

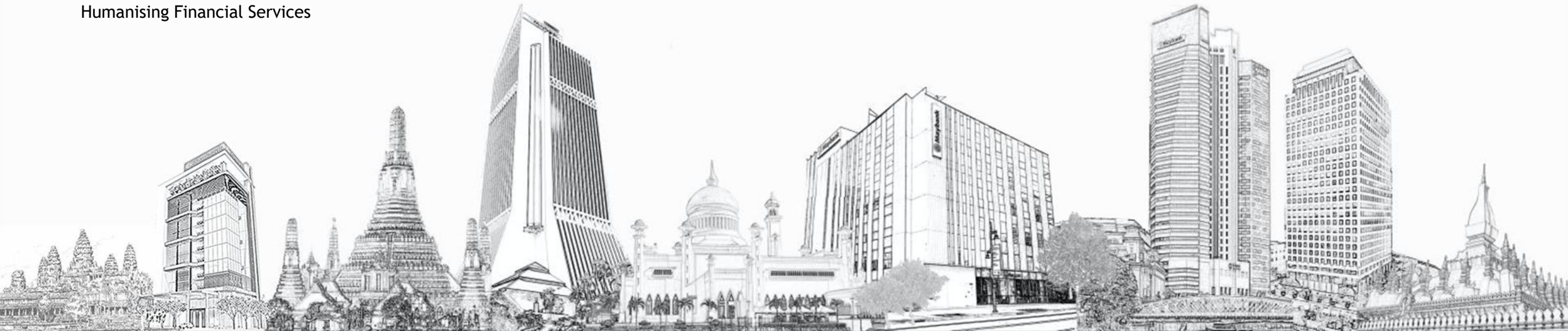
# Maybank Indonesia

Financial Results

FY 2024 ended 31 December 2024

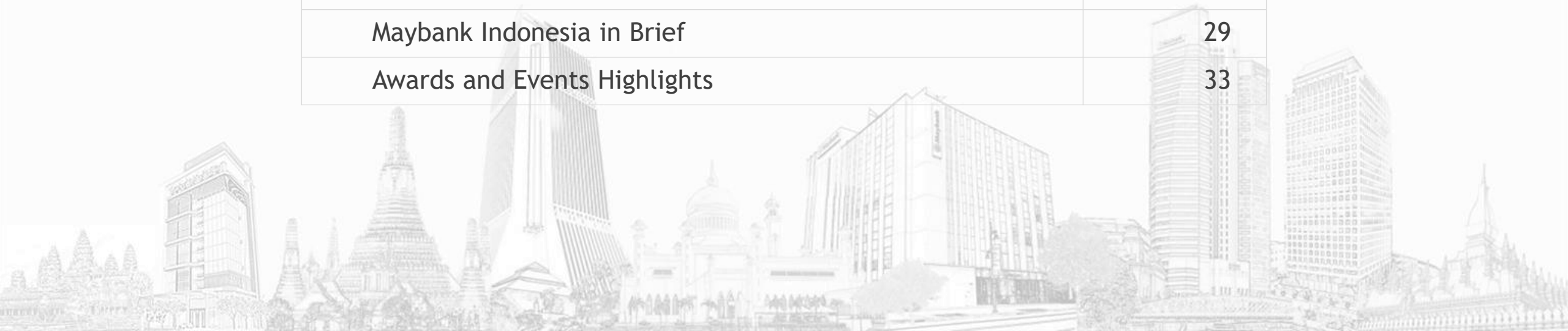


Humanising Financial Services



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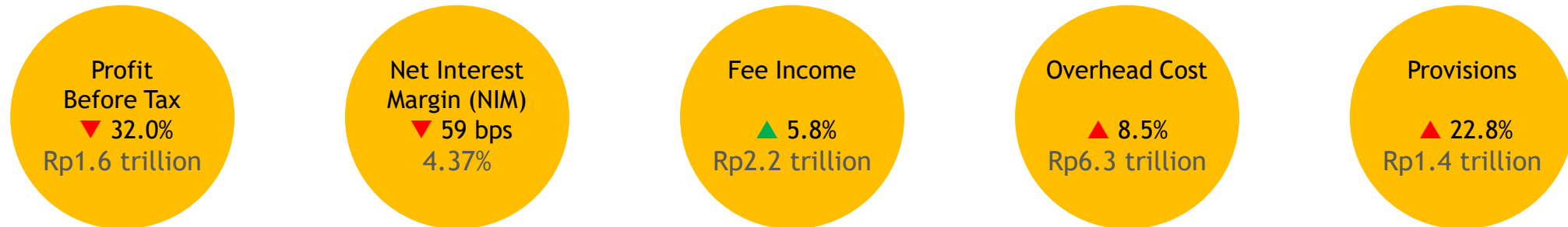


# Profit before tax recorded at Rp755 billion in 4Q 2024, up 8.1%



The gradual improvement in profitability is evident as reflected in improvement in PBT for the past three quarters following significant provisioning made in 1Q 2024

FY 2024 vs FY 2023



- The Bank recorded **Profit Before Tax** of Rp1.6 trillion in FY 2024 following pre-emptive provisioning made 1Q 2024. The Bank was able to sustain upward trend in PBT for the past three quarters in 2024, which up by 34.5% QoQ to Rp755 billion in 4Q 2024 from Rp562 billion in 3Q 2024. PBT in 4Q 2024 was also higher by 8.1% YoY compared to 4Q 2023 at Rp699 billion. Gradual improvement in profitability is supported by positive business growth during 2024.
- **NIM** contracted by 59bps to 4.37% from 4.96% as cost of funds remained high.
- **Fee-based income** grew 5.8% to Rp2.2 trillion. This positive growth is driven by a nearly doubled fee income from asset recovery, as well as contributions from the subsidiary's two-wheeler financing and Premier banking (Wealth Management) fees, offsetting the decline in GM transaction fees.
- **Overhead cost** (OHC) grew by 8.5% to Rp6.3 trillion as the Bank continued to invest in IT infrastructure and capability enhancements and ongoing key transformative initiatives delivery in line with Maybank Group's M25+ strategy.
- **Provisions** was booked higher at Rp1.4 trillion following significant corporate provisioning made in 1Q 2024.

\* 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

# Loans growth across all segments



## Loans grew in the targeted segments paving for stronger growth momentum

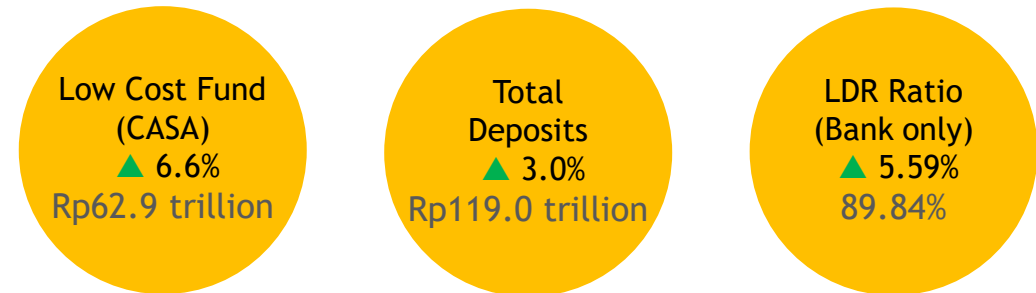
FY 2024 vs FY 2023



- **Loans** grew by 10.0% across all segments consisting retail, non-retail, and global banking owing to the super growth strategy implemented by the Bank since early 2024.
- CFS Non-Retail grew strong by 19.7% driven by Business Banking, followed by SME+ and RSME. Global Banking grew by 7.2% driven by LLC and FIG. CFS Retail grew by 5.8% mainly driven by growth in Auto and unsecured loans.
- **Gross NPL and gross impaired loan (GIL) ratio** improved YoY to 2.68% and 3.90% respectively supported by increase in loan balances.
- The Bank's **Loan at Risk (LAR)** improved to 8.22% in Dec-24 from 8.94% in Dec-23.

## Continued to optimise low-cost funding

FY 2024 vs FY 2023



- Total **customer deposits** increased by 3.0% to Rp119.0 trillion as CASA increased by 6.6%, resulting in higher CASA ratio of 52.86% from 51.08% a year before.
- Healthy liquidity indicators: **Loan-to-Deposit Ratio (LDR - bank only)** at 89.84%, and **modified LDR (bank only)** at 79.17% as of Dec-24. **LCR (bank only)** and **NSFR (bank only)** stood at 188.97% and 109.77% respectively as of Dec-24.
- The Bank will continue to optimise low-cost fund to increase CASA portfolios and customer base by leveraging the Bank's digital platforms such as M2U for retail customers and M2E for Corporate customers.

# Capital remains strong



## Strong and sufficient capital position

FY 2024 vs FY 2023



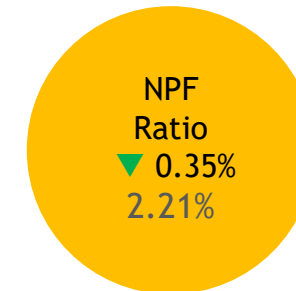
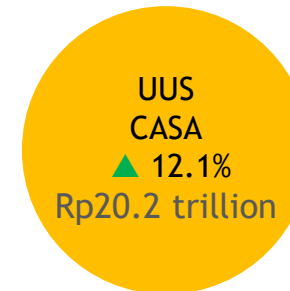
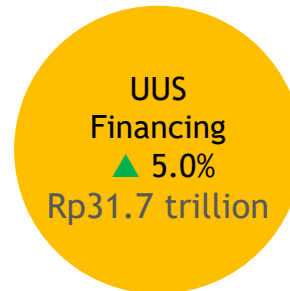
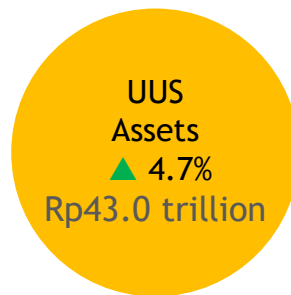
- Total **Assets** increased by 14.8% to Rp197.2 trillion supported by loans growth across all segments.
- Total **Capital** stood at Rp30.3 trillion, up by 1.4%.
- The Bank's capital ratio remained strong and sufficient to support business growth with **CAR** stood at 25.55% (**Tier I** at 24.39%).

# Shariah Business Unit's financing grow by 5.0%



Shariah Business Unit's (UUS) financing growth was backed by increased demand in the commercial, SME sectors, as well as the four-wheelers financing segments

FY 2024 vs FY 2023



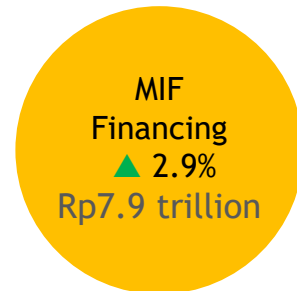
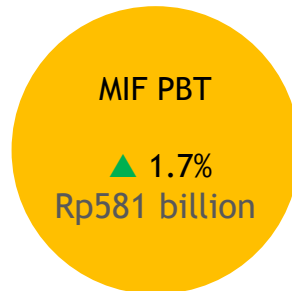
- The Shariah Business Unit's **financing** grew 5.0% to Rp31.7 trillion driven by increased demand in the commercial, SME sectors, as well as the four-wheelers financing segments.
- In line with the Bank's strategy to optimise low-cost funding, UUS recorded a strong 12.1% growth in **CASA** to Rp20.2 trillion, while **time deposits** reduced by 2.8%.
- The business unit's **CASA ratio** went up to 55.02% from 51.47%.
- Non-Performing Financing (**NPF**) gross improved to 2.21% from 2.56%.
- Financing to Deposit Ratio (**FDR**) stood at an optimum level of 83.59% in Dec-24 from 84.00% in Dec-23.

# Subsidiaries continue to record solid performance



## Maybank Finance

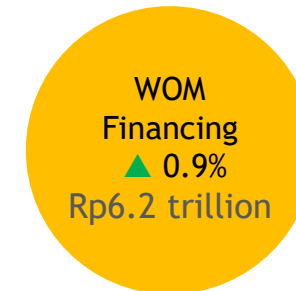
FY 2024 vs FY 2023



- **Maybank Finance's PBT** was recorded at Rp581 billion, an increase by 1.7%.
- **Maybank Finance's four-wheeled financing** grew by 2.9% to Rp7.9 trillion amidst slowdown in the national sales of automotive market.
- **Maybank Finance Non Performing Financing (gross)** remained low at 0.31% compared to 0.21% a year earlier.

## WOM Finance

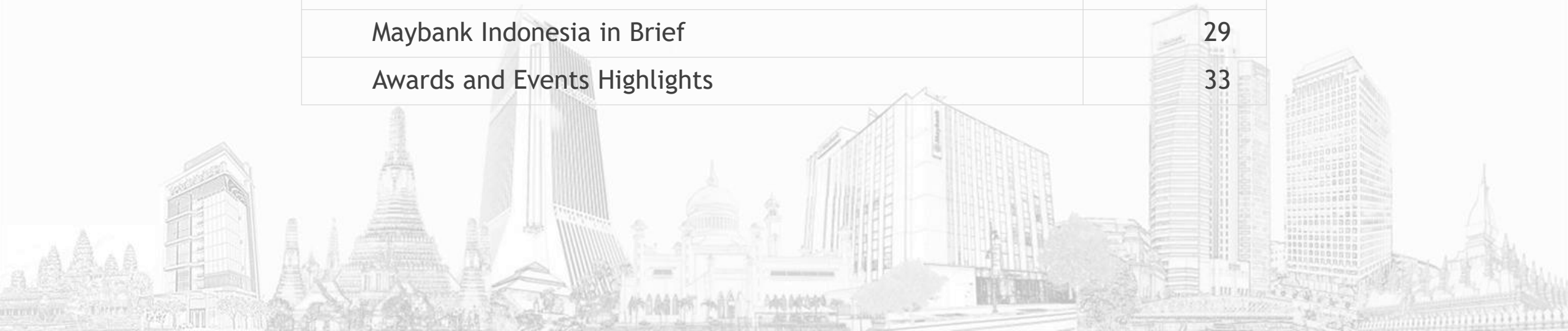
FY 2024 vs FY 2023



- **WOM Finance** registered an increase of 2.8% in **PBT** to Rp329 billion from Rp320 billion in the same period last year.
- Despite a weakening in the national sales of two-wheeler, **WOM Finance's financing** grew 0.9% to Rp6.2 trillion.
- **WOM Non Performing Financing (gross)** improved to 1.97% from 2.06%.

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# Income Statement - Consolidated

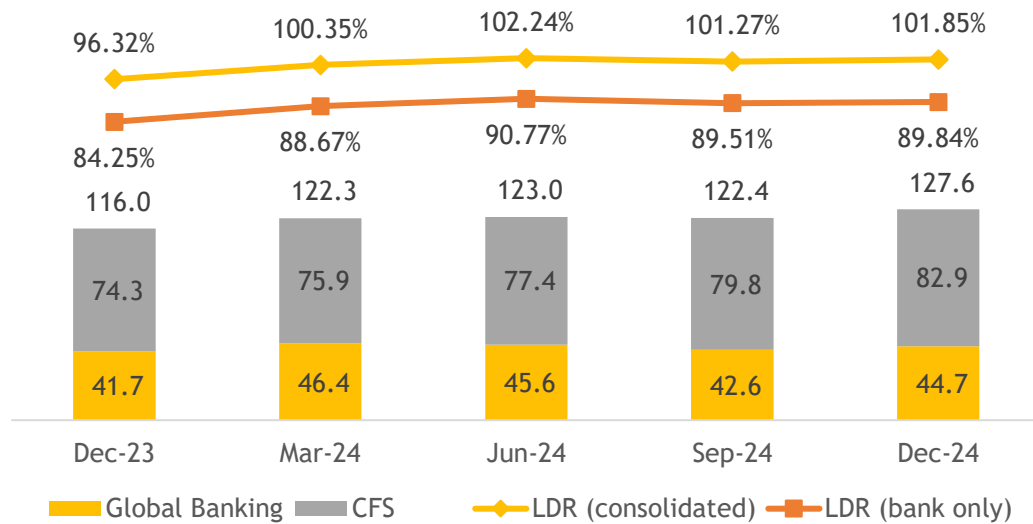


Rp billion	FY 2024	FY 2023	YoY	4Q 2024	3Q 2024	QoQ	4Q 2023	YoY
Interest Income	13,062	11,884	9.9%	3,407	3,339	2.0%	3,126	9.0%
Interest Expense	(5,957)	(4,650)	28.1%	(1,631)	(1,524)	7.0%	(1,300)	25.4%
<b>Net Interest Income</b>	<b>7,105</b>	<b>7,234</b>	<b>-1.8%</b>	<b>1,776</b>	<b>1,815</b>	<b>-2.1%</b>	<b>1,825</b>	<b>-2.7%</b>
GM-related fees	(102)	181	-156.2%	(44)	57	-177.3%	43	-203.2%
Non GM-related fees	2,254	1,853	21.6%	769	550	39.9%	561	37.1%
<b>Non Interest Income</b>	<b>2,152</b>	<b>2,035</b>	<b>5.8%</b>	<b>725</b>	<b>607</b>	<b>19.5%</b>	<b>604</b>	<b>20.1%</b>
<b>Gross Operating Income</b>	<b>9,258</b>	<b>9,268</b>	<b>-0.1%</b>	<b>2,502</b>	<b>2,422</b>	<b>3.3%</b>	<b>2,429</b>	<b>3.0%</b>
Personnel	(3,245)	(3,000)	8.2%	(759)	(855)	-11.2%	(737)	3.0%
General & Administrative	(3,055)	(2,805)	8.9%	(781)	(773)	1.1%	(644)	21.3%
<b>Operating Expenses</b>	<b>(6,300)</b>	<b>(5,805)</b>	<b>8.5%</b>	<b>(1,540)</b>	<b>(1,628)</b>	<b>-5.4%</b>	<b>(1,381)</b>	<b>11.5%</b>
<b>Operating Income before Provisions</b>	<b>2,958</b>	<b>3,463</b>	<b>-14.6%</b>	<b>962</b>	<b>794</b>	<b>21.1%</b>	<b>1,048</b>	<b>-8.2%</b>
Provisions	(1,369)	(1,115)	22.8%	(226)	(229)	-1.7%	(354)	-36.2%
<b>Operating Income After Provision</b>	<b>1,589</b>	<b>2,348</b>	<b>-32.3%</b>	<b>736</b>	<b>565</b>	<b>30.3%</b>	<b>695</b>	<b>6.0%</b>
Non Operating Income / (Expenses)	12	7	72.0%	19	(3)	651.6%	4	348.9%
<b>Profit Before Tax &amp; Minority Interest</b>	<b>1,600</b>	<b>2,355</b>	<b>-32.0%</b>	<b>755</b>	<b>562</b>	<b>34.5%</b>	<b>699</b>	<b>8.1%</b>
Tax & Minority Interest	(484)	(611)	-20.8%	(198)	(132)	49.8%	(202)	-2.1%
<b>Profit After Tax &amp; Minority Interest (PATAMI)</b>	<b>1,116</b>	<b>1,743</b>	<b>-36.0%</b>	<b>558</b>	<b>430</b>	<b>29.8%</b>	<b>497</b>	<b>12.2%</b>

# Total loans grew 10.0% driven by super growth strategy implemented since early 2024



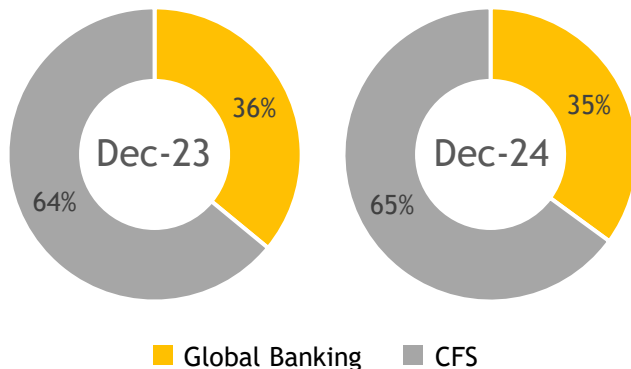
## Total Loans (Rp trillion) & LDR



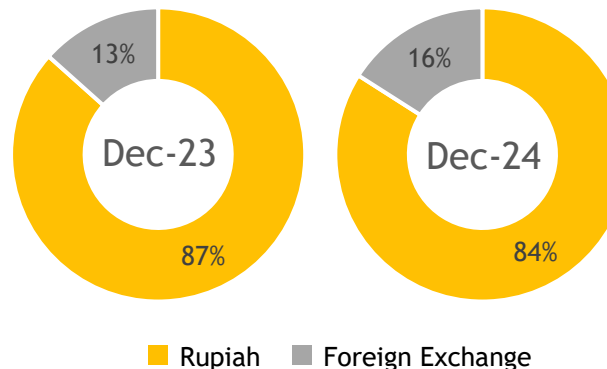
## Loans Portfolio Breakdown

Rp trillion	Dec-24	Sep-24	Dec-23	YoY	QoQ
Global Banking	44.7	42.6	41.7	7.2%	5.0%
CFS	82.9	79.8	74.3	11.6%	3.9%
<b>CFS Non-Retail</b>	<b>36.9</b>	<b>34.9</b>	<b>30.8</b>	<b>19.7%</b>	<b>5.6%</b>
Business Banking	14.8	13.4	11.8	25.0%	10.5%
SME+	6.3	6.0	5.1	22.4%	3.8%
RSME	15.8	15.5	13.9	14.1%	2.2%
<b>CFS Retail</b>	<b>46.0</b>	<b>44.9</b>	<b>43.5</b>	<b>5.8%</b>	<b>2.5%</b>
Auto Loan	24.5	23.7	23.1	5.9%	3.3%
2-wheeler	6.2	6.3	6.2	0.9%	-1.0%
4-wheeler	18.3	17.4	17.0	7.7%	4.9%
Mortgage	16.9	16.6	16.2	4.7%	1.8%
CC + Personal Loan	4.0	4.0	3.6	11.3%	0.1%
Other loan	0.6	0.6	0.6	1.3%	1.9%
<b>Total</b>	<b>127.6</b>	<b>122.4</b>	<b>116.0</b>	<b>10.0%</b>	<b>4.3%</b>

## Loans by Business Segments



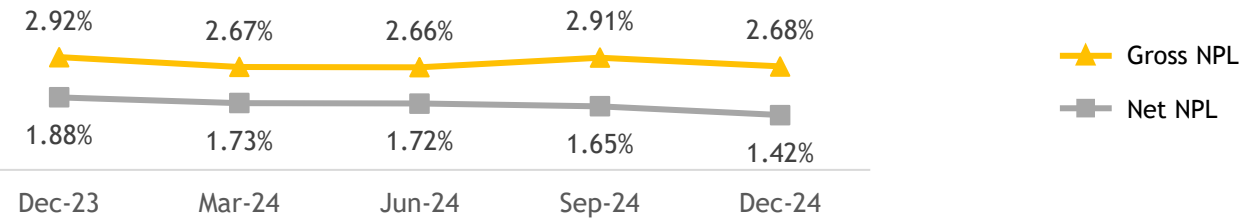
## Loans by Currency



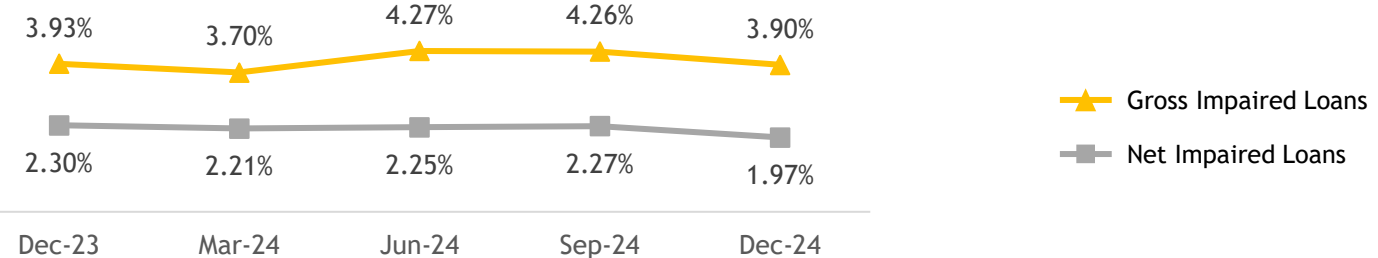
# Improvement in asset quality year-on-year although impacted by proactive credit risk management in 1Q 2024



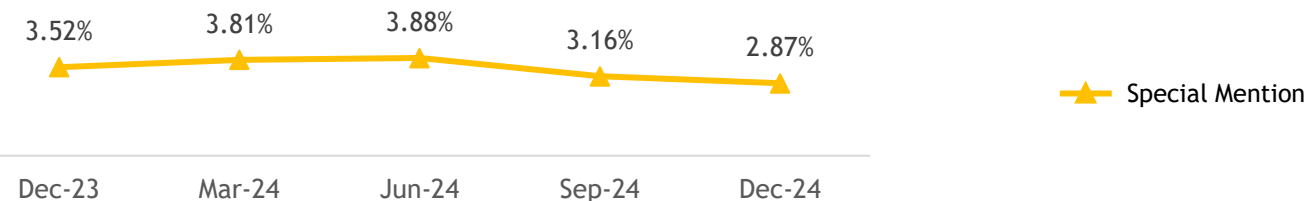
## NPL (consolidated)



## Gross Impaired Loans (consolidated)



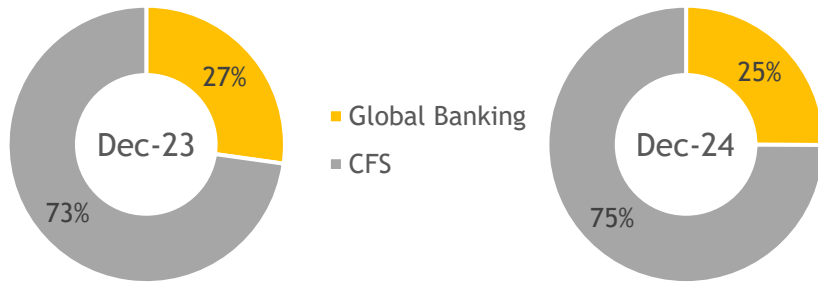
## Special Mention Loans (consolidated)



# Customer deposits grow with improvement in CASA acquisition



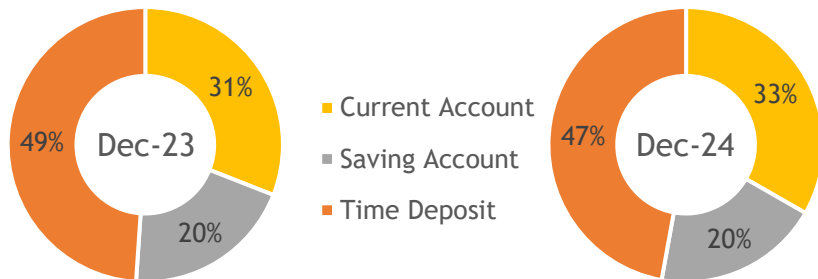
## Customer Deposits by Business Segment



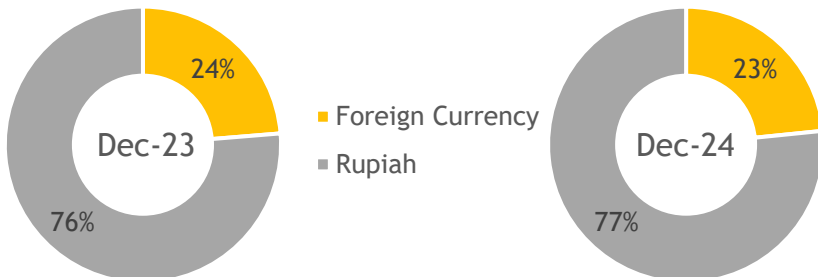
## Customer Deposits Breakdown

Rp trillion	Dec-24	Sep-24	Dec-23	YoY	QoQ
Current Account	39.6	37.5	35.8	10.8%	5.6%
Saving Account	23.3	23.6	23.2	0.3%	-1.3%
CASA	62.9	61.1	59.0	6.6%	2.9%
Time Deposit	56.1	54.8	56.5	-0.7%	2.4%
<b>Total</b>	<b>119.0</b>	<b>115.9</b>	<b>115.5</b>	<b>3.0%</b>	<b>2.7%</b>
CASA Ratio	52.86%	52.74%	51.08%	1.78%	0.12%

## Customer Deposits by Type



## Customer Deposits by Currency



### NABUNG & DAPAT HADIAH GADGET

Ikuti program Maybank Gift sekarang & pilih hadiah langsungnya!

Periode hingga 31 Desember 2024  
[www.maybank.co.id/HadiahGadget](http://www.maybank.co.id/HadiahGadget)

*Humanising*  
Financial Services

Maybank Syariah Maybank

### KEBAHAGIAAN BERSAMA UBY MAYBANK

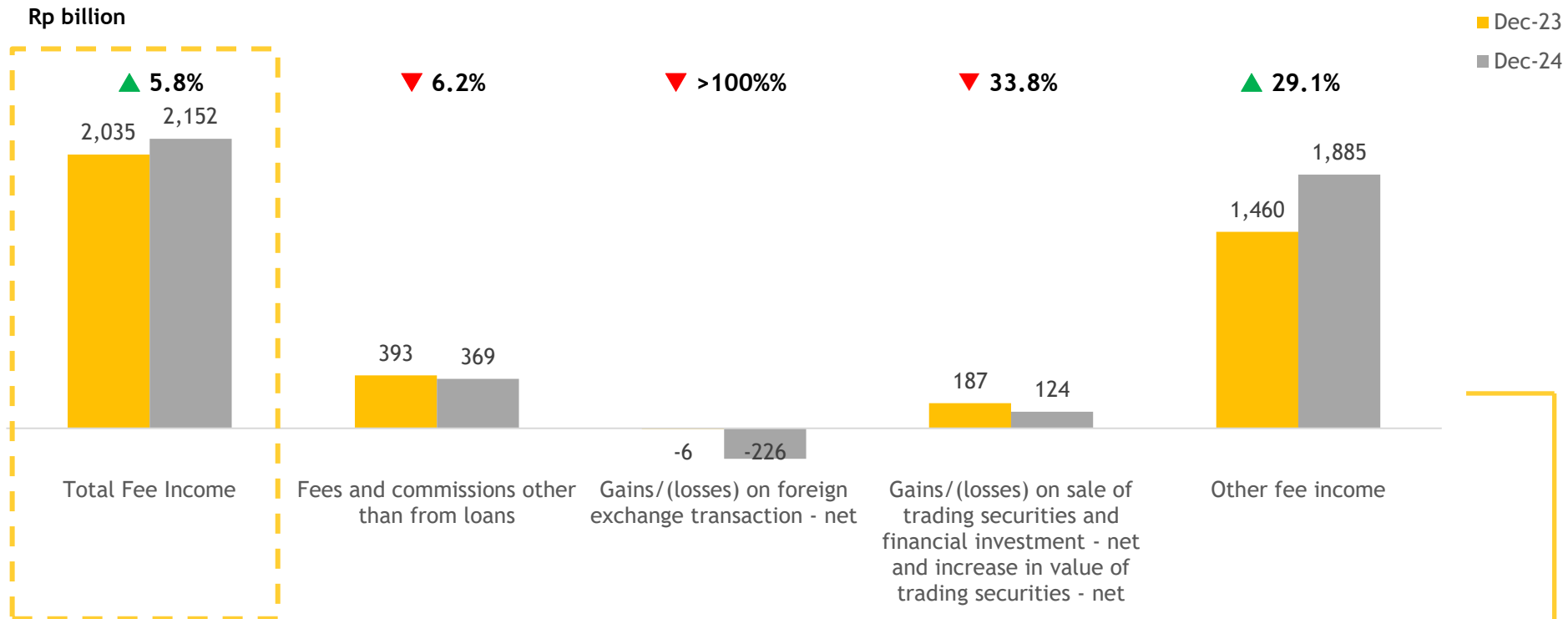
Ukuran rumahmu bersantap & bakarnya serta dapatkan hadiah langsung dari nabung. Buka Maybank Tabungan UBU di via KIRU ID App sekarang!

Waktunya 25 Desember 2024  
 30 Hari Tabung UBU Hadiah Langsung

*Humanising*  
Financial Services

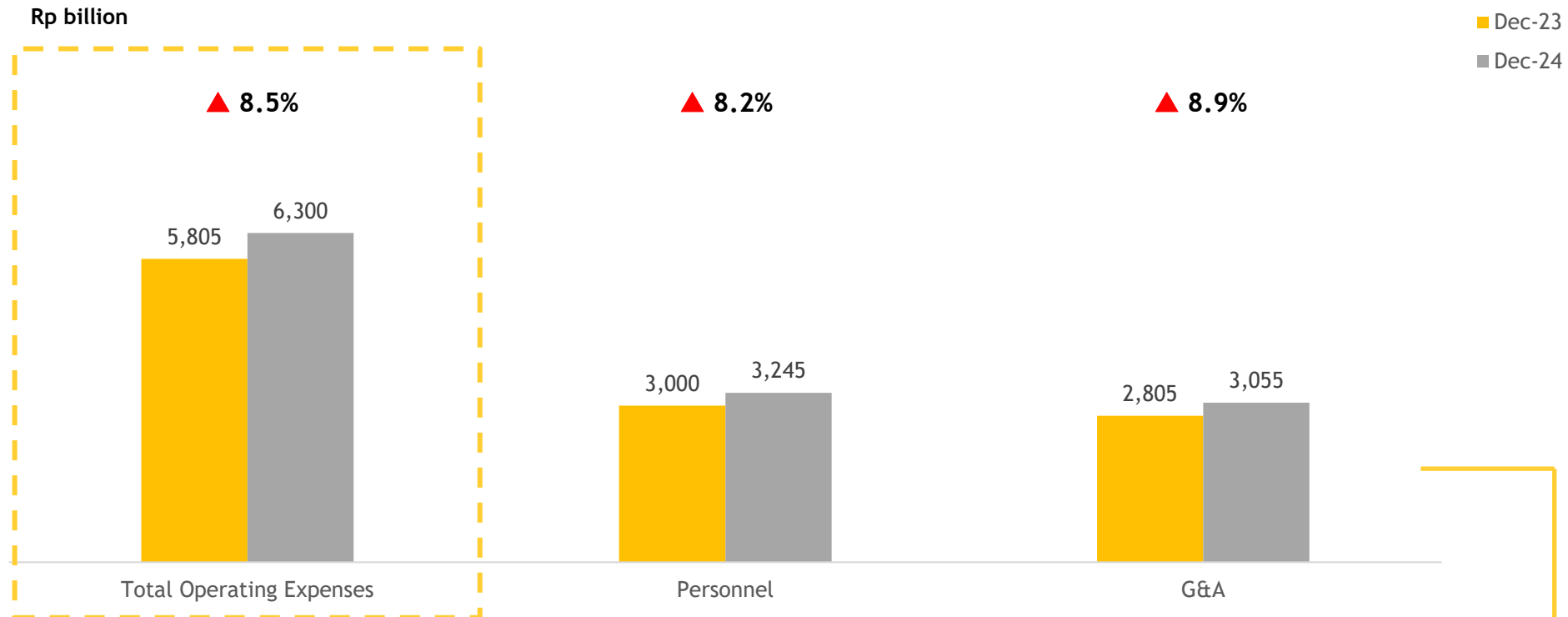
Maybank Maybank

# Fee income recorded at Rp2.2 trillion, an increase of 5.8% compared to previous year



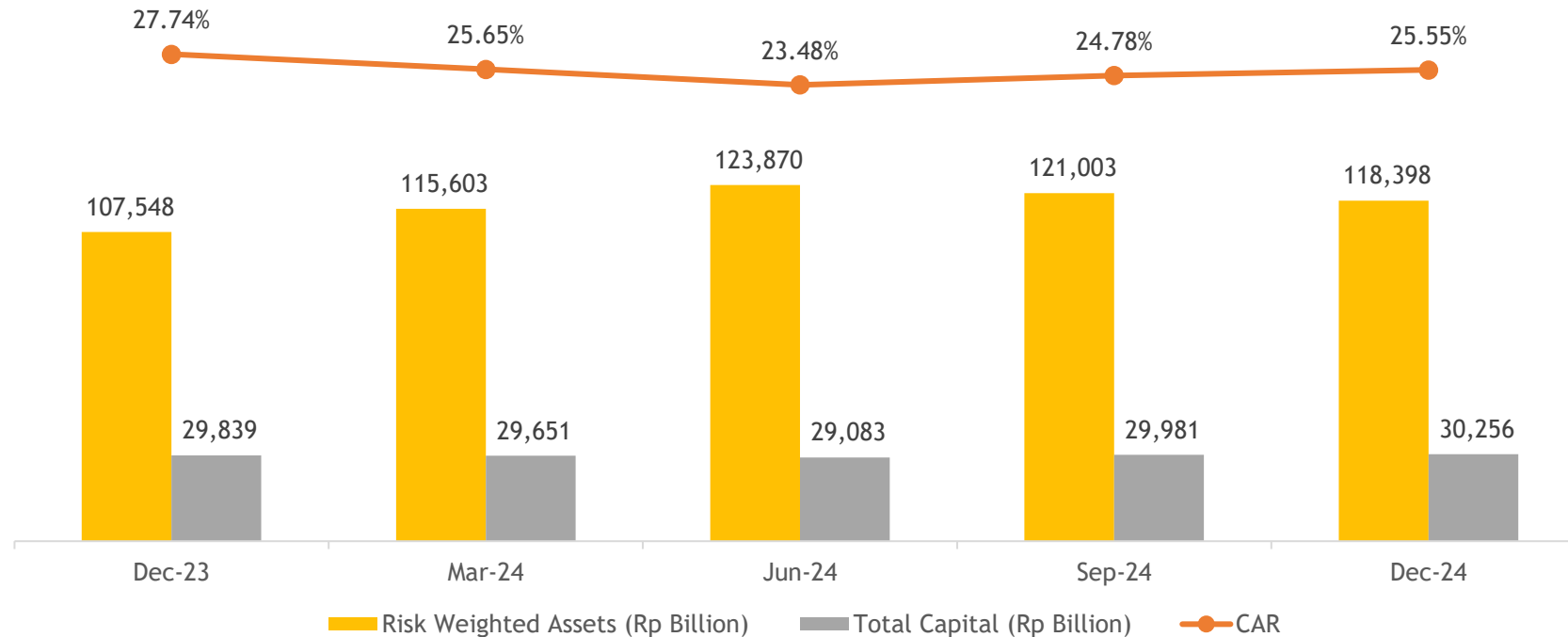
Breakdown of Other Fee Income	Dec-24	Dec-23	YoY
Retail administration	158	174	-9.1%
Loan administration	144	130	10.8%
Advisory fees	63	48	31.0%
Collection of receivables previously written-off (Recovery)	645	333	93.7%
Credit card administration	117	122	-4.1%
Consumer financing receivables administration	236	251	-6.2%
Others (incl. Banking services, Mutual funds, etc)	523	402	30.0%
<b>Total Other Fee Income</b>	<b>1,885</b>	<b>1,460</b>	<b>29.1%</b>

# Higher Opex by 8.5% as we continue to invest in enhancing IT capability and security, and delivery of several M25+ key initiatives



Breakdown of G&A	Dec-24	Dec-23	YoY
General	752	618	21.6%
Outsourcing services	556	541	2.8%
Rental	171	88	94.0%
Depreciation and amortization	514	573	-10.3%
Repairs and maintenance fixed assets	376	350	7.4%
Others (include promotions and professional fees)	687	635	8.1%
<b>Total G&amp;A</b>	<b>3,055</b>	<b>2,805</b>	<b>8.9%</b>

# Strong and sufficient capital position to support business growth



Capital Ratios	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	YoY	QoQ
Tier I	26.57%	24.50%	22.35%	23.62%	24.39%	-2.18%	0.77%
Tier II	1.17%	1.15%	1.13%	1.16%	1.16%	-0.01%	0.00%
<b>Total CAR</b>	<b>27.74%</b>	<b>25.65%</b>	<b>23.48%</b>	<b>24.78%</b>	<b>25.55%</b>	<b>-2.19%</b>	<b>0.77%</b>

# Balance Sheet - Consolidated



Rp billion	Dec-24	Sep-24	Dec-23	YoY	QoQ
Loans	127,581	122,367	116,002	10.0%	4.3%
Other Earning Assets	48,308	45,437	38,906	24.2%	6.3%
Other Assets	21,291	21,514	16,895	26.0%	-1.0%
<b>Total Assets</b>	<b>197,180</b>	<b>189,318</b>	<b>171,803</b>	<b>14.8%</b>	<b>4.2%</b>
<b>Deposits from Customer</b>	<b>119,004</b>	<b>115,882</b>	<b>115,503</b>	<b>3.0%</b>	<b>2.7%</b>
- Current Account	39,600	37,498	35,753	10.8%	5.6%
- Saving Account	23,302	23,616	23,243	0.3%	-1.3%
- Time Deposit	56,102	54,769	56,506	-0.7%	2.4%
Deposits from Other Banks	6,020	5,212	4,783	25.9%	15.5%
Borrowing	14,427	13,361	7,745	86.3%	8.0%
Securities Issued	3,714	3,712	4,222	-12.0%	0.1%
Subordinated Debt	99	99	99	0.0%	0.0%
Other Liabilities	22,707	20,317	8,655	162.4%	11.8%
<b>Total Liabilities</b>	<b>165,971</b>	<b>158,583</b>	<b>141,007</b>	<b>17.7%</b>	<b>4.7%</b>
Equity (attributable to equity holders)	30,607	30,170	30,258	1.2%	1.4%
Minority Interest	602	564	538	11.9%	6.6%
<b>Total Equity</b>	<b>31,208</b>	<b>30,734</b>	<b>30,796</b>	<b>1.3%</b>	<b>1.5%</b>

# Financial Ratios



Consolidated	Dec-24 a	Sep-24 b	Dec-23 c	YoY (a-c)
<b>Profitability</b>				
Return On Assets	0.85%	0.61%	1.41%	-0.56%
Return On Equity (Tier 1)	3.93%	2.64%	6.20%	-2.27%
Net Interest Margin	4.37%	4.45%	4.96%	-0.59%
<b>Efficiency &amp; Productivity Ratio</b>				
Cost to Income Ratio	69.02%	71.35%	63.84%	5.18%
BOPO	89.56%	92.31%	83.13%	6.43%
<b>Earning Asset Quality</b>				
Impaired Loans - Gross	3.90%	4.26%	3.93%	-0.03%
Impaired Loans - Net	1.97%	2.27%	2.30%	-0.32%
NPL - Gross	2.68%	2.91%	2.92%	-0.24%
NPL - Net	1.42%	1.65%	1.88%	-0.46%
<b>Balance Sheets Structure</b>				
LDR	101.85%	101.27%	96.32%	5.53%
Modified LDR ^	84.60%	84.87%	84.06%	0.54%
LCR	185.35%	185.42%	210.22%	-24.87%
NSFR	109.00%	109.70%	114.19%	-5.19%
CASA	52.86%	52.74%	51.08%	1.78%
CAR	25.55%	24.78%	27.74%	-2.19%

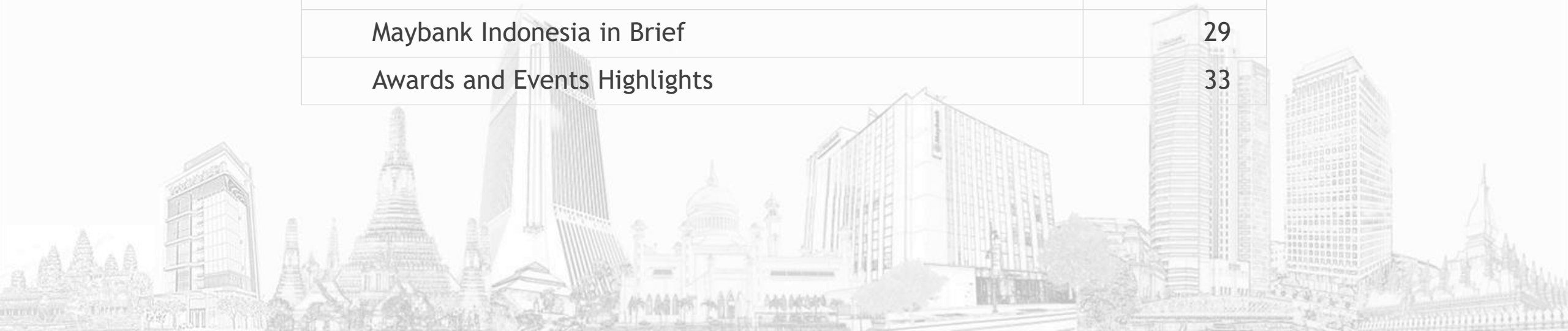
Bank Only	Dec-24 a	Sep-24 b	Dec-23 c	YoY (a-c)
<b>Profitability</b>				
Return On Assets	0.54%	0.34%	1.09%	-0.55%
Return On Equity (Tier 1)	3.05%	2.00%	5.77%	-2.72%
Net Interest Margin	3.34%	3.42%	3.89%	-0.55%
<b>Efficiency &amp; Productivity Ratio</b>				
Cost to Income Ratio	73.87%	75.91%	66.59%	7.28%
BOPO	92.62%	95.09%	84.93%	7.69%
<b>Earning Asset Quality</b>				
Impaired Loans - Gross	4.24%	4.62%	4.29%	-0.05%
Impaired Loans - Net	2.15%	2.47%	2.52%	-0.37%
NPL - Gross	2.88%	3.13%	3.17%	-0.29%
NPL - Net	1.54%	1.78%	2.06%	-0.52%
<b>Balance Sheets Structure</b>				
LDR	89.84%	89.51%	84.25%	5.59%
Modified LDR ^	79.17%	79.58%	78.36%	0.81%
LCR	188.97%	181.33%	208.16%	-19.19%
NSFR	109.77%	109.18%	115.62%	-5.85%
CASA	53.02%	53.04%	51.24%	1.78%
CAR	23.65%	22.84%	26.21%	-2.56%

\* Financial Ratios are based on published financial statements which are in accordance with OJK's classification.

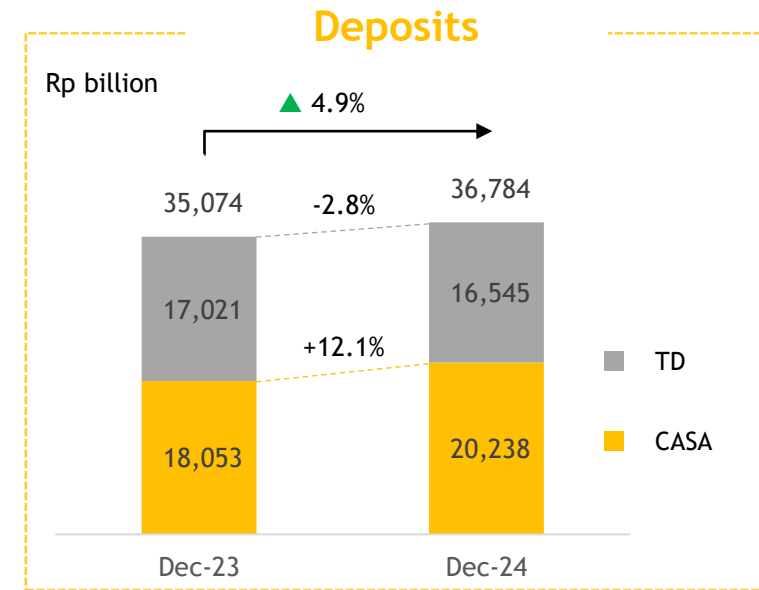
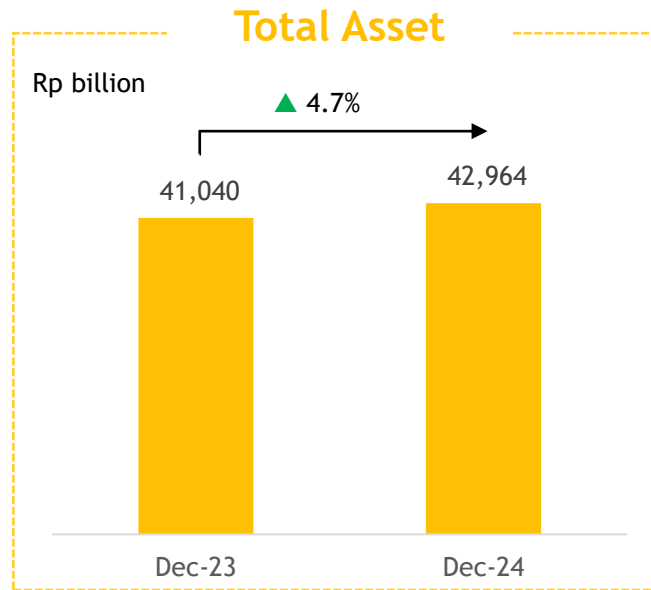
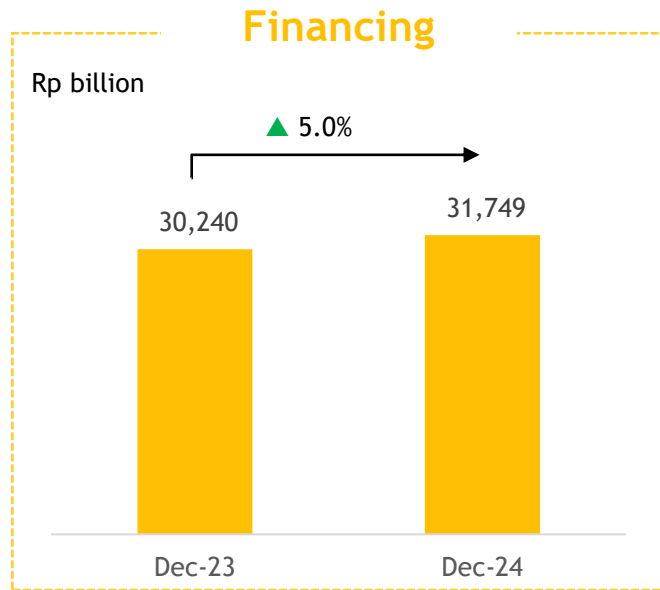
^ Modified LDR is based on internal calculation and defined as (Loans excl. BPR) / (Third Party Deposits + Borrowing + Securities Issued + Sub Debt)

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# Shariah Business Unit's (UUS) financing growth backed by increased demand in the commercial, SME, and four-wheelers financing segments



- The Syariah Business Unit's financing grew 5.0% to Rp31.7 trillion driven by higher demand in the commercial, SME as well as the four-wheelers financing segments.
- In line with the Bank's strategy to optimise low-cost funding, UUS recorded a strong 12.1% growth in CASA to Rp20.2 trillion, while time deposits reduced by 2.8%.
- The business unit's CASA ratio improved to 55.02% from 51.47%.
- Non-Performing Financing (NPF) gross improved to 2.21% from 2.56%.
- Financing to Deposit Ratio (FDR) stood at an optimum level of 83.59% in Dec-24 from 84.00% in Dec-23.

**TABUNGAN SYARIAH BEBAS BIAYA**

Miliki Maybank Tabungan U iB via M2U ID App sekarang!

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

[www.maybank.co.id/BebasU](http://www.maybank.co.id/BebasU)

\*Bebas biaya tarik tunai & transfer antara 26-1000 via M2U ID App/ibank. \*\*Bebas biaya admin dengan pengisian saldo via M2U ID App/ibank.

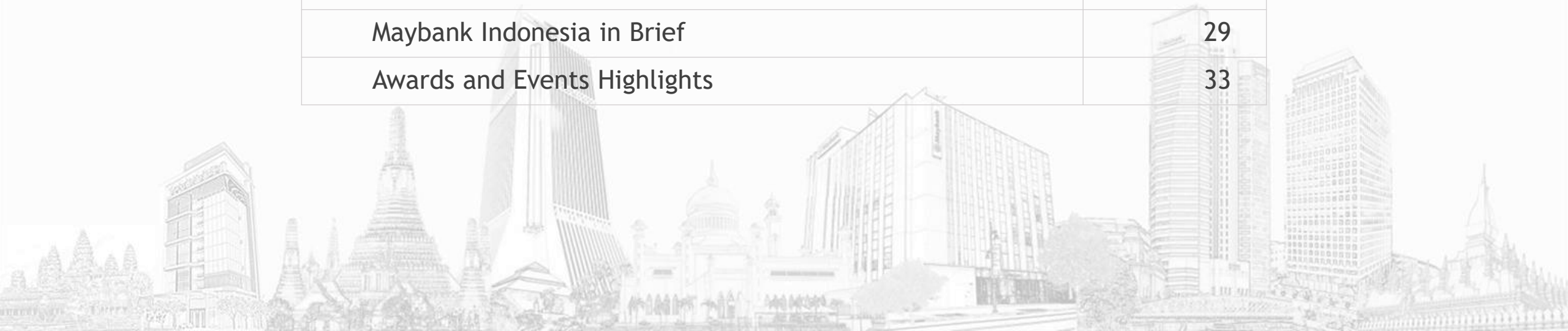
Download **M2U ID** App

*Humanising Financial Services*

**Maybank Syariah**

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# Key Highlight of Digital Initiatives 4Q 2024: M2U transaction growth trends are maintained and more features have been launched



## M2U

- 16% YoY growth in M2U transactions volume with more than IDR 131.7 trillion transaction as of Q4 24.
- M2U financial transaction reach more than 24.8 million as of Q4 24, grow by more than 17% YoY.
- More than 230K deposit accounts have been opened digitally through M2U until Q4 24.
- Third Party Fund volume through M2U reach more than IDR 10.0 trillion and grow by more than 19% YoY as of end of Q4 24.

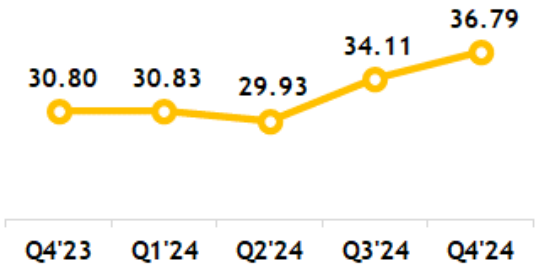
## QR Pay

- QR Pay & QR Cardless Withdrawal transactions volume in M2U as of Q4 24 reach more than IDR 799 billion, grow by more than 85% YoY.
- Over 169K total Maybank QR Pay merchants as of end Q4 24.

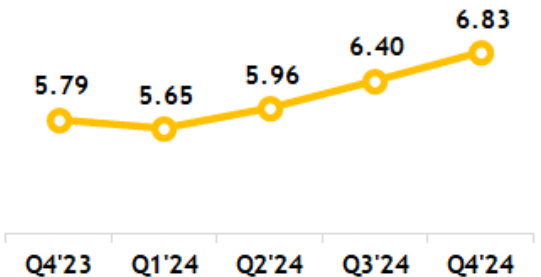
## M2E

- Total financial transaction frequency as of Q4 24 reach more than 4.3 million, grow by 6% YoY.
- Current account balance of M2E users as of Q4 24 reached more than IDR 27 trillion, grow by more than 6% YoY.

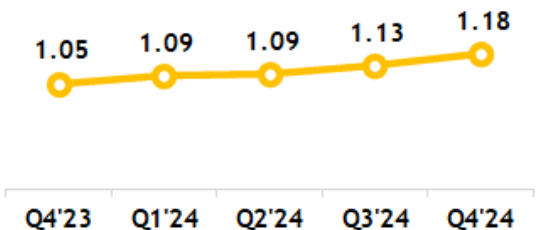
### M2U Txn Volume (IDR Tn)



### M2U Txn Frequency (in mn)



### M2E Txn Frequency (in mn)



## New Features Launched in Q4 24



Government Bonds transaction in the secondary market through M2U ID App



Credit Card application for New to Bank customers in M2U ID App



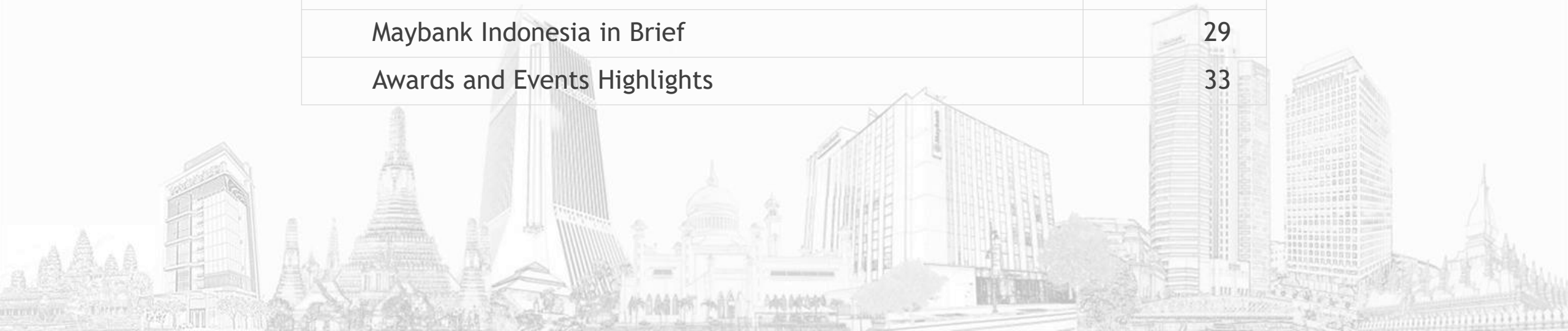
M2U QR Pay transaction using Credit Card as source of fund



Personal Loan application in M2U ID App for selected customers

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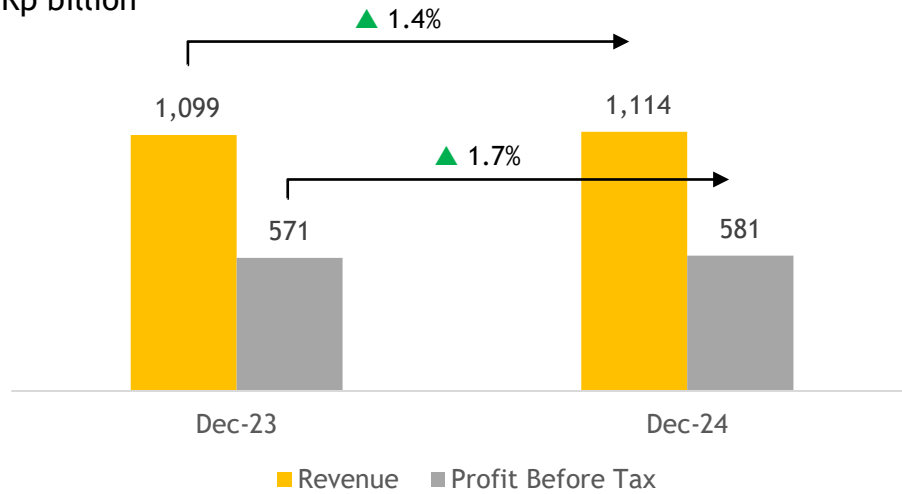
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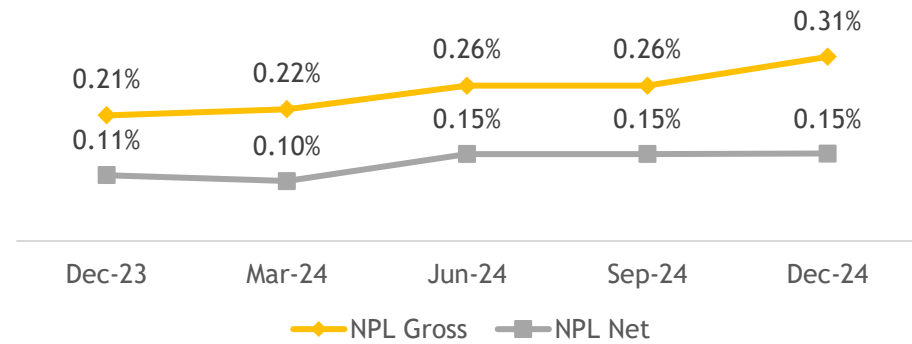
# Maybank Finance



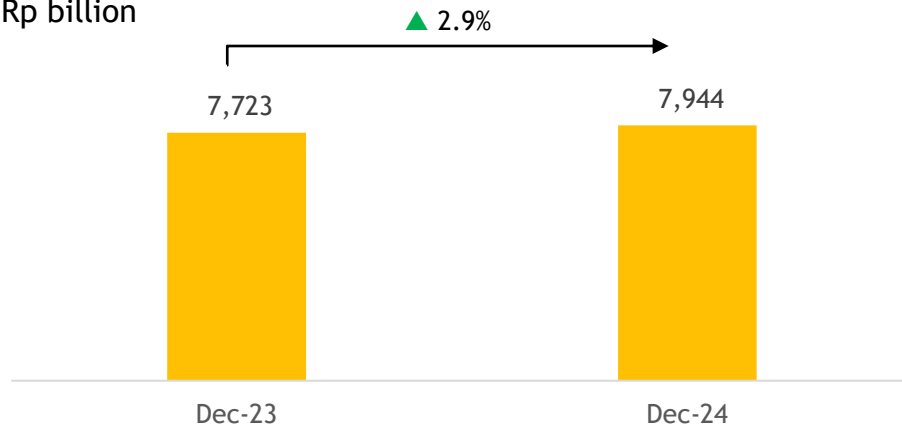
## Revenue and Profit Before Tax Rp billion



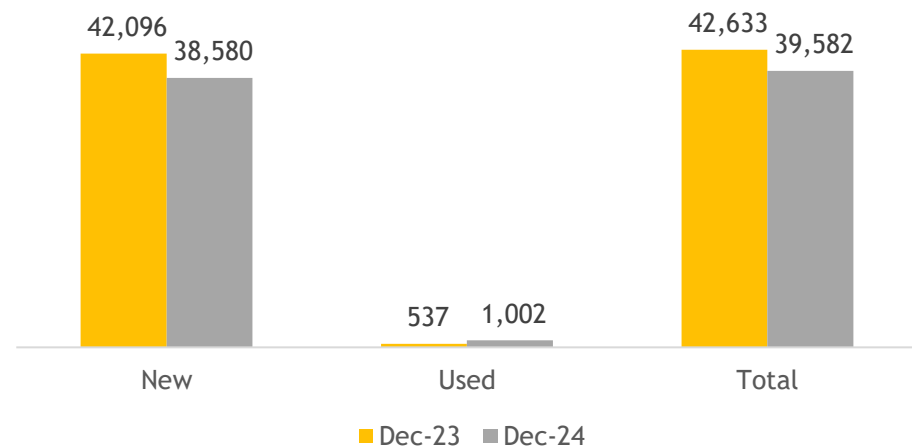
## Asset Quality



## Financing Rp billion

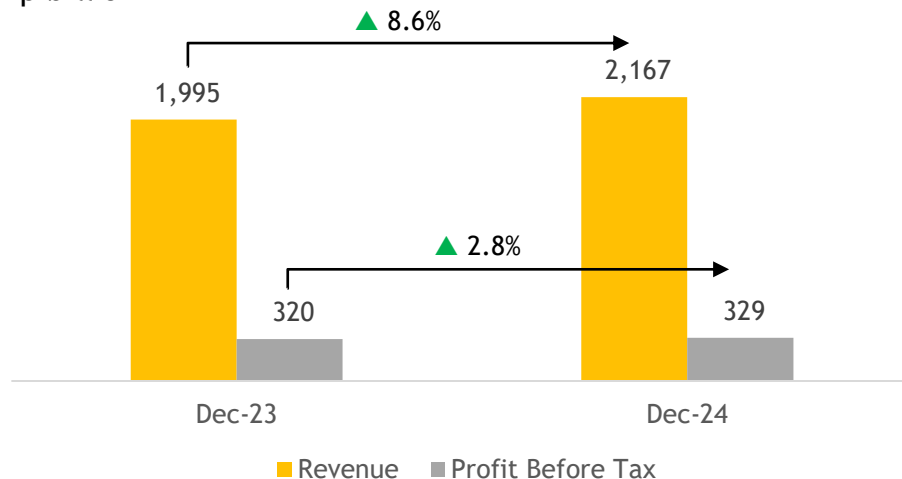


## Unit Financing (unit)

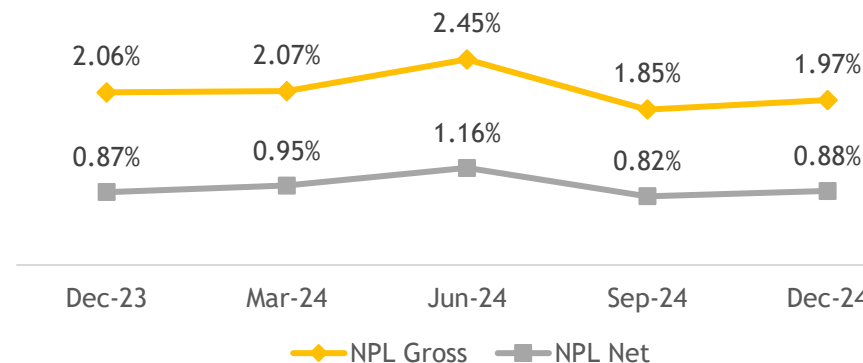


# WOM Finance

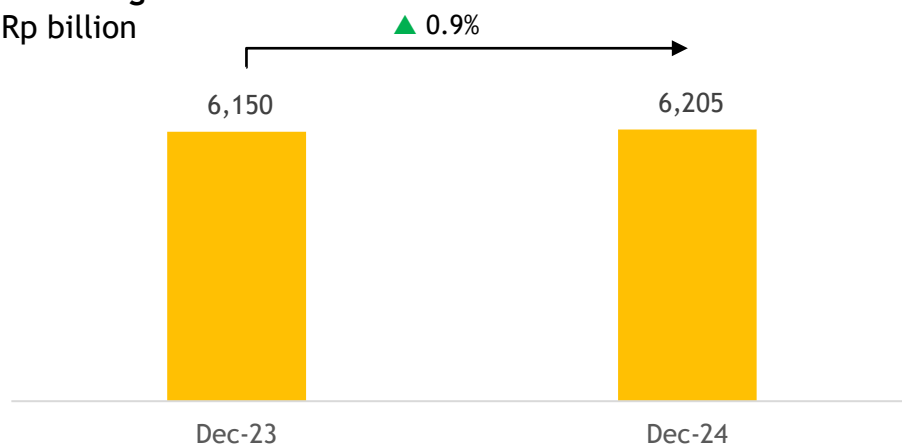
## Revenue and Profit Before Tax Rp billion



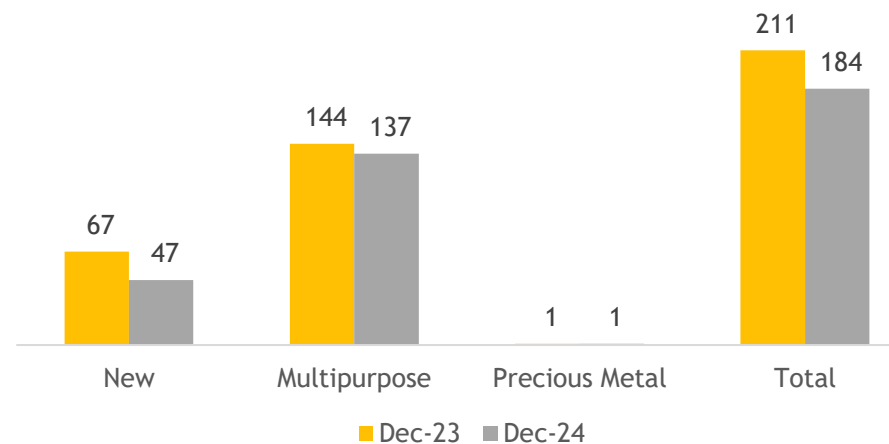
## Asset Quality



## Financing Rp billion



## Unit Financing ('000 unit)



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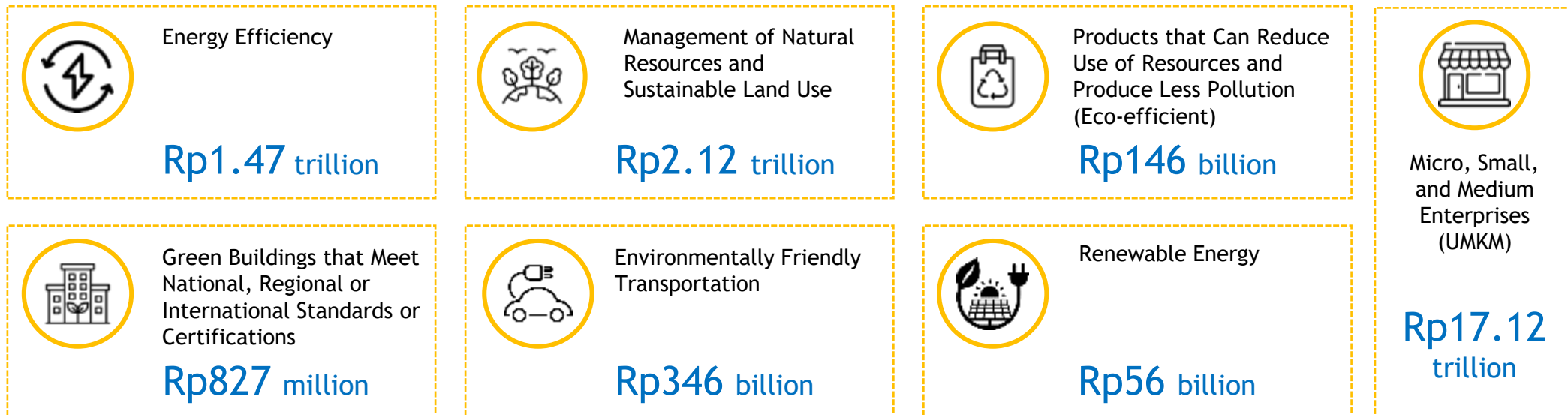
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# Sustainable Finance Portfolio



Sustainable Finance Portfolio reached **Rp22.09 trillion** as of Dec24

Contributing **19.4%** to the Bank's loan portfolio



## Blacklist Activities

- Illegal activities by law
- Money laundering and/or terrorism activities
- Dangerous or exploitative forced labor or hazardous child labor
- Pornography, prostitution, and its related services
- Weapons and firearms
- Endangered animal species
- Radioactive materials, including nuclear power generation
- Unbound asbestos fibers
- Gambling, games, and similar business entities
- Alcohol beverages
- Activities that can damage World/National/UNESCO heritage sites

# Sustainability-related Events



## Events Highlights



### Pelatihan Penguatan Literasi Untuk Guru Maybank Indonesia

As a series of Global CR Day 2024, Maybank Indonesia continue the literacy movement activity, "Negeri di Awan" project. This initiative, rolled out across 66 locations nationwide, aimed to enhance community literacy through a literacy training for teachers collaborate with Kementerian Pendidikan, Kebudayaan, Riset dan Teknologi (Kemendikbudristek). This activity held on 12-14 & 19-21 November 2024.



### Bloomberg Ecofest

PT Bank Maybank Indonesia Tbk (Maybank Indonesia) participated in the Ecofest 2024 forum organized by Bloomberg Technoz. Head of Sustainability Maybank Indonesia Maria Trifanny Fransiska represented Maybank Indonesia and attended the forum as a speaker, together with speakers from other institutions, namely OJK, JETP, and the National Energy Transition Task Force. The forum discussed the topic of "How Green Taxonomy Can Help Prevent Greenwashing". This activity was held on 28 November 2024



### MBI & Allianz Syariah dukung nasabah berbagi kebaikan melalui Wakaf Bersama Ambulans ke Dompot Dhuafa

Allianz Life Syariah Indonesia, Maybank Indonesia, and Dompot Dhuafa hold collaboration of goodness through the Ambulance Joint Waqf program to Dompot Dhuafa. This program is a special initiative to invite customers to share goodness through joint ambulance waqf with the purchase of shariah-based insurance products, namely MyProtection Bijak II, MyProtection RENCANA Syariah, and MyProtection Waris Syariah, launched by Allianz Syariah together with Maybank Indonesia. It was held on 29 November 2024.

# Maybank Group Sustainability 4 Commitments



## COMMITMENT 1



1 **Mobilising RM80 Billion**  
in Sustainable Finance\* by 2025

## COMMITMENT 2



2 **Improve the Lives of 2 Million Households** Across ASEAN by 2025

## COMMITMENT 3



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

## COMMITMENT 4

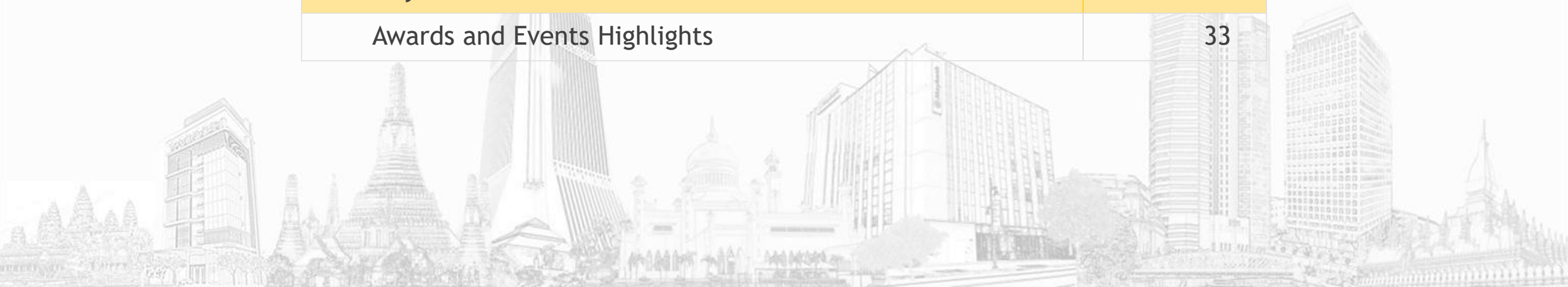


4 **Living Sustainability** - Achieving 1 Million Hours per annum on Sustainability & Delivering 1 Thousand Significant SDG-Related Outcomes by 2025

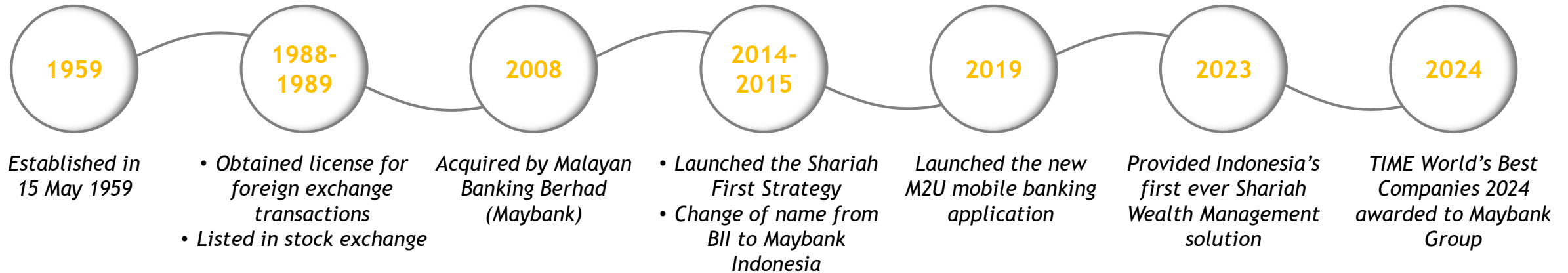
\* Maybank Group Sustainability Commitment 1 in Sustainable finance is based on Maybank Group Sustainable Product Framework (SPF)

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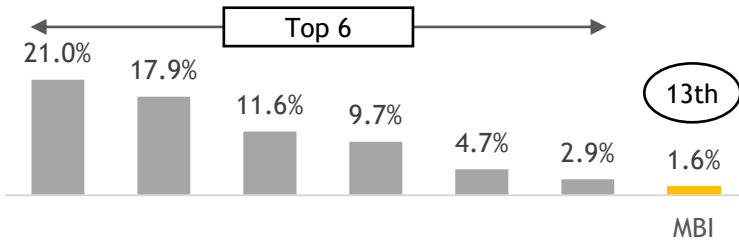


# Our Presence



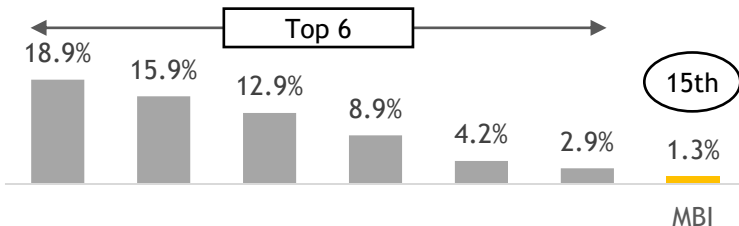
## Maybank Indonesia Market Presence

### Loans Market Share (as of Sep-24)



**Total Assets**  
**Rp197.2 tn**

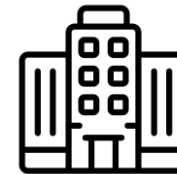
### Deposits Market Share (as of Sep-24)



**Rating Calls**  
**idAAA** PEFINDO

## Maybank Indonesia Footprint

### Physical Footprint

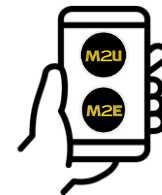


**314**  
Branches (incl. shariah and Mumbai branch)

**22**  
KCP Mobile (Mobile Cash Van)

**747**  
ATM\* including 26 Cash Recycle Machines (CRM)

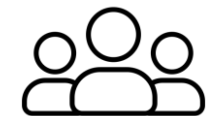
### Digital Footprint



**>102,000**  
M2U Active Users

**>3,700**  
M2E Active Users

### Employee Strength



**>6,400**  
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 Dec-24

# 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



**Marina R. Tusin**  
Independent Commissioner



**Achjar Iljas**  
Independent Commissioner



**Putut Eko Bayuseno**  
Independent Commissioner



**Daniel James Rompas**  
Independent Commissioner

# Directors



**Steffano Ridwan**  
President Director



**Irvandi Ferizal**  
Director



**Effendi**  
Director



**Widya Permana**  
Director



**Ricky Antariksa**  
Director



**Bambang Andri Irawan**  
Director



**Yessika Effendi**  
Director



**Shaiful Adhli Bin Yazid**  
Director



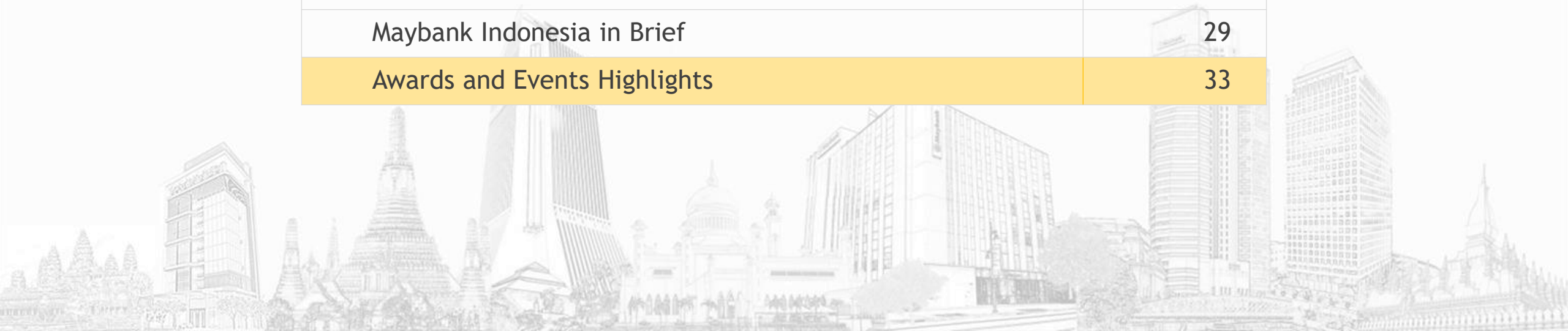
**Romy Hardiansyah**  
Director



**Bianto Surodjo**  
Director

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# Innovations and Efforts as Indonesia's Leading Financial Institution Translates into Notable Achievements



## Some of Maybank Indonesia's Notable Achievements in 4Q 2024



### Asian Experience Awards 2024 for SME Banking category

This award recognises companies that excel in creating exceptional customer brand experiences, which further solidifies Maybank Indonesia's reputation as a leader in the financial sector



### InvestorTrust ESG Awards 2024 Gold Star Award in Medium Cap category

The award recognises companies performing high ESG disclosures and demonstrating a high commitment to implementing Environmental, Social, and Governance in their operations and business activities



### The Most Transaction Growth in Digital Channels at the ATM Bersama Awards 2024

This award is a appreciation for the ATM Bersama members who have made significant contributions to improve the quality of services and expanding synergy within the ATM Bersama network



### Fortune 100 Indonesia's Biggest Companies 2024

This awards recognise Maybank Indonesia innovation, dedication, and a strong vision as well as the company's leadership in the financial industry in Indonesia.

# Event Highlights in 4Q 2024



## October

### • 23 October

Maybank Indonesia and Sarana Multi Infrastruktur signed IB Mudharabah recurring promissory financing facility agreement and recurring promissory loans worth Rp2 trillion.



### • 23 October

Maybank Indonesia in collaboration with Allianz Syariah launched MyProtection Waris Syariah, a traditional shariah-based life insurance product. The presence of MyProtection Waris Syariah provided option for Maybank Indonesia customers in designing future financial targets, especially for the next generation of customers.



## November

### • 29 November

Allianz Life Syariah Indonesia, Maybank Indonesia, and Dompot Dhuafa held collaboration through the Joint Ambulance Waqf program to Dompot Dhuafa. This program invites customers to share kindness through the program, by purchasing sharia insurance products launched by Allianz Syariah and Maybank Indonesia



## December

### • 4 December

Maybank Indonesia launched a feature to purchase government securities (SBN) in the secondary market through its mobile banking application, the M2U ID App.



## December

### • 20 December

Maybank Indonesia and Edelweiss Healthcare Group signed a Strategic Partnership Memorandum of Understanding in disbursing shariah financing for 2 (two) Edelweiss Healthcare Group Hospitals.



### • 23 December

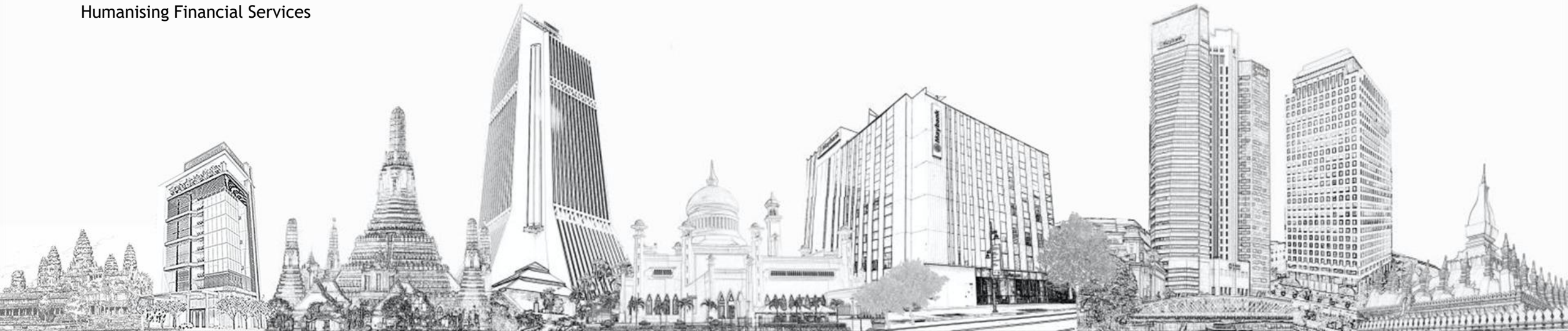
Digital technology-based financing company PT Akulaku Finance Indonesia (AFI) signed separate executive funding agreements with three leading banks, in which Maybank Indonesia participated. The deal worth a total of Rp600 billion.



# Thank You



Humanising Financial Services



## **PT Bank Maybank Indonesia Tbk**

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