

Maybank Indonesia

Financial Results

9M 2022 ended 30 September 2022



Humanising Financial Services

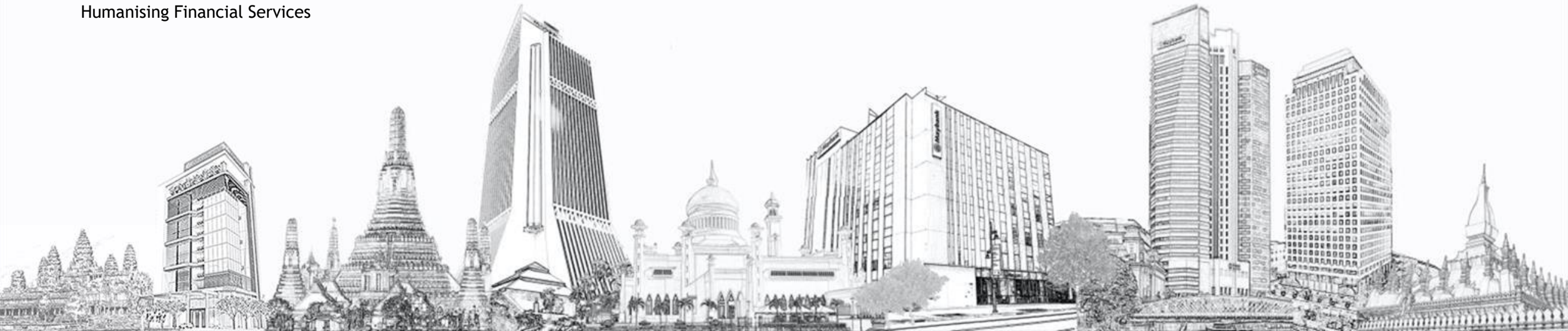


Table of Contents

| | |
|------------------------------------|----|
| 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 | 30 |
| Awards, Events, and CSR Highlights | 35 |



9M 2022 Executive Summary* (1/2)



1

Earnings



- **PBT and PATAMI** recorded at Rp1.5 trillion and Rp1.1 trillion respectively, comparatively stable to last year's results.
- **NIM** improved by 2bps YoY to 4.77% due to continued improvement in cost of funds and growth in CASA.
- **Fee income** excluding GM-related fees registered at Rp1.2 trillion (*flat* YoY). On the other hand, GM fees declined 63.7% due to global interest rates environment and volatile market. Total fee income (reported) reduced by 10.4% YoY.
- Overhead cost remained under control at Rp4.3 trillion, slightly increased by 1.6% YoY.
- **Provisions** decreased by 23.5% YoY to Rp818 billion.

2

Loans Growth and Asset Quality



- Overall **Loans** grew by 12.8% YoY following increasing loan demand, especially for large enterprises and retail loans. GB grew strong by 25.0% YoY and 8.4% QoQ. CFS Retail grew by 13.8% YoY and 5.0% QoQ backed by improving consumer purchasing power.
- Meanwhile, CFS Non Retail declined by 3.6% YoY, although RSME and SME+ managed to book 5.7% and 1.3% YoY growth respectively. BB loans portfolio reduced by 14.9% YoY.
- **Gross NPL** improved YoY to 3.45% and **gross impaired loans ratio** improved YoY to 4.20% due to lower NPL and impaired loans balances supported by higher loan balances.
- Loan at Risk (LAR - Bank only) improved to 13.41% in Sep-22 from 22.45% in Sep-21.
- The Bank maintained a prudent banking approach and continued to apply a conservative risk posture.

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

9M 2022 Executive Summary (2/2)



3

Liquidity and Funding Positions



- Funding profile improved as reflected in improvement **CASA ratio** to 51.75%, exceeding 50% for the first time. Total deposits increased by 5.0% YoY supported by higher CASA growth by 21.6%. Meanwhile TD decreased by 8.4% YoY in line with the Bank's strategy to maintain low-cost funding by leveraging the Bank's digital services to acquire customer deposits and reduce high cost of funding.
- Healthy liquidity indicators: **Loan-to-Deposit Ratio** (LDR - bank only) at 90.21%, and modified LDR (bank only) at 79.06% as of Sep-22. **Liquidity Coverage Ratio** (LCR - bank only) quarterly stood at 176.92% as of Sep-22, well above minimum requirement.

4

Asset & Capital Position



- Total **Assets** grew by 7.1% YoY to Rp164.9 trillion.
- Strong capital position with **CAR** stood at 24.69% (Tier I at 23.58%).

5

Shariah Banking Unit



- **Shariah Banking Unit** total **assets** grew by 7.0% YoY, contributing 25.7% to the Bank's individual assets.
- Shariah Banking Unit **CASA** grew significantly by 37.3% with CASA ratio improved to 41.06%. The increase in CASA was in line with the Bank's strategy in maintaining strong liquidity by optimising low-cost funding.
- The **Financing-to-Deposit Ratio (FDR)** stood at a healthy level of 89.73% in Sep-22.
- **Non-Performing Financing (NPF)** gross improved to 2.99% in Sep-22 from 3.80% in Sep-21 as Shariah financing grew.

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 | 30 |
| Awards, Events, and CSR Highlights | 35 |



Income Statement - Consolidated



| Rp billion | 9M 2022 | 9M 2021 | YoY | 3Q 2022 | 2Q 2022 | QoQ |
|----------------------------------------------------------|----------------|----------------|---------------|----------------|----------------|--------------|
| Interest Income | 7,628 | 8,187 | -6.8% | 2,661 | 2,470 | 7.7% |
| Interest Expense | (2,308) | (2,837) | -18.7% | (818) | (740) | 10.6% |
| Net Interest Income | 5,321 | 5,349 | -0.5% | 1,843 | 1,731 | 6.5% |
| GM-related fees | 86 | 238 | -63.7% | 33 | 3 | 1108.1% |
| Non GM-related fees | 1,235 | 1,236 | -0.1% | 417 | 394 | 5.9% |
| Non Interest Income | 1,321 | 1,474 | -10.4% | 450 | 396 | 13.4% |
| Gross Operating Income | 6,642 | 6,823 | -2.7% | 2,293 | 2,127 | 7.8% |
| Personnel | (2,106) | (1,996) | 5.5% | (712) | (705) | 1.1% |
| General & Administrative | (2,226) | (2,267) | -1.8% | (757) | (717) | 5.7% |
| Operating Expenses | (4,333) | (4,263) | 1.6% | (1,469) | (1,421) | 3.4% |
| Operating Income before Provisions | 2,309 | 2,561 | -9.8% | 823 | 706 | 16.6% |
| Provisions | (818) | (1,064) | -23.1% | (284) | (322) | -12.0% |
| Operating Income After Provision | 1,491 | 1,497 | -0.4% | 540 | 384 | 40.6% |
| Non Operating Income / (Expenses) | (10) | (12) | -21.9% | (2) | (2) | -20.6% |
| Profit Before Tax & Minority Interest | 1,482 | 1,485 | -0.2% | 538 | 381 | 41.0% |
| Tax & Minority Interest | (417) | (422) | -1.1% | (137) | (106) | 28.7% |
| Profit After Tax & Minority Interest (PATAMI) | 1,064 | 1,062 | 0.2% | 401 | 275 | 45.8% |

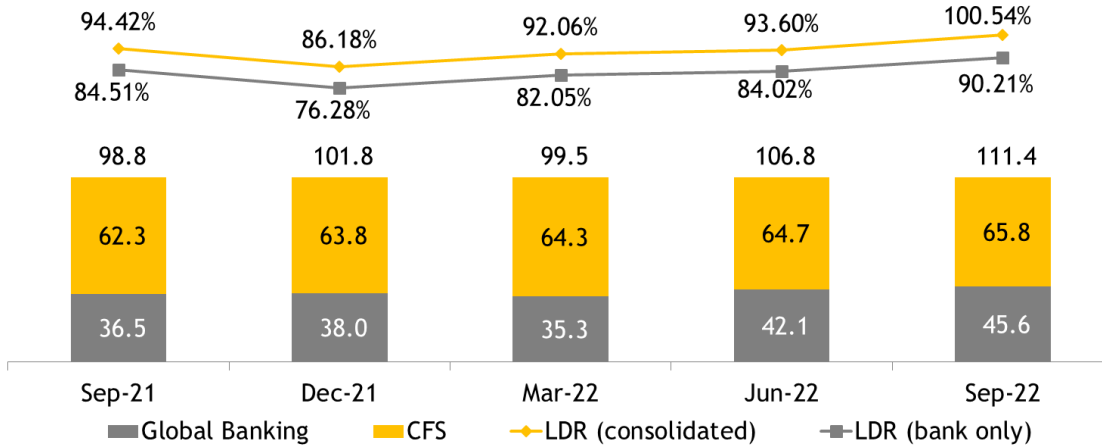
Loans

Overall loans grew YoY, supported by corporate lending and consumer loan



LDR & Total Loans

Rp trillion

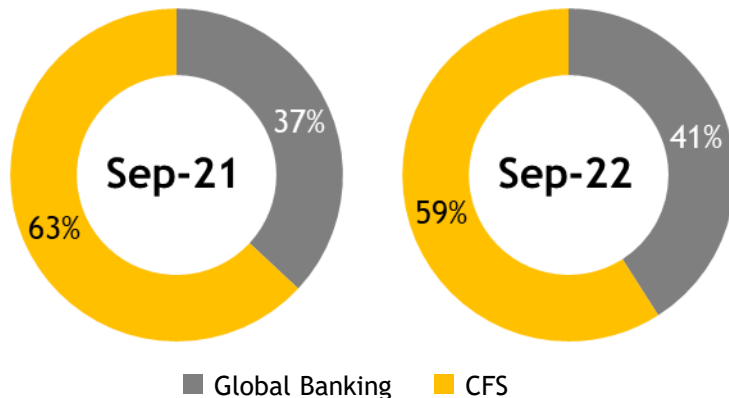


Loans Portfolio Breakdown*

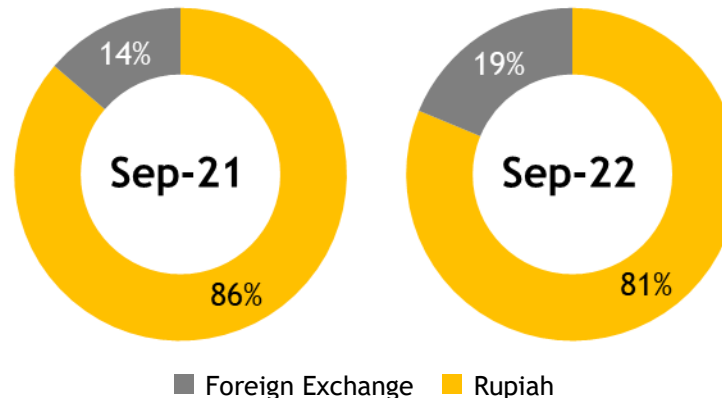
Rp trillion

| | Sep-22 | Jun-22 | Sep-21 | YoY | QoQ |
|-----------------------|--------|--------|--------|--------|-------|
| Global Banking | 45.6 | 42.1 | 36.5 | 25.0% | 8.4% |
| CFS | 65.8 | 64.7 | 62.3 | 5.7% | 1.7% |
| CFS Non-Retail | 28.1 | 28.8 | 29.1 | -3.6% | -2.4% |
| Business Banking | 10.23 | 10.97 | 12.02 | -14.9% | -6.7% |
| SME+ | 5.08 | 5.15 | 5.01 | 1.3% | -1.5% |
| RSME | 12.76 | 12.65 | 12.07 | 5.7% | 0.8% |
| CFS Retail | 37.7 | 36.0 | 33.2 | 13.8% | 5.0% |
| Auto Loan | 18.3 | 17.1 | 15.3 | 20.0% | 7.3% |
| 2-wheeler | 4.8 | 4.6 | 4.4 | 8.3% | 3.3% |
| 4-wheeler | 13.5 | 12.4 | 10.9 | 24.8% | 8.9% |
| Mortgage | 16.0 | 15.6 | 14.8 | 8.2% | 2.4% |
| CC + Personal Loan | 2.8 | 2.7 | 2.5 | 12.5% | 6.0% |
| Other loan | 0.6 | 0.6 | 0.6 | -2.8% | -1.3% |
| Total | 111.4 | 106.8 | 98.8 | 12.8% | 4.3% |

Loans Composition by Business Segment



Loans Composition by Currency



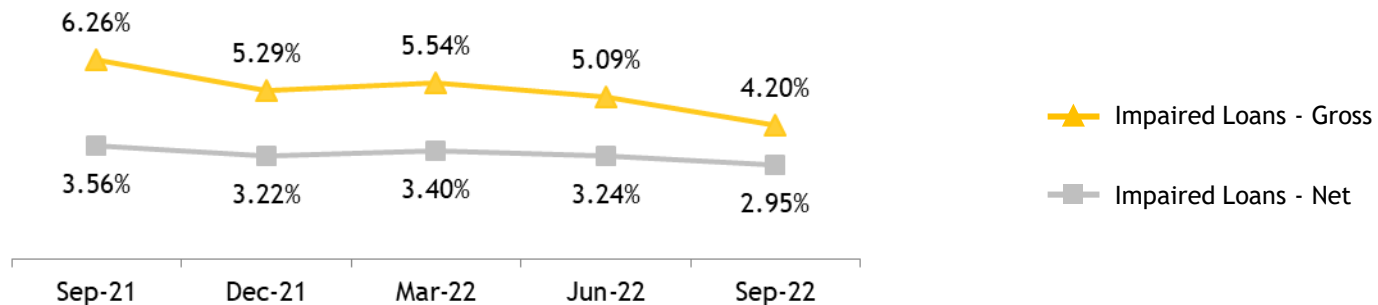
*) OS of CFS non-retail and GB in 2021 have been adjusted with portfolio re-segmentation between non-retail and GB in 2022

Asset Quality

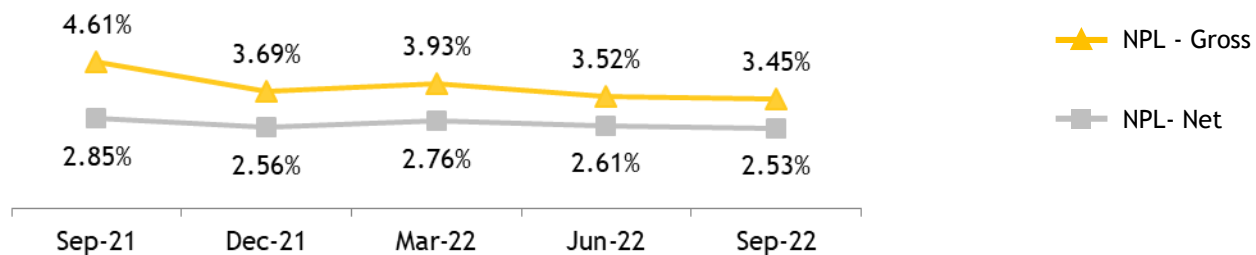
Improvement on asset quality YoY is due to lower NPL and impaired loans balances supported by higher loan balances



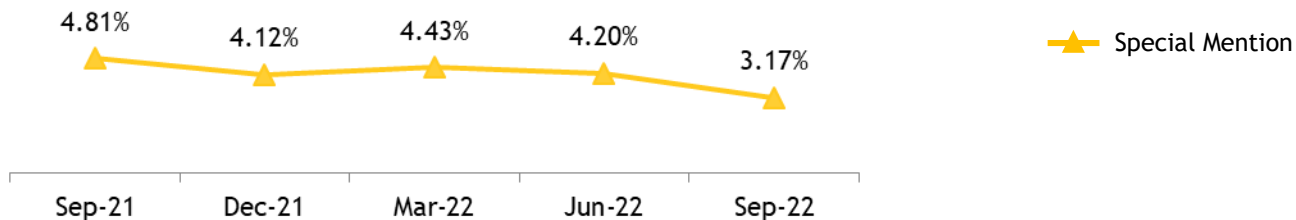
Impaired Loans (consolidated)



NPL (consolidated)



Special Mention Loans (consolidated)

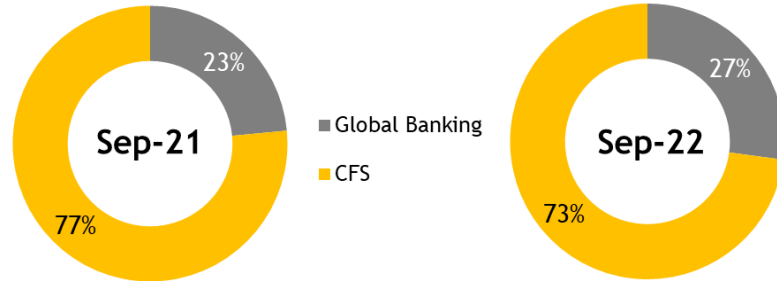


Customer Deposits

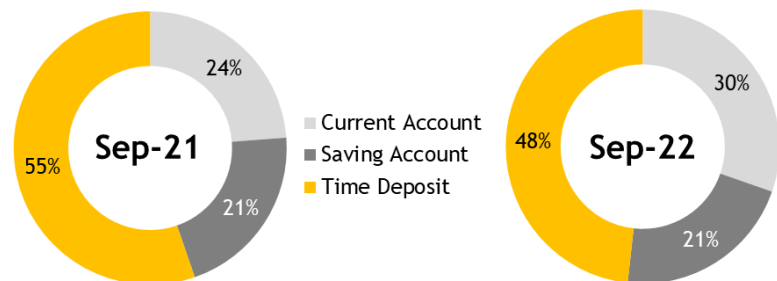
CASA improved YoY supported by sustained reduction in cost of fund



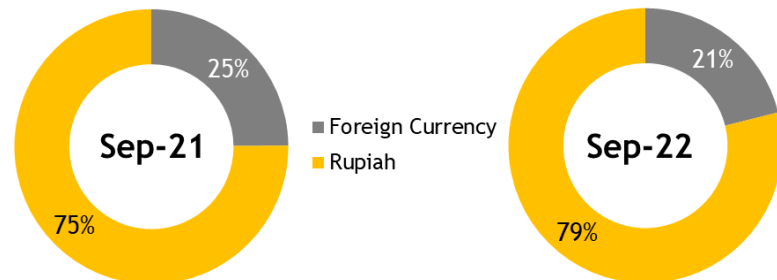
Customer Deposits by Business Segment



Customer Deposits by Type



Customer Deposits by Currency



Customer Deposits Breakdown

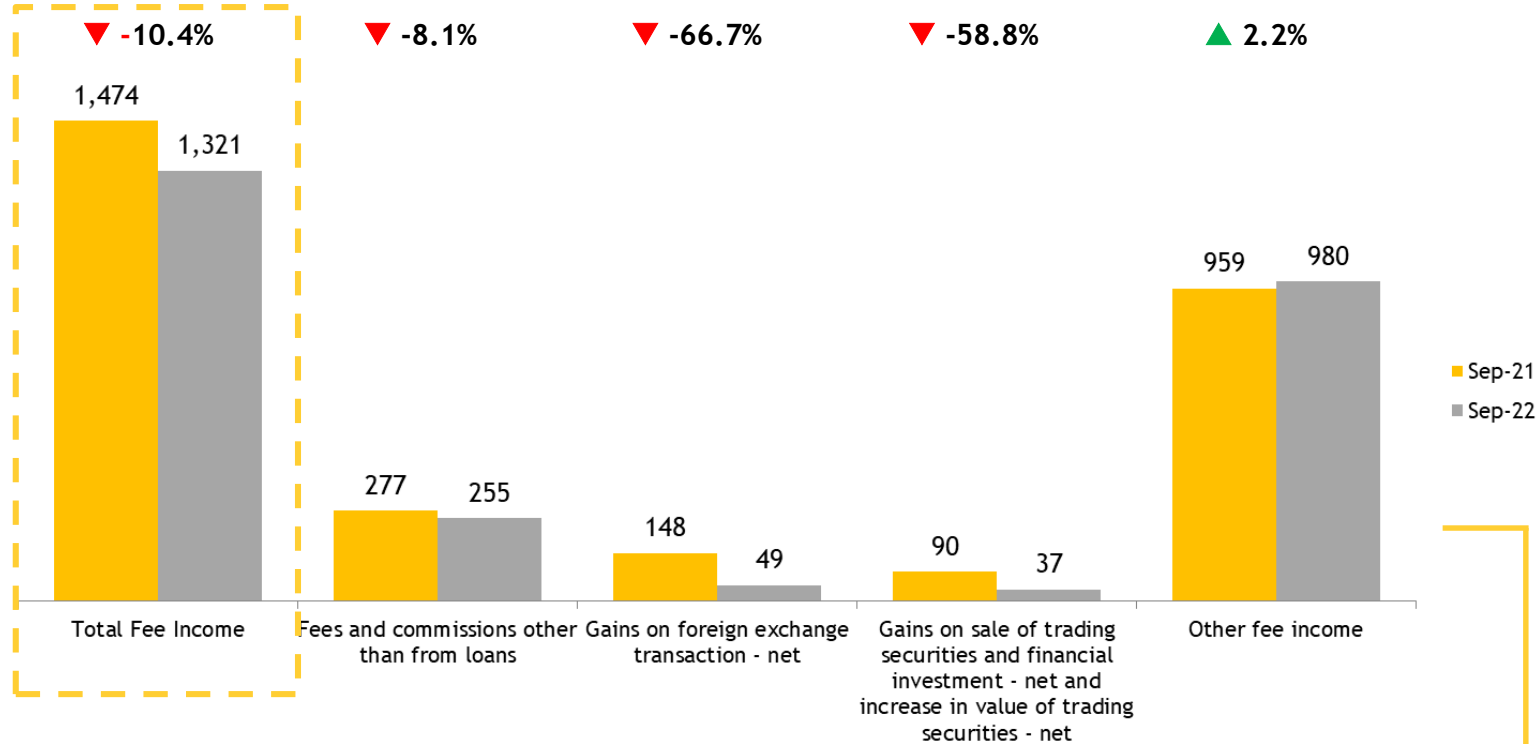
| Rp trillion | Sep-22 | Jun-22 | Sep-21 | YoY | QoQ |
|-----------------|--------|--------|--------|-------|-------|
| Current Account | 32.44 | 31.99 | 24.24 | 33.9% | 1.4% |
| Saving Account | 22.93 | 23.13 | 21.31 | 7.6% | -0.9% |
| CASA | 55.38 | 55.12 | 45.54 | 21.6% | 0.5% |
| Time Deposit | 51.63 | 56.53 | 56.34 | -8.4% | -8.7% |
| Total | 107.00 | 111.66 | 101.88 | 5.0% | -4.2% |
| CASA Ratio | 51.75% | 49.37% | 44.70% | 7.05% | 2.38% |



Fee Income



Rp billion



| Breakdown of Other Fee Income | Sep-22 | Sep-21 | YoY |
|----------------------------------------------------|------------|------------|-------------|
| Retail administration | 154 | 156 | -1.3% |
| Loan administration | 123 | 100 | 23.3% |
| Advisory & Arranger fees | 47 | 41 | 14.5% |
| Collection of receivables previously written-off | 85 | 125 | -32.2% |
| Credit card administration | 91 | 64 | 41.2% |
| Consumer financing receivables administration | 240 | 254 | -5.6% |
| Others (incl. Banking services, Mutual funds, etc) | 240 | 218 | 10.0% |
| Total Other Fee Income | 980 | 959 | 2.2% |

Asuransi Kesehatan eAzy MediCash, perlindungan untuk Anda dan keluarga.

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

www.maybank.co.id/eazyprotection

#MyBank

Bank & Insurance Services
Hubungi 0800-100000, kunjungi cabang Maybank atau www.maybank.co.id untuk informasi lebih lanjut.
Syarat dan ketentuan, hubungi dengan kami: @Maybank ID @maybankID @maybankID

Allianz

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

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

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

#MyBank

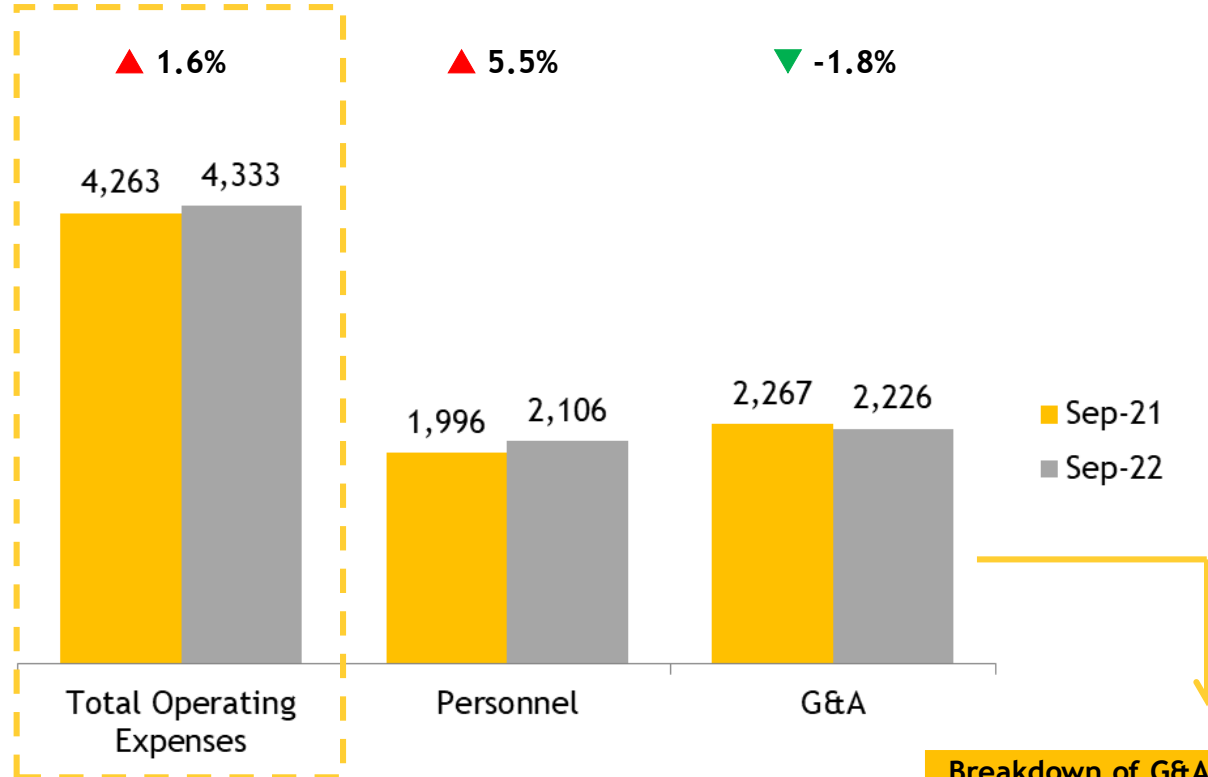
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Operating Expenses (Opex)

Opex effectively managed with marginal increase YoY

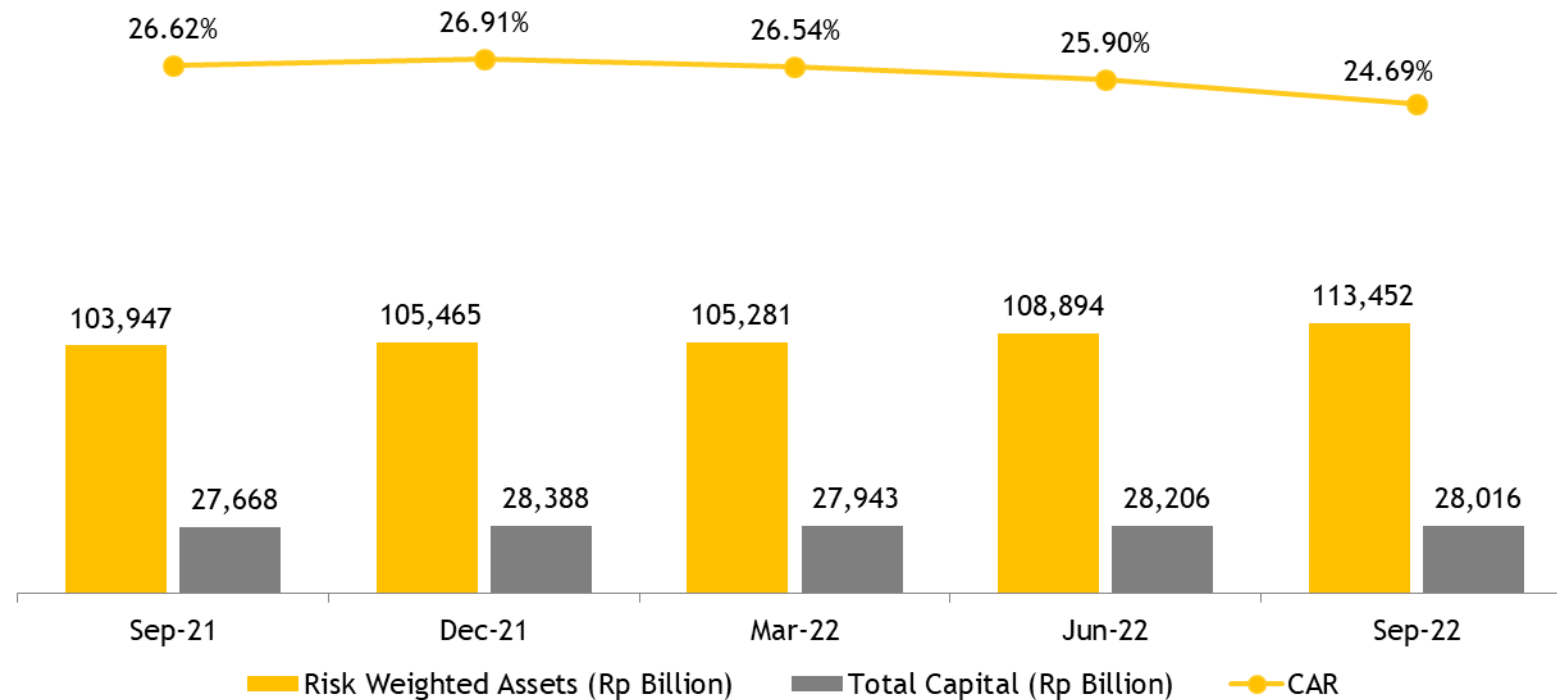


Rp billion



| Breakdown of G&A | Sep-22 | Sep-21 | YoY |
|---------------------------------------------------|--------|--------|-------|
| General | 1,059 | 1,145 | -7.5% |
| Rental | 105 | 103 | 1.7% |
| Depreciation and amortization | 371 | 373 | -0.6% |
| Repairs and maintenance fixed assets | 210 | 211 | -0.3% |
| Others (include promotions and professional fees) | 481 | 435 | 10.7% |
| Total G&A | 2,226 | 2,267 | -1.8% |

Strong Capital Position



| Capital Ratios | Sep-21 | Dec-21 | Mar-22 | Jun-22 | Sep-22 | YoY | QoQ |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Tier I | 25.37% | 25.70% | 25.37% | 24.75% | 23.58% | -1.79% | -1.17% |
| Tier II | 1.25% | 1.21% | 1.17% | 1.15% | 1.11% | -0.14% | -0.04% |
| Total CAR | 26.62% | 26.91% | 26.54% | 25.90% | 24.69% | -1.92% | -1.21% |

Balance Sheet - Consolidated



| Rp billion | Sep-22 | Jun-22 | Sep-21 | YoY | QoQ |
|-----------------------------------------|----------------|----------------|----------------|-------------|--------------|
| Loans | 111,448 | 106,815 | 98,785 | 12.8% | 4.3% |
| Other Earning Assets | 34,682 | 46,371 | 42,246 | -17.9% | -25.2% |
| Other Assets | 18,732 | 14,142 | 12,944 | 44.7% | 32.5% |
| Total Assets | 164,862 | 167,328 | 153,974 | 7.1% | -1.5% |
| Deposits from Customer | 107,001 | 111,657 | 101,881 | 5.0% | -4.2% |
| - Current Account | 32,444 | 31,993 | 24,235 | 33.9% | 1.4% |
| - Saving Account | 22,932 | 23,130 | 21,309 | 7.6% | -0.9% |
| - Time Deposit | 51,626 | 56,535 | 56,337 | -8.4% | -8.7% |
| Deposits from Other Banks | 7,724 | 5,701 | 4,748 | 62.7% | 35.5% |
| Borrowing | 7,589 | 8,030 | 5,367 | 41.4% | -5.5% |
| Securities Issued | 5,104 | 5,465 | 5,790 | -11.9% | -6.6% |
| Subordinated Debt | 800 | 799 | 799 | 0.1% | 0.0% |
| Other Liabilities | 7,833 | 7,172 | 7,396 | 5.9% | 9.2% |
| Total Liabilities | 136,051 | 138,824 | 125,983 | 8.0% | -2.0% |
| Equity (attributable to equity holders) | 28,357 | 28,063 | 27,582 | 2.8% | 1.0% |
| Minority Interest | 454 | 441 | 410 | 10.8% | 3.0% |
| Total Equity | 28,811 | 28,504 | 27,992 | 2.9% | 1.1% |

Financial Ratios



| Consolidated | Sep-22 a | Jun-22 b | Sep-21 c | YoY (a-c) | Bank Only | Sep-22 a | Jun-22 b | Sep-21 c | YoY (a-c) |
|--------------------------------------------|-------------|-------------|-------------|--------------|--------------------------------------------|-------------|-------------|-------------|--------------|
| Profitability | | | | | Profitability | | | | |
| Return On Assets | 1.20% | 1.15% | 1.21% | -0.01% | Return On Assets | 0.80% | 0.77% | 0.90% | -0.10% |
| Return On Equity (Tier 1) | 5.29% | 4.94% | 5.48% | -0.19% | Return On Equity (Tier 1) | 4.01% | 3.69% | 4.47% | -0.46% |
| Net Interest Margin | 4.77% | 4.65% | 4.75% | 0.02% | Net Interest Margin | 3.82% | 3.75% | 3.98% | -0.16% |
| Efficiency & Productivity Ratio | | | | | Efficiency & Productivity Ratio | | | | |
| Cost to Income Ratio | 65.63% | 65.87% | 62.89% | 2.74% | Cost to Income Ratio | 69.23% | 69.42% | 65.39% | 3.84% |
| BOPO | 83.34% | 83.71% | 84.50% | -1.17% | BOPO | 86.69% | 87.06% | 86.49% | 0.20% |
| Earning Asset Quality | | | | | Earning Asset Quality | | | | |
| Impaired Loans - Gross | 4.20% | 5.09% | 6.26% | -2.06% | Impaired Loans - Gross | 4.53% | 5.52% | 6.81% | -2.28% |
| Impaired Loans - Net | 2.95% | 3.24% | 3.56% | -0.60% | Impaired Loans - Net | 3.21% | 3.54% | 3.86% | -0.65% |
| NPL - Gross | 3.45% | 3.52% | 4.61% | -1.16% | NPL - Gross | 3.73% | 3.79% | 4.99% | -1.26% |
| NPL - Net | 2.53% | 2.61% | 2.85% | -0.32% | NPL - Net | 2.76% | 2.84% | 3.09% | -0.33% |
| Balance Sheets Structure | | | | | Balance Sheets Structure | | | | |
| LDR | 100.54% | 93.60% | 94.42% | 6.12% | LDR | 90.21% | 84.02% | 84.51% | 5.70% |
| Modified LDR *) | 83.90% | 79.38% | 81.12% | 2.78% | Modified LDR *) | 79.06% | 74.69% | 76.31% | 2.75% |
| LCR | 181.92% | 169.23% | 176.56% | 5.36% | LCR | 176.92% | 165.34% | 175.00% | 1.92% |
| NSFR | 103.14% | 106.47% | 111.45% | -8.31% | NSFR | 101.62% | 105.40% | 110.81% | -9.19% |
| CASA | 51.75% | 49.37% | 44.70% | 7.05% | CASA | 52.01% | 49.58% | 44.73% | 7.28% |
| CAR | 24.69% | 25.90% | 26.62% | -1.92% | CAR | 23.40% | 24.81% | 26.01% | -2.62% |

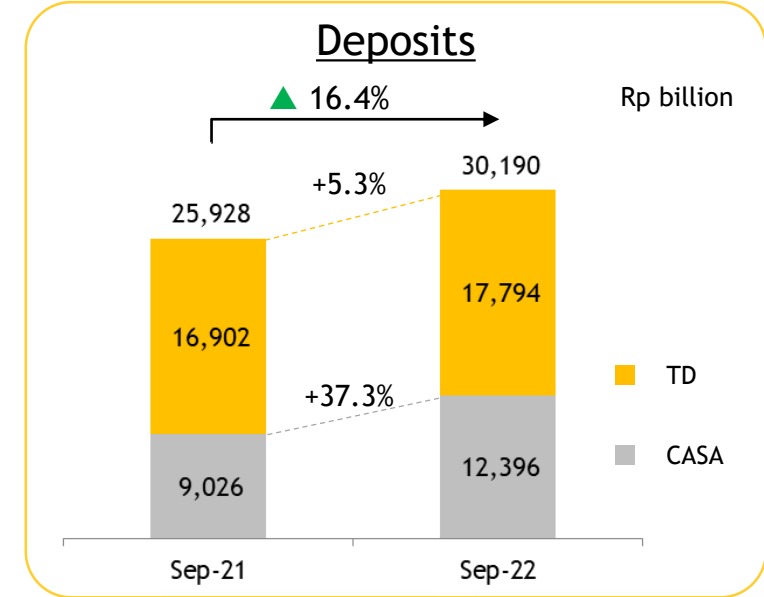
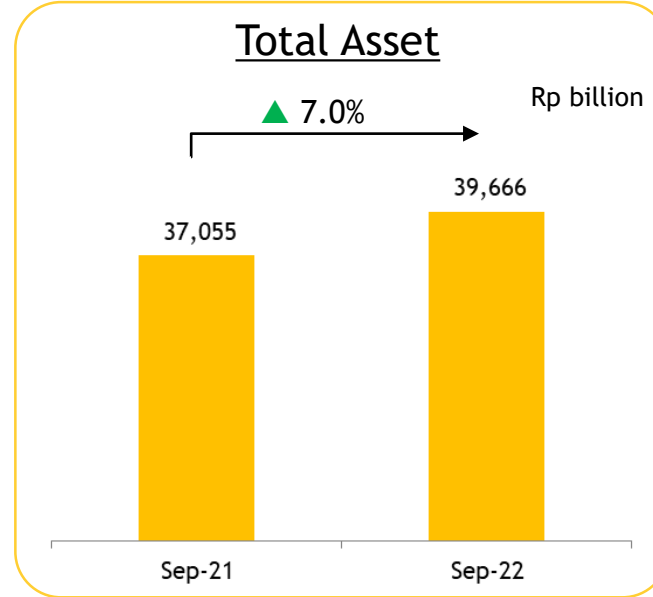
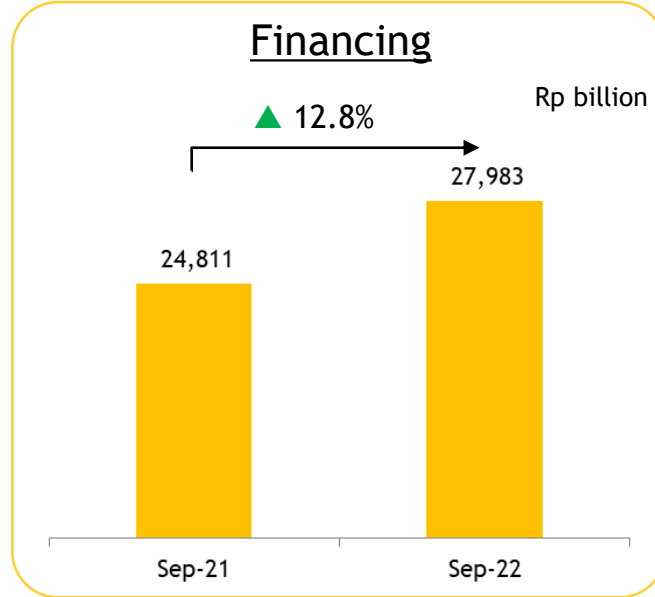
*) Modified LDR is based on internal calculation and defined as (Loans excl. BPR) / (Third Party Deposits + Borrowing + Securities Issued + Sub Debt)

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 | 30 |
| Awards, Events, and CSR Highlights | 35 |



Shariah Banking Unit



- Total Shariah Banking Unit's assets grew 7.0% to Rp39.7 trillion from Rp37.1 trillion, accounting for 25.7% of the Bank's individual assets.
- Shariah Banking Unit's CASA grew significantly by 37.3% to Rp12.4 trillion in the first nine months 2022. Subsequently CASA ratio improved to 41.06% from 34.81%.
- The Financing-to-Deposit Ratio (FDR) stood at a healthy level of 89.73% in Sep-22.
- Non-Performing Financing (NPF) gross improved to 2.99% in Sep-22 from 3.80% in Sep-21 as Shariah financing grew.



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 | 30 |
| Awards, Events, and CSR Highlights | 35 |



Key Highlight of Digital Initiatives Q3 22

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



M2U

- 29% YoY growth in M2U transactions volume with more than IDR 71 trillion transaction as of Q3 22.
- M2U financial transaction frequency reach more than 13 million as of Q3 22, grow by more than 25% YoY.
- More than 160K saving account have been on-boarded digitally through M2U as of Q3 22.
- Funding volume through M2U reach more than IDR 6.5 trillion and grow by more than 50% YoY as of end of Q3 22.

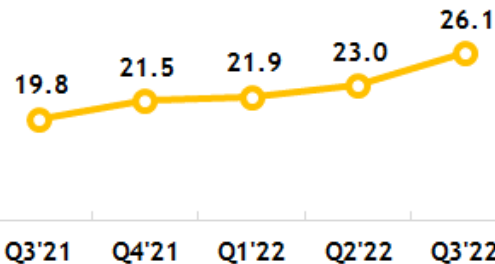
QR Pay

- QR Pay transactions volume conducted through M2U as of Q3 22 reach more than IDR 80 billion, grow by more than 300% YoY.
- Over 145K total Maybank QR Pay merchants as of end Q3 22.

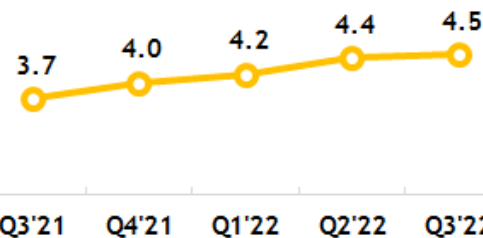
M2E

- Total transaction value in Q3 22 reach IDR 528 trillion, grow by more than 35% YoY.
- Current account average balance in Q3 22 maintained at IDR 27 trillion, grow 52% YoY.

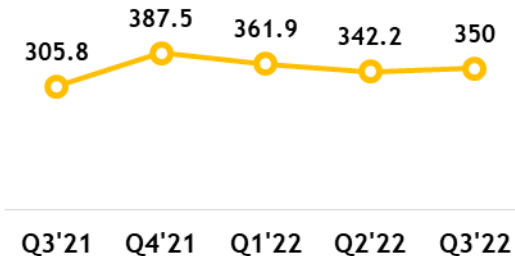
M2U Txn Volume (IDR Tn)



M2U Txn Frequency (in mn)



M2E Txn Frequency (in thousand)



New Features Launched in Q3 22



BI FAST



Customer can now do realtime interbank transfer with higher transaction amount and lower cost through BI FAST on M2U App

Digital Credit Card Features



M2U is now equipped with new Credit Card features such as request conversion to installment, limit increase and cash advance request

My Happy & Lucky Program



To increase new customer acquisition and provide reward for loyal customers, Maybank continue the My Happy & Lucky reward program with season 2 (Jul'22-Jun'23). Customers who are active in using M2U and use more retail products stand a chance to win many more interesting prizes

Prizes

- 12 Cars
- 24 Smartphones
- More than **IDR 800 million** cash reward & vouchers

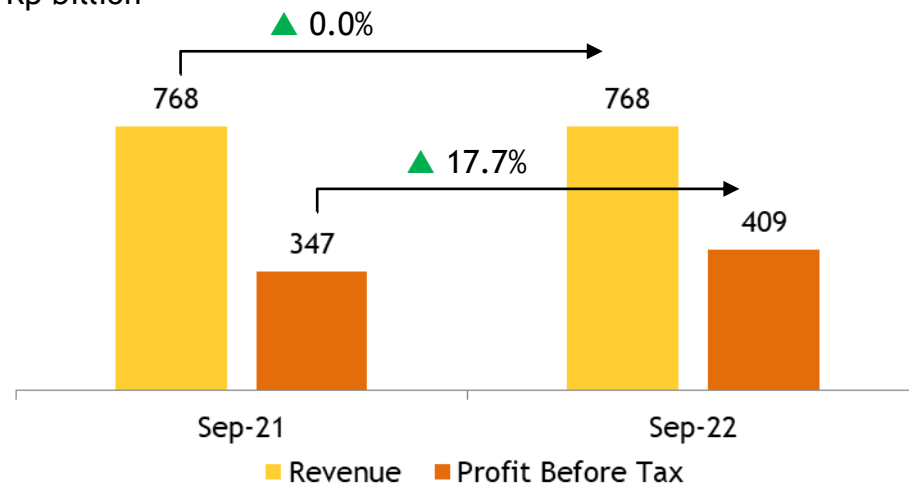
Table of Contents

| | |
|------------------------------------|----|
| 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 | 30 |
| Awards, Events, and CSR Highlights | 35 |

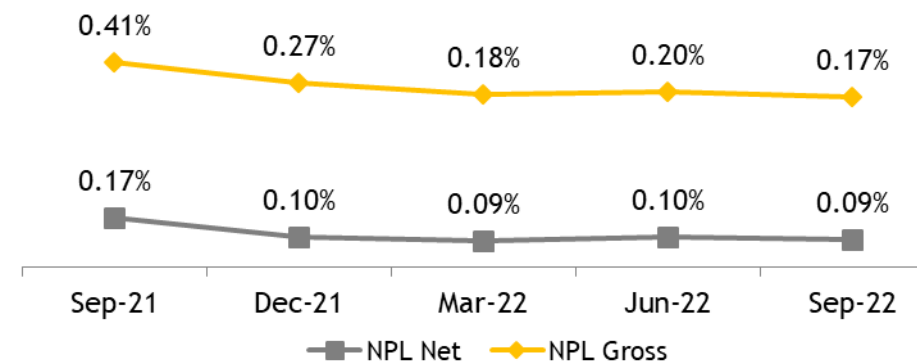


Revenue and Profit Before Tax

Rp billion

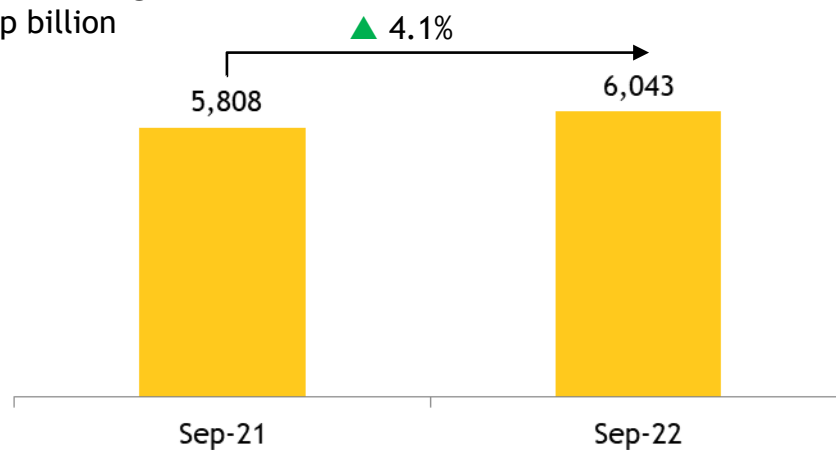


Asset Quality

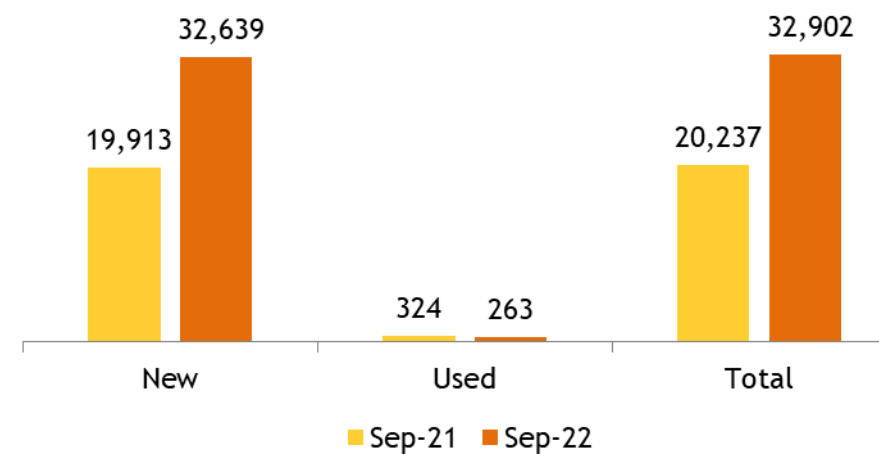


Financing

Rp billion

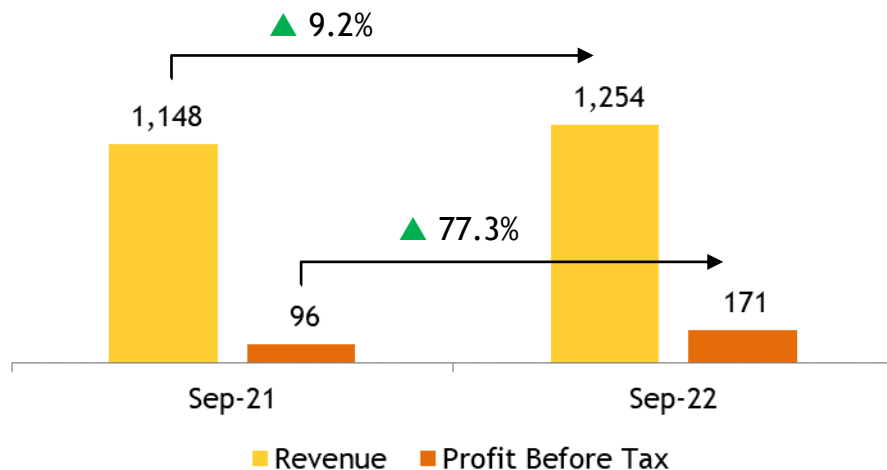


Unit Financing (unit)

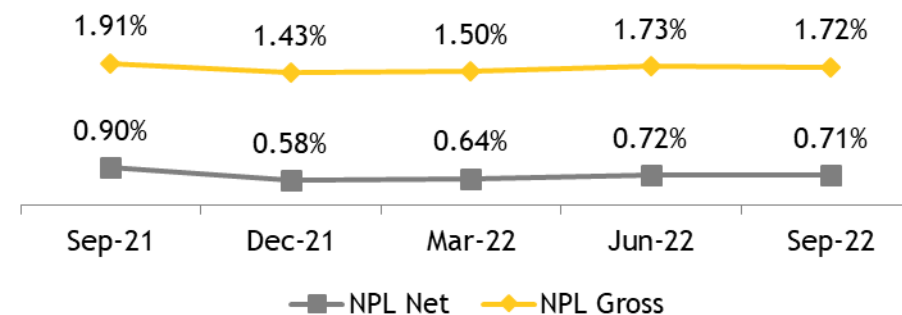


Revenue and Profit Before Tax

Rp billion

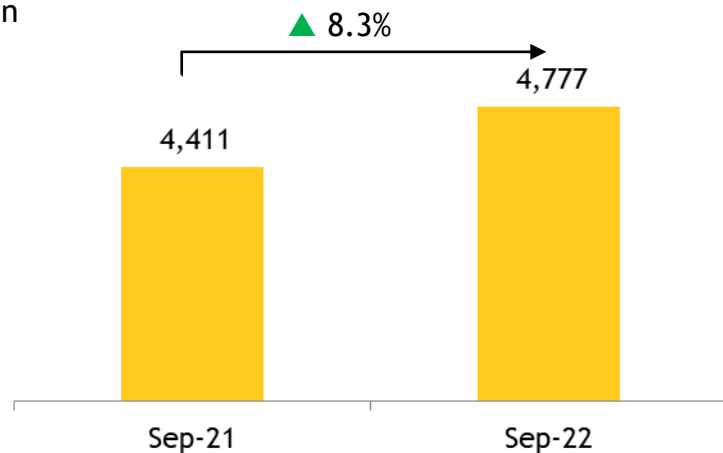


Asset Quality



Financing

Rp billion



Unit Financing ('000 unit)

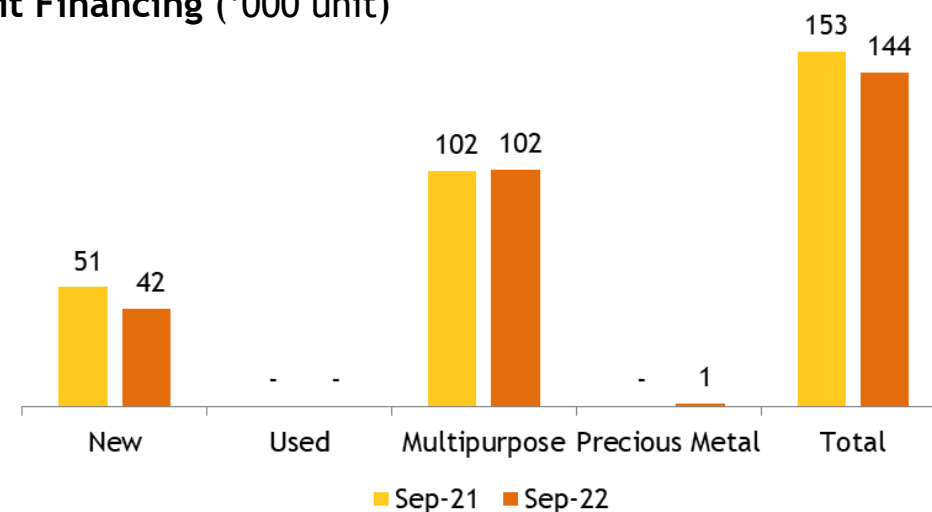


Table of Contents

| | |
|------------------------------------|----|
| 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 | 30 |
| Awards, Events, and CSR Highlights | 35 |



Loan Restructuring due to Covid-19 Pandemic Progress Update



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

| % Debtors Impacted by Covid-19* | % of OS to total loan balance (as of Sep 22) |
|---------------------------------|-------------------------------------------------|
| Mortgage | 15.5% |
| Auto | 1.3% ^) |
| Credit Cards & Personal Loans | 0.7% |
| RSME | 15.3% |
| SME+ | 17.1% |
| Business Banking | 14.7% |
| GB | 14.8% |
| Total | 13.7% |

* Debtors Impacted is based on applications received

^ Excluding subsidiaries

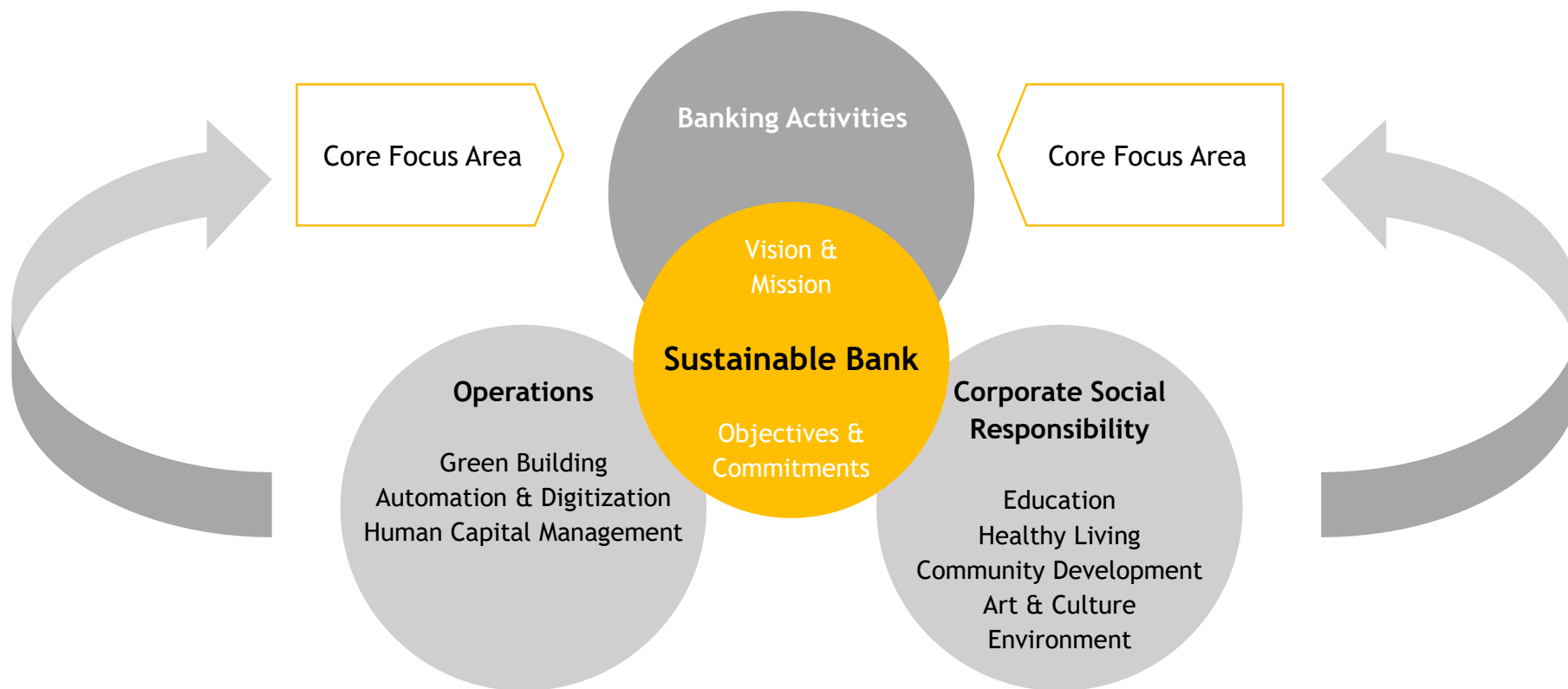
Table of Contents

| | |
|------------------------------------|----|
| 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 | 30 |
| Awards, Events, and CSR Highlights | 35 |





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 Rp25.9 trillion as of Sep 2022
Contributing 25.6% to the Bank's individual loan portfolio



Efficiency energy

Rp2.4 tn



Management of Living
Natural Resources and
Sustainable Use of Land

Rp1.1 tn



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

Rp2.2 tn



Other Business and/or
Eco-Friendly Activities

Rp2.4 tn



Micro Small Medium
Enterprise (UMKM)

Rp17.8 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

* The outstanding of sustainable portfolio was restated in order to properly align with OJK's standard and definition

...and to Support Maybank Group Sustainability Commitment



Commitment 1:



**Mobilizing
RM50 Billion**
in Sustainable Finance
by 2025

Commitment 2:



**Improve the Lives of 1
Million Households**
Across ASEAN
by 2025

Commitment 3:



Carbon Neutral
position for Scope 1 and 2
emissions by 2030 and
**Net Zero Carbon
Equivalent**
position by 2050

Commitment 4:



Living Sustainability
Achieve 1 Million Hours per
annum on Sustainability &
Delivering 1 Thousand
Significant SDG-Related
Outcomes by 2025

Maybank Sustainability Day

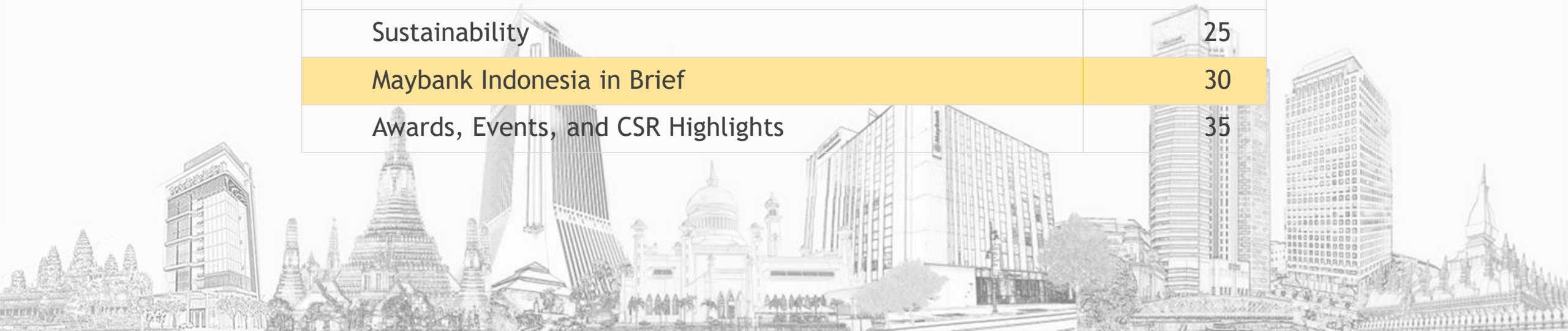


Maybank Indonesia together with the Maybank Group held Sustainability Day on 27th August 2022 in order to **raise awareness and encourage sustainability practices** among participants and partners as well as to provide support for the people in Bali that were affected by the pandemic. Sustainability Day was held as part of Maybank Marathon 2022 in Bali. The event demonstrated the Maybank Group's intention to become **a leader in ESG (Environmental, Social, Governance) at the regional level by 2025**, in line with Maybank Group's Sustainability Framework and its mission of “Humanising Financial Services”. Sustainability Day also strengthened the commitment of Maybank Group in conducting sustainable business activities in accordance with sound ESG principles, in line with the Group's plan “M25”.



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 | 30 |
| Awards, Events, and CSR Highlights | 35 |

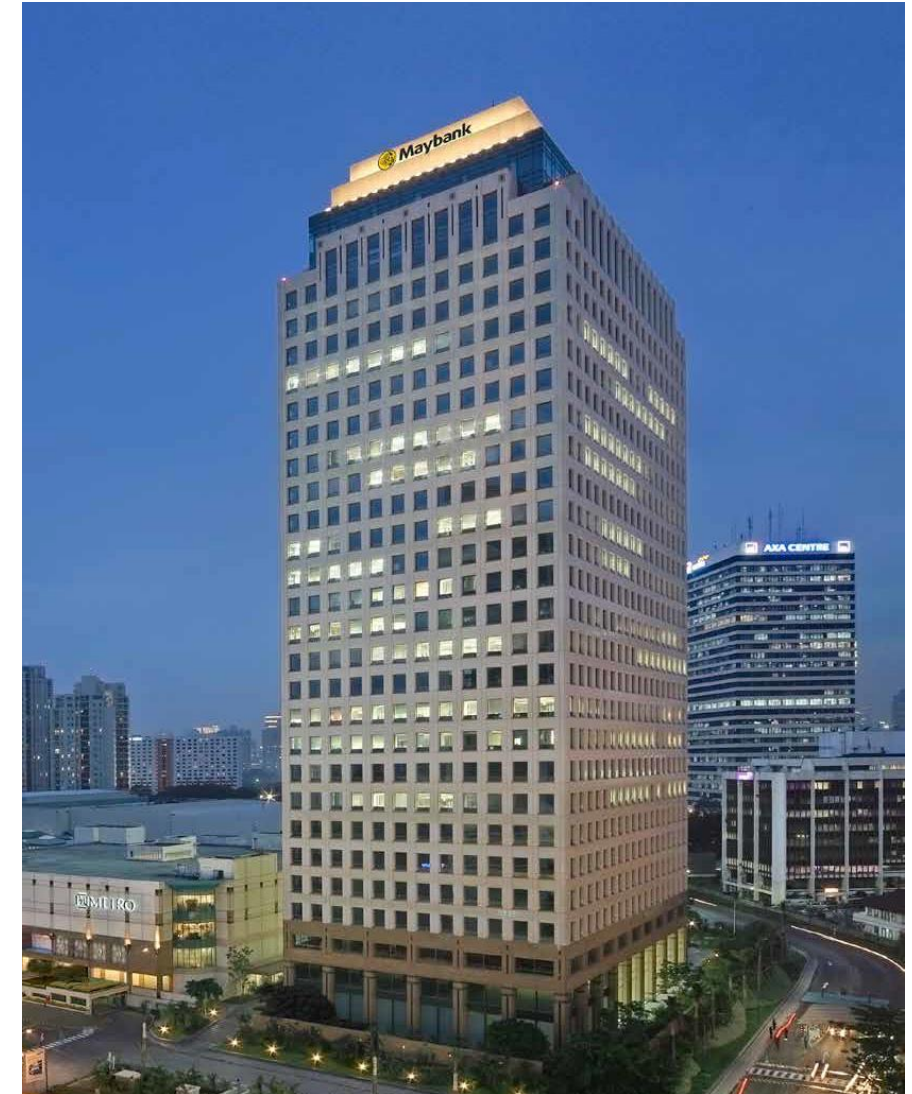


Profile



Profile*

| | | |
|-------------------------|---|------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Established | : | 15 May 1959 |
| Total Assets | : | Rp164.8 trillion |
| Total Equity | : | Rp28.8 trillion |
| Market Capitalization | : | Rp19.5 trillion |
| Position in Indonesia** | : | Rank #13 in terms of Assets Rank #13 in terms of Loans Rank #13 in terms of Deposits |
| # of Branches | : | 541 $\left\{ \begin{array}{l} 345 \text{ (Maybank Indonesia)} \\ 162^{***} \text{ (WOM Finance)} \\ 34^{**} \text{ (Maybank Finance)} \end{array} \right.$ |
| # of ATM | : | 943 ATMs with over 20,000 ATMs connected in ATM PRIMA, ATM BERSAMA, ALTO, CIRRUS and connected to 3,500 Maybank ATMs in Singapore, Malaysia, and Brunei |
| # of Employees | : | 8,487 $\left\{ \begin{array}{l} 6,231 \text{ (Maybank Indonesia)} \\ 1,936 \text{ (WOM Finance)} \\ 320 \text{ (Maybank Finance)} \end{array} \right.$ |
| # of Customers Lending | : | 622 thousand |
| # of Customers Funding | : | 1.8 million |



* As of Sep 2022
 ** As of Jun 2022
 *** Including Sales Point Unit

Company Ratings & Shareholdings



Company Ratings



As of January 2022

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

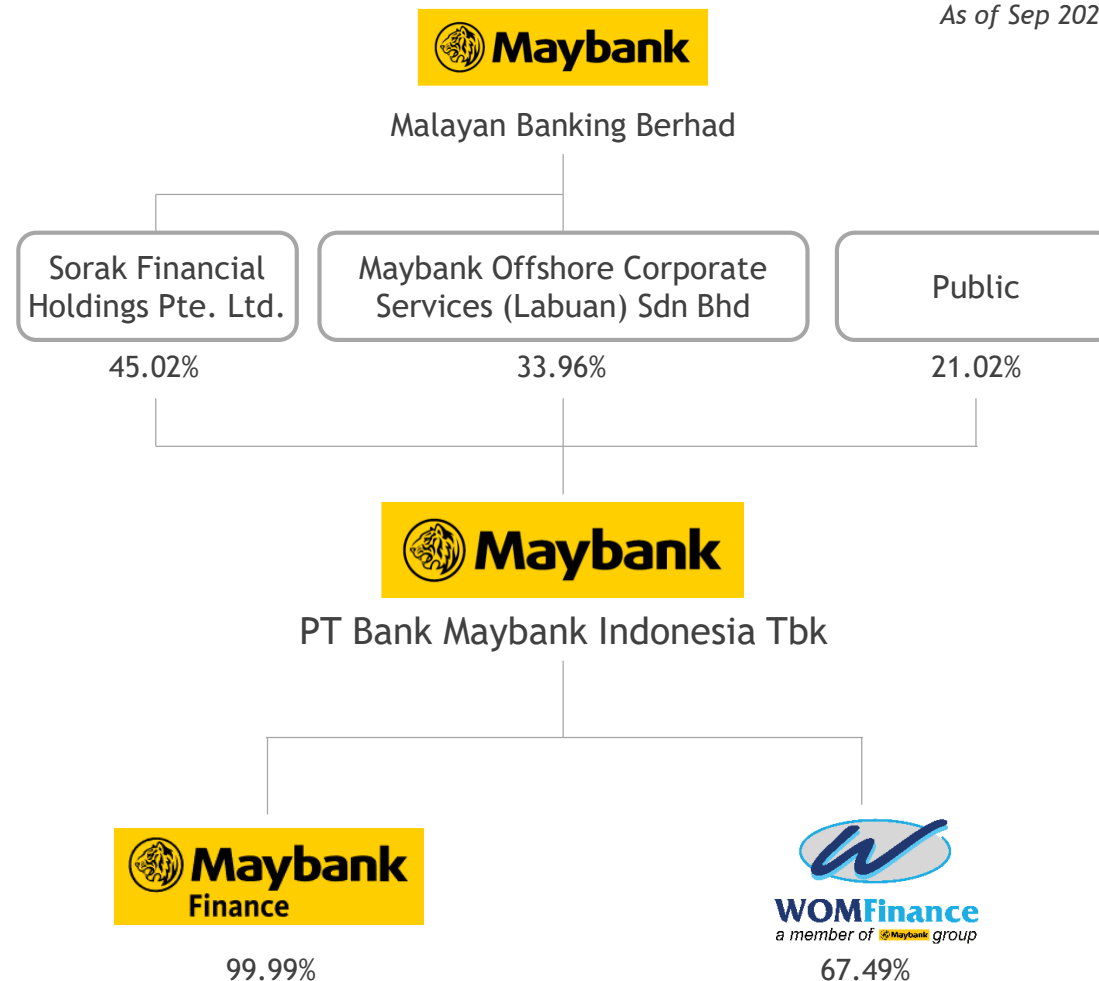


As of March 2022

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

Shareholding Structure

As of Sep 2022



Board of Commissioners



Dato' Khairussaleh Ramli
President Commissioner



Edwin Gerungan
Commissioner



Datuk Lim Hong Tat
Commissioner



**Dato' Zulkiflee Abbas
Abdul Hamid**
Commissioner



Budhi Dyah Sitawati
Independent Commissioner



Achjar Iljas
Independent Commissioner



Hendar
Independent Commissioner



Putut Eko Bayuseno
Independent Commissioner

* The appointment of Dato' Khairussaleh Ramli as President Commissioner has obtained approval from OJK and has been effective since October 4, 2022

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



Bambang Andri Irawan*
Director

* Effective after obtaining approval from OJK

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 | 30 |
| Awards, Events, and CSR Highlights | 35 |

Awards, Events & CSR in 3Q 2022



Maybank Syariah Distributes Qurban Aid

Maybank Indonesia, through its sharia business unit (UUS), has again carried out the 'Sharing for Good/Berbagi untuk Kebaikan' activity which is realized through distributing social assistance as sacrificial animals (Qurban) to residents in need around sharia branch offices (KCS). The total assistance reached Rp700 million. (6 Jul)

Baznas and Maybank Syariah Conduct Circumcision for 250 Children

The Padang National Alms Agency (Baznas) and Maybank Syariah Padang held a mass circumcision event for 250 participants. The activity was a collaboration in realizing the Baznas Padang Health Program. Maybank Syariah was there to carve out the smiles of Padang residents, especially after the pandemic. (5 Jul)

HR Award 2022

Maybank was awarded for the seventh time as 'Best Companies to Work For in Asia 2022' from HR Asia in the last seven years. (Aug)

ASEAN-Maybank Scholarship

Maybank awarded three inaugural scholarship programs, ASEAN-Maybank (AMS), for the 2022 period. The scholarship program is the first to be established through collaboration between institutions operating at the regional level and the ASEAN Secretariat. The event was attended by ASEAN Secretary-General Y.M. Dato Lim Jock Hoi, and Maybank Chairman Tan Sri Dato' Sri Zamzamzairani Mohd Isa. (8 Aug)

Maybank BMW and MINI Credit Cards Launched

Maybank Indonesia collaborated with BMW Indonesia as the sole agent for the BMW and MINI premium vehicle brands to launch the co-branded BMW Maybank Credit Card (BMW Maybank) and MINI Maybank Credit Card (MINI Maybank). This strategic collaboration is the first time in Indonesia, especially in the automotive industry in the premium vehicle segment. (18 Aug)

Awards, Events & CSR in 3Q 2022



Maybank Marathon Bali 2022

Maybank Indonesia held the 10th Maybank Marathon Bali. The total number of runners participating in this year's Maybank Marathon was close to 10,000 from 50 countries. Maybank Indonesia also invited more than 50 wheelchair athletes Bali to join the 5K category. The objective of this activity was to provide opportunity for the disabled athletes to be a part of Maybank Marathon. (28 Aug)

National Customer Day 2022

In celebration of National Customer Day 2022, Maybank Indonesia held Maybank CARE Day. This activity was also a unique and special moment to continue to emphasize Maybank Indonesia's commitment to all customers through various financial solutions and services presented to loyal Maybank Indonesia customers. (6 Sep)

Extraordinary General Meeting of Stakeholders (EGMS)

The EGMS of Maybank Indonesia approved the appointment of Bambang Andri Irawan as Director of Information Technology (IT). The appointment of IT Director is part of the Bank's continued strategy to strengthen the IT infrastructure and resilience, ensuring optimum-services delivery to customers in today's digital era. (28 Sep)

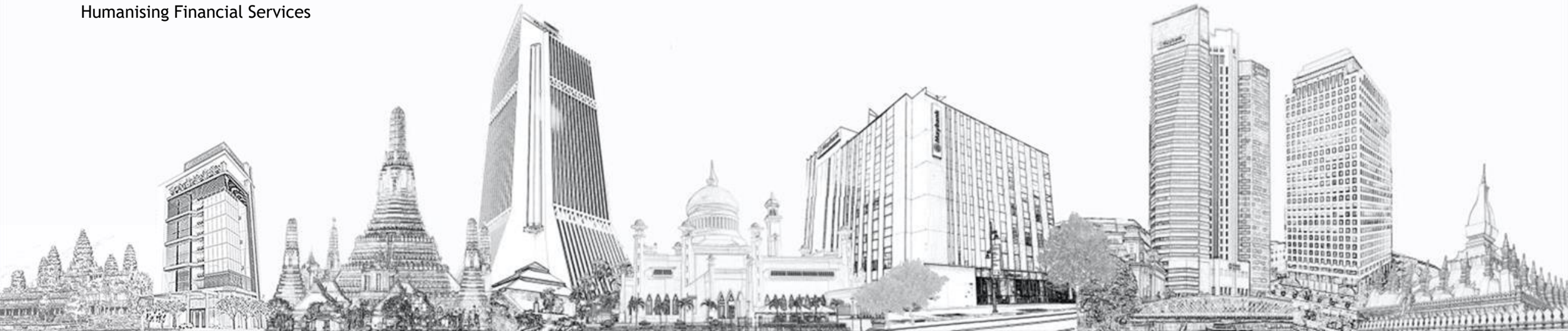
Maybank Indonesia Client Reception

During their visit to Jakarta, the Maybank Group Board of Directors accompanied with Maybank Indonesia Board of Commissioners and Directors, took the time to greet loyal customers from various segments at Fairmont Hotel, Jakarta. (30 Sep)

Thank You



Humanising Financial Services



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