



Maybank Indonesia

Financial Results

1Q 2020 ended 31 March 2020



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1

Earnings

- **PATAMI** improved by 29.7% YoY to Rp538 billion underpinned by improvement in non-interest income, sustained strategic cost management and improvement in provisioning
- **Gross operating income** grew by 2.7% to Rp2.6 trillion supported by 16.0% growth in fee income driven by GM fees, bancassurance, investment, and e-channel transaction fees
- Operating Expenses (**Opex**) tightly controlled at 1.2% YoY growth.
- **Provisions** improved by 30.2% reaching Rp280 billion.
- **Subsidiaries** (MIF and WOM) booked positive performance in 1Q20, with MIF YoY PBT grew by 8.2% and WOM YoY PBT increasing by 3.1%.

2

Loans Growth and Asset Quality

- **Loans** decreased by 9.5% YoY mainly from CFS (retail and non-retail). Although GB down by 1.7% YoY, it managed to grow by 9.9% QoQ supported by SOE and top tier corporate segment.
- Pressure on **asset quality** persisted as gross NPL and impaired loans stood at 3.65% and 5.04% respectively as at Mar-20. The deterioration was mainly due to IDR depreciation against USD and lower loan balance. While higher impaired loan ratio was impacted from PSAK 71/IFRS 9 implementation.

3

Liquidity and Funding Positions

- Total **deposits** down by 8.7% YoY, although up by 6.0% QoQ to Rp117.2 trillion. Meanwhile Savings grew 18.1% YoY. Subsequently CASA ratio improved to 37.35% as at Mar-20. The Bank's digital banking M2U has contributed to the improvement in CASA ratio as it provides easy and speedy process of account opening.
- Healthy **liquidity indicators**: Loan-to-Deposit Ratio (LDR - bank only) and Modified LDR (bank only) stood at 89.72% and 79.32% respectively as of Mar-20. Liquidity Coverage Ratio (LCR - bank only) quarterly stood at 154.15% as of Mar-20, well above minimum requirement of 100%.

4

Capital Position

- Total **Assets** decreased by 3.7% YoY to Rp181.5 trillion.
- Strong **capital** position with CAR stood at 20.64% (Tier I at 18.88%). CAR, however, was down QoQ due to impact from PSAK 71.
- Announced and approved cash **dividend** of Rp368.5 billion at the AGMS on 30 Mar 2020.

*) 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.

**) The Bank fully implemented IFRS 9 (PSAK 71) & 16 (PSAK 73) from March 2020 reporting onwards.

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Income Statement - Consolidated



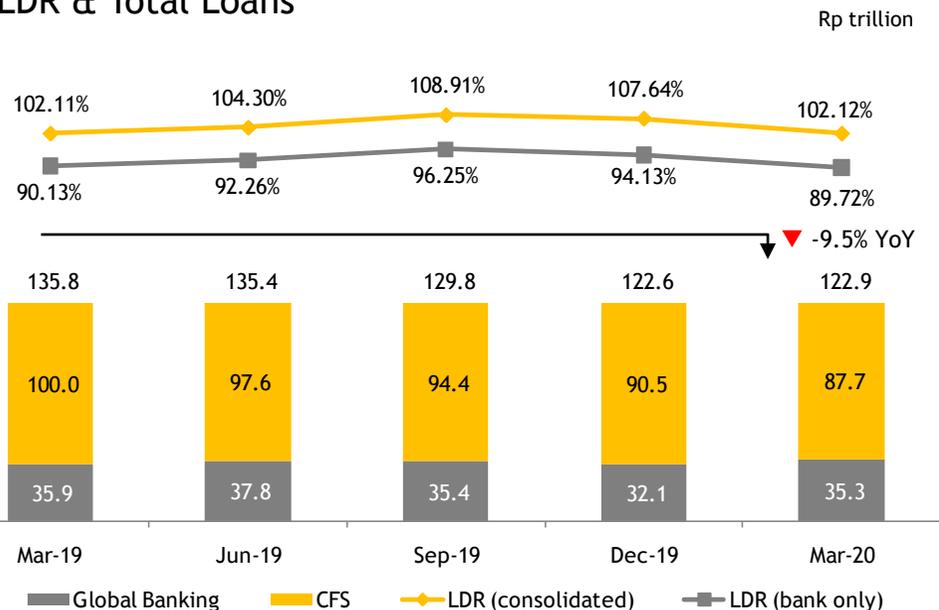
Rp billion	1Q 2020	1Q 2019	YoY	4Q 2019	QoQ
Interest Income	3,554	3,849	-7.7%	3,675	-3.3%
Interest Expense	(1,530)	(1,813)	-15.6%	(1,632)	-6.2%
Net Interest Income	2,024	2,037	-0.6%	2,043	-0.9%
Non Interest Income	598	515	16.0%	725	-17.6%
Gross Operating Income	2,622	2,552	2.7%	2,768	-5.3%
Personnel	(658)	(633)	3.9%	(647)	1.7%
General & Administrative	(946)	(952)	-0.6%	(894)	5.9%
Operating Expenses	(1,604)	(1,585)	1.2%	(1,541)	4.1%
Operating Income before Provisions	1,017	966	5.3%	1,227	-17.1%
Provisions	(280)	(401)	-30.2%	(188)	49.0%
Operating Income After Provision	738	566	30.3%	1,039	-29.0%
Non Operating Income / (Expenses)	(3)	5	-150.2%	12	-122.4%
Profit Before Tax & Minority Interest	735	571	28.7%	1,051	-30.0%
Tax & Minority Interest	(197)	(156)	26.0%	(317)	-38.0%
Profit After Tax & Minority Interest (PATAMI)	538	415	29.7%	733	-26.6%

Loans

Selected loans growth. Decreased YoY, however GB managed to grow 9.9% QoQ supported by SOE segment



LDR & Total Loans

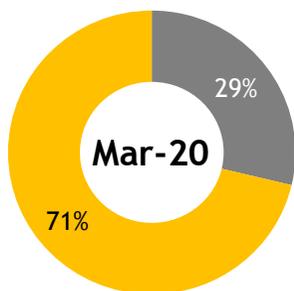
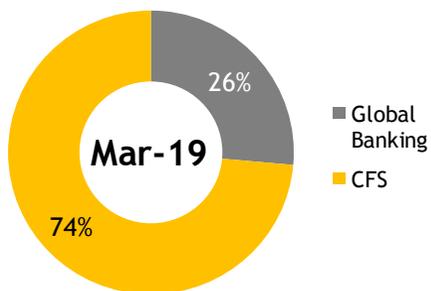


Loans Portfolio Breakdown

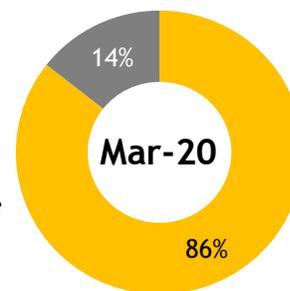
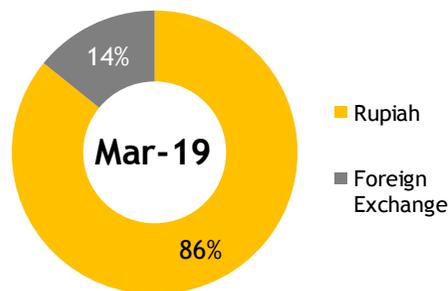
Rp trillion

	Mar-20	Dec-19	Mar-19	YoY	QoQ
Global Banking	35.3	32.1	35.9	-1.7%	9.9%
CFS	87.7	90.5	100.0	-12.3%	-3.1%
CFS Non-Retail	46.6	48.3	56.5	-17.5%	-3.5%
Business Banking	24.7	25.3	32.5	-24.1%	-2.5%
SME+	4.8	5.1	4.9	-2.0%	-4.1%
RSME	17.1	17.9	19.0	-10.1%	-4.7%
CFS Retail	41.1	42.2	43.5	-5.6%	-2.7%
Auto Loan	22.9	23.5	24.4	-5.9%	-2.4%
Mortgage	14.6	15.0	15.6	-6.4%	-2.5%
CC + Personal Loan	3.1	3.2	3.1	-0.1%	-5.7%
Other loan	0.5	0.4	0.4	4.6%	3.2%
Total	122.9	122.6	135.8	-9.5%	0.3%

Loans Composition by Business Segment



Loans Composition by Currency



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Mawati
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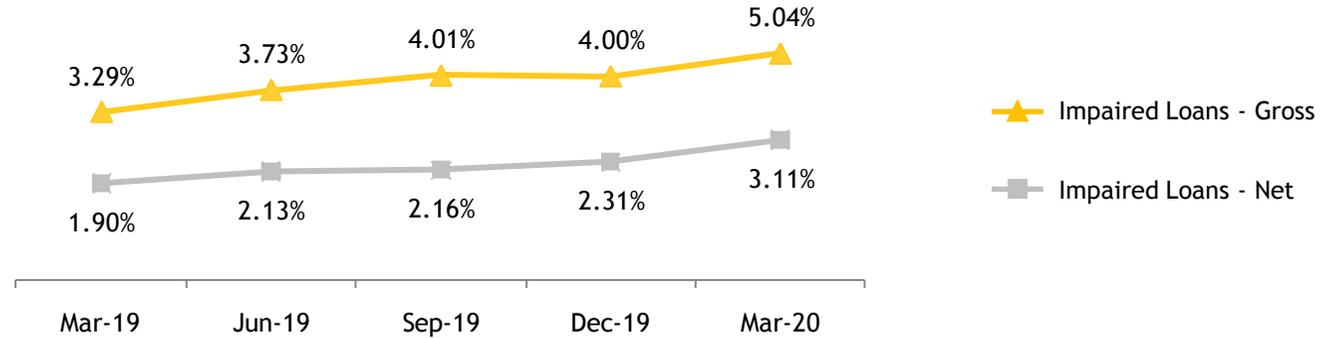
Humaniest Financial Services. **Maybank**

Asset Quality

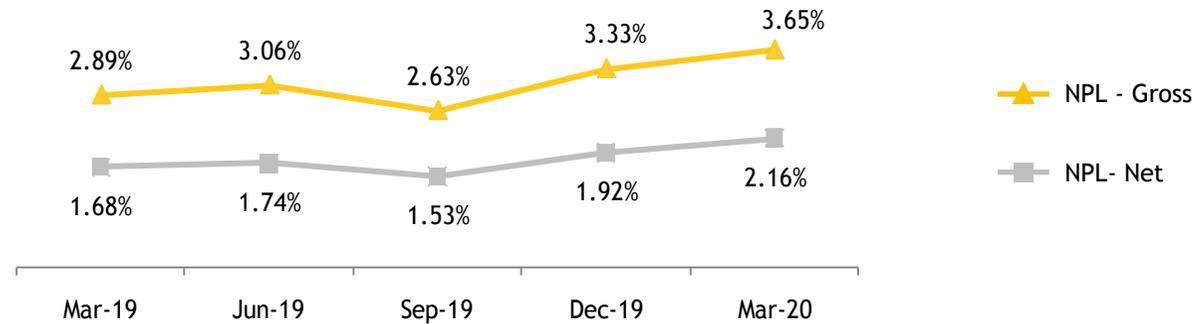
Fully implemented PSAK 71 from March 2020 onwards



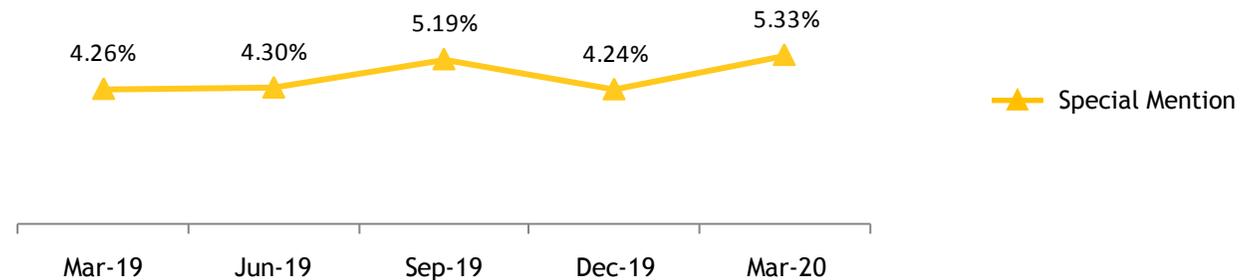
Impaired Loans (consolidated)



NPL (consolidated)



Special Mention Loans (consolidated)

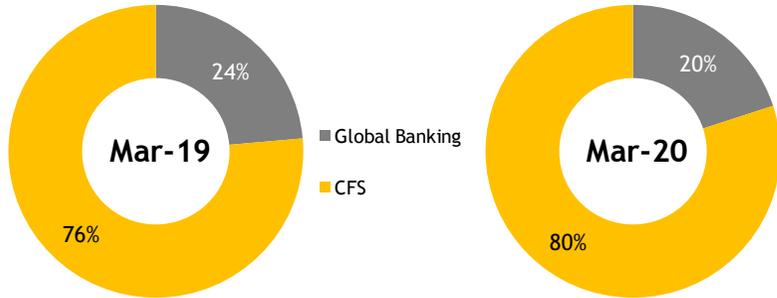


Customer Deposits

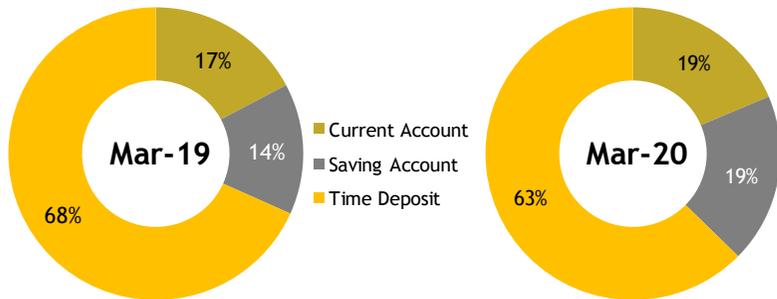
CASA ratio improved. Strengthened Cost of Fund & LDR maintained at 89.72% (bank only)



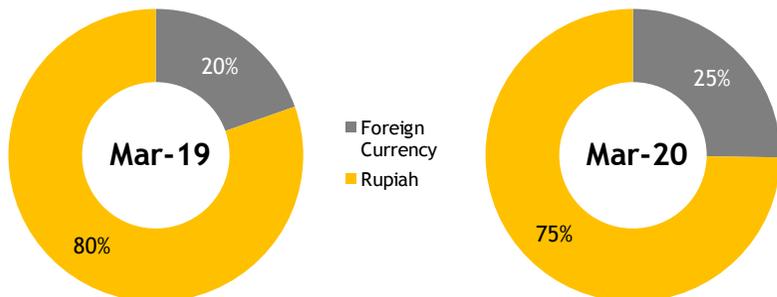
Deposits from Customers by Business Segment



Deposits from Customers by Type



Deposits from Customers by Currency



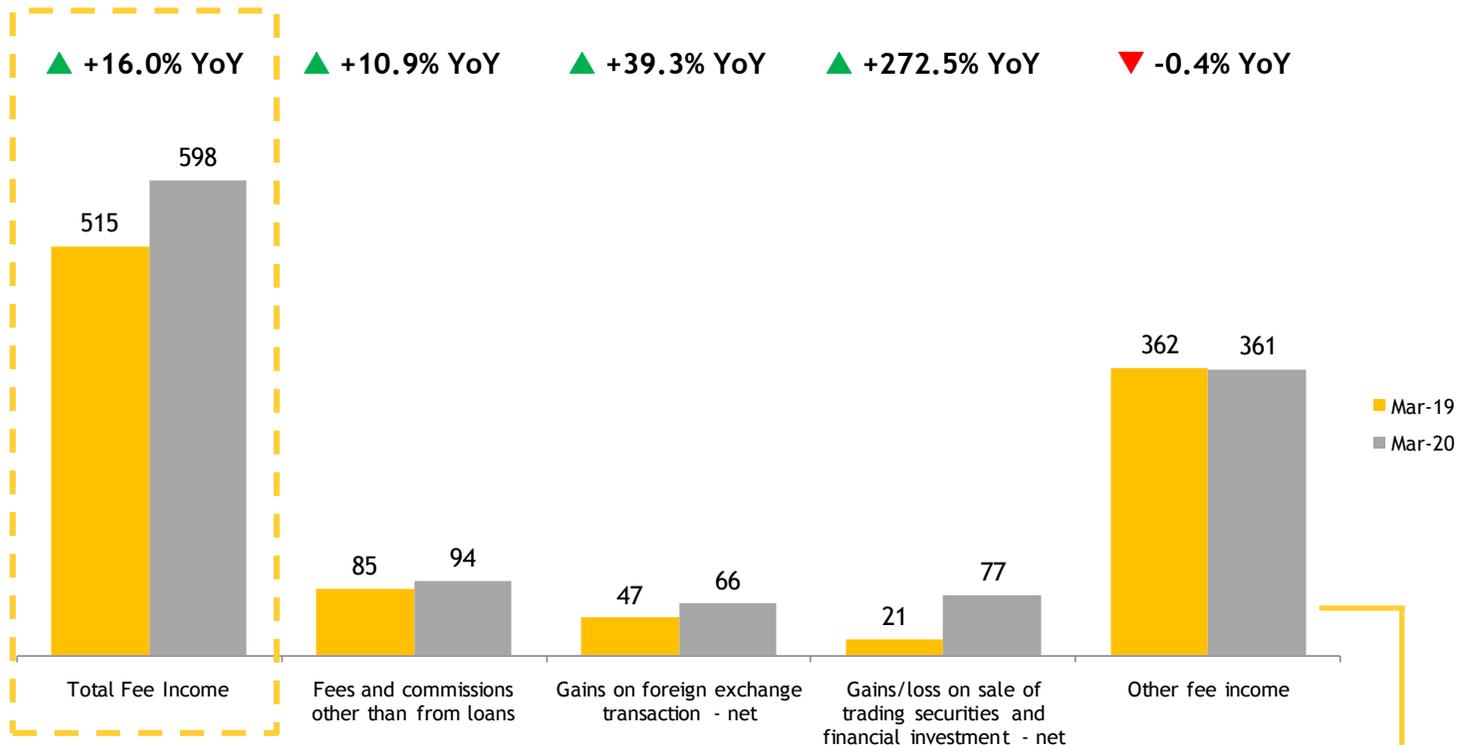
Rp Trillion	Mar-20	Dec-19	Mar-19	YoY	QoQ
Current Account	21.8	19.6	22.1	-1.4%	11.6%
Saving Account	21.9	21.0	18.6	18.1%	4.7%
Time Deposit	73.4	70.1	87.7	-16.3%	4.8%
Total	117.2	110.6	128.4	-8.7%	6.0%
CASA Ratio	37.4%	36.6%	31.7%	5.6%	0.7%

Fee Income

Significant improvement in Fee income driven by GM, bancassurance, investment, and e-channel transaction fees



Rp billion



(in Rp billion)

Breakdown of Other Fee Income	Mar-20	Mar-19	YoY
Retail administration	54	57	-6.2%
Loan administration	41	34	20.2%
Advisory fees	16	23	-31.3%
Collection of receivables previously written-off	34	63	-46.9%
Credit card administration	16	16	-0.7%
Consumer financing receivables administration	120	113	6.2%
Others	81	56	44.5%
Total Other Fee Income	361	362	-0.4%

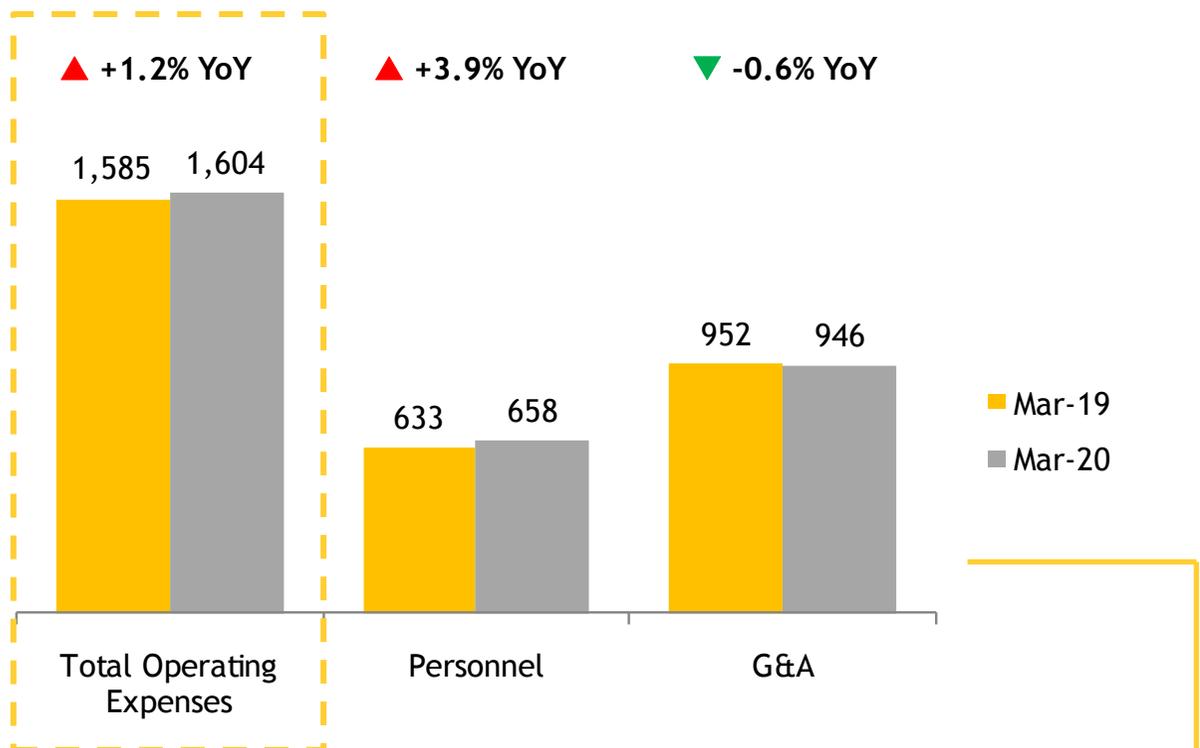


Operating Expenses (Opex)

Opex tightly controlled with YoY growth of 1.2%



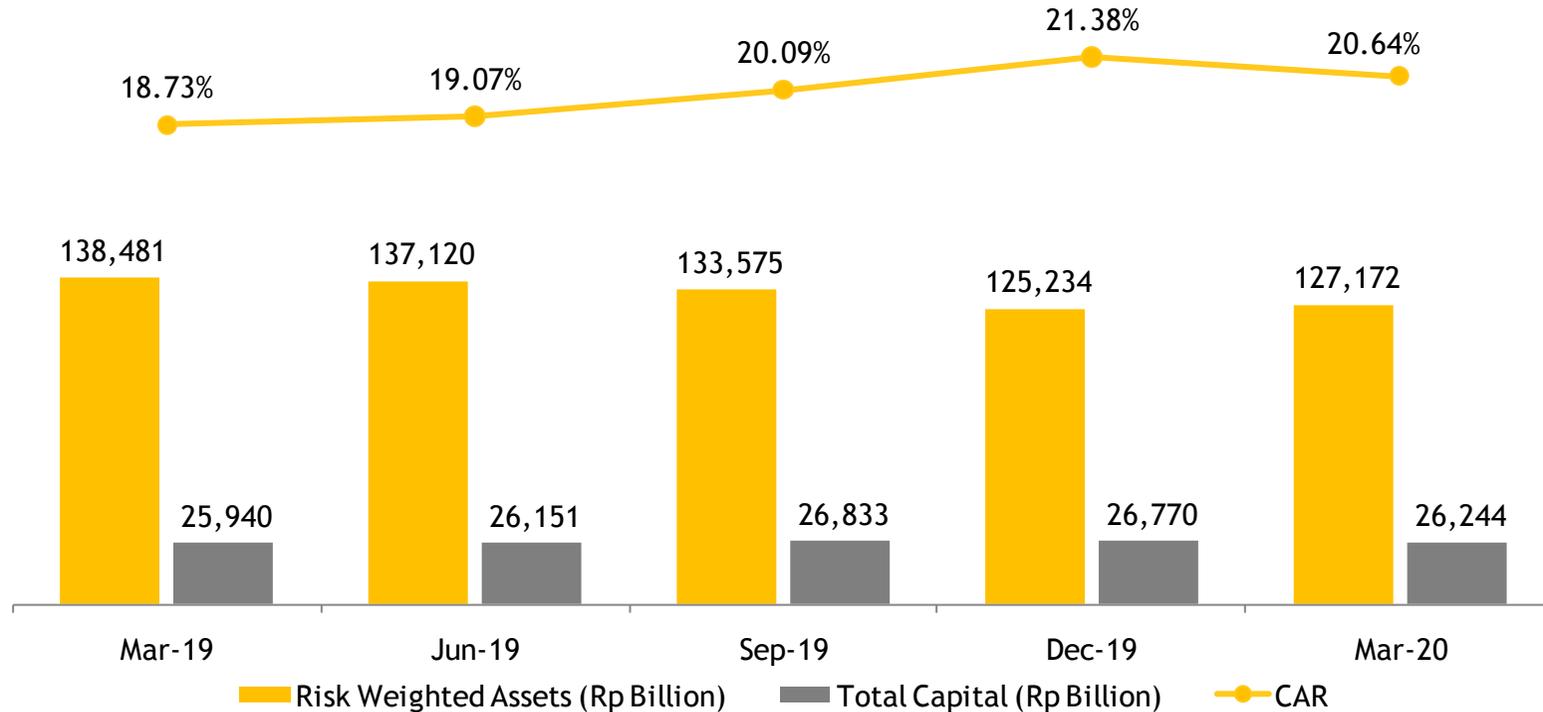
Rp billion



(in Rp billion)

Breakdown of G&A	Mar-20	Mar-19	YoY
General	507	528	-4.1%
Rental	54	125	-57.1%
Depreciation and amortization	118	69	70.0%
Repairs and maintenance fixed assets	77	70	10.2%
Others (include promotions and professional fees)	191	159	19.9%
Total G&A	946	952	-0.6%

*) The Bank fully implemented IFRS 16 from March 2020 reporting onwards. The impact of the adoption this new IFRS is on Depreciation and Rental expenses.



Capital Ratios	Mar-20	Dec-19	Sep-19	Jun-19	Mar-19	YoY	QoQ
Tier I	18.88%	19.54%	18.24%	17.12%	16.66%	2.22%	-0.66%
Tier II	1.76%	1.84%	1.85%	1.95%	2.07%	-0.31%	-0.07%
Total CAR	20.64%	21.38%	20.09%	19.07%	18.73%	1.91%	-0.74%

- On 30 March 2020, the Bank's Annual General Meeting of Shareholders approved the payment of cash dividends Rp368.5 billion.

Balance Sheet - Consolidated



Rp billion	Mar-20	Dec-19	Mar-19	YoY	QoQ
Loans	122,944	122,579	135,833	-9.5%	0.3%
Other Earning Assets	40,406	29,185	33,474	20.7%	38.4%
Other Assets	18,118	17,319	19,123	-5.3%	4.6%
Total Assets	181,468	169,083	188,431	-3.7%	7.3%
Deposits from Customer	117,184	110,601	128,390	-8.7%	6.0%
- Current Account	21,833	19,571	22,136	-1.4%	11.6%
- Saving Account	21,936	20,961	18,575	18.1%	4.7%
- Time Deposit	73,415	70,069	87,679	-16.3%	4.8%
Deposits from Other Banks	4,382	3,134	3,338	31.3%	39.8%
Borrowing	9,817	9,189	9,939	-1.2%	6.8%
Securities Issued	9,608	9,605	10,222	-6.0%	0.0%
Subordinated Debt	2,296	2,296	3,294	-30.3%	0.0%
Other Liabilities	12,529	7,572	8,191	53.0%	65.5%
Total Liabilities	155,817	142,398	163,375	-4.6%	9.4%
Equity (excl. Non-Controlling Interest)	25,249	26,249	24,669	2.4%	-3.8%
Non-Controlling Interest	402	435	387	3.9%	-7.8%
Total Equity	25,651	26,685	25,056	2.4%	-3.9%

Financial Ratios



Consolidated	Mar-20 a	Dec-19 b	Mar-19 c	YoY (a-c)	Bank Only	Mar-20 a	Dec-19 b	Mar-19 c	YoY (a-c)
Profitability					Profitability				
Return On Assets	1.62%	1.45%	1.21%	0.41%	Return On Assets	1.37%	1.09%	0.96%	0.41%
Return On Equity (Tier 1)	8.96%	7.73%	7.19%	1.77%	Return On Equity (Tier 1)	7.84%	6.47%	5.84%	2.00%
Net Interest Margin	4.96%	5.07%	4.81%	0.14%	Net Interest Margin	4.12%	4.14%	4.12%	0.00%
Efficiency & Productivity Ratio					Efficiency & Productivity Ratio				
Cost to Income Ratio	61.19%	59.48%	62.13%	-0.93%	Cost to Income Ratio	64.05%	61.36%	65.20%	-1.15%
BOPO	75.88%	87.09%	88.82%	-12.94%	BOPO	74.69%	89.28%	90.72%	-16.03%
Earning Asset Quality					Earning Asset Quality				
Impaired Loans - Gross	5.04%	4.00%	3.29%	1.75%	Impaired Loans - Gross	5.51%	4.37%	3.45%	2.06%
Impaired Loans - Net	3.11%	2.31%	1.90%	1.21%	Impaired Loans - Net	3.42%	2.55%	2.03%	1.39%
NPL - Gross	3.65%	3.33%	2.89%	0.75%	NPL - Gross	3.97%	3.62%	3.01%	0.96%
NPL - Net	2.16%	1.92%	1.68%	0.48%	NPL - Net	2.39%	2.11%	1.79%	0.60%
Balance Sheets Structure					Balance Sheets Structure				
LDR	102.12%	107.64%	102.11%	0.01%	LDR	89.72%	94.13%	90.13%	-0.41%
Modified LDR *)	83.52%	88.30%	84.48%	-0.96%	Modified LDR *)	79.32%	84.20%	80.87%	-1.55%
LCR	158.17%	146.49%	146.01%	12.16%	LCR	154.15%	145.21%	145.77%	8.38%
NSFR	108.61%	106.69%	109.72%	-1.11%	NSFR	107.40%	105.95%	110.73%	-3.33%
CASA to Total Funding	37.35%	36.65%	31.71%	5.64%	CASA to Total Funding	37.71%	36.97%	32.21%	5.50%
CAR	20.64%	21.38%	18.73%	1.91%	CAR	20.53%	21.42%	18.74%	1.79%

*) 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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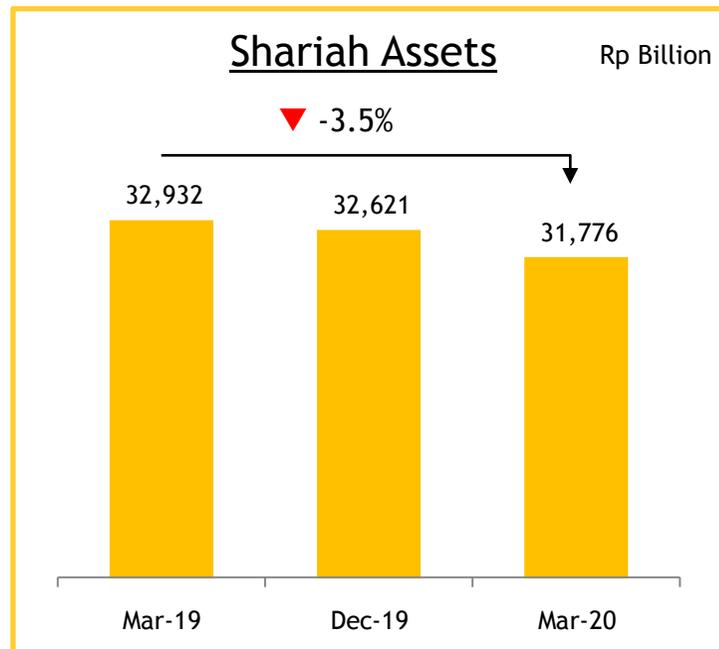
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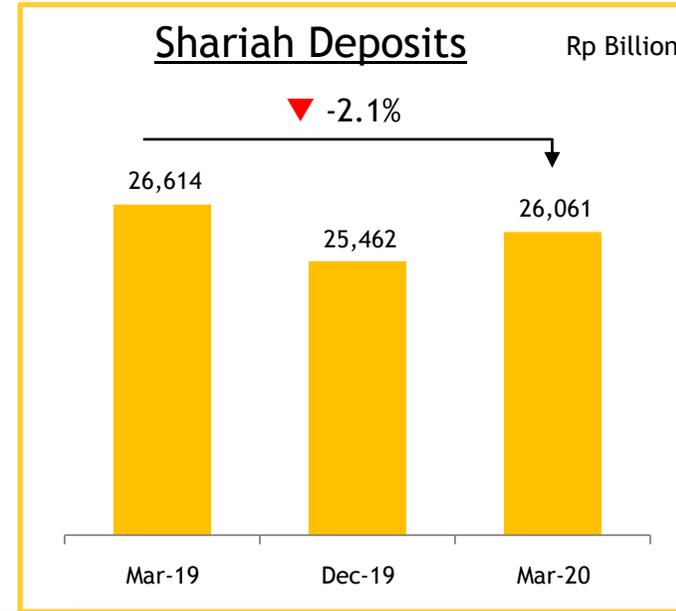
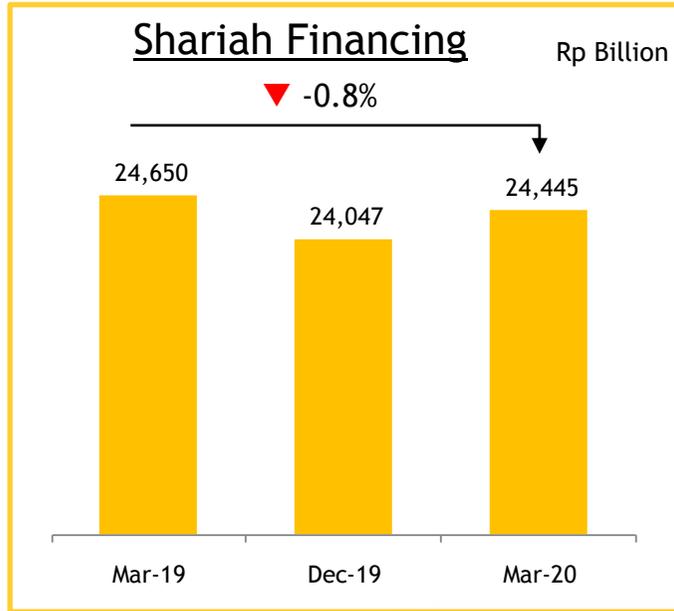
Shariah Banking

Continues to strengthen its propositions and demonstrate differentiated capabilities in the market through innovative products



- Shariah Financing decreased by 0.8% to Rp24.4 trillion, contributing 19.9% to the Bank's consolidated loans.
- Shariah Deposits down by 2.1% to Rp26.1 trillion, contributing 22.2% to the Bank's consolidated customer deposits.
- Shariah Assets stood at Rp31.8 trillion, contributing 17.5% to the Bank's consolidated assets.
- NPF gross improved to 2.33% as of Mar-20 from 2.93% as of Mar-19.





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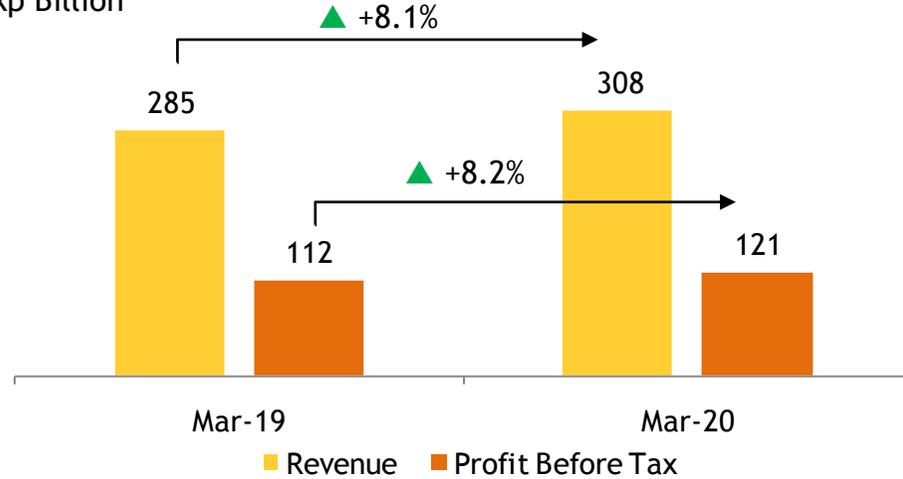
Humanising Financial Services.

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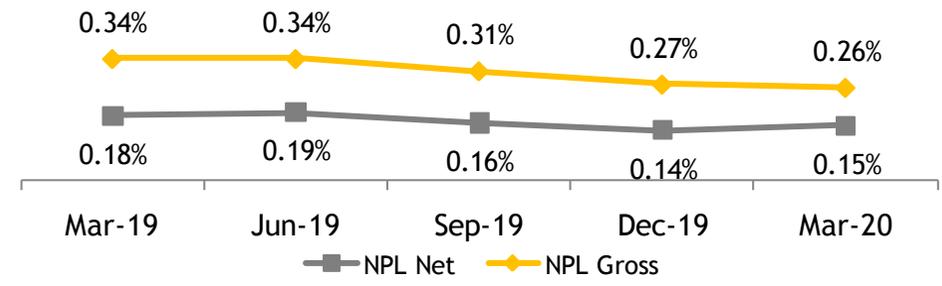
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Revenue and Profit Before Tax

Rp Billion

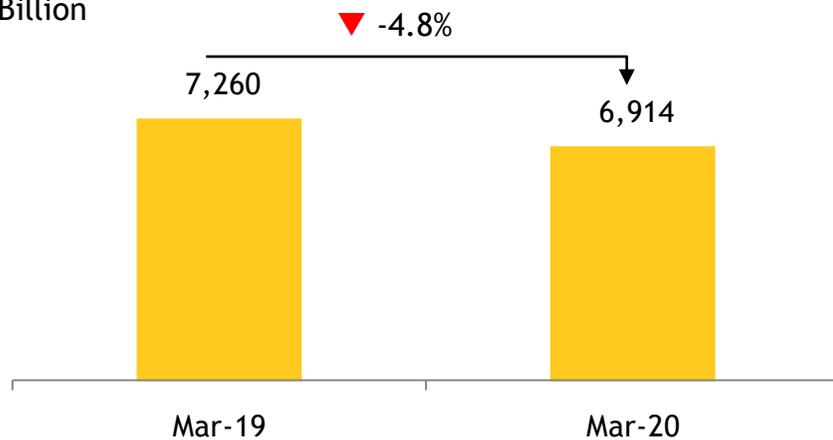


Asset Quality

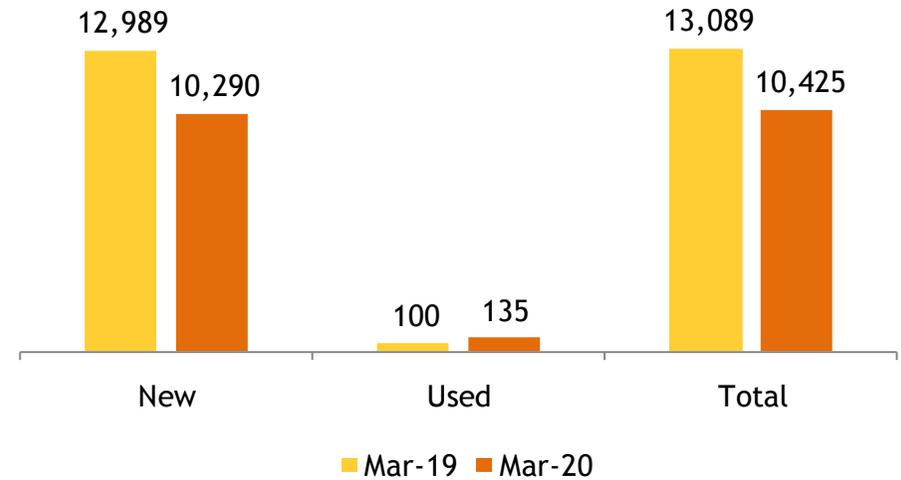


Financing

Rp Billion

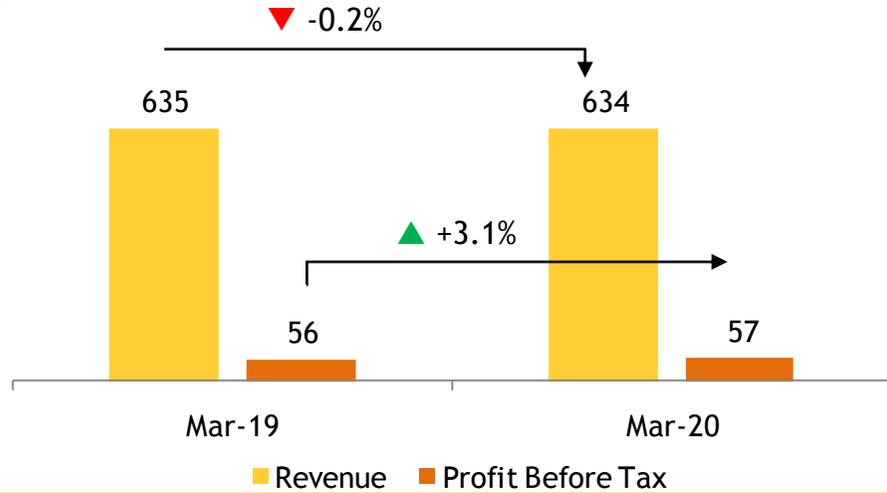


Unit Financing (unit)

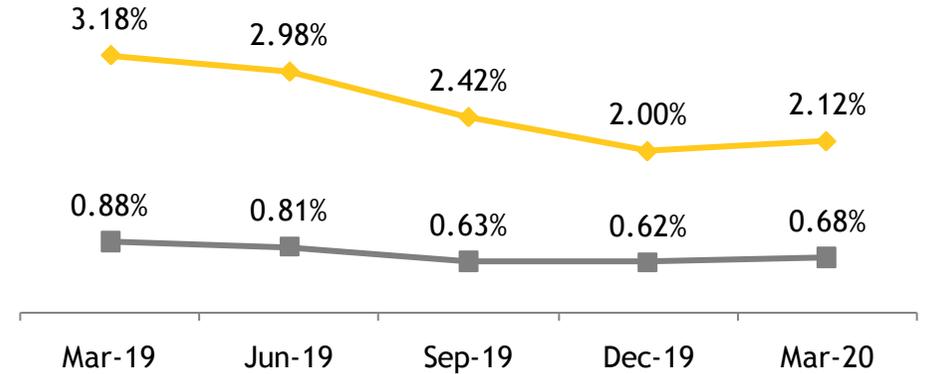


Revenue and Profit Before Tax

Rp Billion

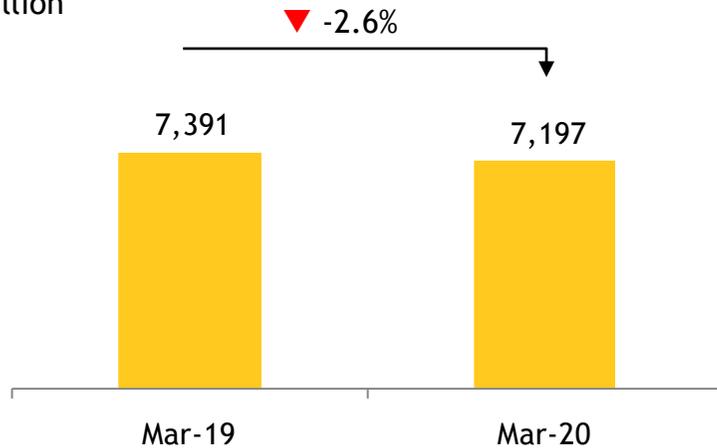


Asset Quality



Financing

Rp Billion



Unit Financing ('000 unit)

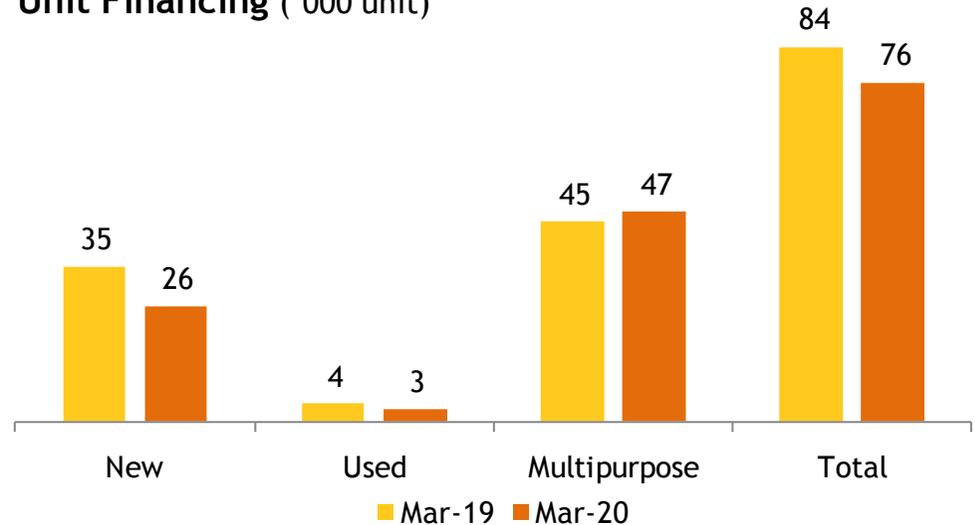


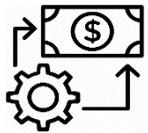
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■ In light of Covid-19, the Bank has acted promptly including the following:



Employees and Customers



Asset Quality and Liquidity



Working with Regulator



Digital Utilization



Community

- Prioritizing the safety of our employees and customers within the Maybank Indonesia's work environment and taking preventive measures as recommended by the World Health Organization and Ministry of Health Republic Indonesia
- Continued discussions with customers on the condition of their businesses and especially the potential impact of Covid-19
- Close monitoring on asset quality especially the potential impact of Covid-19. This includes working with the debtors to restructure and implement relaxation schemes (principal/interest deferment, moratorium, grace periods, etc.) to help affected businesses and consumers navigate through these uncertain and challenging business conditions.
- Close monitoring to ensure sufficient liquidity while the pandemic Covid-19 lasts.
- Undertaking various efforts and adjustments in the way working, engaging and interacting with customers so business can still run between both parties.
- Reviewing on how to engage customers differently and encourage/promote the use of Bank's digital solutions (M2E and M2U) in order to help customers continue to execute their day to day transactions.
- Maybank Indonesia has provided donation of more than 1,000 Personal Protective Equipment (PPE) for medical personnel spread across hospitals in Indonesia
- The Bank launched #MyCareforYouandMe -"Bersama Perangi Covid-19" campaign in the fight against the pandemic, among others by launching its dedicated landing portal for crowd sourcing donation
- The Bank also recently introduced Saving Accounts which are covered with Covid-19 life insurance, align with the Bank's commitment to prioritize customers' safety and health.

Indonesia Macro Economic Assumption Update

Indicator	Unit	2020F	
		Pre COVID-19	COVID-19
GDP Growth	%	5.0	1.1
Inflation Rate (Average)	%	3.2	2.8
Private Consumption Growth	%	5.0	2.0
Unemployment Rate	%	5.2	7.6
Loan Growth	%	8.0	1.5
Exchange Rate (Average)	IDR/USD	14,040	14,716

Current Condition

- In accordance with the regulations issued by OJK in response to this Covid-19 pandemic, the Bank has developed and issued policy which regulates the handling of debtors affected by Covid-19 and has restructured debtors and continues to undertake restructuring for the remaining affected debtors (where applicable) based on these regulations and policy
- The Bank has identified of >9,000 debtors affected by Covid-19 with a total outstanding of around Rp15.1 trillion
- As of 5 May 2020, the Bank has approved restructured loans of >3,000 debtors amounting Rp2.7 trillion

M2U

- **35% YoY** growth in the number of monetary transactions with **2.4 million transactions** conducted in 1Q FY2020
- **10K new active users** in 1Q FY2020, correspond to **32% YoY growth**

Digital Onboarding

- In 1Q FY2020, **1.8K accounts opened digitally** through M2U for both NTB & ETB customers
- **20K new accounts sign-up** for M2U in 1Q FY2020

QRPay

- QR Pay transactions conducted in March reach **15K, grow 259% from average monthly transaction** in Jan-Feb
- Over **7K new merchants signed up** for QR Pay in 1Q FY2020

M2E

- Fully digital **non face-to-face M2E registration** process supported
- Ramp-up **M2E internal socialization using digital media (e-learning)** for both internal staffs and new M2E users



Enable Digital KYC for NTB Account Opening

- Soft-launched Video KYC for NTB account opening through M2U in April, enabling fully digital customer onboarding experience. To date, more than 35 accounts successfully opened using Video KYC



Maybank Donation Program for Sharia Segment

- Starting March, we have introduced Covid-19 related program for Sharia. New accounts will be provided with free Covid-19 insurance and we will donate IDR 10K for each new account. Furthermore, upon monetary transactions using M2U for the first 5K transactions, we will donate to the Covid-19 charity program (between April 24th until May 24th). To date, 500+ Sharia accounts are opened with total donation collected is currently over than IDR 200 million



Enable Customer to Donate in M2U

- Customers are now able to make donation for Covid-19 cause using a dedicated menu in M2U and QR Pay. To date, 300 donations have been made with total value collected now already more than IDR 130 million



Help Customers through Go-Pay Top Up Fee Waiver

- Collaborate with Gojek to offer free admin fee for Go-Pay wallet top-up thru M2U. Go-Pay is the e-wallet for Gojek ecosystem app. Total over 35K transactions with admin fee amount of IDR 71 million have been waived.

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Profile*

Established	:	15 May 1959
Total Assets	:	Rp181.5 trillion
Total Equity	:	Rp25.7 trillion
Market Capitalisation	:	Rp10.5 trillion
Position in Indonesia**	:	Rank #11 in terms of Assets Rank #10 in terms of Loans Rank #10 in terms of Deposits
# of Branches	:	589 $\left\{ \begin{array}{l} 370 \text{ (Maybank Indonesia)} \\ 185^{***} \text{ (WOM Finance)} \\ 34^{***} \text{ (Maybank Finance)} \end{array} \right.$
# of ATM & CDM	:	1,496 including 84 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	:	9,218 $\left\{ \begin{array}{l} 6,514 \text{ (Maybank Indonesia)} \\ 2,309 \text{ (WOM Finance)} \\ 395 \text{ (Maybank Finance)} \end{array} \right.$
# of Customers Lending	:	1.13 million
# of Customers Funding	:	1.84 million



Maybank Indonesia Head Office, Sentral Senayan 3, Jakarta, Indonesia

* as of Mar 2020

** as of Dec 2019

*** Including Sales Point Unit

Company Rating

FitchRatings

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)



Corporate Rating	idAAA; Stable Outlook
Shelf Reg. Bond III	idAAA
Shelf Reg. Bond II	idAAA
Shelf Reg. Sukuk Mudharabah II	idAAA(sy)
Shelf Reg. Subordinated Debt II	idAA

Shareholders





Datuk Abdul Farid bin Alias
President Commissioner



Edwin Gerungan
Commissioner



Budhi Dyah Sitawati
Independent Commissioner



Achjar Iljas
Independent Commissioner



Hendar
Independent Commissioner



Datuk Lim Hong Tat
Commissioner



Taswin Zakaria
President Director



Thilagavathy Nadason
Director



Irvandi Ferizal
Director



Effendi
Director



Widya Permana
Director



Muhamadian
Director



Steffano Ridwan*
Director



Ricky Antariksa*
Director

*) Appointed at AGM held on 30 March 2020 and will be effective after obtaining OJK approval

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Maybank Sales Service Summit & Awards 2020

This annual event aims to communicate vision, target and strategy for year 2020 to all branches and to reward outstanding employees. (30-31 Jan)



Launching SmartProtection and SmartProtection iB

This product from Maybank Indonesia and Allianz is a credit life insurance for customers who have loans to finance mortgages and SMEs. (12 Feb)



Grand Prize Co-Branding Savings Account

The Co-Branding Savings program handed over 1 unit All New Grand Livina as the Grand Prize as well as 3 precious metal weighing 10 gr each. (21 Jan)



Infobank SLE Awards

Maybank Indonesia won eight awards at the 2020 Satisfaction, Loyalty & Engagement Awards including Rank 1 Satisfaction, Rank 2 for the SLE Index 2020. (20 Feb)



Capacity Building and Critical Thinking Workshop

Maybank Indonesia holds capacity building and critical thinking workshops for high school/vocational high school students in Gianyar and Klungkung. (9 Jan)



RISE 2.0 in Palembang and Lampung

Maybank Indonesia together with the Maybank Foundation once again held a training titled RISE 2.0 which targets marginalized communities and people with disabilities. (28-29 Feb)



The Shinkin Kai by Shinkin Central Bank, JICA

Maybank Indonesia once again hosted the Shinkin Kai event involving SMEs from Japan to increase information exchange and open up business opportunities in the future. (15 Jan)



Annual General Meeting of Shareholder (AGM)

The AGM was conducted in compliance with government's recommended measures to prevent the spread of Covid-19 by optimizing the use of information technology while fulfilling the prevailing regulations (30 Mar)



**MY BANK IS
MAYBANK!**

*Maybank wins hearts and
inspires confidence through
its commitment to treating
customers and staff with
respect.*

*We make humanising
financial services more than
just a promise but the way
we do business.*

Thank You



Maybank

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