



Maybank Indonesia

Financial Results

FY 2019 ended 31 December 2019



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1

Earnings

- Pre-provision operating profit slightly grew by 0.3% YoY to Rp4.4 trillion
- PATAMI decreased by 16.0% YoY to Rp1.8 trillion mainly due to higher provisions by 35.9% YoY as the Bank maintained its conservative stance in setting aside provision for accounts, primarily in commercial segment, impacted by the challenging economic environment
- Gross operating income grew by 3.7% to Rp10.8 trillion supported primarily by the improvement in fee based income which grew strongly by 14.1% driven by GM fees, bancassurance, investment, and e-channel transaction fees.
- NIM down on YoY basis primarily due to liquidity surplus which was maintained during the first semester as a proactive stance to ensure sufficient liquidity to mitigate unforeseen risks during and post the general elections. However the Bank managed to improve loan yield and lowered cost of funds during the 2nd semester as part of pricing and liquidity strategy management and therefore able to improve NIM on QoQ basis to 5.07%. MTD NIM Dec-19 also improved compared to the same period last year.
- Pure Operating Expenses (Opex) flat at 0.1% YoY. However, Included in Opex are the incentives paid for Mudharabah deposits which resulted in a 6.2% “growth” in Opex.
- Subsidiaries (Maybank Finance and WOM) also continued to record positive performances, with Maybank Finance YoY PBT increasing by 11.6% and WOM Finance YoY PBT increasing by 28.4%.

2

Loans growth and asset quality

- Loans decreased by 8.1% YoY due to a number of early repayments from corporate (including SOEs) and commercial debtors, the Bank’s “exit strategy” as part of risk strategy to align with its risk appetite, and write-off from corporate NPL account.
 - Global Banking (GB) grew by 3.4% YoY driven by SOEs
 - CFS Non-Retail decreased by 17.1% YoY mainly from Business Banking (Business Banking decreased by 27.3%, RSME by 2.9%)
 - CFS Retail lowered by 4.2% YoY. However, Credit Card & Personal Loans managed to grow 5.9% YoY
- Pressure on asset quality persisted as gross NPL and impaired loans stood at 3.33% and 4.00% respectively as at Dec-19 compared with 2.59% and 3.10% as at Dec-18.

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

3

Liquidity and Funding Positions

- Total customer deposits decreased by 5.3% YoY to Rp110.6 trillion as the Bank managed to release surplus high-cost CA and time deposits over the period. Meanwhile Savings grew 5.4% YoY. Subsequently CASA ratio stood at 36.65% as at Dec-19.
- Healthy liquidity indicators: Loan-to-Deposit Ratio (LDR - bank only) and Modified LDR (bank only) stood at 94.13% and 84.20% respectively as of Dec-19.
- Liquidity Coverage Ratio (LCR - bank only) quarterly stood at 145.21% as of Dec-19, well above minimum requirement of 100%.

4

Sustained Growth in Shariah

- Shariah Assets grew 8.1% to Rp32.6 trillion and contributed 19.3% to the Bank's consolidated assets. Shariah Financing grew 1.4% to Rp24.0 trillion and contributed 19.6% to the Bank's consolidated loans. Shariah Deposits grew 9.4% to Rp25.5 trillion and contributed 23.0% to the Bank's consolidated customer deposits.
- Asset quality improved with lower gross Non Performing Financing (NPF) level to 1.99% as of Dec-19 from 2.81% as of Dec-18.

5

Maintained Capital Positions

- Total Assets decreased by 4.8% YoY to Rp169.1 trillion.
- Strong capital position with CAR at 21.38% (Tier I at 19.54%) and total capital at Rp26.8 trillion as of Dec-19.

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Income Statement - Consolidated



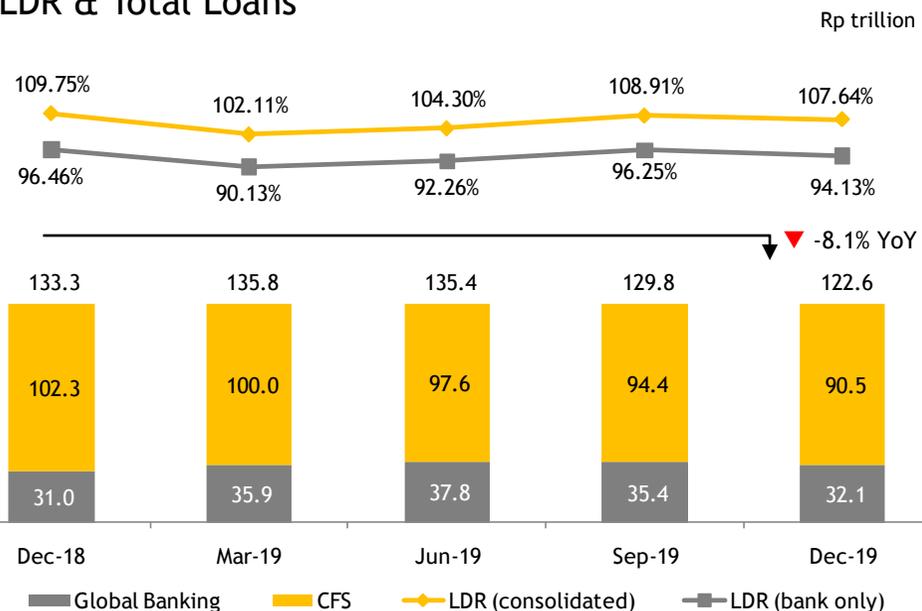
Rp billion	FY 2019	FY 2018	YoY	4Q 2019	3Q 2019	QoQ
Interest Income	15,480	14,790	4.7%	3,675	3,978	-7.6%
Interest Expense	(7,312)	(6,690)	9.3%	(1,632)	(1,877)	-13.1%
Net Interest Income	8,168	8,100	0.8%	2,043	2,101	-2.8%
Non Interest Income	2,587	2,267	14.1%	725	695	4.3%
Gross Operating Income	10,755	10,367	3.7%	2,768	2,797	-1.0%
Personnel	(2,571)	(2,461)	4.5%	(647)	(659)	-1.8%
General & Administrative	(3,826)	(3,562)	7.4%	(894)	(1,014)	-11.9%
Operating Expenses	(6,397)	(6,023)	6.2%	(1,541)	(1,673)	-7.9%
Operating Income before Provisions	4,358	4,344	0.3%	1,227	1,123	9.2%
Provisions	(1,781)	(1,311)	35.9%	(188)	(619)	-69.7%
Operating Income After Provision	2,577	3,033	-15.0%	1,039	505	105.9%
Non Operating Income / (Expenses)	22	3	741.6%	12	2	512.9%
Profit Before Tax & Minority Interest	2,599	3,036	-14.4%	1,051	507	107.4%
Tax & Minority Interest	(757)	(841)	-10.0%	(317)	(154)	106.4%
Profit After Tax & Minority Interest (PATAMI)	1,843	2,195	-16.0%	733	353	107.8%

Loans

Global Banking booked loans growth of 3.4% YoY. CFS Non-Retail and Retail down by 17.1% and 4.2% respectively.



LDR & Total Loans

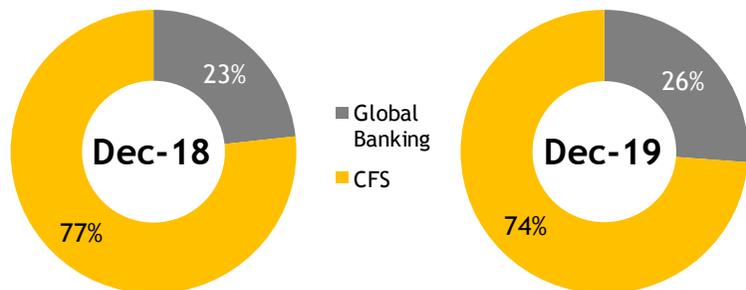


Loans Portfolio Breakdown

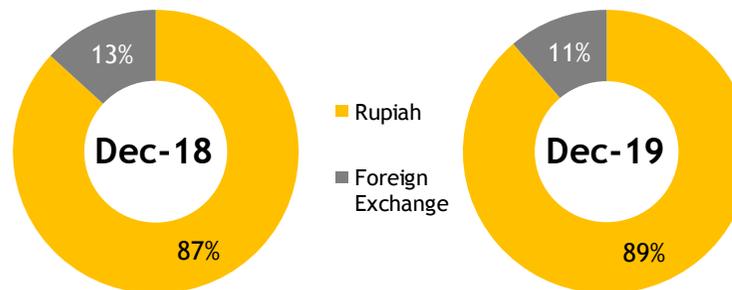
Rp trillion

	Dec-19	Sep-19	Dec-18	YoY	QoQ
Global Banking	32.1	35.4	31.0	3.4%	-9.3%
CFS	90.5	94.4	102.3	-11.6%	-4.2%
CFS Non-Retail	48.3	51.9	58.3	-17.1%	-7.0%
Business Banking	24.7	28.1	34.0	-27.3%	-12.1%
RSME	23.6	23.8	24.3	-2.9%	-0.9%
CFS Retail	42.2	42.5	44.0	-4.2%	-0.7%
Auto Loan	23.5	23.7	24.9	-5.5%	-0.7%
Mortgage	15.0	15.3	15.7	-4.3%	-1.7%
CC + Personal Loan	3.2	3.1	3.1	5.9%	3.6%
Other loan	0.4	0.4	0.4	2.8%	0.6%
Total	122.6	129.8	133.3	-8.1%	-5.6%

Loans Composition by Business Segment



Loans Composition by Currency



My FAST & HASSLE FREE bank.

PINJAMAN untuk SME dari Maybank membawa bisnis Anda berkembang pesat.

Proses cepat & mudah | Bunga fleksibel

Ajukan sekarang di sini.

#MyBank
Spesial & ketentuan berlaku.

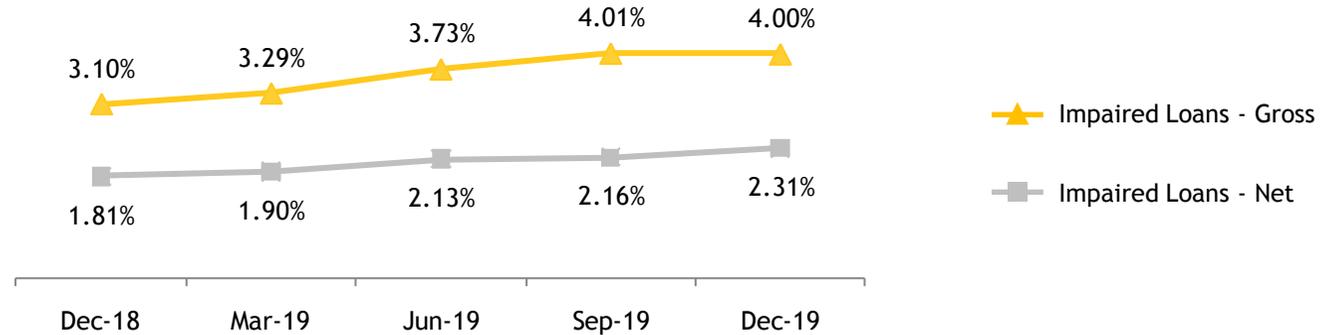
Humankind Financial Services. **Maybank**

Asset Quality

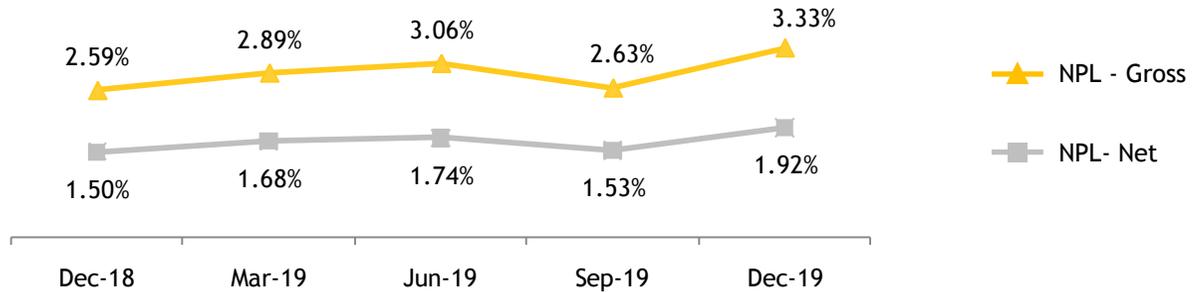
Took a proactive stance and maintained risk posture to safeguard asset quality



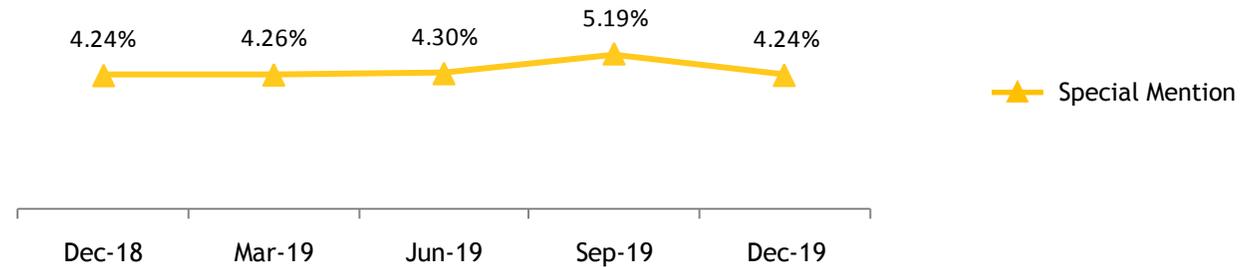
Impaired Loans (consolidated)



NPL (consolidated)



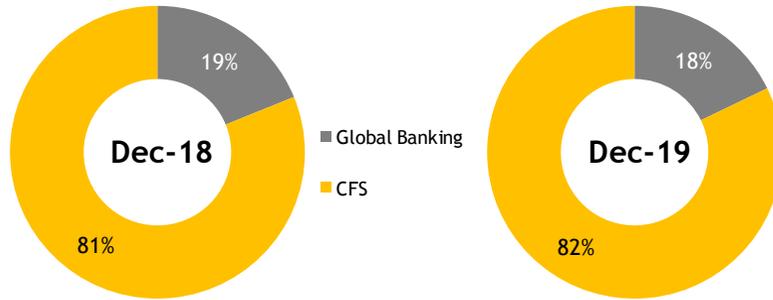
Special Mention Loans (consolidated)



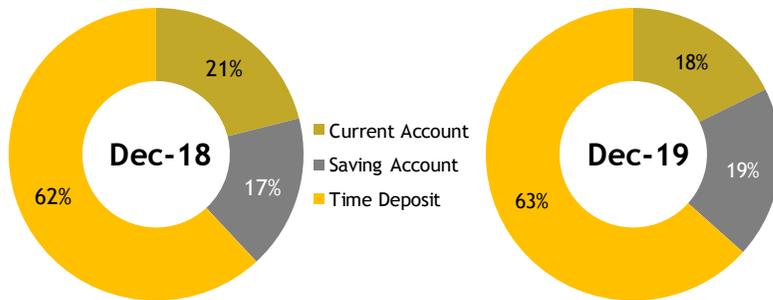
Customer Deposits

Released surplus liquidity for the quarter

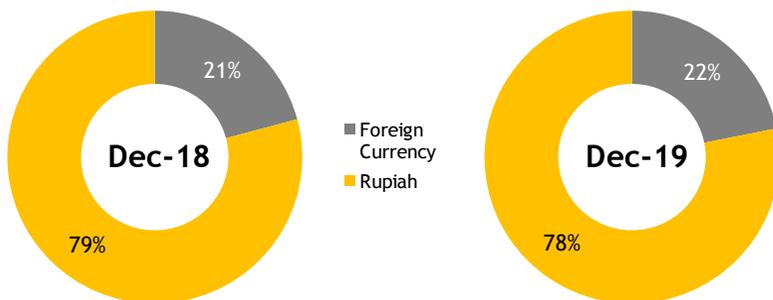
Deposits from Customers by Business Segment



Deposits from Customers by Type

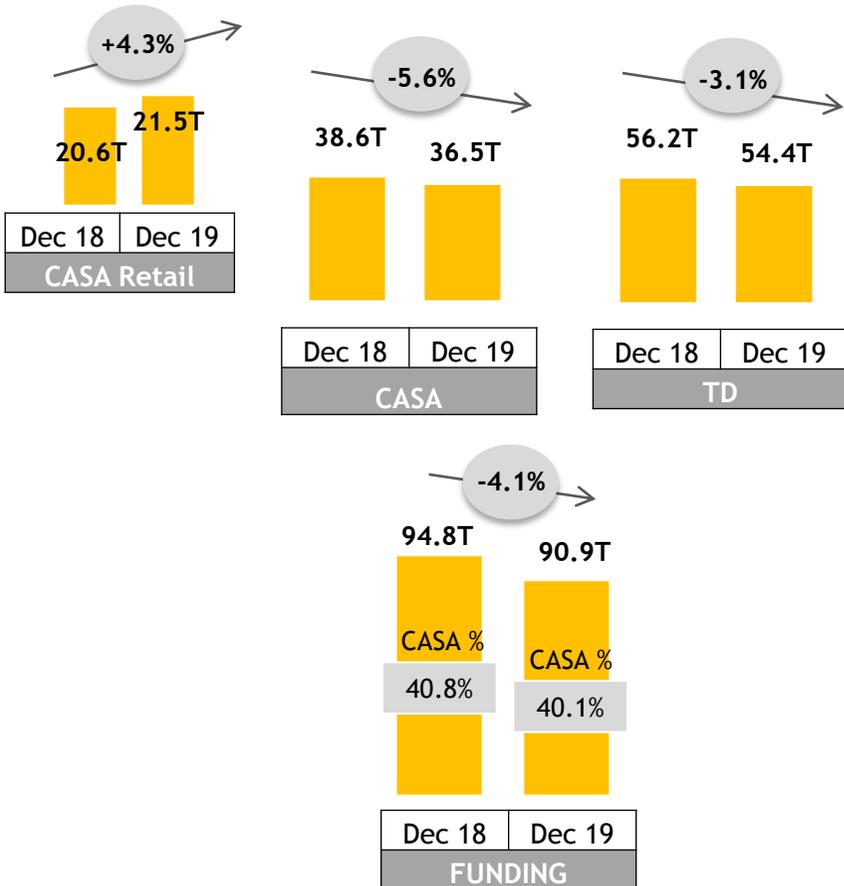


Deposits from Customers by Currency



Rp Trillion	Dec-19	Sep-19	Dec-18	YoY	QoQ
Current Account	19.6	22.0	24.6	-20.4%	-11.0%
Saving Account	21.0	20.1	19.9	5.4%	4.1%
Time Deposit	70.1	73.5	72.3	-3.1%	-4.6%
Total	110.6	115.6	116.8	-5.3%	-4.3%
CASA Ratio	36.6%	36.4%	38.1%	-1.4%	0.2%

Increase the CASA Retail in 4Q'19



CASA from Retail segment showed positive growth. Meanwhile CFS Customer Deposits decreased by 4.1% YoY, mainly from high cost funding.

Focus on initiatives to increase CASA balance, digital account opening and customer transactions through M2U

Top Up Campaign
 Top up min. Rp 10 mn to get **Bonus Interest** on MAKSI & Woman One account
 or
 Top up or open MyPlan Plus account to get direct gift through **Maybank Gift**

My Free to the MAX! Tabungan Maksi bank

- GRATIS Biaya Tarik Tunai di ATM domestik mana saja
- GRATIS Biaya Transfer & Bayar Tagihan via Maybank2u
- GRATIS Asuransi 20% saldo hingga Rp 2 miliar

Buka Tabungan MAKSI IB sekarang dan nikmati beragam manfaatnya.
 Klik disini

Increase digital account opening and transactions in Maybank App/M2u through Account Opening Program for existing customers

My Bonus Bunga bank.

115 JUTA

My Buka Tabungan, pilih hadiahnya bank.

AYO MALAYSIA

MAKSI Transactional Campaign

Continue to promote Maksi Account as one of our key hook saving products, with key competitive feature of:

- **FREE** Transfer to other Bank via M2U (Online/ SKN/ RTGS).
- **FREE** Bill Payment & eMoney Top Up via M2U.
- **FREE** ATM Off-Us Cash withdrawal

My Nabung & Transaksi 24/7 bank.

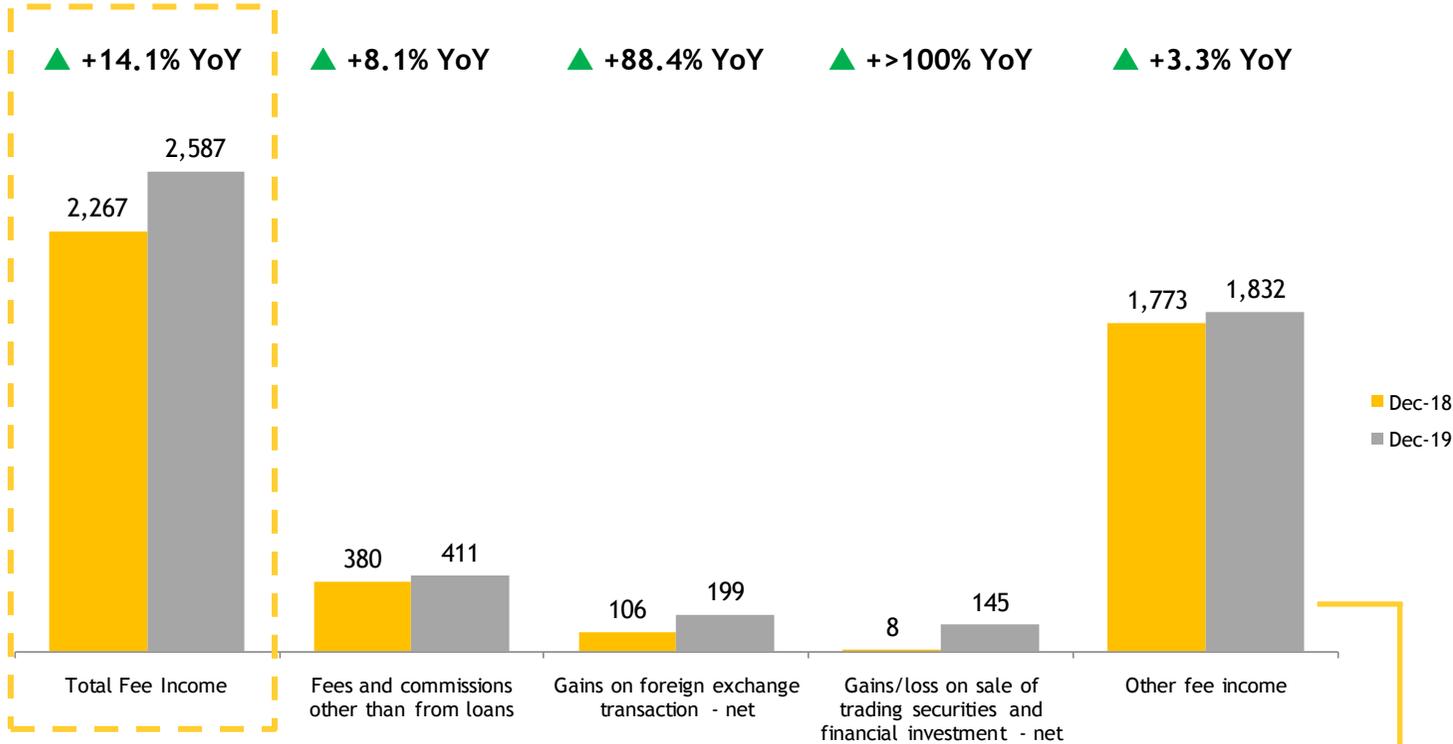
Cariback hingga Rp300 ribu dengan nabung rutin setiap bulan. Buka Maybank Tabungan MyPlan.

Sport & Adventure berlibur.

Fee Income

Fee income improved driven by GM, bancassurance, investment and e-channel transaction fees

Rp billion



(in Rp billion)

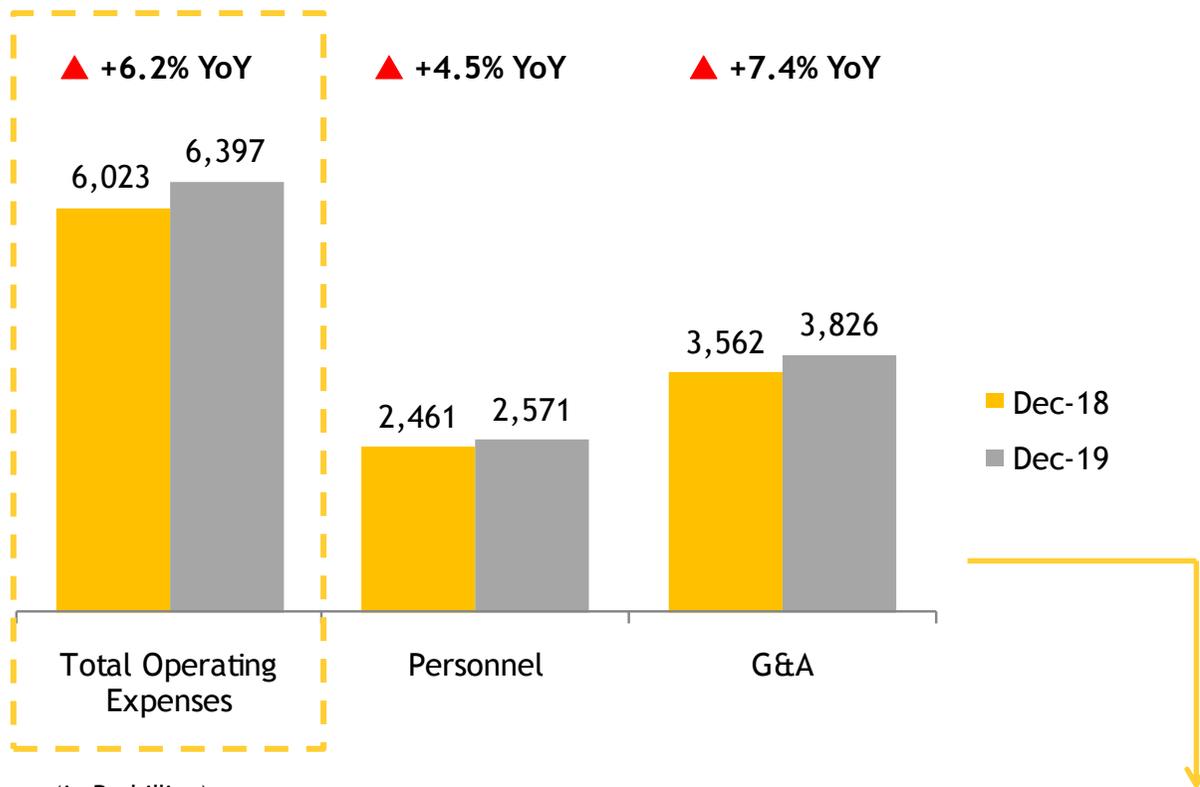
Breakdown of Other Fee Income	Dec-19	Dec-18	YoY
Retail administration	235	229	2.2%
Loan administration	187	169	11.0%
Advisory fees	88	131	-33.0%
Collection of receivables previously written-off	208	306	-32.1%
Credit card administration	66	73	-10.0%
Consumer financing receivables administration	467	550	-15.0%
Others	581	315	84.6%
Total Other Fee Income	1,832	1,773	3.3%



Operating Expenses (Opex)

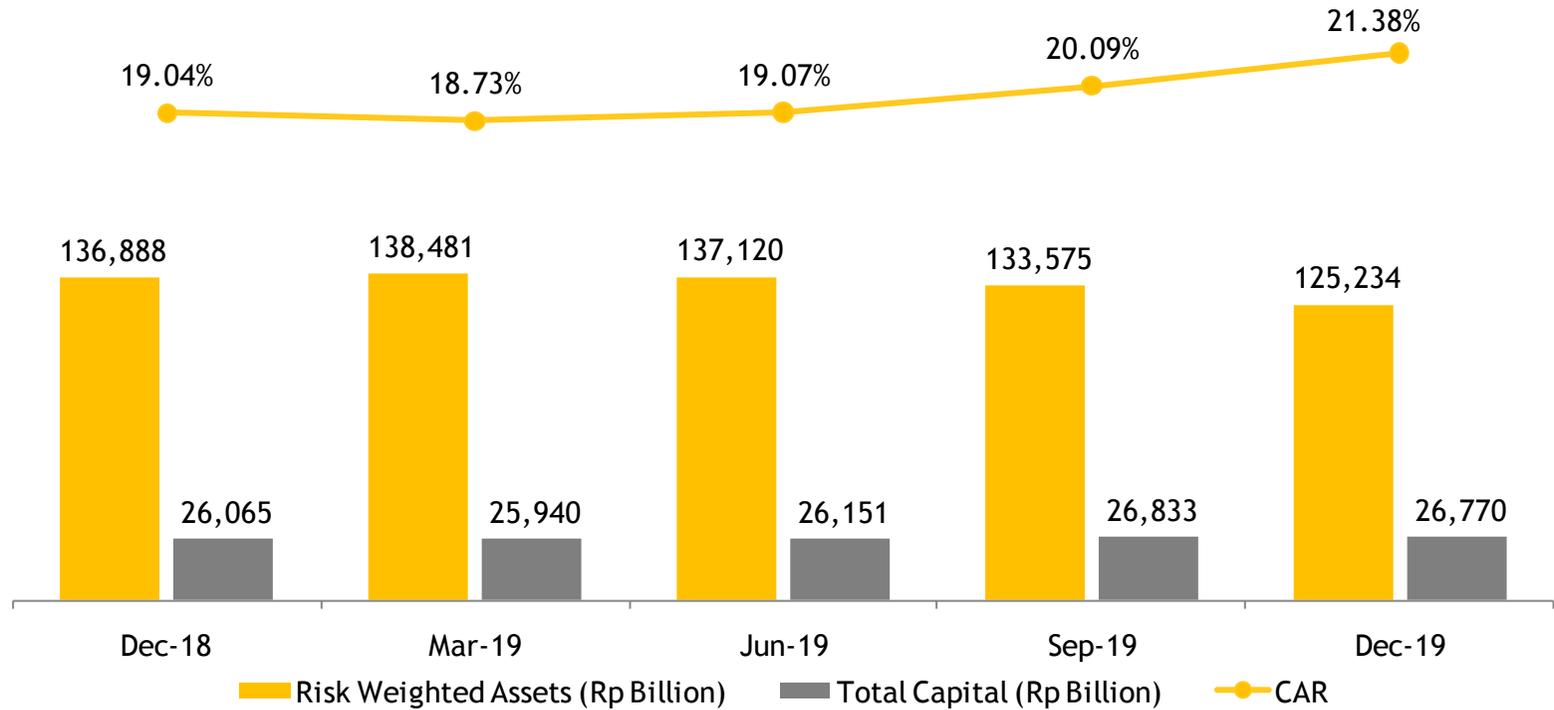
Pure Operating Expenses (Opex) flat at 0.1% YoY. However, included in Opex are the incentives paid for Mudharabah deposits which resulted in a 6.2% “growth” in Opex

Rp billion



(in Rp billion)

Breakdown of G&A	Dec-19	Dec-18	YoY
General	2,172	1,868	16.3%
Rental	507	502	0.9%
Depreciation and amortization	288	299	-3.6%
Repairs and maintenance fixed assets	275	272	1.3%
Others (include promotions and professional fees)	585	621	-5.9%
Total G&A	3,826	3,562	7.4%



Capital Ratios	Dec-19	Sep-19	Jun-19	Mar-19	Dec-18	YoY	QoQ
Tier I	19.54%	18.24%	17.12%	16.66%	16.85%	2.69%	1.30%
Tier II	1.84%	1.85%	1.95%	2.07%	2.19%	-0.35%	-0.01%
Total CAR	21.38%	20.09%	19.07%	18.73%	19.04%	2.34%	1.29%

Balance Sheet - Consolidated



Rp billion	Dec-19	Sep-19	Dec-18	YoY	QoQ
Loans	122,579	129,810	133,349	-8.1%	-5.6%
Other Earning Assets	29,185	29,829	23,806	22.6%	-2.2%
Other Assets	17,319	18,212	20,377	-15.0%	-4.9%
Total Assets	169,083	177,851	177,533	-4.8%	-4.9%
Deposits from Customer	110,601	115,573	116,812	-5.3%	-4.3%
- Current Account	19,571	21,983	24,593	-20.4%	-11.0%
- Saving Account	20,961	20,134	19,895	5.4%	4.1%
- Time Deposit	70,069	73,456	72,324	-3.1%	-4.6%
Deposits from Other Banks	3,134	5,611	4,218	-25.7%	-44.1%
Borrowing	9,189	8,833	10,559	-13.0%	4.0%
Securities Issued	9,605	11,030	9,805	-2.0%	-12.9%
Subordinated Debt	2,296	3,296	3,294	-30.3%	-30.3%
Other Liabilities	7,572	7,642	7,754	-2.3%	-0.9%
Total Liabilities	142,398	151,985	152,442	-6.6%	-6.3%
Equity (excl. Non-Controlling Interest)	26,249	25,462	24,718	6.2%	3.1%
Non-Controlling Interest	435	404	373	16.8%	7.9%
Total Equity	26,685	25,865	25,091	6.4%	3.2%

Financial Ratios



Consolidated	Dec-19 a	Sep-19 b	Dec-18 c	YoY (a-c)	Bank Only	Dec-19 a	Sep-19 b	Dec-18 c	YoY (a-c)
Profitability					Profitability				
Return On Assets	1.45%	1.13%	1.74%	-0.29%	Return On Assets	1.09%	0.82%	1.48%	-0.40%
Return On Equity (Tier 1)	7.73%	6.26%	10.21%	-2.48%	Return On Equity (Tier 1)	6.47%	5.04%	9.47%	-2.99%
Net Interest Margin	5.07%	4.97%	5.24%	-0.17%	Net Interest Margin	4.14%	4.09%	4.35%	-0.21%
Efficiency & Productivity Ratio					Efficiency & Productivity Ratio				
Cost to Income Ratio	59.48%	60.80%	58.10%	1.38%	Cost to Income Ratio	61.36%	62.72%	59.88%	1.48%
BOPO	87.09%	90.41%	83.47%	3.62%	BOPO	89.28%	92.67%	83.85%	5.43%
Earning Asset Quality					Earning Asset Quality				
Impaired Loans - Gross	4.00%	4.01%	3.10%	0.90%	Impaired Loans - Gross	4.37%	4.32%	3.23%	1.14%
Impaired Loans - Net	2.31%	2.16%	1.81%	0.50%	Impaired Loans - Net	2.55%	2.35%	1.92%	0.62%
NPL - Gross	3.33%	2.63%	2.59%	0.74%	NPL - Gross	3.62%	2.78%	2.66%	0.96%
NPL - Net	1.92%	1.53%	1.50%	0.42%	NPL - Net	2.11%	1.65%	1.57%	0.54%
Balance Sheets Structure					Balance Sheets Structure				
LDR	107.64%	108.91%	109.75%	-2.11%	LDR	94.13%	96.25%	96.46%	-2.33%
Modified LDR *)	88.30%	87.20%	88.61%	-0.31%	Modified LDR *)	84.20%	83.34%	85.12%	-0.92%
LCR	146.49%	173.84%	124.94%	21.55%	LCR	145.21%	169.70%	125.63%	19.58%
NSFR	106.69%	105.53%	105.12%	1.57%	NSFR	105.95%	104.81%	107.19%	-1.24%
CASA to Total Funding	36.65%	36.44%	38.09%	-1.44%	CASA to Total Funding	36.97%	36.70%	38.64%	-1.67%
CAR	21.38%	20.09%	19.04%	2.34%	CAR	21.42%	20.06%	19.09%	2.33%

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

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Continuous enhancement on Digital Banking features and campaign have increased both number of users and transactions consistently



My 24/7 APP
NEW & COOL FEATURES bank.

- Account Opening
- QR Pay
- FREE Max!
- Fingerprint Secure Login
- Face ID Secure Login
- Quick Payment Access

Download **M2U** **Maybank ID**

#MyBank
Syarat & ketentuan berlaku.
PT Bank Maybank Indonesia Tbk. Terdaftar dan diawasi oleh Otoritas Jasa Keuangan (OJK) GRIE.

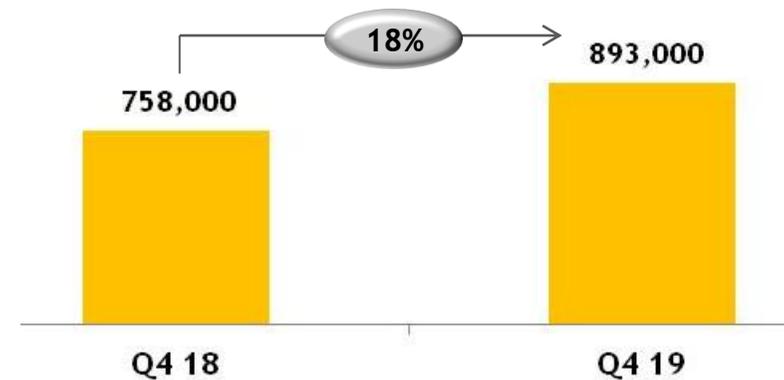
www.maybank.co.id/maybankapp

Humanising Financial Services. **Maybank**

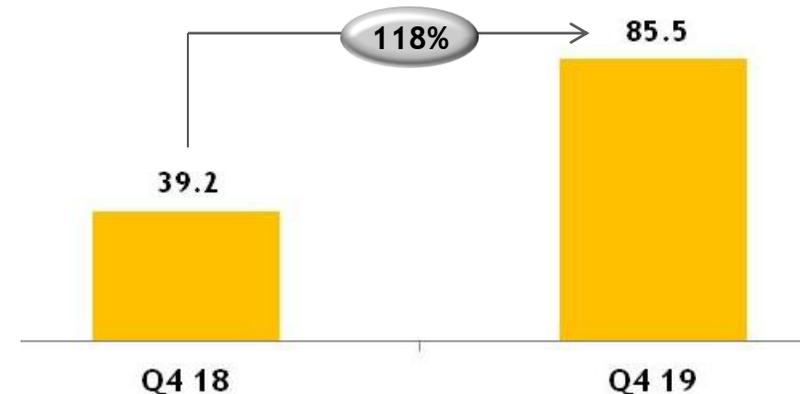
In Q4 2019, Maybank continued to enhance and promote its Digital Banking services to provide customer transaction convenience and migrate customer transaction to digital channel. One of the key digital initiatives was to introduce the New M2U Mobile Banking App, which offers new innovative features for seamless customer financial transaction

Internet & Mobile Banking

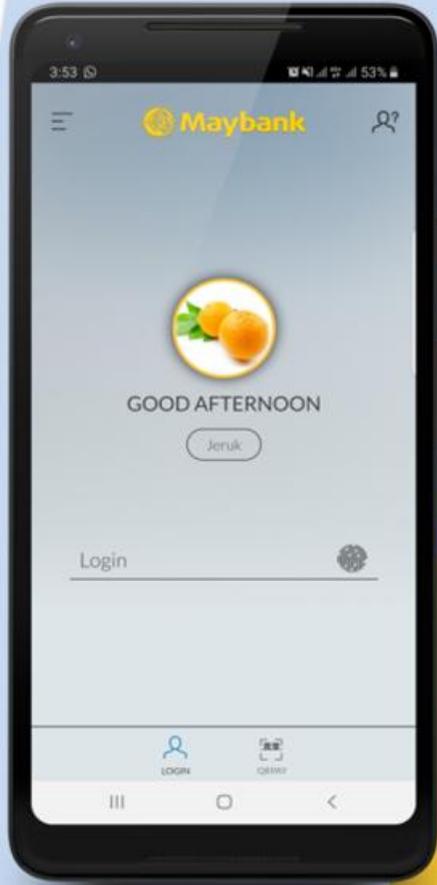
Number of Registered User



Number of Transaction (mio)



New M2U Maybank App. 24/7 Everything at Your Fingertips



Secure login: Login securely and instantly with your fingerprint or face ID



Online Account Opening whenever wherever



Quick Favourite: Make your transactions much faster and efficient with our Favourite features



FREE MAX: Enjoy free admin fee for interbank transfers, bill payments & purchases with Maybank MAKSI & MAKSI iB Savings.



Go Cashless dengan QR PAY: Pay with QR Pay for your hangouts with friends.



One QR for all payment starting from OVO, Gopay, DANA, M2U, Sakuku, LinkAja and many more. Complete your business more easily and practically pay with Maybank QR Pay.



Easy payment

Receive payment from all digital wallet, emoney, QR other banks



Real time

Real time settlement by opening Maybank Savings



Instant transaction

Instant transaction notification via SMS and email



Faster Transaction

Transaction is more faster, just scan and pay



GPN Standard

Accept transactions with GPN standard



Local Transactions

*Can be used for local transactions**

SATU QRIS
UNTUK SELURUH
PEMBAYARAN

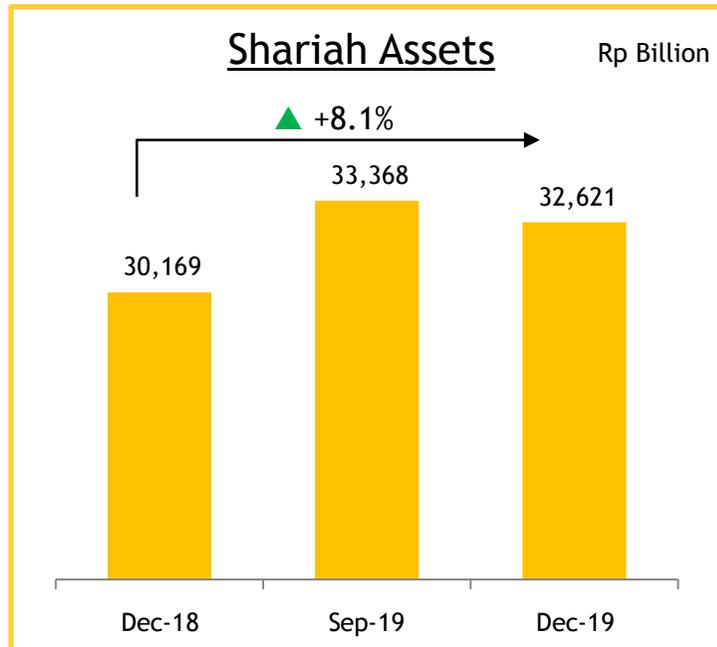


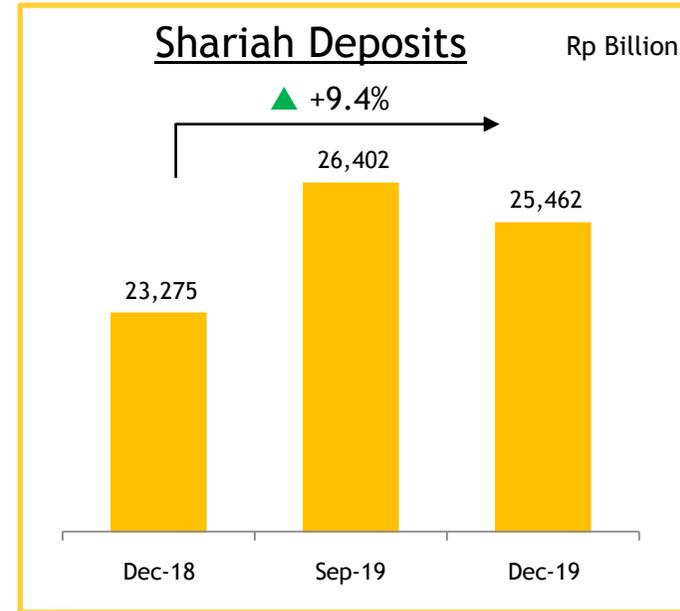
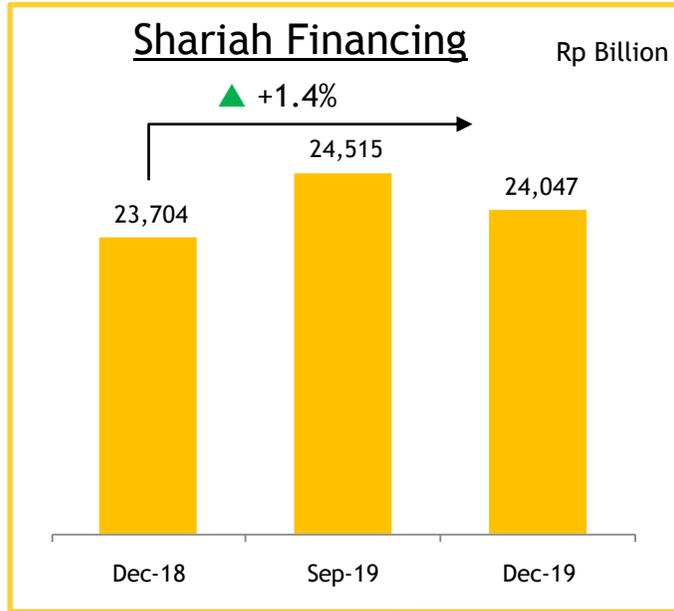
* Yet to accept transactions from QR user issued by foreign financial institutions/banks

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- Shariah Financing grew 1.4% to Rp24.0 trillion, contributing 19.6% to the Bank's consolidated loans.
- Shariah Deposits grew by 9.4% to Rp25.5 trillion, contributing 23.0% to the Bank's consolidated customer deposits.
- Shariah Assets up by 8.1% to Rp32.6 trillion, contributing 19.3% to the Bank's consolidated assets.
- NPF gross improved to 1.99% as of Dec-19 from 2.81% as of Dec-18.





My tabungan syariah bertasis Wadiah bank

Hi #Maybankers,
Buka Maybank Tabungan iB MyWadiah dan dapatkan manfaatnya:

- ✓ Bebas biaya administrasi
- ✓ Tanpa bonus imbal hasil
- ✓ Bebas biaya tarik tunai & transfer di ATM manapun
- ✓ Tanpa asuransi Syariah

Klik disini

#MyBank

Humanising Financial Services.

My Ringankan langkah ke Baitullah bank.

Buka Maybank Tabungan MyArafah dapat voucher belanja hingga koper.
www.maybank.co.id/MyArafah

#MyBank

Humanising Financial Services.

My Berbagi Kebaikan bank

Zakat

Bersihkan diri jadi lebih baik dengan zakat, infak, dan sedekah mudah dan praktis via **MaU Maybank App**.
Download **MaU Maybank ID** sekarang!

Download **M2U** Maybank ID

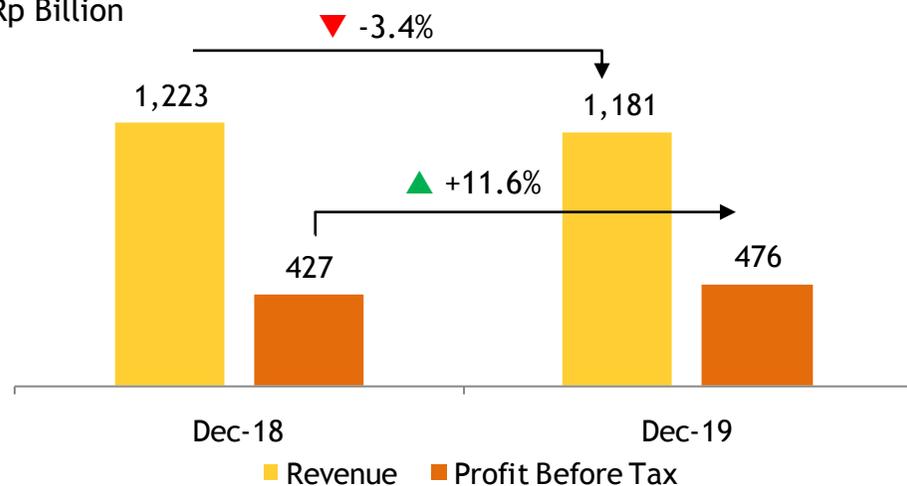
Humanising Financial Services.

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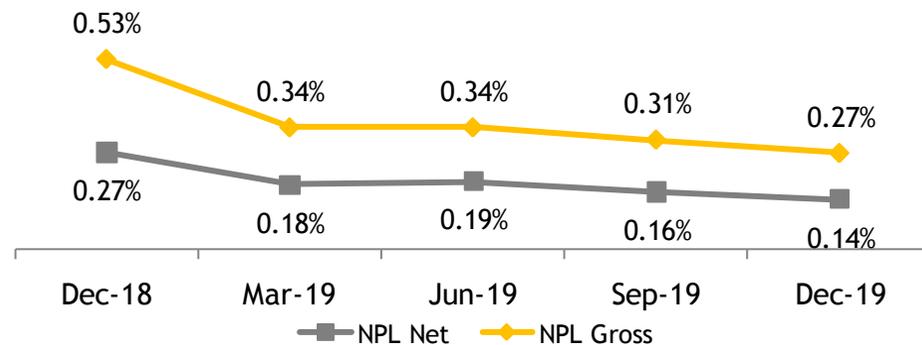
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Revenue and Profit Before Tax

Rp Billion

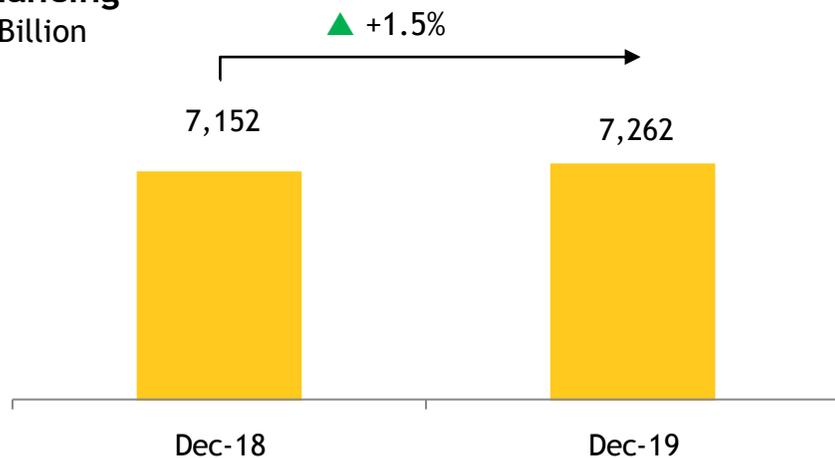


Asset Quality

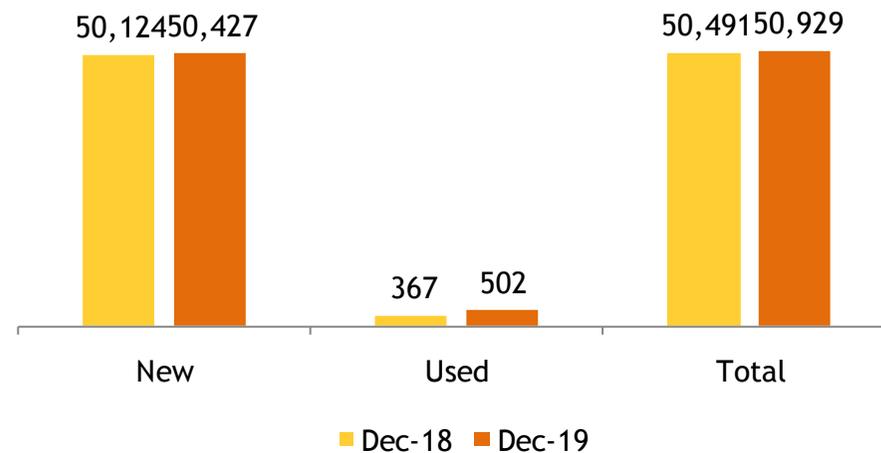


Financing

Rp Billion

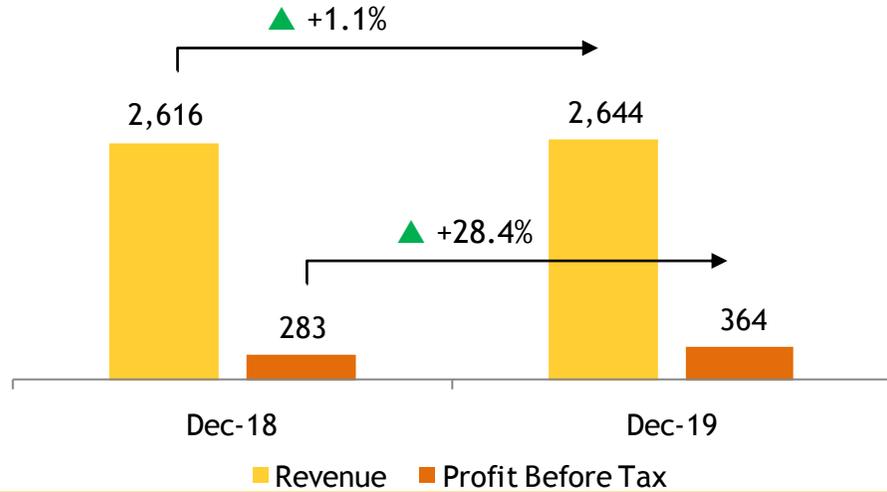


Unit Financing (unit)

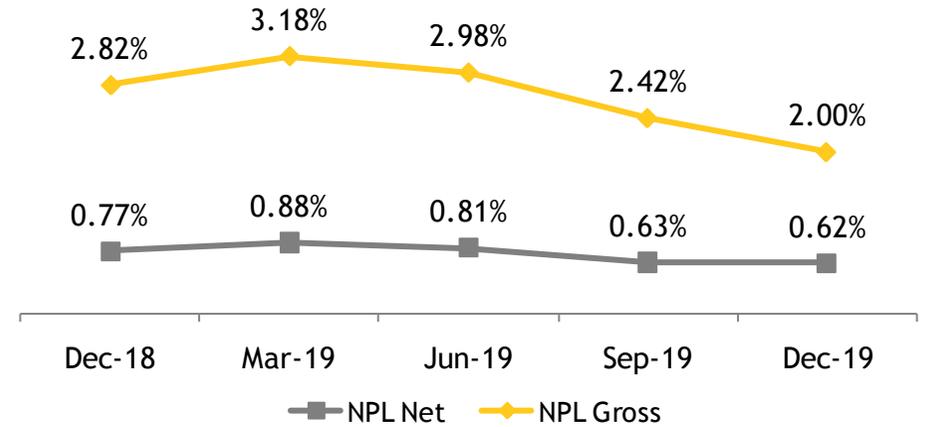


Revenue and Profit Before Tax

Rp Billion

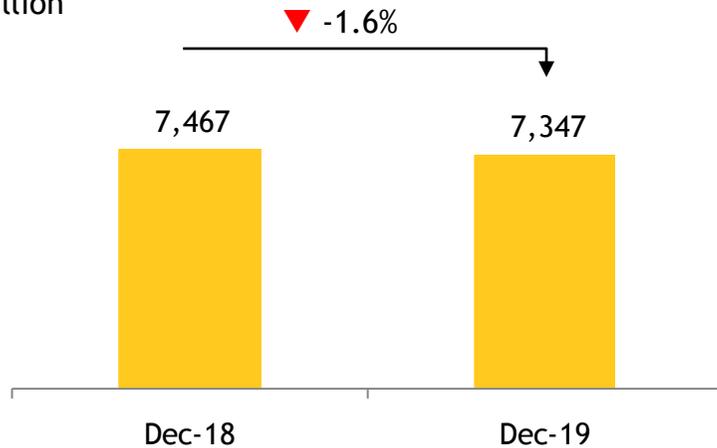


Asset Quality



Financing

Rp Billion



Unit Financing ('000 unit)

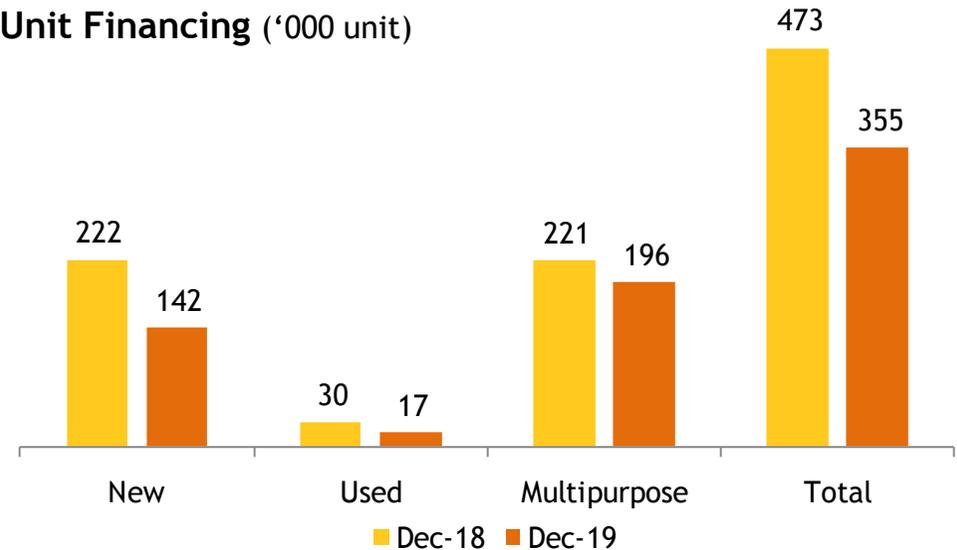


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Profile*

Established	:	15 May 1959
Total Assets	:	Rp169.1 trillion
Total Equity	:	Rp26.7 trillion
Market Capitalisation	:	Rp15.7 trillion
Position in Indonesia**	:	Rank #10 in terms of Assets Rank #10 in terms of Loans Rank #10 in terms of Deposits
# of Branches	:	594 { 374 (Maybank Indonesia) 186*** (WOM Finance) 34*** (Maybank Finance)
# of ATM & CDM	:	1,571 including 87 CDMs with over 20,000 ATMs connected in ATM PRIMA, ATM BERSAMA, ALTO, CIRRUS and connected to 3,500 Maybank ATMs in Singapore, Malaysia and Brunei
# of Employees	:	9,345 { 6,537(Maybank Indonesia) 2,408 (WOM Finance) 400 (Maybank Finance)
# of Customers Lending	:	1.17 million
# of Customers Funding	:	1.82 million



Maybank Indonesia Head Office, Sentral Senayan 3, Jakarta, Indonesia

* as of Dec 2019

** as of Sep 2019

*** Including Sales Point Unit

Company Rating

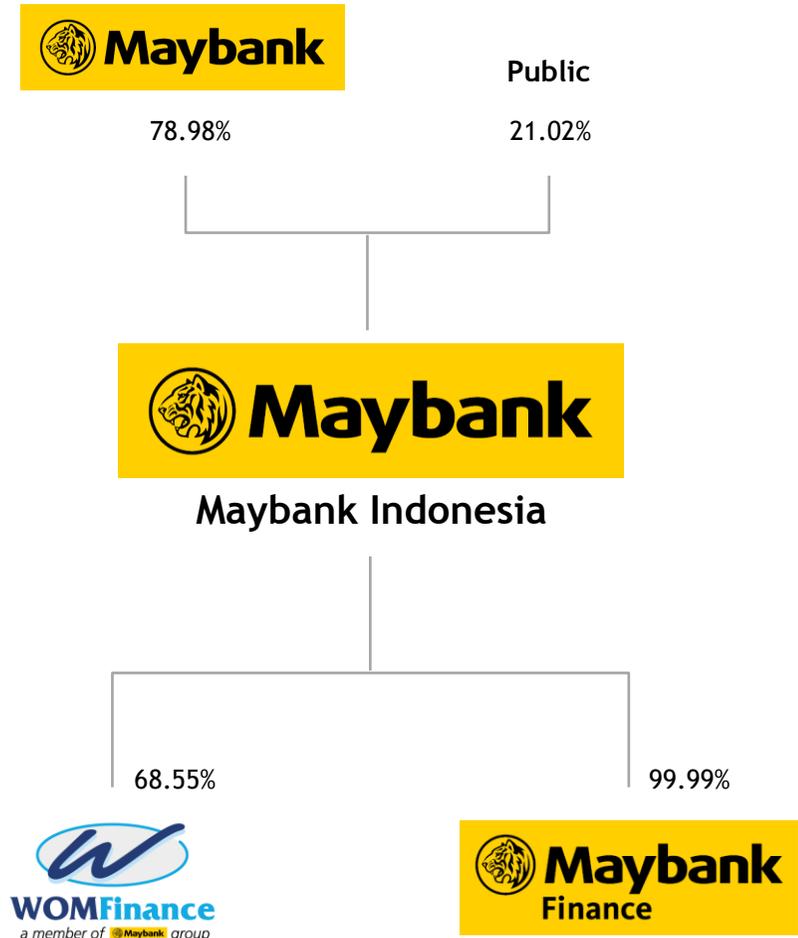
FitchRatings

Long-Term Foreign-Currency IDR	BBB; Outlook Stable
Short-Term Foreign-Currency IDR	F2
Viability Rating	bb
Support Rating	2
National Long-Term Rating	AAA(idn); Outlook Stable
National Short-Term Rating	F1+(idn)
Sukuk Mudharabah	AAA (idn)
Subordinated Debt	AA (idn)



Corporate Rating	idAAA; Outlook Stable
Shelf Reg. Bond II	idAAA
Shelf Reg. Bond III	idAAA
Shelf Reg. Sukuk Mudharabah II	idAAA(sy)
Shelf Reg. Sukuk Mudharabah I	idAAA(sy)
Shelf Reg. Subordinated Debt II	idAA
Shelf Reg. Subordinated Debt I	idAA+

Shareholders





Datuk Abdul Farid bin Alias
President Commissioner



Edwin Gerungan
Commissioner



Budhi Dyah Sitawati
Independent Commissioner



Achjar Iljas
Independent Commissioner



Hendar
Independent Commissioner



Datuk Lim Hong Tat
Commissioner



Taswin Zakaria
President Director



Thilagavathy Nadason
Director



Jenny Wiriyanto *
Director



Eri Budiono *
Director



Irvandi Ferizal
Director



Effendi
Director



Widya Permana
Director



Muhamadian
Director

**) Maybank Indonesia have received resignation letter of Jenny Wiriyanto and Eri Budiono on 8 Jan 2020. At the latest 90 days after the above date, the Bank will hold its General Meeting of Shareholders to approve these resignations*

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Notable Awards in 2019



The 11th Annual Global CSR Summit and Awards 2019

Maybank Foundation and Maybank Indonesia received Gold and Bronze Award respectively for Best Community Programme for companies with market capitalisation more than USD 1 billion. (5 Apr)



The 11th IICD Corporate Governance Conference and Award

Maybank Indonesia received “The Best Overall Big Cap” at The 11th IICD Corporate Governance Conference and Award held by Institute of Corporate Directorship (IICD) (14 Oct)



Anugerah Indonesia Maju 2018-2019

Maybank Indonesia won the ‘Anugerah Indonesia Maju 2018-2019’ award for ‘Korporasi Merah Putih’ category organized by Rakyat Merdeka and Warta Ekonomi. (8 Apr)



Indonesia Best Employer Branding Awards 2019

Maybank Indonesia was awarded Best Organization with Innovative HR) Practice held by Employer Branding Institute, World HRD Congress & Stars of the Industry Group (24 Oct)



HR Asia Best Companies to Work For in Asia 2019

For the fourth time in a row, Maybank Indonesia won the Best Company to Work For in Asia 2019 award held by HR Asia. (14 Jun)



Annual Report Award 2018

Maybank Indonesia was ranked 2nd in Private Financial Listed category at the Annual Report Award 2018 held by National Committee on Governance (KNKG), OJK and other institutions (14 Nov)



Indonesia Finance Award II 2019

Finance Director Maybank Indonesia Thila Nadason won “the Best Finance Director” at the Indonesia Finance Award II 2019 held by Economic Review Magazine and IPMI International Business School. (20 Jun)



Indonesia Leaders Award 2019

The Best of The Best CEO Public Bank Company awarded to Maybank Indonesia President Director Taswin Zakaria at the Indonesia Leaders Award 2019 in BUKU III Bank category (6 Dec)



Press Conference & Analyst Briefing Full Year 2018 Result

Maybank Indonesia announced its Full Year 2018 financial results through Press Conference and Analyst Briefing at the Bank's headquarters in Senayan, Jakarta. (18 Feb)



Maybank Marathon Bali 2019

The Maybank Marathon Bali 2019 event was successfully held for the eighth time. By prioritizing comfort and safety for runners, this year's Maybank Marathon was attended by more than 11,600 participants from 50 countries. (8 Sep)



Maybank Economic Outlook 2019

Maybank Indonesia successfully held the Macro Economic Outlook 2019 by presenting renowned speakers such as BI Senior Deputy Governor Mirza Adityaswara, Head of Finance Ministry's Fiscal Policy Agency Suahasil Nazara. (11 Mar)



Public Lecture at the Faculty of Economics and Business (FEB) Gadjah Mada University (UGM)

Maybank Indonesia President Director Taswin Zakaria gave a public lecture with the theme 'Banking: The Journey Ahead' at the FEB UGM in, Jakarta. (5 Oct)



Strategic Partnership Maybank Indonesia - Dukcapil

Maybank Indonesia extended its partnership agreement with Home Ministry's Directorate General of Population and Civil Registry (Dukcapil) on the utilization of ID number, and electronic ID for banking service. (29 Mar)



Indonesia Banking Expo 2019

Maybank Indonesia President Director Taswin Zakaria along with other private bank officials had the opportunity to become panelists in one of the sessions at the 2019 IBEX forum organized by the National Bank Association (Perbanas). (6 Nov)



Maybank Indonesia 60th Anniversary Dinner

Maybank Indonesia celebrated its 60th Anniversary by organizing a gala dinner at The Ritz-Carlton Pacific Place Jakarta. Attended by hundreds of loyal customers, the event served as gratitude for all their support and trust. (14 Aug)



Indonesia Sustainable Financial Initiative (IKBI) Signing Ceremony

Maybank Indonesia officially joined as a new member of IKBI as a commitment to implement sustainable financial practices. The signing ceremony took place at the Indonesia Stock Exchange building. (26 Nov)



eMpowering Youth Across ASEAN Program

Maybank Indonesia and Maybank Foundation in collaboration with ASEAN Foundation conducted the eMpowering Youth Across ASEAN program which aims to inspire and encourage talented young people across ASEAN to volunteer and become initiators of positive change. (17 Feb)



Global CR Day & Maybank Indonesia 60th Anniversary

Maybank Indonesia celebrated its 60th Anniversary by carrying out some activities for employees and launched green movement “Maybank Peduli Bumi (We Care for Earth)” as part of Global CR Day. (10 Aug)



SimPel Day 2019

Maybank Indonesia supported the Students Savings (Simpanan Pelajar/SimPel/SimPel iB) financial inclusion program by deploying 10 Mobile Cash Units to schools to facilitate their account opening. (2 May)



Maybank Cashville Kidz Program

Maybank Group and Maybank Indonesia initiated to implement Cashville Kidz program which is a financial and banking literacy education program aimed for elementary school students. (21-22 Aug)



Maybank Indonesia Fast-breaking with Orphans

Maybank Indonesia hosted a break fasting event with the 127 orphans from 4 foundations; Yayasan Marhaban Yatama, Yatim Remaja Peduli Lingkungan (RPL), Yayasan Arruqiah and Yayasan At-Taqwa. (24 May)



CSR for Maybank Marathon Bali

As part of the Maybank Marathon, Maybank Indonesia conducted its CSR program in Bali, varies from empowering disabled communities, capacity building and critical thinking program for high school students. (8 Sep)



Maybank Indonesia Continues Face to Face Mentoring as part of RISE Program

Maybank Indonesia and Maybank Foundation continued the Reach Independence & Sustainable Entrepreneurship (RISE) economic empowerment program through face to face mentoring for 438 people with disabilities in 8 cities. (May)



Product Development Training for Maybank Women Eco Weaver (MWEW)

As a continuation of MWEW program, the 2019 Maybank Women Eco Weavers program focuses on learning centre renovation and product development training in East Lombok and Sawah Lunto, West Sumatera. (9-10 Oct)



**MY BANK IS
MAYBANK!**

*Maybank wins hearts and
inspires confidence through
its commitment to treating
customers and staff with
respect.*

*We make humanising
financial services more than
just a promise but the way
we do business.*

Thank You



Maybank

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