

Maybank Indonesia

Financial Highlights

2021 – 2025

Humanising
Financial Services



Consolidated Statement of Financial Positions



(in million Rupiah)	2025	2024	2023	2022	2021
Total assets	193,717,633	197,179,822	171,803,070	160,813,918	168,712,977
Loans ¹	123,637,221	127,581,015	116,002,006	107,815,087	101,770,531
Loans - net ¹	120,328,393	123,561,591	112,479,905	104,456,619	98,502,884
Financial investments - net					
Marketable securities	38,959,714	39,956,998	30,584,181	28,429,318	29,102,397
Government recapitalization bonds	-	-	-	-	-
Investment in shares	196,443	195,182	167,793	170,369	172,312
Allowance for impairment losses	(4,509)	(1,015)	(397)	(4,391)	(5,453)
Total financial investments- net	39,151,648	40,151,165	30,751,577	28,595,296	29,269,256
Earning assets - net	174,044,804	175,014,964	153,315,630	141,563,727	153,576,899
Deposits from customers	116,194,096	119,003,891	115,502,508	105,706,302	114,898,775
Deposits from other banks	9,129,697	6,020,257	4,782,896	3,165,693	5,162,363
Borrowings	14,041,657	14,426,809	7,744,928	9,949,742	6,917,309
Total liabilities (excluding minority interest)	160,634,150	165,971,431	141,007,036	131,279,968	139,826,538
Total equity	33,083,483	31,208,391	30,796,034	29,533,950	28,886,439

Average Consolidated Statement of Financial Positions



(in million Rupiah)	2025	2024	2023	2022	2021
Total assets	195,448,728	184,491,446	166,308,494	164,763,448	170,951,506
Loans ¹	125,609,118	121,791,511	111,908,547	104,792,809	103,520,931
Loans - net ¹	121,944,992	118,020,748	108,468,262	101,479,752	100,272,219
Financial investments - net					
Marketable securities	39,458,356	35,270,590	29,506,750	28,765,858	26,601,058
Government recapitalization bonds	-	-	-	-	-
Investment in shares	195,813	181,488	169,081	171,341	173,040
Allowance for impairment losses	(2,762)	(706)	(2,394)	(4,922)	(6,088)
Total financial investments- net	39,651,407	35,451,371	29,673,437	28,932,276	26,768,010
Earning assets - net	174,529,884	164,165,297	147,439,679	147,570,313	156,097,775
Deposits from customers	117,598,994	117,253,200	110,604,405	110,302,539	114,950,911
Deposits from other banks	7,574,977	5,401,577	3,974,295	4,164,028	6,699,245
Borrowings	14,234,233	11,085,869	8,847,335	8,433,526	6,479,466
Total liabilities (excluding minority interest)	163,302,791	153,489,234	136,143,502	135,553,253	142,835,530
Total equity	32,145,937	31,002,213	30,164,992	29,210,195	28,115,976

Consolidated Statements of Income and Other Comprehensive Income



(in million Rupiah)	2025	2024	2023	2022	2021
Net interest income and syariah	7,221,902	7,105,410	7,233,623	6,977,850	7,117,279
Other operating income	2,326,767	2,152,198	2,034,625	1,760,278	2,090,320
Allowance for impairment losses on financial instruments and provision for possible losses on non-earning assets	(976,266)	(1,369,376)	(1,115,060)	(1,266,220)	(1,540,064)
Other operating expenses - net	(7,425,723)	(7,668,968)	(6,920,360)	(6,681,934)	(6,987,873)
Operating income - net	2,122,946	1,588,640	2,347,888	2,056,194	2,219,726
Non operating income/(expenses) - net	99,847	11,673	6,786	(15,968)	(17,064)
Income before tax expense	2,222,793	1,600,313	2,354,674	2,040,226	2,202,662
Tax expense - net	(520,598)	(401,670)	(536,924)	(507,015)	(501,734)
Income/(loss) for the year	1,702,195	1,198,643	1,817,750	1,533,211	1,700,928
Income/(loss) for the year attributable to:					
Equity holders of the parent company	1,657,366	1,115,963	1,743,406	1,471,070	1,666,316
Non-controlling interests	44,829	82,680	74,344	62,141	34,612
Total comprehensive income/(loss) for the year - net of tax	2,346,270	1,219,342	1,869,253	1,151,472	1,794,195
Total comprehensive income/(loss) for the year attributable to:					
Equity holders of the parent company	2,292,827	1,135,348	1,793,756	1,087,721	1,755,903
Non-controlling interests	53,443	83,994	75,497	63,751	38,292
Basic earnings/(loss) per share	21.75	14.64	22.97	19.30	21.86
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)



	2025	2024	2023	2022	2021
Capital					
Capital Adequacy Ratio (CAR)	27.31%	25.55%	27.74%	26.65%	27.10%
Fixed assets to capital	16.53%	18.34%	21.03%	18.02%	18.73%
Asset Quality					
Non performing earnings assets to earnings assets	1.47%	1.82%	2.08%	2.49%	2.32%
Non performing loan (NPL) ¹	2.17%	2.68%	2.92%	3.46%	3.69%
Non performing loan - net (NPL - net) ¹	1.31%	1.42%	1.88%	2.34%	2.56%
Allowance for impairment losses on financial assets to earning assets	1.97%	2.35%	2.36%	2.45%	2.18%
Fullfillment of required allowance for possible losses	118.71%	108.37%	123.03%	110.56%	95.59%
Rentability					
Return on assets (ROA)	1.16%	0.85%	1.41%	1.25%	1.34%
Return on equity (ROE)	5.54%	3.93%	6.20%	5.44%	6.36%
Net interest margin (NIM)	4.31%	4.37%	4.96%	4.89%	4.69%
Operating expenses to operating revenues (BOPO)	86.33%	89.56%	83.13%	83.10%	85.78%
Net interbank liability to Tier I Capital	20.53%	10.46%	9.62%	2.30%	-33.81%
Liabilities to total equity	4.86	5.32	4.58	4.45	4.84
Liabilities to total assets	0.83	0.84	0.82	0.82	0.83

Financial Ratios (2/2)



	2025	2024	2023	2022	2021
Liquidity					
Loans to Deposits Ratio (LDR) ²	90.31%	89.84%	84.25%	86.92%	76.28%
Compliance					
Percentage of Legal Lending Limit (LLL) violation	0.00%	0.00%	0.00%	0.00%	0.00%
Minimum Statutory Reserves (GWM) Rupiah					
Primary ²	5.07%	8.33%	7.12%	8.47%	4.13%
Macroprudential Liquidity Buffer (PLM) ²	23.07%	20.40%	26.98%	24.14%	26.78%
Minimum Statutory Reserves (GWM) Foreign Currency ²	4.37%	4.38%	4.58%	4.45%	4.47%
Net Open Position (NOP) ²	4.67%	5.70%	4.61%	2.61%	3.38%

¹ Including consumer financing receivables

² Bank only