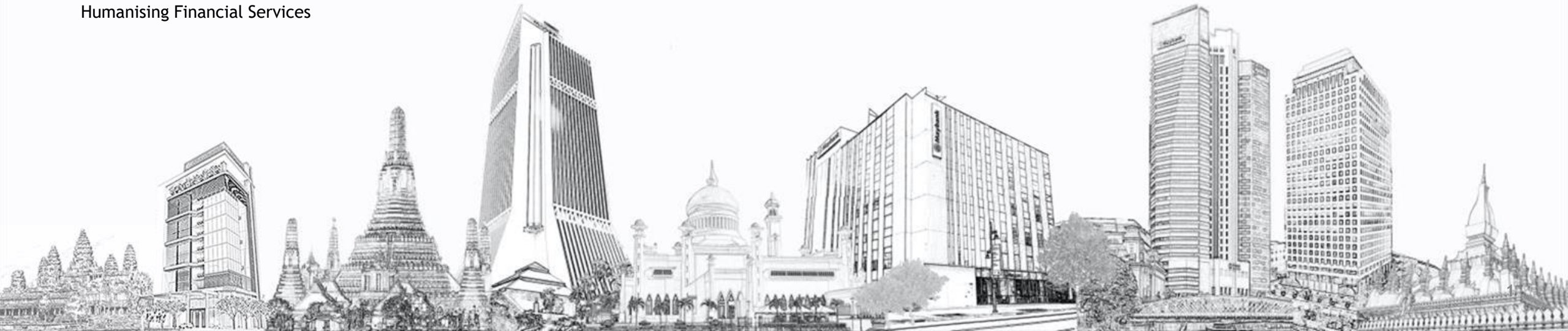


Maybank Indonesia

Financial Highlights 2016 - 2020



Humanising Financial Services



Consolidated Statement of Financial Positions



(in million Rupiah)	2020	2019	2018	2017	2016
Total assets	173,224,412	169,082,830	177,532,858	173,253,491	166,678,902
Loans ¹	105,271,330	122,578,758	133,349,480	125,435,853	121,787,003
Loans - net ¹	102,041,553	120,018,768	131,071,704	123,298,102	119,601,069
Financial investments - net					
Marketable securities	24,099,718	15,266,009	13,506,555	14,679,559	12,324,975
Government recapitalization bonds	-	1,122,910	2,926,842	3,568,903	3,557,817
Investment in shares	173,768	167,787	167,787	8,283	4,552
Allowance for impairment losses	(6,722)	(47,489)	(61,200)	(52,797)	(198,100)
Total financial investments- net	24,266,764	16,509,217	16,539,984	18,203,948	15,689,244
Earning assets - net	158,618,651	151,812,571	159,087,921	155,291,504	148,516,485
Deposits from customers	115,003,047	110,601,006	116,812,388	121,291,560	118,931,951
Deposits from other banks	8,236,126	3,134,059	4,217,922	3,861,373	2,790,608
Borrowings	6,041,622	9,189,435	10,558,656	5,054,291	4,906,929
Total liabilities (excluding minority interest)	146,000,782	142,397,914	152,442,167	152,478,451	147,406,296
Total equity	27,223,630	26,684,916	25,090,691	20,775,040	19,272,606

Average Consolidated Statement of Financial Positions



(in million Rupiah)	2020	2019	2018	2017	2016
Total assets	171,153,621	173,307,844	175,393,175	169,966,197	162,148,958
Loans ¹	113,925,044	127,964,119	129,392,667	123,611,428	117,157,883
Loans - net ¹	111,030,161	125,545,236	127,184,903	121,449,586	115,045,488
Financial investments - net					
Marketable securities	19,682,864	14,386,282	14,093,057	13,502,267	9,206,359
Government recapitalization bonds	561,455	2,024,876	3,247,873	3,563,360	3,568,593
Investment in shares	170,778	167,787	88,035	6,418	4,552
Allowance for impairment losses	(27,106)	(54,345)	(56,999)	(125,449)	(201,445)
Total financial investments- net	20,387,991	16,524,601	17,371,966	16,946,596	12,578,059
Earning assets - net	155,215,611	155,450,246	157,189,713	151,903,995	143,918,553
Deposits from customers	112,802,027	113,706,697	119,051,974	120,111,756	117,209,194
Deposits from other banks	5,685,093	3,675,991	4,039,648	3,325,991	2,844,535
Borrowings	7,615,529	9,874,046	7,806,474	4,980,610	4,591,213
Total liabilities (excluding minority interest)	144,199,348	147,420,041	152,460,309	149,942,374	144,641,021
Total equity	26,954,273	25,887,804	22,932,866	20,023,823	17,507,937

Consolidated Statements of Income and Other Comprehensive Income



(in million Rupiah)	2020	2019	2018	2017	2016
Net interest income and shariah	7,259,810	8,167,975	8,099,878	7,702,150	7,430,303
Other operating income	2,379,393	2,587,166	2,266,716	2,729,339	2,655,978
Allowance for impairment losses on financial instruments and provision for possible losses on non-earning assets	(2,075,674)	(1,780,943)	(1,310,729)	(2,134,133)	(1,979,659)
Other operating expenses - net	(7,788,294)	(8,178,275)	(7,333,658)	(7,927,268)	(7,497,022)
Operating income - net	1,850,909	2,576,866	3,032,936	2,504,221	2,589,259
Non operating income/(expenses) - net	(32,264)	22,228	2,641	15,469	24,524
Income before tax expense	1,818,645	2,599,094	3,035,577	2,519,690	2,613,783
Tax expense - net	(534,253)	(674,914)	(773,332)	(658,845)	(646,507)
Income/(loss) for the year	1,284,392	1,924,180	2,262,245	1,860,845	1,967,276
Income/(loss) for the year attributable to:					
Equity holders of the parent company	1,266,348	1,842,520	2,194,576	1,804,031	1,948,312
Non-controlling interests	18,044	81,660	67,669	56,814	18,964
Total comprehensive income/(loss) for the year - net of tax	1,613,692	2,163,127	2,701,100	1,892,096	3,529,338
Total comprehensive income/(loss) for the year attributable to:					
Equity holders of the parent company	1,590,380	2,080,316	2,622,472	1,837,215	3,510,561
Non-controlling interests	23,312	82,811	78,628	54,881	18,777
Basic earnings/(loss) per share	16.62	24.00	30.00	27.00	29.00
Shares data:					
The amount of shares issued and paid-up (thousands)	76,215,196	76,215,196	76,215,196	67,746,841	67,746,841

Financial Ratios (1/2)



	2020	2019	2018	2017	2016
<u>Capital</u>					
Capital Adequacy Ratio (CAR)	24.31%	21.38%	19.04%	17.53%	16.76%
Fixed assets to capital	18.68%	18.63%	18.62%	19.57%	17.93%
<u>Asset Quality</u>					
Non performing earnings assets to earnings assets	2.58%	2.62%	2.11%	2.23%	2.82%
Non performing loan (NPL) ¹	4.00%	3.33%	2.59%	2.81%	3.40%
Non performing loan - net (NPL - net) ¹	2.49%	1.92%	1.50%	1.72%	2.22%
Allowance for impairment losses on financial assets to earning assets	2.09%	1.72%	1.47%	1.42%	1.63%
Fullfillment of required allowance for possible losses	92.73%	77.09%	78.59%	74.16%	64.08%
<u>Rentability</u>					
Return on assets (ROA)	1.04%	1.45%	1.74%	1.48%	1.60%
Return on equity (ROE)	5.13%	7.73%	10.21%	9.91%	11.86%
Net interest margin (NIM)	4.55%	5.07%	5.24%	5.17%	5.12%
Operating expenses to operating revenues (BOPO)	87.83%	85.78%	83.47%	85.97%	86.02%
Net interbank liability to Tier I Capital	-18.83%	-8.79%	-3.30%	0.44%	-4.52%
Liabilities to total equity	5.36	5.34	6.08	7.34	7.65
Liabilities to total assets	0.84	0.84	0.86	0.88	0.88

Financial Ratios (2/2)



	2020	2019	2018	2017	2016
<u>Liquidity</u>					
Loans to Deposits Ratio (LDR) ²	79.25%	94.13%	96.46%	88.12%	88.92%
<u>Compliance</u>					
Percentage of Legal Lending Limit (LLL) violation	0.00%	0.00%	0.00%	0.00%	0.00%
Giro Wajib Minimum (GWM) Rupiah					
Primary ²	3.88%	6.06%	6.57%	6.66%	7.06%
Secondary ²	-	-	-	8.49%	6.70%
Macroprudential Liquidity Buffer (PLM) ²	21.99%	12.18%	10.29%	-	-
Minimum Statutory Reserves (GWM) Foreign Currency ²	4.36%	8.41%	8.35%	8.37%	8.40%
Net Open Position (NOP) ²	7.37%	4.55%	5.02%	4.53%	5.11%

¹ Including consumer financing receivables

² Bank only