

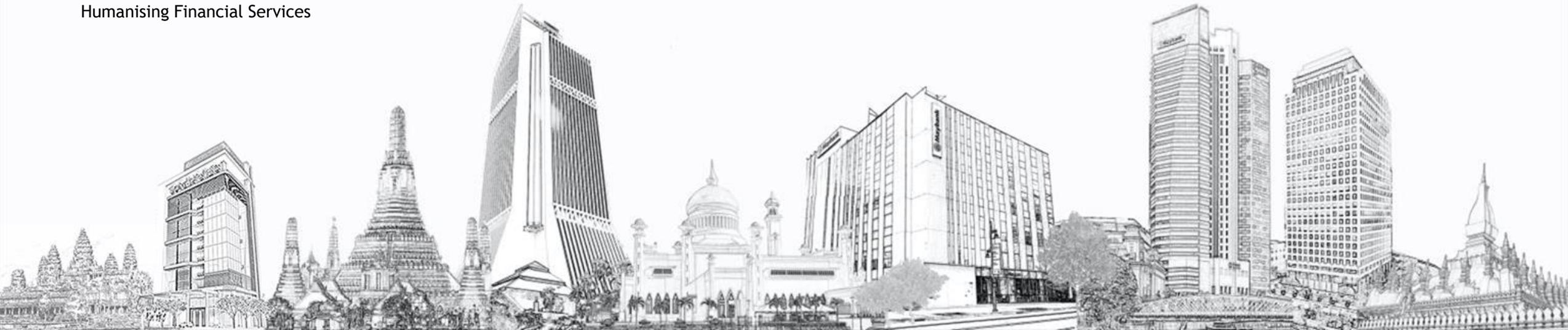
# Maybank Indonesia

Financial Results

1H 2021 ended 30 June 2021



Humanising Financial Services



# Table of Contents

Executive Summary	2
Results Overview	5
Shariah Banking Unit	15
Digital Banking	17
Subsidiaries	20
Update on Covid-19	23
Appendix	
Sustainability	25
Maybank Indonesia in Brief	28
Events, Awards, and CSR Highlights	33





1

## Earnings

- **PBT** and **PATAMI** recorded at Rp762 billion and Rp510 billion, or down by 28.5% and 37.0% yoy respectively attributed by reduced interest income from the reduction in loans and lower fee-based income. This was partially offset by efficiencies in interest expenses, overhead costs, and loan loss provisions.
- **Fee income** decreased by 19.6% yoy among others due to 53.5% decline in GM-related fees. However, the Bank was able to maintain the momentum and strengthen its Retail related income such as Bancassurance which grew by 79.0%. On a qoq basis, fee-based income increased by 10.0% to Rp498 billion from Rp453 billion in the 1<sup>st</sup> quarter of 2021.
- Operating Expenses (**Opex**) effectively controlled and declined by 6.1% yoy.
- **Provisions** improved by 21.6% yoy to Rp793 billion. In the previous years, the Bank had taken conservative measures in setting aside provisions for accounts across all its business segments which contributed to a drop in provisioning in this current year.
- **NIM** decreased by 54bps yoy to 4.47%. yoy. However on qoq level, the Bank managed to improve its NIM by 12bps attributed by sustained reduction in cost of deposits and strengthened CASA growth.

2

## Loans Growth and Asset Quality

- Overall **Loans** growth declined by 14.6% yoy still impacted by the pandemic. Mortgage, however, managed to record positive progress at 1.2% yoy and 2.5% qoq growth. Overall CFS Non Retail and CFS retail down by 22.3% and 12.0% yoy respectively. GB also down by 8.2% yoy.
- **Gross NPL** improved yoy to 4.38%. Meanwhile **impaired loans ratio** slightly increased by 3bps yoy to 6.30% mainly due to lower loan balance. Impaired loans balances were lower than a year ago.
- The Bank continues to take proactive steps to support customers impacted by the pandemic through restructuring and rescheduling in order to maintain sound asset quality.



3

## Liquidity and Funding Positions

- Funding profile improved as reflected in improvement **CASA ratio** to 41.95%. Total deposits up by 1.6% driven by higher CASA which increased by 6.4% yoy, in line with the Bank's strategy 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 80.09% as of Jun-21. **Liquidity Coverage Ratio (LCR - bank only)** quarterly stood at 188.97% as of Jun-21, well above minimum requirement.

4

## Capital Position

- Total **Assets** marginally declined by 1.5% yoy to Rp161.6 trillion.
- Strong capital position with **CAR** stood at 26.27% (Tier I at 24.95%).

5

## Shariah Banking Unit

- Shariah Banking Unit (SBU) continued to record a sound performance as reflected by its **PBT** which surged 67.6% to Rp294 billion supported by continuous efforts to increase its low-cost funding.
- **Shariah Banking Unit assets** increased by 20.5% to Rp36.4 trillion, despite a 1.0% decline in its financing.
- Total **Shariah Banking Unit deposits** up by 10.1%, driven by a strong 33.5% growth in its CASA. Subsequently its **CASA ratio** improved to 30.86% in Jun-21 from 25.45% a year earlier.
- The **Financing-to-Deposit Ratio (FDR)** improved to 91.90% in Jun-21 from 102.05% in Jun-20.
- **Non-Performing Financing (NPF)** level stood at 3.81% (gross) and 2.56% (net) in Jun-21 from 3.26% (gross) and 2.58% (net) in Jun-20.

# Table of Contents

Executive Summary	2
Results Overview	5
Shariah Banking Unit	15
Digital Banking	17
Subsidiaries	20
Update on Covid-19	23
Appendix	
Sustainability	25
Maybank Indonesia in Brief	28
Events, Awards, and CSR Highlights	33



# Income Statement - Consolidated



Rp billion	1H 2021	1H 2020	YoY	2Q 2021	1Q 2021	QoQ
Interest Income	5,522	6,887	-19.8%	2,656	2,866	-7.3%
Interest Expense	(2,063)	(2,951)	-30.1%	(944)	(1,118)	-15.6%
<b>Net Interest Income</b>	<b>3,459</b>	<b>3,936</b>	<b>-12.1%</b>	<b>1,711</b>	<b>1,748</b>	<b>-2.1%</b>
Non Interest Income	952	1,184	-19.6%	498	453	10.0%
<b>Gross Operating Income</b>	<b>4,410</b>	<b>5,119</b>	<b>-13.8%</b>	<b>2,210</b>	<b>2,201</b>	<b>0.4%</b>
Personnel	(1,324)	(1,318)	0.5%	(670)	(655)	2.3%
General & Administrative	(1,527)	(1,718)	-11.1%	(760)	(766)	-0.8%
<b>Operating Expenses</b>	<b>(2,851)</b>	<b>(3,036)</b>	<b>-6.1%</b>	<b>(1,430)</b>	<b>(1,421)</b>	<b>0.6%</b>
<b>Operating Income before Provisions</b>	<b>1,559</b>	<b>2,083</b>	<b>-25.1%</b>	<b>780</b>	<b>780</b>	<b>0.0%</b>
Provisions	(793)	(1,011)	-21.6%	(516)	(277)	86.0%
<b>Operating Income After Provision</b>	<b>766</b>	<b>1,072</b>	<b>-28.5%</b>	<b>264</b>	<b>502</b>	<b>-47.4%</b>
Non Operating Income / (Expenses)	(5)	(7)	-28.6%	(4)	(1)	361.6%
<b>Profit Before Tax &amp; Minority Interest</b>	<b>762</b>	<b>1,065</b>	<b>-28.5%</b>	<b>260</b>	<b>501</b>	<b>-48.1%</b>
Tax & Minority Interest	(251)	(256)	-1.8%	(130)	(121)	7.7%
<b>Profit After Tax &amp; Minority Interest (PATAMI)</b>	<b>510</b>	<b>810</b>	<b>-37.0%</b>	<b>130</b>	<b>381</b>	<b>-65.9%</b>

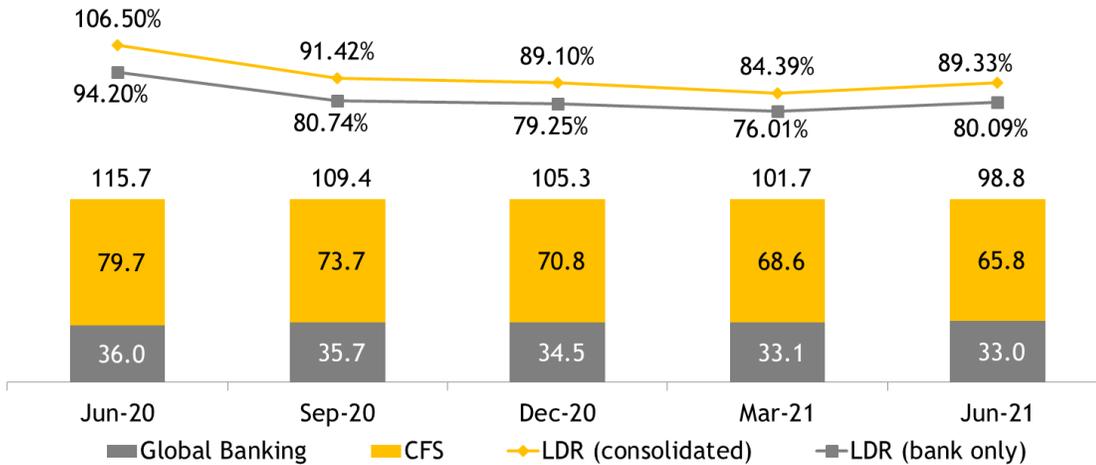
# Loans

The overall decline in loans growth is still impacted by the pandemic



## LDR & Total Loans

Rp trillion

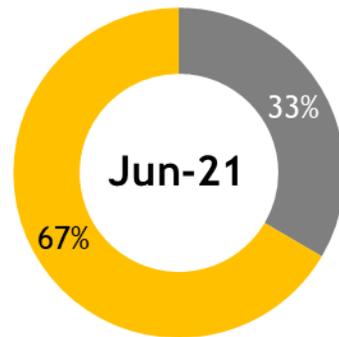
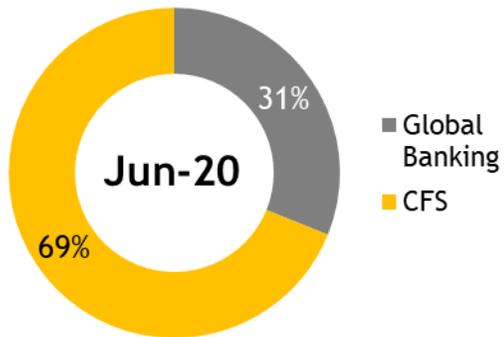


## Loans Portfolio Breakdown\*

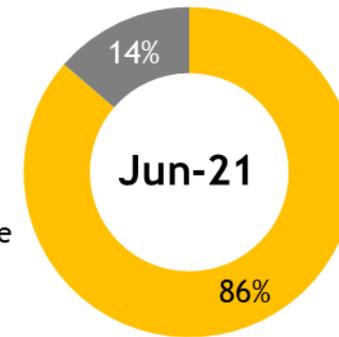
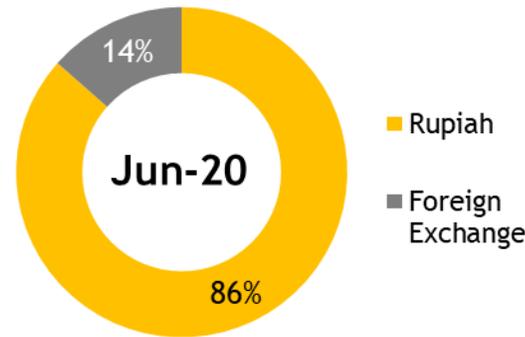
Rp trillion

	Jun-21	Mar-21	Jun-20	YoY	QoQ
Global Banking	33.0	33.1	36.0	-8.2%	-0.2%
CFS	65.8	68.6	79.7	-17.5%	-4.2%
<i>CFS Non-Retail</i>	32.8	35.5	42.2	-22.3%	-7.7%
Business Banking	15.5	17.9	22.0	-29.7%	-13.5%
SME+	5.3	5.6	6.6	-20.4%	-6.0%
RSME	12.0	12.0	13.6	-11.3%	0.1%
<i>CFS Retail</i>	33.0	33.1	37.5	-12.0%	-0.4%
Auto Loan	15.4	15.9	20.0	-23.0%	-2.8%
Mortgage	14.4	14.1	14.2	1.2%	2.5%
CC + Personal Loan	2.6	2.6	2.8	-6.3%	-1.8%
Other loan	0.6	0.5	0.5	22.9%	3.6%
<b>Total</b>	<b>98.8</b>	<b>101.7</b>	<b>115.7</b>	<b>-14.6%</b>	<b>-2.9%</b>

## Loans Composition by Business Segment



## Loans Composition by Currency



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Nikmati juga solusi transaksi perbankan untuk kemudahan dan kenyamanan bisnis Anda.  
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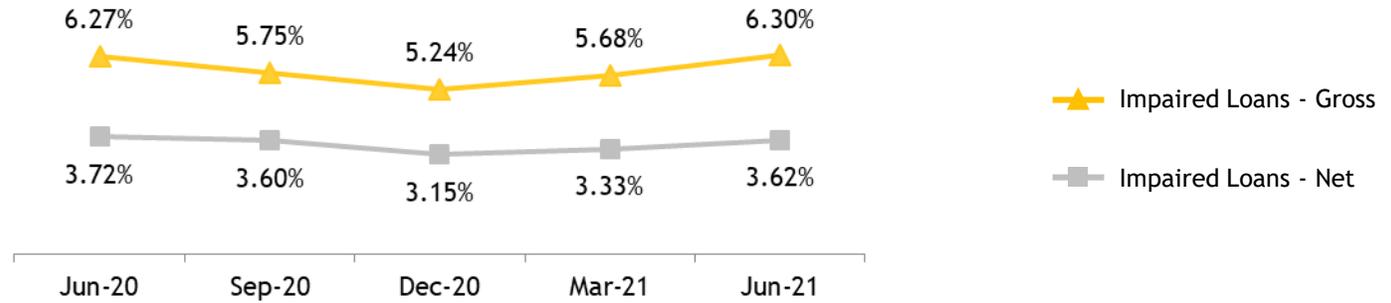
\*) OS of CFS non-retail and GB in 2020 have been adjusted with portfolio re-segmentation between non-retail and GB in 2021

# Asset Quality

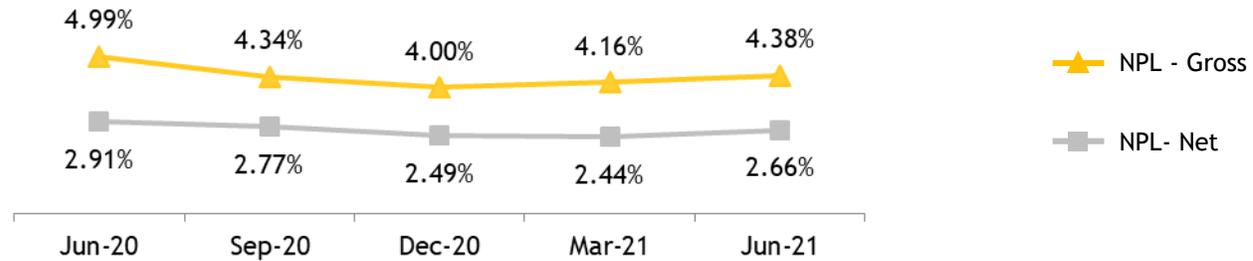
The deterioration in impaired loans is due to lower loan balance (denominator) despite impaired balance were booked lower than a year ago



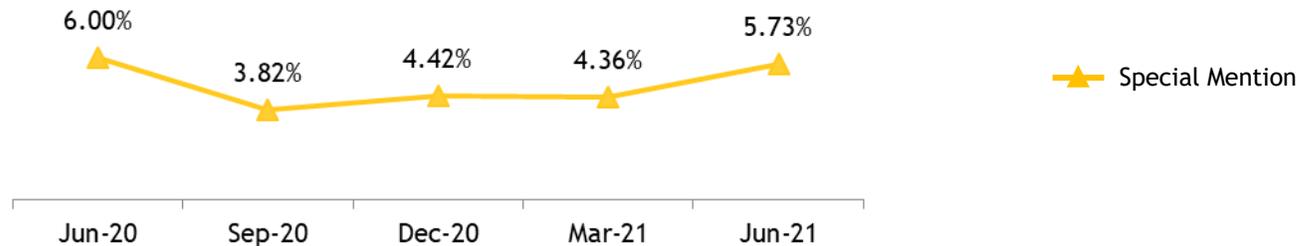
## Impaired Loans (consolidated)



## NPL (consolidated)



## Special Mention Loans (consolidated)

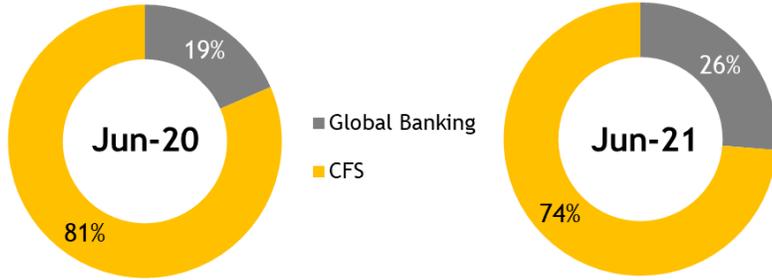


# Customer Deposits

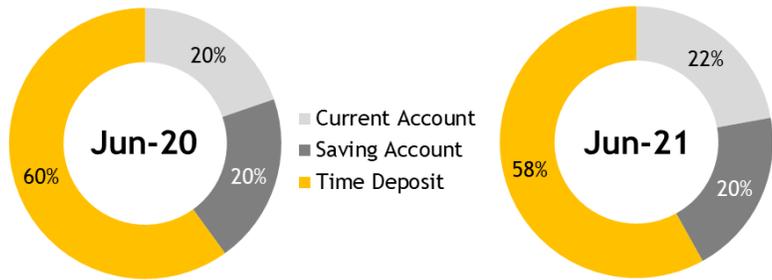
CASA ratio continues to strengthen supported by sustained reduction in cost of fund



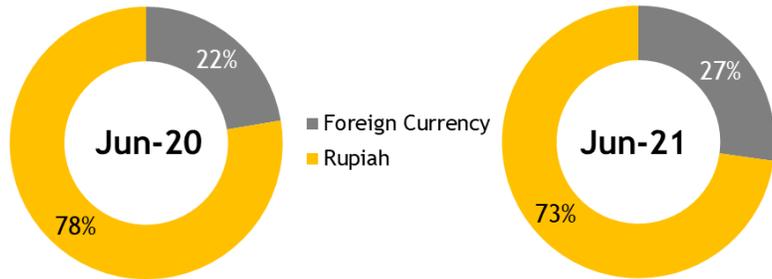
## Customer Deposits by Business Segment



## Customer Deposits by Type



## Customer Deposits by Currency



## Customer Deposits Breakdown

Rp trillion	Jun-21	Mar-21	Jun-20	YoY	QoQ
Current Account	23.8	26.9	20.9	14.0%	-11.7%
Saving Account	21.3	21.1	21.5	-0.9%	1.0%
CASA	45.1	48.0	42.3	6.4%	-6.1%
Time Deposit	62.4	69.1	63.4	-1.7%	-9.7%
Total	107.4	117.1	105.8	1.6%	-8.2%
CASA Ratio	41.9%	41.0%	40.0%	1.9%	1.0%

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Hi #Maybankers,  
Tampil keren dengan Vespa Piaggio, pasti mau kan? Raih kesempatanmu dengan lakukan semua transaksi finansial Kamu via M2U ID APP. Atkin banyak transaksi, semakin besar kesempatanmu. Berbagi hadiah yang bisa Kamu nikmati mulai dari P55, Apple Watch, e-voucher Rp500 ribu hingga Vespa Piaggio.

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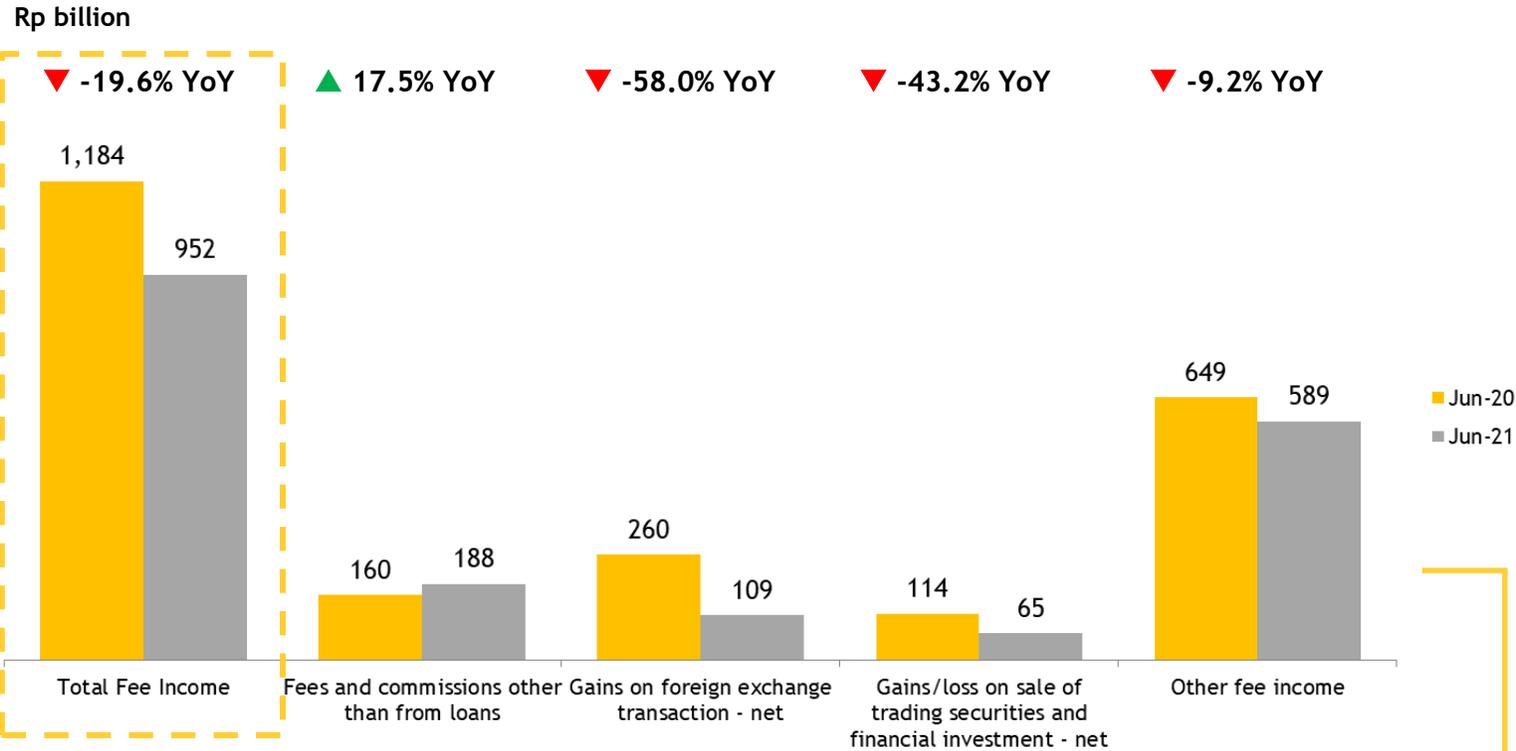
Periode hingga 30 Juni 2021  
www.maybank.co.id/membership

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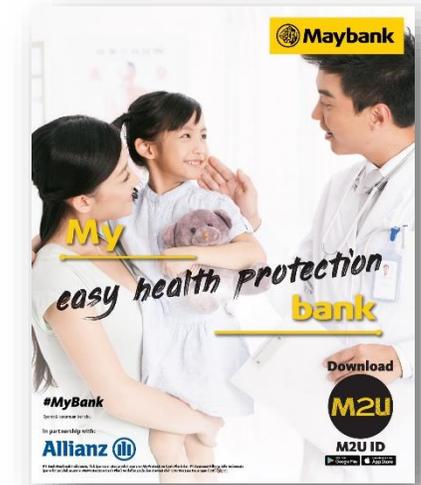
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# Fee Income



Breakdown of Other Fee Income	Jun-21	Jun-20	YoY
Retail administration	104	109	-3.9%
Loan administration	65	72	-9.8%
Advisory fees	31	28	9.5%
Collection of receivables previously written-off	55	59	-6.6%
Credit card administration	25	32	-21.8%
Consumer financing receivables administration	160	191	-16.3%
PW related	68	64	6.1%
Others	82	95	-13.5%
<b>Total Other Fee Income</b>	<b>589</b>	<b>649</b>	<b>-9.2%</b>

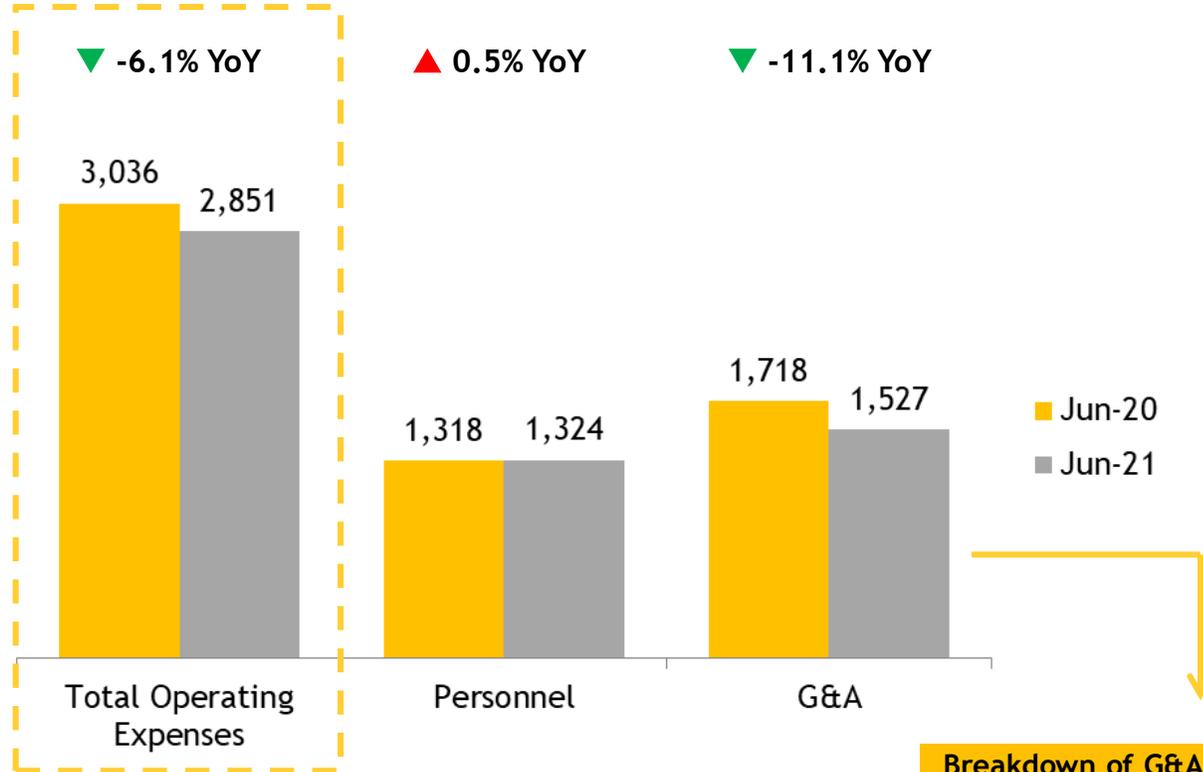


# Operating Expenses (Opex)

Opex effectively controlled and declined by 6.1% yoy

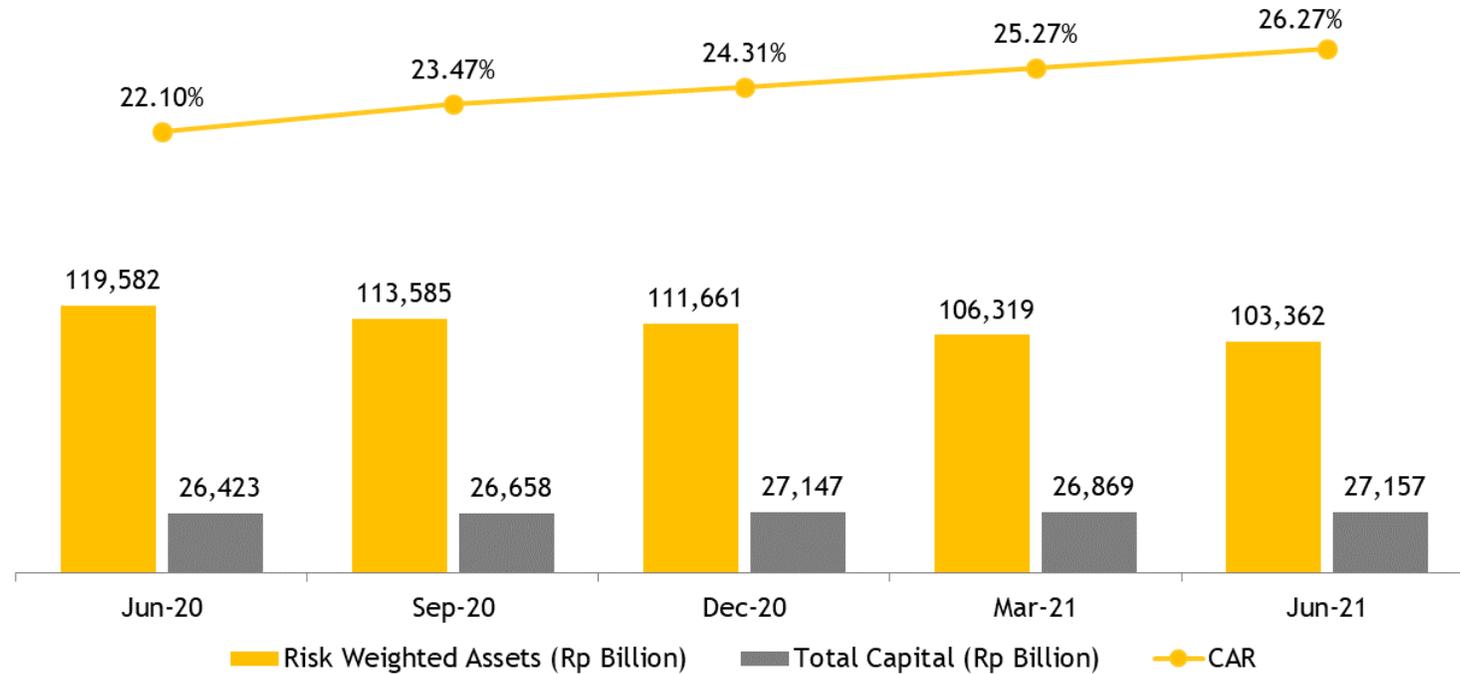


Rp billion



Breakdown of G&A	Jun-21	Jun-20	YoY
General	791	901	-12.2%
Rental	69	97	-29.2%
Depreciation and amortization	250	259	-3.4%
Repairs and maintenance fixed assets	136	139	-2.1%
Others (include promotions and professional fees)	281	323	-12.8%
<b>Total G&amp;A</b>	<b>1,527</b>	<b>1,718</b>	<b>-11.1%</b>

# Strong Capital Position



Capital Ratios	Jun-20	Sep-20	Dec-20	Mar-21	Jun-21	YoY	QoQ
Tier I	20.44%	21.85%	22.80%	23.85%	24.95%	4.51%	1.11%
Tier II	1.66%	1.62%	1.51%	1.42%	1.32%	-0.34%	-0.10%
<b>Total CAR</b>	<b>22.10%</b>	<b>23.47%</b>	<b>24.31%</b>	<b>25.27%</b>	<b>26.27%</b>	<b>4.18%</b>	<b>1.00%</b>

# Balance Sheet - Consolidated



Rp billion	Jun-21	Mar-21	Jun-20	YoY	QoQ
Loans	98,803	101,744	115,688	-14.6%	-2.9%
Other Earning Assets	49,998	58,792	34,931	43.1%	-15.0%
Other Assets	12,809	13,172	13,502	-5.1%	-2.8%
<b>Total Assets</b>	<b>161,609</b>	<b>173,708</b>	<b>164,121</b>	<b>-1.5%</b>	<b>-7.0%</b>
<b>Deposits from Customer</b>	<b>107,432</b>	<b>117,071</b>	<b>105,775</b>	<b>1.6%</b>	<b>-8.2%</b>
- Current Account	23,777	26,917	20,856	14.0%	-11.7%
- Saving Account	21,290	21,070	21,493	-0.9%	1.0%
- Time Deposit	62,365	69,084	63,426	-1.7%	-9.7%
Deposits from Other Banks	5,930	9,057	4,615	28.5%	-34.5%
Borrowing	5,523	3,285	7,691	-28.2%	68.1%
Securities Issued	5,594	6,403	8,456	-33.8%	-12.6%
Subordinated Debt	2,299	2,298	2,297	0.1%	0.0%
Other Liabilities	7,438	8,442	9,039	-17.7%	-11.9%
<b>Total Liabilities</b>	<b>134,216</b>	<b>146,556</b>	<b>137,872</b>	<b>-2.7%</b>	<b>-8.4%</b>
Equity (attributable to equity holders)	26,991	26,758	25,869	4.3%	0.9%
Minority Interest	402	394	381	5.5%	2.0%
<b>Total Equity</b>	<b>27,392</b>	<b>27,151</b>	<b>26,250</b>	<b>4.4%</b>	<b>0.9%</b>

# Financial Ratios



Consolidated	Jun-21 a	Mar-21 b	Jun-20 c	YoY (a-c)	Bank Only	Jun-21 a	Mar-21 b	Jun-20 c	YoY (a-c)
<b>Profitability</b>					<b>Profitability</b>				
Return On Assets	0.91%	1.15%	1.23%	-0.32%	Return On Assets	0.59%	0.89%	1.01%	-0.42%
Return On Equity (Tier 1)	3.99%	6.00%	6.68%	-2.69%	Return On Equity (Tier 1)	2.78%	5.15%	6.00%	-3.22%
Net Interest Margin	4.47%	4.35%	5.01%	-0.54%	Net Interest Margin	3.71%	3.67%	4.13%	-0.42%
<b>Efficiency &amp; Productivity Ratio</b>					<b>Efficiency &amp; Productivity Ratio</b>				
Cost to Income Ratio	64.94%	64.81%	59.49%	5.46%	Cost to Income Ratio	68.05%	67.76%	60.78%	7.27%
BOPO	88.16%	84.87%	86.73%	1.44%	BOPO	90.95%	86.49%	87.52%	3.43%
<b>Earning Asset Quality</b>					<b>Earning Asset Quality</b>				
Impaired Loans - Gross	6.30%	5.68%	6.27%	0.03%	Impaired Loans - Gross	6.75%	6.08%	6.64%	0.11%
Impaired Loans - Net	3.62%	3.33%	3.72%	-0.10%	Impaired Loans - Net	3.86%	3.57%	3.97%	-0.11%
NPL - Gross	4.38%	4.16%	4.99%	-0.62%	NPL - Gross	4.66%	4.42%	5.23%	-0.57%
NPL - Net	2.66%	2.44%	2.91%	-0.26%	NPL - Net	2.82%	2.59%	3.07%	-0.25%
<b>Balance Sheets Structure</b>					<b>Balance Sheets Structure</b>				
LDR	89.33%	84.39%	106.50%	-17.16%	LDR	80.09%	76.01%	94.20%	-14.10%
Modified LDR *)	75.70%	71.54%	87.43%	-11.74%	Modified LDR *)	71.06%	67.22%	83.40%	-12.33%
LCR	188.61%	204.15%	156.31%	32.30%	LCR	188.97%	202.04%	152.43%	36.54%
NSFR	116.24%	118.64%	110.30%	5.94%	NSFR	117.36%	119.19%	110.32%	7.04%
CASA	41.95%	40.99%	40.04%	1.91%	CASA	42.02%	41.12%	40.32%	1.70%
CAR	26.27%	25.27%	22.10%	4.18%	CAR	25.41%	24.74%	21.97%	3.44%

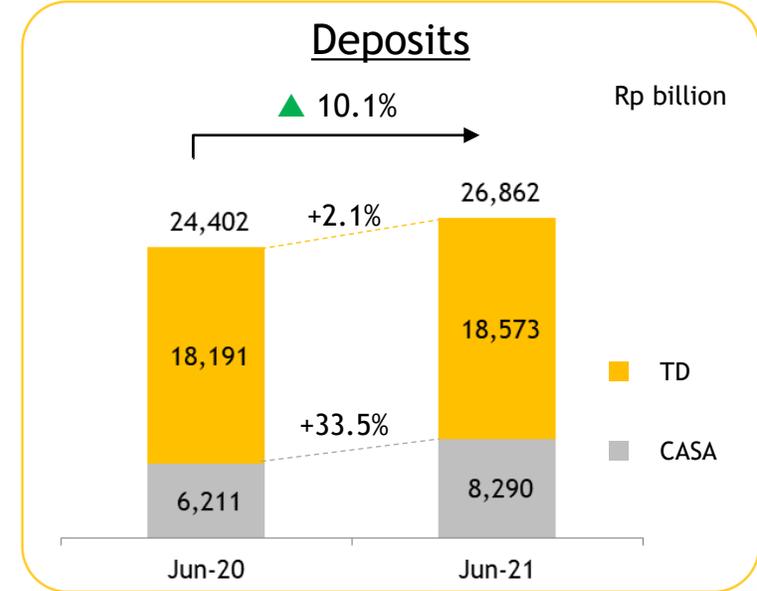
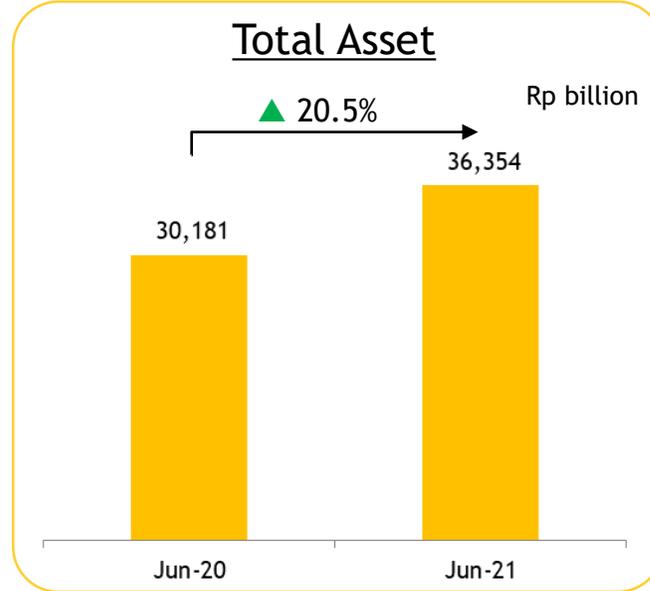
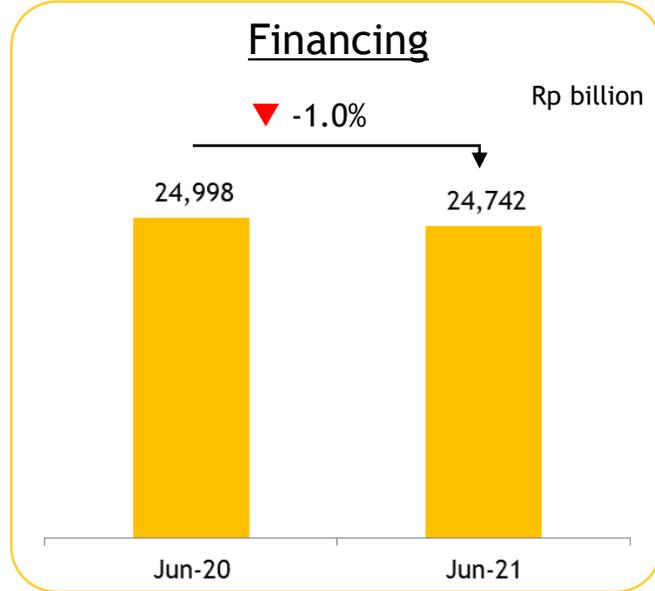
\*) Modified LDR is based on internal calculation and defined as (Loans excl. BPR) / (Third Party Deposits + Borrowing + Securities Issued + Sub Debt)

# Table of Contents

Executive Summary	2
Results Overview	5
Shariah Banking Unit	15
Digital Banking	17
Subsidiaries	20
Update on Covid-19	23
Appendix	
Sustainability	25
Maybank Indonesia in Brief	28
Events, Awards, and CSR Highlights	33



# Shariah Banking Unit



- Shariah Banking Unit PBT surged 67.6% to Rp294 billion supported by the Bank's continuous efforts to increase its low-cost funding.
- Shariah Banking Unit assets increased by 20.5% to Rp36.4 trillion, despite a 1.0% decline in its financing. Shariah Banking Unit assets contributed 22.5% to the Bank's consolidated assets.
- Shariah Banking Unit deposits up by 10.1% to Rp26.9 trillion contributed by a strong 33.5% growth in CASA and subsequently improved CASA ratio to 30.86% from 25.45%. Shariah Banking Unit deposits contributed 25.0% to the Bank's consolidated customer deposits.
- NPF gross and net stood at 3.81% and 2.56% respectively as of Mar-21.
- Financing to Deposit Ratio (FDR) improved to 91.90% from 102.50% a year earlier.



# Table of Contents

Executive Summary	2
Results Overview	5
Shariah Banking Unit	15
Digital Banking	17
Subsidiaries	20
Update on Covid-19	23
Appendix	
Sustainability	25
Maybank Indonesia in Brief	28
Events, Awards, and CSR Highlights	33



# M2U: Your 24/7 App, Everything at Your Fingertips



#M2UinAja #DiRumahAja

1

## Manage Financial Portfolio

Complete control of all financial portfolio



Saving Account



Time Deposit



Credit Card



Loan



Investment & Insurance

2

## 24/7 Payment Solution

Pay all your Bills with free admin fee



Fund Transfer to Any Bank



Utilities



Credit Card



Telco



Insurance



Multifinance

Plus other 300+ Billers

3

## Save and Invest

With fully online account



Account Opening with Video KYC



EduPlan Online for Kids Future



Time Deposit with High Interest Rate



Online Mutual Fund Transaction

For Conventional & Syariah Account



4

## Lifestyle

Your life, your style, fulfill with M2U

Go Cashless with QR PAY



GO E PAY

OVO

Link Aja!

Isaku

E-Wallet Top-Up

E-Commerce Payment

tokopedia

JuraganCash

Free Membership

Vidio

halodoc

With MyPlan Online

# Digital Initiatives



## M2U

- More than 56% YoY growth in M2U transactions volume with more than IDR35 trillion transaction in 1H 2021.
- M2U monetary transactions frequency reach more than 6.5 million in 1H 2021, grow by more than 25% YoY.

## Digital Onboarding

- In 1H 2021, more than 60K funding accounts opened digitally through M2U with funding volume reach more than IDR4 trillion and grow by more than 70% YoY.

## QR Pay

- QR Pay transactions volume conducted through M2U in 1H 2021 reach more than IDR14 billion, grow by more than 160% YoY.
- Over 80K total Maybank QR Pay merchants as of 1H 2021.

## New Features Launched in 1H 2021



### Secure2u for More Convenient & Secure Transaction

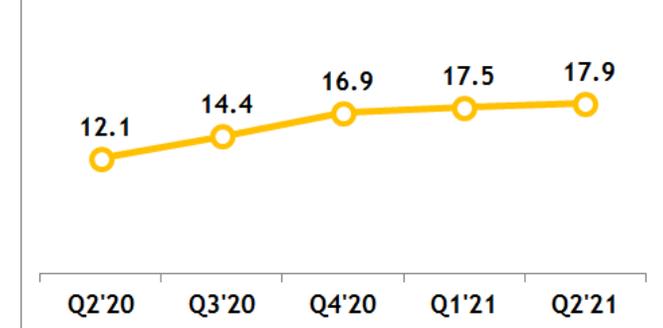
- To improve customer experience in transacting using M2U, Maybank launched Secure2u for more convenient, faster and secure transaction. With Secure2u, customer only need to use Secure2u passcode to do transaction, no need to wait for SMS TAC/OTP anymore.



### Bancassurance STP

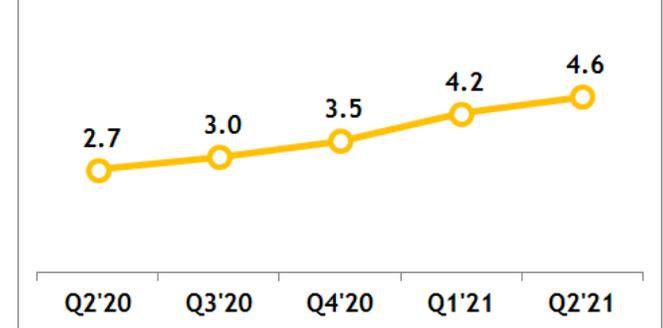
- In February 2021, Maybank launched online Health Insurance purchase feature on M2U to strengthen M2U positioning as the one stop financial solution App. With M2U, customer can easily purchase health insurance fully online, without the need for physical interaction.

### M2U Txn Volume (IDR Tn)



YoY = 56% ; QoQ = 2%

### Online Funding (IDR Tn)



YoY = 71% ; QoQ = 10%

# Table of Contents

Executive Summary	2
Results Overview	5
Shariah Banking Unit	15
Digital Banking	17
Subsidiaries	20
Update on Covid-19	23
Appendix	
Sustainability	25
Maybank Indonesia in Brief	28
Events, Awards, and CSR Highlights	33

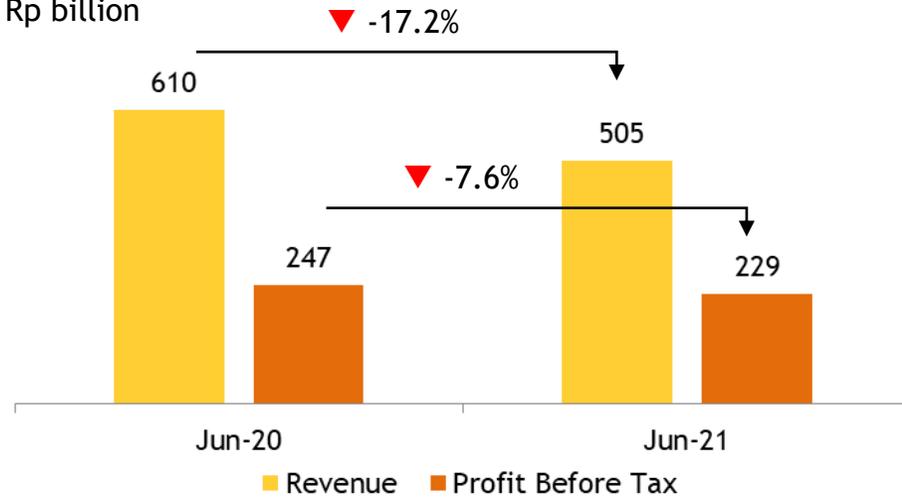


# Maybank Finance

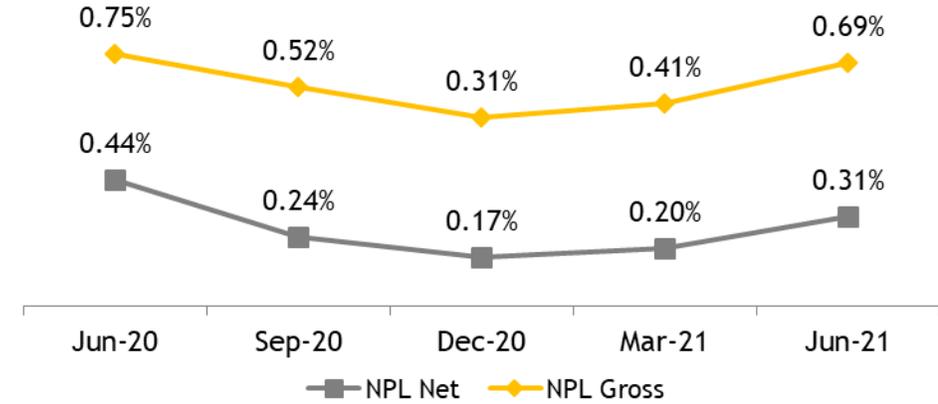


## Revenue and Profit Before Tax

Rp billion

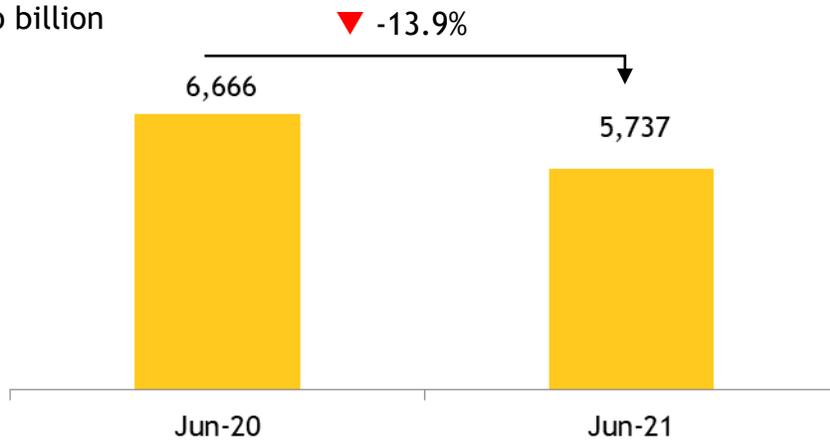


## Asset Quality

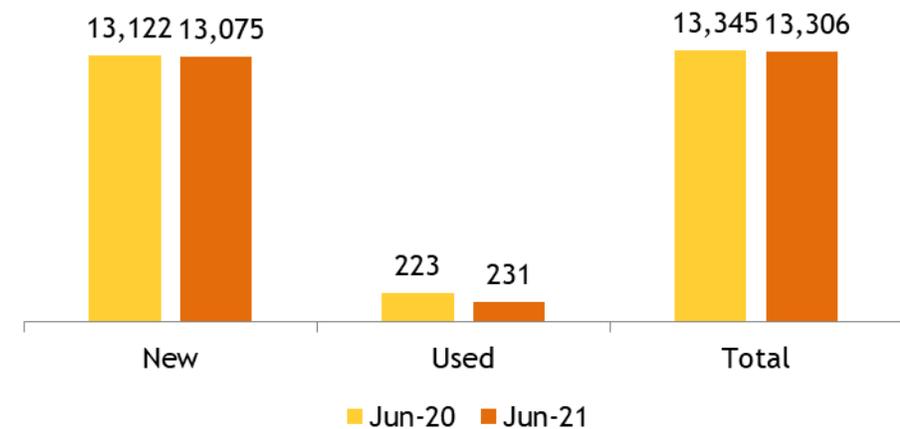


## Financing

Rp billion



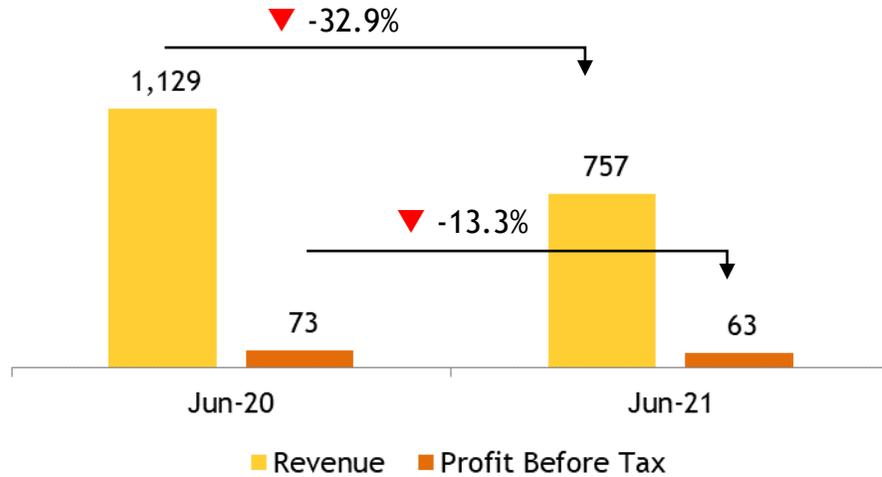
## Unit Financing (unit)



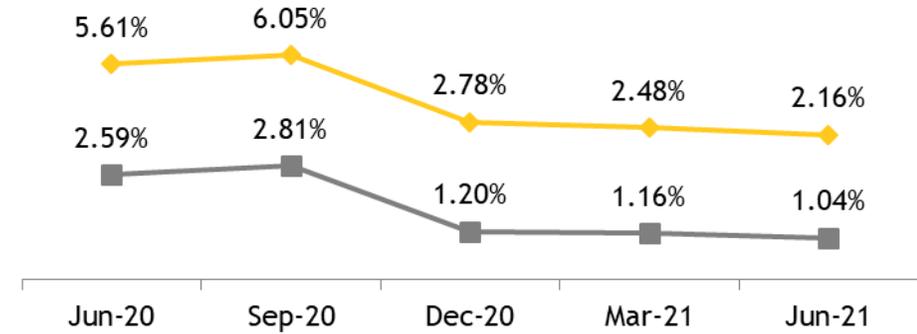
# WOM Finance

## Revenue and Profit Before Tax

Rp billion

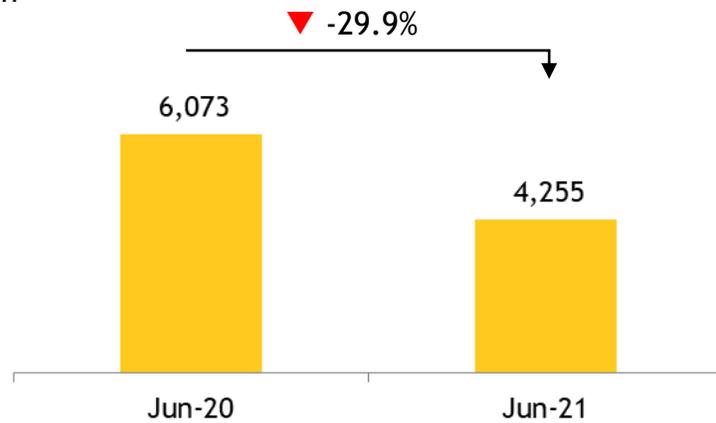


## Asset Quality

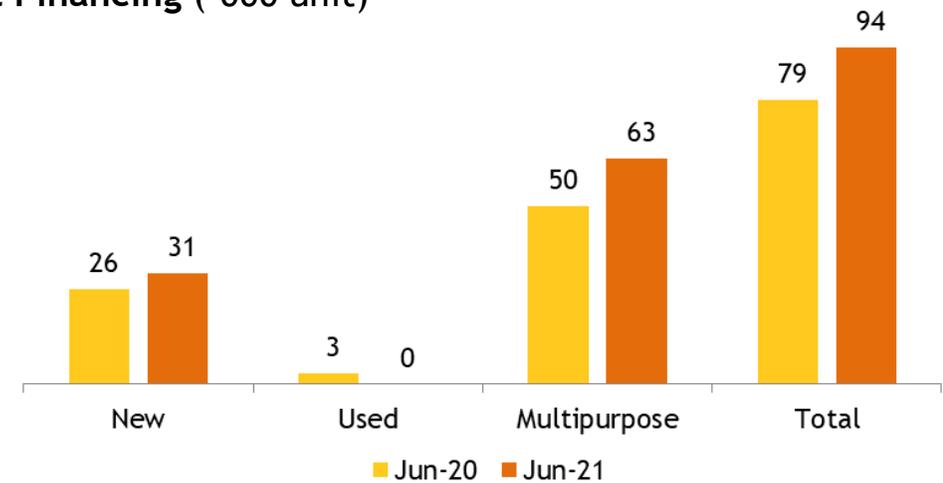


## Financing

Rp billion



## Unit Financing ('000 unit)



# Table of Contents

Executive Summary	2
Results Overview	5
Shariah Banking Unit	15
Digital Banking	17
Subsidiaries	20
Update on Covid-19	23
Appendix	
Sustainability	25
Maybank Indonesia in Brief	28
Events, Awards, and CSR Highlights	33





# 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

<b>% Debtors Impacted by Covid-19</b>	<b>% of OS to total loan balance (as of Jun 21)</b>
Mortgage	16.7%
Auto	8.3% *)
Credit Cards & Personal Loans	11.9%
RSME	21.2%
SME+	21.8%
Business Banking	12.5%
GB	26.7%
<b>Total</b>	<b>20.0%</b>

- 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.

\* Excluding subsidiaries

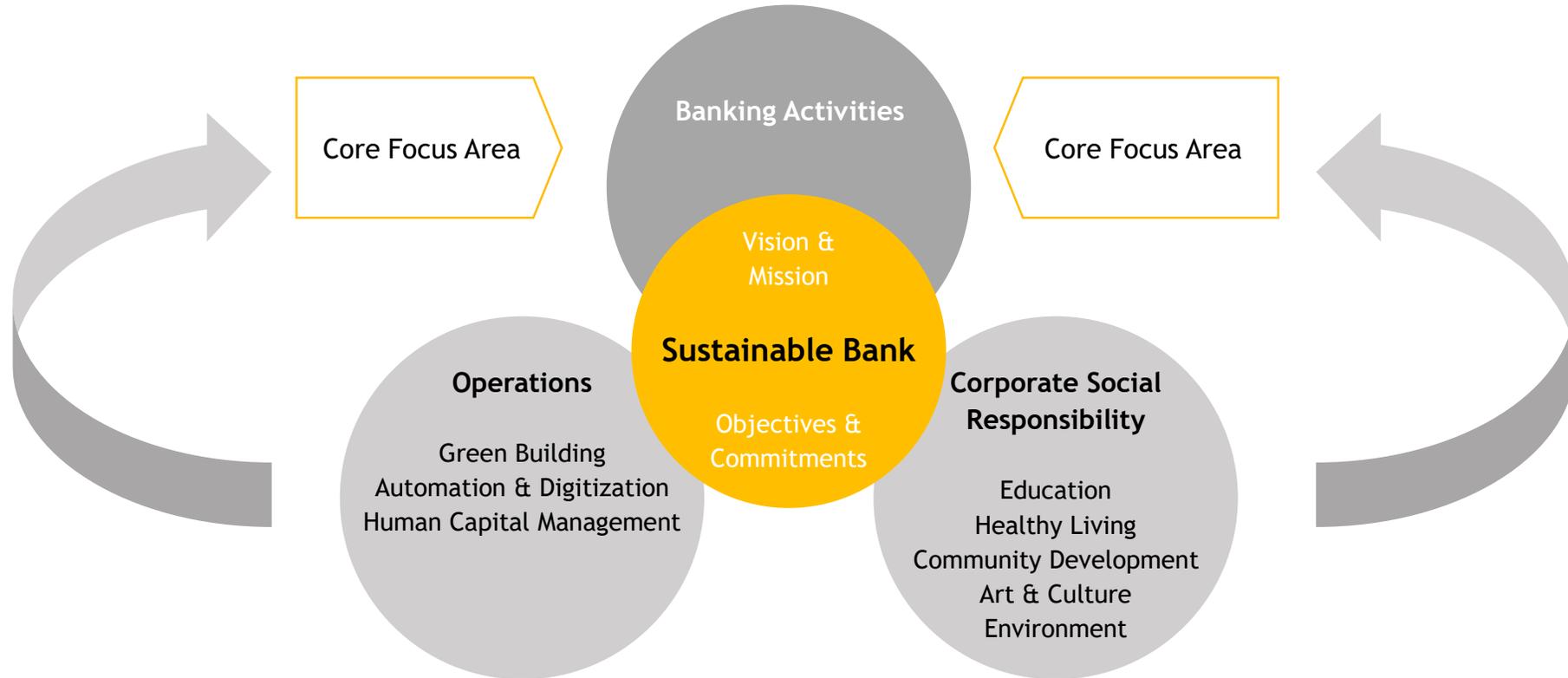
# Table of Contents

Executive Summary	2
Results Overview	5
Shariah Banking Unit	15
Digital Banking	17
Subsidiaries	20
Update on Covid-19	23
Appendix	
Sustainability	25
Maybank Indonesia in Brief	28
Events, Awards, and CSR Highlights	33





## 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 Rp37.9 trillion as of June 2021  
Contributing 42.55% to the Bank's individual loan portfolio



Efficiency energy

Rp3.3 tn



Management of Living Natural Resources and Sustainable Use of Land

Rp709 bn



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

Rp13.2 tn



Other Business and/or Eco-Friendly Activities

Rp1.5 tn



Micro Small Medium Enterprise (UMKM)

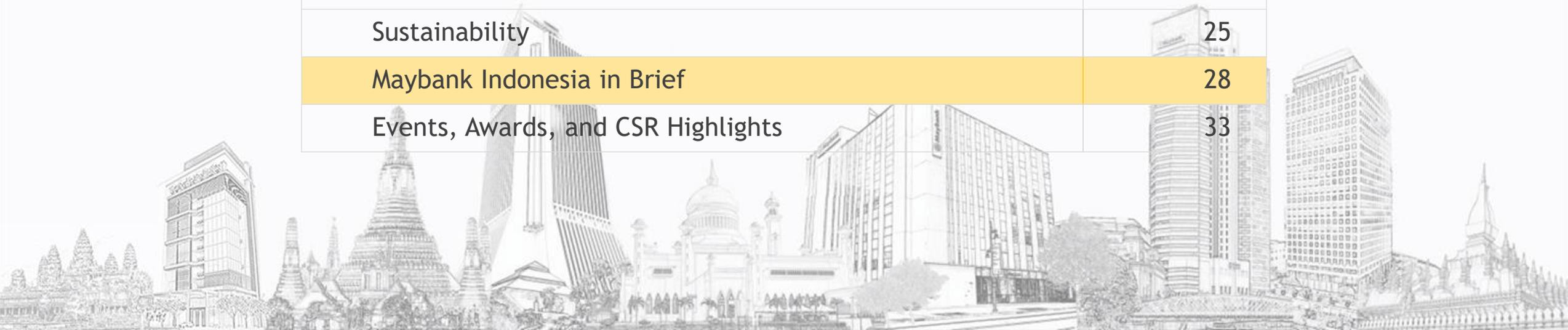
Rp19.2 tn

## 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

# Table of Contents

Executive Summary	2
Results Overview	5
Shariah Banking Unit	15
Digital Banking	17
Subsidiaries	20
Update on Covid-19	23
Appendix	
Sustainability	25
Maybank Indonesia in Brief	28
Events, Awards, and CSR Highlights	33

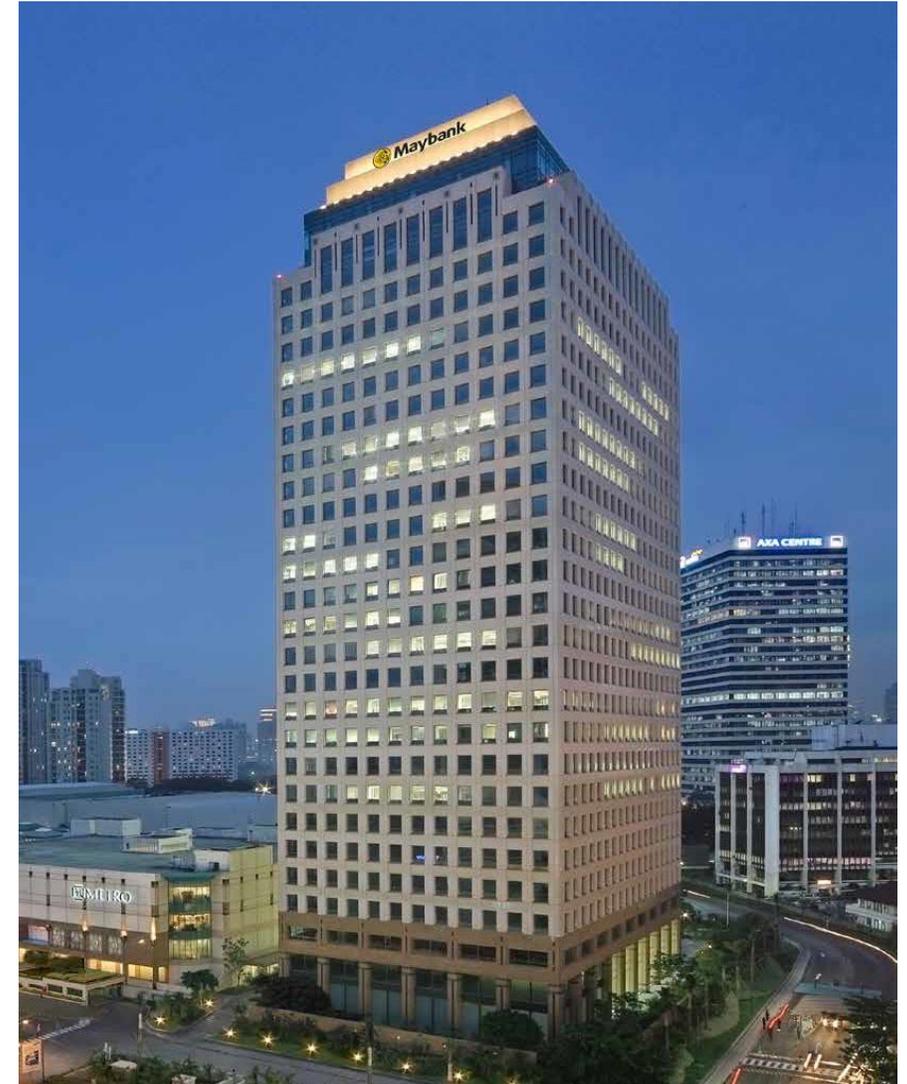


# Profile



## Profile\*

Established	:	15 May 1959
Total Assets	:	Rp161.6 trillion
Total Equity	:	Rp27.4 trillion
Market Capitalization	:	Rp25.8 trillion
Position in Indonesia**	:	Rank #11 in terms of Assets Rank #11 in terms of Loans Rank #11 in terms of Deposits
# of Branches	:	564 $\left\{ \begin{array}{l} 359 \text{ (Maybank Indonesia)} \\ 171^{***} \text{ (WOM Finance)} \\ 34^{***} \text{ (Maybank Finance)} \end{array} \right.$
# of ATM & CDM	:	1,233 including 50 CDMs 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	:	8,610 $\left\{ \begin{array}{l} 6,396 \text{ (Maybank Indonesia)} \\ 1,875 \text{ (WOM Finance)} \\ 339 \text{ (Maybank Finance)} \end{array} \right.$
# of Customers Lending	:	716 thousand
# of Customers Funding	:	1.6 million



\* As of Jun 2021

\*\* As of Mar 2021

\*\*\* Including Sales Point Unit

# Company Ratings & Shareholdings



## Company Ratings

**FitchRatings**

As of February 2021

Long-Term Foreign-Currency IDR	BBB; Stable Outlook
Short-Term Foreign-Currency IDR	F2
Viability Rating	bb
Support Rating	2
National Long-Term Rating	AAA(idn); Stable Outlook
National Short-Term Rating	F1+(idn)
Subordinated Debt	AA (idn)

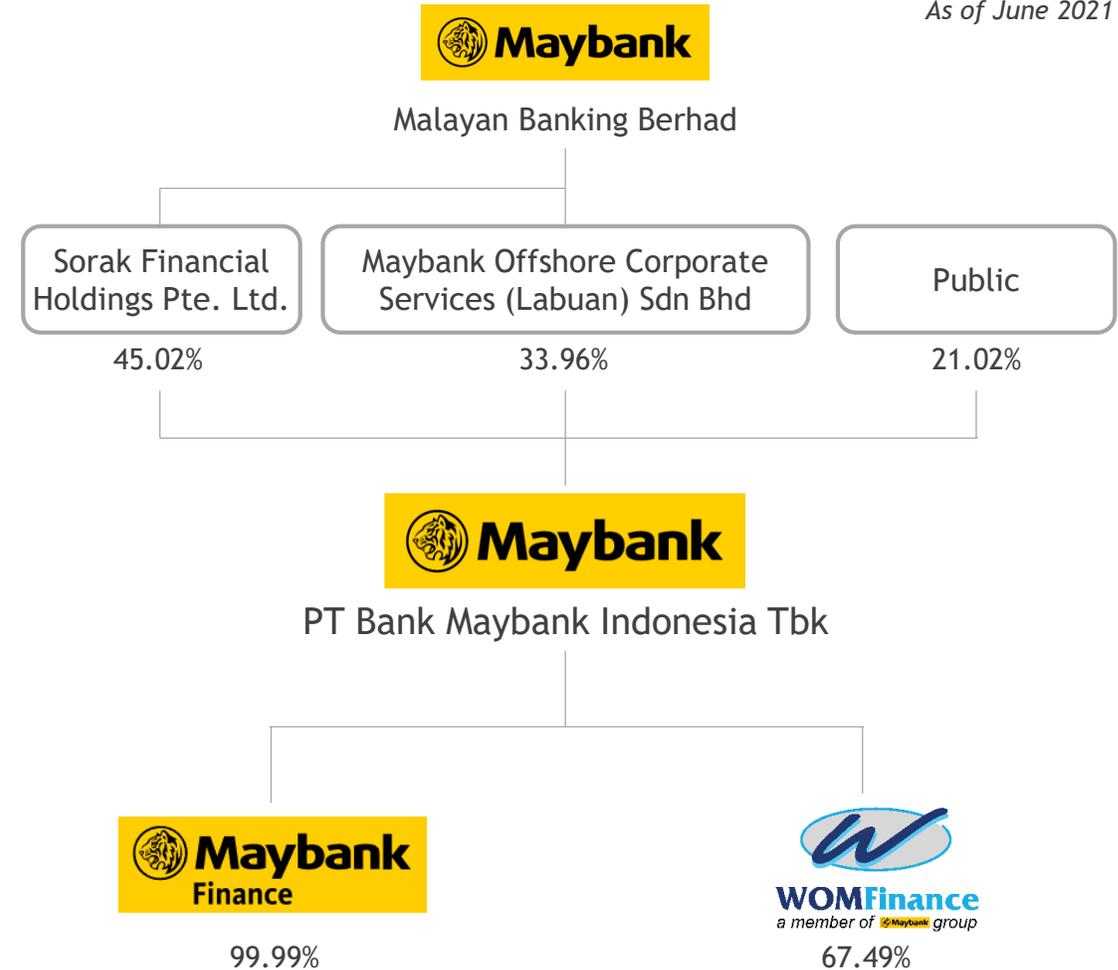


As of March 2021

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

## Shareholding Structure

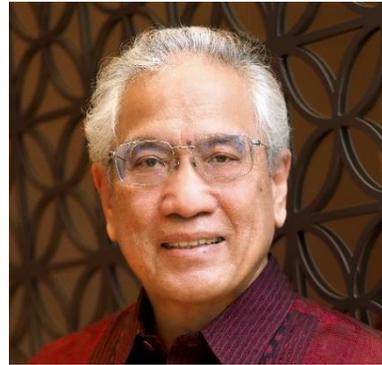
As of June 2021



# Board of Commissioners



**Datuk Abdul Farid bin Alias**  
President Commissioner



**Edwin Gerungan**  
Commissioner



**Datuk Lim Hong Tat**  
Commissioner



**Budhi Dyah Sitawati**  
Independent Commissioner



**Achjar Iljas**  
Independent Commissioner



**Hendar**  
Independent Commissioner



**Putut Eko Bayuseno\***  
Independent Commissioner

\*) Appointed at AGM held on 26 March 2021 and will be effective after obtaining OJK approval

# 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



**David Formula**  
Director

# Table of Contents

Executive Summary	2
Results Overview	5
Shariah Banking Unit	15
Digital Banking	17
Subsidiaries	20
Update on Covid-19	23
Appendix	
Sustainability	25
Maybank Indonesia in Brief	28
Events, Awards, and CSR Highlights	33



# Events & Awards in 2Q 2021



## Maybank Indonesia Inaugurates Three Sharia Branch Offices to Promote Sharia Finance

Maybank Indonesia inaugurated 3 sharia branch offices in Jambi, Malang, and Banda Aceh simultaneously. The inauguration was the manifestation of the Bank's efforts in optimizing sharia services to the wider community and to introduce sharia financial solutions that have a competitive advantage. (8 Apr)

## Maybank Indonesia Launches My Happy & Lucky Bank Program

Maybank Indonesia launched a lucky draw program called "My Happy & Lucky Bank" to increase customers' interest to actively conduct digital financial transactions via M2U and access the bank's other retail products. Various prizes are provided in the lucky draw, including the grand prize of 3 Nissan Kicks and 3 Toyota Corolla Cross Hybrid. (11 Apr)

## CNBC Indonesia Interview with Finance Director Thilagavathy Nadason

CNBCIndonesia.com published an interview with Maybank Indonesia Finance Director Thilagavathy Nadason on The Inspiring Woman show. Thila said fate took her to the banking world. While working at PWC Jakarta in early 2000s, she helped a client with an acquisition project of Bank Nikko. The client asked Thila to join Bank Nikko. That's when her banking career started. (25 May)

## Maybank Holds Webinar on Sharia Financial and Economic Trends in Digital Age

Maybank Indonesia held a virtual discussion forum Shariah Thought Leaders Forum - Accelerating Shariah Economy and Finance in the Digital Era. The discussion forum presented key stakeholders to share experiences and develop the country's sharia economic and financial further. (27 May)

## Maybank Opens Sharia Branch Office in Samarinda

Maybank Indonesia continues to expand its sharia service network by opening a sharia branch office in Samarinda, East Kalimantan. The inauguration of Samarinda sharia branch office also marks the presence of the 19th sharia branch office of Maybank Indonesia's sharia business unit. (17 Jun)

# CSR Activites in 2Q 2021



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

Maybank Indonesia and Maybank Foundation with People System Consultancy continue the implementation 2 series of RISE 2.0 training and participated by 68 participants in Palembang and Semarang through digital platform in the current COVID-19 outbreak. This program aims to increase the capability of micro-SME businesses for people with disabilities. (29 Mar-1 Apr).

## Optimizing Yard Functions to Improve Community Welfare at SD Kanisius Kenalan

Maybank Indonesia continues the implementation of school adoption programs for creating a productive yard to improve economic welfare and develop schools as integrated agricultural learning centers at SD Kanisius Kenalan of which the activities are carried out online. The duration of this program is from September 2019 - September 2022.

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

Maybank Indonesia continues the implementation micro-financing program to increase the entrepreneurial spirit and economy through the funds provided by the PUSPADI with a value of Rp150,000,000. This program's duration is from September 2019 - September 2022.

## Permanent House & Community Center Construction for Disaster Victims

Maybank Indonesia and Maybank Group in collaboration with Habitat for Humanity Indonesia are building ten permanent shelter and one community center for Central Sulawesi Earthquake and Tsunami disaster response. Community Center will be built in Jono Oge village, District of Sigi. This development begins in January 2021 and will be completed in January 2022.

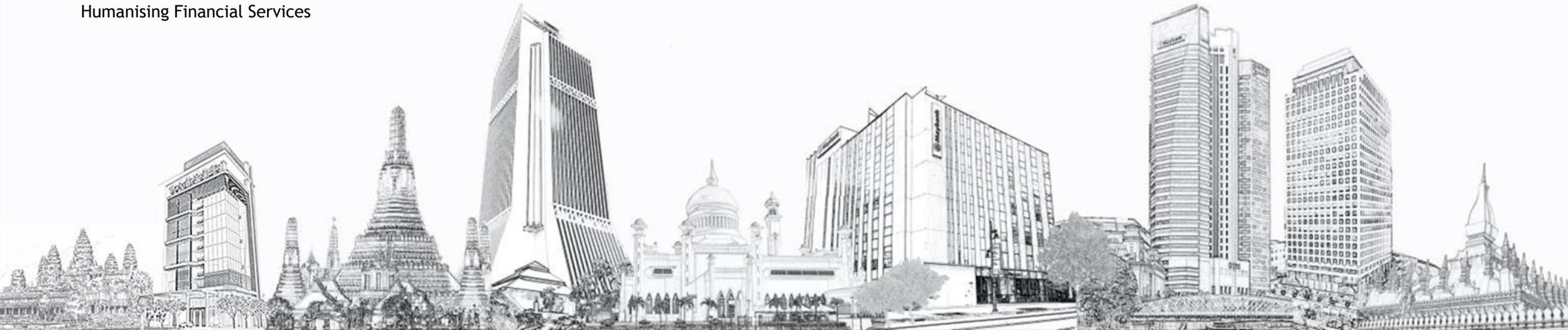
## Cotton Seed Production Assistance as part of Maybank Women Eco Weavers (MWEW) Program

Maybank continues the implementation of Maybank Women Eco Weavers (MWEW) program through research and development of cotton seeds initiatives, which also train the farmers cotton cultivation methods at weaver's house. This cotton production program runs from April to December 2021.

# Thank You



Humanising Financial Services



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