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Maybank Indonesia

FINANCIAL RESULTS

9M 2025 ended 30 September 2025

Humanising
Financial Services



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Digital Banking	Subsidiaries	Sustainability	Investment Framework Update	Awards and Events Highlights
25	28	31	36	40



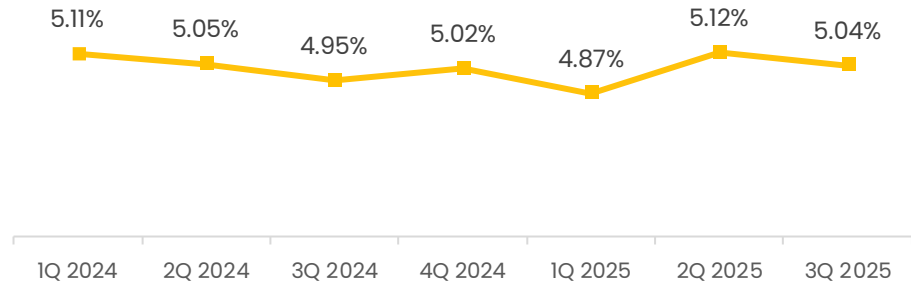
Macroeconomics and Industry Updates

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

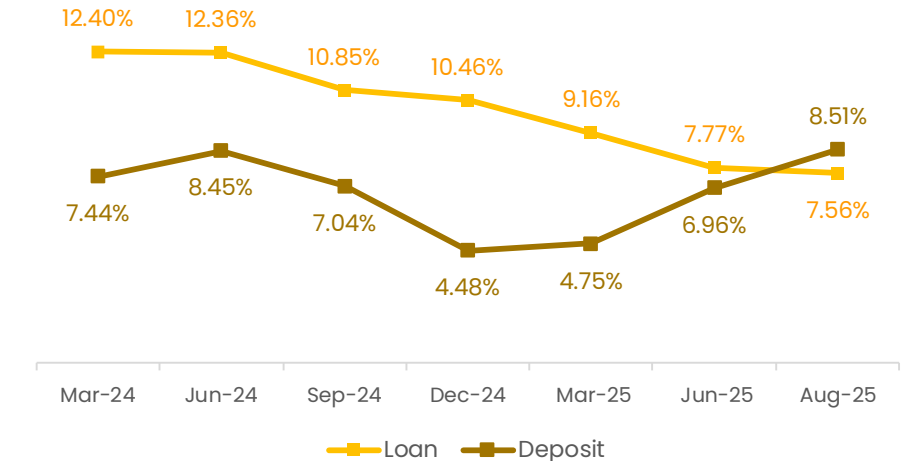


GDP Growth



Source: Statistics Indonesia (BPS)

Loan and Deposit Growth

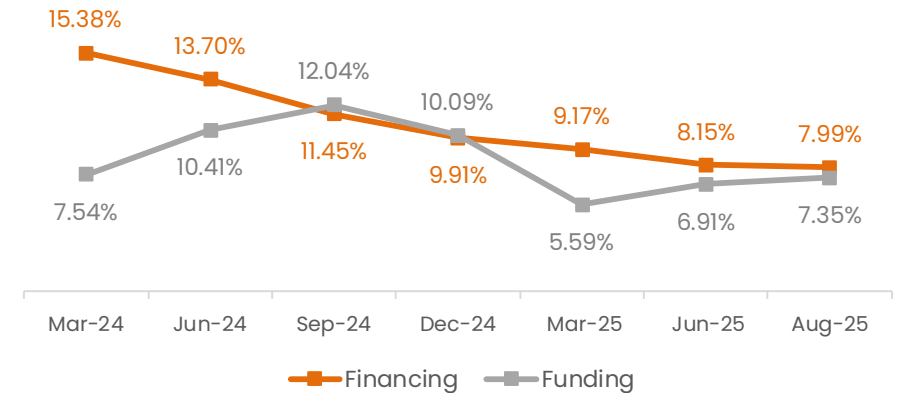


Source: Indonesia Banking Statistics (SPI)

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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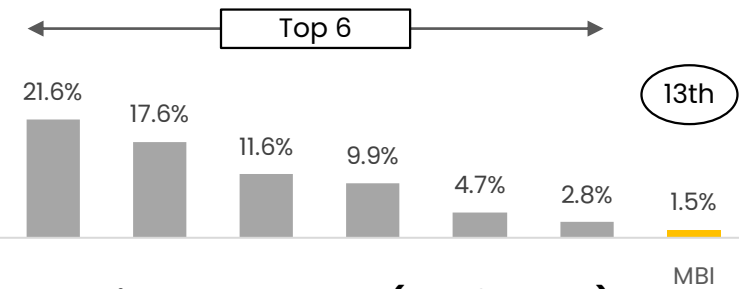


Our Presence



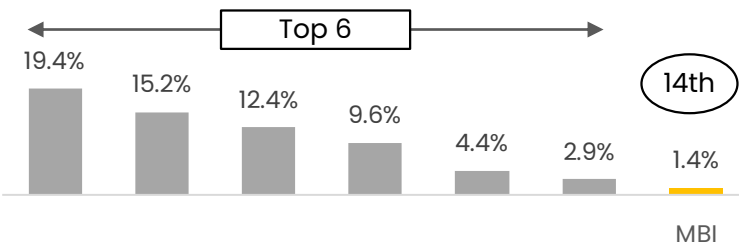
Maybank Indonesia Market Presence

Loans Market Share (as of Sep 25)



Total Assets
Rp198.0 tn

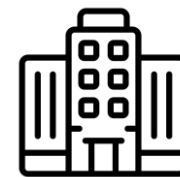
Deposits Market Share (as of Sep 25)



Rating Calls
idAAA PEFINDO

Maybank Indonesia Footprint

Physical Footprint

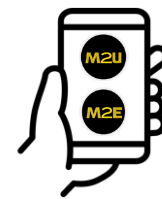


278
Branches (incl. shariah and Mumbai branch)

22
KCP Mobile (Mobile Cash Van)

669
ATM* including 26 Cash Recycle Machines (CRM)

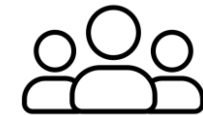
Digital Footprint



>103,000
M2U Active Users

>3,900
M2E Active Users

Employee Strength



>6,200
Maybankers

* 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 Rompas
Independent 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

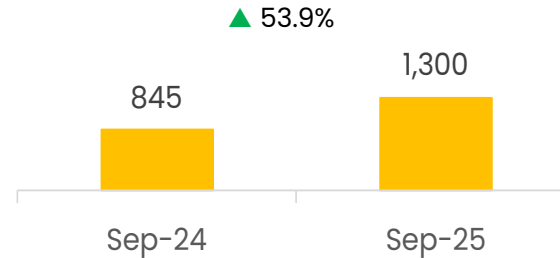
9M 2025 vs 9M 2024

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.

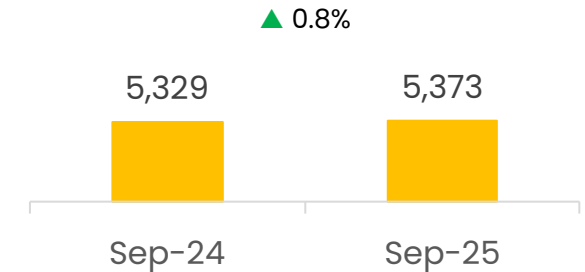
Profit Before Tax & Minority Interest

Rp billion



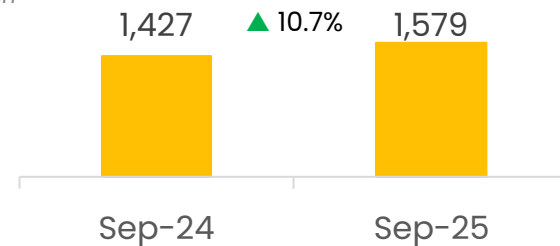
Net Interest Income (NII)

Rp billion

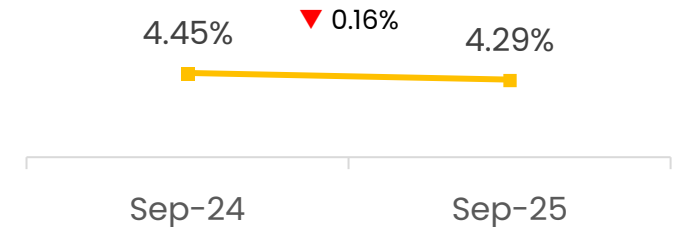


Non-Interest Income (NolI)

Rp billion

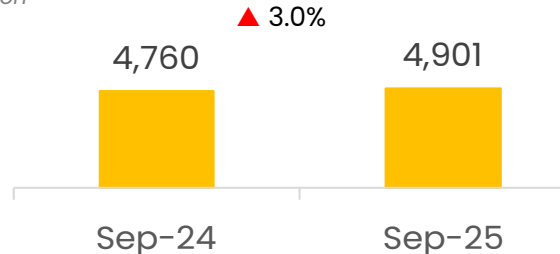


Net Interest Margin (NIM)



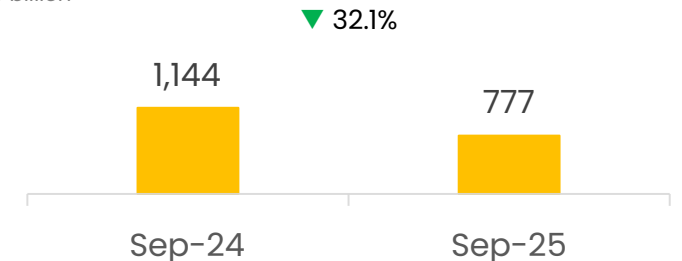
Operating Expense

Rp billion



Provision

Rp billion



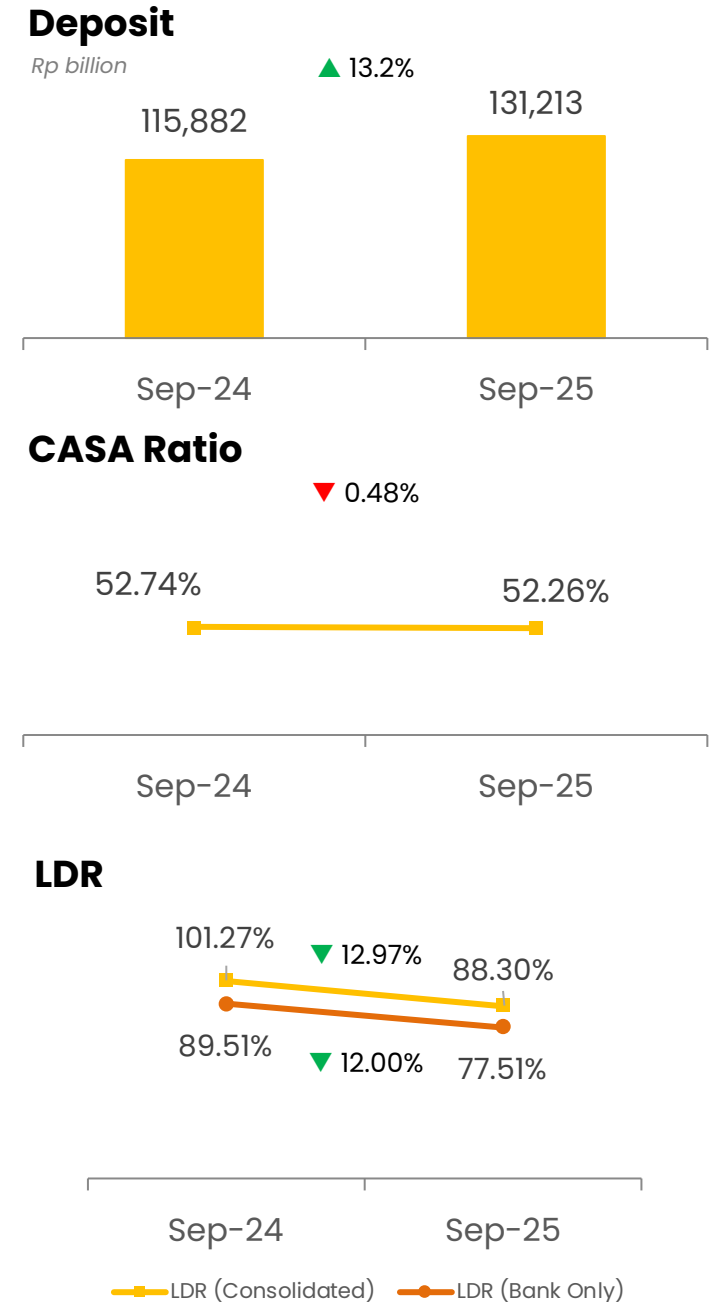
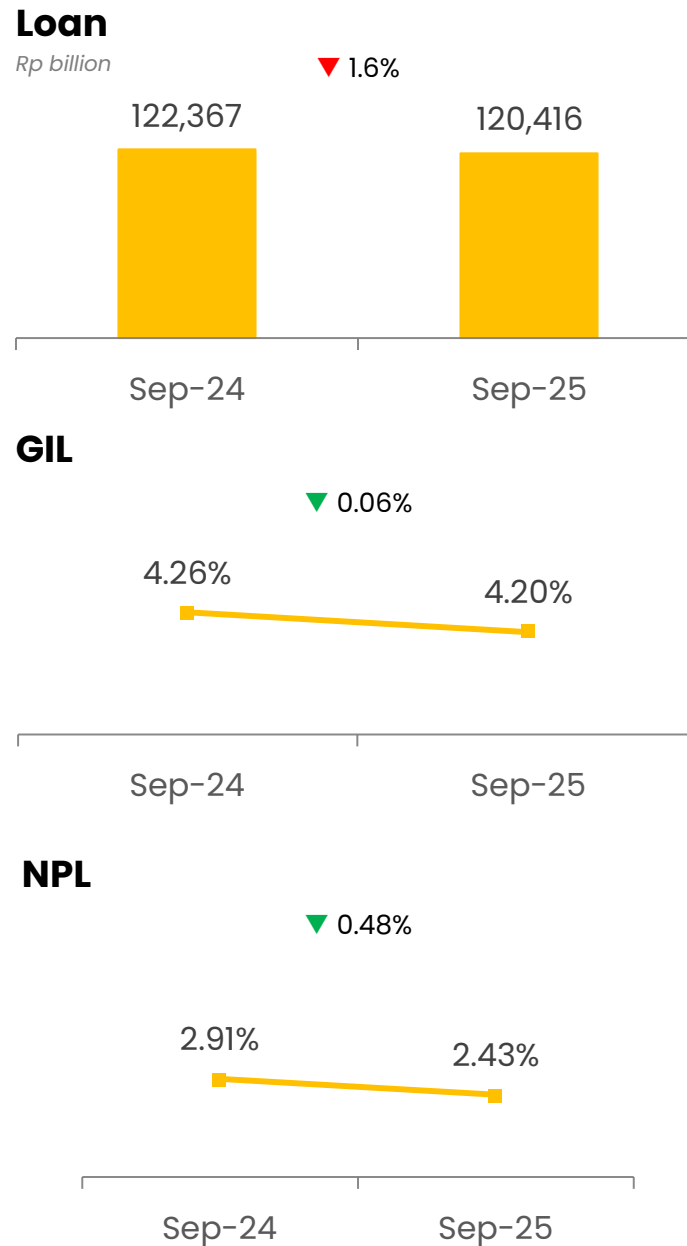
* All numbers are based on Consolidated Financial Statements which are in accordance with accounting classification unless otherwise stated. The classifications differ from published results which are in accordance with OJK's classification.

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



Loan & Deposit Growth

- Total outstanding **loans** 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



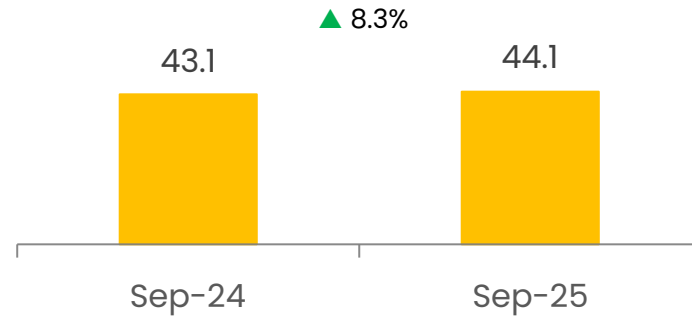
Shariah Business Unit

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

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

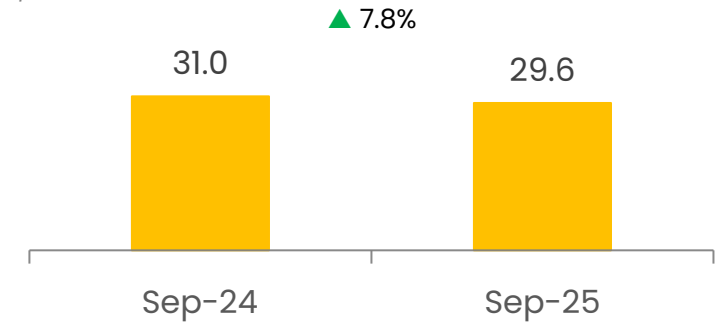
Asset

Rp trillion



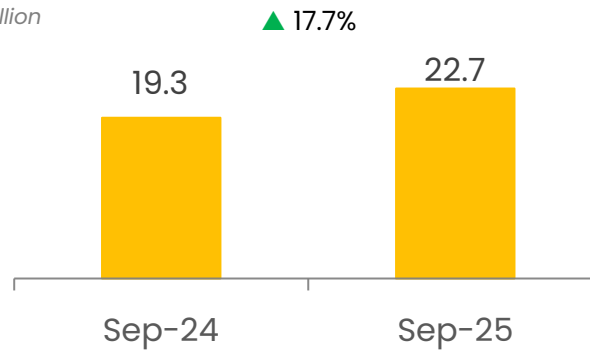
Financing

Rp trillion

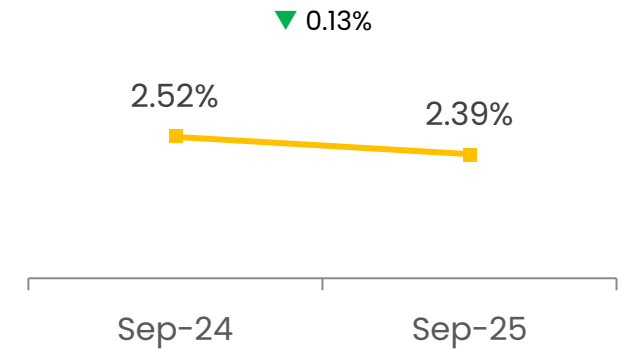


CASA

Rp trillion



NPF



Financing to Deposit Ratio (**FDR**) stood at an optimum level of 80.46% in Sep-25 from 79.87% in Sep-24.

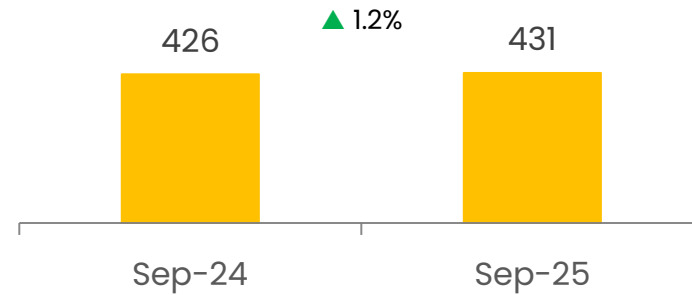


Subsidiaries

- **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.

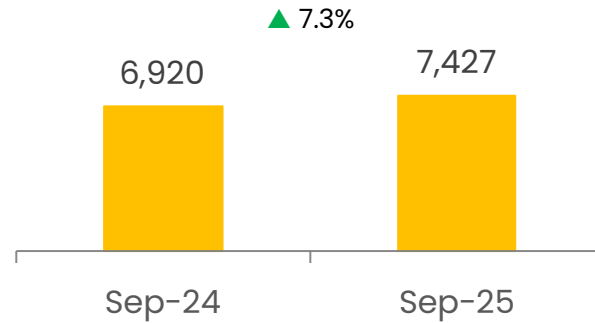
Maybank Finance PBT

Rp billion



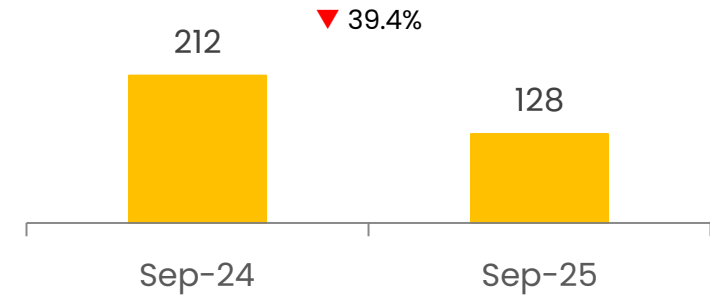
Maybank Finance Financing

Rp billion



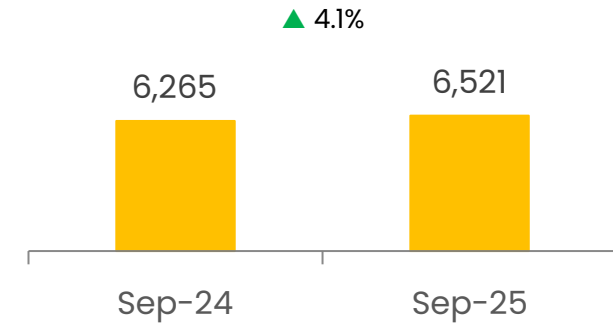
WOM Finance PBT

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

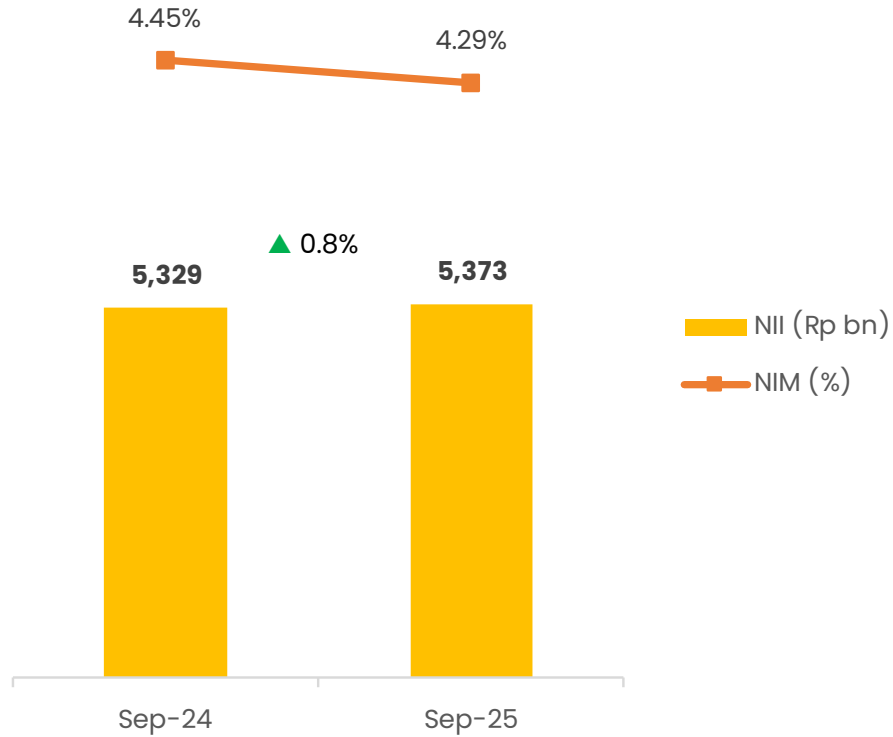


Rp billion	9M 2025	9M 2024	YoY	3Q 2025	2Q 2025	QoQ	3Q 2024	YoY
Interest Income	9,964	9,655	3.2%	3,327	3,291	1.1%	3,339	-0.4%
Interest Expense	(4,590)	(4,326)	6.1%	(1,528)	(1,495)	2.2%	(1,524)	0.3%
Net Interest Income	5,373	5,329	0.8%	1,799	1,796	0.2%	1,815	-0.9%
GM-related	300	(58)	618.3%	122	71	71.4%	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%

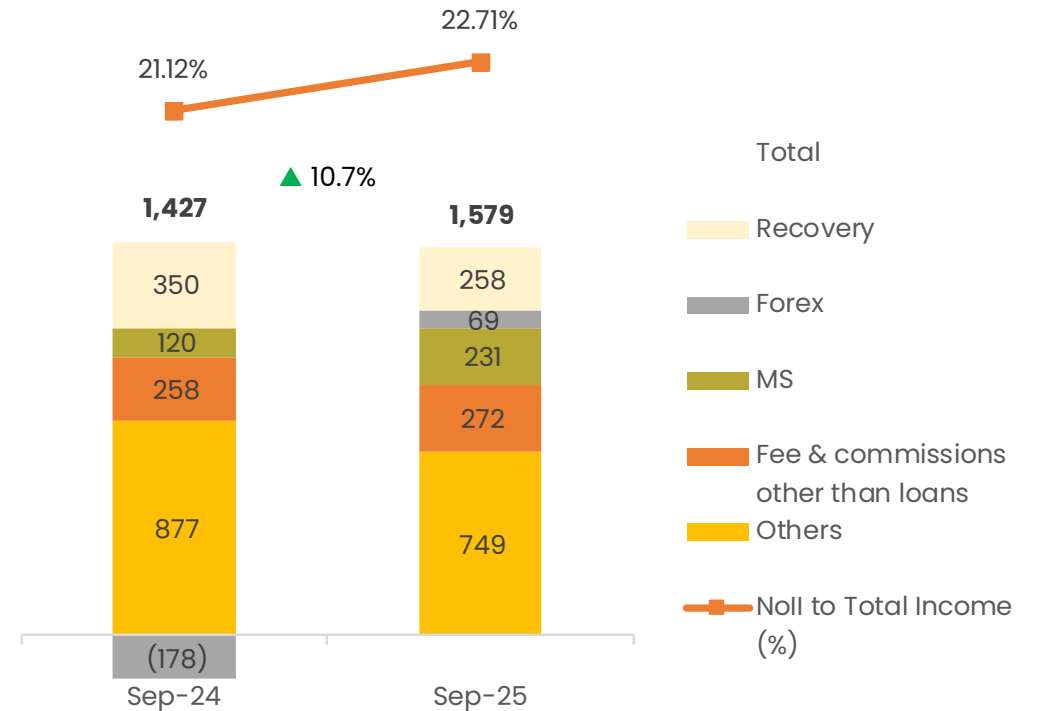
Steady income growth supported by strong non-interest income performance



NII & NIM



NoII Composition

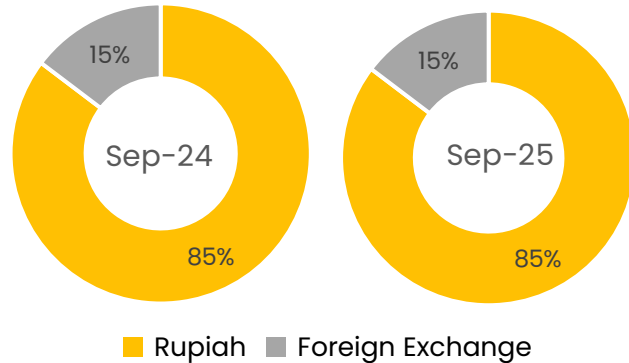


Net interest income (NII) increased by 0.8% while non-interest income (NoII) rose 10.7%, supported by GM income from Forex and MS, which rebounded to Rp300 billion. As a results, Gross Operating Income grew by 2.9%.

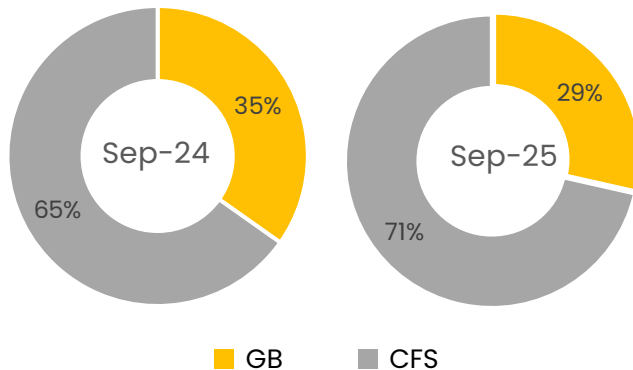
Accelerating portfolio growth across high-value segments: SMEs, Large Local Corporates & Retail



Loans by Currency



Loans by Segment



Loans Portfolio Breakdown

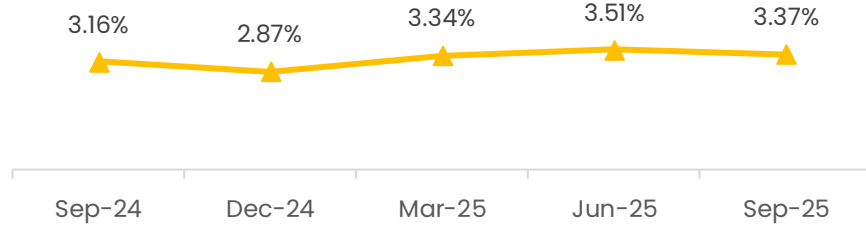
Rp trillion	Sep-25	Jun-25	Sep-24	YoY	QoQ	Composition
Global Banking	34.4	37.2	42.6	-19.3%	-7.6%	28.5%
CFS	86.1	84.5	79.8	7.8%	1.8%	71.5%
CFS Non-Retail	38.4	37.5	34.9	10.1%	2.5%	31.9%
<i>Business Banking</i>	15.8	15.2	13.4	18.5%	4.4%	13.1%
SME+	6.4	6.3	6.0	6.4%	1.9%	5.3%
RSME	16.2	16.0	15.5	4.3%	0.9%	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

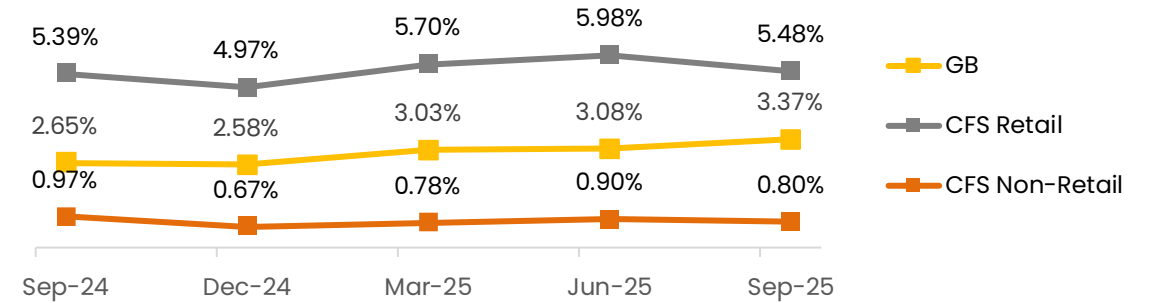
Driving stability and resilience through ongoing portfolio optimisation



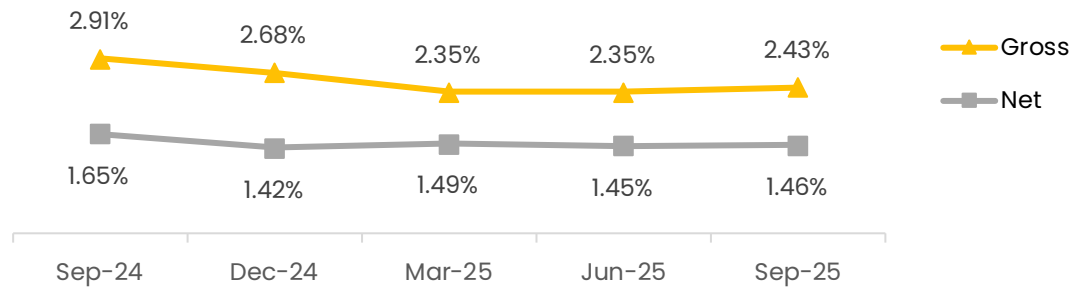
Special Mention Loans



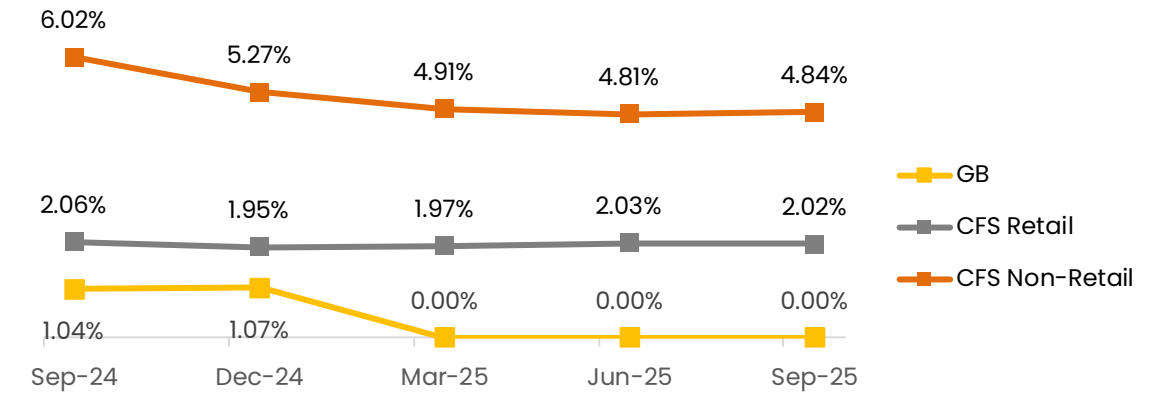
Special Mention Loans by Segment



NPL



Gross NPL by Segment



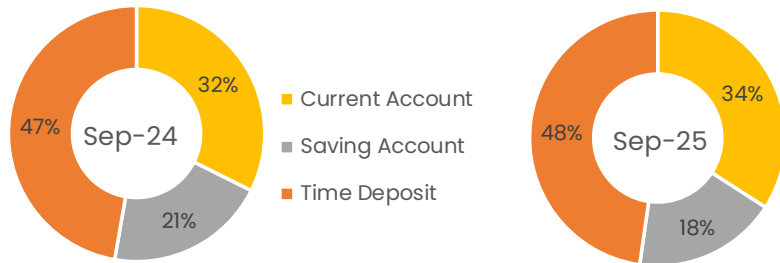
CASA improved by 12.2% to strengthen efficient funding



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%	

EKSTRA SALDO EMAS HINGGA Rp5 JUTA

Beli emas digital via M2U ID App.

Periode 1 Maret - 30 September 2025
www.maybank.co.id/ExistEmasPegadaian

Download M2U ID App

Humanising Financial Services

Maybank

Syarat & ketentuan berlaku.
 PT Bank Maybank Indonesia Tbk dan/atau cabang-cabangnya. Asuransi (M2U) & Bank Indotek.

Stable liquidity position driven by improved CASA acquisition



Liquidity Indicators

CASA Ratio

52.74% 52.86% 53.05% 56.23% 52.26%

LDR

101.27% 101.85% 104.51% 102.00% 88.30%

89.51% 89.84% 91.98% 89.13% 77.51%

■ LDR (Bank only) ■ LDR (Consolidated)

LCR

185.42% 185.35% 159.77% 142.85% 162.93%

NSFR

109.70% 109.00% 106.21% 106.71% 124.05%

Sep-24 Dec-24 Mar-25 Jun-25 Sep-25

Maybank Syariah **Maybank**

Humanising
Financial Services

NABUNG & BEBAS BIAYA

Miliki Maybank Tabungan U atau U IB via M2U ID App sekarang!

- Bebas biaya admin*
- Bebas biaya tarik tunai 30x di ATM bank lain**
- Bebas biaya transfer 10x/bulan**

www.maybank.co.id/lebas!

1698611 atau 820 78899811 (di luar negeri)

JUAL BELI VALUTA ASING, DAPATKAN RATE KOMPETITIF

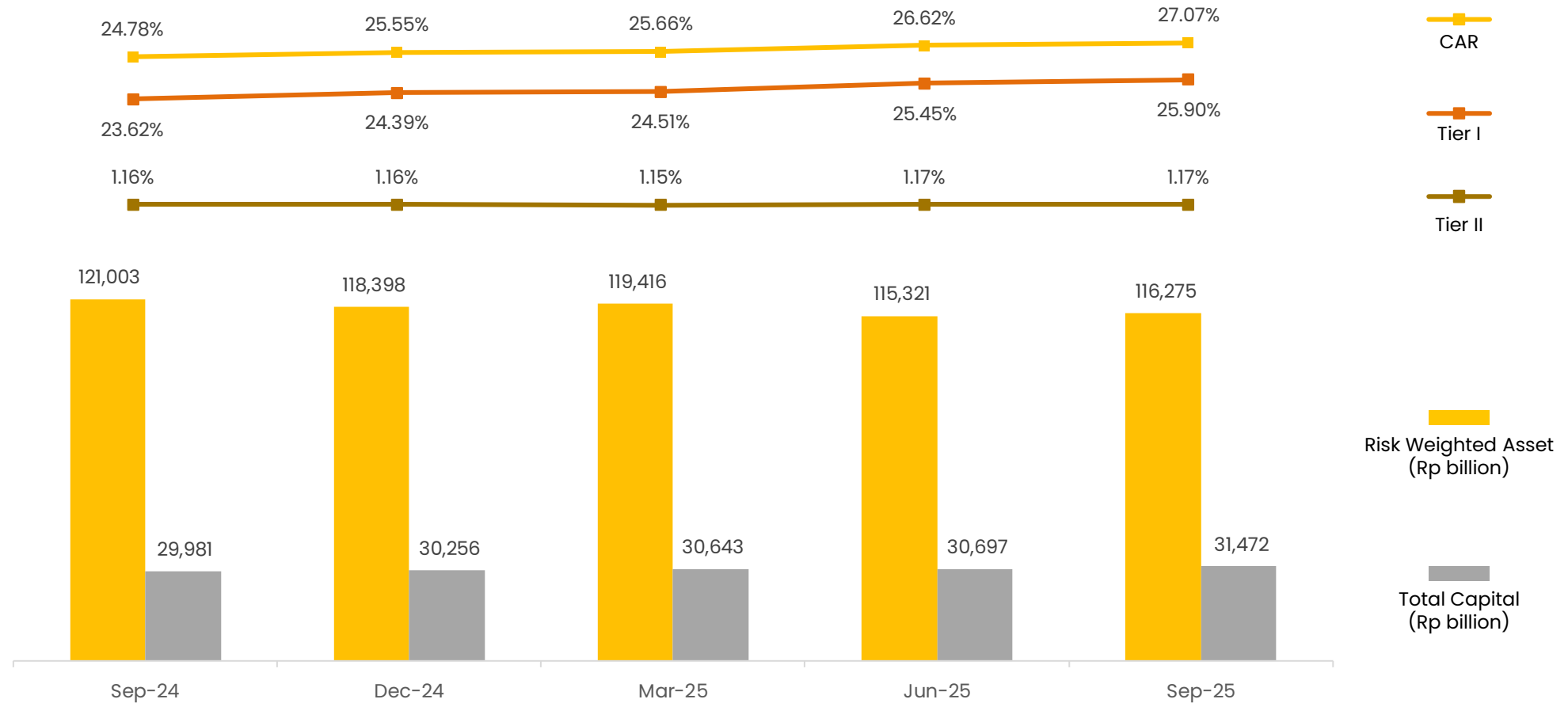
Download M2U ID, transaksi valuta asing sekarang!

www.maybank.co.id/valasFXM2U

Humanising
Financial Services

Maybank Syariah **Maybank**

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%
BOPO	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



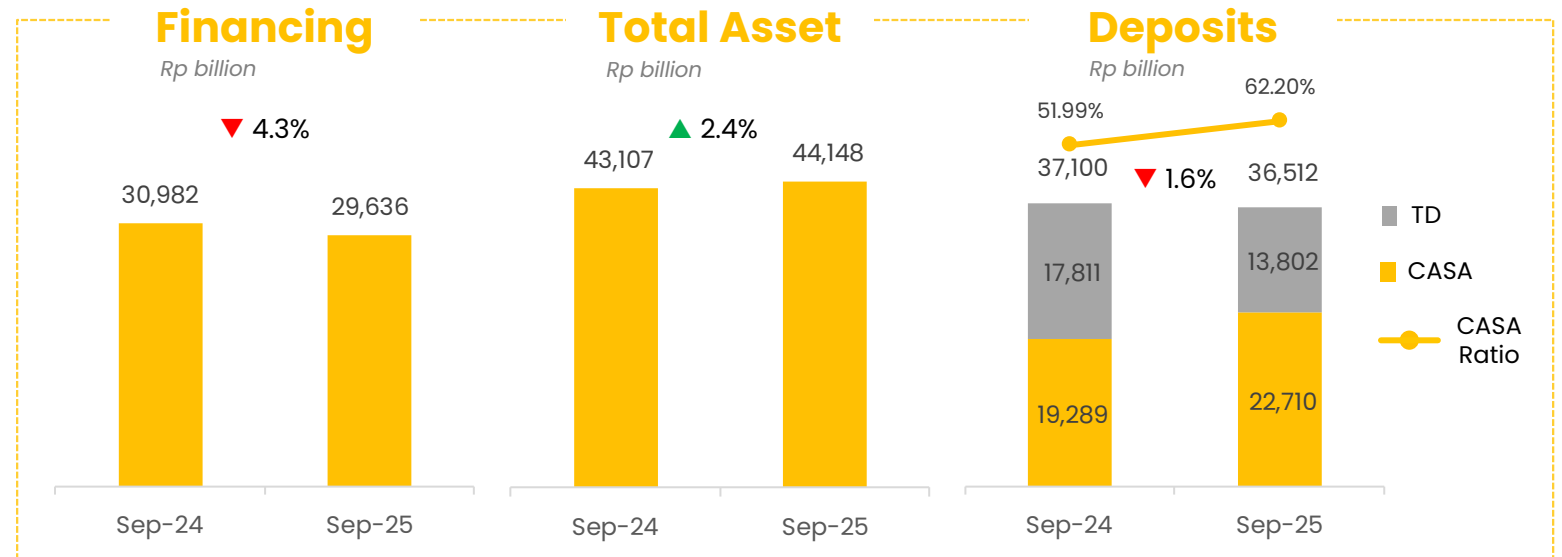
**TENANG MELANGKAH
UNTUK HIDUP BERMAKNA**

Maybank Syariah Wealth Management.
Pengelolaan harta yang bermanfaat secara finansial, sosial & spiritual.
www.maybank.co.id/SWM

Download
M2U
AGU 10
KURANG RISK

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Financial Services

Maybank Syariah



Key Drivers

- UUS recorded a PBT of Rp516 billion in 9M FY25, compared with Rp163 billion in 9M FY24.
- Syariah 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.
- Syariah'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%.

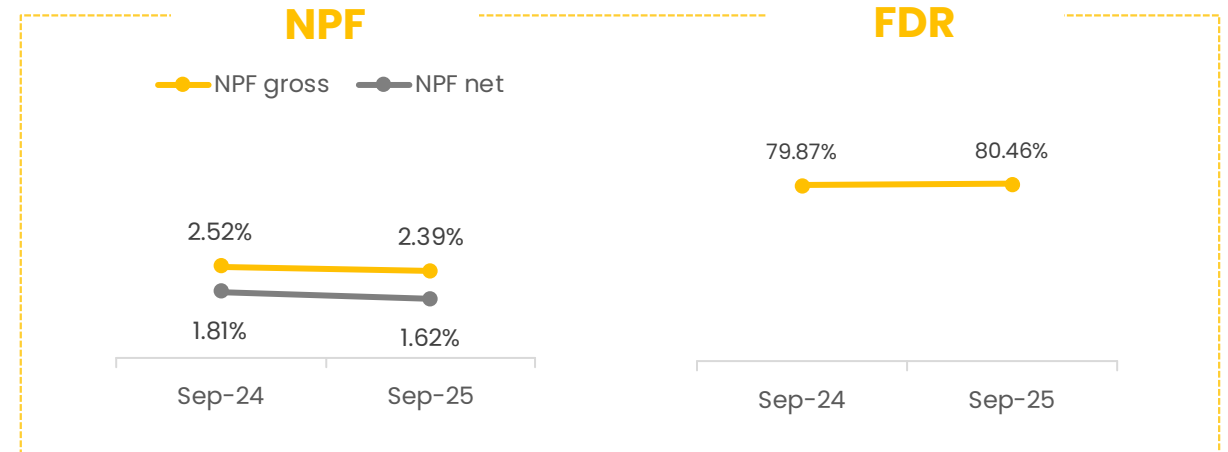
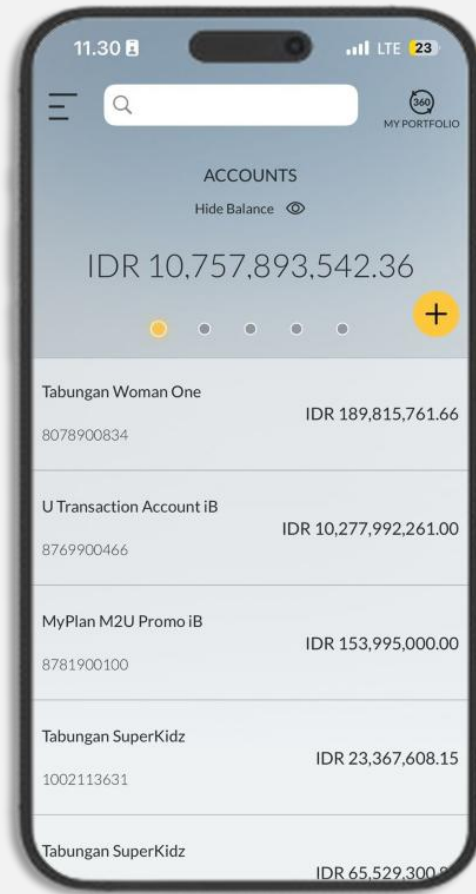


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M2U's Financial Transaction volume keeps growing



↑ **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**.



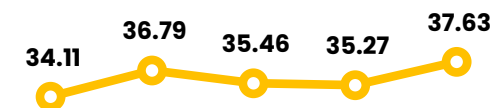
M2E



↑ **12.5% YoY**

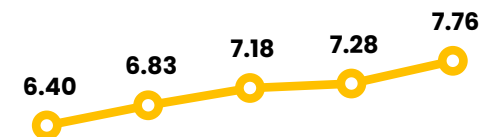
Total **financial transaction frequency** in Q3 25 reach more than **3.73 million** with **current account** balance of M2E users as of Q3 25 reached more than **IDR 32.9 trillion**, grow by more than **31.6% YoY**

1. M2U Txn Volume (IDR Tn)



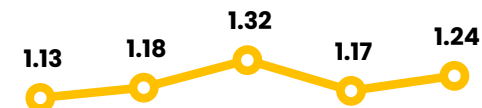
Q3'24 Q4'24 Q1'25 Q2'25 Q3'25

2. M2U Txn Frequency (in Mn)



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

3. M2E Txn Frequency (in Mn)




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

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

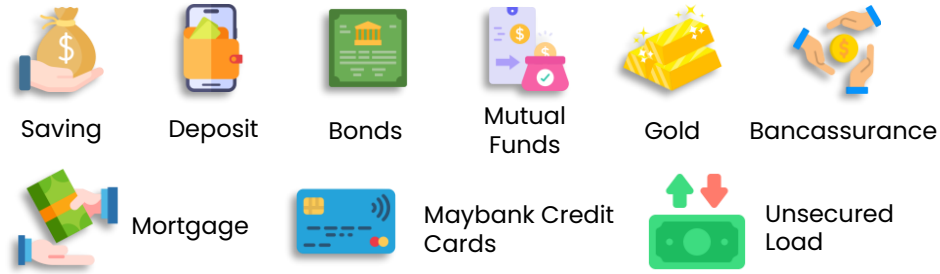


Managing the entire asset & loan portfolio



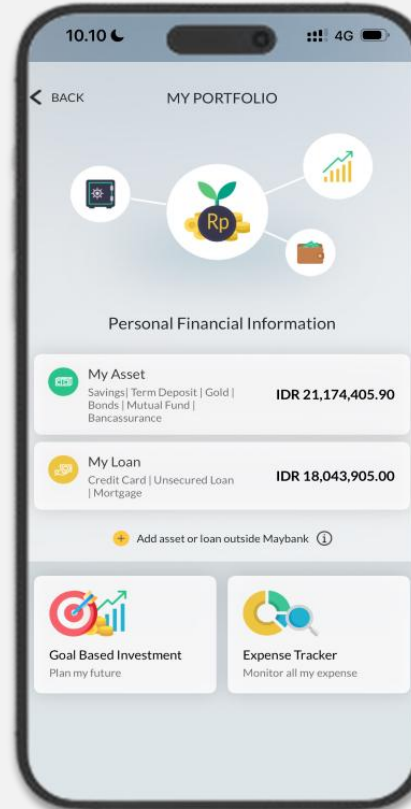
Monitoring every expenses

Monitoring & Managing Capabilities:

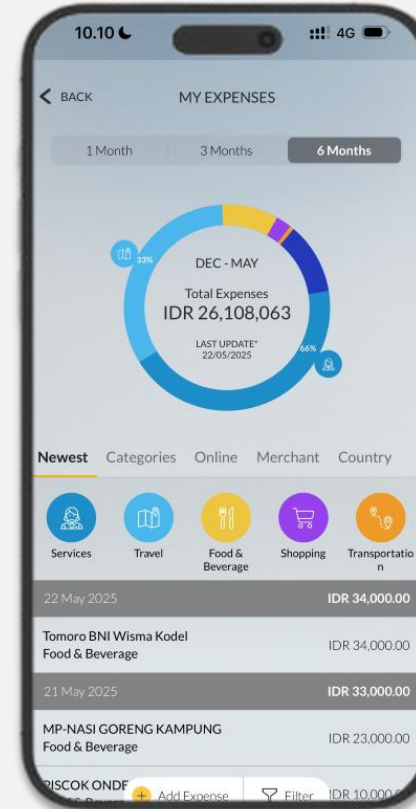


Saving Deposit Bonds Mutual Funds Gold Bancassurance
Mortgage Maybank Credit Cards Unsecured Loan

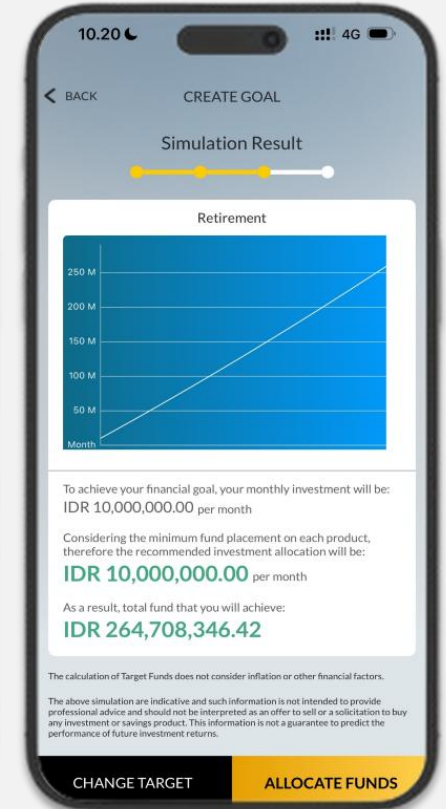
Managing finance easily with the M2U ID App's 360 Digital Wealth Feature



Portfolio Management



Expense Tracker



Goal Based Investment

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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	9M 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%

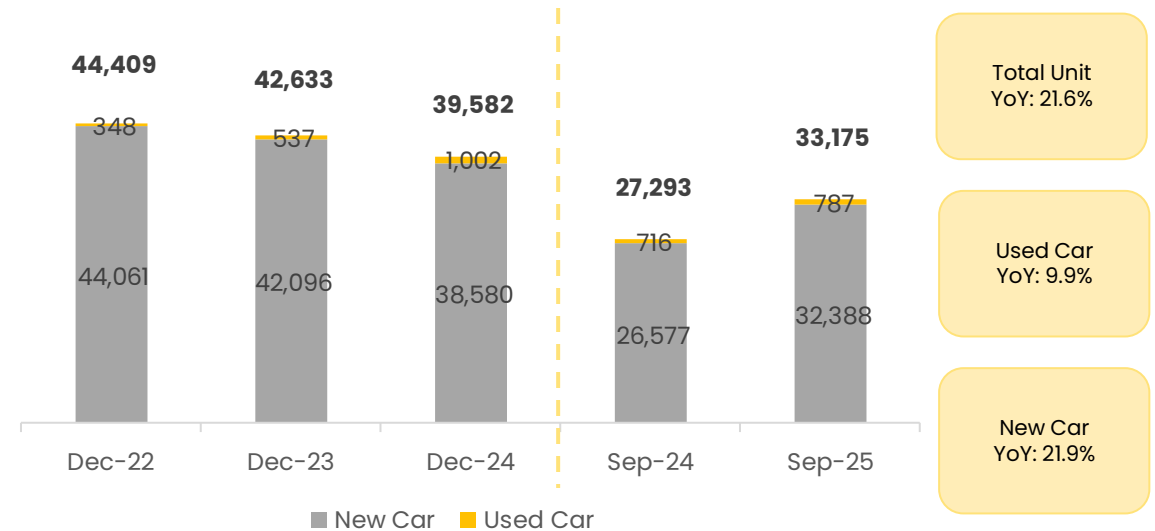
No of Customer
116,205

Total Branch
30

Unit Financed
33,175

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

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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	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	9M 2025	9M 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
 **277,011**

Total Branch
 **204**

Unit Financed
 **135,138**

Unit Financing

(in '000 unit)

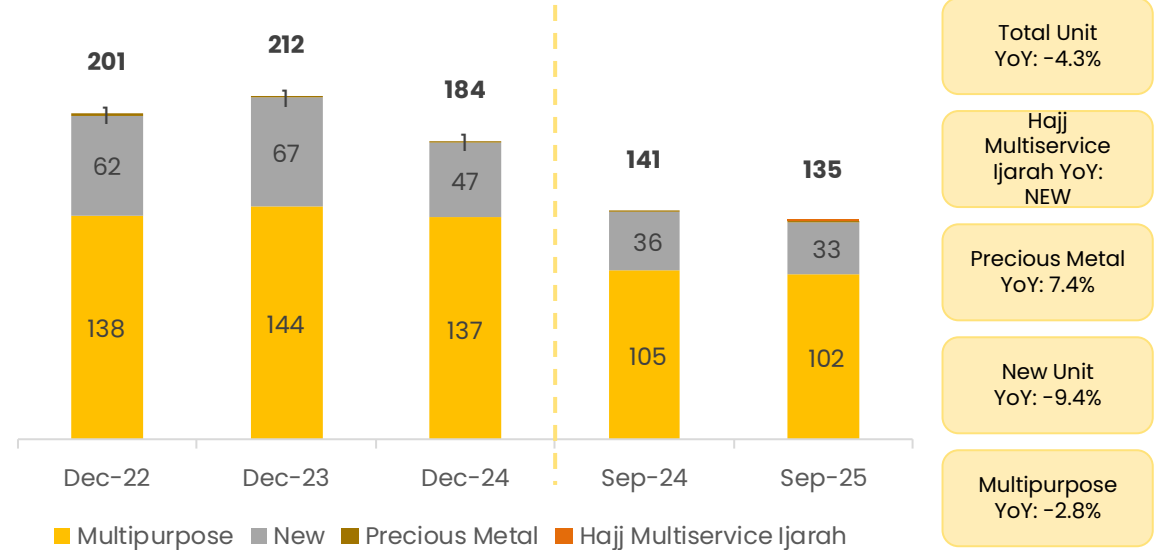


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Maybank's Commitments on Sustainability



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

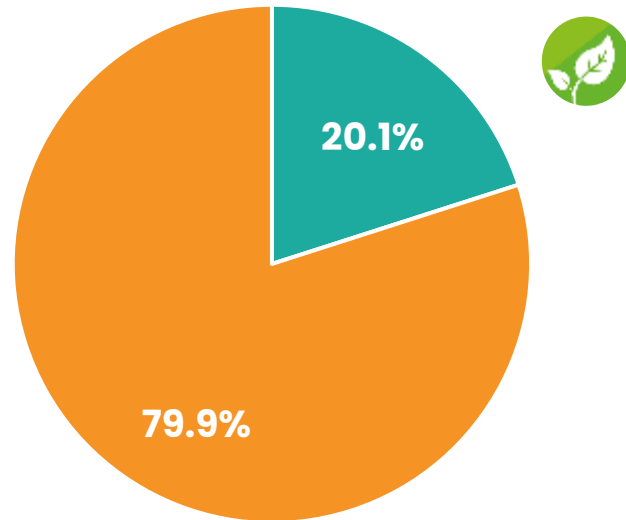
Leading by example with good management practices and ensuring that Maybank's ESG strategy is based upon a strong foundation.

Sustainable Finance Portfolio

Support for Sustainable Development Goals



Sustainable Finance Portfolio reached **Rp21.40 trillion** as of Sep25
Contributing **20.1%** to the Bank's loan portfolio



■ Sustainable Finance Portofolio ■ Bank Loan (Bank Only)

<p>Energy Efficiency</p> <p>Rp1.20 trillion</p>	<p>Management of Natural Resources and Sustainable Land Use</p> <p>Rp941 billion</p>
<p>Products that Can Reduce Use of Resources and Produce Less Pollution (Eco-efficient)</p> <p>Rp93.3 billion</p>	<p>Green Buildings that Meet National, Regional or International Standards or Certifications</p> <p>Rp661 billion</p>
<p>Environmentally Friendly Transportation</p> <p>Rp749 billion</p>	<p>Renewable Energy</p> <p>Rp316 billion</p>
<p>Micro, Small, and Medium Enterprises (UMKM)</p> <p>Rp17.44 trillion</p>	

* Sustainable finance in accordance with POJK 51 2017 (Kategori 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

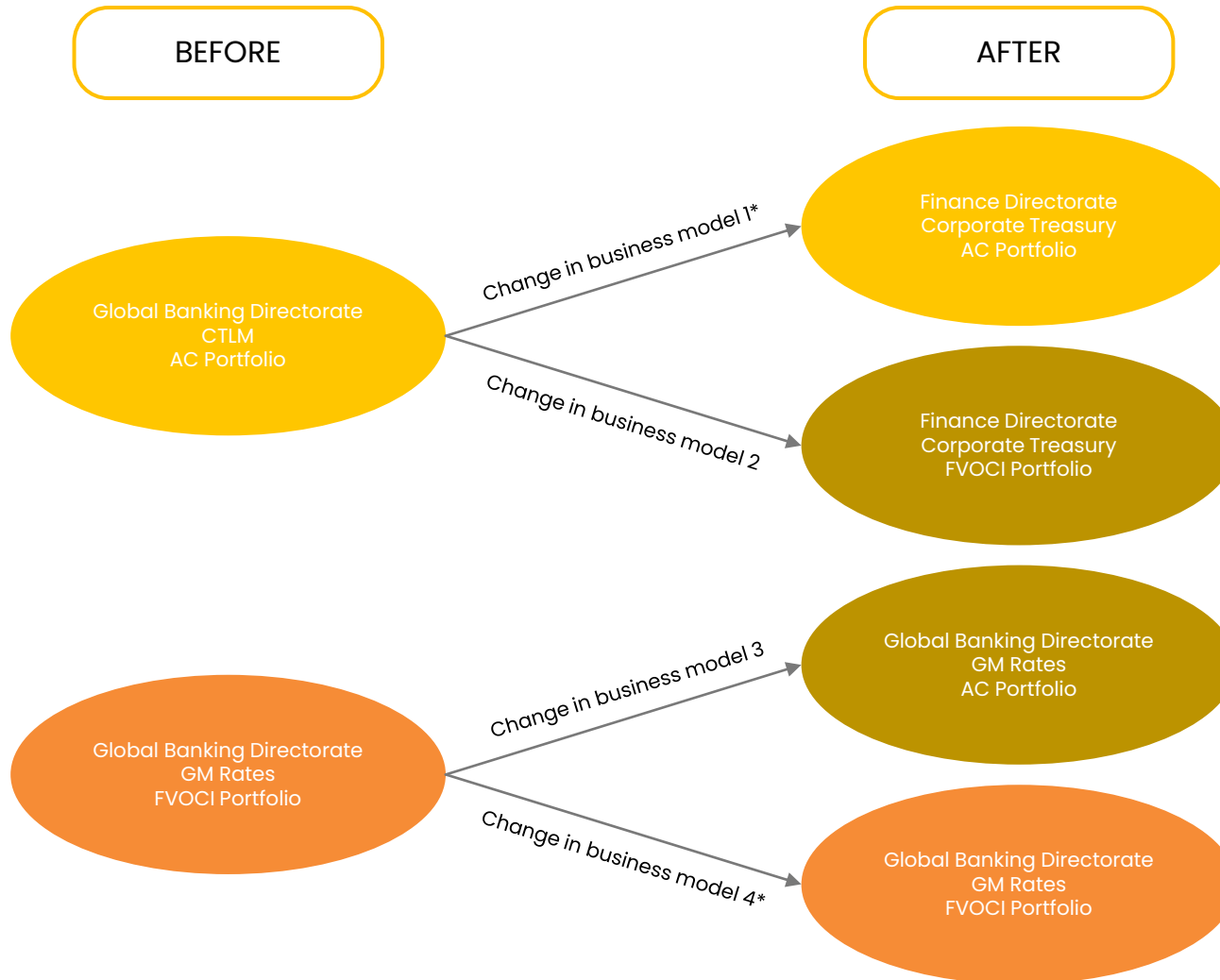
- Guiding principles for Performance Management to ensure incentives of managers are aligned to their Mandate
- Guiding principles for Performance Metrics
- Performance measurement frequency should at the minimum be daily



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 :

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

With each portfolio and owner have different objectives.

*) a refinement of the Business Model

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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.



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