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Maybank Indonesia

Financial Results

9M 2026 ended 30 September 2026



Table of Contents

Macro-economics	Maybank Indonesia in Brief	Executive Summary	Results Overview	Shariah Business Unit
2	4	9	16	26

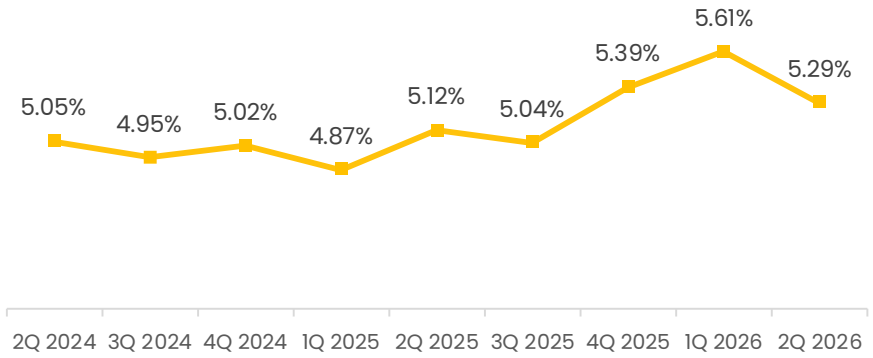
Digital Banking	Subsidiaries	Sustainability	Awards and Events Highlights
28	33	36	40

Macroeconomics and Industry Updates

Indonesia's economy remains resilient despite global challenges, supported by strong domestic demand, stable inflation, ample foreign reserves, and fiscal discipline. Continued policy coordination and structural reforms are expected to preserve macroeconomic stability and support medium-term growth with the deficit projected at 2.68% of GDP in 2026, supporting a sound debt trajectory.

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

GDP Growth

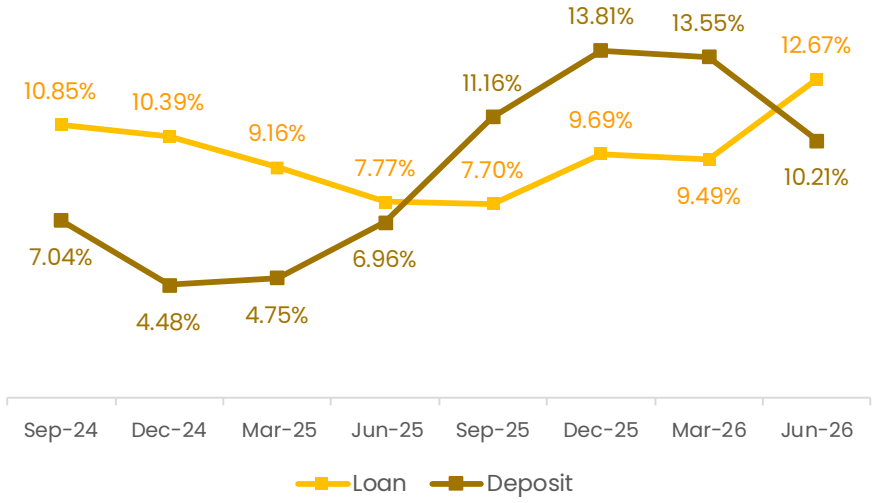


Source: Statistics Indonesia (BPS)

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

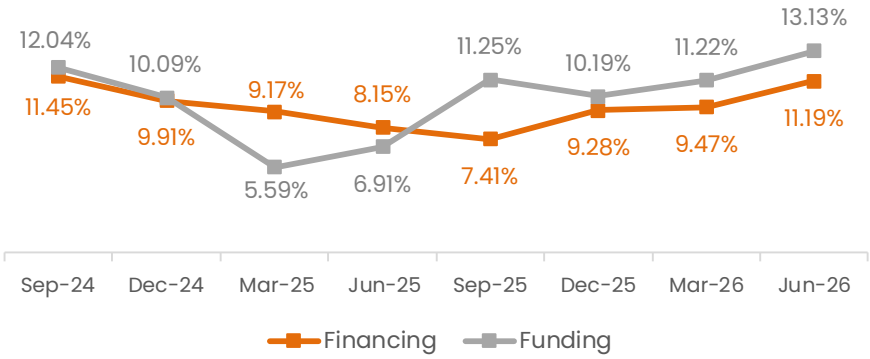
Bank Indonesia's 2026 Prospect

Loan and Deposit Growth



Source: Indonesia Banking Statistics (SPI)

Shariah Financing and Funding Growth



Source: Sharia Banking Statistics (SPS)

Table of Contents

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Our Presence

1959
Established in 15 May 1959

1988-1989
- *Obtained license for foreign exchange transactions*
- *Listed in stock exchange*

2008
Acquired by Malayan Banking Berhad (Maybank)

2014-2015
- *Launched the Shariah First Strategy*
- *Change of name from BII to Maybank Indonesia*

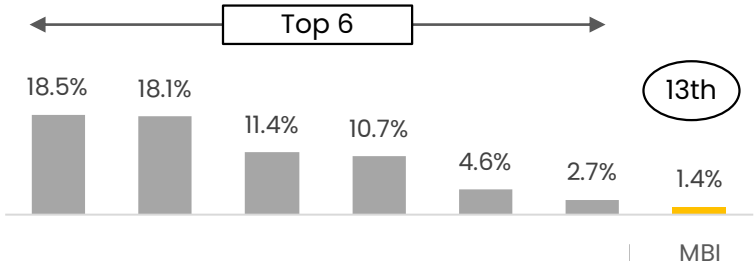
2019
Launched the new M2U mobile banking application

2023
Provided Indonesia's first ever Shariah Wealth Management solution

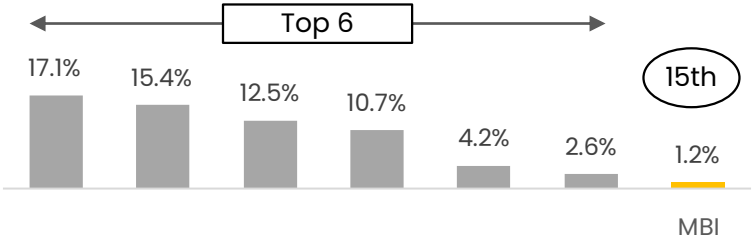
2026
TIME Asia-Pacific's Best Companies of 2026 – Maybank Group

Maybank Indonesia Market Presence

Loans Market Share (as of Jun 26)



Deposits Market Share (as of Jun 26)



Total Assets
Rp219.8 tn

Rating Calls
idAAA PEFINDO

Maybank Indonesia Footprint

Physical Footprint

266
Branches (incl. shariah and Mumbai branch)

21
KCP Mobile (Mobile Cash Van)

628
ATM* including 26 Cash Recycle Machines (CRM)

Digital Footprint

>109,000
M2U Active Users

>4,100
M2E Active Users

Employee Strength

>6,000
Maybankers

* Connected through ATM PRIMA, ATM BERSAMA, ALTO, CIRRUS networks, as well as linked to Maybank ATMs in Singapore, Malaysia, and Brunei
^ Data as of Sep-26 unless otherwise stated
# Active users are defined as those who transact regularly through digital platforms

Stakes in 3 subsidiaries position Maybank Indonesia as an integrated financial group across banking, securities, asset management & insurance

MAYBANK INDONESIA AS FINANCIAL HOLDING COMPANY

Acquisition

PT Bank Maybank Indonesia Tbk | Financial Holding Company

41.32% shareholding

PT Maybank Sekuritas Indonesia (MSI)
Securities

Through Maybank IBG Holdings Limited (MIBGH): acquire 36,367,000 shares of MSI
Through MSI's subscription: 219,660,000 new shares

51% shareholding

PT Maybank Asset Management (MAM)
Asset Management

Through Maybank Asset Management Sdn Bhd (MAMSB): acquire 36,000 shares
Through Koperasi Jasa Mitra Anugerah Makmur (KJM): acquire 720 shares

51% shareholding

PT Asuransi Etiqa Internasional Indonesia (AEII)
Insurance

Through Etiqa International Holding Sdn. Bhd. (EIH): acquire 981,388,247 shares of AEII

Strategic Rationale

01 ROAR30 Maybank Conglomeration Synergies

Strengthen Maybank position as a financial group which capable of providing comprehensive and end-to-end financial solutions through a coordinated approach across banking, financing, investment, protection, and asset management.

02 Strengthen strategic coordination among subsidiaries

Business planning, group-wide risk mitigation, and compliance with financial conglomerate regulations.

03 Unlocking Cross-sell & Distribution Synergies

Leverage the Group's broad customer base, distribution footprint, and digital channels to create an integrated distribution platform, enabling broader product penetration, stronger customer monetisation, and more efficient customer acquisition across businesses.

04 Unlocking Centralisation & Capability-Sharing Opportunities

Capture value from the integration of financial services businesses by centralising selected corporate and support functions and sharing capabilities, technology, infrastructure, and resources, creating economies of scale while strengthening overall operating effectiveness.

Board of Commissioners



Dato' Zulkiflee Abbas Abdul Hamid
President Commissioner



Dato' 'Sri Khairussaleh Ramli
Commissioner



Datuk Lim Hong Tat
Commissioner



DR. Hasnita Dato' Hashim
Commissioner



Hendar
Independent Commissioner



Putut Eko Bayuseno
Independent Commissioner



Marina R. Tusin
Independent Commissioner



Daniel James Rompas
Independent Commissioner

Board of Directors



Steffano Ridwan
President Director



Irvandi Ferizal
Director



Widya Permana
Director



Bambang Andri Irawan
Director



Yessika Effendi
Director



Romy Hardiansyah
Director



Shaiful Adhli Yazid
Director



Bianto Surodjo
Director



Mariana Husin
Director

Table of Contents

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9M 2026: Maintaining Earnings Resilience Amid a Dynamic Operating Challenges



Resilient earnings with NII grew 4.3% supported by NIM improvement



Higher Non-GM NoII supported by bancassurance, mutual funds, advisory fees, and subsidiaries



Asset quality improved with NPL stood at 2.14% from 2.43%



Strong capital and **ample liquidity** position



Shariah Business Unit continued to show strong performance with PBT up by 29.4%

9M 2026: YoY Financial Highlights

Resilient Earnings	**Healthy Core Earnings** • Solid fundamental underpinned by 4.3% growth in NII, and 2.3% in Non-GM NoII. PBT recorded at Rp1.4 trillion	**NII** **Rp5.7 trillion** ▲ 4.3%	**Non-GM NoII** **Rp1.6 trillion** ▲ 2.3%
Margin Stability	**NIM Expansion** • Margin expansion supported by disciplined pricing strategies and effective funding cost management	**PBT** **Rp1.4 trillion** ▲ 0.0%	**NIM** **4.41%** ▲ 0.14%
Balance Sheet	**Optimum Balance Sheet Management** • Healthy loans growth across key segments • CASA grew 16.7%	**Loans** **Rp128.4 tn** ▲ 6.8%	**CASA** **Rp79.8 tn** ▲ 16.7%
Asset Quality	**Asset Quality Monitoring** • Asset quality improved with NPL at 2.14% • GIL improved to 3.80%	**NPL** **2.14%** ▼ 0.29%	**GIL** **3.80%** ▼ 0.40%
Capital Strength	**Sound Capital Position** • Consolidated CAR at 23.98% with CET1 at 22.79%	**CAR** **23.98%** ▼ 2.59%	**CET1** **22.79%** ▼ 2.60%

9M 2026 vs 9M 2025

Profit before tax stood at Rp1.4 trillion 9M 2026

The Bank recorded Profit Before Tax (PBT) of Rp1.4 trillion. PATAMI stood at Rp957 billion. Net Interest Income (NII) grew 4.3% supported by lower interest expenses and higher interest income from the subsidiaries - WOM, MIF, and MSI.

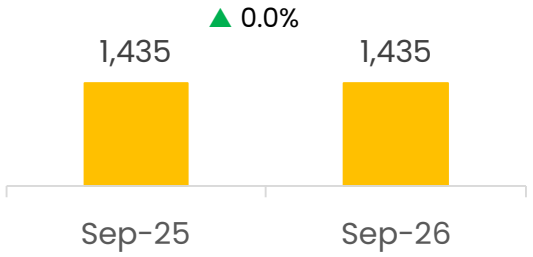
* All numbers are based on Consolidated Financial Statements which are in accordance with accounting classification unless otherwise stated. The classifications differ from published results which are in accordance with OJK's classification.

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

Summary Highlights

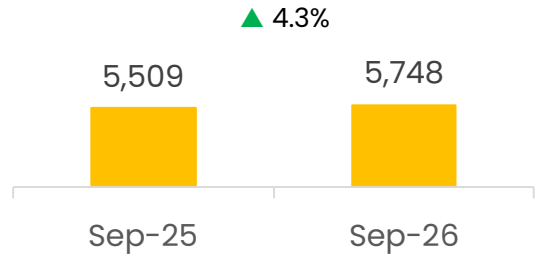
Profit Before Tax & Minority Interest

Rp billion



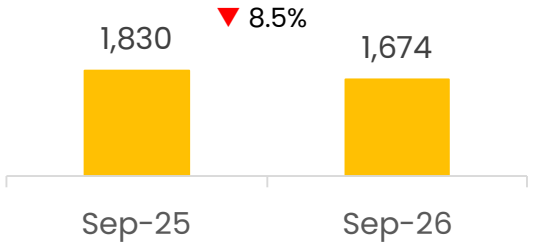
Net Interest Income (NII)

Rp billion

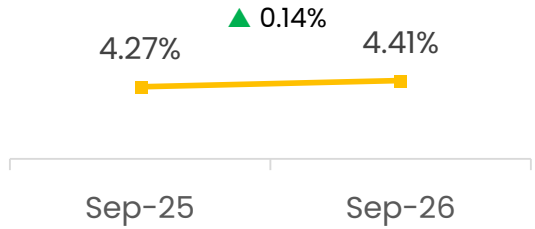


Non-Interest Income (NoII)

Rp billion

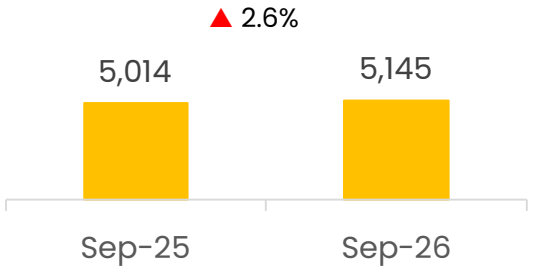


Net Interest Margin (NIM)



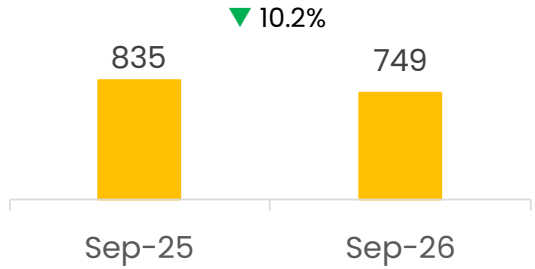
Operating Expense

Rp billion



Provision

Rp billion



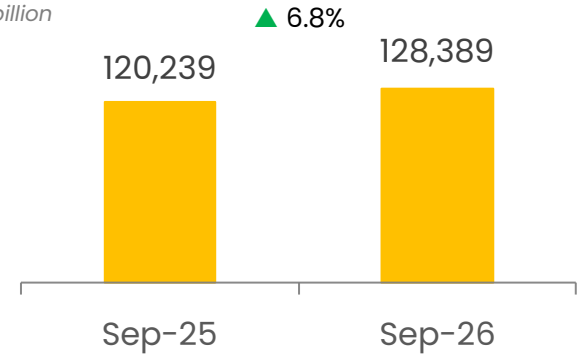
Loan & Deposit Growth

- Total outstanding **loans** rose 6.8% to Rp128.4 trillion.
- **CASA** improved by 16.7% to Rp79.8 trillion while **Time Deposit** declined by 28.5% in line with The Bank's strategy to optimise its funding mix. As a result **customer deposits** decreased by 4.9%.
- **CASA ratio** strengthened to 64.06% from 52.19%.

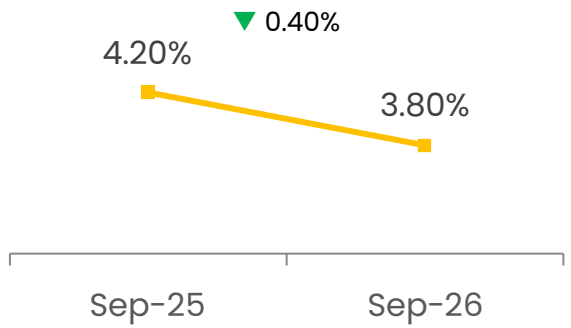
* All growth percentages noted are on year-on-year (YoY) basis unless otherwise stated

Loan

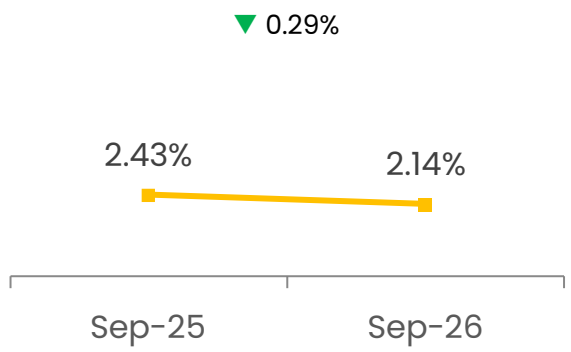
Rp billion



GIL

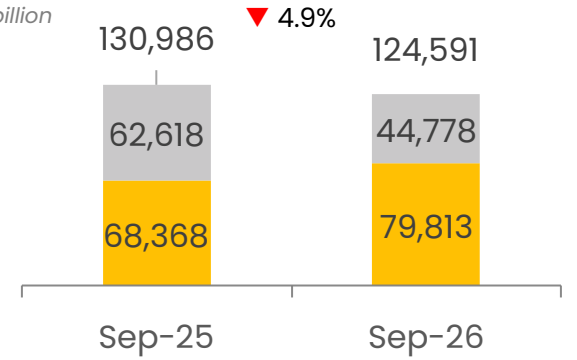


NPL

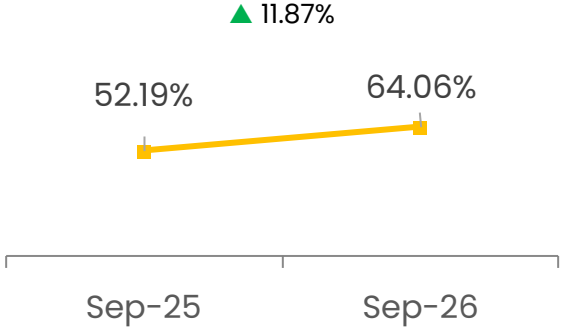


Deposit

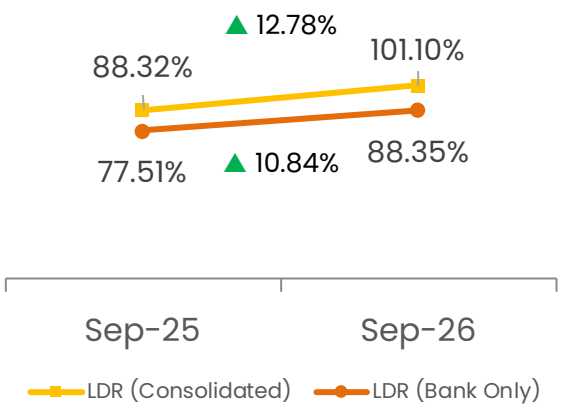
Rp billion



CASA Ratio



LDR



Shariah Business Unit

- Shariah Banking recorded a **Profit Before Tax** of Rp668 billion, up by 29.4% YoY, while **fee-based income** increased 6.9%.

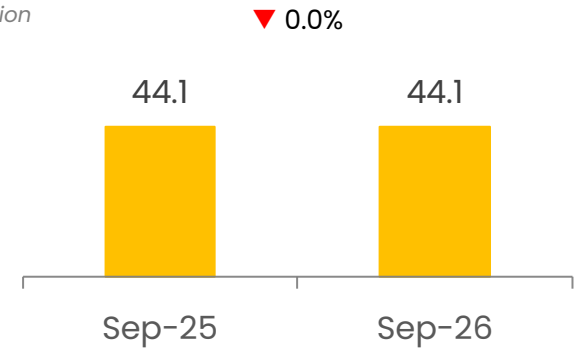
- Shariah Banking recorded 18.4% increase in **financing** to Rp32.5 trillion as at September 2026, supported by strong growth in financing across GB and CFS segments.

- Shariah's **CASA** grew 12.6% to Rp25.6 trillion, supported by 22.1% increase in current accounts and 2.7% increase in savings accounts. Time deposits declined 23.6%, leading to a slight 1.0% decline in total customer deposits to Rp36.1 trillion.

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

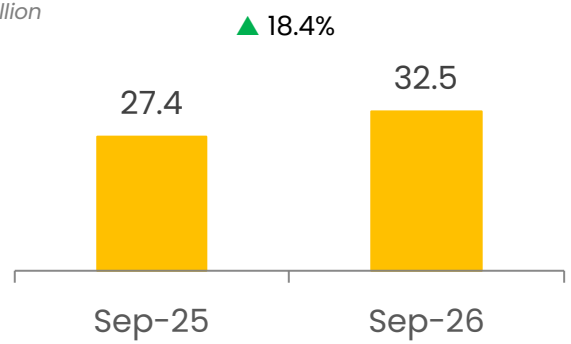
Asset

Rp trillion



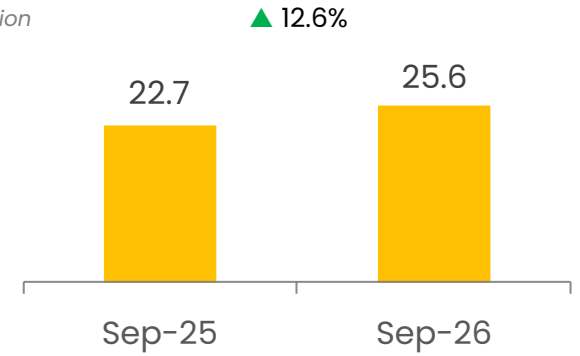
Financing

Rp trillion

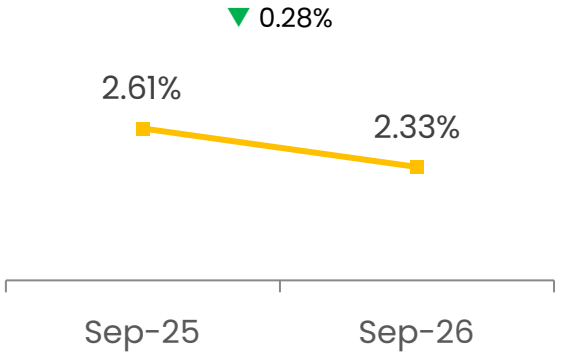


CASA

Rp trillion



NPF



Financing to Deposit Ratio (**FDR**) stood at 95.04% in Sep-26 from 80.46% in Sep-25.

Auto Finance Subsidiaries

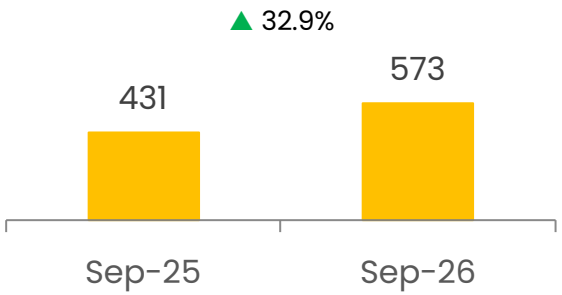
- **Maybank Finance's** four-wheeled recorded **PBT** of Rp573 billion, which increased 32.9%, while its total **financing** grew 16.4% to Rp8.6 trillion as at September 2026.

- **WOM Finance's financing** recorded PBT of Rp219 billion, which rose 70.5%, while its total financing grew 4.0% to Rp6.8 trillion.

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

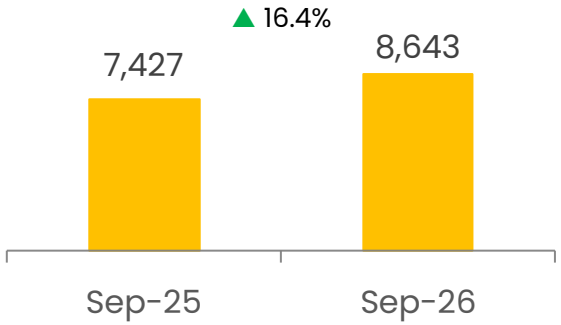
Maybank Finance PBT

Rp billion



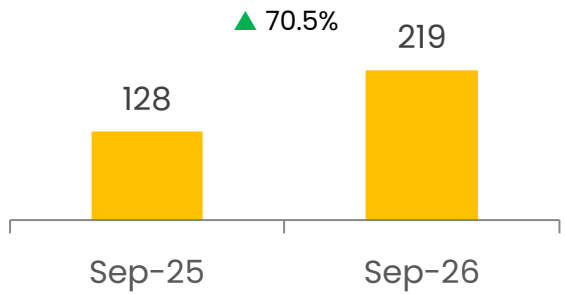
Maybank Finance Financing

Rp billion



WOM Finance PBT

Rp billion



WOM Finance Financing

Rp billion

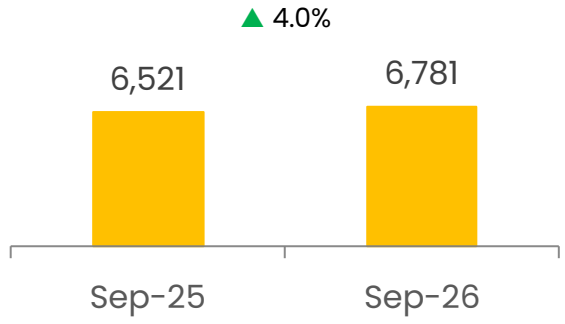


Table of Contents

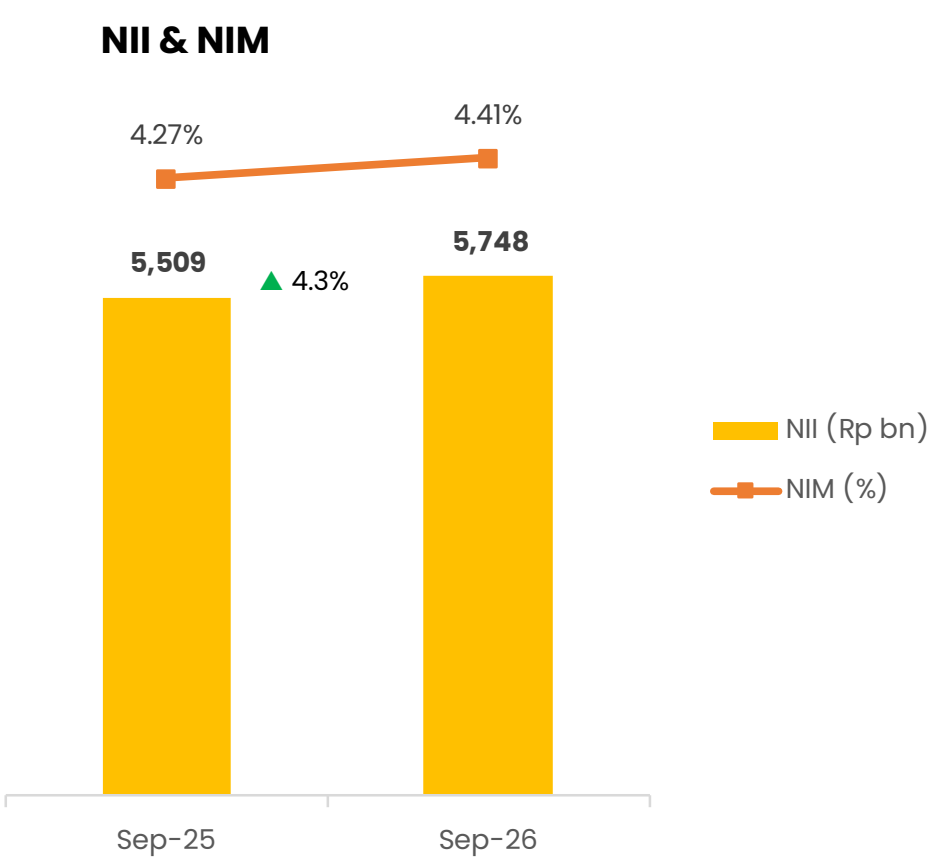
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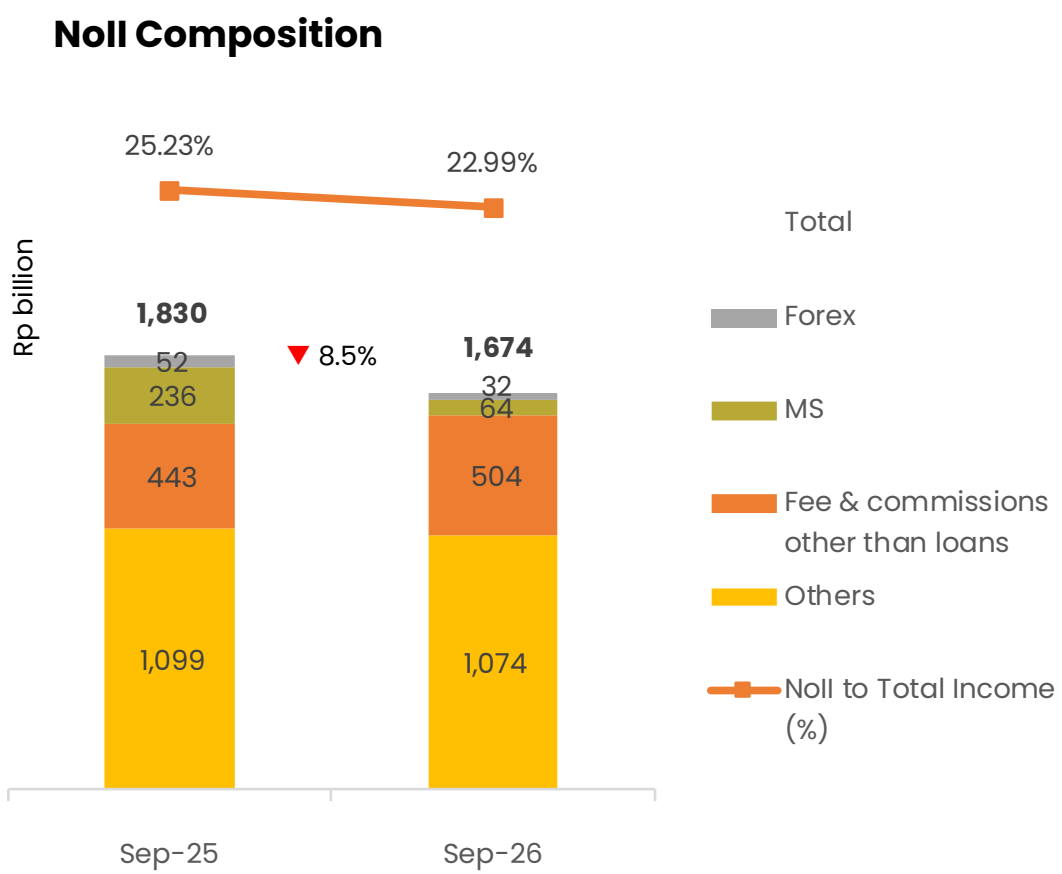
Digital Banking	Subsidiaries	Sustainability	Awards and Events Highlights
28	33	36	40

Income Statement - Consolidated

Rp billion	9M 2026	9M 2025	YoY	3Q 2026	2Q 2026	QoQ
Interest Income	10,297	10,152	1.4%	3,649	3,443	6.0%
Interest Expense	(4,549)	(4,642)	-2.0%	(1,751)	(1,461)	19.8%
Net Interest Income	**5,748**	**5,509**	**4.3%**	**1,898**	**1,981**	**-4.2%**
Insurance and Investment Result - Net	**(140)**	**(84)**	**-66.7%**	**(59)**	**(49)**	**-18.8%**
GM related	97	288	-66.4%	96	(21)	548.5%
Non-GM related	1,577	1,542	2.3%	552	563	-2.0%
Non Interest Income	**1,674**	**1,830**	**-8.5%**	**648**	**542**	**19.6%**
Gross Operating Income	**7,282**	**7,256**	**0.4%**	**2,487**	**2,474**	**0.5%**
Personnel	(2,777)	(2,614)	6.2%	(926)	(893)	3.6%
General & Administrative	(2,367)	(2,399)	-1.3%	(817)	(767)	6.6%
Operating Expenses	**(5,145)**	**(5,014)**	**2.6%**	**(1,743)**	**(1,660)**	**5.0%**
Operating Income before Provisions	**2,137**	**2,242**	**-4.7%**	**744**	**814**	**-8.6%**
Provisions	(749)	(835)	-10.2%	(361)	(261)	38.6%
Operating Income After Provision	**1,388**	**1,407**	**-1.4%**	**383**	**553**	**-30.8%**
Non Operating Income	47	27	73.5%	8	41	-79.5%
Profit Before Tax & Minority Interest	**1,435**	**1,435**	**0.0%**	**391**	**594**	**-34.1%**
Tax & Minority Interest	(478)	(445)	7.4%	(132)	(197)	-32.9%
Profit After Tax & Minority Interest (PATAMI)	**957**	**989**	**-3.3%**	**259**	**397**	**-34.8%**

Maintain disciplined pricing to drive margin forward

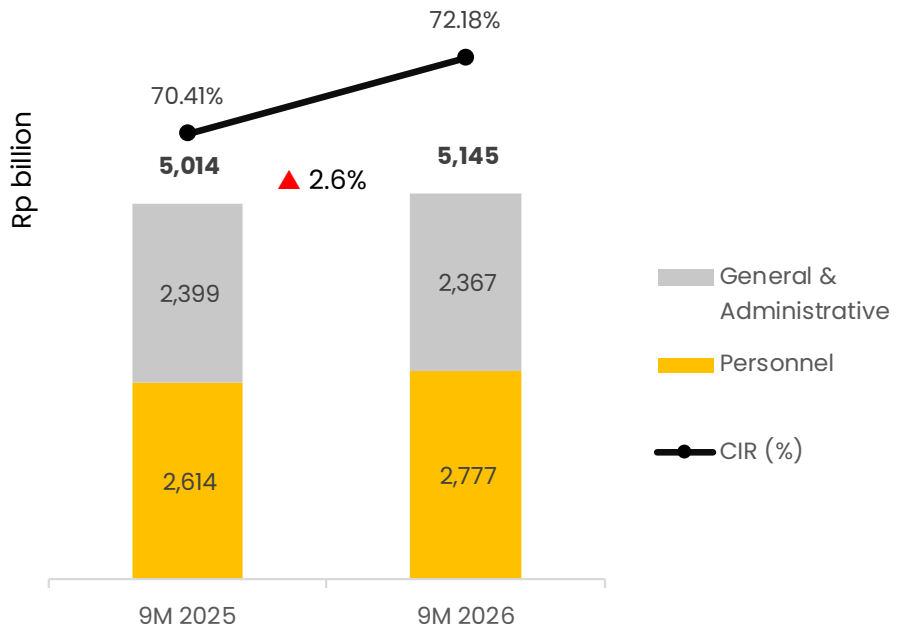




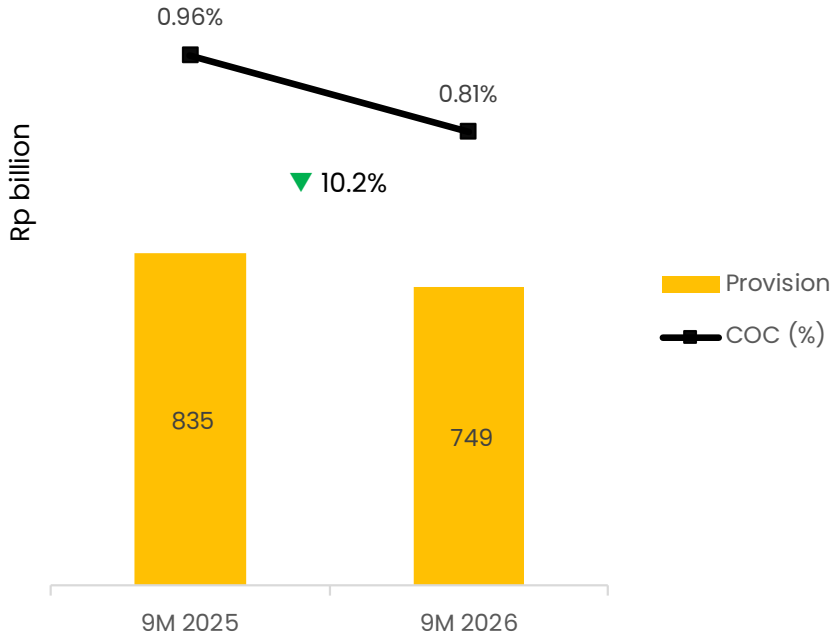
Net Interest Income (**NII**) increased by 4.3% to Rp5.7 trillion. Non-Interest Income (**NoII**) from non-GM activities grew 2.3% to Rp1.6 trillion supported by bancassurance, mutual funds, advisory fees, and subsidiaries, meanwhile Global Markets (GM) NoII stood at Rp97 billion amid market volatility, as a result total NoII declined by 8.5% to Rp1.7 trillion.

Operating Expense and Loan Loss Provision

Opex Breakdown



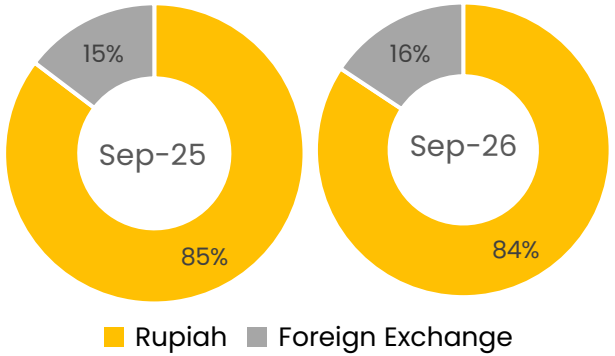
Provision and Cost of Credit



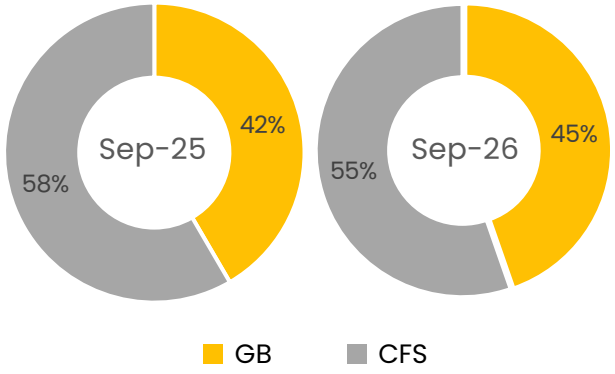
Overhead expenses remained well managed, rising only 2.6% YoY, reflecting the Bank's continued focus on operational cost optimisation. Meanwhile, loan loss provisions eased 10.2% to Rp749 billion.

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

Loans by Currency



Loans by Segment



Loans Portfolio Breakdown

Rp trillion	Sep-26	Jun-26	Sep-25	YoY	QoQ	Composition
Global Banking	**57.4**	**55.0**	**50.0**	**14.6%**	**4.4%**	**44.7%**
Corporate Banking	**38.3**	**36.1**	**34.2**	11.9%	6.0%	29.8%
Commercial Banking	**19.1**	18.9	15.8	20.6%	1.2%	14.9%
CFS	**71.0**	**71.3**	**70.2**	**1.2%**	**-0.4%**	**55.3%**
CFS Non-Retail	***22.4***	***22.7***	***22.6***	***-0.8%***	***-1.3%***	***17.4%***
SME+	7.1	7.3	6.5	9.6%	-2.0%	5.5%
RSME	15.3	15.4	16.1	-5.1%	-0.9%	11.9%
CFS Retail	***48.7***	***48.6***	***47.6***	***2.1%***	***0.049%***	***37.9%***
Mortgage	*16.2*	*16.6*	*17.0*	*-4.7%*	*-2.2%*	*12.6%*
Auto Loan	27.3	27.0	26.0	5.3%	1.4%	21.3%
Unsecured Loans	4.5	4.5	4.1	11.0%	0.3%	3.5%
Others	0.6	0.6	0.6	-2.4%	0.5%	0.5%
Total	**128.4**	**126.3**	**120.262**	**6.8%**	**1.7%**	**100.0%**

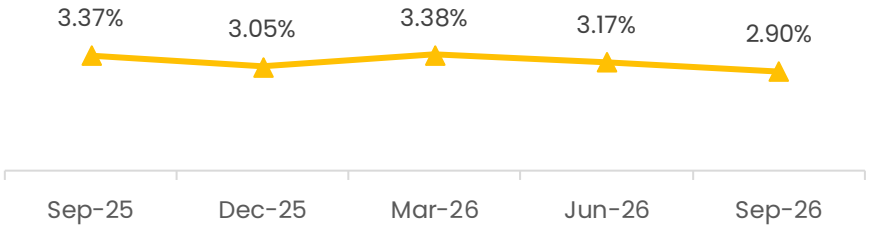




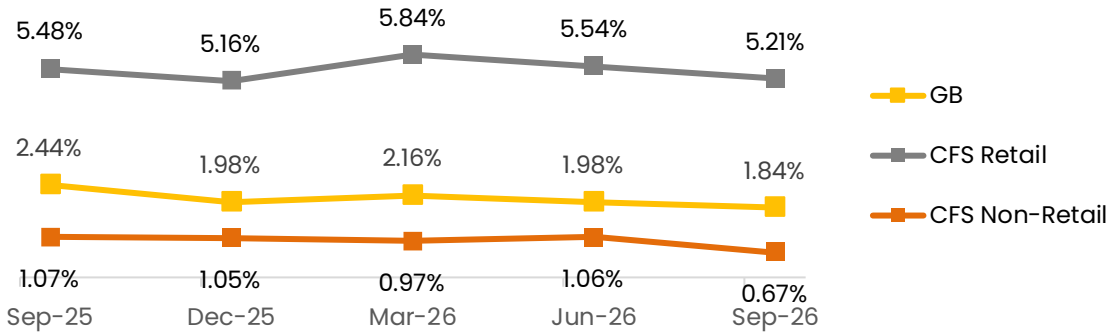
* Unsecured Loans consists of Credit Card, Personal Loans, and BNPL (Buy Now Pay Later).
** Effective June 2026, the Commercial Banking segment, previously under CFS, is now under Global Banking segment in order to better serve our Mid Cap focus segment.

Asset quality resilience through portfolio recalibration and rebalancing

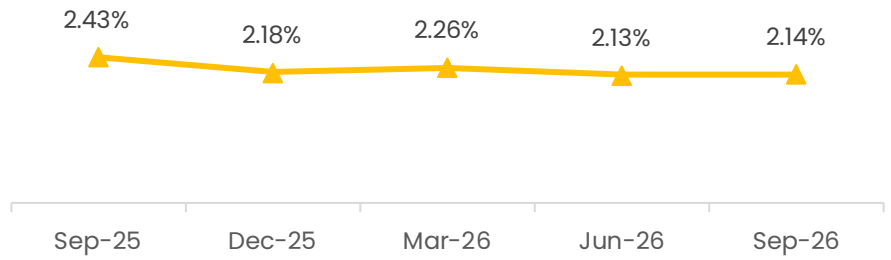
Special Mention Loans



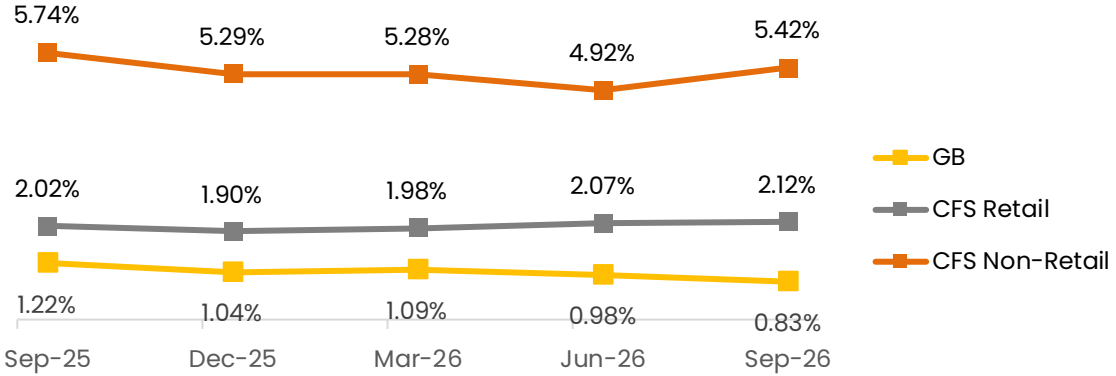
Special Mention Loans by Segment



Gross NPL



Gross NPL by Segment

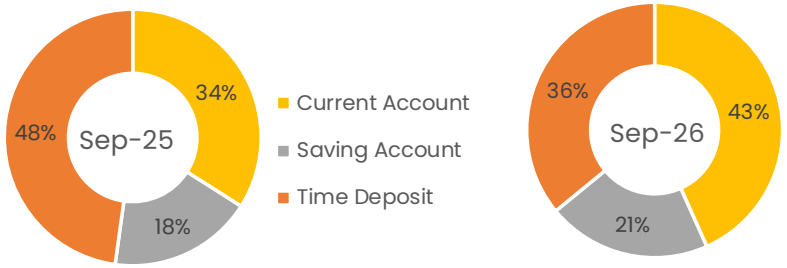


CASA improved by 16.7% to strengthen efficient funding

Customer Deposits by Business Segment



Customer Deposits by Type



Customer Deposits by Currency



Customer Deposits Breakdown

	Sep-26	Jun-26	Sep-25	YoY	QoQ	Composition
Current Account	*54.0*	*55.0*	*44.5*	*21.1%*	*-1.8%*	*43.3%*
Saving Account	*25.8*	*23.9*	*23.8*	*8.5%*	*8.2%*	*20.7%*
CASA	79.8	78.8	68.4	16.7%	1.2%	64.1%
Time Deposit	44.8	45.1	62.6	-28.5%	-0.7%	35.9%
Total	**124.6**	**124.0**	**131.0**	**-4.9%**	**0.5%**	**100.0%**
CASA Ratio	64.06%	63.60%	52.19%	11.87%	0.46%	









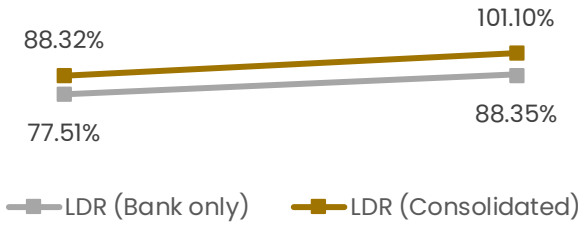
Higher proportion of CASA supports funding stability and margin resilience

Liquidity Indicators

CASA Ratio



LDR



LCR



NSFR





Capital Indicators

CAR



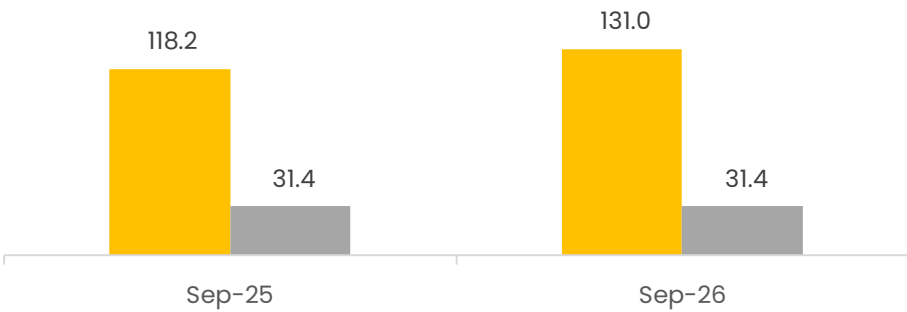
CET1





RWA
Rp tn

Total capital
Rp tn



Balance Sheet - Consolidated

Rp billion	Sep-26	Jun-26	Sep-25	YoY	QoQ
Loans	128,389	126,250	120,239	6.8%	1.7%
Marketable Securities (incl. Reverse Repo)	51,296	52,059	50,407	1.8%	-1.5%
Other Earning Assets	18,722	19,156	14,803	26.5%	-2.3%
Other Assets	21,403	25,117	19,250	11.2%	-14.8%
Total Assets	**219,810**	**222,582**	**204,700**	**7.4%**	**-1.2%**
Deposits from Customer	**124,591**	**123,959**	**130,986**	**-4.9%**	**0.5%**
- Current Account	53,964	54,952	44,548	21.1%	-1.8%
- Saving Account	25,848	23,892	23,820	8.5%	8.2%
- Time Deposit	44,778	45,115	62,618	-28.5%	-0.7%
Deposits from Other Banks	2,965	3,784	3,376	-12.2%	-21.7%
Borrowings & Repo	34,910	32,160	16,625	110.0%	8.6%
Securities Issued	6,287	7,479	2,727	130.5%	-15.9%
Subordinated Debt	1,594	2,997	473	237.2%	-46.8%
Other Liabilities	16,259	18,972	17,357	-6.3%	-14.3%
Total Liabilities	**186,606**	**189,352**	**171,544**	**8.8%**	**-1.5%**
Equity (attributable to equity holders)	31,836	31,620	31,756	0.3%	0.7%
Minority Interest	1,368	1,610	1,400	-2.3%	-15.0%
Total Equity	**33,204**	**33,230**	**33,156**	**0.1%**	**-0.1%**

Financial Ratios

	Consolidated			Bank only		
	Sep-26	**Sep-25**	**YoY**	**Sep-26**	**Sep-25**	**YoY**
Profitability						
Return On Assets	0.89%	0.91%	-0.02%	0.35%	0.72%	-0.37%
Return On Equity	4.26%	4.48%	-0.22%	2.20%	4.40%	-2.20%
Net Interest Margin	4.41%	4.27%	0.14%	3.07%	3.24%	-0.17%
Efficiency & Productivity Ratio						
Cost to Income Ratio	72.18%	70.41%	1.77%	82.09%	74.01%	8.08%
BOPO	88.75%	89.05%	-0.30%	94.93%	90.17%	4.76%
Earning Asset Quality						
Impaired Loans - Gross	3.80%	4.20%	-0.40%	4.10%	4.53%	-0.43%
Impaired Loans - Net	2.07%	2.17%	-0.10%	2.25%	2.34%	-0.08%
NPL - Gross	2.14%	2.43%	-0.29%	2.24%	2.57%	-0.33%
NPL - Net	1.27%	1.46%	-0.19%	1.36%	1.55%	-0.19%
KKR	6.59%	8.06%	-1.47%	6.27%	7.81%	-1.54%
Balance Sheets Structure						
LDR	101.10%	88.32%	12.78%	88.35%	77.51%	10.84%
LCR	174.49%	162.93%	11.56%	169.98%	163.60%	6.38%
NSFR	119.26%	123.32%	-4.06%	110.82%	118.68%	-7.86%
CASA	64.06%	52.19%	11.87%	64.29%	52.46%	11.83%
CAR	23.98%	26.57%	-2.59%	21.74%	25.09%	-3.35%

* 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)

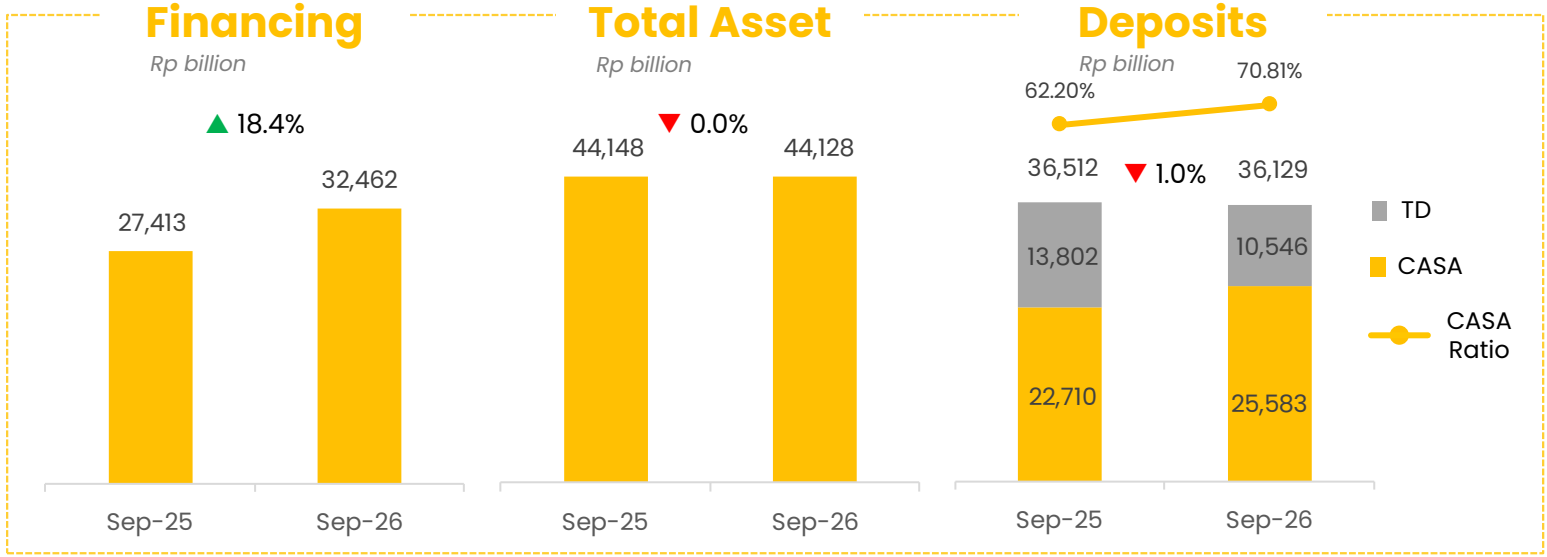
Table of Contents

Macro-economics	Maybank Indonesia in Brief	Executive Summary	Results Overview	**Shariah Business Unit**
2	4	9	16	**26**

Digital Banking	Subsidiaries	Sustainability	Awards and Events Highlights
28	33	36	40

Shariah Business Unit's (UUS) PBT increased by 29.4% to Rp668 billion





Key Drivers

- UUS recorded a PBT of Rp688 billion in 9M26, compared with Rp516 billion in 9M25.
- Total Shariah financing increased 10.6% YoY to Rp32.5 trillion, driven by 43.4% growth in Corporate Financing across the FIG and LLC segments, while Commercial Banking financing rose 1.4% YoY. Shariah CFS financing expanded 12.4% YoY, supported by 18.6% growth in SME Banking financing and 8.4% growth in Retail Financing. Mortgage financing also grew 8.5%.
- Shariah CASA increased 12.6%, while Time Deposits declined 23.6%, leading to a slight 1.0% decline in total customer deposits to Rp36.13 trillion. The CASA ratio strengthened to 70.81% as at September 2026 from 62.20% a year earlier, reflecting an improved funding mix.

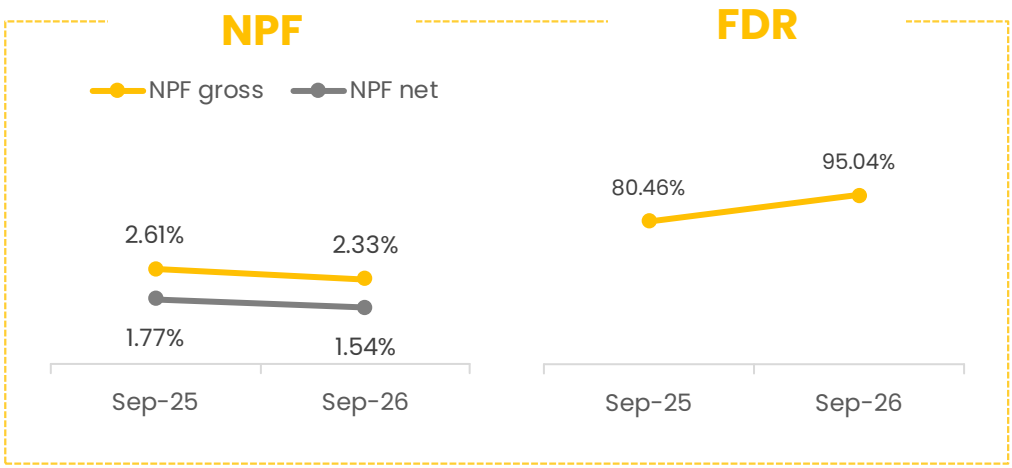


Table of Contents

Macro-economics	Maybank Indonesia in Brief	Executive Summary	Results Overview	Shariah Business Unit
2	4	9	16	26

Digital Banking	Subsidiaries	Sustainability	Awards and Events Highlights
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M2U's Financial Transaction volume keeps growing

21% YoY

M2U financial transaction reached more than **9.4 million** in Q3'26.

106% YoY

M2U QR Pay & QR Cardless Withdrawal transactions in Q3'26 and reach more than **IDR 813 billion** in transaction volume.

Digital Customer Acquisition & CASA Growth

More than **50.7k saving accounts have been opened digitally** through digital platform in Q3'26.

35% YoY

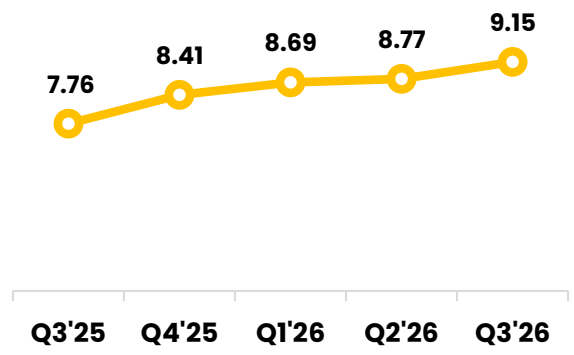
The total CASA balance opened through digital platform reached IDR 7.6 Tn.

M2E

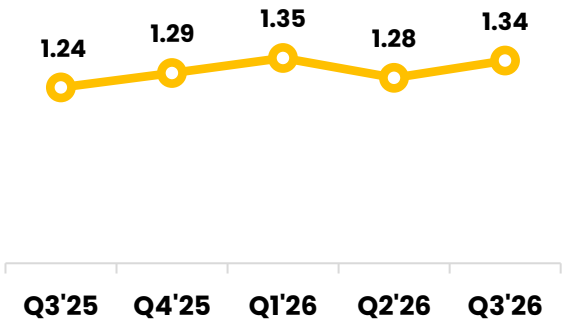
6% YoY

Total **financial transaction frequency** in Q3'26 reach more than **1.34 million** with **current account** balance of M2E users in Q3'26 reached more than **IDR 46.1 trillion**, grow by more than **27% YoY**.

1. M2U Txn Frequency (in Mn)



2. 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:

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

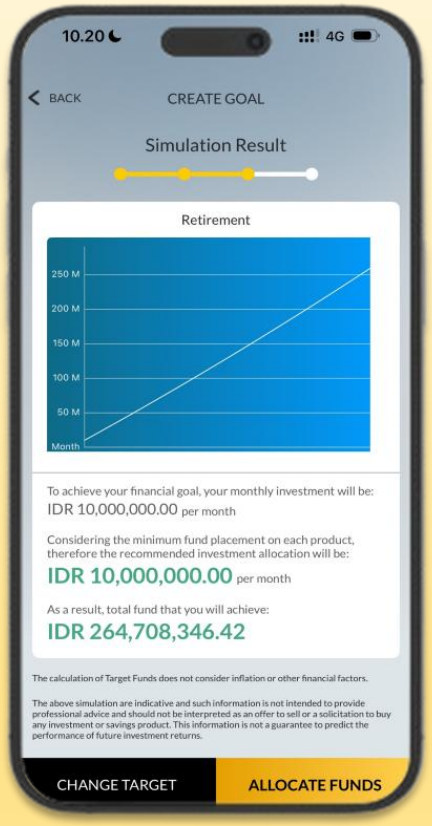
Managing finance easily with the M2U ID App's 360 Digital Wealth Feature



Portfolio Management

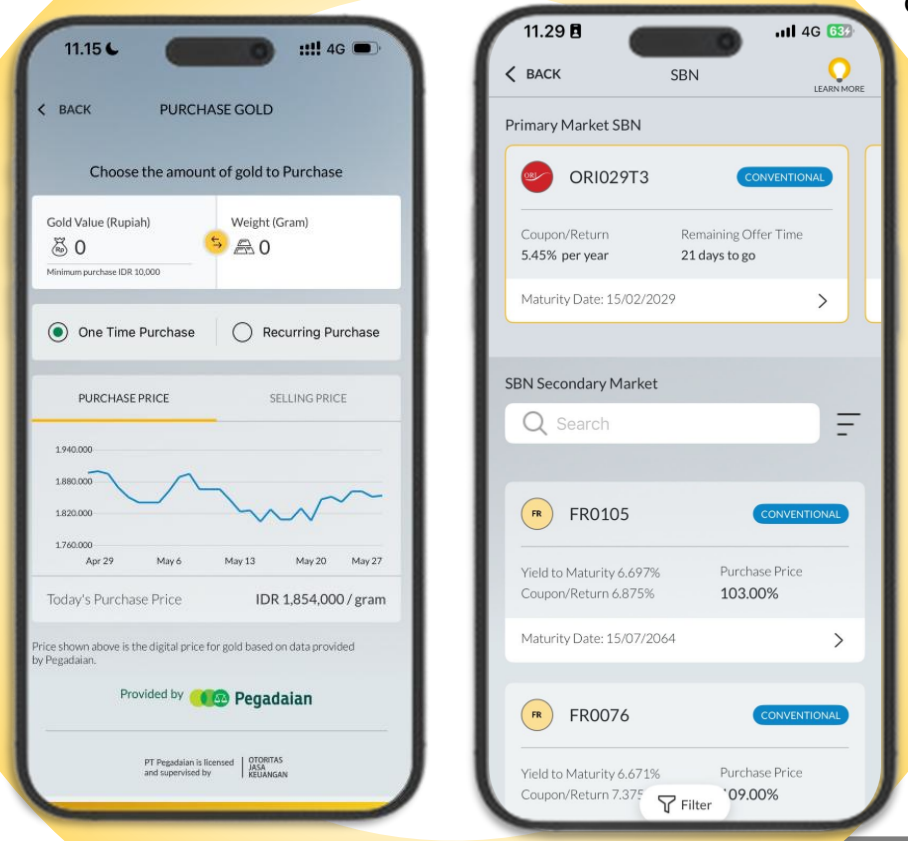


Expense Tracker



Goal Based Investment

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



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

Mutual Funds

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

Bonds

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

Gold

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

Bancassurance

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

Scalling Financing Through End-to-End Digital Journey

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



Credit Card Management

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



Virtual Credit Card Application

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



Digital Unsecured Loans

- **X-Cash**
- **Personal Loan**

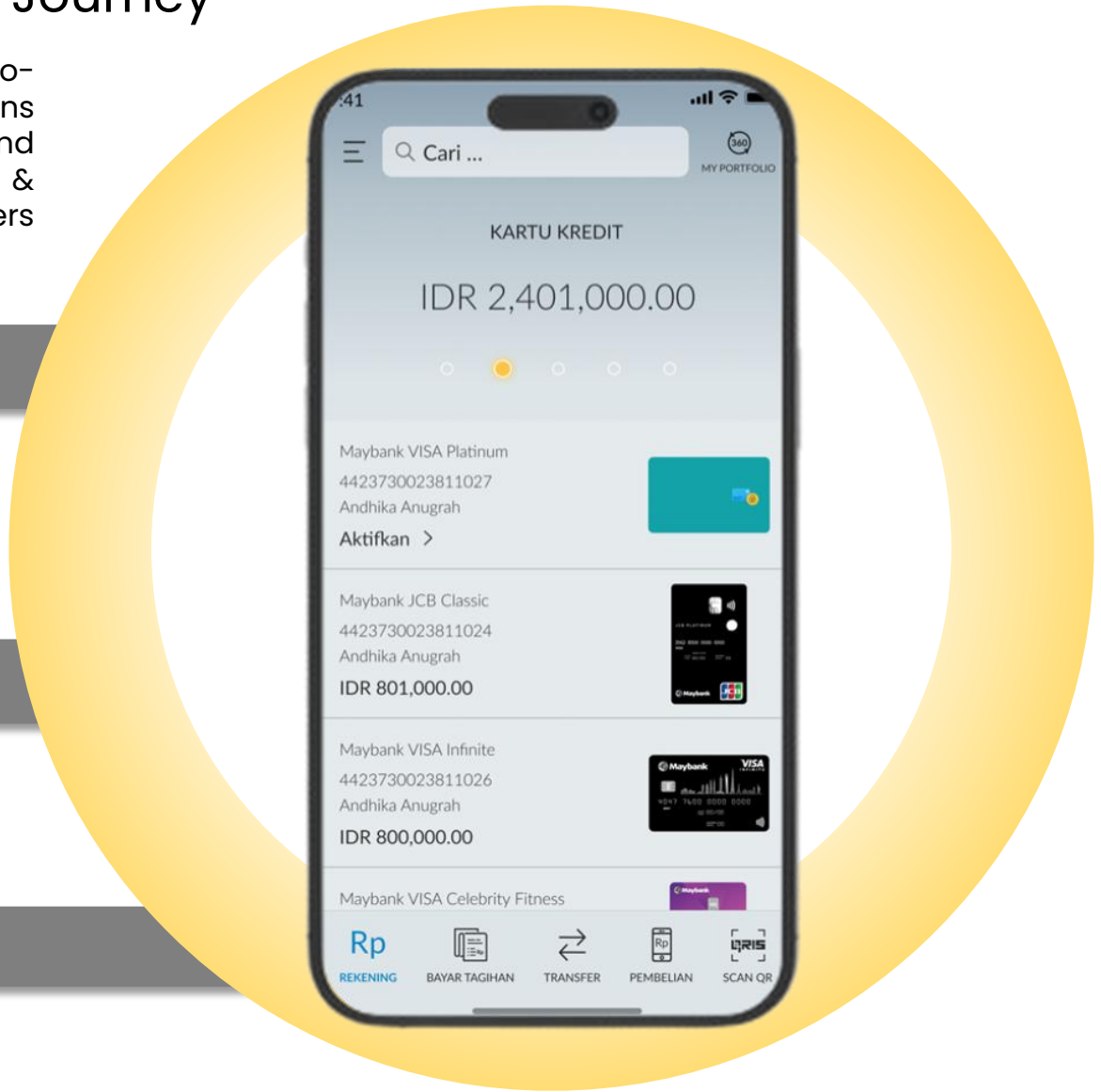


Table of Contents

Macro-economics	Maybank Indonesia in Brief	Executive Summary	Results Overview	Shariah Business Unit
2	4	9	16	26

Digital Banking	**Subsidiaries**	Sustainability	Awards and Events Highlights
28	**33**	36	40

Maybank Finance Performance

Maybank Finance

Balance Sheet

Rp billion	Sep-26	Jun-26	Sep-25	YoY	QoQ
Total Asset	9,079	9,066	7,858	15.5%	0.1%
Financing	8,643	8,633	7,427	16.4%	0.1%
% to Total MBI Loans (%)	6.73%	6.84%	6.18%	0.56%	-0.11%
Total Equity	4,730	4,589	4,153	13.9%	3.1%

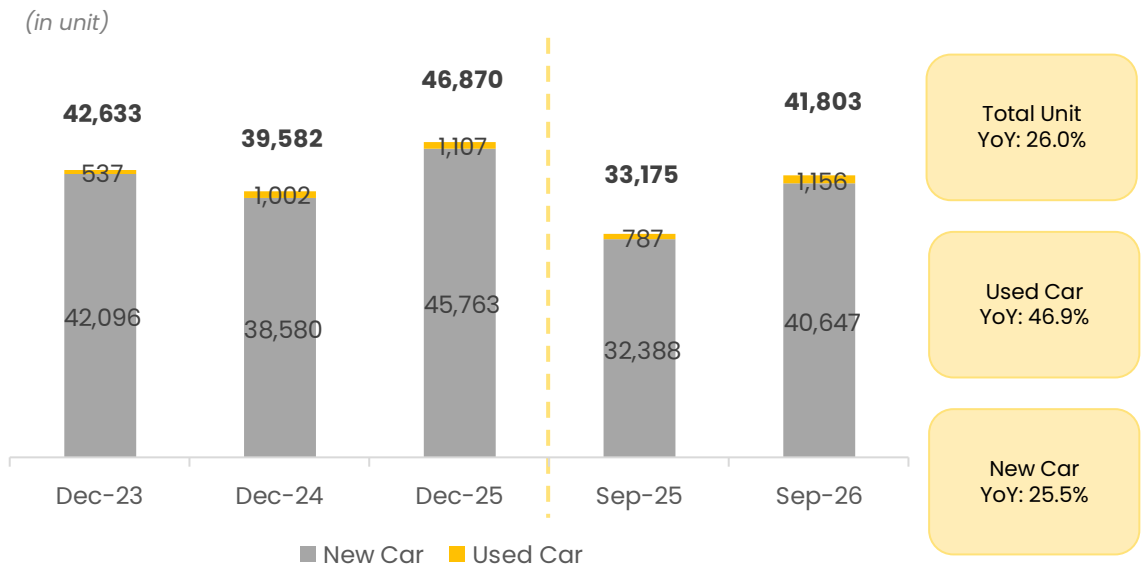
Asset Quality

%	Sep-26	Jun-26	Sep-25	YoY	QoQ
Gross NPF	0.36%	0.31%	0.27%	0.09%	0.05%
Net NPF	0.15%	0.12%	0.07%	0.08%	0.03%

Income Statement

Rp billion	9M 2026	9M 2025	YoY	3Q 2026	2Q 2026	QoQ
Revenue	1,046	855	22.3%	349	365	-4.5%
Operating Expense	211	197	6.9%	73	70	5.0%
Profit Before Tax	573	431	32.9%	179	217	-17.4%
% to Total MBI PBT	39.94%	30.06%	9.88%	45.79%	36.5%	25.5%

Unit Financing







No of Customer **130,910**

Total Branch **30**

Unit Financed **41,803**

WOM Finance Performance

WOM Finance

Balance Sheet

Rp billion	Sep-26	Jun-26	Sep-25	YoY	QoQ
Total Asset	7,719	8,380	7,313	5.5%	-7.9%
Financing	6,781	6,729	6,521	4.0%	0.8%
% to Total MBI Loans (%)	5.28%	5.33%	5.42%	-0.14%	-0.05%
Total Equity	2,113	2,037	1,917	10.2%	3.7%

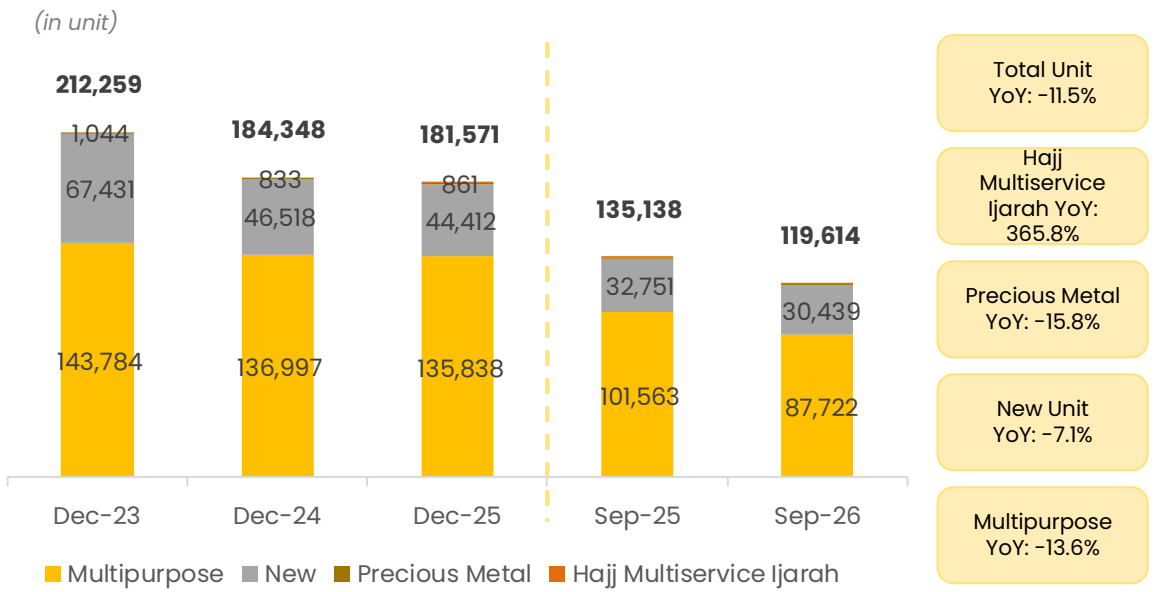
Asset Quality

%	Sep-26	Jun-26	Sep-25	YoY	QoQ
Gross NPF	2.17%	2.54%	2.05%	0.12%	-0.37%
Net NPF	1.01%	1.14%	0.89%	0.12%	-0.13%

Income Statement

Rp billion	9M 2026	9M 2025	YoY	9M 2026	2Q 2026	QoQ
Revenue	1,691	1,620	4.4%	575	567	1.4%
Operating Expense	902	899	0.3%	306	296	3.3%
Profit Before Tax	219	128	70.5%	98	87	12.2%
% to Total MBI PBT	15.26%	8.95%	6.31%	25.05%	14.7%	70.3%

Unit Financing







No of Customer **263,084**

Total Branch **188**

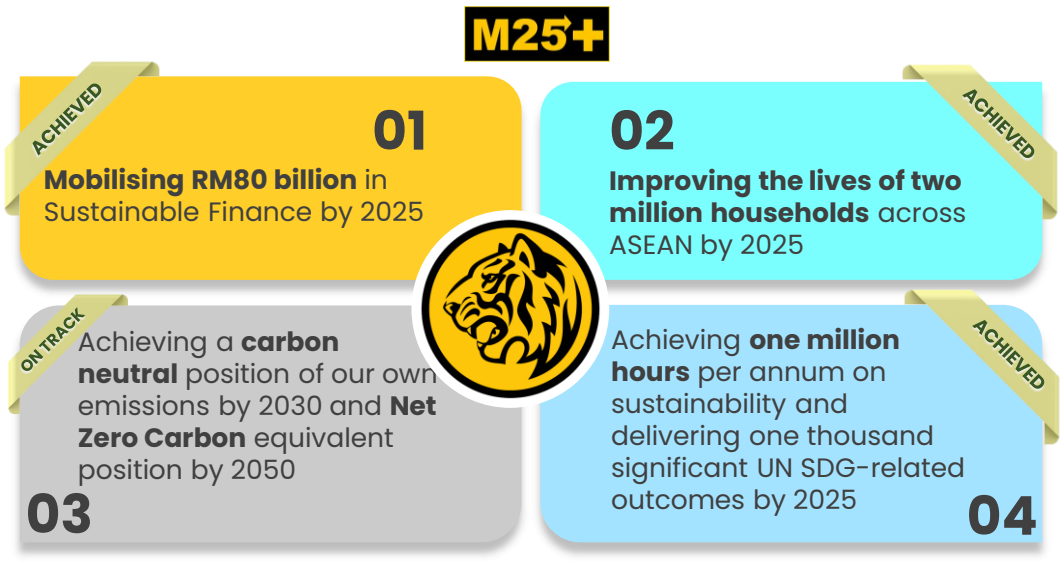
Unit Financed **119,614**

Table of Contents

Macro-economics	Maybank Indonesia in Brief	Executive Summary	Results Overview	Shariah Business Unit
2	4	9	16	26

Digital Banking	Subsidiaries	**Sustainability**	Awards and Events Highlights
28	33	**36**	40

Maybank's Commitments on Sustainability





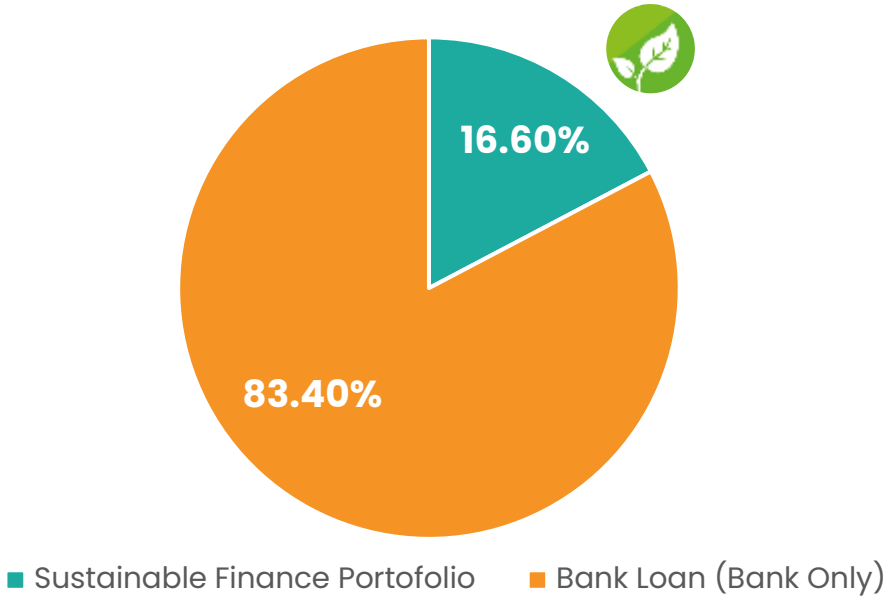
The year 2025 marked the successful conclusion of Maybank's M25+ strategy phase to enter the next five-year cycle, closing the journey on a strong note with excellent performance and key milestone achievements. Maybank Group as well as Maybank Indonesia not only achieved but surpassed all four Sustainability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

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

Sustainable Finance Portfolio

Support for Sustainable Development Goals

Sustainable Finance Portfolio reached
Rp18.80 trillion as of Sep 26
Contributing **16.60%** to the Bank's loan portfolio



Energy Efficiency
Rp642 billion

Management of Natural Resources and Sustainable Land Use
Rp340 billion

Renewable Energy
Rp467 billion

Environmentally Friendly Transportation
Rp924 billion

Micro, Small, and Medium Enterprises (UMKM)
Rp16.43 trillion

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

10 sustainability initiatives in 3Q 2026 advanced financial literacy, environmental action and sustainable-finance capability across the Group

Support for Sustainable Development Goals: 3 4 8 12 13 17

3,126 employee volunteers, 14,199 hrs on Global CR Day

2,923 Global CR Day beneficiaries reached

1,152 children reached via ROAR NextGen

108 employees certified as MSPC practitioners

2 of 4 Shark Tank pitches moved into financing

Financial Literacy & Inclusion (4)



2, 7 & 28 JUL
ROAR NextGen Bootcamp & Goes To School
1,152 children reached (Bootcamp 104; 3 Jakarta schools 1,048) with 140 employee volunteers; supports OJK GENCARKAN



15 JUL; AUG–SEP
WOM Finance Financial Literacy & Inclusion
Karawang session for village officials, youth & community leaders; extended via digital campaigns (POJK 3/2023)



21 JUL – 21 AUG
MELAIB Programme (Maybank Marathon)
Financial literacy at 40 schools along the marathon route in Gianyar, Bali; 1,810 beneficiaries



25 SEP
Maybankers Goes to SLBN 02 Lenteng Agung
Customer Day 2026 engagement: money management for grade 4–6 students via videos & games (#BalikBAIK)

Environment & Community (4)



AUG
Beyond the Finish Line: Marathon 2026
14,000 runners from 46 countries incl. 50 wheelchair athletes; run on the pathway to a Carbon Neutral Marathon by 2030



5 SEP
Global CR Day 2026 & #BalikBAIK launch
18 countries, HO + 66 branches; 2,314 children & 609 adults reached; upcycled-bottle art at SDN 08 Ragunan



SEP
Etiqa 'Drop & Change' Bottle Recycle
#BalikBAIK bottle-drop booths at MRT Bundaran HI; commuters rewarded with free Personal Accident Insurance



3Q 2026
WOM Finance Charity Initiatives
Solar-powered clean water well in Sokkolia Village, Gowa (S. Sulawesi); free school uniforms & honorary teacher certification

Sustainable Finance (2)



6 AUG
MSPC Conferment Ceremony 2026
108 employees certified with UNGCMBC, incl. President Director as Black Belt; 2026 cohort sessions held Jul–Aug



SEP
ESG Champion Shark Tank #2
Real-client pitches across palm oil, agri, solar PV & financial sectors; 2 of 4 progressed into actual financing

Table of Contents

Macro-economics	Maybank Indonesia in Brief	Executive Summary	Results Overview	Shariah Business Unit
2	4	9	16	26

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Maybank Indonesia earned 6 recognitions in 3Q 2026, led by Sustainability & ESG, alongside Sharia and Governance Excellence

6

recognitions from 3 award events, Jul–Sep 2026

BY THEME

ESG & Sustainability — 3

Governance & Corporate — 2

Sharia — 1



1 JULY

Anugerah Syariah Republika (ASR) 2026

- **Excellence in Islamic Banking Literacy and Inclusion Award**
  Maybank Syariah

Jury cited sharia literacy run as an ecosystem-based business strategy, not merely a CSR program



3 JULY

Asian Banking & Finance Retail Banking Awards 2026

- **Sustainability Initiatives of the Year 2026**
- **ESG Program of the Year 2026**

Two sustainability categories won at a regional awards platform



1 SEPTEMBER

Indonesia Sustainable & ESG Excellence Awards 2026 (SWA Media Group)

- **Indonesia Sustainable Business Excellence Award**
  "Excellent" – Best Innovation in ESG Implementation
- **Indonesia Corporate Secretary Champion 2026**
  "Very Good" – Corporate Secretary in Compliance
- **Indonesia's Best Public Companies 2026**

July: Sharia and Sustainability Agenda – Women Empowerment, a Carbon-Neutral Maybank Marathon Target and Financial Literacy in Bali

JUL

1 · 6 · 14 · 22 · 27 · 31

Awards this month (see Awards Spotlight): 1 Jul – Anugerah Syariah Republika 2026 | 3 Jul – Asian Banking & Finance Retail Banking Awards 2026



6 Jul

Women's Empowerment Program with 'Aisyiyah North Sumatra

Maybank Islamic and Maybank Indonesia's Sharia Business Unit launch a 1-year program funded by Maybank Islamic's zakat fund of Rp1.437bn (RM359,608.33).



14 Jul

Maybank Marathon targets carbon-neutral running by 2030

Target set after measuring Maybank Marathon 2025 emissions of 4,336 tCO_2e over 3 event days; forms the basis of a lower-emission roadmap.



22 Jul

Maybank Marathon Sustainability Day 2026

Two-day event on community empowerment, education, inclusivity and decarbonisation; marked the 10th anniversary of Maybank Women Eco-Weavers.



27 Jul

MELAIB financial literacy in Bali with Prestasi Junior Indonesia

Part of the Marathon's Green Initiatives (Jejak Hijau): 2,000 students across 40 schools in Gianyar, the marathon's host regency.

August: Maybank Marathon 2026 takes centre stage, alongside cross-border Maybank Group synergy with CP Prima

AUG

1 — 1 (12) — 2 (12) — 3 (14) — 4 (23) — 31

No new awards this month – focus on Maybank Marathon 2026 execution and Group synergy



12 Aug

Maybank Marathon 2026 technical preparations update

Press conference on operational and safety enhancements to host 14,100 runners from 46 countries in Gianyar, Bali.



12 Aug

Synergy with Central Proteina Prima (CP Prima)

Whole of Maybank approach: cross-service collaboration incl. Maybank Singapore, giving CP Prima access to the Group's cross-border network.



14 Aug

81st Independence Day: Maybankers Semarak Nusantara

Cross-directorate competitions to build camaraderie, under the theme "One Team, One Direction and New Energy".



23 Aug

Maybank Marathon 2026: 14,100 runners from 46 countries

15th edition and Indonesia's first World Athletics Elite Label road race, at Bali United Training Center, Gianyar; 12 international elite runners.

September: Customer, Partnership and Sharia-Halal Initiatives

SEP

1 3 4 5 21 28 29 30

Awards this month (see Awards Spotlight): 1 Sep – SWA Sustainable Business Excellence, Corp. Secretary Champion & Best Public Companies 2026



3 Sep

National Customer Day 2026

"Moving Forward Together": the Board of Directors served customers at a branch, reflecting "Barefoot Leadership".



4 Sep

Strategic partnership with Sunway Medical Centre

Benefits for Maybank Premier customers across Sunway hospitals in Malaysia; first health talk held in Jakarta.



5 Sep

#BalikBaik for Global CR Day 2026

Waste-management awareness: elementary students upcycle waste with Yayasan Dampak Rappo Indonesia.



21 Sep

Long-term investment with Allianz

Smartwealth Dollar Equity Global Income Fund added as sub-fund in MyProtection Investa II & MyProtection Growth.



28–30 Sep

Etiqa sustainability campaign at Bundaran HI MRT

Travel 360 promo (20% off + lucky draw, 1 Sep–15 Oct) and #BalikBAIK plastic-bottle drop-off.



29 Sep

LOI with Ministry of Industry on halal market access

Sharia Business Unit signs LOI with the Halal Industry Center to expand sharia financing and certification for halal businesses.

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