

Disclaimer. The contents of this document/information remain the intellectual property of Maybank and no part of this is to be reproduced or transmitted in any form or by any means, including electronically, photocopying, recording or in any information storage and retrieval system without the permission in writing from Maybank. The contents of this document/information are confidential and its circulation and use are restricted.

Maybank Indonesia

FINANCIAL RESULTS

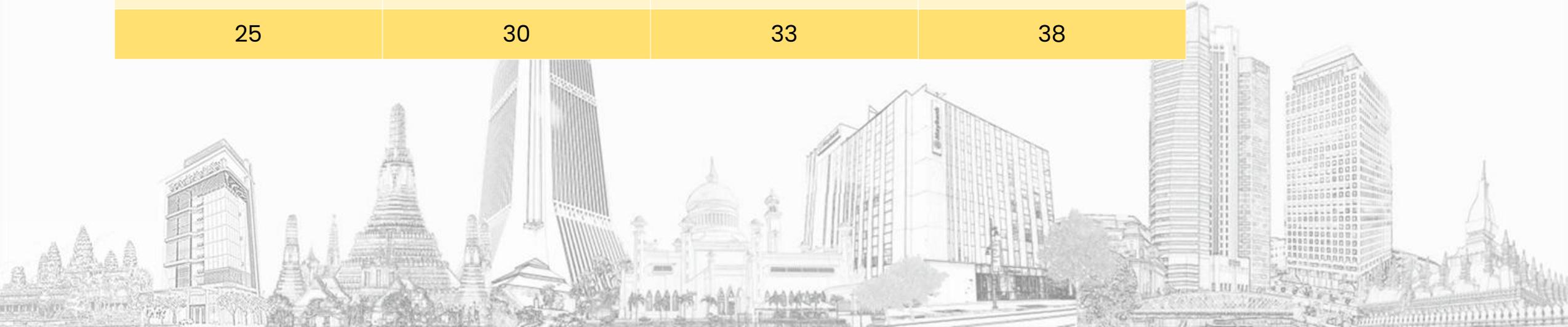
FY 2025 ended 31 December 2025

Humanising
Financial Services



Table of Contents

| | | | | |
|-----------------------------|----------------------------------|----------------------|------------------------------------|--------------------------|
| Macro- economics | Maybank Indonesia in Brief | Executive Summary | Results Overview | Shariah Business Unit |
| 2 | 4 | 8 | 13 | 23 |
| Digital Banking | Subsidiaries | Sustainability | Awards and Events Highlights | |
| 25 | 30 | 33 | 38 | |

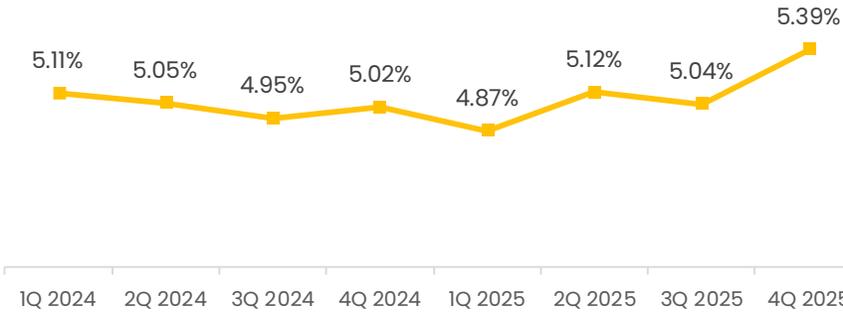


Macroeconomics and Industry Updates

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

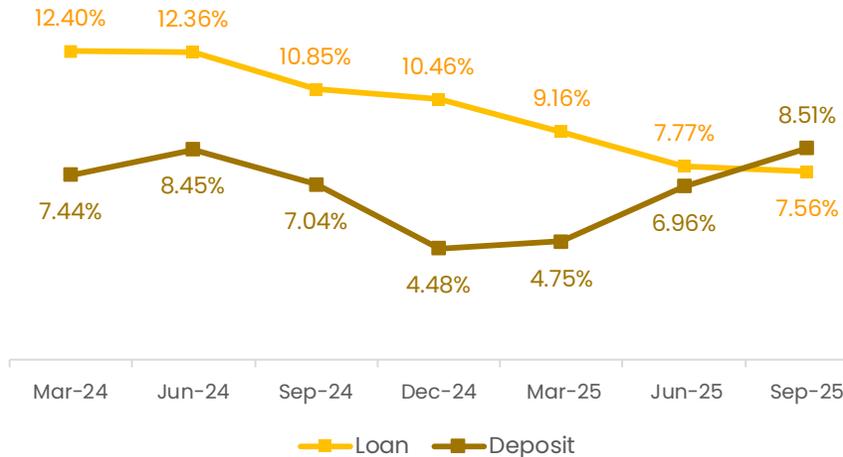
* All growth percentages noted are on year-on-year (YoY) basis unless otherwise stated

GDP Growth



Source: Statistics Indonesia (BPS)

Loan and Deposit Growth



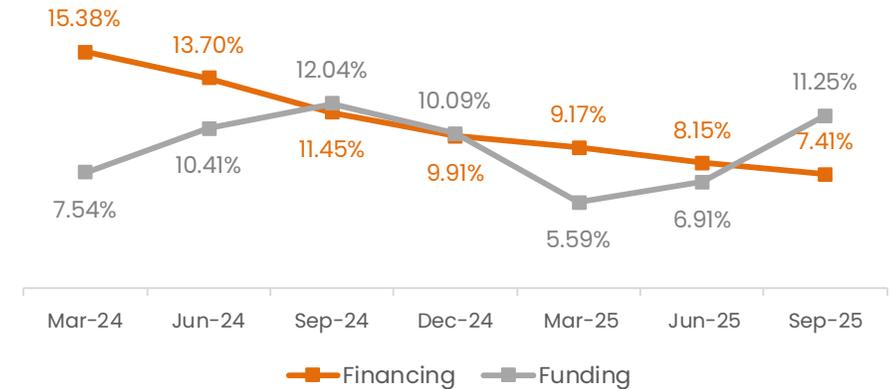
Source: Indonesia Banking Statistics (SPI)



| | |
|--|--|
| Economic Growth 4.9% 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

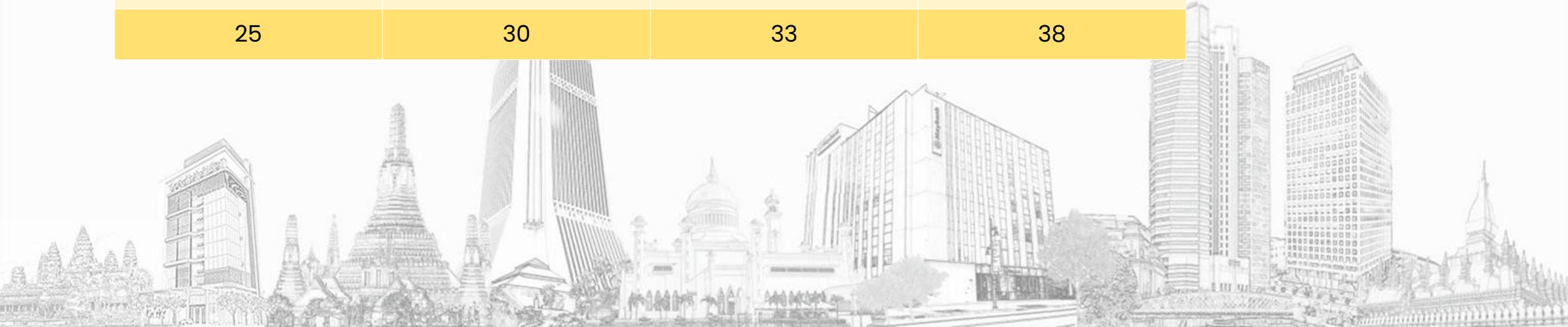
Shariah Financing and Funding Growth



Source: Sharia Banking Statistics (SPS)

Table of Contents

| | | | | |
|-----------------|-----------------------------------|-------------------|------------------------------|-----------------------|
| Macro-economics | Maybank Indonesia in Brief | Executive Summary | Results Overview | Shariah Business Unit |
| 2 | 4 | 8 | 13 | 23 |
| Digital Banking | Subsidiaries | Sustainability | Awards and Events Highlights | |
| 25 | 30 | 33 | 38 | |

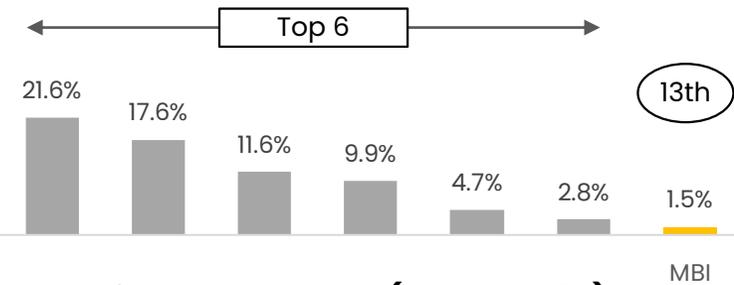


Our Presence



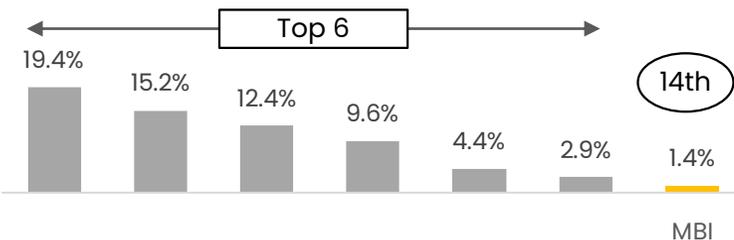
Maybank Indonesia Market Presence

Loans Market Share (as of Sep 25)



Total Assets
Rp193.7 tn

Deposits Market Share (as of Sep 25)



Rating Calls
idAAA PEFINDO

Maybank Indonesia Footprint

Physical Footprint

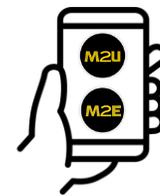


275
Branches (incl. shariah and Mumbai branch)

22
KCP Mobile (Mobile Cash Van)

661
ATM* including 26 Cash Recycle Machines (CRM)

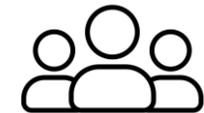
Digital Footprint



>105,000
M2U Active Users

>3,900
M2E Active Users

Employee Strength



>6,200
Maybankers

* Connected with over 20,000 ATMs in ATM PRIMA, ATM BERSAMA, ALTO, CIRRUS network and connected to 3,500 Maybank ATMs in Singapore, Malaysia, and Brunei

^ Data as of Dec-25 or stated otherwise

Active users are defined as those who transact regularly through digital platforms

Board of Commissioners



Dato' Khairussaleh Ramli
President Commissioner



Edwin Gerungan
Commissioner



Datuk Lim Hong Tat
Commissioner



Dato' Zulkiflee Abbas Abdul Hamid
Commissioner



Hendar
Independent Commissioner



Putut Eko Bayuseno
Independent Commissioner



Marina R. Tusin
Independent Commissioner



Daniel James Rompas
Independent Commissioner

Board of Directors



Steffano Ridwan
President Director



Irvandi Ferizal
Director



Effendi
Director



Widya Permana
Director



Ricky Antariksa
Director



Bambang Andri Irawan
Director



Yessika Effendi
Director



Romy Hardiansyah
Director



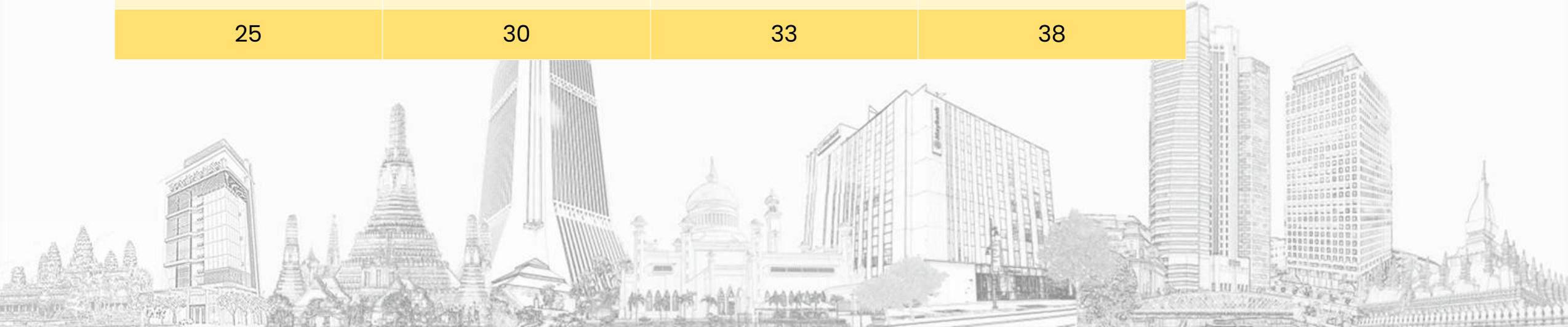
Shaiful Adhli Yazid
Director



Bianto Surodjo
Director

Table of Contents

| | | | | |
|-----------------|----------------------------|--------------------------|------------------------------|-----------------------|
| Macro-economics | Maybank Indonesia in Brief | Executive Summary | Results Overview | Shariah Business Unit |
| 2 | 4 | 8 | 13 | 23 |
| Digital Banking | Subsidiaries | Sustainability | Awards and Events Highlights | |
| 25 | 30 | 33 | 38 | |





Summary Highlights

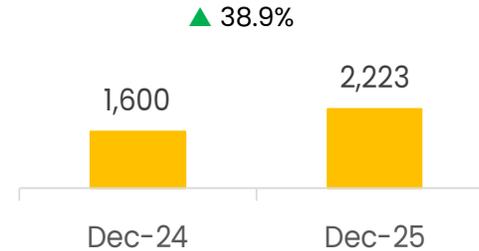
FY 2025 vs FY 2024

Profit before tax recorded at Rp2.2 trillion FY 2025

The Bank recorded a 38.9% rise in PBT and a 48.5% increase in PATAMI. The increase in PBT and PATAMI in FY25 were driven by better cost management and continued reduction in loan loss provisions.

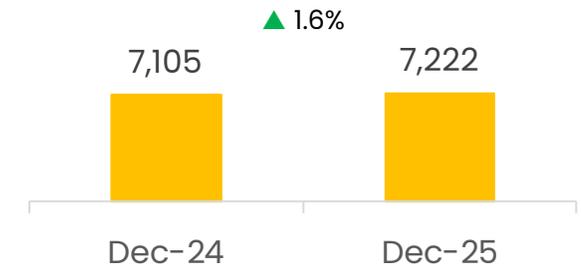
Profit Before Tax & Minority Interest

Rp billion



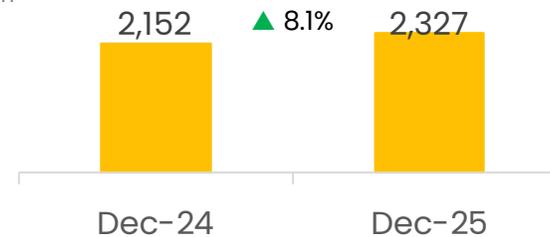
Net Interest Income (NII)

Rp billion

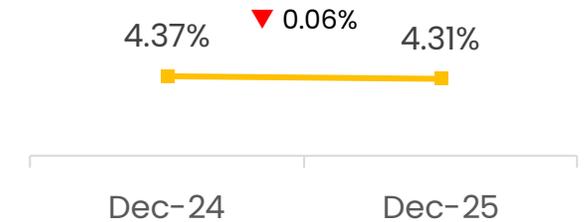


Non-Interest Income (NolI)

Rp billion

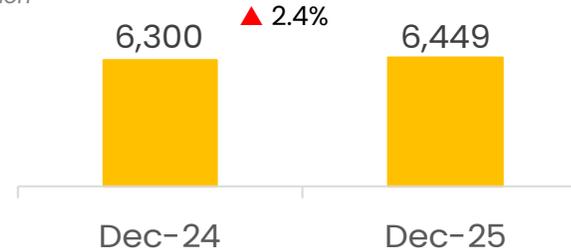


Net Interest Margin (NIM)



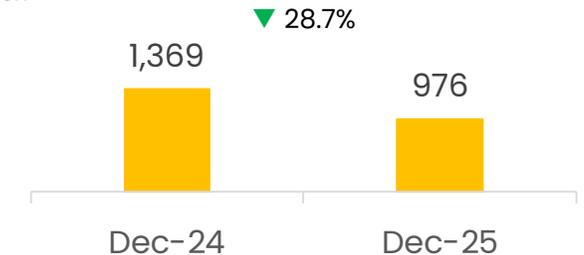
Operating Expense

Rp billion



Provision

Rp billion



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

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

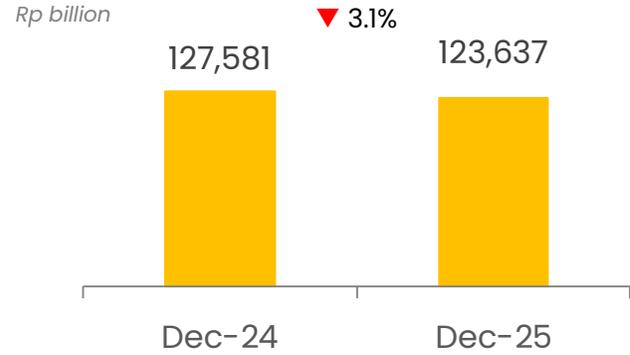


Loan & Deposit Growth

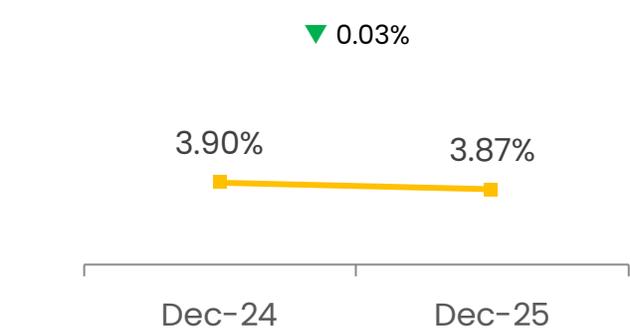
- Total outstanding **loans** slightly decreased by 3.1% YoY to Rp123.6 trillion, following portfolio rebalancing.
- Total **customer deposits** decreased by 2.4% YoY backed by 12.1% decrease in time deposit.

Loan

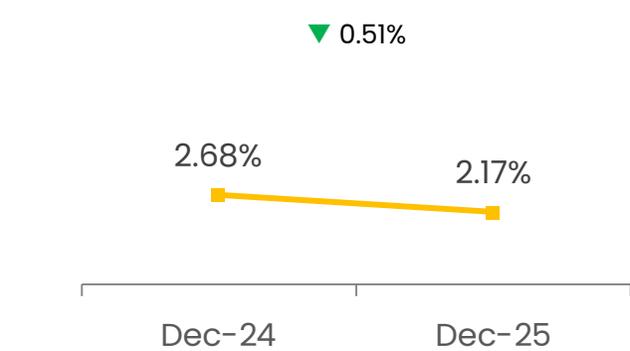
Rp billion



GIL

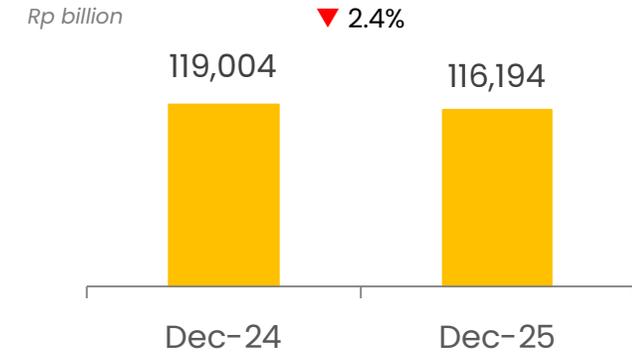


NPL

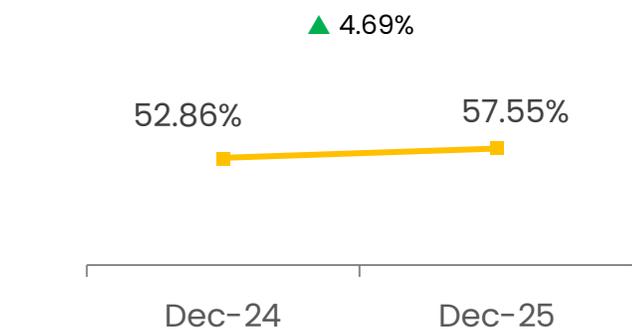


Deposit

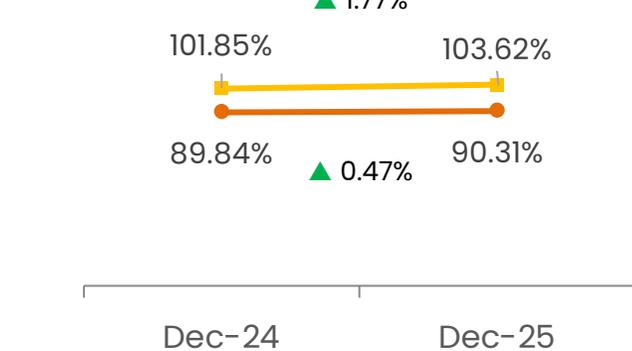
Rp billion



CASA Ratio



LDR



— LDR (Consolidated) — LDR (Bank Only)

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



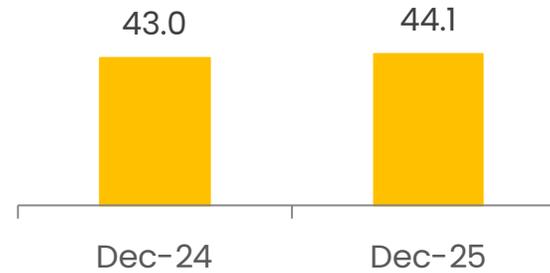
Shariah Business Unit

- **Shariah** recorded a surge of 104.0% in PBT driven by stronger revenue and disciplined cost management.
- Shariah financing under **Community Financial Services (CFS)** grew 10.6% to Rp22.6 trillion. Non-retail financing increased 8.1%, meanwhile retail financing rose 13.5%.
- Shariah's **CASA** increased 5.5% to Rp21.3 trillion, supported by a 13.8% increase in Current Accounts netoff by 1.8% decrease in Savings Accounts. **Time Deposits** decreased 29.9%, in line with the Bank's strategy to strengthen efficient funding.

Asset

Rp trillion

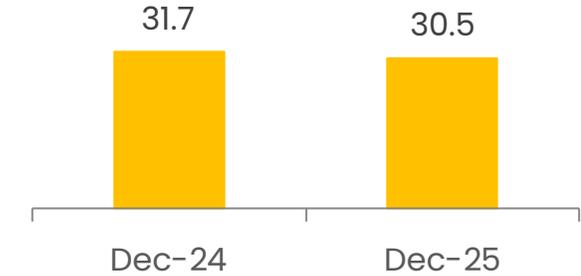
▲ 2.7%



Financing

Rp trillion

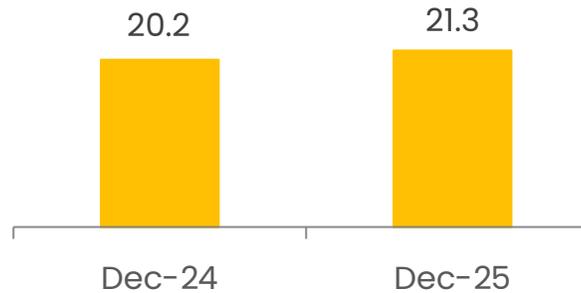
▼ 3.9%



CASA

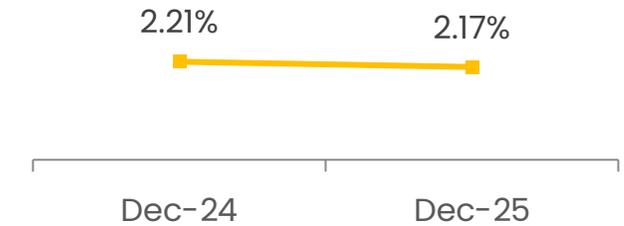
Rp trillion

▲ 5.5%



NPF

▼ 0.04%



Financing to Deposit Ratio (**FDR**) stood at an optimum level of 91.89% in Dec-25 from 83.59% in Dec-24.

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

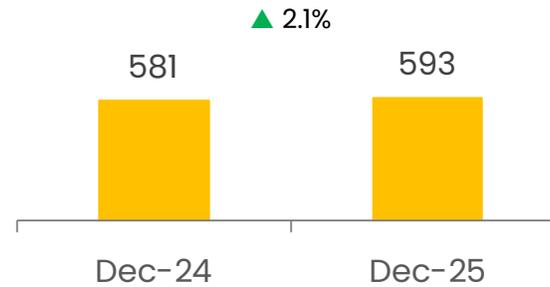


Subsidiaries

- **Maybank Finance's** four-wheeled **financing** grew 6.7% to Rp8.5 trillion, despite challenging automotive industry sales.
- Amid a slowdown in the automotive market, **WOM Finance's financing** recorded an increase of 8.8% to Rp6.7 trillion.

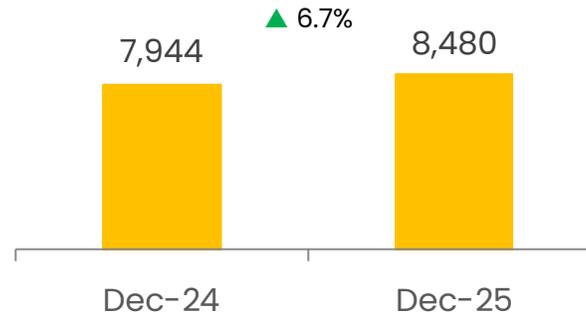
Maybank Finance PBT

Rp billion



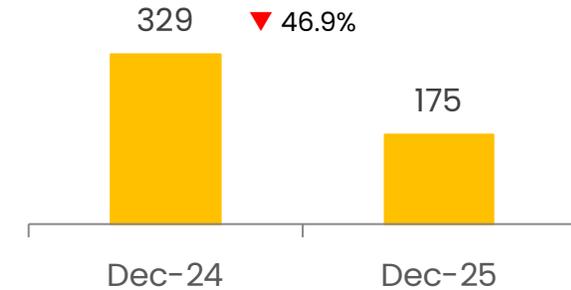
Maybank Finance Financing

Rp billion



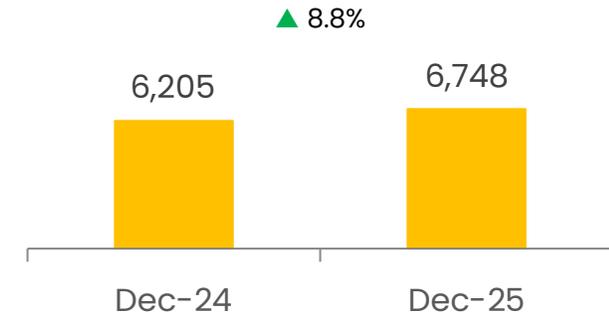
WOM Finance PBT

Rp billion



WOM Finance Financing

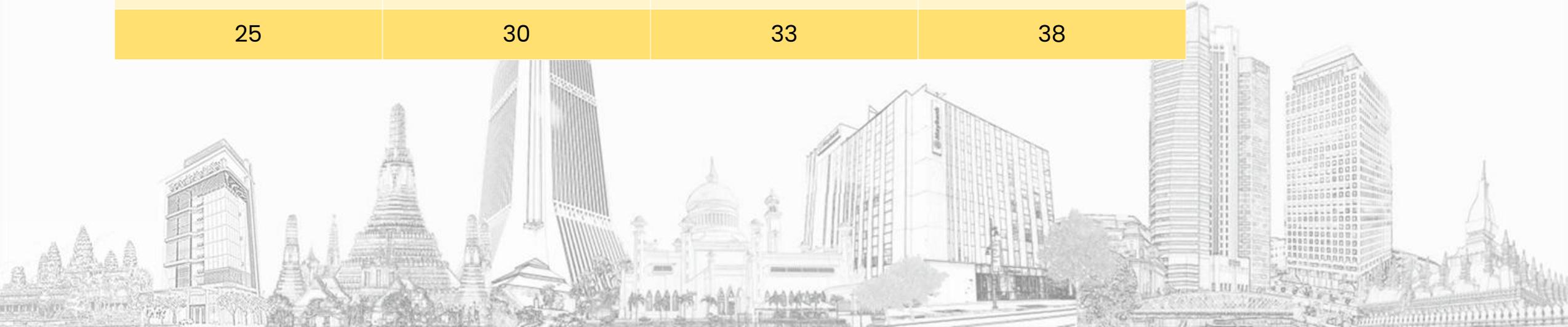
Rp billion



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

Table of Contents

| | | | | |
|-----------------|----------------------------|-------------------|------------------------------|-----------------------|
| Macro-economics | Maybank Indonesia in Brief | Executive Summary | Results Overview | Shariah Business Unit |
| 2 | 4 | 8 | 13 | 23 |
| Digital Banking | Subsidiaries | Sustainability | Awards and Events Highlights | |
| 25 | 30 | 33 | 38 | |



Income Statement – Consolidated

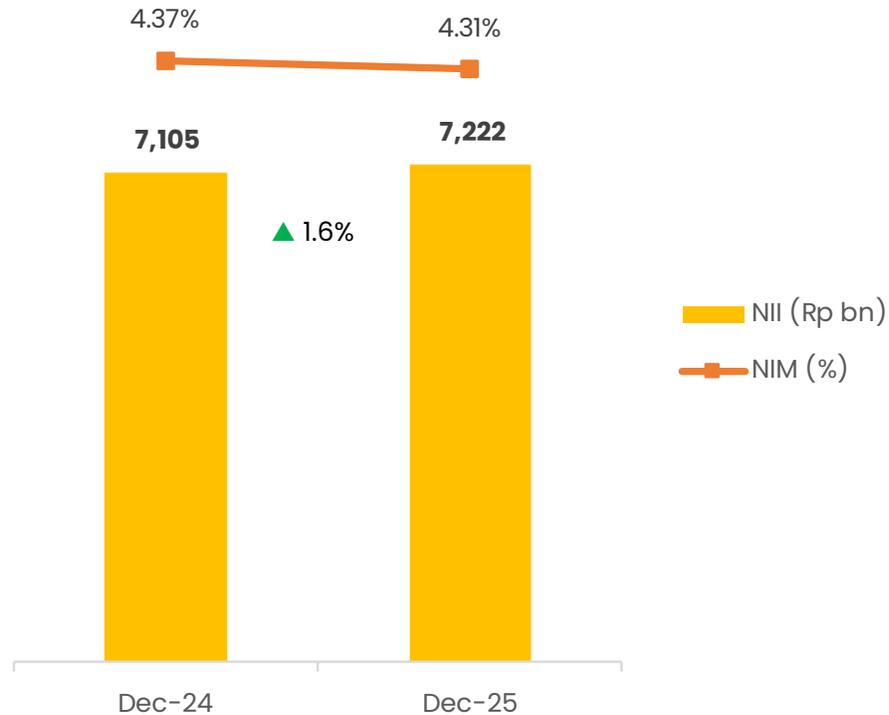


| Rp billion | FY 2025 | FY 2024 | YoY | 4Q 2025 | 3Q 2025 | QoQ | 4Q 2024 | YoY |
|--|----------------|----------------|--------------|----------------|----------------|--------------|----------------|--------------|
| Interest Income | 13,206 | 13,062 | 1.1% | 3,242 | 3,327 | -2.6% | 3,407 | -4.8% |
| Interest Expense | (5,984) | (5,957) | 0.5% | (1,394) | (1,528) | -8.8% | (1,631) | -14.5% |
| Net Interest Income | 7,222 | 7,105 | 1.6% | 1,848 | 1,799 | 2.7% | 1,776 | 4.0% |
| GM-related | 441 | (102) | 533.4% | 141 | 122 | 16.0% | (44) | 421.6% |
| Non GM-related | 1,885 | 2,254 | -16.4% | 606 | 482 | 25.8% | 769 | -21.2% |
| Non Interest Income | 2,327 | 2,152 | 8.1% | 748 | 604 | 23.8% | 725 | 3.0% |
| Gross Operating Income | 9,549 | 9,258 | 3.1% | 2,596 | 2,403 | 8.0% | 2,502 | 3.8% |
| Personnel | (3,265) | (3,245) | 0.6% | (807) | (750) | 7.6% | (759) | 6.3% |
| General & Administrative | (3,184) | (3,055) | 4.2% | (742) | (837) | -11.4% | (781) | -5.0% |
| Operating Expenses | (6,449) | (6,300) | 2.4% | (1,549) | (1,586) | -2.4% | (1,540) | 0.6% |
| Operating Income before Provisions | 3,099 | 2,958 | 4.8% | 1,047 | 817 | 28.3% | 962 | 8.9% |
| Provisions | (976) | (1,369) | -28.7% | (199) | (285) | -30.2% | (226) | -11.7% |
| Operating Income After Provision | 2,123 | 1,589 | 33.6% | 848 | 531 | 59.7% | 736 | 15.2% |
| Non Operating Income | 100 | 12 | 755.4% | 74 | 3 | 2440.9% | 19 | 288.2% |
| Profit Before Tax & Minority Interest | 2,223 | 1,600 | 38.9% | 923 | 534 | 72.7% | 755 | 22.1% |
| Tax & Minority Interest | (565) | (484) | 16.7% | (255) | (121) | 111.2% | (198) | 28.8% |
| Profit After Tax & Minority Interest (PATAMI) | 1,657 | 1,116 | 48.5% | 668 | 414 | 61.5% | 558 | 19.7% |

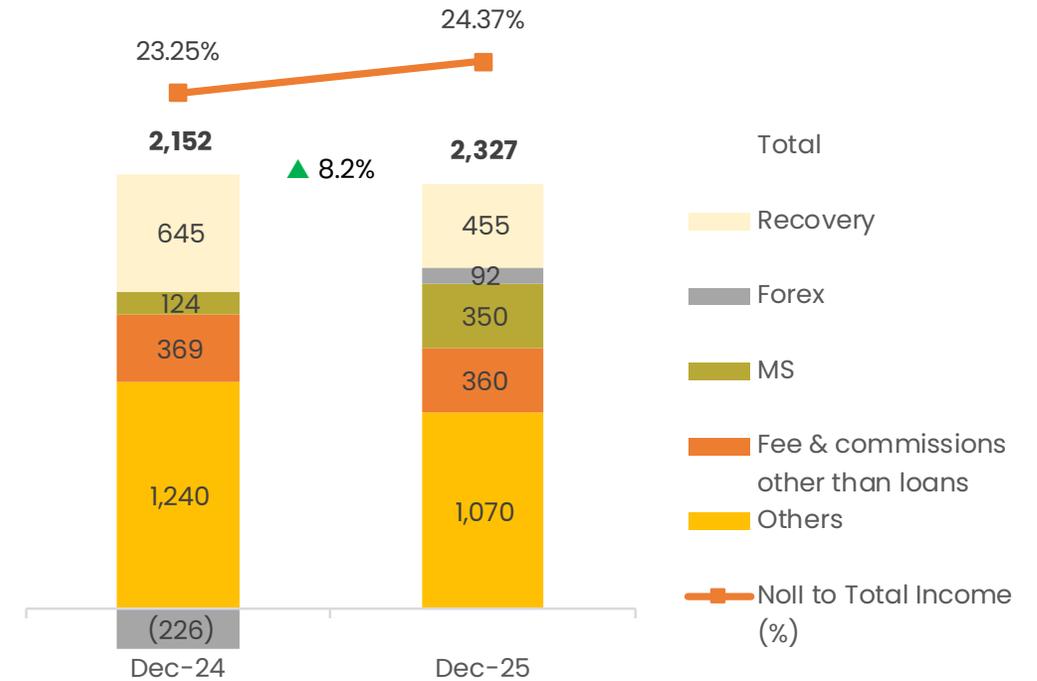


Maintain disciplined pricing to drive margin forward

NII & NIM



Noll Composition

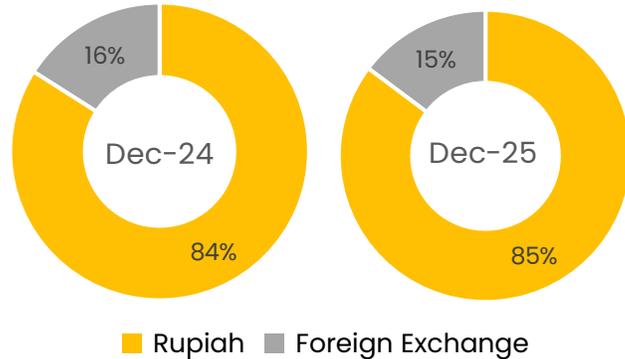


Net interest income (**NII**) increased by 1.6% while non-interest income (**Noll**) rose 8.2%, backed by a turnaround in Global Markets income amounting to Rp441 billion, recovery income, and wealth management.

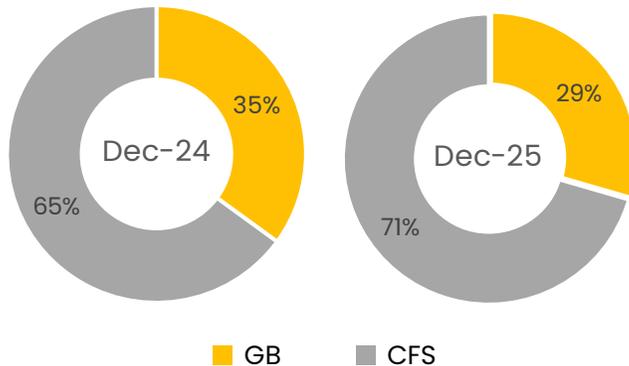
Accelerating portfolio growth across high-value segments: SMEs, Large Local Corporates & Retail



Loans by Currency



Loans by Segment



Loans Portfolio Breakdown

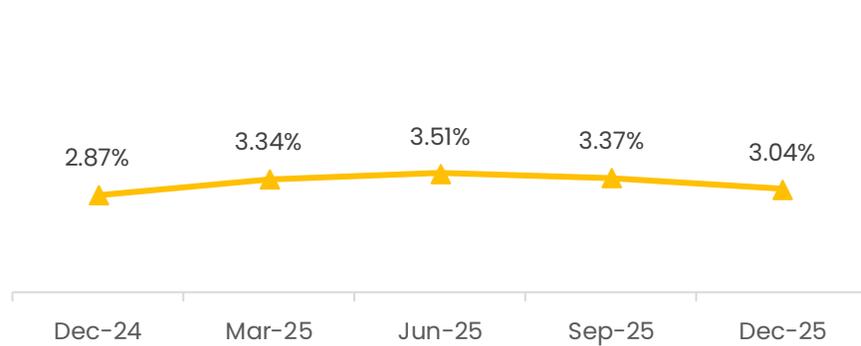
| Rp trillion | Dec-25 | Sep-25 | Dec-24 | YoY | QoQ | Composition |
|-------------------------|--------------|--------------|--------------|---------------|-------------|---------------|
| Global Banking | 36.5 | 34.4 | 44.7 | -18.4% | 6.1% | 29.5% |
| CFS | 87.2 | 86.1 | 82.9 | 5.2% | 1.3% | 70.5% |
| CFS Non-Retail | 38.8 | 38.4 | 36.9 | 5.2% | 0.9% | 31.4% |
| <i>Business Banking</i> | 16.5 | 15.8 | 14.8 | 11.6% | 4.1% | 13.3% |
| SME+ | 6.7 | 6.4 | 6.3 | 6.6% | 3.9% | 5.4% |
| RSME | 15.6 | 16.2 | 15.8 | -1.3% | -3.3% | 12.6% |
| CFS Retail | 48.4 | 47.6 | 46.0 | 5.2% | 1.6% | 39.1% |
| Auto Loan | 26.6 | 26.0 | 24.5 | 8.6% | 2.5% | 21.5% |
| WOM | 6.7 | 6.5 | 6.2 | 8.8% | 3.5% | 5.5% |
| MIF | 19.8 | 19.4 | 18.3 | 8.6% | 2.1% | 16.1% |
| Mortgage | 17.0 | 17.0 | 16.9 | 0.2% | -0.1% | 13.7% |
| Unsecured Loans | 4.2 | 4.1 | 4.0 | 5.4% | 3.0% | 3.4% |
| Others | 0.6 | 0.6 | 0.6 | 1.0% | 0.6% | 0.5% |
| Total | 123.6 | 120.4 | 127.6 | -3.1% | 2.7% | 100.0% |

* Unsecured Loans consists of Credit Card and Personal Loans

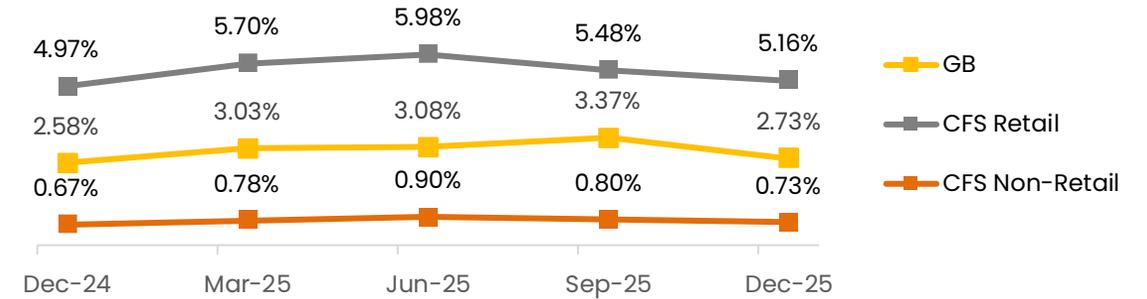
Portfolio recalibration & rebalancing maintains sound asset quality



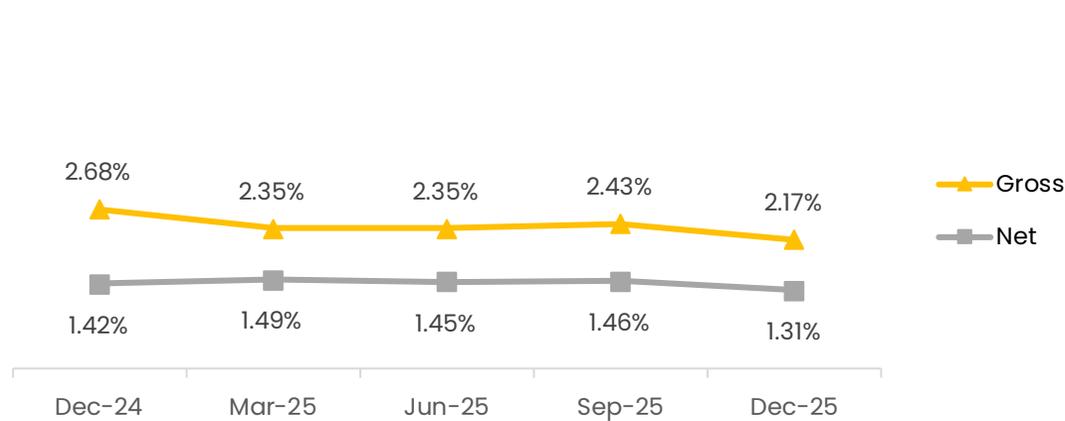
Special Mention Loans



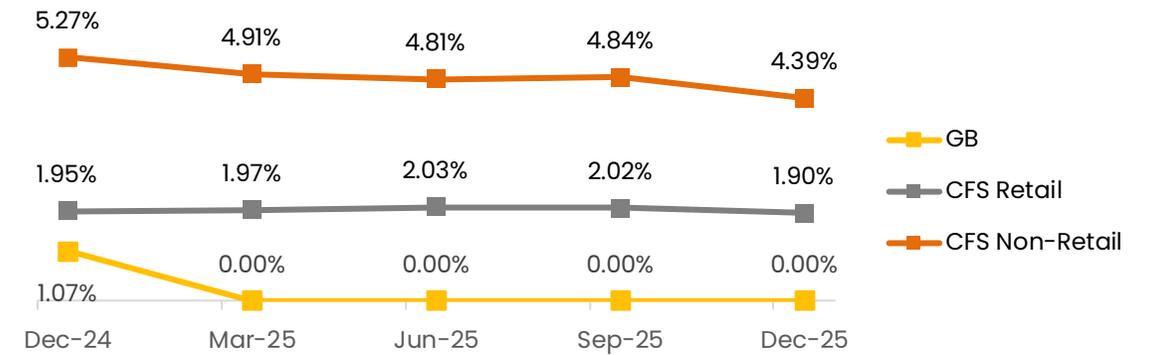
Special Mention Loans by Segment



NPL



Gross NPL by Segment



CASA improved by 6.3% to strengthen efficient funding



Customer Deposits by Business Segment



Customer Deposits by Type



Customer Deposits by Currency



Customer Deposits Breakdown

| | Dec-25 | Sep-25 | Dec-24 | YoY | QoQ | Composition |
|-----------------|--------------|--------------|--------------|--------------|---------------|---------------|
| Current Account | 44.3 | 44.8 | 39.6 | 12.0% | -0.9% | 38.2% |
| Saving Account | 22.5 | 23.8 | 23.3 | -3.3% | -5.4% | 19.4% |
| CASA | 66.9 | 68.6 | 62.9 | 6.3% | -2.5% | 57.6% |
| Time Deposit | 49.3 | 62.6 | 56.1 | -12.1% | -21.3% | 42.4% |
| Total | 116.2 | 131.2 | 119.0 | -2.4% | -11.4% | 100.0% |
| CASA Ratio | 57.55% | 52.26% | 52.86% | 4.69% | 5.29% | |



Higher proportion of CASA supports funding stability and margin resilience

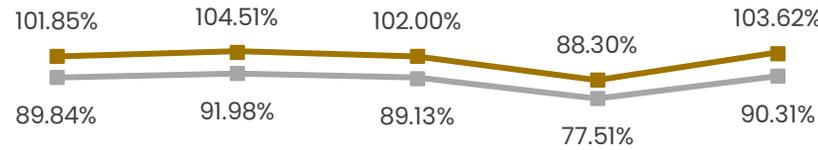


Liquidity Indicators

CASA Ratio



LDR

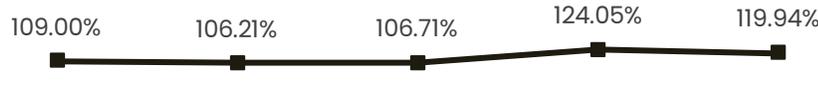


■ LDR (Bank only) ■ LDR (Consolidated)

LCR



NSFR



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

JUAL BELI VALAS 24/7 VIA M2U ID APP
 Transaksi valuta asing antar rekening sendiri di Maybank.
www.maybank.co.id/forextransferm2u

Download **M2U ID** App

Humanising
Financial Services

Maybank Syariah Maybank

DAPATKAN BONUS BUNGA HINGGA Rp25 JUTA/USD1,500
 Buka Maybank Tabungan via M2U ID App & transaksi serta daftar di www.maybank.co.id/daftarBB

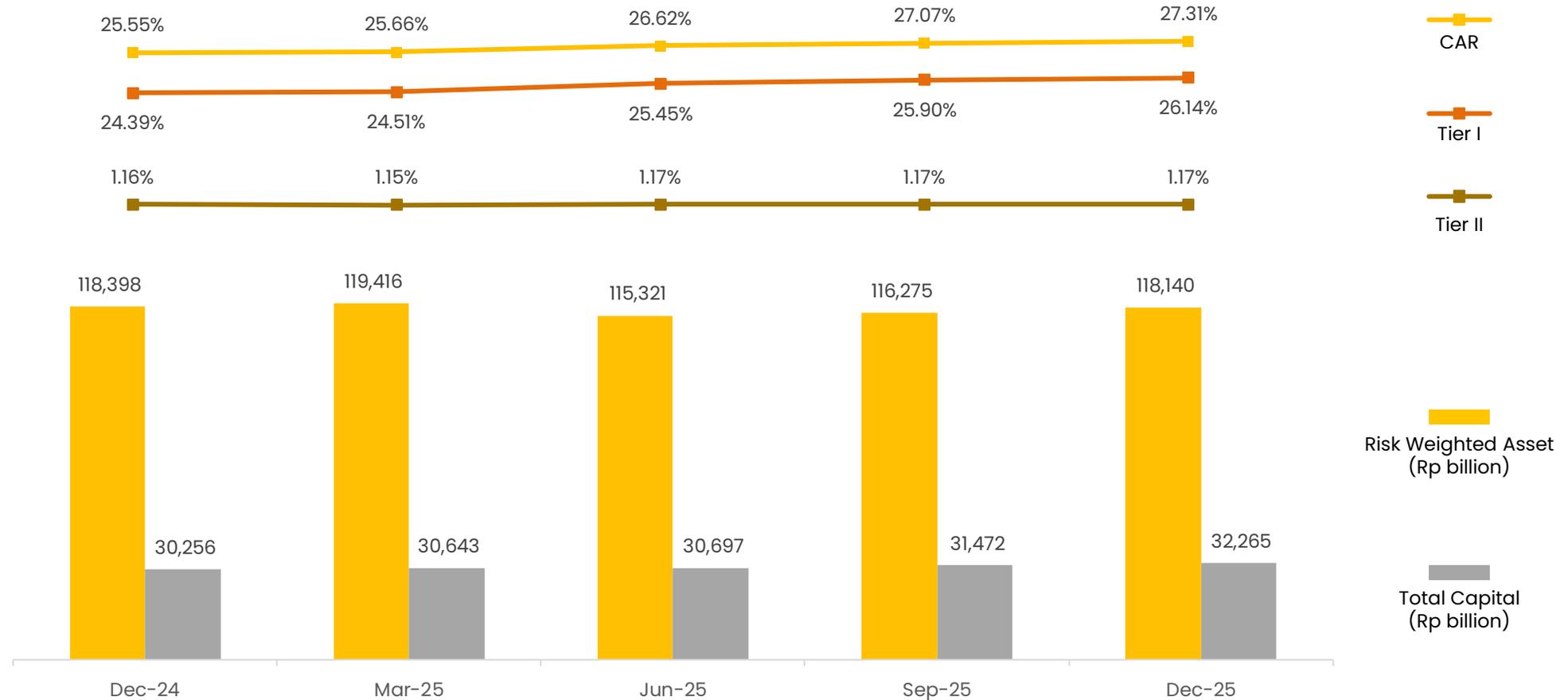
Periode 1 Januari - 30 Juni 2026
www.maybank.co.id/BBunga2026

Download **M2U ID** App

Humanising
Financial Services

Maybank

Strong and sufficient capital position to support business growth



Balance Sheet – Consolidated



| Rp billion | Dec-25 | Sep-25 | Dec-24 | YoY | QoQ |
|---|----------------|----------------|----------------|--------------|---------------|
| Loans | 123,637 | 120,416 | 127,581 | -3.1% | 2.7% |
| Other Earning Assets | 49,905 | 58,520 | 48,308 | 3.3% | -14.7% |
| Other Assets | 20,176 | 19,021 | 21,291 | -5.2% | 6.1% |
| Total Assets | 193,718 | 197,957 | 197,180 | -1.8% | -2.1% |
| Deposits from Customer | 116,194 | 131,213 | 119,004 | -2.4% | -11.4% |
| - Current Account | 44,344 | 44,752 | 39,600 | 12.0% | -0.9% |
| - Saving Account | 22,527 | 23,820 | 23,302 | -3.3% | -5.4% |
| - Time Deposit | 49,324 | 62,642 | 56,102 | -12.1% | -21.3% |
| Deposits from Other Banks | 9,130 | 3,376 | 6,020 | 51.6% | 170.5% |
| Borrowings & Repo | 21,900 | 15,534 | 29,230 | -25.1% | 41.0% |
| Securities Issued | 3,972 | 2,694 | 3,714 | 7.0% | 47.5% |
| Subordinated Debt | 100 | 100 | 99 | 0.0% | 0.0% |
| Other Liabilities | 9,339 | 12,680 | 7,904 | 18.1% | -26.4% |
| Total Liabilities | 160,634 | 165,596 | 165,971 | -3.2% | -3.0% |
| Equity (attributable to equity holders) | 32,453 | 31,752 | 30,607 | 6.0% | 2.2% |
| Minority Interest | 630 | 609 | 602 | 4.8% | 3.4% |
| Total Equity | 33,083 | 32,361 | 31,208 | 6.0% | 2.2% |

Financial Ratios



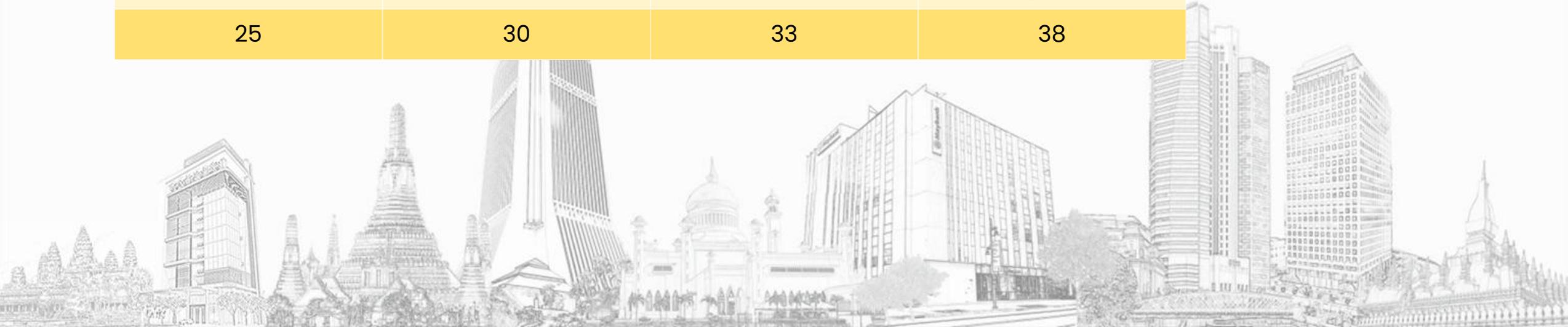
| | Consolidated | | | | | Bank Only | | | | |
|--|--------------|---------|---------|--------|--------|-----------|---------|---------|---------|--------|
| | Dec-25 | Sep-25 | Dec-24 | YoY | QoQ | Dec-25 | Sep-25 | Dec-24 | YoY | QoQ |
| Profitability | | | | | | | | | | |
| Return On Assets | 1.16% | 0.91% | 0.85% | 0.31% | 0.25% | 0.94% | 0.72% | 0.54% | 0.40% | 0.22% |
| Return On Equity | 5.54% | 4.46% | 3.93% | 1.61% | 1.08% | 5.38% | 4.40% | 3.05% | 2.33% | 0.98% |
| Net Interest Margin | 4.31% | 4.29% | 4.37% | -0.06% | 0.02% | 3.27% | 3.24% | 3.34% | -0.07% | 0.03% |
| Efficiency & Productivity Ratio | | | | | | | | | | |
| Cost to Income Ratio | 68.52% | 70.41% | 69.02% | -0.50% | -1.89% | 72.63% | 74.01% | 73.87% | -1.24% | -1.38% |
| BOPO | 86.33% | 89.05% | 89.56% | -3.23% | -2.72% | 87.43% | 90.17% | 92.62% | -5.19% | -2.74% |
| Earning Asset Quality | | | | | | | | | | |
| Impaired Loans - Gross | 3.87% | 4.20% | 3.90% | -0.03% | -0.33% | 4.24% | 4.53% | 4.24% | 0.00% | -0.29% |
| Impaired Loans - Net | 2.09% | 2.17% | 1.97% | 0.11% | -0.08% | 2.29% | 2.34% | 2.15% | 0.15% | -0.04% |
| NPL - Gross | 2.17% | 2.43% | 2.68% | -0.51% | -0.26% | 2.31% | 2.57% | 2.88% | -0.57% | -0.26% |
| NPL - Net | 1.31% | 1.46% | 1.42% | -0.11% | -0.15% | 1.41% | 1.55% | 1.54% | -0.13% | -0.14% |
| Balance Sheets Structure | | | | | | | | | | |
| LDR | 103.62% | 88.30% | 101.85% | 1.77% | 15.32% | 90.31% | 77.51% | 89.84% | 0.47% | 12.80% |
| Modified LDR *) | 79.58% | 75.77% | 84.60% | -5.02% | 3.81% | 73.80% | 70.21% | 79.17% | -5.37% | 3.59% |
| LCR | 176.20% | 162.93% | 185.35% | -9.15% | 13.27% | 175.83% | 163.60% | 188.97% | -13.14% | 12.23% |
| NSFR | 119.94% | 124.05% | 109.00% | 10.94% | -4.11% | 112.42% | 118.68% | 109.77% | 2.65% | -6.26% |
| CASA | 57.55% | 52.26% | 52.86% | 4.69% | 5.29% | 57.74% | 52.46% | 53.02% | 4.72% | 5.28% |
| CAR | 27.31% | 27.07% | 25.55% | 1.76% | 0.24% | 25.47% | 25.09% | 23.65% | 1.82% | 0.38% |

* 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 | 8 | 13 | 23 |
| Digital Banking | Subsidiaries | Sustainability | Awards and Events Highlights | |
| 25 | 30 | 33 | 38 | |



Shariah Business Unit's (UUS) PBT surge 104.0% to Rp847 billion, supported by lower cost of funds and provision



RAIH HADIAH SPESIAL DARI NABUNG HAJI

Kumpulkan dana untuk persiapan Haji & dapatkan hadiah langsung.

Periode hingga 31 Desember 2026

www.maybank.co.id/Merchandiselbadah



Humanising Financial Services

Maybank Syariah

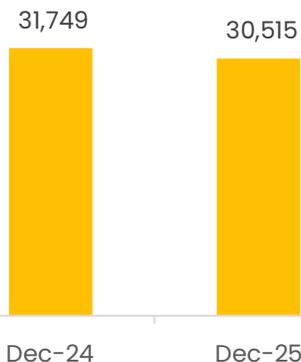
Spesial & eksklusif syariah.
PT Bank Maybank Indonesia Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK) & Bank Indonesia dan merupakan peserta pengjaminan Lembaga Penjamin Simpanan (LPS)



Financing

Rp billion

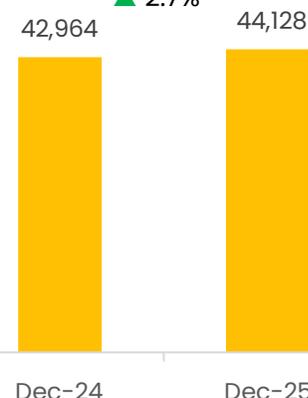
▼ 3.9%



Total Asset

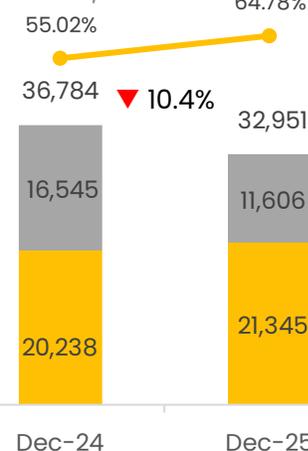
Rp billion

▲ 2.7%



Deposits

Rp billion

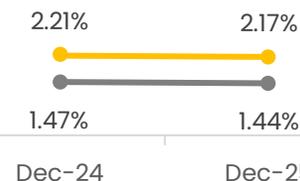


Key Drivers

- UUS recorded a PBT of Rp847 billion in FY25, compared with Rp415 billion in FY24.
- Non-retail financing increased 8.1% YoY, supported by SME+ financing up 27.7%, RSME financing up 6.6%, and Business Banking financing up 3.2%. Retail financing rose 13.5% YoY, driven mainly by mortgage financing growth of 16.5%. Total Syariah financing stood at Rp30.5 trillion contributing 28.1% to the Bank's total financing portfolio (Bank-only) and Syariah total assets accounted for 24.7% of the Bank's total assets (Bank-only).
- Syariah CASA increased 5.5% YoY, supported by growth in Current Accounts of 13.8%, while Savings Accounts eased 1.8%. Time Deposits declined 29.9%, in line with the Bank's continued efforts to optimise funding composition. The Syariah CASA ratio improved to 64.8% from 55.0% a year earlier. Syariah customer deposits stood at Rp32.95 trillion, declining 10.4% YoY.

NPF

● NPF gross ● NPF net

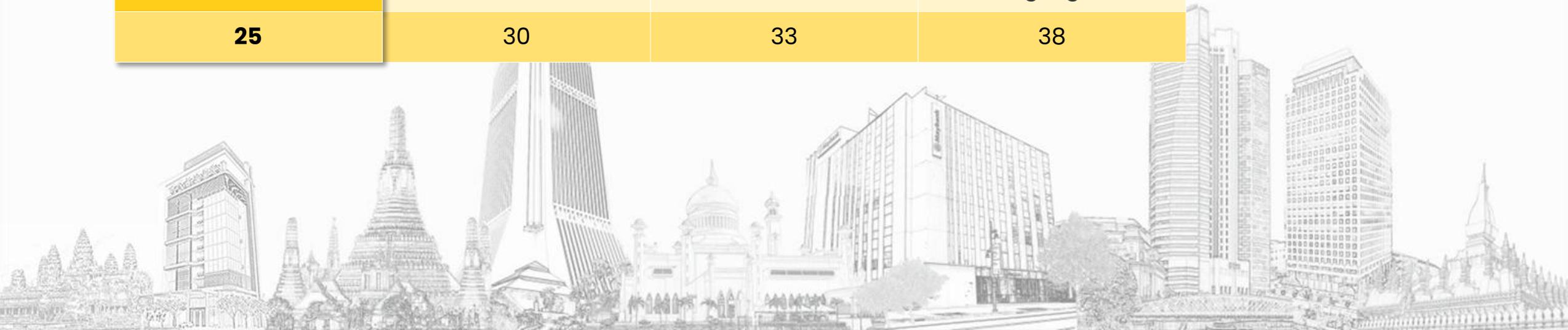


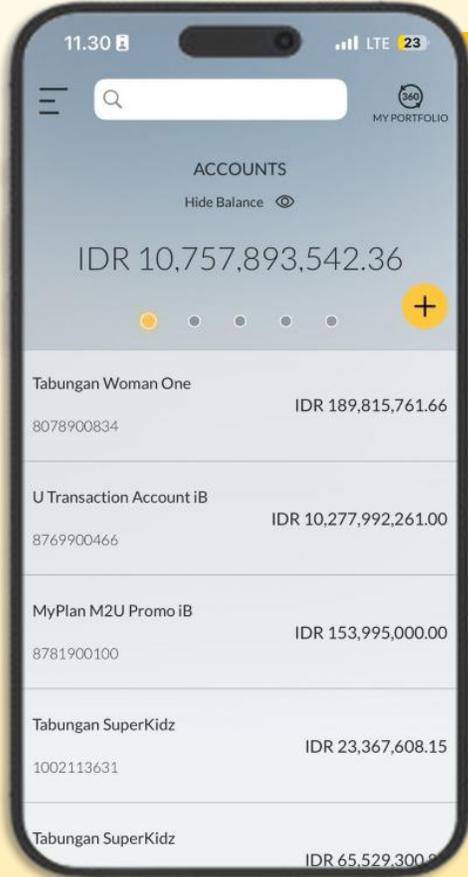
FDR



Table of Contents

| | | | | |
|------------------------|----------------------------|-------------------|------------------------------|-----------------------|
| Macro-economics | Maybank Indonesia in Brief | Executive Summary | Results Overview | Shariah Business Unit |
| 2 | 4 | 8 | 13 | 23 |
| Digital Banking | Subsidiaries | Sustainability | Awards and Events Highlights | |
| 25 | 30 | 33 | 38 | |





M2U's Financial Transaction volume keeps growing



↑ 11.6% YoY

growth in transaction volume with more than **IDR146.8 trillion** in 2025.



↑ 23.4% YoY

M2U financial transaction reached more than **30.6 million** in 2025.



More than **191.5 saving accounts** have been opened digitally through M2U in 2025.

QR Pay Transaction Growth



↑ 101.2% YoY

M2U QR Pay & QR Cardless Withdrawal transactions volume in 2025 and reach more than **IDR 1.72 trillion**.

M2E



↑ 11.7% YoY

Total **financial transaction frequency** in 2025 reach more than **5.02 million** with **current account** balance of M2E users in 2025 reached more than **IDR 35.7 trillion**, grow by more than **19.7% YoY**

1. M2U Txn Volume (IDR Tn)



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

2. M2U Txn Frequency (in Mn)



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

3. M2E Txn Frequency (in Mn)



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

M2U ID offers a comprehensive investment solution through a fully STP online system, enabling customers to seamlessly open and access a wide range of investment products, including **Fixed Deposits, Mutual Funds, Bonds & Gold** which are available in both Conventional & Sharia. All of which can be managed conveniently through **360 Digital Wealth Feature**.



Making financial plans for future goals

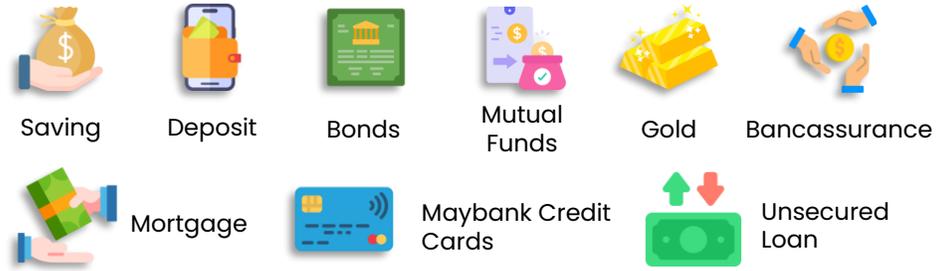


Managing the entire asset & loan portfolio



Monitoring every expenses

Monitoring & Managing Capabilities:

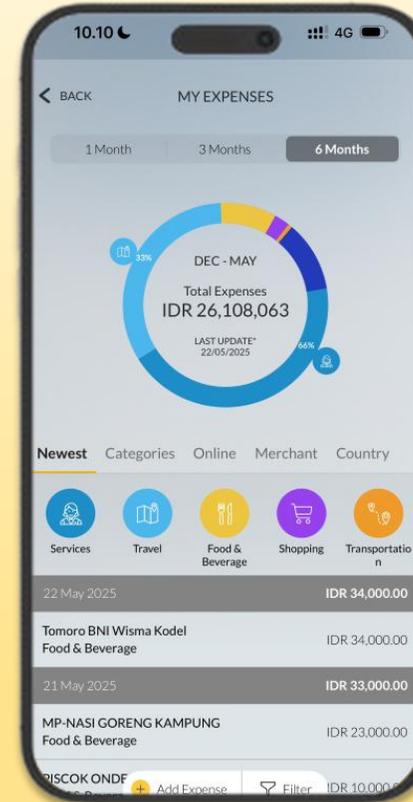


Saving Deposit Bonds Mutual Funds Gold Bancassurance
 Mortgage Maybank Credit Cards Unsecured Loan

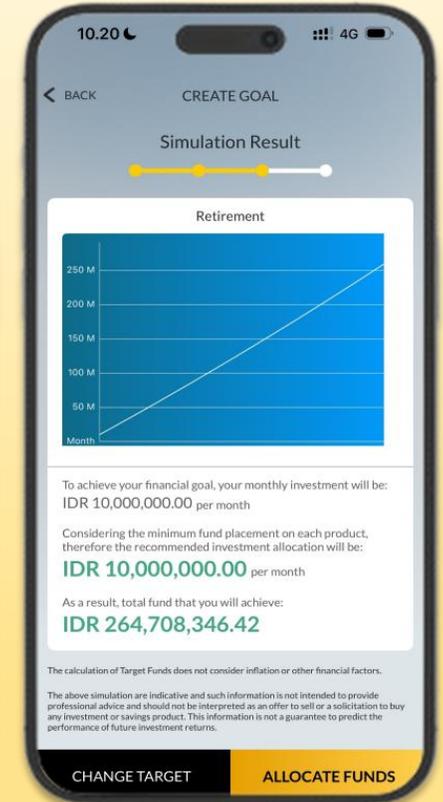
Managing finance easily with the M2U ID App's 360 Digital Wealth Feature



Portfolio Management



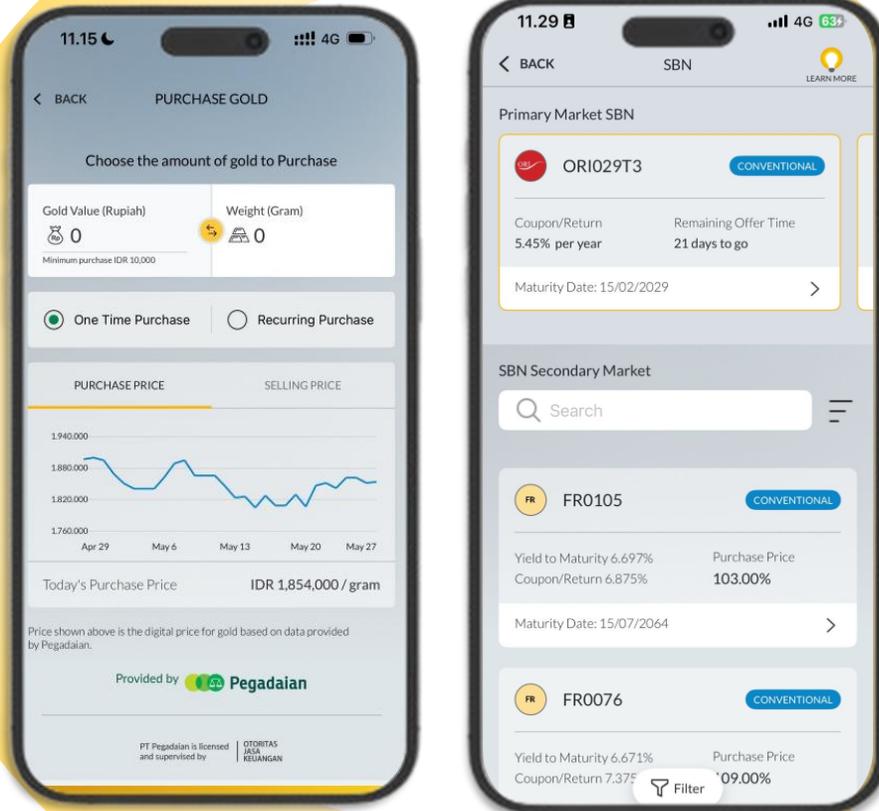
Expense Tracker



Goal Based Investment

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.

Scaling 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**

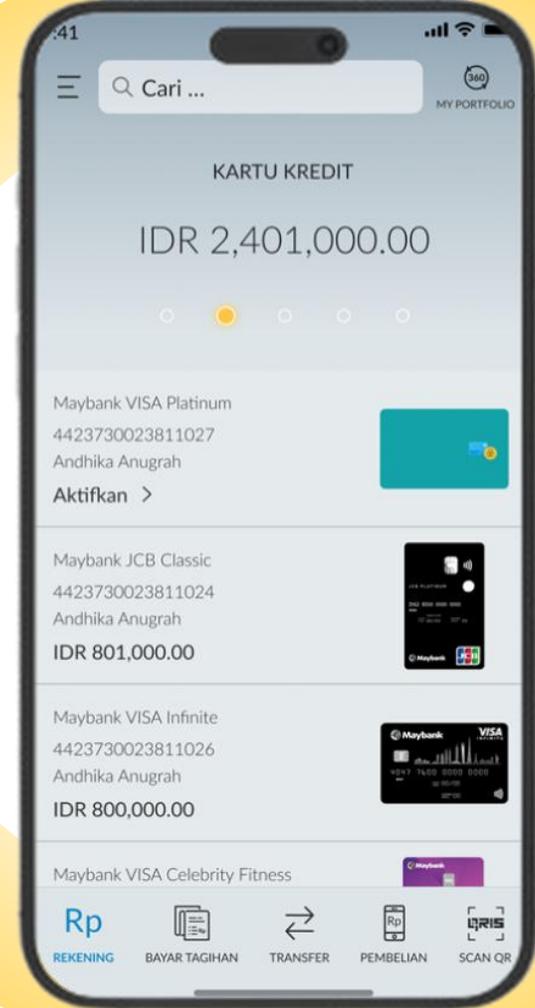
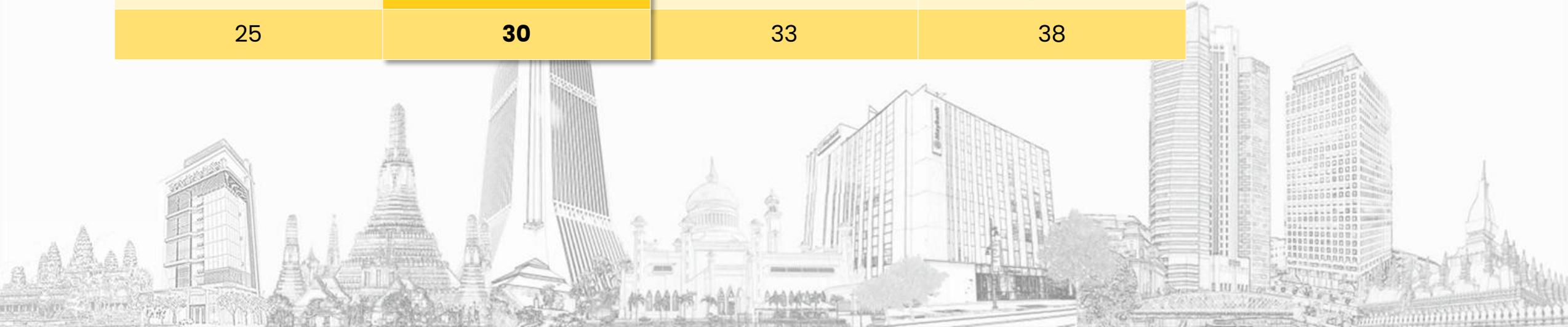


Table of Contents

| | | | | |
|-----------------|----------------------------|-------------------|------------------------------|-----------------------|
| Macro-economics | Maybank Indonesia in Brief | Executive Summary | Results Overview | Shariah Business Unit |
| 2 | 4 | 8 | 13 | 23 |
| Digital Banking | Subsidiaries | Sustainability | Awards and Events Highlights | |
| 25 | 30 | 33 | 38 | |



Maybank Finance Performance

Balance Sheet

| Rp billion | Dec-25 | Sep-25 | Dec-24 | YoY | QoQ |
|--------------------------|--------|--------|--------|-------|-------|
| Total Asset | 8,894 | 7,858 | 8,235 | 8.0% | 13.2% |
| Financing | 8,480 | 7,427 | 7,944 | 6.7% | 14.2% |
| % to Total MBI Loans (%) | 6.86% | 6.17% | 6.23% | 0.63% | 0.69% |
| Total Equity | 4,281 | 4,153 | 3,975 | 7.7% | 3.1% |

Asset Quality

| % | Dec-25 | Sep-25 | Dec-24 | YoY | QoQ |
|-----------|--------|--------|--------|--------|--------|
| Gross NPF | 0.25% | 0.27% | 0.31% | -0.06% | -0.02% |
| Net NPF | 0.12% | 0.07% | 0.15% | -0.03% | 0.05% |

Income Statement

| Rp billion | FY 2025 | FY 2024 | YoY | 4Q 2025 | 3Q 2025 | QoQ |
|--------------------|---------|---------|--------|---------|---------|-------|
| Revenue | 1,175 | 1,114 | 5.5% | 320 | 289 | 10.8% |
| Operating Expense | 262 | 247 | 5.9% | 65 | 67 | -3.5% |
| Profit Before Tax | 593 | 581 | 2.1% | 162 | 150 | 8.1% |
| % to Total MBI PBT | 45.62% | 36.29% | -4.82% | 45.6% | 33.2% | 8.89% |

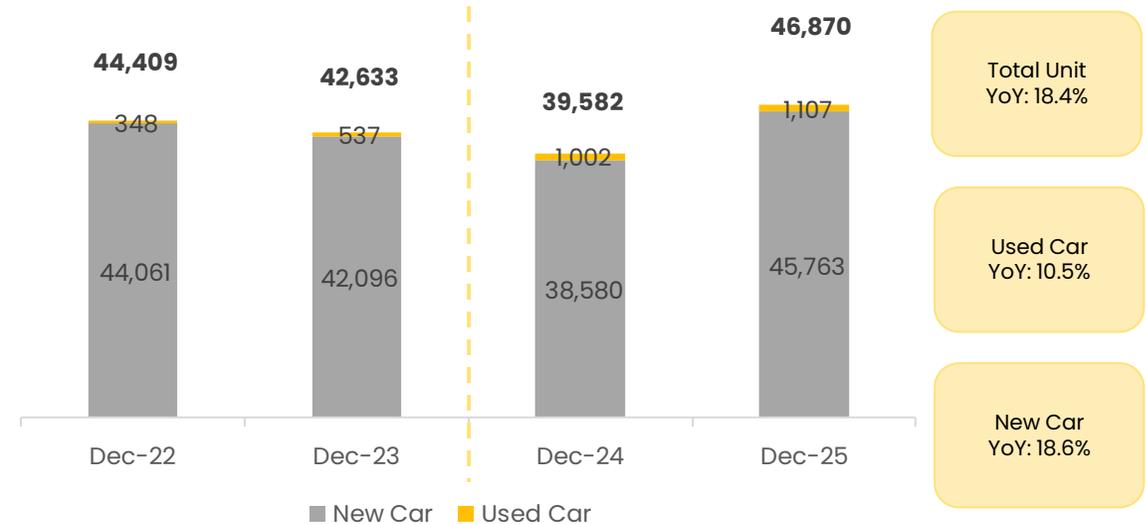
No of Customer
119,956

Total Branch
30

Unit Financed
46,870

Unit Financing

(in unit)



MOBIL IMPIAN
Ajukan Maybank Kredit Pemilikan Mobil (KPM) untuk wujudkan mobil impian Anda.
Gunakan fasilitas *auto debit* dari Maybank Tabungan untuk pembayaran cicilan setiap bulannya.
www.maybank.co.id/KPM

Humanising Financial Services

MILIKI MOBIL LISTRIK IMPIAN
Ajukan pembiayaan Maybank KPM dengan bunga/margin 0%.
Untuk pembayaran cicilan, gunakan *auto debit* dari Maybank Tabungan/Tabungan iB.
Periode hingga 30 April 2025
www.maybank.co.id/KPM

Humanising Financial Services

WOM Finance Performance

Balance Sheet

| Rp billion | Dec-25 | Sep-25 | Dec-24 | YoY | QoQ |
|--------------------------|--------|--------|--------|-------|-------|
| Total Asset | 7,369 | 7,313 | 6,946 | 6.1% | 0.8% |
| Financing | 6,748 | 6,521 | 6,205 | 8.8% | 3.5% |
| % to Total MBI Loans (%) | 5.46% | 5.42% | 4.86% | 0.59% | 0.04% |
| Total Equity | 1,983 | 1,917 | 1,892 | 4.8% | 3.5% |

Asset Quality

| % | Dec-25 | Sep-25 | Dec-24 | YoY | QoQ |
|-----------|--------|--------|--------|-------|-------|
| Gross NPF | 2.20% | 2.05% | 1.97% | 0.23% | 0.15% |
| Net NPF | 0.98% | 0.89% | 0.88% | 0.09% | 0.09% |

Income Statement

| Rp billion | FY 2025 | FY 2024 | YoY | 4Q 2025 | 3Q 2025 | QoQ |
|--------------------|---------|---------|---------|---------|---------|--------|
| Revenue | 2,170 | 2,167 | 0.1% | 550 | 567 | -3.1% |
| Operating Expense | 1,186 | 1,123 | 5.7% | 288 | 318 | -9.5% |
| Profit Before Tax | 175 | 329 | -46.9% | 46 | 23 | 100.6% |
| % to Total MBI PBT | 13.44% | 20.56% | -11.65% | 13.4% | 9.9% | -0.31% |

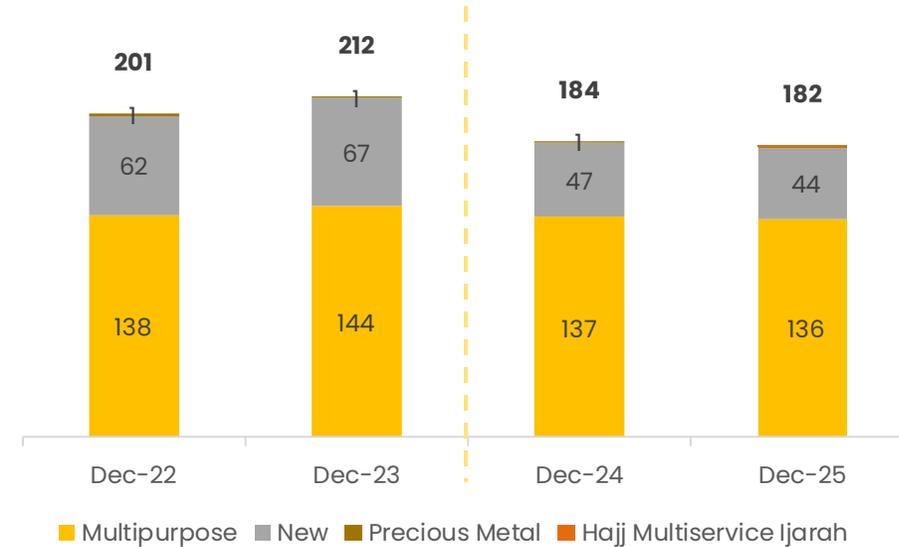
No of Customer
 **275,993**

Total Branch
 **195**

Unit Financed
 **181,571**

Unit Financing

(in '000 unit)

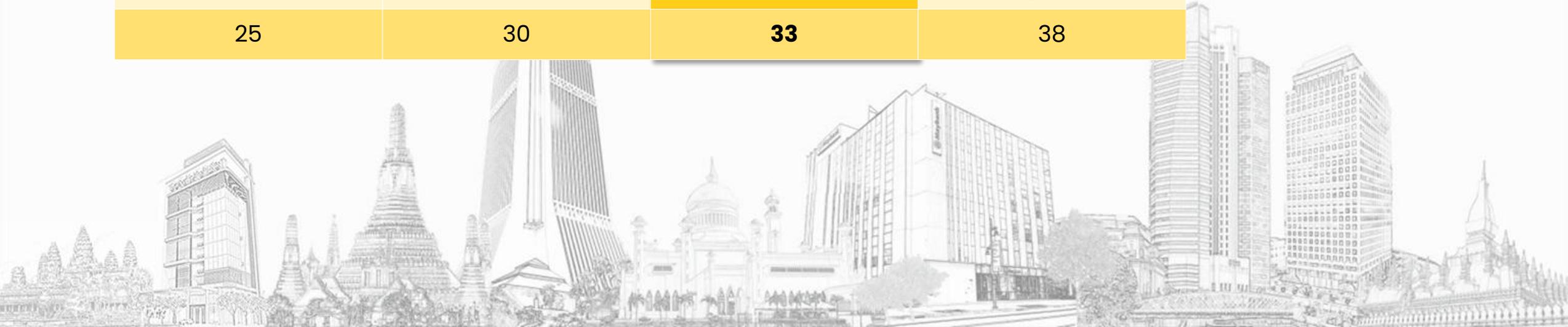


- Total Unit YoY: 34.4%
- Hajj Multiservice Ijarah YoY: NEW
- Precious Metal YoY: 37.8%
- New Unit YoY: 35.6%
- Multipurpose YoY: 33.7%



Table of Contents

| | | | | |
|-----------------|----------------------------|-----------------------|------------------------------|-----------------------|
| Macro-economics | Maybank Indonesia in Brief | Executive Summary | Results Overview | Shariah Business Unit |
| 2 | 4 | 8 | 13 | 23 |
| Digital Banking | Subsidiaries | Sustainability | Awards and Events Highlights | |
| 25 | 30 | 33 | 38 | |



Maybank's Commitments on Sustainability



01

Commitment 1

Mobilising **RM80 billion** in Sustainable Finance by 2025

02

Commitment 2

Improving the lives of **two million households** across ASEAN by 2025

Commitment 3

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

03

Commitment 4

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

04



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

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

Three Pillars of Sustainability

Responsible Transition

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

Enabling Our Communities

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

Our House is in Order & We Walk the Talk

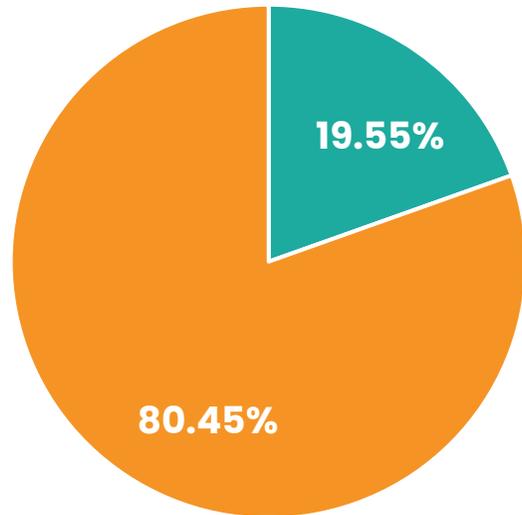
Leading by example with good management practices and ensuring that Maybank's ESG strategy is based upon a strong foundation.

Sustainable Finance Portfolio

Support for Sustainable Development Goals



Sustainable Finance Portfolio reached **Rp21.23 trillion** as of Dec25
Contributing **19.55%** to the Bank's loan portfolio



■ Sustainable Finance Portofolio ■ Bank Loan (Bank Only)



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

Sustainability-related Events in 12M 2025

Support for Sustainable Development Goals



Maybank Sustainability Series 2025

The Maybank Sustainability Series 2025 is a workshop-based programme designed to strengthen organisational capacity in sustainability. In Indonesia, the series was held on **20–21 November 2025**, comprising two workshops: **Sustainable Procurement** and **Human Rights Policy**. The Sustainable Procurement Workshop, attended by vendors and the PPVR (Procurement, Premises & Vendor Relations) Unit, focused on strengthening procurement governance and sustainable practices, while the Human Rights Policy Workshop engaged relevant internal units to embed human rights principles into daily operations. The programme reached more than **112 Maybankers** and **35 participants** from the top **20 MBI vendors** over two days.



Launching the MERASA Programme: Empowering Women and Protecting Natural Resources

In collaboration with Yayasan Konservasi Alam Nusantara (YKAN), the MERASA Programme (**Memberdayakan Perempuan dan Sumber Daya Alam / Empowering Women and Natural Resources**) empowers women cocoa farmers in **Desa Merasak**, East Kalimantan, by strengthening livelihoods while promoting sustainable land use. Through hands-on **training** in environmentally **responsible farming**, **financial literacy**, and **entrepreneurship**, the programme aims to improve crop quality, increase household income, and reduce pressure on surrounding forests, integrating women's empowerment with environmental conservation to support long-term community resilience.

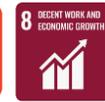


Maybank Cycling Series II Festino 2025: Gowes Ke-BIKE-an

As part of the Maybank Cycling Series (**28–30 November 2025**), Maybank Indonesia held the **Gowes Ke-Bike-an** Programme Series, integrating sports, community engagement, and environmental action. The event supported **environmental conservation**, local **MSME empowerment**, and **disaster mitigation** through donations to Yayasan Benih Baik Indonesia and Yayasan Plan International Indonesia. It also included the planting of **350 productive trees** in Sendangsari, Kulon Progo, to reduce soil erosion, improve water availability, and deliver long-term economic benefits. Alongside, **315 kg** of waste generated during the event was managed through Maybank's Waste Facility in Bangunjiwo, Yogyakarta.

Sustainability-related Events in 12M 2025

Support for Sustainable Development Goals



Living Sustainably Day: Eco pop-up Market 2025

Living Sustainably Day is an initiative to raise Maybankers' awareness of sustainable living. Held on **9–10 December 2025** under the theme **"Eco Pop-up Market 2025 – Together as a Force for Good"**, the event promoted sustainability awareness while empowering local **MSMEs** through a dedicated bazaar, four **Fireside Chats** with the Bank's partners, and a **book donation** initiative. Over two days, the event attracted more than **900 participants**, generated **936 booth transactions**, and distributed donated books to community reading centres in need.



4th Maybank Regional Financial Education Excellence (FinEx) Awards 2025

The Maybank Foundation, the social arm of Maybank Group, organized the 4th FinEx Awards 2025 on **10 December 2025** in Jakarta to recognize the achievements of educators, families, and students across ASEAN. The event also marked the culmination of the **Cashville Kidz (CVK) Programme**, which equips children aged 9–12 with financial literacy. Attendees included **Tan Sri Dato' Sri Ir. Zamzamzairani Mohd Isa**, Chairman of Maybank Group and Maybank Foundation; **Steffano Ridwan**, President Director of Maybank Indonesia; regulators including **OJK**; and **ASEAN diplomatic delegates**. The awards reinforced Maybank's financial inclusion strategy, targeting 2 million households in ASEAN by 2025.

Table of Contents

| | | | | |
|-----------------|----------------------------|-------------------|-------------------------------------|-----------------------|
| Macro-economics | Maybank Indonesia in Brief | Executive Summary | Results Overview | Shariah Business Unit |
| 2 | 4 | 8 | 13 | 23 |
| Digital Banking | Subsidiaries | Sustainability | Awards and Events Highlights | |
| 25 | 30 | 33 | 38 | |



Awards & Events Highlights in 4Q 2025



OCTOBER

12 OCTOBER

Maybank Indonesia formed **strategic partnerships with 11 other sharia banks** through agreement such as the Sharia Master Hedging Agreement (PILNS), Sharia Fund Management Certificate (SiPA), and Sharia Mini Master Repo Agreement (MRA).



16 OCTOBER

Maybank Indonesia disburses **Sustainability-Linked IMBT Syndicated Facility for PLN Batam Project** along with Bank CIMB Niaga, and Sarana Multi Infrastruktur. This supports the construction of the 120 MW Batam Gas and Steam Power Plant.



22 OCTOBER

Maybank Indonesia held **Business Forum for Customer in Petrochemical Industry** in collaboration with Marsh and Atradius to introduce trade credit insurance solutions to support corporate clients.



NOVEMBER

4 & 7 NOVEMBER

Maybank Indonesia opens **new branch in Palangka Raya and Subang** to expand its banking services and support the region's economic growth.



10 NOVEMBER

Maybank Indonesia was appointed as **Custodian of KIK EBA Syariah** for the issuance of the BRI-MI Jakarta Lingkar Barat Satu (BJLB01) by BRI Investment Management and marks the first issuance of a sharia-compliant Sharia Asset-Backed Securities Collective Investment Contract (KIK EBA) in Indonesia.



22 NOVEMBER

Maybank Indonesia and Yayasan Konservasi Alam Nusantara (YKAN) **launched a program to empower women cocoa farmers** in Kampung Merasa, Berau, East Kalimantan and forest conservation.



Awards & Events Highlights in 4Q 2025



• 30 NOVEMBER

Maybank Indonesia held **Maybank Cycling Series II Festino 2025**. This event is a part of Maybank Indonesia's support for the values of sportsmanship, sustainability, and community empowerment. The event has been verified by Indonesia Cycling Federation (ICF).



DECEMBER

• 13 NOVEMBER

Maybank Indonesia won **Indonesia's Best Trade Finance Deal at Euromoney Awards 2025** as a strategic partner of Semen Indonesia Group which provides Shariah-based Trade & Supply Chain Financing solutions within a single, integrated ecosystem.



• 1 DECEMBER

Maybank Indonesia & UGM Strengthen Synergy to Advance the Sharia Financial Services Ecosystem through an MoU to deepen collaboration in education, research, and community service, while also promoting sharia finance development.



• 10 DECEMBER

Maybank Foundation held the 4th **Maybank Regional Financial Education Excellence Awards 2025** (FinEx) in Jakarta to recognize the outstanding achievement of schools, educators, families and student in the ASEAN region in strengthening financial literacy among students.



• 23 DECEMBER

Maybank Indonesia is supporting **flood recovery efforts in Aceh, North Sumatra, and West Sumatra by distributing Rp1 billion in aid**. Sharia Business Unit Director Romy Buchari said the assistance was delivered directly by Maybank Indonesia and Maybank Indonesia Foundation, with employee participation. The bank worked with partners such as Lazismu, Baznas, Rumah Zakat, and Muhammadiyah, while expressing condolences to communities affected by the disasters.



Humanising

Financial Services

