

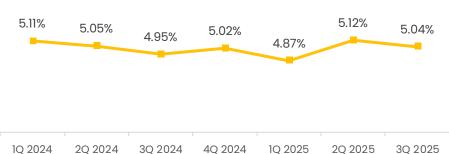
Macro- economics	Maybank Indonesia in Brief	Executive Summary	Results Overview	Shariah Business Unit
2	4	8	13	23
Digital Banking	Subsidiaries	Sustainability	Investment Framework Update	Awards and Events Highlights
25	28	31	36	40
			(Batterbooms)	

Macroeconomics and Industry Updates

Amidst global challenges, Indonesia continues to demonstrate resilience, anchored by robust domestic demand, low and stable inflation, and a solid external sector with ample reserves. Fiscal policy remains disciplined, with the 2025 deficit contained at 2.78% of GDP

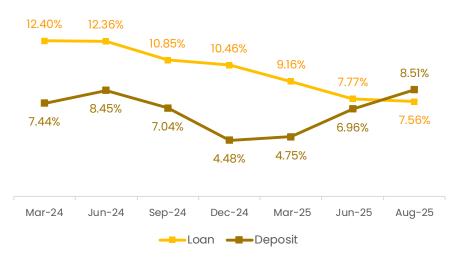
All growth percentages noted are on year-on-year (YoY) basis unless otherwise stated

GDP Growth



2024 2Q 2024 3Q 2024 4Q 2024 1Q 2025 2Q 2025 3Q 2025 Source: Statistics Indonesia (BPS)

Loan and Deposit Growth



Source: Indonesia Banking Statistics (SPI)

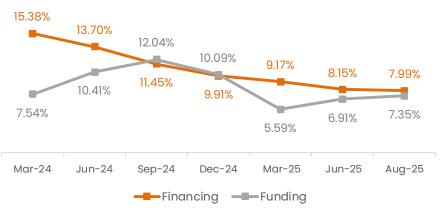
Economic Growth **4.6% to 5.4%** Current
Account
-0.5% to -1.3%
of GDP

Inflation **2.5% ± 1%**

Loan Growth 8% to 11%

Bank Indonesia's 2025 Prospect

Shariah Financing and Funding Growth



Source: Sharia Banking Statistics (SPS)

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Our Presence





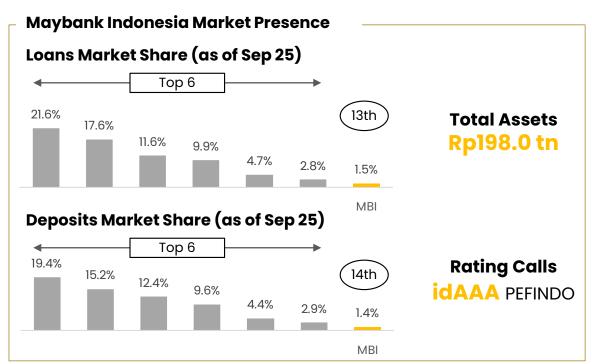
Established in 15 May 1959 Obtained license for foreign exchange transactions

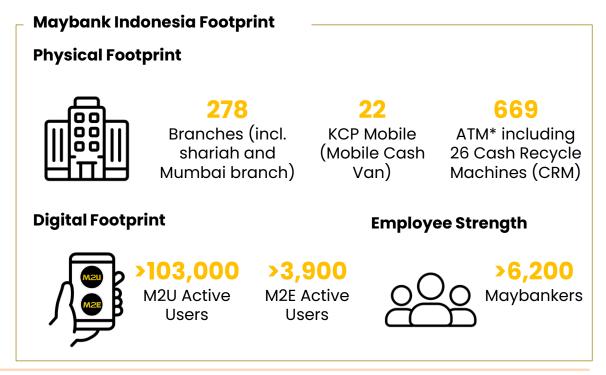
Listed in stock exchange

- Acquired by Malayan Banking Berhad (Maybank)
- Launched the Shariah First Strategy
- Change of name from BII to Maybank Indonesia

Launched the new M2U mobile banking application Provided Indonesia's first ever Shariah Wealth Management solution

TIME World's Best Companies 2024 awarded to Maybank Group





- * Connected with over 20,000 ATMS in ATM PRIMA, ATM BERSAMA, ALTO, CIRRUS network and connected to 3,500 Maybank ATMs in Singapore, Malaysia, and Brunei
- ^ Data as of Sep-25
- # Active users are defined as those who transact regularly through digital platforms

Board of Commissioners





Dato' Khairussaleh Ramli President Commissioner



Edwin Gerungan Commissioner



Datuk Lim Hong Tat Commissioner



Dato' Zulkiflee Abbas Abdul Hamid Commissioner



Hendar Independent Commissioner



Putut Eko Bayuseno Independent Commissioner



Marina R. Tusin
Independent Commissioner



Daniel James RompasIndependent Commissioner

Board of Directors





Steffano Ridwan
President Director



Irvandi Ferizal Director



Effendi Director



Widya Permana Director



Ricky Antariksa Director



Bambang Andri Irawan Director



Yessika Effendi Director



Romy Hardiansyah Director



Shaiful Adhli Yazid Director



Bianto Surodjo Director

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Summary Highlights



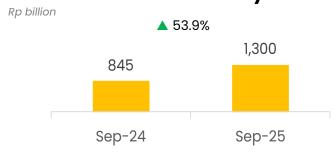
9M 2025 vs 9M 2024

Profit before tax recorded at Rp1.3 trillion in 9M 2025

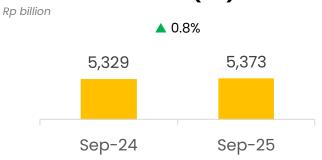
The Bank recorded a 53.9% rise in PBT and a 77.3% increase in PATAMI. The increase in PBT and PATAMI in 9M FY25 were driven by higher operating income, well-contained overheads and significantly lower loan loss provision.

- * 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

Profit Before Tax & Minority Interest



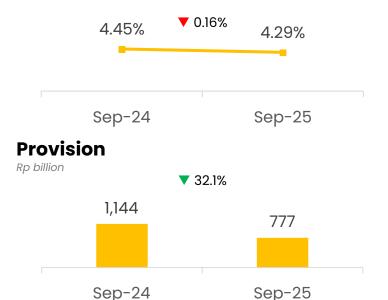
Net Interest Income (NII)



Non-Interest Income (NoII)



Net Interest Margin (NIM)

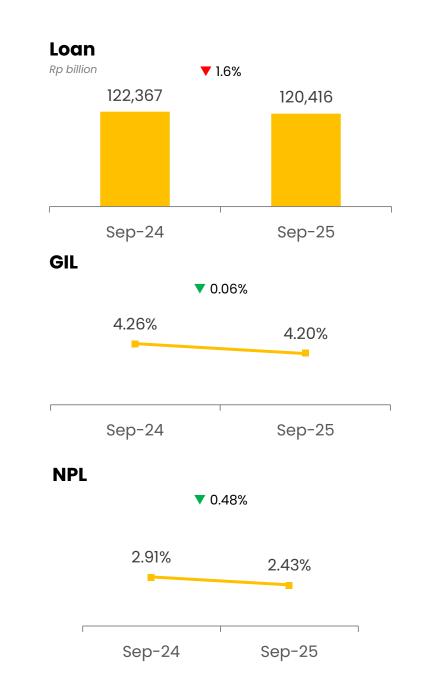


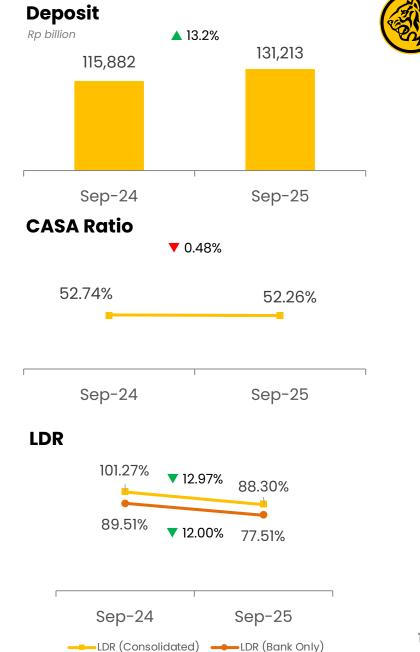


Loan & Deposit Growth

- Total outstanding loans slightly decreased by 1.6% YoY to Rp120.4 trillion, in line with the Bank's portfolio rebalancing strategy.
- Total customer
 deposits rose 13.2%
 YoY. Current Accounts
 and Savings Accounts
 increased by 19.3% and
 0.9% respectively, in
 line with the Bank's
 strategy to strengthen
 efficient funding.

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







Shariah Business Unit

 Shariah recorded a surge of 216.5% in PBT driven by stronger revenue and disciplined cost management. **Asset**Rp trillion

- Shariah financing under Community
 Financial Services (CFS) grew 13.3% to
 Rp22.3 trillion. Non-retail financing
 increased 14.5%, meanwhile retail
 financing rose 11.8%.
- Shariah's CASA increased 17.7% to Rp22.7 trillion, supported by a 36.1% surge in Current Accounts and a 3.2% rise in Savings Accounts. Time Deposits decreased 22.5%, in line with the Bank's strategy to optimise funding composition.

Financing

Rp trillion

[▲] 7.8% **8.3%** 31.0 44.1 43.1 29.6 Sep-24 Sep-25 Sep-24 Sep-25 **CASA NPF** Rp trillion **17.7% V** 0.13% 22.7 19.3 2.52% 2.39% Sep-24 Sep-24 Sep-25 Sep-25 Financing to Deposit Ratio (FDR) stood at an optimum level of 80.46% in Sep-25 from 79.87% in Sep-24.

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



Subsidiaries

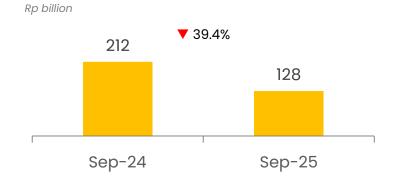
- Maybank Finance's four-wheeled financing increased 7.3% to Rp7.4 trillion, supported by rising interest in Electric Vehicle (EV) units.
- Amid a slowdown in the automotive market,
 WOM Finance's financing recorded an increase of 4.1% to Rp6.5 trillion.

Maybank Finance PBT Rp billion **▲** 1.2% 431 426 Sep-24 Sep-25 **Maybank Finance Financing** Rp billion **▲** 7.3% 7,427 6,920

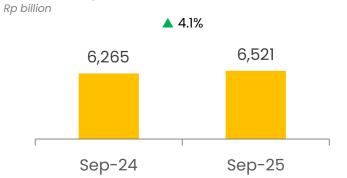
Sep-25

Sep-24

WOM Finance PBT



WOM Finance Financing



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

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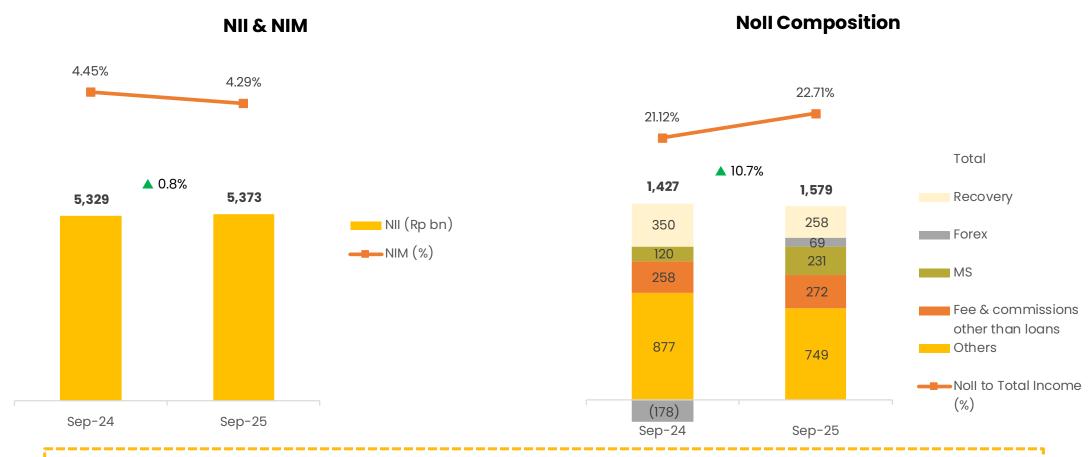
Income Statement - Consolidated



Rp billion	9м 2025	9м 2024	YoY	3Q 2025	2Q 2025	QoQ	3Q 2024	YoY
Interest Income	9,964	9,655	3.2%	3,327	3,291	1.1%	3,339	-0.4%
Interest Expense	(4,590)	(4,326)	6.1%	(1,528)	(1,495)	2.2%	(1,524)	0.3%
Net Interest Income	5,373	5,329	0.8%	1,799	1,796	0.2%	1,815	-0.9%
GM-related	300	(58)	618.3%	122	71	71.4%	57	114.3%
Non GM-related	1,279	1,485	-13.8%	482	333	44.5%	550	-12.4%
Non Interest Income	1,579	1,427	10.7%	604	405	49.2%	607	-0.6%
Gross Operating Income	6,953	6,756	2.9%	2,403	2,201	9.2%	2,422	-0.8%
Personnel	(2,459)	(2,485)	-1.1%	(750)	(883)	-15.2%	(855)	-12.3%
General & Administrative	(2,442)	(2,274)	7.4%	(837)	(810)	3.4%	(773)	8.3%
Operating Expenses	(4,901)	(4,760)	3.0%	(1,586)	(1,693)	-6.3%	(1,628)	-2.5%
Operating Income before Provisions	2,052	1,996	2.8%	817	508	60.8%	794	2.8%
Provisions	(777)	(1,144)	-32.1%	(285)	(255)	11.9%	(229)	24.3%
Operating Income After Provision	1,275	852	49.5%	531	253	110.2%	565	-6.0%
Non Operating Income / (Expenses)	26	(7)	444.8%	3	7	-57.8%	(3)	184.3%
Profit Before Tax & Minority Interest	1,300	845	53.9%	534	260	105.7%	562	-4.9%
Tax & Minority Interest	(311)	(287)	8.4%	(121)	(60)	100.4%	(132)	-8.6%
Profit After Tax & Minority Interest (PATAMI)	989	558	77.3%	414	200	107.3%	430	-3.7%

Steady income growth supported by strong non-interest income performance



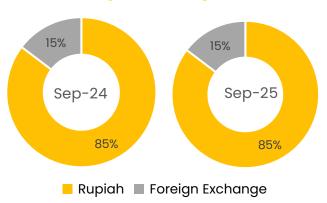


Net interest income (NII) increased by 0.8% while non-interest income (NoII) rose 10.7%, supported by GM income from Forex and MS, which rebounded to Rp300 billion. As a results, Gross Operating Income grew by 2.9%.

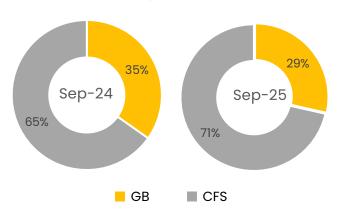
Accelerating portfolio growth across high-value segments: SMEs, Large Local Corporates & Retail



Loans by Currency



Loans by Segment



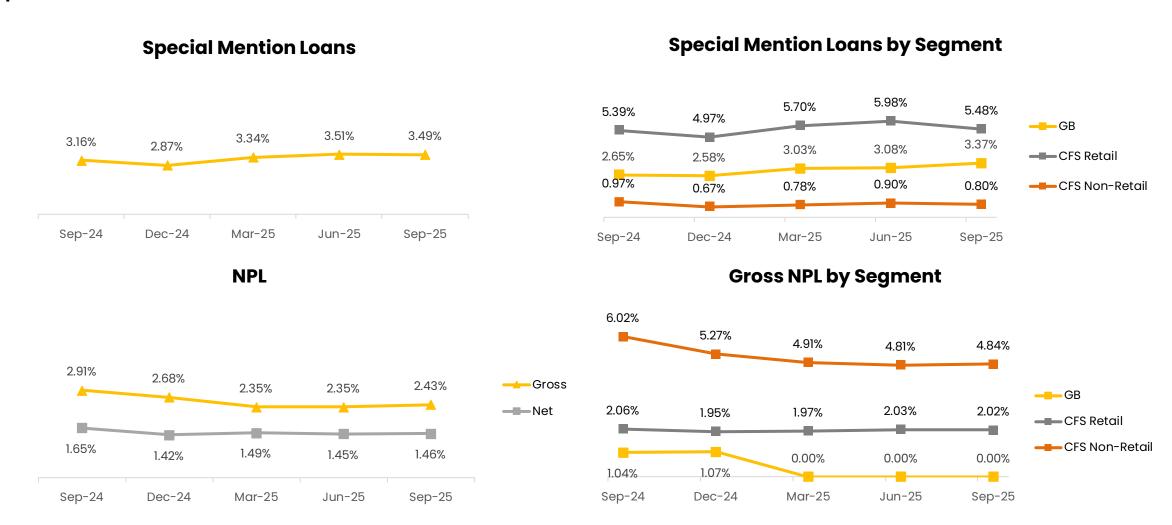
Loans Portfolio Breakdown

Rp trillion	Sep-25	Jun-25	Sep-24	YoY	QoQ	Composition
Global Banking	34.4	37.2	42.6	-19.3%	-7.6%	28.5%
CFS	86.1	84.5	79.8	7.8%	1.8%	71.5%
CFS Non-Retail	38.4	<i>37.</i> 5	34.9	10.1%	2.5%	31.9%
Business Banking	15.8	15.2	13.4	18.5%	4.4%	13.1%
SME+	6.4	6.3	6.0	6.4%	1.9%	5.3%
RSME	16.2	16.0	15.5	4.3%	0.9%	13.4%
CFS Retail	47.6	47.0	44.9	6.1%	1.3%	39.5%
Auto Loan	26.0	25.3	23.7	9.6%	2.6%	21.6%
WOM	6.5	6.3	6.3	4.1%	2.8%	5.4%
MIF	19.4	19.0	17.4	11.5%	2.5%	16.1%
Mortgage	17.0	17.1	16.6	2.1%	-0.3%	14.1%
Unsecured Loans	4.1	4.1	4.0	2.4%	0.4%	3.4%
Others	0.6	0.6	0.6	2.3%	0.6%	0.5%
Total	120.4	121.7	122.4	-1.6%	-1.0%	100.0%

^{*} Unsecured Loans consists of Credit Card and Personal Loans

Driving stability and resilience through ongoing portfolio optimisation





CASA improved by 12.2% to strengthen efficient funding



Customer Deposits by Business Segment



Customer Deposits by Type



Customer Deposits by Currency



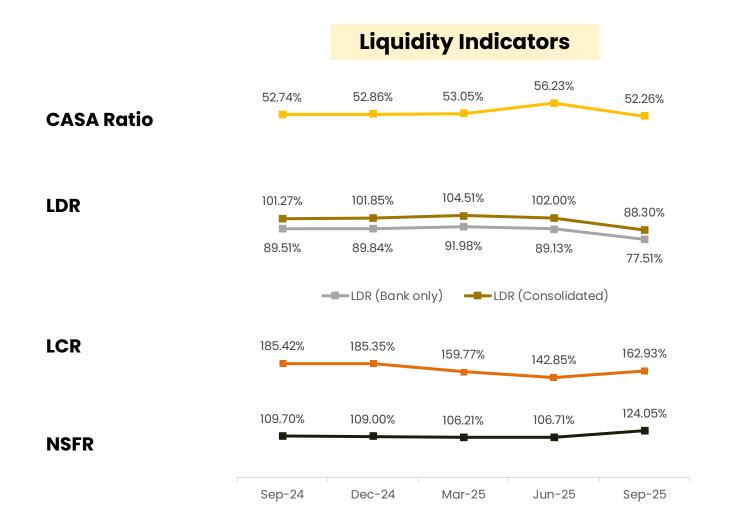
Customer Deposits Breakdown

	Sep-25	Jun-25	Sep-24	YoY	QoQ	Composition
Current Account	44.8	41.7	37.5	19.3%	7.3%	34.1%
Saving Account	23.8	22.8	23.6	0.9%	4.5%	18.2%
CASA	68.6	64.5	61.1	12.2%	6.3%	52.3%
Time Deposit	62.6	50.2	54.8	14.4%	24.8%	47.7%
Total	131.2	114.7	115.9	13.2%	14.4%	100.0%
CASA Ratio	52.26%	56.23%	52.74%	-0.48%	-3.97%	



Stable liquidity position driven by improved CASA acquisition



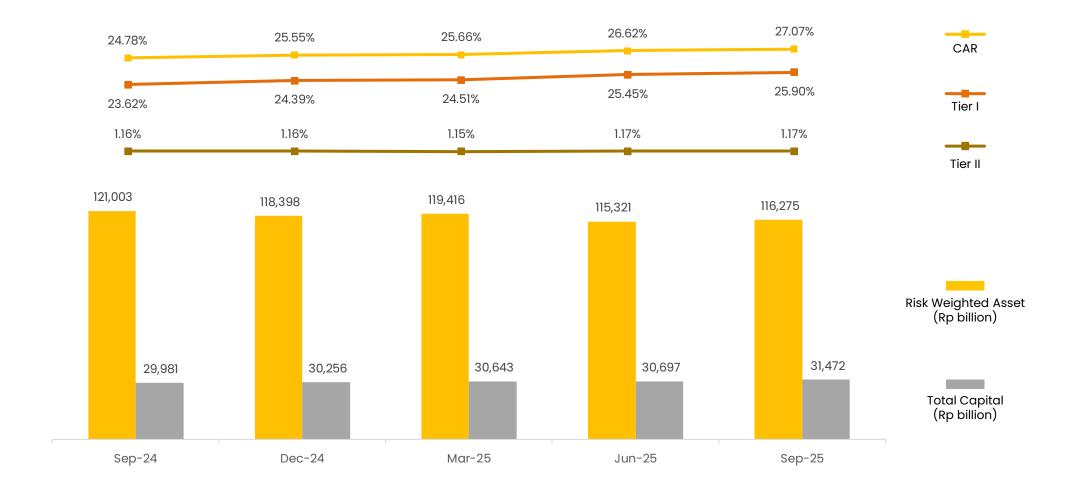






Strong and sufficient capital position to support business growth





Balance Sheet - Consolidated



Rp billion	Sep-25	Jun-25	Sep-24	YoY	QoQ
Loans	120,416	121,693	122,367	-1.6%	-1.0%
Other Earning Assets	58,520	46,397	45,437	28.8%	26.1%
Other Assets	19,021	16,823	21,514	-11.6%	13.1%
Total Assets	197,957	184,913	189,318	4.6%	7.1%
Deposits from Customer	131,213	114,702	115,882	13.2%	14.4%
- Current Account	44,752	41,696	37,498	19.3%	7.3%
- Saving Account	23,820	22,796	23,616	0.9%	4.5%
- Time Deposit	62,642	50,210	54,769	14.4%	24.8%
Deposits from Other Banks	3,376	5,490	5,212	-35.2%	-38.5%
Borrowings & Repo	15,534	20,190	22,084	-29.7%	-23.1%
Securities Issued	2,694	3,950	3,712	-27.4%	-31.8%
Other Liabilities	12,680	8,936	11,595	9.4%	41.9%
Total Liabilities	165,596	153,366	158,583	4.4%	8.0%
Equity (attributable to equity holders)	31,752	30,944	30,170	5.2%	2.61%
Minority Interest	609	603	564	8.0%	1.0%
Total Equity	32,361	31,547	30,734	5.3%	2.6%

Financial Ratios



		Consolidated					Bank Only				
	Sep-25	Jun-25	Sep-24	YoY	QoQ	Sep-25	Jun-25	Sep-24	YoY	QoQ	
Profitability											
Return On Assets	0.91%	0.82%	0.61%	0.30%	0.09%	0.72%	0.68%	0.34%	0.38%	0.04%	
Return On Equity (Tier 1)	4.46%	3.93%	2.64%	1.82%	0.53%	4.40%	4.27%	2.00%	2.40%	0.13%	
Net Interest Margin	4.29%	4.36%	4.45%	-0.16%	-0.07%	3.24%	3.26%	3.42%	-0.18%	-0.02%	
Efficiency & Productivity Ratio											
Cost to Income Ratio	70.41%	73.58%	71.35%	-0.94%	-3.17%	74.01%	76.88%	75.91%	-1.90%	-2.87%	
ВОРО	89.05%	90.24%	92.31%	-3.26%	-1.19%	90.17%	90.89%	95.09%	-4.92%	-0.72%	
Earning Asset Quality											
Impaired Loans - Gross	4.20%	4.09%	4.26%	-0.06%	0.11%	4.53%	4.38%	4.62%	-0.08%	0.15%	
Impaired Loans - Net	2.17%	2.16%	2.27%	-0.10%	0.01%	2.34%	2.32%	2.47%	-0.13%	0.02%	
NPL - Gross	2.43%	2.35%	2.91%	-0.48%	0.08%	2.57%	2.46%	3.13%	-0.56%	0.11%	
NPL - Net	1.46%	1.45%	1.65%	-0.19%	0.01%	1.55%	1.54%	1.78%	-0.23%	0.01%	
Balance Sheets Structure											
LDR	88.30%	102.00%	101.27%	-12.97%	-13.70%	77.51%	89.13%	89.51%	-12.00%	-11.62%	
Modified LDR *)	75.77%	81.01%	79.84%	-4.07%	-5.24%	70.21%	75.54%	74.62%	-4.41%	-5.33%	
LCR	162.93%	142.85%	185.42%	-22.49%	20.08%	163.60%	152.19%	181.33%	-17.73%	11.41%	
NSFR	124.05%	106.71%	109.70%	14.35%	17.34%	118.68%	106.79%	109.18%	9.50%	11.89%	
CASA	52.26%	56.23%	52.74%	-0.48%	-3.97%	52.46%	56.96%	53.04%	-0.58%	-4.50%	
CAR	27.07%	26.62%	24.78%	2.29%	0.45%	25.09%	24.57%	22.84%	2.25%	0.52%	

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

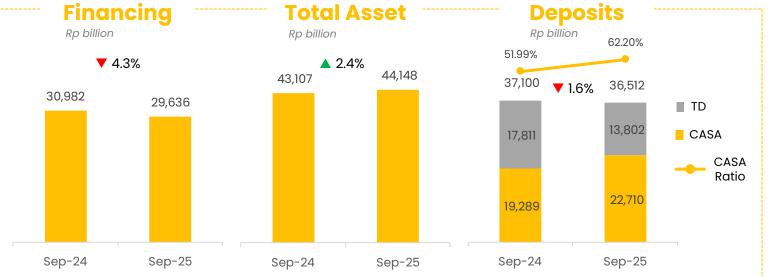
^ Modified LDR is based on internal calculation and defined as (Loans excl. Rural Banks) / (Third Party Deposits + Borrowings + Repo + Securities Issued + Sub Debt)

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Shariah Business Unit's (UUS) PBT surge 216.5% to Rp516 billion, driven by stronger revenue and disciplined cost management

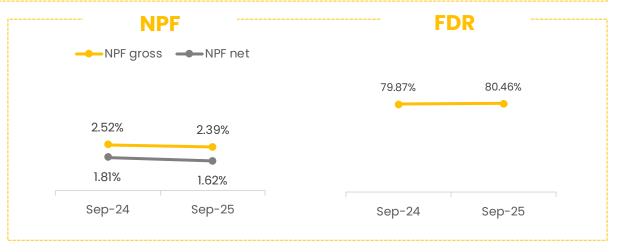






Key Drivers

- UUS recorded a PBT of Rp516 billion in 9M FY25, compared with Rp163 billion in 9M FY24.
- Shariah CFS Retail and Non-Retail grew 13.3% to Rp22.36 trillion. Non-retail financing increased 14.5%, supported by growth of 16.3% in Business Banking, 19.7% in SME+, and 11.2% in RSME segments. Retail financing rose 11.8%, driven by an 12.6% increase in mortgage financing, and 3.5% in auto financing.
- Shariah's CASA increased 17.7% to Rp22.71 trillion. Time Deposits decreased 22.5%, in line with the Bank's strategy to optimise funding composition., and CASA ratio improved to 59.96%.



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M2U's Financial Transaction volume keeps growing



🛊 14.2% YoY

growth in transaction volume with more than **IDR105.9 trillion transaction** as of Q3 2025.



🛊 23.4% YoY

M2U financial transaction reached more than 22.2 million as of Q3 2025.



More than **150.9 saving accounts have been opened digitally** through M2U in Q3 25.



11.2% YoY

Saving account volume opened through M2U reach more than **IDR 5.4** trillion .

QR Pay Transaction Growth



🛊 111.6% YoY

M2U QR Pay & QR Cardless Withdrawal transactions volume in Q3 25 reach more than IDR 1.88 trillion.



M2E



12.5% YoY

Total **financial transaction frequency** in Q3 25 reach more than **3.73 million** with **current account** balance of M2E users as of Q3 25 reached more than **IDR 32.9 trillion**, grow by more than **31.6% YoY**

1. M2U Txn Volume (IDR Tn)



Q3'24 Q4'24 Q1'25 Q2'25 Q3'25 2. M2U Txn Frequency (in Mn)



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

M2E Txn Frequency (in Mn)



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:





Deposit



Bonds











Gold







Maybank Credit



Unsecured Load

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







Portfolio Management

Expense Tracker

Goal Based Investment

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Maybank Finance Performance



Balance Sheet

Rp billion	Sep-25	Jun-25	Sep-24	YoY	QoQ
Total Asset	7,858	7,257	7,344	7.0%	8.3%
Financing	7,427	6,888	6,920	7.3%	7.8%
% to Total MBI Loans (%)	6.17%	5.66%	5.66%	0.51%	0.51%
Total Equity	4,153	4,036	3,853	7.8%	2.9%

Asset Quality

%	Sep-25	Jun-25	Sep-24	YoY	QoQ
Gross NPF	0.31%	0.31%	0.32%	0.00%	0.00%
Net NPF	0.14%	0.14%	0.13%	0.00%	0.00%

Income Statement

Rp billion	9M 2025	9М 2024	YoY	3Q 2025	2Q 2025	QoQ
Revenue	855	825	3.7%	289	282	2.5%
Operating Expense	197	180	9.4%	67	63	6.2%
Profit Before Tax	431	426	1.2%	150	139	7.6%
% to Total MBI PBT	33.17%	50.45%	-17.28%	33.2%	36.7%	-3.57%

No of Customer

දුද්ද 1

116,205

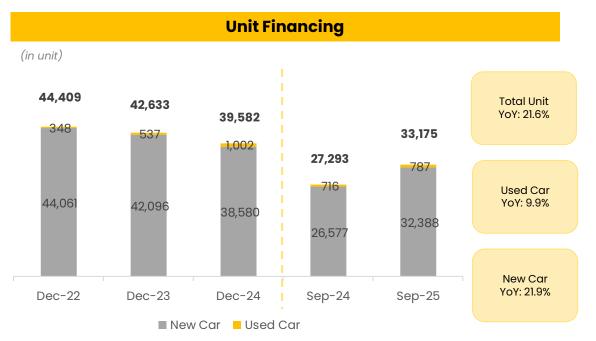
Total Branch

30

Unit Financed



33,175







WOM Finance Performance



Balance Sheet

Rp billion	Sep-25	Jun-25	Sep-24	YoY	QoQ
Total Asset	7,313	8,552	7,307	0.1%	-14.5%
Financing	6,521	6,346	6,265	4.1%	2.8%
% to Total MBI Loans (%)	5.42%	5.21%	5.12%	0.30%	0.20%
Total Equity	1,917	1,898	1,780	7.7%	1.0%

Asset Quality

%	Sep-25	Jun-25	Sep-24	YoY	QoQ
Gross NPF	2.05%	2.59%	1.85%	0.20%	-0.54%
Net NPF	0.89%	1.23%	0.82%	0.07%	-0.34%

Income Statement

Rp billion	9М 2025	9М 2024	YoY	3Q 2025	2Q 2025	QoQ
Revenue	1,620	1,612	0.5%	567	520	9.1%
Operating Expense	899	849	5.8%	318	308	3.2%
Profit Before Tax	128	212	-39.4%	23	25	-9.4%
% to Total MBI PBT	9.87%	25.08%	-15.21%	9.9%	13.7%	-3.87%

No of Customer

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277,011

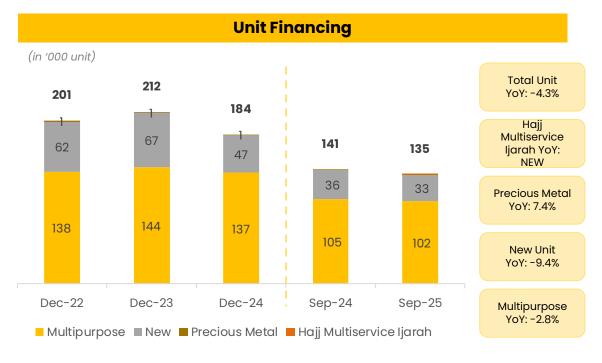
Total Branch



204

Unit Financed









Macro- economics	Maybank Indonesia in Brief	Executive Summary	Results Overview	Shariah Business Unit
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Maybank's Commitments on Sustainability



01

Commitment 1

Mobilising RM80 billion in Sustainable Finance by 2025

02

Commitment 2

Improving the lives of two million households across ASEAN by 2025

Commitment 3

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

03

Commitment 4

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

04

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

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

Three Pillars of Sustainability

Responsible Transition

Enabling transition to a low-carbon economy by balancing environmental and social imperatives with stakeholders' expectations.

Enabling Our Communities

Building community resilience across ASEAN and undertaking responsive action to promote economic development and social well-being.

Our House is in Order & We Walk the Talk

Leading by example with good management practices and ensuring that Maybank's ESG strategy is based upon a strong foundation.

^{*} Maybank Group Sustainability Commitment 1 in Sustainable finance is based on Maybank Group Sustainable Product Framework (SPF)

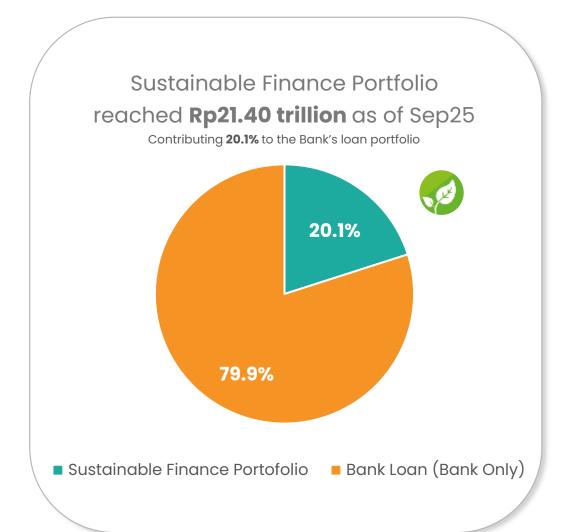
Sustainable Finance Portfolio

Support for Sustainable Development Goals











Energy Efficiency

Rp1.20 trillion



Management of Natural Resources and Sustainable Land Use

Rp941 billion



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

Rp93.3 billion



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

Rp661 billion



Environmentally Friendly Transportation

Rp749 billion



Renewable Energy

Rp316 billion



Micro, Small, and Medium Enterprises (UMKM)

Rp17.44 trillion

^{*} Sustainable finance in accordance with POJK 51 2017 (Kateogri Kegiatan Usaha Berkelanjutan/KKUB)

Maybank's Commitments on Sustainability

Support for Sustainable Development Goals











National Literacy Movement "Negeri di Awan" : Taman Baca Maybank

Since September 2024, Maybank Indonesia has been conducting the "Negeri di Awan" National Literacy Movement in collaboration with OJK and the Ministry of Education and Culture. The initiative includes four main activities, one of which is the Taman Baca Maybank, a regular literacy education session at five public reading centers. It reaches children aged 5–12 and housewives, with employee volunteers as educators. In 9M 2025, the initiative has benefitted 1,126 children, 215 adults and involving 405 volunteers. Since launched, the literacy movement has expanded to 66 centers, with total 5,231 children and 3,310 adults as beneficiaries, and involving 3,053 volunteers.



HERPower Program: Literacy and Entrepreneurship Training for Women Entrepreneurs in MSMEs

In partnership with the YCAB Foundation, the HERPower Program provides training in financial literacy and entrepreneurship to women entrepreneurs. The primary focus is on MBI customers involved in the HERPower campaign, particularly women under 50 years old with an average monthly income of up to IDR 10 million. Conducted online through five monthly webinars, the training covers key topics such as financial management, business growth strategies, and digital marketing. During its run from February to June 2025, the program reached more than 1,000 women entrepreneurs as beneficiaries. Through this training, women entrepreneurs will gain the knowledge needed to overcome challenges and improve their standard of living to contribute to economic development.



Syariah Thought Leaders Forum 2025: "Strengthening the Shariah Economy for a Sustainable Future"

With the commitment of "Shariah First", Maybank Indonesia aims to bring forth important discussions among the key stakeholders to highlight the challenges facing the industry and deliberate potential and actionable solutions through "Shariah Thought Leader Forum". The forum was held on 13 January 2025 in Jakarta, with speakers KH Ma'ruf Amin, Vice President of Indonesia, Dr. KH Saad Ibrahim, MA, Central Executive Board of Muhammadiyah 2022–2027, and Mufti Dr Ismail Menk. This event involving the regulators, practitioners, business leaders, Shariah scholar, international expert, and related stakeholders in shariah finance to share their thoughts and discussing the strategy in mainstreaming the Shariah Finance Industry.

Sustainability-related Events in 9M 2025

Support for Sustainable Development Goals











ESG Champion Capacity Development Plan – 9M25

ESG Champion Capacity Development Plan is a programme designed to harness Maybank Indonesia Business Units and related parties to accelerate the growth of Sustainable Finance portfolio according to Maybank's Sustainable Product Framework (SPF) and Transition Finance Framework (TFF). They are equipped by coaching sessions from ESG experts, concrete case studies and capacity development through industrial updates, as well as sharpening soft skills. The programme aims to support Maybank Group Commitment 1 to mobilise MYR 80 billion in sustainable finance by 2025. By 9M25, the programme has assisted the business unit to channel sustainable finance in total amount of equivalent IDR 441 Bn for heavy-duty EV and passenger EV.



The EcoCampus Webinar with Binus University – Financing Change: A New Era of Sustainability Finance

The EcoCampus Webinar series for 5th-semester Accounting and Finance BINUS University students successfully held two sessions in 9M 2025, focusing on the critical theme of sustainable finance. The series commenced on 22 February via Zoom with a session titled "Financing Change: A New Era of Sustainable Finance." This event featured presentations from Maria Trifanny Fransiska, Head of Sustainability Maybank Indonesia, and Cahyadi Rustanto, Head of Investment Banking & Advisory PT Maybank Sekuritas Indonesia. Second webinar was conducted on 12 September 2025 featured presentations from Yan Samuel Dolok Saribu, Head Sustainability Strategy & Adoption Maybank Indonesia. The discussion delved into the evolving landscape of sustainable and transition finance, highlighting key trends and the role of financial institutions.



Maybank Halal Facilitation Programme

As part of Maybank Syariah's commitment to be the preferred banking partner for halal industry players, Maybank collaborated with LPPOM MUI and Lembaga Pengembangan UMKM Muhammadiyah to provide Halal Facilitation Programme for underprivileged owners of micro, small, and medium enterprises (MSMEs). The programme relieves them of all costs for Halal certification, as well as providing guidance throughout the whole process. This programme started in December 2024 with a series of trainings and technical assistance, before participants complete all necessary assessments & documentations. The programme focuses on 3 cities, namely Jakarta, Surabaya and Yogyakarta. By 9M 2025, there are **931 MSMEs certified** out of a total 1,500 MSMEs targeted for Year 2025.

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Introduction of Maybank Indonesia's Investment Framework



To support the Maybank Group initiative of M30 including the Bank's initiative of SP7 (Uplift Indonesia) and planned conglomeration within the Bank, there is a need to review process of investment in marketable securities through implementation of securities investment management framework.

The **strategic purpose** of Maybank Indonesia Investment Framework are as follows:

- A structured investment management process, with a consistent investment approach and aligned to the Bank's capital, liquidity and regulatory requirements and risk appetite
- Clear guidance and principles to align with best practices of risk and performance management
- Alignment of broad strategies across the Maybank Group and Maybank Indonesia Financial Conglomerate through improved coordination & communication
- Investment Framework ensures disciplined capital allocation and investment management decision/coordination across business within Maybank Indonesia Financial Conglomerate including planned conglomeration with PT Maybank Asset Management (MAM), PT Asuransi Etiqa Internasional Indonesia (Etiqa), PT Maybank Sekuritas Indonesia (MSI), PT Maybank Indonesia Finance (MIF), and PT Wahana Ottomitra Multiartha Tbk (WOM) as per guidance of regulatory requirement POJK No. 30 Year 2024.
- > Maybank Indonesia Investment Framework provides guiding principle with introduction of several key risk parameters and KPI coupled with business unit restructuring to revamp the existing treasury function at Maybank Indonesia to meet the above objective.



The Investment Management completely revamps the guiding pillars in Governance, Investment Approach, Performance Management and Risk Management for investment management





Governance

- · Identify a governance structure for investment management across Maybank Indonesia
- Assign roles & responsibilities pertaining to Investment Management



Investment Approach

- Aims to harmonise the investment approach across the Maybank Indonesia Financial Conglomerate, via:
 - Guidelines for the establishment of Investment Mandates
 - · General principles pertaining to Investment Management



Performance Management

- Guiding principles for Performance Management to ensure incentives of managers are aligned to their Mandate
- Guiding principles for Performance Metrics
- Performance measurement frequency should at the minimum be daily

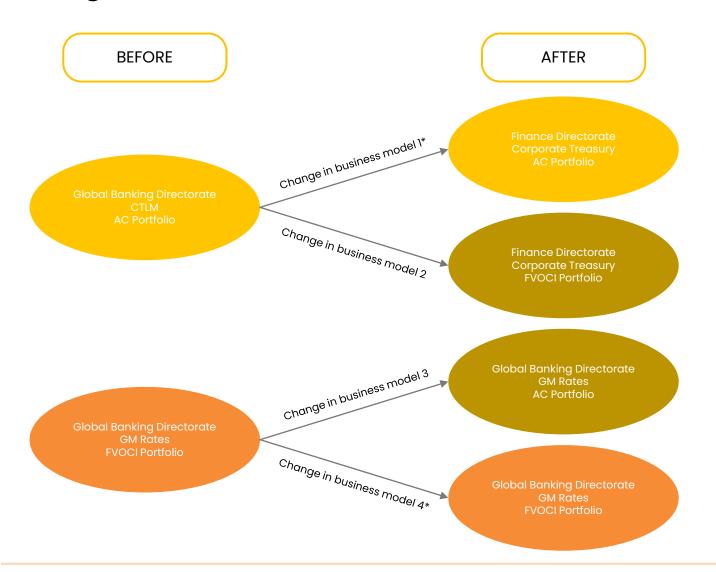


Risk Management

- Maybank Indonesia shall have a holistic view on overall investment portfolio risk with a robust process emplaced to actively identify, measure, control, monitor, and report market and credit risk exposures.
- All mandates shall have at the minimum daily monitoring of all positions' risks & limit, in addition to those required by Risk policies

Change in Business Model





From the fundamental change in business model, the Bank has changed from two business model schemes to four business model schemes:

- From AC Corporate Treasury Liquidity Management (CTLM) to AC Corporate Treasury (CT) + FVOCI CT
- From FVOCI GM Rates to AC **GM Rates + FVOCI GM Rates**

With each portfolio and owner have different objectives.

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Awards & Events Highlights in 3Q 2025



JULY

• 3 JULY

Maybank Indonesia successfully secured four awards at the prestigious **Asian Banking & Finance Retail Banking Awards 2025**: SME Digital Innovation of the Year 2025, Sustainability Initiatives of the Year 2025, Wealth Management Platform of the Year 2025, and Islamic Banking Initiative of the Year 2025.



8 JULY

Maybank Indonesia announced that it will host the **Maybank Cycling Series II Festino 2025** on 28 September in Yogyakarta., which includes adding a new classification for fellow cyclists who want to collaborate in a team on the route, along with attractive rewards.



14 JULY

Maybank Indonesia Sharia Business Unit and Asuransi Umum Mega Syariah launched the **Sharia Fire Insurance product**, which offers sharia-compliant financial protection for its customers.



22 JULY

Maybank Indonesia signed a commitment to implement the **Women Entrepreneurs (WE) Finance Code in Indonesia**, alongside other Financial Services Institutions, Ministries/ Agencies, Financial Services Associations, and Women Entrepreneurs Associations. The WE Finance Code is an initiative adopted to close the financial access gap faced by women entrepreneurs around the world.



• 18 JULY

Maybank Indonesia has been honored with two distinguished awards at the **Euromoney Awards for Excellence 2025**: Indonesia's Best Bank for ESG and Indonesia's Best Bank for SME.



AUGUST

27 AUGUST

In commemoration of **National Customer Day 2025**, Maybank Indonesia held the program BOD Serves Maybankers – Customers Are Really Everything (CARE) to strengthen the Bank's management's relationship with its employees,.



Awards & Events Highlights in 3Q 2025



SEPTEMBER

• 3 SEPTEMBER

Maybank Indonesia entered into a strategic collaboration with Nanobank Syariah to launch Indonesia's first **Sharia Restricted Investment Account (SRIA)**, the first of its kind in Indonesia. The collaboration is aimed to drive the growth of sharia banking industry in Indonesia.



• 12 SEPTEMBER

Maybank Indonesia is proud to be listed among the 100 largest companies according to Fortune Indonesia (Fortune Indonesia 100), which also serves as concrete evidence of the Bank's strong performance and significant contribution to national economic growth.



• 15 SEPTEMBER

Maybank Indonesia was honored with two awards: Top 50 Big Capitalization Public Listed Company and Best Disclosure and Transparency at the **16th IICD Corporate Governance Conference and Award 2025** organised by the Indonesian Institute for Corporate Directorship.



• 17 SEPTEMBER

Maybank Indonesia, in collaboration with PT Asuransi Etiqa Internasional Indonesia, has launched **Travel 360 Insurance**, a travel insurance product offering comprehensive end-to-end protection. This product is designed to meet the needs of an increasingly mobile society, whether for domestic or international travel.



17 SEPTEMBER

Thanks to its commitment and participation in paying income zakat, Maybank Indonesia received the award for "Best Bank for Employee Zakat Collection" at the BAZNAS Award 2025, which reflects the spirit of sharing and social responsibility embraced by all Maybankers.



• 19 SEPTEMBER

Maybank Indonesia received the award for "The Most Transaction Growth in Digital Channel" at the ATM Bersama Awards 2025. This award demonstrates the Bank's commitment to provide innovative and secure digital services, as well as delivering a more convenient and efficient banking transaction experience for its customers.



Maybank Marathon 2025 Successfully Held









24 AUGUST

Maybank Indonesia flagged off **Maybank Marathon 2025**, the first Elite Label Road Race in Indonesia in Bali United Training Center, Gianyar, Bali. In its 14th iteration, the marathon amassed 13,600 participants from 52 countries, including Malaysia, Japan, Australia, the United States and others from across Africa and Europe. Maybank Marathon 2025 also brought along 12 elite international runners from Ethiopia, Kenya, and Morocco, who have set impressive records all over the world. The event has provided a total of more than Rp2.7 billion in prize for 102 winners, including the record breaker.













