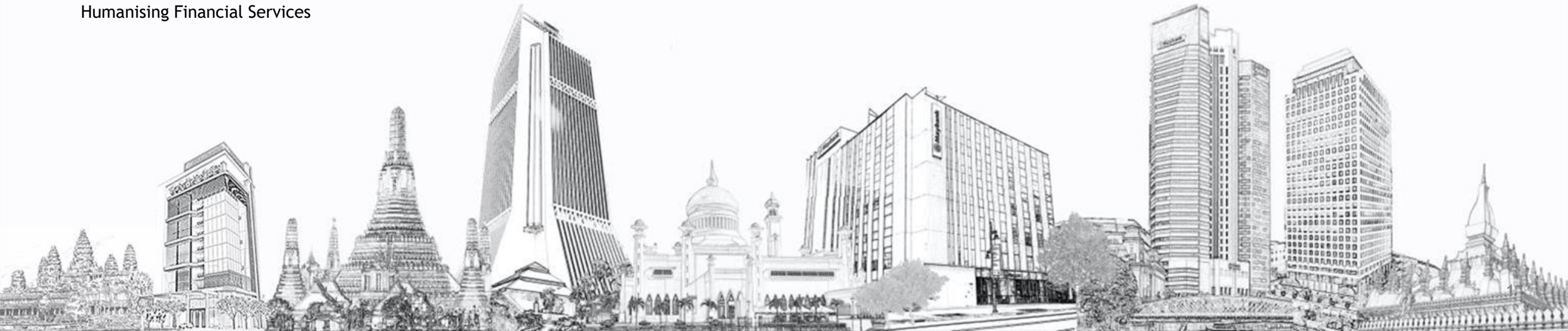


Maybank Indonesia

Financial Highlights 2017 - 2021



Humanising Financial Services



Consolidated Statement of Financial Positions



(in million Rupiah)	2021	2020	2019	2018	2017
Total assets	168,758,476	173,224,412	169,082,830	177,532,858	173,253,491
Loans ¹	101,770,531	105,271,330	122,578,758	133,349,480	125,435,853
Loans - net ¹	98,502,884	102,041,553	120,018,768	131,071,704	123,298,102
Financial investments - net					
Marketable securities	29,102,397	24,099,718	15,266,009	13,506,555	14,679,559
Government recapitalization bonds	-	-	1,122,910	2,926,842	3,568,903
Investment in shares	172,312	173,768	167,787	167,787	8,283
Allowance for impairment losses	(5,453)	(6,722)	(47,489)	(61,200)	(52,797)
Total financial investments - net	29,269,256	24,266,764	16,509,217	16,539,984	18,203,948
Earning assets - net	153,576,899	158,618,651	151,812,571	159,087,921	155,291,504
Deposits from customers	114,898,775	115,003,047	110,601,006	116,812,388	121,291,560
Deposits from other banks	5,162,363	8,236,126	3,134,059	4,217,922	3,861,373
Borrowings	6,917,309	6,041,622	9,189,435	10,558,656	5,054,291
Total liabilities (excluding minority interest)	140,033,353	146,000,782	142,397,914	152,442,167	152,478,451
Total equity	28,725,123	27,223,630	26,684,916	25,090,691	20,775,040

Average Consolidated Statement of Financial Positions



(in million Rupiah)	2021	2020	2019	2018	2017
Total assets	170,991,444	171,153,621	173,307,844	175,393,175	169,966,197
Loans ¹	103,520,931	113,925,044	127,964,119	129,392,667	123,611,428
Loans - net ¹	100,272,219	111,030,161	125,545,236	127,184,903	121,449,586
Financial investments - net					
Marketable securities	26,601,058	19,682,864	14,386,282	14,093,057	13,502,267
Government recapitalization bonds	-	561,455	2,024,876	3,247,873	3,563,360
Investment in shares	173,040	170,778	167,787	88,035	6,418
Allowance for impairment losses	(6,088)	(27,106)	(54,345)	(56,999)	(125,449)
Total financial investments- net	26,768,010	20,387,991	16,524,601	17,371,966	16,946,596
Earning assets - net	156,097,775	155,215,611	155,450,246	157,189,713	151,903,995
Deposits from customers	114,950,911	112,802,027	113,706,697	119,051,974	120,111,756
Deposits from other banks	6,699,245	5,685,093	3,675,991	4,039,648	3,325,991
Borrowings	6,479,466	7,615,529	9,874,046	7,806,474	4,980,610
Total liabilities (excluding minority interest)	143,017,068	144,199,348	147,420,041	152,460,309	149,942,374
Total equity	27,974,377	26,954,273	25,887,804	22,932,866	20,023,823

Consolidated Statements of Income and Other Comprehensive Income



(in million Rupiah)	2021	2020	2019	2018	2017
Net interest income and shariah	7,117,279	7,259,810	8,167,975	8,099,878	7,702,150
Other operating income	2,090,320	2,379,393	2,587,166	2,266,716	2,729,339
Allowance for impairment losses on financial instruments and provision for possible losses on non-earning assets	(1,540,064)	(2,075,674)	(1,780,943)	(1,310,729)	(2,134,133)
Other operating expenses - net	(7,015,019)	(7,788,294)	(8,178,275)	(7,333,658)	(7,927,268)
Operating income - net	2,192,580	1,850,909	2,576,866	3,032,936	2,504,221
Non operating income/(expenses) - net	(17,064)	(32,264)	22,228	2,641	15,469
Income before tax expense	2,175,516	1,818,645	2,599,094	3,035,577	2,519,690
Tax expense - net	(495,762)	(534,253)	(674,914)	(773,332)	(658,845)
Income/(loss) for the year	1,679,754	1,284,392	1,924,180	2,262,245	1,860,845
Income/(loss) for the year attributable to:					
Equity holders of the parent company	1,644,970	1,266,348	1,842,520	2,194,576	1,804,031
Non-controlling interests	34,784	18,044	81,660	67,669	56,814
Total comprehensive income/(loss) for the year - net of tax	1,754,646	1,613,692	2,163,127	2,701,100	1,892,096
Total comprehensive income/(loss) for the year attributable to:					
Equity holders of the parent company	1,716,699	1,590,380	2,080,316	2,622,472	1,837,215
Non-controlling interests	37,947	23,312	82,811	78,628	54,881
Basic earnings/(loss) per share	21.58	16.62	24.18	30.00	27.00
Shares data:					
The amount of shares issued and paid-up (thousands)	76,215,196	76,215,196	76,215,196	76,215,196	67,746,841

Financial Ratios (1/2)



	2021	2020	2019	2018	2017
Capital					
Capital Adequacy Ratio (CAR)	26.91%	24.31%	21.38%	19.04%	17.53%
Fixed assets to capital	22.53%	18.68%	18.63%	18.62%	19.57%
Asset Quality					
Non performing earnings assets to earnings assets	2.32%	2.58%	2.62%	2.11%	2.23%
Non performing loan (NPL) ¹	3.69%	4.00%	3.33%	2.59%	2.81%
Non performing loan - net (NPL - net) ¹	2.56%	2.49%	1.92%	1.50%	1.72%
Allowance for impairment losses on financial assets to earning assets	2.18%	2.09%	1.72%	1.47%	1.42%
Fullfillment of required allowance for possible losses	95.59%	92.73%	77.09%	78.59%	74.16%
Rentability					
Return on assets (ROA)	1.32%	1.04%	1.45%	1.74%	1.48%
Return on equity (ROE)	6.29%	5.13%	7.73%	10.21%	9.91%
Net interest margin (NIM)	4.69%	4.55%	5.07%	5.24%	5.17%
Operating expenses to operating revenues (BOPO)	82.90%	85.78%	85.78%	83.47%	85.97%
Net interbank liability to Tier I Capital	-41.60%	-18.83%	-8.79%	-3.30%	0.44%
Liabilities to total equity	4.87	5.36	5.34	6.08	7.34
Liabilities to total assets	0.83	0.84	0.84	0.86	0.88

Financial Ratios (2/2)



	2021	2020	2019	2018	2017
<u>Liquidity</u>					
Loans to Deposits Ratio (LDR) ²	76.28%	79.25%	94.13%	96.46%	88.12%
<u>Compliance</u>					
Percentage of Legal Lending Limit (LLL) violation	0.00%	0.00%	0.00%	0.00%	0.00%
Minimum Statutory Reserves (GWM) Rupiah					
Primary ²	4.13%	3.88%	6.06%	6.57%	6.66%
Secondary ²	-	-	-	-	8.49%
Macroprudential Liquidity Buffer (PLM) ²	26.78%	21.99%	12.18%	10.29%	-
Minimum Statutory Reserves (GWM) Foreign Currency ²	4.47%	4.36%	8.41%	8.35%	8.37%
Net Open Position (NOP) ²	3.40%	7.37%	4.55%	5.02%	4.53%

¹ Including consumer financing receivables

² Bank only