

Maybank Indonesia

Financial Results

1H 2022 ended 30 June 2022



Humanising Financial Services

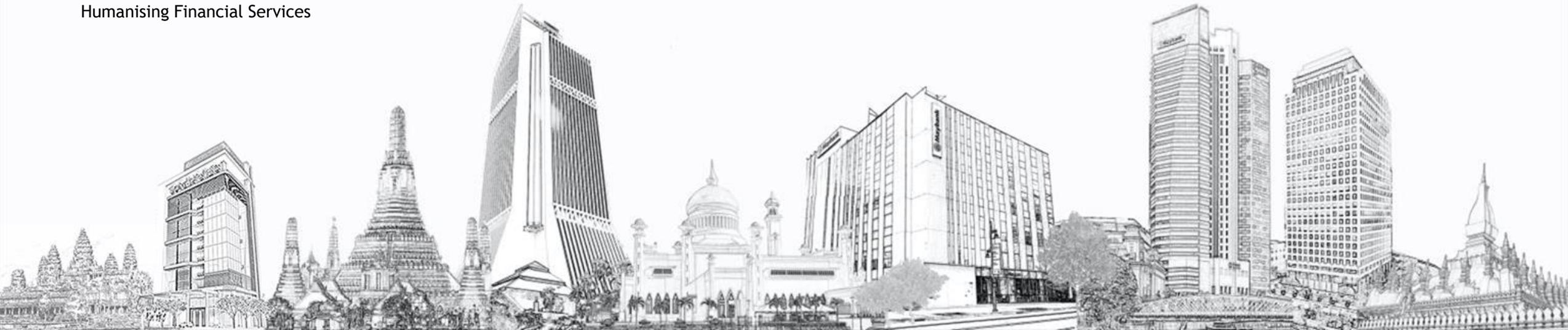


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1H 2022 Executive Summary* (1/2)



1

Earnings



- **PBT and PATAMI** recorded at Rp944 billion and Rp663 billion, higher by 23.9% and 30.0% YoY respectively on the back of reduced loan provisions due to improved loan quality and supported by loan growth, lower cost of funds and well-maintained overheads.
- **Fee income** excluding GM-related fees rose 5.2% to Rp818 billion. On the other hand, GM fees declined 69.2% due to global interest rate environment and volatile markets. Total fee income (reported) reduced by 8.4% YoY.
- **Overhead** cost remained under control at Rp2.9 trillion, or relatively stable YoY.
- **Provisions** decreased by 32.6% YoY to Rp534 billion resulting from conservative measures by setting aside pre-emptive provisioning across all business segments
- **NIM** improved by 18bps YoY to 4.65% due to continued improvement in cost of funds.

2

Loans Growth and Asset Quality



- Overall **Loans** grew by 8.1% YoY due to higher GB YoY growth by 16.7% and CFS Retail by 9.0%. CFS Retail managed to maintain its momentum, supported by higher YoY and QoQ growth across all segments (auto loans, mortgage, and unsecured loans), following improvements in the consumers' purchase power in the first half of 2022. Meanwhile, CFS Non Retail declined by 3.3% YoY, although RSME have consistently booked positive growth for the past quarters and grew 5.0% YoY and 1.5% QoQ.
- **Gross NPL** improved YoY to 3.52% and **gross impaired loans ratio** improved YoY to 5.09% due to lower NPL and impaired loans balances supported by higher loan balances.
- The Bank maintained a prudent banking approach and continued to apply a conservative risk posture.

*) All numbers are based on Consolidated Financial Statements which are in accordance with accounting classification unless otherwise stated.
The classifications differ from published results which are in accordance with Bank Indonesia's classification.



3

Liquidity and Funding Positions



- Funding profile improved as reflected in improvement **CASA ratio** to 49.37%. Total deposits increased by 3.9% YoY supported by higher CASA growth by 22.3%. Meanwhile TD decreased by 9.3% YoY in line with the Bank's strategy to reduce high cost of funding.
- The Bank will maintain its focus to reduce higher cost of funding through increased utilization of its digital banking and efforts undertaken to increase the number of operational accounts.
- Healthy liquidity indicators: **Loan-to-Deposit Ratio (LDR - bank only)** at 84.02% as of Jun-22. **Liquidity Coverage Ratio (LCR - bank only)** quarterly stood at 165.34% as of Jun-22, well above minimum requirement.

4

Asset & Capital Position



- Total **Assets** grew by 3.5% YoY to Rp167.3 trillion.
- Strong capital position with **CAR** stood at 25.90% (Tier I at 24.75%).

5

Shariah Banking



- Shariah Banking Unit's **assets** grew by 13.2% YoY in Jun-22, contributing 26.2% to the Bank's individual assets.
- Shariah Banking Unit's **CASA** grew significantly by 43.7% YoY, in line with the Bank's strategy in maintaining strong liquidity by optimising low-cost funding. Subsequently Shariah CASA ratio improved to 37.70% in Jun-22 from 30.86% in Jun-21.
- The **Financing-to-Deposit Ratio (FDR)** stood at a healthy level of 82.03% in Jun-22.
- **Non-Performing Financing (NPF)** gross improved to 2.86% in Jun-22 from 3.81% in Jun-21 as Shariah financing grew.

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Income Statement - Consolidated



Rp billion	1H 2022	1H 2021	YoY	2Q 2022	1Q 2022	QoQ
Interest Income	4,967	5,522	-10.0%	2,470	2,497	-1.1%
Interest Expense	(1,490)	(2,063)	-27.8%	(740)	(750)	-1.4%
Net Interest Income	3,477	3,459	0.5%	1,731	1,747	-0.9%
GM-related fees	54	174	-69.2%	3	51	-94.7%
Non GM-related fees	818	777	5.2%	394	424	-7.2%
Non Interest Income	872	952	-8.4%	396	475	-16.6%
Gross Operating Income	4,349	4,410	-1.4%	2,127	2,222	-4.3%
Personnel	(1,394)	(1,324)	5.3%	(705)	(689)	2.2%
General & Administrative	(1,469)	(1,527)	-3.8%	(717)	(753)	-4.8%
Operating Expenses	(2,863)	(2,851)	0.4%	(1,421)	(1,442)	-1.4%
Operating Income before Provisions	1,486	1,559	-4.7%	706	780	-9.5%
Provisions	(534)	(793)	-32.6%	(322)	(212)	51.9%
Operating Income After Provision	952	766	24.2%	384	568	-32.4%
Non Operating Income / (Expenses)	(8)	(5)	62.4%	(2)	(5)	-54.0%
Profit Before Tax & Minority Interest	944	762	23.9%	381	562	-32.2%
Tax & Minority Interest	(281)	(251)	11.7%	(106)	(174)	-38.9%
Profit After Tax & Minority Interest (PATAMI)	663	510	30.0%	275	388	-29.2%

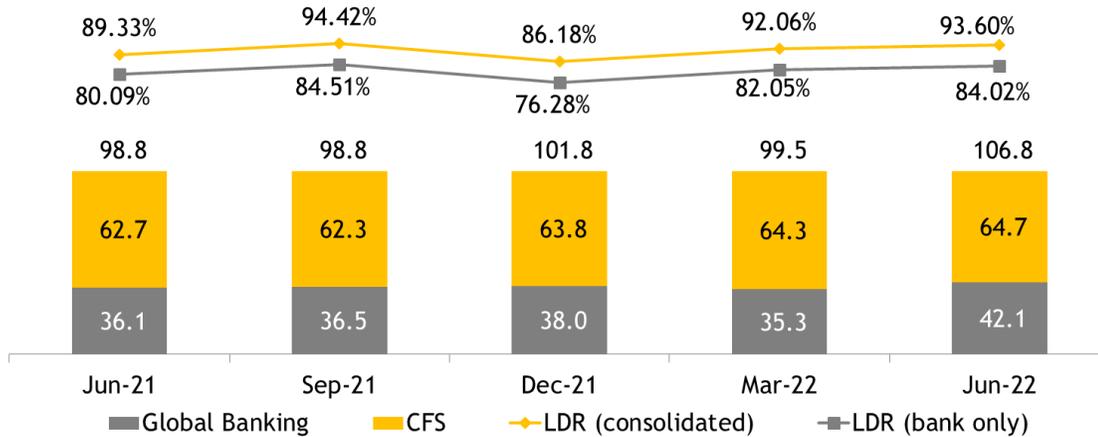
Loans

Overall loans grew YoY, supported by GB and CFS Retail which maintained its growth momentum, following improvements in the consumers' purchase power



LDR & Total Loans

Rp trillion

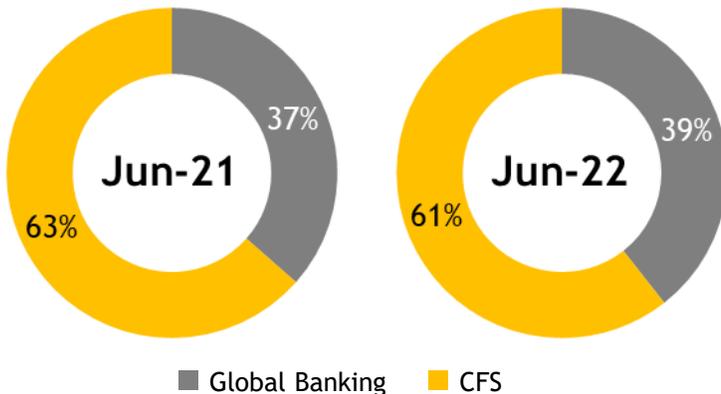


Loans Portfolio Breakdown*

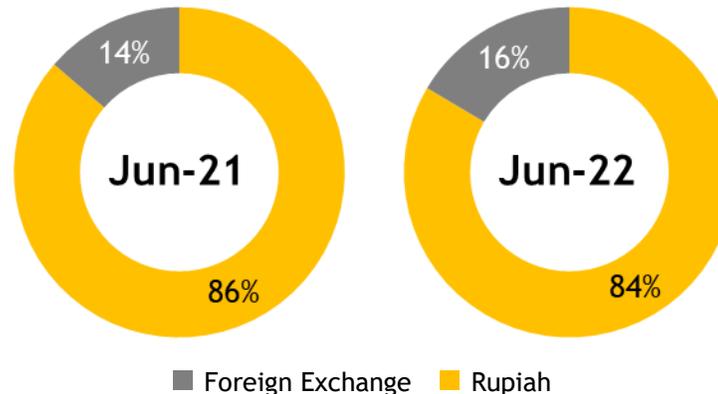
Rp trillion

	Jun-22	Mar-22	Jun-21	YoY	QoQ
Global Banking	42.1	35.3	36.1	16.7%	19.4%
CFS	64.7	64.3	62.7	3.2%	0.7%
<i>CFS Non-Retail</i>	<i>28.8</i>	<i>29.3</i>	<i>29.8</i>	<i>-3.3%</i>	<i>-1.7%</i>
Business Banking	11.0	11.8	12.4	-11.8%	-6.7%
SME+	5.2	5.1	5.3	-2.3%	1.8%
RSME	12.6	12.5	12.0	5.0%	1.5%
<i>CFS Retail</i>	<i>36.0</i>	<i>35.0</i>	<i>33.0</i>	<i>9.0%</i>	<i>2.8%</i>
Auto Loan	17.1	16.3	15.4	10.8%	4.8%
2-wheeler	4.6	4.6	4.3	8.6%	0.3%
4-wheeler	12.4	11.7	11.1	11.6%	6.6%
Mortgage	15.6	15.6	14.4	8.5%	0.4%
CC + Personal Loan	2.7	2.5	2.6	3.3%	5.1%
Other loan	0.6	0.6	0.6	0.4%	0.2%
Total	106.8	99.5	98.8	8.1%	7.3%

Loans Composition by Business Segment



Loans Composition by Currency



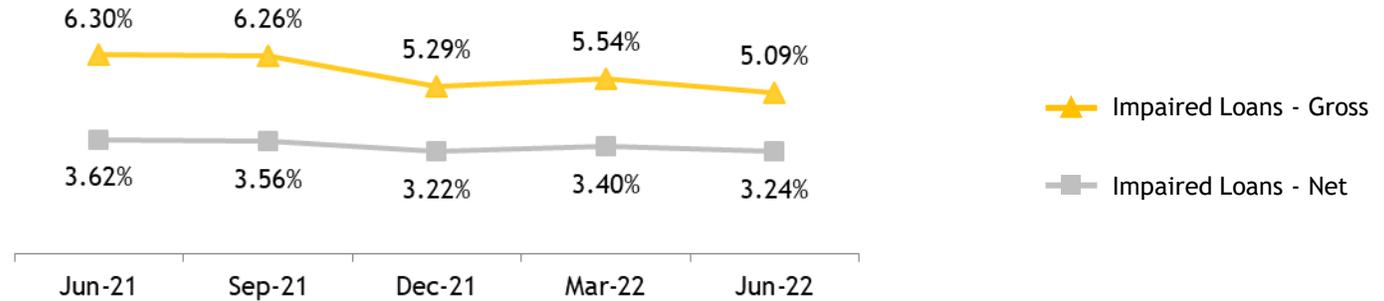
*) OS of CFS non-retail and GB in 2021 have been adjusted with portfolio re-segmentation between non-retail and GB in 2022

Asset Quality

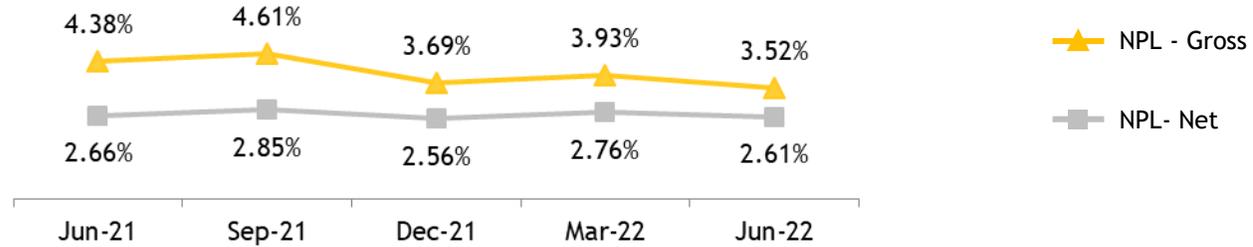
Improvement on asset quality YoY is due to lower NPL and impaired loans balances supported by higher loan balances



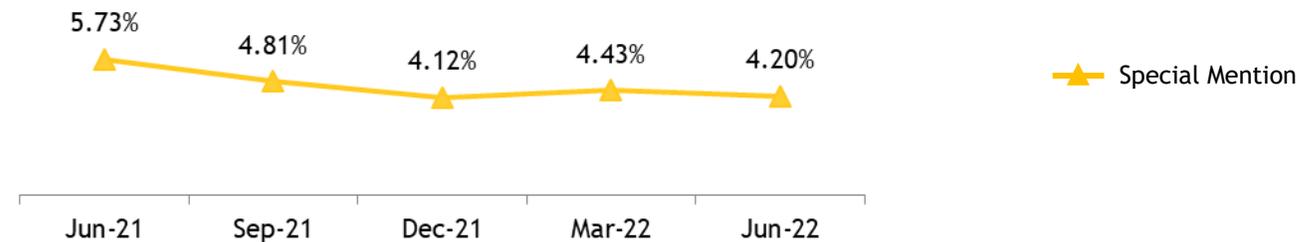
Impaired Loans (consolidated)



NPL (consolidated)



Special Mention Loans (consolidated)

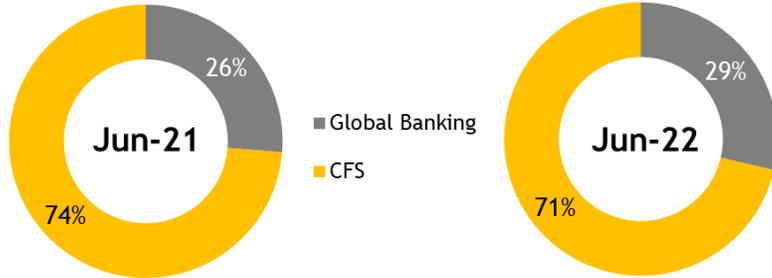


Customer Deposits

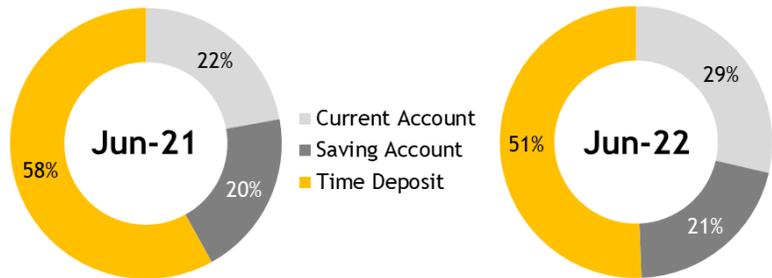
CASA improved YoY supported by sustained reduction in cost of fund



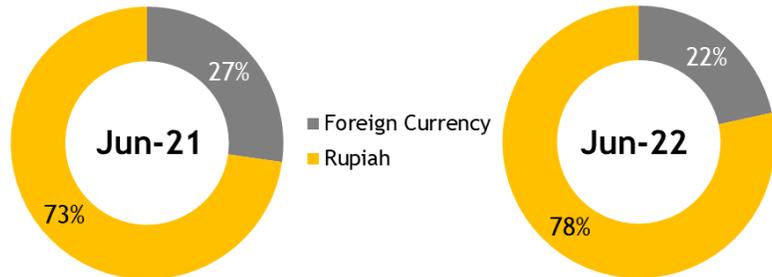
Customer Deposits by Business Segment



Customer Deposits by Type



Customer Deposits by Currency



Customer Deposits Breakdown

Rp trillion	Jun-22	Mar-22	Jun-21	YoY	QoQ
Current Account	31.99	27.22	23.78	34.6%	17.5%
Saving Account	23.13	22.73	21.29	8.6%	1.7%
CASA	55.12	49.95	45.07	22.3%	10.3%
Time Deposit	56.53	56.03	62.36	-9.3%	0.9%
Total	111.66	105.98	107.43	3.9%	5.4%
CASA Ratio	49.37%	47.13%	41.95%	7.42%	2.23%

Semua dalam genggaman
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tarik tunai tanpa kartu

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Hidup makin mudah, semua dalam genggaman #M2UinAja

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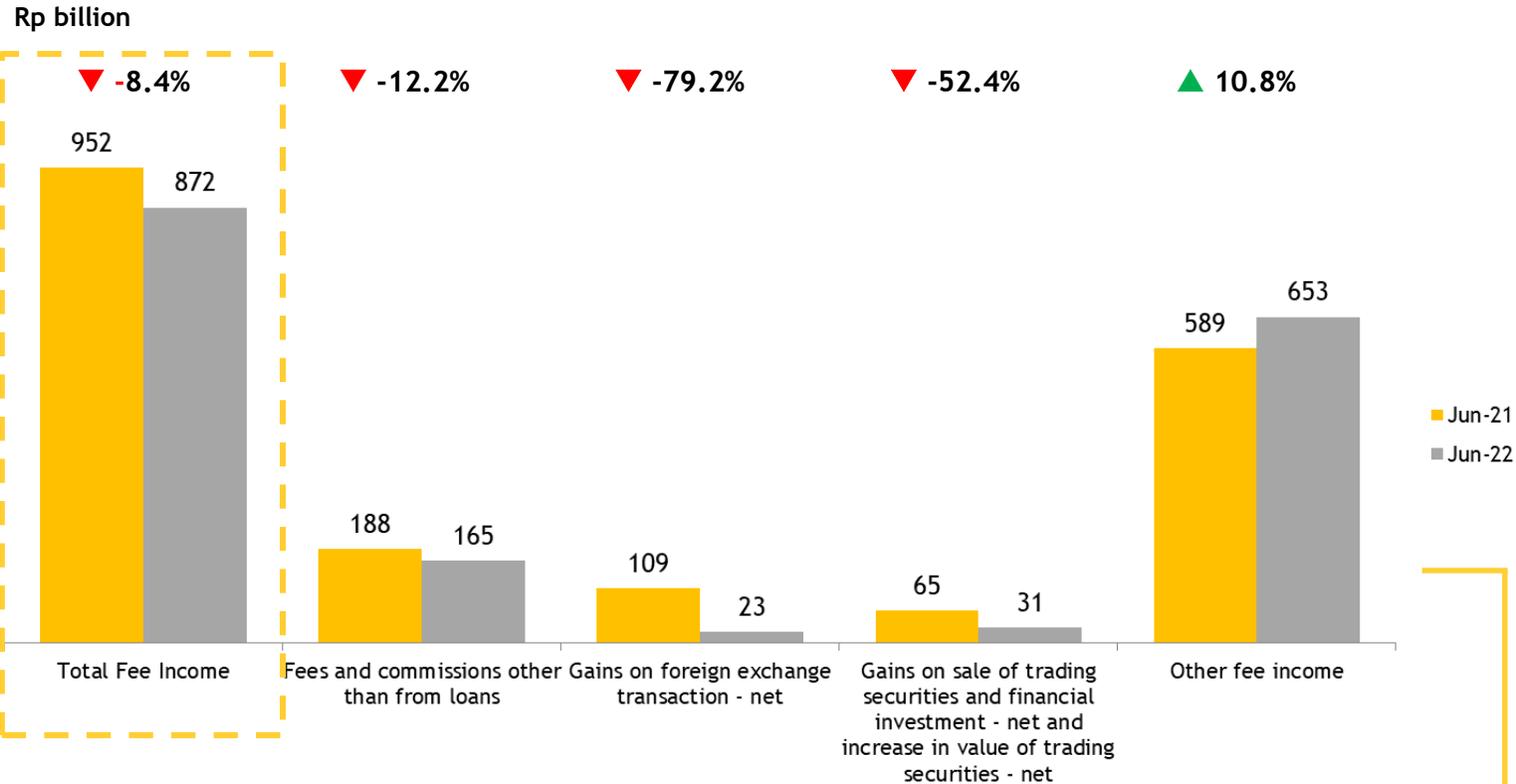
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voucher cashback 30% running slot

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Fee Income



Breakdown of Other Fee Income	Jun-22	Jun-21	YoY
Retail administration	103	104	-1.2%
Loan administration	87	65	33.1%
Advisory & Arranger fees	37	31	21.7%
Collection of receivables previously written-off	59	55	7.5%
Credit card administration	58	35	66.7%
Consumer financing receivables administration	162	160	1.1%
Others	146	139	5.3%
Total Other Fee Income	653	589	10.8%

Asuransi Kesehatan eAZy MediCash, perlindungan untuk Anda dan keluarga.

- Santunan rawat inap harian hingga Rp1 juta.
- Penggantian biaya pembedahan yang diperlukan secara medis.
- Pengembalian premi 100% dari total premi yang telah dibayarkan.

www.maybank.co.id/eazyprotection

Penawaran spesial bebas biaya Local Currency Settlement (LCS) Indonesia dan Thailand.

- Bebas biaya Full Amount (OUR) sebesar THB600.
- Berlaku untuk pilihan Bank Koresponden TTB (TMBKTHBKXXXX).
- Berlaku untuk transaksi di cabang dan M2E.

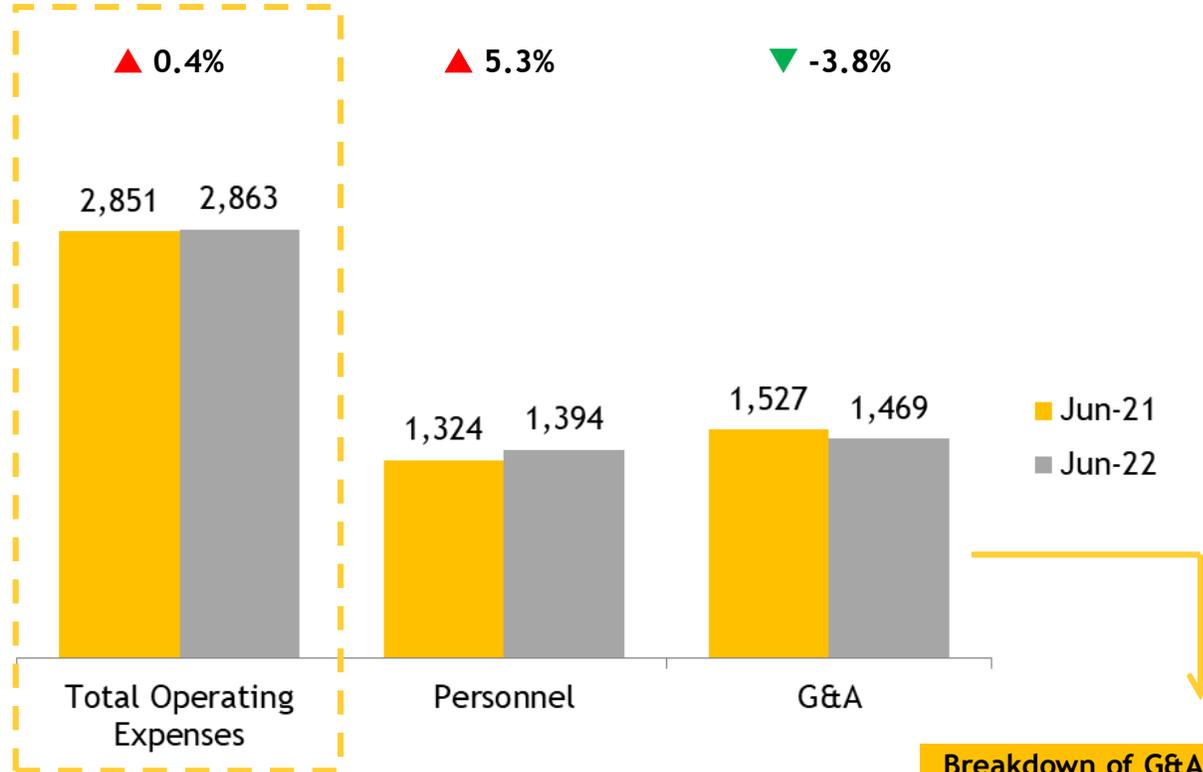
Periode hingga 31 Desember 2022
www.maybank.co.id/THBremittance

Operating Expenses (Opex)

Opex effectively managed and relatively stable YoY

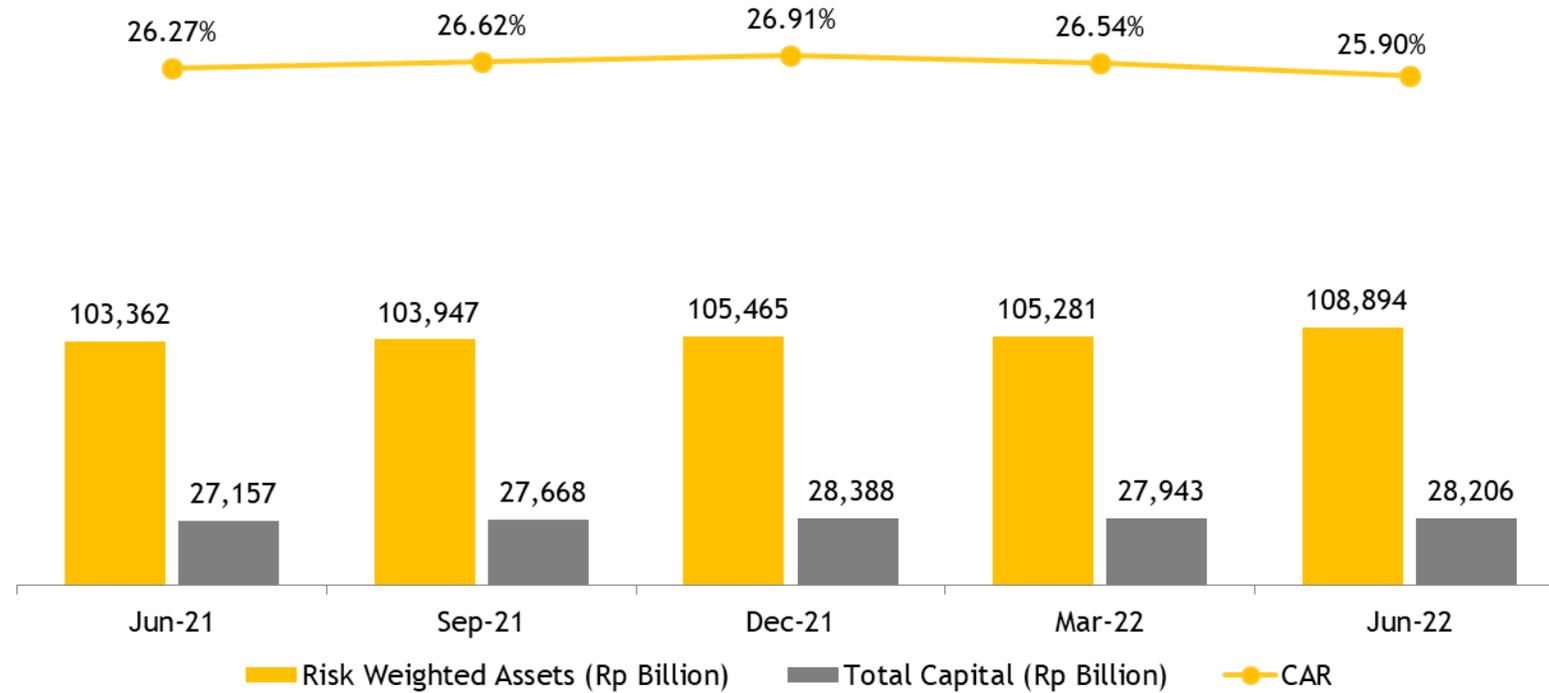


Rp billion



Breakdown of G&A	Jun-22	Jun-21	YoY
General	700	791	-11.5%
Rental	74	69	7.3%
Depreciation and amortization	243	250	-2.6%
Repairs and maintenance fixed assets	138	136	0.9%
Others (include promotions and professional fees)	314	281	11.8%
Total G&A	1,469	1,527	-3.8%

Strong Capital Position



Capital Ratios	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22	YoY	QoQ
Tier I	24.95%	25.37%	25.70%	25.37%	24.75%	-0.20%	-0.62%
Tier II	1.32%	1.25%	1.21%	1.17%	1.15%	-0.17%	-0.02%
Total CAR	26.27%	26.62%	26.91%	26.54%	25.90%	-0.37%	-0.64%

Balance Sheet - Consolidated



Rp billion	Jun-22	Mar-22	Jun-21	YoY	QoQ
Loans	106,815	99,519	98,803	8.1%	7.3%
Other Earning Assets	46,371	45,829	49,998	-7.3%	1.2%
Other Assets	14,142	14,398	12,809	10.4%	-1.8%
Total Assets	167,328	159,746	161,609	3.5%	4.7%
Deposits from Customer	111,657	105,984	107,432	3.9%	5.4%
- Current Account	31,993	27,220	23,777	34.6%	17.5%
- Saving Account	23,130	22,735	21,290	8.6%	1.7%
- Time Deposit	56,535	56,029	62,365	-9.3%	0.9%
Deposits from Other Banks	5,701	5,634	5,930	-3.9%	1.2%
Borrowing	8,030	5,791	5,523	45.4%	38.6%
Securities Issued	5,465	5,323	5,594	-2.3%	2.7%
Subordinated Debt	799	799	2,299	-65.2%	0.0%
Other Liabilities	7,172	7,759	7,438	-3.6%	-7.6%
Total Liabilities	138,824	131,291	134,216	3.4%	5.7%
Equity (attributable to equity holders)	28,063	28,024	26,991	4.0%	0.1%
Minority Interest	441	432	402	9.7%	2.1%
Total Equity	28,504	28,456	27,392	4.1%	0.2%

Financial Ratios



Consolidated	Jun-22 a	Mar-22 b	Jun-21 c	YoY (a-c)	Bank Only	Jun-22 a	Mar-22 b	Jun-21 c	YoY (a-c)
Profitability					Profitability				
Return On Assets	1.15%	1.41%	0.91%	0.25%	Return On Assets	0.77%	1.02%	0.59%	0.18%
Return On Equity (Tier 1)	4.94%	5.93%	3.99%	0.95%	Return On Equity (Tier 1)	3.69%	4.62%	2.78%	0.91%
Net Interest Margin	4.65%	4.80%	4.47%	0.18%	Net Interest Margin	3.75%	3.75%	3.71%	0.04%
Efficiency & Productivity Ratio					Efficiency & Productivity Ratio				
Cost to Income Ratio	65.87%	64.92%	64.94%	0.93%	Cost to Income Ratio	69.42%	69.29%	68.05%	1.37%
BOPO	83.71%	80.92%	88.16%	-4.45%	BOPO	87.06%	82.87%	90.95%	-3.90%
Earning Asset Quality					Earning Asset Quality				
Impaired Loans - Gross	5.09%	5.54%	6.30%	-1.20%	Impaired Loans - Gross	5.52%	6.07%	6.75%	-1.22%
Impaired Loans - Net	3.24%	3.40%	3.62%	-0.38%	Impaired Loans - Net	3.54%	3.74%	3.86%	-0.33%
NPL - Gross	3.52%	3.93%	4.38%	-0.86%	NPL - Gross	3.79%	4.28%	4.66%	-0.87%
NPL - Net	2.61%	2.76%	2.66%	-0.04%	NPL - Net	2.84%	3.03%	2.82%	0.02%
Balance Sheets Structure					Balance Sheets Structure				
LDR	93.60%	92.06%	89.33%	4.27%	LDR	84.02%	82.05%	80.09%	3.93%
Modified LDR *)	79.38%	78.45%	75.70%	3.69%	Modified LDR *)	74.69%	74.00%	71.06%	3.62%
LCR	169.23%	192.20%	188.61%	-19.38%	LCR	165.34%	190.39%	188.97%	-23.63%
NSFR	106.47%	106.74%	116.24%	-9.77%	NSFR	105.40%	105.94%	117.36%	-11.96%
CASA	49.37%	47.13%	41.95%	7.42%	CASA	49.58%	47.31%	42.02%	7.56%
CAR	25.90%	26.54%	26.27%	-0.37%	CAR	24.81%	25.58%	25.41%	-0.60%

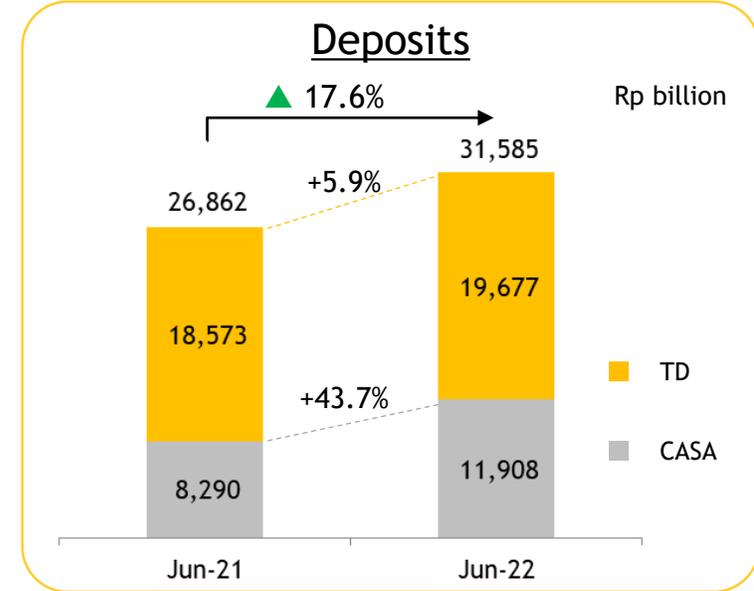
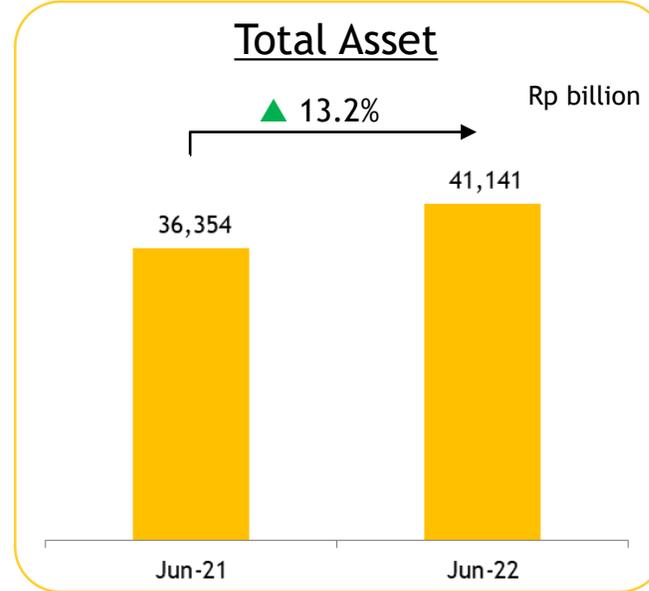
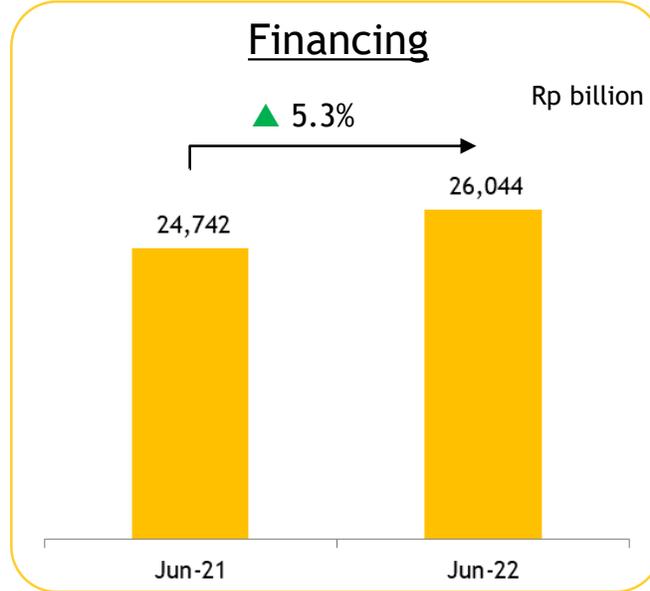
*) Modified LDR is based on internal calculation and defined as (Loans excl. BPR) / (Third Party Deposits + Borrowing + Securities Issued + Sub Debt)

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Shariah Banking Unit



- Total Shariah Banking Unit's assets grew 13.2% to Rp41.1 trillion from Rp36.4 trillion, accounting for 26.2% of the Bank's individual assets.
- Shariah Banking Unit's CASA grew significantly by 43.7% to Rp11.9 trillion in the first half 2022. Subsequently CASA ratio improved to 37.70% from 30.86%.
- The Financing-to-Deposit Ratio (FDR) stood at a healthy level of 82.03% in Jun-22.
- Non-Performing Financing (NPF) gross improved to 2.86% in Jun-22 from 3.81% in Jun-21 as Shariah financing grew.



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Key Highlight of Digital Initiatives 1H 22

M2U transaction growth trend are maintained and more features have been launched



M2U

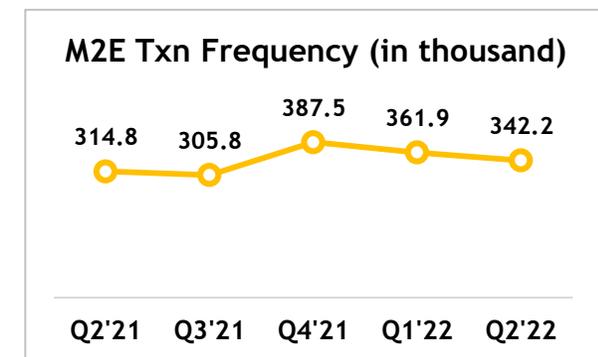
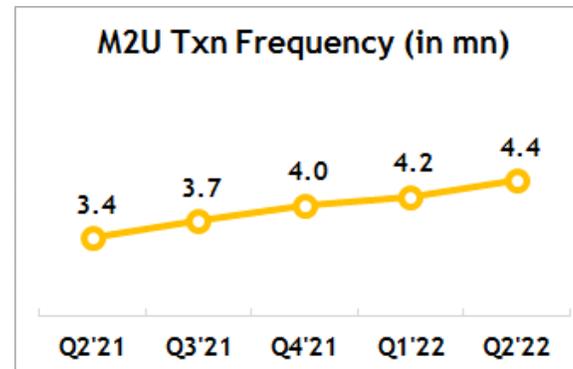
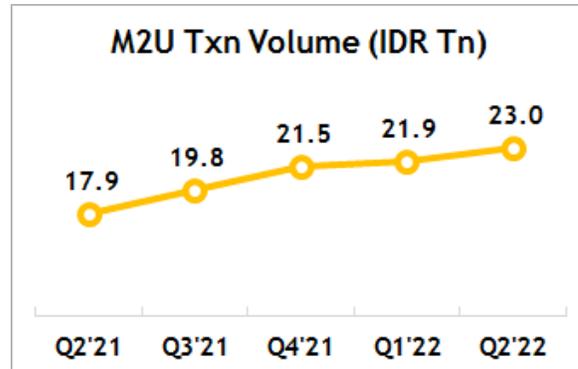
- 24% YoY growth in M2U transactions volume with more than IDR 44 trillion transaction in H1 22.
- M2U financial transaction frequency reach more than 8 million in H1 22, grow by more than 18% YoY.
- More than 100K retail saving account have been on-boarded digitally through M2U in H1 22.
- Funding volume through M2U reach more than IDR 6 trillion and grow by more than 35% YoY as of end of H1 22.

QR Pay

- QR Pay transactions volume conducted through M2U in H1 22 reach more than IDR 42 billion, grow by more than 200% YoY.
- Over 140K total Maybank QR Pay merchants as of end H1 22.

M2E

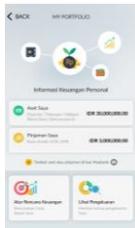
- Total transaction value in H1 22 reach IDR 348 trillion, grow by more than 43% YoY.
- Current account average balance in H1 22 maintained at IDR 24.4 trillion, grow 1.4% YoY.



New Features Launched in 1H 22

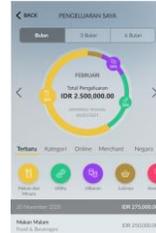


Customer 360 View



Monitor and manage all customer financial portfolio (funding, lending, investment and other assets) through M2U ID App

Expense Tracker



Monitor and manage all expenses for better financial and spending management through M2U ID App

Goal Based Investment



Plan for future spending and needs with optimal saving and investment recommendation from M2U

Mutual Fund Switching



Customer can now do Switching transaction to switch between funds without the need to go through sell and buy transaction to optimize their portfolio

Tokopedia Payment



Pay for Tokopedia transaction using M2U ID App for faster and more convenient e-commerce transaction

Foreign Currency Transfer



With M2U ID App, customer can now do foreign currency transfer with amount >USD25,000, making transaction through M2U easier and more convenient

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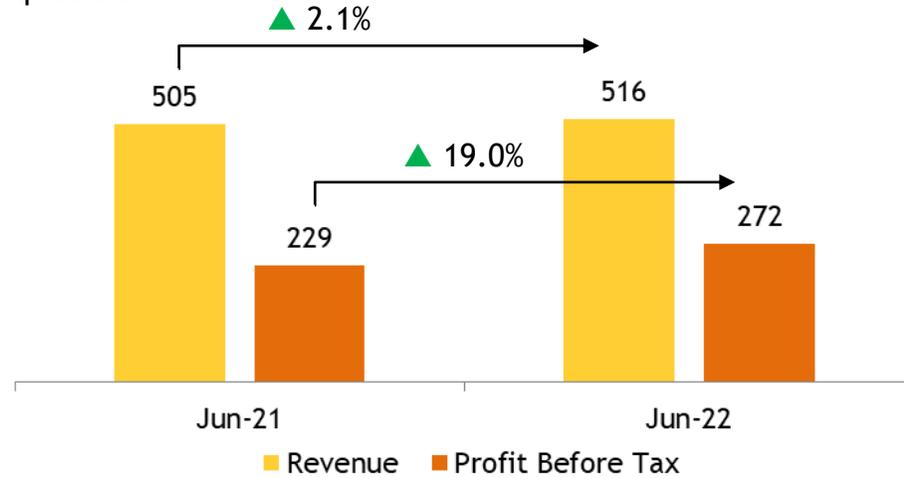
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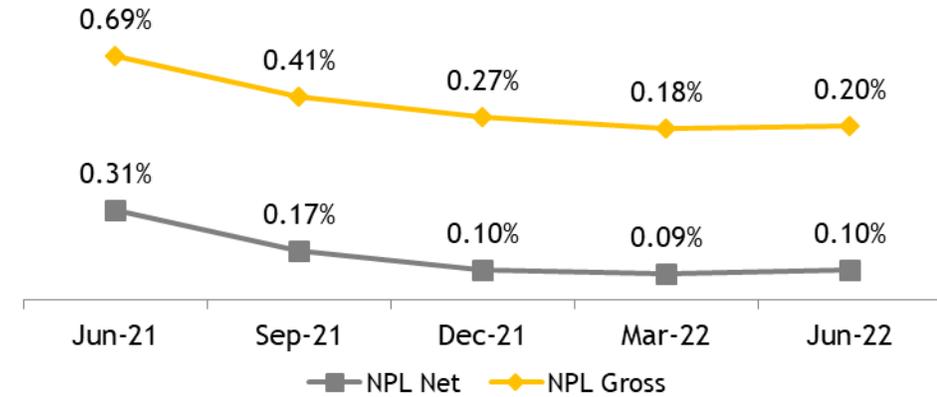
Maybank Finance



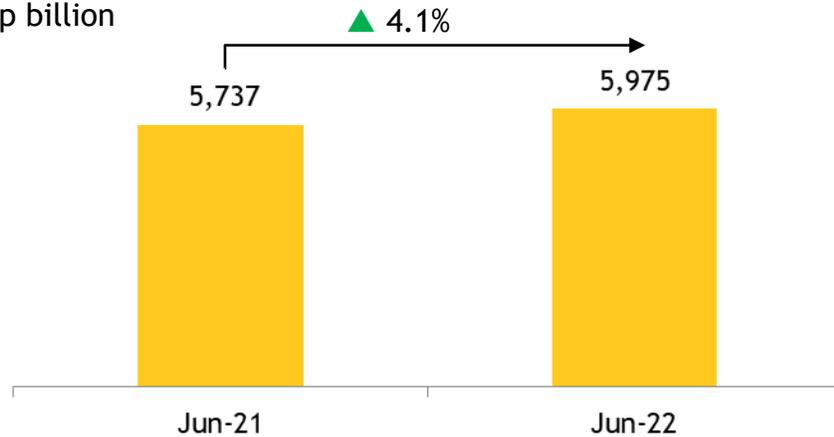
Revenue and Profit Before Tax Rp billion



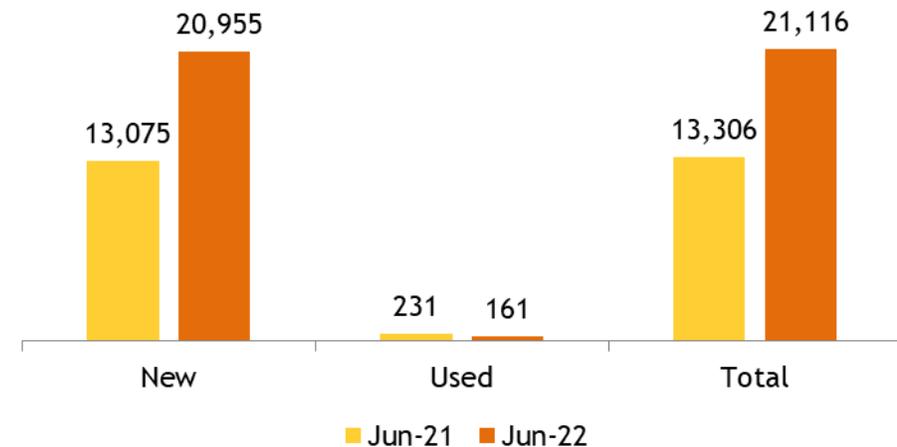
Asset Quality



Financing Rp billion



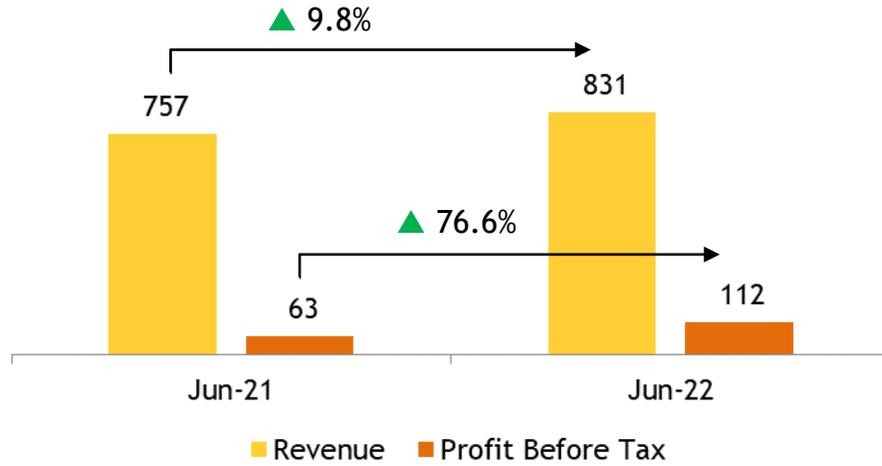
Unit Financing (unit)



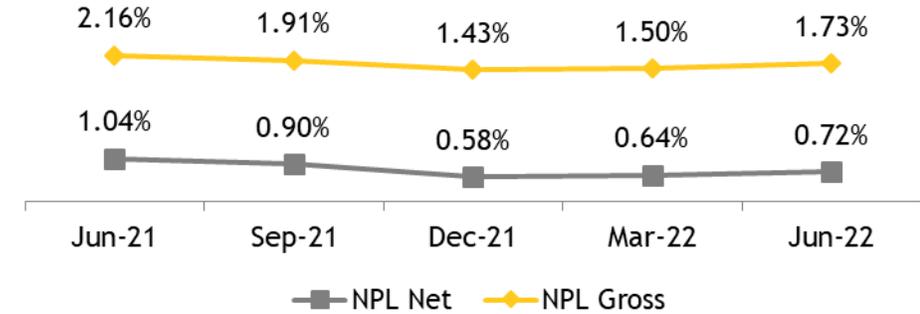
WOM Finance

Revenue and Profit Before Tax

Rp billion

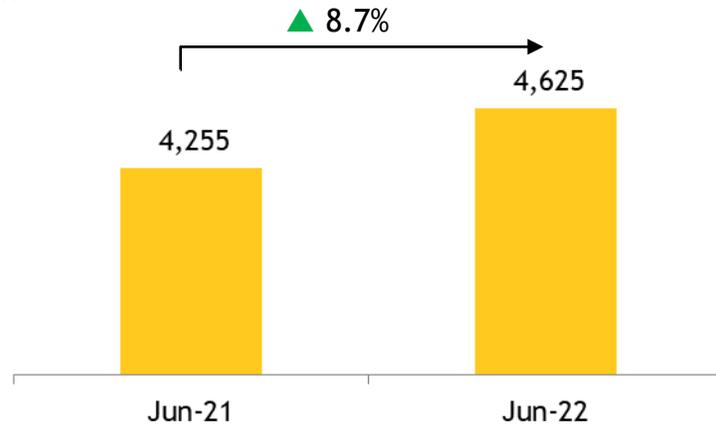


Asset Quality



Financing

Rp billion



Unit Financing ('000 unit)

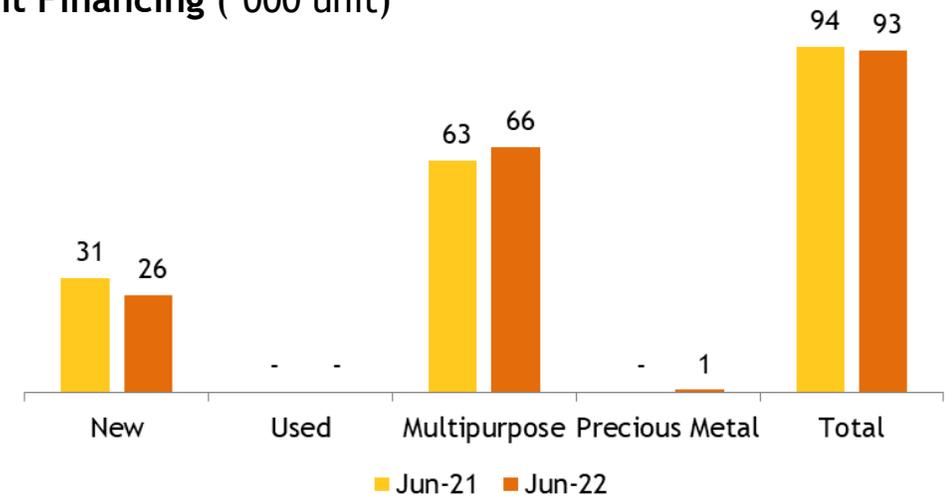


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Loan Restructuring due to Covid-19 Pandemic Progress Update



- Maybank Indonesia (MBI) has engaged all of its Non-Retail debtors, i.e. its corporate customers and CFS Non Retail (RSME, SME+ & BB) customers to assess their business conditions and proactively engage them on restructuring
- Restructuring proposals are reviewed and approved in the respective CRCs (Credit Restructuring Committee)
- There is also a separate Retail & RSME Working Group (comprising Risk, Business, Ops, Finance) leading the restructuring efforts for these segments

% Debtors Impacted by Covid-19*	% of OS to total loan balance (as of Jun 22)
Mortgage	15.8%
Auto	2.0% ^)
Credit Cards & Personal Loans	1.5%
RSME	17.0%
SME+	19.4%
Business Banking	16.9%
GB	16.2%
Total	15.1%

- For the retail credit, Bank has some key initiatives to accelerate the restructuring process as follows :
 - a) Customer can apply for restructuring via email to customer care or Consumer Loan Officer (for Mortgages).
 - b) Approval and confirmation of restructure application for mortgage can also be done via call recording, where agreement sign-off will be sent via courier for completion.
 - c) For Credit Card customers, option for balance conversion can be done via phone call (recording) without face to face process.
 - d) Maybank Web Site is also now an additional channel for customers to apply for restructuring since June 2020.
 - e) Additional resources from sales and credit underwriting team has been allocated for recovery team to speed up restructure process.

* Debtors Impacted is based on applications received

^ Excluding subsidiaries

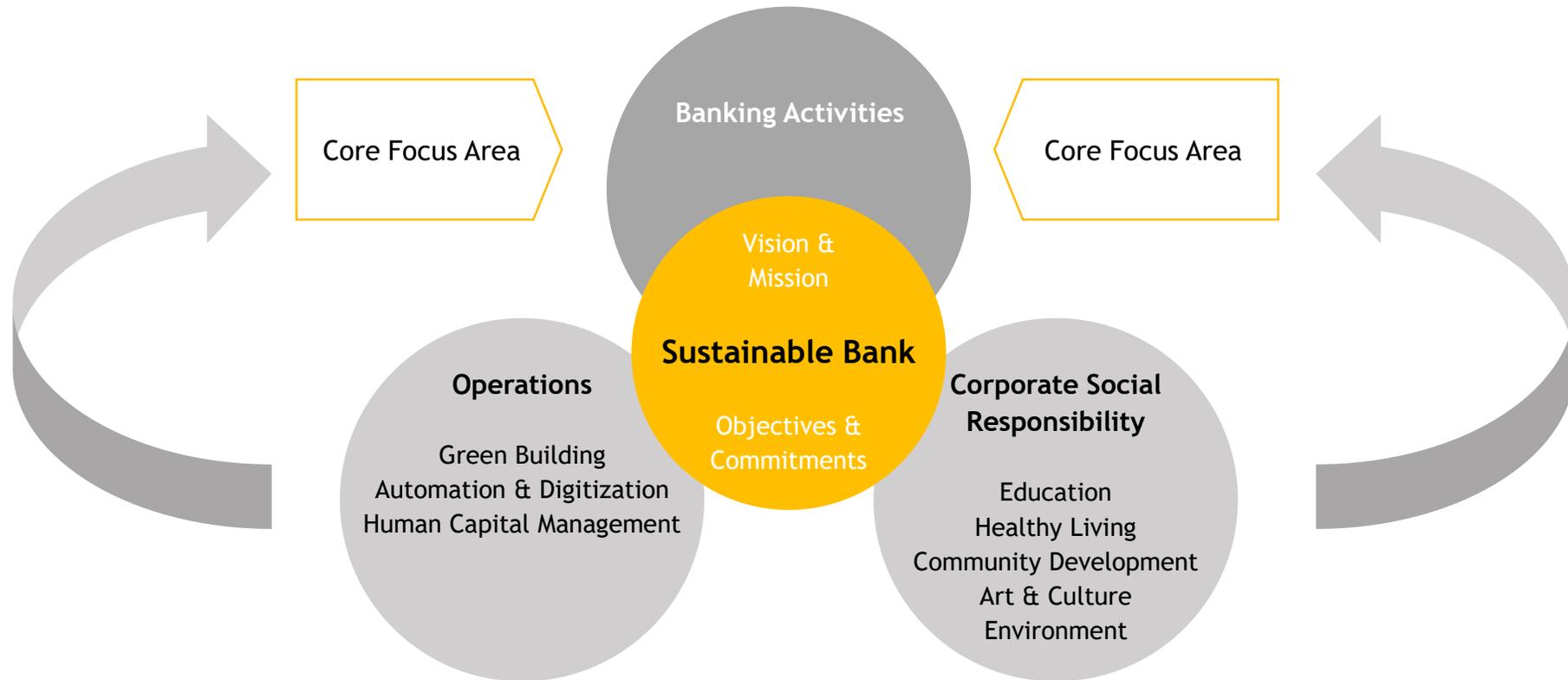
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Maybank Indonesia Sustainability Commitment



Priority

- 1 Development of Internal Capacities (People)
- 2 Adjustment on Organization, Risk Management, Governance & SOP
- 3 Development of Sustainable Finance Product & Services

Sustainable Finance Portfolio



Sustainable Finance Portfolio reached Rp33.7 trillion as of Jun 2022
Contributing 34.9% to the Bank's individual loan portfolio



Efficiency energy

Rp2.5 tn



Management of Living Natural Resources and Sustainable Use of Land

Rp649 bn



Green Buildings that Meet National, Regional or International Recognized Standards or Certifications

Rp9.6 tn



Other Business and/or Eco-Friendly Activities

Rp2.8 tn



Micro Small Medium Enterprise (UMKM)

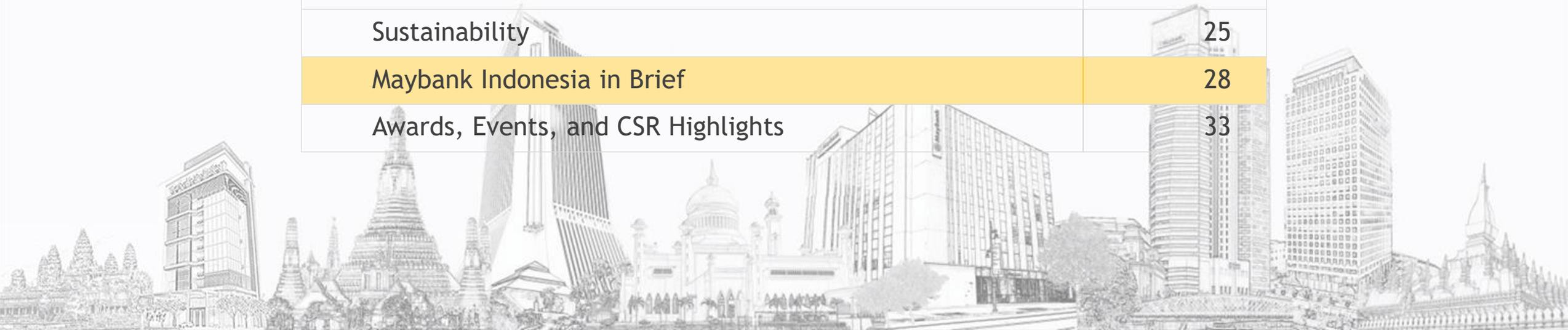
Rp18.2 tn

Blacklist Activities

- Illegal activities by law
- Money laundering and/or terrorism activities
- Dangerous or exploitative forced labor or hazardous child labor
- Pornography, prostitution, and its related services
- Weapons and firearms
- Radioactive materials, including nuclear power generation
- Activities that can damage World/National/ UNESCO heritage sites
- Endangered animal species
- Unbound asbestos fibers
- Gambling, games, and similar business entities

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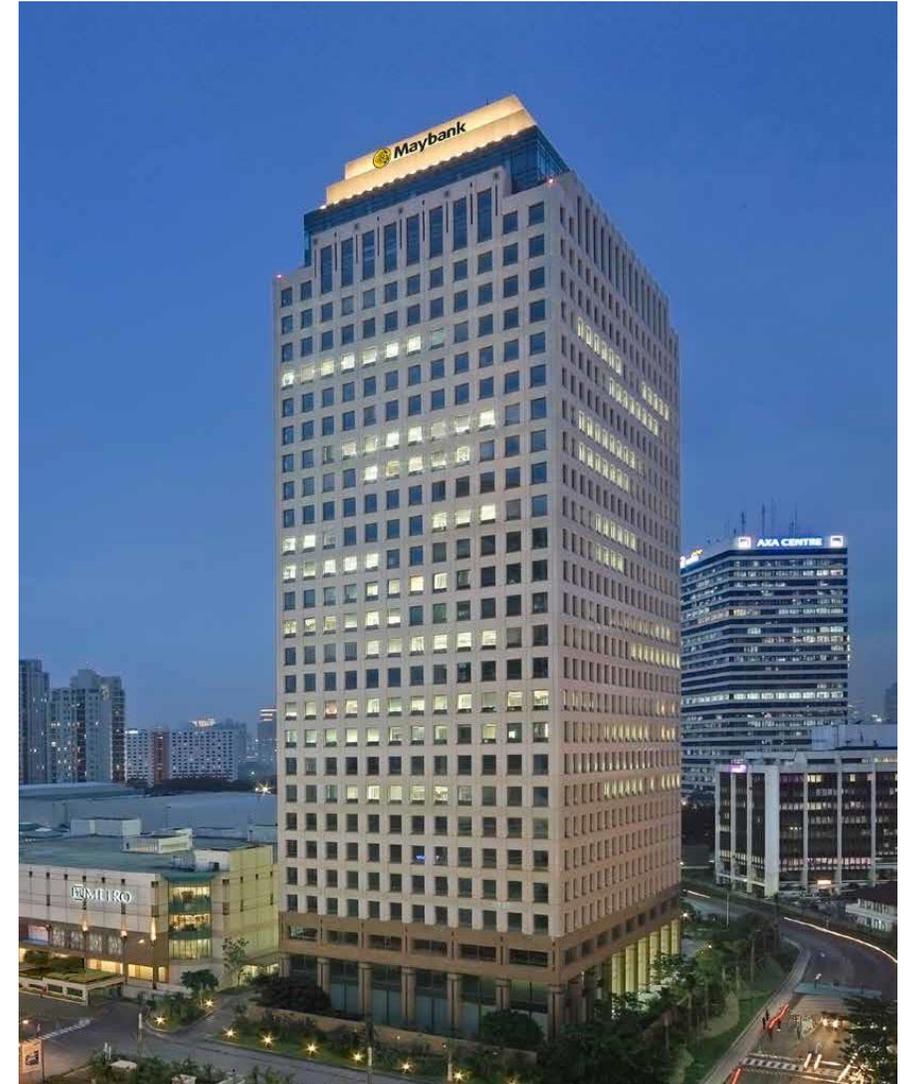
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Profile*

Established	:	15 May 1959
Total Assets	:	Rp167.3 trillion
Total Equity	:	Rp28.5 trillion
Market Capitalization	:	Rp20.6 trillion
Position in Indonesia**	:	Rank #13 in terms of Assets Rank #13 in terms of Loans Rank #13 in terms of Deposits
# of Branches	:	549 $\left\{ \begin{array}{l} 354 \text{ (Maybank Indonesia)} \\ 162^{***} \text{ (WOM Finance)} \\ 33^{**} \text{ (Maybank Finance)} \end{array} \right.$
# of ATM	:	986 ATMs with over 20,000 ATMs connected in ATM PRIMA, ATM BERSAMA, ALTO, CIRRUS and connected to 3,500 Maybank ATMs in Singapore, Malaysia, and Brunei
# of Employees	:	8,523 $\left\{ \begin{array}{l} 6,242 \text{ (Maybank Indonesia)} \\ 1,958 \text{ (WOM Finance)} \\ 323 \text{ (Maybank Finance)} \end{array} \right.$
# of Customers Lending	:	629 thousand
# of Customers Funding	:	1.8 million



* As of Jun 2022

** As of Mar 2022

*** Including Sales Point Unit

Company Ratings & Shareholdings



Company Ratings



As of January 2022

National Long-Term Rating	AAA(idn); Stable Outlook
National Short-Term Rating	F1+(idn)
Subordinated Debt	AA (idn)

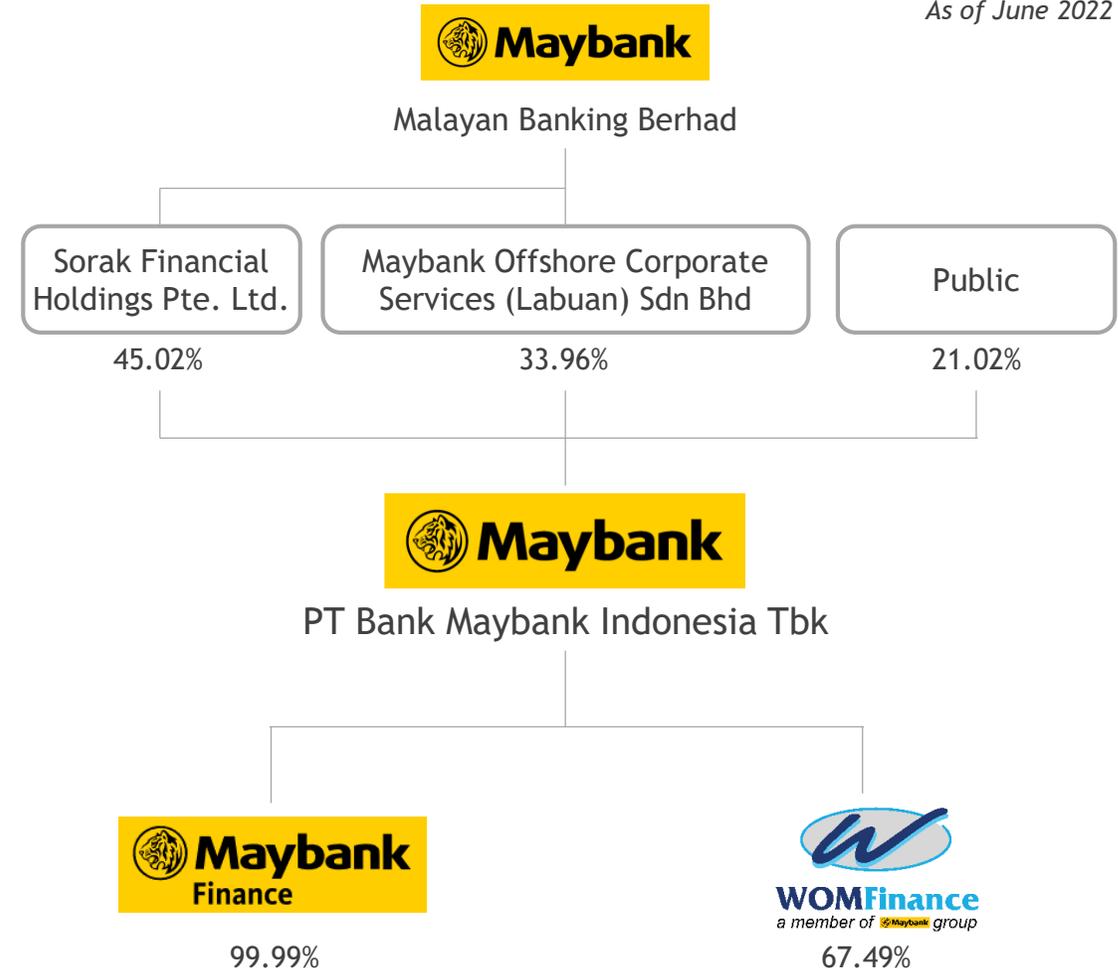


As of March 2022

Corporate Rating	idAAA; Stable Outlook
Shelf Reg. Bond III	idAAA
Shelf Reg. Bond II	idAAA
Shelf Reg. Subordinated Debt II	idAA

Shareholding Structure

As of June 2022



Board of Commissioners



Dato' Khairussaleh Ramli*
President Commissioner



Edwin Gerungan
Commissioner



Datuk Lim Hong Tat
Commissioner



**Dato' Zulkiflee Abbas
Abdul Hamid**
Commissioner



Budhi Dyah Sitawati
Independent Commissioner



Achjar Iljas
Independent Commissioner



Hendar
Independent Commissioner



Putut Eko Bayuseno
Independent Commissioner

* Effective after obtaining approval from OJK

Board of Directors



Taswin Zakaria
President Director



Thilagavathy Nadason
Director



Irvandi Ferizal
Director



Effendi
Director



Muhamadian
Director



Widya Permana
Director



Steffano Ridwan
Director



Ricky Antariksa
Director

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Awards in 2Q 2022



Digital CX
Awards 2022

**BEST RETAIL BANK FOR DIGITAL CX -
INDONESIA**

WINNER

**PT BANK
MAYBANK
INDONESIA,
TBK.**



Maybank Indonesia Ranked in 2022 **ALB Asia Top 15 In-House Teams**

The Asian Legal Business (ALB) Asia Top In-House Teams 2022 ranking showcases the achievements of the finest in-house legal teams in Asia. In-house teams were selected based on notable work done in the past year; innovations practised, contributions to the overall business, awards and accolades received and other factors. (25 May)

Maybank Indonesia Wins Best Retail Bank Award in **Prestigious Digital CX Award**

International Digital CX Awards 2022, held by Digital Banker, awarded Bank Maybank Indonesia the "Best Retail Bank for Digital CX - Indonesia". The Award was given to Maybank Indonesia based on the Bank's commitment to providing M2U (App and Web) digital banking facilities that offer convenience for customers in conducting banking transactions and implementing various transformations to support digitalization efforts at Maybank Indonesia. (27 May)

Bank Maybank Indonesia Awarded **Best Responsibility of the Board**

The Indonesia Institute for Corporate Directorship (IICD) held "The 13th IICD Corporate Governance Awards" to appreciate issuers that successfully implemented good corporate governance (CG) practice in the previous year and was not involved in severe cases that are against the CGC principles. The awards were divided into ten categories. Maybank Indonesia is listed in the Best Responsibility of the Board. (30 May)

Events in 2Q 2022



Maybank Indonesia Announces **My Happy & Lucky Bank Winners** for Final Prize

There were 57 Maybank Indonesia customers who were declared winners in the eight period of the My Happy & Lucky Bank program. The winners are entitled to various attractive prizes, ranging from e-vouchers, Viar Panama electric bikes, Samsung S21 smartphones, road bikes, to Toyota Corolla Cross Cars. (25 Apr)



Maybank Indonesia **63rd Anniversary**

Maybank Indonesia turned 63 years old on May 15, 2022. The anniversary celebration was held at the Head Office and was broadcast live via Zoom throughout Indonesia attended by management and Maybankers around Indonesia. There were also long service awards and scholarship announcements. Maybank Indonesia also held a charity auction program carrying the theme of 'From Maybankers to Maybankers' to help others. (17 May)



Kick-off Road to **Maybank Marathon 2022**

Maybank Indonesia held an event titled Road to Maybank Marathon in the GBK Senayan Jakarta. The event is intended for runners to prepare themselves physically before participating in the Maybank Marathon 2022 race on 28 August 2022 in Bali. Like in the previous Maybank Marathon races, Road to Maybank Marathon was an important activity for runners to participate in, prioritizing the health and safety of the runners. (22 May)



Maybank Group Holds **ASEAN "Framing a Future" Conference**

Maybank Group successfully held an annual conference themed "ASEAN | Framing A Future" in six ASEAN cities, namely, Kuala Lumpur (Malaysia), Singapore, Bangkok (Thailand), Jakarta (Indonesia), Manila (Philippines) and Ho Chi Minh City (Vietnam). The conference discussed economic growth and corporate investment opportunities in the ASEAN region. ASEAN will become the world's fourth-largest economy by 2030 and can quickly respond to sustainable, social and governance (ESG) issues. In contrast to other countries hit by other issues. These issues have driven companies in ASEAN to become participatory and prompted interest in investing extensively. (8-9 Jun)

CSR Activities in 2Q 2022



Maybank and Asri Foundation Support **Reforestation in Tanagupa**

Maybank Indonesia through the social responsibility program Maybank Peduli Bumi inaugurated a collaboration with the Alam Sehat Lestari Foundation (Asri) as a partner of the Gunung Palung National Park (Tanagupa) to support the government's efforts to protect tropical rain forest ecosystems in conservation areas in West Kalimantan. (26 Apr)

Maybank Women Eco-Weavers Promotes Creation of Underprivileged Women Weavers in Indonesia

Through the Maybank Women Eco-Weavers program, Maybank Indonesia not only supports the efforts of women weavers in preserving weaving as a cultural heritage, but also promotes natural dyes used in weaving as an attractive innovation for the younger generation in Indonesia. (25 Apr)

Virtual RISE (Reach Independence and Sustainable Entrepreneurship) 2.0 Program for Persons with Disabilities

Maybank Indonesia and Maybank Foundation with People System Consultancy continue the implementation three (3) series of RISE 2.0 training for basic level through digital platform in the current COVID-19 outbreak. This training was participated total 298 participants from Java Region, Jabodetabek Area. This program has been conducted from 5-14 April 2022 and will be held until 2023.

Integrated Agricultural Education at SD Kanisius Kenalan

Maybank Indonesia continue the implementation of school adoption program of integrated agricultural education & optimizing yard functions to improve community welfare at SD Kanisius Kenalan. Activity on this month, the chilli plant, spinach and kale that were planted last month is ready to harvest. The program has been conducted from September 2019, and will be held until September 2022.

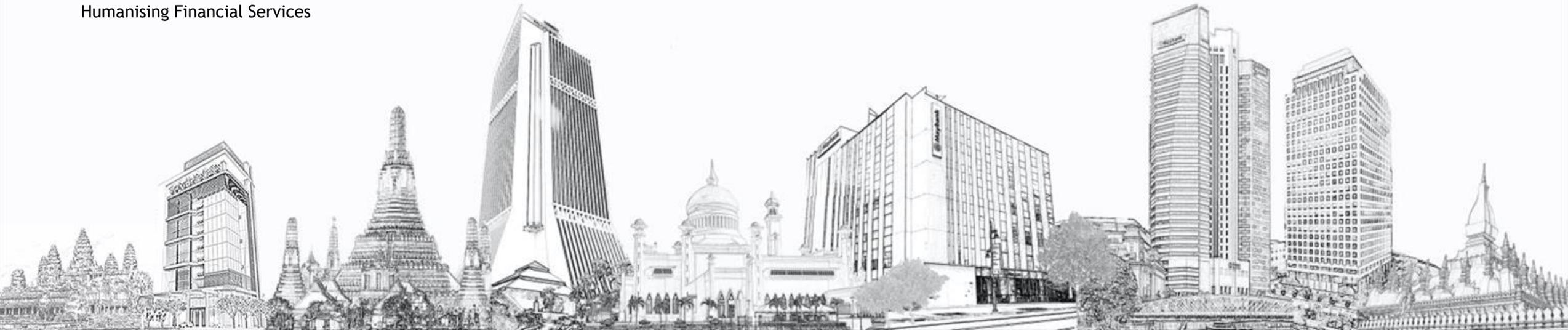
Empowering the Disability Community Through **Micro Financing Program with PUSPADI Bali**

Maybank Indonesia in partnership with PUSPADI Bali Cooperative continue the implementation of micro financing program for 32 person with different ability community, aims to increase their entrepreneurial spirit and economy through the loan funds worth IDR 150,000,000,00. This program started from September 2019 and will be held until September 2022.

Thank You



Humanising Financial Services



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