

*Disclaimer: The contents of this document/information remain the intellectual property of Maybank and no part of this is to be reproduced or transmitted in any form or by any means, including electronically, photocopying, recording or in any information storage and retrieval system without the permission in writing from Maybank. The contents of this document/information are confidential and its circulation and use are restricted.*

# Maybank Indonesia

## FINANCIAL RESULTS

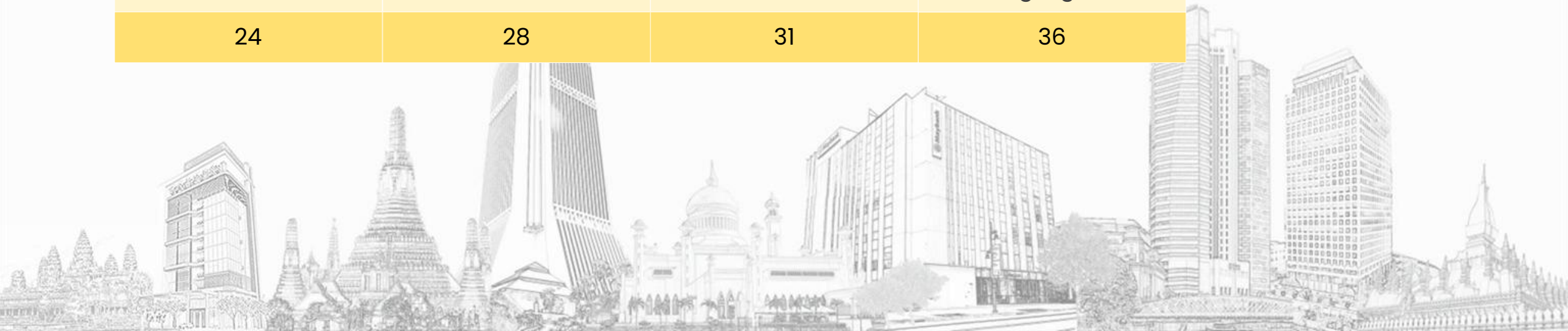
1H 2025 ended 30 June 2025

*Humanising*  
Financial Services



# Table of Contents

<b>Macro- economics</b>	Maybank Indonesia in Brief	Executive Summary	Results Overview	Shariah Business Unit
<b>2</b>	4	8	13	22
Digital Banking	Subsidiaries	Sustainability	Awards and Events Highlights	
24	28	31	36	

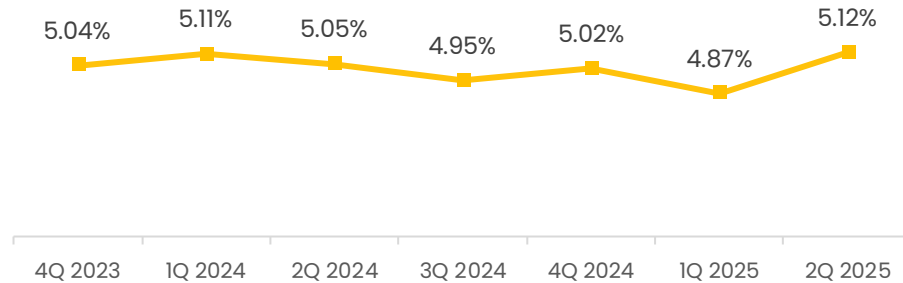


# Macro-economics and Industry Updates

Slowing economic activities on both major and emerging countries during high tension of geopolitics, projected to grow by 2.7% in 2025.

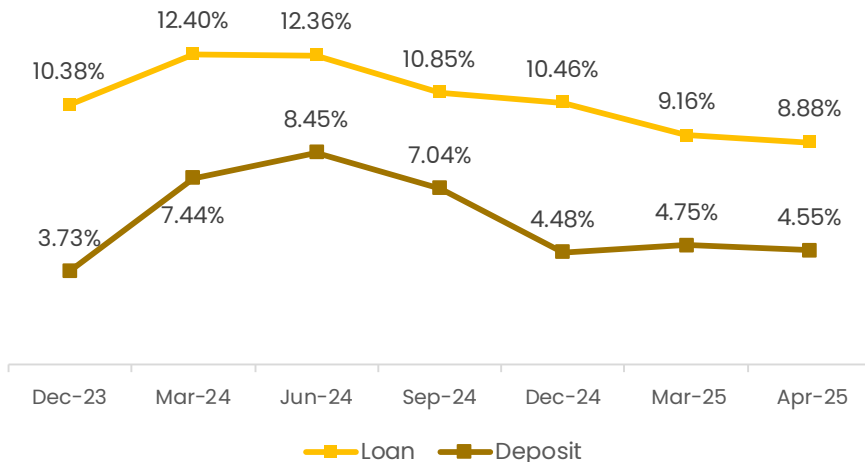
\* All growth percentages noted are on year-on-year (YoY) basis unless otherwise stated

## GDP Growth



Source: Statistics Indonesia (BPS)

## Loan and Deposit Growth



Source: Indonesia Banking Statistics (SPI)



Economic Growth  
**4.6% to 5.4%**

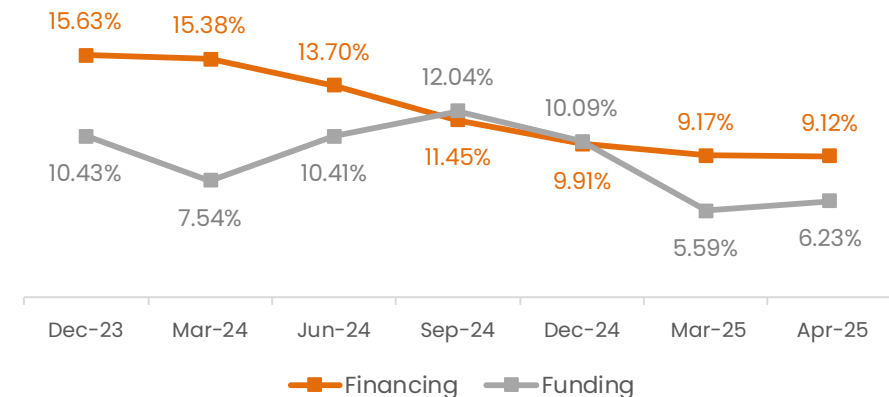
Current Account  
**-0.5% to -1.3%**  
of GDP

Inflation  
**2.5% ± 1%**

Loan Growth  
**9% to 11%**

## Bank Indonesia's 2025 Prospect

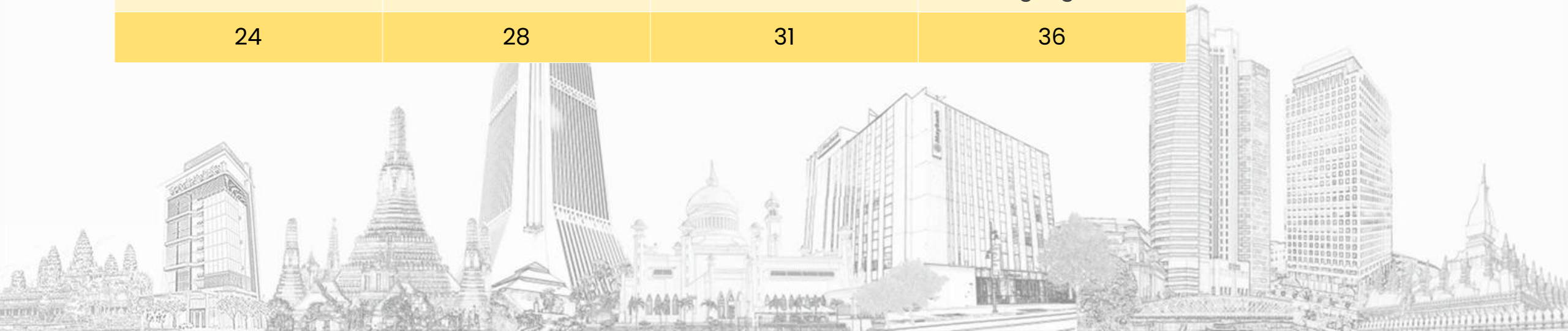
## Shariah Financing and Funding Growth



Source: Sharia Banking Statistics (SPS)

# Table of Contents

Macro-economics	<b>Maybank Indonesia in Brief</b>	Executive Summary	Results Overview	Shariah Business Unit
2	<b>4</b>	8	13	22
Digital Banking	Subsidiaries	Sustainability	Awards and Events Highlights	
24	28	31	36	

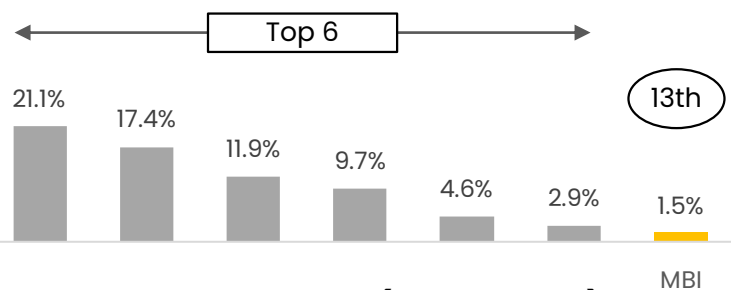


# Our Presence



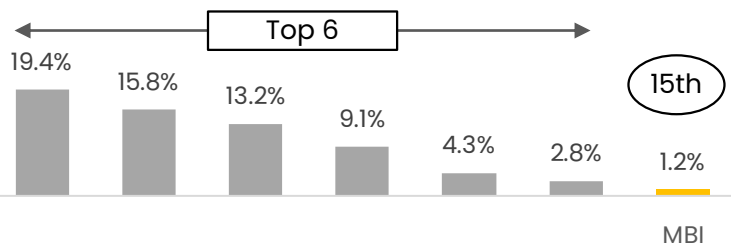
## Maybank Indonesia Market Presence

### Loans Market Share (as of Mar 25)



**Total Assets**  
**Rp184.9 tn**

### Deposits Market Share (as of Mar 25)



**Rating Calls**  
**idAAA** PEFINDO

## Maybank Indonesia Footprint

### Physical Footprint

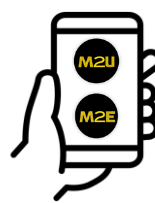


**282**  
Branches (incl. shariah and Mumbai branch)

**22**  
KCP Mobile (Mobile Cash Van)

**688**  
ATM\* including 26 Cash Recycle Machines (CRM)

### Digital Footprint



**>102,000**  
M2U Active Users

**>3,700**  
M2E Active Users

### Employee Strength



**>6,400**  
Maybankers

\* Connected with over 20,000 ATMS in ATM PRIMA, ATM BERSAMA, ALTO, CIRRUS network and connected to 3,500 Maybank ATMs in Singapore, Malaysia, and Brunei

^ Data as of Jun-25

# Active users are defined as those who transact regularly through digital platforms

# Board of Commissioners



**Dato' Khairussaleh Ramli**  
President Commissioner



**Edwin Gerungan**  
Commissioner



**Datuk Lim Hong Tat**  
Commissioner



**Dato' Zulkiflee Abbas Abdul Hamid**  
Commissioner



**Hendar**  
Independent Commissioner



**Putut Eko Bayuseno**  
Independent Commissioner



**Marina R. Tusin**  
Independent Commissioner



**Daniel James Rompas**  
Independent Commissioner

# Board of Directors



**Steffano Ridwan**  
President Director



**Irvandi Ferizal**  
Director



**Effendi**  
Director



**Widya Permana**  
Director



**Ricky Antariksa**  
Director



**Bambang Andri Irawan**  
Director



**Yessika Effendi**  
Director



**Romy Hardiansyah**  
Director



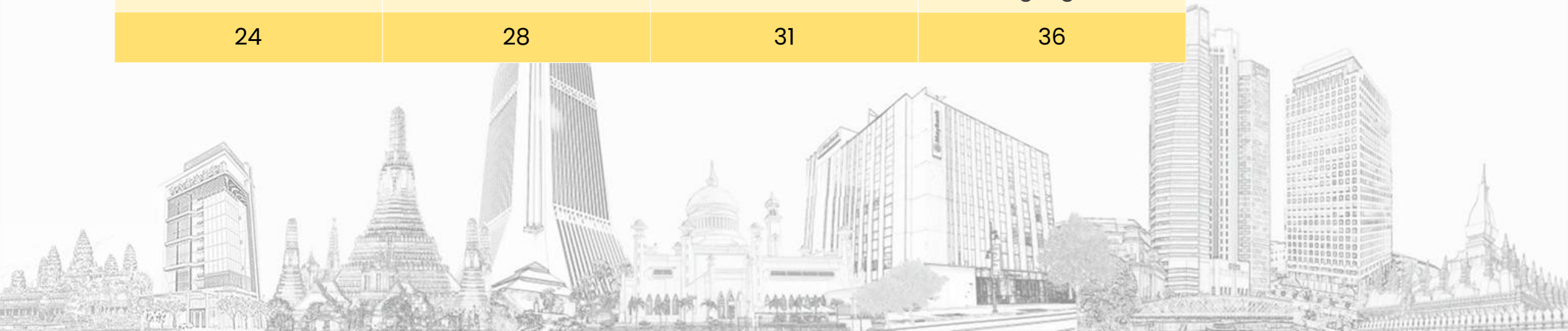
**Shaiful Adhli Yazid**  
Director



**Bianto Surodjo**  
Director

# Table of Contents

Macro-economics	Maybank Indonesia in Brief	<b>Executive Summary</b>	Results Overview	Shariah Business Unit
2	4	8	13	22
Digital Banking	Subsidiaries	Sustainability	Awards and Events Highlights	
24	28	31	36	





## Summary Highlights

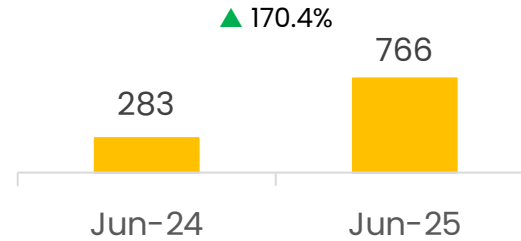
1H 2025 vs 1H 2024

Profit before tax recorded at Rp766 billion in 1H 2025

The rise in PBT and PATAMI in 1H 2025 was driven by higher operating income and much lower loan loss provision, following pre-emptive provisioning in the prior year.

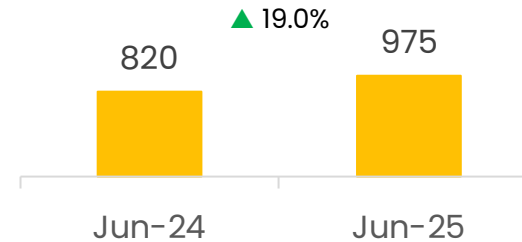
### Profit Before Tax & Minority Interest

Rp billion



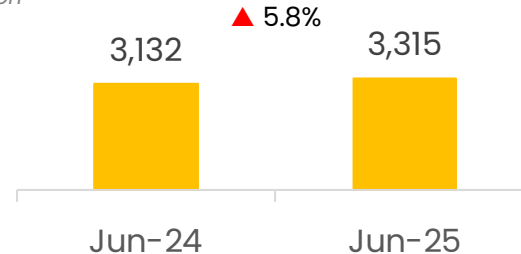
### Fee Income

Rp billion



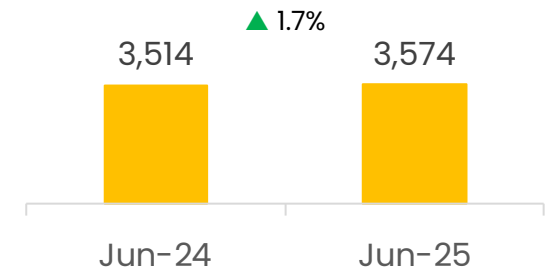
### Operating Expense

Rp billion

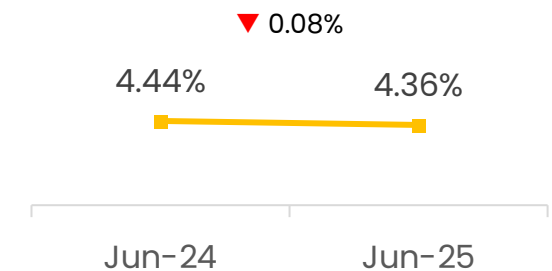


### Net Interest Income (NII)

Rp billion

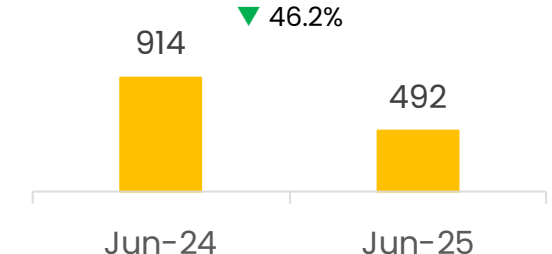


### Net Interest Margin (NIM)



### Provision

Rp billion



\* 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 OJK's classification.

^ All growth percentages noted are on year-on-year (YoY) basis unless otherwise stated

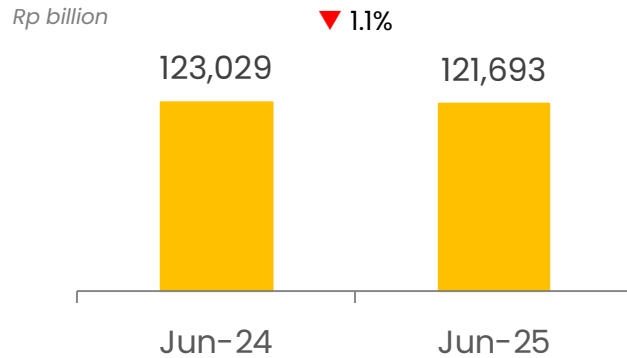
## Loan & Deposit Growth

- Total outstanding **loans** slightly decreased by 1.1% Y-o-Y to Rp121.69 trillion, in line with the Bank's portfolio rebalancing strategy.
- Total **customer deposits** remained relatively stable at Rp114.7 trillion. CASA was up by 8.7%, resulting in higher CASA ratio of 56.23% from 51.32% a year before.

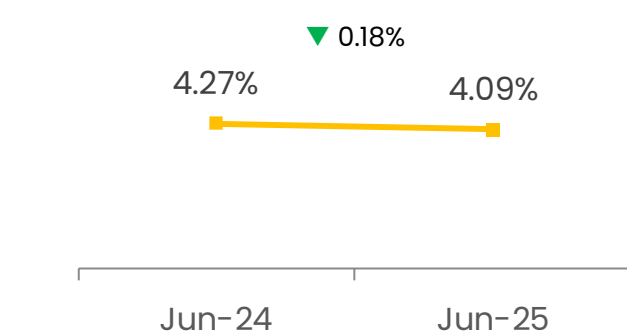
\* All growth percentages noted are on year-on-year (YoY) basis unless otherwise stated

### Loan

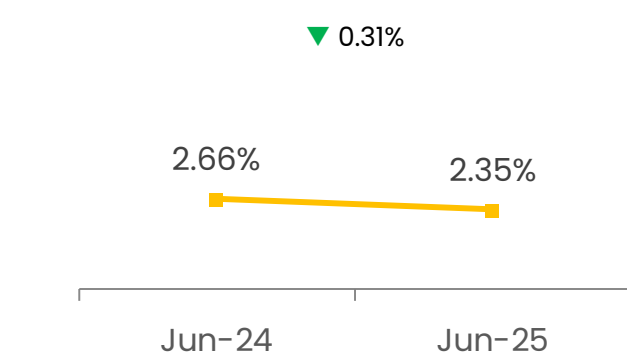
Rp billion



### GIL

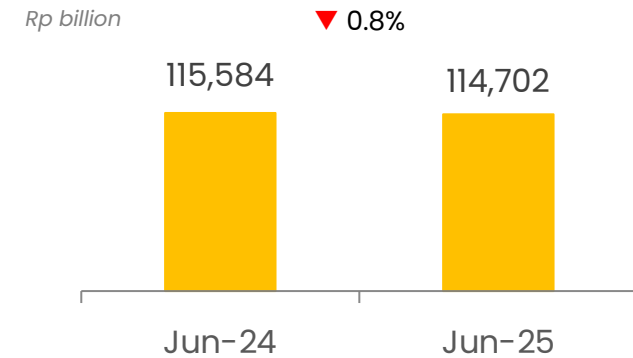


### NPL

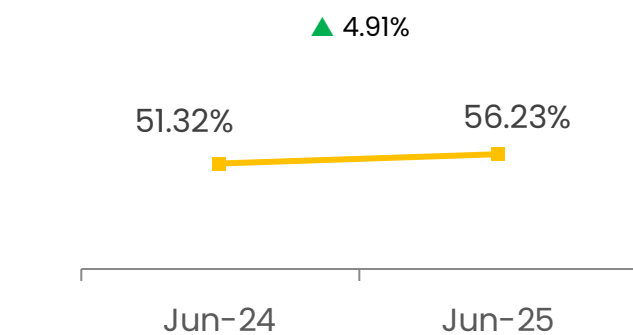


### Deposit

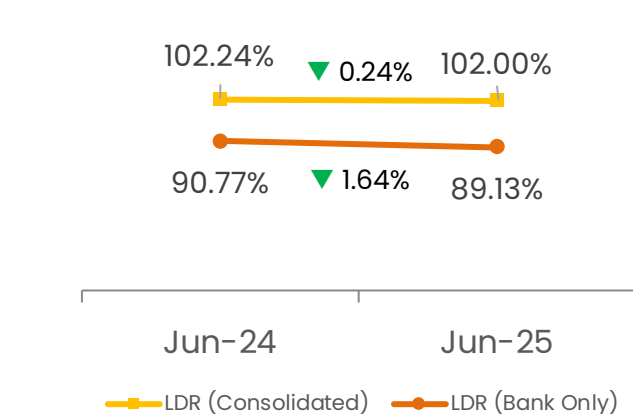
Rp billion



### CASA Ratio



### LDR



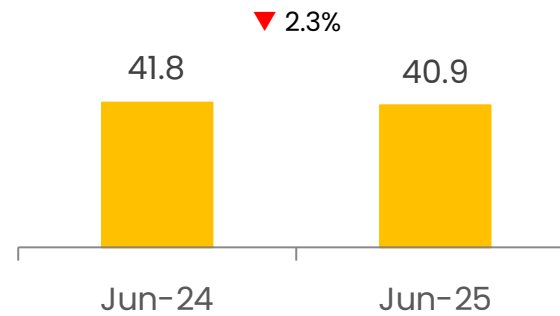


## Shariah Business Unit

- Maybank Indonesia **Shariah Banking's retail and non-retail financing** under Community Financial Services (CFS) grew 14.5% to Rp21.4 trillion.
- Shariah Banking's **CASA** increased by 15.6%, while **time deposits** declined by 18.2%, in line with the Bank's strategy to optimise funding structure.

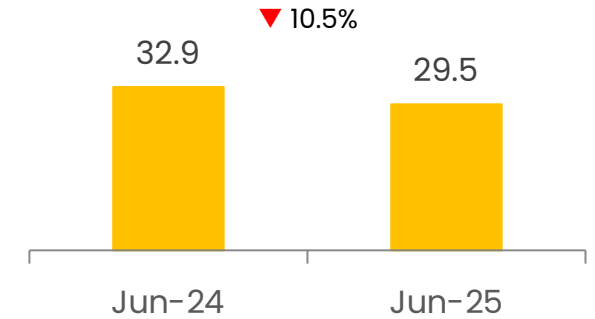
### Asset

Rp trillion



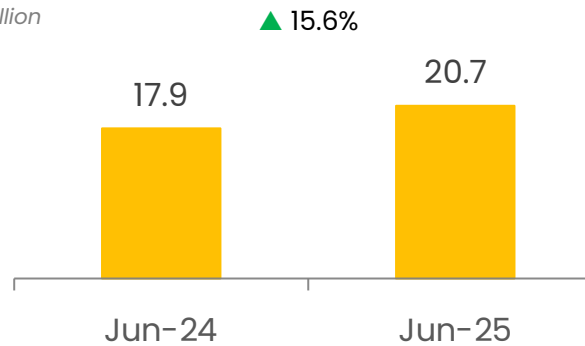
### Financing

Rp trillion

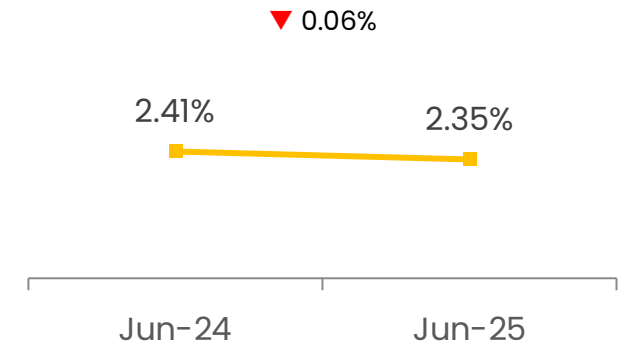


### CASA

Rp trillion



### NPF



Financing to Deposit Ratio (**FDR**) stood at an optimum level of 85.52% in Jun-25 from 90.89% in Jun-24.

\* All growth percentages noted are on year-on-year (YoY) basis unless otherwise stated

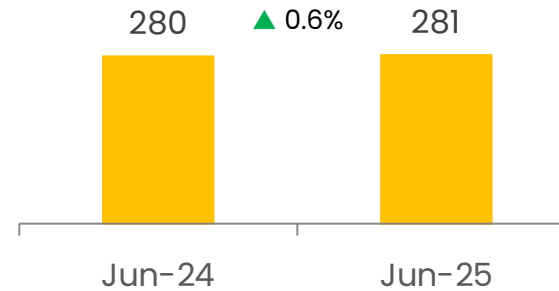


## Subsidiaries

- **Maybank Finance's** four-wheeled **financing** rose 0.3% to Rp6.89 trillion, amid a broader slowdown in the automotive market due to economic uncertainties.
- Amid a slowdown in the automotive market, **WOM Finance's financing** recorded an increase of 1.4% to Rp6.35 trillion.

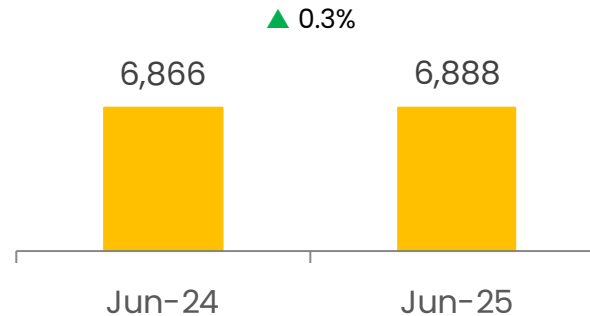
### Maybank Finance PBT

Rp billion



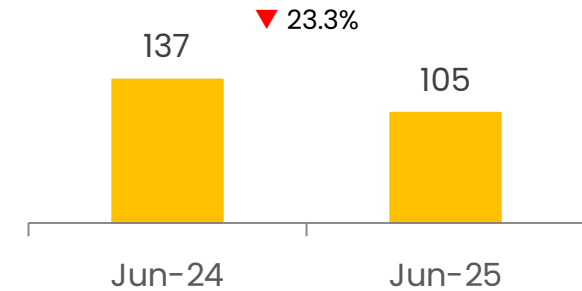
### Maybank Finance Financing

Rp billion



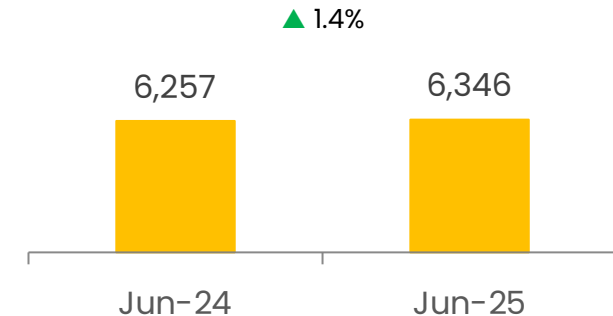
### WOM Finance PBT

Rp billion



### WOM Finance Financing

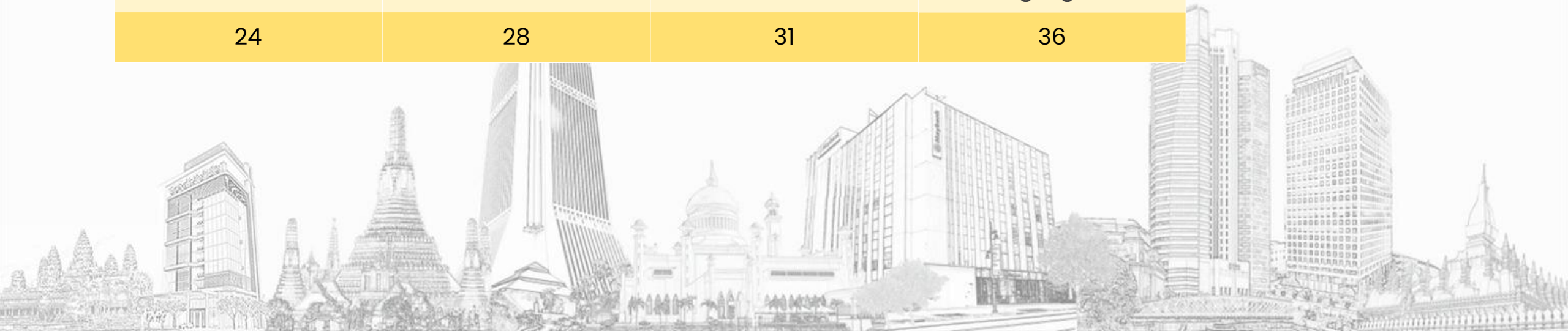
Rp billion



\* All growth percentages noted are on year-on-year (YoY) basis unless otherwise stated

# Table of Contents

Macro-economics	Maybank Indonesia in Brief	Executive Summary	<b>Results Overview</b>	Shariah Business Unit
2	4	8	<b>13</b>	22
Digital Banking	Subsidiaries	Sustainability	Awards and Events Highlights	
24	28	31	36	



# Income Statement – Consolidated

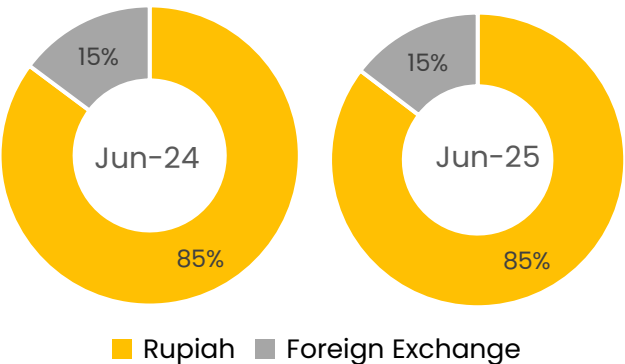


Rp billion	1H 2025	1H 2024	YoY	2Q 2025	1Q 2025	QoQ
Interest Income	6,636	6,316	5.1%	3,291	3,345	-1.6%
Interest Expense	(3,062)	(2,802)	9.3%	(1,495)	(1,567)	-4.6%
<b>Net Interest Income</b>	<b>3,574</b>	<b>3,514</b>	<b>1.7%</b>	<b>1,796</b>	<b>1,778</b>	<b>1.0%</b>
GM-related fees	178	(115)	255.1%	71	107	-33.4%
Non GM-related fees	797	934	-14.7%	333	464	-28.1%
<b>Non Interest Income</b>	<b>975</b>	<b>820</b>	<b>19.0%</b>	<b>405</b>	<b>571</b>	<b>-29.1%</b>
<b>Gross Operating Income</b>	<b>4,550</b>	<b>4,333</b>	<b>5.0%</b>	<b>2,201</b>	<b>2,349</b>	<b>-6.3%</b>
Personnel	(1,709)	(1,630)	4.8%	(883)	(826)	7.0%
General & Administrative	(1,605)	(1,501)	6.9%	(810)	(796)	1.8%
<b>Operating Expenses</b>	<b>(3,315)</b>	<b>(3,132)</b>	<b>5.8%</b>	<b>(1,693)</b>	<b>(1,621)</b>	<b>4.4%</b>
<b>Operating Income before Provisions</b>	<b>1,235</b>	<b>1,202</b>	<b>2.8%</b>	<b>508</b>	<b>727</b>	<b>-30.2%</b>
Provisions	(492)	(914)	-46.2%	(255)	(237)	7.6%
<b>Operating Income After Provision</b>	<b>743</b>	<b>287</b>	<b>158.8%</b>	<b>253</b>	<b>490</b>	<b>-48.5%</b>
Non Operating Income / (Expenses)	23	(4)	671.8%	7	16	-56.3%
<b>Profit Before Tax &amp; Minority Interest</b>	<b>766</b>	<b>283</b>	<b>170.4%</b>	<b>260</b>	<b>506</b>	<b>-48.7%</b>
Tax & Minority Interest	(190)	(155)	22.9%	(60)	(130)	-53.7%
<b>Profit After Tax &amp; Minority Interest (PATAMI)</b>	<b>576</b>	<b>128</b>	<b>348.1%</b>	<b>200</b>	<b>376</b>	<b>-47.0%</b>

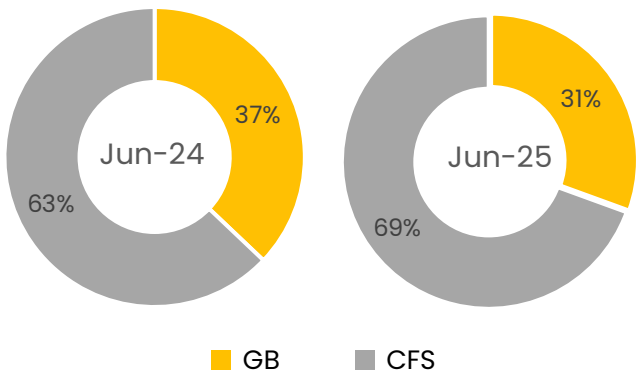
# Healthy growth in prioritised areas, CFS loan grew 9.2%



## Loans by Currency



## Loans by Segment



## Loans Portfolio Breakdown

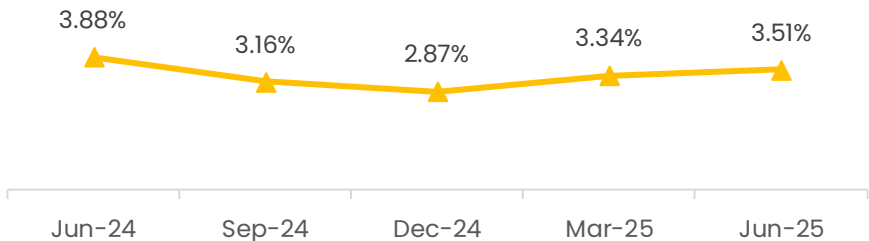
Rp trillion	Jun-25	Mar-25	Jun-24	YoY	QoQ	Composition
<b>Global Banking</b>	<b>37.2</b>	<b>38.4</b>	<b>45.6</b>	<b>-18.5%</b>	<b>-3.3%</b>	<b>30.6%</b>
<b>CFS</b>	<b>84.5</b>	<b>83.8</b>	<b>77.4</b>	<b>9.2%</b>	<b>0.9%</b>	<b>69.4%</b>
<b>CFS Non-Retail</b>	<b>37.5</b>	<b>37.2</b>	<b>33.5</b>	<b>12.1%</b>	<b>0.7%</b>	<b>30.8%</b>
Business Banking	15.2	15.1	12.9	17.5%	0.5%	12.5%
SME+	6.3	6.3	5.7	10.0%	0.6%	5.2%
RSME	16.0	15.9	14.8	8.1%	0.9%	13.2%
<b>CFS Retail</b>	<b>47.0</b>	<b>46.5</b>	<b>43.9</b>	<b>7.0%</b>	<b>1.0%</b>	<b>38.6%</b>
Auto Loan	25.3	25.0	23.2	9.0%	1.3%	20.8%
WOM	6.3	6.2	6.3	1.4%	1.7%	5.2%
MIF	19.0	18.7	17.0	11.8%	1.2%	15.6%
Mortgage	17.1	17.0	16.3	4.4%	0.4%	14.0%
Unsecured Loans	4.1	4.0	3.8	6.3%	1.9%	3.3%
Others	0.6	0.6	0.6	4.5%	0.2%	0.5%
<b>Total</b>	<b>121.7</b>	<b>122.2</b>	<b>123.0</b>	<b>-1.1%</b>	<b>-0.4%</b>	<b>100.0%</b>

\* Unsecured Loans consists of Credit Card and Personal Loans

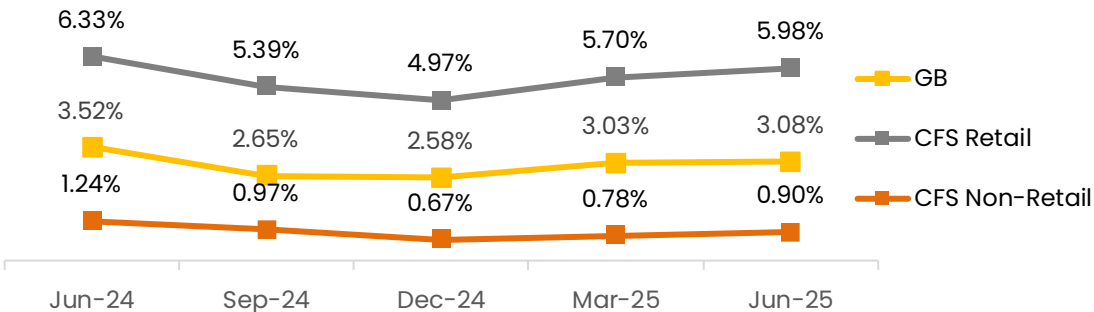
# Maintain sound asset quality year-on-year through loan portfolio rebalancing efforts



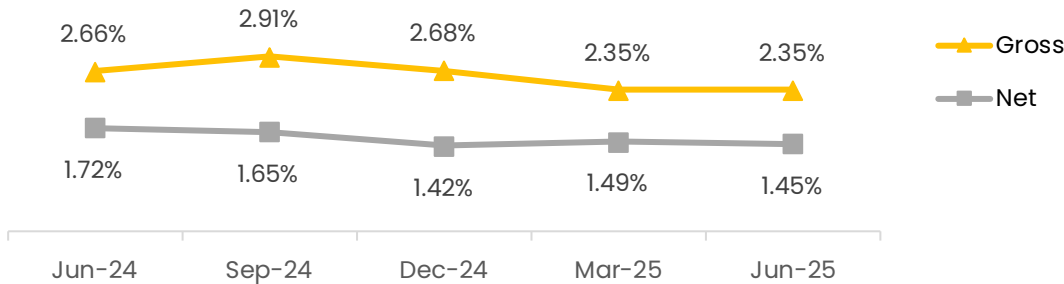
Special Mention Loans



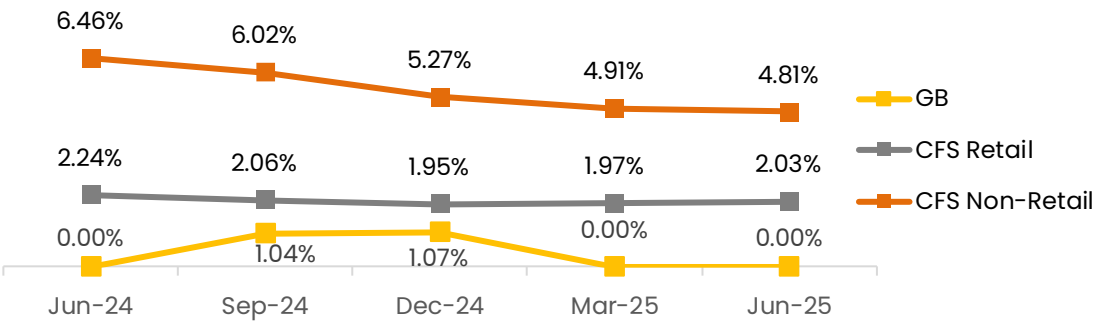
Special Mention Loans by Segment



NPL



Gross NPL by Segment



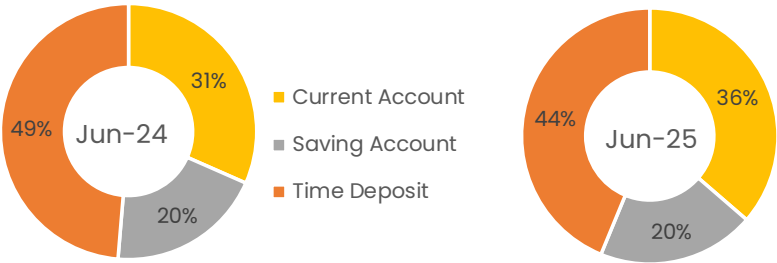
# CASA Ratio improved by 4.91% to 56.23% in the first half of 2025



## Customer Deposits by Business Segment



## Customer Deposits by Type



## Customer Deposits by Currency



## Customer Deposits Breakdown

	Jun-25	Mar-25	Jun-24	YoY	QoQ	Composition
Current Account	41.7	36.6	36.5	14.2%	13.8%	36.4%
Saving Account	22.8	22.5	22.8	0.0%	1.3%	19.9%
CASA	64.5	59.2	59.3	8.7%	9.0%	56.2%
Time Deposit	50.2	52.4	56.3	-10.8%	-4.1%	43.8%
<b>Total</b>	<b>114.7</b>	<b>111.5</b>	<b>115.6</b>	<b>-0.8%</b>	<b>2.9%</b>	<b>100.0%</b>
CASA Ratio	56.23%	53.05%	51.32%	4.91%	3.18%	

### EKSTRA SALDO EMAS HINGGA Rp5 JUTA

Beli emas digital via M2U ID App.

Periode 1 Maret – 30 September 2025

[www.maybank.co.id/ExistEmasPegadaian](http://www.maybank.co.id/ExistEmasPegadaian)

Download **M2U ID** APP

*Humanising Financial Services*

**Maybank**

Syarat & ketentuan berlaku.  
PT Bank Maybank Indonesia Tbk dan/atau anak perusahaan Maybank Indonesia Tbk dan/atau anak perusahaan Maybank Indonesia Tbk.

# Maintaining Stable Liquidity Throughout, With Notable Improvement in CASA Acquisition



## Liquidity Indicators

### CASA Ratio

51.32% 52.74% 52.86% 53.05% 56.23%

### LDR

102.24% 101.27% 101.85% 104.51% 102.00%

90.77% 89.51% 89.84% 91.98% 89.13%

— LDR (Bank only) — LDR (Consolidated)

### LCR

169.93% 185.42% 185.35% 159.77% 142.85%

### NSFR

106.93% 109.70% 109.00% 106.21% 106.71%

Jun-24 Sep-24 Dec-24 Mar-25 Jun-25

**Maybank Syariah** **Maybank**

*Humanising Financial Services*

**NABUNG & BEBAS BIAYA**

Miliki Maybank Tabungan U atau U IB via M2U ID App sekarang!

- Bebas biaya admin\*
- Bebas biaya tarik tunai 30x di ATM bank lain\*\*
- Bebas biaya transfer 10x/bulan\*\*

[www.maybank.co.id/ibebasi](http://www.maybank.co.id/ibebasi)

16006611 atau 1620 7889981 (di luar negeri)  
[customer.service@maybank.co.id](mailto:customer.service@maybank.co.id)

Download M2U ID App

**JUAL BELI VALUTA ASING, DAPATKAN RATE KOMPETITIF**

Download M2U ID, transaksi valuta asing sekarang!

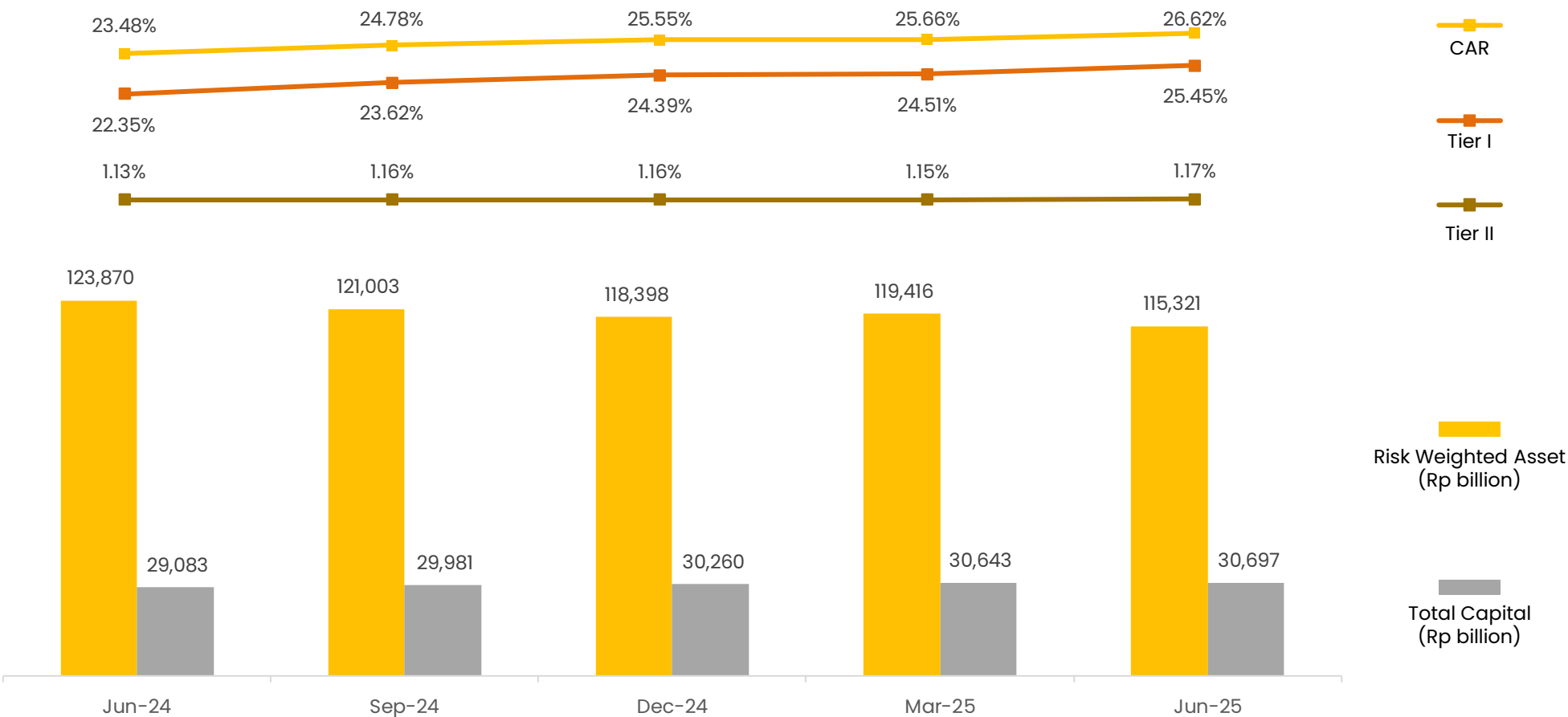
[www.maybank.co.id/ValasFXM2U](http://www.maybank.co.id/ValasFXM2U)

*Humanising Financial Services*

**Maybank Syariah** **Maybank**

Download M2U ID App

# Strong and sufficient capital position to support business growth



# Balance Sheet – Consolidated



Rp billion	Jun-25	Mar-25	Jun-24	YoY	QoQ
Loans	121,693	122,217	123,029	-1.1%	-0.4%
Other Earning Assets	46,397	46,771	43,369	7.0%	-0.8%
Other Assets	16,823	20,822	22,762	-26.1%	-19.2%
<b>Total Assets</b>	<b>184,913</b>	<b>189,810</b>	<b>189,161</b>	<b>-2.2%</b>	<b>-2.6%</b>
<b>Deposits from Customer</b>	<b>114,702</b>	<b>111,504</b>	<b>115,584</b>	<b>-0.8%</b>	<b>2.9%</b>
- Current Account	41,696	36,649	36,520	14.2%	13.8%
- Saving Account	22,796	22,502	22,799	0.0%	1.3%
- Time Deposit	50,210	52,353	56,265	-10.8%	-4.1%
Deposits from Other Banks	5,490	5,760	5,841	-6.0%	-4.7%
Borrowing & Repo	20,190	28,767	21,934	-8.0%	-29.8%
Securities Issued	3,950	2,481	3,182	24.1%	59.2%
Subordinated Debt	100	99	99	0.0%	0.0%
Other Liabilities	8,936	9,670	12,598	-29.1%	-7.6%
<b>Total Liabilities</b>	<b>153,366</b>	<b>158,282</b>	<b>159,237</b>	<b>-3.7%</b>	<b>-3.1%</b>
Equity (attributable to equity holders)	30,944	30,931	29,377	5.3%	0.04%
Minority Interest	603	597	547	10.3%	1.1%
<b>Total Equity</b>	<b>31,547</b>	<b>31,528</b>	<b>29,924</b>	<b>5.4%</b>	<b>0.1%</b>

# Financial Ratios



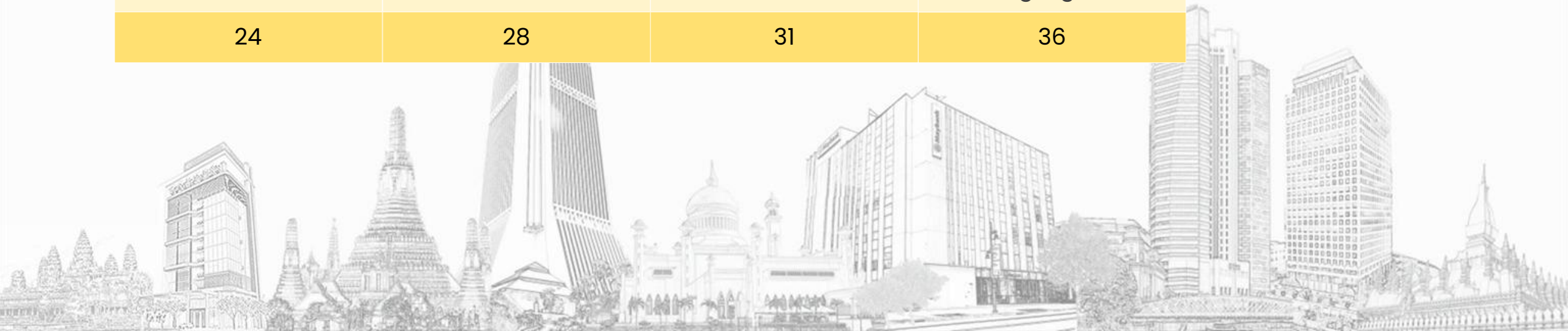
	Consolidated					Bank Only				
	Jun-25	Mar-25	Jun-24	YoY	QoQ	Jun-25	Mar-25	Jun-24	YoY	QoQ
<b>Profitability</b>										
Return On Assets	0.82%	1.07%	0.31%	0.51%	-0.25%	0.68%	1.13%	0.11%	0.57%	-0.45%
Return On Equity (Tier 1)	3.93%	5.14%	0.92%	3.01%	-1.21%	4.27%	7.29%	0.61%	3.66%	-3.02%
Net Interest Margin	4.36%	4.33%	4.44%	-0.08%	0.03%	3.26%	3.20%	3.43%	-0.17%	0.06%
<b>Efficiency &amp; Productivity Ratio</b>										
Cost to Income Ratio	73.58%	69.79%	73.07%	0.51%	3.79%	76.88%	69.00%	77.08%	-0.20%	7.88%
BOPO	90.24%	87.47%	95.98%	-5.74%	2.77%	90.89%	85.55%	98.37%	-7.48%	5.34%
<b>Earning Asset Quality</b>										
Impaired Loans - Gross	4.09%	4.13%	4.27%	-0.18%	-0.04%	4.38%	4.48%	4.59%	-0.21%	-0.10%
Impaired Loans - Net	2.16%	2.23%	2.25%	-0.09%	-0.07%	2.32%	2.43%	2.41%	-0.10%	-0.11%
NPL - Gross	2.35%	2.35%	2.66%	-0.31%	0.00%	2.46%	2.50%	2.80%	-0.34%	-0.04%
NPL - Net	1.45%	1.49%	1.72%	-0.27%	-0.04%	1.54%	1.61%	1.83%	-0.29%	-0.07%
<b>Balance Sheets Structure</b>										
LDR	102.00%	104.51%	102.24%	-0.24%	-2.51%	89.13%	91.98%	90.77%	-1.64%	-2.85%
Modified LDR *)	84.38%	86.18%	86.69%	-2.31%	-1.80%	78.85%	80.48%	81.60%	-2.75%	-1.63%
LCR	142.85%	159.77%	169.93%	-27.08%	-16.92%	152.19%	168.09%	169.58%	-17.39%	-15.90%
NSFR	106.71%	106.21%	106.93%	-0.22%	0.50%	106.79%	106.71%	106.22%	0.57%	0.08%
CASA	56.23%	53.05%	51.32%	4.91%	3.18%	56.96%	53.19%	51.49%	5.47%	3.77%
CAR	26.62%	25.66%	23.48%	3.14%	0.96%	24.57%	23.75%	21.57%	3.00%	0.82%

\* Financial Ratios are based on published financial statements which are in accordance with OJK's classification

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

# Table of Contents

Macro-economics	Maybank Indonesia in Brief	Executive Summary	Results Overview	<b>Shariah Business Unit</b>
2	4	8	13	<b>22</b>
Digital Banking	Subsidiaries	Sustainability	Awards and Events Highlights	
24	28	31	36	



# Shariah Business Unit's (UUS) CASA Ratio improved to 59.96% YoY in line with the Bank's strategy to optimise funding structure



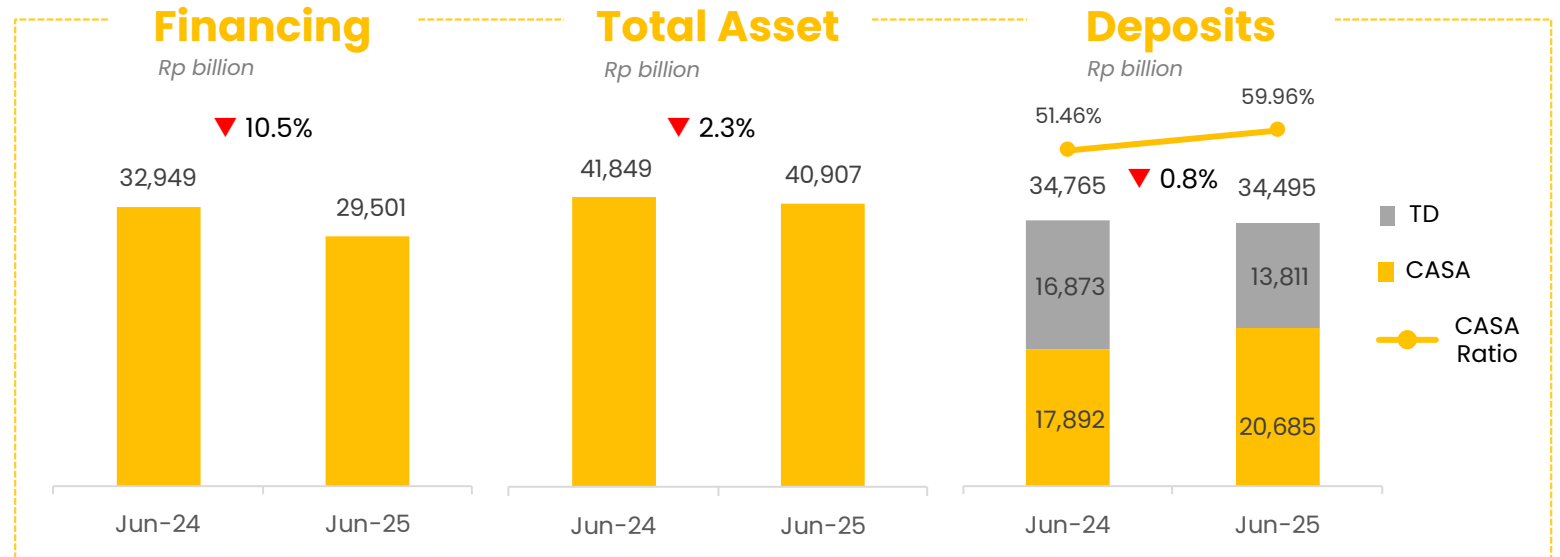
**TENANG MELANGKAH  
UNTUK HIDUP BERMAKNA**

**Maybank Syariah Wealth Management.**  
Pengelolaan harta yang bermanfaat secara finansial, sosial & spiritual.  
[www.maybank.co.id/SWM](http://www.maybank.co.id/SWM)

Download  
**M2U**  
M2U ID  
M2U ID

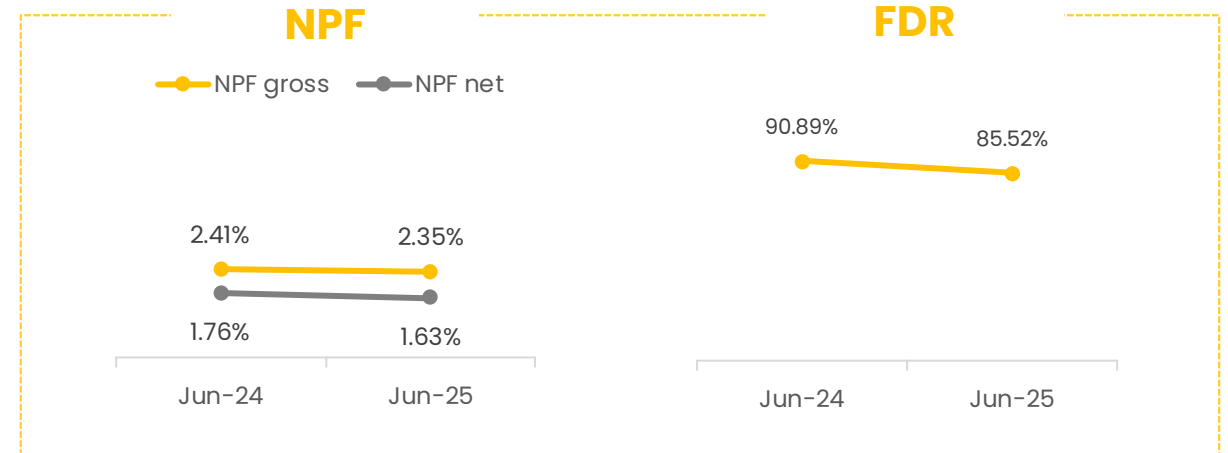
*Humanising*  
Financial Services

**Maybank Syariah**



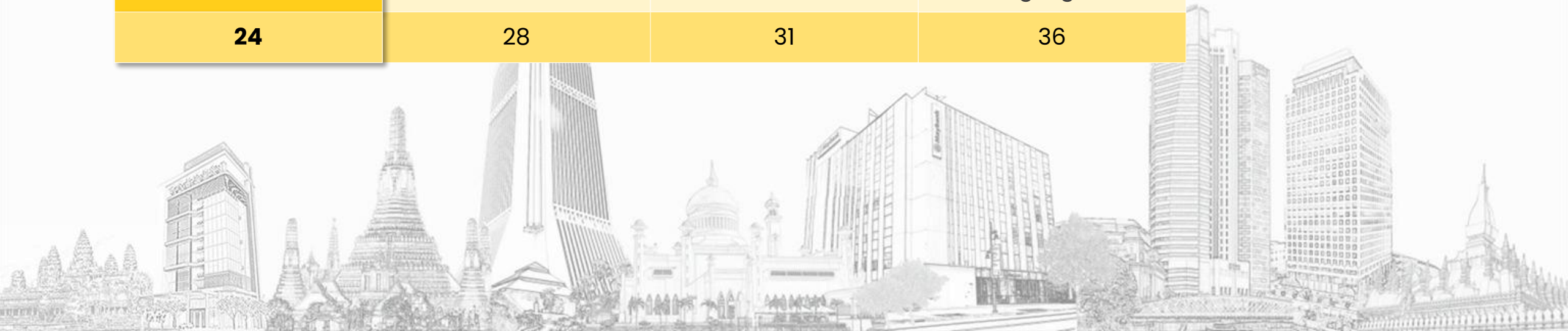
## Key Drivers

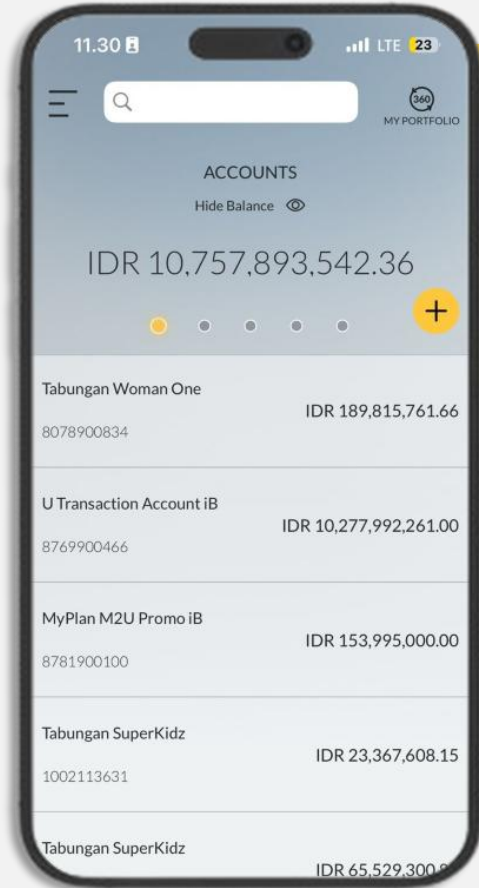
- Shariah CFS Retail and Non-Retail grew 14.5% to Rp21.44 trillion supported by non-retail financing rose to 18.8% and retail financing increased by 9.9%.
- Shariah Banking's CASA increased by 15.6%, while Time Deposits declined by 18.2%, in line with the Bank's strategy to optimise funding structure, and CASA ratio improved to 59.96%.



# Table of Contents

Macro- economics	Maybank Indonesia in Brief	Executive Summary	Results Overview	Shariah Business Unit
2	4	8	13	22
<b>Digital Banking</b>	Subsidiaries	Sustainability	Awards and Events Highlights	
<b>24</b>	28	31	36	





## M2U's Financial Transaction volume keeps growing



↑ **16.4% YoY**

growth in transaction volume with more than **IDR70.7 trillion transaction** as of H1 2025.



↑ **24.6% YoY**

M2U financial transaction reached more than **14.4 million** as of H1 2025.



More than **62.5K deposit accounts** have been opened **digitally** through M2U in H1 25.



↑ **23.6% YoY**

**CASA account volume** opened through M2U reach more than **IDR 5.01 trillion**

## QR Pay Transaction Growth



↑ **118.1% YoY**

**M2U QR Pay & QR Cardless Withdrawal** transactions volume in H1 25 reach more than **IDR 731 billion**, with over **169K** total Maybank QR Pay **merchant**

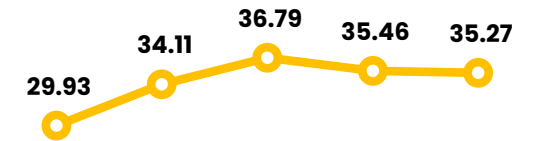
## M2E



↑ **14.0% YoY**

Total **financial transaction frequency** in H1 25 reach more than **2.48 million** with **current account** balance of M2E users as of H1 25 reached more than **IDR 33.3 trillion**, grow by more than **18.5% YoY**

## 1. M2U Txn Volume (IDR Tn)



Q2'24 Q3'24 Q4'24 Q1'25 Q2'25

## 2. M2U Txn Frequency (in Mn)



Q2'24 Q3'24 Q4'24 Q1'25 Q2'25

## 3. M2E Txn Frequency (in Mn)



Q2'24 Q3'24 Q4'24 Q1'25 Q2'25

M2U ID offers a comprehensive investment solution through a fully STP online system, enabling customers to seamlessly open and access a wide range of investment products, including **Fixed Deposits, Mutual Funds, Bonds & Gold** which are available in both Conventional & Sharia. All of which can be managed conveniently through **360 Digital Wealth Feature**.



**Making financial plans for future goals**



**Managing the entire asset & loan portfolio**



**Monitoring every expenses**

### Monitoring & Managing Capabilities:



Saving



Deposit



Bonds



Mutual Funds



Gold



Bancassurance



Mortgage

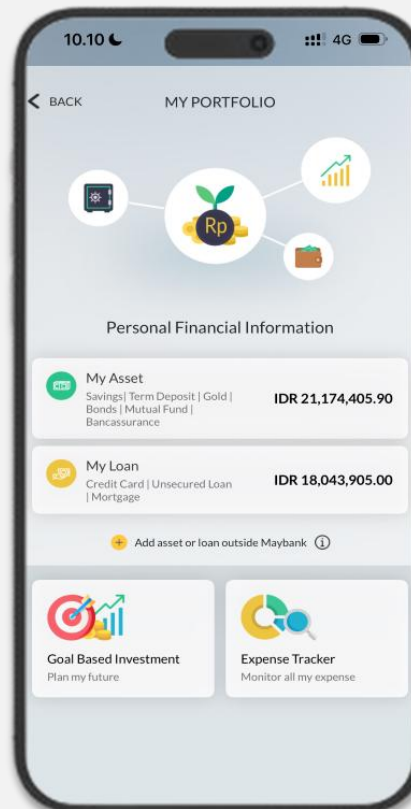


Maybank Credit Cards

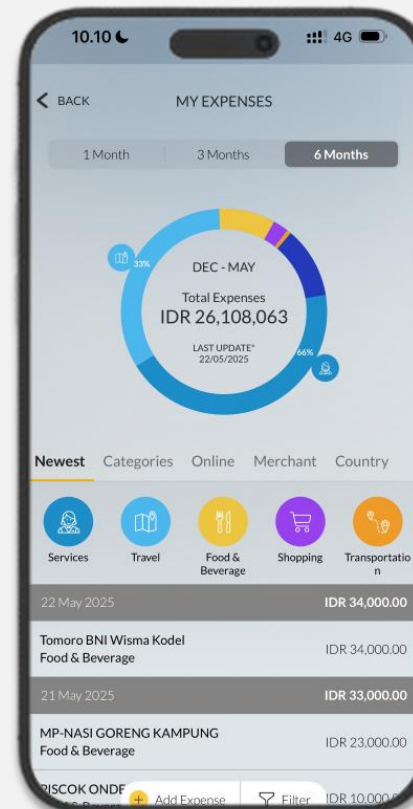


Unsecured Load

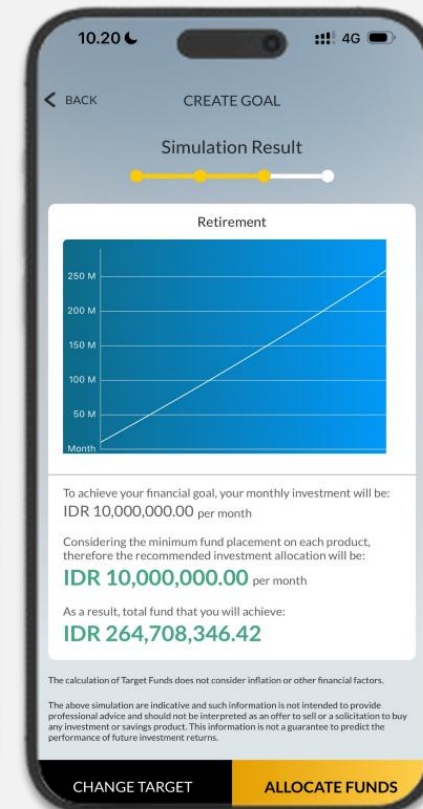
## Managing finance easily with the M2U ID App's 360 Digital Wealth Feature



**Portfolio Management**



**Expense Tracker**




**Goal Based Investment**

M2U ID App provides customers with a convenient and secure platform to perform gold transactions at any time and from any location, thereby simplifying the process of gold saving and enhancing overall accessibility to investment opportunities.

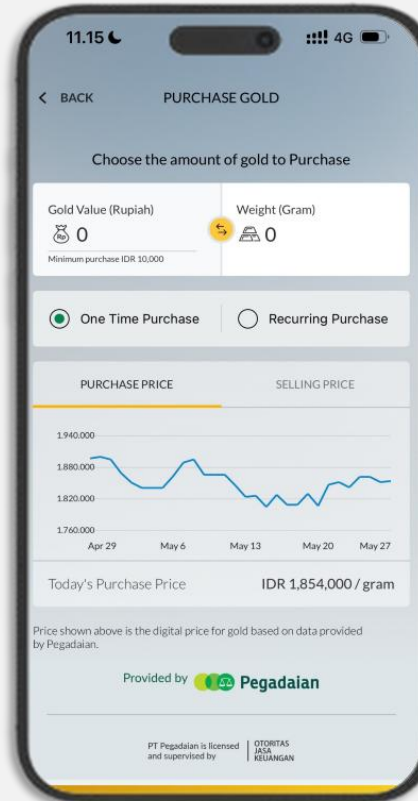
 Set purchase automatically (weekly/monthly)/recurring transactions

 Convert to physical gold

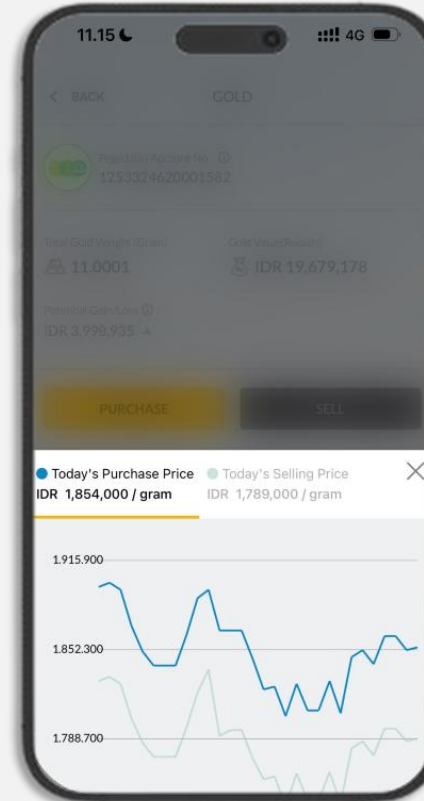
 Minimum purchase IDR10k or 0.01 grams

 Updated competitive price information and provided daily

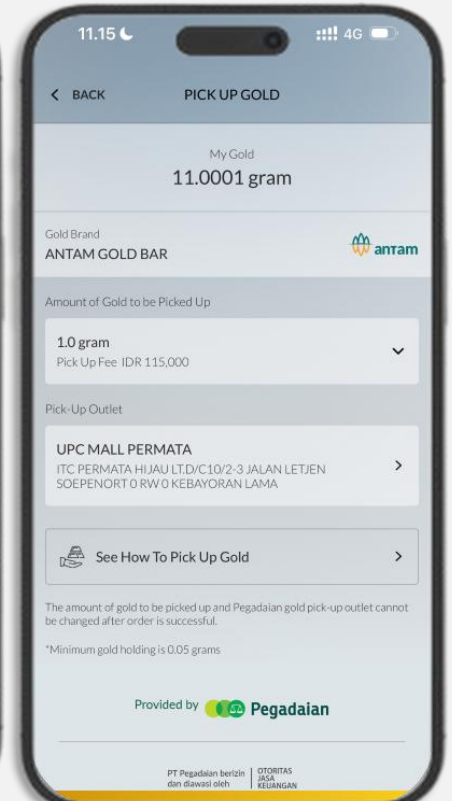
## Secure and smart gold investment, all in the palm of hand



Gold Transaction



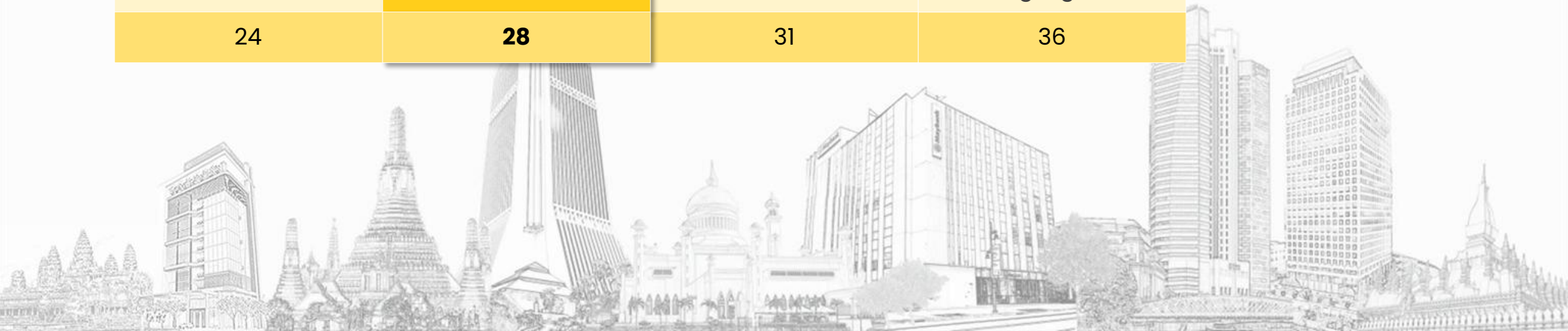
Updated Gold Price



Physical Gold Conversion

# Table of Contents

Macro- economics	Maybank Indonesia in Brief	Executive Summary	Results Overview	Shariah Business Unit
2	4	8	13	22
Digital Banking	<b>Subsidiaries</b>	Sustainability	Awards and Events Highlights	
24	<b>28</b>	31	36	



# Maybank Finance Performance



## Balance Sheet

Rp billion	Jun-25	Jun-24	YoY	Mar-25	QoQ
Total Asset	7,257	7,238	0.3%	8,025	-9.6%
Financing	6,888	6,866	0.3%	7,645	-9.9%
% to Total MBI Loans (%)	5.66%	5.58%	0.08%	6.3%	-0.60%
Total Equity	4,036	3,739	7.9%	3,927	2.8%

## Asset Quality

%	Jun-25	Jun-24	YoY	Mar-25	QoQ
Gross NPF	0.31%	0.26%	0.05%	0.23%	0.09%
Net NPF	0.14%	0.15%	-0.01%	0.08%	0.05%

## Income Statement

Rp billion	1H 2025	1H 2024	YoY	2Q 2025	1Q 2025	QoQ
Revenue	566	552	2.6%	282	284	-0.9%
Operating Expense	130	119	9.0%	63	67	-5.9%
Profit Before Tax	281	280	0.6%	139	142	-2.1%
% to Total MBI PBT	36.73%	98.77%	-62.04%	36.7%	28.1%	8.66%

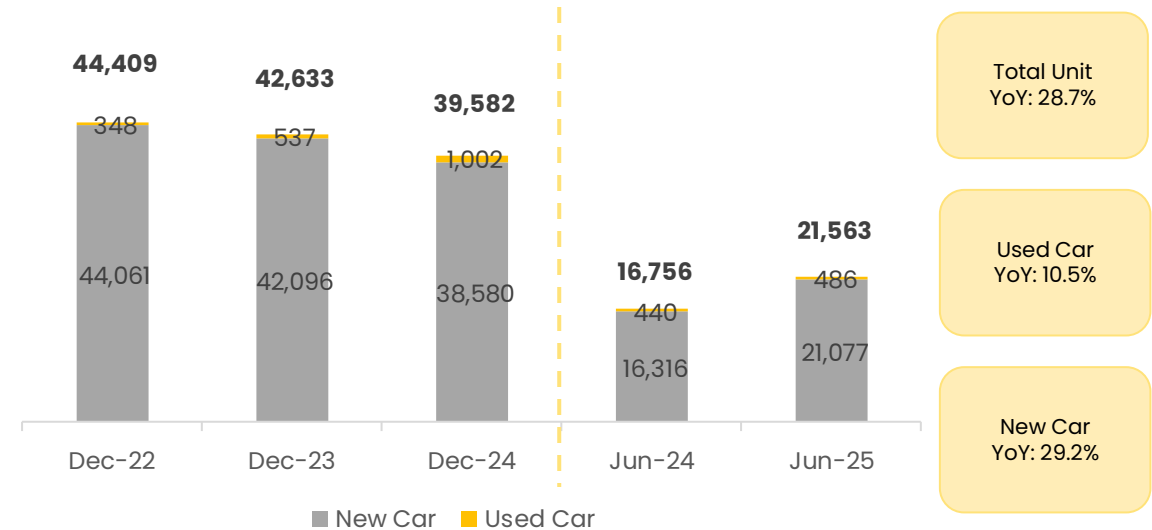
No of Customer  
**114,657**

Total Branch  
**30**

Unit Financed  
**21,563**

## Unit Financing

(in unit)



**MOBIL IMPIAN**

Ajukan Maybank Kredit Pemilikan Mobil (KPM) untuk wujudkan mobil impian Anda.

Gunakan fasilitas *auto debit* dari Maybank Tabungan untuk pembayaran cicilan setiap bulannya.

[www.maybank.co.id/kpm](http://www.maybank.co.id/kpm)

*Humanising Financial Services*

Maybank Finance

**MILIKI MOBIL LISTRIK IMPIAN**

Ajukan pembiayaan Maybank KPM dengan bunga/margin 0%.

Untuk pembayaran cicilan, gunakan *auto debit* dari Maybank Tabungan/Tabungan IB.

Periode hingga 30 April 2025

[www.maybank.co.id/kpm](http://www.maybank.co.id/kpm)

*Humanising Financial Services*

Maybank Finance

# WOM Finance Performance

## Balance Sheet

Rp billion	Jun-25	Jun-24	YoY	Mar-25	QoQ
Total Asset	8,552	6,942	23.2%	6,909	23.8%
Financing	6,346	6,257	1.4%	6,240	1.7%
% to Total MBI Loans (%)	5.21%	5.09%	0.13%	5.1%	0.11%
Total Equity	1,898	1,726	9.9%	1,876	1.2%

## Asset Quality

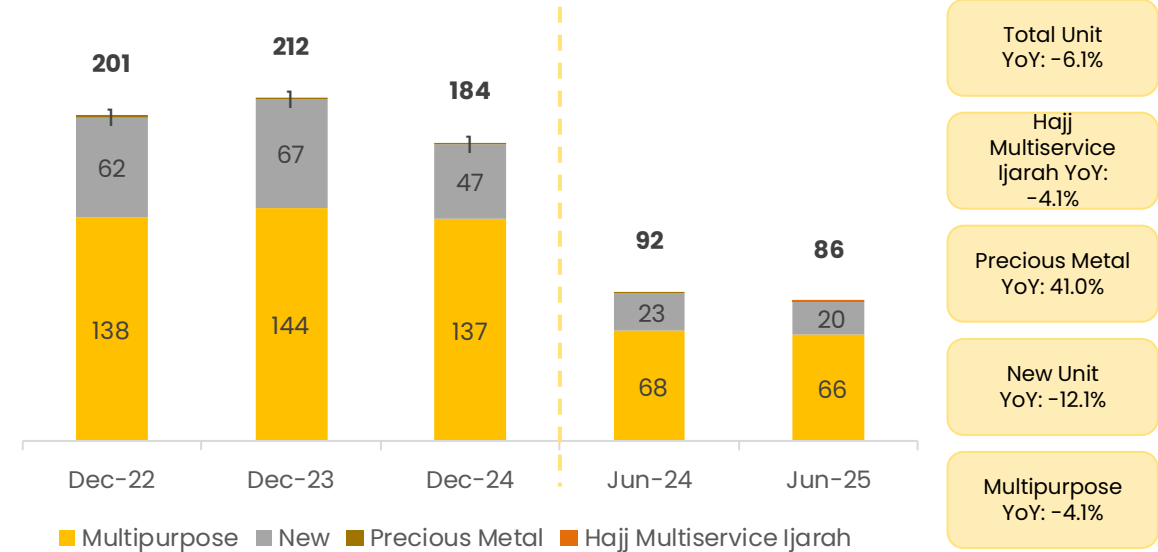
%	Jun-25	Jun-24	YoY	Mar-25	QoQ
Gross NPF	2.59%	2.45%	0.14%	2.24%	0.35%
Net NPF	1.23%	1.16%	0.07%	1.03%	0.20%

## Income Statement

Rp billion	1H 2025	1H 2024	YoY	2Q 2025	1Q 2025	QoQ
Revenue	1,053	1,054	-0.1%	520	533	-2.5%
Operating Expense	581	540	7.4%	308	272	13.2%
Profit Before Tax	105	137	-23.3%	25	80	-68.1%
% to Total MBI PBT	13.74%	48.46%	-34.71%	13.7%	15.8%	-2.02%

## Unit Financing

(in '000 unit)



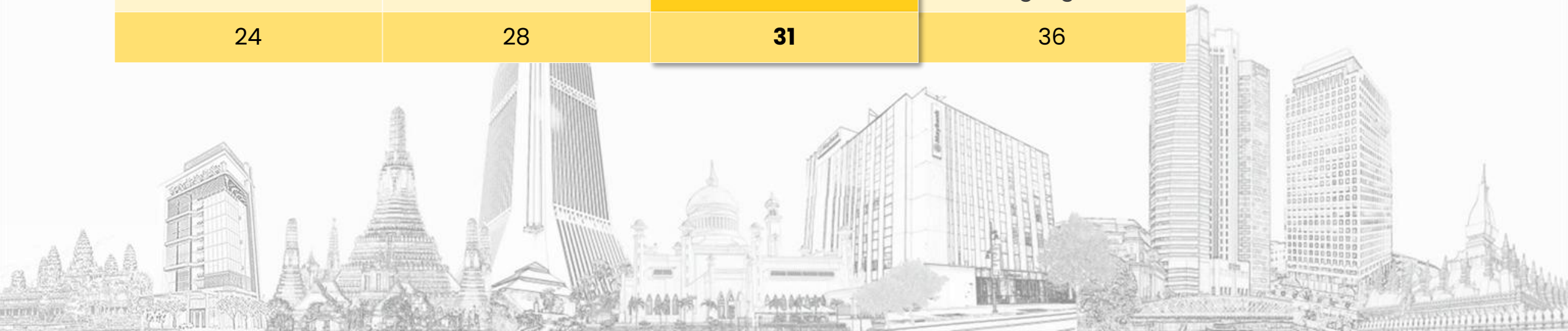
No of Customer  
**277,861**

Total Branch  
**211**

Unit Financed  
**86,488**

# Table of Contents

Macro-economics	Maybank Indonesia in Brief	Executive Summary	Results Overview	Shariah Business Unit
2	4	8	13	22
Digital Banking	Subsidiaries	<b>Sustainability</b>	Awards and Events Highlights	
24	28	<b>31</b>	36	



# Maybank's Commitments on Sustainability



Maybank Group has formulated a long-term action plan to reinforce its commitment to sustainability. By focusing on the three main pillars of ESG, Maybank Group strives to create sustainable value for all stakeholders. In line with this vision, Maybank Indonesia implements four sustainability commitments that outline its ambitions, targets, and shared goals in building a greener, more inclusive, and sustainable future.

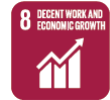
Maybank Indonesia has also established Three Sustainability Pillars as a fundamental guideline for executing all activities to achieve sustainability. Additionally, we implement strategies to ensure that our operational activities contribute to reducing the negative impact of climate risks.

## Three Pillars of Sustainability



# Sustainable Finance Portfolio

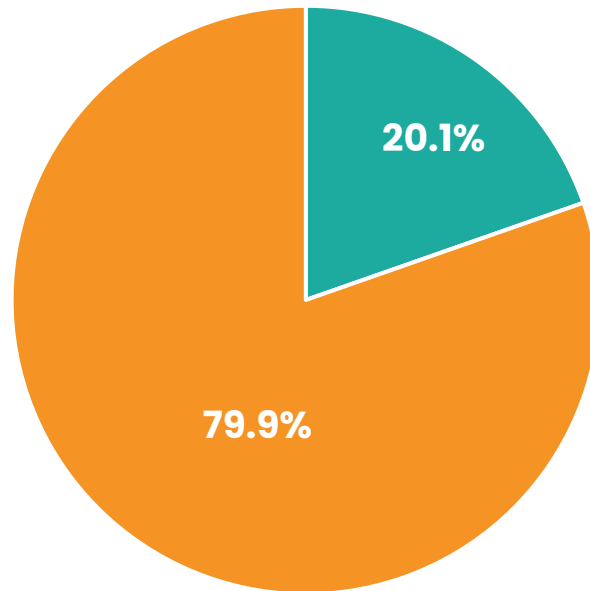
Support for Sustainable Development Goals



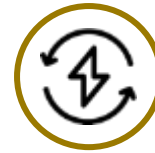
Sustainable Finance Portfolio reached

**Rp21.81 trillion** as of Jun25

Contributing **20.1%** to the Bank's loan portfolio



■ Sustainable Finance Portfolio ■ Bank Loan (Bank Only)



Energy Efficiency

**Rp1.18 trillion**



Management of Natural Resources and Sustainable Land Use

**Rp1.52 trillion**



Products that Can Reduce Use of Resources and Produce Less Pollution (Eco-efficient)

**Rp138 billion**



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

**Rp717 billion**



Environmentally Friendly Transportation

**Rp555 billion**



Renewable Energy

**Rp318 billion**



Micro, Small, and Medium Enterprises (UMKM)

**Rp17.38 trillion**

# Sustainability-related Events in 1H 2025

Support for Sustainable Development Goals



## Renovation of the Samiul Bashir Mosque in Palu Central Sulawesi

The Samiul Bashir Mosque in Palu, Central Sulawesi, holds great significance for the surrounding community as a center of worship. Most residents in the area are farmers, either farming their own land or working as daily laborers in the fields. The mosque was damaged during the major earthquake that struck in 2018, and no repairs have been made since then due to the low economic capacity of the local community. The Samiul Bashir Mosque Renovation Program is crucial as it supports efforts to **restore the mosque's interior, rebuild the toilets, and fix the cracked and damaged ablution areas caused by the earthquake**. This renovation provides a safe, decent, and comfortable environment for the community to worship. The program was successfully completed in the first semester of this year, benefiting at least 200 people in Desa Sejahtera, Palolo District, Palu, Central Sulawesi.



## Eco Village Program: Gianyar Maggotpreneur

The Eco Village Program – Gianyar Maggotpreneur helps manage organic waste through community-based maggot farming in Sanding Village, Gianyar, Bali, with around 3,126 residents. The facility can process up to 500 kg of organic waste each day to produce natural fertilizer for local farms. The program engages the community to boost economic benefits. Residents learn to sort and manage waste while understanding how the Black Soldier Fly (BSF) facility operates. This initiative is expected to generate income through a waste bank and other benefits. In 1H 2025, construction of the maggot house and cultivation facilities was completed. Additionally, the program includes socialization on organic waste processing using BSF, staff training and capacity building, the establishment of work structures and standard operating procedures for the maggot production house, and the initiation of the organic certification process. Operational trials have also been conducted, which involve waste shredding and the development of maggots that will serve as parent flies.



## Supporting cultural activity on Nyepi Day

In connection with Nyepi Day Saka 1947, celebrated on March 29, 2025, Maybank Indonesia participated in supporting the artistic and cultural activities related to the **creation of ogoh-ogoh through its branches in Denpasar and Mataram**. Ogoh-ogoh are intricate sculptures that are paraded in a procession and play a vital role in the Nyepi Day celebrations. These sculptures typically depict a Hindu figure known as Bhuta Kala and are large, giant-like figures carried by the community around the village on the eve of Nyepi Day.

# Sustainability-related Events in 1H 2025

Support for Sustainable Development Goals



## Ramadan 1447 H Activities to foster personal development and caring for others

The month of Ramadan holds significant meaning in the culture and lives of society, particularly for Muslims. It encompasses various religious traditions and practices, religious education, music, and social activities. Maybank Indonesia and its employees organized a series of activities aimed at fostering personal development and caring for others. These activities included Ramadan studies, religious lectures, and donations to orphans. During this blessed month, a total of 200 children in Jakarta and Depok received support through these orphan donations.



## Fun Walk for Healthy Lifestyle – The 66<sup>th</sup> Anniversary of Maybank Indonesia

In celebration of its **66th anniversary**, Maybank Indonesia organized a series of special initiatives to create memorable moments for customers by delivering an exceptional WOW Customer Experience. One of the highlights was a fun walk event with more than **140 Maybankers**, combined with a **free plant seedling giveaway** at Jakarta's Car Free Day on 18 May 2025.

The event aimed to strengthen bonds among Maybank employees while encouraging the community to embrace a healthy and sustainable lifestyle. The distribution of plant seedlings symbolized Maybank Indonesia's commitment to environmental sustainability and its support for a greener future.



## The Premier Customer Exclusive Forum

Maria Trifanny Fransiska, Head of Sustainability at Maybank Indonesia, was a featured speaker at a series of Premier Customer Exclusive Forum. The series held in **Jakarta** (9 May 2025), **Surabaya** (20 May 2025), and **Medan** (10 June 2025) engaged more than **150 Premier Customers**. This event was a collaborative initiative between Maybank Premier, Allianz, and Mandiri Investasi. The Sustainability Unit Maybank Indonesia played a role in the event, raising awareness on sustainability, specifically on sustainable business.

# Table of Contents

Macro-economics	Maybank Indonesia in Brief	Executive Summary	Results Overview	Shariah Business Unit
2	4	8	13	22
Digital Banking	Subsidiaries	Sustainability	<b>Awards and Events Highlights</b>	
24	28	31	<b>36</b>	



# Awards & Events Highlights in 2Q 2025



## APRIL

### • 11 APRIL

Maybank Indonesia held Annual General Meeting of Shareholders (AGMS) which approved eight agendas, including the Bank's Annual Report and ratified the Bank's consolidated financial statement for the year ended 2024.



### • 17, 24, 30 APRIL

Maybank Indonesia has won three awards in Human Capital during April 2025. The awards include the Employee Experience Award 2025, Chief Human Resources Officer of the Year 2025 from HR Asia, and 'The Best Human Capital 2025 for Optimizing Productivity through Innovative and Sustainable HR Management' from the national media Warta Ekonomi.



## MAY

### • 14 MAY

Maybank Indonesia and Bank Negara Indonesia signed a long-term syndicated loan agreement valued at Rp1.85 trillion (US\$110 million) to car manufacturer VinFast to finance the construction of VinFast's electric vehicle assembling plant in Subang, West Java.



### • 15 MAY

Maybankers in Indonesia celebrated Maybank Indonesia's 66th Anniversary. In the sideline of the celebration, the Director of IT & Digital Maybank Indonesia, Bambang Andri Irawan gave a plate of tumpeng rice to one of the customers of Maybank Indonesia.



### • 19 MAY

Maybank Indonesia won two prestigious awards at the Euromoney Private Banking Awards 2025, which recognises best private banking and wealth management services in various countries. The Bank was named as Indonesia's Best for High Net Worth and Indonesia's Best for Digital Solutions.



### • 25 MAY

Maybank Indonesia held kick off the Road to Maybank Marathon 2025 in Jakarta and 5 other cities with a 5K charity run featuring community members and media. The event aims to offer a world-class, inspiring running experience and help runners prepare physically and mentally for race day.



# Awards & Events Highlights in 2Q 2025



- **28 MAY**

Maybank Indonesia together with Bank Indonesia, Financial Services Authority (OJK), and sharia banking industry players initiated to held a Sharing Session forum to discuss deeply on the Sharia Money and Forex Market. The session was attended by representatives from regulators and the sharia banking industry



## JUNE

- **4 JUNE**

Maybank Indonesia held the Maybank Indonesia Staff Townhall at the Bank's Head Office, attended by the Board of Directors and head office employees, with staff from branch offices participating virtually.



- **17 JUNE**

Maybank Indonesia and Indonesia Eximbank (LPEI) officially signed a cooperation agreement for a multicurrency (IDR and USD) revolving credit facility to enhance support for national export growth.



- **20 JUNE**

Maybank Indonesia has received awards from HR Asia, an international publication that consistently recognises best practices in human resource management across Asia, in three categories: the Platinum Award – Best Company to Work For in Asia 2025, the HR Asia Tech Empowerment Awards 2025, and the HR Asia Sustainable Workplace Awards 2025.



---

# *Humanising*

Financial Services



Maybank



@MaybankID



Maybankid