



Maybank Indonesia

Financial Results
Full Year 2015 ended 31 December 2015

Jakarta, 23 February 2015

Maybank Indonesia in Brief

Summary of FY2015 Results

Financial Performance

Prospect & Outlook

Strategy & Target

Awards, Corporate Social Responsibility (CSR) & Event Highlights

Maybank Indonesia in Brief



- Resolution of Extraordinary General Meeting of Shareholders of PT Bank Internasional Indonesia Tbk dated August 24, 2015
- Approval of Ministry of Law and Human Rights of Republic Indonesia dated August 26, 2015
- Decree of Commissioner Board of Financial Services Authority dated September 23, 2015
- Announce to the entire of Organization and Public since October 1, 2015
- Grand Launching on January 22, 2016 in Jakarta, Surabaya, and Medan

it is hereby pronounced the change of the company's name:

PT Bank Maybank Indonesia Tbk

**new
OLD**

PT Bank Internasional Indonesia Tbk

From

bi



To



Maybank

**A sign of change to become bigger, stronger,
and better in providing financial services
across ASEAN.**

We are proudly announcing our identity as part of Maybank Group. As a leading bank in South East Asia, Maybank Group is a truly ASEAN bank that owns an asset of USD 160 billion and is supported by more than 2.400 branch offices in 20 countries with more than 46.000 banking experts that are ready to serve the banking needs of more than 22 million customers in many countries.

Maybank brings all of its qualities to become part of Indonesia, serving with honesty and fairness. We make banking more than just transactional.

Our mission: **Humanising Financial Services.**

The Grand Launching of Maybank Indonesia & Opening the IDX Trading as Maybank Indonesia



Bigger

46000 banking expertise
in 2400 branch offices ready to serve your
banking needs

Better

Solid presence in all ASEAN countries
and 5 World Financial Centers
ensuring better connectivity

Stronger

Already one of the top 10 banks in Indonesia, now
stronger with USD 160 Billion assets combined

And there are more numbers and facts that makes us one of the biggest bank in South East Asia. We believe that these numbers and facts make us uniquely powerful to support the communities that we are in.
Our mission : Humanising Financial Services

Registered and supervised by OJK

Humanising Financial Services.



Maybank

Profile

Established	:	15 May 1959
Ticker	:	BNII
Total Assets	:	Rp157.6 Trillion
Total Equity	:	Rp15.7 Trillion
Market Capitalisation	:	Rp11.6 Trillion
Position in Indonesia (as of December 2015)	:	Rank #10 in terms of Assets Rank #10 in terms of Loans Rank # 9 in terms of Deposits
# of Branches	:	682 — { 456* (Maybank Indonesia) 183** (WOM) 43** (Maybank Finance)
# of ATM & CDM	:	1,605, including 95 CDMs that connected to more than 20,000 ATM via ALTO, ATM Bersama, PRIMA, MEPS, Cirrus and Plus
# of Employees	:	11,295 — { 7,421 (Maybank Indonesia) 3,483 (WOM) 391 (Maybank Finance)
# of Customers	:	5.8 million



Maybank Indonesia Head Office, Sentral Senayan 3

*) Including 27 Micro Functional Offices

***) Including Sales Point Unit

Company Rating

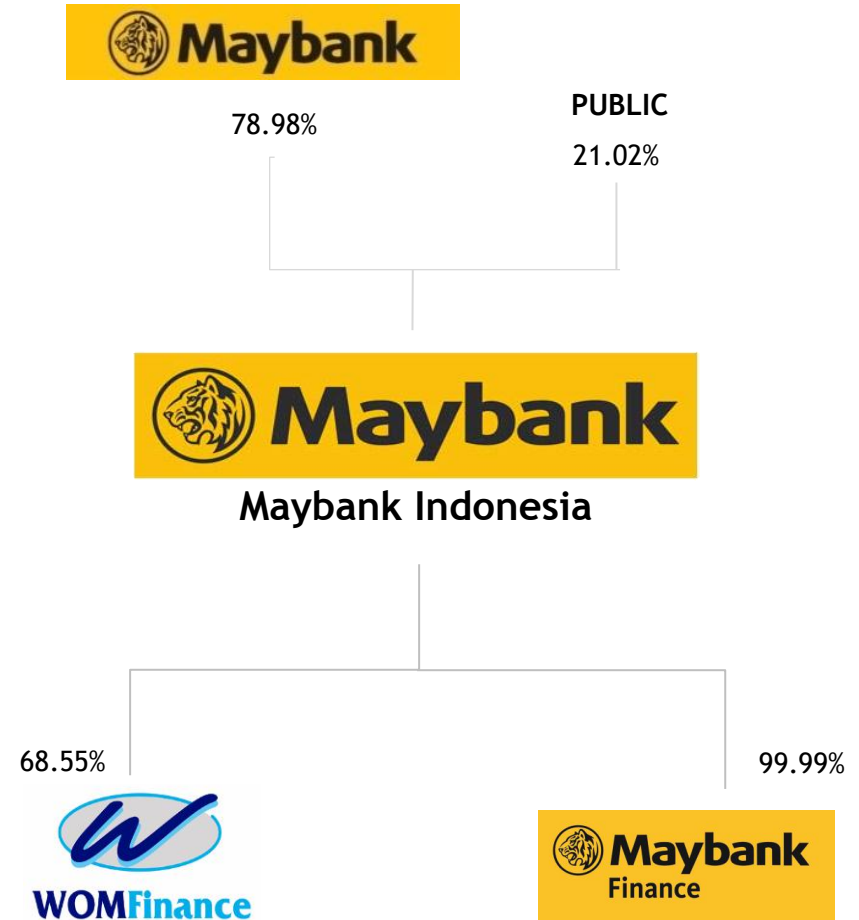


National Long-Term Rating	AAA(idn), Outlook Stable
National Short-Term Rating	F1+(idn)
Long Term Issuer Default Rating	BBB, Outlook Stable
Short Term Issuer Default Rating	F3
Viability Rating	bb
Support Rating	2
Senior Bonds	AAA (idn)
Subordinated Debt	AA (idn)
Sukuk Mudharabah	AAA (idn)



Corporate rating / Outlook	idAAA/Stable
Bonds	idAAA
Subordinated Bonds I/2011 & I/2012	idAA+
Subordinated Bonds II/2014	idAA
Sukuk Mudharabah	idAAA(sy)

Shareholders





Tan Sri Megat Zaharuddin
President Commissioner
and Chairman of Maybank



Datuk Abdul Farid bin Alias
Commissioner and PCEO of
Maybank



Spencer Lee Tien Chye
Commissioner



Umar Juoro
Independent
Commissioner



Budhi Dyah Sitawati
Independent
Commissioner



Achjar Iljas
Independent
Commissioner



Taswin Zakaria
President Director



Jenny Wiriyanto
Director



Eri Budiono
Director



Henky Sulistyo
Director



Ghazali M. Rasad
Director



Thilagavathy Nadason
Director



Dhien Tjahajani
Director



Irvandi Ferizal
Director

Notes: Lani Darmawan, former Retail Director of Maybank Indonesia, has resigned on EGMS 1 December 2015 and effective since 31 December 2015

Building A Strong Network Footprint and Presence to Serve the Communities across Indonesia



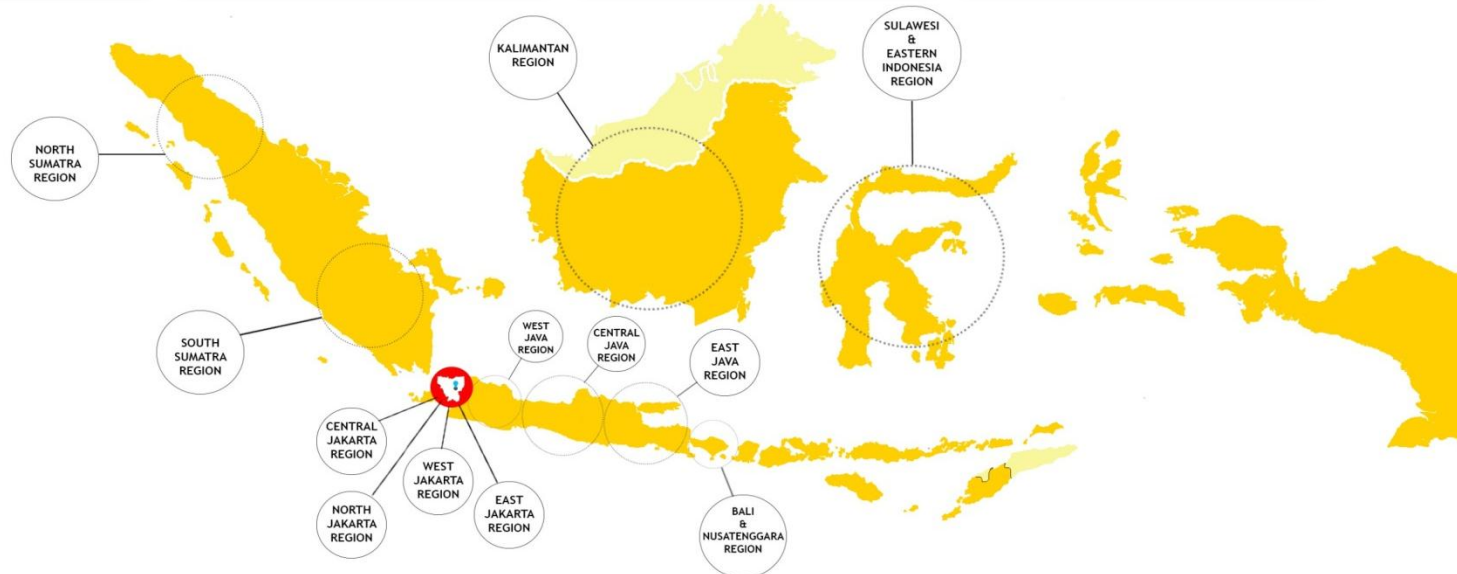
12 Regional Offices

417 Conventional Branches

9 Shariah Branches

2 Overseas Branches

1 Micro Branch & 58 Micro Banking Services



26 Premier Wealth Center and Lounge

1,605 ATM & CDM ; Access > 20.000 ATM Bersama* & MEPS Malaysia network

17 Mobil Kas Keliling (MKK)

> 5 Million Customers

Integrating Multi Customer Touch Points to Serve All Segments

Presence at the Heart of Community



Sales person



Branch and Front Liners



ATMs CDMs

Key Alternate Channel



Premier Wealth



Sharia



Micro



MKK

Virtual Channel



Tele Sales



Mobile Banking



Internet Banking



Cust Care Centre

* ATM that connected to network of ATM PRIMA, ATM BERSAMA, ALTO, MEPS, CIRRUS and Plus

Global Banking

Business Banking

Retail Banking

Objective

Providing banking and payment solution to large local corporates and State-Owned Enterprises (SOEs)

Providing banking and payment solution to mid corporates, communities and micro business

Providing banking and payment solution to the retail customers

Product & Services

Account Planning

Large Corporates Financing

Transaction Banking

Global Market

Community and micro- middle corporates Financing

Financial Supply Chain Management

Customer Financial Services

E-banking

Wealth Management

Personal Loan

Auto-loan

Credit Card

Mortgage

Shariah First

Customer Profile

- Large Local Corporates
- State-Owned Enterprises
- Financial Institution

- Commercial segment
- SME business
- Micro business

- High Net-Worth
- Mass Affluent Customer
- Employees

Highlight



Summary of FY2015 Results

(All numbers are consolidated and according to Bank Indonesia classification unless otherwise stated)

Summary of FY2015 Results



Profit and returns improved significantly supported by strengthening our Balance Sheet and Liquidity Positions

Profit

PATAMI
Rp 1.14 trillion

↑ 60.9%

- Strong improvement was achieved on the back of better Net Interest Margin (NIM), higher fee based income, solid growth on liquidity, and the disciplined of cost management efforts during the year
- Cost to Income Ratio improve significantly to 58.16% in 2015 from 63.39% in 2014
- PATAMI improvement resulted higher ROE to 8.47% in 2015 from 6.10% in 2014

Loans

Loans
Rp 112.5 trillion

↑ 5.9%

- Continued loan growth in key Segments. Our Business Banking and Retail Banking Loan growth at 12.5% and 9% (YoY) respectively while re-profiling and realigning business in corporate loan continued (Corporate Loans decreased by 10.7 % YoY)
- Gross NPL at 3.67% and Net NPL at 2.42%. The Bank continued to manage down exposures from certain corporate accounts that had led to an increase in Non-Performing Loan (NPL) level

Deposits

Deposits
Rp 115.5 trillion

↑ 12.7%

- Further strengthening in liquidity positions and customer deposits increased to Rp115 trillion
- The Loan-to-Funding Ratio (bank only) remained healthy at 85.13% and LCR (bank only) is at 213%
- LDR at 86.14% (bank only) and 94.44% (consolidation) while Modified LDR at 78.22% (bank only) and 80.95% (consolidation)

Shariah

Assets
Rp 16 trillion

↑ 123%

- Assets grew 123% (YoY) from Rp7.2 trillion to Rp16 trillion, contributed 10.1% to bank's asset in line with the Bank's strategy with the "Shariah First" strategy that started since 2014
- Shariah Asset position is rank 5 in total assets in the Islamic Banking industry and rank 1 in Unit Usaha Syariah (UUS) industry (by Dec 2015)
- Loan increased by 53% (YoY) to Rp8.6 trillion, contributed 7.7% to bank's loan
- Deposit increased by 54% (YoY) to Rp6.4 trillion, contributed 5.5% to the bank's deposit

Assets, RRWA, & Capital

Assets
Rp157.6 trillion

↑ 9.9%

RRWA : 1.3%

↑ 0.4%

- Total Assets increased by approximately 10% (YoY) to Rp157.6 trillion
- CAR as per 31 December 2015 at 15.17% with CAR Tier 1 at 11.47%
- Substantial increase in returns with RRWA at 1.3%
- Continued successful execution in strategy, including focus on regions via the Indonesia Regional Transformation (IRT) contributed to RRWA improvement and also assisted by the implementation of Capital Efficient Strategy



Financial Performance

Income Statement - Consolidated

The strong performance for FY2015 was achieved on the back of better Net Interest Margin (NIM), higher fee based income, solid growth on liquidity, and outstanding achievement in Shariah Banking.



Rp Billion	Dec-15	Dec-14	YoY
	a	b	(a/b)-1
Interest Income	13,905	13,400	3.8%
Interest Expense	(7,417)	(7,468)	-0.7%
Net Interest Income	6,488	5,932	9.4%
Non Interest Income	2,728	1,938	40.8%
Gross Operating Income	9,217	7,870	17.1%
Personnel	(2,331)	(2,143)	8.8%
General & Administrative	(3,023)	(2,842)	6.4%
Other Operating Expenses	(7)	(4)	97.0%
Operating Expenses (excl. Provisions)	(5,361)	(4,988)	7.5%
Operating Income before Provisions	3,856	2,881	33.8%
Provisions	(2,296)	(1,789)	28.3%
Operating Income After Provision	1,560	1,092	42.9%
Non Operating Income / (Expenses)	(15)	(119)	87.7%
Profit Before Tax & Minority Interest	1,545	973	58.8%
Minority Interest	(4)	(14)	68.2%
Tax	(401)	(251)	60.1%
Profit After Tax & Minority Interest (PATAMI)	1,139	708	60.9%

Balance Sheet - Consolidated

Strengthening and Reshaping our Balance Sheet Focus with total Assets exceeding Rp157 trillion



Rp Billion	Dec-15	Dec-14	YoY
	a	b	(a/b)-1
Loans	112,529	106,302	5.9%
Other Earning Assets	25,920	18,064	43.5%
Other Assets	19,171	19,106	0.3%
Total Assets	157,619	143,472	9.9%
Deposits from Customer	115,486	102,494	12.7%
- Current Account	16,158	16,344	-1.1%
- Saving Account	25,600	23,455	9.1%
- Time Deposit	73,729	62,695	17.6%
Deposits from Other Banks	3,348	2,938	14.0%
Borrowing	4,275	3,985	7.3%
Securities Issued	7,133	7,710	-7.5%
Subordinated Debt	4,487	4,484	0.1%
Other Liabilities	7,145	7,365	-3.0%
Total Liabilities	141,876	128,976	10.0%
Equity (excl. Non-Controlling Interest)	15,506	14,293	8.5%
Non-Controlling Interest	238	202	17.5%
Total Equity	15,743	14,495	8.6%

Key Operating Ratio	Dec-15	Dec-14	▲
Consolidated	a	b	(a-b)
Profitability			
Return On Assets	1.01%	0.68%	0.33%
Return On Equities (Tier 1)	8.47%	6.10%	2.37%
Net Interest Margin	4.84%	4.76%	0.08%
Efficiency & Productivity Ratio			
Cost to Income Ratio	58.16%	63.39%	-5.22%
BOPO	90.77%	92.94%	-2.17%
Earning Asset Quality			
Impaired Loans - Gross	3.83%	3.34%	0.49%
Impaired Loans - Net	2.59%	2.44%	0.15%
NPL - Gross	3.67%	2.23%	1.44%
NPL - Net	2.42%	1.48%	0.94%
Balance Sheets Structure			
LFR *)	90.60%	96.44%	-5.84%
LDR **)	94.44%	101.07%	-6.63%
Modified LDR **)	80.95%	85.18%	-4.23%
CASA to Total Funding	36.16%	38.83%	-2.67%
CAR	15.17%	15.76%	-0.60%

Key Operating Ratio	Dec-15	Dec-14	▲
Bank Only	a	b	(a-b)
Profitability			
Return On Assets	0.84%	0.42%	0.42%
Return On Equities (Tier 1)	7.52%	4.00%	3.53%
Net Interest Margin	4.46%	4.29%	0.16%
Efficiency & Productivity Ratio			
Cost to Income Ratio	58.19%	64.21%	-6.02%
BOPO	91.70%	94.82%	-3.12%
Earning Asset Quality			
Impaired Loans - Gross	3.98%	3.42%	0.55%
Impaired Loans - Net	2.73%	2.54%	0.19%
NPL - Gross	3.81%	2.24%	1.57%
NPL - Net	2.55%	1.50%	1.05%
Balance Sheets Structure			
LFR *)	85.13%	91.15%	-6.02%
LDR **)	86.14%	92.67%	-6.52%
Modified LDR **)	78.22%	82.87%	-4.65%
CASA to Total Funding	36.51%	39.10%	-2.59%
CAR	14.93%	16.06%	-1.13%

*) LFR calculation is started as replacement of LDR calculation since August 2015 due the publication of BI regulation No. 17/11/PBI/2015

***) LDR and Modified LDR is based on internal calculation

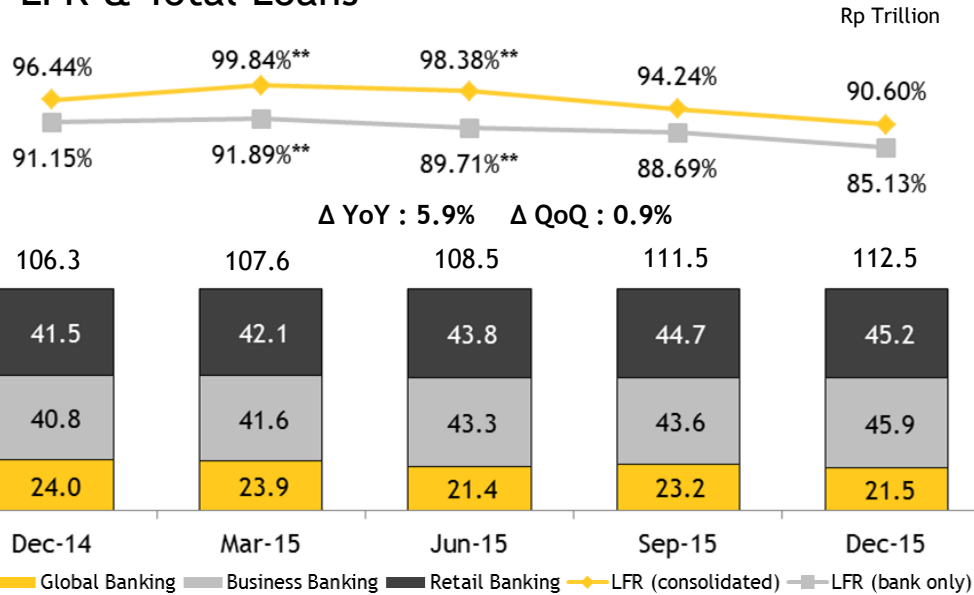
Modified LDR is defined as (Loans excl. BPR) / (Third Party Deposits + Borrowing + Securities Issued + Sub Debt)

Loans

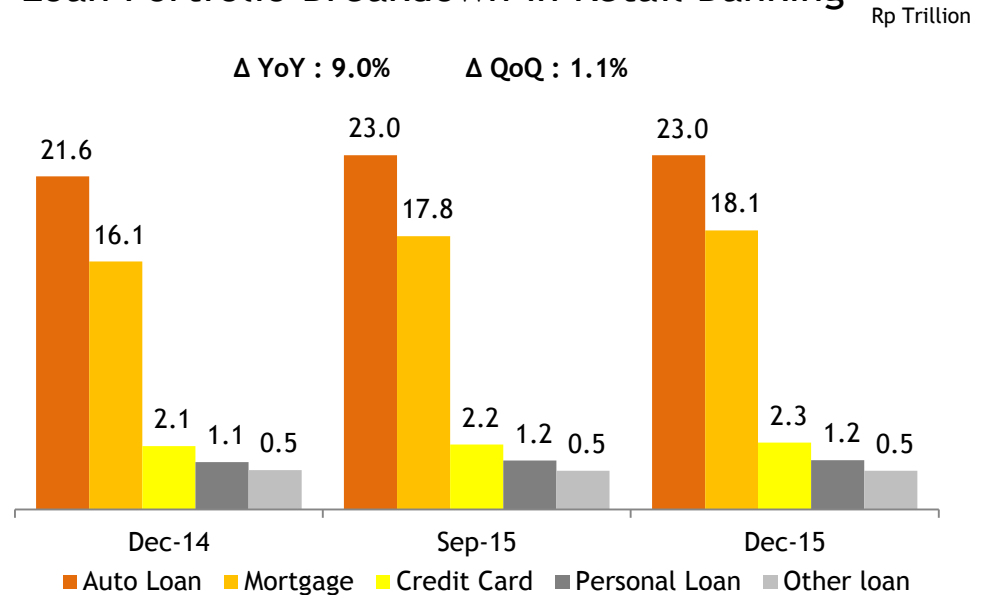
Continued Loan Growth in Key Segments (Business Banking & Retail Banking) while Global Banking continued its efforts in re-profiling corporate portfolio and realigning business



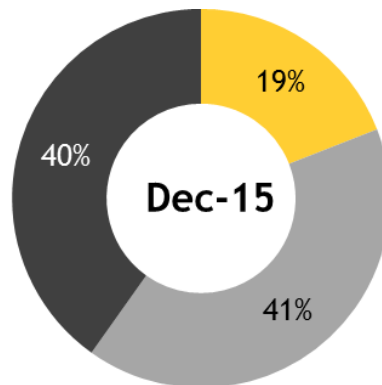
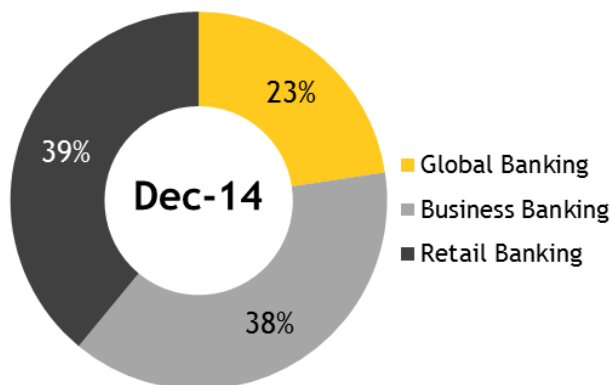
LFR & Total Loans



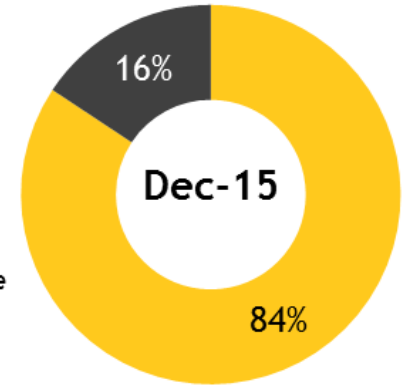
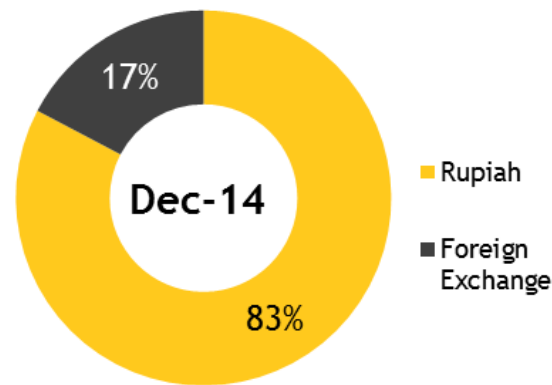
Loan Portfolio Breakdown in Retail Banking



Loans Composition by Business Segment



Loans Composition Based on Currency



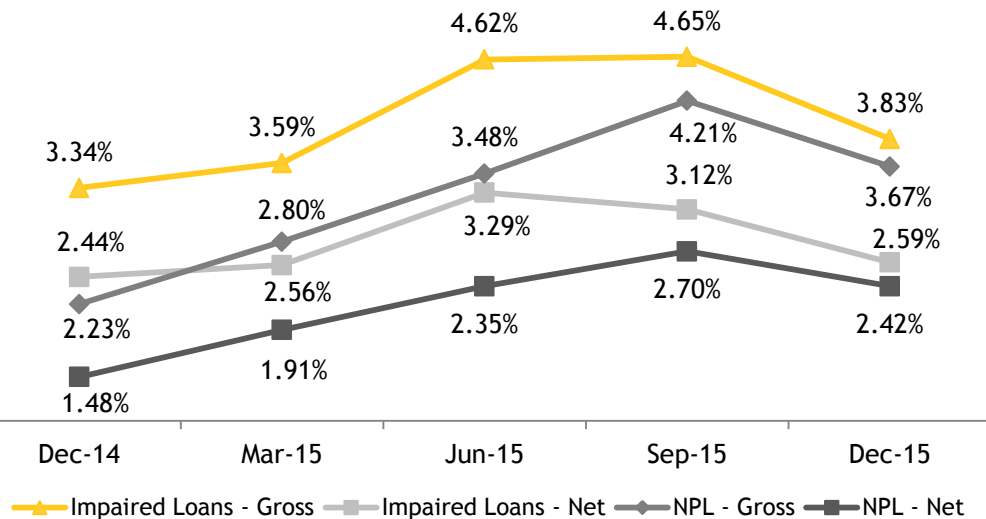
**) percentage stated still using LDR calculation

Asset Quality

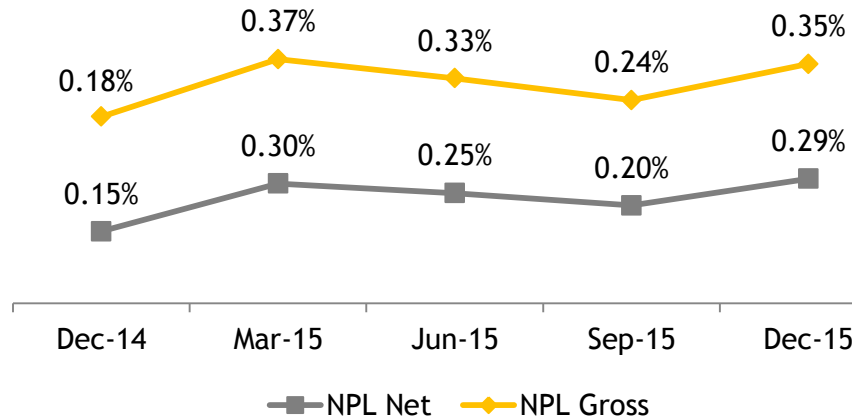
The Bank's asset quality has improved QoQ with Gross NPL and Net NPL decreased to 3.67% and 2.42% respectively



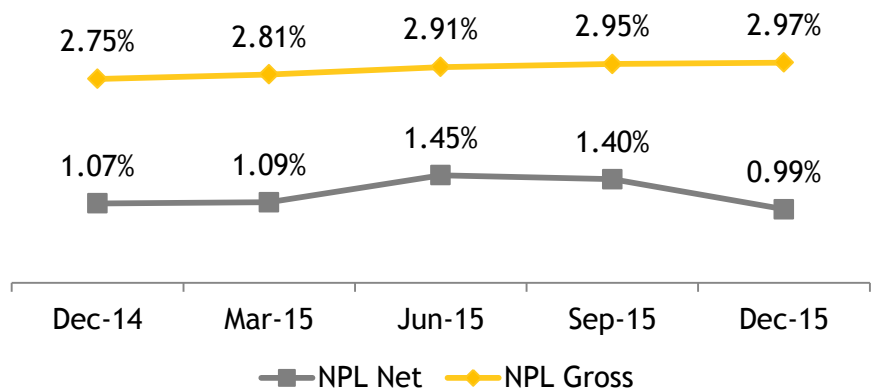
Asset Quality - Maybank Indonesia (consolidated)



Asset Quality - Maybank Finance



Asset Quality - WOM Finance



- The Bank continued managing down exposures from certain corporate accounts that had led to increase in Non-Performing Loan (NPL) level. The Bank remains cautious over loan quality as businesses are still impacted by the current economic slow-down, and weakening of the Rupiah.
- The Bank's asset quality has improved QoQ with Gross NPL and Net NPL decreased 3.67% and 2.42% respectively
- Amidst challenging business conditions in the automotive industry:
 - Maybank Finance's gross NPL & net NPL remained relatively stable
 - WOM's gross NPL remained stable and net NPL slightly improved to 0.99%

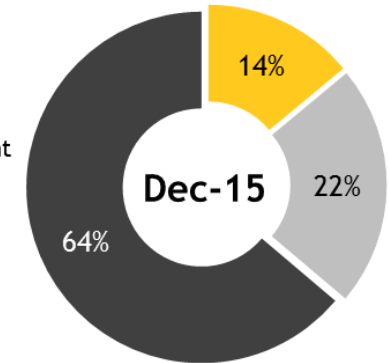
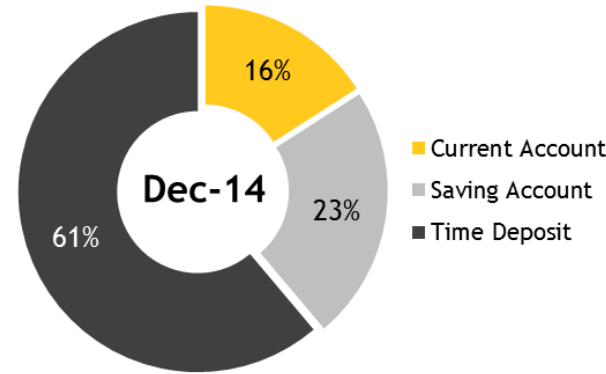
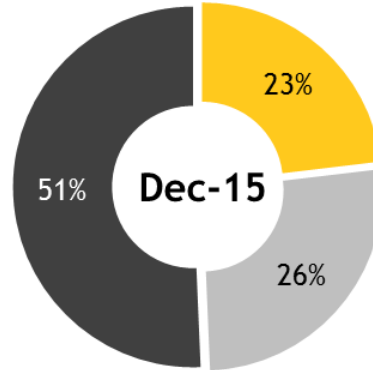
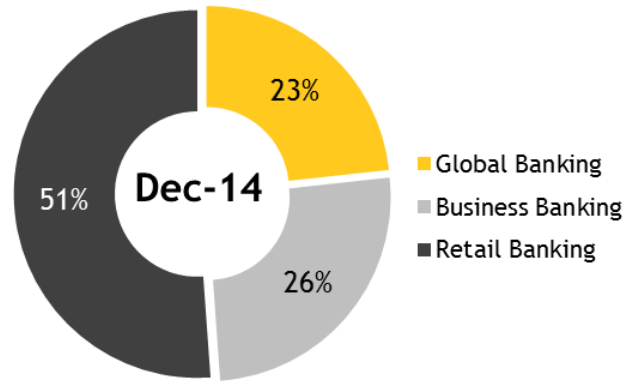
Customer Deposits

Further Strengthening in Liquidity Positions with customer deposits increased to Rp115 trillion



Deposits from Customers by Business Segment

Deposits from Customers by Type

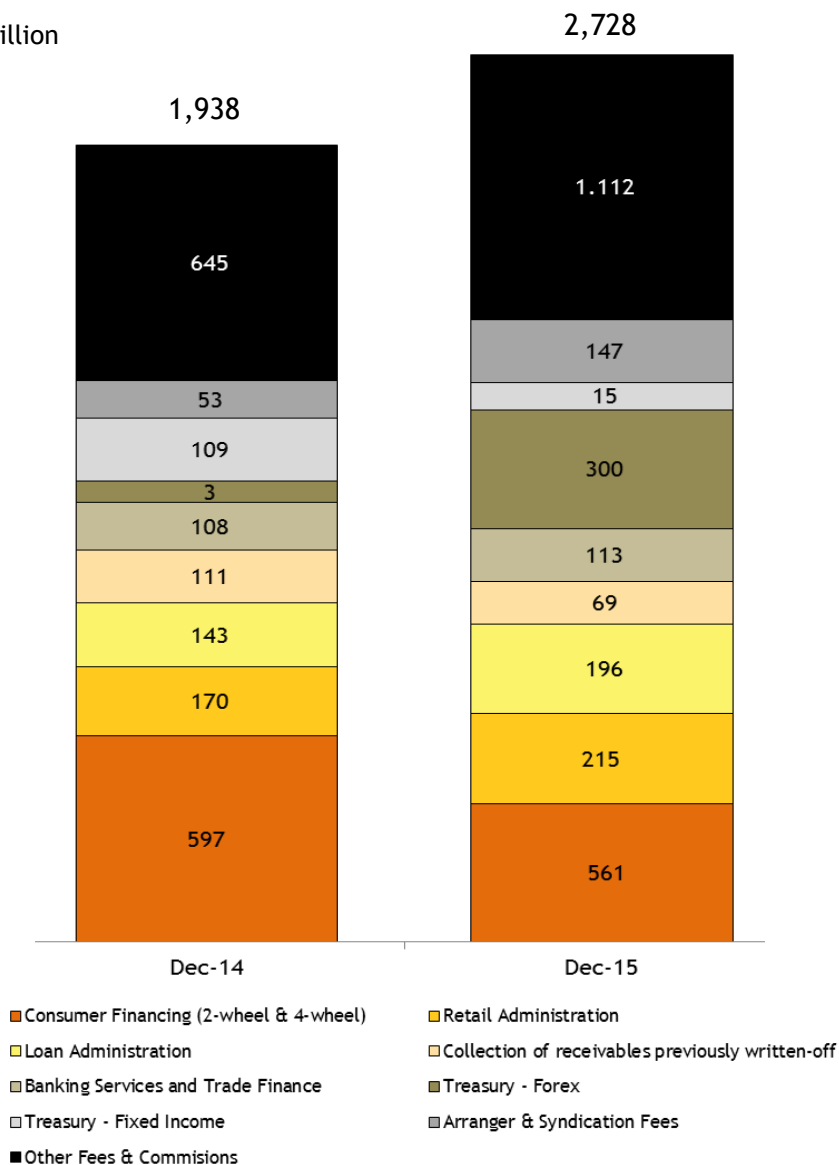


Rp Trillion	Dec-15	Sep-15	Dec-14	YoY	QoQ
Global Banking	26.7	26.5	23.9	11.9%	0.8%
Business Banking	30.3	28.2	26.2	15.5%	7.2%
Retail Banking	58.5	55.9	52.4	11.6%	4.7%
Total	115.5	110.6	102.5	12.7%	4.4%

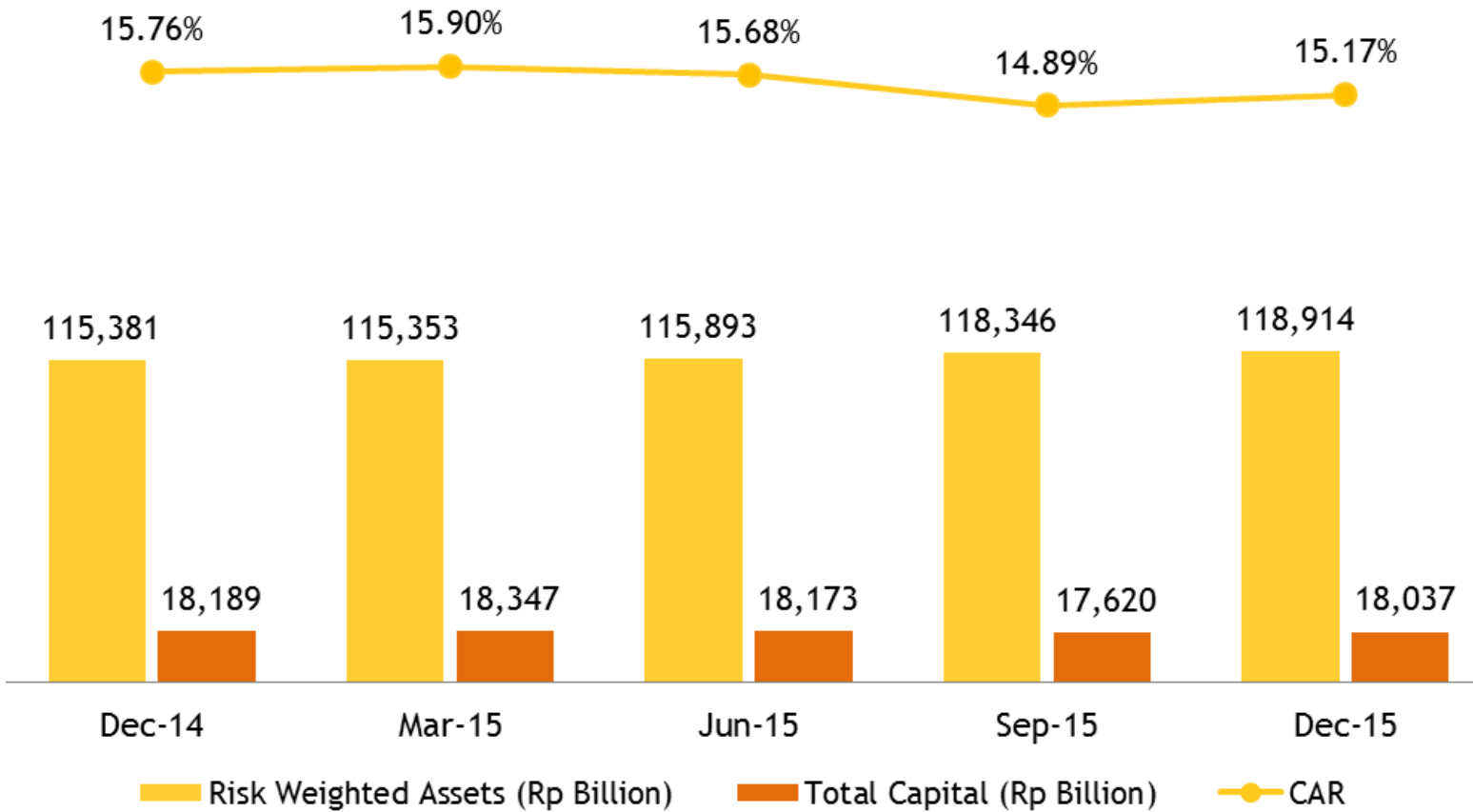
Rp Trillion	Dec-15	Sep-15	Dec-14	YoY	QoQ
Current Account	16.2	18.3	16.3	-1.1%	-11.5%
Saving Account	25.6	25.2	23.5	9.1%	1.4%
Time Deposit	73.7	67.1	62.7	17.6%	9.9%
Total	115.5	110.6	102.5	12.7%	4.4%

Fee Income

Rp Billion



Fee Based Income In Rp Billion	Dec-15	Dec-14
Consumer Financing (2-wheel & 4-wheel)	561	597
Retail Administration	215	170
Loan Administration	196	143
Collection of receivables previously written-off	69	111
Banking Services and Trade Finance	113	108
Treasury - Forex	300	3
Treasury - Fixed Income	15	109
Arranger & Syndication Fees	147	53
Other Fees & Commissions (including Insurance)	1,112	645
Total Fee Income	2,728	1,938



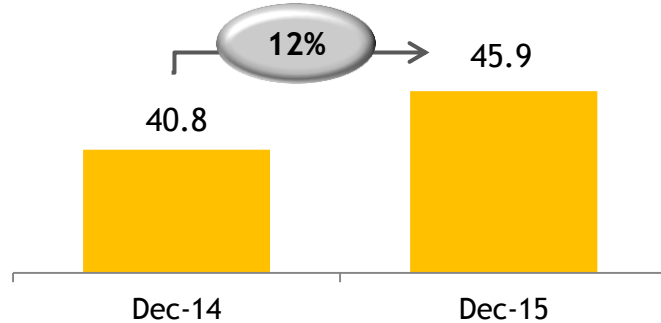
- Capital Adequacy Ratio (CAR) - consolidated as per 31 Dec 2015 was 15.17%

**Business Banking
FY2015 Results**



Loans

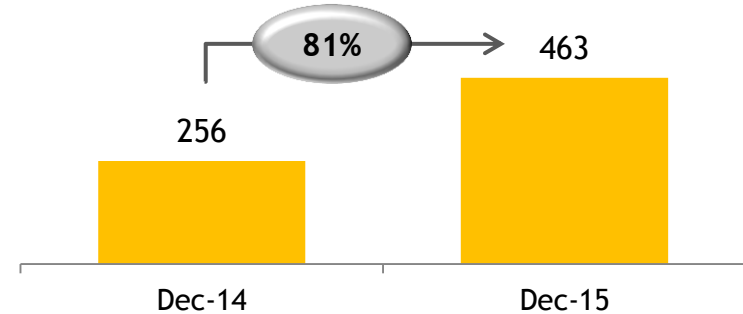
Rp Trillion



- Business Banking loans grew by 12% to Rp45.9 trillion, whilst maintaining healthy asset quality at 1.2%.

Fee Based Income

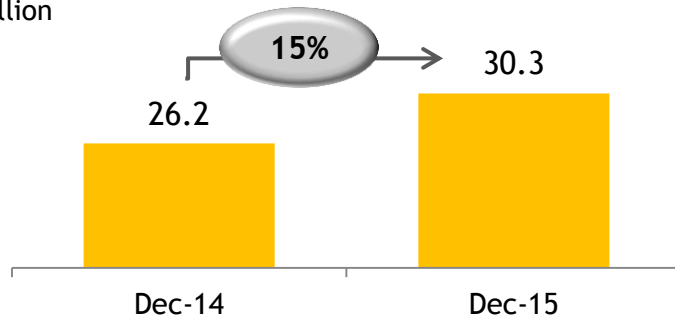
Rp Billion



- Business Banking generated fee based income of Rp463 billion FY2015 or growth of 81% YoY, driven by Business focus on cross-selling fee based products i.e. trade finance, FX and digital banking

Third Party Funds

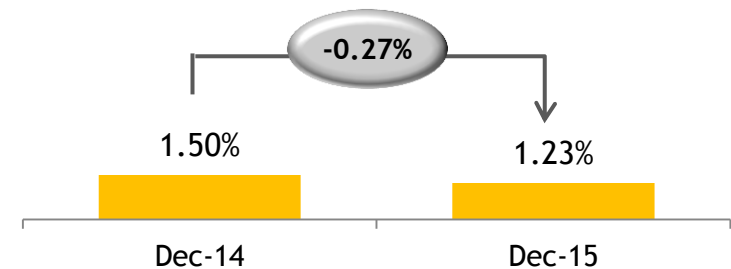
Rp Trillion



- Business Banking TPF grew by 15% to Rp30.3 trillion, with CASA ratio of 41%.

Asset Quality

% Impaired Loan

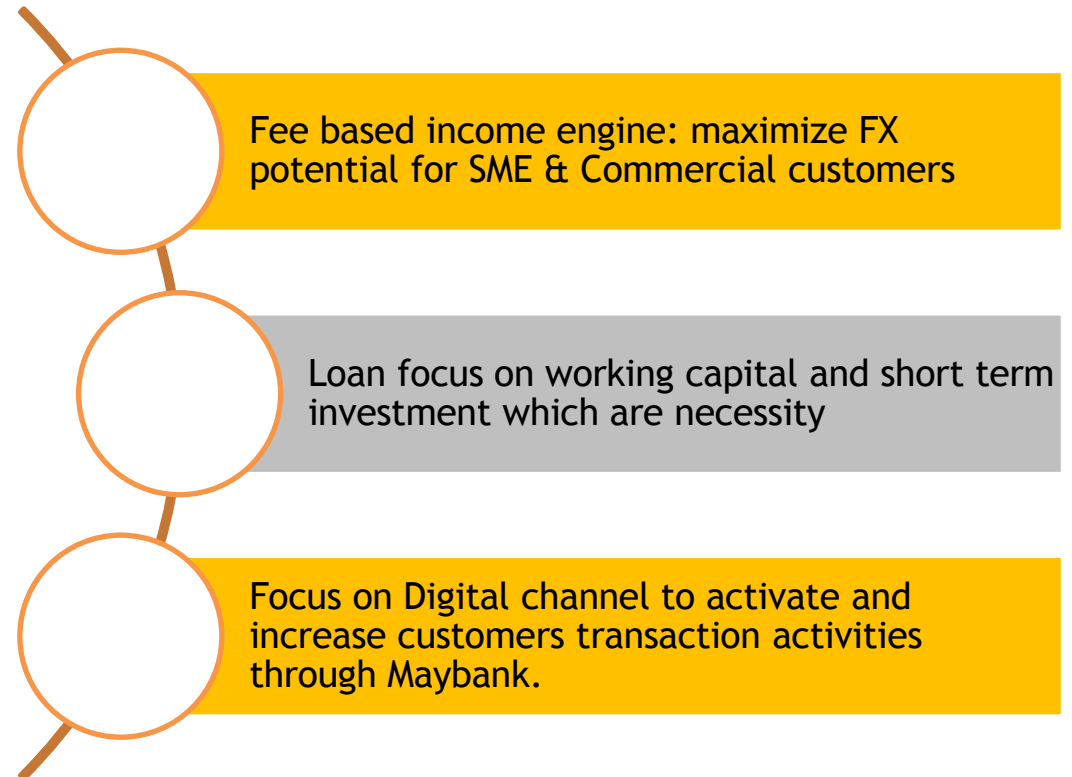


- Close monitoring of loan portfolio quality has improved Impaired ratio to 1.23%.



“Go beyond horizontal & vertical value chain approach to serve business ecosystem holistically by empowering community and leveraging technology as key differentiator”

Going Forward Strategy



**Retail Banking
FY2015 Results**



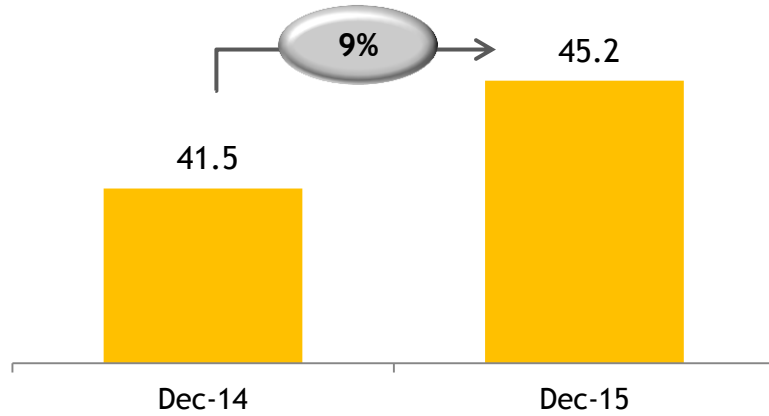
Retail Banking

Loan Grew by 9% YoY (mainly from Strong Growth in Mortgage and Auto Loan - 4W) and Asset Quality Maintained at Healthy Level



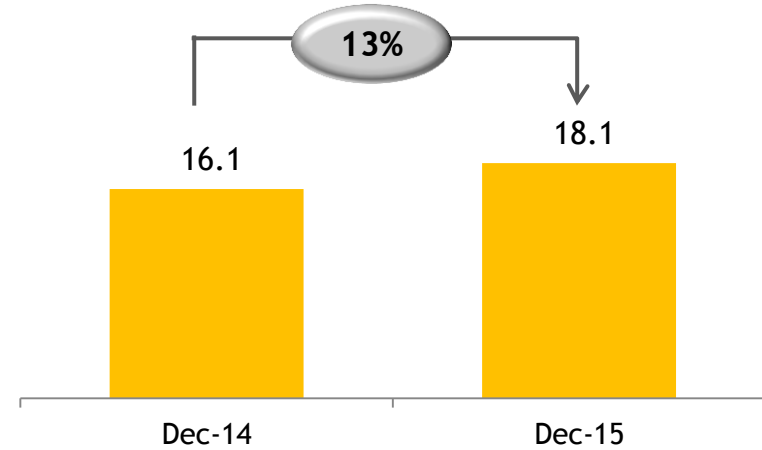
Retail Loan

Rp Trillion



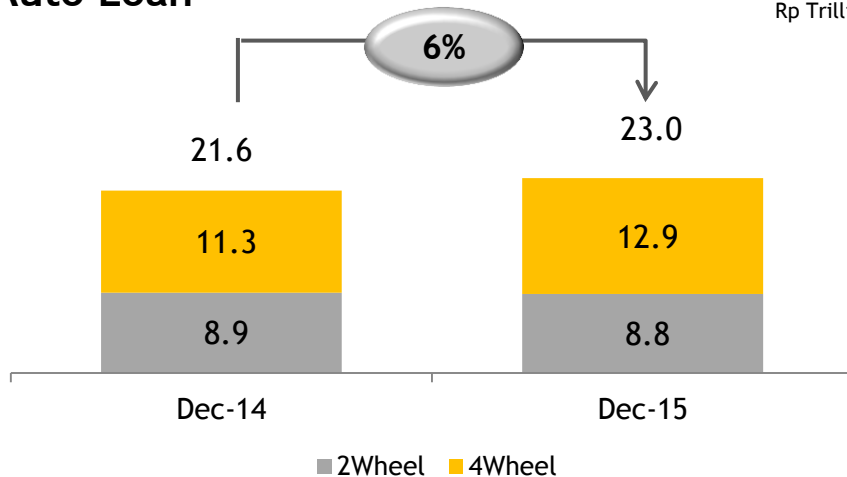
Mortgage

Rp Trillion



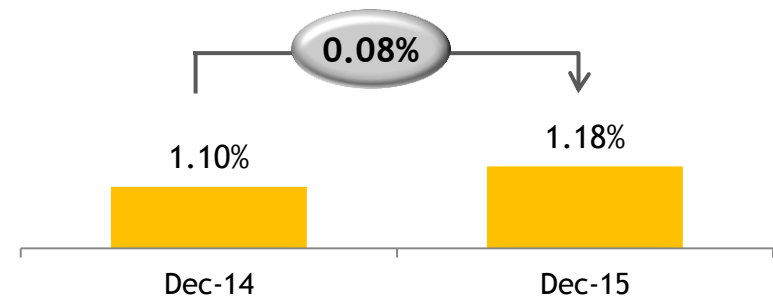
Auto Loan

Rp Trillion



Asset Quality (Impaired Ratio)

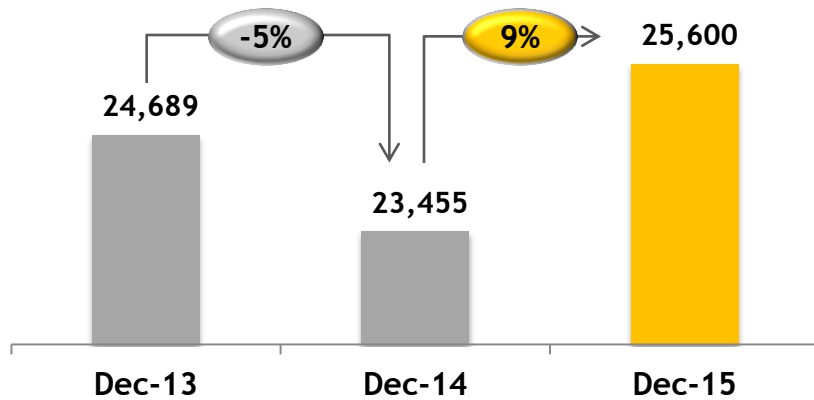
In percentage



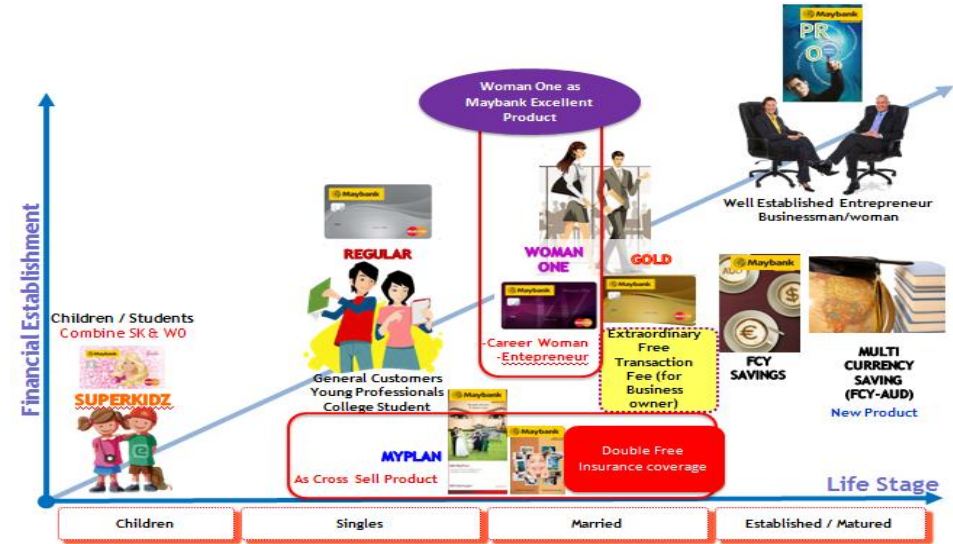
Building Momentum in Savings

Savings

Rp Trillion



Full range of Savings products - By Segmentation



Resources & Infrastructure

Branch	Telesales	Mobile Branch
Frontliners (Sales & CS) for New Acquisition & Portfolio Management; Other employees for Cross Selling	Telemarketer for anti attrition and cross sell	Sales officer for mass acquisition

Product / Services	Coverage
PRO	Well Established customer, Businessmen/women
GOLD	Business/Entrepreneur SA
WOMAN ONE	Career Women, Entrepreneur and housewives
SUPERKIDZ	Children/Students below 17 years old
REGULER	General Customers
MYPLAN	Monthly savings for future plan
FCY SAVINGS	Business & mass segment

Continuous Enhancement on E-Banking Features Have Increased Both Users and Number of Transactions Consistently



Kelola portfolio rekening Anda dimanapun dan kapanpun.



Download sekarang dan buktikan kemudahannya.

Maybank2u

Info: www.maybank.co.id/maybank2u

Syarat & ketentuan berlaku.



PT Bank Mandiri Indonesia, Tbk (LIS:17 Bank International Indonesia Tbk)
Resolusi dan divisi: JAKH-010/00000000000000000000

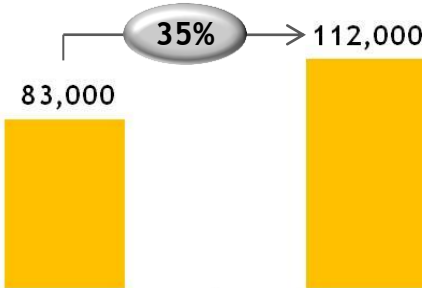
Humanising Financial Services.



In 2015, Maybank launched Maybank2u App, an internet-based mobile banking platform to enrich its mobile banking offering and simplify customer transaction, anytime & anywhere

Maybank2u Internet Banking

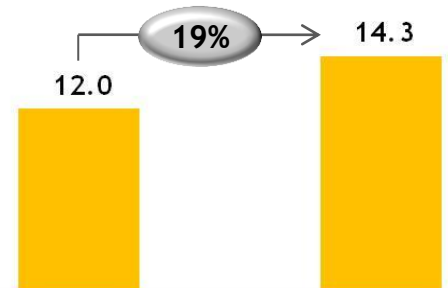
Number of Users



2014

2015

Number of Transactions (mio)

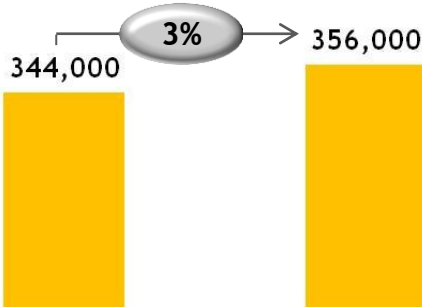


2014

2015

Mobile Banking

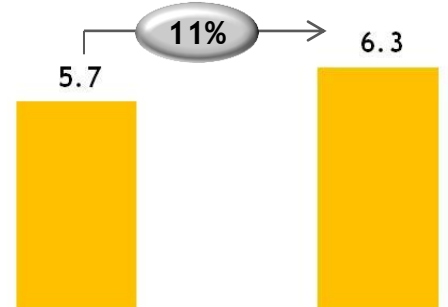
Number of Users



2014

2015

Number of Transactions (mio)



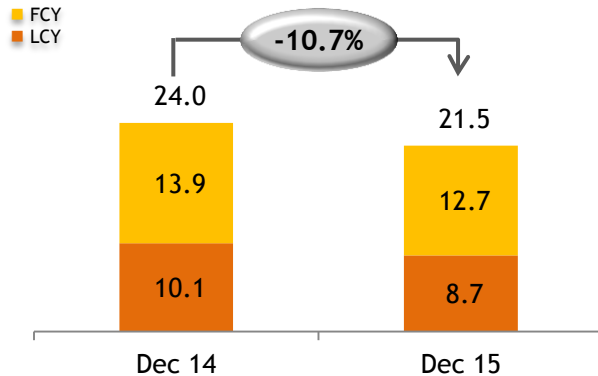
2014

2015

**Global Banking
FY2015 Results**

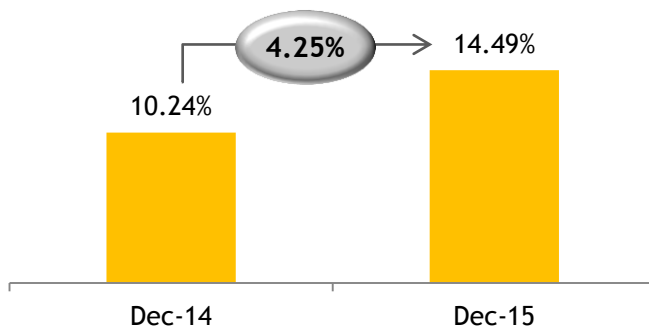


Loans (Rp Trillion)



Gross Impaired Loan (in percentage)

Continued deterioration in GB selected account booked prior 2013



Products & Services

Corporate Banking

- Investment Loan
- Working Capital

Transaction Banking

- Letter of Credit
- Bank Guarantee
- CoOL Banking/CoOL Pay/M2E
- Security Services

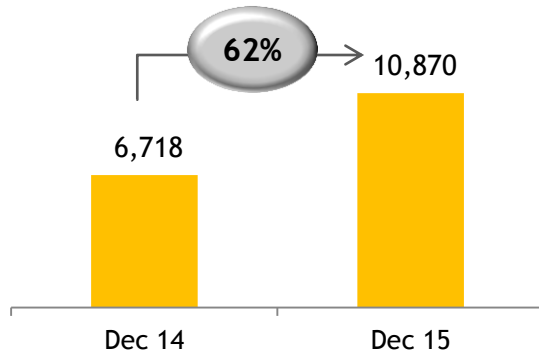
Global Market

- Foreign Exchange
- Fixed Income
- Interest Rate Derivates

GB Strategy 2016

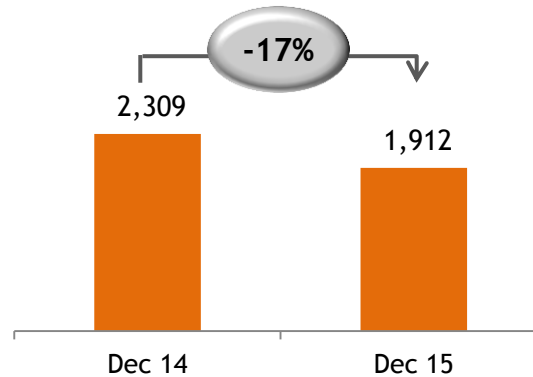
1. Continued implementation of focus on SOEs and top tier corporates with increased attention on prospective industry sectors
2. Deeper penetration on existing clients, improve cross sell and increase wallet share
3. Increase variety in product suite
4. Leverage on Group capabilities, including Maybank Kim Eng and GMT Asset Management
5. Separate remedial team established (under Risk Management) to focus on NPL work outs

Corporate Online (CoOl) Banking Customer

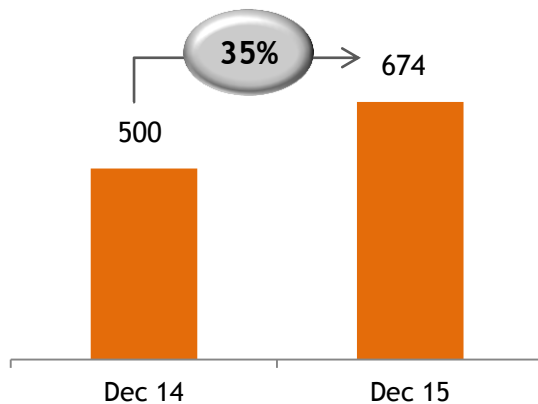


Trade Asset

Rp Billion

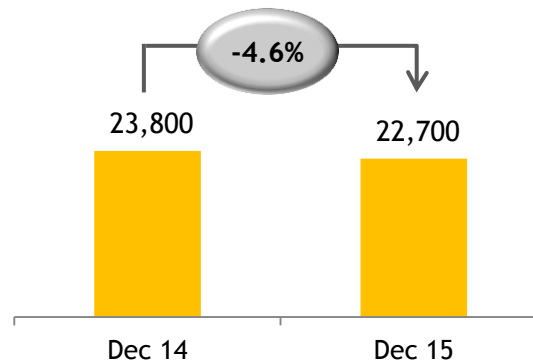


Payroll Customer



Asset Under Management

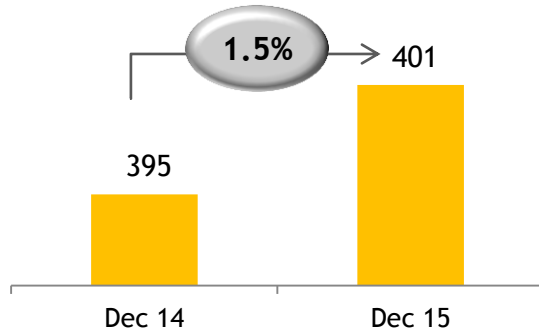
Rp Billion



- Electronic channels, such as Corporate Online (CoOl) Banking, play significant role in growing transaction volumes of Maybank. Positive market response in 2015 reflected in the significant growth in CoOLBanking customers.
- Trade was the main growth area in 2016 for fee based income generators by providing value-added services on general trade finance and tailored solutions.
- Payroll offered competitive proposition in the market and received good traction with 35% growth in customer numbers.
- In spite of the significant drop in the local stock market in 2015, Securities Services (SS) managed to limit the decrease to 4.6%. SS provides a full suite of services containing Custodian Services, Fund Services and Agency Services.

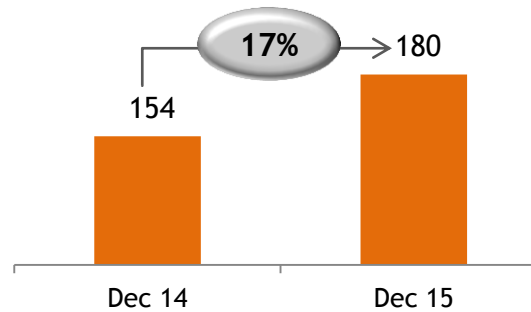
Total Income

Rp Billion



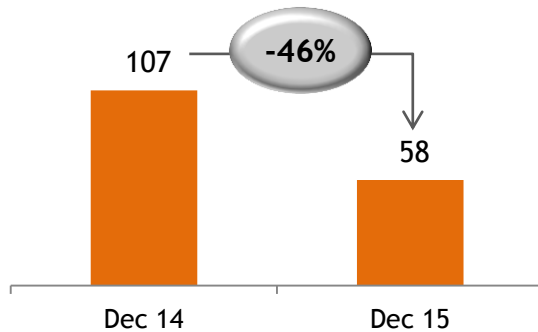
Sales

Rp Billion



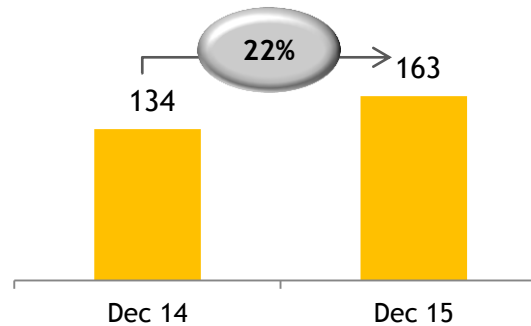
Trading

Rp Billion



Rates

Rp Billion



- Despite the economic difficulty in 2015 especially for the banking industry, Global Markets (GM) has managed to maintain some level of consistency in its performance by recording a total revenue of Rp401 billion.
- Main strength in trading side was in foreign exchange product, though compensated by lower profit in fixed income due to global economic slowdown & market uncertainty especially in first quarter of 2015. In terms of trading volume, FX transactions decreased from USD 70 billion in 2014 to USD 53 billion in 2015; fixed income also decreased from USD 10 billion to USD 7 billion in 2015.
- Sales side recorded a higher profit by 18% across all products of forex, fixed income, interest rate derivatives, and is bullish on growth.

Shariah Banking FY2015 Results



Shariah Banking

Shariah assets grew 123% (YoY) from Rp7.2 trillion to Rp16 trillion, contributed 10% to bank's total asset and contributed 19% to Bank's PBT



Shariah First strategy deliver promising results until FY2015

- Financing increased by 53% (YoY) to Rp8.7 trillion
- Customer Deposits increased by 54% (YoY) to Rp6.4 trillion
- Assets increased by 123% (YoY) to Rp16 trillion
- Net Profit increased by 193% (YoY) to Rp288 Billion
- Rank 5 in total assets in the Islamic Banking industry and rank 1 in Unit Usaha Syariah (UUS) industry (by Dec 2015)
- Significant increase in shariah placement in Bank Indonesia amounted to Rp5,104 billion in line with the growth of the business

Layanan Syariah kini hadir di seluruh Kantor Cabang Maybank

Segera buka Maybank Tabungan iB, Gratis Asuransi senilai 20x saldo akhir bulan sebelumnya!

www.maybank.co.id/TabunganSyariah

Syarat & ketentuan berlaku.



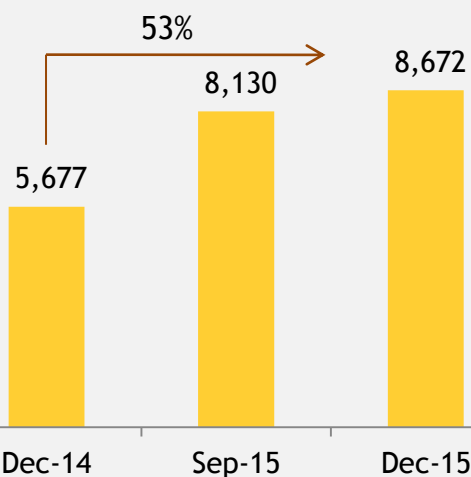
PT Bank Maybank Indonesia Tbk. Terdaftar dan Diawasi oleh Otoritas Jasa Keuangan (OJK)

Humanising Financial Services.



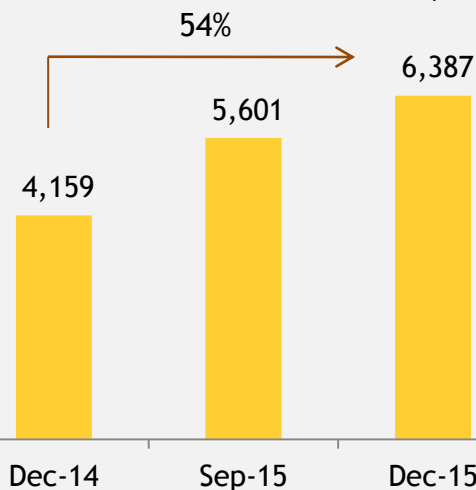
Financing

Rp Billion



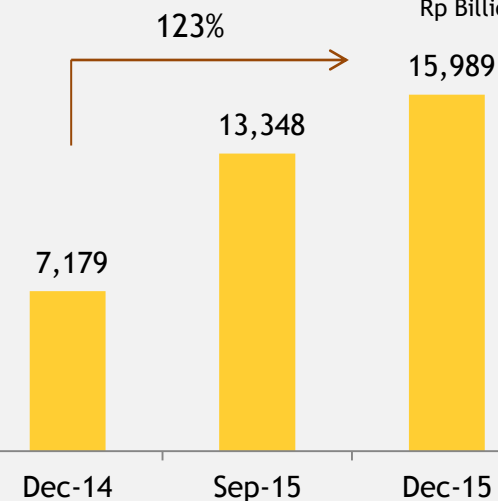
Customer Deposits

Rp Billion



Assets

Rp Billion

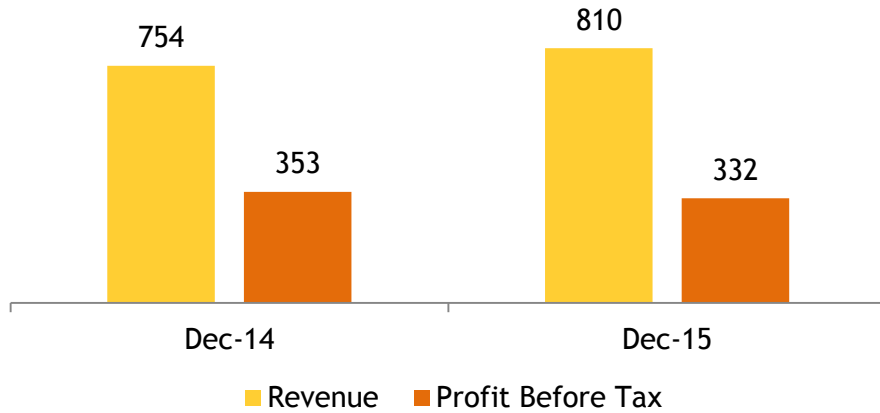


**Subsidiaries
FY2015 Results**



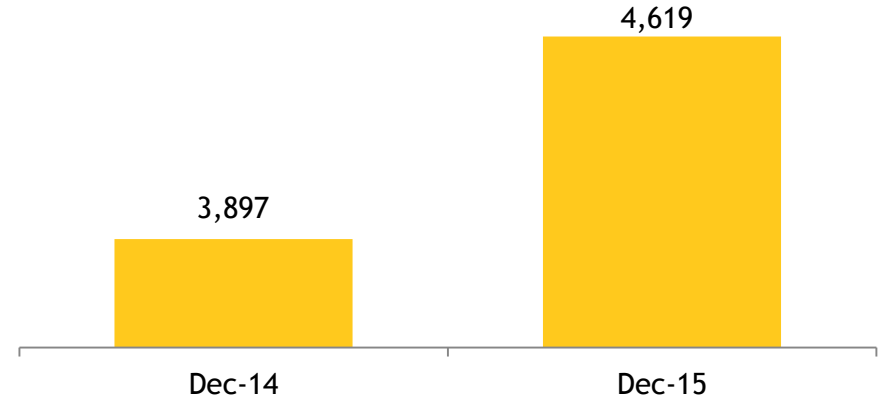
Revenue and Profit Before Tax

IDR billion

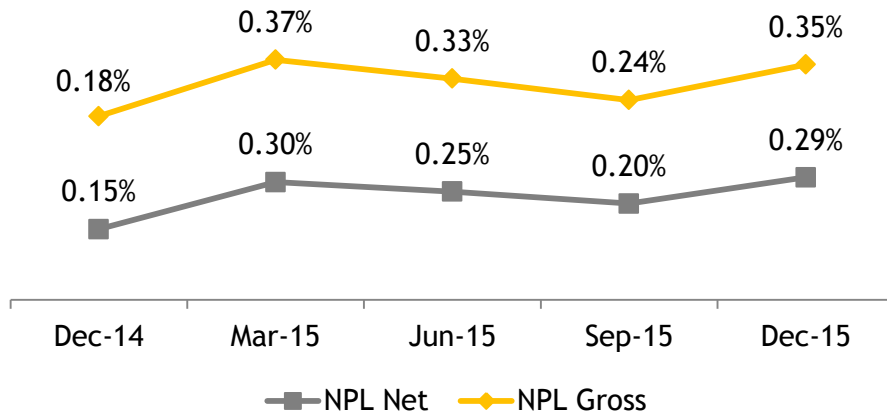


Consumer Financing

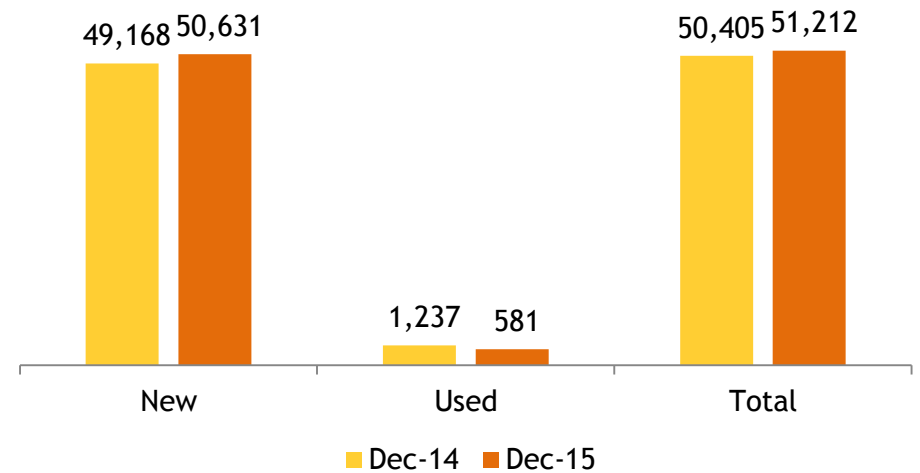
IDR billion



Asset Quality

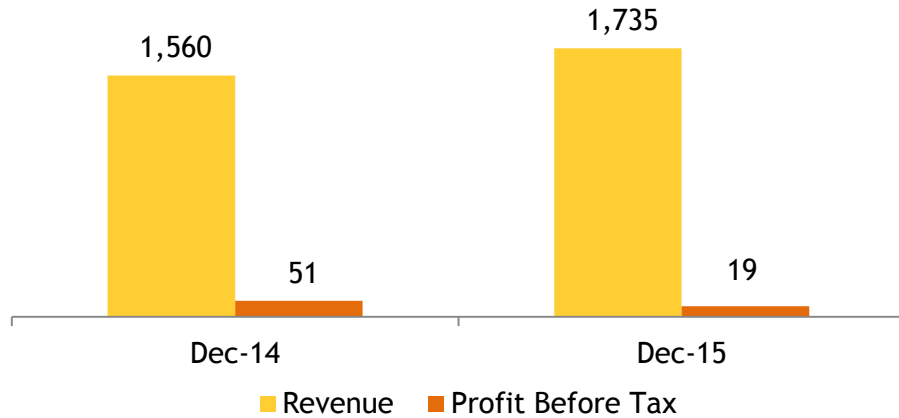


Unit Financing (unit)



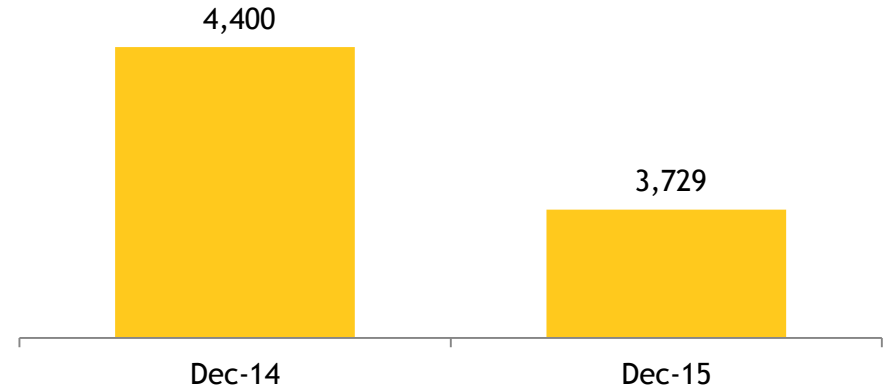
Revenue and Profit Before Tax

IDR billion

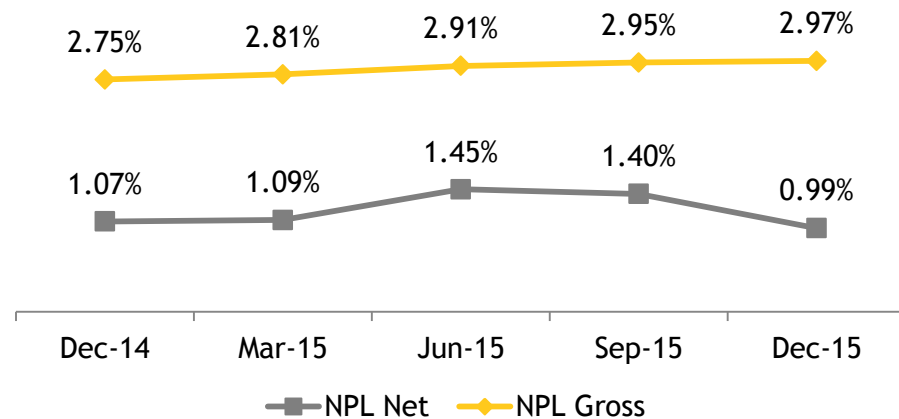


Consumer Financing

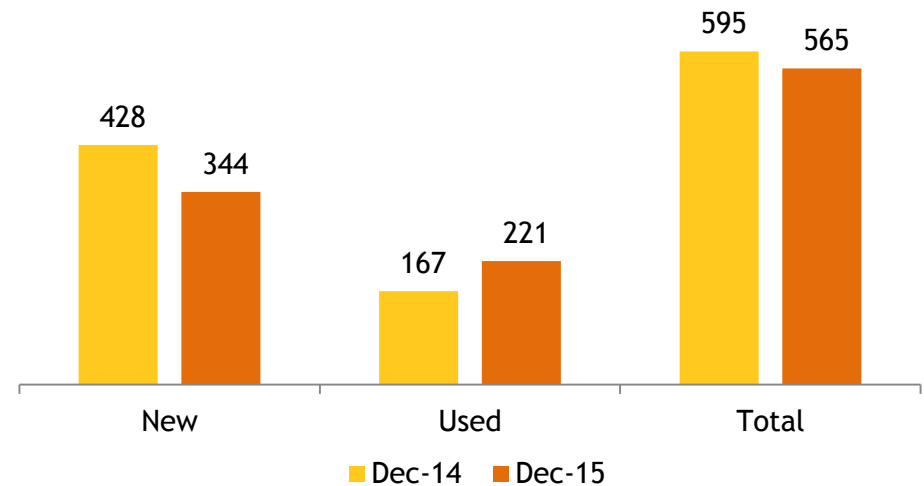
IDR billion



Asset Quality



Unit Financing ('000 unit)



Prospect & Outlook





Indonesia

Key Indicator

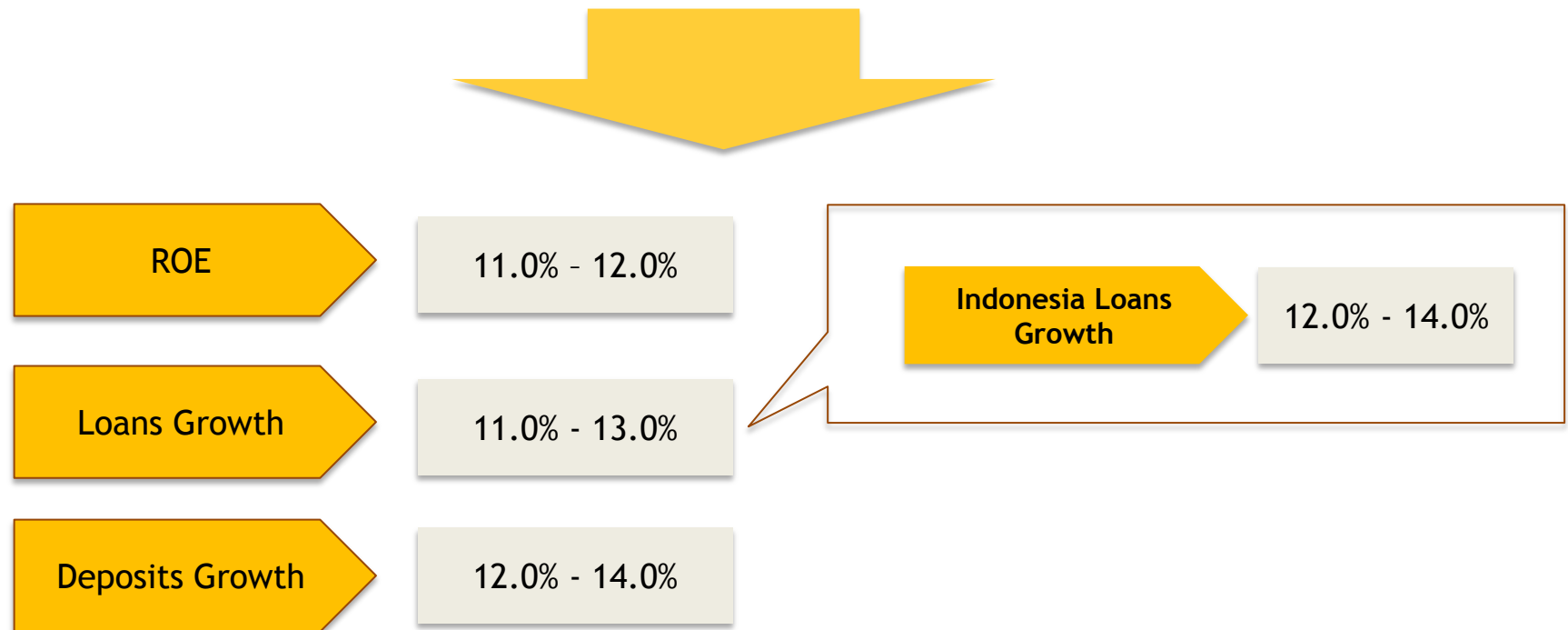
- GDP (f) : 5.2% (2015: 4.79%)
- System Loan Growth (f): 12.8%
- System Deposit Growth (f): 11.5%
- Reference Rate (f) : 7.00% (2015: 7.50%)
- USD/IDR average (f) : 14208 (2015: 13458)
- Inflation average (f): 4.56% (2015: 6.38%)

Outlook

- Government infrastructure spending is the main source for Indonesia's economic growth in 2016
- Funding to increase, following domestic economic recovery
- BI rate has been cut by 50 bps to 7.00%. Implication of rate cut will be to increase demand for credit, which in turn can help stimulate the economy of Indonesia.

Outlook for FY2016

- Indonesia's economic growth is expected to be supported by the strong pace of investment supported by a series of government policies
- Main source of Indonesia's economic growth came from government spending particularly strong acceleration of projects infrastructure and other capital expenditures.
- Bank Indonesia's policy to relax monetary policy and macro-prudential, the BI rate in 2016 has cut to 7.00%, down 50 bps from 7.50% on last year



Strategy and Target



Building Competitive Advantage

Through four pillars of Maybank Indonesia



Vision:
To be a Leading Financial Services
Provider in Indonesia, Driven by Passionately Committed
and Innovative People, Creating Value and Serving Communities

Mission: Humanising Financial Services

**High
Quality
Service**

**Product
Innovation**

**Process
Simplification**

**Regional
Connectivity**

Global Banking

Business Banking

Retail Banking

Shariah Banking

MKE

MSI

MGAM

WOMF

MIF

Community Distribution

Compliance

Human Capital

Operations & IT

Risk

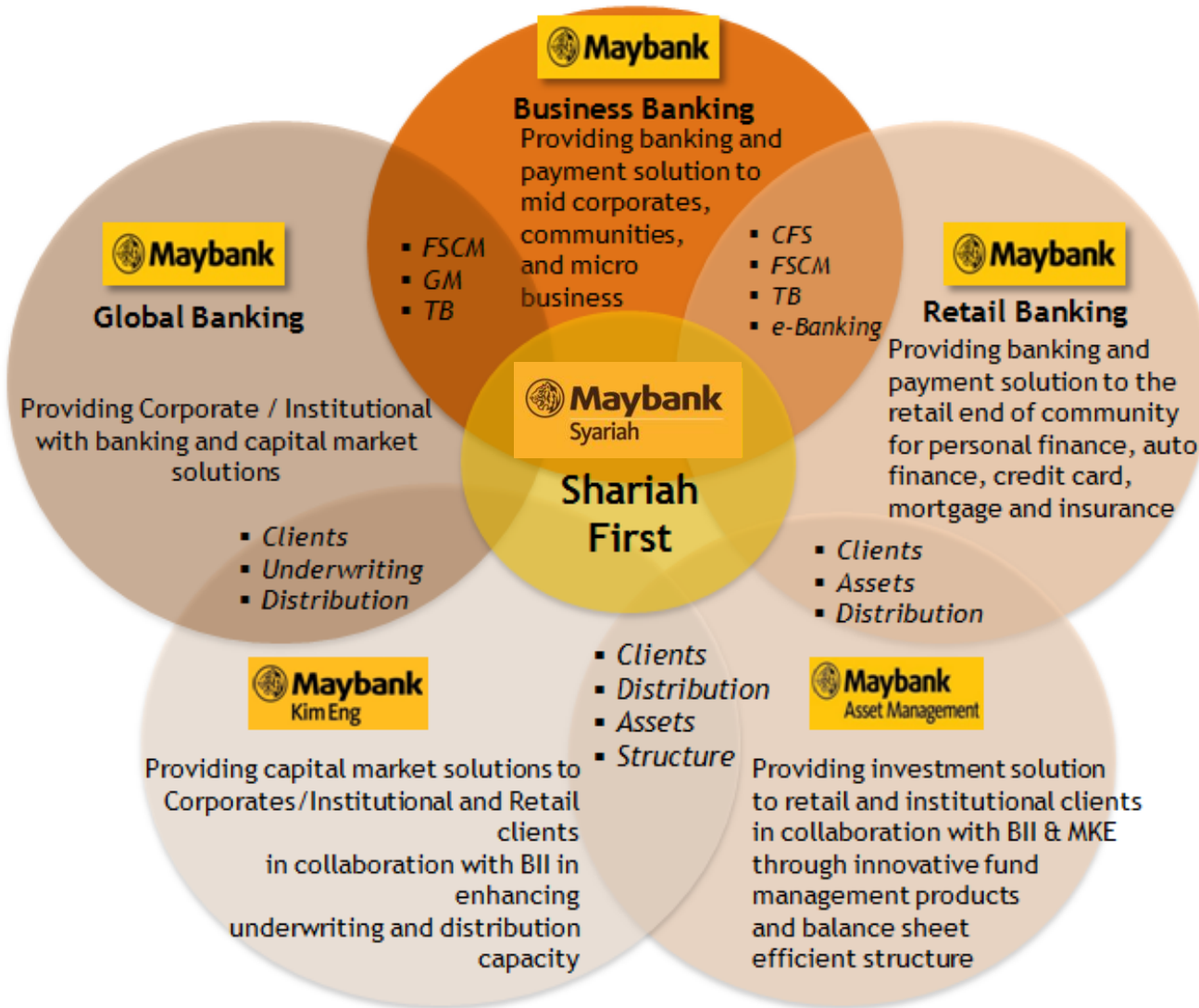
Finance

FY2016 STRATEGIC PRIORITIES



FY2016 Strategic Priorities

“To be a leading financial services provider in Indonesia”



Strengthening our synergy with other Maybank entities in Indonesia will be one of our key differentiators for 2016.



Awards, Corporate Social Responsibility (CSR) & Event Highlights

Service Quality Award

“Legend Achievement” for Six Consecutive Years Top Performers in Service



Survey held by ISMS Trisakti & Infobank Magazine

One of proof in our high quality services to maintain customer satisfaction

Our Awards in 2015



Infobank Sharia Finance Award
'Excellent' for the Unit Usaha Syariah with asset more than Rp5 trillion category, 16 October 2015



9th Annual Alpha Southeast Asia Awards
Maybank Indonesia was awarded as 'Best SME' in 9th Annual Alpha Southeast Asia Awards. This award was given to the best corporations in Asia thorough polling from many investors and analyst, 17 September 2015



Anugerah Perbankan Indonesia Award
4th Rank for Conventional Banking (Buku III) category by Perbanas Institute and Economic Review Magazine, 5 November 2015



Citi USD Payment STP Excellence Award
9 consecutive years from from Citi Group, 18 November 2015



The Best GCG Implementation Award
The Best Disclosure and Transparency category from Financial Services Authority cooperated with Indonesian Institute for Corporate Directorship (IICD), 17 November 2015



Sustainability Report Award (SRA) 2015
Runner Up 2 Best SR 2015 for Financial Services Category by National Center for Sustainability Reporting (NCSR), 15 December 2015



Housing Estate Awards 2015
The Most Innovative Bank on Mortgage Products by Housing Estate Magazine, 10 December 2015

Our Awards in 2015



Excellent Service Experience (ESE) Award 2015 - 3rd rank Excellent Service Experience Award 2015 for regular Domestic Bank by Carre Center for Customer Satisfaction Loyalty (Carre-CCSL) and Bisnis Indonesia Newspaper, 10 February 2015



Service Quality Award 2015 - Service Quality Award for “Regular Banking” and “Regular Credit Card” categories by Carre Center for Customer Satisfaction & Loyalty (Carre-CCSL) and Service Excellence Magazine, 22 May 2015



Financial Insight Innovation Award 2015 - For Enterprise Transformation category by IDC Financial Insight, 9 March 2015



Top 50 Most Valuable Indonesian Brands from Brand Finance, 21 August 2015



Annual Global CSR Award - Platinum Award for Women Empowerment category by Pinacple Group International, 19 March 2015



Islamic Finance Award 2015 & Islamic Finance Cup 2015 - The Most Expansive Financing Shariah Unit and “Grand Champions” Islamic Finance Cup 2015 by Karim Business Consulting (KBC), 7 September 2015



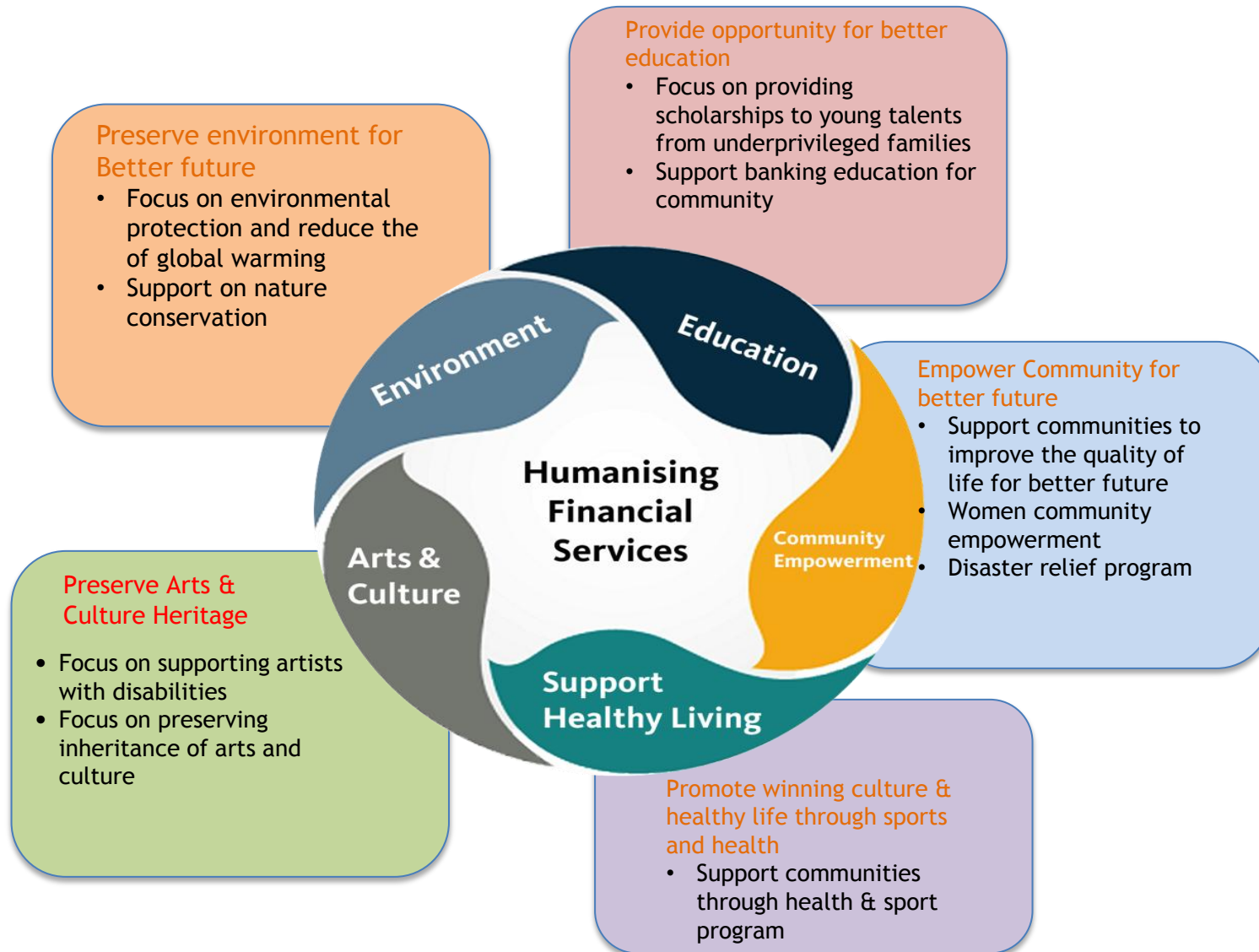
Contact Center Service Excellent Award (CCSEA) 2015 - “Exceptional” in Customer Service Email Center and Regular Banking categories, “Excellence” in Platinum Credit Card and Regular Credit Card categories and “Good” in ATM Contact point by Carre Center for Customer Satisfaction Loyalty (Carre-CCSL), 9 April 2015



The Best Indonesia WOW Service Excellence Award 2015 - The best in Conventional Banking (BUKU III) category, Gold Champion in Sumatera Region and Sulawesi Maluku Papua (Sulampapua) Region category and Silver Champion in Jawa Bali Region, 9 October 2015

Pillars of Corporate Responsibility Programs

Focus Area of Maybank Indonesia CSR Program, in line with the Group





Blood Drive at Kudus Branch

This activity shows true action of Maybank Indonesia in order to continually support healthy lifestyle, 16 January 2015



Conservation Program in Tasikmalaya

planted more than 1,000 seeds of trees to support environment preservation, 6 February 2015



Free Treatment for Sukorejo's residents

In collaboration with Dompot Peduli Umat-Daaurut Tauhiid held a free treatment and give donation to the residents in Sukorejo, Semarang, 19 April 2015



Fisherman Empowerment Community in Indramayu

CSR program targeting to empower the fishermen community and their families in Indramayu, West Java and also together cleaned the Karangsong beach, 6 June 2015.



Encouraging Foster Children to Study

Maybank Indonesia Syariah with Ikatan Keluarga Muslim (IKM) gives help and held break fasting together with hundreds of orphans from Darul Aytan At-Taqwa, Ujung Harapan Bahagia Bekasi, 11 July 2015



Maybank Foundation Scholarship batch 2

Maybank Indonesia with Maybank Foundation, give scholarships to the best children from needy family in 30 provinces of Indonesia to continue study in nine best universities in Indonesia, 12 August 2015



Maybank Indonesia Supports Green City

is part of Maybank Global Corporate Responsibility (CR) Day. the activities centralized in Gelora Bung Karno (GBK) Senayan by committing acts of environmental preservation, 5 September 2015



Scholarship Donation for IKOPIN Students

Maybank Indonesia through Institut Koperasi Indonesia (IKOPIN), initiated to provide the full scholarship program of undergraduate and diploma degree to help outstanding students from underprivileged family, 10 October 2015

Maybank Bali Marathon (MBM) 2015

One of the Top Marathon Event



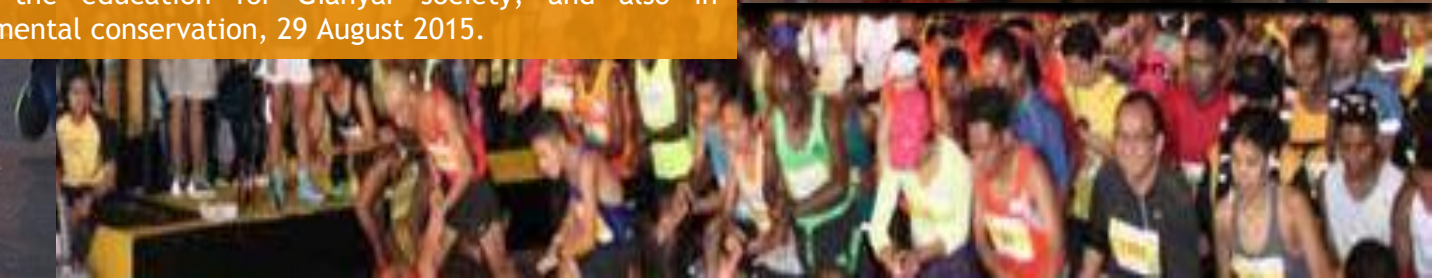
MBM 2015 Recognized as the Best Marathon Event

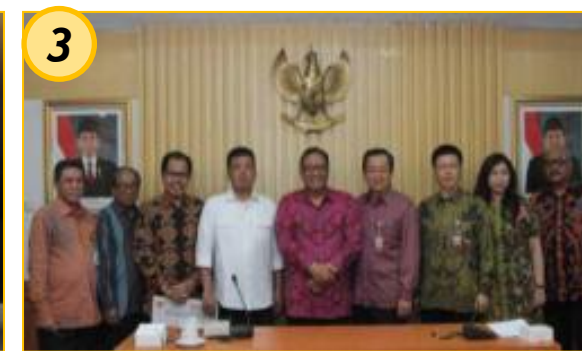
- MBM 2015 held in Gianyar district, Bali which followed by more than 5,000 participants from 37 different citizenships and registered in many race categories i.e. 42 km, 21 km, 10 km and children's sprint.
- MBM also followed by total 40 participants in wheelchair run category that give persons with disabilities an opportunity to feel the atmosphere of international marathon.
- Aside from being included as the official race directory of Boston Marathon, BMBM 2015 has been selected by Indonesia Athletic Association (PASI) as the qualifying race for National Sport event (PON), 30 August 2015.



MBM CSR 2015 : Empowerment of Disabled Community and Continuing Support in Education Program

As a part of MBM 2015, Maybank Indonesia also holding Corporate Social Responsibility (CSR) in Balai Budaya Gianyar, Bali on the day before the BMBM held. This year, the CSR is focused on 3 things: supports community economic empowerment of persons with disabilities, continue to support the education for Gianyar society, and also in environmental conservation, 29 August 2015.





1. Maybank Indonesia Teams Up with Kal Star Aviation

Maybank Indonesia is cooperating with Kal Star Aviation in providing cash management service to support travel agent in doing ticket payment through corporate online payment (CoLPAY) service, 15 October 2015.

2. Maybank Indonesia Launches Visa Infinite Credit Card

Maybank Indonesia teams up with Visa WorldWide Indonesia in launching Visa Infinite credit card that eyes prime customer segment. Previously, this credit card could only be given through bank's special invitation, but it is now opened for customers to fulfill upper-class segment needs, 17 November 2015.

3. Maybank Indonesia Manage the People Business Credit Program (KUR)

Maybank Indonesia be trusted by Indonesia government in executing the People Business Credit Program (KUR) for the Indonesian Migrant Workers (TKI), 30 November 2015.

4. EGMS and Public Expose 2015

EGMS approved the appointment of Mr. Irvandi Ferizal as the new Human Capital Director and approved the resignation of Mrs. Lani Darmawan from her role as Retail Banking Director Maybank Indonesia. After EGMS, Maybank Indonesia also held Public Expose for the financial performance as per September 2015, 1 December 2015.

5. Strategic Partnership Maybank Indonesia - ANTAM

Maybank Indonesia dan Aneka Tambang (ANTAM) established strategic partnership with support of shariah investment financing facility amounting USD 100 million by Shariah Musyarakah scheme, 8 December 2015.

6. Maybank Syariah Launched "Women One iB"

As the Shariah is growing rapidly, especially in fashion like Muslimah clothing and Hijab, Maybank Syariah Indonesia launched the special savings product for women called "Woman One iB", 19 December 2015.



**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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