan
 - Edukasi dan *sharing* aturan ketenagakerjaan kepada karyawan
 - Perselisihan hubungan industrial diselesaikan sesuai ketentuan perundangan yang berlaku dan secara *best possible manner*

INDUSTRIAL RELATIONS

The Bank developed an industrial relations strategy through several initiatives to increase employee productivity, business performance, and business sustainability:

- Internal: with Maybankers and four Trade Unions (SP)
 - Transparency of communication between superiors and subordinates, providing media for employees to voice aspirations, and disseminating employment policies to employees
 - Education and sharing of labor regulations to employees
 - Industrial relations disputes are settled in accordance with applicable laws and regulations in the best possible manner

Ketenagakerjaan

Employment

- Interaksi sehat dengan empat SP melalui penyusunan Perjanjian Kerja Bersama (PKB), penyediaan fasilitas sarana dan prasarana, dukungan pendanaan, dan dukungan administrasi lain misalnya pemotongan gaji untuk iuran anggota 100% karyawan dilindungi oleh PKB. [102-41]
- Eksternal: dengan Pemerintah
 - Hubungan dan komunikasi intensif dan konsisten untuk memperoleh informasi terkini terkait peraturan ketenagakerjaan
 - Menghadiri undangan instansi pemerintah terkait sosialisasi kebijakan ketenagakerjaan

Maybank Indonesia menerapkan mekanisme penyelesaian masalah ketenagakerjaan dengan memberikan akses bagi karyawan untuk menyampaikan keluhan/ketidakpuasan/keberatan/masukan dan saran, melalui mekanisme yang telah ditentukan dalam ketentuan Perusahaan. Mekanisme tersebut adalah sebagai berikut:

1. Setiap keluhan dan pengaduan karyawan yang menyangkut ketenagakerjaan, pertama-tama diselesaikan secara musyawarah untuk mufakat dengan atasan langsung
2. Bila penyelesaian belum mencapai hasil yang memuaskan, maka karyawan dapat meneruskan keluhan dan pengaduan kepada atasan yang lebih tinggi
3. Bila prosedur tersebut dijalankan tanpa memberikan hasil yang memuaskan, maka karyawan dapat meneruskan keluhan dan pengaduannya kepada organisasi pekerja. Dalam tingkatan ini, keluhan dan pengaduan tersebut akan diselesaikan antara perusahaan dan organisasi pekerja
4. Perusahaan selambat-lambatnya dalam waktu 14 hari kerja harus sudah memberikan jawaban secara tertulis kepada organisasi pekerja tentang hasil kesepakatan yang telah dicapai. Dalam hal tidak tercapai kata sepakat antara perusahaan dengan organisasi pekerja maka penyelesaian dilakukan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku, yaitu penyelesaian perselisihan hubungan industrial melalui instansi terkait di bidang ketenagakerjaan sampai dengan lembaga peradilan hubungan industrial.

Program Pensiun

Dalam mempersiapkan karyawan yang akan memasuki masa purna bakti, bank menyelenggarakan program Outplacement berupa pelatihan yang bertujuan untuk: mempersiapkan mental, memberikan pengetahuan serta motivasi kepada karyawan dalam menghadapi masa pensiun.

Pada tahun 2019, jumlah karyawan yang pensiun sebanyak 177 orang dan mengalami kenaikan sebesar 27% dibanding tahun sebelumnya. Sedangkan 86 karyawan mengikut program Outplacement.

- Healthy interaction with the four SPs through the formulation of a Collective Labor Agreement (PKB), provision of facilities and infrastructure, funding support, and other administrative support such as salary deductions for member fees 100% employees are covered by CLA. [102-41]
- External: with Government
 - Intensive and consistent relationships and communication to keep updated on the latest information on employment regulations
 - Participation in government agency invitations related to employment policy socialization

Maybank Indonesia implements a employment issue settlement mechanism by providing an access for employees to voice complaints/express dissatisfaction/objections/inputs and suggestions through the determined mechanism in the Company's provisions. Here is the mechanism:

1. Every employee complaint and dissatisfaction about employment shall be first settled by deliberation to reach an agreement with his or her direct supervisor
2. If no mutually satisfactory settlement is reached, then the employee can forward complaints and dissatisfaction to a supervisor of a higher level
3. If the first two procedures give no satisfactory results, then the employee can forward complaints and dissatisfaction to the workers' organization. At this level, the complaints and dissatisfaction will be an issue for both the company and the workers' organization to settle
4. The Company give a written answer to the workers' organization about the results of the agreement reached no later than 14 working days. In case no agreement between the two is reached, the issue shall be settled in accordance with prevailing laws and regulations, which is through relevant agencies in the field of labor or even further through industrial relations justice institution.

Retirement program

To prepare employees who are approaching retirement age, the bank organizes Outplacement programs in the form of trainings that are aimed at: preparing the retiring employees mentally and providing them with useful knowledge and motivation.

In 2019, 177 employees retired, an increase of 27% compared to the previous year. While 86 employee participated the Outplacement program.

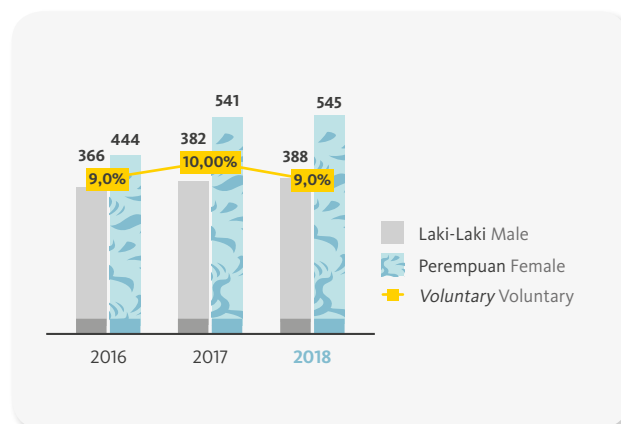


Turnover Karyawan

Pada 2019, Bank mencatatkan tingkat perputaran karyawan yang lebih rendah daripada sebelumnya yaitu 9% yang merupakan hasil dari serangkaian strategi SDM seperti pelatihan, kesinambungan kepemimpinan, rekrutmen, dan remunerasi yang telah dilaksanakan.

Employee Turnover

In 2019, the Bank recorded a lower employee turnover rate of 9% than the previous year as a result of a series of HR strategies implementation such as training, leadership sustainability, recruitment, and remuneration.



Ketenagakerjaan

Employment

KESEHATAN DAN KESELAMATAN KERJA (K3)

Sebagai antisipasi terhadap kejadian-kejadian darurat, Bank menerapkan kebijakan *Business Continuity Management* (BCM). BCM merupakan kebijakan untuk memastikan keberlangsungan bisnis yang harus tetap terjaga, karena adanya kondisi darurat yang terjadi secara tiba-tiba, termasuk menjamin kesehatan dan keselamatan kerja para karyawan, nasabah, dan pemangku kepentingan lain yang berada di area operasional. [103-2]

Maybank Indonesia telah menetapkan Kebijakan K3 yang diatur dalam dokumen perusahaan, yaitu:

1. Memorandum Perihal Panduan tentang Pelaksanaan Program dan Pelayanan Keselamatan dan Kesehatan Kerja (K3) di Tempat Kerja (Health & Safety Workplace) No.M.2017.012/DIR-HC
2. Memorandum Perihal Panduan tentang Pelaksanaan Program dan Pelayanan Keselamatan dan Kesehatan Kerja (K3) di Tempat Kerja (Health & Safety Workplace) untuk Unit Kerja di KPNO No.M.2018.004/DIR-Human Capital

Bank memiliki Penanggung Jawab K3 di setiap Unit Kerja, dan melengkapi sarana K3 seperti tugas dan tanggung jawab *Fire/Floor Warden & First Aider*, pemasangan dan pemeliharaan Alat Pemadam Api Ringan (APAR), fasilitas Pertolongan Pertama Pada Kecelakaan (P3K) di tempat kerja, penempatan tanda arah Jalur Evakuasi, dan latihan evakuasi kebakaran minimal sekali dalam setahun.

Bank melaksanakan sejumlah inisiatif terkait peningkatan dan pelayanan dalam bentuk pelatihan dan sosialisasi, yaitu:

- 34 Batch: sosialisasi terkait implementasi kebijakan perusahaan terkait K3 pada saat HC Roadshow bersamaan dengan sosialisasi PKB 2019-2021
- 9 Batch: Training First Aider & Floor Warden di Regional Jakarta 1, Jakarta 2, Jawa Barat, Jawa Tengah, Kalimantan, dan KPNO.
- 1 Batch: sosialisasi Pemanfaatan BPJS Kesehatan
- 1 Batch: sosialisasi Jaminan Kecelakaan Kerja, Program dan manfaat BPJS Ketenagakerjaan.

Work-Life Balance

Bank terus berupaya menciptakan lingkungan kerja yang kondusif bagi karyawan sebagai aset terpenting Bank serta mewujudkan tanggung jawab terhadap masyarakat dan komunitas. Dalam rangka internalisasi budaya kerja positif, Bank mengedepankan keseimbangan antara produktivitas kerja dan kehidupan personal karyawan (*work-life balance*).

OCCUPATIONAL HEALTH AND SAFETY (OHS)

As an anticipation of emergency cases, the Bank implements a Business Continuity Management (BCM) policy. BCM is a policy made to ensure business sustainability that needs to be maintained since an emergency case may happen suddenly at any time, including on how to ensure the health and safety of employees at work, customers, and of other stakeholders in the operational area. [103-2]

Maybank Indonesia has established a OHS Policy that is regulated in company documents, namely:

1. Memorandum on Guidelines For the Implementation of Occupational Health and Safety (OHS) Programs and Services in the Workplace (Health & Safety Workplace) No.M.2017.012/DIR-HC
2. Memorandum on Guidelines for the Implementation of Occupational Health and Safety (OHS) Programs and Services in the Workplace (Health & Safety Workplace) for Work Units in KPNO No.M.2018.004/DIR-Human Capital

The Bank has a OHS Person in Charge in each of the Units, and equips OHS facilities i.e. duties and responsibilities of Fire/Floor Warden & First Aider, installation and maintenance of Light Fire Extinguishers (APAR), First Aid (P3K) facilities at work, placement of evacuation routes, and fire evacuation drills at least once a year.

The Bank undertakes numerous initiatives to improve services in the form of training and socialization, as elaborated below:

- 34 Batches: socialization about the implementation of corporate policies on OHS when HC Road show coinciding with PKB socialization 2019-2021
- 9 Batches: First Aider & Floor Warden Training in Regional Jakarta 1, Jakarta 2, West Java, Central Java, Kalimantan, and KPNO.
- 1 Batch: socialization of BPJS Health Benefit
- 1 Batch: socialization about work accident insurance, BPJS Employment benefits program.

Work-Life Balance

The Bank continues to create a conducive work environment for employees as the Bank's most important asset and to fulfill its responsibility towards society and the community. In order to instill a positive work culture, the Bank promotes a work-life balance approach.



Work-life balance dan *engagement* Maybankers merupakan kunci terciptanya suasana kerja yang nyaman sehingga mampu meningkatkan produktivitas. Bank menjabarkan *engagement framework* menjadi beberapa inisiatif: *leadership, high performance culture, reward right program, employee wellness and equality, recruit right, wow employee experience*, dan *enjoyment* dengan sejumlah kegiatan:

Maybankers' *work-life balance* and *engagement* is the key to create a comfortable work atmosphere for higher productivity. The Bank has translated its *engagement framework* into several initiatives: *leadership, high performance culture, reward right programs, employee wellness and equality, recruit right, wow employee experience*, and *enjoyment* through the following activities:

Kegiatan	Deskripsi	Description
Tiger & Innovation Camp 2019	Diikuti oleh 98% Maybankers seluruh Indonesia melalui 93 seminar mengenai literasi keuangan ke komunitas-komunitas dan sekolah.	Participated by 98% Maybankers throughout Indonesia through 93 seminars on financial literacy to communities and schools.
Best Employee Award (BEA)	Dilaksanakan setiap tahun dengan tujuan mengapresiasi pencapaian Maybankers yang luar biasa, dan akan dilanjutkan dengan Maybank Group Award Night (MGAN) yang diikuti seluruh Maybankers dari seluruh dunia.	Held every year with the aim of appreciating the outstanding achievements, followed by the Maybank Group Award Night (MGAN) participated by all Maybankers from all over the world.
Innovation Festival	Kelanjutan implementasi Tiger Camp 2018 dengan mempresentasikan ide inovasi dari masing-masing direktorat dan regional. Dari 274 ide dan inovasi yang diterima, 20 diantaranya menjadi finalis yang berhasil mengimplementasikan ide.	Continuing implementation of Tiger Camp 2018 by presenting ideas from each directorate and regional. Of the 274 ideas and innovations received, 20 of them became finalist who successfully implemented their ideas.
Sales Culture	Mewadahi beberapa program: distribusi <i>sales culture poster, sales champion</i> , pesan motivasi melalui whatsapp, <i>structured sales culture, wall of fame</i> untuk para <i>top achiever, my selling festival</i> dan <i>sales motivational talk podcast</i> .	As a forum for several programs: distribution of sales culture posters, sales champions, motivational messages through WhatsApp, structured sales culture, wall of fame for top achievers, my selling festival and sales motivational talk podcasts.
Daycare Head Office & Selected Region	Dilaksanakan selama 9 hari di <i>head office</i> , dan 4 hari di Area Bandung dan Surabaya dengan tujuan membantu Maybankers melakukan kegiatan bisnis selama ditinggal asisten rumah tangga, serta <i>workshop Parenting Session</i> untuk para Maybankers.	Was held for 9 days at the head office, and 4 days in the Bandung and Surabaya with the aim to assist Maybankers in conducting the business activities while being left behind by their household assistants, and Parenting Session for Maybankers.
17-an Maybank Juara	Dilakukan oleh seluruh Maybankers di Indonesia untuk memperingati hari Kemerdekaan Indonesia, disertai beberapa lomba untuk meningkatkan <i>engagement</i> karyawan.	Performed by all Maybankers in Indonesia to commemorate Indonesian Independence day, made even more festive by various fun contests to enhance employee engagement.
Global CR Day	Maybank Indonesia memulai <i>Go Green Campaign</i> dengan tagline 'Maybank Peduli Bumi' dan selaras dengan misi 'Green World', dilakukan secara serentak oleh 80% Maybankers di seluruh Indonesia melalui aktivitas <i>green culture</i> .	Maybank Indonesia began its Go Green Campaign with the tagline 'Maybank Cares for the Earth' and in line with the 'Green World' mission, carried out simultaneously under green culture movement by 80% Maybankers throughout Indonesia.
Engagement Activity (Fruitlicious Day, Valentine Days, kegiatan olahraga karyawan Head Office dan Cabang, Health Talk), Jakarta Frontline Service Festival (Sales Culture), National Children Day, International Woman Day, Hari Kartini, Hari Ibu, Perayaan Keagamaan dan Green Culture (Upcycling Workshop)	Bank memfasilitasi pelaksanaan berbagai kegiatan <i>engagement</i> karyawan untuk membangun kebersamaan antar karyawan dan mendukung pola hidup sehat	Bank facilitated the implementation of various employee engagement activities to build togetherness between employees and support a healthy lifestyle
Engagement Activity (Fruitlicious Day, Valentine Days, employee sports at Head Office and Branches, Health Talk), Jakarta Frontline Service Festival (Sales Culture), National Children Day, International Woman Day, International Woman Day, Kartini Day, Mother's Day, Religious Celebration and Green Culture (Upcycling Workshop)		



Penghargaan

Berbagai inisiatif pengelolaan SDM tersebut membuat Maybank Indonesia kembali menerima penghargaan terkait di bidang pengelolaan SDM. Penghargaan ini sekaligus menjadi wujud nyata apresiasi pihak eksternal dalam menilai keberhasilan Maybank Indonesia di bidang SDM. Penghargaan tersebut adalah sebagai berikut:

1. **INDONESIA HUMAN CAPITAL AWARD-V-2019 (HCA-V-2019)**-yang diberikan oleh Economic Review Magazine
 - **Kategori: Overall:** 3rd The Best of The Best-HUMAN CAPITAL OF THE YEAR-2019 (Juara Umum-III)
 - **Kategori: Special Award:** Best in Learning Integration
 - **Kategori: Human Capital Director:** Human Capital Director PT. Bank Maybank Indonesia Tbk
 - **The Most Outstanding Human Capital Director-2019-** Penghargaan Personal untuk Pak Irvandi
2. **The Best Companies To Work For in Asia 2019**-yang diberikan oleh HR Asia the media
3. **Asia best employer brand awards 2019**-yang diberikan oleh CHRO Asia
4. **Indonesia Best Employer Brand Awards 2019: Organization With Innovative HR Practice**-yang diberikan oleh *Employer Branding Institute; World HRD Congress @ Stars Of The Industry Group*

Accomplishment

Having undertaken the various initiatives, Maybank Indonesia for once again received awards for its HR management. The awards are a manifestation of external parties' appreciation towards Maybank Indonesia's accomplishment in HR. The Listed below are the awards Maybank Indonesia garnered in 2019:

1. **INDONESIA HUMAN CAPITAL AWARD-V-2019 (HCA-V-2019)** – awarded by Economic Review Magazine
 - **Category: Overall:** 3rd The Best of the Best-HUMAN CAPITAL OF THE YEAR-2019 (General Winner-III)
 - **Category: Special Award:** Best in Learning Integration
 - **Category: Human Capital Director:** Human Capital Director of PT. Bank Maybank Indonesia Tbk
 - **The Most Outstanding Human Capital Director-2019-** Personal Award for Mr. Irvandi
2. **The Best Companies To Work For in Asia 2019** – awarded by HR Asia the media
3. **Asia best employer brand awards 2019** – awarded by CHRO Asia
4. **Indonesia Best Employer Brand Awards 2019: Organization With Innovative HR Practice** – awarded by the Employer Branding Institute; World HRD Congress & Stars Of The Industry Group



5. Best Stellar Workplace – yang diberikan oleh GML & KONTAN

- *Best Stellar Workplace The Most Innovative Program*
- *Best Stellar Workplace For Large-Size Employer*

6. Human Resources Excellence Awards 2019 – yang diberikan oleh *Human Resources Magazine's*

- Excellence in Innovative Use of HR Tech

5. Best Stellar Workplace-awarded by GML & KONTAN

- Best Stellar Workplace The Most Innovative Program
- Best Stellar Workplace For Large-Size Employers

6. Human Resources Excellence Awards 2019-awarded by Human Resources Magazine

- Excellence in Innovative Use of HR Tech

PENGEMBANGAN KAPASITAS KEUANGAN BERKELANJUTAN

Sejalan dengan fokus kegiatan Keuangan Berkelanjutan yaitu pada peningkatan kapasitas internal, Maybank Indonesia melaksanakan program pelatihan dan sosialisasi tentang Keuangan Berkelanjutan untuk semua tingkatan karyawan.

SUSTAINABLE FINANCIAL CAPACITY BUILDING

To remain consistent with its dedicated focus on Sustainable Finance, or precisely on internal capacity enhancement, Maybank Indonesia is implementing a training and socialization program on Sustainable Finance for employees of all ranks.

Program	Pencapaian	Accomplishment
<p>Workshop tentang konsep dasar Keuangan Berkelanjutan (POJK 51) kepada tingkatan manajemen puncak, posisi terkait penjualan dan pengembangan produk</p> <p>Workshop tentang konsep dasar Keuangan Berkelanjutan (POJK 51) kepada tingkatan manajemen puncak, posisi terkait penjualan dan pengembangan produk</p>	<p>a. Workshop Pengenalan Keuangan Berkelanjutan untuk seluruh Komisaris, BOD, dan BOD-1 dan staf kunci pada Direktorat Risk Management, HC, dan Compliance pada 22 Agustus 2019. Penyelenggaraan bekerja sama dengan Inisiatif Keuangan Berkelanjutan Indonesia (IKBI), WWF Indonesia, Otoritas Jasa Keuangan (OJK) dan Nestle Indonesia (FSCM).</p> <p>b. Pada 26 September 2019, Bank telah meluncurkan e-learning dengan tema Pengenalan Keuangan Berkelanjutan sebagai media pembelajaran untuk seluruh Karyawan MBI. Hingga Desember 2019, sebanyak 3.937 karyawan telah lulus mengikut e-learning tersebut.</p> <p>c. <i>Workshop Creating Demand and Supply Interventions for Greening Palm Oil Supply Chains</i> diadakan Singapore Institute of International Affairs & WRI Indonesia tanggal 27 November 2019.</p> <p>d. Sustainable Financing Through the Capital Market: Lesson Learned from Pilot Green Bond/Sukuk Issuance diadakan oleh Otoritas Jasa Keuangan (OJK) tanggal 14 Februari 2019.</p> <p>e. Sharing Session Green Bond oleh LPPI pada tanggal 27 Mei 19.</p> <p>f. Green Climate Fund diadakan oleh IKBI tanggal 29 Juli 2019.</p> <p>g. <i>Workshop Pengembangan Strategi Keuangan Berkelanjutan dan ESG</i> bekerjasama dengan KPMG tanggal 21 Agustus 2018</p>	<p>a. Workshop on Introduction to Sustainable Finance for all commissioner, Directors , and BOD-1 and key staff in Risk Management, HC and Compliance Directorates held on August 22, 2019, in collaboration with the Indonesian Sustainable Financial Initiative (IKBI), WWF Indonesia, Financial Services Authority (OJK) and Nestle Indonesia (FSCM).</p> <p>b. On September 26, 2019, the Bank launched e-learning with the theme Introduction to Sustainable Finance as a common learning tool for all MBI Employees. As of December 2019, 3,937 employees had completed their enrollment in the e-learning.</p> <p>c. Workshop on Creating Demand and Supply Interventions for Greening Palm Oil Supply Chains held by the Singapore Institute of International Affairs & WRI Indonesia on 27 November 2019.</p> <p>d. Sustainable Financing Through the Capital Market: Lesson Learned from Pilot Green Bond/Sukuk Issuance was held by the Financial Services Authority (OJK) on February 14, 2019.</p> <p>e. Green Bond Sharing Session by LPPI on May 27, 19.</p> <p>f. Green Climate Fund held by IKBI on July 29, 2019.</p> <p>g. Workshop on Sustainable Finance Strategy Development and ESG in cooperation with KPMG on August 21, 2018</p>
<p>Sosialisasi atas kebijakan LST</p> <p>Socialization of ESG Policy</p>	<p>Sebagai tahap awal, dengan mempertimbangkan arahan manajemen terkait efisiensi, sosialisasi atas Kebijakan LST tahun ini dilakukan melalui email dan portal.</p>	<p>As an initial step, and with due consideration on management directives on efficiency, this year's ESG Policy was disseminated online via email and portal.</p>

MASYARAKAT

Community

Program CR Maybank Indonesia mengintegrasikan 5 pilar, yaitu pendidikan, pemberdayaan masyarakat, kegiatan untuk mendukung hidup yang sehat, konservasi lingkungan, serta pelestarian seni dan budaya.



Maybank's CR program integrates 5 pillars, namely education, community empowerment, support for healthy living, environmental conservation, and preservation of arts and culture.



CORPORATE RESPONSIBILITY

Bank melaksanakan tanggung jawab sosial dan lingkungannya melalui Program Corporate Responsibility (CR) dengan berlandaskan misi 'Humanising Financial Services', terutama komitmen untuk senantiasa berada di tengah komunitas serta tumbuh dan berkembang bersama masyarakat. Pelaksanaan CR Maybank Indonesia dikelola oleh unit CSR (Corporate Social Responsibility) di bawah tanggung jawab Divisi Corporate Communication & Branding. Dana pengelolaan CR Maybank Indonesia disisihkan dari laba yang diperoleh (atau bagian dari biaya operasional Bank) sesuai dengan ketentuan yang berlaku dan dana dari Yayasan Maybank Indonesia bersama Maybank Foundation. [103-1][103-2]

CORPORATE RESPONSIBILITY

The Bank fulfils its social and environmental responsibilities through a Corporate Responsibility Program (CR) to align with its mission of 'Humanising Financial Services', especially the commitment to always be in the heart of communities and grow with them. The implementation of Maybank Indonesia CR program is managed by the CSR (Corporate Social Responsibility) unit who works under the Corporate & Brand Communication Division. A portion of the CR fund is set aside from net profit (or part of the Bank's operational costs) pursuant to all applicable regulations while some other portion from Yayasan Maybank Indonesia and Maybank Foundation. [103-1][103-2]



Masyarakat

Community



Program CR mengintegrasikan 5 pilar, yaitu pendidikan, pemberdayaan masyarakat, kegiatan untuk mendukung hidup yang sehat, konservasi lingkungan, serta pelestarian seni dan budaya dengan tetap memiliki kepekaan terhadap situasi yang terjadi di tanah air seperti jika terjadi bencana alam.

The CR program integrates 5 pillars, namely education, community empowerment, activities to promote healthy living, environmental conservation, and preservation of arts and culture, and remains committed to provide support in the event of unexpected situations, such as natural disasters.

CR MAYBANK INDONESIA DAN SDGS

<p>LINGKUNGAN ENVIRONMENT 13 CLIMATE ACTION</p> <p>Pelestarian lingkungan bagi masa depan yang lebih baik Preserve environment for better future</p>	<p>PENDIDIKAN EDUCATION 4 QUALITY EDUCATION</p> <p>Memberikan kesempatan untuk pendidikan lebih tinggi Provide opportunity for better education</p>
<p>SENI DAN BUDAYA ARTS AND CULTURE 11 SUSTAINABLE CITIES AND COMMUNITIES</p> <p>Melestarikan seni dan warisan budaya Preserve arts and culture heritage</p>	<p>HUMANISING FINANCIAL SERVICES</p>
<p>MENDUKUNG HIDUP SEHAT SUPPORT HEALTHY LIVING 3 GOOD HEALTH AND WELL-BEING</p> <p>Mendukung hidup sehat melalui program kesehatan dan olahraga Promote winning culture & healthy life through sports and health</p>	<p>PEMBERDAYAAN MASYARAKAT COMMUNITY EMPOWERMENT 10 REDUCED INEQUALITIES</p> <p>Mendukung masyarakat untuk masa depan lebih baik Empowering community for better future</p>

School Adoption

Maybank Indonesia terlibat secara aktif dalam mengembangkan pendidikan di sekolah-sekolah binaan. Program *school adoption* bertujuan untuk mendukung pemerintah dalam meningkatkan pendidikan anak-anak di Indonesia, meningkatkan wawasan dan pengetahuan mereka serta menjalin hubungan jangka panjang dengan siswa maupun lingkungan sekolah. Kegiatan CR Pendidikan yang dilaksanakan pada 2019 dilaksanakan melalui program *School Adoption*, diantaranya:

- Maybank Indonesia memberikan dukungan fasilitas untuk meningkatkan kualitas pendidikan anak-anak di wilayah kabupaten Gianyar dan Klungkung berupa peralatan sekolah dan olahraga di 42 sekolah sepanjang rute marathon yang bermanfaat untuk sekitar 4.000 siswa dan 168 guru.

School Adoption

Maybank Indonesia keeps itself actively engaged in education advancement in its adopted schools. The school adoption program aims to support the Government in advancing children education in Indonesia, in giving more insights and knowledge to Indonesian children, and in establishing long-term relations with students and the academic environment. The Bank's Educative CR activities in 2019 were carried out through the School Adoption program, including:

- Maybank Indonesia supported facilities to improve the quality of children's education in the districts of Gianyar and Klungkung Bali with school and sports equipments for 42 schools located along the marathon route, benefiting around 4,000 students and 168 teachers.



- Maybank Indonesia bekerja sama dengan Perhimpunan Lawe melaksanakan program pelatihan kewirausahaan untuk para staf dan guru SLB (Sekolah Luar Biasa) Dharma Putera Semin, Gunung Kidul, Yogyakarta. Sebanyak 12 orang peserta mengikuti pelatihan yang dilaksanakan sebanyak 7 kali dalam jangka waktu 5 bulan. Materi yang disampaikan diantaranya; pengembangan kualitas produk, pembukuan dasar, penghitungan harga produk, pemasaran, dan sosial bisnis model canvas. Program ini merupakan keberlanjutan dari program donasi mesin jahit dan pelatihan menjahit untuk siswa guru dan masyarakat sekitar SLB Semin yang telah dilaksanakan sejak 2016.
- Maybank Indonesia bekerja sama dengan SD Kanisius Kenalan, Magelang berinisiatif untuk mengoptimalkan fungsi pekarangan sekolah melalui pembelajaran pertanian yang terpadu dan berkelanjutan, melibatkan pendidikan pertanian integratif dan memadukan potensi usaha pertanian dan peternakan di lahan yang terbatas. Program ini melibatkan murid SD Kanisius Kenalan dari kelas I-VI yang berjumlah 71 anak, 8 guru, 65 orang tua wali, komunitas Republik Anak Kenalan, dan komite sekolah.
- Maybank Indonesia in collaboration with the Perhimpunan Lawe organized an entrepreneurship training program for teachers and staffs of SLB Dharma Putera Semin, Gunung Kidul, Yogyakarta. A total of 12 persons participated in the training that was held 7 times over the course of 5 months. The delivered materials included; product quality development, basic bookkeeping, product price calculation, marketing, and social business canvas models. This program is a continuation of the sewing machine donation and sewing training programs for teachers, students, and the communities around school that has been held since 2016.
- Maybank Indonesia in collaboration with Kanisius Elementary School in Kenalan, Magelang made a new initiative to optimize school area through integrated and sustainable agricultural learning, involving integrated agricultural education and combining farming and livestock business potentials on every small land available. This program engaged 71 of the school's first to sixth graders, 8 teachers, 65 guardian parents, the Republic of Kenalan Children community, and the school committee.

Selain itu Maybank Indonesia memfasilitasi mahasiswa dan pelajar untuk mempelajari operasional dan kinerja perbankan melalui permagangan yang diikuti oleh 76 peserta yang berasal dari 32 perguruan tinggi negeri maupun swasta ternama di Indonesia dan luar negeri.

In addition, Maybank Indonesia facilitated college and school students to learn banking operations and performance through internship program participated by 76 college students from 32 prominent state and private universities in Indonesia and overseas.

eMpowering Youth Across ASEAN

Maybank Foundation mengadakan program eMpowering Youth Across ASEAN di Indonesia yang diikuti 40 pemuda berbakat usia 19-35 tahun dari 10 negara ASEAN untuk menjadi inisiator perubahan. Program ini bertujuan untuk mendorong *volunteerism* generasi muda ASEAN dan memberdayakan mereka dengan keahlian dan pola pikir agar dapat menjadi inisiator perubahan di lingkungan sekitarnya. Beberapa Civil Society Organization (CSO), sebagai mitra program, memberikan pendampingan dan membekali generasi muda agar mampu memberikan solusi masalah sosial yang timbul di negara-negara ASEAN. Program ini dilaksanakan di Purwakarta dan Sumedang (Jawa Barat), Tana Toraja (Sulawesi Selatan) dan Ende (Nusa Tenggara Timur).

eMpowering Youth Across ASEAN

The Maybank Foundation held an eMpowering Youth Across ASEAN program in Indonesia where 40 talented young people aged 19-35 from 10 ASEAN countries were trained as initiators of change. The program aims to inspire volunteerism amongst ASEAN youth and give them the expertise and mindset so they can become the initiators of change wherever they live. Some Civil Society Organizations (CSOs) who act as the program partners, also gave assistance and consulting to this selected young group so they can give solutions to the current social issues across ASEAN countries. This programs were conducted in Purwakarta and Sumedang (West Java), Tana Toraja (South Sulawesi) and Ende (East Nusa Tenggara).

Mitra CSO	Topik	Topik
Taman Baca Pelangi	Pendidikan Kesadaran pentingnya membaca baik bagi siswa, orang tua dan guru sehingga kebiasaan membaca menjadi menyenangkan	Education Awareness of the importance of reading for students, parents and teachers and make reading as a fun thing to do
PT East West Seed Indonesia/Ewindo	Pemberdayaan Masyarakat Pertanian berkelanjutan di perkotaan melalui pelatihan kepada 200 siswa di Marunda Jakarta dan 200 petani di Purwakarta Jawa Barat	Community empowerment Sustainable agriculture in urban areas through trainings for 200 students in Marunda Jakarta and 200 farmers in Purwakarta, West Java
Yayasan Bina Usaha Lingkungan	Air Bersih Akses memperoleh air bersih bagi 100 rumah tangga melalui pelatihan sanitasi air untuk 100 perempuan dan 100 anak	Clean water Access to clean water for 100 households through water sanitation training participated by 100 women and 100 children

Masyarakat

Community

Mitra CSO	Topik	Topik
Toraja Melo	Seni dan Budaya Promosi hutan bambu sebagai <i>sustainable community-based tourism</i> di Soluara, Toraja Sulawesi Selatan sekaligus melestarikan budaya dan seni Toraja	Art and culture Promotion of bamboo forests as sustainable community-based tourism in Soluara, Toraja, South Sulawesi, while preserving Toraja culture and art

Bertepatan dengan perayaan HUT ASEAN ke-52, pada tanggal 8 Agustus 2019, Maybank Foundation kembali melakukan kesepakatan kerjasama dengan ASEAN Foundation untuk melanjutkan program eEmpowering Youth Across ASEAN Batch 2 hingga jangka waktu 3 (tiga) tahun. Simbolisasi serah terima Memorandum of Agreement (MoA) dilaksanakan di Sekretariat ASEAN yang disaksikan langsung oleh Sekretaris Jenderal ASEAN dan 10 menteri luar negeri. Melalui kemitraan tersebut, program ini telah diperluas untuk dapat menjangkau lebih banyak para pemuda dari 10 negara ASEAN, namun tetap konsisten dengan misi dan tujuan awalnya, yakni menciptakan hasil yang lebih berkelanjutan dan lebih luas untuk keseluruhan program.

Maybank Women Eco-Weavers

Maybank Indonesia melaksanakan pemberdayaan perempuan pra sejahtera di wilayah Provinsi Sumatera Barat dan Nusa Tenggara Barat melalui program pengembangan tenun pewarna alami Maybank Women Eco-Weavers yang dilaksanakan sejak tahun 2015. Dalam program ini, Maybank Indonesia memberikan pelatihan cara menenun, pembuatan motif, pembuatan pewarna alami, marketing dan literasi Keuangan. Disamping itu, Maybank Indonesia juga meningkatkan kewirausahaan dan pendapatan para penenun perempuan secara berkelanjutan melalui program micro financing dengan memberikan dukungan berupa modal awal untuk membentuk koperasi, peralatan program seperti: alat tenun dan benang, dan merintis pembangunan pusat belajar tenun. Program MWEW berlangsung hingga akhir 2019 dan melatih sebanyak 400 penenun di 4 kabupaten.

Maybank Indonesia juga memamerkan hasil karya para penenun perempuan peserta program MWEW di beberapa event baik nasional maupun internasional. Beberapa diantaranya seperti di event Maybank Bali Marathon, Maybank Women Eco Weavers Live Exhibition dan Maybank Championship di Kuala Lumpur, Malaysia, event 2018 Institute of International Finance (IIF) Annual Membership Meeting di Bali, serta pameran ENWINT (Maybank Women Eco-Weavers meet Southeast Asian Artists) di National Museum of Singapore.

Pada tahun 2019, program Maybank Women Eco Weaver berfokus pada renovasi *learning centre* untuk para penenun agar program pelatihan dan pengembangan tenun dengan pewarna alami dapat berjalan optimal dengan fasilitas dan infrastruktur yang lebih baik. Maybank Indonesia melaksanakan *training* pengembangan produk setelah sebelumnya program renovasi learning center selesai dilaksanakan. Pelatihan pengembangan produk ini bertujuan untuk melatih para penenun tentang cara mengembangkan produk tenun secara maksimal, seperti membuat anting-anting, kalung, dompet, dan bros yang terbuat

Coinciding with the celebration of the 52nd ASEAN Anniversary, on 8 August 2019, Maybank Foundation entered into another 2 to 3-year agreement with the ASEAN Foundation to hold the eEmpowering Youth Across ASEAN Program Batch 2. The Memorandum of Agreement (MoA) was symbolically handed over at the ASEAN Secretariat, where the ASEAN Secretary General and 10 foreign ministers were present as witnesses. With this partnership, the program extends further to reach out to more young people from 10 ASEAN countries although it remains consistent with the initial mission and objectives, which is to create more sustainable and broader outcomes for the entire program.

Maybank Women Eco-Weavers

Maybank Indonesia empowers underprivileged women in several regions of West Sumatra and West Nusa Tenggara Provinces through a development program called Maybank Women Eco-Weavers held since 2015 where natural dye is used for weaving. Under this program, Maybank Indonesia gives training on weaving techniques i.e. how to make motifs, make natural dyes, marketing dyed products and financial literacy. In addition, Maybank Indonesia also endorsed women entrepreneurship so the women weavers can earn more income with a distribution of initial capital to form cooperatives, equipment such as looms and yarn, and pioneered the first weaving learning center. The program continued until the end of 2019 and has trained 400 weavers in 4 districts.

Maybank Indonesia also helped the participating women showcase their woven products in national and international exhibitions. The events took place during Maybank Bali Marathon, the Maybank Women Eco Weavers Live Exhibition and Maybank Championship in Kuala Lumpur, Malaysia, 2018 Institute of International Finance (IIF) Annual Membership Meeting in Bali, and the ENWINT (Maybank Women Eco-Weavers meet Southeast Asian Artists) at the National Museum of Singapore.

In 2019, the Maybank Women Eco Weaver program focused on renovating the learning center to allow the weaving and natural dyeing program to run optimally and with better facilities and infrastructure. Maybank Indonesia later organized trainings on product development after the learning center renovation was completed. This product development training aims to train weavers on how to develop maximum weaving products, such as crafting salable products such as earrings, necklaces, wallets,



dari kain perca. Melalui pelatihan ini, para penenun dapat menyalurkan kreativitas mereka sehingga mereka tidak hanya memiliki keterampilan menenun tetapi juga bisa membuat produk yang memiliki nilai jual. Dalam pelaksanaan program ini, Maybank Indonesia bekerja sama dengan Ugahari dengan jumlah peserta sebanyak 87 penenun perempuan. [203-2]

Maybank Marathon Bali (MMB) 2019

Lomba marathon berstandar internasional (World Major Marathon Series) dan diikuti lebih oleh 11.000 pelari dari dalam dan luar negeri. Maybank Indonesia juga mengikutsertakan 60 Wheelchair Runner untuk kategori 5K dalam MMB 2019, bekerja sama dengan Pusat Pemberdayaan Penyandang Disabilitas Indonesia (PUSPADI).

Dalam rangkaian Program CSR Maybank Marathon, Maybank Indonesia memberikan bantuan dan dukungan kepada masyarakat Gianyar dan Klungkung Bali melalui: pemberian bantuan peralatan belajar mengajar, kesenian dan olah raga kepada 42 sekolah sepanjang rute maraton, yang dirasakan manfaatnya oleh sekitar 4.000 siswa dan 168 guru; kegiatan penguatan karakter dan pengembangan kualitas sumber daya siswa; peningkatan perekonomian penyandang disabilitas melalui *micro financing*; dan penyediaan tas ramah lingkungan produksi para penyandang disabilitas bekerja sama dengan House of Lawe. untuk para pelari.

and brooches made of patchwork. Through this training, weavers are encouraged to be creative and able to expand their skills, not only weaving skills but they also have ability to produce other salable products. Maybank Indonesia collaborated with Ugahari in carrying out this training that attended by 87 women weavers. [203-2]

Maybank Marathon Bali (MMB) 2019

This yearly event is an international standard marathon competition (World Major Marathon Series) participated by more than 11,000 local and overseas runners. Maybank Indonesia also engaged 60 Wheelchair Runners for the 5K category in the 2019 MMB, in collaboration with Pusat Pemberdayaan Penyandang Disabilitas Indonesia (PUSPADI).

As part of Maybank Marathon CSR Program series, Maybank Indonesia provided assistance and support to the people of Gianyar and Klungkung Bali by: providing teaching and learning equipment, arts and sports assistance to 42 schools around the route of marathon, benefiting around 4,000 students and 168 teachers; strengthening student character and developing their learning quality; improving the economy of the disabled through micro financing; and providing the marathon runners with eco-friendly bags produced by the disabled in collaboration with the House of Lawe.

Masyarakat

Community

Global CR Day

Maybank Indonesia melaksanakan Maybank Global Corporate Responsibility (CR) Day 2019, dengan tema 'Maybank Cares About the Environment', diikuti oleh sekitar 4.727 Maybankers agar tercipta semangat volunteerism antara karyawan Maybank Indonesia dengan masyarakat. Sebagai bagian dari tema besar Maybank Cares About the Environment, Bank mengadakan kampanye Maybank Peduli Bumi dalam Global CR Day 2019. Maybank Indonesia berinisiatif mempromosikan kesadaran karyawan dan masyarakat untuk peduli kepada pelestarian lingkungan. Inisiatif ini wujud komitmen Maybank Indonesia untuk menjaga keberlangsungan hidup alam dan makhluk di dalamnya yang juga berimbas pada keberlanjutan usaha dan pembangunan bangsa. Inisiatif yang dilakukan diantaranya; peningkatan kesadaran pentingnya menjaga alam kepada karyawan dan masyarakat, penghapusan penggunaan botol minum plastik di kantor untuk tamu dan karyawan, pengelolaan sampah plastik bersama Waste4Change, edukasi pengolahan sampah plastik menjadi barang yang berguna kembali, aksi bersih lingkungan di beberapa pantai dan pusat kota serta penanaman pohon.

Global CR Day

Maybank Indonesia hosted the Maybank Global Corporate Responsibility (CR) Day 2019 and brought up 'Maybank Cares About the Environment' as the main theme. The Global CR day was participated by 4,727 Maybankers to light up the spirit of volunteerism, from Maybank Indonesia's employees for the community. As part of the main theme" for the Bank initiated Save the Earth campaign, during the Global CR Day 2019. Maybank Indonesia undertook some initiatives to promote employee awareness and community care for the environment. This is a manifestation of Maybank Indonesia's commitment to protect the nature and the inhabiting creatures as two key elements in sustaining the business and nation building. The initiatives include; enhancing awareness of the importance of nature preservation to employees and the community, no longer offering bottled mineral water for guests and not allowing employees to use them at offices, managing plastic waste with Waste4Change, educating plastic waste processing into useful items, environmental clean actions on several beaches and in downtown areas also planting trees.





Program CR lain

Maybank Indonesia juga memfasilitasi kegiatan sosial lainnya, seperti:

- Buka Puasa Bersama Anak Yatim dan Dhuafa yang disertai pemberian santunan kepada 127 anak dari empat Yayasan: Tangerang-Marhaban Yatama, Jakarta-Yatim Remaja Peduli Lingkungan, Arruqiyah dan At-Taqwa
- Donasi korban banjir di Konawe dan Kolaka Sulawesi Tenggara yang pelaksanaannya dibantu oleh Komando Resor Militer 143 Halu Oleo Kendari
- Donasi korban bencana gempa bumi dan tsunami Lombok, Palu dan Donggala.
- Partisipasi di Hari Disabilitas Nasional 2019.
- Donor darah Maybank Indonesia 2019 yang diikuti sebanyak 223 karyawan

PROGRAM CR YANG SEJALAN DENGAN BISNIS INTI BANK

Literasi Keuangan

Sebuah program untuk mengenalkan pentingnya pengelolaan keuangan yang bertujuan untuk meningkatkan taraf hidup keluarga. Program ini dilaksanakan kepada beberapa kelompok penerima manfaat:

- Peserta dari program R.I.S.E sebanyak 525 peserta dari berbagai kota
- KOMIDA (Koperasi Mitra Dhuafa) sebanyak 576 perempuan pra-sejahtera dari empat area di Jawa tengah dan Jawa Barat
- Cashville Kidz untuk anak-anak usia 9-12 tahun, dilaksanakan di wilayah Jakarta dan sekitarnya serta diikuti oleh 409 peserta
- Yapensos (Yayasan Penyantunan Sosial) di Jakarta, diikuti oleh 30 anak usia Sekolah Dasar
- Maybank Goes to School merupakan kegiatan edukasi dan literasi keuangan kepada 66 Sekolah di sekitar kantor bank, kegiatan ini diikuti 175 peserta dan memberikan dampak bisnis dengan adanya pembukaan 89 rekening tabungan. [FS16]

Young Maybankers Program

- Literasi keuangan oleh Peserta Young Maybankers Program untuk 40 anak usia SD dan SMP dari Yayasan Transformasi Bangsa Tangerang serta 40 anak dari keluarga pra-sejahtera, orang tua asuh dan komunitas marginal di Rumah Belajar Eyang Jakarta, melalui kegiatan yang meliputi edukasi keuangan, *story-telling*, dan lomba mewarnai.

DUKUNGAN UNTUK KEGIATAN USAHA UNBANKED

Layanan perbankan inklusif juga diperluas untuk segmen pelaku usaha yang belum *bankable*, yang disalurkan melalui pembiayaan mikro dalam program Corporate Responsibility (CR). Bank juga menyediakan dana hibah untuk masyarakat prasejahtera yang disalurkan oleh Yayasan Maybank Indonesia (YMI).

Other CR programs

Maybank Indonesia also facilitates other social activities, such as:

- Break Fasting with Orphans and Dhuafa with donations for the 127 orphaned children from four foundations: Tangerang-Marhaban Yatama, Jakarta-Orphans of Youth Care for the Environment, Arruqiyah and At-Taqwa
- Donation to victims of flood victims in Konawe and Kolaka Southeast Sulawesi, assisted by 143 Halu Oleo Military Resor Command Kendari
- Donation to victims of the earthquake and tsunami in Lombok, Palu and Donggala.
- Participation on 2019 National Disability Day.
- Maybank Indonesia blood drive 2019 participated by 223 employees

CR PROGRAMS THAT ARE IN LINE WITH THE BANK'S CORE BUSINESS

Financial Literacy

A program aims to introduce the importance of financial management to improve the standard of living of families. This program is carried out for several groups of beneficiaries:

- 525 participants of R.I.S.E program came from many cities
- Members of KOMIDA (Koperasi Mitra Dhuafa) were 576 underprivileged women from four regions of Central and West Java
- Cashville Kidz for children aged 9-12 years old, held in the Greater Jakarta area and participated by 409 participants
- Yapensos (Social Assistance Foundation) in Jakarta, attended by 30 children of elementary school age
- Maybank Goes to School is a financial education and literacy program for 66 schools located near the Bank's office, participated by 175 participants and gave a business impact with the opening of 89 new savings accounts. [FS16]

Young Maybankers Program

- Financial literacy delivered by Young Maybankers program Participants for 40 children and teenagers of elementary and junior high school age from Yayasan Transformasi Bangsa Tangerang and another group of 40 children from underprivileged families, foster parents and marginal communities at Rumah Belajar Eyang Jakarta through financial education, *story-telling*, and coloring contest.

SUPPORT FOR UNBANKED BUSINESS ACTIVITIES

Inclusive banking services have been extended to reach out to non-bankable segments of business, which are channeled through microfinance under the Corporate Responsibility (CR) program. The Bank also provides grants for underprivileged people through Yayasan Maybank Indonesia (YMI).

Masyarakat

Community

Reach Independence and Sustainable Entrepreneurship (R.I.S.E)

Maybank Indonesia dan Maybank Foundation bekerjasama dengan People System Consultancy menginisiasi program pelatihan kewirausahaan dan *mentorship* untuk *entrepreneur* dari kalangan penyandang disabilitas dan komunitas marjinal melalui program Reach Independence & Sustainable Entrepreneurship (RISE). Program RISE merupakan program pembinaan kewirausahaan (*entrepreneur mentorship*) kepada para penyandang disabilitas, yang bertujuan untuk membangun *mindset*, meningkatkan *skill* serta mengembangkan kapasitas usaha mikro-UKM sehingga dapat memberikan dampak positif bagi komunitas di sekitarnya.

Program ini menerapkan metode pelatihan 3 (tiga) hari, yang dilanjutkan dengan program mentoring terstruktur kepada para penerima manfaat selama 3-6 (tiga-enam) bulan. Dalam masa pelatihan, para peserta penyandang disabilitas dan komunitas marjinal akan dibekali dengan pengetahuan pengelolaan keuangan, strategi pemasaran dan perubahan pola pikir (*mindset*). Kemudian dalam program mentoring, para peserta akan didampingi mentor secara personal dalam upaya meningkatkan pendapatan dan kapasitas usaha, yang pada akhirnya bertujuan meningkatkan kesejahteraan dan taraf hidup mereka.

Sejak *pilot project* pada tahun 2016 hingga akhir tahun 2019, program ini telah melatih 2.269 orang penyandang disabilitas dan masyarakat marjinal di 17 kota di Indonesia yang tersebar di berbagai kota dari provinsi Sumatera Utara, Jawa Barat, Jawa Tengah, DIY, Jawa Timur, Bali dan Sulawesi Selatan.

Reach Independence and Sustainable Entrepreneurship (R.I.S.E)

Maybank Indonesia and Maybank Foundation in collaboration with the People System Consultancy initiated an entrepreneurship training and mentoring programs for disabled entrepreneurs and marginalized communities through the Reach Independence & Sustainable Entrepreneurship (R.I.S.E) program. The R.I.S.E program is an entrepreneurship guidance for people with disabilities, which aims to build the mindset, improve the skills and develop competence of micro-SME businesses so it will have positive impacts on the communities in which they live.

This program applies a 3-day training method, followed by a 3 to 6-month structured mentoring program for beneficiaries. During the training period, participants with disabilities and marginalized communities will be given knowledge on financial management, marketing strategies and mindset changes. In the mentoring program, participants will be accompanied by a personal mentor in order for them to earn more income and improve business capacity, with an eventual aim of improving their welfare and living standards.

Since the pilot project in 2016 until the end of 2019, this program has trained 2,269 people with disabilities and marginal communities in 17 cities in the provinces of North Sumatra, West Java, Central Java, DIY, East Java, Bali and South Sulawesi.

Laporan Pencapaian dan KPI RISE dari Nottingham University

No	KPIs/Prediksi Hasil	
1	2.000 peserta (70% PWDs; 30% Komunitas Terpinggirkan)	2,000 participants (70% PWDs; 30% Marginalized Communities)
2	40% dari total peserta menerima rata-rata pertumbuhan penghasilan sebesar 100%	40% of total participants experienced an average income growth of 100%
3	Sebanyak 60% dari total 2.058 peserta yang memulai perbaikan bisnis selama 3 bulan setelah masing-masing sesi pelatihan	As many as 60% of the total 2,058 participants started business improvement over the next 3 months after each training session
4	Sebanyak 50% dari 60% total peserta yang telah memulai bisnis mampu menopang diri mereka secara finansial untuk kebutuhan dasar dalam 3 bulan selesai pelatihan dan program <i>mentoring</i>	50% of the 60% of total participants who have started a business are now able to financially support themselves for basic needs within 3 months after completing training and mentoring programs
5	Sebanyak 70% dari 60% total peserta yang telah memulai/ bisnis mengalami pertumbuhan rata-rata penghasilan dalam waktu 3 bulan setelah selesai masing-masing pelatihan	70% of the 60% of total participants who have started/ business experienced an average growth of income within 3 months after each training

Achievement Report and KPI RISE from Nottingham

Pencapaian	Accomplishment
2.058 peserta: pencapaian jumlah PWD 1.953 (KPI PWD 1.400) (128,0% PWD)	2,058 participants: achievement of PWD 1,953 (PWD 1,400 KPI) (128.0% PWD)
Untuk Indonesia, 403,7% rata-rata pertumbuhan penghasilan	For Indonesia, 403.7% growth in average income
Pencapaian 115,8%: sebanyak 1.420 total peserta yang memulai bisnis (1.200 peserta telah memulai/ memiliki bisnis)	A 115.8% achievement: of the total 1,420 total participants started the business (1,200 participants have started/ owned a business)
Pencapaian 218,8%: sebanyak 1.312 total peserta menjadi mandiri (600 peserta telah memulai/memiliki bisnis)	A 218.8% achievement: 1,312 participants have become self-reliant (600 of whom have started a business)
Pencapaian 112,3%: sebanyak 943 total peserta rata-rata mampu menumbuhkan penghasilan (840 peserta telah memulai bisnis)	A 112.3% achievement: 943 participants were able to grow their income in average (840 participants have started a business)



Selain melalui R.I.S.E., training kewirausahaan berkelanjutan juga diberikan kepada:

- Guru, Siswa dan Komunitas SLB Dharma Putera, Semin Gunungkidul DIY, diikuti 12 peserta;
- MWEW (Maybank Woman Eco-Weaver) diikuti 87 peserta di empat daerah: Lombok Timur, Lombok Tengah, Sawah Lunto dan Tanah Datar.

Besides R.I.S.E, sustainable entrepreneurship training is also given to:

- Teachers, Students and SLB Dharma Putera Community, Semin Gunungkidul DIY, attended by 12 participants;
- MWEW (Maybank Woman Eco-Weaver) was attended by 87 participants in four regions: East Lombok, Central Lombok, Lunto Rice Field and Tanah Datar.

Pinjaman Bergulir Koperasi Mitra Dhuafa

Koperasi Mitra Dhuafa (KOMIDA) mengelola dana hibah bergulir Maybank Indonesia untuk membantu pinjaman modal usaha dan pinjaman biaya sanitasi untuk anggotanya dari masyarakat pra sejahtera di empat daerah: Majalaya-Jawa Barat; Kedungjati, Wirosari, Borobudur-Jawa Tengah. Sampai dengan akhir Desember 2019 penerima manfaat program ini adalah sebanyak 576 orang. [203-2]

Mitra Dhuafa Cooperative Revolving Loan

Koperasi Mitra Dhuafa (KOMIDA) manages Maybank Indonesia's revolving grants to distribute revolving loans and sanitation loans for its members from underprivileged communities in four areas: Majalaya-West Java; Kedungjati, Wirosari, Borobudur-Central Java. As of the end of December 2019 the loan had been distributed to 576 beneficiaries. [203-2]

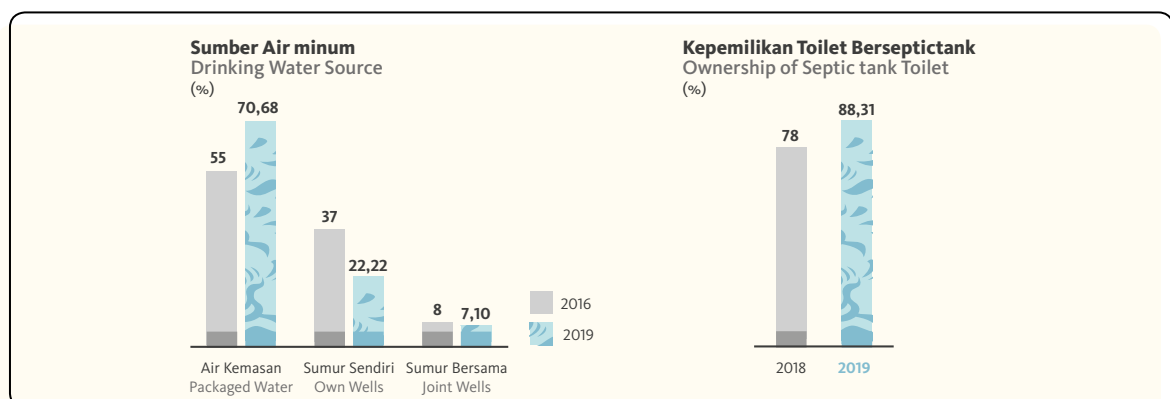
Anggota (orang)	750.767	Member (persons)
Peminjam Aktif (orang)	720.716	Active Loan (persons)
Total Outstanding (Rp)	1.505.330.792.522	Total Outstanding (Rp)
Total Simpanan Anggota (Rp)	578.058.028.944	Total Member Saving (Rp)
Jumlah Cabang	287	Total Branches
Jumlah Karyawan (orang)	4.111	Total Employees (persons)

Dampak Tidak Langsung Program

Sejumlah dampak positif dirasakan oleh penerima manfaat dari akses pembiayaan yang mereka terima, diantaranya kini masyarakat dapat menggunakan air kemasan yang lebih sehat dari pada air dari sumur sendiri dan sumur bersama sebagai sumber air minum (karena kualitas air tanah yang tidak memenuhi aspek kesehatan), meningkatnya kepemilikan jamban ber-septic tank dan meningkatnya harapan untuk tingkat pendidikan anak.

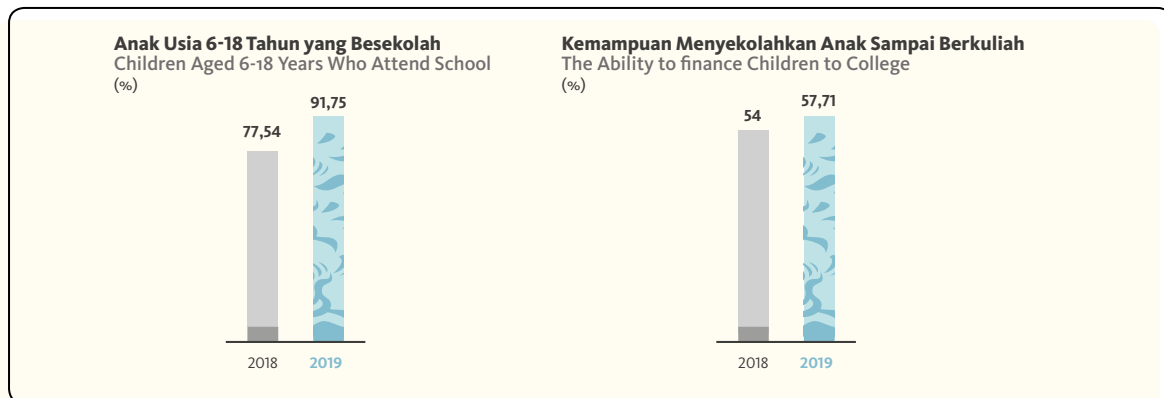
Indirect Impact of the Program

The beneficiaries received many positive benefits from the access to finance they have, amongst other the community can drink bottled water now that is healthier than water from their private and shared wells (since the quality of ground water does not really meet health aspects), as more members of the communities already have septic tanks and as expectation for higher children's education level has increased.



Masyarakat

Community



Micro Financing Program Maybank Women Eco-Weaver (MWEW)

Pembiayaan penenun perempuan pra-sejahtera di empat lokasi di tanah air: Tanah Datar, Sawah Lunto (Sumatera Barat); Lombok Tengah, Lombok Timur (Nusa Tenggara Barat). MWEW memberikan sejumlah dampak langsung dan tidak langsung terhadap penerima manfaat sejalan dengan peningkatan alokasi pembiayaan program.

Dampak langsung yang dirasakan berupa meningkatnya jumlah penerima manfaat dan penenun baik perempuan maupun laki-laki.

Maybank Women Eco-Weaver (MWEW) Micro Financing Program

Financing for underprivileged women weavers in four locations in the country: Tanah Datar, Sawah Lunto (West Sumatra); Central Lombok, East Lombok (West Nusa Tenggara). MWEW has direct and indirect impacts on beneficiaries in line with the recent increase in funding allocations.

The immediate impact seen is the increasing number of both male and female beneficiaries.

No	Uraian Description	2016	2017	2018	2019
1.	Anggaran (Rp miliar) Budget (In billion rupiah)	1,86	1,52	1,67	-
2.	Penerima Manfaat: Beneficiaries				
	Perempuan (orang) Female (persons)	80	100	200	400
	Laki-laki (orang) Male (persons)	10	45	52	55
3.	Penenun: Weaver				
	Perempuan (orang) Female (persons)	80	120	200	55
	Laki-laki (orang) Male (persons)	10	45	62	0

Dampak Tidak Langsung Program

- peningkatan penghasilan rata-rata penenun: dari sekitar Rp600 ribu/bulan (tahun 2016) menjadi lebih dari tiga kali lipat di tahun 2019 (Sumatera Barat) dan dari Rp200 ribu/bulan menjadi lebih dari tujuh kali lipat dalam kurun waktu yang sama di NTB.

Indirect Impact of the Program

- An increase in the average monthly income of weavers: from around Rp600.000 (in 2016) to more than tripled in 2019 (West Sumatra) and from Rp200.000 to more than seven times in the same period in NTB.



Kinerja Sosial
Social Performance

- peningkatan akses pasar yang direfleksikan dari jumlah produk tenun yang berhasil dijual setiap kuartal: dari Rp4,2 juta sebelum proyek menjadi Rp13,5 juta (tahun 2016) dan melasat jauh menjadi sekitar Rp100 juta di tahun 2019 (Sumatera Barat); dan dari Rp900 ribu sebelum proyek meningkat sepuluh kali lipat menjadi Rp9 juta (tahun 2016) dan saat ini (tahun 2019) meningkat sangat fantastis menjadi sebesar Rp200 juta (NTB).
 - pemberian pelatihan kepada penenun: dari 90 penenun di tahun 2016 menjadi lima kali lipat di tahun 2019.
 - meningkatnya *human development index* yang berarti meningkatnya kesejahteraan masyarakat: dari 69,36 di tahun 2015 sebelum proyek dimulai dan saat ini menjadi 71,73. [203-2]
- A broader access to the market as reflected in the number of weaving products sold in every quarter: from IDR 4.2 million before the project to IDR 13.5 million (in 2016) and to IDR 100 million in 2019 (West Sumatra); and from Rp900.000 before the project to Rp9 million (in 2016) and now (in 2019) the total sales was a fantastic Rp200 million (NTB).
 - An increase in the number of trainings participants: from 90 weavers in 2016 to five times in 2019.
 - Improved human development index, which means an increase in community welfare: from 69.36 in 2015 before the project began to 71.73. [203-2]

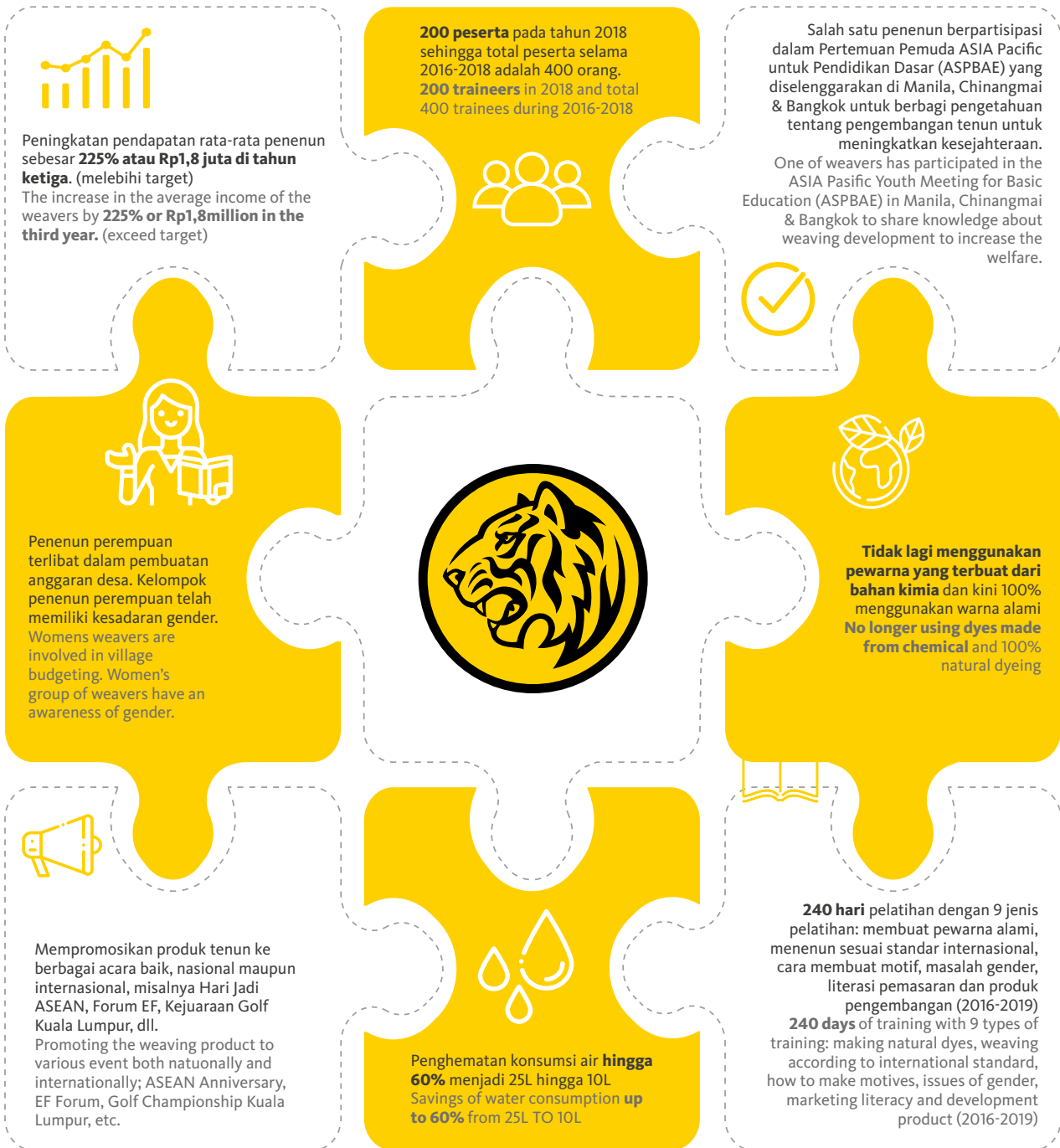


Pemberdayaan Masyarakat: SROI dari MWEW 2019
Community Empowerment: SROI of MWEW 2019



Social Return on Investment dari Pogran MWEW 2019
Social Return on Investment of MWEW

Sebagai keberlanjutan dari program sebelumnya, program Maybank Woman Eco Weavers 2019 ini difokuskan pada upaya renovasi pusat pembelajaran dan pelatihan pengembangan produk. Para penenun belajar mengembangkan produk tenun secara maksimal sehingga mereka dapat menyalurkan kreativitas mereka dan membuat produk yang memiliki nilai jual.
 As the sustainability of the previous program, the 2019 Maybank Woman Eco-Weavers program focus on learning center renovation and product development training. Weavers learn to develop woven products to the maximum so the weavers can channel their creativity so that they can make products that have a sale value.





KONTRIBUSI PROGRAM CR PADA TUJUAN PEMBANGUNAN BERKELANJUTAN

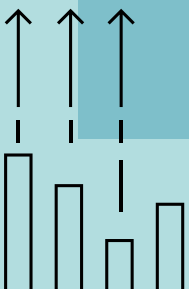
THE CONTRIBUTION MADE BY CR PROGRAM FOR SUSTAINABLE DEVELOPMENT GOALS

Program	Tujuan Global Terkait	Sustainable Development Goals	Dampak program pada 2019	Program Impacts in 2019
School Adoption	SDG 4 Pendidikan Berkualitas	SDG 4 Quality Education	42 Sekolah 112 peserta magang	42 Schools 112 apprentices
Training Kewirausahaan Entrepreneurship Training	SDG 1 Tanpa Kemiskinan SDG 5 Kesetaraan Gender SDG 8 Pekerjaan Layak dan Pertumbuhan Ekonomi SDG 10 Berkurangnya Kesenjangan	SDG 1 No more Poverty SDG 5 Gender Equality SDG 8 Decent Work and Economic Growth SDG 10 Reduce Social Gaps	2.499 peserta dari R.I.S.E. 12 peserta dari SLB Dharma Putera 87 peserta dari MWEW	2,499 participants of R.I.S.E. 12 participants from SLB Dharma Putera 87 participants of MWEW
eMpowering Youth Across ASEAN	SDG 4 Pendidikan Berkualitas SDG 10 Berkurangnya Kesenjangan	SDG 4 Quality Education SDG 10 Reduce Social Gaps	40 pemuda dari 10 negara ASEAN	40 youths from 10 ASEAN countries
Young Maybankers Program	SDG 4 Pendidikan Berkualitas SDG 10 Berkurangnya Kesenjangan	SDG 4 Quality Education SDG 10 Reduce Social Gaps	80 anak usia SD dan SMP	80 children of elementary and junior high school age
Maybank Marathon Bali	SDG 3 Kehidupan Sehat dan Sejahtera SDG 4 Pendidikan Berkualitas	SDG 3 Healthy and prosperous life SDG 4 Quality Education	11.800 pelari 60 pelari kursi roda 42 sekolah 4.168 warga sekolah	11,800 runners 60 wheelchair runners 42 schools 4,168 school academia
Global CR Day	SDG 11 Kota dan Pemukiman yang Berkelanjutan	SDG 11 Sustainable Cities and Residences	6.000 Maybankers	6,000 Maybankers
Literasi Keuangan Financial Literacy	SDG 4 Pendidikan Berkualitas SDG 10 Berkurangnya Kesenjangan	SDG 4 Quality Education SDG 10 Reduce Social Gaps	525 prasejahtera dari R.I.S.E. 576 perempuan prasejahtera dari MWEW 409 peserta anak dari Cashville Kids 30 peserta anak dari Yapensos	525 underprivileged from R.I.S.E. 576 underprivileged women from MWEW 409 child participants from Cashville Kids 30 child participants from Yapensos
Pinjaman Bergulir melalui KOMIDA KOMIDA Revolving Loan	SDG 1 Tanpa Kemiskinan SDG 4 Pendidikan Berkualitas SDG 5 Kesetaraan Gender SDG 6 Air Bersih dan Sanitasi Layak SDG 8 Pekerjaan Layak dan Pertumbuhan Ekonomi SDG 10 Berkurangnya Kesenjangan	SDG 1 No more Poverty SDG 4 Quality Education SDG 5 Gender Equality SDG 6 Clean Water and Proper Sanitation SDG 8 Decent Work and Economic Growth SDG 10 Reduce Social Gaps	720.716 peminjam aktif Rp1,51 miliar dana hibah untuk pinjaman bergulir	720,716 active borrowers Rp1, 51 billion in grants for revolving loans
Maybank Woman Eco Weaver	SDG 1 Tanpa Kemiskinan SDG 5 Kesetaraan Gender SDG 8 Pekerjaan Layak dan Pertumbuhan Ekonomi SDG 10 Berkurangnya Kesenjangan SDG 12 Konsumsi dan Produksi yang Bertanggung Jawab	SDG 1 No more Poverty SDG 5 Gender Equality SDG 8 Decent Work and Economic Growth SDG 10 Reduce social Gaps SDG 12 Responsible Consumption and Production	55 perempuan penenun prasejahtera	55 underprivileged women weavers

Maybank Indonesia mewujudkan komitmen terhadap pelestarian lingkungan melalui kebijakan internal yang diikuti oleh seluruh Maybankers di seluruh Indonesia untuk meminimalkan dampak lingkungan dari seluruh kegiatan operasional perusahaan.

Maybank Indonesia is manifesting its commitment to environment preservation through internal policies that all Maybankers across Indonesia must help execute to reduce the environmental impacts of the Bank's operations.

- 118** | *Green Banking*
Green Banking
- 120** | *Pengelolaan Risiko Lingkungan Hidup dalam Pembiayaan*
Environmental Risk Management in Financing Business
- 122** | *Program CR Dengan Manfaat Lingkungan*
CR Program with Environmental Benefit



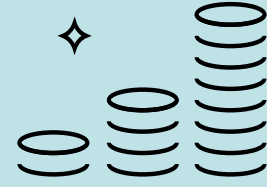


Kinerja Lingkungan

Environment Performance



GREEN BANKING



Green Banking

Dalam operasional perbankan, Maybank Indonesia berupaya memaksimalkan komunikasi elektronik agar dapat meningkatkan efisiensi secara signifikan.



In banking operations, Maybank Indonesia strives to maximize electronic communication in order to significantly increase efficiency.



Dalam operasional perbankan, Bank mengurangi penggunaan kertas melalui *paperless account opening*, *e-statement*, memanfaatkan teknologi digital, dan memaksimalkan komunikasi elektronik. Layanan ini memberikan dampak yang signifikan pada efisiensi, seperti mempersingkat proses pembukaan rekening hingga 60% dibanding melalui cara konvensional [103-1][103-2]

In banking operations, the Bank reduces paper usage through online account opening, use of e-statements, digital technology optimization, and maximum electronic communication. This service has a significant impact on efficiency since it has cut the time spent for account opening by 60% of the time spent in conventional method [103-1][103-2]

Penghematan energi dari pemakaian listrik dan bahan bakar minyak merupakan aspek penting operasi perbankan yang berkaitan dengan pelestarian sumber daya alam dan upaya mengurangi emisi Gas Rumah Kaca.

Energy saving in electricity and fuel oil consumption is an important aspect of banking operations that is related to natural resources conservation and green house gas emissions reduction.

Upaya-upaya efisiensi yang dilakukan Maybank Indonesia meliputi:

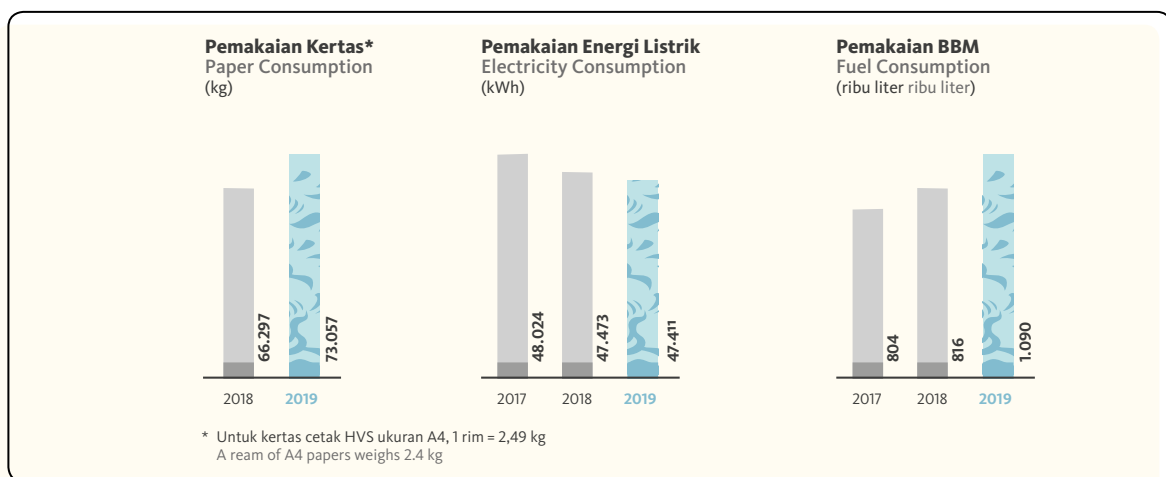
Maybank Indonesia's efficiency measures include:

- Penggantian freon pendingin ruangan menjadi R32 dan R410 yang lebih ramah lingkungan, terdapat 11 kantor yang mengganti mesin pendingin ruangnya pada 2019
- Penggantian lampu dari jenis *incandescent* dan neon menjadi LED secara bertahap di 12 kantor bank
- Perubahan kebijakan penggunaan mobil operasional dari model kontrak sewa menjadi penggunaan *taxi online* sebanyak 50% dari total 380 unit kendaraan operasional
- Pengurangan pemakaian kertas dengan kebijakan *secured print* dan pemakaian kertas bekas bolak balik untuk keperluan cetak dokumen
- Efisiensi air dilakukan dengan kampanye dan edukasi di kantor-kantor bank
- ATM bertenaga surya sejak tahun 2012 di *Green School*, sebuah sekolah yang berlokasi di Br. Saren Desa Sibang Kaja Abiansemal, Badung, Bali.
- *Off Premises Assignment* berupa penugasan kepada karyawan untuk bekerja di rumah (*home based*) dalam periode tertentu yang mulai diterapkan sejak tahun 2017. [103-2]

- Substitution of the Freon gas for air conditioners with the more environmentally friendly substances R32 and R410 at 11 offices in 2019
- Gradual replacements of incandescent and neon bulbs with LED lightbulbs at 12 of the Bank's offices
- Changes in the policy where 50% of the 380 rented cars operated by the Banks has now been replaced with online transportation mode
- Saving of paper use with secured print policy and the use of both sides of paper for document printing
- Water efficiency is carried out through campaigns and education at all of the Bank's offices
- Solar-powered ATMs since 2012 at Green School, a school located in Badung, Bali.
- Off Premises Assignments are given to employees for a certain period under the recently implemented home-based program that began in 2017. [103-2]

Inisiatif penghematan sumber daya alam kami lakukan disertai dengan pencatatan dan pengawasan dampaknya terhadap pemakaian energi secara berkala. [103-3]

Our natural resource saving initiative is undertaken with a continuous monitoring and filing to periodically observe the impacts on energy consumption. [103-3]





PENGGELOLAAN RISIKO LINGKUNGAN HIDUP DALAM PEMBIAYAAN



Environmental Risk Management in Financing Business

Maybank Indonesia tidak menyediakan pembiayaan bagi kegiatan usaha yang terbukti melanggar hukum lingkungan.



Maybank Indonesia does not provide financing to businesses activities that have been proven to have violated environmental regulation.



Maybank Indonesia memastikan pengelolaan risiko sosial dan lingkungan yang dapat ditimbulkan dari kegiatan usaha oleh debitur yang memanfaatkan kredit dari Bank, sebagai bagian dari risiko Lingkungan, Sosial dan Tata Kelola (LST), dilakukan sesuai dengan kebijakan, standar, dan pelaksanaan prosedur kredit.

Bank memegang teguh peraturan yang berlaku, termasuk dalam bidang pembiayaan. Berdasarkan SE.2016.016/DIR RISK MGMT Tentang Risiko Reputasi Dalam Aktivitas Perkreditan, Maybank Indonesia tidak menyediakan pembiayaan bagi usaha atau kegiatan yang masuk dalam kategori dilarang atas dasar terbukti melanggar hukum lingkungan. Perlakuan yang sama juga diterapkan bagi perusahaan yang mendapatkan peringkat merah atau hitam dalam daftar Program Penilaian Peringkat Kinerja Perusahaan (PROPER) yang dirilis oleh Kementerian Lingkungan Hidup.

Maybank Indonesia ensures that the potential social and environmental risks caused by its debtors' business operations, as part of Environmental, Social and Governance (ESG) risks, are managed according to the established policies, standards and credit distribution procedure.

The Bank embraces all applicable regulations, including in financing. Based on SE.2016.016/DIR RISK MGMT on Reputation Risk in Credit Activities, Maybank Indonesia does not provide financing to businesses or activities that are categorized as prohibited for having been proven to have violated environmental regulations. The same treatment is also applied to entities that are rated red or black in the list of Company Performance Rating Programs (PROPER) released by the Ministry of Environment.



PROGRAM CR DENGAN MANFAAT LINGKUNGAN



CR Program with Environmental Benefit

MAYBANK WOMEN ECO-WEAVERS (MWEW)

Program pemberdayaan 400 penenun perempuan sejak 2016 melalui pengembangan tenun pewarna alami berbasis budaya dan lingkungan di Sawah Lunto, Tanah Datar, Lombok Tengah dan Lombok Timur. Program Maybank Woman Eco-Weavers ini berdampak pada pelestarian lingkungan melalui:

- peningkatan kualitas air dan lingkungan yang dicerminkan dari penghematan pemakaian air untuk kegiatan tenun: dari 25 liter menjadi hanya 10 liter air
- penggunaan bahan pewarna alami sebagai substitusi pewarna sintetis sehingga mampu mengurangi pencemaran lingkungan akibat limbah bahan beracun yang berbahaya bagi kesehatan

MAYBANK WOMEN ECO-WEAVERS (MWEW)

The empowerment program of 400 women weavers initiated since 2016 through the development of natural-and cultural-based weaving dyes in Sawah Lunto, Tanah Datar, Central Lombok and East Lombok. The Maybank Woman Eco-Weavers program has an impact on environmental preservation through:

- Improved the quality of environment and ground water as reflected in the saving of water use in weaving activities: from 25 liters to only 10 liters
- the use of natural dyes to replace synthetic dyes that leads to lower level of pollution caused by health-threatening toxic waste



KOPERASI HIJAU MERAPI

Sejak 2017, Bank bersinergi dengan Paguyuban Sedya Samahita Memetri (Sesami) dan Koperasi Wahana Lestari Manoreh (KWLM), melaksanakan program Koperasi Hijau untuk komunitas di Gunung Merapi dan Kulonprogo, yang mendorong pemanfaatan biogas sebagai energi terbarukan, mengembangkan pertanian organik, pembuatan pupuk yang ramah lingkungan dan distribusi hasil-hasil pertanian organik. Program ini merupakan keberlanjutan dari program bantuan pasca bencana erupsi Merapi tahun 2010 yang tidak berlanjut hingga saat ini.

MAYBANK PEDULI BUMI

Pada tahun 2019, Maybank Indonesia mencanangkan kampanye Maybank Peduli Bumi sebagai upaya menjaga keberlangsungan dan kelestarian alam dan lingkungan. Berbagai inisiatif dan kebijakan telah dilakukan, diantaranya menghimbau karyawan untuk peduli terhadap bahaya sampah plastik dan bijak menggunakannya. Selain itu Maybank Indonesia juga telah meniadakan penyediaan air minum botol plastik di lingkungan kantor serta membagikan tumbler kepada para karyawan.

AKSI BERSIH PANTAI, PENANAMAN POHON DAN PENGELOLAAN SAMPAH PLASTIK DALAM GLOBAL CORPORATE RESPONSIBILITY (CR) DAY

Pada 2019, Maybank Indonesia melaksanakan kegiatan Global CR Day dengan tema "*Maybank Cares About the Environment*" yang selaras dengan kampanye Maybank Peduli Bumi. Maybank Indonesia berinisiatif mempromosikan kesadaran karyawan dan masyarakat peduli kepada pelestarian lingkungan. Inisiatif ini wujud komitmen Maybank Indonesia untuk menjaga keberlangsungan hidup alam dan makhluk di dalamnya yang juga berimbas pada keberlanjutan usaha dan pembangunan bangsa. Beberapa inisiatif yang telah dilakukan yakni:

- Pengumpulan sampah plastik oleh karyawan dan diserahkan kepada mitra program yakni Waste4Change untuk diolah menjadi barang yang bisa digunakan kembali
- Edukasi karyawan tentang pengolahan sampah plastik menjadi barang yang dapat digunakan kembali dan memiliki nilai jual
- Edukasi siswa dan masyarakat terkait bahaya sampah plastik dan menghimbau mereka untuk mengurangi penggunaannya
- Aksi bersih pantai dan pusat kota di berbagai wilayah dimana Maybank Indonesia beroperasi
- Penanaman 638 pohon di beberapa wilayah di Indonesia
- Donasi alat kebersihan, tempat sampah dan tumbler

MAYBANK MARATHON RAMAH LINGKUNGAN

Maybank Indonesia mengkampanyekan kepedulian lingkungan kepada para pelari Maybank Marathon Bali (MMB) dengan tidak menyediakan tas plastik, dan menggantinya dengan totebag ramah lingkungan yang dibuat oleh para penyandang disabilitas binaan Maybank Indonesia bekerja sama dengan Perhimpunan Lawe. Inisiatif ini sesuai dengan peraturan yang telah dicanangkan oleh Pemerintah Bali untuk tidak menggunakan tas plastik.

MERAPI GREEN COOPERATIVE

Since 2017, the Bank has worked in synergy with the Sedya Samahita Memetri (Sesami) Association and the Wahana Lestari Manoreh Cooperative (KWLM), where the collaboration implements a Green Cooperative program for residents near Mount Merapi and Kulonprogo, encourages the use of renewable biogas energy, develop organic farming, produce eco-friendly fertilizers, and distribute organic produces. This program is a continuation of the disaster relief program of Merapi eruption since 2010.

MAYBANK CARES FOR THE EARTH

In 2019, Maybank Indonesia initiated the Maybank Care for Earth campaign as an effort to sustain and preserve the nature and the environment. Various initiatives and policies have been carried out, includes encouraging employees to have concern on the dangers of plastic waste and the use of plastic wisely. In addition, Maybank Indonesia has no longer stored plastic bottled water at its offices and distributed tumblers to employees.

BEACH CLEANING, TREE PLANTING AND PLASTIC WASTE MANAGEMENT DURING GLOBAL CORPORATE RESPONSIBILITY (CR) DAY

In 2019, Maybank Indonesia hosted the Global CR Day themed "Maybank Cares About the Environment" in line with the Maybank Cares for Earth campaign. Maybank Indonesia took the initiative to promote the awareness of employees and the public who care about environmental preservation. This initiative is a form of Maybank Indonesia's commitment to preserve the nature and its inhabiting creatures to sustain the nation's business and development. Some of the initiatives that undertaken:

- Collecting plastic waste by employees that is later submitted to the program partner Waste4Change to be processed into reusable goods
- Educating employees about processing plastic waste into reusable goods with economic value
- Educating students and the public about the dangers of plastic waste and encourage reduced plastic use
- Cleaning beaches and downtown areas in various regions in which Maybank Indonesia has operations
- Planting 638 trees in several regions in Indonesia
- Donating cleaning tools, garbage bins and tumblers

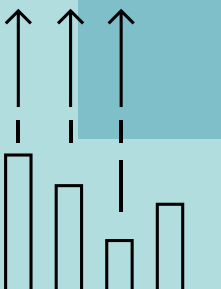
MAYBANK ECO-FRIENDLY MARATHON

Maybank Indonesia conducted a campaign on environmental care to runners of Maybank Marathon Bali (MMB) by not providing plastic bags in race pack collection & race area, and replacing them with eco-friendly totebag made by disabled communities fostered by Maybank Indonesia in collaboration with the Lawe Association. This is also in accordance with regulations that have been declared by the Government of Bali not to use plastic bags.

Bank berkomitmen untuk menyediakan produk-produk terbaik dengan didukung dengan pelayanan yang terpercaya dan menyeluruh kepada kebutuhan para nasabah. Sekaligus sebagai wujud pemenuhan tanggung jawab Perusahaan kepada nasabah.

The Bank is committed to providing the best products supported comprehensive and reliable services to its customer needs. This is also a manifestation of how the Company is fulfilling its responsibilities towards the customers.

- 126** | **Komitmen untuk Menyediakan Produk yang Setara**
Commitment to Provide Equal Product
- 130** | **Inovasi Produk Keuangan Berkelanjutan**
Sustainable Financial Product Innovation
- 132** | **Evaluasi Produk dan Layanan**
Product and Service Evaluation
- 134** | **Dampak Positif dan Negatif Produk dan Layanan**
Positive and Negative Impact of Product and Services
- 136** | **Pengelolaan Nasabah**
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- 142** | **Informasi Pendukung**
Supporting Information
- 150** | **Indeks GRI**
GRI Index
- 156** | **Indeks POJK-51/2017**
POJK-51/2017 index
- 159** | **Lembar Umpan Balik**
Feedback Form



Maybank Syariah



Produk dan Jasa Keuangan Berkelanjutan

Sustainable Financial Product and Service



KOMITMEN UNTUK MENYEDIAKAN PRODUK YANG SETARA

Commitment to Provide Equal Product

Maybank Indonesia berkomitmen menyediakan produk-produk terbaik dengan didukung pelayanan terpercaya kepada kebutuhan para nasabah.



Maybank Indonesia is committed to providing the best products supported by trusted services to cater the needs of its customers.



Maybank Indonesia berkomitmen untuk menyediakan produk dan layanan keuangan yang setara untuk semua lapisan masyarakat. Bank menyediakan produk dan layanan keuangan dengan fitur dan manfaat yang sesuai dengan kebutuhan setiap segmen, agar setiap orang dapat menikmati layanan keuangan yang inklusif dan sesuai dengan kebutuhannya. [103-1]

Bank juga berkomitmen untuk menyediakan produk-produk terbaik dengan didukung pelayanan yang terpercaya dan menyeluruh kepada kebutuhan para nasabah. Sekaligus sebagai wujud pemenuhan tanggung jawab Perusahaan kepada nasabah.

AKSES PRODUK DAN LAYANAN KEUANGAN

Maybank Indonesia menyediakan beragam kanal layanan yang mencakup layanan konvensional dan elektronik untuk memperluas akses pada produk dan layanan keuangan. Kanal-kanal layanan Bank antara lain:

Kantor Bank

Pada 2019, Maybank Indonesia memberikan layanan melalui 374 kantor-kantor bank untuk layanan perbankan konvensional dan layanan keuangan Syariah. Kantor-kantor bank tersebut tersebar di berbagai kota dan provinsi di seluruh Indonesia, satu kantor cabang beroperasi di Kota Mumbai, India. Untuk daerah tertentu, Bank menyediakan akses layanan keuangan melalui 21 Mobil Kas Keliling.

Anjungan Tunai Mandiri

Maybank Indonesia mengoperasikan 1.571 Anjungan Tunai Mandiri (ATM) termasuk Cash Deposit Machine (CDM) yang terkoneksi dengan lebih dari 20.000 ATM tergabung dalam jaringan ATM PRIMA, ATM BERSAMA, ALTO, CIRRUS dan terhubung dengan 3.500 ATM Maybank di Singapura, Malaysia dan Brunei.

Perbankan Elektronik

Maybank Indonesia juga terus mengembangkan layanan dan kapasitas perbankan elektronik melalui mobile banking, internet banking, dan berbagai saluran lainnya, diantaranya

- Maybank2u adalah layanan *e-banking* melalui internet diperuntukkan kepada nasabah individu dan korporasi untuk melakukan transaksi kapan pun dan dimana pun. Maybank2u dilengkapi dengan lapisan keamanan ganda untuk melindungi dan memberikan pelanggan sebuah transaksi yang sangat aman.
- CoOLBanking (Corporate Online Banking) adalah layanan perbankan elektronik berbasis internet untuk nasabah Usaha Kecil Menengah (UKM), komersial, dan korporasi yang dapat mempermudah bisnis melalui solusi *cash management* dan fitur transaksi perbankan menyeluruh.
- Layanan perbankan lainnya yang berbasis perbankan elektronik adalah CoolPay, Maybank2E, eCustody, TradeConnex, dan Layanan perbankan elektronik melalui metode Secure File Transfer Protocol (SFTP).

Maybank Indonesia is committed to provide equal financial products and services for the community. The Bank offers financial products and services with features and benefits that suit the needs of each segment to allow everyone to enjoy inclusive financial services to meet their needs. [103-1]

The Bank is also committed to providing the best products supported by trusted and comprehensive services to the needs of its customers. This commitment serves as the Bank's fulfillment in its responsibilities to customers.

ACCESS FINANCIAL PRODUCTS AND SERVICES

Maybank Indonesia provides a variety of service channels including conventional and electronic services to expand access to financial products and services. The Bank's service channels include:

Bank Branches

In 2019, Maybank Indonesia provided services through 374 branches for conventional banking services and Islamic financial services. The bank branches are located in several cities and provinces throughout Indonesia, and one branch office operates in Mumbai, India. For certain regions, the Bank provides access to financial services through 21 Mobile Cash Vehicles.

Automated Teller Machine (ATM)

Maybank Indonesia operates 1,571 Automated Teller Machines (ATMs), including Cash Deposit Machines (CDM) connected with more than 20,000 ATMs integrated into the ATM PRIMA, ATM BERSAMA, ALTO, CIRRUS networks, and connected to 3,500 Maybank ATMs in Singapore, Malaysia, and Brunei.

Electronic Banking

Maybank Indonesia also continues to enhance its electronic banking capacity and services through mobile banking, internet banking, and other channels, including

- Maybank2u: an e-banking service via the internet intended for individual and corporate customers to conduct transactions anytime and anywhere. Maybank2u is equipped with multiple layers of security to protect and provide customers with a very secure transaction.
- CoOLBanking (Corporate Online Banking): an internet-based electronic banking service for Small and Medium Enterprises (SMEs), commercial and corporate customers that can facilitate business through cash management solutions and comprehensive banking transaction features.
- Other banking services based on electronic banking are CoolPay, Maybank2E, eCustody, TradeConnex, and electronic banking services through the Secure File Transfer Protocol (SFTP) method.

Komitmen untuk Menyediakan Produk yang Setara

Commitment to Provide Equal Product

KREDIT UMKM

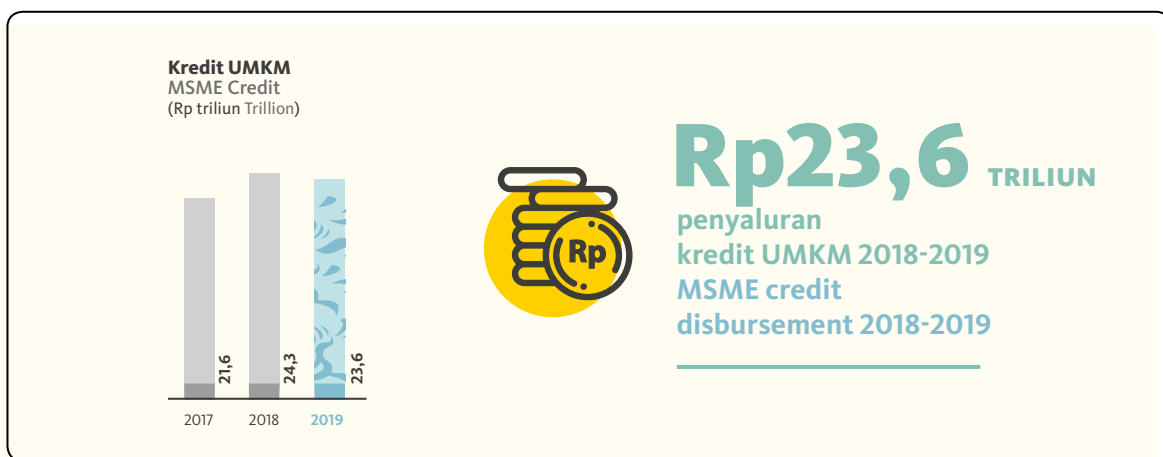
Maybank Indonesia fokus pada pengembangan pembiayaan pada sektor Usaha Mikro, Kecil dan Menengah (UMKM) melalui Direktorat Community Financial Services. Profil nasabah pada segmen ini adalah individu atau perusahaan skala kecil dan menengah yang dikelola perorangan atau keluarga.

Pada 2019, penyaluran kredit pada segmen CFS ini mencatatkan penurunan sebesar 11,6% menjadi Rp90,5 triliun dibandingkan dengan tahun sebelumnya sebesar Rp102,3 triliun. Kredit UMKM mencakup 26% dari total portofolio kredit. [FS7] [203-2]

MSME CREDIT

Maybank Indonesia focuses on developing financing for the Micro, Small and Medium Enterprises (MSME) sector through the Community Financial Services Directorate. The profile of customers in this segment are individuals or small and medium scale companies managed by individuals or families.

In 2019, lending in this CFS segment recorded a decrease of 11,6% to Rp90,5 trillion compared to the previous year of Rp102.3 trillion. MSME loans cover 26% of the total loan portfolio. [FS7] [203-2]



Produk Keuangan Inklusif Komunitas

Selain melalui kredit CFS, Bank berpartisipasi untuk meningkatkan keuangan inklusif melalui pemasaran produk Simpanan Pelajar (Simpel dan Simpel iB) yang ditujukan bagi pelajar. Keduanya merupakan produk Basic Saving Account dengan layanan yang sangat mudah dan bertujuan untuk meningkatkan pemahaman keuangan dan budaya menabung. Pada 2019, jumlah rekening tabungan SimPel dan SimPel iB tumbuh 13% menjadi 13,626 dengan saldo dana sebesar Rp6,8 miliar.

Bank juga menyediakan produk TAAT dan TAAT iB untuk segmen komunitas keagamaan dengan tujuan yang serupa yaitu keuangan inklusif. Pada 2019, saldo dana dari komunitas keagamaan meningkat sebesar 51% menjadi Rp187,6 miliar.

Kredit Usaha Sawit Lestari

Maybank Indonesia mendorong nasabah pemilik lahan dan pabrik kelapa sawit untuk menerapkan sertifikasi sawit lestari, baik sertifikasi Roundtable *Sustainable Palm Oil* (RSPO) maupun Indonesian *Sustainable Palm Oil* (ISPO). Pada 2019, penyaluran kredit kepada pengusaha yang tersertifikasi RSPO/ISPO mencapai Rp1,39 triliun atau 1,3% dari total portofolio kredit. [FS7] [203-2]

Community Inclusive Financial Products

In addition to CFS credit, the Bank participates in improving financial inclusion through the marketing of Simpanan Pelajar products (Simple and Simple iB) for students. Both are Basic Saving Account products with effortless services and aim to increase financial literacy and saving culture. In 2019, the number of SimPel and SimPel iB savings accounts grew 13% to 13,626 with a fund balance of Rp6.8 billion.

The Bank also provides TAAT and TAAT iB products for the religious community segment with a similar goal of inclusive finance. In 2019, the balance of funds from the religious community segment increased by 51% to Rp187.6 billion.

Sustainable Palm Oil Business Credit

Maybank Indonesia encourages customers of landowners and palm oil mills to implement sustainable palm oil certification, both the Roundtable Sustainable Palm Oil (RSPO) certification and the Indonesian Sustainable Palm Oil (ISPO). In 2019, lending to RSPO/ISPO certified entrepreneurs would reach Rp1.39 trillion or 1.3% of the total loan portfolio. [FS7] [203-2]



Pembiayaan Infrastruktur Berkelanjutan

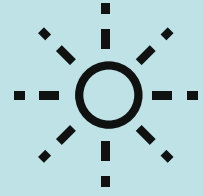
Maybank Indonesia mendukung pelaksanaan pembangunan oleh Pemerintah khususnya pembangunan infrastruktur. Penyaluran kredit pembiayaan infrastruktur berkelanjutan pada 2019 mencapai Rp14.016,88 miliar atau 12,9% dari total portofolio kredit, di antaranya adalah: [203-1]

1. Pada 2016 fasilitas pembiayaan Musyarakah Jalur iB (Syariah) dengan skema senilai Rp1,1 triliun untuk Jasa Marga merupakan fasilitas pembiayaan syariah bilateral terbesar dengan denominasi rupiah di Indonesia untuk proyek infrastruktur.
2. Pada 2017 Unit Usaha Syariah Maybank Indonesia bersama beberapa lembaga keuangan lain menyepakati kredit investasi skema syariah dengan total pembiayaan Rp4,3 triliun bagi PT Perusahaan Listrik Negara (PLN).
3. Pada Maret 2017, bersama tujuh Bank lain memberikan kredit sindikat untuk PT Wijaya Karya (Persero) Tbk (WIKA) bernilai Rp0,9 triliun untuk pembiayaan infrastruktur proyek pembangunan jalan tol ruas Balikpapan – Samarinda
4. Pada 1 Agustus 2018, melalui unit usaha syariah, Maybank Indonesia menyalurkan kredit sindikasi pembiayaan syariah untuk pembangunan jalan tol ruas Jakarta – Cikampek II elevated dengan total nilai Rp0,5 triliun bersama 15 Bank dan lembaga jasa keuangan lainnya
5. Penyediaan *Foreign Currency Hedging* Ib, produk lindung nilai (*hedging*) berbasis syariah kepada PT Sarana Multi Infrastruktur (SMI), perusahaan BUMN yang memiliki peran dalam pembiayaan infrastruktur, senilai USD 100 Juta yang disepakati pada 11 Oktober 2018.
6. Kredit investasi senilai Rp3 triliun kepada PT Angkasa Pura II (Persero) dengan tenor 10 tahun yang bertujuan untuk membiayai pengembangan bandara – bandara yang dikelola Angkasa Pura II
7. Pada 2018 fasilitas pembiayaan dengan total limit senilai Rp750 miliar untuk Utama Karya merupakan fasilitas pembiayaan sindikasi dengan denominasi rupiah untuk pembangunan Jalan Tol Bakauheni & Terbanggi Besar.

Sustainable Infrastructure Financing

Maybank Indonesia supports the implementation of development by the Government, especially infrastructure development. Distribution of sustainable infrastructure financing loans in 2019 reached Rp14.016,88 billion or 12.9% of the total loan portfolio, including: [203-1]

1. In 2016, Musyarakah Jalur iB (Sharia) financing facility with a scheme valued at Rp1.1 trillion for Jasa Marga was the most significant bilateral sharia financing facility with IDR denomination in Indonesia for infrastructure projects.
2. In 2017, the Maybank Indonesia Sharia Business Unit, together with several other financial institutions, agreed on a sharia scheme investment credit with total financing of Rp4.3 trillion for PT Perusahaan Listrik Negara (PLN).
3. In March 2017, with seven other Banks, provided a syndicated loan for PT Wijaya Karya Tbk (WIKA) totalling of Rp0.9 trillion to finance the construction of the Balikpapan-Samarinda toll road infrastructure project.
4. On August 1, 2018, through the Sharia Business unit, Maybank Indonesia disbursed a syncicate loan for the financing of the Jakarta-Cikampek II elevated toll road with a total of Rp0.5 trillion with 15 other Banks and financial service institutions.
5. Provision of iB Foreign Currency Hedging, a sharia-based hedging product, to PT Sarana Multi Infrastruktur (SMI), a State-Owned Enterprise that has a role in infrastructure financing, with a value of USD100 million on October 11, 2018.
6. In 2018, Investment credit of Rp3 trillion to PT Angkasa Pura II (Persero) with a tenor of 10 years, which aims to finance the development of airports managed by Angkasa Pura II.
7. In 2018, the financing facility with a total limit of Rp750 billion for Utama Karya is a syndicated financing facility with a rupiah denomination for toll road construction of Bakauheni & Terbanggi Besar.



INOVASI⁺ PRODUK KEUANGAN BERKELANJUTAN

Sustainable Financial Product Innovation

Maybank Indonesia senantiasa mendukung inovasi pembiayaan yang ramah lingkungan demi terciptanya pertumbuhan ekonomi yang berkelanjutan.



Maybank Indonesia continues to support environmentally friendly financing innovations for the creation of sustainable economic growth.



Produk Maybank Indonesia yang inklusif untuk Segmen Usaha Mikro dan Kecil [FS7]

Kredit Usaha Rakyat (KUR),

Fasilitas pembiayaan modal kerja dan atau investasi bagi UKM produktif. Terdapat dua jenis produk KUR yang diselenggarakan yaitu KUR Tenaga Kerja Indonesia dan KUR Ritel.

People's Business Credit

Facility for working capital and or investment financing for productive SMEs. There are two types of KUR products, namely KUR Tenaga Kerja (Indonesian Labor) and KUR Ritel (Retail).

Kredit Modal Kerja dan Kredit Investasi

Kredit Modal Kerja ditujukan bagi pengusaha kecil dan usaha untuk modal kerja dalam jangka waktu pengembalian maksimal 1 tahun. Sedangkan Kredit Investasi merupakan kredit jangka panjang dengan jangka waktu dan angsuran yang bisa disesuaikan dengan arus kas perusahaan.

Working Capital Loan and Investment Loans

The Working Capital Loan is intended for small entrepreneurs and businesses for working capital within a maximum return period of 1 year. In contrast, Investment Loan is a long-term credit with a term and installments that can be adjusted to the company's cash flow.

SINERGI

Fasilitas pembiayaan berbasis kartu dengan konsep pembiayaan distributor yang dikembangkan untuk menjangkau segmen bisnis UMKM.

SYNERGY

Card-based financing facility with the concept of distributor financing developed to reach the MSME business segment.

SimPel dan SimPel iB

Simpanan Pelajar (SimPel) biasa dan syariah (SimPel iB) adalah produk Basic Saving Account yang disediakan oleh Bank khusus untuk pelajar untuk mendorong budaya menabung.

SimPel and SimPel iB

Conventional Student Savings (SimPel) and Sharia Student Savings (SimPel iB) are Basic Saving Account products provided by the Bank, specifically for students to encourage a culture of saving.

Maybank Indonesia products that are inclusive for the Micro and Small Business Segments [FS7]

Program Sahabat BPR

Penyaluran kredit mikro dengan mitra BPR & Koperasi serta lembaga keuangan lain (linkage program). Pada penyaluran pinjaman secara langsung ke *end user*, Bank juga memberikan berbagai aktivitas pendampingan dan pembinaan yang bertujuan mendukung pengembangan usaha pelaku usaha.

BPR Friend Program

Micro credit channeling with BPR & Cooperative partners and other financial institutions (linkage program). The Bank also provides various assistance and coaching activities in lending directly to end-user aimed at supporting the business development of businesses.

SPEKTRA (Solusi kePEmilikan Kios eksTRA)

Fasilitas kredit yang diberikan kepada para pengusaha kecil dan menengah berupa pembiayaan pengadaan ruang usaha baru atau perpanjangan Hak Pakai Kios.

SPEKTRA (Solusi kePEmilikan Kios eksTRA)/Kiosk Ownership Solution

Loan facilities provided to small and medium entrepreneurs in the form of financing for the procurement of new business space or extension of Kiosk Use Rights.

SATU (Solusi Usaha Terpadu)

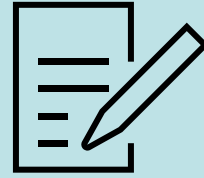
Fasilitas pembiayaan dengan pagu kredit hingga Rp1 miliar, menggunakan jaminan kios sebagai modal usaha.

SATU (Integrated Business Solution)

Financing facilities with a credit ceiling of up to Rp1 billion, using kiosk collateral as business capital.



EVALUASI⁺ PRODUK & LAYANAN



Evaluation of Products and Services

Maybank Indonesia senantiasa melakukan evaluasi pada setiap produk atau layanan perbankan baru sebelum dipasarkan.



Maybank Indonesia always evaluates every new banking product or service before launching it to the market.



EVALUASI PRODUK DAN LAYANAN

Maybank Indonesia melakukan evaluasi pada setiap produk baru dan meminta persetujuan dari regulator sebelum setiap produk atau layanan keuangan dipasarkan. Kriteria pengkajian produk yang harus dipenuhi meliputi:

- Kejelasan manfaat produk yang ditawarkan kepada nasabah;
- Adanya kepastian besaran biaya administrasi untuk penggunaan produk atau layanan;
- Adanya penjelasan posisi bank sebagai agen penjualan atau penyelenggara;
- Pencantuman profil risiko atau produk tertentu sesuai ketentuan;
- Pencantuman nomor telepon/alamat *e-mail* staf pelayanan nasabah dengan jelas agar nasabah dapat mengajukan keluhan atau pertanyaan jika diperlukan;
- Adanya persetujuan Bank Indonesia; serta
- Penyampaian laporan kepada Bank Indonesia, 7 (tujuh) hari setelah produk yang disetujui tersebut diluncurkan.

KOMUNIKASI PRODUK DAN LAYANAN

Informasi mengenai produk dan aktivitas bank disampaikan dengan transparan baik secara lisan maupun tulisan, termasuk jika terdapat potensi risiko yang melekat pada produk tersebut. Informasi umum tentang produk dan aktivitas dapat diakses melalui laman www.maybank.co.id, dan rincian spesifik produk dapat diperoleh melalui layanan nasabah. [103-1]

Akses informasi produk dan layanan perbankan

- Cetak: koran dan majalah
- Media luar ruang: *billboard*, umbul-umbul, stiker di fasad dan stiker di cabang
- Cabang: brosur, poster, *rollup banner*, ATM screen,
- Digital: *website*, media sosial (Facebook, twitter, instagram, youtube), email *blast*, *SMSblast*, *digital news site*, Google *Display Network* (GDN)
- Elektronik: radio
- Event: *exhibition tie up* dengan pihak ke-3

Pada setiap kegiatan penawaran dan penjualan produk, bagian pemasaran menjelaskan kegunaan produk, hak dan kewajiban atas produk yang dimaksud, termasuk kondisi dan prosedur penyelesaian bila terjadi perselisihan. Tim layanan juga menerima media visual secara rutin melalui email Service Quality yang berisi edukasi mengenai standar layanan, proses, dan prosedur yang terdapat di Maybank Indonesia.

Setiap Triwulan, Bank melakukan Uji P3K (Produk, Proses, Prosedur, Keamanan) bagi tenaga pemasaran. Uji P3K bertujuan untuk menguatkan pengetahuan dan keterampilan para Service Team dan Sales Team mengenai proses, prosedur dan pengetahuan produk agar dapat memberikan layanan prima bagi nasabah. [103-3]

Sepanjang tahun 2019, seluruh produk dan layanan baru 100% telah dievaluasi keamanannya dan tidak terdapat produk atau layanan keuangan yang mendapatkan sanksi akibat ketidakpatuhan pada ketentuan produk perbankan dan tidak terdapat produk atau layanan yang dihentikan penjualannya. [417-2]

PRODUCT AND SERVICE EVALUATION

Product and Service Evaluation

Maybank Indonesia evaluates each new product and requests approval from regulator before each financial product or service is launched. Product assessment criteria that must be met include:

- Clarity of product benefits offered to customers;
- The certainty of the number of administrative costs for the use of products or services;
- An explanation of the Bank's position as a sales agent or organizer;
- Inclusion of risk profiles or specific products in accordance with the provisions;
- Phone number/email address of the customer service staff is clearly stated so that the customer can submit a complaint or question if needed;
- Bank Indonesia approval; and
- Submitting a report to Bank Indonesia, 7 (seven) days after the approved product is launched.

PRODUCT AND SERVICE COMMUNICATIONS

Information regarding bank products and activities is transparently conveyed both verbally and in writing, including if there are potential risks attached to the product. General information about products and activities can be accessed through the website www.maybank.co.id, and specific product details can be obtained through customer service. [103-1]

Access information on banking products and services

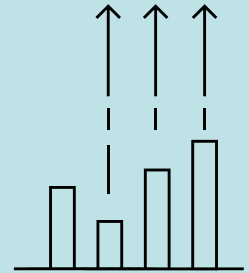
- Print: newspapers and magazines
- External media: billboards, banners, stickers on the facades and stickers on branches
- Branch: brochure, poster, rollup banner, ATM screen,
- Digital: websites, social media (Facebook, Twitter, Instagram, YouTube), email blasts, SMSblasts, digital news sites, Google *Display Network* (GDN)
- Electronics: radio
- Event: exhibition tie-up with a 3rd party

In each product offering and selling activity, the marketing department explains the product's use, rights, and obligations for the product in question, including conditions and procedures for resolution in the event of a dispute. The service team also receives visual media regularly through the Service Quality email containing education about the service standards, processes, and procedures found in Maybank Indonesia.

Every Quarter, the Bank conducts the P3K test (Products, Processes, Procedures, Safety) for marketing staff. The P3K test aims to strengthen the knowledge and skills of the Service Team and Sales Team regarding the processes, procedures, and product knowledge to provide excellent service for customers. [103-3]

During 2019, all new products and services 100% have been evaluated for safety, and there are no financial products or services that are sanctioned due to non-compliance with banking product regulations, and there are no products or services that are terminated from selling. [417-2]

DAMPAK POSITIF & NEGATIF PRODUK LAYANAN



Positive and Negative Impact of Product and Service

Sepanjang 2019, tidak ada produk dan layanan keuangan yang ditarik kembali dari program penjualan karena membawa dampak negatif.



During 2019, no financial products and services were withdrawn from the sales program due to negative impact.



Tersedianya produk dan layanan keuangan bagi masyarakat yang diikuti dengan akses layanan keuangan yang lebih baik, membawa manfaat maupun dampak negatif. Ulasan dampak produk dan layanan keuangan adalah sebagai berikut.

The availability of financial products and services for the community, followed by better access to financial services, bring benefits and negative impacts. A review of the impact of financial products and services is as follows.

Produk dan Layanan Products and Services	Dampak Positif Positive impact	Dampak Negatif Negative impact	Upaya Bank Bank's Efforts
Akses perbankan elektronik yang lebih luas Broader electronic banking access	Lebih banyak nasabah bisa melakukan transaksi keuangan kapan pun dan di mana pun More customers can conduct financial transactions anytime and anywhere	Risiko keamanan transaksi perbankan akibat kurang kewaspadaan nasabah Banking transaction security risks due to lack of customer prudence	Melakukan edukasi nasabah dan memperbarui aspek keamanan perbankan elektronik Conduct customer education and update the aspects of electronic banking security
Kredit untuk nasabah UMKM Credit for MSME customers	Lebih banyak nasabah UMKM dapat memperoleh modal untuk kegiatan usaha yang produktif More MSME customers can receive capital for productive business activities	Tata kelola dan kondisi ekonomi dapat memengaruhi kesehatan Bank Governance and economic conditions can affect the health of the Bank	Menerapkan prinsip kehati-hatian, pembinaan, dan pemantauan nasabah Apply the principle of prudence, guidance, and customer monitoring
Edukasi & Literasi Keuangan Financial Education & Literacy	Meningkatnya kesadaran masyarakat termasuk penerima manfaat program CR Maybank Indonesia terkait pengelolaan keuangan yang baik Rise the awareness of the community including Maybank Indonesia CR's beneficiaries about the importance of financial management	Tidak semua lapisan masyarakat memiliki pengetahuan keuangan yang cukup dan mampu mengelola keuangannya Not all levels of society have sufficient financial knowledge and are able to manage their finances	Melakukan edukasi & literasi keuangan kepada masyarakat termasuk penerima manfaat program CR Maybank Indonesia Conducting financial literacy & education to the community, including Maybank Indonesia CR's beneficiaries

PRODUK DAN LAYANAN YANG DITARIK KEMBALI

Sepanjang 2019, tidak ada produk dan layanan keuangan yang ditarik kembali dari program penjualan.

PRODUCTS AND SERVICES RECALLED

During 2019, there are not financial products and services that are recalled from the sales program.





PENGELOLAAN NASABAH



Customer Management

Maybank Indonesia menetapkan program pengembangan *Service Values*, *Service Standard* dan *Service Commitment*.



Maybank Indonesia established the *Service Values*, *Service Standard* and *Service Commitment* development programs.

Digital Transformation

Digital Trend FACTS (2017 to 2019)

Dig. Bank 1.0
E-Banking to
Dig. Bank 5.0
Signature
moments

310mn to
350mn mobile
phone user

From 74.9mn to
92mn smart
phone user

144.9mn people
are connected
to internet



Data Analytics

CRM

Community B
Approach

E-C
G

Techn
ment

Ch

B

Ta
Ma

Sejalan dengan visi 2020, Bank menyediakan produk dan layanan keuangan dengan menjadi *customer centric organization*, yaitu pelayanan terbaik di seluruh elemen organisasi yang berfokus pada pelanggan. [103-1]

Maybank Indonesia menetapkan program pengembangan *Service Values*, *Service Standard* dan *Service Commitment* yang selaras dengan fokus strategi layanan terbaru serta melanjutkan peningkatan proses komunikasi dan kampanye CARE (Customers Are Really Everything) yang melandasi seluruh proses kerja tim layanan di cabang. [103-2]

Program ini bertujuan menjadikan *WOW Customer Experience* sebagai *brand* dan *Customer Centricity* sebagai DNA. Bank merealisasikan berbagai program internal untuk memastikan pertumbuhan bisnis dan peningkatan kualitas layanan yaitu:

- Program *engagement* nasabah.
- Program peningkatan kualitas layanan.
- Program peningkatan loyalitas nasabah
- Jaminan perlindungan simpanan dan kerahasiaan data nasabah.
- Penyediaan informasi yang komprehensif terkait produk dan jasa Perusahaan.
- Penyediaan pusat pengaduan dan penanganan keluhan nasabah.

In line with the 2020 vision, the Bank provides financial products and services by becoming a customer-centric organization, which is the best service in all elements of the organization that focuses on customers. [103-1]

Maybank Indonesia established a *Service Values*, *Service Standard*, and *Service Commitment* development program that is aligned with the latest service strategy focus. The Bank also continues to improve the communication process and CARE (Customers Are Really Everything) campaign that underlies the entire work process of the service team at the branch. [103-2]

This program aims to make *WOW Customer Experience* as a brand and *Customer Centricity* as DNA. The Bank realizes various internal programs to ensure business growth and improve service quality, namely:

- Customer engagement program.
- Service quality improvement program.
- Customer loyalty improvement program
- Guaranteed protection of customer data confidentiality.
- Providing comprehensive information regarding the Company's products and services.
- Provision of customer complaints and handling centers.

Pengelolaan Nasabah

Customer Management



Menjadi “Top of Mind Banking in WOW Customer Experience” dengan terus menerus mendesain dan memberikan layanan terbaik secara menyeluruh untuk meningkatkan loyalitas pelanggan.

To be “Top of Mind Banking in WOW Customer Experience” by continuously by designing and providing the best services to improve the customer loyalty



MISI

Mission

1. Menanamkan DNA *Customer Centricity* untuk mewujudkan kepuasan dan loyalitas nasabah dengan semangat CARE sebagai *platform*
2. Mendorong proses dan sarana inovasi untuk mendukung WOW *Customer Experience* melalui lingkungan yang kolaboratif




1. Inculcate DNA Customer Centricity to realize customer satisfaction and loyalty with the spirit of CARE as a platform.
2. Encourage innovation processes and means to support WOW Customer Experience through collaborative environment.

SDM Unggul <small>Excellent HC</small>	Proses Brilliant <small>Brilliant Process</small>	WOW Experience Channel <small>WOW Experience Channel</small>	Customer Experience Menyeluruh <small>Fully Customer Experience</small>
<p>Peningkatan kualitas dan <i>staff</i> dan memperkuat DNA Customer Centric.</p> <p>Quality and loyalty HC improvements – especially the services team</p>	<p>Inovasi melalui sentralisasi, simplikasi dan automasi untuk meningkatkan kenyamanan proses layanan di seluruh <i>Customer Touch Point</i> atau <i>Maybank Indonesia's Channel</i>.</p> <p>Centralization, simplification, and convenience of service process to all 'customer touch point' or Maybank Indonesia's channel</p>	<p>Terciptanya WOW Experience di semua '<i>Customer Touch Point</i>' dan <i>Maybank Indonesia's Channel</i> dalam proses layanan secara keseluruhan (<i>end to end</i>).</p> <p>WOW experience in all 'customer touch point' or Maybank Indonesia's channel in end to end process</p>	<p>Memperkuat <i>Brand</i> Maybank dalam industri perbankan melalui peningkatan kualitas layanan dan kepuasan pelanggan.</p> <p>Strengthening the 'Brand' of Maybank in banking service industry through quality service and customer satisfaction</p>

CUSTOMER CENTRICITY ORGANISATION

CUSTOMER CARE

Maybank Customer Care Indonesia hadir guna memberikan kemudahan bagi nasabah untuk mendapatkan layanan terbaik dari Maybank Indonesia. Selain melalui kantor bank, nasabah dapat mengakses layanan baik melalui telepon, email maupun media sosial untuk mendapatkan layanan yang bersifat informasi, permintaan dan termasuk pengaduan maupun keluhan.






-  Telepon **1500611** yang dapat diakses dari seluruh Indonesia
-  Email customercare@maybank.co.id
-  Twitter di @Maybank ID
-  Facebook di MaybankIndonesia, dan
-  Instagram di MaybankID

PENANGANAN KELUHAN NASABAH

Pengelolaan pengaduan nasabah di Maybank Indonesia dikelola oleh unit Centralized Customer Care (CCC) dengan didukung oleh unit kerja khusus, Customer Feed back Resolution Management (CFRM). Untuk meningkatkan kepuasan nasabah Bank menetapkan target pencapaian target *Service Level Agreement* (SLA) penyelesaian pengaduan di atas 95%.

CUSTOMER CARE

Maybank Customer Care Indonesia is here to provide convenience for customers to get the best services from Maybank Indonesia. Apart from the branch office, customers can access services either by telephone, email, or social media to obtain information, requests, and services, including feedbacks and complaints.

-  Phone: **1500611** which can be accessed from anywhere in Indonesia
-  Email: customercare@maybank.co.id
-  Twitter: @Maybank ID
-  Facebook: MaybankIndonesia, and
-  Instagram: MaybankID

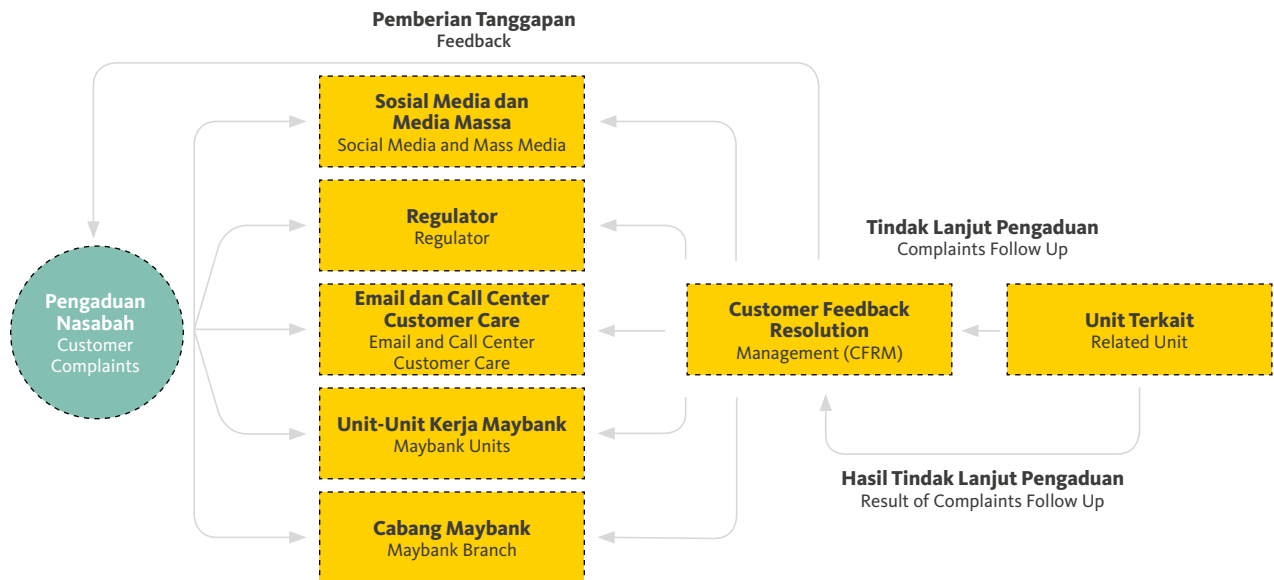
HANDLING CUSTOMER COMPLAINTS

The management of customer complaints at Maybank Indonesia is managed by the Centralized Customer Care (CCC) unit supported by a special work unit, Customer Feedback Resolution Management (CFRM). To increase customer satisfaction, the Bank sets targets to achieve Service Level Agreement (SLA) targets for resolving complaints above 95%.



Alur Pengelolaan Pengaduan Nasabah

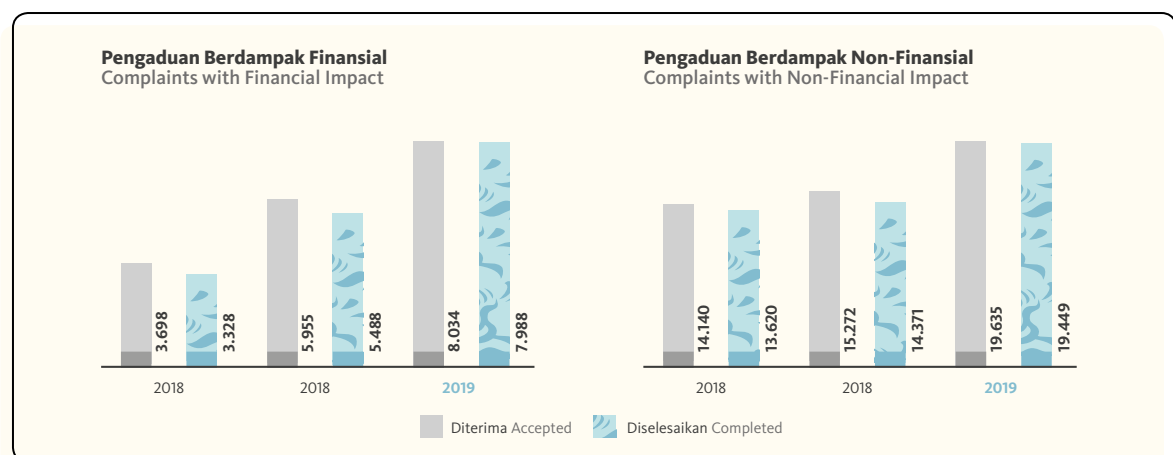
Workflow of Customer Complaints Management



Pengelolaan Pengaduan Nasabah [103-3]

Customer Complaint Management [103-3]

Deskripsi Description	2019	2018	2017
Jumlah pengaduan Bersifat Finansial & Non-Finansial Number of complaints: Financial & Non-Financial	27.669	21.227	19.668
Rasio Penyelesaian (target SLA >95%) Completion Ratio (target SLA > 95%)	99%	97%	97%



SURVEI KEPUASAN PELANGGAN

Untuk memahami kebutuhan dan harapan pelanggan, Maybank Indonesia bekerja sama dengan pihak ketiga untuk melakukan pengukuran *Net Promoter Score (NPS)*, yaitu pengukuran loyalitas pelanggan terhadap Maybank Indonesia dan *CSI (Customer Satisfaction Index)*.

CUSTOMER SATISFACTION SURVEY

To understand customer needs and expectations, Maybank Indonesia is working with third parties to measure the *Net Promoter Score (NPS)*, which is a measure of customer loyalty towards Maybank Indonesia and *CSI (Customer Satisfaction Index)*.

Pengelolaan Nasabah

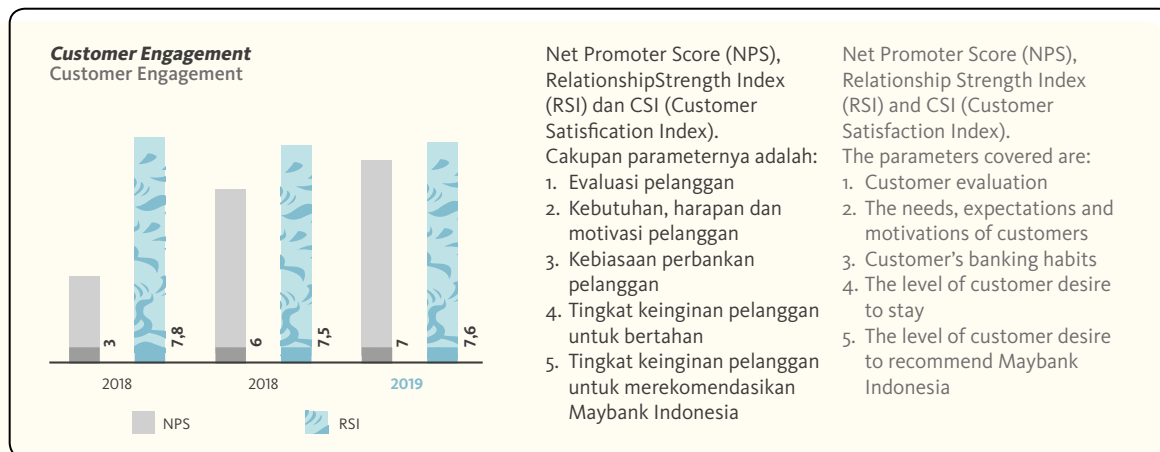
Customer Management

Hasil survei menjadi dasar evaluasi bagi Maybank Indonesia untuk terus meningkatkan inisiatif serta inovasi dalam layanan, dalam hal *People, Product, Process*, dan juga *Infrastructure Area*. Kepuasan nasabah menjadi salah satu *Key Performance Indicator* Maybank Indonesia.

The survey results form the basis of evaluation for Maybank Indonesia to continue to improve initiatives and innovations in services, in terms of *People, Product, Process*, and *Infrastructure Area*. Customer satisfaction is one of Maybank Indonesia's *Key Performance Indicators*.

Customer Engagement

Customer Engagement



PERLINDUNGAN PRIVASI NASABAH

Pelaksanaan kegiatan operasional perbankan selalu mengacu kepada prinsip kerahasiaan data nasabah sesuai peraturan dan ketentuan yang berlaku, termasuk dengan cara:

- penerapan pengamanan pada sistem teknologi informasi yang dapat melindungi dan menjaga data seluruh nasabah dan mencegah terjadinya pelanggaran yang dilakukan oleh pihak internal
- Mekanisme dan prosedur kerja yang dilakukan di Customer Care, baik dalam pemberian informasi maupun dalam penanganan permohonan ataupun keluhan
- Perlindungan data didukung oleh teknologi informasi, pada setiap pengiriman email yang terindikasi terdapat data nasabah, maka sistem akan memberikan notifikasi kepada user dan atasannya
- Sanksi tegas, jika terjadi pelanggaran yang menyebabkan hilangnya privasi nasabah. Penerapan mekanisme ini ditujukan untuk menghindari terjadinya *fraud* dan mencegah keluhan dari nasabah. [103-2]

Sepanjang tahun 2019, tidak terdapat kasus yang mengakibatkan pelanggaran peraturan yang diakibatkan pelanggaran perlindungan nasabah. [103-3] [418-1]

CUSTOMER PRIVACY PROTECTION

The implementation of banking operations always refers to the principle of customer data confidentiality following applicable rules and regulations, including by:

- the application of security to information technology systems that can protect and safeguard the data of all customers and prevent violations by internal parties
- Mechanisms and work procedures performed at Customer Care, both in the provision of information and in the handling of requests or complaints
- Data protection supported by information technology, in every email sent that indicated the customer's data, the system will provide notification to the user and his/her supervisor
- Strict sanctions, if a violation occurs, which causes loss of customer privacy. The application of this mechanism is intended to avoid fraud and prevent complaints from customers. [103-2]

During 2019, there were no cases that resulted in violations of regulations resulting from violations of customer protection. [103-3] [418-1]





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DATA TERKAIT INDIKATOR GRI

DATA RELATED TO GRI INDICATORS

Profil dan Demografi SDM [102-8] HC Profile and Demographic Region: Asia	Komposisi Karyawan						Employee Composition	
	Deskripsi	2019		2018		2017		Description
		L/M	P/F	L/M	P/F	L/M	P/F	
	Berdasarkan Usia						Based on Age	
<30 tahun	787	1.553	818	1.683	794	1.805	< 30 years	
30–50 tahun	1.972	2.203	2.008	2.208	2.053	2.187	30–50 years	
>50 tahun	334	199	286	185	253	150	> 50 years	
Total	3.093	3.955	3.112	4.076	3.100	4.142	Total	
	Berdasarkan Jabatan						Based on Position	
EVP	9	2	7	2	5	2	EVP	
SVP	40	26	29	22	33	17	SVP	
VP	139	72	123	68	106	67	VP	
AVP	203	167	184	135	183	102	AVP	
Senior Manager	406	293	366	299	320	278	Senior Manager	
Manager	577	537	606	526	602	517	Manager	
Assistant Manager	1297	1859	1.238	1.656	1.234	1.524	Assistant Manager	
Staff	318	929	442	1.280	511	1.536	Staff	
Non Staff	104	70	117	88	106	99	Non Staff	
Total	3.093	3.955	3.112	4.076	3.100	4.142	Total	
	Berdasarkan tingkat pendidikan						Based on Education	
Sarjana	2.488	3.006	2.464	3.069	2.436	3.061	Bachelor	
Diploma	329	671	348	706	365	762	Diploma	
Setara SMA	268	278	292	301	291	319	High School Equivalent	
Setara SMP	7	0	7	0	7	0	Junior School Equivalent	
Setara SD	1	0	1	0	1	0	Elementary School Equivalent	
Total	3.093	3.955	3.112	4.076	3.100	4.142	Total	



	Status Ketenagakerjaan							Based on Employment Status
	Dalam Negeri							Domestic
	Permanen	2.832	3.750	2.937	3.906	2.961	3.980	Permanent
	Non permanen	261	205	175	170	139	162	Non permanent
	Alih daya (tidak dicantumkan di nominatif)	1.432	272	1.452	243	1.512	284	Outsource (Not include in nominative)
	Paruh Waktu	0	0	0	0	0	0	Part Time
	Total	4.525	4.227	4.564	4.319	4.612	4.426	Total
	Luar Negeri (Mumbai, India)							Abroad (Mumbai, India)
	Permanen	17	4	19	5	18	5	Permanent
	Non permanen			1	0	0	0	Non permanent
	Alih daya (tidak dicantumkan di nominatif)	-	-	0	0	0	0	Outsource (Not include in nominative)
	Paruh Waktu	0	0	0	0	0	0	Part Time
	Total	17	4	20	5	18	5	Total

Distribusi Manfaat Ekonomi [201-1]	Deskripsi				Description		
	2019				2018	2017	Description
Financial Benefit Distribution	Nilai Ekonomi Diperoleh				Total Economic Value		
	Total Pendapatan Bunga dan Syariah	15.480	14.790	14.802,88	Total Interest Income and Shariah Income		
	Pendapatan Non-Bunga	2.587	2.267	2.731,98	Non-interest Income		
	Pendapatan Lain-lain-Bersih	22	3	15,47	Other Income-Net		
	Total1	18.089	17.060	17.550,33	Total1		
	Distribusi Nilai Ekonomi				Distributed Economic Value		
	Beban Bunga dan Syariah	7.312	6.690	7.100,73	Interest Expenses and Shariah Expenses		
	Umum dan Administrasi (Operasional)	3.826	3.562	3.406,47	General and Administrative Expenses (Operations)		
	Gaji Karyawan dan benefit lainnya	2.571	2.461	2.386,68	Employee Salary and other benefits		

	Deskripsi				Description	
	2019				2018	2017
	Dividen	-	548,64	360,8	Dividend	
	Beban Pajak dan Retribusi	675	773	658,85	Taxes and Services Tax	
	Biaya Pengembangan Masyarakat (juta)	11	15	13	Community Development (million)	
	Total2	14.395	14.049,64	13.926,53	Total2	
	Nilai Ekonomi yang Ditahan (= Total1 – Total2)	3.694	3.010,36	3.623,8	Retained Economic Value (= Total1 – Total2)	

Dampak Ekonomi Tidak Langsung [203-2]	Deskripsi				Description	
	2019				2018	2017
Indirect Economic Impact	Pemberdayaan Perempuan	ASPUK	193,76	1454,10	1.663,17	Women Empowerment
	Pemberdayaan Kelompok Marginal dan Pra Sejahtera	RISE	9.300,0	11.000,0	7.767,71	Empowerment of Marginal and Pre-Prosperous Groups
	Donasi Bencana Alam		53	700	0	Natural Disaster Donations
	Total		9.546,76	13.154,10	9.430,88	Total

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Anti Korupsi [205-3]	Insiden <i>Fraud</i> /Korupsi yang Terbukti dan Tindakan yang Dilakukan			Proven Incidents of Fraud/Corruption and Follow-Up Actions	
	Anti Fraud				
		2019	2018	2017	
	Jumlah total dan jenis insiden/ <i>fraud</i> /korupsi yang terbukti	2	2	5	Total number and type of proven fraud/corruption incidents
	Jumlah insiden <i>fraud</i> /korupsi yang terbukti di mana karyawan diberhentikan atau tindakan disiplin	2	2	5	Number of proven fraud/corruption incidents where employees are dismissed or disciplined
Jumlah insiden <i>fraud</i> /korupsi yang terbukti di mana kontrak rekanan diputus atau tidak diperpanjang	0	0	0	Number of proven fraud/corruption incidents in which the contract is terminated or not renewed	
Jumlah kasus hukum terkait/ <i>fraud</i> /korupsi terhadap organisasi atau karyawan selama periode pelaporan dan hasilnya	0	0	0	Number of legal cases related to fraud/corruption to the organization or employees during the reporting period and the results	
Material [301-1]	Pemakaian Material Kertas (Rp miliar)			Paper Usage (Rp billion)	
	Material				
	Deskripsi	2019	2018	2017	Description
	Pemakaian Kertas Fotokopi/Cetak	73.057	66.297	NA	Usage of Copy/Printed Paper
	<p>* Kertas dan barang cetakan adalah material akhir yang dipakai dalam kegiatan operasional perbankan, tidak terdapat material dalam bentuk bahan baku dan bahan antara lainnya yang dipergunakan untuk kegiatan tersebut. Dihitung dari jumlah pembelian dengan asumsi berat 1 rim kertas A4 80gsm = 2,49 kg</p> <p>* Paper and printed materials are the final materials used in banking operations, there are no other materials in the form of raw materials and intermediate materials used for these activities. Calculated from the number of purchases assuming the weight of 1 ream of 80gsm A4 paper = 2.49 kg</p>				
Energi [302-1]	Pemakaian Listrik (KWh)			Electricity Usage (KWh)	
	Energy				
	Deskripsi	2019	2018	2017	Description
	Pemakaian listrik (kWh)	47.411.339,13	47.473.532,68	48.024.029,74	Electricity Usage (kWh)
	Pemakaian Listrik (MJoule)*	152.680.820,87	170.904.718	172.886.507	Electricity Usage (MJoule)*
<p>Sejak tahun 2012, bank mengoperasikan satu ATM bertenaga surya di Green School Bali. Sel surya yang dipergunakan memasok kebutuhan mesin ATM setara 700 watt atau 5.040 kWh setahun.</p> <p>*) Faktor konversi 1 kWh = 3,6 X 10⁶ Joule</p> <p>Since 2012, the bank operates a solar-powered ATM at Green School Bali. Solar cells used to supply the needs of an ATM machine equivalent to 700 watts or 5040 kWh a year.</p> <p>*) Conversion factor 1 kWh = 3.6 X 10⁶ Joules</p>					



	Pemakaian Bahan Bakar Minyak (BBM) (liter)	Fuel Consumption (litre)			
	Deskripsi	2019	2018	2017	Description
	Konsumsi BBM	1.089.791	815.553	803.863	Fuel Consumption
	Konsumsi BBM (MJoule)	35.963.100	26.913.241	26.527.475	Fuel Consumption (MJoule)
	Total Pemakaian Energi (MJoule)	Total Energy Consumption (MJoule)			
	Deskripsi	2019	2018	2017	Description
	Listrik	152.680.821	172.886.507	170.904.718	Electricity
	BBM	35.963.100	26.913.241	26.527.475	Fuel
	Energi Terbarukan	18.144	18.144	18.144	Energy Consumption from renewable resources
	Jumlah	188.662.065	199.817.892	197.450.337	Total
	<p>Keterangan:</p> <ul style="list-style-type: none"> Region meliputi Sumatra Utara, Sumatra Selatan, Jakarta-1, Jakarta-2, Jawa Barat, Jawa Tengah, Jawa Timur-Bali-Nusa Tenggara, Sulawesi dan IBT, Kantor Pusat dan Card Center, Luar Negeri dan Total Syariah. Dihitung berdasarkan tarif listrik bisnis tegangan menengah pada 4Q-2016:Rp1.042/kWh; 4Q2017:Rp1.114,74/kWh, 4Q2018:Rp1.114,74/kWh. Dihitung berdasarkan Pedoman Penyelenggaraan Inventarisasi Gas Rumah Kaca Nasional Buku II-Volume 1 Metodologi Penghitungan Tingkat Emisi Gas Rumah Kaca Kaca Kegiatan Pengadaan Dan Penggunaan Energi, Kementerian KLHK, 2012 Net calorific value 1 liter BBM = 33 MJ/liter <p>Notes:</p> <ul style="list-style-type: none"> Region comprises North Sumatra, South Sumatra, Jakarta-1, Jakarta-2, West Java, Central Java, East Java-Bali-Nusa Tenggara, Sulawesi and IBT, Head Office and Card Center, Overseas and Total Sharia. Calculated based on electricity tariff for medium voltage business customer of 4Q-2016:Rp1,042/kWh; 4Q2017:Rp1,114,74/kWh, 4Q2018:Rp1,114,74/kWh. Calculated based on Guidelines for National Greenhouse Gas Inventories Book II-Volume 1, Calculation Methodology for Greenhouse Gas Emission Level in Energy Utilization and Procurement, Ministry of Environment and Forestry, 2012 Net calorific value 1 liter BBM = 33 MJ/litre 				
Air [303-1]	Biaya Utilitas (Pembayaran PDAM dan Gas) (Rp ribu)	Utility Costs (PDAM and Gas Payments) (Rp thousand)			
Water	Deskripsi	2019	2018	2017	Description
	Biaya Utilitas Air PDAM dan Gas	1.355.785,352	1.305.704,13	1.344.669,07	PDAM Water Utility and Gas Costs
	<p>* Data pengambilan air disajikan dalam nilai pembelian, belum dalam perhitungan volume. * Water collection data is presented in the purchase value, not in volume calculation.</p>				
Emisi [305-1] [305-2]	<p>Saat ini Maybank belum menetapkan kebijakan spesifik untuk emisi Gas Rumah Kaca (GRK). Pengendalian emisi GRK pada kegiatan perbankan melekat pada pengelolaan energi (listrik dan BBM) sebagai sumber emisi GRK signifikan. [103-1][103-2][103-3] At present, Maybank Indonesia do not have a specific policy regarding Green House Gas (GHG) emissions, and GHG emission control in Bank operational activities is inherent in energy (electricity and fuel) management as significant sources of GHG emissions. [103-1][103-2][103-3]</p>				
Emission	Emisi Gas Rumah Kaca (ton CO ₂ e)	Greenhouse Gas Emissions (ton CO ₂ e)			
	Deskripsi	2019	2018	2017	Description
	Emisi GRK dari Pemakaian Listrik Scope-2	40.868.574,33	40.922.185,17	41.396.713,64	Greenhouse Gas Emissions from Electricity Usage Scope-2
	Emisi GRK dari Konsumsi BBM Scope-1	2.492.242.830,00	1.865.087.601,00	1.838.354.018,00	Greenhouse Gas Emissions from Fuel Consumption Scope-1
	Jumlah	2.533.113.423,33	1.906.011.804,17	1.879.752.748,64	Total
	<p>Keterangan:</p> <ul style="list-style-type: none"> Dihitung berdasarkan Faktor Emisi GRK Sistem Interkoneksi Tenaga Listrik Tahun 2016, Kementerian ESDM, dengan metode perhitungan UNFCCC. Methodological tool to calculate the emission factor for an electricity system. Untuk kemudahan perhitungan menggunakan metode ex-ante dengan menggunakan faktor emisi Jamali dengan asumsi aset bank yang paling signifikan ada di Pulau Jawa. Nilai Faktor Emisi (kg CO₂/kWh) ex-ante=0,862 Dihitung berdasarkan 2006 IPCC Guidelines for National Greenhouse Gas Inventories untuk Bahan Bakar Minyak jenis Motor Gasoline Nilai Faktor Emisi (kg CO₂e/TJ)=69.300 <p>Notes:</p> <ul style="list-style-type: none"> Calculated based on GHG Emission Factor for Electricity Interconnection System Year 2016, Ministry of Energy and Mineral Resources, using the UNFCCC method-methodological tool to calculate the emission factor for an electricity system. For convenience, the calculation uses the ex-ante method with the emission factor for Jamali (Java-Madura-Bali), in the assumption that the Bank's significant assets are located in Java. Emission Factor Value (ton CO₂/MWh) ex-ante=0,862 Calculated based on 2006 IPCC Guidelines for National Greenhouse Gas Inventories for Fuels of the Gasoline Type Emission Factor Value (kg CO₂e/TJ)=69.300 				

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Effluent dan Limbah [306-2] Effluent and Waste	<p>Saat ini Maybank Indonesia belum menetapkan target spesifik untuk aspek sampah (kertas dan IT). Termasuk pengambilan kembali (toner) oleh mitra pemasok, mendonasikan peralatan komputer layak yang tidak terpakai kepada lembaga yang membutuhkan, sedangkan limbah kertas yang telah dihancurkan diserahkan pada pihak ketiga yang berizin. [103-1][103-2][103-3]</p> <p>At present, Maybank Indonesia has set no specific target for waste material (paper and IT). The Bank collaborates with suppliers in the disposal of used toner cartridges, donates unused working computer equipment to deserving institutions, and worked with licensed third parties in the disposal of shredded paper waste. [103-1][103-2][103-3]</p>																																																																				
Kepegawaian [401-1] Employment	Tenaga Kerja Baru			New Recruits																																																																	
<table border="1"> <thead> <tr> <th rowspan="2">Deskripsi</th> <th colspan="2">2019</th> <th colspan="2">2018</th> <th colspan="2">2017</th> <th rowspan="2">Description</th> </tr> <tr> <th>L/M</th> <th>P/F</th> <th>L/M</th> <th>P/F</th> <th>L/M</th> <th>P/F</th> </tr> </thead> <tbody> <tr> <td colspan="7">Berdasarkan Usia</td> <td>Based on Age</td> </tr> <tr> <td><30 tahun</td> <td>285</td> <td>444</td> <td>415</td> <td>494</td> <td>316</td> <td>468</td> <td>< 30 years old</td> </tr> <tr> <td>30–50 tahun</td> <td>267</td> <td>186</td> <td>229</td> <td>161</td> <td>160</td> <td>115</td> <td>30–50 years old</td> </tr> <tr> <td>>50 tahun</td> <td>13</td> <td>24</td> <td>6</td> <td>4</td> <td>1</td> <td>0</td> <td>> 50 years old</td> </tr> <tr> <td>Total</td> <td>565</td> <td>654</td> <td>659</td> <td>659</td> <td>477</td> <td>583</td> <td>Total</td> </tr> </tbody> </table>								Deskripsi	2019		2018		2017		Description	L/M	P/F	L/M	P/F	L/M	P/F	Berdasarkan Usia							Based on Age	<30 tahun	285	444	415	494	316	468	< 30 years old	30–50 tahun	267	186	229	161	160	115	30–50 years old	>50 tahun	13	24	6	4	1	0	> 50 years old	Total	565	654	659	659	477	583	Total								
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Kesehatan dan Keselamatan Kerja [403-2] Occupational Health and Safety	Jumlah Kasus Kecelakaan Kerja (kasus)			Number of Work Accident Case (cases)																																																																	
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Pelatihan dan Pendidikan [404-1]	Perusahaan berkomitmen untuk mengembangkan kompetensi Maybankers termasuk melalui kegiatan pendidikan dan pelatihan berkelanjutan sesuai dengan kebutuhan Perusahaan.	The Company is committed to develop Maybankers competency through sustainable learning and training activities based on the Company needs.																																																																																						
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	Rata-rata Jam Pelatihan Karyawan (jam belajar)	Average Employee Training Hour (training hours)																																																																																						
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Privasi Pelanggan [418-1]	Pengaduan Berdampak Finansial																																																																																							
Customer Privacy	Financial Impact Complaints (jumlah kasus)	Financial Impact Complaints (number of cases)																																																																																						
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Informasi Pendukung

Supporting Information

	Pengaduan Berdampak Non Finansial					
	Non-Financial Impact Complaints (jumlah kasus)			Non-Financial Impact Complaints (number of cases)		
	Deskripsi	2019	2018	2017	Description	
	Jumlah Pengaduan Nasabah	19.635	15.272	14.410	Number of Customer Complaints	
	Pengaduan yang Diselesaikan	19.449	14.371	13.620	Complaints that were Resolved	
** Selisih merupakan pengaduan dalam proses penyelesaian yang akan diselesaikan bulan berikutnya. Difference represents complaints in the process of resolution that will be resolved in the following month.						
Survei Kepuasan Pelanggan Customer Satisfaction Index	Customer Satisfaction Index					
	Tahun Year	Indeks Kepuasan Pelanggan Customer Satisfaction Index		NPS		
	2017	7,8		3		
	2018	7,5		6		
2019	7,6		7			
Portofolio produk dan layanan [FS6, FS7] Product and Services Portfolio	Persentase Portofolio Lini Bisnis [FS6]			Percentage of Business Line Portfolio [FS6]		
	No	Deskripsi Description	2019		2018	
			Nilai (Rp miliar) Value (Rp billion)	Persentase Percentage	Nilai (Rp miliar) Value (Rp billion)	Persentase Percentage
	Penyaluran Kredit berdasarkan Segmen Loan Distribution by Segment					
	1.	Kredit CFS CFS Loans	90.488	73,8	102.318	76,7
		-CFS Non-Ritel	48.291	39,4	58.286	43,7
		-CFS Ritel	42.197	34,4	44.032	33,0
	2.	Kredit Perbankan Global Global Banking Loans	32.091	26,2	31.032	23,3
	3.	Kredit UMKM MSME Loans	26.987	24,9	29.876	25,1
	4.	Pembiayaan Syariah Shariah Financing	24.047	19,6	23.704	17,8
	5.	Total Konsolidasian Total Consolidated	122.579		133.349	
	Produk dan Jasa untuk Manfaat Sosial [FS7]			Products and Services for Social Benefits [FS7]		
	No	Deskripsi Description	2019		2018	
Nilai (Rp miliar) Value (Rp billion)			Persentase Percentage	Nilai (Rp miliar) Value (Rp billion)	Persentase Percentage	
	Kredit CFS Ritel CFS Retail Loans					
1.	- Kredit Pemilikan Rumah Mortgage	15,0	12,2	15,7	11,8	
2.	- Kredit Pemilikan Mobil dan Motor Auto Loans	23,5	19,2	24,9	18,7	
3.	- Kartu Kredit dan Pinjaman Tanpa Agunan/PITA Credit Card and Personal Loans	3,6	2,9	3,5	2,6	
	Total	42,1		44,1		



Daftar Entitas yang Dihitung dalam Laporan Keuangan Konsolidasian

List of Entities Calculated in the Consolidated Financial Statements [102-45]

Entitas Anak

Nama	Persentase Kepemilikan	Bidang Usaha	Total Aset 2019	Status Operasional	Alamat
PT Maybank Indonesia Finance	<ul style="list-style-type: none"> 99,99% PT Bank Maybank Indonesia Tbk 0,01% Koperasi Karyawan PT Bank Internasional Indonesia Tbk 	Pembiayaan <i>Multi Financing</i>	Rp7,7 triliun	Telah Beroperasi sejak tahun 1991	Wisma Ekajawa Lantai 10 Jl. Mangga Dua Raya Jakarta 10730
PT Wahana Ottomitra Multiartha Tbk	<ul style="list-style-type: none"> 68,55% PT Bank Maybank Indonesia Tbk 23,94% PT Wahana Makmur Sejati 7,51% Masyarakat 	Pembiayaan <i>Multi Financing</i>	Rp8,3 triliun	Telah Beroperasi sejak tahun 1982	Altira Office Tower Lt. 32, Jl. Yos Sudarso Kav. 85, Kel. Sunter Jaya, Kec. Tanjung Priok, Jakarta Utara 14350

Perusahaan Ventura

Nama	Persentase Kepemilikan	Bidang Usaha
PT Penjamin Kredit Pengusaha Indonesia	9,83%	Jasa Penjaminan
PT Sarana Sulsel Ventura	9,28%	Modal Ventura
PT Sarana Sulut Ventura	7,14%	Modal Ventura
PT Sarana Jambi Ventura	4,49%	Modal Ventura
PT Sarana Riau Ventura	3,37%	Modal Ventura
PT Sarana Bali Ventura	3,39%	Modal Ventura
PT Sarana Sumsel Ventura	2,81%	Modal Ventura
PT Sarana Kalbar Ventura	2,45%	Modal Ventura
PT Bhakti Sarana Ventura	2,41%	Modal Ventura
PT Sarana Sumut Ventura	2,32%	Modal Ventura
PT Sarana Lampung Ventura	1,69%	Modal Ventura
PT Sarana Sumbar Ventura	1,37%	Modal Ventura
PT Sarana Bersama Pengembangan Indonesia	0,94%	Lembaga Keuangan Non-Bank
PT Berlian Laju Tanker Tbk	0,58%	Transportasi Laut
PT Bank Capital Indonesia Tbk	0,18%	Bank
PT Aplikanusa Lintasarta	0,03%	Sistem Jaringan Komunikasi

Wilayah operasi dan Pasar yang Dilayani

Operated Areas and Markets [102-7]



Jumlah Cabang *

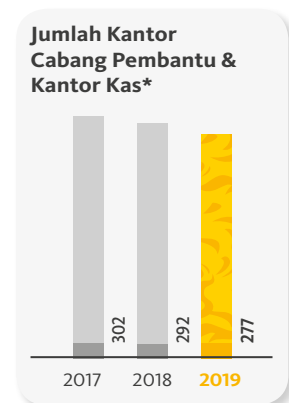
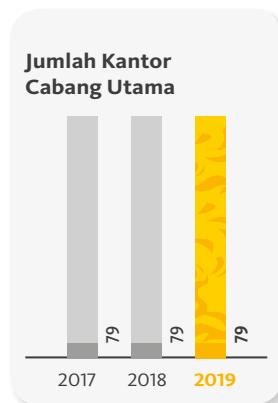
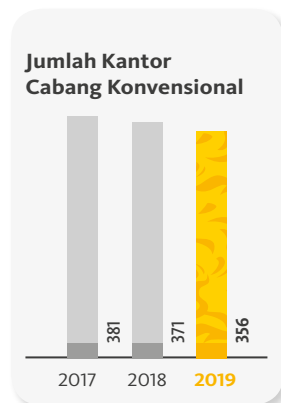
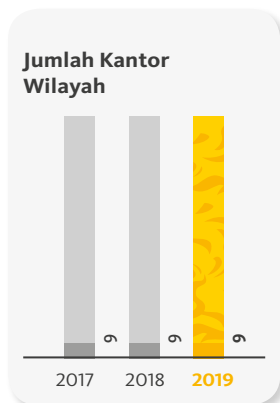
407 **386** **374**

2017

2018

2019

* Total Cabang: Jumlah Kantor Cabang Konvensional + Jumlah Kantor Cabang Luar Negeri + Jumlah Kantor Cabang Syariah



* Termasuk 1 kantor kas di tahun 2017



Produk dan Jasa Keuangan Berkelanjutan
Sustainable Financial Products and Services



KANTOR REGIONAL

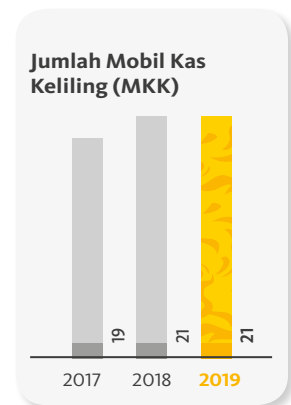
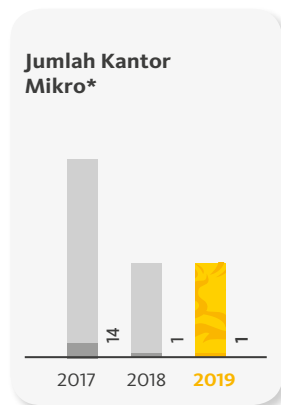
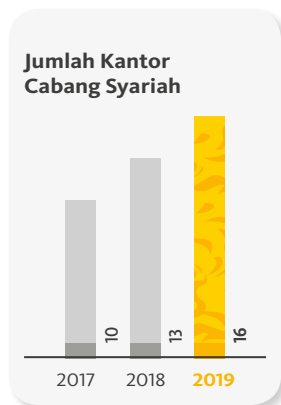
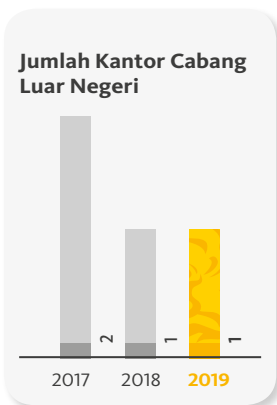
- Sumatera Utara
- Sumatera Selatan
- Jakarta 1
- Jakarta 2
- Jawa Barat
- Jawa Tengah
- Jawa Timur, Bali & Nusa Tenggara
- Kalimantan
- Sulawesi & Indonesia Bagian Timur



Jumlah ATM+CDM

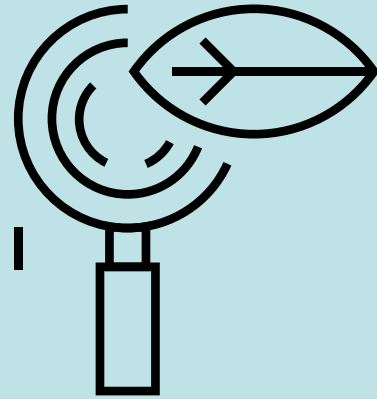
1.606 **1.609** **1.571**

2017 2018 2019



* Termasuk 13 kantor fungsional mikro di tahun 2017

INDEKS GRI



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Maybank Indonesia akan terus berupaya untuk mewujudkan manfaat sebesar-besarnya bagi masyarakat dan lingkungan hidup.



Maybank Indonesia will continue to strive in realizing maximum benefits for society and environment.



Indeks Isi GRI

GRI Content Index

Pengungkapan Standar Umum			General Standard Disclosures		
	Pengungkapan	Halaman Page	Disclosures	Tidak Disajikan Omission	
PROFIL ORGANISASI			ORGANIZATIONAL PROFILE		
GRI 102: Pengungkapan Umum General Disclosures 2016	102-1	Nama organisasi	28	Name of the organization	-
	102-2	Merek, produk, dan jasa utama	28	Primary brands, products, and services	-
	102-3	Lokasi kantor pusat	28	Location of headquarters	-
	102-4	Jumlah negara tempat operasi	28	Number of countries of operation	-
	102-5	Sifat kepemilikan dan badan hukum	28	Nature of ownership and legal form	-
	102-6	Pasar yang dilayani	28	Markets served	-
	102-7	Skala organisasi	28	Scale of the organization	-
	102-8	Informasi terkait karyawan dan pekerja lain	28	Information on employees and other workers	*Tidak ada karyawan paruh waktu There is no part time employee
	102-9	Rantai pasokan organisasi	45	Organization's supply chain	-
	102-10	Perubahan signifikan selama periode pelaporan	28	Significant changes during the reporting period	-
	102-11	Prinsip kehati-hatian	61-65	Precautionary approach or principle	-
	102-12	Inisiatif Eksternal	72	External initiatives	-
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STRATEGI			STRATEGY		
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102-15	Dampak penting, risiko, dan peluang	12-19	Key Impact, risks, and opportunities	-	
ETIK DAN INTEGRITAS			ETHIC AND INTEGRITY		
102-16	Nilai-nilai, standar dan norma-norma perilaku	30-31	Values, principles, standards and norms of behavior	-	
102-17	Mekanisme permintaan nasihat dan pertimbangan terkait etik	67	Mechanisms for advice and concerns about ethics	-	

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102-18	Struktur tata kelola	54-57	Governance structure	
PELIBATAN PEMANGKU KEPENTINGAN			STAKEHOLDER ENGAGEMENT	
102-40	Daftar kelompok pemangku kepentingan	69	List of stakeholder groups	-
102-41	Perjanjian Kerja Bersama	96	Collective bargaining agreements	-
102-42	Identifikasi dan pemilihan pemangku kepentingan	69-72	Identifying and selecting stakeholders	-
102-43	Pendekatan untuk melakukan pelibatan pemangku kepentingan	69-72	Approach to stakeholder engagement	-
102-44	Topik dan perhatian utama	69-72, 148	Key topics and concerns	-
PRAKTIK PELAPORAN			REPORTING PRACTICES	
102-45	Entitas yang dicakup dalam laporan keuangan konsolidasian	41	Entities included in the organization's consolidated financial statements	-
102-46	Proses untuk menetapkan isi laporan dan Batasan topik	43-45	Defining the report content and topics boundaries	-
102-47	Daftar topik material	45	List of material topics	-
102-48	Pernyataan ulang atas informasi	46	Restatements of information	-
102-49	Perubahan dalam pelaporan	46	Changes in reporting	-
102-50	Periode pelaporan	41	Reporting period	-
102-51	Tanggal laporan paling terakhir	41	Date of most recent previous report	-
102-52	Siklus pelaporan	41	Reporting cycle	-
102-53	Poin Kontak atas pertanyaan terkait laporan ini	41	Contact point for questions regarding the report	-
102-54	Klaim pelaporan yang 'kesesuaian dengan' Standar GRI	41	Claims of reporting in accordance with the GRI Standards	-
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102-56	Pemeriksaan eksternal atas laporan	41	External assurance for the report	-
KINERJA EKONOMI			ECONOMIC PERFORMANCE	
GRI 103: Pendekatan Manajemen Management Approach 2016	103-1 Penjelasan Topik Material dan Batasannya	79	Explanation of the material topic and its Boundary	-
	103-2 Pendekatan Manajemen dan Komponennya	79-84	The management approach and its components	-
	103-3 Evaluasi Pendekatan Manajemen	79	Evaluation of the management approach	-
GRI 201 Kinerja Ekonomi Economic Performance 2016	201-1 Nilai ekonomi yang dihasilkan dan didistribusikan	85, 143	Direct economic value generated and distributed	-



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	Pengungkapan	Halaman Page	Disclosures	Tidak Disajikan Omission
DAMPAK EKONOMI TIDAK LANGSUNG			INDIRECT ECONOMIC IMPACT	
GRI 103: Pendekatan Manajemen Management Approach 2016	103-1 Penjelasan Topik Material dan Batasannya	85	Explanation of the material topic and its Boundary	-
	103-2 Pendekatan Manajemen dan Komponennya	85	The management approach and its components	-
	103-3 Evaluasi Pendekatan Manajemen	85	Evaluation of the management approach	-
GRI 203 Dampak Ekonomi Tidak Langsung Indirect Economic Impact 2016	203-1 Investasi infrastruktur dan dukungan layanan	129	Infrastructure investments and services supported	-
	203-2 Dampak ekonomi signifikan tidak langsung	85, 128-129	Significant indirect economic impacts	-
ANTI KORUPSI			ANTI CORRUPTION	
GRI 103: Pendekatan Manajemen Management Approach 2016	103-1 Penjelasan Topik Material dan Batasannya	67	Explanation of the material topic and its Boundary	-
	103-2 Pendekatan Manajemen dan Komponennya	67	The management approach and its components	-
	103-3 Evaluasi Pendekatan Manajemen	67	Evaluation of the management approach	-
GRI 205 Anti Korupsi Anti-corruption 2016	205-2 Komunikasi dan pelatihan anti korupsi	144	Communication and training on anti-corruption	-
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GRI 103: Pendekatan Manajemen Management Approach 2016	103-1 Penjelasan Topik Material dan Batasannya	119	Explanation of the material topic and its Boundary	-
	103-2 Pendekatan Manajemen dan Komponennya	119	The management approach and its components	-
	103-3 Evaluasi Pendekatan Manajemen	119	Evaluation of the management approach	-
GRI 301 Material Material 2016	301-1 Pemakaian material	119, 144	Materials used	-
ENERGI			ENERGY	
GRI 103: Pendekatan Manajemen Management Approach 2016	103-1 Penjelasan Topik Material dan Batasannya	119	Explanation of the material topic and its Boundary	-
	103-2 Pendekatan Manajemen dan Komponennya	119	The management approach and its components	-
	103-3 Evaluasi Pendekatan Manajemen	119	Evaluation of the management approach	-
GRI 302- Energi Energy 2016	302-1 Konsumsi energi di dalam organisasi	119, 144	Energy consumption within the organization	-

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AIR		WATER		
GRI 103: Pendekatan Manajemen Management Approach 2016	103-1 Penjelasan Topik Material dan Batasannya	119	Explanation of the material topic and its Boundary	-
	103-2 Pendekatan Manajemen dan Komponennya	119	The management approach and its components	-
	103-3 Evaluasi Pendekatan Manajemen	119	Evaluation of the management approach	-
GRI 303 Air Water 2016	303-1 Pengambilan air berdasarkan sumber	119, 144	Water withdrawal by source	Volume air yang diambil disajikan dalam nilai pembelian. The volume of water taken is presented in the value of the purchase.
KETENAGAKERJAAN		EMPLOYMENT		
Waste Volume (paper and IT) not calculated, will be disclosed in future reporting.				
GRI 103: Pendekatan Manajemen Management Approach 2016	103-1 Penjelasan Topik Material dan Batasannya	89	Explanation of the material topic and its Boundary	-
	103-2 Pendekatan Manajemen dan Komponennya	89-93	The management approach and its components	-
	103-3 Evaluasi Pendekatan Manajemen	93, 97	Evaluation of the management approach	-
GRI 401-2016 Ketenagakerjaan Employment	401-1 Jumlah dan rerata penerimaan karyawan baru dan turnover karyawan	146	Number and rates of new employee hires and employee turnover	-
KESEHATAN DAN KESELAMATAN KERJA		OCCUPATIONAL HEALTH AND SAFETY		
GRI 103: Pendekatan Manajemen Management Approach 2016	103-1 Penjelasan Topik Material dan Batasannya	98	Explanation of the material topic and its Boundary	-
	103-2 Pendekatan Manajemen dan Komponennya	98	The management approach and its components	-
	103-3 Evaluasi Pendekatan Manajemen	93, 97, 146	Evaluation of the management approach	-
GRI 403 Kesehatan dan Keselamatan Kerja Occupational Health and Safety 2016	403-2 Jenis dan rerata cedera	146	Type of injury and rates of injury	-
PELATIHAN DAN PENDIDIKAN		TRAINING AND EDUCATION		
GRI 103: Pendekatan Manajemen Management Approach 2016	103-1 Penjelasan Topik Material dan Batasannya	94	Explanation of the material topic and its Boundary	-
	103-2 Pendekatan Manajemen dan Komponennya	94-95	The management approach and its components	-
	103-3 Evaluasi Pendekatan Manajemen	93, 97	Evaluation of the management approach	-
GRI 404- Pelatihan dan Pendidikan Training and Education 2016	404-1 Rata-rata jam pelatihan	147	Average hours of training	-
	404-2 Program untuk pengelolaan keterampilan dan pembelajaran seumur hidup	94-95	Programs for skills Management and lifelong learning	-



Pengungkapan Standar Umum			General Standard Disclosures	
	Pengungkapan	Halaman Page	Disclosures	Tidak Disajikan Omission
MASYARAKAT LOKAL			LOCAL COMMUNITIES	
GRI 103: Pendekatan Manajemen Management Approach 2016	103-1 Penjelasan Topik Material dan Batasannya	103	Explanation of the material topic and its Boundary	-
	103-2 Pendekatan Manajemen dan Komponennya	103-115	The management approach and its components	-
	103-3 Evaluasi Pendekatan Manajemen	110, 114	Evaluation of the management approach	-
GRI 413 Masyarakat Lokal Local Community 2016	413-1 Pelibatan masyarakat lokal	103-115	Local community engagement	-
PEMASARAN DAN PELABELAN			MARKETING AND LABELING	
GRI 103: Pendekatan Manajemen Management Approach 2016	103-1 Penjelasan Topik Material dan Batasannya	133, 137	Explanation of the material topic and its Boundary	-
	103-2 Pendekatan Manajemen dan Komponennya	133, 137-140	The management approach and its components	-
	103-3 Evaluasi Pendekatan Manajemen	133	Evaluation of the management approach	-
GRI 417- Pemasaran dan Pelabelan Marketing and Labelling 2016	417-2 Insiden ketidakpatuhan terkait informasi dan pelabelan produk dan jasa	133	Incidents of non-compliance concerning product and service information and labeling	-
GRI G4 FSSD Portofolio Produk Product Portfolio 2013	FS16 Inisiatif untuk meningkatkan literasi keuangan	109	Initiatives to enhance financial literacy	-
KERAHASIAAN PELANGGAN			CUSTOMER PRIVACY	
GRI 103: Pendekatan Manajemen Management Approach 2016	103-1 Penjelasan Topik Material dan Batasannya	137	Explanation of the material topic and its Boundary	-
	2016	137-140	The management approach and its components	-
	103-3 Evaluasi Pendekatan Manajemen	140	Evaluation of the management approach	-
GRI 418 Kerahasiaan Pelanggan Customer Privacy 2016	418-1 Keluhan atas pelanggaran privasi pelanggan	140	Complaints regarding breaches of customer privacy	-
PORTOFOLIO PRODUK			PRODUCT PORTFOLIO	
GRI 103: Pendekatan Manajemen Management Approach 2016	103-1 Penjelasan Topik Material dan Batasannya	127, 137	Explanation of the material topic and its Boundary	-
	103-2 Pendekatan Manajemen dan Komponennya	81-83, 131	The management approach and its components	-
	103-3 Evaluasi Pendekatan Manajemen	83	Evaluation of the management approach	-
GRI G4 FSSD Portofolio Produk Product Portfolio 2013	FS6 Persentase portofolio lini bisnis	81	Percentage of the portfolio for business lines	-
	FS7 Produk dan jasa yang dirancang khusus untuk manfaat sosial	83, 131	Products and services designed to deliver a specific social benefit	-

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Laporan ini memuat informasi yang dipersyaratkan sebagaimana dalam Lampiran-II Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan keuangan berkelanjutan bagi lembaga jasa keuangan, emiten, dan perusahaan publik.

This report contains the required information as in Attachment-II of the Financial Services Authority Regulation Number 51/POJK.03/2017 regarding the application of sustainable finance for financial service institutions, issuers, and public companies.

No.	Laporan Keberlanjutan memuat informasi mengenai:	Halaman Page	No.	The Sustainability Report contains information about:
1	Penjelasan Strategi Keberlanjutan		1	Explanation of Sustainable Strategy
2	Ikhtisar Kinerja Aspek Keberlanjutan	12-19	2	Performance Overview on Sustainability Aspects
	a. aspek ekonomi			a. Economic aspect
	1) kuantitas produksi atau jasa yang dijual;	20		1) quantity of production or service offered
	2) pendapatan atau penjualan;	20		3) revenue or sales
	3) laba atau rugi bersih;	20		4) net profit or loss;
	4) produk ramah lingkungan; dan	20		5) environmental-friendly product; and
	5) pelibatan pihak lokal yang berkaitan dengan proses bisnis Keuangan Berkelanjutan.	24		6) Involvement of local party that relates with Sustainable-Finance business process.
	b. aspek Lingkungan Hidup			b. Environmental aspect
	1) penggunaan energi (antara lain listrik dan air);	21		1) energy use (including electricity and water)
	2) pengurangan emisi yang dihasilkan	21		2) reduction of emission produced
	3) pengurangan limbah dan efluen	21		3) waste and effluent reduction
	4) pelestarian keanekaragaman hayati	21		4) biodiversity preservation
	c. uraian mengenai dampak positif dan negatif dari penerapan Keuangan Berkelanjutan bagi masyarakat dan lingkungan	22-24		c. Description of the positive and negative impacts of implementing Sustainable Finance for the community and the environment.
3	Profil singkat		3	General profile
	a. visi, misi, dan nilai keberlanjutan	13, 30-31		a. Vision, mission and sustainable values
	b. nama, alamat, nomor telepon, nomor faksimile, alamat surat elektronik (<i>e-mail</i>), dan situs web LJK, Emiten, dan Perusahaan Publik, serta kantor cabang dan/atau kantor perwakilan	26		b. Name, address, telephone number, facsimile number, e-mail address, and website of Financial Service Institutions (FSI), Issuer and Public Company, as well as branch offices and/or representative offices
	c. skala usaha			c. Business size
	1) total aset atau kapitalisasi aset, dan total kewajiban	26		1) total assets or assets capitalization, and total liabilities
	2) jumlah karyawan	26		2) number of employees
	3) persentase kepemilikan saham	26		3) ownership percentage
	4) wilayah operasional.	26		4) operational area
	d. penjelasan singkat mengenai produk, layanan, dan kegiatan usaha yang dijalankan;	26		d. Brief explanation about product, service and business activity performed;
	e. keanggotaan pada asosiasi;	72		e. Member of an association;
	f. perubahan signifikan, antara lain terkait dengan penutupan atau pembukaan cabang, dan struktur kepemilikan.	26		f. Significant changes, among others related to the closing or opening of branches, and ownership structure.



No.	Laporan Keberlanjutan memuat informasi mengenai:	Halaman Page	No.	The Sustainability Report contains information about:
4	<p>Penjelasan Direksi memuat:</p> <p>a. Kebijakan untuk merespons tantangan dalam pemenuhan strategi keberlanjutan, paling sedikit meliputi:</p> <p>1) penjelasan nilai keberlanjutan bagi Perusahaan;</p> <p>2) penjelasan respons Perusahaan terhadap isu terkait penerapan Keuangan Berkelanjutan;</p> <p>3) penjelasan komitmen pimpinan LJK, Emiten, dan Perusahaan Publik dalam pencapaian penerapan Keuangan Berkelanjutan;</p> <p>4) pencapaian kinerja penerapan Keuangan Berkelanjutan; dan</p> <p>5) tantangan pencapaian kinerja penerapan Keuangan Berkelanjutan.</p> <p>b. Penerapan Keuangan Berkelanjutan, paling sedikit meliputi:</p> <p>1) pencapaian kinerja penerapan Keuangan Berkelanjutan (ekonomi, sosial, dan Lingkungan Hidup) dibandingkan dengan target; dan</p> <p>2) penjelasan prestasi dan tantangan termasuk peristiwa penting selama periode pelaporan (bagi LJK yang diwajibkan membuat Rencana Aksi Keuangan Berkelanjutan).</p> <p>c. Strategi pencapaian target, paling sedikit meliputi:</p> <p>1) pengelolaan risiko atas penerapan Keuangan Berkelanjutan terkait aspek ekonomi, sosial, dan Lingkungan Hidup;</p> <p>2) pemanfaatan peluang dan prospek usaha; dan</p> <p>3) penjelasan situasi eksternal ekonomi, sosial, dan Lingkungan Hidup yang berpotensi mempengaruhi keberlanjutan LJK, Emiten, dan Perusahaan Publik.</p>	<p>34</p> <p>34</p> <p>34</p> <p>35</p> <p>35</p> <p>35</p> <p>35</p> <p>35</p> <p>36</p> <p>36</p>	4	<p>Report of the Board of Directors consists of:</p> <p>a. Policies to respond in meeting the sustainable strategy, at least include:</p> <p>1) an explanation about the value of sustainability for the Company;</p> <p>2) an explanation of the Company's response to issues related to the implementation of Sustainable Finance</p> <p>3) an explanation of the commitment of Financial Service Industry (FSI) leaders, Issuers, and Public Company's in conducting Sustainable Finance implementation</p> <p>4) achieving performance in the application Sustainable Finance; and</p> <p>5) Challenges in acquiring performance on Sustainable Finance</p> <p>b. Sustainable Finance implementation, at least include:</p> <p>1) achievement in the performance of the implementation of Sustainable Finance (economic, social and environmental) compared to the target; and</p> <p>2) explanation on achievements and challenges including important events during the reporting period (as for FSI, it is required to formulate Sustainable Finance Action Plan)</p> <p>c. Target achievement strategies, at least include:</p> <p>1) risk management for the implementation of Sustainable Finance related to economic, social, and environmental;</p> <p>2) exploiting business opportunities and prospects; and</p> <p>3) explanation on external economy, social and environmental condition that has the potential to affect the sustainability of FSI, Issuers and Public Companies.</p>
5	<p>Tata kelola keberlanjutan memuat:</p> <p>a. Uraian mengenai tugas bagi Direksi dan Dewan Komisaris, pegawai, pejabat dan/atau unit kerja yang menjadi penanggung jawab penerapan Keuangan Berkelanjutan.</p> <p>b. Penjelasan mengenai pengembangan kompetensi yang dilaksanakan terhadap anggota Direksi, anggota Dewan Komisaris, pegawai, pejabat dan/atau unit kerja yang menjadi penanggung jawab penerapan Keuangan Berkelanjutan.</p> <p>c. Penjelasan mengenai prosedur LJK, Emiten, dan Perusahaan Publik dalam mengidentifikasi, mengukur, memantau, dan mengendalikan risiko atas penerapan Keuangan Berkelanjutan terkait aspek ekonomi, sosial, dan Lingkungan Hidup, termasuk peran Direksi dan Dewan Komisaris dalam mengelola, melakukan telaah berkala, dan meninjau efektivitas proses manajemen risiko LJK, Emiten, dan Perusahaan Publik.</p> <p>d. Penjelasan mengenai pemangku kepentingan yang meliputi:</p> <p>1) keterlibatan pemangku kepentingan berdasarkan hasil penilaian (<i>assessment</i>) manajemen, RUPS, surat keputusan atau lainnya; dan</p> <p>2) pendekatan yang digunakan LJK, Emiten, dan Perusahaan Publik dalam melibatkan pemangku kepentingan dalam penerapan Keuangan Berkelanjutan, antara lain dalam bentuk dialog, survei, dan seminar.</p>	<p>55-57</p> <p>58-59</p> <p>60-65</p> <p>69</p> <p>69-72</p>	5	<p>Sustainable Governance consists of:</p> <p>a. Job description of the Board of Directors and the Board of Commissioners, employees, officers and or work units who are responsible for implementing Sustainable Finance.</p> <p>b. Explanations regarding competency development carried out for members of the Board of Directors, members of the Board of Commissioners, employees, officers and or work units who are responsible for the implementation of Sustainable Finance.</p> <p>c. Explanations on the procedures for FSI, Issuers and Public Companies in identifying, measuring, monitoring, and controlling risks for the implementation of Sustainable Finance related to economic, social, and environmental aspects, including the role of the Directors and Board of Commissioners in managing, conducting periodic reviews, and reviewing the effectiveness risk management processes for FSI, Issuers and Public Companies.</p> <p>d. Explanations of stakeholders include:</p> <p>1) stakeholder's involvement based on management assessment, annual general shareholders meeting, decree or other; and</p> <p>2) approach used by FSI, Issuers, and Public Companies in involving stakeholders in the implementation of Sustainable Finance, such as dialogue, surveys and seminars.</p>

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No.	Laporan Keberlanjutan memuat informasi mengenai:	Halaman Page	No.	The Sustainability Report contains information about:
	e. Permasalahan yang dihadapi, perkembangan, dan pengaruh terhadap penerapan Keuangan Berkelanjutan.	75		e. Problems encountered, developments, and influences on the implementation of Sustainable Finance
6	Kinerja keberlanjutan paling sedikit memuat:		6	Sustainable performance, at least includes:
	a. Penjelasan mengenai kegiatan membangun budaya keberlanjutan di internal LJK, Emiten, dan Perusahaan Publik.	65		a. Explanation regarding the activities of building a sustainable culture in the internal FSI, Issuers, and Public Companies.
	b. Uraian mengenai kinerja ekonomi dalam 3 (tiga) tahun terakhir meliputi:			b. Analysis of economic performance for the last three years includes:
	1) perbandingan target dan kinerja produksi, portofolio, target pembiayaan, atau investasi, pendapatan dan laba rugi dalam hal Laporan Keberlanjutan disusun secara terpisah dengan Laporan Tahunan; dan	79-83		1) comparison of targets and performance of production, portfolio, financing targets, or investment, revenue and profit or loss in the event that the Sustainable Report is prepared separately from the Annual Report; and
	2) perbandingan target dan kinerja portofolio, target pembiayaan, atau investasi pada instrumen keuangan atau proyek yang sejalan dengan penerapan Keuangan Berkelanjutan.	83-83		2) comparison of target and portfolio performance, financing targets, or investments in financial instruments or projects that are aligned with the application of Sustainable Finance.
	c. Kinerja sosial dalam 3 (tiga) tahun terakhir:			c. Social performance for the last three years:
	1) Komitmen LJK, Emiten, atau Perusahaan Publik untuk memberikan layanan atas produk dan/atau jasa yang setara kepada konsumen.	127-129		1) commitments of FSI, Issuers, or Public Companies to provide services for products and or services that are equal to consumers.
	2) Ketenagakerjaan, paling sedikit memuat:			2) Labour, at least includes:
	a. pernyataan kesetaraan kesempatan bekerja dan ada atau tidaknya tenaga kerja paksa dan tenaga kerja anak;	89		a. statement of equality of employment opportunities and the presence or absence of forced and child labor;
	b. persentase remunerasi pegawai tetap di tingkat terendah terhadap upah minimum regional;	95		b. the percentage of permanent employee remuneration at the lowest level to the regional minimum wage;
	c. lingkungan bekerja yang layak dan aman; dan	98-99		c. a decent and safe working environment; and
	d. pelatihan dan pengembangan kemampuan pegawai.	94-95		d. employee training and capacity building.
	3) Masyarakat, paling sedikit memuat:			3) Community, at least includes:
	a. informasi kegiatan atau wilayah operasional yang menghasilkan dampak positif dan dampak negatif terhadap masyarakat sekitar termasuk literasi dan inklusi keuangan;	103-114		a. information of activities or operational areas that produce positive and negative impacts on the surrounding community including financial literacy and inclusion;
	b. mekanisme pengaduan masyarakat serta jumlah pengaduan masyarakat yang diterima dan ditindaklanjuti; dan	138		b. the mechanism of public complaints as well as the number of public complaints received and acted upon; and
	c. TJSJ yang dapat dikaitkan dengan dukungan pada tujuan pembangunan berkelanjutan meliputi jenis dan capaian kegiatan program pemberdayaan masyarakat	109-115, 122-123		c. TJSJ that can be linked to support for sustainable development goals includes the types and achievements of community empowerment program activities
	d. Kinerja Lingkungan Hidup bagi LJK, Emiten, dan Perusahaan Publik, paling sedikit memuat:			d. Environmental Performance for FSI, Issuers, and Public Companies, at least contains:
	1) biaya Lingkungan Hidup yang dikeluarkan;	119		1) environmental costs incurred;
	2) uraian mengenai penggunaan material yang ramah lingkungan, misalnya penggunaan jenis material daur ulang; dan	119		2) a description of the use of environmentally friendly materials, for example the use of recycled materials; and
	3) uraian mengenai penggunaan energi, paling sedikit memuat:			3) a description of the use of energy, at least contains:
	a. jumlah dan intensitas energi yang digunakan; dan	119		a. the amount and intensity of the energy used; and
	b. upaya dan pencapaian efisiensi energi yang dilakukan termasuk penggunaan sumber energi terbarukan;	119		b. efforts and achievement of energy efficiency including the use of renewable energy sources;



No.	Laporan Keberlanjutan memuat informasi mengenai:	Halaman Page	No.	The Sustainability Report contains information about:
e.	Tanggung jawab pengembangan Produk dan/atau Jasa Keuangan Berkelanjutan		e.	Responsibility for developing Sustainable Financial Products and or Services
1)	inovasi dan pengembangan Produk dan/atau Jasa	130-131	1)	innovation and development of Products and or Services
2)	jumlah dan persentase produk dan jasa yang sudah dievaluasi keamanannya bagi pelanggan	133	2)	the number and percentage of products and services that have been evaluated for the safety.
3)	dampak positif dan dampak negatif yang ditimbulkan dari Produk dan/atau Jasa dan proses distribusi, serta mitigasi yang dilakukan untuk menanggulangi dampak negatif	135	3)	positive and negative impacts arising from Products and/or Services and distribution processes, as well as mitigation undertaken to overcome the negative impacts
4)	jumlah produk yang ditarik kembali dan alasannya	135	4)	the number of products withdrawn and its reasons
5)	survei kepuasan pelanggan	139-140	5)	customer satisfactory survey
7	Verifikasi tertulis dari pihak independen, jika ada.	-	7	Written verification from independent party, if any.



NATIONAL
CENTER FOR
SUSTAINABILITY
REPORTING

Laporan Kesesuaian dengan Standar GRI

National Center for Sustainability Reporting (NCSR) telah melakukan pengecekan Kesesuaian dengan Standar GRI atas Laporan Keberlanjutan PT Bank Maybank Indonesia Tbk 2019 ("Laporan"). Pengecekan dilakukan untuk memberikan gambaran tentang sejauh mana Standar GRI telah diterapkan dalam Laporan tersebut. Pengecekan ini bukan merupakan opini atas kinerja keberlanjutan maupun kualitas informasi yang dimuat dalam Laporan tersebut.

Kami menyimpulkan bahwa Laporan ini telah disusun sesuai dengan Standar GRI - Opsi *Core*.

Jakarta, 30 Juli 2020

Statement GRI Standards in Accordance Check

The National Center for Sustainability Reporting (NCSR) has conducted a GRI Standards in Accordance Check on PT Bank Maybank Indonesia Tbk Sustainability Report 2019 ("Report"). The check communicates the extent to which the GRI Standards has been applied in the Report. The check does not provide an opinion on the sustainability performance of the reporter or the quality of the information provided in the report.

We conclude that this report has been prepared in accordance with GRI Standards - Core option.

Jakarta, 30 July 2020

National Center for Sustainability Reporting

Dewi Fitriyasari, Ph.D., CSRA, CMA
Director



Lembar Umpan Balik

Feedback Form

Terima kasih atas perhatian dan apresiasi Bapak/Ibu terhadap Laporan Keberlanjutan kami ini.

Thank you for your attention and appreciation on our Sustainability Report.

Untuk meningkatkan pelayanan kami dalam mengembangkan Laporan yang akan datang, maka kami mohon Bapak/Ibu untuk mengisi kuesioner berikut dan dapat mengirimkannya kembali kepada kami. Kami sangat mengharapkan pemikiran, saran, dan kritik dari Bapak/Ibu.

To improve our next report, please let us know what you think about the report by filling in the questionnaire below, and return this feedback form to us. Your views, and critics are very much welcomed and appreciated.

No.	Pernyataan Statements	SS SA	S A	RR SD	TS D	STS SD	Alasan Comment
1	Laporan ini berisi/mengandung informasi yang bermanfaat mengenai komitmen Maybank Indonesia dan kebijakannya This Report contains useful information on Maybank Indonesia commitment and its policy						
2	Laporan ini menyediakan suatu gambaran/ <i>summary</i> mengenai kinerja Maybank Indonesia yang sejalan dengan usaha pencapaian <i>sustainable development</i> This Report provides a good overview on Maybank Indonesia performance in its pursuit to reach sustainable development						
3	Laporan ini mudah dimengerti This Report is easy to understand						
4	Informasi pada Laporan ini cukup lengkap (detail) The Report provides enough detail of information						
5	Laporan ini layak/dapat dipertanggungjawabkan This Report has sufficient accountability						

SS: Sangat Setuju S: Setuju RR: Ragu-ragu T S: Tidak Setuju STS: Sangat Tidak Setuju
SA: Strongly Agree A: Agree SD: Somewhat Disagree D: Disagree SD: Strongly Disagree

Informasi yang menarik adalah Most interested information is (are)	Informasi yang kurang menarik adalah Least interested information is (are)
a.	
b.	
c.	

Lembar Umpan Balik

Feedback Form

Saran dan/atau kritik mengenai isi, desain, layout dan lain-lain Comments on content, design, layout, etc.	Informasi yang dapat ditambahkan Any additional comments
a.	
b.	
c.	

PROFIL ANDA YOUR PROFILE		
Nama Name (optional)	:	
Umur (wajib) Age (obligatory)	:	
Jenis Kelamin (wajib) Sex (obligatory)	:	
Institusi/Perusahaan Institution/Company (optional)	:	
Jenis Institusi/Perusahaan Institution/Company	:	
<input type="checkbox"/> Pemerintah Government	<input type="checkbox"/> Industri Industry	<input type="checkbox"/> Media Media
<input type="checkbox"/> LSM NGO	<input type="checkbox"/> Masyarakat Community	<input type="checkbox"/> Lain-lain Others

Terima kasih atas kesediaan Bapak/Ibu untuk meluangkan waktu dalam mengisi *feedback form* ini. Mohon agar formulir ini dapat dikirim kepada kami.

Thank you for your time to fill in this feedback form.
Please send this form back to us.

PT Maybank Indonesia Tbk

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2019

Laporan Keberlanjutan
Sustainability Report

My

*Taking Step Forward
for Sustainability*

Bank

Melangkah Menuju Keberlanjutan



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