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Maybank Indonesia

FINANCIAL RESULTS

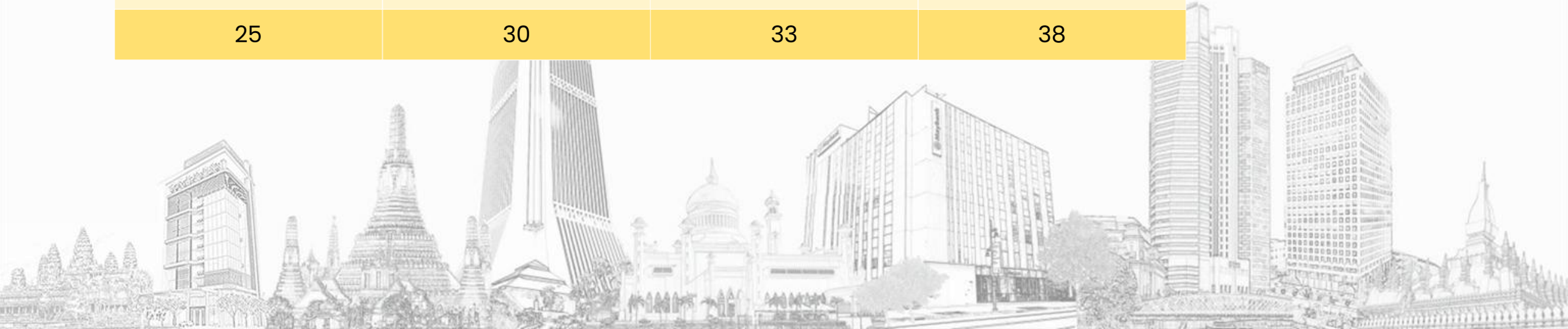
1Q 2026 ended 31 March 2026

Humanising
Financial Services



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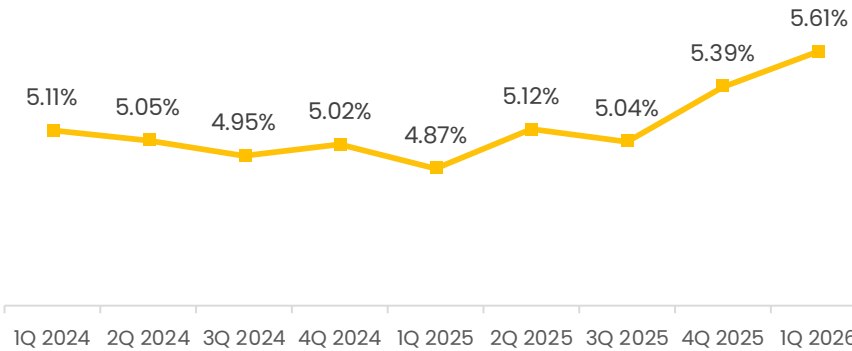


Macroeconomics and Industry Updates

Amid global challenges, Indonesia's economy continues to show a degree of resilience, supported by domestic demand, low and stable inflation, and a healthy external position with adequate foreign exchange reserves. Fiscal discipline is expected to remain in place, with the deficit projected at 2.68% of GDP in 2026, supporting a manageable debt trajectory.

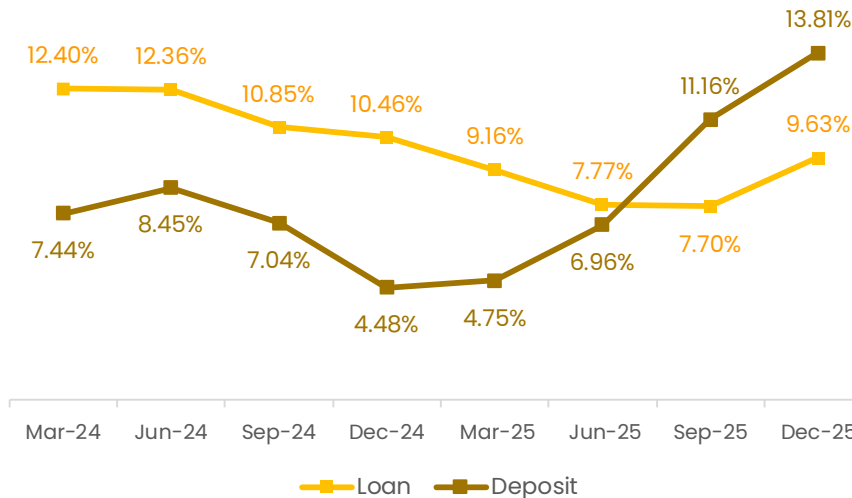
* All growth percentages noted are on year-on-year (YoY) basis unless otherwise stated

GDP Growth



Source: Statistics Indonesia (BPS)

Loan and Deposit Growth



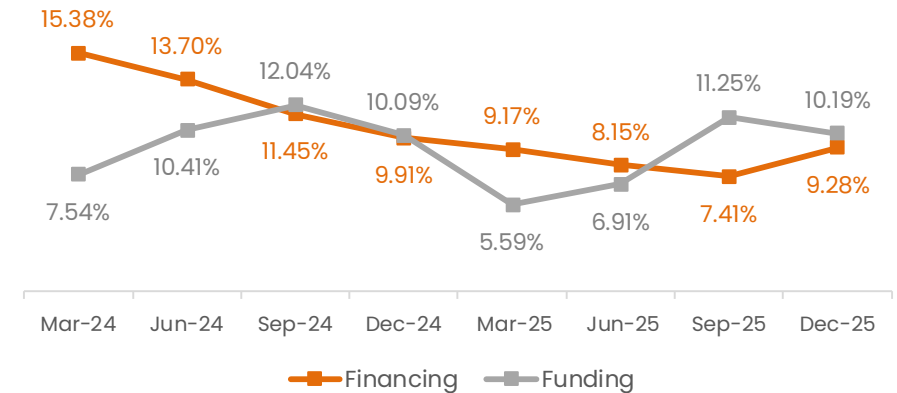
Source: Indonesia Banking Statistics (SPI)



Economic Growth 4.9% to 5.7%	Current Account -0.9% to -0.1% of GDP
Inflation 2.5% ± 1%	Loan Growth 8% to 12%

Bank Indonesia's 2026 Prospect

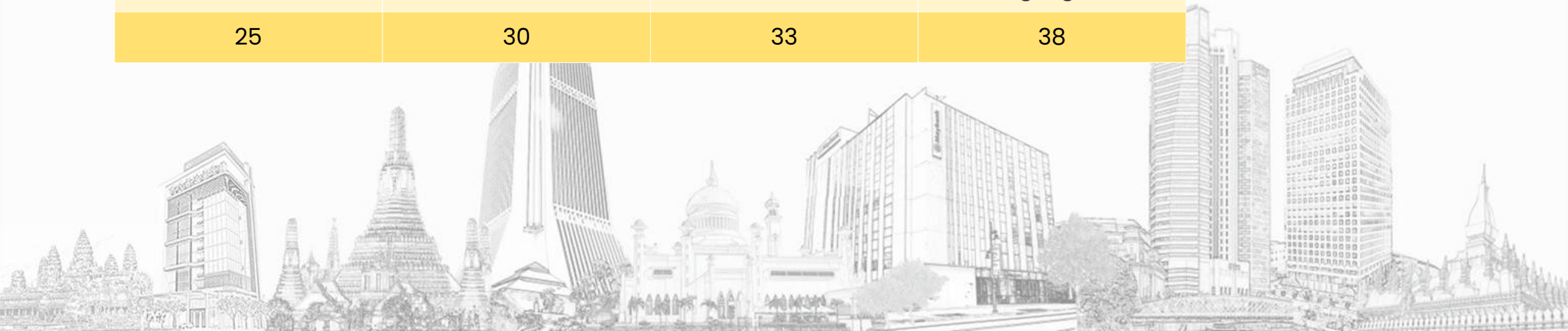
Shariah Financing and Funding Growth



Source: Sharia Banking Statistics (SPS)

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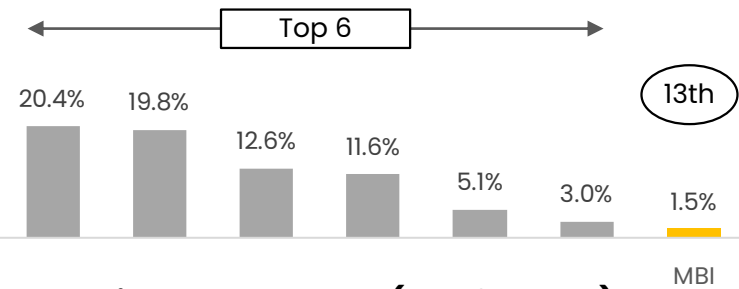


Our Presence



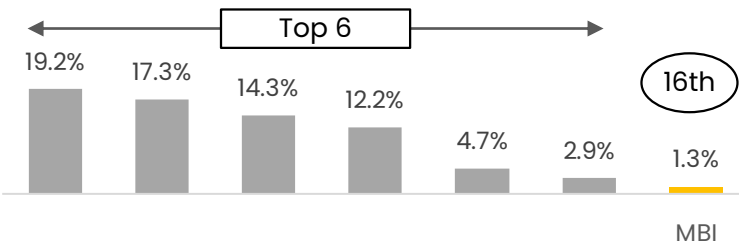
Maybank Indonesia Market Presence

Loans Market Share (as of Mar 26)



Total Assets
Rp193.7 tn

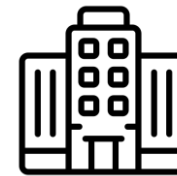
Deposits Market Share (as of Mar 26)



Rating Calls
idAAA PEFINDO

Maybank Indonesia Footprint

Physical Footprint



267

Branches (incl. shariah and Mumbai branch)

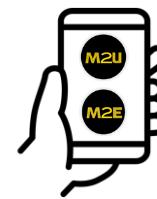
20

KCP Mobile (Mobile Cash Van)

631

ATM* including 26 Cash Recycle Machines (CRM)

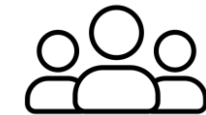
Digital Footprint



>111,000
M2U Active Users

>4,000
M2E Active Users

Employee Strength



>6,200
Maybankers

* Connected through ATM PRIMA, ATM BERSAMA, ALTO, CIRRUS networks, as well as linked to Maybank ATMs in Singapore, Malaysia, and Brunei

^ Data as of Mar-26

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

Board of Commissioners



Dato' Zulkiflee Abbas Abdul Hamid*
President Commissioner



Dato' Sri Khairussaleh Ramli**
Commissioner



Datuk Lim Hong Tat
Commissioner



DR. Hasnita Dato' Hashim*
Commissioner



Hendar
Independent Commissioner



Putut Eko Bayuseno
Independent Commissioner



Marina R. Tusin
Independent Commissioner



Daniel James Rompas
Independent Commissioner

* Effective after obtaining OJK approval

** Dato' Sri Khairussaleh Ramli still carries out his duty as President Commissioner until Dato' Zulkiflee Abbas Abdul Hamid's position as President Commissioner is obtained

Board of Directors



Steffano Ridwan
President Director



Irvandi Ferizal
Director



Effendi
Director



Widya Permana
Director



Bambang Andri Irawan
Director



Yessika Effendi
Director



Romy Hardiansyah
Director



Shaiful Adhli Yazid
Director



Bianto Surodjo
Director

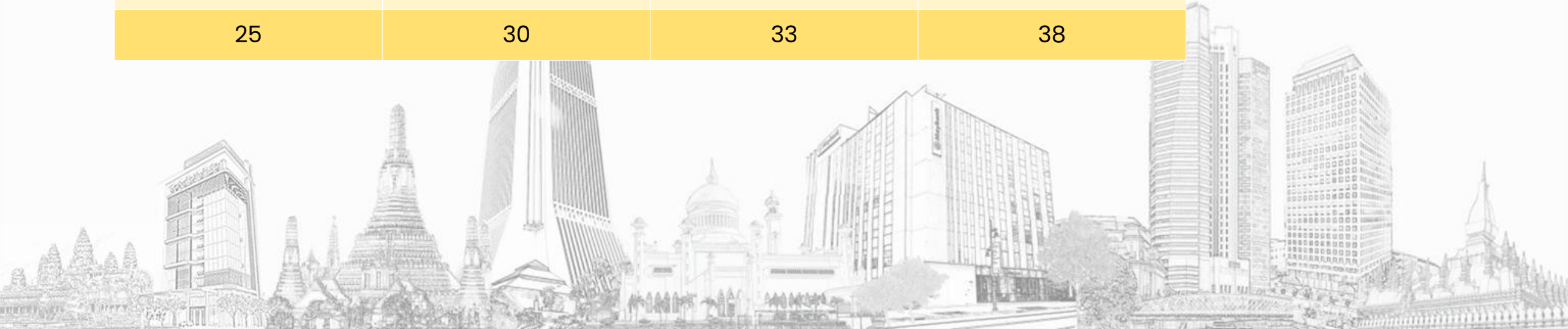


Mariana Husin*
Director

* Effective after obtaining OJK approval

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Summary Highlights

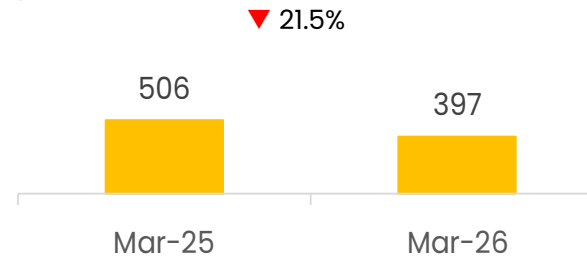
1Q 2026 vs 1Q 2025

Profit before tax stood at Rp397 billion 1Q 2026

The Bank recorded Net Interest Income (NII) of Rp1.81 trillion, which increased by 2.1%, supported by lower interest expenses as the funding mix improved. Net Interest Margin (NIM) remained stable at 4.3% YoY.

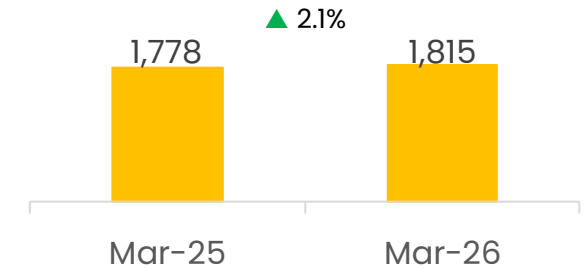
Profit Before Tax & Minority Interest

Rp billion



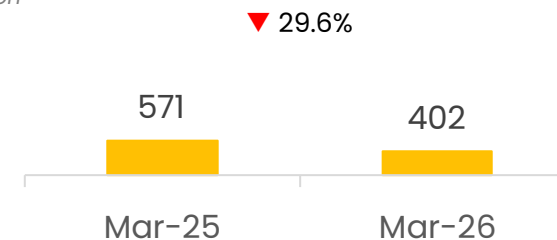
Net Interest Income (NII)

Rp billion

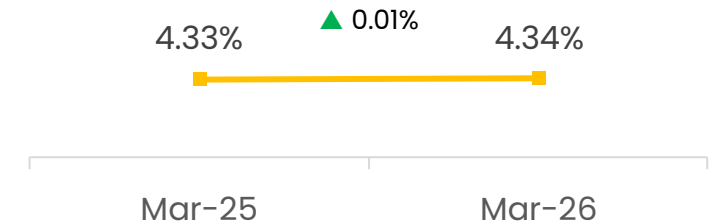


Non-Interest Income (NolI)

Rp billion

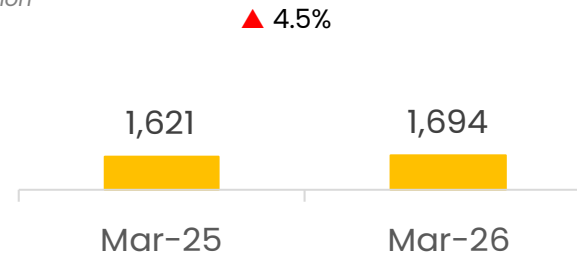


Net Interest Margin (NIM)



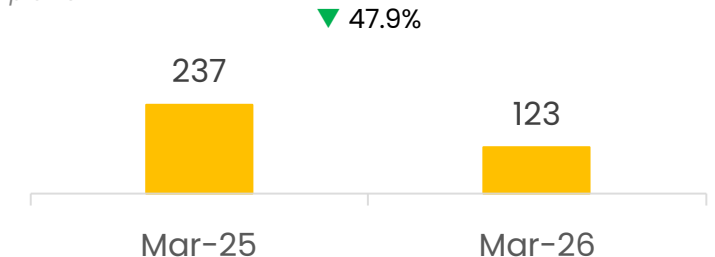
Operating Expense

Rp billion



Provision

Rp billion



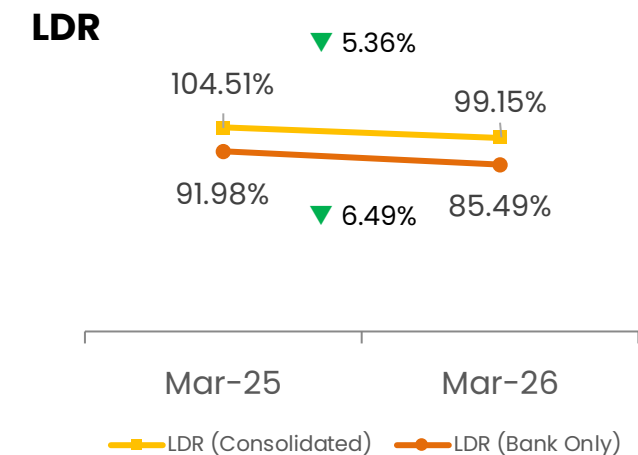
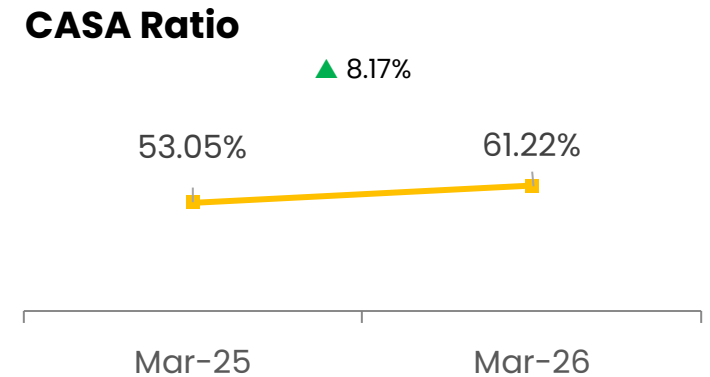
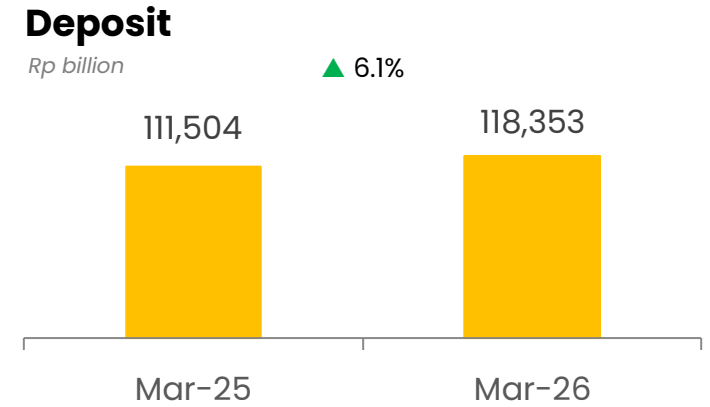
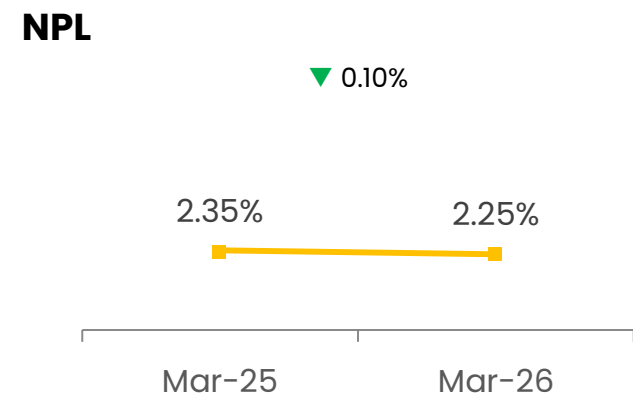
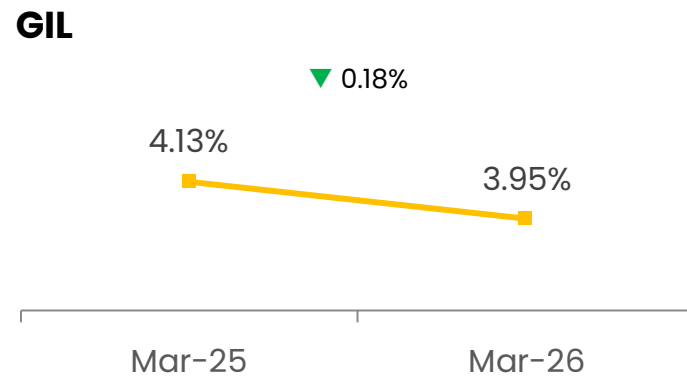
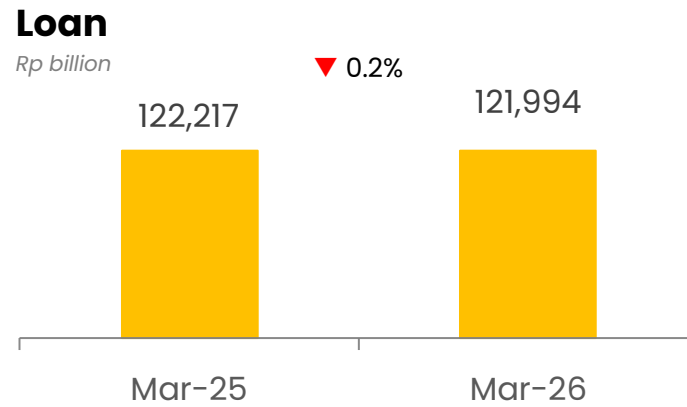
* All numbers are based on Consolidated Financial Statements which are in accordance with accounting classification unless otherwise stated. The classifications differ from published results which are in accordance with OJK's classification.

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



Loan & Deposit Growth

- Total outstanding **loans** remained relatively flat at Rp122.0 trillion, declining only by 0.2% YoY.
- Total **customer deposits** increased by 6.1% YoY driven by strong growth in Current Accounts.



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



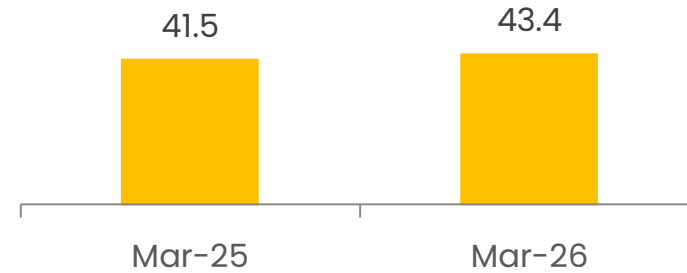
Shariah Business Unit

- Shariah Banking recorded a **Profit Before Tax** of Rp226 billion, an increase of 52.1% Y-o-Y from Rp149 billion in the same period last year.
- Shariah **CFS** financing increased by 10.4% to Rp23.16 trillion, while Shariah **GB** financing grew 10.3% to Rp9.07 trillion.
- Shariah's **CASA** grew 28.8% YoY. Current Accounts rose 60.1% to Rp14.22 trillion, while Savings Accounts grew 1.5% to Rp10.29 trillion, and Time Deposits declined by 21.5% YoY, reflecting ongoing funding mix optimisation.

Asset

Rp trillion

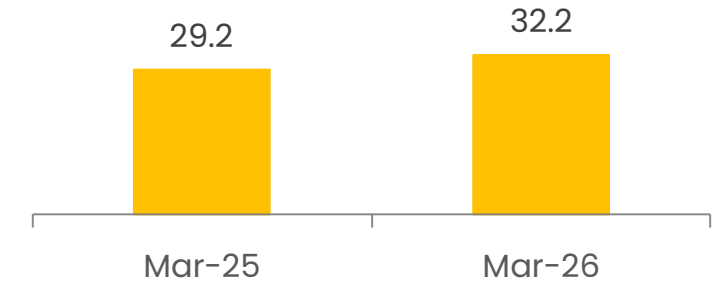
▲ 4.4%



Financing

Rp trillion

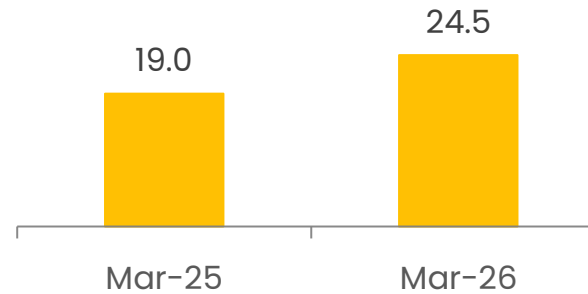
▲ 10.4%



CASA

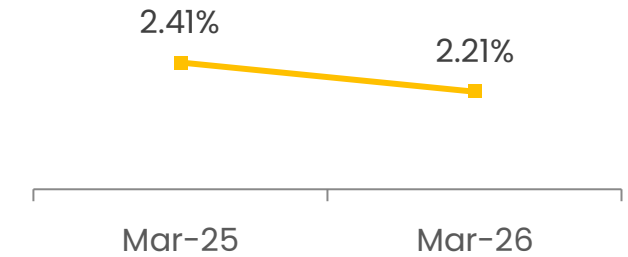
Rp trillion

▲ 28.8%



NPF

▼ 0.20%



Financing to Deposit Ratio (**FDR**) stood at 85.44% in Mar-26 from 84.20% in Mar-25.

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

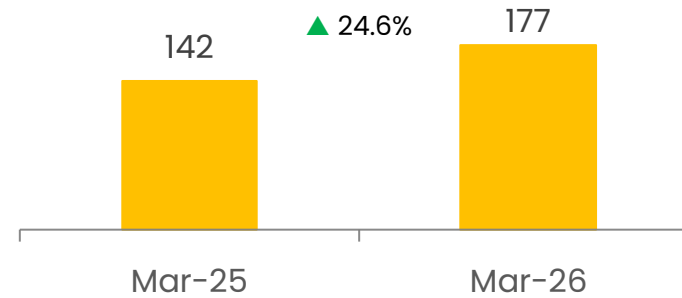


Subsidiaries

- **Maybank Finance's** four-wheeled **financing** grew 12.7% to Rp8.6 trillion, despite challenging automotive industry sales.
- Amid a slowdown in the automotive market, **WOM Finance's financing** recorded an increase of 7.4% to Rp6.7 trillion.

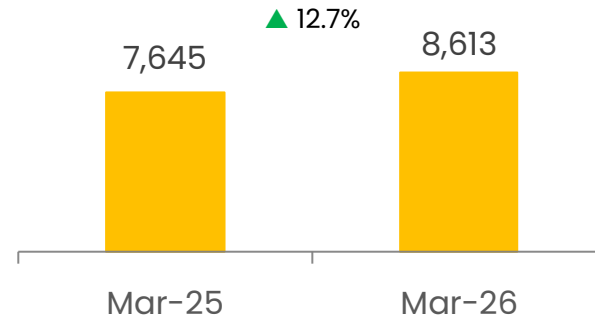
Maybank Finance PBT

Rp billion



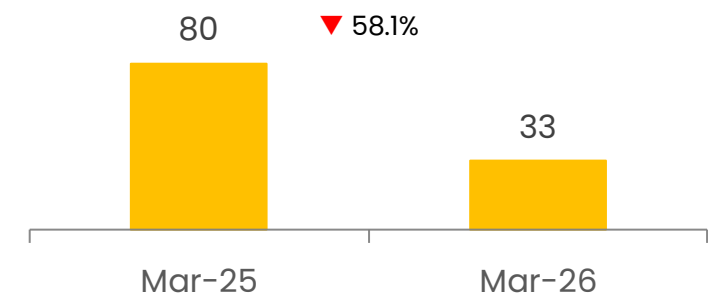
Maybank Finance Financing

Rp billion



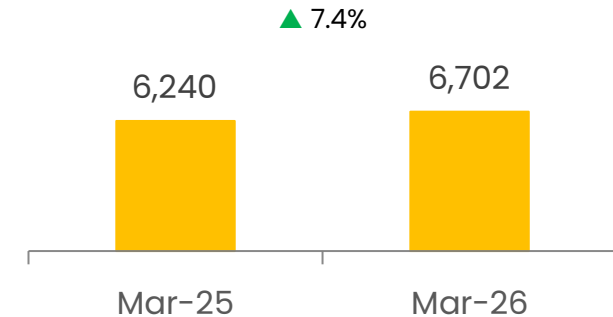
WOM Finance PBT

Rp billion



WOM Finance Financing

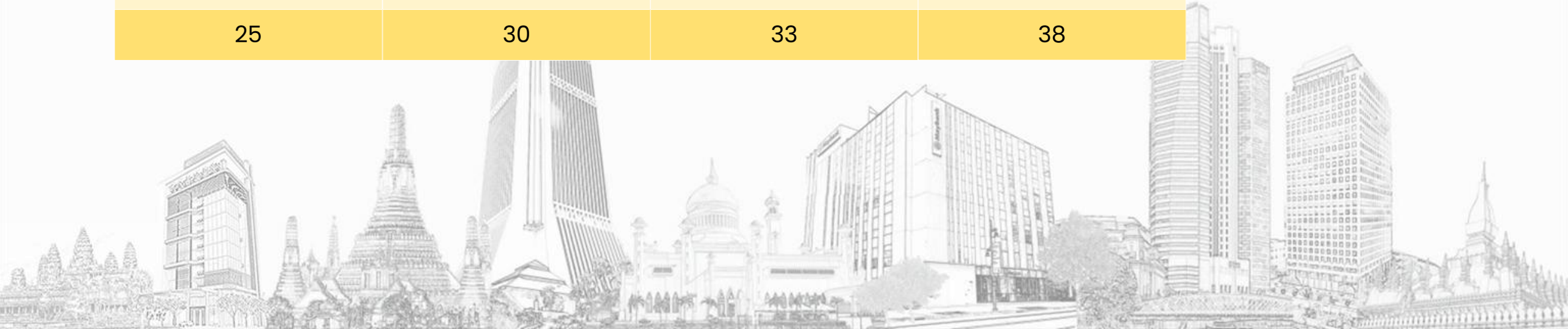
Rp billion



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

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Income Statement – Consolidated

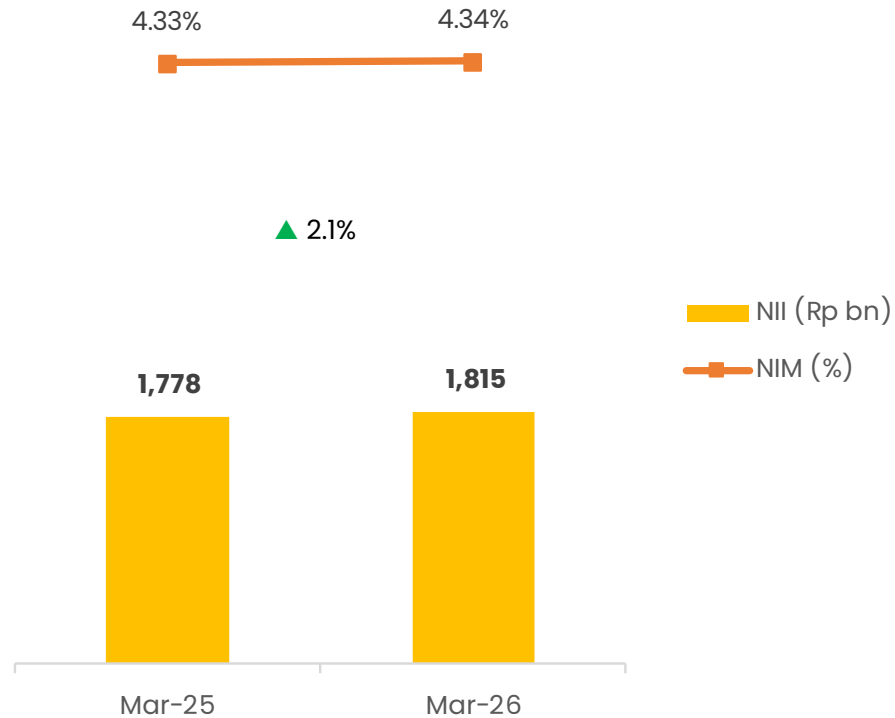


Rp billion	1Q 2026	1Q 2025	YoY	4Q 2025	QoQ
Interest Income	3,134	3,345	-6.3%	3,242	-3.3%
Interest Expense	(1,319)	(1,567)	15.8%	(1,394)	-5.4%
Net Interest Income	1,815	1,778	2.1%	1,848	-1.8%
GM-related	20	107	-81.6%	141	-86.1%
Non GM-related	382	464	-17.6%	606	-36.9%
Non Interest Income	402	571	-29.6%	748	-46.2%
Gross Operating Income	2,217	2,349	-5.6%	2,596	-14.6%
Personnel	(879)	(826)	6.4%	(807)	8.9%
General & Administrative	(815)	(796)	2.4%	(742)	9.9%
Operating Expenses	(1,694)	(1,621)	4.5%	(1,549)	9.4%
Operating Income before Provisions	523	727	-28.1%	1,047	-50.0%
Provisions	(123)	(237)	-47.9%	(199)	-38.0%
Operating Income After Provision	400	490	-18.5%	848	-52.9%
Non Operating Income	(3)	16	-117.3%	74	-103.7%
Profit Before Tax & Minority Interest	397	506	-21.5%	923	-56.9%
Tax & Minority Interest	(98)	(130)	-24.7%	(255)	-61.5%
Profit After Tax & Minority Interest (PATAMI)	299	376	-20.5%	668	-55.2%

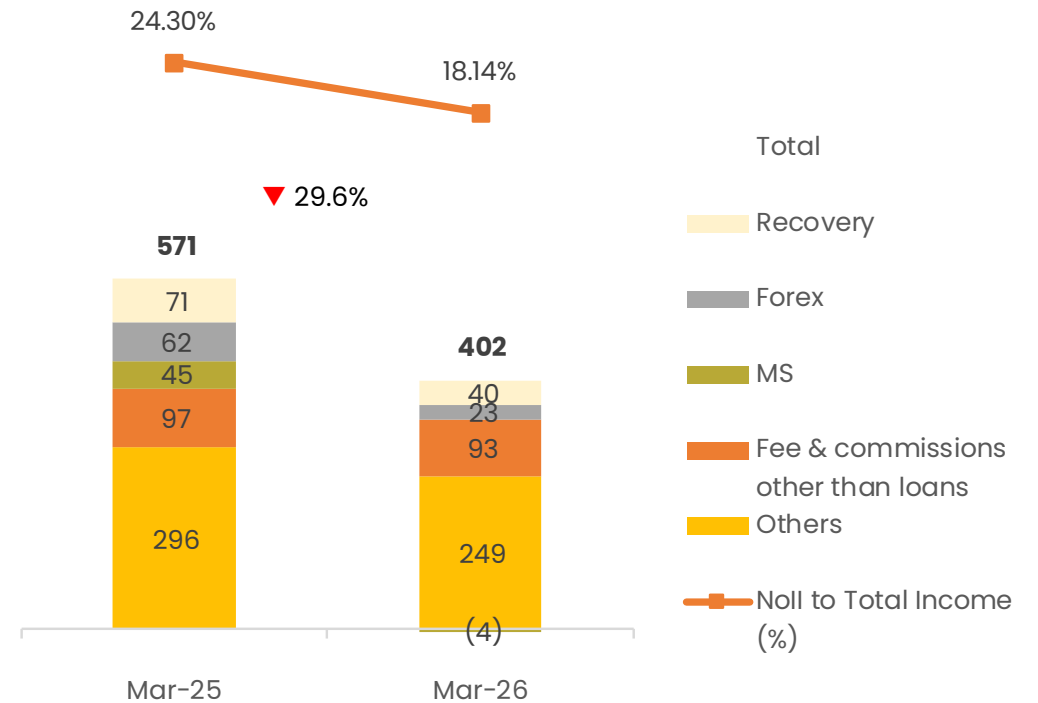


Maintain disciplined pricing to drive margin forward

NII & NIM



NoII Composition

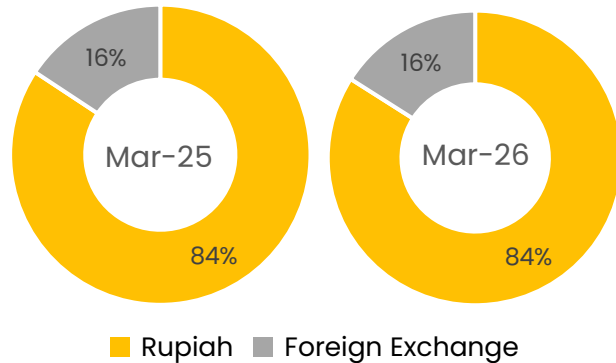


Net Interest Income (**NII**) increased by 2.1% to Rp1.81 trillion while Non-Interest Income (**NOII**) declined by 29.6% to Rp402 billion, mainly due to lower trading income under Global Markets (GM).

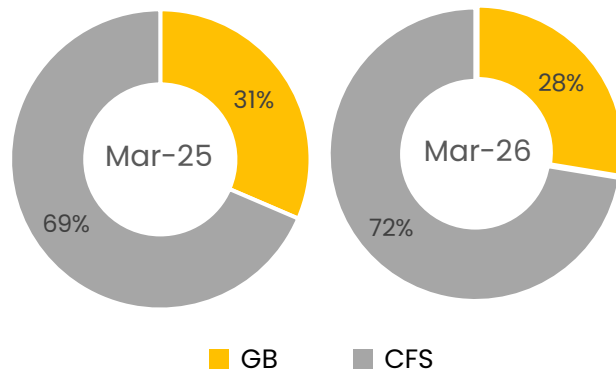
Driving portfolio expansion across priority segments: SMEs, Large Local Corporates, and Retail



Loans by Currency



Loans by Segment



Loans Portfolio Breakdown

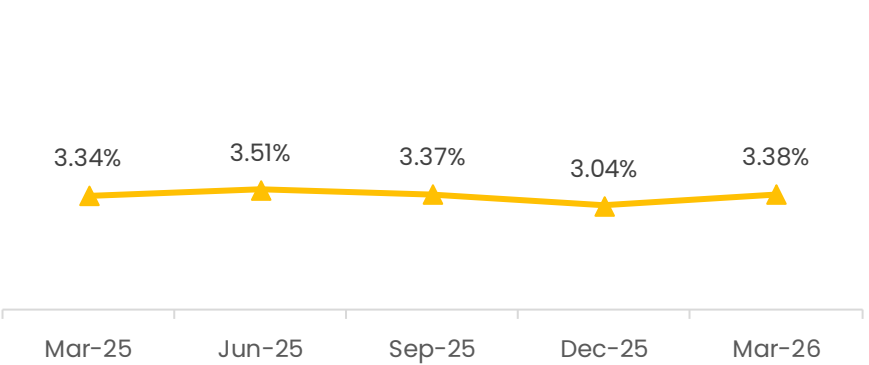
Rp trillion	Mar-26	Dec-25	Mar-25	YoY	QoQ	Composition
Global Banking	33.7	36.5	38.4	-12.4%	-7.7%	27.6%
CFS	88.3	87.2	83.8	5.4%	1.3%	72.4%
CFS Non-Retail	39.9	38.8	37.2	7.1%	2.8%	32.7%
<i>Business Banking</i>	17.5	16.5	15.1	15.6%	5.9%	14.3%
SME+	7.1	6.8	6.3	12.3%	3.9%	5.8%
RSME	15.4	15.5	15.8	-3.0%	-0.9%	12.6%
CFS Retail	48.4	48.4	46.5	4.1%	0.1%	39.7%
Auto Loan	26.8	26.6	25.0	7.4%	0.8%	22.0%
WOM	6.7	6.7	6.2	7.4%	-0.7%	5.5%
MIF	20.1	19.8	18.7	7.3%	1.4%	16.5%
Mortgage	16.8	17.0	17.0	-1.2%	-1.2%	13.8%
Unsecured Loans	4.3	4.2	4.0	6.7%	1.3%	3.5%
Others	0.6	0.6	0.6	-1.2%	-2.6%	0.5%
Total	122.0	123.6	122.2	-0.2%	-1.3%	100.0%

* Unsecured Loans consists of Credit Card and Personal Loans

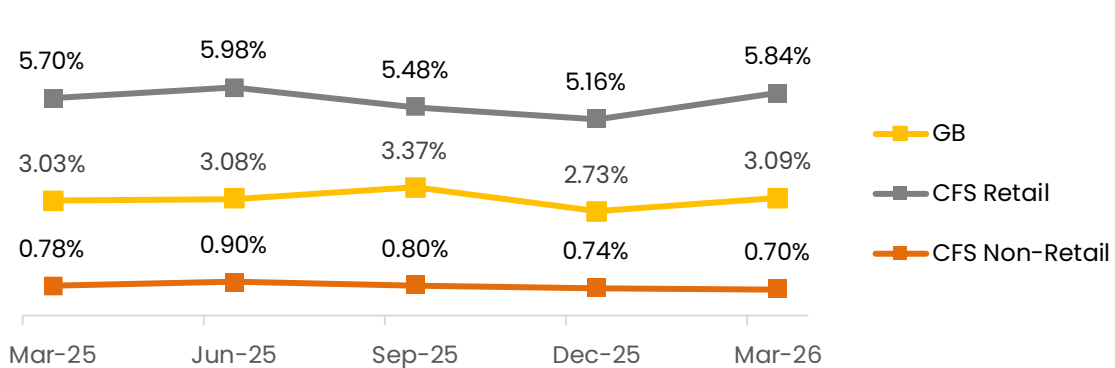
Asset quality resilience through portfolio recalibration and rebalancing



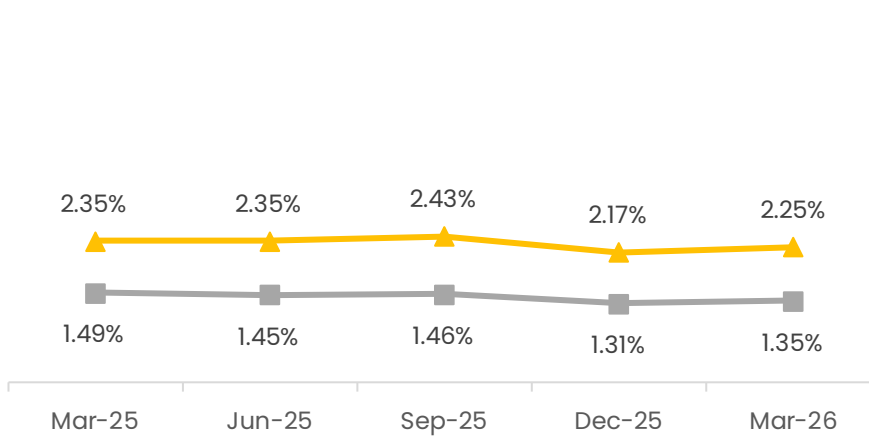
Special Mention Loans



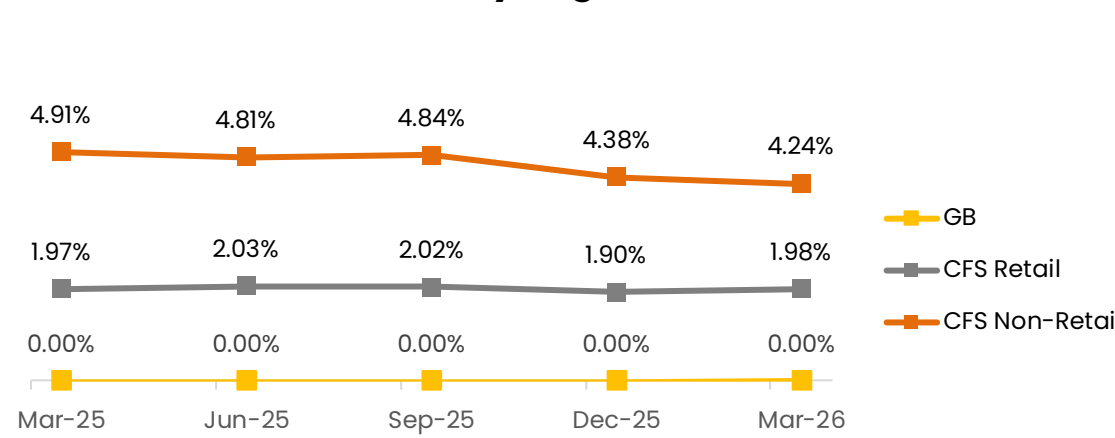
Special Mention Loans by Segment



NPL



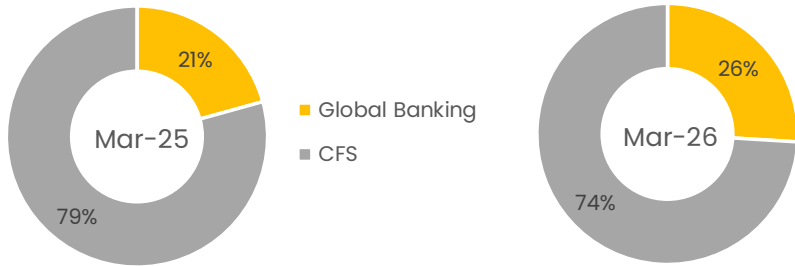
Gross NPL by Segment



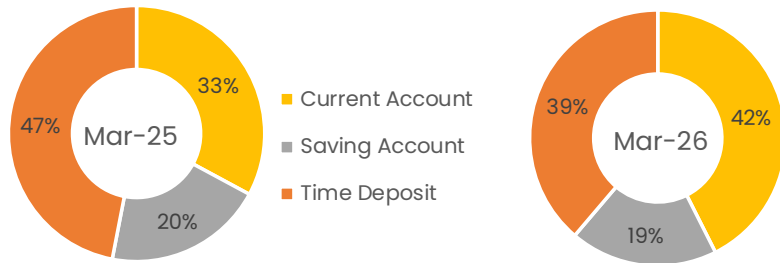
CASA improved by 22.5% to strengthen efficient funding



Customer Deposits by Business Segment



Customer Deposits by Type



Customer Deposits by Currency



Customer Deposits Breakdown

	Mar-26	Dec-25	Mar-25	YoY	QoQ	Composition
Current Account	50.4	44.3	36.6	37.5%	13.6%	42.6%
Saving Account	22.1	22.5	22.5	-1.9%	-2.0%	18.7%
CASA	72.5	66.9	59.2	22.5%	8.4%	61.2%
Time Deposit	45.9	49.3	52.4	-12.3%	-7.0%	38.8%
Total	118.4	116.2	111.5	6.1%	1.9%	100.0%
CASA Ratio	61.22%	57.55%	53.05%	8.17%	3.67%	

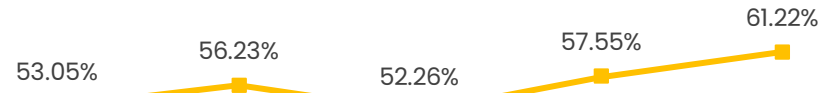


Higher proportion of CASA supports funding stability and margin resilience

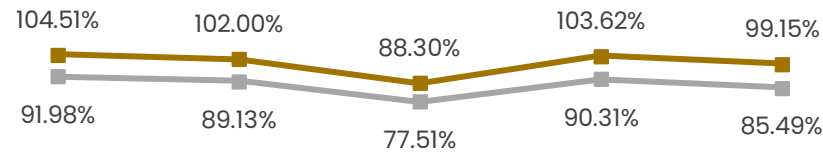


Liquidity Indicators

CASA Ratio



LDR

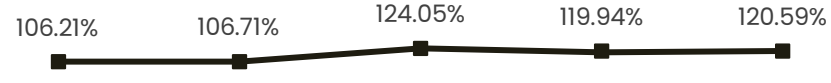


■ LDR (Bank only) ■ LDR (Consolidated)

LCR



NSFR



Mar-25 Jun-25 Sep-25 Dec-25 Mar-26

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 Transaksi valuta asing antar rekening sendiri di Maybank.
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Maybank Syariah Maybank

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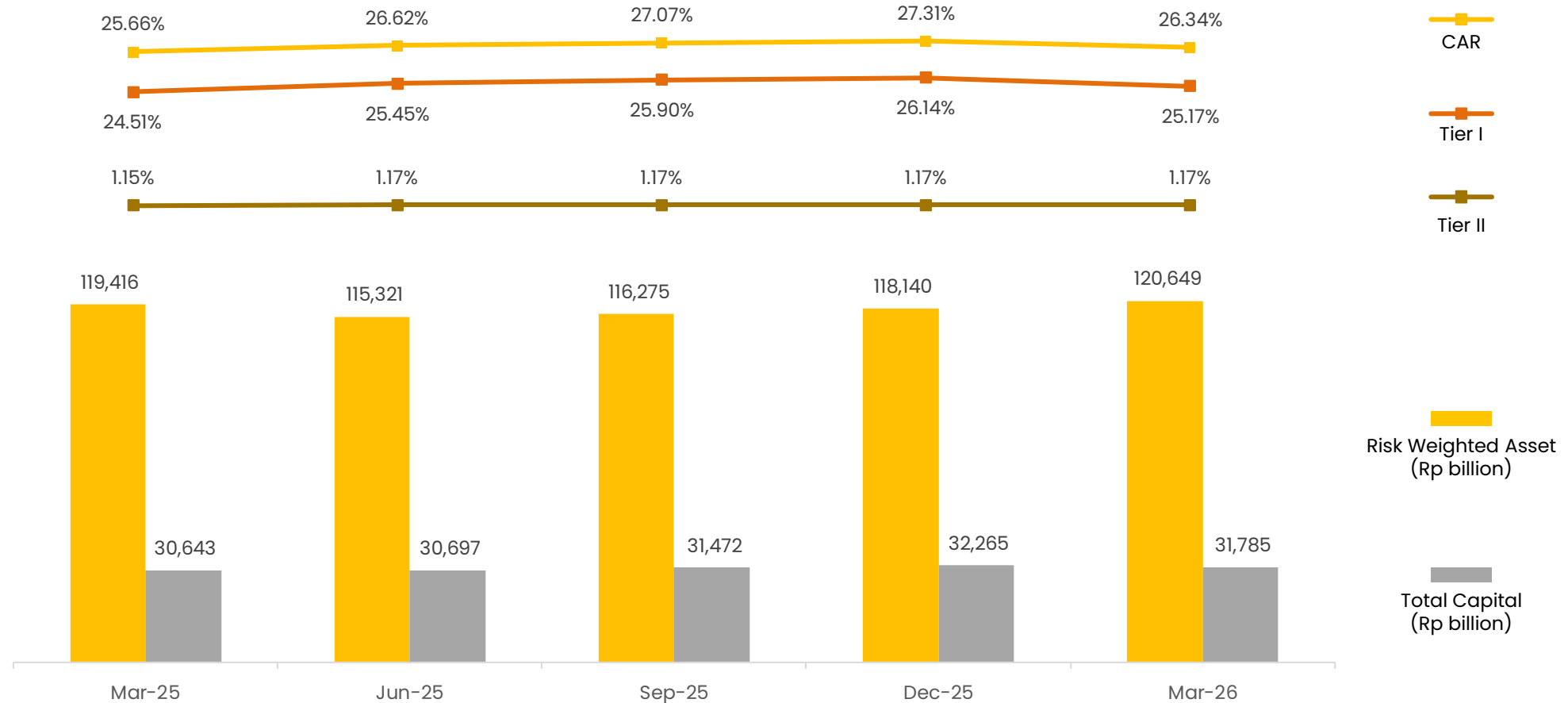
Periode 1 Januari - 30 Juni 2026
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Humanising Financial Services

Maybank

Strong capital position to support sustainable business growth



Balance Sheet – Consolidated



Rp billion	Mar-26	Dec-25	Mar-25	YoY	QoQ
Loans	121,994	123,637	122,217	-0.2%	-1.3%
Other Earning Assets	50,122	49,905	46,771	7.2%	0.4%
Other Assets	20,051	20,176	20,822	-3.7%	-0.6%
Total Assets	192,167	193,718	189,810	1.2%	-0.8%
Deposits from Customer	118,353	116,194	111,504	6.1%	1.9%
- Current Account	50,381	44,344	36,649	37.5%	13.6%
- Saving Account	22,078	22,527	22,502	-1.9%	-2.0%
- Time Deposit	45,894	49,324	52,353	-12.3%	-7.0%
Deposits from Other Banks	4,682	9,130	5,760	-18.7%	-48.7%
Borrowings & Repo	21,018	21,900	28,767	-26.9%	-4.0%
Securities Issued	5,369	3,972	2,481	116.4%	35.2%
Subordinated Debt	100	100	99	0.0%	0.0%
Other Liabilities	9,904	9,339	9,670	2.4%	6.1%
Total Liabilities	159,426	160,634	158,282	0.7%	-0.8%
Equity (attributable to equity holders)	32,116	32,453	30,931	3.8%	-1.0%
Minority Interest	625	630	597	4.8%	-0.8%
Total Equity	32,741	33,083	31,528	3.8%	-1.0%

Financial Ratios



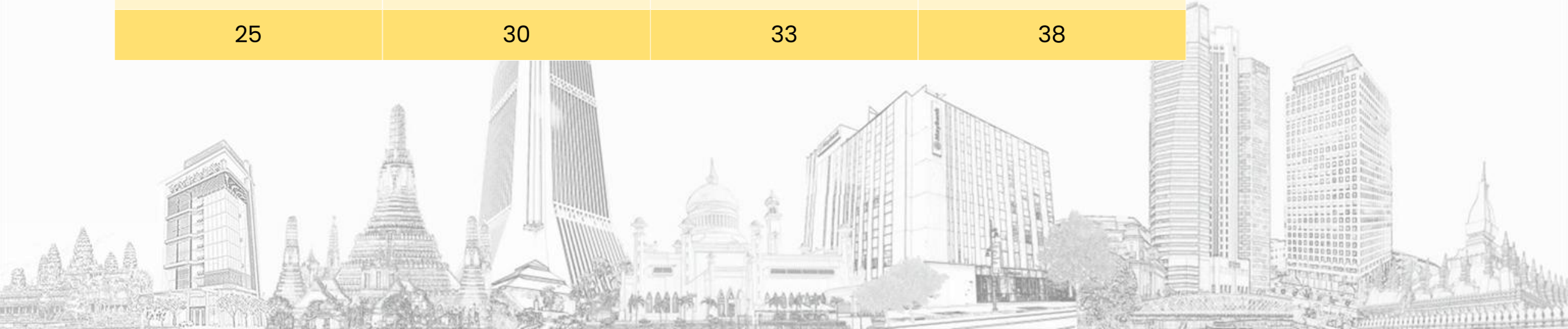
	Consolidated					Bank Only				
	Mar-26	Dec-25	Mar-25	YoY	QoQ	Mar-26	Dec-25	Mar-25	YoY	QoQ
Profitability										
Return On Assets	0.83%	1.16%	1.07%	-0.24%	-0.33%	0.48%	0.94%	1.13%	-0.65%	-0.46%
Return On Equity	3.94%	5.54%	5.14%	-1.20%	-1.60%	2.74%	5.38%	7.29%	-4.55%	-2.64%
Net Interest Margin	4.34%	4.31%	4.33%	0.01%	0.03%	3.13%	3.27%	3.20%	-0.07%	-0.14%
Efficiency & Productivity Ratio										
Cost to Income Ratio	75.02%	68.52%	69.79%	5.23%	6.50%	84.78%	72.63%	69.00%	15.78%	12.15%
BOPO	88.94%	86.33%	87.47%	1.47%	2.61%	92.15%	87.43%	85.55%	6.60%	4.72%
Earning Asset Quality										
Impaired Loans - Gross	3.95%	3.87%	4.13%	-0.18%	0.08%	4.31%	4.24%	4.48%	-0.17%	0.07%
Impaired Loans - Net	2.12%	2.09%	2.23%	-0.11%	0.03%	2.32%	2.29%	2.43%	-0.11%	0.03%
NPL - Gross	2.25%	2.17%	2.35%	-0.10%	0.08%	2.39%	2.31%	2.50%	-0.11%	0.08%
NPL - Net	1.35%	1.31%	1.49%	-0.14%	0.04%	1.46%	1.41%	1.61%	-0.15%	0.05%
Balance Sheets Structure										
LDR	99.15%	103.62%	104.51%	-5.36%	-4.47%	85.49%	90.31%	91.98%	-6.49%	-4.82%
Modified LDR *)	78.48%	79.58%	86.18%	-7.70%	-1.10%	72.72%	73.80%	80.48%	-7.76%	-1.08%
LCR	150.70%	176.20%	159.77%	-9.07%	-25.50%	146.19%	175.83%	168.09%	-21.90%	-29.64%
NSFR	120.59%	119.94%	106.21%	14.38%	0.65%	112.38%	112.42%	106.71%	5.67%	-0.04%
CASA	61.22%	57.55%	53.05%	8.17%	3.67%	61.62%	57.74%	53.19%	8.43%	3.88%
CAR	26.34%	27.31%	25.66%	0.68%	-0.97%	24.32%	25.47%	23.75%	0.57%	-1.15%

* 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 + Borrowings + Repo + Securities Issued + Sub Debt)

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Shariah Business Unit's (UUS) PBT increased by 52.1% to Rp226 billion

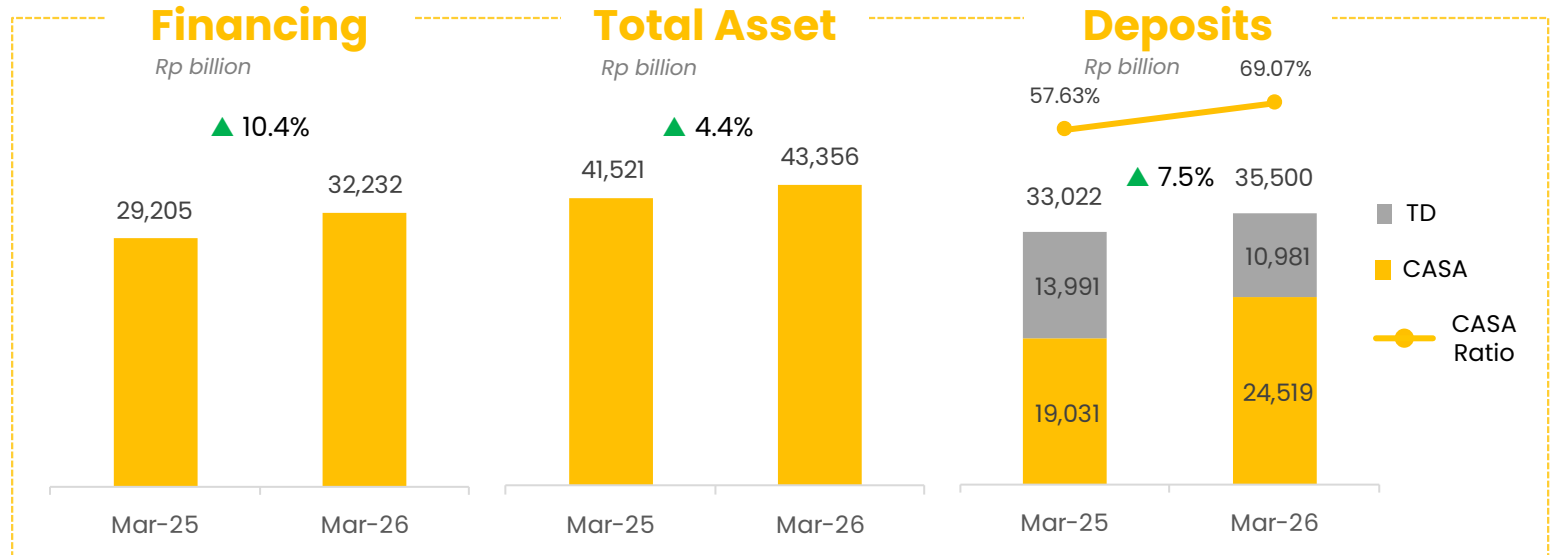


RAIH HADIAH SPESIAL DARI NABUNG HAJI
 Kumpulkan dana untuk persiapan Haji & dapatkan hadiah langsung.
 Periode hingga 31 Desember 2026
www.maybank.co.id/Merchandiselbadah

Download **M2U** M2U ID

Humanising
 Financial Services

Maybank Syariah



Key Drivers

- UUS recorded a PBT of Rp226 billion in 1Q26, compared with Rp149 billion in 1Q25.
- Total Syariah financing reached Rp32.2 trillion, up 10.4% YoY, driven by growth in Syariah CFS and Syariah GB. Syariah CFS financing increased by 10.4% to Rp23.2 trillion, while Syariah GB financing grew 10.3% to Rp9.1 trillion. Growth in Syariah CFS non-retail financing was supported by growth in SME+ by 39.1%, followed by RSME by 6.0%. Syariah CFS retail financing increased by 12.5% to Rp10.8 trillion driven by home financing increase by 14.7%. Growth in Syariah GB financing was supported by the GB-LLC segment increase by 30.2%.
- Syariah CASA grew 28.8% YoY. Time Deposits declined 21.5%, reflecting ongoing funding mix optimisation. The Syariah CASA ratio improved to 69.07% from 57.63% a year earlier. Syariah customer deposits stood at Rp35.5 trillion, increasing 7.5% YoY.

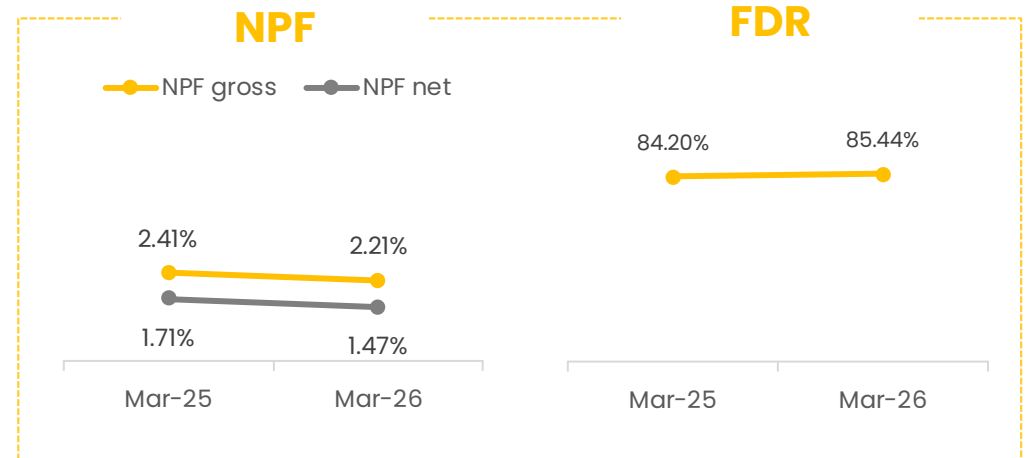
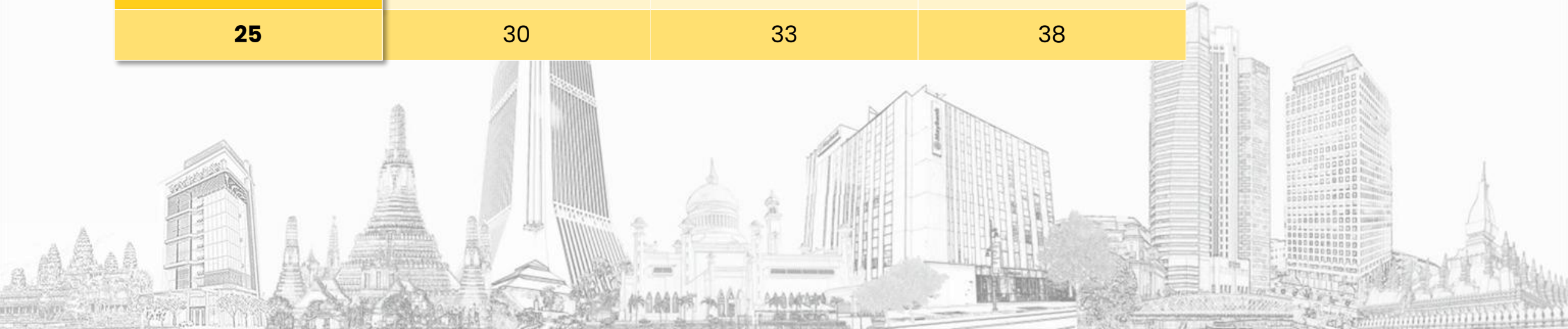
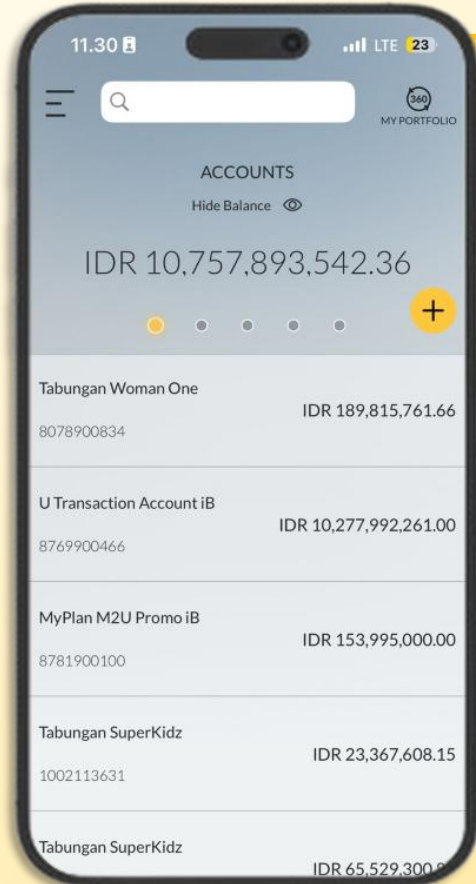


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M2U's Financial Transaction volume keeps growing



↑ 21% YoY

M2U financial transaction reached more than **8.6 million** in Q1'26.



More than **69k saving accounts** have been opened **digitally** through M2U in Q1'26.

Transaction Growth



↑ 108.6% YoY

M2U QR Pay & QR Cardless Withdrawal transactions in Q1'26 and reach more than **IDR 677 billion** in transaction volume.



↑ 145.9% YoY

Transaction in **Digital Wealth** products such as bonds, gold, and mutual funds are growing strongly YoY.

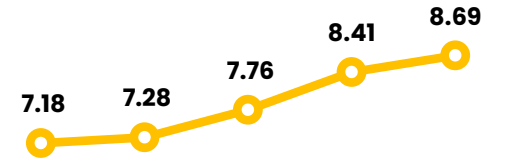
M2E



↑ 2.2% YoY

Total **financial transaction frequency** in Q1'26 reach more than **1.3 million** with **current account** balance of M2E users in Q1'26 reached more than **IDR 40.4 trillion**, grow by more than **32% YoY**

1. M2U Txn Frequency (in Mn)



Q1'25 Q2'25 Q3'25 Q4'25 Q1'26

2. M2E Txn Frequency (in Mn)



Q1'25 Q2'25 Q3'25 Q4'25 Q1'26

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

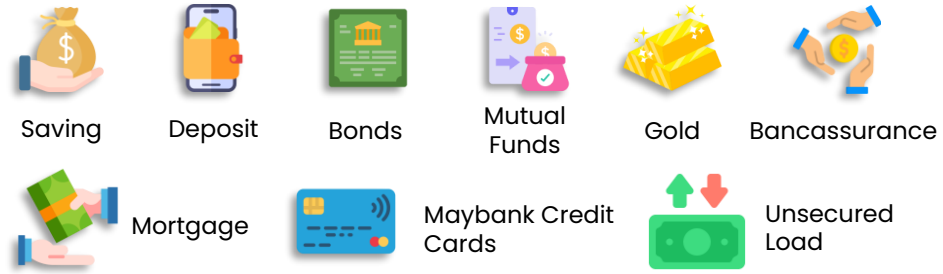


Managing the entire asset & loan portfolio



Monitoring every expenses

Monitoring & Managing Capabilities:

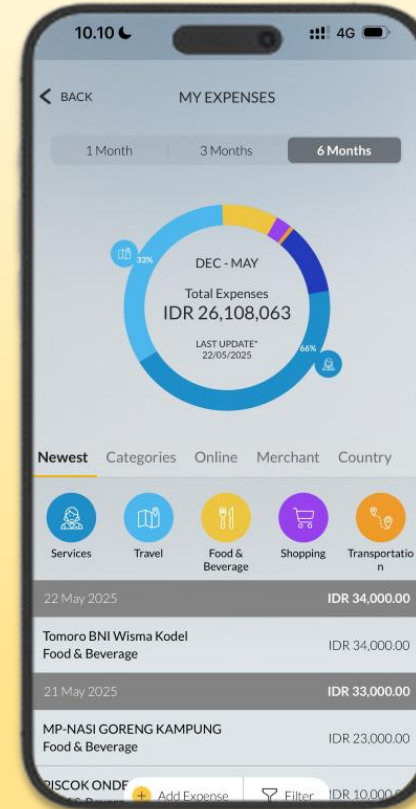


Saving Deposit Bonds Mutual Funds Gold Bancassurance
Mortgage Maybank Credit Cards Unsecured Loan

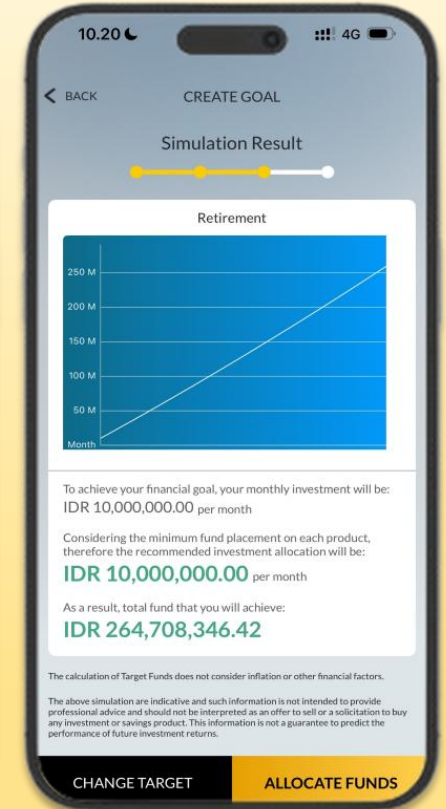
Managing finance easily with the M2U ID App's 360 Digital Wealth Feature



Portfolio Management



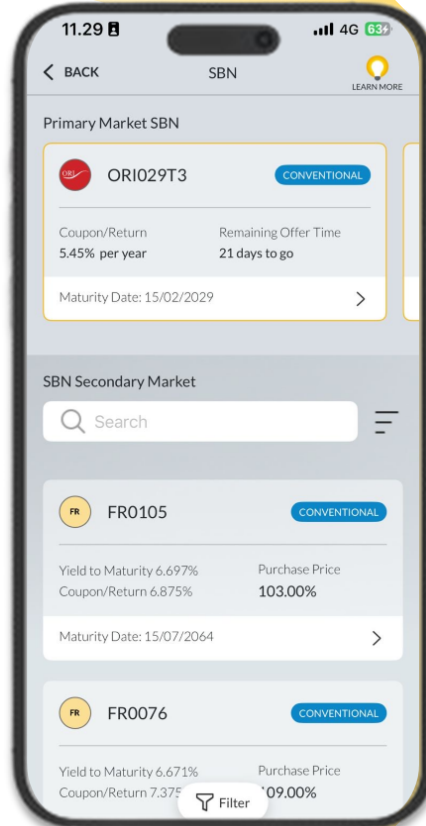
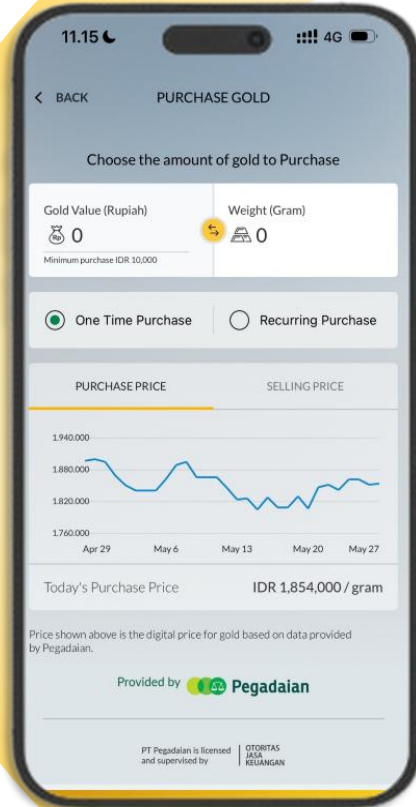
Expense Tracker



Goal Based Investment

From Today's Decisions to Tomorrow's Wealth, All in M2U ID App for Smarter Financial Planning

Digital Wealth in **M2U ID App** supports customers' long-term financial aspirations by providing seamless access to **Mutual Funds**, **Bonds**, **Gold** and **Bancassurance** through a single digital platform, enabling portfolio diversification and efficient wealth management.



Mutual Funds



Mutual funds on **M2U ID App** allow customers to invest from IDR 100,000, including Sharia-compliant options, through a seamless digital experience.

Bonds



Government bonds on **M2U ID App** provide access to retail and Sharia-compliant securities in Rupiah or foreign currencies, backed by the Government of Indonesia.

Gold



M2U ID App enables customers to buy and manage gold easily and securely anytime, anywhere, enhancing access to gold investment opportunities.

Bancassurance



M2U ID App offers **MyProtection Simple** & **MyProtection Cash** insurance, providing reliable coverage for both life and health protection.

Scaling Financing Through End-to-End Digital Journey

Digital Financing in M2U supports sustainable growth by enabling end-to-end digital onboarding and management of credit cards and personal loans through the M2U ID App. The platform enhances customer convenience and operational efficiency via fully digital processes, while targeted X-Cash & Personal Loan offerings expand access to financing for selected customers and support overall portfolio quality.



Credit Card Management

- ✓ Activation
- ✓ Installment Conversion
- ✓ Increase Limit
- ✓ Card Detail Information
- ✓ Card Replacement
- ✓ Card Control Security



Virtual Credit Card Application

- ✓ Existing Customer
- ✓ New Customer
- ✓ Add-On Card
- ✓ Supplementary Card



Digital Unsecured Loans

- ✓ X-Cash
- ✓ Personal Loan

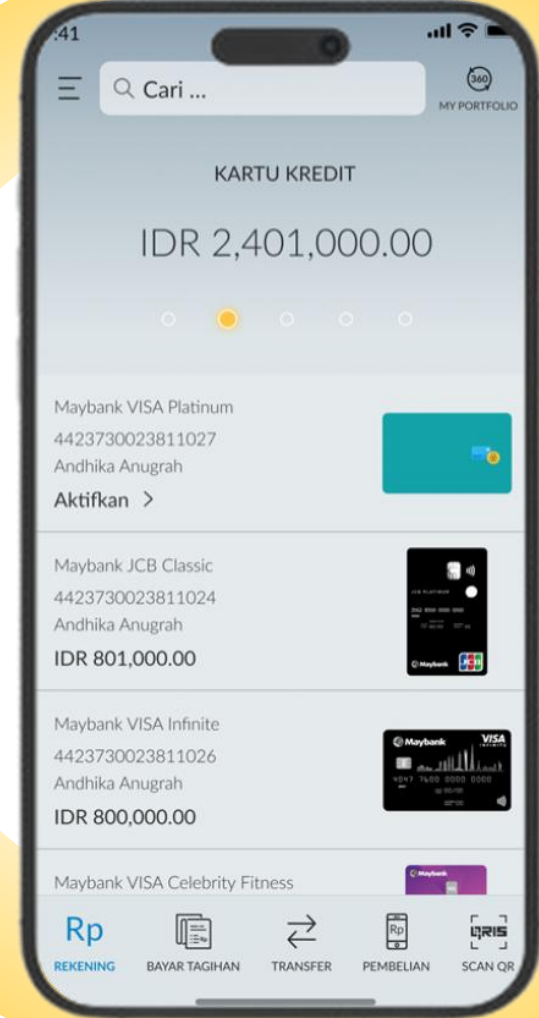
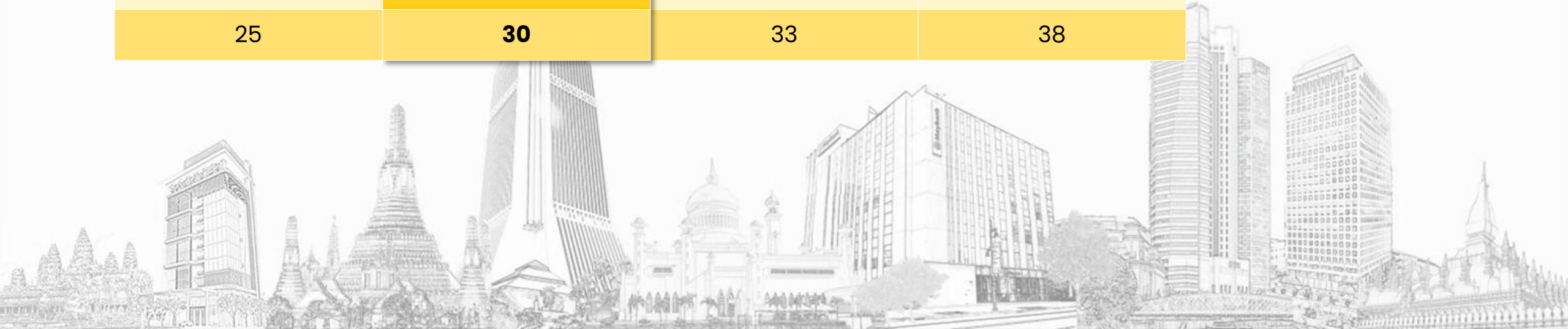


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Maybank Finance Performance



Balance Sheet

Rp billion	Mar-26	Dec-25	Mar-25	YoY	QoQ
Total Asset	8,962	8,896	8,025	11.7%	0.7%
Financing	8,613	8,480	7,645	12.7%	1.6%
% to Total MBI Loans (%)	7.06%	6.86%	6.26%	0.80%	0.20%
Total Equity	4,419	4,284	3,927	12.5%	3.2%

Asset Quality

%	Mar-26	Dec-25	Mar-25	YoY	QoQ
Gross NPF	0.28%	0.25%	0.23%	0.05%	0.03%
Net NPF	0.12%	0.12%	0.08%	0.03%	0.00%

Income Statement

Rp billion	1Q 2026	1Q 2025	YoY	4Q 2025	QoQ
Revenue	332	284	16.7%	320	3.7%
Operating Expense	68	67	1.4%	65	5.1%
Profit Before Tax	177	142	24.6%	162	9.3%
% to Total MBI PBT	44.58%	28.07%	16.51%	26.69%	17.89%

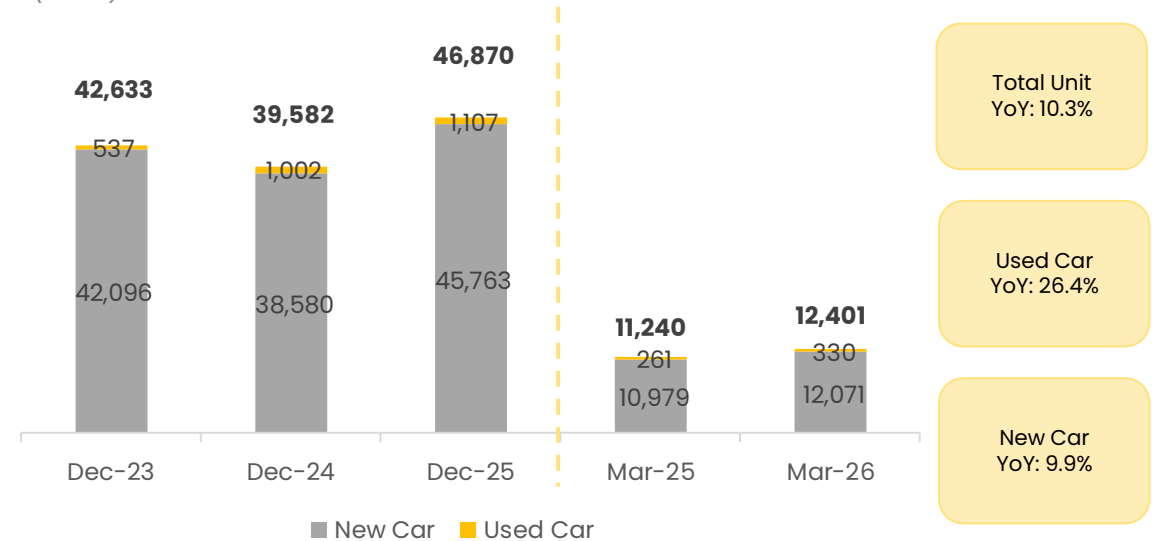
No of Customer
123,888

Total Branch
30

Unit Financed
12,401

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

Humanising Financial Services

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

Humanising Financial Services

WOM Finance Performance

Balance Sheet

Rp billion	Mar-26	Dec-25	Mar-25	YoY	QoQ
Total Asset	8,781	7,369	6,909	27.1%	19.2%
Financing	6,702	6,748	6,240	7.4%	-0.7%
% to Total MBI Loans (%)	5.49%	5.46%	5.11%	0.39%	0.04%
Total Equity	1,968	1,982	1,876	4.9%	-0.7%


Asset Quality


%	Mar-26	Dec-25	Mar-25	YoY	QoQ
Gross NPF	2.20%	2.20%	2.24%	-0.04%	0.01%
Net NPF	0.95%	0.98%	1.03%	-0.07%	-0.02%

Income Statement

Rp billion	1Q 2026	1Q 2025	YoY	4Q 2025	QoQ
Revenue	548	533	2.9%	550	-0.2%
Operating Expense	299	272	10.0%	288	3.9%
Profit Before Tax	33	80	-58.1%	46	-27.0%
% to Total MBI PBT	8.42%	15.76%	-7.34%	7.84%	0.59%

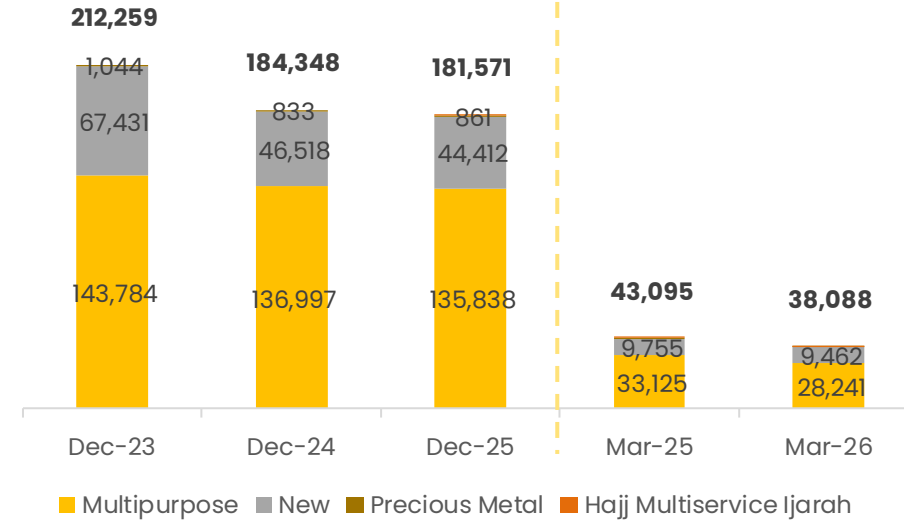
No of Customer
 **272,065**

Total Branch
 **193**

Unit Financed
 **38,088**

Unit Financing

(in unit)



Total Unit
YoY: -11.6%

Hajj
Multiservice
Ijarah YoY:
7600%

Precious Metal
YoY: 8.5%

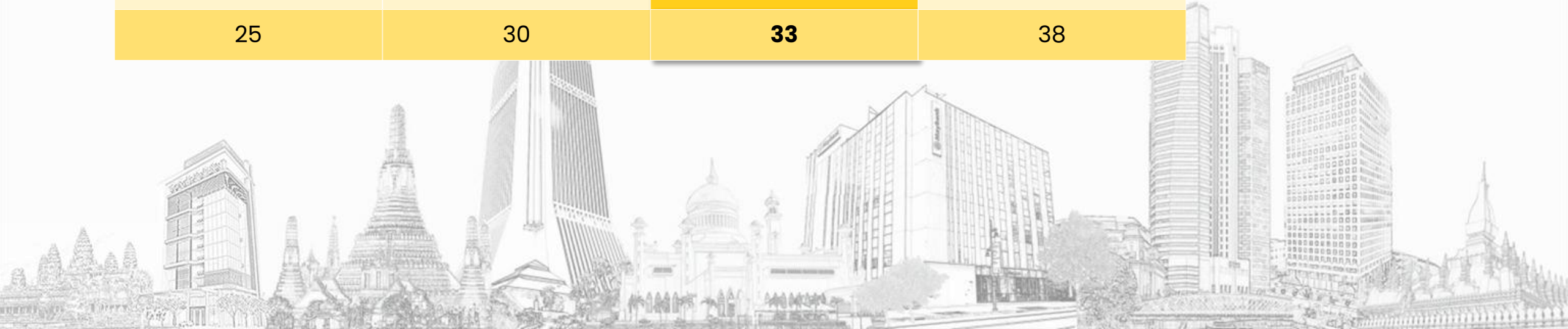
New Unit
YoY: -3.0%

Multipurpose
YoY: -14.7%



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Maybank's Commitments on Sustainability



M25+

01 **Mobilising RM80 billion** in Sustainable Finance by 2025

ACHIEVED

02 **Improving the lives of two million households** across ASEAN by 2025

ACHIEVED

03 Achieving a **carbon neutral** position of our own emissions by 2030 and **Net Zero Carbon** equivalent position by 2050

ON TRACK

04 Achieving **one million hours** per annum on sustainability and delivering one thousand significant UN SDG-related outcomes by 2025

ACHIEVED

The year 2025 marked the successful conclusion of Maybank's M25+ strategy phase to enter the next five-year cycle, closing the journey on a strong note with excellent performance and key milestone achievements. Maybank Group as well as Maybank Indonesia not only achieved but surpassed all four Sustainability Commitment targets under M25+.

ROAR30

The Next Phase of Sustainability Leadership

Impact Society Positively

Environmental

A **Champion for Good** that helps businesses & communities transition to a resilient, low-carbon, & inclusive economy

Social

Distinguished through **Social Impact** by enabling well-being for all

Governance

A **"sustainability-first"** corporate culture and transparent stakeholder communication

With the conclusion of M25+, Maybank Group launched the ROAR30 Strategy to define the next phase of growth and sustainability leadership. Maybank Group has set a target to mobilise RM300 billion in sustainable finance by 2030, advance carbon neutrality by 2030 and achieve net zero by 2050, aims positively impact 3 million lives and double our social financing for individuals and SMEs from a baseline of RM12 billion in FY2024.

Sustainable Finance Portfolio

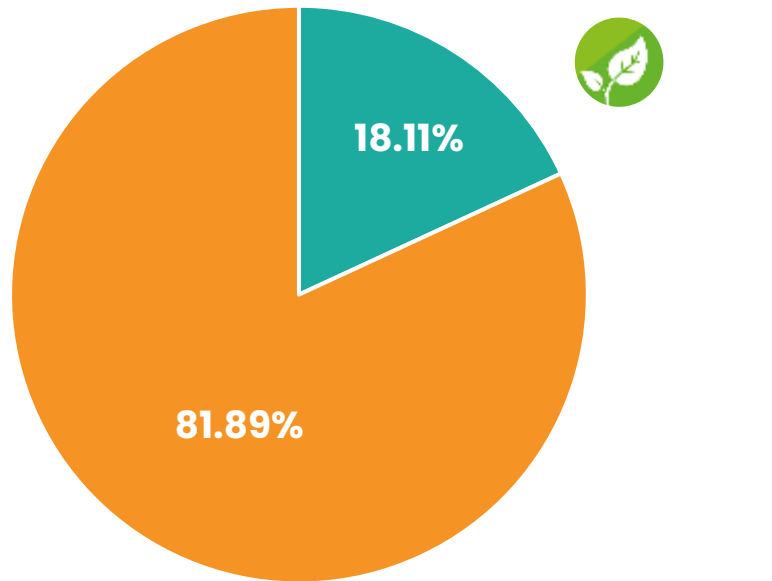
Support for Sustainable Development Goals



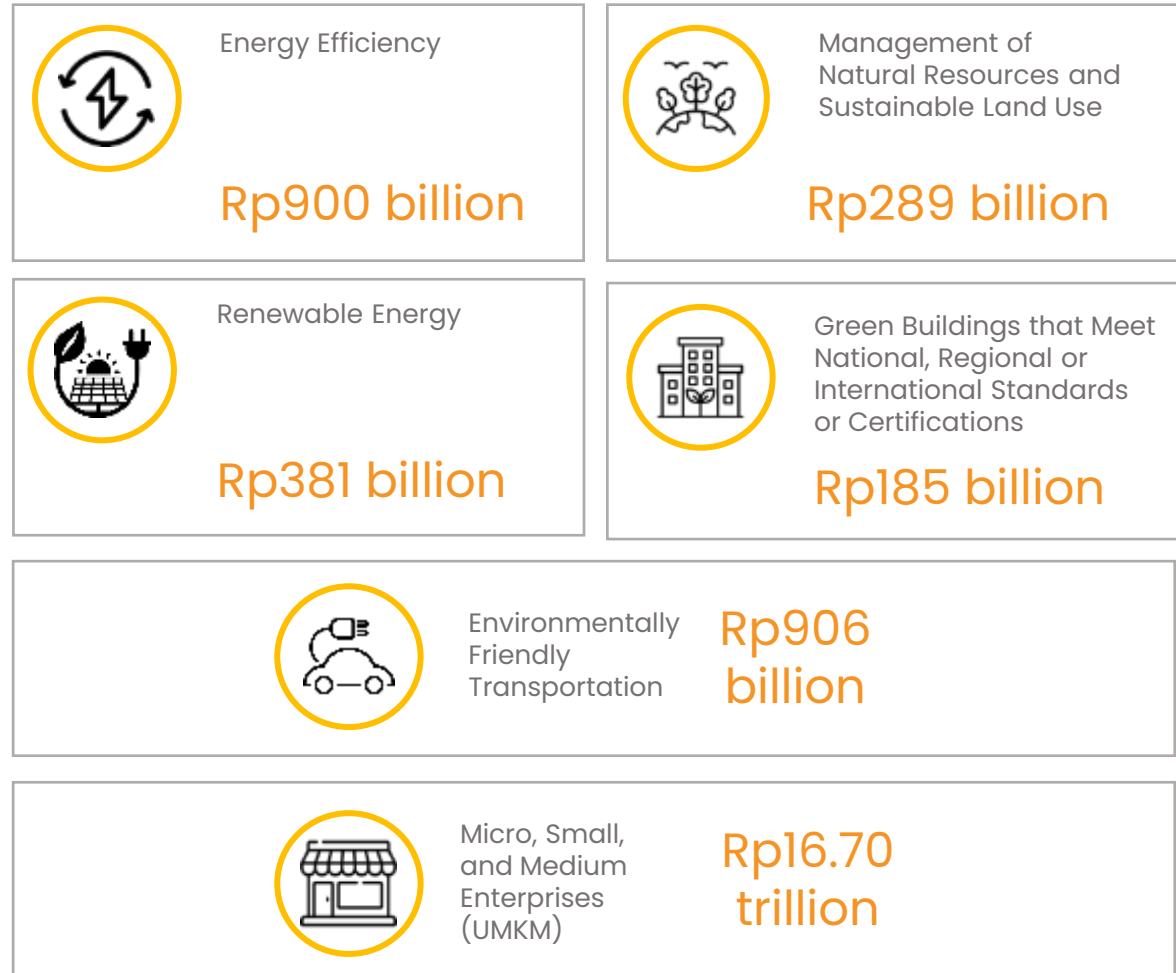
Sustainable Finance Portfolio reached

Rp19.36 trillion as of Mar26

Contributing **18.11%** to the Bank's loan portfolio



■ Sustainable Finance Portofolio ■ Bank Loan (Bank Only)



* Sustainable finance in accordance with POJK 51 2017 (Kategori Kegiatan Usaha Berkelanjutan/KKUB)

Sustainability-related Events in 1Q 2026

Support for Sustainable Development Goals



ESG Champion Batch 2 Kick-Off: Advancing the journey towards sustainability

As a continuation of the successful implementation of the ESG Champion Batch 1, Maybank Indonesia officially launched **ESG Champion Batch 2** through a kick-off event held on 29 January 2026.

Building on the achievements of Batch 1, which engaged 15 ESG Champion from internal business units, Batch 2 was **expanded** to include **25 ESG Champion**, encompassing business partners from relevant units involved in the credit process, as well as representatives from subsidiaries and sister companies. This enhancement aimed to strengthen the end-to-end integration of ESG principles across financing decision-making processes.



Sales & Service Summit Award (SSSA) 2026: Appreciation for Top Sustainability Hours 2025

Held on 31 January 2026, Sales Service Summit Awards (SSSA) is an annual flagship Internal event of Maybank Indonesia, designed as a strategic platform to recognize outstanding contributions across sales and service functions. As part of this year's SSSA, sustainability contributed through dedicated session, featuring a highlight video of Maybank Indonesia's Sustainability 2025 Achievements, the launch of **voluntary hours**, and also the recognition & awarding of the **Sustainability Hours Leaderboard 2025 winners** from top directorate and branch. In addition, Sustainability team will also host Sustainability booth that features **3 MSMEs** nurtured under the R.I.S.E. program.



Ramadhan Donation activities to foster personal development and caring for others

On a consistent annual basis, Maybank Indonesia has implemented Ramadan initiatives as part of its commitment to fostering personal development and social responsibility. Recognising the cultural and spiritual significance of Ramadan, particularly for Muslim communities, Maybank Indonesia and its employees organised a series of activities including religious learning sessions, spiritual lectures, and the distribution of essential food packages for **200 orphaned children and underprivileged families**. The initiative was held on 5 March 2026 at Sentral Senayan III, the Head Office of Maybank Indonesia, with a total contribution of **IDR37,500,000**.

Sustainability-related Events in 1Q 2026

Support for Sustainable Development Goals



HERPower Incubation Program: Fostering MSME growth, business incubation, and financial literacy for Women

Maybank Indonesia further advanced the HERPower Program in 2026 by evolving it from a financial literacy and entrepreneurship training into a **HERPower Incubation Programme**. While the program initially focused on financial literacy and business training, it was further developed into an structured incubation program aimed at preparing **ultra-micro women entrepreneurs** for **access to finance**. The collaboration with YCAB Foundation also continued as a key strategic partnership, with the program targeting the incubation of 500 women MSMEs in 2026.



MERASA Programme: Empowering Women and Protecting Natural Resources

Following the launch of the MERASA Programme (Memberdayakan Perempuan dan Sumber Daya Alam / Empowering Women and Natural Resources) in Q4 2025, the programme entered its implementation in Q1 2026. The programme focuses on empowering **women cocoa farmers** in Desa Merasa, East Kalimantan. During Q1 2026, **science-based research** was conducted to assess potential conservation interventions in Kampung Merasa. In parallel, **focus group discussions (FGDs)** were carried out with beneficiary women cocoa farmers to better understand community needs and ensure active participation from beneficiaries.

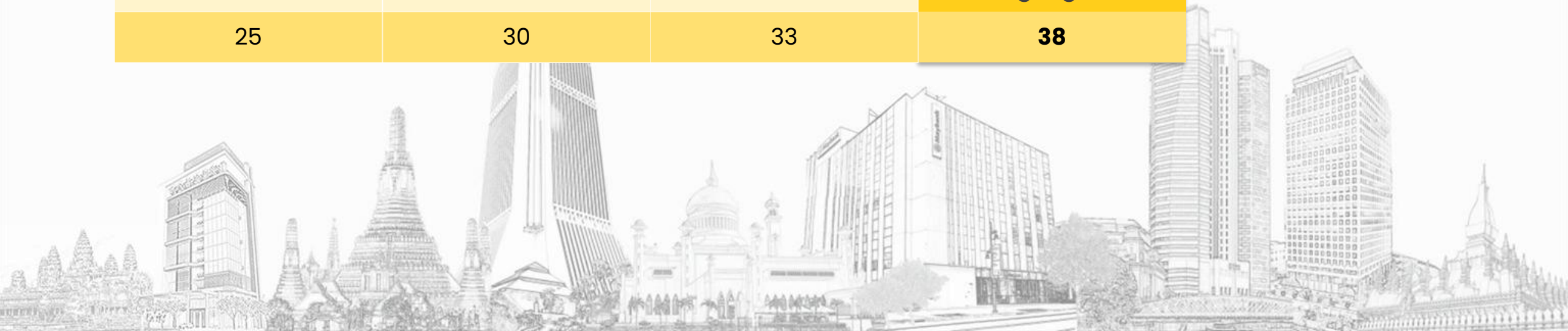


Maybank Halal Facilitation Programme

Maybank Syariah launched the Halal Facilitation Programme to support the growth of the halal ecosystem and strengthen its position as a preferred banking partner for halal industry players. In collaboration with **LPPOM DKI Jakarta**, the programme aim to assist underprivileged MSMEs in obtaining halal certification by fully covering certification costs and providing end-to-end support, including training, technical assistance, and documentation guidance. In **FY2025**, the programme successfully facilitated **1,416 MSMEs** in obtaining halal certification. The initiative is complemented by a Qardh financing facility, an interest-free Sharia-compliant solution designed to support MSME growth after certification. By **Q1 2026**, **45 MSMEs** have successfully obtained halal certification through this programme, improving their market access and business sustainability within the halal economy.

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Awards & Events Highlights in 1Q 2026



JANUARY

8 JANUARY

Maybank Indonesia announced the date of the **Maybank Marathon 2026** and a strategic partnership with Visa as title sponsor. The 15th edition of the race, Indonesia's first World Athletics Elite Label Road Race, will take place at the Bali United Training Centre on 23 August 2026.



24-25 JANUARY

Maybank Indonesia presented a collaborative event titled **CONNECT4**, organised by The Strong Minor Project 2026. This collaboration represents a long-term commitment to building an inclusive and sustainable Shariah economy.



31 JANUARY

Maybank Indonesia held the **Sales & Service Summit Awards (SSSA) 2026** at NICE Pantai Indah Kapuk 2. Carrying the theme "Beyond the Leap," the SSSA serves as an annual appreciation event for sales and service teams in recognition of their performance, contributions, and dedication throughout 2025.



FEBRUARY

11 FEBRUARY

Maybank Indonesia collaborated with the philanthropic organisation Dompot Dhuafa to promote the campaign **Berzakat Itu Kalcer** (Zakat is Culture) to make it easier for people to give regular charity.



27 FEBRUARY

Maybank Indonesia Finance Director Shaiful Adhli Yazid received the **Best CFO 2026** award in the Conventional Bank category at the **Indonesia Best CFO Awards 2026** organised by Warta Ekonomi Group. This award reflects the Bank's financial stability to ensure sustainable growth.



MARCH

20 MARCH

Maybank Indonesia received the **Euromoney Private Banking Awards 2026**, the most prestigious annual awards program in the global private banking and wealth management industry, in the category of Indonesia's Best for Premier Banking in 2026.



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