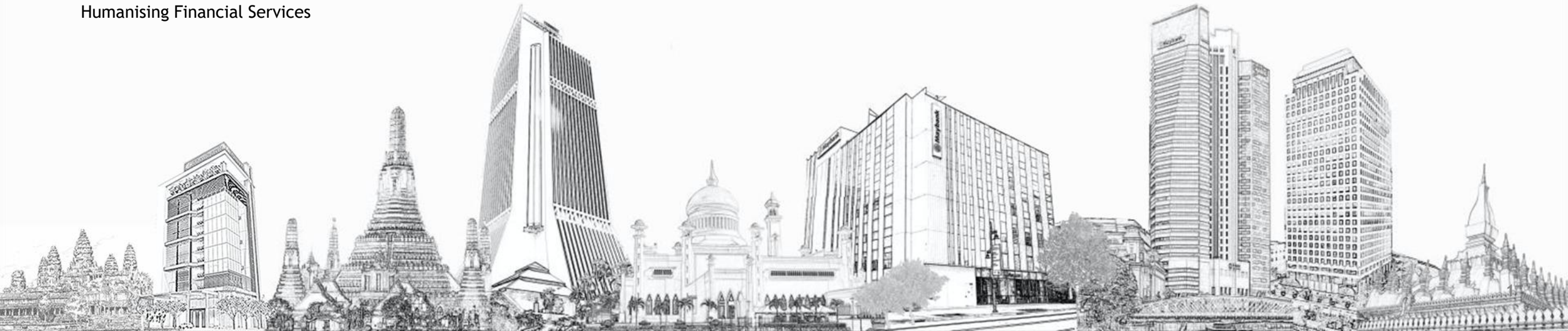


Maybank Indonesia

Financial Highlights 2020 - 2024



Humanising Financial Services



Consolidated Statement of Financial Positions



(in million Rupiah)	2024	2023	2022	2021	2020
Total assets	197,179,822	171,803,070	160,813,918	168,712,977	173,190,035
Loans ¹	127,581,015	116,002,006	107,815,087	101,770,531	105,271,330
Loans - net ¹	123,561,591	112,479,905	104,456,619	98,502,884	102,041,553
Financial investments - net					
Marketable securities	39,956,998	30,584,181	28,429,318	29,102,397	24,099,718
Government recapitalization bonds	-	-	-	-	-
Investment in shares	195,182	167,793	170,369	172,312	173,768
Allowance for impairment losses	(1,015)	(397)	(4,391)	(5,453)	(6,722)
Total financial investments- net	40,151,165	30,751,577	28,595,296	29,269,256	24,266,764
Earning assets - net	175,014,964	153,315,630	141,563,727	153,576,899	158,618,651
Deposits from customers	119,003,891	115,502,508	105,706,302	114,898,775	115,003,047
Deposits from other banks	6,020,257	4,782,896	3,165,693	5,162,363	8,236,126
Borrowings	14,426,809	7,744,928	9,949,742	6,917,309	6,041,622
Total liabilities (excluding minority interest)	165,971,431	141,007,036	131,279,968	139,826,538	145,844,522
Total equity	31,208,391	30,796,034	29,533,950	28,886,439	27,345,513

Average Consolidated Statement of Financial Positions



(in million Rupiah)	2024	2023	2022	2021	2020
Total assets	184,491,446	166,308,494	164,763,448	170,951,506	171,136,433
Loans ¹	121,791,511	111,908,547	104,792,809	103,520,931	113,925,044
Loans - net ¹	118,020,748	108,468,262	101,479,752	100,272,219	111,030,161
Financial investments - net					
Marketable securities	35,270,590	29,506,750	28,765,858	26,601,058	19,682,864
Government recapitalization bonds	-	-	-	-	561,455
Investment in shares	181,488	169,081	171,341	173,040	170,778
Allowance for impairment losses	(706)	(2,394)	(4,922)	(6,088)	(27,106)
Total financial investments- net	35,451,371	29,673,437	28,932,276	26,768,010	20,387,991
Earning assets - net	164,165,297	147,439,679	147,570,313	156,097,775	155,215,611
Deposits from customers	117,253,200	110,604,405	110,302,539	114,950,911	112,802,027
Deposits from other banks	5,401,577	3,974,295	4,164,028	6,699,245	5,685,093
Borrowings	11,085,869	8,847,335	8,433,526	6,479,466	7,615,529
Total liabilities (excluding minority interest)	153,489,234	136,143,502	135,553,253	142,835,530	144,121,218
Total equity	31,002,213	30,164,992	29,210,195	28,115,976	27,015,215

Consolidated Statements of Income and Other Comprehensive Income



(in million Rupiah)	2024	2023	2022	2021	2020
Net interest income and shariah	7,105,410	7,233,623	6,977,850	7,117,279	7,259,810
Other operating income	2,386,388	2,036,965	1,681,836	1,888,315	1,927,771
Allowance for impairment losses on financial instruments and provision for possible losses on non-earning assets	(1,369,376)	(1,115,060)	(1,266,220)	(1,540,064)	(2,075,674)
Other operating expenses - net	(7,903,158)	(6,926,303)	(6,603,492)	(6,785,868)	(7,336,672)
Operating income - net	1,588,640	2,347,888	2,056,194	2,219,726	1,850,909
Non operating income/(expenses) - net	11,673	6,786	(15,968)	(17,064)	(32,264)
Income before tax expense	1,600,313	2,354,674	2,040,226	2,202,662	1,818,645
Tax expense - net	(401,670)	(536,924)	(507,015)	(501,734)	(534,253)
Income/(loss) for the year	1,198,643	1,817,750	1,533,211	1,700,928	1,284,392
Income/(loss) for the year attributable to:					
Equity holders of the parent company	1,115,963	1,743,406	1,471,070	1,666,316	1,266,348
Non-controlling interests	82,680	74,344	62,141	34,612	18,044
Total comprehensive income/(loss) for the year - net of tax	1,219,342	1,869,253	1,151,472	1,794,195	1,613,692
Total comprehensive income/(loss) for the year attributable to:					
Equity holders of the parent company	1,135,348	1,793,756	1,087,721	1,755,903	1,590,380
Non-controlling interests	83,994	75,497	63,751	38,292	23,312
Basic earnings/(loss) per share	14.64	22.97	19.30	21.86	16.62
Shares data:					
The amount of shares issued and paid-up (thousands)	76,215,196	76,215,196	76,215,196	76,215,196	76,215,196

Financial Ratios (1/2)



	2024	2023	2022	2021	2020
<u>Capital</u>					
Capital Adequacy Ratio (CAR)	25.55%	27.74%	26.65%	27.10%	24.31%
Fixed assets to capital	18.34%	21.03%	18.02%	18.73%	18.68%
<u>Asset Quality</u>					
Non performing earnings assets to earnings assets	1.82%	2.08%	2.49%	2.32%	2.58%
Non performing loan (NPL) ¹	2.68%	2.92%	3.46%	3.69%	4.00%
Non performing loan - net (NPL - net) ¹	1.42%	1.88%	2.34%	2.56%	2.49%
Allowance for impairment losses on financial assets to earning assets	2.35%	2.36%	2.45%	2.18%	2.09%
Fullfillment of required allowance for possible losses	108.37%	123.03%	110.56%	95.59%	92.73%
<u>Rentability</u>					
Return on assets (ROA)	0.85%	1.41%	1.25%	1.34%	1.04%
Return on equity (ROE)	3.93%	6.20%	5.44%	6.36%	5.13%
Net interest margin (NIM)	4.37%	4.96%	4.89%	4.69%	4.55%
Operating expenses to operating revenues (BOPO)	89.56%	83.13%	83.10%	85.78%	87.83%
Net interbank liability to Tier I Capital	10.46%	9.62%	2.30%	-33.81%	-18.83%
Liabilities to total equity	5.32	4.58	4.45	4.84	5.33
Liabilities to total assets	0.84	0.82	0.82	0.83	0.84

Financial Ratios (2/2)



	2024	2023	2022	2021	2020
<u>Liquidity</u>					
Loans to Deposits Ratio (LDR) ²	89.84%	84.25%	86.92%	76.28%	79.25%
<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	8.33%	7.12%	8.47%	4.13%	3.88%
Macroprudential Liquidity Buffer (PLM) ²	20.40%	24.14%	26.78%	26.78%	21.99%
Minimum Statutory Reserves (GWM) Foreign Currency ²	4.38%	4.58%	4.45%	4.47%	4.36%
Net Open Position (NOP) ²	5.70%	4.61%	2.61%	3.38%	7.37%

¹ Including consumer financing receivables

² Bank only