



# Maybank

Humanising Financial Services

## Maybank Indonesia

Financial Results

FY 2020 ended 31 December 2020



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## Earnings

- **PBT and PATAMI** booked at Rp1,819 billion and Rp1,266 billion, or down by 30.0% and 31.3% yoy respectively mainly due to reduced income arising from the reduction in loans and reduced business activities during this pandemic and higher provisions upon the adoption of PSAK 71 in 2020. This was slightly offset by efficiencies in overhead expenses.
- **Recurring Fee income** growth of 0.5%. There was a significant increase in wealth management-related transactions and Global Markets income which more than doubled in 2020. Included in fee income last year was one-off fee following domestic arbitration settlement and tax related fees which led to the reported fee income declined by 8.0%.
- **Operating Expenses (Opex)** effectively managed and declined by 10.7%.
- **Provisions** increased by 16.5% to Rp2.0 trillion due to first time application of PSAK 71 and also in line with the Bank's conservative stance during the pandemic.
- **NIM** decreased to 4.55%. Cost of deposits continued to reduce, however loan yield also reduced in line with the reduction in Bank Indonesia rates and due to the restructuring undertaken to assist customers whose businesses were impacted by the Covid-19 pandemic.

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## Loans Growth and Asset Quality

- **Loans** down by 14.1% yoy mainly from CFS (retail and non-retail). GB grew 7.4% yoy supported by LLC & SOE segment. CFS loan balance reduced as a result of the Covid-19 pandemic and de-risking and re-profiling the Business Banking portfolio, where loan repayments grew faster than new loan bookings. On retail side, Mortgage and unsecured loans managed to grow on qoq level.
- **Gross NPL and impaired loans** deteriorated yoy to 4.00% and 5.24% respectively as of Dec-20. The NPL balance remained relatively flat. However, the deterioration is mainly due to lower loan balance resulted from de-risking BB portfolio as well as impact from the pandemic. Asset quality has also improved gradually since 1H 2020 (Jun-20 gross NPL: 4.99% and impaired loans: 6.27%).
- The Bank continues to take proactive steps to support customers impacted by the pandemic. This is imperative in **maintaining risk posture** as well as asset quality.

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

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## Liquidity and Funding Positions

- Funding profile improved as reflected in improvement **CASA ratio** to 39.81%, in which CASA increased by 13.0%, in line with the Bank's strategy to reduce higher cost of funding through increased usage of its digital banking and efforts undertaken to increase the number of business operational accounts.
- Healthy liquidity indicators: **Loan-to-Deposit Ratio** (LDR - bank only) and Modified LDR (bank only) stood at 79.25% and 69.81% respectively as of Dec-20. **Liquidity Coverage Ratio** (LCR - bank only) quarterly stood at 214.13% as of Dec-20, well above minimum requirement.

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## Capital Position

- Total **Assets** slightly increased by 2.4% yoy to Rp173.2 trillion.
- Strong capital position with **CAR** stood at 24.31% (Tier I at 22.80%).

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## Shariah Banking

- **Sharia Banking** continued to book a healthy growth in total **assets**, which grew by 8.1% to Rp35.3 trillion in December 2020 from Rp32.6 trillion in December 2019. Sharia Banking contributed 20.4% to the Bank's total consolidated assets.
- Total **Sharia Banking deposits** increased 7.8% to Rp27.4 trillion, supported by a 22.8% growth in low-cost Sharia deposits
- The **Financing-to-Deposit Ratio (FDR)** stood at 95.29% in Dec-20 from 94.01% in Dec-19.
- **Non-Performing Financing (NPF)** level to 3.24% (gross) and 2.07% (net) in Dec-20 from 1.99% (gross) and 1.57% (net) as of Dec-19.

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# Income Statement - Consolidated



| Rp billion   | FY 2020        | FY 2019        | YoY                 | 4Q 2020        | 3Q 2020        | QoQ           |
|--|----------------|----------------|---------------------|----------------|----------------|---------------|
| Interest Income  | 12,827         | 15,480         | -17.1%              | 2,923          | 3,016          | -3.1%         |
| Interest Expense   | (5,567)        | (7,312)        | -23.9%              | (1,276)        | (1,339)        | -4.7%         |
| <b>Net Interest Income</b>                               | <b>7,260</b>   | <b>8,168</b>   | <b>-11.1%</b>       | <b>1,647</b>   | <b>1,677</b>   | <b>-1.8%</b>  |
| Non Interest Income                                      | 2,379          | 2,587          | -8.0% <sup>*)</sup> | 650            | 546            | 18.9%         |
| <b>Gross Operating Income</b>                            | <b>9,639</b>   | <b>10,755</b>  | <b>-10.4%</b>       | <b>2,297</b>   | <b>2,223</b>   | <b>3.3%</b>   |
| Personnel  | (2,536)        | (2,571)        | -1.3%               | (596)          | (622)          | -4.3%         |
| General & Administrative                                 | (3,176)        | (3,826)        | -17.0%              | (699)          | (758)          | -7.8%         |
| <b>Operating Expenses</b>                                | <b>(5,713)</b> | <b>(6,397)</b> | <b>-10.7%</b>       | <b>(1,295)</b> | <b>(1,381)</b> | <b>-6.2%</b>  |
| <b>Operating Income before Provisions</b>                | <b>3,927</b>   | <b>4,358</b>   | <b>-9.9%</b>        | <b>1,001</b>   | <b>842</b>     | <b>18.9%</b>  |
| Provisions   | (2,076)        | (1,781)        | 16.5%               | (630)          | (435)          | 44.8%         |
| <b>Operating Income After Provision</b>                  | <b>1,851</b>   | <b>2,577</b>   | <b>-28.2%</b>       | <b>372</b>     | <b>407</b>     | <b>-8.8%</b>  |
| Non Operating Income / (Expenses)                        | (32)           | 22             | -245.1%             | (6)            | (19)           | -66.7%        |
| <b>Profit Before Tax &amp; Minority Interest</b>         | <b>1,819</b>   | <b>2,599</b>   | <b>-30.0%</b>       | <b>365</b>     | <b>388</b>     | <b>-5.9%</b>  |
| Tax & Minority Interest                                  | (552)          | (757)          | -27.0%              | (198)          | (99)           | 100.8%        |
| <b>Profit After Tax &amp; Minority Interest (PATAMI)</b> | <b>1,266</b>   | <b>1,843</b>   | <b>-31.3%</b>       | <b>167</b>     | <b>289</b>     | <b>-42.2%</b> |

<sup>\*)</sup> Included in fee income last year was one-off fee from domestic arbitration settlement and tax-related fee. If we exclude these, the recurring fee income growth is 0.5%.

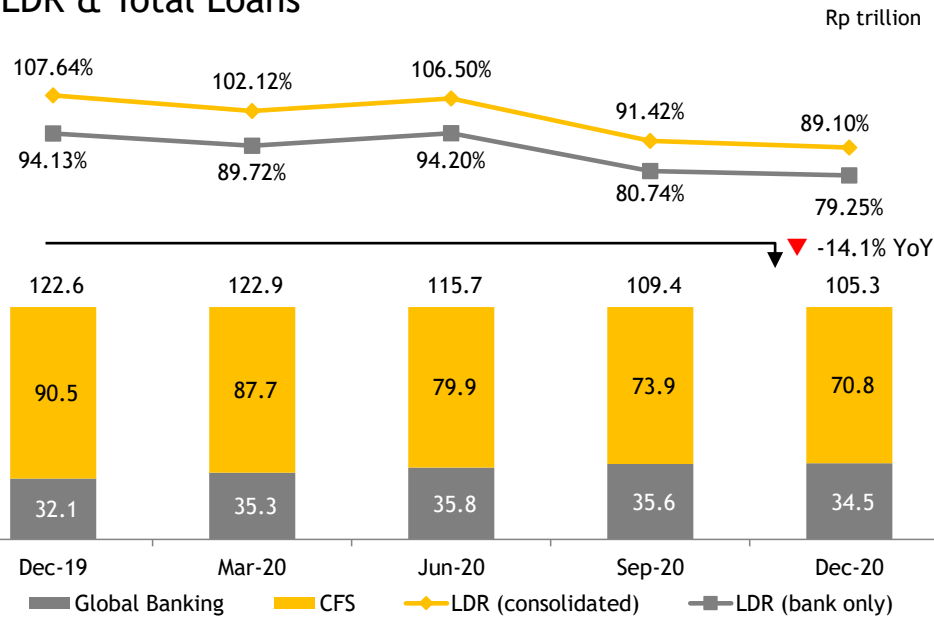


# Loans

Decreased YoY due to Covid-19 pandemic and de-risking and re-profiling Business Banking portfolio, however GB continues to grow YoY supported by SOE and LLC segment.



## LDR & Total Loans

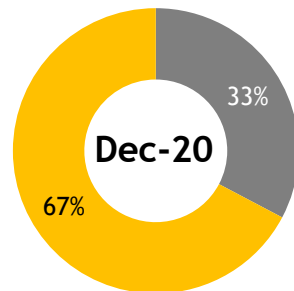
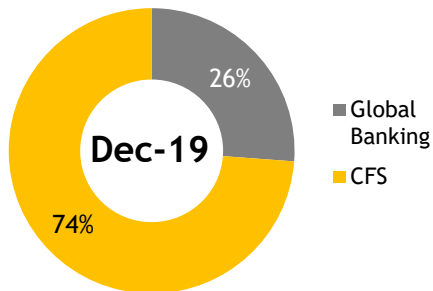


## Loans Portfolio Breakdown

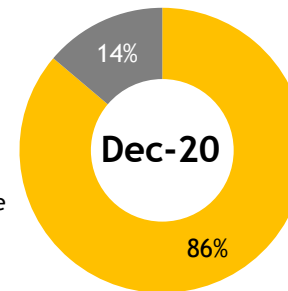
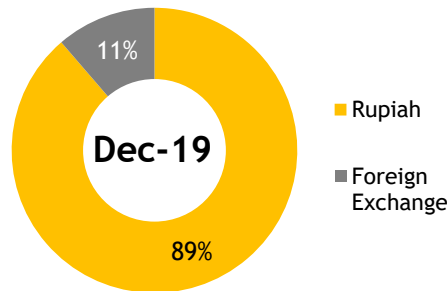
Rp trillion

|                       | Dec-20       | Sep-20       | Dec-19       | YoY           | QoQ          |
|-----------------------|--------------|--------------|--------------|---------------|--------------|
| Global Banking        | 34.5         | 35.6         | 32.1         | 7.4%          | -3.1%        |
| CFS                   | 70.8         | 73.9         | 90.5         | -21.7%        | -4.1%        |
| <b>CFS Non-Retail</b> | <b>36.8</b>  | <b>38.7</b>  | <b>48.3</b>  | <b>-23.8%</b> | <b>-5.1%</b> |
| Business Banking      | 17.7         | 19.0         | 25.3         | -30.0%        | -6.7%        |
| SME+                  | 4.0          | 4.2          | 5.1          | -21.7%        | -5.8%        |
| RSME                  | 15.1         | 15.6         | 17.9         | -15.7%        | -2.9%        |
| <b>CFS Retail</b>     | <b>34.0</b>  | <b>35.1</b>  | <b>42.2</b>  | <b>-19.3%</b> | <b>-3.1%</b> |
| Auto Loan             | 16.8         | 18.0         | 23.5         | -28.5%        | -6.8%        |
| Mortgage              | 14.0         | 14.0         | 15.0         | -6.4%         | 0.3%         |
| CC + Personal Loan    | 2.7          | 2.6          | 3.2          | -17.6%        | 3.2%         |
| Other loan            | 0.5          | 0.5          | 0.4          | 13.1%         | 3.8%         |
| <b>Total</b>          | <b>105.3</b> | <b>109.4</b> | <b>122.6</b> | <b>-14.1%</b> | <b>-3.8%</b> |

## Loans Composition by Business Segment



## Loans Composition by Currency



Daftarkan beragam keuntungan dari Maybank Kartu Kredit.

Ajukan sekarang di [www.maybank.co.id/creditcard](http://www.maybank.co.id/creditcard)

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Ajukan Maybank KPR sekarang!  
Periode hingga 31 Desember 2020  
[www.maybank.co.id/promokpr](http://www.maybank.co.id/promokpr)

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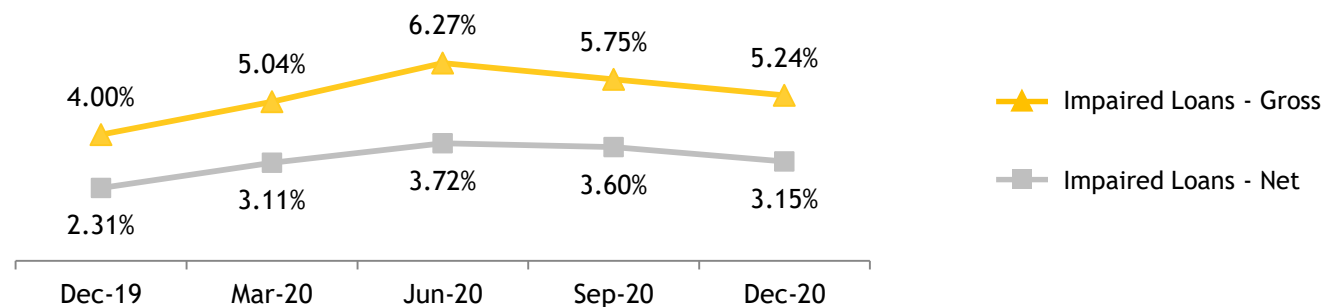
Humanising Financial Services.

# Asset Quality

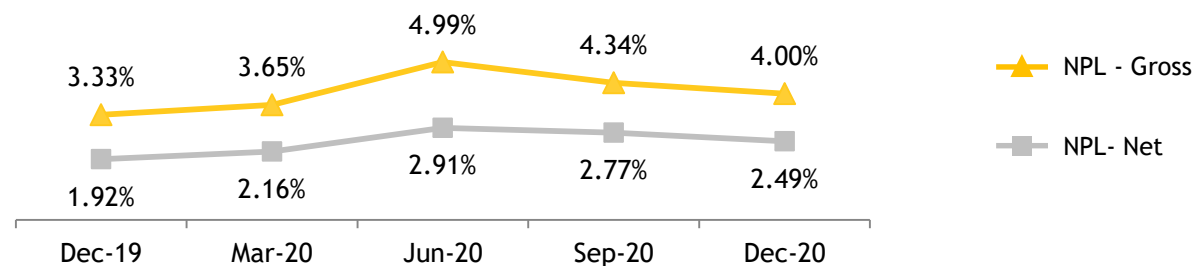
NPL balance remained relatively flat. Deteriorated YoY mainly due to lower loan balances (denominator) impacted by Covid-19 pandemic. Asset quality gradually improved QoQ since 1H 2020.



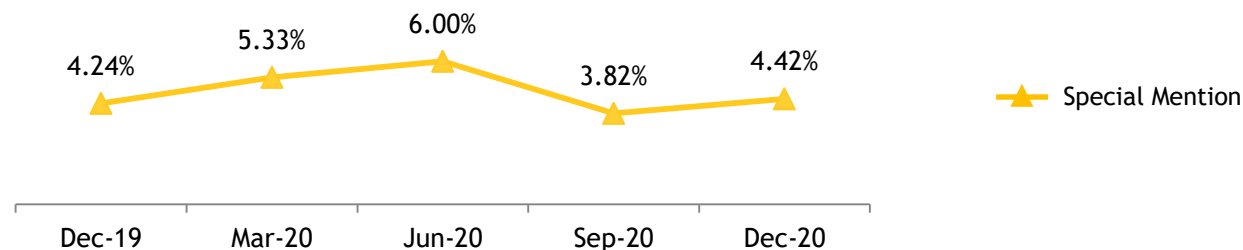
## Impaired Loans (consolidated)



## NPL (consolidated)



## Special Mention Loans (consolidated)

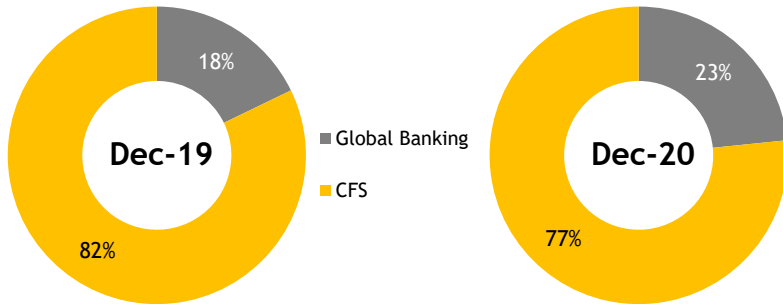




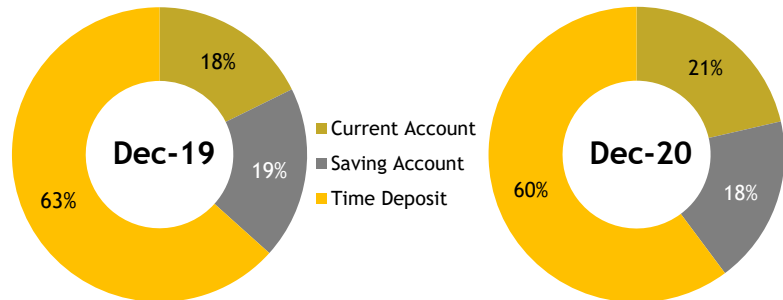
# Customer Deposits

CASA ratio improved YoY. Continued to reduce cost of fund

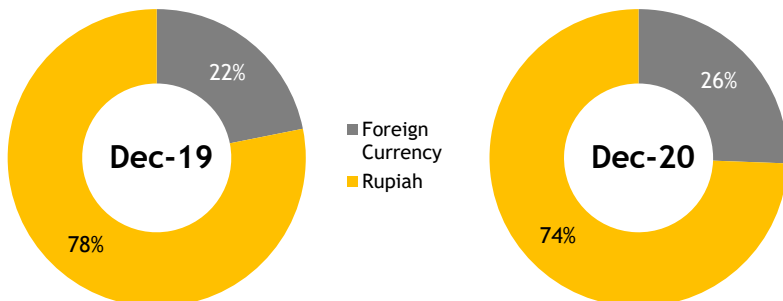
## Customer Deposits by Business Segment



## Customer Deposits by Type



## Customer Deposits by Currency

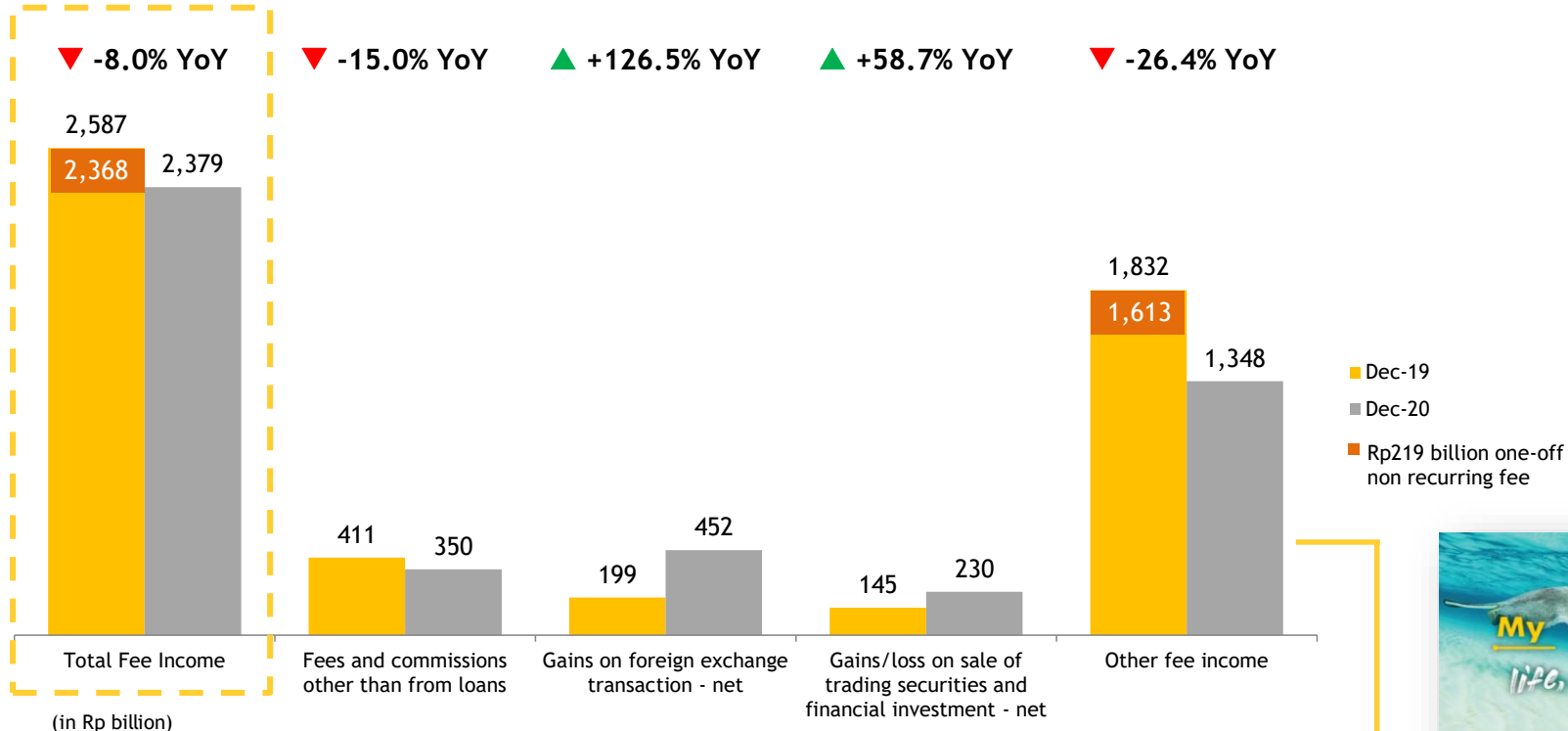



| Rp Trillion     | Dec-20       | Sep-20       | Dec-19       | YoY         | QoQ          |
|-----------------|--------------|--------------|--------------|-------------|--------------|
| Current Account | 24.6         | 24.9         | 19.6         | 25.7%       | -1.3%        |
| Saving Account  | 21.2         | 21.3         | 21.0         | 1.1%        | -0.7%        |
| Time Deposit    | 69.2         | 70.3         | 70.1         | -1.2%       | -1.6%        |
| <b>Total</b>    | <b>115.0</b> | <b>116.6</b> | <b>110.6</b> | <b>4.0%</b> | <b>-1.4%</b> |
| CASA Ratio      | 39.8%        | 39.7%        | 36.6%        | 3.2%        | 0.1%         |

# Fee Income

On BAU basis, Fee income booked positive growth of 0.5% YoY

Rp billion



(in Rp billion)

| Breakdown of Other Fee Income                    | Dec-20       | Dec-19       | YoY           |
|--|--------------|--------------|---------------|
| Retail administration                            | 222          | 235          | -5.3%         |
| Loan administration                              | 159          | 187          | -14.9%        |
| Advisory fees                                    | 58           | 88           | -33.9%        |
| Collection of receivables previously written-off | 145          | 208          | -30.1%        |
| Credit card administration                       | 62           | 66           | -5.6%         |
| Consumer financing receivables administration    | 340          | 467          | -27.1%        |
| PW related                                       | 152          | 100          | 51.7%         |
| Others   | 209          | 481          | -56.5%        |
| <b>Total Other Fee Income</b>                    | <b>1,348</b> | <b>1,832</b> | <b>-26.4%</b> |

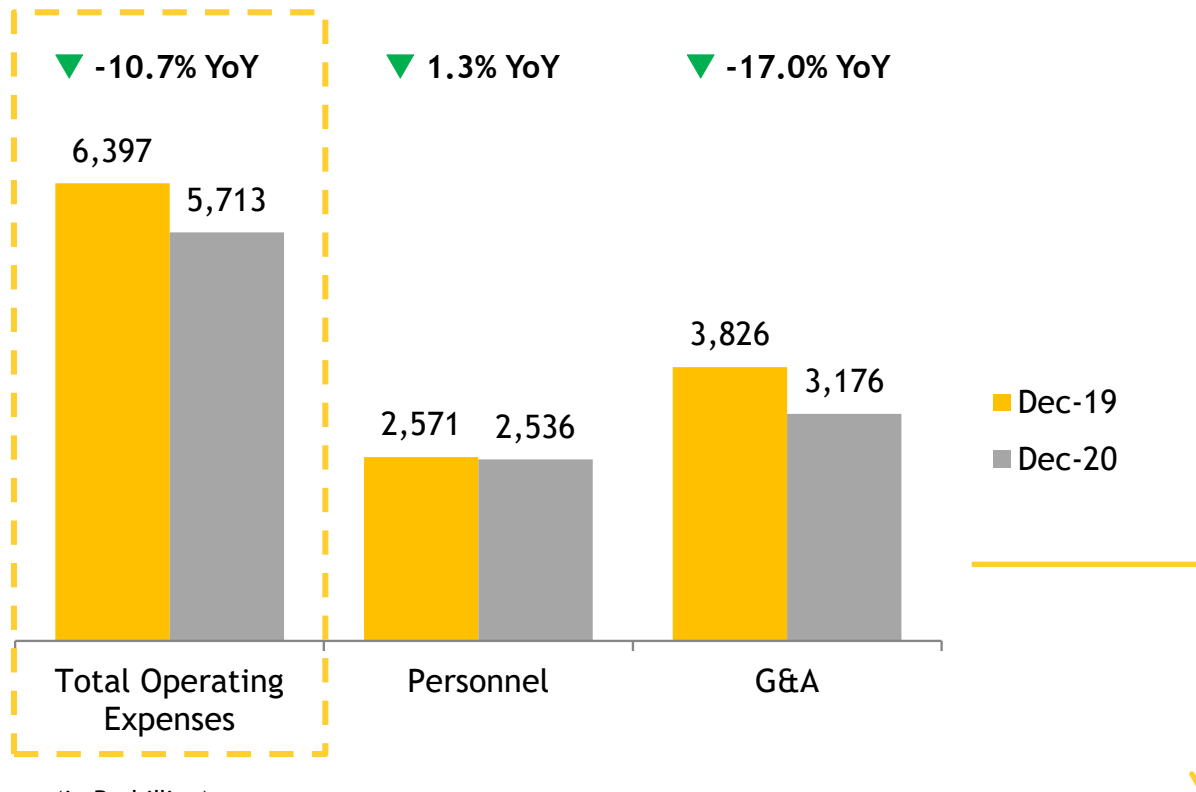


In FY 2019, the Bank booked one-off fee income from the settlement of domestic arbitration and tax-related fees.

# Operating Expenses (Opex)

Opex effectively managed and declined by 10.7% YoY

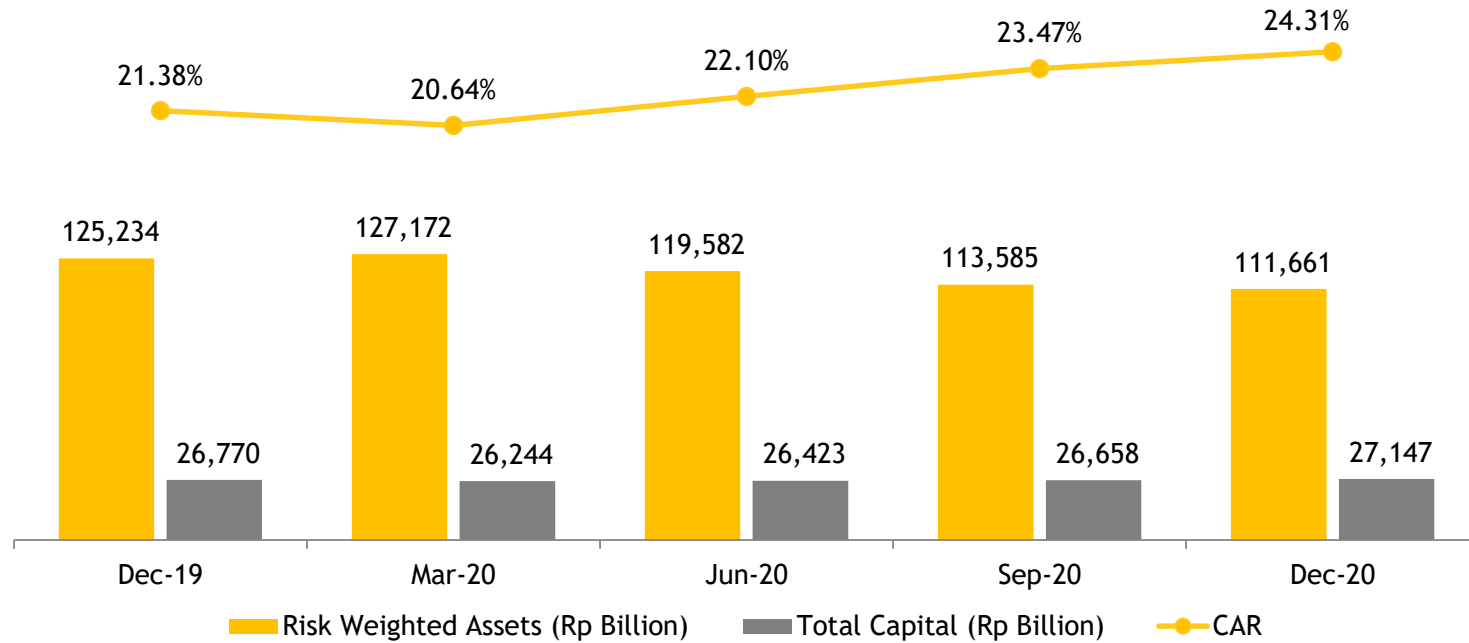
Rp billion



(in Rp billion)

| Breakdown of G&A                                  | Dec-20       | Dec-19       | YoY           |
|---|--------------|--------------|---------------|
| General   | 1,722        | 2,172        | -20.7%        |
| Rental  | 158          | 507          | -68.8%        |
| Depreciation and amortization                     | 495          | 288          | 72.1%         |
| Repairs and maintenance fixed assets              | 314          | 275          | 13.9%         |
| Others (include promotions and professional fees) | 487          | 585          | -16.7%        |
| <b>Total G&amp;A</b>                              | <b>3,176</b> | <b>3,826</b> | <b>-17.0%</b> |

\*) The Bank fully implemented IFRS 16 with effect from year 2020. The impact of the adoption this new IFRS is on Depreciation and Rental expenses.



| Capital Ratios   | Dec-19        | Mar-20        | Jun-20        | Sep-20        | Dec-20        | YoY          | QoQ          |
|------------------|---------------|---------------|---------------|---------------|---------------|--------------|--------------|
| Tier I           | 19.54%        | 18.88%        | 20.44%        | 21.85%        | 22.80%        | 3.26%        | 0.95%        |
| Tier II          | 1.84%         | 1.76%         | 1.66%         | 1.62%         | 1.51%         | -0.33%       | -0.11%       |
| <b>Total CAR</b> | <b>21.38%</b> | <b>20.64%</b> | <b>22.10%</b> | <b>23.47%</b> | <b>24.31%</b> | <b>2.94%</b> | <b>0.84%</b> |

# Balance Sheet - Consolidated



| Rp billion                              | Dec-20         | Sep-20         | Dec-19         | YoY         | QoQ          |
|---|----------------|----------------|----------------|-------------|--------------|
| Loans                                   | 105,271        | 109,431        | 122,579        | -14.1%      | -3.8%        |
| Other Earning Assets                    | 54,053         | 54,996         | 29,185         | 85.2%       | -1.7%        |
| Other Assets                            | 13,900         | 12,904         | 17,319         | -19.7%      | 7.7%         |
| <b>Total Assets</b>                     | <b>173,224</b> | <b>177,331</b> | <b>169,083</b> | <b>2.4%</b> | <b>-2.3%</b> |
| <b>Deposits from Customer</b>           | <b>115,003</b> | <b>116,582</b> | <b>110,601</b> | <b>4.0%</b> | <b>-1.4%</b> |
| - Current Account                       | 24,602         | 24,919         | 19,571         | 25.7%       | -1.3%        |
| - Saving Account                        | 21,183         | 21,332         | 20,961         | 1.1%        | -0.7%        |
| - Time Deposit                          | 69,218         | 70,331         | 70,069         | -1.2%       | -1.6%        |
| Deposits from Other Banks               | 8,236          | 8,573          | 3,134          | 162.8%      | -3.9%        |
| Borrowing                               | 6,042          | 6,881          | 9,189          | -34.3%      | -12.2%       |
| Securities Issued                       | 6,393          | 7,793          | 9,605          | -33.4%      | -18.0%       |
| Subordinated Debt                       | 2,298          | 2,297          | 2,296          | 0.1%        | 0.0%         |
| Other Liabilities                       | 8,029          | 8,564          | 7,572          | 6.0%        | -6.3%        |
| <b>Total Liabilities</b>                | <b>146,001</b> | <b>150,691</b> | <b>142,398</b> | <b>2.5%</b> | <b>-3.1%</b> |
| Equity (attributable to equity holders) | 26,838         | 26,259         | 26,249         | 2.2%        | 2.2%         |
| Minority Interest                       | 386            | 380            | 435            | -11.4%      | 1.5%         |
| <b>Total Equity</b>                     | <b>27,224</b>  | <b>26,640</b>  | <b>26,685</b>  | <b>2.0%</b> | <b>2.2%</b>  |

# Financial Ratios



| Consolidated                               | Dec-20<br>a | Sep-20<br>b | Dec-19<br>c | YoY<br>(a-c) | Bank Only                                  | Dec-20<br>a | Sep-20<br>b | Dec-19<br>c | YoY<br>(a-c) |
|--|-------------|-------------|-------------|--------------|--|-------------|-------------|-------------|--------------|
| <b>Profitability</b>                       |             |             |             |              | <b>Profitability</b>                       |             |             |             |              |
| Return On Assets                           | 1.04%       | 1.11%       | 1.45%       | -0.40%       | Return On Assets                           | 0.82%       | 0.88%       | 1.09%       | -0.27%       |
| Return On Equity (Tier 1)                  | 5.13%       | 6.00%       | 7.73%       | -2.60%       | Return On Equity (Tier 1)                  | 4.30%       | 5.20%       | 6.47%       | -2.17%       |
| Net Interest Margin                        | 4.55%       | 4.69%       | 5.07%       | -0.51%       | Net Interest Margin                        | 3.79%       | 3.92%       | 4.14%       | -0.35%       |
| <b>Efficiency &amp; Productivity Ratio</b> |             |             |             |              | <b>Efficiency &amp; Productivity Ratio</b> |             |             |             |              |
| Cost to Income Ratio                       | 59.26%      | 60.16%      | 59.48%      | -0.22%       | Cost to Income Ratio                       | 60.54%      | 61.66%      | 61.36%      | -0.82%       |
| BOPO                                       | 87.83%      | 87.44%      | 85.78%      | 2.05%        | BOPO                                       | 88.98%      | 88.59%      | 87.66%      | 1.32%        |
| <b>Earning Asset Quality</b>               |             |             |             |              | <b>Earning Asset Quality</b>               |             |             |             |              |
| Impaired Loans - Gross                     | 5.24%       | 5.75%       | 4.00%       | 1.24%        | Impaired Loans - Gross                     | 5.68%       | 6.08%       | 4.37%       | 1.31%        |
| Impaired Loans - Net                       | 3.15%       | 3.60%       | 2.31%       | 0.84%        | Impaired Loans - Net                       | 3.43%       | 3.85%       | 2.55%       | 0.88%        |
| NPL - Gross                                | 4.00%       | 4.34%       | 3.33%       | 0.67%        | NPL - Gross                                | 4.13%       | 4.51%       | 3.62%       | 0.51%        |
| NPL - Net                                  | 2.49%       | 2.77%       | 1.92%       | 0.56%        | NPL - Net                                  | 2.52%       | 2.93%       | 2.11%       | 0.41%        |
| <b>Balance Sheets Structure</b>            |             |             |             |              | <b>Balance Sheets Structure</b>            |             |             |             |              |
| LDR  | 89.10%      | 91.42%      | 107.64%     | -18.54%      | LDR  | 79.25%      | 80.74%      | 94.13%      | -14.88%      |
| Modified LDR *)                            | 74.27%      | 74.99%      | 88.30%      | -14.03%      | Modified LDR *)                            | 69.81%      | 70.50%      | 84.20%      | -14.39%      |
| LCR  | 212.63%     | 184.60%     | 146.49%     | 66.14%       | LCR  | 214.13%     | 178.60%     | 145.21%     | 68.92%       |
| NSFR                                       | 115.07%     | 116.84%     | 106.69%     | 8.38%        | NSFR                                       | 116.10%     | 117.23%     | 105.95%     | 10.15%       |
| CASA to Total Funding                      | 39.81%      | 39.67%      | 36.65%      | 3.16%        | CASA to Total Funding                      | 40.07%      | 40.17%      | 36.97%      | 3.10%        |
| CAR  | 24.31%      | 23.47%      | 21.38%      | 2.94%        | CAR  | 24.25%      | 23.36%      | 21.42%      | 2.83%        |

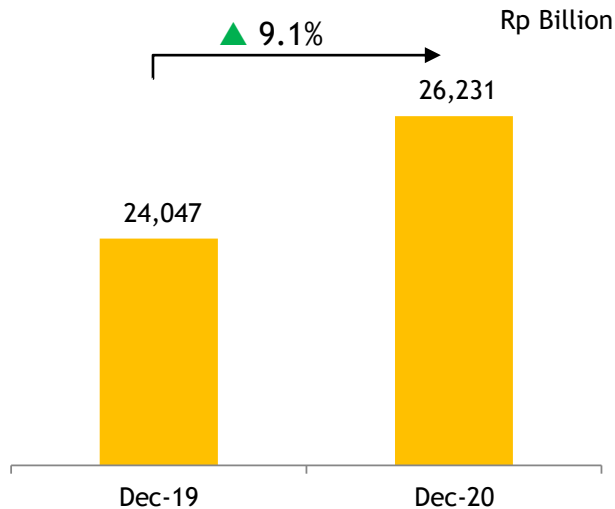
\*) Modified LDR is based on internal calculation and defined as (Loans excl. BPR) / (Third Party Deposits + Borrowing + Securities Issued + Sub Debt)



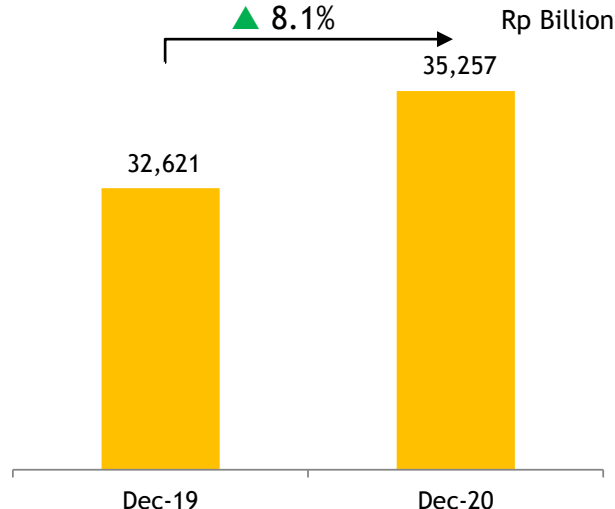
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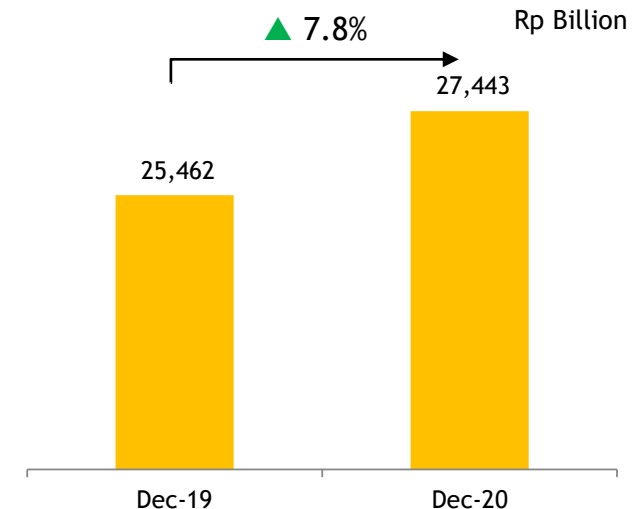
## Shariah Financing



## Shariah Total Asset



## Shariah Deposits



- Shariah Financing increased by 9.1% to Rp26.2 trillion, contributing 24.9% to the Bank's consolidated loans.
- Shariah Assets increased by 8.1% to Rp35.3 trillion, contributing 20.4% to the Bank's consolidated assets (or 21.7% to the Bank's total individual assets).
- Overall shariah deposits up by 7.8% to Rp27.4 trillion in which CASA grew by 22.8% YoY and improved CASA ratio from 25.1% to 22.0%. Shariah deposits contributed 23.9% to the Bank's consolidated customer deposits.
- NPF gross and net stood at 3.24% and 2.07% respectively as of Dec-20.

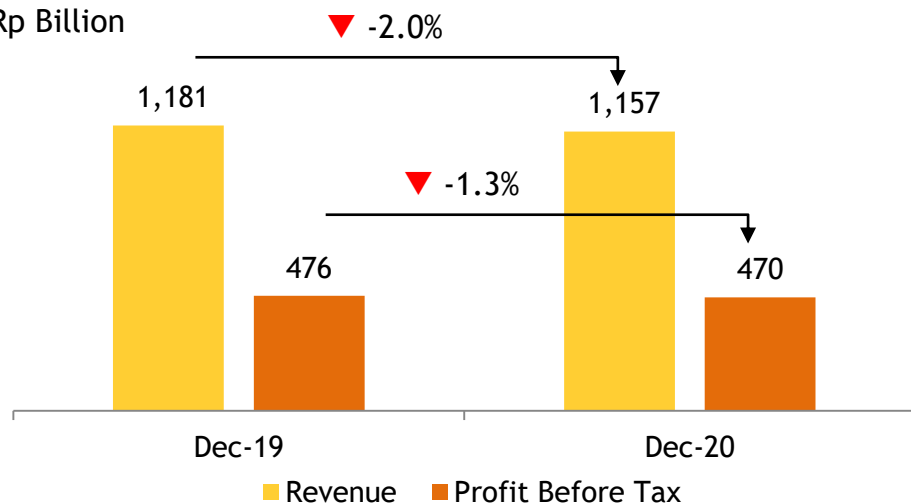


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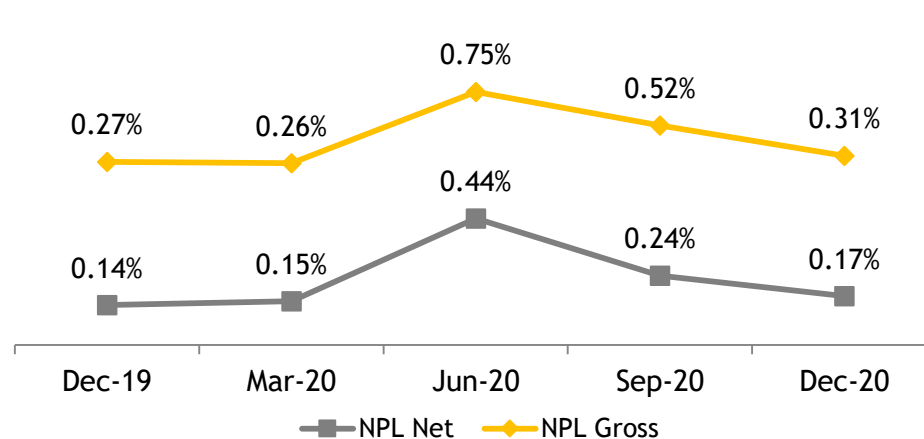
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## Revenue and Profit Before Tax

Rp Billion

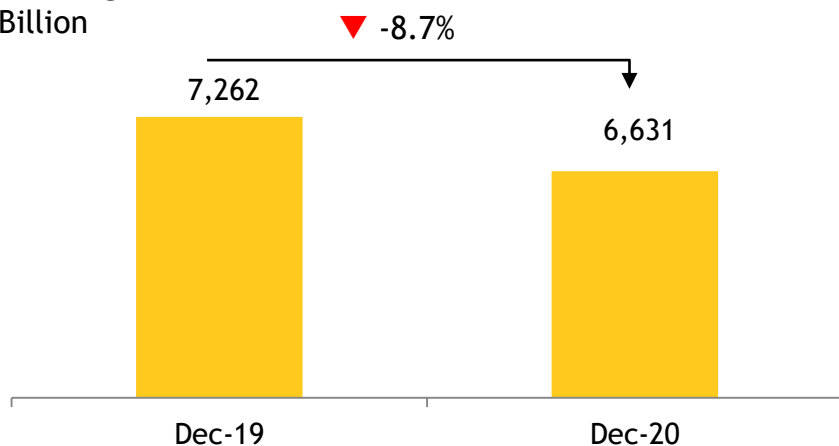


## Asset Quality

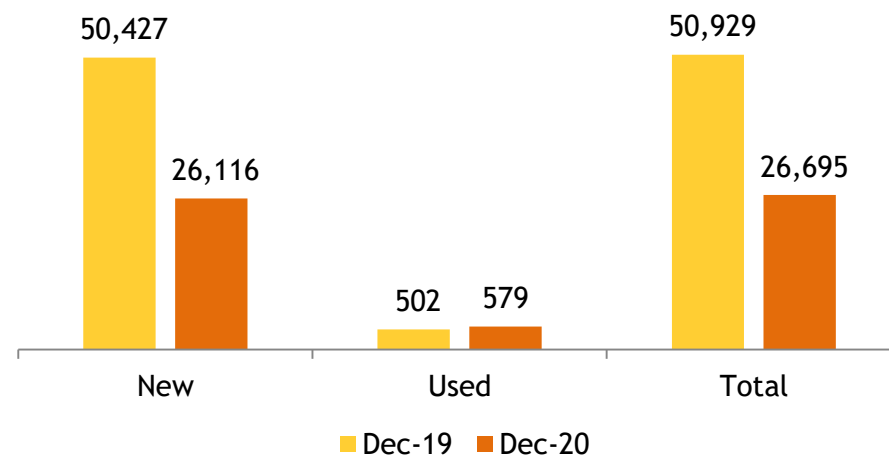


## Financing

Rp Billion

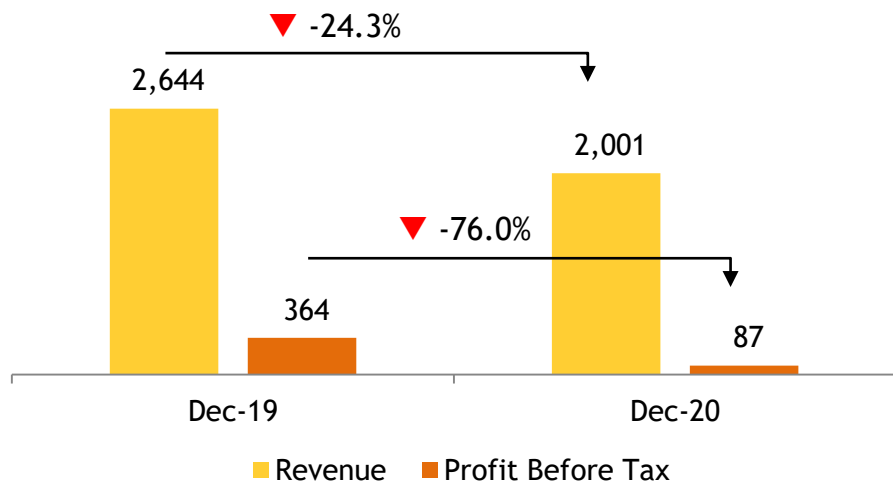


## Unit Financing (unit)

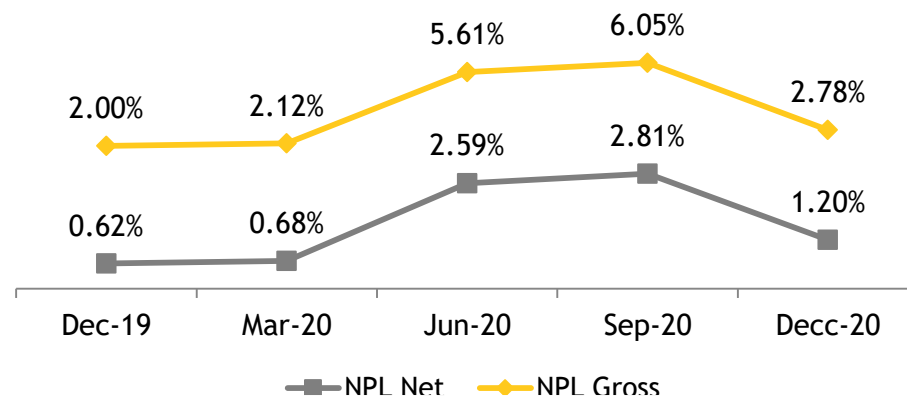


## Revenue and Profit Before Tax

Rp Billion

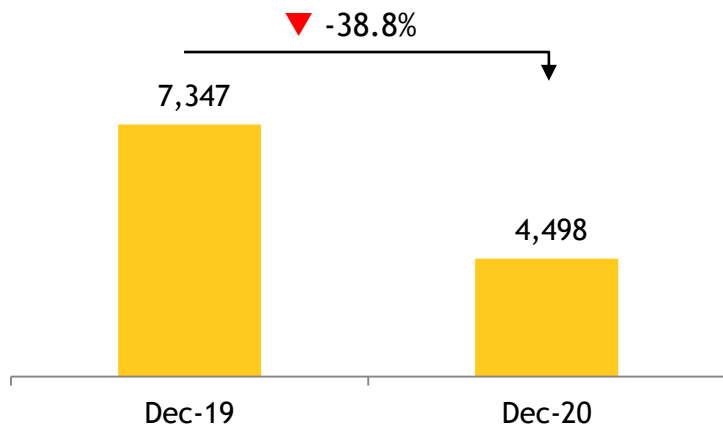


## Asset Quality

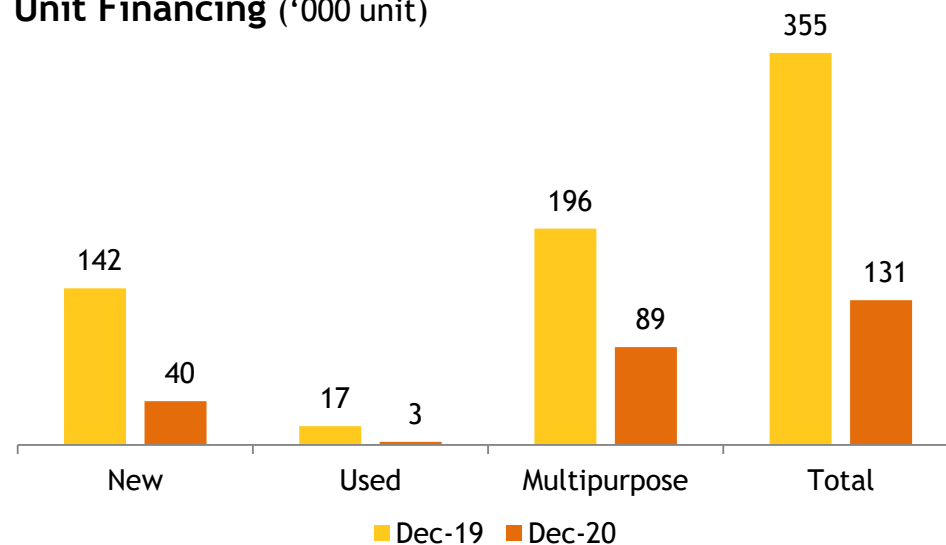


## Financing

Rp Billion



## Unit Financing ('000 unit)



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# Update on the progress of Loan Restructuring due to COVID 19 Pandemic



- Maybank Indonesia (MBI) has engaged all of its Non-Retail debtors, i.e. its corporate customers and CFS Non Retail (RSME, SME+ & BB) customers to assess their business conditions and proactively engage them on restructuring
- Restructuring proposals are reviewed and approved in the respective CRCs (Credit Restructuring Committee)

| % Debtors impacted by Covid-19 | % of OS to total loan balance<br>(as of Dec 2020) |
|--------------------------------|---|
| Mortgage                       | 17.7%   |
| Auto                           | 14.6% *)  |
| Credit Cards & Personal Loans  | 10.9%   |
| RSME                           | 22.1%   |
| SME+                           | 24.3%   |
| Business Banking               | 17.3%   |
| GB                             | 24.8%   |
| <b>Total</b>                   | <b>20.9%</b>                                      |

- For the retail credit, Bank has some key initiatives to accelerate the restructuring process as follows :
  - a) Customer can apply for restructuring via email to customer care or Consumer Loan Officer (for Mortgages).
  - b) Approval and confirmation of restructure application for mortgage can also be done via call recording, where agreement sign-off will be sent via courier for completion.
  - c) For Credit Card customers, option for balance conversion can be done via phone call (recording) without face to face process.
  - d) Maybank Web Site is also now an additional channel for customers to apply for restructuring
  - e) Additional resources from sales and credit underwriting team has been allocated for recovery team to speed up restructure process.

^ Status as of 29 Dec 2020

\* Excluding subsidiaries

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## Profile\*

|                         |   |   |
|-------------------------|---|---|
| Established             | : | 15 May 1959   |
| Total Assets            | : | Rp173.2 trillion  |
| Total Equity            | : | Rp27.2 trillion   |
| Market Capitalisation   | : | Rp24.2 trillion   |
| Position in Indonesia** | : | Rank #11 in terms of Assets<br>Rank #11 in terms of Loans<br>Rank #11 in terms of Deposits  |
| # of Branches           | : | 570 $\left\{ \begin{array}{l} 361 \text{ (Maybank Indonesia)} \\ 175^{***} \text{ (WOM Finance)} \\ 34^{***} \text{ (Maybank Finance)} \end{array} \right.$           |
| # of ATM & CDM          | : | 1,428 including 79 CDMs with over 20,000 ATMs connected in ATM PRIMA, ATM BERSAMA, ALTO, CIRRUS and connected to 3,500 Maybank ATMs in Singapore, Malaysia and Brunei |
| # of Employees          | : | 8,889 $\left\{ \begin{array}{l} 6,540 \text{ (Maybank Indonesia)} \\ 1,992 \text{ (WOM Finance)} \\ 357 \text{ (Maybank Finance)} \end{array} \right.$                |
| # of Customers Lending  | : | 0.8 million   |
| # of Customers Funding  | : | 1.6 million   |



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

\* as of Dec 2020

\*\* as of Sep 2020

\*\*\* Including Sales Point Unit

## Company Rating

### FitchRatings

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



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

## Shareholders





**Datuk Abdul Farid bin Alias**  
President Commissioner



**Edwin Gerungan**  
Commissioner



**Budhi Dyah Sitawati**  
Independent Commissioner



**Achjar Iljas**  
Independent Commissioner



**Hendar**  
Independent Commissioner



**Datuk Lim Hong Tat**  
Commissioner





**Taswin Zakaria**  
President Director



**Thilagavathy Nadason**  
Director



**Irvandi Ferizal**  
Director



**Effendi**  
Director



**Widya Permana**  
Director



**Muhamadian**  
Director



**Steffano Ridwan**  
Director



**Ricky Antariksa**  
Director



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## **Maybank Sharia Business Unit Distributes USD160 million in Financing to Biofarma**

As a form of support for the Government in overcoming the Covid-19 outbreak, Maybank Indonesia through its Sharia Business Unit has distributed the omnibus line facility financing of USD 160 million or IDR 2.4 trillion to the pharmaceutical BUMN holding company Bio Farma. (15 Oct)

## **Webinar Market Update & Investment Obligasi Negara Ritel Seri ORI018**

As one of the banks entrusted by the Government to distribute Obligasi Negara Retail series ORI 18, Maybank Indonesia held a webinar titled Investments ORI18. The webinar encourages its audience to start investing for the future. (16 Oct)

## **Maybank Indonesia Won the Best Company to Work for Award 2020**

Maybank Indonesia won awards in the category of 'Best Companies to Work for in Asia 2020' for the fifth time in a row and also in the category of 'We Care HR Asia Most Caring Companies Award 2020', the event was held by HR Asia. (12 Oct)

## **Maybank Indonesia Participates in Indonesia Banking Expo 2020**

Maybank Indonesia participated in the Indonesia Banking Expo 2020 which was held virtually, following the spread of the Covid-19 outbreak in the country. The Bank presented 2 virtual booth and aimed to promote financial products and services. (5 Oct-3 Nov)



## **Maybank Indonesia Wins 2 Digital Marketing Awards and 2020 Human Capital Award**

Maybank Indonesia won two awards at the 2020 Digital Marketing and Human Capital Awards which was held by Business News Indonesia in collaboration with Indonesia Marketing Association (IMA), Forum Human Capital Indonesia (FHCI) and the Indonesian Digital Marketing Association (ADIGIMIND). (25 Nov)

## **Maybank Marathon Anywhere**

Maybank Indonesia held a virtual Maybank Marathon Anywhere (MMA). MMA participants who were registered in the 10K, 21K and 42K categories simultaneously participated in completing run challenges virtually from their respective locations. (28-29 Nov)

## **Maybank Indonesia's Digital Banking Services Wins International Awards**

Maybank Indonesia has been awarded "Best Digital Bank" at the 3rd Global Retail Banking Innovation Awards 2020 which was held by Digital Banker, a leading publication and research media in the banking industry headquartered in Singapore. (3 Dec)

## **Maybank Indonesia Awarded as The Best SME Supporting Bank for BUKU 3 and 4 Category**

Bank Indonesia awarded Maybank Indonesia as the Best Supporting Bank for SME for the category BUKU 3 and 4 Banks, at the BI Annual Meeting which was held virtually. The Bank has consecutively won the award for the third time in a row since 2018. (2 Dec)

## **Maybank Indonesia Has Been Handed Gold Rank on ASRR 2020**

Maybank has been handed Gold Rank on Asia Sustainability Reporting Rating 2020. This award is an acknowledgment and appreciation to companies that have made sustainability report to provides key stakeholders with an understanding of the sustainability impacts to key business activities of companies. (14 Dec)



## **Maybank Women Eco-Weavers Batch 2**

Maybank Indonesia and Maybank Foundation continue its women empowerment program which focus on women weavers skill development and economy improvement through Maybank Women Eco-Weavers Batch 2. This program has been implemented since October by conducting program research and development activities in 2 (two) areas program, namely: Lembata, East Nusa Tenggara and Tuban, East Java.

## **Peduli Pangan Program for Covid-19 Affected Community**

Maybank Indonesia with Artemis & HARA Foundation supported the availability of food for people who have lost their source of income and who need food through Peduli Pangan Program. The donation from Maybank Indonesia amounting to Rp50.000.000, and was able to provide food for 5.000 people living in the underprivileged area in Muara Baru, Penjaringan district, North Jakarta. (9-13 Nov)

## **Virtual RISE (Reach Independence and Sustainable Entrepreneurship) 2.0 Program for People with Disabilities from East Java, Indonesia.**

Maybank Indonesia and Maybank Foundation with People System Consultancy continue the implementation two (2) series of RISE 2.0 training for standard level through digital platform in the current COVID-19 outbreak. This program aims to increase the capability of micro-SME businesses for people with disabilities and create an independent disabled community through business development and good financial planning, in order to increase their income and welfare. The training was held in December 2020, participated by 73 disabled entrepreneurs from East Java.







***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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